

Newsletter

METROPOLITAN
HOUSING
COALITION
LOUISVILLE KY
Nov/Dec '04

Non-Profit Housing Alliance forms

The **NON-PROFIT HOUSING ALLIANCE** is an organization of non-profit community development groups who share a common goal of rebuilding Louisville Metro neighborhoods by providing and promoting the availability and quality of appropriate housing.

The Alliance began meeting with Louisville Metro Government 15 months ago to address the non-profit sector's capacity to build affordable housing in the area. In October, Louisville Metro agreed to provide financial support to the NHA and its work.

Long-time Louisville affordable housing advocate **CATHY HINKO** will join the staff of the Metropolitan Housing Coalition on November 22, as Non-Profit Housing Alliance Program Director. In this role, Cathy will work with the Alliance to define its membership, outline production and program standards for member organizations, and increase the capacity of the non-profit sector to build safe, decent and affordable housing. For more information about the Alliance, contact Cathy Hinko — after November 22 — at 584-6858.

Suzy Post joins Board of Directors

MHC Founding Director and Director Emerita **SUZY POST** retired from her staff position at the Metropolitan Housing Coalition effective November 1. However, she will maintain her role as a vital support for, and representative of, MHC. Suzy joins MHC's board on

December 1, and will chair the Fair Housing Coalition. She will continue to represent MHC on a wide variety of boards and committees, will serve as a mentor for staff and board members, and will lend her considerable passion and expertise to our work in many ways.

State of Metropolitan Housing Report released

MHC released its second annual **STATE OF METROPOLITAN HOUSING REPORT** on October 25. In it, MHC reports on the significant rise in foreclosures in this region. At the October 25 forum, MHC announced plans to convene the Foreclosure Working Group.

The **FORECLOSURE WORKING GROUP** — comprised of representatives from local government, the legal system, the mortgage industry, and consumer advocates — will meet six times over the

next seven months to examine foreclosure data, to discuss its implications, and to explore best practices in stemming the rising tide of foreclosures.

In late April of 2005, the Foreclosure Working Group will recommend one to three policy and/or program recommendations to address this community's foreclosure rates.

For more information about the Foreclosure Working Group, contact **JANE WALSH** at 584-6858.



Visit our *newly designed* website at www.metropolitanhousing.org

Meetings in NOV & DEC '04

11/10 & 12/8 — Advocacy and Education Committee — Wednesday, Nov. 10, 3:30pm, at New Directions Housing Corporation, 1000 E. Liberty Street, and Wednesday, Dec. 8, 3:30pm at Coalition for the Homeless, 1511 S. Fourth Street

11/19 & 12/16 — Fair Housing Coalition, Thursday, Nov. 19, 1pm, at Louisville Urban League and Thursday, Dec. 16, 1pm, at Louisville Urban League

12/1 — MHC's last board meeting for 2004 will be on Wednesday, Dec. 1, at noon, New Directions Housing Corporation

12/15 — Foreclosure Working Group, Monday, Dec. 15, 1:30pm, at New Directions Housing Corporation



CONTACT US!
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Coalition

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Welcome to our newest members!

MHC welcomes new organizational members **BEACON PROPERTIES & SOCAYR PROPERTIES** with delegate **LINDA ARNOLD**, **CITIZENS UNION BANK** with delegate **KIMBERLY DAVIS, KENTUCKY HABITAT FOR HUMANITY** with delegate **MARY SHEARER**, as well as individual members **REV. DAVID NELSON**, **CATHERINE STONE, KATE RUDD-SARFIN**, **KENNY BEHR, SR. JULIE DRISCOLL**, **DOUG MAGEE & ANNE MARIE REGAN**, and **TOM GERDIS**. Thanks to all of you for your wonderful support and welcome aboard. ■

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page 2

Items of Interest to Affordable Housing Advocates

Louisville Tenant Association

Hotlines are now open

The Louisville Tenant Association Hotlines are now open at the **Legal Aid Society**. The new number is 657-0441. LTA has been a long-term tenant advocate in our community, informing tenants of their rights and responsibilities and mediating disputes between tenants and private landlords. ■

Enjoy, enjoy! Participate in House of Ruth's Dining Out For Life!

On Wednesday, Dec. 1, **House of Ruth** will have their 8th annual Dining Out For Life. Dine at one of 55 participating local restaurants for breakfast, lunch and dinner — and a generous portion of your bill will benefit House of Ruth. Call 587-5080 or visit www.diningoutforlife.com for a complete list of participating restaurants. What an easy way to help — eat at a participating restaurant on Dec. 1! ■

Take part in all-day race relations conference set for Jan. 27

The **Louisville Metro Human Relations Commission** will have its Ninth Annual Race Relations Conference, *Navigating through Challenging Times*, Jan. 27, 2005 at Galt House East, 140 N. 4th Ave. in Louisville. The keynote speaker is Mrs. Juanita Jones Abernathy, President of the Ralph David Abernathy Foundation, whose work in the civil rights movement has inextricably connected her to the struggle for human rights and world peace. Other workshops include: *EEOC Legal Update*, *Air Quality and Housing*, and *Community Police Relations*. Full day registration is \$60 before Dec. 31. The luncheon only is \$35 a person, or \$250 for a table. After Dec. 31, registration is \$75 for the day and \$45 for the luncheon only. Call 574-3631 for more information. ■

