



## 2012 Fair Housing Month Forum: The Impacts of Zoning on Fair Housing Choice

Monday, April 16 at 5:30 p.m.

Centennial Room, Louisville Free Public Library  
301 York Street

Why should you attend the 2012 Fair Housing Month Forum?

Think you have freedom of choice in where you can live? Zoning is *the* control on where you are allowed to live in Jefferson County. If you want to see desegregation in housing occur, look to the Land Development Code (also referred to as zoning).

Our LDC must be reviewed periodically. It is now 10 years old and so much has happened in real estate, that the old paradigms are antiquated. (Not that they were supportive of fair housing to begin with.) Guess what you get when you take a zoning code written when segregation was not just legal, but codified, and "tweak" it? You get "tweaked" codified segregation.

Over 75% of land in Jefferson County does not allow multi-family or lot sizes for a home smaller than 9,000 square feet. When that happens, it means that no affordable housing can be developed in the area. The reason enumerated classes of people are protected from housing discrimination is because we had laws and policies that kept those same groups of people from getting jobs and education and from being able to live anywhere -simply because they were in the group. Zoning people out was one way to keep areas exclusive. We simply rolled over those zoning classifications into modern Louisville as if they were not tainted with past discrimination.

But now that Louisville is updating our Land Development Code, we have a chance to bring about deep change. Join us at the 2012 Fair Housing Month Forum and learn about these issues.

The 2012 Fair Housing Month Forum will feature panelists discussing how housing choice is impacted by zoning and how this year's planned revision of the Louisville Metro LDC might provide mechanisms to improve housing choice for all.

Michael Hill of Louisville Metro Planning and Design Services will open the forum with an overview of zoning and the land development code and why they are important. The Forum's other panelists are:

- Tawana Hughes, Owner of Tawana Hughes Builder LLC
- Gail Lively, Louisville Apartment Association
- Carolyn Miller Cooper, Louisville Metro Human Relations Commission

If you cannot attend the forum, but want to work on this issue, call MHC at 584-6858 or email [cathy@metropolitanhousing.org](mailto:cathy@metropolitanhousing.org).

## MHC's Newest Issue Paper *Louisville's Foreclosure Recovery* Released on March 21

On March 21, MHC released our newest issue paper, *Louisville's Foreclosure Recovery: Understanding & Responding to the Impacts of Foreclosure Sales*. Researched and written in partnership with the Network Center for Community Change (NC3), *Louisville's Foreclosure Recovery* updated our January 2008 report, *Louisville's Foreclosure Crisis*.

The 2008 report examined and analyzed all 1,699 foreclosures filed in Jefferson County, KY from January 1 through June 30, 2007. *Louisville's Foreclosure Recovery* assesses the status of those properties, using data from local government supplemented by site examination. This report examines the neighborhood and community effects of foreclosure filings and sales four years after the foreclosure filing. Among the reports stark findings are the tremendous loss in home value resulting from these 2007 foreclosures and the subsequent increase in costs and loss in property tax revenue to Louisville Metro government. The new issue paper concludes with recommended actions to help sustain homeownership and prevent foreclosures.

The public forum for the release, held at the Louisville Urban League, opened with a welcome by MHC's Cathy Hinko and a statement from NC3's Dana Jackson observing the power that research and data can give residents to advocate for change. Jane Walsh and Micah Herrmann of NC3 then presented the report's findings, followed by a discussion of the report's recommendations by Cathy Hinko and Jane Walsh.

After the report's presentation, a panel discussed their reactions to the report's findings and recommendations. Our panelists were:

- Christie McCravy, Director of the Louisville Urban League Center for Housing and Financial Empowerment
- Adam Hall, President of the Mortgage Bankers Association of Kentucky
- Chuck Kavanaugh, Executive Vice President of the Homebuilders Association of Louisville
- Mary McGuire, leader of the Louisville Metro Vacant Abandoned Properties Initiative

The panelists addressed many important issues, but all of them emphasized the importance of foreclosure counseling and intervention, the need to keep people in their homes, and maintaining access to homeownership for low- and moderate-income households in the face of tighter lending restrictions.

