



METROPOLITAN HOUSING COALITION

P.O. Box 4533 • Louisville, KY • 40204

(502) 584-6858 • www.metropolitanhousing.org



Greetings!

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MHC Releases the 2018 State of Metropolitan Housing Report

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

or

502 584-6858 regarding donations & gifts.

To make an online donation, visit us on the web at
www.metropolitanhousing.org

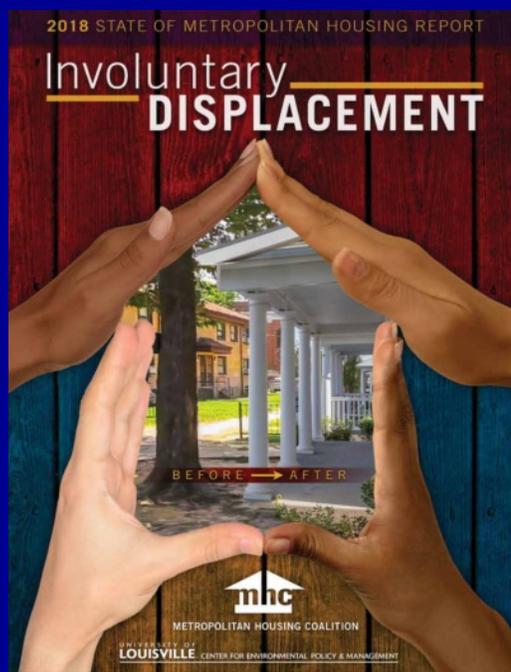
or

Mail your donation to:
Metropolitan Housing
Coalition

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.



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. Over 130 people attended the event and listened to the most recent housing data for the Louisville Metropolitan Statistical Area (MSA). If you were unable to attend the event, you can access an electronic copy of the report by clicking [HERE](#).

Thank you to our report and event sponsors!

Report Sponsors



Community Calendar

Fair Housing Coalition
meets at 2:00 P.M.
on the 2nd Tuesday of each
month at New Directions,
1000 E. Liberty

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

SAVE THE DATE
Coalition for the Homeless
Give-A-Jam
December 20, 2018
Headliners Music Hall
6:00-11:00PM



Click [HERE](#) for more information.

Do you have more questions?
Email Natalie:
nharris@louhomeless.org

**WELLS
FARGO**



Event Sponsors



**OTHER
OPPORTUNITIES:**

**5/3 Home Owner's Loan
Assistance Program
(HOLAP)**

*If you or your organization are
prepared to contribute to our efforts,
please contact Tonya Montgomery or
Christie McCravy at 502-637-5372.*

**More information available
[HERE](#)**

**Did you know LHOME has a
Property Tax Assistance
Program?**

**More information available
[HERE](#)**

**CONTACT AMY SHIR TODAY
FOR MORE INFORMATION!**

**Phone: (502) 882-8091
Email: ashir@lhomeky.org**

**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.

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.

News Coverage of the 2018 *State of Metropolitan Housing Report*

**"Displacement By Eviction And Foreclosure Hits West
Louisville Hardest, Report Says"**

Amina Elahi, WFPL

**"Metropolitan Housing Coalition report focuses on
involuntary displacement in parts of city"**

Joe Sonka, *Insider Louisville*

**"Metro Housing Coalition releases annual affordable
housing report"**

Caray Grace, WLKY

**"New Metro Housing Report shows disturbing trend in
Louisville"**

Stephan Johnson, WDRB

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.

Click [HERE](#) to access the first two videos and the affordability calculator.

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 MHC home. With generosity of spirit and deep compassion, consider making your tax deductible end of year gift to MHC.

CLICK the image below to make a donation today.



Together we are the united voice for safe, fair, and affordable housing in Greater Louisville.



Save the Date

The Kentucky Black Legislative Caucus

**2019
Black History Celebration**

**Tuesday, February 19, at 11:30 a.m. to 1:00 p.m.
State Capitol Rotunda, Frankfort, Kentucky**

Free and open to the public.

For more information, contact: michele.daigle@lrc.ky.gov



Earn money for MHC just by shopping Kroger

Have a Kroger card in your wallet or keychain?

Then you're *almost* ready to help support MHC!

If you don't yet have a Kroger Plus card, just ask a cashier for one.

Here's how to get started or re-enroll:

For those who DO have a Kroger Plus card, go to www.kroger.com

If you already HAVE a Kroger.com account:

1) At the top of the main webpage, find & click on "Community" on the top right of the screen, just below the "Sign In" box.

2) On the the Community page, click on "Kroger Community Rewards". This will take you to the Community Rewards page.

3) At the bottom of the Kroger Community Rewards page, you will see a box for "ENROLL NOW". Click on the box.

4) On the next page, you can find MHC by typing our name, "Metropolitan Housing Coalition", in the search box.

5) When Metropolitan Housing Coalition appears on the list, select us by clicking the circle next to our name. Then click "Save".

6) Confirm that MHC is selected as your Community Rewards organization by checking your account profile.

That's it! Now every time you shop and use your Kroger Plus card, you'll be earning rewards for MHC.

If you DO NOT have a Kroger.com account, click the "Register" button at the top right of Kroger.com. Simply follow the instructions on the website to set up your account & then follow the above instructions.

Want to get involved but need more knowledge on the issues?

MHC will come to you!

We're happy to present on the issues and our work to your group, whatever the size and wherever the location.

Contact MHC at (502) 584-6858 or tony@metropolitanhousing.org to find out how you and your organization can learn more and get active.



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.

