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METROPOLITAN
HOUSING COALITION

Newsletter

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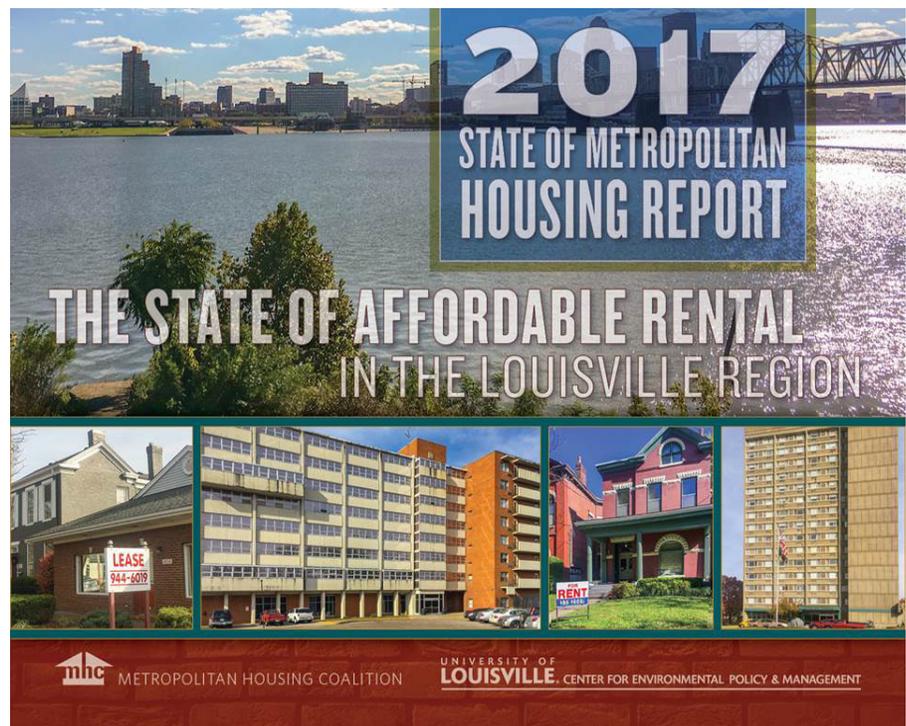
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2017 SMHR Officially Released!



The 2017 SMHR was released on Tuesday, December 12th, and it examines nine indicators of fair and affordable housing progress in the 13 county Louisville Metropolitan Statistical Area (MSA).

Download all of our State of Metropolitan Housing Reports and other reports for FREE at our Website:
www.metropolitanhousing.org/resources/mhc-reports

2017 SMHR Focus Topic

In addition to the nine measures, this year's focus topic is The State of Affordable Rental in the Louisville Region.

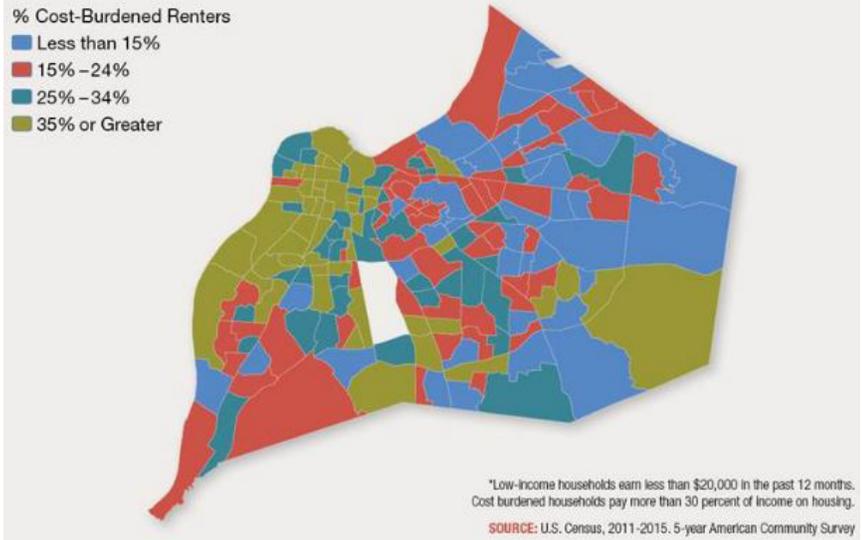
More people in the region are renting. Between 2010-2015, the percentage of renter occupied units increased by 9.3%. Additionally, an increasing number of higher income people are renting. Since 2006, the percentage of renters that are upper income increased by 4.2% and now stands at 16.1%.

