

# Fair and Affordable Housing for All



## Greetings!

### In This Issue:

- [A Message from MHC's Board Chair, "MHC and Housing: Why It Matters"](#)
- [BECOME A MEMBER OF MHC!](#)
- [The Louisville Metro Housing Authority 2021 Moving to Work Plan - Comments Due April 4th](#)
- [LHOME Property Tax Help Available](#)
- [Evictions, Set-outs, Foreclosures, and Utility Cut-offs](#)
- [Download the 2019 State of Metropolitan Housing Report](#)
- [Support MHC With Kroger Community Rewards and Amazon Smile](#)
- [Community Calendar](#)



### **MHC needs YOU!**

Your membership advances safe, fair, and affordable housing for our community!

*Join MHC or Renew Your Membership Today!*

Each new member and every donation makes possible MHC's critical work for our community.

Become a recurring monthly donor for as little as \$1 per month to provide ongoing support of MHC's work or consider gift to MHC in the name of a loved one.

Contact Tony Curtis at

[tony@metropolitanhousing.org](mailto:tony@metropolitanhousing.org)

or

502 584-6858 regarding donations & gifts.

To make an online donation, visit us on the web at [www.metropolitanhousing.org](http://www.metropolitanhousing.org)

or

Mail your donation to:  
Metropolitan Housing  
Coalition

P.O. Box 4533

## A Message from MHC's Board Chair Stacy M. Deck, PhD, MSSW "MHC and Housing: Why It Matters"

(Click the image below)



Whether it is irony or prescience, MHC confirmed Dr. Sarah Moyer, Director of Louisville Metro's Department of Health and Wellness as the keynote speaker for MHC's 2020 Annual Meeting just prior to the local Coronavirus outbreak. MHC has focused for years on the link between health and housing (and was selected to lead the Healthy Louisville 2025 housing effort). This year, we have chosen to highlight the importance of fair, accessible and affordable housing in ensuring targeted health outcomes at the individual and community levels. The annual meeting is currently scheduled for June 2. However, the priority of staying "healthy at home"—which is a privilege not everyone shares—may require us to change the date. We will keep you posted.

Meanwhile, we are leveraging technology to continue this important work. We ask you to support MHC's efforts now more than ever. Follow our e-blasts and newsletters. When there is action to be taken, ACT. You can be an advocate from home, and your voice matters. Finally, we ask you to support MHC with a donation. Any amount will be accepted most gratefully.

May you and yours stay well. And may you offer and receive kindness and compassion during this difficult time.



Stacy M. Deck, PhD, MSSW  
MHC Board Chair

P.O. Box 4533

Louisville, KY 40204-4533

Metropolitan Housing Coalition is a 501 (c)(3) organization. Your contribution is tax deductible within IRS regulations.

## Community Calendar

### Fair Housing Coalition

meets at 2:00 P.M.  
on the 2nd Tuesday of each  
month at New Directions,  
1615 Maple St.

### Louisville Vacant Property Campaign

meets at 5:30 P.M.  
on the 3rd Tuesday of each  
month at the  
Western Library  
604 South Tenth Street



Legal Aid Society  
Free Legal Clinic  
Schedule

Click [HERE](#) for a  
complete list of  
upcoming free legal  
clinics.

## Click Here to Become a Coalition Member Today!

(Click the image to join!)



## Support Fair and Affordable Housing Advocacy!

Did you know that MHC is a coalition of approximately  
300 individual and organizational members?

## The Louisville Metro Housing Authority 2021 Moving to Work Plan

View it at [www.lmha1.org/042120%20MTW%20Plan.pdf](http://www.lmha1.org/042120%20MTW%20Plan.pdf)

Comments due April 4 by e-mail to [rico-storey@lmha1.org](mailto:rico-storey@lmha1.org). Questions? Call LMHA at 569-4471.

MHC urges you to make comments to the Louisville Metro Housing Authority (LMHA) if you are as alarmed as MHC is at the misdirection of Voucher funds and as enthusiastic as MHC is at the proposed assistance to owner occupied homeowners in Russell who are low-income and cost burdened by ownership, so they can stabilize. Read the summary below.

