



# NEWSletter



## MHC thanks local student artist

by Phoenix Lindsey-Hall, Development Director & Advocacy Project Coordinator

Each year, like clockwork, all you MHC members receive our End-of-Year Appeal, reminding you that MHC is the place for you to invest your end-of-year, tax-free donation dollars in order to make the change you want to see. And each year we are overwhelmed by the support that we are shown by our community members and coalition partners.

We never forget that these gifts make our work possible. So as a small gift to you this year, we have invited **Connor McKenzie Kline Riley**, a junior at duPont Manual High School, to design the cover of the End-of-Year Appeal card. (See her design on page 3.) Connor has been a delight to work with, and her enthusiasm and skills are inspirational. It is our hope that you will enjoy this painting that she has made for MHC supporters and perhaps, will even place it on your mantle or with your other holiday cards.

As you might have guessed, it is also our hope that you will dig deep into your pockets once again to support this vital justice work.

Thanks, Connor! 

## Record numbers at release of the 2008 State of Metropolitan Housing Report

by Theresa Boyd

This year's *State of Metropolitan Housing Report* release was truly a successful event bringing out more than 70 attendees on Tuesday, October 28. This is the largest attendance the paper's release has produced in its six year history. The community and official response is accredited to the demand for understanding the crisis of high utility costs and the impact this crisis has for all residents, but that disproportionately affects disenfranchised and poor families in our community.

The hour long press release included comments from **Phil Tom**, Board President of MHC; **Ben Richmond**, Executive Director of the Louisville Urban League; and **Anthony Smith** from the Making Connections Network (a sponsor of the report).

MHC Executive Director **Cathy Hinko** spoke passionately about the findings, pointing out that there are a rising number of over 7,000 homeless children in Jefferson County Public Schools. This striking statistic is a great indicator of how we can measure ourselves as a community. Her remarks were followed by a detailed presentation of the key findings by co-author **John Vick** from the Center for Environmental Policy and Management at University of Louisville. Co-author **Carol**

**Norton**, from the same department, was also in the room.

We here at MHC are honored to have the wonderful opportunity to bring these issues to light, to have the support of our coalition partners, and to offer recommendations for change and success. Since knowledge is power, the report offers hope to all of us working for systemic change in affordable housing. Together we can use this report as a tool as we advocate for the change we want to see.

For your copy of the *2008 State of Metropolitan Housing Report*, call the office at (502) 584-6858 or download it from our website, [www.metropolitanhousing.org](http://www.metropolitanhousing.org). 



### HIGHLIGHTS FOR NOV/DEC ...

MHC thanks local student artist ... Record numbers at release of the 2008 State of Metropolitan Housing Report ... 2008 State of Metropolitan Housing Report recommendations ... Housing industry loses a bright star ... Schedule of events ... MHC membership renewal form

## Metropolitan Housing Coalition

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# 2008 State of Metropolitan Housing Report *recommendations*

On October 28, the Metropolitan Housing Coalition (MHC) released its sixth *State of Metropolitan Housing Report*, an ongoing report card of the affordable housing challenges and successes in the Louisville metropolitan region. The data in this year's report shows us that:

- ✓ Subsidized housing remains concentrated in areas of our community that are economically disadvantaged.
- ✓ 14.5% of all Metro Louisville residents have incomes below the federal poverty level.
- ✓ The median wage for 37 percent of all wage earners in the Louisville MSA was not enough to afford a two-bedroom unit at Fair Market Rent.
- ✓ In Louisville Metro there are 15,612 households on a waiting list for either a subsidized housing unit or housing vouchers.
- ✓ As foreclosure numbers continue to increase, families are spending more on utilities, food, fuel, and other living expenses that make it more difficult to keep their homes.
- ✓ Approximately 7,600 homeless students were enrolled in the Jefferson County Public School system last year — 300 more students than the year before — with totals projected to be considerably higher for the current school year.
- ✓ Federal Community Development Block Grant (CDBG) funding continues to decrease, as it has every year since the first *State of Metropolitan Housing Report*.

Based on these facts:

- ✓ MHC advocates for the desegregation of subsidized housing as a strategy for economic development.
- ✓ MHC advocates for affordable housing policies that promote integration and diversity of housing types, price-points, and people throughout all metro council districts, as well as the entire Louisville MSA.

- ✓ MHC advocates that local governments within the Louisville MSA work closely with housing agencies and advocates to set numeric goals for the development of more low- to moderate-income rental housing units throughout the region.
- ✓ MHC recommends using existing resources and finding future revenue sources to rehabilitate existing lower-rent housing units to become more energy efficient, thereby making them truly affordable.
- ✓ MHC advocates the expansion of Individual Development Account (IDA) programs, a matched savings plan to help lower-income families make down payments, build equity, and engage in financial literacy. MHC also fights for foreclosure intervention in the form of financial assistance to help families keep their homes and refinance into prudent mortgage products. MHC also strives for fair lending practices that improve the inequity of mortgage products between racial groups.
- ✓ MHC advocates for an increase in the number of available homeless prevention programs (such as bill payment assistance) to prevent families from losing their homes, whether from foreclosures, utility costs, loss of family member, or loss of employment.
- ✓ With CDBG and other federal funding continuing to decrease, MHC advocates for the dedication of more local resources to neighborhood and community development, affordable housing construction and rehabilitation, a dedicated funding source for a local Affordable Housing Trust Fund, and the provision of safe and energy efficient housing for low-income families in our community.

