



2014 MHC State of Metropolitan Housing Report Released

MHC released our annual housing report card, the **2014 State of Metropolitan Housing Report**, at a public event on **Thursday, December 4th** at the Louisville Urban League. The report examines nine indicators of fair and affordable housing progress in the 13-county Louisville Metropolitan Statistical Area (MSA). In addition to the nine measures, this year's report focuses a review of some of MHC's focus topics from earlier reports, providing an update on progress.

The 2014 report is made possible by the generous support of Louisville Metro Government, PNC Bank, Fifth Third Bank, The Gannett Foundation, and MHC's members.

Data in the 2014 SMHR includes:

- Overall decrease in housing foreclosures in the Louisville MSA counties except Jefferson County, which saw an 8 percent increase in foreclosures since 2012.
- 71 percent of white households are owner occupied compared to only 37.5 percent of black households
- There were 6,846 homeless students in Jefferson County Public Schools during the 2013-2014 academic year, and an additional 727 homeless students in the Kentucky counties of the MSA and 462 homeless students in the Indiana counties of the Louisville MSA.
- 17,746 applicants on the Louisville Metro Housing Authority's waiting list for a Section 8 Housing Choice Voucher and 3,320 applicants on the waiting list for public housing units.
- While Fair Market Rent (FMR) for all sizes of rental units decreased from the previous year, with the FMR \$705 for a two-bedroom unit in the Louisville MSA, most renters make less than is necessary to afford rent.
- The living wage calculation in Louisville for one adult with one child, representing the hourly rate an individual must earn to support their family if they are the sole provider and working full time, is \$17.27 (versus the current minimum wage of \$7.25/hr). For a single parent with two children, the living wage is \$21.49 (versus the current minimum wage of \$7.25/hr).



2014 has been a great year for MHC, with many hard-fought advances and successes on many critical issues!

Heading into 2015, with much work to be done, this is the perfect time to join the coalition, renew your membership, or give a gift in the name of a loved one.



MHC relies on the support of our members to continue our work to advance safe, fair, and affordable housing for our community.

Become a monthly sustaining member, allowing you to stretch your donation dollar.



Give the gift of safe, fair, and affordable housing with your donation to support the work of MHC.

Donations may be sent to MHC
at PO Box 4533 Louisville, KY 40204

OR made online at www.MetropolitanHousing.org.

Thank you for your membership and support!
TOGETHER, WE ARE MHC!

MHC snowflake design by Jeff E. Mayes

The 2014 report re-examines five key policy areas: planning and zoning, transportation, utilities, environmental quality, and vacant properties. These are policy issues that intersect to impact the distribution of fair, affordable, and safe housing across our area. By highlighting examples of progress and on-going opportunities for improvement, we bring attention to the need for understanding how decisions in one sphere impact outcomes in others.

Bringing these important policy areas together through the lens of fair and affordable housing clarifies what it takes to sustain a healthy community. Examining concrete policies that support affordable housing in a holistic manner reveals the material impact of those connections. The report clearly demonstrates Metropolitan Louisville's growing need for safe, fair, and affordable housing.

2014 SMHR Cont. Pg. 3

I support Louisville Metro's 20-Year Action Plan for Fair Housing

I support the principles and seek immediate action from Metro government on steps 1.1 and 1.2 in the plan.

Principles:

- 1) Fair Housing is a high priority.
- 2) All people should be housed in safe, decent, affordable housing.
- 3) Diversity of housing type and cost throughout our community will have a positive impact on education, access to jobs and economic opportunities for all and will help make Louisville a city that thrives over the coming century.

Immediate actions needed:

- 1) Louisville Metro should have a clear policy that states that fair housing must be considered as part of planning and action for all Metro departments. Fair housing will be included in planning and action through use of a Fair Housing Assessment tool, to be developed and coordinated by a designated Metro agency.
- 2) A Louisville Metro agency or department MUST be designated with the authority and responsibility to lead and oversee implementation of the action steps included in the 20-Year Plan for Fair Housing.

Signature

Date

Full Name

Address

Email

Phone

MAYOR FISCHER NEEDS TO HEAR FROM YOU!

MHC is forming a coalition to urge Louisville Mayor Greg Fischer to enact Metro Louisville's 20-year plan for fair housing Louisville Metro, released earlier this year.

What is the 20-Year Action Plan for Fair Housing? The Louisville Metro Human Relations Commission, released *Making Louisville Home for Us All*, a history of housing segregation in Louisville, prepared by the Anne Braden Institute at the University of Louisville, and a 20-Year action plan for fair housing, prepared by MHC, which addresses our hidden legacy and provides measurable, achievable steps to lessen segregation in just one generation.