*Louisville's Foreclosure Recovery* is available for download on the MHC website. MHC wishes to thank the sponsors of the report, Louisville Metro Council and NC3, for their generous support.

## Local Options for Kentucky Liens

by Cathy Hinko

What is Local Options for Kentucky Liens (LOKL)? LOKL is a coalition of community-based organizations advocating for policies that will help Louisville Metro restore our vacant and abandoned properties with a best practices approach to land banking, tax-delinquent properties, and tax foreclosure. These reforms will enable Louisville Metro and other local governments in Kentucky to efficiently return tax-delinquent vacant properties to productive use and protect homeowners from the inequitable practices of third-party tax lien purchasers

As you have read in past newsletters, Kentucky law was changed to not just mandate that delinquent property tax liens be put up for sale, but to remove the safety lock of Kentucky government limiting how much could be sold. So we now have a free-for-all where anyone anywhere could own a lien on property by purchasing the delinquent property tax at face value (all fees, interest due as of that time included). That speculator gets the rights and privileges of government in getting recompensed- but none of the responsibility of government to ensure stable neighborhoods or equality of treatment.

Why are we allowing our tax monies to be taken by private speculators? Collecting taxes is the most basic of government function. By skimming the lucrative liens, we allow tax and tax-related fees to be drained from our school budgets and our general government funds. It is time to allow local government the option to do its most basic of activities!

LOKL also looks at the way our Land Bank operates. While we were once ahead of other areas, we now have an antiquated Land Bank system that is all but dead. In a real estate market where we need to cultivate use, a Land Bank is a vital part of re-use of abandoned properties.

LOKL has looked to best practices and needed changes to state law in consultation with MHC's 2011 Annual Meeting speaker, Dan Kildee of the Center for Community Progress (CCP). As part of this work, the CCP produced a report in December 2011 providing an initial review of Kentucky laws and needed legislative reforms. Dan also met with legislators, government officials, and activists in Frankfort on March 21 to discuss why these reforms are needed and how they can benefit Kentucky's communities. LOKL has developed legislative guidance that will be used to introduce a bill in the 2013 legislative session and will conduct outreach to build legislative and key stakeholder support. We need your help to build the LOKL coalition and increase support for these legislative changes in the next session.

There is a lot of opportunity (read "work") to be done and I hope you will invite us to your organizations to talk about this effort. If you are interested in getting involved, please contact MHC at 584-6858 or email [cathy@metropolitanhousing.org](mailto:cathy@metropolitanhousing.org).

## Save the Date! 2012 MHC Annual Meeting "Rebuilding for Our Future"

Tuesday, June 26

**Kentucky Center for African American Heritage**

**1701 W. Muhammad Ali Boulevard**

**Social Hour- 5:15 to 6:15 p.m.**

**Dinner and Presentation- 6:15 p.m.**

**Tickets- \$60**

MHC is excited to announce that Dory Rand, President of the Woodstock Institute, will be the Keynote Speaker for this year's Annual Meeting. Dory has a wealth of community reinvestment knowledge and has long advocated for lower-wealth people on welfare law and public financial issues at the local, state, and national level. In her work with the Woodstock Institute, she has prioritized responding to the impacts of vacant properties and foreclosures on low-income communities, particularly how they affect their economic security. The Woodstock Institute has conducted community-based research and advocacy around these issues in Chicago.

Dory has published extensively, presented at many national conferences, and appeared in national and local media, including *American Banker*, the *Chicago Tribune* and the *Huffington Post*.

The Woodstock Institute is a nonprofit research and policy organization working in the areas of fair lending, wealth creation, and financial systems reform. Woodstock Institute works in Chicago and nationally to create a financial system in which lower-wealth persons and communities of color can safely borrow, save, and build wealth so that they can achieve economic security and community prosperity.

MHC looks forward to hosting Dory Rand and hearing her thoughts on strategies to respond to vacant properties and foreclosures in Louisville.

If you have questions about the 2012 Annual Meeting or event sponsorships, please contact Curtis Stauffer at [curtisstauffer@metropolitanhousing.org](mailto:curtisstauffer@metropolitanhousing.org). Invitations will be sent later in April and event information will soon be posted on [www.metropolitanhousing.org](http://www.metropolitanhousing.org).

