



Louisville Metro Planning Commission
Attn: Vince Jarboe, Chair
444 S. 5th Street
Louisville, KY 40202

October 9, 2018

Dear Chairman Jarboe and fellow Commissioners,

Catholic Charities of Louisville offers this letter in support of the development known as Unity Place, a project that will contribute to ameliorating the substantial gap between demand and supply of high-quality and affordable housing in Louisville Metro.

Catholic Charities has been resettling refugees in the Louisville area for over 40 years. In addition to its work as a direct resettlement agency, Catholic Charities of Louisville is home to the Kentucky Office of Refugees, directed by the State Refugee Coordinator, which coordinates activity and manages certain federal funds for support of refugees who receive services from any of the direct resettlement agencies in Kentucky, including Catholic Charities Migration and Refugee Services and Kentucky Refugee Ministries. Accordingly, Catholic Charities speak to the challenges addressed by all refugee resettlement programs, not merely its own Migration and Refugee Services program. Housing is a critical component of refugee resettlement services, and high-quality, affordable housing is at a premium. Furthermore, refugee resettlement thrives when refugees are housed in proximity to commercial development, public transportation, and other community resources.

Because of its low cost of living, high rate of employment, long history of successfully assimilating refugees, and hospitable and welcoming community, in Federal Fiscal Year 2018 Kentucky ranked 9th on the list of states by number of refugees resettled. The opportunity to offer client services in close proximity to their homes is a great benefit, as many newly arrived clients do not drive. What is more, refugees obtain employment rapidly – nearly ¾ of employable refugees (a statistic that omits children) begin working within 60 days of their arrival in the U.S. – making it valuable to offer English as Second Language education and other cultural orientation services near their homes and in evening hours.

Catholic Charities of Louisville, Inc.

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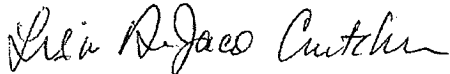
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Catholic Charities of Louisville looks forward to working with Barrister Commercial Group at the proposed Unity Place development to serve native-born clients in addition to its refugee clients. The need for affordable, high-quality housing is a priority for many Catholic Charities clients, including the survivors of human trafficking assisted by the Bakhita Empowerment Initiative and the expecting parents participating in the Mother-Infant Care program.

Very truly yours,



Lisa DeJaco Crutcher

Chief Executive Officer, Executive Director
Catholic Charities of Louisville, Inc.

Make affordable housing a priority | Beverly Duncan

Beverly Duncan, Guest Contributor 7:30 a.m. ET Dec. 27, 2016



(Photo: Courtesy CLOUT)

The Louisville Affordable Housing Trust Fund delivered the gift of hope to many in our community last week when it [distributed \\$2.35 million to organizations across Louisville Metro \(story/news/local/2016/12/19/235-million-available-affordable-housing/95607398/\)](#) to construct and rehab 326 affordable housing units.

This funding will be spread across six Metro Council districts, providing affordable homes to senior citizens in the southwest part of our city (District 14), working families in the southeast (District 20), YMCA clients near downtown (District 4), and Habitat for Humanity homeowners in west Louisville and Portland (District 5), south Louisville (District 15), and the northeast (District 16). It will bring dozens of jobs and millions of dollars into the local economy, including major investments from developers and millions in smaller investments from citizens

who will be able to reduce the amount of income they spend on housing from more than 50 percent to less than 30 percent, making it possible for them to purchase other needed items such as shoes, clothes, groceries and possibly even a car from local businesses.

This \$2.35 million investment in our community is a little more than half of the \$4 million in funding applications received by the Trust Fund. The 326 units are an important first step, but they represent only one-half of one percent of the 65,000 affordable units Louisville needs, according to the city's strategic plan. As Councilman Bill Hollander stated at Monday's press conference, there should no longer be any doubt about the affordable housing crisis in Louisville, or about the development community's interest in building affordable housing, or about the Trust Fund's ability to promptly distribute funding for our broad spectrum of housing needs.

