






OCTOBER  
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# NEWSletter


## What's happening at MHC & NHA


 **Tuesday, October 2, noon** — MHC will be speaking at the Brandeis School of Law at the University of Louisville Cox Lounge (second floor) on the Open Housing Movement in Louisville.

 **Wednesday, October 3, 6:30pm** — MHC will lead a discussion on Predatory Lending at the Iroquois Library, 601 W. Woodlawn Avenue.

 **Friday, October 5, 9am** — NHA Partnership Committee at Center for Neighborhoods, 610 S. Fourth, Suite 701.

 **Tuesday, October 9, 2pm** — Fair Housing Coalition, Louisville Urban League. (See article on page 3.)

 **Thursday, October 18, noon** — NHA Housing Conversation Café; NHA Monthly meeting follows at 1pm at Jays, 1812 W. Muhammad Ali Blvd.

 **Wednesday, October 24, noon** — MHC Board meeting at JFVS, 3587 Dutchmans Lane.

## State of Metropolitan Housing Report Release date is October 17

by Cathy Hinko, MHC Executive Director

Wow! I can't believe that we are releasing the fifth *State of Metropolitan Housing Report*, an ongoing report card of the affordable housing challenges and successes in the Louisville metropolitan region. **Jane Walsh, Steve Bourassa** and many others worked on the concept of the SMHR and it is now an eagerly anticipated publication!

In the SMHR, we look at nine measures of housing conditions in our region and update them each year. We use the American Community Survey to get the newest information and the report includes information released as late as September 12, 2007. You will not be surprised to find that segregation is still a major problem.

This is typified by the Planning Commission's consideration of a proposed change to the Land Development Code that deliberately excludes incentives for affordable housing in one of our last major corridors for development, the land around the new park system. Incentives for other development decisions are included, but affordable housing for

workers is left out once again.


Will we ever learn?

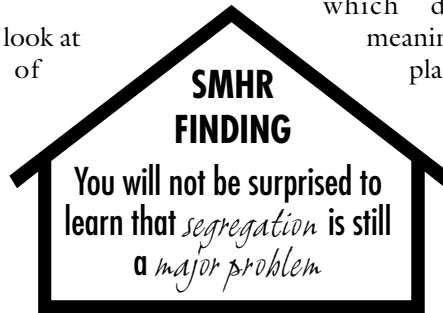
In 2007, the focus topic is transportation in our region — *How is it financed? What is the planning process? Who makes the decisions? How can we have our voices heard?* When we started, we found this area to be one of seemingly deliberate obfuscation which denied individuals meaningful input into the planning process. What we found is that nominal decision makers are not being held accountable as they defer their responsibility.

But we can take back control of the over \$1 billion dollars spent on transportation! It starts with each of you requiring your elected officials — state and local — to be accountable.

MHC also makes policy recommendations including a process that includes the public before all the decisions are made.

Join us on October 17 at noon at the Louisville Urban League, 1535 West Broadway, for the release and explanation of the report.

Our thanks to **Chase Bank** for sponsoring this publication. 



## 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)

Email your organization's  
newsworthy information to  
Kendell@metropolitanhousing.org.

# MHC MEMBER News

**October 2** — First of several Energy Management Workshops. Mark your calendar and get registered to attend a **Project Warm** Workshop. Learn quick and easy energy-saving tips to make your home more comfortable this winter and better manage utility costs.

**October 9** — **Center for Health Equity's** Closing the Widening Gap Social Justice & Public Health First Annual Speaker's Series to feature Vernellia R. Randall, JD, University of Dayton School of Law speaking on *Health Care and Race: Creating a Civil Rights Bill for Healthcare* at Louisville Free Public Library, Centennial Room, 301 York Street

**October 10** — **Center for Non-Profit Excellence** Seventh Annual CNPE Nonprofit Leadership & Awards Conference Engaging Four Generations of Donors, Volunteers and Staff, Galt House East. To register, visit to [www.cnpe.org](http://www.cnpe.org).

**October 11 & 30 at noon** — **ElderServe** sponsors Endless Options Events. Learn about ElderServe and what they do. Dosker Manor, 411 E. Muhammad Ali Blvd.

**October 12 from 6-9pm** — **Volunteers of America**, Kentucky, will sponsor *A Taste of Bluegrass and Bayou*, a one of a kind burgoo/gumbo cook-off cat fans won't want to miss! Mouth watering burgoo and gumbo, music, games, prizes and Kentucky's very own *Kentucky Ale*. Crowne Plaza-Campbell House Pavillion, 1375 S. Broadway in Lexington. Purchase your tickets at any Lexington Whitaker Bank location. \$50 advance purchase or \$65 at the door, or call (502) 262-5106 or visit [wendyh@voaky.org](mailto:wendyh@voaky.org).

**October 16, 5:30pm** — **Zion Community Development Corporation's** Celebration Dinner with keynote speaker Maria Gerwing-Hampton, Vice President and

Senior Branch Executive of Federal Reserve Bank of St. Louis, Louisville Branch. The event will take place at Masterson's Restaurant, 1830 S, Third St. Call 778-6400 to sponsor a table of 8 at \$320 or purchase a ticket for \$40.

**October 17, 11:30am-1pm** — **Alliance for Economic Inclusion (AEI)**, an FDIC sponsored initiative was created to enhance the economic well-being of low and moderate income individuals and families by improving access to the U.S. banking system. Lunch will be provided. Louisville Branch, Federal Reserve Bank of St. Louis, National City Tower, 101 S. Fifth, Suite 1920. Free, however, registration required by Friday, October 12. To RSVP, please contact Kendra Keller at 568-9202 or email at [kendra.l.keller@frb.stls.org](mailto:kendra.l.keller@frb.stls.org).

