

M A R C H
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NEWSletter



THE UNITED VOICE FOR SAFE, FAIR AND
AFFORDABLE HOUSING FOR TWO DECADES

MEMBERSHIP *Survey* ANNOUNCEMENT

Entering the 20th year of advocacy, MHC is interested in hearing what you, our members, have to say about our efforts for safe, fair and affordable housing. Please take a moment to give us valuable feedback to ensure the quality of our mission and organizational growth. We appreciate your support and will welcome any suggestions or ideas you may have for MHC. Take the survey by finding the link on our webpage, www.MetropolitanHousing.org.


Current economic crisis proves need for MHC

by Phil Tom, MHC Board President

Our nation's current economic crisis has exposed the impact of foreclosures and bad mortgages on families, neighborhoods, and communities across all economic classes. MHC's mission to engage all potential stakeholders in the task of promoting fair, decent and affordable housing is more important than ever in the public debate to resolve the country's financial and housing crisis.

Simply building proper housing does not necessarily build a strong, vibrant neighborhood. But when families live in poor quality housing or lose their homes, the economic and social impact on the community or city is devastating. My

block club was struck by the nation's economic problems, when a wonderful caring neighbor lost her home due to foreclosure.

For many years, MHC has presented research and publications that demonstrate the effect of affordable housing issues on the life of our communities. It is imperative that MHC continues to advocate for public policies and practices that support fair, decent, and affordable housing. I am proud of the work of MHC's board, members and staff. We have stayed true to our founding purpose and mission to make the Louisville Metro community a healthy, vibrant home for all its residents. 

Save the date for the 2009 MHC Annual Meeting!

Thursday, June 4, 2009


Hyatt Regency Downtown

320 W. Jefferson

Social Hour at 5pm

Dinner & Program at 6pm



MHC's 20th Annual Meeting is set for Thursday, June 4 at the Downtown Hyatt, 320 W. Jefferson. The evening begins with a social hour at 5pm, followed by dinner and program at 6pm. Our keynote speaker for the evening is Michael Bodaken, President of the National Housing Trust. Individual tickets are \$50 each; a table for 8 is \$500. You can purchase your tickets online at www.MetropolitanHousing.org, call the office at 584-6858, or send in the form on the back page. Greater sponsorship levels and ad space in the program are also available. 

Metropolitan Housing Coalition

P.O. Box 4533 • Louisville, KY 40204-4533 • PHONE (502) 584-6858 • FAX (502) 452-6718 • www.metropolitanhousing.org

In memoriam

Millard Fuller, founder of Habitat for Humanity, passes away

MHC is deeply saddened by the death of **Millard Fuller**, the visionary whose ideas and tireless work created Habitat for Humanity. Mr. Fuller led Habitat from its founding in 1976 until his separation from the organization and his founding of the Fuller Center for Housing in 2005. He passed way on February 3, following a brief illness. He was 74.

"Millard Fuller was a force of nature who turned a simple idea into an international organization that has helped more than 300,000 families move from deplorable housing into simple, decent homes they helped build and can afford to buy and live in," said Jonathan Reckford, chief executive officer of Habitat for Humanity International.

His passion will live on thanks to the dedication of the many volunteers, staff and supporters of Habitat, who continue to make it a great organization. 🏠

Louisville Metro Office for Women Listserv

The Louisville Metro Office for Women (OFW) wants to facilitate a listserv to encourage participation and increase knowledge to support women of our community to connect with other women. Part of their mission includes using this website and listserv to support women and girls and strengthening families.

To sign up or to get more information, please visit OFW's website at www.louisville.gov/OFW. 🏠

Report back: How race affects Louisville mortgage lending

by Gina Barbati, MHC Intern

In our last newsletter you may remember reading about our then upcoming community forum entitled *An Unequal Practice: How Race Affects Louisville Mortgage Lending*. If you were not able to make this event, I am here to tell you that you missed a lively discussion, to say the least! This community forum — held on Thursday, February 19 at Memorial Auditorium — provided space for public conversation on the issue of how race and racism affects Louisville mortgage lending.

