



## Newest Mortgage Issue 'MERS', Mortgage Electronic Registration Systems, Inc

MHC ran an article on Attorney General Conway's action on MERS in the March newsletter. We hope to have a lot of dialogue on this issue before MHC makes recommendations. Be a part of the conversation.

### Meet Dana Duncan, MHC's new Development Director

A native Floridian, Dana lived in Louisville from 2004-2006 and returned to serve as Community Liaison with Americana Community Center in late-2011 after several years working in the Middle East, Turkey, North Africa, and Europe. In addition to her work as a journalist & photographer, her previous professional experience includes work with KET, The Coalition for the Homeless, The Annie E. Casey Foundation, NGOs in Syria & the Palestinian Territories, and with the UNHCR in Geneva. She earned her master of social work from The University of Texas at Austin in 2011.

### What is happening to the real estate wealth in many of Louisville's African American neighborhoods?

Many euphemisms are used to describe these areas of our city: west Louisville, high impact, high poverty, Section 8 and public housing concentrated areas. But this is about race. In a city that is 20% African American, many neighborhoods that are overwhelmingly black are losing real estate value. An April 6, 2013 *Courier-Journal* article about reassessments by the Jefferson County Property Value Administration listed the average loss of value in the Shawnee (-4.6%), Russell (-9.67%), Park DuValle (-15.39%), California (-17.87%), Park Hill (-15.39%) and Parkland (-14.09%) neighborhoods. PVA assessments are based on market activity.

A team of advocates will look into what is happening in these areas, including lending, insurance and other factors. There is concern that current property owners who are losing value will not be able to get loans to even complete required maintenance and repairs because of the loss of value.

## 2013 MHC Annual Meeting "Taking Action, Creating Change"

Tuesday, June 4

Hyatt Regency Louisville

311 South 4th Street

Social Hour- 5:00 to 6:00 p.m.

Dinner and Presentation- 6:00 p.m.

**Keynote Speaker- Attorney General Jack Conway**

Join us at the 2013 Annual Meeting to hear Attorney General Conway's thoughts on strategies to respond to the mortgage foreclosure crisis and other housing issues facing the Commonwealth.

### Tickets

2013 Annual Meeting tickets are \$60. Go to <http://www.metropolitanhousing.org/2013/03/14/2013annualmeeting/> to purchase tickets online. Scholarships tickets may be available. Contact MHC for more information.

### Sponsorships

Sponsoring the 2012 Annual Meeting is a great way to demonstrate your commitment to our community and to fair and affordable housing.

- Foundation Sponsor – \$4,000
- Cornerstone Sponsor – \$2,500
- Keystone Sponsor – \$1,500
- Groundbreaking Sponsor – \$1,000
- Table Sponsor – \$500

Go to <http://www.metropolitanhousing.org/2013/03/14/2013annualmeeting/> to learn more about sponsorships.

### Program Ads

Getting an ad in the 2012 Annual Meeting Program is another great way to demonstrate your support of MHC's work the hundreds of local community members, elected officials, affordable housing advocates, and business leaders who will be at the event.

- Full page ad- \$500
- 1/2-page ad- \$300
- 1/4-page ad- \$75

To purchase a program ad go to <https://app.etapestry.com/hosted/MetropolitanHousingCoalition/OnlineDonation.html>, complete your payment information and type your "Program Ad" in the "Comments" box.

If you require further information about the event, please call MHC at 502-584-6858 or email [info@metropolitanhousing.org](mailto:info@metropolitanhousing.org).

## Review of April's Fair Housing Month Events

### *Forum on Mental and Behavioral Health Disabilities and how that impacts housing choice*

District Court Judge David Holton, Seven Counties Services Executive Director Anthony Zipple, Carol Kirby Green of the Louisville Urban League's Housing Counseling program, Nolan Nelson of the Family Health Centers homeless programs and Jim Burch of Seven Counties Services presented on issues and best practices in providing housing for people with mental and/or behavioral health issues. For some with these disabilities, past behaviors have left them with rental or criminal records that make finding housing difficult. Also, their income streams are terminated and when people are ready to find housing, there can be a delay in getting income restarted.

There are best practices that usually cost less than leaving people homeless! The audience watched a wonderful film about a housing Louisville program that has had positive results and heard the transformative and sometimes life-saving benefits of housing from those who participate in the program. For more information on this video, contact Nolan Nelson at [nnelson@FHCLouisville.org](mailto:nnelson@FHCLouisville.org).

