



ISSUE NO. 4 • WINTER • 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

MHC RELEASES THE 2019  
STATE OF METROPOLITAN  
HOUSING REPORT

*Pages 1-4*

A PEAK INSIDE THE 2019  
REPORT

*Pages 5*

SIGN – TEAR – SEND TO  
MAYOR FISCHER:  
HELP CREATE AFFORDABLE  
HOUSING IN LOUISVILLE!

*Pages 6*

LOUISVILLE METRO  
COUNCILMEMBERS PROPOSE  
AN ORDINANCE TO EXPAND  
FAIR HOUSING PROTECTIONS

*Pages 7*

MORE MHC WORK  
ON RENTAL AND  
HOMEOWNERSHIP ISSUES

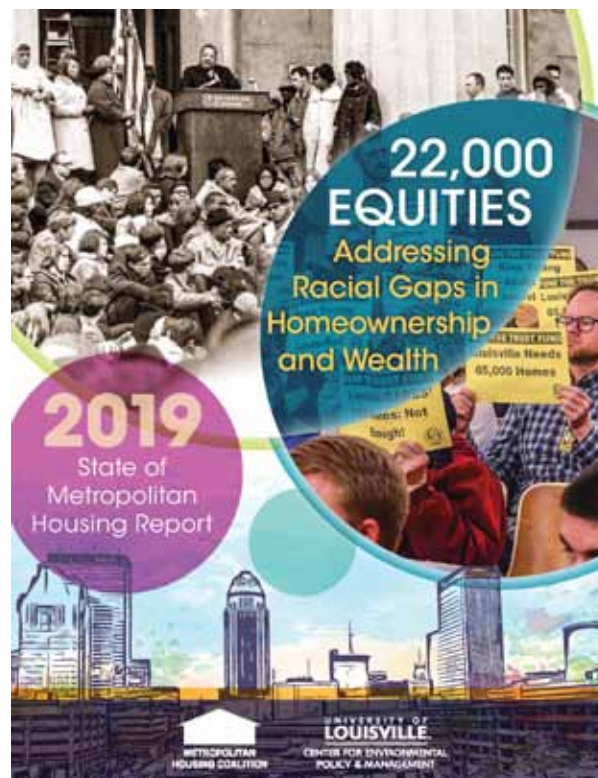
*Pages 7*

SUPPORT MHC BY BECOMING  
A MEMBER TODAY!

*Pages 8*

## MHC Releases the 2019 State of Metropolitan Housing Report

*22,000 Equities: Addressing Racial Gaps in Homeownership and Wealth*



**A special thank you to funders of the 2019 State of Metropolitan Housing Report and sponsors of the Report Release Event on December 4th!**

2019 STATE OF METROPOLITAN HOUSING REPORT FUNDERS

THE GHEENS FOUNDATION



FIFTH THIRD BANK



2019 SMHR Report Release Event Sponsors



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

## Summary of the 2019 State of Metropolitan Housing Report

The 2019 State of Metropolitan Housing Report is subtitled 22,000 Equities: Addressing Racial Gaps in Homeownership and Wealth. The gap in ownership rates between Black households and White households in Louisville is based on overt discrimination over decades in Louisville and the nation. In addition, our findings show that between 2000 and 2017, Black homeownership rates declined, Black homeowners experienced disproportionate losses in home values, Black household incomes continued to remain far below the median income of Louisville/Jefferson County, and Black households earn a disproportionately smaller share of Louisville aggregate household income.

One hundred years ago Louisville elected officials passed an ordinance that, block by block, mandated racial composition. Imagine the effort and racial animus that went into that effort. When the U.S. Supreme Court struck down that law, those elected officials turned to an alternative method of zoning to create and maintain segregation. The banks and federal housing policy overtly supported this – everyone should look at Louisville’s Redlining Project- and this perfect storm of racism has been successful for one hundred years. Our Metro Council is enforcing the policies from the past. And you have only to look at Louisville to see how effective it has been and still remains.

