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METROPOLITAN
HOUSING COALITION

Newsletter

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

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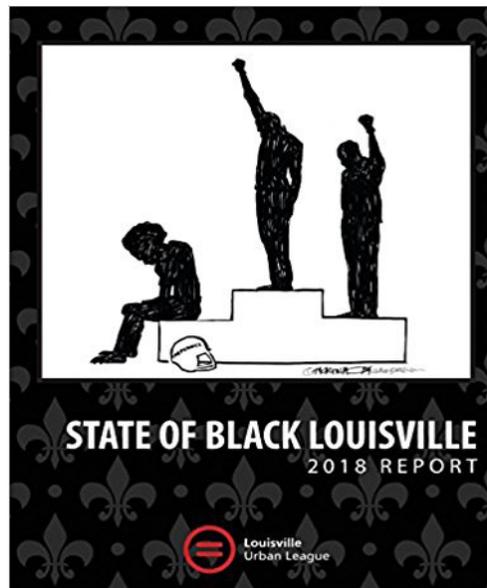
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MHC Contributes to Louisville Urban League's first annual State of Black Louisville report



The Louisville Urban League released its publication, the State of Black Louisville, on February 9. The State of Black Louisville contains about 30 essays written by people of different disciplines and perspectives who are in Louisville.

State of Black Louisville report

MHC was proud to be asked to contribute. Since the topic of segregation was going to be admirably covered by Joshua Poe (who was an intern with MHC, educated us on how our land use policies generated decades ago by an avowed racist still kept Louisville segregated), we looked at a different issue.

Two pieces of information that we saw told a story of disenfranchisement of wealth for Black Louisville. In Louisville, 70% of white households are homeowners, while, in Louisville, 37% of black/African American households are homeowners. This shocking imbalance encompasses the ability to amass an asset and permanently change economic status as much as it leaves families open to the vicissitudes of the rental market.

Figure 17: Housing Tenure

United States, Kentucky, Louisville MSA, and Louisville/Jefferson County

	United States	Kentucky	Louisville MSA	Louisville/Jefferson County
Total Households	116,926,305	1,708,499	492,904	306,915
Owners	64%	67%	67%	62%
Renters	36%	33%	33%	38%
Households by Race/Ethnicity				
White Households	90,647,126	1,525,776	406,151	231,474
Owners	69%	70%	73%	70%
Renters	31%	30%	27%	30%
Black/African-American Households	14,186,983	132,753	69,184	62,503
Owners	42%	38%	38%	37%
Renters	58%	62%	62%	63%
Hispanic/Latinx Households	14,410,181	36,906	14,744	10,435
Owners	46%	36%	41%	39%
Renters	54%	64%	59%	61%
Households by Family Type				
Family households	76,958,064	1,134,316	319,185	185,802
Married-couple Household	56,270,862	836,940	228,179	126,001
Owners	80%	83%	86%	83%
Renters	20%	17%	14%	17%
Male Household, No Wife Present	5,543,754	79,946	23,607	14,702
Owners	54%	59%	60%	55%
Renters	46%	41%	40%	45%
Female Household, No Husband Present	15,143,448	217,430	67,399	45,099
Owners	46%	47%	46%	42%
Renters	54%	53%	54%	58%

In a report commissioned by the Louisville Human Relations Commission, “Searching for Safe, Fair, and Affordable Housing, Learning from Experiences: An Analysis of Housing Challenges in Louisville Metro,” a noticeable set of data emerged in the context of housing. Here you see two charts, one that shows the total population of Louisville by age and sex and one that shows the Black/African American population by age and sex.