Civil rights training conference is coming up May 3-6 in Nashville

The 2005 annual Southeast Civil Rights Training Conference will be held from May 3-6, 2005, in Nashville, Tennessee. Seminar topics include immigrant access, health disparities, new labor laws, mental health, emerging issues, environmental justice and more! Please contact Lloyd Givens via email at lloyd.givens@hhs.gov or by phone at (404) 562-7873 or Luvenia Butler via email at luvenia.butler@state.tn.us, or by phone (615) 741-9421 for more information. Registration is \$125; the hotel is \$94 per night. ■

Informative & free caregiver workshops, fairs available

As part of a KIPDA Caregiver Grant, **Jewish Family & Vocational Services** will provide workshops and mini-fairs in the workplace for employees who are caregivers or potential caregivers for special seniors in their lives. The workshops provide training on aging issues, caregiver needs, long-term care planning and resources. The mini-fairs offer an opportunity to learn about available resources and speak with service providers. These programs are free of charge and can be provided any time of day. For information, call Mauri Malka at 452-6345, ext. 250. ■

Now's the time to check out Heater Assistance Program at CAP

The **Louisville Metro Community Action Partnership** (CAP) will begin the Heater Assistance Program, Nov. 1, through March 31, 2005. The program provides heaters to eligible persons who have lost heat in their home due to furnace malfunctions. Interested applicants can apply weekdays 1-4pm by calling and scheduling an appointment at one of the CAP locations. For info about CAP go to www.loucap.org or call 574-1157. ■

THIS & THAT

THE STATE OF WORKING AMERICA IN HISTORICAL CONTEXT

The *State of Working America 2004/2005*, a report by the Economic Policy Institute, examines current economic trends — increasing poverty rates, widening income gap, declining real wages for middle and low-paying jobs, high underemployment and unemployment — in a historical context. Shining a comparative light on these statistics about reveals compelling information about the direction of our economy.

The report notes that from 1979-2000, the bottom 20% of Americans' income grew by 6.4%, while the top 1%'s incomes grew by 184%. Additionally, tax measures enacted over the last four years have resulted in a \$67,000 gain for the richest 1% of America, a \$600 per family gain for middle-income folks, and just a \$61 gain for the poorest 20%.

These minuscule gains for middle America, in comparison with the decline in real wages and the dramatic rise in health care and education costs, has translated into a financial loss for middle-income and low-income families.

Compared to the 19 richest nations in the world, America is the wealthiest in income, but has the largest income gap and the least upward mobility potential for the poor of any other comparative economy in the world.

Furthermore, as the report points out, these disparities are borne disproportionately by people of color, especially single mothers with children.

The authors conclude that the U.S. economy is capable of generating tremendous wealth, but there is no guarantee or historical evidence that this

wealth is reaching the working families responsible for its growth. The authors state that the U.S. economy has been consistently expanding for years, while real wages of middle-class working Americans have fallen, and virtually all of the growth that has occurred has flowed towards profit, not labor.

Housing advocates will find the income, poverty, and wage inequality data compelling. Fact sheets and ordering information can be found at www.epinet.org/content.cfm/books_swa2004. ■

URBAN SUBURBIA GAP

In a new report from the Brookings Institute, *Pulling Apart: Economic Segregation among Suburbs and Central Cities in Major Metropolitan Areas*, the Louisville MSA is listed as having seven of the richest suburbs in the nation — including the fourth richest, Mockingbird Valley. The Louisville MSA contains only one of the poorest 100 suburbs, however — Laconia, Indiana.

In the report, researchers examined trends of economic equality in the suburbs compared to the inner city in 50 metropolitan areas. The report specifically focuses on changes from the 1990 and 2000 census data and found that Metro Louisville residents who live in poorer, more "at risk" suburbs — usually minority families — have three times less income than those living in wealthier suburbs.

To read this report online, go to www.brookings.edu.metro/pubs/20041018_econsegregation.pdf. ■

A CALL FOR BI-PARTISAN HOUSING REFORM

In a time of decreasing resources and pressing housing concerns, housing issues were not a priority on any party platform during the recent elections. Therefore, regardless of the outcome, our work as affordable housing advocates remains the same.

In a recent report, two former HUD secretaries, one Republican and one Democrat, advocate a bipartisan approach to addressing this nation's affordable housing crisis. The report, entitled *Opportunity and Progress: A Bipartisan Platform for National Housing Policy*, put forth 12 policy recommendations to address housing needs.

Recommendations include ending chronic homelessness, establishing a national housing trust fund, preserving the affordability of multifamily rental housing, and prohibiting predatory lending. The publication is available at www.jchs.harvard.edu. ■

AMERICAN HOUSING SURVEY

The American Housing Survey (AHS) was published in August 2004 and is a valuable reference for a wide variety of current housing statistics—from housing costs to household characteristics to vacancy rates. It is the only survey that advocates can access in between census years for new data. While Louisville MSA is not specifically analyzed, information on housing trends, including statistics on apartments, single-family homes, vacant housing units, household characteristics, income, neighborhood quality, housing costs and more is available. The 2003 AHS report can be downloaded at www.census.gov/hhes/www/ahs.html. ■