There must be a larger framework that supports a new approach to development in Louisville. Our overtly racist past is still controlling most of our policies and has been very effective in creating and maintaining this wealth divide. Concerns about fair housing must be front and center in all development projects and policies - specifically protecting existing affordable housing and creating new affordable housing everywhere. We must create a suite of policy tools to proactively protect at risk residents.

MHC’s Report contains policy recommendations as well as action steps for advocates. From the racial and power imbalance in Eviction Court to taking advantage of the new Comprehensive Plan to have all developers- whether residential, commercial or industrial- contribute to creating fair and affordable housing opportunity through inclusion or cash contribution- MHC highlights issues and facilitates advocacy by those who understand the issues. Three initiatives that MHC and its partners will be introducing are the design of an app for renters to save documents and create form letters; creating a new oral history collection focused on housing discrimination against Black families who were barred from purchasing housing during the post-World War II boom; and the addition of two more Renter Center videos.

**View the latest Renter Center videos on “Disability Rights” and “Rent Assistance” on the MHC website:**

<http://www.metropolitanhousing.org/resources/rentercenter/>

**A special thank you to the Louisville Affordable Housing Trust**

**Fund for funding this effort!**



## Photos from the 2019 State of Metropolitan Housing Report Release Event December 4, 2019 @ the Louisville Urban League



Metropolitan Housing Coalition (MHC) Executive Director Cathy Hinko makes opening remarks at the 2019 State of Metropolitan Housing Report Release at the Louisville Urban League on Wednesday, December 4, 2019.



MHC is making above-the-fold headlines in the Thursday, December 5th issue of the *Courier-Journal*. The 2019 State of Metropolitan Housing Report is entitled, "22,000 Equities: Addressing Racial Gaps in Homeownership and Wealth."



The 2019 State of Metropolitan Housing Report Release Event was very well attended at the Louisville Urban League on Wednesday, December 4th. Approximately 120 individuals attended to hear the latest on fair and affordable housing in the Louisville MSA.

**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)

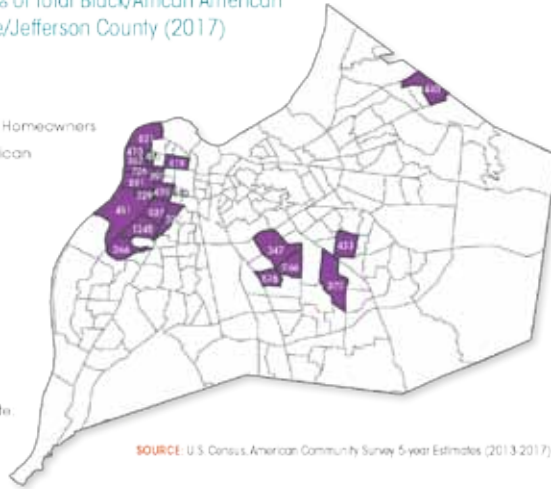
# A Peak Inside the 2019 State of Metropolitan Housing Report

**Map 2: 22 Tracts Containing 50% of Total Black/African American Homeowners in Louisville/Jefferson County (2017)**

- Number of Black/African American Homeowners
- Tracts with fewer than 330 Black/African American Homeowners

**Louisville/Jefferson County Totals:**

Non-Hispanic Black/African American Homeowners: 23,170  
 Non-Hispanic Black/African American Homeownership Rate: 36.1 per 100 Households  
 Total Non-Hispanic White Homeowners: 158,189  
 Non-Hispanic White Homeownership Rate: 70.8 per 100 Households