### Public Hearing on Housing Policy Plan

**April 24- Louisville Metro Seeks Input on the 2012 Action Plan.** The focus of the hearing will be planned uses of U.S. Department of Housing and Urban Development entitlement funds (CDBG, HOME, ESG & HOPWA) for the next year. Mayor's Gallery, 527 W. Jefferson Street, 6:00 p.m. The draft action plan will soon be available for review at <http://www.louisvilleky.gov/CSR/Compliance+and+Administration/Public+Notices+Federal+Plans+Open+Records.htm>

## Schedule of Events

**April 16- Fair Housing Month Forum on the Impacts of Zoning on Fair Housing Choice.** Centennial Room, Louisville Free Public Library Main Branch, 301 York Street, 5:30 -7:00 p.m.

**April 17- Louisville Vacant Properties Campaign.** Presbyterian Community Center, 701 S. Hancock Street, 5:30 - 7:30 p.m.

**May 8- Fair Housing Coalition Meeting.** New Directions, 1000 E. Liberty Street, 2:00 - 3:00 p.m

**Ongoing- Make Donations to Help Fill "Welcome Home Baskets."**

AmeriCorps members serving in Louisville are collecting household products for single homeless persons moving into permanent housing. Donations of kitchen items, household items, and personal care items are being collected at Spalding University, Phoenix Health Center, Center for Women & Families, New Directions Housing Corporation, and Room #310 at Hotel Louisville. For more information, contact the Coalition for the Homeless at 636-9550.

**Ongoing-Choices: Senior Housing Alternatives for the Greater Louisville Area 2012 is now available!** It can be picked up for free of charge at Catholic Charities' offices at 2235 West Market or 2911 South 4th Street, Mondays-Friday, 9M-12 PM and 1-4 PM. It can be mailed to your home/business for \$3.50 each copy by calling 873-2566 x107.

**April 14- Bank On Louisville Start Fresh Class.** Completion of this free course provides a Start Fresh Certificate. Present your Start Fresh Certificate to a Bank On participating banks or credit unions. This will get you on your way to establishing a bank account and on a pathway of improved financial success. Please RSVP by calling 458-8840 x1384. NIA Center, 2900 W. Broadway, 10:00 a.m. - 12:00 p.m. Start Fresh classes will be held on the 2<sup>nd</sup> Saturday of each month.

**April 17, 18, 21 & 24- Darkness to Light Child Sexual Abuse Prevention Training.** Training is free and open to adults. Attendees must register in advance. For questions, or to register for a training, contact Jaime Thompson at Family & Children's Place 584-8505 x218 or [jthompson@famchildplace.org](mailto:jthompson@famchildplace.org). **April 17-** Louisville Free Public Library Iroquois Branch, 601 W. Woodlawn Avenue, 6:00 - 8:30 p.m. **April 18-** Family & Children's Place, 2303 River Road, 7:30-9:30AM. **April 21-** Louisville Free Public Library Crescent Hill Branch, 2762 Frankfort Avenue, 10:00 a.m.-12:30 p.m. **April 24-** Louisville Free Public Library St. Matthews Branch, 3940 Grandview Avenue, 6:30 - 8:30 p.m.

**April 18- A Screening of Give Me a Shot of Anything.** This documentary by Jeff Schwartz focuses on street outreach to the homeless in Boston. The film examines how we as a society treat our least fortunate and looks at those willing to see the street homeless as people. A panel of local health care for the homeless staff and advocates will follow the movie. The event is collaboratively organized by Family Health Center's Phoenix Health Center, The Coalition for the Homeless and St. Xavier campus ministry. See the trailer at <http://www.givemeashotofanything.com>. Saint Xavier High School Auditorium, 1609 Poplar Level Road, 7:00 - 9:00 p.m.

**April 19- Kentucky Human Relations Commission Fair Housing Conference.** For more information, email [juan.pena@ky.gov](mailto:juan.pena@ky.gov). Woodford County Courthouse, 103 S. Main Street, Versailles, 10:00 a.m. - 1:00 p.m.