LMHA governs itself through the Moving to Work Plans they generate and submit to the U.S. Department of Housing and Urban Development. Moving to Work is a program that allows a small percentage of housing authorities to govern themselves and to change the federal laws normally governing public housing authorities without having to go through the process of changing federal law.

There is little oversight by HUD although the Housing Authority can just shove around money that normally is slated for specific use by a housing authority. Case in point, robbing the Voucher program to pay for just general administrative costs, thereby leaving families with the bill for the rent that they are unable to pay.

leaving families on the waiting list by taking the money that could pay the family's rent and paying housing authority staff.

This year the plan is to take \$4,147,410 that was allotted to Vouchers and use \$1,300,000 to support the public housing program (not creating new units) and take another \$1,165,000 to just...well, to just go to the central administrative office. I am not even sure what the other \$1.7 million is going.

If a household costs even \$500 per month, which is \$6,000 per year, that is close to supporting almost 700 families. This misdirection of millions of dollars allocated to the Voucher program by the U.S. Congress needs to stop!

And the waiting lists are long. There are Over 8,000 households on the Voucher list. The public housing list is over 8,200 households. While clearly some are on both lists, that is not always the case.

This robbing of the Voucher program has been a perennial problem and now it is even worse.

But the good news is that some programs that LMHA operates will be enhanced and a great program will help low-income homeowners in the Russell neighborhood.

The Preservation of Low-income Homeownership program allows some of the 650 low-income homeowners to access the Section 8 Voucher for homeownership program to maintain their ownership and be relieved of financial burdens as more real estate improvements occur. This really is a program that helps people, not just real estate! To qualify, you have to be in the targeted Russell area, have owned the home prior to June 28, 2016, be low-income and pay more than 30% of your adjusted gross income for ownership costs.

Some other improvements that LMHA is bringing as they assess how households are doing are in the Family Self-Sufficiency program. The proposals are to extend the length of time a household can stay on the program and have their savings increase, allow the income of other adults in the household to count toward success and building savings and to add a special attention to those leaving foster care to bring them into the FSS program.

The Plan acknowledges problems that occurred when the waiting list became offered by date of application and not by the complex priorities of "preference". While that made the list more clear, it also meant that a flood of single people were offered vouchers and families were not given priority.

As a result of a flood of those getting one-bedroom assistance, success in leasing up on the Voucher program dipped to 60%. MHC posits that this is also linked to the rise in family homelessness.

To address the lack of one-bedroom units available for those on the program, LMHA is offering incentives to landlords to lease one-bedroom units.

For those in most need, LMHA continues their partnerships with many organizations and programs helping households. These partnerships leverage the social service and the success in housing.

A small note- as HOPE VI occurred, LMHA went for one-bedroom units to replace 2 and 3 bedroom units, a potential violation of the Fair Housing Act. But now we see that at the H. Temple Spears site they will convert smaller units, combining units to become larger and be more attractive to family households.



**LHOME**

## Property Tax Help Available

(You can pay property taxes until 4/15)

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](mailto:dfarris@lhomeky.org), [www.lhomeky.org](http://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.

## Evictions, Set-Outs, Foreclosures, and Utility Cut-offs

As many Kentuckians struggle to keep to our homes, the Governor, Supreme Court of Kentucky, and the Kentucky Public Service Commission have all stepped up to keep us stable by enacting moratoriums on the worst housing instability consequences of the loss of income. While these are all temporary measures, it gives us time to organize to address the problems we will see once these moratoriums are lifted. As of now, the measures do not include forgiveness of debt. And once accumulation happens, it can be devastating for lower wage workers and those on a fixed income.

### Utilities

- Low Income Home Energy Program (LIHEAP) will remain open for Crisis assistance through April 30 and there are funds available.
- Locally, LG&E and the Louisville Water Company have suspended shut-offs.

### Evictions and Set-Outs

- The Governor has suspended eviction hearings and, as interpreted by the Kentucky Supreme Court, that suspension includes filing an eviction. Locally, the

Kentucky Supreme Court, that suspension includes filing an eviction. Locally, the Sheriff has suspended set-outs from prior and final eviction orders.

