



METROPOLITAN HOUSING COALITION

P.O. Box 4533 • Louisville, KY • 40204

(502) 584-6858 • www.metropolitanhousing.org



Greetings!



River City Housing Provides Solid Foundations for Bright Futures by Dana

Loustalot Duncan

Angela Leavell now has a solid foundation from which to build a life for her and her young daughter.

That foundation is the home she was able to purchase from River City Housing, a Louisville nonprofit affordable housing developer. River City Housing has built and refurbished homes across Louisville since 1992 and makes those homes available for purchase by qualified participants of their program. River City Housing has received funds for home construction from MHC's loan pool to help create the affordable housing Louisville needs.

Homes are usually 1100 to 1400 square feet and priced from \$99,000 to \$125,000. Homes include new appliances and are completed ready for move in. Financial supports for the purchase comes as a forgivable "soft" second mortgage loan, meaning after a period of time the loan will be forgiven.

"If you are going to have someone write several thousand dollars off the cost of your home in, say, ten years, you are invested in a different way," said Heinz. "You want to be a success in your neighborhood. You want your neighborhood to succeed."

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 Michael Kolodziej at michael@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

"This is not a handout," said Roz Heinz, Administrative Manager with River City Housing. She noted that program participants must complete new homeowner training and meet income guidelines. She added that since their buyers must qualify for a mortgage with a reputable lender, they also must have decent credit and have been managing their money well.

With both new built and refurbished homes, River City Housing works hard from the design stage to ensure homeowner success.

"The long-term affordability piece means our buyer is going to move into a house with a roof that is not going to give them trouble in the next 10 to 15 years," said Heinz. "All the things you usually worry about when buying a house, you can just check them off the list."

Leavell has worked hard to create a better life for herself after serving time in prison. When she arrived in Louisville, she successfully completed rehab and participated in the Shelter Plus program, both of which helped her get on her feet so she could begin gaining the skills and education needed to find work. After completing a 10-week culinary arts training program at the Salvation Army, she was hired by St. Vincent de Paul to work in their Open Hands kitchen.

When she became pregnant with her daughter, she knew she needed a more permanent home than the apartment she had been renting.

She qualified for an FHA loan, but that meant she couldn't buy a fixer upper, leaving most houses out of her price range.

A local realtor connected her to River City Housing, who approved her application to the program.

"When I first saw the house it was gutted," she said. "But I knew everything was going to be new, so how could I say no?"

Her refurbished home in Portland features three bedrooms, two baths, a large backyard, front porch, half basement, and a detached garage.

"I love my home," said Leavell. "It's a blessing. I've been here just over a year and a half," she said, "but I still enjoy it like it was my first day here."

"I knew I needed a stable home for my daughter to grow up in," said Leavell. "Now, I don't have to worry about 'Where are we going?'"

"This is a win-win," said Heinz. "Every time we sell a house, we add to the tax base. People own their home and they become invested in their neighborhood."

Community Calendar

**Fair Housing Coalition
meets 2pm**

**each 2nd TUE at New
Directions,
1000 E. Liberty**

**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**

Project Warm

**FREE Energy Management
Workshop (2 dates)**

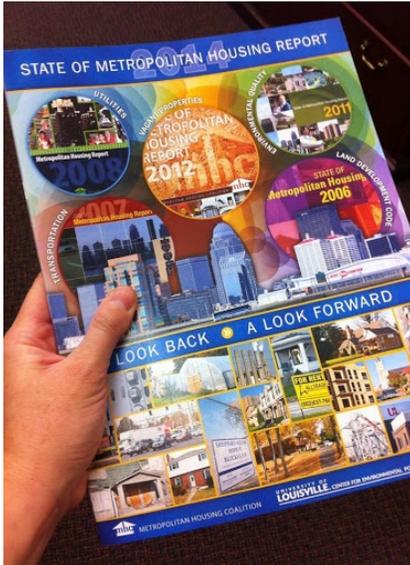
Learn what you can do to make your house or apartment more energy efficient and take home a weatherization kit.

