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METROPOLITAN  
HOUSING COALITION

# Newsletter

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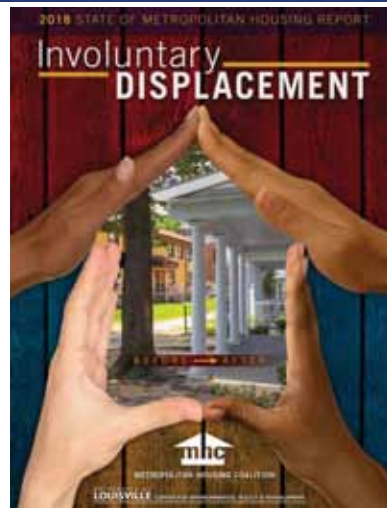
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## MHC Releases the 2018 State of Metropolitan Housing Report

Thank for joining MHC, and our partners at the University of Louisville Center for Environmental Policy and Management, at the *2018 State of Metropolitan Housing Report* Release Event on November 14th at the Louisville Urban League. Approximately 130 people attended the event and listened to the most recent housing data for the Louisville Metropolitan Statistical Area (MSA). Thank you to our report and event sponsors for helping make this event a success!

If you were unable to attend the event, you can access an electronic copy of the report by visiting [www.metropolitanhousing.org](http://www.metropolitanhousing.org) and clicking “MHC Reports” in the top right hand corner of the website.



Thank You to Our 2018 Report Sponsors!



WELLS  
FARGO

## Opening Remarks for the Release of the 2018 State of Metropolitan Housing Report

By Cathy Hinko  
MHC Executive Director

I am always heartened when in a room of my MHC fair and affordable housing friends. And I need that right now. Our community experienced a brutal act of racial hatred. We are responding and one of those responses was the celebration of a 216 unit affordable housing complex right on the edge of Jeffersontown. Supporting the developer, LDG, was Louisville CARES, the Kentucky Housing Corporation, and the Louisville Affordable Housing Trust Fund. This is a tangible act of inclusion and welcome. A tangible act to break down barriers. MHC's greatest hope is that each of us and our leaders will continue in tangible acts of inclusion and welcome.

I say this because for 15 years MHC has told you how segregated we are. Not charmingly clustered—like, “Hey let’s go to Greek Town.” But extremely and intentionally racially segregated through policies that, by now, most of us have learned about through the Louisville Red Lining Project.

Segregation by poverty and family type are also documented in our reports.

Outcomes of intense segregation include unexpectedly high rates of eviction particularly in the neighborhoods of poverty that those legacy policies fostered. Foreclosures are on the rise and our court system does not easily let us track where that is happening, but the sales from foreclosures are in racially impacted areas. Are we looking at new predation? We need to find out.

A great deal of much needed investment is taking place in western Louisville and we all fervently hope we have reached a tipping point for measurable increased prosperity—But without displacement. I caution you to ensure that we do not just raise real estate values, but that we make tangible improvements in the economic well-being of the people already in those neighborhoods.

Why such warnings in the face of welcome investment? Looking at Russell as an example, everyone talks about creating a balance of rental to single family ownership in the Russell neighborhood. But we need to understand who lives there if our focus is on people.

There are 64,000 Black households in Louisville and less than 36% of those households own their home. That is 23,000 households. We need to enable another 22,000 black households to be homeowners to be comparable in ownership rate with the over 70% of the 225,000 white households who own. Do we have a plan for those 22,000 households? If not then who will be purchasing in the western neighborhoods. We need a clear intention and large scale plan to make this investment a boon to the people as well as the real estate.

Will we be tearing down the senior high rises or more subsidized housing complexes in favor of single family homes? If so, where would those households go? We need to understand the places we think we are repairing.

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Is homeownership the only answer? MHC's report shows those with incomes less than \$35,000 are financially stressed in homeownership. What is our plan to change the 30 percent of Black households living in poverty? If we do not do this with a magic wand, how will our current residents fare with this investment in the next three years? Look at census block 24.1 which is from 18th to 26th street and from Muhammad Ali to Main Street. It has 700 people and over a third are children. 60% rent and almost half are rent burdened. 92 percent of the residents are black. In 2016 that census block had an eviction filing rate of 25%. What will happen to those families- those children- if rents go up or if there is no rental? Heck, what will happen to the 40% of residents who are homeowners as property taxes go up or as new neighbors demand a different standard of upkeep?

We act as if all the answers are only in Russell, but Russell is part of the whole of Jefferson County and all of the county should be involved in providing answers.

A great building block is the Housing Needs Assessment that the city and the Trust Fund are producing. It does several things which we need. It sees Jefferson County as a whole. And it will give us targets that allow for choice, for connectivity with jobs and other amenities. And it will do this for people at all income levels.

That terrible violence has reminded us of what we always should remember that Jefferson County is a whole community and should have a whole community response. We need Jeffersontown and Middletown—which recently had an Affordable Housing Day and, dare I say it, Prospect to participate as we change neighborhoods and for all of our community to have tangible acts of inclusion and welcome.



