



P.O. Box 4533 • Louisville, KY • 40204  
(502) 584-6858 • [www.metropolitanhousing.org](http://www.metropolitanhousing.org)



**Greetings!**



**MHC's 2015 State of Metropolitan Housing Report released!**  
**by Cathy Hinko**

The report was released December 8th, and it examines nine indicators of fair and affordable housing progress in the 13-county Louisville Metropolitan Statistical Area (MSA). In addition to the nine measures, this year's report focuses on the U.S. Supreme Court case *Texas Department of Housing and Community Affairs, et al. v. Inclusive Communities Project, Inc., et al.* on fair housing and a new regulation by the U.S. Department of Housing

**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](mailto:michael@metropolitanhousing.org)

or

**502 584-6858** regarding donations & gifts.

To make an online donation, visit us on the web at [www.metropolitanhousing.org](http://www.metropolitanhousing.org).

or

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

and Urban Development (HUD) to Affirmatively Further Fair Housing.

## Focus Topic of 2015 SMHR

In June 2015, the U.S. Supreme Court rendered an opinion on how a fair housing disparate-impact case can be constructed. 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.

The 2015 SMHR offers a primer for the city and the Louisville Metropolitan Statistical Area (MSA) to assess areas in which *unintentional* but significant deleterious impact in housing affecting protected classes (under the Fair Housing Act) may be occurring and the ability to change those practices.

## Data in 2015 SMHR includes:

- Median household incomes in both Louisville and the Louisville MSA have declined for the past decade. The 2014 median income for Louisville is 3% lower compared to 2005; for the MSA the decrease is 4% during the same time period. Yet between 2014 and 2015, the cost of renting a modest 2 bedroom unit in the MSA has risen 4%.
- In Louisville/Jefferson County, 24% of all families with children have annual incomes below the poverty level. On average, 60% of families with children in poverty who live in Louisville/Jefferson County have children ages 6 to 17.
- Within the Louisville MSA, approximately 85,775 workers hold jobs that do not pay enough wages to afford a two-bedroom unit at Fair Market Rent; this represents 14% of the total workforce.
- For all counties of the Louisville MSA, 2014 saw a 33% decrease in foreclosures over 2013, but this is still 81% more than 2002. It should be noted that black or African-Americans are twice as likely as their white counterparts to face foreclosure.
- During the 2014-15 schoolyear, 7,582 students within the Louisville MSA were considered homeless. This includes 6,483 in Jefferson County Public Schools and includes 518 homeless students in the Indiana counties of the Louisville MSA.

Adam Hall, Assistant Vice President in Community and Economic Development with Fifth Third Bank and Chair of the MHC Board of Directors commented that "the comprehensive nature of the report's data along with its longevity make this report a valuable tool in developing policy to ensure everyone has a safe,

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

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

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

Education and Advocacy  
Committee meets  
QUARTERLY  
3:30pm, 2nd TUE at New  
Directions Housing Corp.,  
1000 E. Liberty  
Upcoming: January 12

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Project Warm  
FREE Energy Management  
Workshop (4 dates)  
Learn what you can do to make  
your house or apartment more  
energy efficient and take home a  
weatherization kit.

Tuesday, January 5  
6:00 - 7:30pm  
Maupin Elementary School  
1312 Catalpa St.  
Register at 502 485-8310

Friday, January 8  
11:00am - 12:30pm  
Catholic Enrichment Center  
3146 W Broadway Ave  
Register at 502 776-0262

affordable, decent place to call home."

The 2015 report is made possible by the generous support of Louisville Metro Government, PNC Bank, Fifth Third Bank, and the Gannett Foundation.

Here is a [link](#) to download the report. You can visit our website at <http://www.metropolitanhousing.org/resources/mhc-reports/> to download all previous SMHR's and other MHC reports.

## **Searching for Safe, Fair, and Affordable Housing, Learning from Experiences: An Analysis of Housing Challenges in Louisville Metro** **by Cathy Hinko**

In 2014, the Louisville Metro Human Relations Commission (LMHRC) published *Making Louisville Home for Us All: A 20-Year Action Plan for Fair Housing*, which contained a history of segregation and fair housing in Louisville and an action plan to, in one generation, tear down inadvertent impediments to true fair housing choice.