## Foreclosures

- Courts in Kentucky are closed to non-emergency and/or statutory time limits, so there will be no cases heard. But, MHC is concerned about another large upheaval of foreclosures after the moratorium.

### **What we are doing and what you can do?**

Sign onto the Protect Our Homes petition demanding the protection of Kentucky workers losing income due to COVID-19. KFTC and dozens of other Kentucky orgs have signed on. Read more here: <https://actionnetwork.org/petitions/protect-kentuckians-facing-income-loss-due-to-covid-19-2?fbclid=IwAR06rpnMPMjjVlcPmbXfdVJ5HDIaXknxm2dYbVObNNQrfmeB63sYQTxeGuo>

MHC has voted to sign on with the below comment for consideration as the requests in the petition get traction from your action.

#### **MHC Comment:**

Metropolitan Housing Coalition has been a voice for affordable housing and for fair housing. This petition addresses the very deep concerns MHC has about the fair housing implication of eviction, as 70% of Louisville's white households own a home compared to 36% of black households, 39% of Latinx households and 42% of female-headed households own. MHC has been the first to map out where both eviction filings and utility cut-offs occur and there is no doubt of the negative impact on fair housing protected classes.

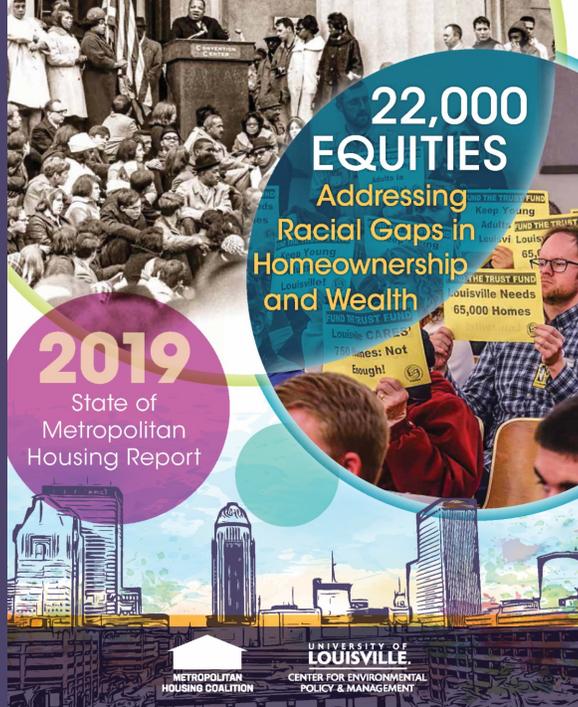
MHC is also concerned about the stability of neighborhoods where, by past and current policies that segregate, people in protected classes live; we do not want to see those neighborhoods fall into turmoil after this crisis because of a large number of foreclosures on investment properties. This will not help neighborhood stability. The petition asks that "no one will ever be evicted, have their home foreclosed or have utilities shut-off, .....due to non-payment that occurred during the State of Emergency." MHC supports this but would like more clarity that the stay on foreclosures also includes investment property and that this group also be included in the request that banks accept partial payments, payment plans and grant payment forgiveness and that no retaliation should occur.

As with the renters, the criteria for forgiveness has yet to be determined, but there are many landlords who have only a few units and use the rent to pay the mortgage. They are not the big professionals with more resilience and the instability of them going into foreclosure is a concern. MHC asks this as our reports documented the instability and loss of value in the segregated neighborhoods, with deteriorating and vacant units, after the Great Recession and do not want to see a repeat of that negative effect. We remind you that half of all black homeowners live in just 22 of 198 census tracts and we do not want those owners to suffer from investment property disruption.

MHC asks that the petition, as you hone it, be clear to include investment property mortgages as well.

**Click Below to Download an Electronic Copy of the 2019 State of Metropolitan Housing Report**





## Support MHC Through Kroger Community Rewards and Amazon Smile!



- (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.



Both our printed newsletter and our e-newsletter are made possible by the generous support of PNC Bank.



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