



2014 MHC Legislative Agenda

So much is still being decided, but these are the issues that MHC is currently focusing on and how you can take action:

State level

Join the **Local Options for Kentucky Liens (LOKL)** coalition to give local control of collecting delinquent property taxes back to Kentucky's counties and to update Louisville's Land Bank. MHC is working with many groups in this effort for changes in state law.

MHC continues to advocate for **energy efficient rehab** programs for low income households, particularly as we face rising energy costs. Investments like these have a huge impact in affordability of shelter. There will be a bill in the state legislature that helps support the costs of energy efficient rehab and we will provide more information as the legislative session nears.

Join the state wide group working on revising the **tax structure for low-income households**. Contact MHC about how to join LOKL.

We know that there is a long road ahead for reforming **Payday Lending** and trying to lower the 460% interest rate now allowed, so keep on this issue and let your elected officials know it matters to you.

Work with the newly reconstituted Fairness Campaign on getting a **statewide fairness law** to prevent discrimination in housing and other areas because of gender identity or sexual orientation.

There is an active movement to ensure that low-income people are not unduly burdened by the new **bridge tolls** by allowing them a tax credit. Contact MHC for info.

Local level

Join the movement to have the Louisville Metro Council fund the **Louisville Affordable Housing Trust Fund** through raising the tax on insurance fees (health insurance is exempt) by 1%. Contact the LAHTF at (502) 637-5372 or info@louisvilleahtf.org.

Support Land Development Code revisions. Read the article in this edition of our newsletter to learn more & contact MHC to get involved.

2013 MHC housing report to be released Dec. 10

On December 10, MHC will release our annual State of Metropolitan Housing Report (SMHR). The focus topic of the 2013 State of Metropolitan Housing Report is renters and rental housing. The housing market in Louisville is different from 10 years ago. We have 49,747 more people living in rental housing units in 2012 than in 2005 and a slight drop (4,663 fewer people) in the population living in owned housing units. This also represents a 16 percent increase in the number of rental households and a 2 percent decrease in owner households.

- The 2012 homeownership rate for the Louisville MSA was 63 percent, up slightly from 2011, but still 7 percent lower than when MHC began tracking the figure in the 2003 *State of Metropolitan Housing Report*.
- During the 2012-13 academic year there were 15,316 homeless students in Jefferson County Public Schools, and an additional 1,091 homeless students in the surrounding Louisville MSA counties.
- Louisville Metro Council districts 4 and 6 continue to have the most subsidized housing units in the county, both by number and percentage of total housing units. Nearly all (93 percent) of the county's Low Income Housing Tax Credits are located in council districts 1, 2, 3, 4, 5, 6, and 15.

(Cont.)

**JOIN US on TUESDAY, DECEMBER 10 at
12:00pm at the Louisville Urban League,
1535 W Broadway,
for the release of MHC's
2013 State of Metropolitan
Housing Report**

Interested in helping with the 2014 MHC Annual Meeting?

Join the Annual Meeting Committee to help with venue selection, event planning and more!

Email dana@metropolitanhousing.org for info.

2013 SMHR (CONT.)

- The living wage in Louisville for an adult with one child is \$17.27; for an adult with two children it is \$21.59. Though these wages are sufficient to afford a two- or three-bedroom rental unit, the typical hourly rate for 68 percent of all workers is below \$17.27 and only 20 percent of the employed workforce makes more than \$21.59.
- The Louisville MSA saw a total of 4,511 foreclosures in 2012, an increase of 91 percent since 2002, but a decrease of 20 percent from 2011

There is a new real estate paradigm and a new reality of how people are housed. Read about MHC's legislative agenda and our work on changing the Land Development Code to see some of MHC's work to change our policies to meet the new reality.

Join us for the public release of the report at the Louisville Urban League, 1535 West Broadway, at 12:00 p.m. on Tuesday, December 10. The event is free and the public is encouraged to attend.

Want to get involved in 2014 but need more knowledge on the issues?

MHC will come to you!

We're happy to present to your group, whatever the size and wherever the location. Contact Dana Loustalot Duncan, Development Director, at dana@metropolitanhousing.org to find out how you and your organization can learn more and get active.

Call for new Land Development Code to match new housing realities

MHC's 2013 *State of Metropolitan Housing Report* shows a dramatic rise in the percent of households who rent, from 33 percent in 2011 to 36 percent in 2012. The Report also has information showing that the median income is not as high as in 2009 and that the Metropolitan Statistical Area for Louisville experienced an increase in the number of students who experienced being homeless in a school year.

