

# Fair and Affordable Housing for All



Greetings!

## In This Issue:

- [SAVE THE DATE! 2019 State of Metropolitan Housing Report Release on Wednesday, December 4th](#)
- [The New Comprehensive Plan Gives the Louisville Metro Planning & Design Staff an Important Affordable Housing Tool](#)
- [LIHEAP Subsidy & Crisis Overview](#)
- [Property Tax Help Available via LHOME](#)
- [Support MHC Through Kroger Rewards and Amazon Smile](#)
- [Community Calendar](#)



## **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.

## SAVE THE DATE!

### PLEASE JOIN MHC

for the release of the 2019 State of Metropolitan Housing Report on Wednesday, December 4, 2019 @ Noon at the Louisville Urban League (1535 W Broadway, Louisville, KY 40203).



Please join us for the release of the  
*2019 State of Metropolitan Housing Report*

Wednesday, December 4<sup>th</sup>, 2019  
12:00 p.m. – 1:00 p.m.  
Louisville Urban League  
1535 W. Broadway, Louisville, KY 40203

The 2019 focus topic builds on MHC's work on involuntary displacement by tracking longitudinal data on the Russell Neighborhood and will focus on the intense scrutiny and investment in Russell, and the programs that work to allow people to become more prosperous. We do this to define solutions as investment in minority neighborhoods increases.

For more information, call MHC at 502-584-6858 or email  
[tony@metropolitanhousing.org](mailto:tony@metropolitanhousing.org).



You can download all of MHC's previous reports at  
<http://www.metropolitanhousing.org/resources/mhc-reports/>



State of Metropolitan Housing Report Funded By:  
**THE GHEENS FOUNDATION**



## Is your organization interested in becoming an Event Sponsor?

Event sponsorship levels range from \$250 to \$1,000 with a variety of benefits to the sponsoring organization. Please see the table below for more details. Contact Tony Curtis directly if you are interested in becoming an event sponsor or have any questions: [tony@metropolitanhousing.org](mailto:tony@metropolitanhousing.org) or (502) 584-6858.

Contact Tony Curtis at  
[tony@metropolitanhousing.org](mailto:tony@metropolitanhousing.org)  
or  
502 584-6858 regarding  
donations & gifts.

To make an online donation,  
visit us on the web at  
[www.metropolitanhousing.org](http://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.

## Community Calendar

**Fair Housing Coalition**  
meets at 2:00 P.M.  
on the 2nd Tuesday of each  
month at New Directions,  
1617 Maple St.

**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



**Tuesday, November 5, 2019**  
Polls Open:  
6:00 A.M. to 6:00 P.M.

Click [HERE](#) to find your polling  
station and view a sample ballot.



**Home Sweet LHOME**

**Tuesday, November 12, 2019  
9:30 A.M. to 11:00 A.M.**

**Where?**

**Joshua Tabernacle  
Missionary Baptist Church  
426 South 15th Street, Louisville,  
KY 40203**

An event to celebrate the success of LHOME, its clients, and fair lending for ALL Louisvillians!

Click [HERE](#) to **RSVP** and for more Event information.

2019 State of Metropolitan Housing Report Release Event <i>SPONSORS</i> <i>BENEFITS</i>	Advocate (\$250)	Groundbreaking (\$500)	Foundation (\$1,000)
Acknowledgement in Event Press Releases & Flyer			X
Acknowledgement in the Event Presentation		X	X
Projection of Organization's Logo	X	X	X
Thank You in Event Program w/ Logo	X	X	X
Acknowledgement in MHC December eNewsletter	X	X	X
Thank you on Facebook Post			X
Thank you on Twitter Post			X

# The New Comprehensive Plan Gives the Louisville Metro Planning and Design Staff an Important Affordable Housing Tool!

by Cathy Hinko

Your hard work and many hours on the Comprehensive Plan have paid off! You have ten minutes to rest.... Now we need to move ahead.

Think of those night meetings, in the cold, while we worked on getting fair housing and affordable housing into the new Comprehensive Plan. Well-it was worth the effort. We created a mandate that could not be ignored.

It took the Council long enough to enact the new Comprehensive Plan, but it finally went into effect this year. The Planning and Design staff took the changes we made, and in reviewing a requested zoning change for a major development proposed at Grinstead and Lexington Roads, staff included a recommendation that 10% of the units be affordable using Fair Market Rent and 80% of median income. The affordable housing recommendation was worded in a suggested binding element, with the developer agreeing to a 5% inclusion of affordable housing units in One Park.

There was resistance, but the Planning Commission held fast to the principle that the new Comprehensive Plan gave them the imprimatur to request affordable housing in the first major development that came before them.

Wow!!! This was important not only for empowering our local government to insist on the inclusion of affordable housing, but in recognizing that zoning changes have a value - like Tax Increment

Financing as a value- and that if our city is going to grant something to a developer, we need the developer to be a good citizen and further the city's development goals of fair housing and affordable housing.

But we need to advocate on:

- what percent of housing units should be affordable;
- how to define affordable;
- whether there should be an alternative that allows developers to pay into the Louisville Affordable Housing Trust Fund in lieu of inclusion; and
- Not confining this good citizen request to housing development, but having it apply to any development, including commercial, industrial, or entertainment-after all, those workers need to live somewhere.

Let's regroup and use this success to launch more successful efforts in having our city grow in a responsible way.

## **Low-Income Home Energy Assistance Program (LIHEAP) Subsidy & Crisis Overview**



# LIHEAP OVERVIEW

## Low-Income Home Energy Assistance Program



### LIHEAP "SUBSIDY" COMPONENT

#### \*ONE-TIME BENEFIT\* SUBSIDY COMPONENT

#### "EARLY REGISTRATION" ELIGIBILITY

**Oct. 2nd to Oct. 31st**

Open **ONLY** to **applicants** 60 years or older **or** are disabled and receives a **fixed income** (For example: Social Security, SSI, pension or Black Lung benefits).

