



ISSUE NO. 3 • FALL • 2015

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METROPOLITAN  
HOUSING COALITION

# Newsletter

P.O. Box 4533 Louisville, KY 40204-4533 • (502)584-6858 • [info@metropolitanhousing.org](mailto:info@metropolitanhousing.org)

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## River City Housing Provides Solid Foundations for Bright Futures

*This is the third in our series about housing created in part with funds from MHC's loan pool for nonprofit housing developers.*



*Angela, her partner Curtis, and her daughter Madison on the front porch of their home.*

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 renovated 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.

Save the Date! MHC's 2015 State of Metropolitan Housing Report Release Event

Tuesday, December 8th -12 p.m.

New Directions Housing 1000 E.Liberty Street

## MHC/River City Housing (Cont.)

Homes are usually 1100 to 1400 square feet in size and priced from \$99,000 to \$125,000, though prices for some may be lower. 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.

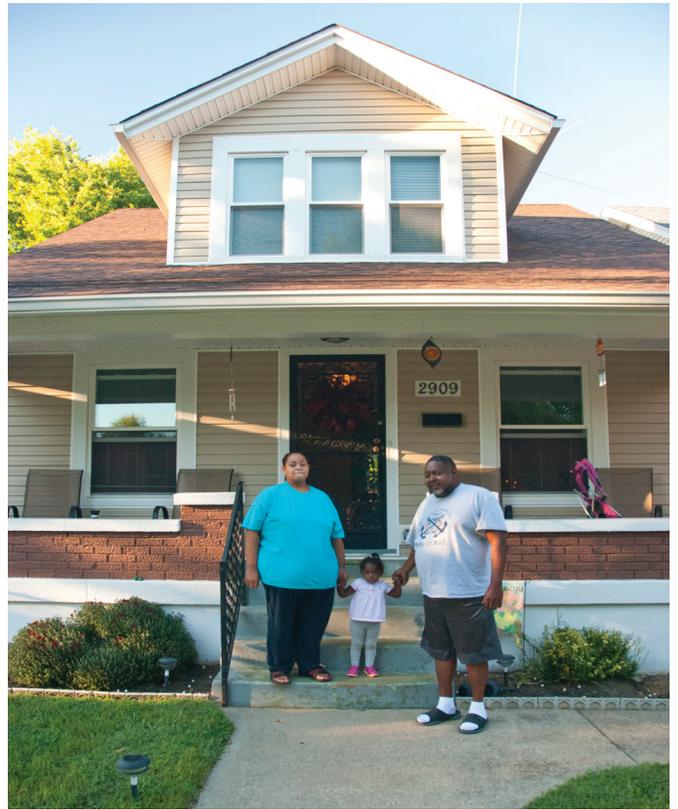
“If you are going to have someone write several thousand dollars off the cost of your home in, say, ten years, you are invested in a different way,” said Becky Roehrig, Executive Director of River City Housing. “You want to be a success in your neighborhood. You want your neighborhood to succeed.”

“This is not a handout,” said Roehrig. 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 newly built and renovated 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



*The family outside their Portland home.*

by St. Vincent de Paul to work in their Open Hands kitchen.

When Leavell 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.

*(CONT. pg 3)*

## Zoning vote success!

**On August 27th, the Louisville Metro Council approved the first step in removing the legal barriers of zoning. With bipartisan support, Metro Council voted to make changes to Louisville's Land Development Code to encourage Mixed Residential Development Incentives, or MRDIs. This is a landmark achievement in civil rights housing, and one of which took many years to pass. Thank you for all of your help and involvement!**



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 renovated home in Portland features three bedrooms, energy efficiency upgrades, low maintenance exteriors, functional layout, a new second bath, 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 Roehrig. “Every time we sell a house, we add to the tax base. People own their home and they become invested in their neighborhood.”

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/>.



*The family’s home in Portland.*

## Get Involved!

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

### 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](mailto:info@metropolitanhousing.org).

Please visit our web site at [www.metropolitanhousing.org](http://www.metropolitanhousing.org) to see our reports.

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

## 2015 State of Metropolitan Housing Report to focus on impact of new federal fair housing mandates

The Metropolitan Housing Coalition is proud to announce the release of our 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.

