



Greetings!



UNITED VICTORY vs. A BIG ELECTRIC UTILITY

By Wallace McMullen, Co-Chair, Greater Louisville Sierra Club Chapter and Cathy Hinko, Executive Director, MHC

The environmental movement and the affordable housing movement united in Kentucky to produce a major victory in the recent LG&E/KU rate case, which recently concluded. The Sierra Club sparked this fight in Louisville for environmentalists, as an Intervener with the Kentucky Public Service Commission, but there was a broad outpouring of support and activism across the Commonwealth from numerous environmental and social justice organizations and their members.

On the affordable housing side, Metropolitan Housing Coalition, The Louisville Associated Community Ministries, and Lexington Community Action Council also served as Interveners with the commission. They were supported by many other groups, including non-profit affordable housing developers and advocates for affordable utilities. MHC was strongly allied with environmental groups in this effort. Efficient housing is not only less expensive and more comfortable to live in, it reduces consumption of fossil fuels, which reduces pollution, a win-win for everyone.

It took petitions, letters to editor, multiple action alerts, impassioned testimony at hearings, intense working meetings, multiple op-eds, brilliant legal work, and weeks of effort to get this victory, but victory it is, and it is sweet.

We should celebrate this joining of forces and cultivate the strength we have when we work with groups that share our desired outcome. Assessing potential allies working on other issues and collaborating is a model of action with proven results. Affordable housing advocates particularly overlap with environmental advocacy goals when we look at goals of density, energy efficient housing, transit needs, clean air, water and soil, and more.

We cheer this victory today and hope that it gives us momentum for the upcoming struggles.

Show Up to Help Change One of the Last Local Laws that Bars Fair Housing Choice

**Monday, June 22nd
3:00 PM**

**Metro Council Chambers
601 W. Jefferson Street**

Louisville Metro Government's 20-Year Action Plan for Fair Housing states that "the ... Land Development Code... has effectively excluded those in protected calluses... from many geographic areas of residence."

A two-year public process has produced recommendations to amend our Land Development Code

MHC needs YOU!
Your membership
advances safe, fair, and
affordable housing for our
community!

**Join MHC or Renew Your
Membership Today!**

Each new member and every
donation makes possible MHC's
critical work for our community.

Become a recurring monthly
donor for as little as \$1 per month
to provide ongoing support of
MHC's work or consider gift to
MHC in the name of a loved one.

Contact Dana Loustalot Duncan
at
dana@metropolitanhousing.org
or
(502) 584-6858 regarding
donations & gifts.

To make an online donation,
visit us on the web at
www.metropolitanhousing.org.

or
Mail your donation to:
Metropolitan Housing
Coalition
P.O. Box 4533
Louisville, KY 40204-4533

Metropolitan Housing Coalition is a 501
(c)(3) organization. Your contribution is
tax deductible within IRS regulations.

Community Calendar

Fair Housing Coalition
meets 2pm
each 2nd TUE at New
Directions,
1000 E. Liberty

(aka Zoning Code) to allow for housing diversity, including incentives for affordable units. These passed the Planning Commission and are now under review by the Metro Council Ad Hoc Land Development Code Committee. Come support approval of these recommendations so they can go to the full council for final approval!

The committee will likely vote on the proposed changes at the meeting and your presence and support matters!

Read more about the proposed changes at www.metropolitanhousing.org.

Can't make the meeting?

Contact the members of the Land Development Code Ad Hoc Committee: Peden - 23 (Chair), Ackerson (Vice Chair) - 26, Bryant Hamilton - 5, Magre - 10, and Stuckel - 17.

Also call YOUR Metro Council representative and tell them you support the proposed fair and affordable housing changes to the Land Development Code:

(502) 574-1100

Don't know your council representative? Call the number above and Metro staff can help connect you.

For more info, contact MHC at (502) 584-6858 or info@metropolitanhousing.org

Did you know?

MHC's recent successful advocacy work on the LG&E/KU meter rate case saved YOU

nearly \$40 on your monthly bill!

