



ISSUE NO. 1 • WINTER • 2017  
[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

CAROLYN MILLER-COOPER

*Pages 1-2*

COMPREHENSIVE PLAN:  
MEETING IN A BOX

*Page 2*

TAKE ACTION: BILL  
BR332

*Page 3*

GUEST ARTICLE: LAHTI

*Page 4*

GUEST ARTICLE: CLOUT

*Page 5*

COMMUNITY  
CALENDAR

*Page 6-7*

## Honoring Carolyn Miller-Cooper



Carolyn Miller-Cooper, Executive Director of the Louisville Metro Human Relations Commission, MHC board member, and champion of civil rights passed away December 30, 2016. It was an enormous loss for MHC and for Louisville.

## Carolyn (cont...)



Simply writing about her from a perspective on what she did for fair housing, Carolyn Miller-Cooper brought innovation and creativity to macro level issues and compassion to individual cases. She was amazing at always getting one more HUD fair housing grant to do interesting, useful activity in Louisville. The 20 Year Action Plan for Fair Housing and the Fair Housing Assessment arose from one of those grants as well as a history of housing segregation in Louisville. Recently MHC received a HUD grant to work with high school students to do educational videos on fair housing, a grant which Carolyn found.

MHC is dedicating April 2017's Fair Housing Month event to Carolyn Miller-Cooper as well as this month's newsletter, so we can continue to share her work in fair housing. MHC's focus at the Fair Housing Month event will be on the tension between revitalization and gentrification, and it is only fitting that the theme of this newsletter is advocacy and engagement.

We at the Metropolitan Housing Coalition are mourning her loss to her family, to us and to the community.

## Comprehensive Plan: Meeting in a Box

By law, Louisville must have a 20 year plan for the built environment. Our current plan, Cornerstone 2020, is expiring. Cornerstone 2020 did not pay attention to good growth, only to growth. It has left us a legacy of a reduction of our tree canopy, urban heat islands, single occupancy vehicle focus, endangered waterways, housing segregation, and a lack of affordable housing for workers and people on fixed incomes.

With the expiration of Cornerstone 2020, we have a chance to set new goals that bring Louisville forward, but this will only happen with your participation. You can be a part of making sure our next 20 years of growth are healthy for everyone.

You can still join a work group (visit <https://louisvilleky.gov/government/planning-design/work-groups>). If you're unable to attend nightly meetings, your group or organization can give input into the plan in as little as 20 minutes. Approved by Metro government, MHC has a Meeting in a Box. MHC can meet with your group and facilitate the Meeting in a Box. It is a quick and easy way for your group to get engaged with the Comprehensive Plan!

For more information and to schedule call 584-6858.



Cathy reminding to advocate for equity in the Comprehensive Plan!

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

## Take Action: Contact Your Legislator to make Amendments to bill BR332

A bill in the Kentucky legislature, BR332, bars the ability of any person or group to appeal a Circuit Court decision approving a real estate development without posting an Appeal Bond covering all potential loss to the developer. The bill was filed by Representative Jerry Miller.

Basically, if a group opposing some part or all of a plan for development (this includes rehabilitation and reuse) loses at Circuit Court, for them to appeal; they would be required to post a bond to cover the costs to the developer for a delay.

As currently drafted, the new bond would be required regardless of whether the group has prevailed at any administrative level prior to Circuit Court and applies to all development, not just residential. So the implications are far reaching.

The following real-world examples illustrate both the problem that the bill seeks to address, and the harm that the bill will cause if passed in its current form:

**Example 1:** A neighborhood group continues to delay, through litigation, construction of an affordable housing development that uses Low Income Housing Tax Credits, although the group's objections have been rejected at every level of administrative and court proceedings. The group's appeal has gone to the Kentucky Court of Appeals and may go to the Kentucky Supreme Court, causing years of delay and hundreds of thousands of dollars of cost to the developer, with the group not having to put up any significant cost. If BR332 had been law, the group would have had to post a bond to cover the developer's losses, which would have been surrendered if the group lost once again on appeal.

**Example 2:** A group that opposes industrial construction affecting their environment through toxic air release has prevailed at the administrative level, but loses at Circuit Court. If this bill becomes law, the group would not be able to appeal to the Kentucky Court of Appeals – even though its concerns were found to be valid at the administrative level -- unless it has the financial resources to post a bond covering all losses claimed by the developer.

As these examples illustrate, the bill, as proposed, will remove one barrier to the development of affordable housing – but will also undermine the right of communities to oppose unsafe commercial/industrial development. In an effort to preserve the “good” and ameliorate the “bad,” MHC proposes the following amendments that we believe will limit the harmful effects of the bill while preserving its core provisions discouraging mindless and frivolous “NIMBY-ism” directed at affordable housing so badly needed in our communities.

