



AUGUST '09

MHC NEWSLETTER

New Process for Foreclosure Work Outs Jefferson County Courts Lead the Way

The Jefferson County Circuit Court has implemented a Conciliation Conference process available to home owners in foreclosure. This process brings the lender and home owner together to talk about alternatives to foreclosure even though a foreclosure action was filed. Only owners living in the home that is being foreclosed on are eligible; absent landlords or property investors are not eligible. The owner will be notified of this opportunity by mail at the time the foreclosure is served. Community based groups, such as Making Connections Network, are also going door-to-door letting owners know about the process. Once the owner opts-in to the Conciliation Conference process they must work with one of the foreclosure counselors at the Housing Partnership or the Urban League to complete a detailed financial packet and provide it to the lender. Legal Aid is training volunteer lawyers to help the owner at the Conference so the process is FREE to the home owner.

The Conciliation Conference is a different process from the court foreclosure lawsuit and is ONLY available through the Jefferson County Circuit Court. The process does not stop the foreclosure and does not substitute for any defense the owner has to a foreclosure.

This process has already seen positive results. In the three month experimental period, up to 40% of the Conciliation Conferences resulted in some compromise. This process could help avoid homes being lost and homes being left vacant.

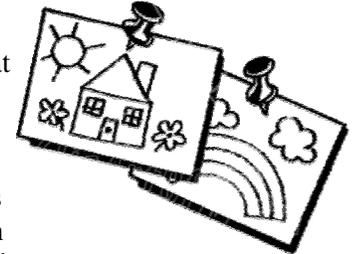
This innovation is the result of a partnership between many agencies and the Jefferson County Circuit Court, with Legal Aid, and Making Connections Network. The housing counseling is paid for through the Protect My Kentucky Home project of the Kentucky Housing Corporation.

For more information, call the Protect My Kentucky Home hotline at 1-866-830-7868 or the Legal Aid Society at 502-584-1254.

Homeless and in School:

Louisville's Children and the Affordable Housing Crisis

In our 2008 *State of Metropolitan Housing Report*, we uncovered that the affordable housing crisis is having a far greater impact on school-aged children than ever before. More than 7,600 homeless students were enrolled in Jefferson County Public Schools (JCPS) in the 2007-08 school year, up from about 5,000 just five years earlier.



During the 2008-2009 school year, 8,582, nearly 9%, of all children in the JCPS system were homeless at some time in the year. As an estimated ten families face foreclosure each day in the Louisville area, MHC is releasing this much needed in-depth look at how our children are being affected by the growing affordable housing crisis. With this rich data we will formulate policy based recommendations and actions you can take to help improve this crisis.

To add depth to the data, MHC has partnered with Making Connections Louisville and their youth video project to present a short movie about homelessness. This film, which will be debuted at the report release, will present the human story behind the facts and data.

**Report Release and Press Conference
Wednesday, August 19 at noon
Presbyterian Community Center
731 S. Hancock St.**

For more information, call MHC at 584-6858 or visit our website at www.metropolitanhousing.org. An electronic version of the report will be there after the release.

Thank you to our sponsors **Making Connections Louisville and PNC Bank**. Without your support, this report would not be possible. Also, thank you to **JCPS** who worked with researchers **Valerie Salley and Fran Ellers**.



Louisville's Affordable Housing Trust Fund: Past, Present and Future

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As an MHC member you know that promoting innovative, cooperative capacity-building relationships and ventures is simply how MHC operates. So in 2004, when nonprofit organizations, housing advocates, business leaders and concerned residents joined together to solve the great need for more safe, fair and affordable housing in Louisville, MHC was there! Spearheading the coalition, MHC worked with this ever growing alliance to build the Open the Door Campaign to advocate for a local Affordable Housing Trust Fund (AHTF) to provide grants, no-interest and low-interest loans, to build or rehabilitate housing for our lowest-income households. Creating local AHTFs has become a common and successful practice throughout the nation to help the most venerable residents and prevent homelessness.

The mission of the Open the Door Campaign is to create and fund a local Affordable Housing Trust Fund according to three principles: 1) serve those whose income is below 80% of median income (with a set-aside for those below 50% of median income), 2) have a dedicated, public, renewable source of funding, with a goal of \$10 million each year and 3) be directed by a representational, community-based decision making board appointed by the Mayor and Council.

Due to this great community wide need, the Open the Door Campaign soon grew to over 90 organizational members whose strength could not be ignored by local government officials and decision markers. Campaign organizers facilitated roughly 2,500 constituent contacts to public officials, held a rally of 750 supporters, identified and engaged countless volunteers, and built a deep public awareness.

All the hard work paid off in 2007 when Metro Council budgeted one million dollars for a local AHTF, and then again in 2008 when Metro Council voted in an ordinance that established the structure of the AHFT. Louisvillians could finally celebrate the victory of securing a local Affordable Housing Trust



Fund, but with one major concession; there was only a one time amount of one million dollars put in the fund and no dedicated revenue stream. Though organizers and residents were excited that the

fund was set in place, it was always known that the work would not be done until Louisville had a dedicated, public, renewable source of funding, with a goal of \$10 million each year. Now after over four years of successful organizing we have made great strides, there has not been any movement on the AHTF ordinance, no board has been appointed by the mayor, Louisville is still lacking a much needed dedicated revenue stream and most of all, not one family has been helped despite great need. The campaign wanted to give the Mayor and Metro Council some time to appoint the board and get the ball rolling, but their lack of timeliness cannot be ignored any longer.