Renters in the region are increasingly rent-burdened, especially low-income renters. Very low-income households are the most cost-burdened across the MSA.

Louisville's eviction rate, 5.3%, is the seventh highest of the largest fifty Metropolitan Statistical Areas.

There is a gap in available affordable rental units of about 24,000 across the MSA, for households earning less than \$20,000.

Map 2: Share of Low-Income Renter Households that are Cost-Burdened* by Census Tracts - Louisville/Jefferson County 2015 ACS 5-Year Estimates

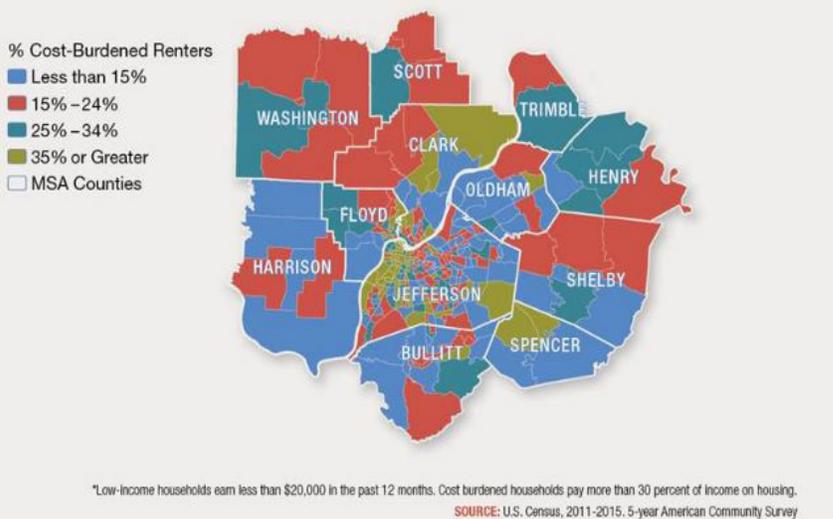


Our rental market continues to be racially segregated across the MSA. While renter households are more likely to be white than black or people of color, a higher proportion of blacks or African-American households rent. However, there are also counties in the region in which there are no black or African-American households who rent.

Data from the report includes:

- Louisville Metro continues to segregate by race, having a disability, being a female headed household with children and/or being Hispanic/Latinx.
- 38.68% of the workforce does not earn a wage that would support the rent of a modest two bedroom apartment in the Louisville MSA.
- Housing Affordability (ownership) measures show that 82 % of owner occupied households earning between \$20,000 and \$34,999 have excessive shelter costs and close to half of those earning between \$35,000 and \$49,999 are in the same situation.
- Homeownership rates for whites in Louisville Metro is 70% compared to 37% of black/African American households and 39% of Hispanic/Latinx households.

Map 1: Share of Low-Income Renter Households that are Cost-Burdened* by Census Tracts - Louisville Metropolitan Statistical Area (KY-IN MSA) 2015 ACS 5-Year Estimates



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<http://www.metropolitanhousing.org/resources/newsletters>

2017 SMHR (Continued...)

Figure 13: Housing Wage for Fair Market Rents 2017, 2016 Job and Wage Numbers for Louisville MSA

Housing Wage for One-Bedroom FMR	Housing Wage for Two-Bedroom FMR	Housing Wage for Three-Bedroom FMR	Housing Wage for Four-Bedroom FMR
\$12.10	\$15.25	\$20.87	\$23.65
# of jobs that pay median hourly wage less than \$12.10	# of jobs that pay median hourly wage less than \$15.25	# of jobs that pay median hourly wage less than \$20.87	# of jobs that pay median hourly wage less than \$23.65
151,370	249,050	408,790	449,690
% of total workforce			
23.51%	38.68%	63.49%	69.84%

38.68% of the workforce does not earn a wage that would support the rent of a modest two bedroom apartment in the Louisville MSA.

