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METROPOLITAN  
HOUSING COALITION

# Newsletter

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## Wellspring creates critical housing with help from MHC

*MHC's loan pool for nonprofit affordable housing developers is another way MHC acts on our mission to unite public and private resources to provide more housing opportunities for more people in our community. This year, we'll be profiling some of the housing created with funds from the pool and the lives changed as a result.*

Lee writes poems about seeking peace and tranquility.

"It takes a great deal of time and effort to manufacture a life that was so upside down," he said, sitting at his writing desk, beside the large living room window of his apartment.

Lee's own peace and tranquility has come, in part, from stable housing.

"Here, it's not so upside down," he said.

Lee is a resident of a small apartment complex owned by Wellspring, a Louisville nonprofit



Lee

Wellspring, a Louisville nonprofit organization that promotes the recovery of persons with mental illness by developing quality housing and providing rehabilitation services. The organization has over 200 tenants currently living throughout the area in permanent supportive housing, according to Wellspring Executive Director Kathy Dobbins.

Lee's Bashford Manor-area apartment building is one of two Wellspring properties developed with help from MHC's loan pool for nonprofit affordable housing developers.

**Save the Date! MHC's 2015 Annual Meeting**  
**Thursday, May 21st - 12:00pm**  
**featuring Keynote Speaker James B. Bullard,  
President of the Federal Reserve Bank of St. Louis**

### **MHC/Wellspring (Cont.)**

The funds originated with a loan to MHC from Kentucky Housing Corporation. Thanks to flexibility in how the funds could be used, MHC decided to utilize the funds to support nonprofit developers creating housing units affordable to people at or below 60% of area median. MHC has administered the loan pool for over fifteen years, with the help of a volunteer board of “gate keepers,” who review all applications. The units created with the funds can be for sale or rent and attention is given to the energy efficiency of the housing being created with the funds. The loans are small and typically used to fill gaps in funding from larger sources, some of which cannot even be drawn down until after a project is completed. The loan pool is another way MHC is working to create the safe, affordable housing the communities of metro Louisville and southern Indiana need.

While MHC was not a primary funder of either project in terms of the amount of money lent, the MHC loan pool provides critical funding for such complex projects and is seemingly unique.

“The funds from MHC shored up the operating budget and got us moving until we could draw down those other funds,” said Dobbins.

“The loan pool serves a specific purpose and one I don’t think any other city has,” said MHC Executive Director Cathy Hinko.

“We are very grateful to have a working relationship with MHC that enabled us to advance on what we see as addressing a critical need for our community,” said Dobbins.



**Russell's  
living  
room at  
Tonini.**

“Housing for the mentally ill is also housing for people living below the poverty line,” said Dobbins. “These projects opened doors and helped give people a home that they wouldn’t otherwise have.”

The Briggs apartment complex, near Bashford Manor, includes eight, single-occupancy units in a modest two-story structure. The Tonini Apartments, named for the original business that occupied the building in the mid-19th century, has 12 single-occupancy units in a carefully and beautifully restored historic structure. The Tonini restoration and renovation project has received awards from Preservation Louisville and the Louisville Historic League. Tenants of these two complexes receive case management and counseling services on site from Wellspring, Seven Counties Services, and other organizations.

“This is the most humane way to treat people with persistent mental illness,” said Susanne Binford, with Seven Counties Services, who until recently, worked on-site with residents of the Briggs apartments.

“All our residents are people who other people said couldn’t make it on their own,” she said; noting that in two years not one of the residents at Briggs had required hospitalization.

For every individual, there is a unique story.

Sarah, in her mid-30s, struggled with mental illness after the death of her daughter.



**Sarah in her new living room.**



**Sarah**

“I was married 14 years, but when my daughter died, I didn’t know how to handle it,” she said. Sarah transferred to the Tonini Apartments from another Wellspring program. “They helped me get on my feet, get stable, understand things better.”



**Russell**

Russell has lived at Tonini for nearly two years. He has lived with mental illness for many years, battling substance abuse at times; struggles which make acquiring long-term, stable housing difficult.

Some other tenants of Wellspring programs live on their own at “scattered sites,” apartments not part of a full complex owned by the organization. At Tonini and Briggs, everyone is living with persistent mental illness.

Sarah and Russell both noted the benefits of living among other people with persistent mental illness.

“We don’t really always understand things like other people,” said Sarah.

“There are some things that happen because people have mental illness,” said Russell, “and you have to cut people slack. They understand that.”