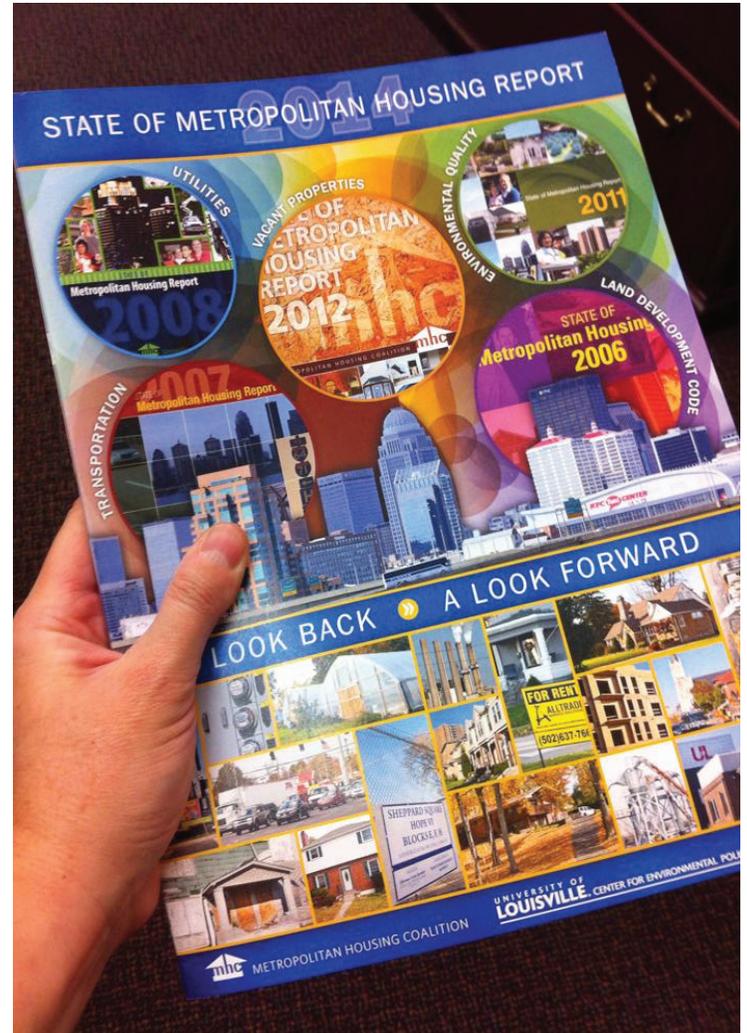
This has been an exciting year of change for fair and affordable housing. After five years of work by MHC, homebuilders, and many others, the Louisville Metro Council voted in a major civil rights fair housing ordinance on zoning.

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 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.



*Each year's SMHR is a critical tool that MHC provides FREE to our community and is utilized by nonprofits, local and state governments, and residents for fundraising, planning, and programming.*

**Download all of our State of Metropolitan Housing Reports for FREE at our Web site:**  
[www.metropolitanhousing.org](http://www.metropolitanhousing.org)

# Is Louisville getting its fair share of state housing funds?

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 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.

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!



# Give Local Louisville

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

**Where: GiveLocalLouisville.com, search for MHC**

**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, in the first Give Local Louisville, 166 participating nonprofits raised an astounding \$1.89M 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 the additional prize pool and match dollars.

So please mark your calendar, spread the word, and donate online on October 1 at [www.givelocallouisville.org](http://www.givelocallouisville.org)!

## 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!



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

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

**DONATE TODAY!**

# Strengthen the United Voice for Fair & Affordable Housing!

Make your donation online at [www.metropolitanhousing.org](http://www.metropolitanhousing.org) or mail this form to MHC, P.O. Box 4533, Louisville, KY 40204-4533.

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



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MHC's Monthly Newsletter is  
underwritten by a generous  
grant from



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P.O. Box 4533 Louisville, KY 40204-4533  
**TEL:** (502) 584-6858  
**FAX:** (502) 452-6718  
**EMAIL:** [info@metropolitanhousing.org](mailto:info@metropolitanhousing.org)  
**WEB:** [www.metropolitanhousing.org](http://www.metropolitanhousing.org)

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