



NEWSletter

Call or write
your legislator!

Join the efforts to stabilize homeowners in Louisville!

by Cathy Hinko, MHC Executive Director

MHC has released *Louisville's Foreclosure Crisis*, a study of loan elements and property valuation information for all foreclosures in Louisville Metro from January 1 to June 30, 2007. The document also includes interviews with 26 individuals in foreclosure. You can get a hard copy by calling MHC at 584-6858 or by going online at www.metropolitanhousing.org.

The foreclosure crisis will affect all of us!

The median sales price of a home in Louisville has decreased, neighborhoods have vacant homes and the number of families struggling and failing to maintain their homes is staggering. MHC estimates that 3,400 foreclosures were filed in 2007. This virus has spread throughout Louisville Metro with careless lending practices affecting everyone. Foreclosures are a cost to the whole community.


Work has begun on three fronts:

1. Legislation (SB 41) has been

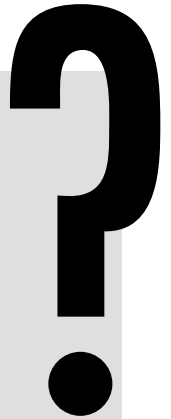
introduced in the state Senate to prevent future disasters by imprudent lending practices, and federal relief for homeowners is under discussion, especially HR 3609, which allows Chapter 13 bankruptcy courts to modify harmful mortgages. Tell your state and local legislators that we need help!

2. Homeowner protection programs through responsible refinancing products and relief to homeowners having temporary difficulty are necessary, combined with financial counseling and assistance in dealing with loan servicers. Help advocate for these programs.

3. Neighborhood organizations need to discuss what can be done to help stabilize the quality of life in our communities, particularly in those hardest hit by foreclosures.

MHC is working very hard on all these fronts and we seek your support. Please call our office at 584-6858 and lend a hand. 

Housing & health care: How do they relate



Housing instability has many sources, however, good health is a prerequisite for allowing homeowners and renters alike to have the ability to afford and maintain the quality of housing they choose. Currently, 31% of Kentucky's non-elderly population are uninsured, compared to 27.7% just six years ago. One health care crisis can substantially change a household's budget, especially for the uninsured.

MHC sought to explore the relationship between health care costs and housing stability and was awarded a grant by the Metro Louisville Health Department's Center for Health Equity. Through this grant, MHC partnered with Making Connections Louisville to hold two focus groups

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Metropolitan Housing Coalition

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Member News

On Saturday, **February 2**, at 7:30pm, **Kentuckians For The Commonwealth** will host an *I Love Mountains Benefit Concert* at First Unitarian Church 809 S. Fourth Street. Donations are welcome. 🏠

Catholic Charities will be hosting *Catholics at the Capitol* from **February 11-13** at Good Shepherd Church in Frankfort. For more information, contact Catholic Charities at 637-9786. 🏠

Advocate with confidence! **Center for Non-Profit Excellence** will host the webinar *The Basics on Lobbying for Nonprofits* on Wednesday, **February 20** from noon to 1 pm. This session will focus on the IRS definition of lobbying and the do's and don'ts of working in the political arena. Visit www.cnpe.org to learn more and to register! 🏠

Jobs With Justice will be hosting folk singer, songwriter, activist, historian, educator and bard insurgent Tom Neilson on Saturday, **February 23** at 7pm at the United Steelworkers Local 1693 lodge at 1233 S. 10th Street. Tickets

are only \$10 in advance, and \$12 at the door. Tom has been referred to as the "John Stewart of folk music"! You don't want to miss this event. To purchase tickets, please call 582-5454 or email sblair-kyjwj@hotmail.com. 🏠

Home of the Innocents is hosting a *Lunch at Our Home* on **February 28** at noon. You'll get a delicious lunch and a tour of part of the 20.5 acre campus. To find out more, call 502-596-1025. 🏠

The first event of the **Jewish Family Vocational Services** 100th Anniversary celebration will be a Louisville Orchestra *Magic of Music* luncheon featuring renowned composer Marvin Hamlisch. You will hear personal stories and enjoy a once-in-a-lifetime intimate performance from this talented musician. Lunch will be held at Derby Dinner Playhouse in Clarksville at noon on Friday, **February 29**. A limited number of tickets are available. JFVS will assist in arranging for transportation. Tickets are \$25 per person. Call JFVS at 452-6341 to make your reservations. 🏠

Housing & health care: How do they relate?

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among residents in the Smoketown, Shelby Park, Phoenix Hill, and California neighborhoods. From these focus groups, several residents self-identified as resident advocates wanting to work towards change in health care policies in Kentucky. MHC also partnered with health care policy advocates, Kentucky Youth Advocates, Advocacy Action Network and the Presbyterian Community Center's Harambee Clinic to hold advocacy training for interested residents from the four neighborhoods. This paper contains the qualitative results of those focus groups, providing some insight and evidence into how Louisvillians housing stability and health care costs are connected and served as the catalyst to bring professional and neighborhood advocates together to further health care policies.

MHC will be releasing *Housing Insecurity: Neighborhood Conversations About Health Care Costs* in early February. 🏠



Calendar of upcoming events

Advocacy and Education Committee

February 6 at noon

MHC's office (JFVS)

3587 Dutchman's Lane

NHA Monthly Meeting

February 21 at 1pm

New Directions

1000 E. Liberty

MHC Board Meeting

February 27 at noon

New Directions

1000 E. Liberty

MHC's 19th Annual Meeting

May 6 at 5pm

Downtown Hyatt

320 W. Jefferson

Look for more information in next month's newsletter.