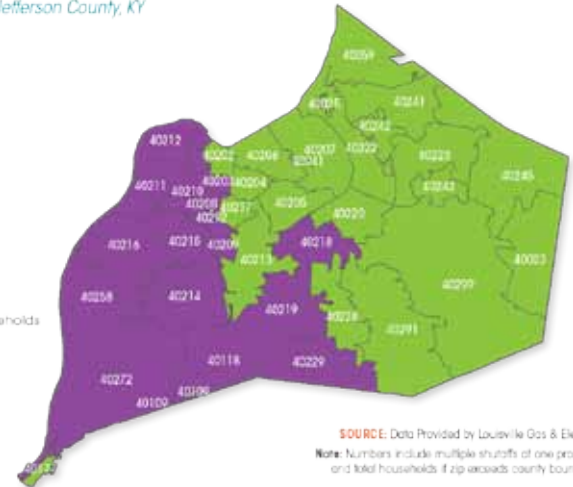


SOURCE: U.S. Census American Community Survey 5-year Estimates (2013-2017)

**Map 2** shows that Black/African American homeowners are highly concentrated in just a handful of census tracts. Just twenty-two tracts contain half of all Black/African American homeowners in Louisville/Jefferson County, and in 16 of these tracts, median home values declined from 2000-2017.

**Map 5: Average Residential Utility Disconnection Rates (2017-2018) by Zip Codes, Louisville/Jefferson County, KY**

- 0.6% - 12.7%
  - 12.7% - 53.8%
- All Zip Codes:  
 2 year Average Rate per 100 Households  
 2017 Total Shutoffs = 39,403  
 2018 Total Households = 42,179  
 Total Households = 321,360  
 2 year Average Rate = 12.7 per 100 Households

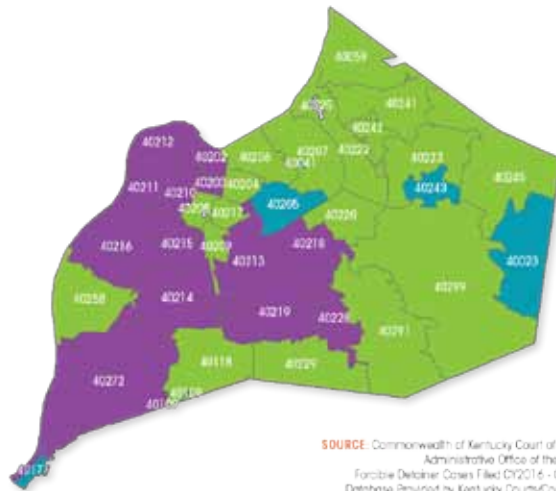


SOURCE: Data Provided by Louisville Gas & Electric  
 Note: Numbers include multiple shutoffs of one property and total households if zip exceeds county boundary

**Map 5** displays the two-year average residential utility disconnection rates from 2017-2018 for zip codes at least partially contained within Louisville/Jefferson County.

**Map 6: Average Eviction Filing Rates (2016-2018) by Zip Codes, Louisville/Jefferson County, KY**

- 0.5% - 5.0%
  - 5.1% - 15.0%
  - 15.1% - 25.8%
- \*Total Filings = 61,217  
 \*Total Occupied Rental Units = 120,549  
 \*Average Rate 2016 - 2018 = 14.2 per 100 Occupied Rental Units



SOURCE: Commonwealth of Kentucky Court of Justice  
 Administrative Office of the Courts  
 Forfeiture Delinquent Cases Filed 01/2016 - 01/2018  
 Database Provided by Kentucky Courts/Courts Mail

**Map 6** displays the three-year (2016-2018) average eviction filing rate by zip code for Louisville/Jefferson County using a new local dataset provided by the Administrative Office of the Courts. The availability of this data is an important development for locally tracking eviction patterns.

**Download 17 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)

## SIGN -- TEAR -- SEND to Mayor Fischer

527 W. Jefferson Street, 4th Floor  
Louisville, KY 40202

\_\_\_\_\_ [DATE]

Dear Mayor Fischer:

### Help Create Affordable Housing in Louisville!

I encourage you to follow up on the opportunity Metropolitan Housing Coalition sees to create housing affordable to low wage workers in all of Jefferson County and to have an additional funding source for the Louisville Affordable Housing Trust Fund that does not require city funding.