Almost \$500 a year!

MHC's work to advance safe, fair, and affordable housing

in our community positively impacts YOU in many ways.

Increase that impact by becoming a member of MHC.

Our members support and guide our work.

Become a part of the coalition or renewing your membership with a donation TODAY!

Donations to MHC may be made via mail at PO Box 4533

Louisville, KY 40204 or via our Web site at

metropolitanhousing.org

Thank you for your support!



Louisville Vacant Property Campaign
meets 5:30pm
each 3rd TUE at 1229 S. Shelby St.

Affordable Housing Committee meets
QUARTERLY
12pm, 3rd Wednesday,
Upcoming: September 16,
December 16

Education and Advocacy Committee meets
QUARTERLY
3:30pm, 2nd TUE at New Directions Housing Corp.,
1000 E. Liberty
Upcoming: August 11,
November 10

Bank on Louisville Events

Start Fresh! basic banking workshop, Thursday, July 9, 5:30pm-7:30pm, at the Louisville Urban League, 1535 W. Broadway. To register, call Bank On Louisville at 574.5156.

Start Fresh! basic banking workshop, Thursday, July 16, 10:00am-12:00pm, at Urban Government Center, 810 Barret Ave., room 347. To register, call Bank On Louisville at 574.5156.

Start Fresh! basic banking workshop, Monday, August 10, 5:30-7:30pm, at Farnsley Middle School, 3400 Lees Lane. To register, call Bank On Louisville at 574.5156.

Understanding Credit workshop, Tues. July 14, 5-6pm, at Okolona LFPL, 7709 Preston Highway, 40219. To register, call Bank On Louisville at 574.5156.

Credit Building and Repair workshop, Tues. August 11, 2015, 5-6pm, at St. Matthews LFP, 3940 Grandview Ave., 40207. To register, call Bank On Louisville at 574.5156.



Bridge Toll Mitigation is a Shell Game New bridges, new tolls, new burdens

by Cathy Hinko

The Ohio River Bridges Project (ORBP) will bring two new bridges to our area, the I-65 bridge downtown and the East End Crossing. Both bridges will be tolled. The I-64/Sherman Minton Bridge and the Clark Memorial/Second Street Bridge will remain untolled. What do these new tolls mean for affordable housing opportunities on both sides of the bridge and to the budgets of low-wage workers and

students, who already have trouble paying for housing and utilities? What will the Sherman Minton's lack of tolls mean for the environment and traffic levels in west Louisville?

The U.S. Department of Transportation Federal Highway Administration determined tolling on the new bridges would create a substantially higher impact on minority and low-income persons, who the department refers to as Environmental Justice (EJ) populations, and required the parties involved in the ORBP to conduct a study on how to reduce these impacts. While the general impact of the tolls is 11% increase in cost, the increase is 21% for the EJ population.

The ORBP asked the Kentucky Transportation Cabinet and the Indiana Department of Transportation to conduct the mandatory study and make recommendations. The resulting document and recommendations, released recently, are an embarrassment. To sum up what is being proposed: nothing. There is not one sentence that states that the impact on the EJ population will be lowered by even a single percent.

The process to review this Tolling Mitigation Plan was a sham, designed to keep the EJ populations and advocates excluded from assessing the plan. The meeting held a couple of weeks ago and proper public notice was not given, the plan was not put out for comment, and the meeting was held where in a location not easily accessible to some members of the community. MHC was the only advocate in attendance and even we only received word of the meeting by accident.

The toll plan states that TARC buses will not be tolled, but this is VERY old news, and lacks the transparency of stating that the same promise was recycled from the original toll mitigation plan.