Are you a MEMBER of the Metropolitan Housing Coalition?  
 Ask Tony at [tony@metropolitanhousing.org](mailto:tony@metropolitanhousing.org)

## Photos from the 2018 State of Metropolitan Housing Report Release Event November 14, 2018 @ the Louisville Urban League

Photos Courtesy of Del Ramey



Louisville Urban League President and CEO Sadiqa Reynolds interacts with Mercy Academy juniors prior to the release event.



MHC Executive Director Cathy Hinko makes opening remarks at the 2018 State of Metropolitan Housing Report release event at the Louisville Urban League to a crowd of 130 people and multiple news outlets.



The Center for Neighborhoods Senior Neighborhood Liaison Mikal Forbush listens to the most recent Louisville MSA housing data.



Wallace McCullen and Frank Schwartz hold a side conference prior to the 2018 State of Metropolitan Housing Report release event.



MHC worked with the Mercy Academy senior class to advocate for affordable housing in Louisville. The class focused their campaign on securing continued support for the Louisville Affordable Housing Trust Fund.

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

Join MHC on Facebook and Twitter:

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MHC Board Chair John Cullen leads a question and answer session with attendees following the presentation of the 2018 Report. The focus topic for the report is "Involuntary Displacement".



Dr. Lauren Heberle and Steve Sizemore of the University of Louisville (UofL) Center for Environmental Policy and Management share a light moment prior to the presentation.



Wells Fargo Assistant Vice President and Community Outreach Consultant Robert A. Smith represents his organizations as a 2018 Report sponsor.



Fifth Third Bank Vice President and Community and Economic Development Manager Adam Hall speaks to approximately 130 attendees as a sponsoring organization for the 2018 Report.



MHC Board member and Rebound Executive Director Kevin Dunlap listens to the 2018 Report presentation.



Audience members listen to the latest housing data from the 2018 *State of Metropolitan Housing Report*. (L to R) Tonya Montgomery and Christie McCravey from the Louisville Affordable Housing Trust Fund and MHC Board members Everett Hoffman and Renita Rosa (PNC).



Dr. Kelly Kinahan of the UofL Center for Environmental Policy and Management presents report findings.

**Download 15 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)



## First Two *Renter Center* Videos Released as Part of MHC Rental Readiness Program

With grant funding from the Louisville Bar Foundation and the Louisville Affordable Housing Trust Fund (LAHTF), the Metropolitan Housing Coalition (MHC) is partnering with the Louisville Urban League, Legal Aid Society Louisville, and the Lexington Fair Housing Council to create *Renter Center*, a rental readiness program designed to educate renters about their rights and responsibilities and how to have a successful tenure as a renter. *Renter Center* will include a series of short videos on a variety of important renting topics and access to renter resources, such as an affordability calculator. The first two videos focus on, “What to know before renting” and “Can you afford to rent this unit?”. Stay tuned as MHC continues develop *Renter Center* and to produce videos with Beargrass Media and host educational forums across Louisville.

Visit the MHC website to access the first two videos and the affordability calculator.

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

### MHC Receives Grant from the Louisville Affordable Housing Trust Fund (LAHTF)

MHC received a \$6,000 Supportive Housing Services Grant from the Louisville Affordable Housing Trust Fund (LAHTF) to support *Renter Center*—a rental readiness program designed to educate renters about their rights and responsibilities and how to have a successful tenure as a renter.



**Thank you LAHTF!**

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

# MHC Files Lawsuit Against the Kentucky Public Service Commission

Because LG&E is a regulated monopoly, any change in rates has to be approved by the Kentucky Public Service Commission (PSC) and LG&E regularly brings "rate cases". Since 2011, MHC has asked to be a party to those cases and has been allowed to participate as an "Intervener". Intervening does not mean you are a defendant or in opposition, but that you represent an important interest that needs to be at the table and that those interests would not be fully covered by the Kentucky Attorney General who has a proscribed, but mandated role as an Intervener.

A rate case was filed by LG&E and MHC moved to intervene, as did the Association of Community Ministries (ACM), who also often intervenes. Both of us were denied intervention status, although Walmart and Kroger were allowed to intervene. Not one of the parties objected to MHC's motion to intervene; this was all the action of the PSC. It was quite a shock.

Both ACM and MHC brought an action in Franklin Circuit Court challenging the decision of the PSC. Among the points that have been made is that this would be the first time in about 15 years that a rate case would not have someone representing the interests of low-income persons as an intervener. Also, ratepayers like Walmart and Kroger were allowed to intervene, but singled out for exclusion are the organizations that represent different aspects of the needs of low-income persons and developers of affordable housing.

The process has been set in motion and MHC will keep you up to date.

## Are you Considering an End of Year Gift to Support the MHC mission?

Affordable housing everywhere is an investment in all people and in our community.

Thank you for building the strong foundation of our MHChome. With generosity of spirit and deep compassion, consider making your tax deductible end of year gift to MHC.

Visit the MHC Website to Donate TODAY or contact Tony Curtis at [tony@metropolitanhousing.org](mailto:tony@metropolitanhousing.org).



**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.



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



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