This report, *Searching for Safe, Fair, and Affordable Housing, Learning from Experiences*, also published by the LMHRC, follows up on the 20-year action plan and enacts one of its first action steps by filling the knowledge gap about specific challenges and needs that a diverse range of local residents contend with in finding and keeping suitable homes. The report has two main components: 1) outcomes of focus groups of people in fair housing protected classes and a community data profile and 2) geographies of where people in protected classes live and housing availability throughout Louisville. Combining both gives an understanding of housing choices, real and perceived, in a depth that has not been explored before.

Additionally, this report presents local residents' descriptions of what they appreciate in their current living situations, what they would change if they could, where they would live if affordable housing was available everywhere, and what, if any, instances of housing discrimination they have experienced.

A multidisciplinary research team conducted seven focus groups and created a community profile for the protected classes to include in the focus groups, in order to better understand the housing needs and experiences of Louisville residents who are members of the protected classes as defined by fair housing law.

The groups identified for inclusion in this study are: single mothers with children under 18 living at home, persons with disabilities,

**Saturday, January 9**  
**10:30am - 12:00pm**  
**Fairdale Public Library**  
**10620 W. Manslick Rd**  
**Register at 502 776-0262**

**Thursday, January 21**  
**6:00 - 7:30pm**  
**Catholic Enrichment Center**  
**3146 W Broadway Ave**  
**Register at 502 776-0262**

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**Coalition for the Homeless'**  
**5th Annual "Give a Jam to End Homelessness"**  
**Thursday, December 17**  
**Begins at 6pm at:**  
**the Clifton Center**  
**2117 Payne St**

The evening will include live music, food prepared by local chefs, a cash bar, and a silent auction.

In the first 4 years, "Give a Jam" has raised over \$43,000 for the Coalition's Rx: Housing campaign which aims to house the most vulnerable homeless persons on the streets of Metro Louisville. Since its inception, over 600 people have been moved from the streets in to housing.

**Admission is \$20**  
**Tickets can be purchased online at [cliftoncenter.org](http://cliftoncenter.org), Carmichael's Book Store, 2720 Frankfurt Ave, or for \$25 at the box office on the evening of event (tickets will be \$25).**

**For more information on Coalition for the Homeless visit, [louhomeless.org](http://louhomeless.org) or [facebook.com/louhomeless](https://facebook.com/louhomeless).**

Hispanics/Latinos, immigrants and refugees, low-income blacks/African Americans, higher-income people of color, and persons who identify as lesbian, gay, bisexual, transgender, or queer (LGBTQ).

The Community Data Profile and Geographies section includes the demographic profiles of the protected classes designated by HUD and local legislation, along with other relevant social demographics that give context for the information provided through the focus groups. Distribution of protected classes is shown through maps. Also included is data that gives a current snapshot of geographic distribution of housing type, age of homes, and residential utility costs. For instance, there are maps showing renter and owner occupied households by size as a percentage in fourteen designated areas in Louisville. The location of residential units by the number of units in the structure shows where multi-family is included at what rate. Even the distribution of residential units by the number of bedrooms in the unit is included to see availability of housing choice depending on family size.

This combination of qualitative and quantitative data is unique and lets Louisville plan for the future as we understand our present.

The research was done by the University of Louisville's Center for Environmental Policy and Management and the University of Louisville's Anne Braden Institute for Social Justice Research, with assistance from the Metropolitan Housing Coalition.



## Key

## Accomplishments in 2015

It 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 50 years! Only the inclusion of sexual orientation and gender identity as protected classes in housing has been as significant.

In 2008, MHC studied how the cost of heat and electricity affected the affordability of housing, and we continue to work on this issue. MHC served as an Intervener before the Kentucky Public Service Commission on a 2014 case regarding proposed meter fee increases by Louisville Gas and Electric. Thanks to the advocacy of MHC and our partners, a

settlement was reached that minimized the impact to consumers and energy efficient developers.

Working with the Louisville Human Relations Commission on another initiative, MHC is part of a group conducting a market study of housing need in Louisville, which we describe in detail in the previous article. This is the first time MHC has worked with focus groups and we have learned so much.

This past spring, MHC's Annual Meeting brought William Emmons of the Federal Reserve Bank of St. Louis to town to discuss "Demographics and the Future of Homeownership in America".

