



ISSUE NO. 3 • FALL • 2019

[www.metropolitanhousing.org](http://www.metropolitanhousing.org)

METROPOLITAN  
HOUSING COALITION

# Newsletter

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

## What's Inside

PUBLIC COMMENT  
DEADLINES ON HOUSING  
*Pages 1-3*

MHC'S 30TH  
ANNIVERSARY BIRTHDAY  
BASH @ MILE WIDE BEER  
CO.  
*Page 4*

2019 GIVE FOR GOOD  
LOUISVILLE RESULTS  
*Page 5*

LOW INCOME HOME  
ENERGY ASSISTANCE  
PROGRAM (LIHEAP)  
EARLY REGISTRATION  
OCT. 2 - 31  
*Page 6*

PROPERTY TAX HELP  
AVAILABLE VIA LHOME

COMMUNITY CALENDAR  
*Page 7*

## Three Public Comment Deadlines On Housing Are Approaching in October

- (1) Louisville Metro Housing Authority (LMHA) - October 12, 2019
- (2) Tell the PSC Kentuckians want clean, affordable energy! - October 15, 2019
- (3) HUD's Implementation of the Fair Housing Act's Disparate Impact Standard - October 18, 2019

Visit the MHC website to download a digital version:

[http://www.metropolitanhousing.org/2019/09/26/public\\_comments/](http://www.metropolitanhousing.org/2019/09/26/public_comments/)

### (1) Louisville Metro Housing Authority (LMHA) October 12, 2019

Comment on the unjust way Louisville Metro Housing Authority is changing the way people apply for public housing. See below for suggested comments to email to [rico-storey@LMHA1.org](mailto:rico-storey@LMHA1.org) to voice your protest. The deadline is October 12.

The two documents listed below will be available for public comment through October 12, 2019. (<http://www.lmha1.org/Changes%20to%20ACOP%20and%20Admin%20Plan.pdf>); at the LMHA Central Office (420 S. 8th Street); and at the LMHA Section 8 Office (600 S 7th St.). Copies can be sent via postal mail or email upon request. Written comments may be mailed to the attention of Dr. Heath Rico-Storey at the Housing Authority's main office (420 South Eighth Street, Louisville, KY, 40203) or emailed to [rico-storey@lmha1.org](mailto:rico-storey@lmha1.org).

Proposed changes to the Public Housing Admissions & Continuing Occupancy Policy; and Proposed changes to the Housing Choice Voucher Program (Section 8) Administrative Plan.

(Continued on page 2)

**SAVE THE DATE**  
**State of Metropolitan Housing Report Release Event**  
**Wednesday, December 4, 2019**  
**Noon - 1 P.M.**  
**@ Louisville Urban League (1535 W. Broadway, Louisville, KY 40203)**

### In brief:

The Louisville Metro Housing Authority is replacing up to 400 public housing for Beecher Terrace by entering into contracts of forty years for already existing units run by private management companies. Each contract is only for a few dozen units. But instead of having one central waiting list, LMHA will make everyone over the next 40 years have to apply at each site for the small amount of public housing replacement units at that site. So a low-income person might have to go physically to up to 20 or more sites to do an application for a small number of units. While, quite appropriately, LMHA is helping the current residents of Beecher Terrace, with this maze, LMHA is ignoring the hardship of this model on those on a waiting list or wanting to be on the list.

LMHA does not guarantee the ability to oversee fair housing for the up to 400 units because LMHA does not have a uniform policy on background requirements- either criminal or financial. So each place can have a different set of standards.

Nor will LMHA guarantee that a person applying for the replacement public housing will not be charged an application fee.

**Sample comments you can forward with your name and address to: [rico-storey@LMHA1.org](mailto:rico-storey@LMHA1.org)**

[Date you send it]

[Your Name]

[Address]

Louisville, Ky [Zip Code]

Louisville Metro Housing Authority  
420 S. 8th Street  
Louisville, KY 40203

Re: Comments on changes to the Public Housing Admissions and Continued Occupancy Policy and Changes to the Housing Voucher Program Administrative Plan

Dear LMHA:

As part of the replacement of public housing for Beecher Terrace, LMHA proposes having contracts for existing rental units run by private management companies instead of creating LMHA owned replacement units. While LMHA wants to change the name of the program governing these units. LMHA, to get a grant from HUD, promised one for one replacement of public housing for Beecher Terrace, and that is a commitment we Louisvillians intend to see honored.

As part of the change, LMHA intends to change from one public housing waiting list serving these units and other public housing to 15-30 waiting lists each kept at a different location and only for a few dozen public housing replacement units at each site. This is an unacceptable way to treat people in great need of housing assistance.