- If the person or group opposing a real estate development has prevailed at any level of the legal/administrative process, then the bond provisions should not apply.
- To ensure the ability to fight for a clean environment, this bond requirement should only apply in cases challenging residential developments, not cases challenging industrial or commercial developments.
- The Circuit Court Judge should have maximum latitude in setting the bond amount, taking into consideration the merits of the group's objections.

MHC asks you to contact your state legislators to make sure these amendments are added to the bill. It is easy, you can call 1-800-372-7181 to leave a message for any legislator.

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

## Funding Affordable Housing is an Investment in Business and Families

By Christie McCravy, Executive Director of LAHTF



There are many in this community who see funding affordable housing as a handout. They are wrong.

Funding affordable housing is an investment. It is an investment in those small businesses paying salaries less than a livable wage. It is an investment that allows families to spend funds on goods and services they currently cannot afford. It is an investment in stabilizing families so children can focus on higher educational attainment and, as they grow, steer away from crime and other mischief due to being a “latchkey” child for more hours than not.

How is affordable housing an investment in small business? Let’s dig deeper. Many small businesses in our community say that they cannot afford to pay livable wages and benefits for the employees they hire to make their business model work. But, what is left out of the equation is the employee. Who are these employees? What are they doing to make their household model work? Is it necessary for them to have a 2 to 3-hour commute one way each day because they cannot afford to live close to their employment?

Some employers get it, but the tragedy is many either don’t get it or dismiss it for reasons beyond my understanding. If affordable housing is no longer available in this community, their businesses would fail because employees are no longer available to operate their businesses. Yes, the simple concept of supply and demand.

How is it an investment in families? Well, by now we should all understand that that the definition of affordable housing is simply paying no more than 30% of your income towards housing costs. But if a single mom with one child only makes \$9 an hour and work 45 hours a week (with overtime), her annual gross income is only \$21,060, or \$1,755 gross monthly. That means she probably takes home about \$1,400 a month. The fair market rent for a 2-bedroom apartment in Louisville is \$793. Do the math. There is not much left for food and other necessities.

Finally, why does housing impact educational attainment and crime? Let’s get this straight. Stable housing, in many ways, equals crime prevention. First, one only has to look towards JCPS and Kentucky Youth Advocates for studies that prove this statistic, but that is a separate article. And anyone within LMPD will tell you that dilapidated, vacant, and abandoned housing sites encourage criminal activity at those properties— gang sites, drug houses and arson.

Census data shows that more than 60,000 low income families pay too much for housing. Think how much our economy could improve if more money was INVESTED in affordable housing?

The Louisville Affordable Housing Trust Fund (LAHTF) believes that the entire community will thrive when we all have a decent place to call home. Please continue to show your support to fund the LAHTF so that the compassionate city of Louisville can show compassion for all of its residents.

Like MHC on Facebook and Twitter!  
<https://www.facebook.com/mhclouisville/>  
<https://twitter.com/mhclouisville>

## CLOUT: Become engaged and support Annual funding for affordable housing

By Beverly Duncan of CLOUT



2016 was an exciting year for CLOUT (Citizens of Louisville Organized and United Together) and fellow housing advocates who saw five years of hard work pay off with a \$2.5 budget allocation from the Mayor and Metro Council for the Louisville Affordable Housing Trust Fund (LAHTF).

CLOUT and other housing advocates are calling on the Mayor and Metro Council to make a \$10 million budget allocation to the Trust Fund and to work with LAHTF's Advocacy Committee to identify and establish an ongoing, dedicated source of funding. It will take at least \$10 million annually to provide developers the funding needed to create 65,000 affordable housing units for people at every income level in our city.

CLOUT brings the power of 20 religious congregations and organizations to this campaign; but in order to prevail, it will take the action of all Louisville citizens who believe that everyone in our community deserves safe, decent housing to get the Mayor and Metro Council members to act with urgency to address the city's current affordable housing shortage.

So, if you are looking for a way to make a difference in our city, either as a citizen or as a member of an organization concerned about this issue, there are several actions you can take in the coming weeks and months to help bring about positive change in our community.

1. Help fill Metro Hall chambers for the following Council meetings — Feb. 9, Feb. 23, March 9, March 23. Members of the LAHTF Advocacy Committee, including the Coalition for the Homeless, Habitat for Humanity, Volunteers of America, and CLOUT are working to enlist veterans, young adults, senior citizens and others to share their affordable housing stories with Metro Council and they need your support. Meet in the lobby of Metro Hall (at 6th and W. Jefferson Street) at 5:45 pm to get a sign to show your support.
2. Organize a phone bank to have your friends or members of your organization call the Mayor and Metro Council members on Feb. 23 and tell them: "I am calling to ask you to commit to a budget allocation this year of \$10 million for the Affordable Housing Trust Fund. I'm also asking that you work with the LAHTF Advocacy Committee to identify an ongoing, dedicated source that will provide at least \$10 million annually so that the Trust Fund doesn't have to fight for a budget allocation every year."
3. Attend or send someone from your organization to the next LAHTF Advocacy Committee Meeting scheduled for Feb. 23, 9:30 a.m. at the LAHTF office at 1469 S. Fourth Street.