Because of the recent grant support from the **Unitarian Universalist Fund for a Just Society**, MHC will be able to once again take up the charge, along with coalition partners that have been sustaining the work such as **Habitat for Humanity of Louisville**, **Catholic Charities**, **CLOUT**, **Coalition for the Homeless** and others to demand that local public officials act to make our local AHTF a functioning part of the services that too many low-to-moderate households need. We will be educating council members and reminding them why a local AHTF is vital for affordable housing in our community. Please call your council person or call us if you want to have a face to face meeting with them. More will come as the campaign ramps back up!



Schedule of Events

August 19 - In our most recent issue paper release, we examine how Louisville's housing crisis is affecting the growing number of homeless schoolchildren in JCPS. Please attend on August 19, Noon, Presbyterian Community Center, 731 S. Hancock. After this date, the report will be available on our website. Call MHC if you need more information.

October 18 - Dare to Care Hunger Walk on Sunday, October 18 at Waterfront Park, Festival Plaza. Festivities start at noon; the walk starts at 2:15pm. For more information about this event, please go to www.thehungerwalk.org.

October 28-29 - Kentucky Housing Corporation (KHC) presents 2009 Kentucky Affordable Housing Conference on October 28-29 at the Hyatt Regency and Lexington Convention Center. For sponsorship opportunities or for more information about this conference, contact Mary Kay Meagher at 614-224-8446 or email mmeagher@occh.org.

September 12 - 2009 Homeward Bound 5K Race/Walk/Run to End Homelessness on September 12, at 9am, Cherokee Park Scenic Loop.

September 12- Driving While Gates, Saturday Academy, 11 a.m. – 2 p.m., Park Duvall Education Center, 3610 Bohne Ave. The fact remains that Henry Louis Gates Jr., a prominent black scholar, being arrested in his own home is a chilling moment in the American experience. MHC endorses this public forum.

October 2 - ACLU Bill of Rights Dinner. Save this date! More details to come. Keynote speaker for this annual event will be Morris Dees from the Southern Poverty Law Center.

December 1-3 - 11th Annual Ending Sexual Assault and Domestic Violence Conference on December 1-3 at the Marriott Griffin Gate Resort in Lexington. Sponsored by Kentucky Association of Sexual Assault Programs (KASAP), Kentucky Domestic Violence Association (KDVA), Justice and Public Safety Cabinet, Division of Violence Prevention Resources, and others. Call Tana at 502-226-2704, ext. 300.

To submit your community events, please email Phoenix at phoenix@metropolitanhousing.org.

Notice our new look?

We are sad to say that our dear graphic designer **Sally Wax** is (once again) attempting to retire. We thank her for her years of service and dedication to affordable housing issues. We are now doing the layout in house, so let us know what you think about our new look!

PNC Bank & National City Bank

As PNC Bank and National City Bank merge, MHC Board Member **Deborah Williams** has made the move from National City to work for PNC. This meant that all of a sudden MHC had two Board Members representing PNC Bank, both Deborah Williams and **Marita Willis**. To better use their resources, Marita has stepped down from our board leaving Deborah to represent PNC. Though we will miss Marita in this capacity, her work for safe, fair and affordable housing will continue as she works to strengthen our larger community.

MHC also thanks PNC Bank for underwriting the cost of our MHC Newsletters. Marita has been instrumental in this partnership and we appreciate her constant support.

Check us out on the Web!

www.MetropolitanHousing.org



Two Opportunities for Your Local Action

If all politics is local, here are two issues affecting fair and affordable housing that call for local advocacy...

The Board Of Zoning Adjustments (BOZA) ruled that homeless shelters have no place in Louisville! While current shelters are suffered to operate, no new shelter is permitted anywhere in Louisville. **Hard news to the 9% of children in the public school system who were homeless last year.** Apparently the physical reality of homeless shelters, funded in part with city funds approved by the Council, did not persuade BOZA that the Council knew there were shelters and agreed with the use of land for shelters, some of which were created after the new Land Development Code (LDC) was adopted. The Original Highland Neighborhood Association argued that no new shelters should be allowed in Louisville under the LDC and the main source of their disapproval was that, in their perception, the people in shelters were disabled and, consequently, undesirable.

Act now: call BOZA through the Department of Planning and Design at 574-6230 and ask that they reconsider their decision and get more information from real experts in the field of homeless services. Also call your Councilmember (574-1100) and the Mayor's office (574-2003) to ensure that the LDC includes homeless shelters as an allowable land use

Advocate for Public Transit and transparency of transportation dollars! For several years, MHC has advocated to make the Transportation Policy Committee meetings accessible to the general public. At these meetings, hundreds of millions of dollars are allocated for transportation, including public transit. The meetings are held by the Kentuckiana Regional Planning and Development Agency (KIPDA) in the middle of a weekday near Decimal Drive, off Blankenbaker. **The Outreach Coordinator wrote me that it would only take 90 minutes with only one transfer for someone using public transit to get there..... hmmm.** MHC learned that KIPDA is moving- further out!

It is not too late. Call the ED of KIPDA, Jack Couch, at 266-6084 and ask that the meetings be held at a day, time and place where the public really can attend.



Metropolitan
Housing
Coalition

P.O. Box 4533
Louisville, KY 40204-4533
Phone (502) 584-6858
Fax (502) 452-6718
www.MetropolitanHousing.org

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