



September  
2007

# NEWSletter




## This just in


### Nashville Mayor Bill Purcell to speak at MHC's 19th Annual Meeting in May!

Bill Purcell is the fifth mayor of the Metropolitan Government of Nashville and Davidson County, elected first in 1999 and reelected in 2003. His priorities are good schools in every neighborhood, safe neighborhoods in every part of the city, and a quality of life shared by all Nashvillians.

Purcell earned *GOVERNING Magazine's* Public Official of the Year honor in 2006 as a mayor "who simultaneously improved his city's quality of life and spurred business expansion with an ambitious agenda that included strengthened public schools and revitalized neighborhoods."

Under his leadership, downtown Nashville is enjoying a residential renaissance that will increase the number of housing units in the center of the city from 900 to 4,500 by 2010. Purcell also created an Office of Affordable Housing to spur the development of more than 26,000 affordable housing units throughout the metro region since 1999.

Stay tuned for more information on Mayor Bill Purcell and his appearance at MHC's 19th Annual Meeting. (See [www.nashville.gov](http://www.nashville.gov)) 

**FYI: MHC report release date set for October 17.** MHC will release the *2007 State of Metropolitan Housing Report* focusing on how transportation policy affects affordable housing on October 17 at noon, location TBD. See October's newsletter for more information! 

## Look what MHC can do, Louisville!

by Cathy Hinko, MHC Executive Director

MHC has been in the lead researching and educating policymakers about what is happening locally with foreclosure. MHC tracked foreclosures filed in Louisville Metro from January 1 to June 30, 2007.

In 2005, MHC partnered with Community Resource Network which did a similar study over six months. Preliminary data shows not only a dramatic increase in foreclosures (1,737 foreclosures filed in six months in 2007), but also a migration of hot spots for foreclosure from

urban African American neighborhoods to first ring suburbs. Leading neighborhoods this year are Pleasure Ridge Park, Okolona, Jeffersontown and Shively. MHC is analyzing data obtained from court records to understand the loans that are going into default. For instance, compared with 2005, a higher percentage of original mortgages appear to be going into default. Refinanced mortgages are still a major portion of

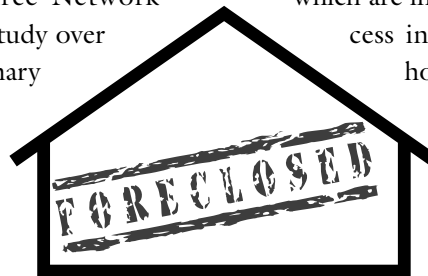
loans in default, but there is a change. MHC will release results as we get them.

MHC is also — thanks to the Kentucky Housing Corporation and Making Connections Louisville — able to conduct interviews with households

which are in the foreclosure process in targeted neighborhoods.


The stories we are hearing and verifying are heart-breaking. Underlying causes of default that are emerging are loss of income, typically due to health issues or death of a

family member, and misdirection on the elements of loans by the originators.



*On the upswing*

### What we can do


MHC is working with advocates statewide to bring reform to the laws that allow unscrupulous and irresponsible lending practices. You can join our effort. Several state legislators have expressed their concern and we can work with them to protect the assets of Kentuckians. Contact Metropolitan Housing Coalition at 584-6858. 


## 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)


Take a look at what our member organizations are doing to protect and encourage affordable housing


# MHC MEMBER News


 **9/6** — AARP/JFVS 50+ Workshop. Learn from others who have made interesting career and employment transitions! Thursday, September 6, 4:30–7:30pm, **Jewish Family & Vocational Service**, 3587 Dutchmans Lane. Call Janet Poole 452-6341, ext. 222.

 **9/9** — The Multicultural Services Department of **Jewish Family & Vocational Services** will hold a Multicultural Financial Fair on Sunday, September 9 from 2–4pm. Call Mary Cleary at 452-6341 or email [mcleary@jfv.com](mailto:mcleary@jfv.com).


 **9/12 & 9/13** — **Kentucky Housing Corporation** will host the *Spirit of Unity-Reflections of Home: 2007 Kentucky Affordable Housing Conference* at Louisville Marriott Downtown and Kentucky International Convention Center at 280 W. Jefferson on September 12-13. Register at [www.kyhousing.org](http://www.kyhousing.org), call 800-633-8896, ext. 490, or email [blangan@kyhousing.org](mailto:blangan@kyhousing.org).