Through CLOUT (Citizens of Louisville Organized and United Together), religious congregations across the city have led the fight for the funding that was distributed this week. We fight for affordable housing because our faith demands that we feed the hungry, welcome the stranger, and provide shelter to the homeless. The 2016 "Street Count" conducted by the Coalition for the Homeless identified 121 of our citizens living on the street. But we know Louisville's homeless and housing-insecure citizens are not just those who come to our congregations for a hot meal — they are our choir members, our Sunday school teachers, our church council presidents. After all, 60,000 Louisville families are at severe risk of becoming homeless or are homeless already.

During CLOUT's annual Listening Process this fall, 500 people of faith came together in small house meetings and shared personal stories about young adults and families staying in relatives' basements; senior citizens foregoing medications because almost their entire Social Security check is spent on housing costs; young families burdened by student debt who are finding it impossible to save for a down payment on a mortgage because of rapidly rising rents; parents staying awake nights worrying about their children who can't afford to move to a safer neighborhood.

Citizens in every Louisville Metro Council District are raising their voices to demand better options for safe, stable, affordable housing and are proud to have won a \$2.5 million allocation to the Trust Fund this year. We join Steve Tarver of the YMCA in congratulating the Trust Fund for giving hope to a lot of people this holiday season and we rejoice for the 326 families who will live in the units that will be built with the funding distributions announced this week.

But 20,000 families will still spend this holiday season on the Housing Authority of Louisville's waitlist for housing assistance, and thousands more are looking for assisted living or safe, decent apartments they can afford or for a way to pay for much-needed repairs on their homes. As Louisville Mayor Greg Fischer said at the Housing Trust Fund's press conference, the Trust Fund will "give families a better answer for questions like 'how will we get through the month?'"

After this week's press conference, CLOUT leaders delivered a Christmas gift to Mayor Fischer — 800 cards signed by members of their congregations urging him to fund the Trust Fund with an annual budget allocation of \$10 million. In the coming weeks, CLOUT will continue to call on Mayor Fischer and Metro Council to commit to a goal of "One Thousand Homes a Year" through the Trust Fund and other funding sources.

Like our city's other major investments of time and resources, from the Omni Hotel to the KFC Yum! Center, this will require leadership, creativity, determination, and political courage. But what could possibly be more important?

During this Advent season, we call on our Metro government officials to truly make affordable housing an annual priority by not merely waiting and hoping for an end to our city's housing crisis but— like the single mom who is working two jobs while waiting for housing assistance — by working diligently to make that day come.

Beverly Duncan is the chair of CLOUT's Affordable Housing committee.

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Affordable housing still scarce in Louisville

Deborah Yetter, @d_yetter 3:18 p.m. ET Dec. 13, 2016



(Photo: Sam Upshaw Jr./CJ)

Affordable housing remains scarce in Louisville, with too many people paying more than they can afford to rent or buy homes, according to a report released Tuesday by the [Metropolitan Housing Coalition](http://www.metropolitanhousing.org/) (<http://www.metropolitanhousing.org/>).

And the crunch is likely to affect an increasing number of people with disabilities as well as low-income elderly people who need accessible housing, the report said. Such demand will only increase as the population in Louisville, and nationally, ages, the report said.

"Our population is aging," the report said. "The number of individuals 65 years or over is projected to almost

double by 2040."

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The report recommends that officials and others involved in planning for housing needs recognize the need for affordable housing. It calls for policies that require housing when the city offers a benefit for a development.

And it recommends programs that help low-income homeowners repair and maintain their homes and that encourage home ownership.

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Cathy Hinko, executive director of the housing coalition, a group of 300 organizations and individuals, said the annual report is designed to highlight needs and guide policy as Louisville develops plans to guide growth and development.

Among the findings:

- 82 percent of people who earn \$20,000 to \$34,999 a year pay more than 30 percent of their income for housing, above the amount recommended by the federal government.
- Rents for modest housing have increased since 2005 while median household incomes have declined.
- In Jefferson County, 17 percent of the residents live in poverty - for an individual, \$11,770 per year and for a family of four, \$24,250 per year.
- Louisville and Jefferson County continue to be highly segregated, with the majority of black residents living in West Louisville.

Hinko said the report shows the community as a whole needs to consider the current housing situation and think about the future.

"All parts of Louisville need to be planning for this," she said. "We are all in this together."

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Contact reporter Deborah Yetter at (502)582-4228 or at dyetter@courier-journal.com

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