We examined the statistic that in Louisville, 42% of middle and upper income African American borrowers get high cost home loans, while 18% of white borrowers in the same income bracket are sold high cost loans. Panelists spoke about the reasons for this disparate figure, the current lending crisis and offered solutions that their industries could follow to lead us out of this mess. Each panelist's perspective delivered some clarification of certain aspects of mortgage lending processes. Mortgage vendor greed, lack of sufficient regulation and sound practices, the need for consumer/borrower education and the presence of racism were among the interwoven causes discussed.

It was during the Q&A session that panelists and audience members had a frank conversation uncovering racism as the root of this staggering statistic.

As panelist Ben Carter explained, "Our society's tendency to see minorities as gullible plus the opportunity to make thousands of dollars by originating a high-cost loan fueled these racially biased lending practices."

While some speakers kept hitting the point that borrowers need to educate themselves more, others said this response avoided the obvious racism involved in the whole process. The lively discussion proved that this is an issue that touches a diverse group of people and that a continued community conversation is necessary.

We offer sincere appreciation for the dedication and hard work of the planning group which include the following organizations: **Fair Housing Coalition, Kentucky Commission on Human Rights, Legal Aid Society, Louisville Metro Human Relations Commission, Multi-County Clients Council, and U.S. Department of Housing and Urban Development**. We would also like to thank our sponsors, **PNC Bank and Multi-County Clients Council**. And finally, we send our thanks to the following panelists: **Adam Hall**, Kentucky Mortgage Bankers Association; **Lee Harris**, Kentucky Real Estate Commission; **Ben Carter**, Legal Aid Society; **Harold Turner**, Kentucky Attorney General's Office; and to our moderator, **Carolyn Miller-Cooper**, Louisville Metro Human Relations Commission. 🏠

In Louisville, 42% of middle and upper income African-American borrowers get high cost home loans, while 18% of white borrowers in the same income bracket are sold high cost loans.

To learn more about upcoming events and other items of interest to affordable housing advocates, go to our website at 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!



SCHEDULE *of* EVENTS

March 14, 21 & 27-28 — Free Saturday Academy African World Seminar each Saturday of the Month from 11am-12:15 pm, in the DuValle Education Center Cafeteria, 3610 Bohne Avenue. For info, contact Marian Vasser @ 852-2252 or email mrvass01@louisville.edu. Topics are *Race and Reality Series* with author Carrider Jones, *The Female Perspective Series* with Patti Linn, and *Sistab Summit—Sistabs Work It Out: Life, Liberty and the Pursuit of Happiness*. 🏠

March 14 — Third Annual Raisin' the Rent Party to benefit St. John Center for Homeless Men, Saturday, March 14, 8pm-midnight at Kentucky Center for the Arts Grand Lobby. Charge is \$15 at the door or call 584-7777. Enjoy music by Ed Humphries and George Poole, gaming tables with fabulous prizes, cash bar, hors d'oeuvres by the Bristol and Bearnos. Attire is snappy casual! This party is thrown in the spirit of the Harlem Rent parties made famous in the 1920's and 1930's when rent in the area began to double and triple. A few days before the landlord would show up to collect the rent, neighbors would have friends over, charge admission, and collect enough money to help their neighbors avoid eviction. All proceeds from our Rent Party will support the transitional housing costs of the Residential Recovery Program. 🏠

March 19 — Non-profit Housing Alliance Meeting on Thursday March, 19, 1-2:30pm at New Directions, 1000 E. Liberty. 🏠

March 21 — 2009 Annual ACLU/Fairness Dinner on Saturday, March 21 in the Viewpoint Room at the Muhammad Ali Center. Proceeds benefit both the Fairness Campaign and the ACLU of Kentucky. Tickets are \$125 a person. Call the ACLU at 581-9746 for information. 🏠

March 23 — CLOUT-Nehemiah Action Assembly on Monday, March 23. Sign in from 6-6:15pm, Memorial Auditorium, 970 S. 4th Street. The theme is *Fair Finances For All Families!* Join over 1,500 people from faith congregations all over Louisville. 🏠

March 25 — MHC Board Meeting, Wednesday March 25, noon-1pm, New Directions, 1000 E. Liberty. 🏠

April 14 — Fair Housing Coalition Meeting, Tuesday, April 14, 2-3pm, New Directions, 1000 E. Liberty. 🏠

April 21 — Wellspring Derby Preview Party on Tuesday, April 21, Churchill Downs Millionaires Row. Call, 637-4361, ext. 12. 🏠

