



NOV/DEC '09

MHC NEWSLETTER

2009 State of Metropolitan Housing Report

On Wednesday, October 28th, MHC held a Press Conference to release our seventh annual report, the *2009 State of Metropolitan Housing Report*. Roughly 50 housing advocates, elected officials, community members and MHC members packed the room, indicating the great need for more research and an ongoing community dialog about the current housing crisis and its devastating effects to families and children, the very backbone of our community.

As you may know, these reports previously have had specific themes, which have covered topics such as planning and zoning, transportation, and utility costs. Due to the current housing and economic crises, MHC leaders and UofL researchers decided to go another route this year. This year's report expands each of the nine measures used to assess the overall state of housing; in doing this, it is easier to see how each is connected. For example, by examining the relationship between housing segregation and access to homeownership, advocates are better posed to tackle the over-arching problems affecting both topics.

Here are some the key findings of this report:

- Subsidized housing remains concentrated in areas of high-poverty with few employment opportunities;
- Grandparents with primary guardianship of their grandchildren appear to suffer a financial disadvantage in comparison to families with children overall in the Louisville MSA;
- In 2008, a higher percentage of wage earners in the Louisville MSA cannot afford a two-bedroom unit at Fair Market Rent than in 2007;
- There are still too few subsidized units for the nearly 14,000 households who are on the waiting list for housing subsidies;
- In 2008, when attempting to secure a home mortgage, the denial rates for African-Americans and Hispanics were twice as high as white borrowers;
- The highest rates of high-cost mortgage loans are heavily concentrated in areas west of downtown Louisville;
- While first-time homeownership affordability has increased, many homebuyers still cannot obtain a mortgage loan;
- Every county in the Louisville MSA has seen a 30 percent or greater increase in the number of foreclosures since 2002;
- During the 2008-2009 school year there were 8,582 homeless students enrolled in the Jefferson County Public School System, an increase of nearly 1,000 students from the prior school year; and
- Louisville Metro has seen a 22.9 percent decrease in CDBG funding since 2002, while New Albany has seen a decrease of 20.4 percent.

All current MHC members received a copy of the report, but we urge you to pass the electronic version on to interested organizations and people that you know. It can easily be found under the "research" tab on our website. For more physical copies, just give us a call.

Thank you to the *2009 State of Metropolitan* sponsors:

BB&T

and

JANET DAKAN

and to our researchers:

Carol Norton and John Vick at the Center for Environmental Policy & Management, UofL



2009: Year in Review

By Cathy Hinko,
MHC Executive Director



The failure of home mortgages has led to a recession for the entire economy and this year we saw the affects of high unemployment on stable housing and neighborhoods. Significant numbers of foreclosures, vacant properties in all neighborhoods, the heartbreak of rising

numbers of homeless children in our public schools and the impact on fair housing have all been issues MHC has tackled. MHC has been at the forefront of collecting meaningful data to understand these problems and of advocacy and education for policy and program reform. As we begin to plan for 2010, this is the perfect time to pause and celebrate all we have accomplished in our 20th year.

MHC released the "2009 State of Metropolitan Housing Report" just last month. This report, which has been published annually for seven years, serves as an ongoing report card of the affordable housing challenges and successes in the Louisville metropolitan region. The data in this report will inform not just our advocacy for years to come, but will also give strength to numerous community groups and individuals who are striving for positive change.

MHC released "Where Do You Live? Louisville's Homeless Children and the Affordable Housing Crisis" in August, just as school started. Almost nine percent of all children in Jefferson County public schools were homeless in the last school year. What kind of world is it where we make children the "canary in the coal mine" of affordability of housing? We have our proof that families cannot afford housing and we must act.

MHC has been working with neighborhood associations and activists on the growing problem of vacant properties and formed the Louisville Vacant Properties Campaign. The Campaign was invited to help plan and present at the National Vacant Property Campaign's national conference held in June in Louisville. MHC coordinated a campaign to raise scholarship money from the Louisville Metro Council for 30 citizens from for conference registrations.

Following on this work, MHC produced a 4-page paper, *Vacant Properties: A Tool to Turn Neighborhood Liabilities into Assets*. Using this paper and our connections with the Metro Council, the Campaign is working on several ordinances and projects to address vacant properties and other barriers to neighborhood revitalization. MHC also was invited to be part of the Mayor's Task Force regarding federal funds destined for Louisville Metro through the Neighborhood Stabilization Acts I and II.

MHC hosted several major events for more than 1,000 community participants, learning about and testifying for affordable housing issues. Highlights include nearly 400 attending the Annual Meeting in June with keynote speaker Michael Bodaken of the National Housing Trust and a forum on disparate racial use of high-cost mortgages, regardless of income. We are working with the Kentucky Attorney General's office to follow up on this racial disparity.

Once again, MHC worked with a coalition to revamp the local Affordable Housing Trust Fund (AHTF) ordinance. MHC's persistence in raising this issue meant it was never forgotten. Louisville now has a local AHTF that will be actualized!

