

To: Louisville Metro Council
Re: Historically Black Neighborhoods Ordinance
August 8, 2023

To Whom it May Concern:

My name is Ruth Gourevitch and I am a national housing policy researcher and urban planner writing today in support of the Historically Black Neighborhoods Ordinance. I believe that this ordinance will have a positive impact on Louisville residents and help the City of Louisville realize its goal of stemming displacement, as outlined in its 2040 Comprehensive Plan.¹

The Historically Black Neighborhoods ordinance has the potential to minimize displacement in Historically Black Neighborhoods by imposing safeguards on public resource allocation (such as money and land) to development projects that would increase the cost of living in Louisville. This is an urgent issue given that the cost of living has been on the rise nationally and in Louisville. In the Louisville metropolitan area, a worker needs to make over \$20 an hour to be able to afford a modest two-bedroom home for their family.² Even as rents began to stabilize nationally, rents continued to rise in Louisville, making it harder for long-time residents to stay stably housed.³ The stubborn racial wealth gap in Louisville and nationally, combined with racial discrimination at every turn of the real estate market, makes finding stable housing especially difficult for Black households.^{4,5} For these reasons, it is important to ensure that public resources in historically Black neighborhoods are invested in truly affordable housing and other community and social infrastructure needs determined by the long-term residents of these areas.

The Historically Black Neighborhoods Ordinance also creates new mechanisms to ensure residents of Historically Black Neighborhoods can access city programs, such as the Downpayment Assistance program, the Home Repair program, and the Small Business Assistance program. National research shows that white families are 30% more likely to receive an inheritance or gift in support of a downpayment, compared with only 10% of Black families and 7% of white families. The Historically Black Neighborhoods Ordinance takes necessary steps to ensure that downpayment assistance and other wealth-building resources are allocated equitably and accessible to all, which will not only help the residents receiving these services, but also help foster a stronger local economy.

¹ City of Louisville 2040 Comprehensive Plan. Accessed on August 7, 2023 at <https://louisvilleky.gov/planning-design/document/plan2040louisvillemetrocomprehensiveplanfinal11-1-18pdf>

² National Low Income Housing Coalition. 2023. "Out of Reach: Kentucky." Accessed at https://nlihc.org/sites/default/files/oor/Kentucky_2023_OOR.pdf

³ Nickell, Katrina. 2022. "Data shows average rent in Louisville continues to rise." *WDRB.com*. Accessed at https://www.wdrb.com/news/data-shows-average-rent-in-louisville-continues-to-rise/article_5872441e-3f9f-11ed-a0b9-276e41d35a0f.html

⁴ The Louisville Project. "Black Wealth in Louisville." Accessed at [https://greaterlouisvilleproject.org/black-wealth/#wealth_\(national\)](https://greaterlouisvilleproject.org/black-wealth/#wealth_(national)).

⁵ Greene, S., M. Turner, and R. Gourevitch. 2017. "Racial Segregation and Neighborhood Disparities." *Urban Institute*. Accessed at <https://www.urban.org/sites/default/files/publication/92961/racial-residential-segregation-and-neighborhood-disparities.pdf>

Importantly, there is precedent for ordinances like this across the country that Louisville can look to. Most notably, in 2020 the City of Boston amended the Boston Zoning Code to require larger residential development projects to complete anti-displacement assessments as a condition of zoning approvals.⁶ The City of Boston has implemented this new law and you can find their Affirmatively Furthering Fair Housing (AFFH) Assessment Tool and Guidance for developers on [their website](#). Examples of similar policies in other U.S. cities further indicate that this ordinance has the potential to help stem displacement and foster a thriving local economy that works for everyone.

In conclusion, I believe the Historically Black Neighborhoods ordinance is an important policy for the Louisville Metro Council to consider. Thank you for your attention to this matter.

Sincerely,

Ruth Gourevitch

⁶ City of Boston, Boston Planning and Development Agency. 2020. "Affirmatively Furthering Fair Housing Article 80." Accessed at <https://www.bostonplans.org/housing/affirmatively-furthering-fair-housing-article-80>