June 4 — MHC Annual Meeting, Thursday, June 4, beginning with a social hour at 5pm, followed by dinner & program at 6pm. Downtown Hyatt, 320 W. Jefferson. Keynote speaker is Michael Bodaken, President of the National Housing Trust. Individual tickets (\$50 each) and tables of 8 (\$500) are now on sale at www.MetropolitanHousing.org or 584-6858. To learn about various levels of sponsorships and benefits, see form on the back page. 🏠

MHC Transitions

As you know, MHC deeply values the service of our Board of Directors. In turn, we are always saddened when a member must step down. **Morgan Ransdell** of Kentucky Commission on Human Rights has been a great addition to the MHC Board of Directors, but due to time conflicts he must resign. He continues to stay deeply involved in committee work and special projects. As we say goodbye to Morgan, we welcome our newest board member, **Carolyn Miller-Cooper**. Carolyn is the new Director of the Louisville Metro Human Relations Commission where she had been serving as interim director since March of 2008. In addition to promoting unity, understanding and equal opportunity among all people of Louisville Metro, Carolyn will be working with MHC in the fight for obtaining fair and affordable housing for all people of Louisville Metro. Carolyn holds two law degrees, has three years of experience as a private practice attorney, and has worked for the Kentucky Cabinet for Families and Children as well as the Department of Public Advocacy. We look forward to working with Carolyn and we graciously welcome her to the MHC family! 🏠

Our new intern, **Gina Barbati**, from the University of Louisville, is an undergraduate student majoring in Women and Gender Studies with a minor in Economics. Her degree requirements include working as an intern in a community based organization and she picked us! With little experience in the non-profit sector, Gina sees this opportunity as one to learn about the dedication and change pursued by non-profit organizations and their staff and supporters. She looks forward to enhancing her understanding of local community organizations and hopes to become involved in some of the issues they are committed to. MHC is delighted by the work that Gina has already accomplished with the recent race and lending forum and in planning the 2009 Annual Meeting! 🏠



P.O. Box 4533
LOUISVILLE, KY 40204-4533

Return Service Requested

HIGHLIGHTS FOR MARCH ... Membership Survey Announcement ... Current Economic Crisis Proves Need for MHC ... 2009 MHC Annual Meeting is June 4 ... In Memoriam ... Louisville Metro Office for Women Listserv ... How Race Affects Louisville Mortgage Lending ... Schedule of Events ... MHC Transitions ... Annual Meeting Reservation Form

MHC's monthly newsletter is underwritten by a grant from



----- ✂ Fill out form and mail it in to the MHC office today! -----

• **FOUNDATION SPONSORS \$7,500**—Two central eight-seat tables with company name, opportunity to speak at the event, display banner at the event on the stage, large font program mention, full first-page ad in program, title sponsor listing in all press releases, recognition in MHC publications, plus much more.

• **CORNERSTONE SPONSORS \$4,000** — Two central eight-seat tables with company name, half-page in program, display banner at the event in social area, recognition from the podium, recognition in media and press releases, plus much more.

• **KEYSTONE SPONSORS \$2,500** — One eight-seat table, one-quarter page in program, display poster on stand in social area, recognition in MHC newsletter and website, plus more.

• **GROUNDBREAKING SPONSORS \$1,000** — One eight-seat table, listing in program, recognition in MHC newsletter, plus more.

• **TABLE SPONSORS \$500** — Listing in program and one eight-seat table.

**20th Annual MHC Annual Meeting Sponsorship Levels & Benefits
RESERVATION FORM**

YES, I/we will sponsor MHC's 20th Annual Meeting on June 4, 2009!

- _____ Foundation Level \$7,500
- _____ Cornerstone Level \$4,000
- _____ Keystone Level \$2,500
- _____ Groundbreaking Level \$1,000
- _____ Table Level \$500
- _____ I can't sponsor, but will purchase _____ tickets at \$50 each.

Please mail form and check for full amount to: MHC, PO Box 4533, Louisville KY 40204-4533. For more information, please call the MHC office at (502) 584-6858.

YES, I/we will purchase an ad in the program!

- _____ I will purchase a full page ad in the program for a cost of \$1,000
- _____ I will purchase a one-half page in the program for a cost of \$500
- _____ I will purchase a one-quarter page in the program for a cost of \$100



Contact name _____

Organization _____

Address _____

Phone _____ Email _____