

## **Statement to Metro Council on Funding the Louisville Affordable Housing Trust Fund**

by Jessa Warner, Jeff St. Baptist Community, on behalf of CLOUT (Citizens of Louisville Organized & United Together), Thursday, January 28, 2016

My name is Rev. Jessa Warner and I live in Councilman Tandy's district. I am a member of Jeff Street Baptist Community at Liberty, which is a member of CLOUT, Citizens of Louisville Organized and United Together. We're here tonight to ask you to fund the Affordable Housing Trust Fund through a small increase in the Insurance Premium Tax. The ordinance needs to be passed by March 23 to provide funding for next year. Thousands of people in our community need this investment.

I am just one face of Louisville's Affordable Housing crisis. When I graduated from Louisville Presbyterian Seminary almost two years ago, I accepted a case management job helping homeless veterans find housing. While I find my job to be very rewarding, it is considered a low-income job in Louisville. So when I began looking for my own apartment, I found few that I could afford by myself and live safely. I finally selected the best apartment I could find in my price range.

During the first six months of living in my new apartment, it needed basic repairs that should have been made before I moved in. Things like cleaning the carpets and floors, fixing holes in the walls and in my sink, and most importantly, getting rid of cockroaches, which I finally had to take care of myself.

I have a slum lord who consistently has no concern for my safety. When showing the apartment, keys are left in the mailbox. On my second night in my new apartment, I was awakened by two intoxicated adults unlocking my door and deadbolt in an attempt to continue squatting my apartment.

I soon noticed that my neighborhood in Germantown has four abandoned houses within a block of my apartment, and several cars in which people sleep on warmer nights. It is common to find used needles, run into stray dogs, hear gunshots, and be propositioned by strangers when walking through my neighborhood. I cannot afford to move anywhere else, and I cannot guarantee that another affordable apartment will be any safer.

Tonight, I ask you to remember that the affordable housing crisis isn't just about homelessness. There are thousands of young professionals like me — in every neighborhood, in every council district — who are working full-time and struggling to find decently maintained apartments where they can live in safe neighborhoods, because housing is too expensive.

Tomorrow our city will celebrate and break ground on a nearly \$300 million luxury hotel with 200-plus posh apartments. But we are here tonight to say that our city needs more than just luxury housing and downtown development. I'm a young adult with a Master's degree but I can't afford a high-end apartment downtown. I'm worried about being priced out of Louisville.

If we want to keep young professionals like myself in Louisville, we need investment in housing that people at every income level can afford. That's why we're here to ask you: fund the Affordable Housing Trust Fund by a small increase in the Insurance Premium Tax by March 23. Thousands of young professional and families in our community can't wait any longer. Thank you.

## **Statement to Metro Council on Funding the Louisville Affordable Housing Trust Fund**

by Carissa Broyles, St. John Paul II Catholic Church, on behalf of CLOUT (Citizens of Louisville Organized & United Together), Thursday, January 28, 2016

My name is Carissa Broyles and I live in Councilman Peden's district. I attend St. John Paul II Catholic Church, which is a member of CLOUT, Citizens of Louisville Organized and United Together. We're here tonight to ask you to fund the Affordable Housing Trust Fund through a small increase in the Insurance Premium Tax. The ordinance needs to be passed by March 23 to provide funding for next year. Thousands of families like mine need this investment in our community.

I currently am living in my mother's basement, because I can't afford my own housing. Like many people my age I can't afford housing not because I am lazy, I am quite the opposite. I can't afford housing, because I one don't have enough good credit or because I work 2 jobs and still can't make enough money to support myself.

I graduated valedictorian from Brown high school and went on to graduate from Lindsey Wilson College with a GPA of 3.5 and a bachelor's of science in Psychophysiology and a minor in Chemistry. Last semester I decide to go back to U of L for my nursing degree. I worked at Kroger pharmacy and UPS 3rd shift while taking 4 college classes but still struggled to find affordable and safe housing.

My last apartment cost \$730 a month and it wasn't anything spectacular and was very unsafe. I once came out my door to swat team preparing to storm a downstairs apartment and police cars were a regular I my parking lot. I never felt completely safe walking in my parking lot when I came back from UPS at 430am. Due to these circumstances my mom and I decided that I needed to return home to live in her basement.

I don't qualify to purchase a home due to large down payments required and my little credit history. My mom can't cosign for a loan because of her own financial situation as a single mom of four. No one should have to work 2 jobs, go to school, and average 3 hours of sleep a day just too barely make ends meet in an unsafe living environment.

If we want to keep young people me in Louisville, we need a chance to get started. That's why we're here to ask you: fund the Affordable Housing Trust Fund by a small increase in the Insurance Premium Tax by March 23. Thousands of young adults like me can't wait any longer. Thank you.