The lowest rate for cars is \$1 for frequent users with a transponder, but you have to make 20 round trips per month to be a frequent user. So, in February, for example, a worker commuting across the river to work on weekdays might have Presidents' Day off and thus not make the required 20 trips to earn this discount. In November, if you have two days for Thanksgiving, you will not be considered a 'frequent user'. Most months, if you do not cross the river two of the work days, you will not be a frequent user. Your resulting costs will be double what you have budgeted. What about students who attend classes an average of three or four days each month? They are not even mentioned in the plan. Although about 30% of IUS students live across the river, and a substantial percent of those live in eastern Jefferson County, no one talks about the students. They will not be considered frequent users and they seem to be ignored in all the information about the EJ group. The number of round trips required for the frequent user discount must be reduced to 12 per month.

A proposal to allow those receiving the federal Earned Income Tax Credit refund to deduct or receive a credit for their tolls paid by transponder was met with a response that it would cost \$8.5 million over 35 years. We are paying \$2.8 Billion for these bridges. A loss of revenue like that is so small for the Tolling Authority, but so meaningful for low-income people and students. How do you get a transponder? There is a suggestion that low-income people should be able to get a transponder by opening an account, which appears to require a \$20 initial deposit into the new account, no small item in a tight budget. However, it is clear that the Ohio River Bridges Project conflates minorities with low-income people. News Flash: they are not the same, so making services for low-income people available throughout the area, instead of restricted to certain areas, should be a bigger part of the plan.

What is really happening? The Ohio Bridges User Study from October 2011 showed that 36% of low-income populations and 57% of minority populations cross the Ohio River by car every weekday, or several times per week. Apparently these bridges cannot be built without taking the food out of the mouths of children in low-wage earner families or from students trying to better their lives through education.

June 27 AND July 25, 1:00pm-4:00pm

Growing Up Victorian - The Brennan House Historic Home, 631 South 5th Street, Louisville. This program includes a brief timeline of the house and the Brennan family, a tour of the home, and a scavenger hunt. Kids will get to experience what it would have been like to grow up at the Brennan House! For more information contact Preservation Louisville.

June 27 AND July 25, 1:00pm-4:00pm

Preservation Education - The Brennan House Historic Home, 631 South 5th Street, Louisville. Kids get to explore basic concepts surrounding historic preservation, architecture, engineering art and sustainability through interactive activities. This immersive program will allow kids to experience the Brennan House in a unique and exciting way! For more information contact Preservation Louisville.

July 18th, 10:00am-12:00pm

Historic Preservation Tax Credit Workshop - The Brennan House Historic Home, 631 South 5th Street, Louisville. Preservation Louisville, Inc. is co-sponsoring Historic Preservation Tax Credit Workshops. These workshops will be held quarterly and meant to help property owners learn how to utilize the historic preservation tax credit. Preservation Louisville along with the Kentucky Heritage Council will work with the workshop participants on how to properly finish the three part application. For more information contact Preservation Louisville.

Thursday, July 28, 6pm, at Louisville Nature Center, 3745 Illinois Avenue, across from the Louisville Zoo. Sierra Club

It is an embarrassment that two state cabinets/divisions rely on segregation for delivering services. Even TARC as an answer is a really viable transportation alternative in much of Jefferson County or southern Indiana. While apparently our state governments believe it convenient to herd EJ populations, it might be more creative to work on policies could create more integration both by race and income. That would require some innovative thinking.

The toll for a heavy truck is \$11 or \$12 (depending on the video system to bill them). Yet the assertion is that there will be no environmental impact on the areas around the untolled I-64/Sherman Minton Bridge, as drivers seek out alternative crossings. That toll is an amount of money that would make many trucks detour via I-64 rather than utilize the new bridges. The tolls and the cost of gas would also lead many drivers from EJ communities in and near Old Louisville to detour through western neighborhoods in favor of the I-64 bridge, only adding to the anticipated growth in traffic and environmental impacts in the area.

The impacts on the EJ population were determined to be substantially higher in earlier studies. The response in this new study is only to say that building the bridge is a better alternative than not building the bridge at all. Since the bridge IS being built, that is a moot point. To mix transportation metaphors: that ship has sailed. The responsibility of the study was to find ways to mitigate the impacts, since the bridges are a reality. The other response is to say that at some undetermined time in the future some unspecified number of jobs, at no particular rate of pay, will be created. Wow! Be grateful!