Dobbins and Binford both noted that people often forget the humanity of those living with severe and persistent mental illness. Binford said that despite the often negative portrayals of those with mental illness in the media, “our folks are more likely to be victims of crimes than perpetrators.”

“Mental illness shouldn’t be the only thing that defines a person,” said Dobbins.

All three tenants said finally having their own home had made a difference in their lives.

“I’m 60 years old,” said Russell, “and this is a nice place. I hate moving. Where else am I going to get an apartment this nice that I can afford?”

“Getting this apartment made my life better,” said Sarah. “When I got here, I gave the landlord a big hug and a kiss. I was just so grateful. I wish everybody could have something like this. Everybody needs a home.”



**Russell in his kitchen**

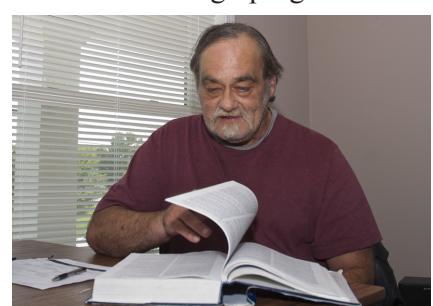
For Sarah, the stability of her new home at Tonini also impacts the lives of her surviving children, both now teenagers and living with their father.

“I’m just so glad I got a place where they can come visit me,” she said. “That means a lot, instead of living on the streets or in a shelter. And it’s so hard for people in the shelters to get their own place because there aren’t enough programs or money to do it.”

Home means something different to each of us, but we often forget the importance of the stable foundation for a full life that a home provides.

“Home to me means being able to close your door and escape the outside world,” said Lee. “I’m able to focus here.”

He turned back to his papers and then paused. “I want to be a simple man and live like my peers with stability,” Lee said. “I feel blessed here.”



**Lee working on his poetry at home.**



**When you support MHC with your membership donation, you support our loan pool and our other programs to advance affordable housing and help end housing segregation in our community. Become a member or renew your membership today at [www.metropolitanhousing.org](http://www.metropolitanhousing.org).**

**MHC's print newsletter will now be published quarterly.**

**We will still send out a monthly email newsletter focused on more time-sensative events.**

**We hope to use the quarterly printed newsletter for more in-depth stories to better engage our membership.**

If you are not receiving the email newsletter and would like to, simply email  
[dana@metropolitanhousing.org](mailto:dana@metropolitanhousing.org).

**This may be your last issue of our newsletter!**

**If we haven't heard from you in over two years, you may be removed from our mailing list!**

**Don't miss an edition!**

**Become a member of MHC or renew your membership by clicking the DONATE button at [www.metropolitanhousing.org](http://www.metropolitanhousing.org).**

**You can also become a sustaining member with a regular monthly gift.**

**TOGETHER we are the Metropolitan Housing Coalition!**

# Critical proposed zoning changes & YOU

*Understand the proposals and find out what YOU can do to help bring more affordable housing and housing choice to our community!*

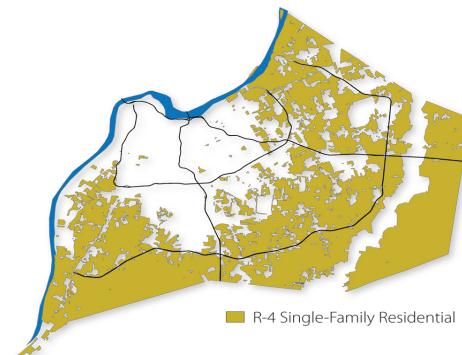
Fifty years after federal and local Fair Housing laws were enacted, we still see intense segregation of African Americans in Louisville. Federal Fair Housing law specifies race, sex, color, religion, national origin, familial status and/or having a disability as being characteristics protected against discrimination in housing. In Louisville, the law was expanded to include gender identity and sexual orientation. Despite these laws, not only does intense racial segregation continue, but other protected classes, such as female headed households with children, are also segregated in our community.

These classes have received their legal protections due to hundreds of years of legal discrimination. Unfortunately, these laws and practices of discrimination continue. And because discrimination continues, it is not a surprise that people in protected classes are disproportionately represented in lower economic strata.

