



# NEWSletter

## MHC's goal in 2007: safe, stable, affordable housing

by Cathy Hinko, MHC Executive Director

The Brookings Institution just released a report, *Two Steps Back: City and Suburban Poverty Trends 1999-2005*, which shows that the number of people in poverty living in suburbs outnumbers those living in cities. MHC knows that affordable housing is a community issue; a response is necessary in all areas of our region. MHC's emphasis this year will be on making affordable housing happen everywhere. How do we do this?

First of all, we make sure there is funding for affordable housing. The state Affordable Housing Trust Fund has a steady source of income and **we will prevail** and have a local AHTF in Louisville with a significant source of public, renewable funding. This is our first priority and your continued work will make it happen.

MHC advocates the elimination of regulatory barriers to affordable housing codified in Land Development Codes in our region. In the *2006 State of Metropolitan Housing Report*, MHC proposed a task force to review these barriers and we will move ahead with that in 2007.

As these barriers become well documented, it also becomes clear that they are intentional. Much of the fear of change is due to lack of information. MHC, in partnership with several organizations, has launched the *Yes, In*

*My Back Yard (YIMBY)* campaign. A study of the Louisville region's demographics and housing market research show that neighborhoods will have to include affordable housing if they want to be vibrant neighborhoods in the future. YIMBY dispels the myths and fears of change; on the contrary, incorporation of diversity of people and housing types are necessary for future vitality.

MHC continues to work on income barriers to affordable housing. MHC is part of the *Waging a Living* campaign and I highly recommend you see the documentary at one of the showings. (See website for dates.) MHC will host a forum on Single Pay Health Insurance as health costs are a significant factor in home ownership and housing stability. MHC is doing a study, talking to people in foreclosure to find out why they chose those loan products. We have several services that will be offered to those households, including clinics offered by Legal Aid Society. These clinics will be open to other households in foreclosure as well as those in the study.

In April, MHC, with other partners, will host the 40th anniversary commemoration of the Open Housing movement. The focus will be on youth who became community leaders. **And on May 10, Andrea Levere, CEO of CFED, will be the keynote speaker at MHC's Annual**

**Meeting.** CFED brought you the Individual Development Account initiatives and several other wealth creation programs.

There is much we need to do to make safe, stable, affordable housing a reality for all in our community whose incomes will not support this basic human need. 🏠



Please join the YIMBY campaign. Attend an organizing session on **Thursday, February 1, at 1pm** at the **Louisville Urban League, 1535 W. Broadway**. Changing demographics and market studies show us that diversity is not only inevitable, it is necessary for a neighborhood to continue being vibrant! We have developed some materials, but we want to make this a major campaign and we need your help! 🏠

## Metropolitan Housing Coalition

P.O. Box 4533 • Louisville, KY 40204-4533 • PHONE (502) 584-6858 • FAX (502) 452-6718 • [www.metropolitanhousing.org](http://www.metropolitanhousing.org)

# MHC MEMBER News

## Here's what some of our member organizations are doing

**Project Women** provides housing to single mothers who are experiencing homelessness and supports them in obtaining a baccalaureate degree and will hold orientations for new clients on Friday, January 5 and Wednesday, January 17. Call 584-8090 or visit [www.projectwomen.org](http://www.projectwomen.org) for info. 🏠

Nominations for the Multicultural Opportunities for Success and Achievement In our Community (MOSAIC) Awards are now being accepted by **Jewish Family Vocational Services** through January 12, for new or first-generation immigrants and refugees who excel in the fields of medical/health care, education, technology, business/commerce, entrepreneurs, government, sports and the arts. Nomination forms, tickets and sponsorships for the awards are available by calling Beverly Bromley at 452-6341, ext. 223 or visit [www.jfvs.com](http://www.jfvs.com). 🏠

Through January 31, **Kentuckiana Regional Planning & Development Agency (KIPDA)** is conducting a needs assessment survey for the elderly, persons with disabilities and their caregivers in the greater Louisville area. Call 1-866-908-6149 or log on to [www.kipda.org](http://www.kipda.org) and complete a five minute survey! 🏠

The **Mayor's Community Conversation** takes place on Tuesday, January 16, at 6:30pm at Moore High School Auditorium, 6415 Outer Loop. For info, check out [www.louisvilleky.gov](http://www.louisvilleky.gov). 🏠

The **Human Relations Commission** will host the 11th annual Race Relations Conference on January 25, from 8am to 2pm at the Marriott Louisville Downtown. For more information, call 574-3631. 🏠

The Community Affairs Office of the **Federal Reserve Bank of St. Louis**, Louisville

Branch, in support of the Greater Neighborhood Project, presents part two in its Neighborhood Revitalization Series — *The Urban Information Gap: Analytic Issues in Valuing Urban Markets* on February 6, 4:30-7pm at the Kentucky International Convention Center, 221 Fourth. John Talmage, president and CEO of Social Compact, is the featured speaker. Registration deadline is February 2. The event is free but space is limited and registration is required. Call Kendra Keller at 568-9202 for more information. 🏠

**Metro United Way** Community Investment Team of the Vital Neighborhoods Initiative is sponsoring the Neighborhood Institute. The Neighborhood Institute is a free neighborhood leadership-education program that meets Tuesday evenings, 6-8:30pm (dinner provided) from January 23 through April 17 at the Clifton Center. For information, contact Mary at 589-0343. 🏠



*We at MHC send our best wishes for a Happy 2007 to Affordable Housing Advocates everywhere. Let this be the year affordable housing happens for everyone!*

## MHC MEMBERSHIP RENEWAL FORM

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# Thank you, Louisville! AHTF rally a HUGE success!