CHART 1

Age and Sex: Total Population

Louisville/Jefferson County, KY, 2009-2013

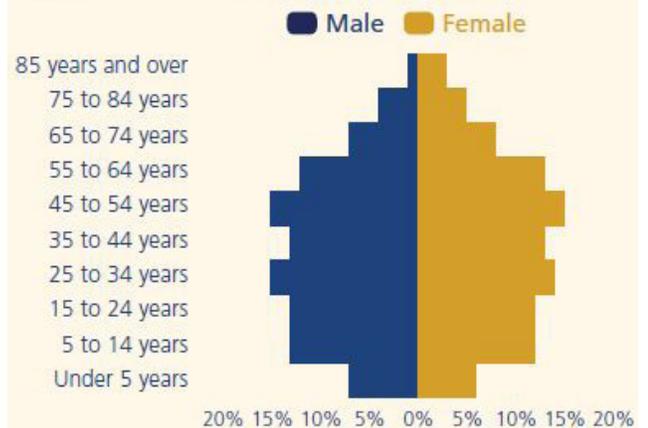
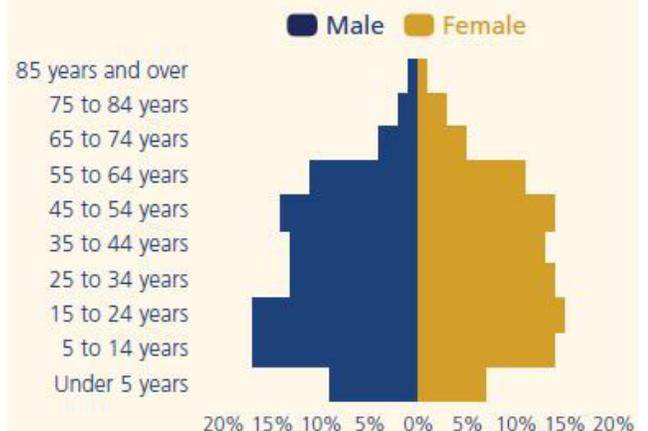


CHART 2

Age and Sex: Black/African-American Population

Louisville/Jefferson County, KY, 2009-2013



State of Black Louisville (Continued...)

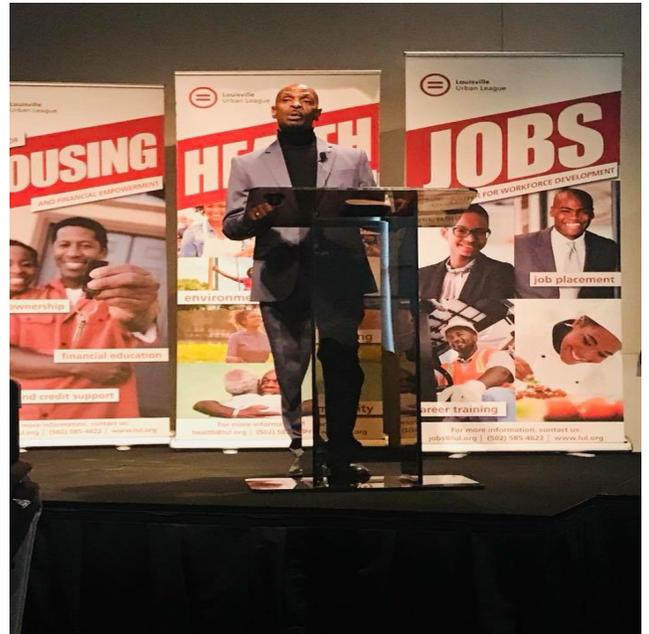
The loss of the male Black/African American population between the ages of 25 and 43 goes to the very ability of Black/African American households to change economic class; this affects whole families.

In Louisville, the median income for male, full-time workers was 20% higher than their female counterparts. A family with one wage earner, particularly a female wage earner, has a higher rate of poverty. In Louisville, 24% of families with children live in poverty, but 67% of those families in poverty are single, female-headed households. Without full income, a family becomes limited in where they can live in Louisville.

Clearly, removing men from their families during prime child-rearing years has a direct effect on the ability of the family to own. Keeping this essay about housing, a cursory review of the data on criminal law enforcement shows it is a driving force to explain the removal of Black men in these age groups. Major systems are entwined and the impact of the criminal justice system has a direct impact on the ability of Black families to create permanent wealth

If the goal is to ensure that Black families can create permanent wealth, then our policies need to respond to reality. There are experts who can articulate policies on equal pay and the on the criminal justice system. Keeping our essay to housing policy, MHC had several recommendations to help single income households with children be able to live throughout Louisville and to own a home and build wealth.

The full complement of essays in the 2018 State of Black Louisville are worth reading. Knitting together the way all the major systems affect the ability of all families and persons to thrive is important. You can purchase the report on Amazon, by searching for 2018 State of Black Louisville.



REBOUND Executive Director and MHC Board Member Kevin Dunlap presented his article which was written with the help of fellow board member Lisa Thompson.



MHC Executive Director Cathy Hinko presenting her article at the State of Black Louisville report release.