The study shows that when the population was consulted, people were firmly against the bridge toll. Since the bridge toll was going to happen, why did this part of the study even happen? Just to mock the participants?

Well, respecting the population that is supposed to be the focus of the study is no strong suit of the Ohio River Bridges Project. When this study and set of recommendations was to be voted on by the exclusively white tolling body, every effort was made to exclude the EJ population from knowing what was happening.

Although the ONLY substantial item on the agenda was this study and set of recommendations, the meeting was set for a place and time was not convenient to anyone in the EJ population and that made use of public transit unfeasible. Only the Transportation Cabinet would make single occupancy vehicle use a high priority in setting meeting locations.

Protest this plan and expose it for the poor piece of work that it is by calling your state legislators, your federal Congressional delegation, and the Governors' offices on both sides of the river.

Three specific points to make: ask that there be a full and fair hearing with proper announcement and at a place and time to allow people to attend; ask that the number of round trips required to receive the lowest toll rate be lowered from 20 to 12; and ask that those receiving the federal Earned Income Tax Credit be granted a tax credit for tolls paid.

Annual Picnic. Special guest and speaker will be Jonathan Miller, former Kentucky Secretary of Finance & Administration and former Kentucky State Treasurer.

Saturday, August 8, 9AM at Central High School - Louisville Urban League Youth Development & Education department annual Education Summit featuring a great speaker, workshops, a youth summit, exhibitors and much more. Free and open to the entire community. More information coming soon! For more information, contact the Louisville Urban League.



Interested in re-using vacant properties, but missed the May 28th public forum on the topic? Here's a great handout from Develop Louisville to help get you started:

[Five Tools for Finding Vacant Property Owners](#)

(Click to download)

[New Approach to Providing Affordable Housing Throughout Louisville Marks a Local Commitment to Action](#)

There is new commitment to affordable housing and to ensuring that housing is available throughout Louisville with the recent announcement by Mayor Greg Fischer of the Louisville CARES program. The program marks the first local infusion of resources into tackling the need for affordable housing in our community. For decades, Louisville has only relied on federal funds to create affordable housing.

In partnership with the Louisville Affordable Housing Trust Fund, Mayor Fischer proposed a \$12 million initiative called "Louisville Creating Affordable Residences for Economic Success", or Louisville CARES,

which would create 1,500 housing units over two years, construction jobs throughout the community, and more security and stability for many Louisville families

"Having decent, safe and affordable housing is the most basic need for families," Fischer said. "Yet, in Louisville, that home is out of reach for too many of our families, too many of our citizens and too many of our children. Louisville CARES is a down payment on a long term plan to address that challenge." Fischer noted that 60,000 households in Louisville are in need of housing because they are currently spending more than 30 percent of their income on housing. Of those, 24,000 are spending more than 50 percent on housing.

The mayor's announcement of the program was welcomed by Metro Council President David Tandy. "This funding source is a good start, the discussion and goal of providing affordable housing for our working families will continue to be a top priority for the Council," he said. "As President, I will continue to work with the Mayor, the Affordable Housing Trust and community advocates to address the future housing needs of our city."

Funds for Louisville CARES come from a proposed dedication of \$1.3 million in general fund revenues, as well as a proposed \$10-11 million bond to be paid off over 30 years. The money will create a \$10-11 million revolving loan pool that non-profit and for-profit developers can tap to help build multi-family housing across the city. In addition, the city will set aside \$1 million to buy land for construction of housing near major employment centers, so people can live closer to where they work. This commitment to housing for low-wage workers helps create fair housing opportunities and affordable housing numbers. The funding is expected to create 750 new units of affordable housing over two years, opening up an additional 750 units to other families as people move into that new housing.