#### Subsidy Applications

**Nov. 4th to Dec. 13th**

Open to **eligible Jefferson County residents** who are **within** the **2019-20 Income Guidelines**.

### 2019-2020

Income Guidelines 2019-2020 LIHEAP	
Persons In Household	Maximum Gross Monthly Income
1	\$1,354.00
2	\$1,832.00
3	\$2,311.00
4	\$2,790.00
5	\$3,269.00
6	\$3,748.00
7	\$4,227.00
8	\$4,705.00
Each add'l person	Add \$479.00

### LIHEAP "CRISIS" COMPONENT

#### "CRISIS" APPLICATIONS

**Jan. 6th to March 31st\***

*\*(or until funding is expended, whichever comes first)*

**Eligible Jefferson County Residents within the 2019-20 Income Guidelines**, who have:

- Received a Disconnect notice from utility service provider, **or**
- Received a current bill with a past due amount, **or**
- Received an eviction notice if utilities are included in the rent, **or**
- Are within 10 days of running out of pre-paid electric service, **or**
- Are within 4 days of running out of bulk fuel.

## SCHEDULING AN APPOINTMENT

1) Call 502-991-8391

2) Or go online at [louisvilleky.cascheduler.com](http://louisvilleky.cascheduler.com)

### DOCUMENTATION REQUIREMENT

- ♦ **Proof of all household income** for the **prior month** (Ex. Food Stamp award letter, Social Security Award letter, pay stubs, etc. or other proof of \$0 income). Note: Zero Income forms are available at the LIHEAP offices or at 701 W. Ormsby Ave., Ste. 201; or online at [www.louisvilleky.gov](http://www.louisvilleky.gov) (search for LIHEAP)
- ♦ **Social Security Card(s)** (or official documentation with Social Security Numbers) or **Permanent Residence card** (Green Card) for **each member of the household**; and
- ♦ Bring in **most current heating bill**, **statement from your landlord if heating expenses are included in your rent**, statement from utility company if you participate in Pre-Pay Electric Program. The account number and name on the account for all heating fuel sources and electric.

**SEE NOTES ON ADDITIONAL REQUIREMENTS AND DOCUMENTATION FOR LIHEAP "CRISIS" COMPONENT**

For more information, call Metro311 at 311 or 574-5000.

### LOCATIONS

(Please schedule an appointment in advance.)

♦ Bridges of Hope Neighborhood Place 1411 Algonquin Pkwy., 40210	♦ Newburg Community Center 4810 Exeter Ave., 40218
♦ Northwest Neighborhood Place/ Academy at Shawnee 4018 W Market St., 40212	♦ South Central Neighborhood Pl. 4255 Hazelwood Ave., 40215
♦ Southwest Government Center/ Dixie Highway location 7219 Dixie Hwy., 40258	♦ Ujima Neighborhood Place/ DuValle Education Center 3610 Bohne Ave., 40211

### BENEFIT INFO

Benefits for the LIHEAP program are paid directly to the utility service provider.

1. The benefit amount for Disconnect Notices during the Crisis Component is based on the minimum amount it would take to alleviate the crisis situation as well as household size, income and fuel type.
2. The benefit for current bills with past due amounts during the Crisis Component is based on the Past Due Balance.



## Property Tax Help Available

Property Tax time will soon be here and it is time to plan on how to pay those taxes if you are not currently being escrowed by a mortgage lender. Property Tax bills will be mailed to homeowners on November 1, 2019. If you know now that there will be a financial hardship created in paying that tax bill, there is help available. If you act BEFORE the

end of November you may even take advantage of a 2% discount on the bill. LHOME, a mission-driven Community Development Loan Fund has limited funds available to assist in paying current and/or delinquent tax bills. We are located at Taylor and Berry Blvds In Louisville and exist to provide access to capital to areas of our community that have been financially underserved.

Our property tax loan product can not only save you 2% if applied before the end of November, it is available at a very low interest rate and avoids all late charges and penalties. Act now and save! If you apply during September or October you can be ready to take advantage of the discount and not worry about the bill when it arrives in November. We spread the repayment over 12 to 24 months. To qualify for this loan you must be the owner and occupant of the property being taxed and you must have a source of income which will allow repayment over time.

Don't wait until the last minute, call or email our chief loan officer Dan Farris today: 502- 657-1297, [dfarris@lhomeky.org](mailto:dfarris@lhomeky.org), [www.lhomeky.org](http://www.lhomeky.org).

LHOME may also help answer questions about homestead and disability exemptions available if you qualify and have not previously applied. Don't wait, waiting is not your financial friend in this case.

## Support MHC Through Kroger Community Rewards and Amazon Smile!



- (1) Go to [www.KrogerCommunityRewards.com](http://www.KrogerCommunityRewards.com).
- (2) Look for "I'm a Customer" and click "View Details."

- (3) Sign in with your existing Kroger account, or create a new account.
- (4) Enter the code BA764 in the "Find an Organization" search box - click "Search."
- (5) When Metropolitan Housing Coalition pops up, simply click "Enroll."



- (1) Sign in to [smile.amazon.com](https://smile.amazon.com) on your desktop or mobile phone browser.
- (2) From your desktop, go to Your Account from the navigation at the top of any page, and then select the option to Change your Charity. Or, from your mobile browser, select Change your Charity from the options at the bottom of the page.
- (3) Search "Metropolitan Housing Coalition" and click "Select" to support.



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.