Yes! Please support the Kentucky Commission on Human Rights!

The Kentucky Commission on Human Rights is the state government agency empowered to enforce state and national civil rights laws that protect the equality of every person in our state. The Kentucky Civil Rights Act mandates the human rights commission "to safeguard all individuals within the state from discrimination because of family status, race, color, religion, national origin, sex, age 40 and over, or because of the person's status as a qualified individual with a disability."

Last year alone, the Commission processed over 700 discrimination cases and received 423 new discrimination complaints, the highest number in the agency's history!

Appropriately funding the Kentucky Commission on Human Rights is a matter of preserving the safety and security against domestic strife and unrest in the great Commonwealth of Kentucky. It's a matter of helping to ensure and enhance the economic landscape and image of our state as a place people are attracted to, a place anyone can be proud to call home. Please contact your legislators and ask them to adequately fund the Kentucky Commission on Human Rights. You may ask to meet any of your legislators or ask to speak with them personally by phone. **Simply call the Legislative Research Commission in Frankfort at 502-564-8100 and ask for your legislators' offices.** Or, you may prefer to find your legislators' local telephone numbers and ask to speak or meet with them.

In addition, please leave a message for your legislators by calling the Legislative Research Commission Message Line at 800-372-7181. The person who answers the phone can tell you who the legislators are in your district. Leave a message saying that you support critical, increased funding for the Kentucky Commission on Human Rights and that the Human Rights Commission's work is important to Kentucky. ☎

Member Spotlight

Lead Safe Louisville Project works to improve homes, keep Metro families safe

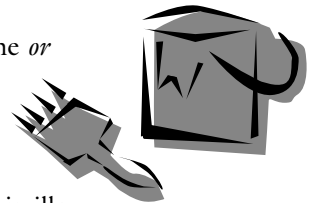
In 2005, **Louisville Metro Housing & Community Development** received over \$2 million in grant funds from the U.S. Department of Housing and Urban Development to fund the Lead Safe Louisville Project (LSL Project). In partnership with Louisville Metro Public Health and Wellness and Louisville Metro Inspections, Permits and Licenses, LSL Project staff work to remove lead hazards from homes and provide lead poisoning prevention education.

Recognizing lead poisoning as a serious yet preventable health threat, the goal of the LSL Project is to remove lead hazards from pre-1978 homes where pregnant women and/or children under six years old reside. In addition to removing dangerous lead hazards, the work performed with LSL funds may provide energy-efficient home improvements for property owners.

While LSL serves income-eligible residents Metro-wide, they do have six target communities with a higher concentration of pre-1978 homes: Phoenix Hill, Portland, Russell, Shawnee, Shelby Park and Smoketown.

To qualify, a homeowner must meet the following criteria:

- Home built before 1978 *and*
- A child under six years of age resides in the home *or*
- A child under six years of age spends at least six hours per week in the home *or*
- A pregnant woman resides in the home *and*
- The family is within federal income limits.



For an owner-occupied applicant, Lead Safe Louisville Project services are offered at *absolutely no cost* to the home owner. LSL also assists investors in making their rental properties lead-safe provided they commit to renting to lower-income families with young children for 36 months following completion of lead remediation activities.

Lead Safe Louisville is in the final year of funding under their current grant. Homeowners and investors who are interested in receiving assistance should submit their application by April 4, 2008. To apply for assistance — or for more information — please contact the Lead Safe Louisville Project at 574-3107. LSL offices are located at Metro Housing & Community Development, 745 W. Main Street, Suite 300.

Neighborhood associations or resident groups interested in a presentation on Lead Safe Louisville Project services may contact Elizabeth Fick Koppen, Community Outreach Specialist, at 574-3107. ☎



Kentucky families: Beware of payday loans

Payday loans jeopardize the financial stability of families with terms that often trap borrowers in a debt cycle. With an effective APR near 400%, payday lending cost Kentuckians \$131 million in 2005. While national trends show states strengthening restrictions on payday lenders to curb negative consequences, **payday lending facilities are opening at the rate of one every four days in Kentucky.** The Blueprint for Kentucky's Children seeks legislation to help working families keep more of their paycheck by extending the loan term, lowering fee caps, limiting rollovers, tracking usage, and strengthening oversight of internet lending. **For more information, contact Kentucky Youth Advocates, www.kyyouth.org.** ☎



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HIGHLIGHTS FOR FEBRUARY ... Join the efforts

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Kentucky families: Beware of payday loans ... Free tax

preparation available for qualifying families ... Oops!

FYI: Free tax preparation assistance available for qualifying families

Do you work with or know families that make less than \$40,000 a year? If so, please let them know that the **Louisville Asset Building Coalition** and the **Southern Indiana Asset Building Coalition** offer *free* tax preparation assistance to help families claim the Earned Income Tax Credit and the opportunity for clients to connect to financial skills-building workshops. For more information, please call 502-292-6182 in Louisville or 812-206-7520 in Indiana. For the latest sites and hours of operation in Kentucky or Indiana, please call 211! 🏠

Oops, pardon our mistake!

There is a correction to note in MHC's latest report, *Louisville's Foreclosure Crisis*. The bar graph on page 12, *Ranges of Acquisition Price and Ranges of Property Valuation of Foreclosures*, is labeled incorrectly. Please note this correction: **Acquisition Price corresponds with the maroon bars, while the Property Valuation corresponds with the gold bars.**

Stickers are available for anyone wanting to fix the labeling of the chart. We also have corrected copies in our office. Please call us at our office at 584-6858 or email Erica@metropolitanhousing.org to request your stickers or new copies. 🏠