Each year, the *State of Metropolitan Housing Report* focuses on a topic that relates to the affordability of housing in our community. This year the report discusses utilities cost and energy efficiency as an integral component of housing affordability.

It examines how both energy cost and consumption have increased, as well as what policies and programs need to be in place to address these concerns.

Here are our utilities cost and housing affordability recommendations:

- ✓ More funds should be allocated for Demand Side Management (DSM), Home Energy Assistance (HEA), and weatherization programs and initiatives. Together these initiatives target both the consumption and cost of utilities for low-income families.
- ✓ Utility companies should work closely with families facing high utility bills and arrears to insure that utility shutoffs are kept to a minimum.
- ✓ Louisville Metro Housing Authority should update their energy usage study that is used in the calculation of utility allowances for families that receive housing assistance. The updated study should also take into account the age of the home, as this is an important factor in energy efficiency and consumption.
- ✓ Funding should be readily available at the local and state levels for the rehabilitation of older homes to increase their energy efficiency. This funding can take the form of grants, low-interest loans, or tax-incentives.
- ✓ Incentives should be put into place at the local and state levels for landlords to rehabilitate their rental units and homes to be more energy efficient.
- ✓ Building codes should ensure that all new construction and rehabilitation of homes are energy efficient. Locally we can be proactive and strive to be ahead of the curve in terms of the energy efficiency of homes in the Louisville area.
- ✓ Home sellers should provide records of utility costs to potential buyers so that they may better judge the affordability of utilities for that home. 🏠

## In memoriam

### Housing industry loses a bright star

by Lisa DeSpain, President  
Beacon Property Management Company

On September 13, the housing industry lost one of its brightest stars in the passing of **Linda Arnold**.

From her time at HUD in the late '70s and through the formation of her company, Beacon Property Management Company and creation of the 501C(3) SOCAYR, her passion and her mission was to provide dignified housing for those in need.

Those of us left behind to fulfill Linda's dream and continue her legacy feel the void of her absence, but we also feel the ever present energy of her spirit carrying us forward.

For her spirit and dedication to the mission, we are eternally grateful. 🏠

# SCHEDULE *of* EVENTS

**Tuesday, November 11** — Fair Housing Coalition Meeting, 2pm, at New Directions, 1000 E. Liberty. 🏠

**Saturday, November 17–21** — Women in Transition (WIT) is having an indoor yard sale on November 17–21, everyday from 10am until 2pm. Stop by the WIT office at 219 West Ormsby Avenue in Louisville and go shopping! Every item is priced at the unbelievable low cost of \$1! For more information about this event, please call 636-0160. 🏠

**Thursday, November 20** — NHA Meeting at 1pm at New Directions, at 1000 E. Liberty. 🏠

**Wednesday, December 3** — MHC Board of Directors Meeting, noon, at New Directions, 1000 E. Liberty. 🏠

**November 20** — 15th Annual Conference Visioning Kentucky's Future: Measures and Milestones 2008 at the Northern Kentucky Convention Center in Covington. This conference will explore new trends and forces, speculate on how they will affect the state, and discuss various ideas to put Kentucky on a prosperous path to the future. For more info, visit [www.kltprc.net](http://www.kltprc.net). 🏠

**January 15, February 19 & March 5, 2009** — Jewish Family & Vocational Service (JFVS) launches The Ready Set, a new initiative designed to prepare Baby Boomers entering the next phase of their lives to make the most of the years ahead. Workshops will be held from 5:30 to 7:30pm at JFVS, 3587 Dutchmans Lane in the Roth Family Center. For more information, please call Beverly Bromley at 452-6341, ext. 223, or send an email to [beverlybromley@jfvs.com](mailto:beverlybromley@jfvs.com). 🏠



**Connor McKenzie Kline Riley**, a junior at duPont Manual High School, created this beautiful design for MHC's End-of-Year Appeal card.

*To learn more about upcoming events and other items of interest to affordable housing advocates, please visit*

**[www.metropolitanhousing.org](http://www.metropolitanhousing.org)**

*While you're there, you can check out our new look! Send us your email address if you would like to receive our new e-newsletter!*



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## MHC MEMBERSHIP RENEWAL FORM

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*Join  
MHC  
today!*

### PLEASE INDICATE YOUR LEVEL OF MEMBERSHIP

- Sponsoring Membership \_\_\_\_\_ \$1000 or more
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