**Saturday, October 17
10:00-11:30am**

**Cane Run Elementary School
3951 Cane Run Rd 40211
Register at 502-485-8193**

**Thursday, November 12
1:00-2:30pm
South Central Neighborhood
Place 4255**

Your support of MHC helps us support nonprofit affordable housing developers like River City Housing. For more information on River City Housing, visit their Web site at <http://www.rivercityhousing.org/>.



2015 State of Metropolitan Housing Report to focus on impact of new federal fair housing mandates **by Cathy Hinko**

The Metropolitan Housing Coalition is proud to announce the release of the 2015 State of Metropolitan

Housing Report on Tuesday, December 8 at Noon at New Directions Housing Corp. located at 1000 E. Liberty Street in Louisville.

This has been an exciting year of change for fair and affordable housing. After five years of work by MHC, Homebuilders and many others, the Louisville Metro Council voted in the first civil rights fair housing ordinance on zoning in fifty years. Only the inclusion of sexual orientation and gender identity as protected classes in housing has been as significant.

Most importantly, this represented the consensus that our old policies in land development played a role in keeping segregation patterns so intense. Every Council Member, even those who did not vote in favor, recognized we must have housing that is affordable to low wage workers in every part of Jefferson County.

In late June, the U.S. Supreme Court rendered an opinion on how a fair housing case can be construed. Within the Court's opinion are several important points that make Louisville vulnerable to a disparate-impact claim in fair housing: 1) geography matters, 2) where low-income people live can be entwined with racial segregation through statistics, 3) a case can be made without having to prove intent, only impact and causation, and 4) we can look at whether there are other, less discriminatory ways to carry out the activity. Reading this case reaffirms that Louisville is taking the right course of action but that more must be done.

In addition to the Supreme Court's ruling, the U.S. Department of Housing and Urban Development (HUD) released final regulations that require a jurisdiction to do planning which includes other

**Hazelwood Ave 40215
Register at 502-485-7135**

**Saturday, December 5
10:30am-12:00pm
Byck Elementary School
2200 W Muhammad Ali Blvd
Register at 502-485-8862**

**Kentucky Heritage Council
Strong Towns Conference
September 24-25
Thursday, 9am-5:30pm
Friday, 9am-12:30pm
KY Center for the Performing
Arts, Bomhard Theater
Explore ways citizens and
community leaders in cities,
towns and neighborhoods can
work together to create
common goals that support
long-term financial solvency,
by looking differently at land,
transportation systems,
infrastructure and the existing
built environment - resources
that must be viewed as shared
assets.**

**\$25 Preregistered, good for
both days
\$35 at the door**

**Examine Equity Speaker
Series with Special Guest
Dr. Ivory A. Toldson - Deputy
Director White House Initiative
on Historically Black Colleges
and Universities**

**Thursday, October 1
9:30-12:30am
KY Psychological Foundation
Sallie Durrett Auditorium
4409 Preston Hwy
Registration info:
KPA@KPA.org**

**Thursday, October 1
5:00-7:00pm
Community Conversation -
Open to All**

systems that impact the availability of fair housing choice. The regulation requires an analysis to Affirmatively Further Fair Housing (AFFH) by looking at what role housing providers, transportation, clean environment, and other industries and services play in overall process.

The Report will start the conversation on how Louisville is positioned in regard to the Fair Housing Act and the AFFH planning mandates. Are we vulnerable? Where are our strengths and weaknesses? With this being so new, MHC hopes to raise questions that the aforementioned systems will now need to be asking themselves as they plan for the future.

Did you know?

**MHC's recent successful advocacy work on the LG&E/KU meter rate case saved You nearly \$20 on your monthly bill!
Almost \$240 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!

Is Louisville getting its fair share of state housing funds?

by Cathy Hinko

Louisville has worked hard to tear down the walls of segregation. The U.S. Supreme Court's ruling on assessing disparate impact in housing has made data a major way to show violations of the Fair Housing Act. Naturally, MHC began to look at funding. Locally, we are still working to fund the Louisville Affordable Housing Trust Fund, but we also have a great initiative in Louisville CARES, the bond issue to raise about \$11 million towards affordable housing development.