MHC has a goal to create financial tools that advance affordable housing. MHC is working with Jewish Family and Career Services to create a U.S. Treasury-certified Community Development Financial Institution (CDFI), focusing on housing and micro-business lending in select lower income areas. MHC is a partner with the Louisville Affordable Housing Trust Fund in identifying a dedicated, renewable, public source of funding for the trust fund. And, in its 19th year, MHC's loan pool, part of a partnership with Kentucky Housing Corporation, is helping non-profit affordable housing developers to provide the final piece of the funding package to create the housing units our community needs most.

MHC partnered with Dr. Stacy Deck of Spalding University, Jefferson County Public Schools, and the Coalition for the Homeless in a study funded by HUD looking at the educational impact of different forms of housing stability: homeless, doubled up, or housing stable but low-income. The three-year study is complete, and the results are provocative. The study will be released next year.

MHC has hosted public forums on critical housing issues, ranging from the impact of the new U.S. Supreme Court decision and HUD's new regulation Affirmatively Further Fair Housing to the re-use of vacant properties.

*Thanks to all our members for helping us with these accomplishments. We couldn't have done it without you! As we gear up for 2016, there is still much work to be done. This is the perfect time to join the coalition, renew your membership, or give a gift in the name of a loved one. MHC relies on the support of members to continue our research, education, advocacy, and policy work to advance safe, fair, and affordable housing in our community. Give the gift of safe, fair, and affordable housing with your donation to support the work of MHC. Become part of the unified voice of Metropolitan Housing Coalition today.*

**Future of Housing Award Competition:**

*Re-defining Home: Home Today, Home*

## *Tomorrow Design Competition & the AARP Foundation Prize*

### **from AARP's Public Policy Institute**

"On December 3, 2015, AARP and AARP Foundation today announced two award competitions during the Future of Housing Summit, a new initiative designed to bring awareness to and find innovative solutions for the housing challenges that people are experiencing across the United States. The competitions are focused on addressing America's housing affordability and accessibility needs, particularly for people 50-plus, over the next few decades.

"AARP, AARP Foundation, Home Matters®, and Wells Fargo Housing Foundation are announcing a new nationwide design challenge entitled Re-defining Home: Home Today, Home Tomorrow. The competition is designed to challenge architects to address the future housing needs for millions of Americans – growing-in-place. The contest challenges architects to create new standards in housing design so people can stay in their home throughout a variety of life stages. The goal of the design challenge is to generate universal design elements and build an attractive, adaptable and affordable home of the future that speaks to and showcases livability, by promoting both aesthetically- and functionally-appealing designs for better living. For more information visit

[www.homemattersamerica.com/design/2016challenge](http://www.homemattersamerica.com/design/2016challenge).

In addition, AARP Foundation Prize is expanding to include the 2016 Aging in Place \$50k Challenge for startups which will award \$50,000 to an innovative startup developing solutions that can help low-income individuals 50-plus continue living safely, independently and comfortably in their homes. For the challenge, AARP Foundation is soliciting proposals from startups in their homes. For the challenge, AARP is soliciting proposals from startups developing solutions that can help low-income individuals 50-plus continue living safely, independently and comfortably in functional and affordable homes as they age. Applications are being accepted through May 2, 2016 and the winner will be announced in July 2016. For more information visit.

[www.aarpfoundationprize.org](http://www.aarpfoundationprize.org)."

*The article above appeared verbatim on [www.AARP.org/ppi](http://www.AARP.org/ppi). The purpose is to inform our members and community partners about this opportunity.*

### ***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](http://metropolitanhousing.org)**

**Thank you for your support!**



**Earn money for MHC just by shopping Kroger**

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



Kroger's Community Giving program makes it easier than ever to support your 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](http://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.

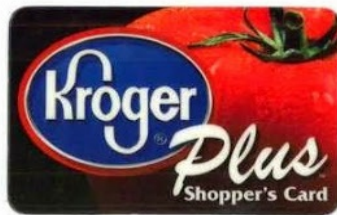
5) When Metropolitan Housing Coalition appears on the list, select us by clicking the circle next to our name. Then click "Save" to save MHC as your designated organization.

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](mailto: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.