 **9/13** — YIMBY meeting, Thursday, September 13, 2:30pm, **Louisville Urban League**, 1535 W. Broadway.


 **9/17–12/10** — **Center for Neighborhoods** Fall 2007 Neighborhood Institute is on Monday evenings, September 17 through December 10, 6-8:30pm. Free classes include dinner and will be held at the Clifton Center, 2117 Payne Street. To register, contact Mary Mayrose at 589-0343, or for more details visit [www.centerforneighborhoods.org](http://www.centerforneighborhoods.org).


 **9/18** — **Federal Reserve Bank of St. Louis, Louisville Branch** hosts a *Conversation on Using Information for Community Change* featuring Peter Tatian of the Urban Institute and Roy Templeton of the Community Resource Network presenting how to collect and use data to identify emerging neighborhood markets in your area. September 18,


11:30am–1pm at Federal Reserve Bank of St. Louis, Louisville Branch, National City Tower, 101 S. Fifth, #1920. Registration is required by September 14. Call Kendra Keller at 568-9202 or email [kendra.l.keller@stls.frb.org](mailto:kendra.l.keller@stls.frb.org), or register online at [www.stlouisfed.org/community](http://www.stlouisfed.org/community). There's no charge to attend but seats are limited. Please register early. Lunch will be provided.


 **9/20** — **NHA Housing Conversation Café** at noon with NHA monthly meeting to follow at 1pm on September 20 at Jay's, 1812 W. Muhammad Ali Blvd.

 **9/21–10/5** — **Center for Accessible Living's** Sixth Annual Juried Art Show, *Celebrating the Beauty of the Human Spirit*, from September 21–October 5 at 305 W. Broadway, Suite 200, Monday through Friday, 8:30am–5pm. Call Beverly Alford at the Center for Accessible Living at 589-6620.


 **9/22** — September 22 is World Free Car Day, a day where many cities around the world encourage their citizens to leave their cars at home and travel by foot, bike, bus or means other than their car. The **Coalition for the Advancement of Regional Transportation (CART)** needs your help in spreading the word about World Car Free Day here in Louisville! Please email [www.carky.org](http://www.carky.org) and let them know how you can help.

 **9/24** — **Louisville Asset Building Coalition** will be holding the 2nd Annual Asset Building Summit on September 24, at Hilton Garden Inn, 22735 Crittenden Drive at noon. This year LABC will be unveiling the 2007 CFED Asset Opportunity Scorecard for Kentucky. Please register early for a discounted admission! Visit [www.labcservices.org](http://www.labcservices.org) or call 292-6182 to register.

 **9/29** — **ACLU of Kentucky Reproduction Freedom Project** will host its annual event on September 29 at the Quonset Hut at 599 Rubel from 3–6pm. For more information, call the ACLU at 581-9746.

 **9/29** — **Louisville Asset Building Coalition** will hold its DollarWi\$e Festival on September 29 at Waterfront Park at the Brown-Forman Amphitheater. Join LABC for games, entertainment and free food and learn about financial services available to you! Visit [www.labcservices.org](http://www.labcservices.org).

 **10/9** — **Fair Housing Coalition** is having a meeting on October 9, at 2pm at the Louisville Urban League located at 1535 W. Broadway.

 **10/9** — **The Center for Health Equity** has created a Speaker's Series designed to bring attention to and heightened awareness about social factors that influence health inequities. October 9, at 5:15pm, Vernellia R. Randall, JD, of the University of Dayton School of Law will be at the Louisville Free Public Library, Centennial Room, 301 York Street to lecture on *Health Care and Race: Creating a Civil Rights Bill for Healthcare*. After the lecture, Professor Randall will sign her book, *Dying While Black: An In-depth Look at a Crisis in the American Healthcare System* (available for purchase). Seating is limited to the first 100 people who RSVP at 574-6616. Welcome — 5:15pm; lecture — 5:30pm; reception — 6:30pm.