**October 23** — **Project Women** will hold its Tenth Annual Luncheon at the Galt

House Hotel East. To learn more about this event or to be a table sponsor, call Project Women at 584-8090, or visit [www.projectwomen.org](http://www.projectwomen.org).

**October 27** — **Home of the Innocents** and Yum! Brands Foundation invite you to come out to beautiful Bernheim Arboretum and Research Forest, State Highway 245 in Clermont, Kentucky on Saturday, October 27, for the annual 5-mile run/3-mile walk. All proceeds from this event will benefit the children at Home of the Innocents. Visit [www.homeoftheinnocents.org](http://www.homeoftheinnocents.org).

**May 6, 2008** — Save the date! We are very fortunate to have Nashville Mayor Bill Purcell as **MHC's** 18th Annual Meeting keynote speaker. This year we'll gather at the Hyatt Regency Louisville, 320 W. Jefferson, on the tails of Derby, from 5 until 8pm. Mark you calendar now!

## MHC MEMBERSHIP RENEWAL FORM

Name \_\_\_\_\_

Address \_\_\_\_\_

City/state/zip \_\_\_\_\_

Phone # \_\_\_\_\_

### INDICATE LEVEL OF MEMBERSHIP

- |                          |                       |                |
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| <input type="checkbox"/> | Sponsoring Membership | \$1000 or more |
| <input type="checkbox"/> | Sustaining Membership | \$500—\$999    |
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Please make your check payable to:  
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Metropolitan Housing Coalition  
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Louisville, KY 40204-4533



*The housing bubble finally bursts*

## Housing market in its steepest downturn since the Great Depression

MHC's Fair Housing Coalition, formed in 1991, is composed of persons or organizations interested in stopping discrimination in housing.

A viable fair housing movement began in Louisville in the 1960's and culminated with the passage of an ordinance prohibiting discrimination in housing in 1967. MHC has been commemorating this important anniversary all year. State and national civil rights law also prohibiting discrimination in housing were passed. All these laws have evolved with a changing American scene.

The newly reorganized MHC Fair Housing Coalition will meet on Tuesday, **October 9 at 2pm** at the **Louisville Urban League, 1535 W. Broadway**, to draft an agenda for its attention this coming year.

We have invited **John Johnson**, the new Director of the Kentucky Commission of Human Rights, to meet with us. John is a Kentucky native, and was a long time President of the Kentucky NAACP. He was the Associate Director of the Kentucky Commission until he took a position as Director of the Community Action Agency here. He then moved from Kentucky to assume a staff position with the national office of the NAACP.

We are happy to welcome him back to his home state, and we welcome *you* to meet him by attending our October 9 meeting at the Urban League. 🏠



The Center for Housing Policy reports that the number of working-family renters paying more than *half* their income for housing has soared 103% (from 1 million to 2.1 million) between 1997 and 2005. Overall, advocacy groups say there are nine million low-income renter households and only 6.2

million units they can reasonably afford. The number of working family homeowners paying more than half their income for housing increased 75% (from 1.4 to 2.4 million) during the same time period.

According to Dean Baker of *The Nation*, "The housing market is in its worst downturn since the Great Depression — and it's taking the rest of the economy down with it." Several forecasters believe there won't be a recession.

President Bush reports that "despite some unsettling times" in the credit and housing markets, the fundamentals of our nation's economy are essentially strong. Bush also reported that he doesn't see the crisis in the housing market spreading to the broader economy, though economists have predicted exactly that — a recession caused by the slump in

the housing market. But, when asked if he was worried about the nation slipping into a recession, he replied with a typical Bush answer: "You need to talk to an economist". Apparently, so does he.

The loss of jobs reported in August forced even optimistic forecasters to concede that the housing crisis is leading to severe economic problems.

The downward economic spiral shouldn't come as a shock. Baker reports: "House prices rose at an unprecedented rate over the past dozen years. For a hundred years, from 1895 to 1995, house prices

nationwide increased at the same pace as the overall inflation rate. Since 1995 inflation-adjusted house prices have risen by more than 70%. It should have been clear to economists that this run-up was being driven by a speculative bubble. There was no change in the

fundamentals of supply or demand that could have explained the rise."

(Information for this article gathered from Center for Housing Policy, *The Nation*, and the Associated Press.) 🏠

A large, black, downward-pointing arrow with a jagged, lightning-bolt-like tail.

*According to Dean Baker of The Nation, "The housing market is in its worst downturn since the Great Depression — and it's taking the rest of the economy down with it."*



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**HIGHLIGHTS FOR OCTOBER ...** What's Happening

at MHC & NHA/State of Metropolitan Housing Report Release

Date is October 17/MHC Member News/Metropolitan Housing

Coalition Membership Renewal Form/Fair Housing Coalition

Welcomes John Johnson/Housing Market In Its Steepest

Downturn Since the Great Depression/Jack O'Lantern Stroll

on October 26 to Benefit Dreams With Wings



**Jack O'Lantern Stroll on October 26  
to benefit Dreams With Wings**

It's the season of apple cider, pumpkin pie and Jack O'Lanterns. Again this fall, Bellarmine hosts the Jack O'Lantern Stroll on October 26, 6-9pm, which provides visitors the opportunity to stroll through a glowing path of over 1,000 beautifully carved Jack O'Lanterns. In addition to the stroll, you can enjoy a piece of Louisville's largest pumpkin pie, bring the children out for safe trick-or-treating, dip your own Krispy Kreme doughnut, make seasonal crafts, listen to spooky stories and enjoy the sounds of local bands. This fun event will take place rain or shine! There is no admission charge, though donations are encouraged.