MHC has followed up the *2008 State of Metropolitan Housing Report* analysis of how utility costs affect affordability and MHC has struck up new partnerships to bring energy-efficient rehabilitation to housing stock in low-income neighborhoods.

Of course, MHC continued our work of facilitating industry meetings for 21 member organizations under the Non-profit Housing Alliance. MHC made loans to non-profit developers for construction or rehabilitation of affordable housing.

MHC is supported by 180 organizational and 200 individual members and appreciates the grant awards of the **Louisville Metro Government, Kentucky Housing Corporation, BB&T Bank, Gannett Foundation, PNC Bank, Catholic Charities, Presbyterian Church (U.S.A.), Unitarian Universalists, Metro United Way, The Louise Judah Irrevocable Trust** and the special support of **Janet Dakan**. This support allows us to maintain a strong focus on safe, fair and affordable housing in the region.

For two decades MHC has emphasized the "Coalition" part of our name and together we have made remarkable strides towards safe, fair and affordable housing for all in our region. Thank you for your continued support of the Metropolitan Housing Coalition, both financially and with your time and effort. We invite new partners to join us in addressing pressing fair and affordable housing needs in our metro area. Truly, working as a coalition and with the effort of everyone, we can continue to build a healthier and more vibrant community in 2010 and beyond.

Sincerely,



Cathy Hinko
MHC Executive Director

Schedule of Events

Various Dates this Fall and Winter - Energy Management Workshops offered by Project Warm. Attendees will receive weatherization materials for their homes along with "how to" training. For the dates and times of these upcoming training opportunities, please contact Project Warm, 502-636-9276, www.projectwarm.org, Frank@projectwarm.org

November 5 - 22 - The Kentuckiana Pride Festival is conducting a winter "coat" collection for Volunteers of America from November 5th - 22nd. New or gently used coats, gloves, caps, scarves and gloves are needed for both children and adults. Clothing items may be dropped off during the day at The Event Company at 2012 Northwestern Parkway or at the Fairness Campaign office and in the evenings at Connection, Tryangles and Q. Please check www.kentuckianapridefestival.com for more information or email director@kentuckianapridefestival.com.

November 24 - Revolutionary Reading Group, at the Women In Transition (WIT) office, 219 West Ormsby Avenue, 2:00 pm – 4:00 pm. Join WIT members as they read "A Mile in Our Shoes."

December 1-3 – 11th Annual Ending Sexual Assault and Domestic Violence Conference from 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 x300.

December 2 - Make One Meal Matter! Mark your calendars for Wednesday, December 2, 2009 when you can enjoy dining at a participating restaurant and, thanks to the generous support of our area restaurateurs, a portion of your check will benefit HIV/AIDS services provided by House of Ruth for Glade House. Learn more at 502.587.5080, or for a list of participating restaurants and the meals they are participating in, visit www.diningoutforlife.com. Lend your fork to a good cause!

December 8 – Fair Housing Coalition meeting, 2:00pm – 3:00p.m. at New Directions, 1000 E. Liberty. We will continue to discuss Louisville Metro Housing Authority's HOPE VI proposal to demolish and redesign Sheppard Square.

December 15 – Louisville Vacant Properties Campaign Meeting. Presbyterian Community Center, 701 S. Hancock, 5:30-7:30 p.m.

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

Did you know that MHC has a special loan pool to help non-profit developers build and rehab affordable housing?

Thanks to the Kentucky Housing Corporation and their Non-profit Housing Production and Repair Program (NHPR), MHC has operated a loan pool for over ten years and has grown the pool to over \$1 million. This year alone, MHC has lent money to be a part of over 118 units of affordable housing that have been produced or rehabilitated. Over the years, MHC has lent money to River City Housing, New Directions, the Housing Partnership, Wellspring, the Louisville Metro Housing Authority and other non-profit developers to be a part of making affordable housing happen. Those partnerships made MHC applications for growing the loan pool strong, and created even stronger bonds with the Kentucky Housing Corporation. As we finish up the applications for continued support for next year, we are happy to share our positive speculations of more affordable housing units being built or rehabbed in 2010!

FYI: Through Louisville Metro Human Services, the **Homeless Prevention and Rapid Re-housing Program** began on September 1, 2009. Under this program, low-income people can get assistance with paying rent, utilities, security deposits, moving costs and financial counseling if they meet income criteria and are homeless or in immediate danger of being homeless.

For more information check out
www.louisvilleky.gov/HumanServices

See you in 2010!



Remember MHC as you plan end-of-year gifts!

As an MHC Member you:

- **Support** the creation of long-term solutions to our community's affordable housing crisis
- **Join** the diverse coalition of 200 individual and 150 organizational members which make up our far-reaching base
- **Receive** our monthly newsletter and published reports on timely housing issues that touch the Metro Louisville region and beyond
- **Advertise** your events in our printed and electronic newsletters and link your website to ours
- **Most important of all**, you will have your voice heard at this historic and critical time!

For membership questions, please call the office at (502) 584-6858 to talk to Phoenix or to make an online donation, visit us on the web at www.metrophanhousing.org



Metropolitan
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