To publicize your event or meeting in MHC's monthly newsletter, email [kendell@metropolitanhousing.org](mailto:kendell@metropolitanhousing.org).

WIT is a true grassroots organization, beginning in the kitchen of a U of L student/welfare recipient.



## Member Spotlight

Women In Transition (WIT)

**Women In Transition (WIT)** is a grassroots community organization run by and for poor people. WIT formed in 1998 at the University of Louisville for welfare recipients who were attending post-secondary classes. WIT is a true grassroots organization, beginning in the kitchen of a U of L student/welfare recipient. At that time WIT focused on influencing legislation that would provide welfare recipients two years of post-secondary education without additional work requirements. Through the hard work of dedicated low-income members, WIT continued to flourish despite the lack of funding and lack of paid employees. (WIT just hired its first full-time employee in July of 2007!) Through organizational development, WIT broadened its mission to include all TANF recipients (regardless of educational goals) as well as other low-income women, with or without children.

Over the years, WIT has addressed economic justice using a human rights framework — WIT strives to create systemic change in social welfare policies while empowering leadership among the poor. Within this framework, WIT is currently working on four interrelated projects:

**1. Claiming Our Rights, Reclaiming Our Children (CORROC-unjust child removal) Campaign** — The recent Unjust Child Removal campaign grew directly from WIT members' concerns that children from low income families were being removed from homes by Child Protective Services (CPS) when poverty is mistaken for neglect such as having no food in the house.

**2. Dismantling Classism Workshops** — WIT members create and lead workshops aimed at breaking some of the stereotypes of poor people. In the workshops, WIT challenges stereotypes about poor people with several interactive activities; for example, members provide their own testimonies about living in poverty, and the workshop participants try to balance a poverty-level budget. WIT has conducted over 35 of these workshops with participants who are middle to high income, white, and/or have higher education.

**3. Local Affordable Housing Trust Fund** — WIT works in solidarity with several other local social justice, religious, for-profit and non-profit organizations. Often WIT members have provided the only voices of people directly affected by the proposed affordable housing legislation.

**4. Food Justice** — WIT's newest initiative is to increase healthy food options among low-income people. WIT is working with local farmers markets and community gardeners on laying the groundwork for this important work.

WIT seeks to organize people from marginalized communities to take action in their community, specifically in Louisville and in Lexington. WIT's overall goal is to help build a movement of people in poverty to advocate for change. WIT encourages social change through direct action, advocacy, public awareness and education. If you are interested in learning more about or volunteering with WIT, contact Khalilah Collins, Executive Director, at 636-0160, email [kvcollins@witky.com](mailto:kvcollins@witky.com) or visit [www.witky.com](http://www.witky.com).



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**HIGHLIGHTS FOR SEPTEMBER ...** Mayor Bill Purcell of Nashville to Speak at Upcoming 2008 Annual Meeting of Metropolitan Housing Coalition/ Look what MHC can do, Louisville/MHC Member News/Member Spotlight on Women in Transition (WIT)/MHC Membership Renewal Form/MHC DVDs

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



*Not to worry ...*

**If you missed the airing of MHC's Open Housing Movement forums on Metro TV, don't fret!** MHC has copies of both DVDs: *How the Movement Created Leaders* featuring Senator Georgia Powers, Representative Reginald Meeks, and Council Member Cheri Bryan-Hamilton, and *The Current State of Affordable Housing in Metro Louisville* available for you to check out. Call 584-6858 or you can email your request to [Kendell@metropolitanhousing.org](mailto:Kendell@metropolitanhousing.org). 

**MHC MEMBERSHIP RENEWAL FORM**

Name \_\_\_\_\_

Address \_\_\_\_\_

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

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

**INDICATE LEVEL OF MEMBERSHIP**

<input type="checkbox"/>	Sponsoring Membership	\$1000 or more
<input type="checkbox"/>	Sustaining Membership	\$500—\$999
<input type="checkbox"/>	Anchoring Membership	\$200—\$499
<input type="checkbox"/>	Supporting Membership	\$75—\$199
<input type="checkbox"/>	Assisting Membership	\$1—\$74

**Please make your check payable to:  
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Metropolitan Housing Coalition  
P.O. Box 4533  
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