Check out our Fair Housing PSAs made with teens
on MHC's YouTube channel
<https://goo.gl/EHHHML>



Farewell! By Michael Kolodziej

It's with a heavy heart that I inform everyone I am leaving Metropolitan Housing Coalition for a new opportunity as the Community Engagement Director at LifeSpan Resources, Inc. My last day with MHC will be February 16th, but I will be helping Cathy during the transition of finding a new Development Director.

It is hard to believe that I started two and a half years ago. I've been fortunate to work under such a great leader. Cathy always made sure I learned as much as possible for my current position and for my future goal of becoming the director of a nonprofit agency.

I have learned so much more about fair and affordable housing while at MHC, and now have knowledge on zoning, vacant and abandoned properties, utilities, lead dust test kits, Aging in Community, among so many other things. In fact, learning about Aging in Community during our 2016 Fair Housing Month forum and 2016 State of Metropolitan Housing Report, will assist me in my new position at LifeSpan.

I want to thank Cathy Hinko and the MHC Board of Directors for first giving me the opportunity and for teaching me so much. A big thanks to the Development Committee for making a commitment to MHC's long term success. Thank you to everyone at U of L for their hard work on our reports, and Rob Gorstein who brings the data to life in such a beautifully rich format. Thank you JFCS for your amazing work and for all the friends I've made!

I am grateful that I was able to meet so many wonderful people along the way that are doing such crucial work in the community. I wish you all the best of luck. I will be checking my MHC email michael@metropolitanhousing.org so please reach out if you want my personal contact info!

Know anyone interested in MHC's Development Director position?

Due to space, the following is a brief description of the position (see where to find the full description below). The Development Director manages the agency development plan, the Development Committee and Activities and coordinates select advocacy projects, events, committees, products, and related activities. Manages office operations and is responsible for general administrative tasks.

Required Skills: "Passion for social justice; strong writing and communications skills; strong organizational experience and organizational skills; proficient with Windows Office Suite (mail merge, PowerPoint and Excel proficient); experience in record keeping; experience in database management; ability to multi-task and keep appropriate priorities. Experience with Adobe Creative Suite is a plus."

Education & Experience: Bachelor's degree plus three years' experience. Experience in non-profit sector is highly preferred

Benefits include full employer paid health insurance for single coverage (for individual employee) and employer 7% 401K contribution beginning Jan 1, 2019.

For a full description go to CNPE.org/jobs or go to Indeed.com and search for Metropolitan Housing Coalition.

Qualified applicants please send Cover Letter, Resume, and 3 References to info@metropolitanhousing.org

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Update on LG&E Cases

Two changes have been proposed by LG&E that affect our usage and our cost of utilities. One is the future of the **Demand Side Management** program- which consists of many initiatives to help us lower our utility usage. The second is the **Advanced Metering System (AMS)** which is a new system of monitoring our usage to the minute and instantaneously transferring the usage from the meter to a central location. **AMS** will also allow those with access and interest to monitor personal usage from a computer.

The Advanced Metering System will cost consumers **\$380 million over the next five years**, and there appears to be very illusory benefits to the projected “savings” which will appear **over twenty years**. It is possible LG&E knows there is some illusion in the projected savings, thus that is why they formed the case a certain way (legalese, but important). Their way will bring much less scrutiny to the proposal. They formed it as a “certificate” case instead of a “rate” case.

MHC has been granted intervener status in the Advanced Metering System case. MHC wants the FULL scrutiny of a rate case before charging users \$380 million for the Advanced Metering System. MHC recommends that before we move forward in forcing customers to pay \$380 million, we find out how much jurisdictions currently using AMS have saved, with actual concrete data, not speculative projections.

Besides, why is LG&E so determined to have the Advanced Metering System? Although LG&E is guaranteed a profit as a regulated utility monopoly, the only way they can get an extra profit is called a Return On Investment by doing “capital expenditures.” The AMS will cost over \$380 million and almost all will be capital expenditures. This will include an interest rate on the money they lend to themselves to buy the capital expenditures.

In the meantime, MHC was also granted to serve as intervener on the Demand Side Management (DSM) proposal before the Public Service Commission. One issue in the DSM case is the way the cost/benefit analysis is done for programs. It was established in 1997 and since then there have been advances in analyzing that take in factors such as the health impact of a program. In a city with Urban Heat Islands and wildly different health outcomes depending on where you live, Louisville needs a modern analysis, not one that is over 20 years old.

MHC once again is represented by Kentucky Resources Council. Thank you KRC!

Last month we had a more in depth article on this in our January e-newsletter. Go to metropolitanhousing.org/resources/newsletters to read our previous electronic and print newsletters.