I know that LMHA is very appropriately assisting the current Beecher Terrace residents who are being displaced and those families SHOULD be served this way. But my comments are about all the thousands of families over the up to 40 year contracts that will lease the replacement public housing. Those are the people that LMHA seems to forgetting

While I favor distribution of housing, making lowest income people go to multiple sites to be on a list for a few units at each site is torturous and expensive. One waiting list would resolve this issue.

This situation will last forty (40) years. Without one waiting list, it will be almost impossible for fair housing advocates to check to see if the replacement public housing is actually creating the opportunity for affordable housing to all regardless of race, or just intensifying segregation.

LMHA will not guarantee that there will be uniform criteria for criminal background, or financial requirements, every place may have its own criteria. This means a rejection of fair housing principals by LMHA to ensure that you do not add to segregation. Having the opportunity in different areas is meaningless if it only perpetuates segregation. One waiting list would resolve this issue.

Further, LMHA will NOT guarantee that those making it to the places to apply will not be charged an application fee. One waiting list would resolve this issue.

LMHA has used the Moving To Work power to move money out of Section 8 Vouchers and to decrease the potential number of low-income people served

(Continued on page 3)

Become a monthly SUSTAINING MEMBER of MHC!  
Ask Tony at [tony@metropolitanhousing.org](mailto:tony@metropolitanhousing.org)

every year. The that the Housing Needs Assessment has identified the need for 32,000 new (additional) housing opportunities for those with incomes below 30% of median income, it becomes clear that LMHA has only contributed to the lack of affordable housing for those with greatest need.

The Section 8 Voucher program has been the program for the lowest income households for decades, as there is a federal mandate that at least 75% of households entering the program have incomes below 30% of median. Yet just this year alone, LMHA took \$5million from the Section 8 Voucher program which, according to their own estimate of the average assistance, would have served over 650 families: 75% of 650 is 487 families at the lowest income levels that are not being served just this year. LMHA has used the Section 8 Voucher program as a piggy bank for operations for as long as they have been MTW, while other housing authorities have had to serve the number of households that Congress approved.

Please make LMHA more fair and responsive to the people who will be using services over the next forty years and to our needs today.

---

## (2) Tell the PSC Kentuckians want clean, affordable energy!

October 15, 2019

For more information on submitting comments visit the Kentuckians for the Commonwealth website:

<http://kftc.org/actions/tell-psc-kentuckians-want-clean-affordable-energy>

---

## (3) HUD's Implementation of the Fair Housing Act's Disparate Impact Standard

October 18, 2019

In an extreme move to dismantle anti-discrimination laws, the U.S. Department of Housing and Urban Development (“HUD”) has proposed a regulation that would allow financial institutions, insurance companies, and housing providers to engage in covert discriminatory practices by dramatically weakening disparate impact liability under the Fair Housing Act. **MHC asks you to make a comment opposing the proposed changes.** You can see the changes and make comments from the web-site: <https://www.federalregister.gov/documents/2019/08/19/2019-17542/huds-implementation-of-the-fair-housing-acts-disparate-impact-standard>

Put in the docket number **FR 6111-P-02** with your comments.

**Comments due by October 18. Here are some suggested comments.**

[Your name]

[Address]

Docket no. **FR 6111-P-02**

The disparate impact tool has played a critical role in advancing civil rights for underserved communities and for redressing the segregation that still persists decades after passage of the Fair Housing Act. It has been widely effective in redressing discriminatory practices in industries such as home lending and property insurance, thereby making housing more available to all. It does so by creating incentives for industries to find the least discriminatory alternative that still satisfies their legitimate business needs.

HUD's Proposed Rule makes drastic changes and institutes dangerous exceptions to this longstanding enforcement tool. This proposal would destroy disparate impact liability as we know it, making it virtually impossible to bring the bedrock housing discrimination cases that have been brought using disparate impact. By the changes HUD is assessing the disparity of homeownership rates is due to some failure of black households and not due to structural racism.

In Louisville Kentucky, as in the state and the country, black families have a homeownership rate that is about half the homeownership rate of white families. Our history has shown that much of the disparity was due to policies of the federal government in discrimination, as well as industry practices. In Louisville we have seen the Redlining Map and know its legacy. We have also had a recent discussion as a city on the very disparate insurance rates between areas that are disproportionately white and those that are disproportionately black. Disparate impact is a legal tool to fight this continuing injustice.

Weakening fair housing laws affecting the disparate impact rule means HUD is turning its back on its own legacy of discrimination and its lasting effects. It means HUD is now saying that the disparities are the fault of people of color, women, and all protected classes. That is not giving those classes protection from discrimination, it is removing a vital tool to combat the continuing disparity.

