



A P R I L  
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# NEWSletter

*April is Fair Housing Month!*

*Braden tribute begins at 11am*

## Anne and Carl Braden historical marker unveiling is April 11 by Suzy Post

April 2008 is the 40th anniversary of the passage of the National Fair Housing Act, prohibiting discrimination in housing on the basis of race, national origin, age, gender, or disability.

In Louisville, the struggle to secure passage of an open housing ordinance prohibiting discrimination on the basis of race was only secured after many months of demonstrations, sermons, public meetings, and private demands.

Two of the heroes of that struggle were Anne and Carl Braden. They purchased a house for an African American couple, the Andrew Wade family, who wanted a yard for their son. The Wade's new house in Shively was bombed soon after they moved there in 1954. This was at the tail end of the McCarthy years, which scarred hundreds of innocents, progressives, socialist, communists and others working for meaningful social change. The Bradens were arrested and tried for sedition, for trying to "overthrow the state of Kentucky."

In 1955 the Kentucky Civil Liberties Union (now the ACLU of Kentucky) was chartered to provide the Bradens with legal defense. Carl was sentenced to a year in jail and Anne was shunned by

her community for years.

Carl died in 1975, after helping found the National Alliance Against Racist and Political Repression. Anne lived and worked for social justice to the very end of her life in 2006.

The Braden home was put on the market in 2007, and MHC created a subcommittee of its Fair Housing Coalition to explore a way that the former owners of that home might be remembered. The subcommittee has finished its work, and a Kentucky Historical Marker will be unveiled in front of the Braden's former home at **4403 Virginia Avenue, April 11 at 11am.**



Join us on April 11 as we pay tribute to the life and work of Anne and Carl Braden.

The creation of this permanent display in front of the Braden home is more than a tribute to the commitment of the Bradens; it is also

monument to the arduous open housing struggle here in Louisville.

We invite you to join MHC, Metro Councilwomen Cheri Bryant Hamilton and Dr. Judith (Judy) Green, and the University of Louisville's Anne Braden Institute for social justice research in demonstrating your support for the basic human and civil rights that the lives of Anne and Carl Braden signified at the unveiling on April 11. 🏠

## Fair Housing Month Events

Louisville Metro Human Relations Commission will host and co-sponsor along with the Legal Aid Society and MHC, a panel discussion on the National Foreclosure Crisis in recognition of Fair Housing Month. Panelists representing the Legal Aid Society, MHC, Louisville Urban League and Louisville Metro Housing and Family Services will convene at the Legal Aid Society Conference Room at 416 W. Muhammad Ali Blvd., Suite 300 on Tuesday, **April 8, 11:30am-1pm.** A light lunch will be provided at no cost. Please RSVP at 574-3631.

Unveiling of Anne and Carl Braden Historical Marker on **April 11!** (See article at left.)

MHC's Executive Director, Cathy Hinko, will sit on a forum discussing foreclosures and the impact on African American wealth on **April 14** at noon in the Marion Anderson Room at the Kentucky Center for the Arts, 501 W. Main Street. 🏠

## 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)

# The National Young Nonprofit Professionals Movement Comes to Louisville!



## Upcoming Meetings

### April 17, 1pm

NHA Monthly Meeting  
New Directions  
1000 E. Liberty

### April 17, 6–7:30pm

Making Connection Network Nite  
Presbyterian Community Center  
701 S. Hancock Street

### April 23, noon

MHC Board Meeting  
New Directions  
1000 E. Liberty

### April 29–May 1

Annual Housing Management Conference at the Galt House. Kentucky Housing Corporation, in conjunction with the Southeastern Affordable Housing Management Association (SAHMA), will host its annual conference for housing professionals. For more information, go to [www.kyhousing.org](http://www.kyhousing.org).

### May 6, 5:30pm

MHC Annual Meeting featuring Bill Purcell speaking on Home is the Heart of the City. Members will elect new MHC Board members.  
Hyatt Regency  
320 W. Jefferson Street

The YNPN of Metro Louisville's mission is to promote a healthy, viable and inclusive nonprofit sector that supports the growth, learning, and development of young professionals. We engage and support nonprofit professionals and community members in the Metro Louisville/Kentuckiana area through professional and personal development opportunities.

The Young Nonprofit Professionals Network is now represented in Louisville to, among other things, address the looming leadership deficit within the nonprofit sector. A 2004 Annie E. Casey Foundation study indicated that 72.5% of all nonprofit leaders were in their 40s and 50s, with approximately 65% of the organizations surveyed, stating they are likely to experience a significant leadership transition by 2009. Therefore, a primary goal of YNPN seeks to support the growth, learning, and development of young professionals within Metro Louisville's nonprofit sector, in an effort to avoid the projected shortfall of talent in our community.

According to John Mark Eberhardt, President of Young Nonprofit Professionals Network and Executive Director of Steward Staff, YNPN is uniquely necessary for our community. "The nonprofit, or 'for-social-profit' sector, is not the only industry approaching the reality of shortfall. However, typically in our profession, resources are strained, preventing us to attract talent with higher incomes; so cultivating and nurturing the young people who are already committed to this service industry is an imperative."

