Greetings!

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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).

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.
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 or (502) 584-6858.
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
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, 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!

(2) Look for "I'm a Customer" and click "View Details."
(1) Sign in to 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.