In 2014, the Louisville Metro Human Relations Commission published “Home For Us All: A 20-Year Action Plan For Fair Housing”, a history of segregation in Louisville and an action plan to end it. The continuation of segregation in Louisville is partially the result of the lingering intentions of policies that were enacted long ago. Long after the initial intent of such policies has been forgotten, we still get the intended outcomes of those policies as a legacy. Zoning laws dictate more in our lives than we think and are a critical component of Metro Louisville’s plan to end segregation. Zoning changes are a critical component of Louisville’s action plan to end segregation in our community.

Fifty years after the Fair Housing laws were passed, this legacy is holding many people back from having true housing choice, from being able to freely decide where they wish to live in our community. The Land Development Code (LDC), or zoning, is a set of laws that, among other things, dictate where, by law; we allow types of people to live. While the LDC does not refer to people by race, gender or ability, prohibitions included in the LDC when it was written many decades ago prevent

Land Zoned Single-Family R-4 in Jefferson County



Source: LOJC

incomes, such as seniors and those with disabilities, and they have a disproportionate impact on people in fair housing protected classes.

Techniques to promote housing affordability include allowing multi-family housing and smaller lot sizes in areas where they are currently barred by law. When one single family home on a lot over 6,000 square feet is the only permitted housing type on over two-thirds of the residential land in Jefferson County, it is obvious that zoning has an exclusionary impact.

However, our zoning code is currently under review, a rare opportunity. A set of recommended changes to the LDC that would permit easing restrictions and offer incentives for housing to serve people of mixed incomes was created by a committee of developers, planners, and community members and approved by the Louisville Metro Planning Commission. The changes, and proposals from the many other subject-specific LDC review subcommittees, will soon go to an Ad Hoc Land Development Code Committee of the Louisville Metro Council. Whatever the committee approves will go to the full Metro Council for final approval.

Here is a brief description of the recommended changes to the LDC. More information on the proposed changes is available from MHC:

There are three major initiatives, the Alternative Development Incentive (ADI), the Mixed Residential Development Incentive (MRDI) and the Affordable Housing Density Bonus:

Continued on pg. 6

# Zoning Changes (Cont.)

The ADI applies to single-family construction and would allow the developer some flexibility in lot design and size to reach current density maximum for areas zoned R-5 or R-4 if the development is in an area lacking housing at price points affordable to those at 80% of median income. R-4 and R-5 zoning classifications legally require land to only be used for residential purposes with only single family homes to be built on lots that must be 9,000 square feet and 6,000 square feet, respectively.

The MRDI would provide incentives for residential developments that include both single-family and multi-family housing with a sound mix of price points (purchase prices and rents) in R-4 and R-5 zoning districts. The MRDI permits the maximum density in a MRDI development to be above the standard maximum density up to 25%. As an example, the maximum standard density per acre in R-4 is 4.84, so the maximum density if full points were achieved would be 6.05 per acre.

The Affordable Housing Density Bonus would allow a density bonus for developments that provide a certain percentage of affordable units using the indexes referenced throughout the recommendations. This can be used in any zoning district, but only the type of housing currently permitted in that zoning district can be built.

**YOU** can take action NOW to help end housing segregation and increase affordable housing and housing choices for our community:

Call the members of the Metro Council Ad Hoc Committee on Zoning that will soon review the proposed changes:

Council Member James Peden (R-23)

502-574-1123

Council Member Madonna Flood (D-24)

502-574-1124

Council Member Brent Ackerson (D-26)

502-574-1126

Council Member Glen Stuckel (R-17)

502-574-1117

Also call **YOUR** Metro Councilmember at 502-574-1100 and tell them to support the proposed fair and affordable housing changes to the LDC.

Not sure who represents you on the Metro Council? Call the same number to find out or go to <http://louisvilleky.gov/government/metro-council>.

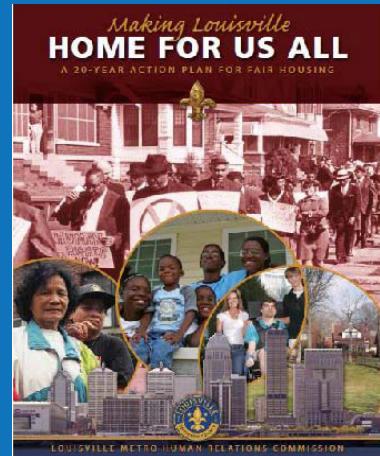
In honor of Black History Month The Louisville Fair Housing Coalition presents a

## A Public Forum on Louisville Metro Government's action plan to end housing segregation: Making Louisville Home for Us All

**Tuesday, February 10th at 2:00 pm  
at New Directions Housing Corp,  
1000 E. Liberty St.**

Released by the Louisville Metro Human Relations Commission in early 2014, the 20-year plan would end housing segregation in our community in just one generation. Join us to learn more about the issue, the plan, and how YOU can help make the plan a reality.