Figure 17: Housing Tenure

United States, Kentucky, Louisville MSA, and Louisville/Jefferson County

	United States	Kentucky	Louisville MSA	Louisville/Jefferson County
Total Households	116,926,305	1,708,499	492,904	306,915
Owners	64%	67%	67%	62%
Renters	36%	33%	33%	38%
Households by Race/Ethnicity				
White Households	90,647,126	1,525,776	406,151	231,474
Owners	69%	70%	73%	70%
Renters	31%	30%	27%	30%
Black/African-American Households	14,186,983	132,753	69,184	62,503
Owners	42%	38%	38%	37%
Renters	58%	62%	62%	63%
Hispanic/Latinx Households	14,410,181	36,906	14,744	10,435
Owners	46%	36%	41%	39%
Renters	54%	64%	59%	61%
Households by Family Type				
Family households	76,958,064	1,134,316	319,185	185,802
Married-couple Household	56,270,862	836,940	228,179	126,001
Owners	80%	83%	86%	83%
Renters	20%	17%	14%	17%
Male Household, No Wife Present	5,543,754	79,946	23,607	14,702
Owners	54%	59%	60%	55%
Renters	46%	41%	40%	45%
Female Household, No Husband Present	15,143,448	217,430	67,399	45,099
Owners	46%	47%	46%	42%
Renters	54%	53%	54%	58%

Homeownership rates for whites in Louisville Metro is 70% compared to 47% of black/African American households and 39% of Hispanic/Latinx households.

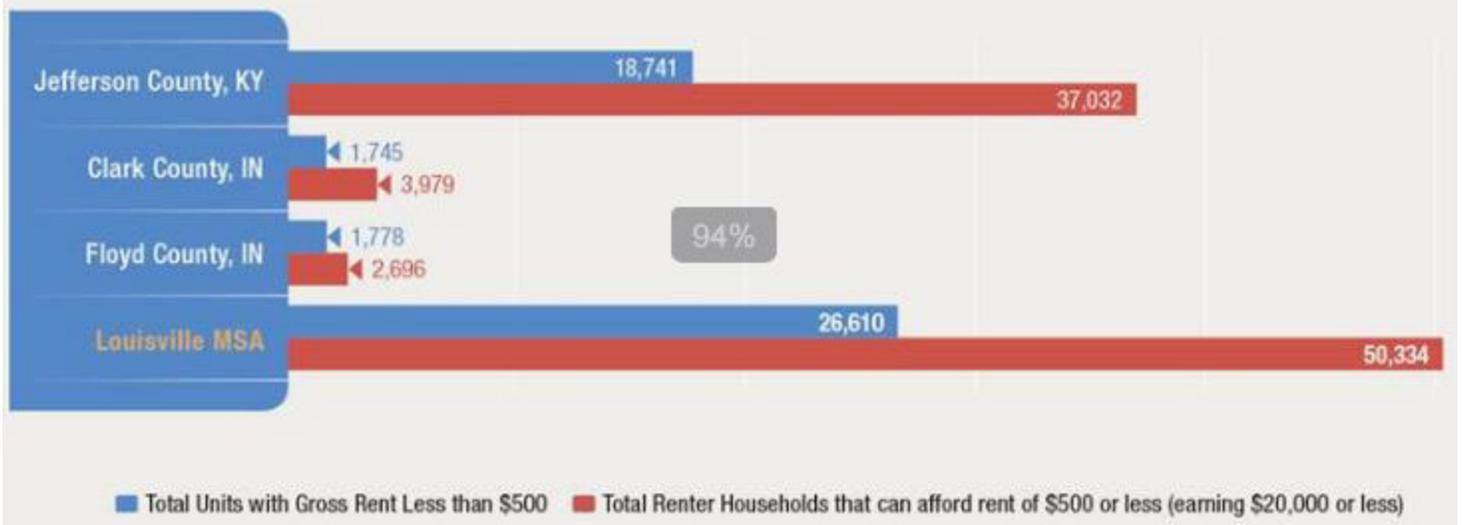
Figure 18: Mortgage Status by Monthly Housing Costs as a Percentage of Household Income in the Past 12 Months