The loan pool will be administered by Develop Louisville's Office of Housing and Community Development, with support and strategic direction from the Affordable Housing Trust Fund, which will help write parameters for the loans and review applications. Loans will be available to both non-profits and for-profits on a competitive basis with low interest rates and they must be paid back to ensure the fund continues to operate.

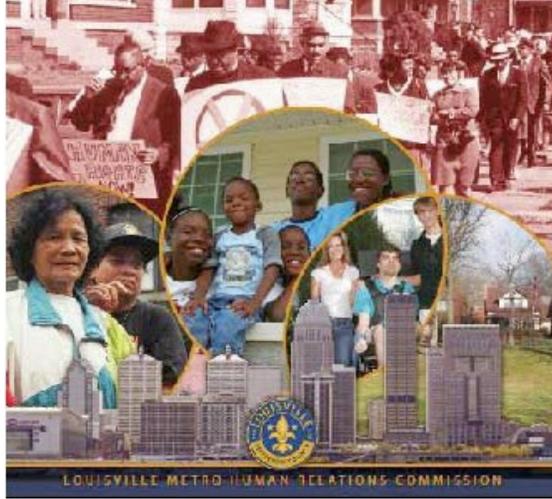
Mayor Fischer Needs to Hear from YOU!

**Urge Metro Government -
TAKE ACTION NOW to
Make Louisville Home for Us All**

**What is the 20-Year Action Plan
for Fair Housing?**

The Louisville Metro Human Relations Commission released *Making Louisville Home for Us All in 2014*. The report includes a history of housing segregation in Louisville and a 20-Year action plan for fair housing, which addresses our hidden legacy and provides measurable, achievable steps to lessen segregation in just one generation.





Download the full report at the Louisville Human Relation Commission's Web site:
http://louisvilleky.gov/sites/default/files/human_relations/reports_publications/louisville_metro_20-year_action_plan.pdf

Also available in Spanish as two downloads at
<http://louisvilleky.gov/government/human-relations-commission/reports-publications>

What can you do NOW to further fair housing in Louisville?

Urge Mayor Fischer and Louisville Metro government to implement their 20-Year Plan for Fair Housing by signing on, as an individual or organization, to show our community's commitment to the plan's principles and first action steps.

Commitment to Fair Housing:

I/we support the 20-Year Action Plan for Fair Housing.

I/We support the principles and seek immediate action from Louisville Metro government on Plan Steps 1.1 and 1.2.

The principles:

- 1) Fair housing is a high priority.
- 2) All people should be housed in safe, decent, affordable housing.
- 3) Diversity of housing type and cost throughout the community

will have a positive impact on education, access to jobs and economic opportunities for all and will help make Louisville a city that thrives over the coming century.

Immediate actions for Metro government:

- 1) Louisville Metro should have a clear policy that states that fair housing is a mandatory lens for review of all actions

using a Fair Housing Assessment which is developed and coordinated by a designated body.

- 2) A Louisville Metro agency or department must be designated with the authority and responsibility to oversee implementation of the action steps of the 20-Year Plan.

***** Download and print the commitment form**

[HERE.](#)***

Send your completed and signed form to Metropolitan Housing Coalition,
P.O. Box 4533, Louisville KY 40204. FAX it to 502 452-6718.
Or scan and email it to cathy@metropolitanhousing.org.

Call MHC at (502) 584-6858 for additional information.



Earn money for MHC just by shopping Kroger



Have a Kroger card in your wallet or on your keychain?
Then you're *almost* ready to help support MHC through a new program.



Kroger's NEW Community Giving program makes it easier than ever for shoppers to support their favorite community organizations. Use your Kroger Rewards Card when shopping at Kroger, support MHC. It's that simple.

If you don't yet have a Kroger Plus card, just ask a cashier for one on your next trip to Kroger.