DO NOT weaken the fair housing laws as it will perpetuate discrimination.

# MHC's 30th Anniversary Birthday Bash

Thank you to everyone who attended the 30th Anniversary Birthday Bash on Thursday, September 12, 2019.

And a special thank you to Mile Wide Beer Co. for hosting MHC's 30th Anniversary event. And to all of our

musicians --Hound of Buskervilles, Raspberry Pie, and

John Gage -- who shared their time and talent to celebrate

MHC's fair and affordable housing advocacy work.



## Event Photo Booth Gallery



**Stay informed about fair and affordable housing issues!**

Join MHC on Facebook and Twitter:

[facebook.com/mhclouisville](https://www.facebook.com/mhclouisville)

[twitter.com/mhclouisville](https://twitter.com/mhclouisville)



**Thank You For Making MHC's 2019 Give For Good Louisville Campaign a SUCCESS!**

**Total Raised: \$9,552 (+ Bonus Pool \$)  
# of Unique Donors: 93**

**Together** we accessed ALL three tiers of bonus pool funds!

**AND**

**Together** we exceeded our \$7,500 goal!

**AND**

**MHC** received a \$1,000 Delta Dental Golden Ticket!



**STAY TUNED TO THE OCTOBER eNEWSLETTER FOR THE GRAND TOTAL!**

*Download 16 years of State of Metropolitan Housing Reports and other reports for FREE at our Website:  
[www.metropolitanhousing.org/resources/mhc-reports](http://www.metropolitanhousing.org/resources/mhc-reports)*

# Low Income Home Energy Assistance Program (LIHEAP)

## Early Registration for Elderly and Disabled Residents Oct. 2nd -31st

Benefits will be applied on or after Nov. 4, 2019.



# LIHEAP

## LOW INCOME HOME ENERGY ASSISTANCE PROGRAM



**Early Registrations for Elderly and Disabled Residents**  
**October 2 - Oct. 31, 2019**

**To qualify for pre-registration, you must:**

- ◆ Be elderly (60 years or older) or disabled and receiving a fixed income (Social Security, SSI, pension or Black Lung benefits).
- ◆ Be a resident of Jefferson County within 130% of the federal poverty guidelines.
- ◆ Schedule an appointment. (Scheduling system opens Sept. 25 through Oct. 31, 2019.)
- ◆ Bring in most current heating bill, statement from your landlord if heating expenses are included in your rent, statement from utility company if you participate in Pre-Pay Electric Program. The account number and name on the account for all heating fuel sources and electric.
- ◆ Bring proof of Social Security Number or Permanent Residence card (Green Card) for each member of the household.
- ◆ Bring proof of household's income from the previous month, or proof of \$0 Income. (Food Stamp Award letter, Zero Income form, etc.) Zero Income Form Available online at [www.louisvilleky.gov](http://www.louisvilleky.gov) and search for "LIHEAP".

**24-Hour Automated Phone and On-Line Appointment System**  
**(Scheduling system open Sept. 25 - Oct. 31, 2019 for early registrations.)**

- ◆ Choose from six convenient locations to schedule your appointment. (listed to right)
- ◆ No waiting in lines for LIHEAP service

**Two options for scheduling an appointment:**

**1) Call 502-991-8391**

**2) ONLINE at [louisvilleky.cascheduler.com](http://louisvilleky.cascheduler.com)**

<b>2019 Federal Poverty Guidelines</b>	
<b>130% Federal Level</b>	
Persons in Household	Maximum <u>Gross Monthly</u> Income
1	\$1,354.00
2	\$1,832.00
3	\$2,311.00
4	\$2,790.00
5	\$3,269.00
6	\$3,748.00
7	\$4,227.00
8	\$4,705.00
Each Additional Person	Add \$479.00

**LIHEAP**

**Early Registrations**  
*(see qualifications on left side)*  
**Oct. 2 - Oct. 31, 2019**

**LIHEAP Offices:**

**Neighborhood Places**

South Central  
 4255 Hazelwood Ave.  
 Schedule a LIHEAP Appointment:  
 502-991-8391

Bridges of Hope  
 1411 Algonquian Pkwy  
 Schedule a LIHEAP Appointment:  
 502-991-8391

Ujima DuValle Education Center  
 3610 Bohne Avenue  
 Schedule a LIHEAP Appointment:  
 502-991-8391

Northwest/Academy of Shawnee  
 4018 W Market St.  
 Schedule a LIHEAP Appointment:  
 502-991-8391