**Event is FREE and open to the public!**



# Eat at Mark's Feed Store on Bardstown Rd. Thursday, March 12th to support MHC!

Bring this voucher, give it to your server on the day, and 15% of your purchase will benefit MHC!

*Great food for a great cause!*  
Contact MHC for more info!

Please enter order total here <div style="border: 1px solid black; width: 150px; height: 40px; margin-top: 10px;"></div>	
<b>Bring this voucher when you visit (Dine In &amp; Carry Out) the Mark's® <u>located at 1514 Bardstown Road</u></b>	
<b>and 15% of your purchase (excluding taxes) will benefit:</b>	
<b>Metropolitan Housing Coalition</b>	
<b>Group</b>	<b>Thursday March 12<sup>th</sup>, 2015</b>
<b>Valid on</b> <small>One coupon per check, per visit at participating Mark's® restaurants only. Cannot be combined with any other offer.</small>	
<b>PRESENT VOUCHER AT TIME OF ORDER</b>	

## City of Anchorage versus Bellewood Home for Children

Uspiritus Bellewood Home for Children is a non-profit facility that serves children who have been abused or neglected and are not in the foster care system. It has been located in Anchorage Kentucky for decades. Recently, the city of Anchorage has taken action to terminate the facility through direct filing of a case in court claiming a zoning violation. MHC is very concerned that the allegations by Anchorage do not seem supported by the evidence and that Anchorage conflates serving children who have been victims of violence with being perpetrators.

There are many detailed parts to this tale of a Conditional Use Permit granted to Bellewood in 1988. But the main issue seems to be that Anchorage is deliberately intransigent in its confusion between a definition used internally by the Kentucky Cabinet for Health and Human Services and a definition used in

the Conditional Use Permit for Bellewood. The language is different, but Anchorage seems to not acknowledge the difference between the two definitions.

Is this about disability? The standards used by the Cabinet to place abused or neglected children at Bellewood means that, by definition, children placed at Bellewood are considered to have a disability at their time of placement. However, people with disabilities are not automatically a danger to themselves or others and to assume so is dangerous territory. Yet that seems to be the stance of the city of Anchorage.

MHC will continue to watch as the facts in the case are revealed to see if there are fair housing issues involved.



# Louisville receives HUD funds for neighborhood revitalization planning

The Louisville Metro Housing Authority (LMHA) recently received a HUD Choice Neighborhoods planning grant that focuses on the Beecher Terrace public housing complex and the Russell neighborhood. The award is for \$425,000 in funding for the planning phase, which will take two years. Once there is a plan LMHA plans to apply for a HUD grant to help implement the plan.

Many of you are familiar with the HOPE VI program, which was used to catalyze the redevelopment of Cotter/Lang, Clarksdale and Sheppard Square housing complexes. Hope VI was also partly used to raze Iroquois Homes. HOPE VI does not exist anymore and was replaced by the Choice Neighborhoods program with the goal of addressing some of the issues of HOPE VI, which divorced public housing redevelopment from the surrounding neighborhood. Choice Neighborhoods is more focused on redeveloping public housing within the context of redeveloping the neighborhood.

The Choice Neighborhoods program supports locally driven strategies to address struggling neighborhoods with distressed public or HUD-assisted housing through a comprehensive approach to neighborhood transformation. Local leaders, residents, and stakeholders, such as public housing authorities, cities, schools, police, business owners, nonprofits, and private developers, come together to create and implement a plan that transforms distressed HUD housing and addresses the challenges in the surrounding neighborhood.

The Choice Neighborhoods program focuses on three core goals:

1. Housing: Replace distressed public and assisted housing with high-quality mixed-income housing;
2. People: Improve educational outcomes and intergenerational mobility for youth with services and supports; and
3. Neighborhood: Create the conditions necessary for public and private reinvestment in distressed neighborhoods.

Communities develop a comprehensive neighborhood revitalization strategy, or Transformation Plan. This Transformation Plan will become the guiding document for the revitalization of the public and/or assisted housing units, while simultaneously directing the transformation of the surrounding neighborhood and positive outcomes for families. In developing the Transformation Plan, LMHA will need to work with public and private agencies, organizations and individuals to gather and leverage resources needed to support the financial sustainability of the plan.