You can download the full report at MHC's Web site: http://www.metropolitanhousing.org/wp-content/uploads/member_docs/FairHousingReport_2013_15.pdf

What is being asked? Support Louisville Metro as it implements the 20-Year Plan for Fair Housing. Sign on to the plan's principles and the plan's first action steps by completing the form at the top of the page and returning it to MHC.

**Send the completed and signed commitment form to us at Metropolitan Housing Coalition,
P.O. Box 4533, Louisville KY 40204
FAX to (502) 452-6718**

Scan & email form to cathy@metropolitanhousing.org

Call MHC at (502) 584-6858 for additional information or to have MHC speak about the report at your event.

2014 SMHR CONT.

“We all succeed or fail together” said Cathy Hinko, MHC’s Executive Director. “Our neighbors breathe the same air; our businesses succeed if workers are stable and can easily get to jobs or live near employment, our children succeed in school if classes have students that attend the school all year and have safe and stable homes that their parents can afford. We plan for a good future when we address these issues as part of housing.”

The Metropolitan Housing Coalition, a membership-led nonprofit made up of over 300 member organizations and individuals, has worked to advance fair, safe and affordable housing for all people in the Louisville MSA for over a quarter century through research, education, and policy advocacy.

“The State of Metropolitan Housing Report is a valuable resource for our community, said Adam Hall, Associate Vice President in Community and Economic Development with Fifth Third Bank and Chair of the MHC Board of Directors. “The comprehensive nature of the report’s data along with its longevity make this report a valuable tool in developing policy to ensure everyone has a safe, affordable, decent place to call home.”

The *2014 State of Metropolitan Housing Report* is available from as a free download at www.MetropolitanHousing.org. To inquire about printed copies, call (502) 584-6858.

MHC intervenes with KY Public Service Commission

On November 14, 2014, the Kentucky Public Service Commission (KPSC) issued an order on a Demand Side Management/Energy Efficiency case involving LG&E/KU. KPSC is a three-person state administrative body that regulates interstate rates and services for 1,500 utilities. Demand Side Management (DSM) programs are utility sponsored energy efficiency programs with the purpose to lower the current demand for energy.

MHC served as an intervenor in that case. While the Kentucky Attorney General broadly represents the interests of all Kentuckians, an intervenor is any person or organization with substantial interests that may be affected by the Commission.

(KPSC CONT.)

(KPSC CONT.)

A person or organization with intervenor status may present evidence of a technical nature through witnesses, question witnesses of other parties or Commission staff and file briefs. MHC intervened with the KPSC to try to ensure that programs focused on energy efficient structural rehabilitation are included with programs focused on consumer purchases (i.e. consumer rebates for the purchase of energy efficient appliances) and that more consideration be given to the availability and benefit of such energy efficiency and demand management programs for low-and fixed income homeowners and renters.

While we did not get additional focus on that one proposal, the Commission ordered that LG&E “...shall continue encouraging participation in programs helping low-income customers to reduce energy consumption, thereby reducing monthly energy bills.”

MHC’s biggest impact was that, in response to questioning and a post-hearing brief filed by MHC, the Commission ordered LG&E and KY to commission a study on industrial DSM/EE programs. While the state statute only allows high-use industrial customers to opt out of utility-sponsored programs where they were implementing their own program, LGE and KU had instead categorically excluded industrial customers from any DSM/EE programs. With fully 30% of the electricity load for both utilities coming from industrial customers, this could have a huge impact on lowering consumption in that sector. That means sparing the cost and delaying the necessity for future construction of power plants.

Many thanks to the Kentucky Resources Council (KRC), who represented MHC at the Public Service Commission. KRC handled the case as part of their work in our state and we know MHC had the best representation available from Tom FitzGerald and the KRC staff. Be sure to thank them when you have the chance.

MHC also acknowledges the Association of Community Ministries and the Greater Louisville Chapter of The Sierra Club who also provided assertive advocacy to strengthen MHC’s point. Each organization has a different approach, but often arrives at the same solution.

LG&E recently announced they will seek a rate increase on both their gas and electric utilities. MHC will seek to intervene. Now that Louisville collects a franchise fee on gas usage in urban areas, MHC advocates that Metro Louisville to become an intervenor in cases before the Public Service Commission to better represent the interests of Louisvillians. City officials can have an impact on your utility rates!

MHC wishes everyone safe, happy holidays and a wonderful 2015!

Strengthen the United Voice for Fair and Affordable Housing!

Make your donation online at 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 thanks Louisville Metro Government for their continuing support of our outreach efforts.



MHC's monthly newsletter is underwritten by a generous grant from

Return Service Requested

P.O. Box 4533
Louisville, KY 40204-4533
Phone (502) 584-6858
Fax (502) 452-6718
www.MetropolitanHousing.org



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