We need housing affordable for low wage working families! We need to break the concentrations of poverty that are directly the effect of our zoning policies which exclude BY LAW types of housing that would be responsive to our families. This is not the free market at play, but government mandated policies resulting in segregation.

Join MHC and dozens of other in the effort to revise the Land Development Code. Recommendations that would allow appropriate density in R4 and R5 areas (currently single family housing only) that not only permits multi-family housing, but provides incentives if the development is mixed income. These recommendations were created by a year-long process that involved the development and real estate industries, community leaders and advocates.

Want to learn more and get involved? MHC will come to your group to explain what the recommendations are and to ask that you and/or your group sign on in support of these recommendations, which are now going to be considered by the Louisville Planning Commission.

**Support MHC's work with a
gift in the name of a loved
one at this time of year.**

Help Raise Money for MHC at NO COST to You!

*Do you shop at Kroger? If so, participate in the
Mid-South Kroger Fund Raising Program!*

How does it work?

- 1) **Buy a \$5 Kroger Gift Card from MHC.** This card starts with a \$5 balance.
- 2) Add money to your Kroger Gift Card at any Kroger Customer service desk or Kroger register.
- 3) Use your gift card to buy your groceries or get gas at a Kroger gas station.
- 4) Refill your gift card when your balance is low and keep using it to make your Kroger purchases.
- 5) **Each time you refill your gift card, Kroger will donate 4% of your recharge amount to MHC.**

How do I sign up?

There are **three ways you can sign up** and get a MHC Kroger Fund Raiser Gift Card:

- 1) Send a check for \$5 to MHC, PO Box 4533, Louisville KY 40204. Be sure to include your mailing address and **write Kroger Card on the "for" line** of your check. We'll then mail you your gift card.
- 2) Make a \$5 donation online at www.metropolitanhousing.org. **Be sure to type "Kroger Card" in the Comment box of the donation page.** MHC will then send your gift card in the mail.
- 3) Call MHC at (502) 584-6858 or email dana@metropolitanhousing.org and make arrangements to stop by MHC offices to pay for and pick up your card.

Schedule of Events

NO MHC MEETINGS UNTIL 2014!

Happy New Year!

Wednesday, Dec. 4, 6pm-7pm Budgeting for the Holidays workshop with Bank On Louisville and Fifth Third Bank: Shawnee Library, 3912 W. Broadway No registration required. Call 574-5156 for more information.

Saturday, December 7, 2013, 2-4pm Bank On Louisville Start Fresh! class: Portland Library, 3305 Northwestern Parkway. To register, call Re'Donna Thompson at 502-458-8840, ext. 1440

Thursday, December 12, 5-7PM ACLU of Kentucky Holiday Open House: Please join the ACLU Board and Staff as we celebrate our victories and toast the year ahead. Cocktails and light hors d'oeuvres will be served. Kids can enjoy games and movies with their fellow future activists. ACLU of KY Offices 315 Guthrie Street, Suite 300.

Thursday, December 19, 2013, 10am-12pm Bank On Louisville Start Fresh! class: at 810 Barret Ave., room 347. To register, call Joi Boyd at 574-7301.

Thursday, December 19, 3pm-4pm Financial Empowerment/economic Development information session: *includes a speaker from the Legal Aid Society on income tax issues.* 810 Barret Ave., room 347. Call Alison Stuhl at 574-5159 to register.

January 20, 2014 11:00 AM - 1:00 PM MLK, Jr. Day of Service in Shelby Park: Olmsted Parks Conservancy invites you to make the day off, a day on! Olmsted Parks Conservancy will host a volunteer event in Shelby Park. Projects may include trash pick-up, planting large native trees and mulching. Gloves, tools and refreshments provided. Dress for weather and working outdoors. For more information and to register, please contact Sarah Wolff at [\(502\)456-8125](tel:5024568125) or visit www.olmstedparks.org/events

Thursday, February 14, 2014 Louisville Metro Human Relations Commission Race and Relations Conference at the Kentucky Center for African American Heritage, 1708 W Muhammad Ali Blvd. For information, contact the Human Relations Commission at (502) 574-3631.

When do you most often hear about housing issues in local media and conversation?

Usually about the time MHC releases our annual *State of Metropolitan Housing Report*.

We're about to release the 2013 *State of Metropolitan Housing Report*, but we need your support today to ensure that MHC is again able to raise awareness about critical housing issues in our community and provide valuable information for community partners.

Support MHC's work with a donation today!

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

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*MHC would like to thank
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for its continuing support*



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



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