**Help us build community support for fully funding the LAHTF!**

*Please take our 2017 Supporter Survey on Survey Monkey. Let us know how we're doing so we can better identify our priorities*

<https://www.surveymonkey.com/r/JS6VNRQ>

# Community Calendar

## Louisville Fair Housing Coalition

Meets each 2nd Tuesday at 2pm at New Directions 1000 E. Liberty

## Louisville Vacant Property Campaign

Meets each 3rd Tuesday at 5:30pm at the Shelby Park Community Center, 600 E. Oak St

## Community Financial Empowerment Certification program

### Reading Credit Reports

A bank expert will demonstrate how to read credit reports and spot issues, plus discuss the impact bad credit or no credit can have on access to employment, housing, and other aspects of your clients' lives.

Wednesday, February 22

10:00 am - 12:00 pm

2900 W. Broadway

NIA Center, 1st floor conference room

To register for this class, visit:

[/www.cnpe.org/learnings/a051A00000FcAIYQA3](http://www.cnpe.org/learnings/a051A00000FcAIYQA3)

## 5th Annual Shelby Park Compassionate Neighborhood Breakfast

Shelby Park Neighborhood Association has been hosting this celebration of their nonprofit, stakeholders and other friends who have continued to demonstrate their compassionate giving to the Shelby Park neighborhood.

Saturday, February 18

10 am - 12 pm

Breakfast starts at 10 am

## Medicare 101 Workshop

Have questions about Medicare? Not sure who to ask? Join us for a Medicare 101 workshop with experts who can answer your questions. You will get the answers you need.

Thursday, February 16

6:30 pm - 8:00 pm

Southwest Regional Library

9725 Dixie Highway

To register & for more info, call 1.877.926.8300

## Re-Actions: Art, Advocacy, and Activism

Join the ACLU of KY for an evening of conversation where art, advocacy, and activism collide. Begin the evening with a lively cocktail hour, then engage with art and fellow civil libertarians as guest speakers give short talks sharing their personal reactions to 21c artworks that address international social justice issues. Following each talk, the floor will be open to the audience for conversation and the opportunity to share and learn more about these issues on a local level. Light refreshments and cash bar will be available.

Friday, February 10

5:00 pm - 8:00 pm

21c Museum Hotel Louisville

700 W. Main St

This event is free and open to the public!

# Community Calendar

## The Fifth Third Financial Mobile is Rolling Your Way!

Sometimes opportunity knocks. Other times, it rolls. Get on board the Fifth Third eBus for:

- Assistance with requesting your credit report
- Financial Education
- Fraud Awareness and Protection
- Internet Banking and Bill Payment Demonstrations
- Home Ownership Seminars
- How to Avoid Foreclosures

**Monday, February 13**

9:00 am - 1:00 pm

NorthWest Neighborhood Marketplace  
4018 W Market St

**Tuesday, February 14**

12:30 pm - 4:30 pm

The NIA Center  
2900 W Broadway

**Wednesday, February 15**

10:00 am - 4:00 pm

Baxter Community Center  
1125 Cedar St

**Thursday, February 16**

9:00 am - 3:00 pm

Charmoli Center  
200 Juneau Drive, Suite 200

**Friday, February 17**

10:00 am - 3:00 pm

Edison Center  
701 W Ormsby Ave

Questions? More info. Contact:

Adam Hall

502-562-5584

adam.hall@53.com

## Start Fresh

Bank on Louisville's Start Fresh is a FREE workshop for people with negative (non-fraud) banking histories, are in ChexSystems, or are banking for the 1st time. It will help you gain new info & tools to use 2nd-chance or new checking accounts. This workshop will help you think about your relationship with money and plan how you will make mainstream financial services work for you. Upon completion, you will get a certificate you can use to open a new account with Bank on Louisville's bank or credit union partners.

*There are 2 locations for the workshops*

**Louisville Urban League** hosts the workshop from 5:30-7:30 pm on the following dates:

Thursday, February 9;

Thursday, May 11th;

Thursday, August 10th;

Thursday, November 9th

**NIA Center** hosts the workshop from 10am-12pm on the following dates:

Tuesday, March 14th

Tuesday, April 11th;

Tuesday, June 13th;

Tuesday, July 11th;

Tuesday, September 12th;

Tuesday, October 10th;

Tuesday, December 12th

*To register for any of these workshops or get more info, call Bank on Louisville at 574.5156.*

**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)

Non-Profit Org.  
US Postage  
PAID  
Louisville, KY  
Permit No.  
1878