	Louisville/Jefferson County Estimate	Louisville MSA Estimate
Total Households:	189,914	331,060
Households with a mortgage:	127,845	223,718
Less than \$20,000:	7,612	13,221
Less than 20 percent	6%	6%
20 to 29 percent	0%	1%
30 percent or more	98%	97%
\$20,000 to \$34,999:	12,167	20,870
Less than 20 percent	10%	9%
20 to 29 percent	3%	4%
30 percent or more	14%	15%
\$35,000 to \$49,999:	16,140	26,555
Less than 20 percent	13%	13%
20 to 29 percent	11%	12%
30 percent or more	40%	41%
\$50,000 to \$74,999:	27,171	49,368
Less than 20 percent	48%	47%
20 to 29 percent	21%	22%
30 percent or more	36%	37%
\$75,000 or more:	63,998	110,935
Less than 20 percent	45%	44%
20 to 29 percent	19%	16%
30 percent or more	50%	50%
Percentage of Households Spending 30 percent or more, out of all Households with a Mortgage	77%	76%
	20%	20%
	3%	4%
	26%	25%

Percentages based on within-group mortgage ranges (May not total 100 percent due to rounding).

Housing affordability (ownership) measures show that 82% of owner occupied households earning between \$20,000 and \$34,999 have excessive shelter costs and close to half of those earning between \$35,000 and \$49,999 are

Check out our Fair Housing PSAs made with teens on MHC's YouTube channel <https://goo.gl/EHHHML>

Figure 9: The Affordable Housing Gap, Louisville MSA and Selected Counties

2017 SMHR (Continued...)

Some of MHC's recommendations

- All planning processes recognize the increase in need for affordable housing and for a city that is accessible everywhere.
- Policies that demand inclusion of affordable housing whenever the city confers a benefit.
- Incentives for producing affordable housing and housing that is accessible.
- Establish short-term low-interest loans for those in danger of eviction.
- Programs that help low-income home owners repair and maintain their homes.

MHC sees the report as an aid for our Comprehensive Plan going out to 2040. As we are envisioning our built environment for the next twenty years through the Comprehensive Plan, Louisville needs to acknowledge that past zoning, policies, incentives and benefits to developers only increased segregation and aggressively counter past practices to create housing for those with low wages or fixed incomes throughout Jefferson County. Since we know what has NOT worked, to continue on the same path is a form of lazy racism and discrimination against fair housing protected classes. Further, the entire metro area has seen an increase in renters and we need to value all households, not refer to renters as 'nuisances' that must be 'abated' as we currently do in our Comprehensive Plan."

The 2017 SMHR was made possible by the generous support of Louisville Metro Government, PNC Bank, Gannett Foundation, the Lexington Fair Housing Council, and University of Louisville's Cooperative Consortium for Transdisciplinary Social Justice Research.

It's almost the end of the year. Are you in the giving spirit? Help MHC continue the fight for fair & affordable housing by making a donation!

Donate online by visiting:

<http://app.etapestry.com/hosted/MetropolitanHousingCoalition/Online-Donation.html>

Prospect Cove

There is a proposal to use Low Income Housing Tax Credits to build a 198 unit apartment development in District 16, which includes Prospect, for seniors (those over 55). Although the apartments would not be located in Prospect, the government of Prospect opposed this development, and the comments of Prospect Mayor John Evans show that racial hatred is the motivating factor.

The Metropolitan Housing Coalition rarely involves itself in individual zoning cases, but in this instance a government, other than Louisville, has directed resources to thwart the inclusion of affordable housing for seniors within the Louisville city limits. So we have been involved in this case throughout the hearings. In the interest of transparency, there is a member of the MHC board who is with the developer LDG, but he has not taken part in any board discussions on this case.

The Metropolitan Housing Coalition sent you a report last year that had a focus on housing for people living with disabilities and our aging population. There has been, and will continue to be, a huge growth in the percentage of people over the age of 65, and you can see this difference just between 2010 and 2014 in Figure 1 and Figure 2A, with an even more intense increase projected after. We need housing for seniors. We need housing for seniors that is affordable and that is located throughout all of Jefferson County.

District 16 in which the proposed senior housing will be constructed has the highest percentage of people over the age of 65. It also has the lowest percentage of people over the age of sixty five with a disability and the lowest percentages of units that are public housing, Section 8 or Low Income Tax Credit funded. District 16 is less than 4% black, in a county that is 21% black.

