

Homes for more than six decades



Lee McElfresh holds up a picture of her 23-year-old self. She likes Latonia Terrace and prefers living alone. Samantha Grier | The Kentucky Post

By Kerry Duke, Post staff reporter

For 26 years, Lee McElfresh has called Latonia Terrace home. "It's the nicest little town anyone could live in," McElfresh said of the 235-unit hillside public housing complex located on a hillside along Madison Avenue at Rosina. "It's a clean little block."

McElfresh said she and her neighbors take pride in Latonia Terrace, considered the most desirable among the four developments operated by the Housing Authority of Covington.

Yards are kept clean and neat. Paper is picked up. Inspectors make sure that rules are followed, that the one, two and three-bedroom apartments are clean and cared for and that any troublemakers straighten up or move out. And a residents' council gives those who live in Latonia Terrace, the second-largest public housing complex in the city, a way to voice concerns.

McElfresh said that while neighbors aren't nosy, they do look out for each other and check in on each other.

"Everyone here is very nice," said McElfresh, an 81-year-old widow who had worked all her life until a back injury left her disabled and who still volunteers at Rosedale Manor. "I think Latonia Terrace is one of the nicest low-income places in Northern Kentucky."

Latonia Terrace was built in the early 1940s at the same time as the Jacob Price development in Covington's Eastside, with the former serving as the white public housing complex, the later as the African-American complex, said Tom Schmitz, interim executive director of the housing authority.

Today, Latonia Terrace is about half white and half black, said Schmitz, and with about a 98 percent occupancy rate, most always full.

Families whose income falls at or below 60 percent of median income which in Northern Kentucky amounts to \$51,600 annually for a family of four can qualify for residency. Rent is based on 30 percent of income although there are some factors that can tweak it to reduce it to about 25 percent of income, Schmitz said.

"I think at Latonia Terrace probably 60 to 65 percent are working families," said Schmitz. "The majority of them I think are single moms with children or just single people who are in there."

"We have some who have been there 25 or 30 years," Schmitz said of Latonia Terrace residents. "Other ones are in there for six months and they are gone. On the average four or five years which is more or less what the purpose of public housing was anyway ... as a temporary home until people got on their feet and had the ability to go out and do something else."

McEfresh is content with Latonia Terrace.

"Latonia Terrace is a fine place to live," she said. "I've never had any problems. It's just a nice place to live."