What about the State of Kentucky? MHC and allies looked at three programs controlled by the state that affect affordable

**Louisville Urban League
1535 W. Broadway
For more info or to RSVP call
485-3710**

**The Fifteenth Annual Nonprofit
Conference and Pyramid
Awards of Excellence
Tuesday, October 6
Pyramid Awards of Excellence
Luncheon 12:30-2:00pm
Luncheon Registration
2015 Annual Conference, Full
Day 7:30am-3:55pm
Conference Registration
Galt House Hotels & Suites
140 North Fourth Street
Room Location: East Tower**

**Stand Down / Project
Homeless Connect
8:30am - 3:00pm
Wednesday, October 7th
The Salvation Army (Formerly
old Male High School)
911 South Brook St.
Louisville, KY**

Stand Down/Project Homeless Connect is a one day event to help the homeless access a myriad of services all in a single setting. Over 600 people will have an opportunity to sign up for housing and job training, access health checks and eye exams, sign up for a state ID, get a flu shot and sign up for many other local services.

There are two ways you can show compassion in the Stand Down/Project Homeless Connect foot washing:

1) If your group is interested in collecting towels prior to the October 7, 2015 event, please contact Natalie Harris of The

housing: 1) the federal Low Income Housing Tax Credit Program, 2) the federal Low Income Home Energy Assistance Program (LIHEAP), and 3) the Kentucky Affordable Housing Trust Fund. Currently, we see a problem with all three.

Looking at the last five years, Louisville has been significantly under normal allocation in each program. For example, the state Affordable Housing Trust Fund is capitalized by fees paid to the county clerk when real estate transactions are recorded. In the last five years, Louisville has contributed \$4,881,412 but we have only been awarded \$1,486,604. This is untenable considering the need in Louisville.

Under LIHEAP, which helps low-income people pay for utilities, the program, as conceived of by the state, does not allow Louisville to expend all its funds even though there is proven need (after LIHEAP is unavailable there are 7,000 shut offs per month). Currently, the city returns money to the state which then gets reallocated to other areas of Kentucky. Just this past year over \$300,000 went unused and was returned to the state.

The Low Income Housing Tax Credits is a federal program where the overall funding is dispersed by the state to all six Kentucky districts. Of the \$49,080,566 allocated to Kentucky over the last five years (2011-2015), Louisville or District 3, was awarded \$6,130,595 or 12.49%. This is far less than our presence in the state.

The failure to secure millions of dollars to help with stable housing for low-income people in Louisville has a real impact. Louisville was rated the tenth worst city for concentration of poverty by race. Under Fair Housing, a cursory analysis shows that while Louisville has 43% of Kentucky's African American population, policies seem to guide the dollars away from our diverse urban area. Since "intent" does not have to be proved, just significant negative impact on a protected class, MHC suggests the state begin to address these outcomes.

This area of advocacy is just beginning. If you want to help, contact MHC. Let your voice be heard and help Louisville commit to fair housing!



When: Thursday, October 1st, 12:00 a.m. - 11:59 p.m.

Coalition for the Homeless at nharris@louhomeless.org or 592-636-9550 x 11 to coordinate pick up.

2) We need volunteers to fill/dump water buckets and help wash feet on October 7, from 8:30-2:00 at Salvation Army Brook Street. You can sign up to volunteer any portion of this period. Again please contact Natalie Harris.

**The Annual Kentucky Hispanic, Immigrant, & Refugee Networking Summit
Hosted by: the Kentucky Commission on Human Rights
9:00am - 3:00pm
Thursday, October 8th
Shelby County UK
Cooperative Extension Office
1117 Frankfort Rd. Kentucky
Registration is free**

**Intersections 2015 presented by the National Community Land Trust Network
Monday, October 19th - Thursday, October 22nd
Hosted by Lexington Community Trust Fund at the downtown Hilton in Lexington
[Schedule](#)
[More info on Conferences](#)**

**I Am a Kentuckian
Thursday, October 29th
Meet & Greet: 8 - 10am
ACLU of Kentucky
315 Guthrie St.**

**Thursday, October 29th
U of L Talk: 12pm
University of Louisville
The Red Barn
2301 S. 3rd St.**

Where: GiveLocalLouisville.com
To go directly to MHC's Page

How: All online transactions must be paid via credit card
(American Express, Discover, Mastercard, & Visa)
Minimum donation of \$25

On October 1st, MHC is taking part in the biggest day of local giving, Give Local Louisville, organized by the Community Foundation of Louisville. Give Local Louisville is an opportunity for us and hundreds of other nonprofits in the Greater Louisville area to take part in 24 hours of online charitable giving.