## Upcoming

On **January 5** at 11am, WFPL, 89.3FM, on State of Affairs, MHC, Jobs with Justice and Women in Transition will discuss the Living Wage campaign. Please listen and call in with questions!

Sunday, **January 14** at 3pm, The Louisville Orchestra presents Martin Luther King, Jr. Holiday Concert in Whitney Hall at the Kentucky Center for the Arts. The program is free and open to the public.

MHC hosts a brown bag forum, **Single Payer — The Best Medicine for a Sick Health Care System**, on Thursday, **February 8** at noon at the Louisville Urban League, 1535 West Broadway. The effect of health care costs on affordable housing is staggering. We must find a solution for family health expenses. Join us for a solution that many advocates and Louisville Metro Council endorse. 🏠

Nearly 200 people rallied on the steps of the Metro Council Building to show support for and listen to speakers endorse a local Affordable Housing Trust Fund. The crowd, representing a broad cross section of the community, assembled at the steps of Sixth and Jefferson on December 19, just prior to the Metro Council's final meeting of the year. Wearing bright yellow *Open the Door* stickers, waving signs and holding portraits of the homeless, the crowd enthusiastically chanted the response of Open the Door! to the call of Knock, Knock.

David Dutschke, of the Open the Door campaign, guided the proceeding and spoke first before introducing the handful of speakers who followed. He proclaimed the purpose of the gathering was, "To affirm that a safe, decent place to live is one of life's basic necessities." Citing the thousands waiting for housing assistance and thousands who have experience homelessness,

Dutschke urged Mayor Abramson and Metro Council to act quickly to create and fund a local Affordable Housing Trust Fund. He called upon the Metro Council to make this effort the top priority in January 2007.

Council members Mary Woolridge, Tina Ward-Pugh and David Tandy spoke, and all affirmed recognition of



the need and their commitment to working to create a local trust fund. Kentucky State Representative Jim Wayne recalled the Open the Door campaign's success at the state level and encouraged the local effort. Virginia Durrance of Women in Transition was one of three speakers who has directly benefited from the type of housing support the plan would provide. She provided moving testimony to the very real improvement in her life as a result.

In the spirit of the season, Mary Shearer of Kentucky Habitat for Humanity, led the crowd in singing *Bless Our Home*. The song closed with the lyrics "Bless our home and let us be part of our community, with the hope that one day we can all, live decently."

Those who attended signed postcards for their council members urging support for the campaign and vivid Open the Door bumper stickers were distributed.

**The rally served to keep the issue alive and present before the Metro Council, capitalize on the recent report of the mayor's Affordable Housing Trust Fund Task Force and focus on the upcoming Kentucky 2007 General Assembly.**

Several MHC members and NHA members were in attendance including: **Housing Partnerships, Inc., Wellspring, Kentuckians for the Commonwealth, Kentucky Jobs With Justice, Women in Transition, CLOUT (Citizens of Louisville Organized and United Together), Kentucky Alliance Against Racist and Political Repression, Coalition for the Homeless, Metropolitan Housing Coalition, Habitat for Humanity, and Fairness Campaign.** Thanks to all who came out!

For more information or to get your Open The Door bumper sticker, contact Tyler at 584-6858 or Tyler@metropolitanhousing.org or visit [www.Openthedoorlouisville.org](http://www.Openthedoorlouisville.org). 🏠



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**HIGHLIGHTS FOR JANUARY ...** Safe, Stable, Affordable Housing: MHC's Goal in 2007 / We support YIMBY / MHC Member News / Happy New Year Wishes from the Staff of Metropolitan Housing Coalition / MHC Membership Renewal Form / Upcoming Meetings / Thank You, Louisville! AHTF Rally a Huge Success / National Low Income Housing Coalition / MHC Awarded Church of the Epiphany Grant

*MHC's monthly newsletter is underwritten by a grant from*



# National housing news

## National Low Income Housing Coalition

Every year the National Low Income Housing Coalition publishes *Out of Reach*, an analysis which provides data for every state, metropolitan area and county in the country showing how much a household must earn to afford a modest market-rate rental home. The report also provides local wage and income data for comparison purposes. *Out of Reach 2006* was released on December 12, 2006 and is now available to the public at [www.nlihc.org](http://www.nlihc.org) where you can look up affordability for any area of the country.

Some key finding from this year's report:

- The National Housing Wage for 2006 is \$16.21. The housing wage is the hourly amount a worker must earn to afford a two-bedroom apartment at fair market rent.
- In no state is a full-time job at the minimum wage sufficient to afford even an efficiency apartment in the state's combined nonmetro (rural) areas.

- A person relying entirely on Social Security Income (SSI), which in most states is \$603, would only be able to afford to pay between \$181 and \$251 (in California) on rent and utilities, well below the cost of a studio (efficiency) apartment in the lowest cost county (Avoyelles Parish, Louisiana at \$283).

## MHC awarded Church of the Epiphany grant!

The Church of the Epiphany's Social Responsibility Committee awarded MHC a \$4000 grant to continue work on the Open the Door to the Affordable Housing Trust Fund Campaign. Thanks to Bernie Tichenor and Susan Miller, parishioners from the Church of the Epiphany, who courageously volunteered to sponsor MHC's grant proposal! For more information on how you can be a part of this monumental movement and to get your bumper sticker, call Tyler at 584-6858!