Download all of our State of Metropolitan Housing Reports and other reports for FREE at our Website:
www.metropolitanhousing.org/resources/mhc-reports

Cathy is teaching a course at University of Louisville



I, Cathy Hinko, as Executive Director of MHC, am co-teaching a graduate course with Dr. Kelly Kinahan at the University of Louisville's Department of Urban and Public Affairs. The class is titled Fair and Affordable Housing in Louisville and Beyond, and this is a new venture for MHC.

Dr. Kinahan and I have seventeen graduate (including PhD) students in this course. We are five weeks into the course, and it has been wonderful experience! We have the good luck that two of the authors we have chosen to cover will be in this area, Richard Rothstein (*The Color of Law: A Forgotten History of How Our Government Segregated America*) and Matthew Desmond (*Evicted: Poverty and Profit in the American City*). In our fifth week, we are beginning to bring in guest speakers to augment what we are learning using Louisville examples. People have been generous in agreeing to come. Below is the course description:

“Housing is a complex topic within the fields of urban planning, public administration, and urban policy, as it simultaneously functions as shelter, a major source of wealth, and a key sector of the economy. Balancing the supply and demand for housing is a task that involves actors from the public, private, and profit sectors.

The federal government shapes housing finance and production through a variety of tools, including mortgage interest tax deductions for homeowners, public housing, voucher programs, and tax credits, among others. Many of these programs, whether they target homeownership or rental housing, require the participation of other partners, including state and local governments, lenders, investors, private and nonprofit developers, advocates, and social service providers.

While housing quality and safety in the U.S. has greatly improved over time, issues of affordability, equity, fairness, and access have reached crisis proportions in many places across the nation. Residential segregation is perpetuated through active discrimination, institutional racism, and individual preferences, limiting housing options for people of color and low-income households and restricting their access to high opportunity neighborhoods and amenities.

Compounding these challenges is a dwindling supply of affordable rental housing, particularly for very low-income households, due to demolition, expiring subsidies, and/or conversion to higher priced units. Households receiving rental assistance through vouchers often face high rents and discrimination in the private market, and tend to locate in poor neighborhoods rather than communities offering better opportunities. The purpose of this course is to provide an overview of the planning, policy, and administration challenges related to fair and affordable housing in the U.S.”

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

MHC is creating a Rental Readiness Program

Through a grant by the Louisville Bar Foundation, MHC is creating a Rental Readiness program for Louisville Metro. The Rental Readiness program will consist of both written material (print and digital) and short videos that can be used for teaching a class or for self-learning. The Rental Readiness Program is to both provide more information and awareness of opportunities, and to provide a tool for landlords to expand their comfort zone. Some of the topics that we'll cover are: how to look for a unit; how to fill out an application; documenting condition of the unit during move-in and move-out; Fair Housing Rights; among many others.

The Rental Readiness program supports MHC's work to value renters as they grow in numbers as shown in our 2017 State of Metropolitan Housing Report: The State of Affordable Rental in the Louisville Region. Since 2005, Fair Market Rent continues to increase in Louisville/Jefferson County (between 11.6% for an efficiency unit to 25% for a four bedroom) while median household income has declined since 2007.

On top of this, occupancy rates are incredibly high meaning there are not many vacancies available for renters, and Louisville's eviction rate is 5.3% which is **the 7th highest of the largest 50 Metropolitan areas**. There are nearly **20,000 households** on the waiting list for the Louisville Metro Housing Authority. If an individual or household is evicted, they're in an even more precarious position in the current rental landscape.

Thank you Louisville Bar Foundation for your support!



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, now at **a new location**: the Western Branch of the Louisville Free Public Library at 10th & Chestnut (604 S 10th St).

League of Women Voters Dinner and Democracy

Racial Realities: *White Like Me* film and group discussion.

Monday, February 19th

Dinner - 5:30 p.m. Program - 6:00 pm

Lang House. 115 S Ewing Ave. Louisville, KY 40206

Reconciliation: White and Black Women Work for Voting Rights featuring Dr. Randolph Hollingsworth interviewed by Cheri Bryant Hamilton

Monday, March 19th

Dinner - 5:30 p.m. Program - 6:00 pm

Lang House. 115 S Ewing Ave. Louisville, KY 40206

No Reservations necessary for either events. Donations accepted

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Strengthen the United Voice for Fair & Affordable Housing!

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



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