Your generous support of MHC shows your commitment to our work, advocating for fair and affordable housing. During Give Local Louisville, each dollar that we raise will be augmented through proportionate match and prize dollars, giving us a chance to increase our total support. Give Local Louisville provides us the chance to have an immediate impact on our organization and the community.

Last year, during the first Give Local Louisville, 166 participating nonprofits raised an astounding \$1.89 million in 24 hours - with the help of generous donors like you. This year more than 250 nonprofits will participate.

With this many nonprofits participating, we can't help but create significant momentum throughout the community. We hope to use this opportunity to engage supporters of MHC's work, giving us a chance to access additional prize pool and match dollars.

So please mark your calendar, spread the word and donate online on October 1 at:

<https://givelocalloouisville.org/#npo/metropolitan-housing-coalition>

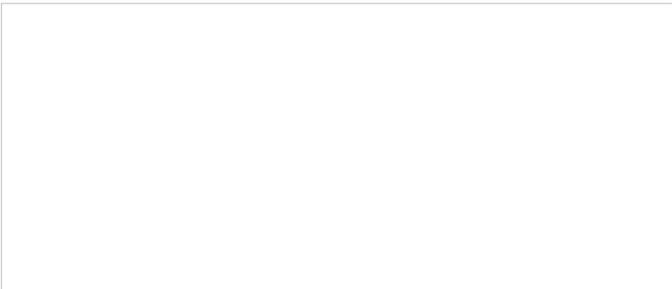
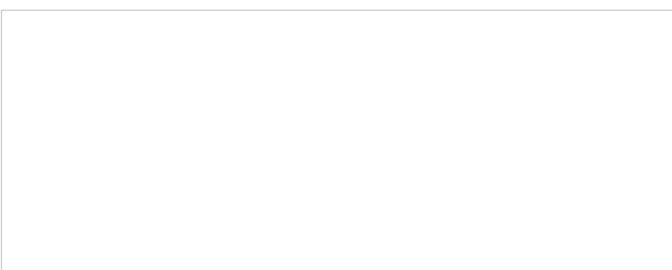
Community Forums

Metropolitan Housing Coalition and University of Louisville's Anne Braden Institute of Social Justice Research are excited to announce two upcoming collaborative, community forums. At these forums, presenters will focus on fair housing in Louisville and examine how the recent Supreme Court ruling on disparate impact and HUD's Affirmatively Furthering Fair Housing rule will affect Louisville's current and future efforts in fair housing. The first forum will be held on campus, and the second will be held off campus at a central location. Both are free and open to the public! Please Join us!

Join national advocate Jose Antonio Vargas alongside local voices in a discussion of our nation's out of date immigration policies. Hear personal accounts of the ways our immigration system isn't meeting our country's changing needs.

Registration is not required.
For more information, contact
Kate Miller at (502) 581-9746 or
kate@aclu-ky.org

2015 Sustainability Summit -
Improving our Air Quality
8:00am - 5:00pm
Friday, November 6th
Kentucky Center for African
American Heritage
1701 W Muhammad Ali Blvd



On Campus Forum

Monday, October 26th, 2015 4:15-6:00 p.m.
University of Louisville - Brandeis School of Law,
Room 175
2301 South 3rd St.
Louisville, KY 40208

Off Campus Forum

Tuesday, October 27th, 2015 5:30-7:30 p.m.
Louisville Main Public Library
Centennial Room, located in basement
301 York St.
Louisville, KY 40203



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

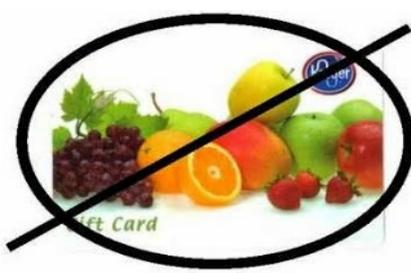
If you already HAVE a Kroger.com account:

- 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.

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 michael@metropolitanhousing.org

to find out how you and your organization can learn more and get active.



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.