I am excited by the new opportunity for Louisville to fund affordable housing and to place it in non-impacted areas and to even have a potential source of funding for the Louisville Affordable Housing Trust Fund. It is exciting because we know how difficult city government funding has been. That is why I urge you to move ahead to get clarity and predictability for the new source.

The outcome of One Park included affordable housing. Because of changes in the Comprehensive Plan, your Planning staff was empowered to ask for the inclusion of affordable housing and the Planning Commission was empowered to insist on inclusion. I applaud the many people who aggressively advocated for inclusion of fair and affordable housing in the new Plan and our success.

The development community now acknowledges that there is a commitment they must make to affordable housing, even for zoning changes, not just Tax Increment Financing and other more obviously monetized assistance from our community. This is exciting and, again, a new source for creating fair and affordable housing. This will help us toward the goals of the Housing Needs Assessment.

Please consider the monetary benefit of zoning changes, including not just for residential projects, but for commercial and industrial projects- after all, those workers need housing. For commercial and industrial projects a payment in lieu of housing could be established. We need to consider the breadth of the proposed development, the impact on surrounding areas and whether housing is being torn down. This is complex, but it is something we need to tackle and we are certainly capable of doing this.

That is why I urge you to convene discussions to create the matrix or guidelines for a predictable and impactful way to use this new tool.

Why do we write this? Fair housing and affordable housing are necessary for Louisville to thrive and attract business. Funding for affordable housing and zoning that causes inclusion of that housing in areas bereft of housing for low-wage workers creates a basis for a stable family and a platform for higher achievement by our children. Any child may overcome odds, but why not increase those odds of success?

Sincerely,

\_\_\_\_\_ [NAME]

\_\_\_\_\_ [ADDRESS]

\_\_\_\_\_

Subscribe to our newsletter electronically and read it on your phone or tablet!  
<http://www.metropolitanhousing.org/resources/newsletters>

## Louisville Metro Councilmembers Propose An Ordinance to Expand Fair Housing Protections

Thank you to Council Member Jessica Green and her partner Council Member Bill Hollander for introducing, with other sponsors, an ordinance that expands our local fair housing law. The new ordinance proposes prohibiting discrimination in housing based on:

- **Arrest history** not resulting in a conviction
- **Conviction history** provided that the conviction is one for which the person has been placed on probation, fined, imprisoned and/or paroled. There are exceptions to this protection for felonies the state defines as violent offenses, arson, felony criminal mischief, registered sex offenders, and offenses that would make the person ineligible for public housing.
- **Homeless status**
- **Lawful source of income** - such as using a voucher to pay rent or getting social security or disability benefits
- **Prior military service**

MHC believes that most of these new areas were pretexts for landlords to discriminate based on race or disability. Let your Council Member know you support this ordinance. MHC will send out notices of committee and council meeting dates on this ordinance.

### MORE MHC WORK ON RENTAL ISSUES!

- MHC and allies are talking with eviction court judges on that process
- MHC is organizing lawyers to help improve the eviction complaint to offer as much guidance to renters as it does for landlords.
- MHC is working to have the addresses of places with an eviction and addresses of homes where a foreclosure is filed entered electronically, so we can track where this is occurring in greater detail
- MHC is working with a group on an eviction diversion program and on services for those in the eviction process
- MHC is working with Code for Kentuckiana on an app for renters to save documents and get form letters.
- MHC is working with partners on an ordinance that will improve rental conditions by giving deadlines and financial consequences to landlords that do not make repairs.

### MORE MHC WORK ON HOMEOWNERSHIP ISSUES!

- MHC will begin discussions with the real estate industry on their role in segregation, white flight and loss of real estate value connected with race.
- MHC has connected with national organizations to bring equity building techniques to Louisville.
- MHC will be working on zoning issues to break the racist “economic zoning” model used for the last century

## 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.



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

Return Service Requested



**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