I attended the full two hearings by the Planning Commission on whether to grant zoning amendments to allow this. An inordinate amount of time was spent on the people who would move in rather than the proper zoning considerations. I heard coded language that should alarm all of us.

Figure 1: Percentage of Louisville MSA Population in 2014

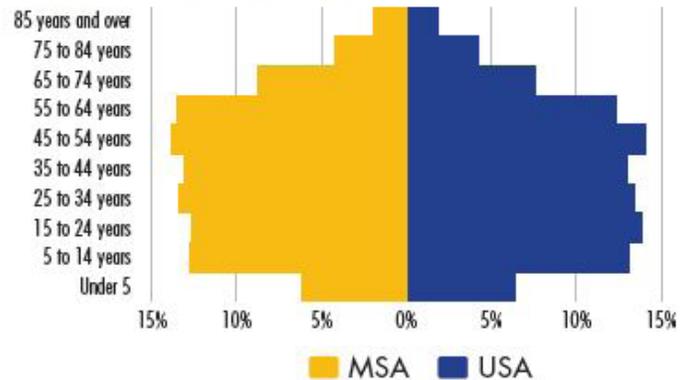
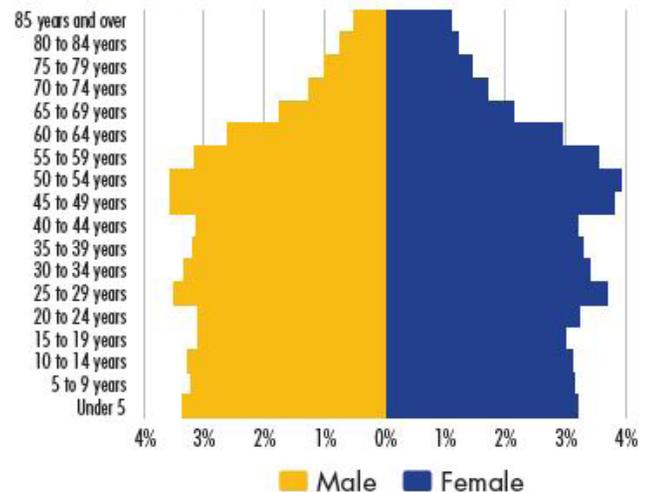


Figure 2A: Percentage of Jefferson County Population in 2010



While the Planning Commission approved the development and zoning changes, the Metro Council did not. Mayor Fischer does not have veto power in a zoning case, but he refused to endorse the Council's decision to continue segregation.

The racial animus and terroristic language of Mayor Evans- AFTER the Council voted to refuse to allow lower income seniors in District 16- proves the real reason for opposition. Mayor Evans wrote, "Mayor Fischer's letter simply confirms his plan to relocate thousands of folks from downtown to Prospect and throughout other neighborhoods in Jefferson County".

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<https://www.facebook.com/mhclouisville/>
<https://twitter.com/mhclouisville>

Prospect Cove (continued...)

Mayor Evans quoted a statement by Mayor Fischer that “the need to build affordable dwellings at scattered locations has increased in the past 20 years or so since the municipal housing agency has dismantled several large bleak housing complexes in the inner city- including Clarksdale, Cotter-Lang, Sheppard Square and soon Beecher Terrace and RELOCATED THEIR THOUSANDS OF RESIDENTS” (emphasis added by Mayor Evans clearly for the purpose of creating fear). Note that Mayor Evans deliberately chose to focus on areas that were very segregated and overwhelmingly black. He, very carefully, did not cite areas that were poor and white.

The sad fact is that the razing of the large public housing complexes has not resulted in thousands being moved to other areas, but a reconcentration by race and economics. The sad fact is that only 1,634 units have been created in Jefferson County using Low Income Housing Tax Credits in the last TEN YEARS. The sad fact is the 46% of renter households with seniors are rent burdened. The sad fact is that there were 5,780 JCPS students who experienced being homeless in the 2016-2017 school year.

Find out how your Council Member voted and whether they stand behind Mayor Evans’ summary of the reasons Prospect opposes housing lower income seniors on land not in Prospect.

MHC at work in 2017 to 2018 and beyond!

It has been another exciting year. MHC is involved with many projects that will take us into 2018. We would like your help and support in all these activities - as advocates, as experts, as members of MHC.