Anyone who lives in the Russell neighborhood or Beecher Terrace or who works or would like to invest in those areas should get involved with the planning process. To learn more about this, go to the LMHA web site, [www.lmha1.org](http://www.lmha1.org).

To become involved, contact LMHA at  
(502) 569-3420.



**Moved? Changes at your organization?  
Be sure to update your information with MHC in 2015!**

# It's that time of year again!

Here is MHC's legislative agenda for the 2015 General Assembly session. The Coalition creates an agenda based on member feedback and the work of our Education and Advocacy Committee. Membership on the committee is open to the public. All proposed legislative agenda items must be approved by MHC's Education and Advocacy Committee and the MHC Board of Directors. For more information about serving on an MHC committee a legislative agenda item, contact MHC at (502) 584-6858 or email info@metropolitanhousing.org.

## State Level issues:

- Repeal of escheat law for non-citizens who own land
- Land Bank reform: We are waiting to see the legislation, but MHC supports updating the state legislation allowing for local land bank authorities.
- Support a reduction in the 10 year period that someone with a lien has to initiate a foreclosure. We want it reduced to about 5 years (negotiable).
- Support any legislation that allows local government to purchase its own property tax liens before private purchases.
- Energy: support state legislation on energy that has a funding source to pay for energy efficient improvements for units occupied by low-income households.
- Personal income tax reform: support reform that helps low-income households.
- Bridge toll credit: support legislation that allows low-income persons to get a tax credit to offset paying tolls on the new bridge, especially to get to work, school or frequent use.
- Support Fairness for housing for all persons in the whole state.
- Support Uniform Residential Landlord Tenant Act throughout state
- Support passage of LIFT
- Support passage of payday lending reform legislation



**Find your legislators and other important information at:**

**[www.lrc.ky.gov](http://www.lrc.ky.gov)**

**Have your say on the issues that matter to you this session by calling:**

**1-800-372-7181**

## Local issues:

- Land Development Code reform: Support the recommendations of the Fair and Affordable Housing Sub-committee of the Land Development Code review to encourage affordable housing and to permit fair housing in allowing multi-family in the over 70% of land zoned single family.
- Support local government passing funding for the LAHTF
- Support local government buying its own property tax liens instead of selling to private speculators.
- Support using a Fair Housing Assessment for all government departments in deciding how to use resources.
- Support local government becoming an Intervenor in rate cases brought by LG&E before the Public Service Commission.



Louisville Mayor Greg Fischer:  
(502) 574-2003  
Metro Council:  
(502) 574-1100

# MHC intervenes with state regulators regarding proposed LG&E rate changes

*Proposed changes mean higher costs and less control over utilities spending for consumers*

LG&E wants to change the way you're charged for your electricity and natural gas utilities and those changes would impact people on low or fixed incomes and could discourage energy efficiency and reduced usage.

LG&E wants to raise the rate they charge people for simply having gas and electricity meters at their residence while lowering the rate for electricity and partially lower the rate for natural gas. Their proposal calls for a 67% increase in the fixed meter rate for electricity meters, from \$10.75 each month to \$18 each month, and a 40.7% increase in the fixed meter rate for gas meters, from \$13.50 each month to \$19 each month. Currently, you pay \$24.25 just for having the meters at your residence. If the changes are approved by the state, you will be paying \$37 a month, again, just for having electricity and gas meters at your residence. You would not have any control over this cost, as you would with your costs based on your utility usage.



LG&E also proposed a 5.68% reduction in electric rates for residential users and a 19.7% decrease in the distribution cost component for gas. These changes would mean that energy conservation will not lower energy costs and people will lose control of their utility costs. It also means that all the tax incentives and big talk from government that alternative energy sources are important goes up in smoke, if the state government, through the Kentucky Public Service Commission (PSC), grants LG&E's request.

Because LG&E is a monopoly, all changes must go through the PSC as what is known as a rate case. LG&E filed the rate case and MHC moved to intervene on behalf of the public. Under Kentucky state law, serving as an intervener means that MHC has several constituencies that have special interests in the case that are "not otherwise adequately represented" and/or that MHC's "intervention is likely to present issues or to develop facts that assist the commission in fully considering the matter...". Not only does MHC represent those who need assistance with reducing utility usage due to older, energy inefficient housing and those who need lower utility rates because of limited income, MHC's membership also includes affordable housing developers, both for- and nonprofit. Nonprofit affordable housing developers also utilize MHC's loan pool to assist them in creating the housing our community needs.