That sentiment is echoed by Alina Pabin-Prusak, Di-

rector of Training for the Center for Nonprofit Excellence (CNPE). "My conversations with nonprofit leaders lead me to believe that the work of this organization has struck a real chord. Our current leaders are thinking about legacy, and they want to know they have talented individuals to carry the sector forward." CNPE serves as YNPN's fiscal sponsor.

The Young Nonprofit Professional Network of Metro Louisville (YNPN) is set to launch on **April 3**. The launch celebration will be held at the Kentucky Museum of Art and Crafts, located at **715 West Main Street**. Doors open at 5pm for the celebration. 🏠

## Louisville's Affordable Housing Trust Fund Effort

There is an ordinance being considered by the Metro Council which would set up the governance of a local Affordable Housing Trust Fund which would include an independent board appointed by the Mayor which was recommended by the AHTF Task Force. The Task Force had a matrix of potential funding sources, but first we need the structure in place. We will ask your assistance again in the future as we work on a funding source.

The ordinance also sets up the targeted populations of the AHTF. Public sources of funding for the AHTF would target those with incomes below 80% of median, with half the funds targeted to those with incomes below 50% of median. Private sources, such as foundations or other contributions, could set up programs targeting those with incomes below 110% of median.

The need continues to grow! According to the Bureau of Labor Statistics, more than one-third of wage-earners in the Louisville MSA earn an hourly wage below \$12 an hour, less than one half of the area median income. Louisville Metro Housing Authority's annual report shows over 15,000 households on the waiting list for housing assistance.

Contact your council members to let them know you support the creation of a local AHTF.

# Point of View

## One homeowner's view on foreclosures

by Alina Pabin-Prusak

I live in one of the most affordable neighborhoods in Louisville, which also has the highest foreclosure rate. I never thought those two concepts fit together, but as I remodel my home, I wonder: Will my investment ever pay off? "For sale" signs are popping up every day and I, too, am concerned about the value of my home.

When I bought my home I got a fixed-rate mortgage that included all my taxes and insurance in the payment. I know what to expect each month. And I worry that we could still be one of the over 200 foreclosures. My husband and I are working class kids and our salaries aren't rising fast enough to cover gas prices not to mention housing costs. Like most families of my generation, we are an accident and a few paychecks away from a financial disaster. We are losing equity everyday so it's unlikely that I could get any return on what I put

into my home just two years ago.

On a visit to my last hometown, I noticed that home we sold before our move to Louisville is for sale again. I remember one offer we received: The mortgage broker offered \$20k over our original asking price. He wanted me to give the cash back to the buyer for home improvements. We'd pay the extra commission, closing costs, and capital gains taxes that came with the deal. We could have unloaded the property after only a few days on the market, but I'd never sold a home before and we couldn't figure out how this house could even appraise for that much. I didn't get it, and maybe it wasn't even our problem.


But imagine if the deal were done. All the symptoms are there, a buyer who doesn't have any cash, a broker that was willing to call in a favor on an appraisal—the home is sold and then foreclosed. A for sale sign goes up

and it sits on the market for what's going on years. The grass gets taller and a porch light never gets turned on and suddenly what wasn't our problem is everyone's problem. Foreclosures affect everyone and it doesn't just happen to uneducated buyers, or those who are sold on a bad deal. People work hard and still lose jobs more now than ever. And the bottom

**"No one, not even the experts, know what to do, besides point fingers and wait"**

line is that vacant properties and seas of for sale signs don't give good vibes to potential buyers. **No one, not even the experts, know what to do**, besides point fingers and wait.

The good news is that we neighbors don't have to wait for what's next. We can do things to mitigate the chain reaction of problems foreclosure cause. It's happening already in Pleasure Ridge Park where my neighbors are supporting programs like the new VITA free tax preparation site in southwest Louisville and an emerging farmers market in Valley Station. So if you are concerned about how this affects your neighborhood, don't sit by and watch.

Talk to friends, family and co-workers who have questions about buying their first home. Ask them about things that don't seem right and encourage them to ask their banks and real estate businesses too. Support financial education programs that come to your community, attend even if you know it all. Provide stability by keeping your property clean and keeping your porch lights on. 

## 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    |
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**HIGHLIGHTS FOR APRIL ...** Anne and Carl Braden

Historical Marker Unveiling is April 11 ... Fair Housing Month

Events ... Upcoming Meetings ... The National Young Nonprofit

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on Foreclosures ... MHC Membership Renewal Form ... Kentucky

Habitat for Humanity is Hiring

## Kentucky Habitat for Humanity is hiring!

Kentucky Habitat for Humanity is seeking a contract employee who would like to make a difference throughout Kentucky in assisting their local chapters in providing safe, decent and affordable homes.

If you have experience working with mortgages, real-estate transactions, closings, verification of documents, grants and disbursements then this might be the contract job for you! This



position is **not** considered primary employment and most of the work can be accomplished out of one's home, though the incumbent will be working alongside the

staff of Kentucky Habitat for Humanity and their local chapters throughout Kentucky. Salary will be competitive. No benefits (health, retirement etc.) will be offered.

If travel is required, all expenses will be paid. If you are interested in this position or would like more information, please contact Mary Shearer, Executive Director of Kentucky Habitat for Humanity, at 502-896-1299.