The Comprehensive Plan is coming out of the public input process with a strong housing component dealing with fair and affordable housing. In a short time it will be before Louisville Metro Council, and we need to protect the housing component!

MHC is staying involved with the zoning case that prohibited apartments for lower income seniors in east Jefferson County. A fair housing case was filed. We will continue to combat the underlying racism of the prohibition (see the Propsect Cove article later in the newsletter).

Executive Director Cathy Hinko will be co-teaching a graduate level course at the University of Louisville School of Urban & Public Affairs starting January. It is on fair and affordable housing and the roll of policy and planning.

LG&E has started the processes to lessen Demand Side Management (energy conservation) programs while at the same time initiating a cost of an almost \$400 million project to be paid for by utility customers. The new project is Advanced Metering, and you can read more about it in our next newsletter.

MHC wrote an essay that will be included in a Louisville Urban League publication among many other essays they requested by Louisvillians on all aspects of life in Louisville.

MHC will launch our public service announcements on fair housing done by teens. You can see them now at our YouTube channel <http://goo.gl/EHHHML>. The launch will be in partnership with TARC, where we will be advertising the PSAs in buses. Thank you TARC!

MHC continues our work in distributing lead paint tester kits to families in older housing. We have handed out over 2,000 kits thus far!

MHC will, through a grant by the Louisville Bar Foundation, create a rental readiness program for Louisville Metro that will be on line and have written materials. This supports our work to value renters as they grow in numbers in our metro area (see the 2017 State of Metropolitan Housing Report).

Louisville Human Relations Commission Completing Fair Housing Assessment Instrument

By Kendall Boyd, Executive Director of
Louisville Metro Human Relations Commission



The Louisville Metro Human Relations Commission is pleased to announce that it is currently completing the development of the Fair Housing Assessment Instrument. This assessment instrument will serve as a guide for various Louisville Metro Departments. It will serve as a mandatory lens for review of all actions by all parts of government when developing policies, initiatives, programs, or budget issues that will impact housing or housing choice in any manner.

This assessment instrument will be a step-by-step process, which will be guided by key questions, and will conclude with communicating process results and supporting Louisville Metro Government with its commitment to Affirmatively Furthering Fair Housing.

This instrument is extremely important, because Affirmatively Furthering Fair Housing is a legal requirement that federal grantees must fulfill to further the purposes of the federal Fair Housing Act. For too many people, housing choices can be constrained through housing discrimination, the operation of housing markets, investment choices by holders of capital, the history and geography of regions, patterns of development and the built environment. These factors and others can result in segregation, racially concentrated areas of poverty, and unequal access to vital community assets that can shape life outcomes, which Louisville Metro Government is committed to eradicating.

The Fair Housing Assessment Instrument is expected to be in full use by early 2018.

Community Calendar

Louisville Fair Housing Coalition

Meets each 2nd Tuesday at 2pm at New Directions 1000 E. Liberty

Louisville Vacant Property Campaign

Meets each 3rd Tuesday at 5:30pm, now at **a new location**: the Western Branch of the Louisville Free Public Library at 10th & Chestnut (604 S 10th St).

Coalition for the Homeless Give-a-Jam to End Homelessness

Give-A-Jam brings together dozens of talented local musicians, soups and stews crafted by eight of Louisville's best restaurants, and silent auction items donated by skilled local artists and businesses. Above all, it is a community event where every Louisvillian can do something to end homelessness—all while enjoying music, soups, and great company.

Thursday, December 21

6:00 pm - 11:00 pm

**The Clifton Center
217 Payne St.**

For more information visit:

<http://louhomeless.org/giveajam/>

Louisville Co-op Grocery Store project

Come learn about the benefits of, and help work on building a cooperatively owned grocery store serving urban Louisville. If you live in Old Louisville, Russell, Parkland, Portland, Shawnee, or Smoketown/Shelby Park neighborhoods, join us and discuss opportunities in your neighborhood - we're recruiting leaders from these 6 areas to help with outreach, research, and fundraising!

Tuesday, January 9th

And every second Tuesday

5:30 pm - 7:30 pm

**Joshua Tabernacle Church
426 S. 15th St.**

Contact Louisvillefoodcooperative@gmail.com

DONATE TODAY!

Strengthen the United Voice for Fair & Affordable Housing!

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