**East Office**  
 Newburg Community Center  
 4810 Exeter Avenue  
 Schedule a LIHEAP Appointment:  
 502-991-8391

**South Office**  
 Southwest Government Center  
 7219 Dixie Hwy.  
 Schedule a LIHEAP Appointment:  
 502-991-8391

**For more information,  
 call Metro311 at 311 or  
 574-5000.**



## Property Tax Help Available



Property Tax time will soon be here and it is time to plan on how to pay those taxes if you are not currently being escrowed by a mortgage lender. Property Tax bills will be mailed to homeowners on November 1, 2019. If you know now that there will be a financial hardship created in paying that tax bill, there is help available. If you act BEFORE the end of November you may even take advantage of a 2% discount on the bill. LHOME, a mission-driven Community Development Loan Fund has limited funds available to assist in paying current and/or delinquent tax bills. We are located at Taylor and Berry Blvds In Louisville and exist to provide access to capital to areas of our community that have been financially underserved.

Our property tax loan product can not only save you 2% if applied before the end of November, it is available at a very low interest rate and avoids all late charges and penalties. Act now and save! If you apply during September or October you can be ready to take advantage of the discount and not worry about the bill when it arrives in November. We spread the repayment over 12 to 24 months. To qualify for this loan you must be the owner and occupant of the property being taxed and you must have a source of income which will allow repayment over time.

Don't wait until the last minute, call or email our chief loan officer Dan Farris today: 502- 657-1297, dfarris@lhomeky.org, www.lhomeky.org.

LHOME may also help answer questions about homestead and disability exemptions available if you qualify and have not previously applied. Don't wait, waiting is not your financial friend in this case.

## SUPPORT MHC THROUGH KROGER COMMUNITY REWARDS AND AMAZON SMILE!



Welcome to  
**amazon smile**  
You shop. Amazon gives.

- (1) Go to [www.KrogerCommunityRewards.com](http://www.KrogerCommunityRewards.com).
- (2) Look for "I'm a Customer" and click "View Details."
- (3) Sign in with your existing Kroger account, or create a new account.
- (4) Enter the code BA764 in the "Find an Organization" search box - click "Search."
- (5) When Metropolitan Housing Coalition pops up, simply click "Enroll."

- (1) Sign in to [smile.amazon.com](http://smile.amazon.com) on your desktop or mobile phone browser.
- (2) From your desktop, go to Your Account from the navigation at the top of any page, and then select the option to Change your Charity. Or, from your mobile browser, select Change your Charity from the options at the bottom of the page.
- (3) Search "Metropolitan Housing Coalition" and click "Select" to support.

## COMMUNITY CALENDAR

### Louisville Fair Housing Coalition

Meets each 2nd Tuesday at 2pm at New Directions (1000 E. Liberty St., Louisville, KY 40204).

### Louisville Vacant Property Campaign

Meets each 3rd Tuesday at 5:30pm, now at the Western Branch of the Louisville Free Public Library at 10th & Chestnut (604 S. 10th 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.

Name(s) \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone \_\_\_\_\_ E-mail \_\_\_\_\_

Membership Type (check one) \_\_\_\_\_ Individual/Family \_\_\_\_\_ Organization/Business

Membership Level

- \_\_\_\_\_ Sponsoring Member - \$1,000 or more
- \_\_\_\_\_ Supporting Member - \$75-\$199
- \_\_\_\_\_ Sustaining Member - \$500-\$999
- \_\_\_\_\_ Assisting Member - \$1-\$74
- \_\_\_\_\_ Anchoring Member - \$200-\$499
- \_\_\_\_\_ Check here if you would like your donation to be anonymous
- \_\_\_\_\_ One-Time Donation Amount \$ \_\_\_\_\_

Recurring Credit Card Donation Amount \$ \_\_\_\_\_ per month OR \$ \_\_\_\_\_ per quarter

Method of Payment (check one): \_\_\_\_\_ Check \_\_\_\_\_ Visa \_\_\_\_\_ MC \_\_\_\_\_ Amex \_\_\_\_\_ Discover

Credit Card Number \_\_\_\_\_ Expiration Date (month/year) \_\_\_\_\_ / \_\_\_\_\_



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



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

**METROPOLITAN HOUSING COALITION**  
 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)  
**FACEBOOK:** [facebook.com/mhclouisville](https://www.facebook.com/mhclouisville)  
**TWITTER:** [twitter.com/mhclouisville](https://twitter.com/mhclouisville)  
**YOUTUBE:** <https://goo.gl/EHHHML>



Non-Profit Org.  
 US Postage  
 PAID  
 Louisville, KY  
 Permit No.  
 1151