Unfortunately, although receiving lots of encouragement, the city of Louisville did not ask to be an Intervener in the case. Obviously, the city does not feel that they represent any special interest groups and that they have nothing to add that would present an issue or develop facts that would assist the PSC in considering the matter. Actually, the city has NEVER intervened with the PSC on behalf of residents, not even in the case to determine how to spend millions of dollars on energy efficiency programs.

You can support MHC in this fight! Become an MHC member and strengthen our voice when we speak up for the public in situations like this! MHC staff is always glad to speak to groups about our work. Write the PSC directly if you feel this change in how you are charged for your utilities - from a fee based on usage to uniform flat fee - is a bad policy. Tell them your opinion and ask them to hold a public hearing in Louisville on this dramatic change!

Kentucky Public Service Commission, P.O. Box 615, Frankfort KY 40602

Case Number: 2014-00372

# Calendar & Announcements

## Louisville Fair Housing Coalition

meets 2pm  
each 2nd TUE at New Directions, 1000 E.  
Liberty

## Louisville Vacant Property Campaign

meets 5:30pm  
each 3rd TUE at 1229 S. Shelby St.

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## Bank on Louisville Events

- | Start Fresh! workshop: Thursday, February 12, 10am-12pm, at Bridges of Hope Neighborhood Place, 1411 Algonquin Parkway.
  - | Rebuilding Credit workshop: Wed. Feb. 18, 5:30-6:30pm at Farnsley Middle School, 3400 Lees Lane.
  - | Start Fresh! workshop Thursday, February 19, 10:00am-12:00pm, at Urban Government Center, 810 Barret Ave.
- To register for any of these workshops, call Bank On Louisville at 574.5156.

## February 12th, 5-7:30 p.m. 2015 New Kentuckians Tour:

An Undocumented Kentuckian Shares His Story - University of Louisville Chao Auditorium. Contact the ACLU of Kentucky at (502) 581-1181.

## February 14th, 1pm - 4pm Preservation Louisville Workshop: "Planning a Project in a Historic District". Event will be led by Cynthia Johnson and Gary Kleier. Location: 631 S. Fifth Street Louisville, KY 40202

Sign up now at [www.preservationlouisville.com](http://www.preservationlouisville.com) and for any questions please call 502-540-5146.

## Monday, February 16th - League of Women Voters' Dinner and Democracy meeting

Dinner at 5:30 pm, program at 6:00 pm  
Topic: "Increasing the Minimum Wage: Whose Reality Is It?" speakers will include a representative from the Kentucky Center for Economic Policy, and other invited guests.  
Public is welcome. Location: Lang House, 115

Tuesday, February 17 at 7:00 p.m. Greater Louisville Sierra Club presents Attica Scott discussing "Environmental Justice + Public Health".

Program will focus on environmental justice in Louisville and how movement for environmental justice is a public health priority. Location: Clifton Center. Free and open to the public.

## Sunday, March 1, 6:00 pm Preservation Louisville's Downton Abbey Finale Viewing Party

Silent auction, costume contest, beverages and hors d'ouerves before the finale viewing. 631 S. Fifth Street. Louisville, KY 40202. Registration and info [www.preservationlouisville.com](http://www.preservationlouisville.com).

## March 10th 5-6:30 p.m. History of ACLU of KY's Work on LGBT Rights

University of Louisville Chao Auditorium  
Contact the ACLU of Kentucky for info at (502) 581-1181.

## April 7, 2015- Homeless and Housing Coalition of Kentucky Annual Meeting, Lexington Convention Center, 3:30-5:30PM. More information: Call (502) 223-1834

## April 8-9, 2015 - KHC-HHCK 2015 Kentucky Affordable Housing Conference. "Housing Kentucky Families: New Vision, New Strategies," Hyatt Regency and Lexington Convention Center. Sponsorship and lodging information at <http://kyhousing.org/Conference/2015KAHC/Pages/default.aspx>

**DONATE TODAY!**

## Strengthen the United Voice for Fair & Affordable Housing!

Make your donation online at [www.metropolitanhousing.org](http://www.metropolitanhousing.org) or  
mail this form to MHC, P.O. Box 4533, Louisville, KY 40204-4533.

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Membership Level

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Sustaining Member - \$500-\$999

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Check here if you would like your donation to be anonymous

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