Here's how to get started:

**For those who DO have a Kroger Plus card, go to Kroger's Web site:
www.kroger.com**

If you already HAVE a Kroger.com account:

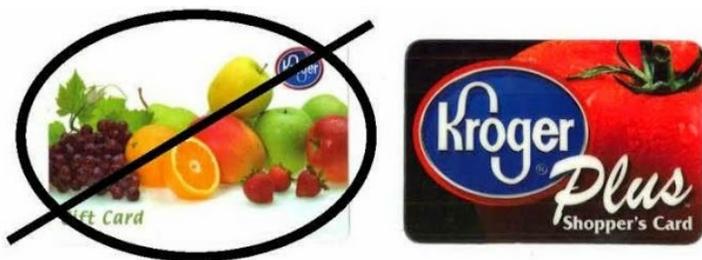
- 1) At the top of the main Web page, find and click on the word "Community" on the top right of the screen, just below the "Sign In" box.
- 2) Under the menu at the left side of the Community page, click on "Kroger Community Rewards". This will take you to the Community Rewards page.
- 3) At the bottom of the Kroger Community Rewards page, you will see a box for "ENROLL NOW". Click on the box.
- 4) On the next page, you can find MHC by typing our name, "Metropolitan Housing Coalition", in the search box.
- 5) When Metropolitan Housing Coalition appears on the list, select us by clicking the circle next to our name. Then click "Save" to save MHC as your designated organization.
- 6) Confirm that MHC is selected as your Community Rewards organization by checking your account profile.

your account profile.

That's it! Now every time you shop and use your Kroger Plus card, you'll be earning rewards for MHC.

If you DO NOT have a Kroger.com account, click on the "Register" button at the top right of the Kroger homepage. Then simply follow the instructions on the Web site to set up your account and then follow the above instructions to designate MHC as your Community Rewards organization.

NOTE: Kroger's new Community Rewards program replaces a previous plan that used Kroger Gift Cards.



Want to get involved
but need more knowledge
on the issues?

MHC will come to you!

We're happy to present on the issues and our work to your group, whatever the size and wherever the location.

Contact MHC at (502) 584-6858 or dana@metropolitanhousing.org to find out how you and your organization can learn more and get active.

When do you most often hear about housing issues in local media and conversation?

Usually about the time MHC releases our annual *State of Metropolitan Housing Report*.

The *2014 State of Metropolitan Housing Report* will be released on December 4th, but we need your support today to ensure that MHC is able to raise awareness about and work on the critical housing issues in our community and provide valuable supports to community partners in coming years.

Support MHC's critical work with a donation today!

Get Involved!

Join MHC and our many partners as we work on these fair and affordable housing issues

Land Development Code

Changes to ensure that fair and affordable housing can occur throughout Jefferson County. Join us in advocating for adoption of the changes recommended by the Fair and Affordable Housing Sub-Committee of the Land Development Review Committee. These proposed changes are posted on MHC's web site at metropolitanhousing.org. For more information, contact MHC at (502) 584-6858.

Vacant & Abandoned Properties

Join the Louisville Vacant Property Campaign, which meets the third Tuesday of each month (except July) from 5:30 to 7:00 at 1229 S. Shelby St., the offices of Access Ventures. Contact MHC to get on the email list for upcoming meetings and events.

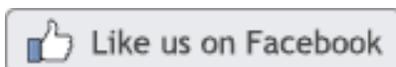
Fair Housing Coalition

Join the Fair Housing Coalition, which meets the second Tuesday of each month (except July) from 2:00 to 3:00 p.m. at New Directions Housing Corporation, 1000 East Liberty Street, Louisville. This year the FHC was involved with a forum on housing people with behavioral and/or mental health disabilities.

For more information on how you can positively impact your community or to join any of these efforts, contact MHC at (502) 584-6858 or email info@metropolitanhousing.org.

Please visit our web site at www.metropolitanhousing.org to see our reports.

We are also on Facebook (<https://www.facebook.com/mhclouisville>) and Twitter ([@mhclouisville](https://twitter.com/mhclouisville)).



Both our printed newsletter and our e-newsletter are made possible by the generous support of PNC Bank.



MHC would like to thank Louisville Metro Government for its continuing support of our outreach efforts.