**April 19- Network Center for Community Change Network Nite.** Enjoy a family dinner while networking with your community and learning about events and opportunities. For more information, call 583-1426 or email [jpotish@makechangetogether.org](mailto:jpotish@makechangetogether.org). California Community Center, 1600 W. St. Catherine Street, 6:00 -7:30 p.m.

**April 20- Garden Days at Partridge Pointe.** The Housing Partnership, Inc. is looking for volunteers to help build community gardens and for donations of wood chips. To RSVP or for more information, contact Kim Happel at [khappel@WeAreHPI.org](mailto:khappel@WeAreHPI.org) or 814-2730. 3701 Dena Drive.

**April 24-28- Fifth Third eBus in Louisville.** The eBus is a mobile classroom and financial center. Visitors can open accounts, apply for loans, obtain a free credit report, learn about employment opportunities with Fifth Third Bank, meet with credit and budget counselors, learn about homeownership and meet with foreclosure prevention specialists – all at no cost. For more information, contact Adam Hall at [ahall@53.com](mailto:ahall@53.com) or 562-5584. **April 24-** Beecher Terrace, 1125 Cedar Court, 2:00-6:00 p.m.

**April 25-** Shively Area Ministries, 4415 Dixie Highway, 9:30 a.m.-1:30 p.m.

**April 26-** New Albany Housing Authority, 1200 Bono Road, New Albany, 12:00-6:00 p.m. **April 27-** Habitat for Humanity of Metro Louisville, 1620 Bank Street, 12:00-6:00 p.m. **April 28-** Canaan Community Development Corporation, 2840 Hikes Lane, 10:00 a.m-4:00 p.m.

**April 24- Wellspring's 14<sup>th</sup> Annual Derby Preview Party.** Features "insider" tips for Derby day from Bill Doolittle, speed artist Aaron Kizer, and live and silent auction items including exotic trips, Derby and sports memorabilia, premier tickets, custom-made Derby hats, art, collectables, and more. Cocktails and dinner included. Contact Contact Melissa Kratzer at 753-1457 for more information, including ticket and sponsorship pricing for this fundraiser. Millionaire's Row at Churchill Downs.

**April 25- Southern Indiana Asset Building Coalition "Sparking Change."** This half-day workshop gives you opportunity to redefine your relationship with money and learn to help those around you do the same. Includes lunch, networking, and "Money Habitudes" materials. For more information or to register, call 299-3038. The Grand, 138 E. Market Street, New Albany. 10:00 a.m. – 1:30 p.m.

**April 28- Youth Rights Conference.** Presented by the ACLU of KY, the Muhammad Ali Center and Americans Who Tell the Truth. This conference is free and for high school aged students. Issues explored during the conference will be 1) the school to prison pipeline, 2) environmental justice, and 3) corruption in politics the media. For more information, email [eherber@alicenter.org](mailto:eherber@alicenter.org) or call 584-9254. Register online at <http://aclu-ky.org>. Muhammad Ali Center, 144 N. 6th Street, 9:00 a.m.- 4:00 p.m.

**May 8- Housing Partnership Zion Manor Reception** Join HPI at their Senior Housing community to learn more about how HPI is benefitting Louisville! Please RSVP to Kim Happel at [khappel@WeAreHPI.org](mailto:khappel@WeAreHPI.org) or by calling 814-2730. Zion Manor, 2201 W. Muhammad Ali Blvd., 4:00 p.m.- 6:00 p.m.

**May 8- Spalding University School of Social Work Informational Session.** For more information, contact Tabitha Emsley at [swgradasst@spalding.edu](mailto:swgradasst@spalding.edu). Mansion East, 2<sup>nd</sup> Floor Student Lounge, 851 S. 4<sup>th</sup> Street, 5:00 - 6:00 p.m.

**May 15-17- 2012 Kentucky Housing Corporation Housing Management Conference.** For more information go to <http://www.kyhousing.org/conference/hmc2012.aspx>. Galt House, 140 N. 4th Street.

## Join MHC or Renew Your Membership Today!

Make your donation online at [www.metropolitanhousing.org](http://www.metropolitanhousing.org) or mail this form to MHC, P.O. Box 4533, Louisville, KY 40204-4533.

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