### **April 15- Tenant Town Hall hosted by WIT**

Women In Transition hosted a town hall featuring presentations by the Legal Aid Society and Louisville Metro Codes and Regulations Department about available services and tenant rights and responsibilities. Area tenants also shared their experiences. Metro Council members Attica Scott, Tina Ward-Pugh and David James attended to listen to the rental community.

### **April 23- Get on the Bus:**

#### ***The Path Towards Equal Housing Opportunities.***

Community members filled three buses for a tour of Louisville focusing on segregation following a wonderful presentation by Dr. Cate Fosl of the Anne Braden Institute of the University of Louisville. The tour was led by historians and civil rights activists and provided valuable insights into the legacy of historic discrimination that keeps Louisville highly segregated even after 45 years of federal fair housing laws.

Dr. Fosl, the Metro Human Relations Commission and MHC are working on *Making Louisville Home for Us All: A 20-Year Plan to Further Fair Housing*. You can read about this great project at <http://www.metropolitanhousing.org/wp-content/uploads/2012/12/LMHRC-20-Year-Action-Plan-for-Fair-Housing-2013-Handout1.pdf>.

## Louisville Metro is taking public comments on the proposed 2013 Action Plan

Louisville Metro Department of Community Services and Revitalization held a public hearing on Tuesday, March 19, 2013 to hear input on their use of U.S. Department of Housing and Urban Development entitlement funds for the coming year.

Entitlement funding includes Community Development Block Grant, HOME Investment Partnership, Emergency Solutions Grant, and Housing Opportunities for Persons with AIDS. Entitlement funds continue to be cut at the federal level, making continued prioritization of these funds of utmost importance.

Since that hearing, CSR has drafted the 2013 Action Plan, available online at:

<http://www.louisvilleky.gov/CSR/2013actionplan>

Hard copies of the draft 2013 Action Plan will be available for review at all branches of the Louisville Free Public Library and at each Neighborhood Place site. A copy will also be available at the Department of Community Services & Revitalization, Room 240 of the Urban Government Center, 810 Barret Avenue.

The public comment period will end on Sunday, May 12, 2013. Citizens may submit written comments on the 2013 Action Plan online at:

<http://www.louisvilleky.gov/CSR/Contact+Us+Email.htm> , via

email to [curtis.stauffer@louisvilleky.gov](mailto:curtis.stauffer@louisvilleky.gov) , or via US Mail to Louisville Metro Department of Community Services and Revitalization, ATTN: Curtis Stauffer, 810 Barret Avenue, Louisville, KY 40204.

### **Sequestration and housing**

The impacts of sequestration on Louisville are still being assessed. Our housing programs are almost completely funded by the federal government and significant cuts have been made and more are on the horizon. This alone is an argument for funding for the Louisville Affordable Housing Trust Fund. A notice by U.S. HUD Secretary Sean Donovan to housing authorities warned of cuts in the Housing Voucher budget and administrative costs. We already learned of the significant cuts to Community Development Block Grants and HOME funding through the public planning process.

Put this in context of a 5% drop in median income for Louisville last year in real dollars, from \$63,800 in 2012 to \$60,400 in 2013, and a more than 20% increase in utility costs as of January 1, 2013.

## Schedule of Events

### MHC events for the next month

**May 1 noon** Cathy Hinko will speak at the Louisville Sustainability Forum at St. Agnes Church 1920 Newburg Road. There is a great deal of overlap between the principles of affordable and fair housing and those of sustainability.

**May 14 2:00** Fair and Affordable Housing Coalition meeting at New Directions Housing Corp., 1000 East Liberty Street.

**May 14 3:30** MHC Education and Advocacy Committee overseeing MHC's issues meets at New Directions Housing Corp., 1000 East Liberty Street

**May 21 5:30** Louisville Vacant Properties Campaign meets at Presbyterian Community Center, 701 S. Hancock St.

**May 22 noon** MHC board meeting at New Directions Housing Corp., 1000 East Liberty St.

### Land Development Code and Fair and Affordable Housing

**May 7 3:00** the Main LDC Review Committee meets at 444 S. Fifth Street.

**May 8 3:00** Fair and Affordable Housing Sub-committee of the LDC Review Committee meets at 444 S. 5<sup>th</sup> St.

### Partner Events

**May 11 HUD approved 8 hour homebuyer education workshop**, 1218 Elm Street, New Albany from 9:00 a.m. to 4:00 p.m. Sponsored by New Directions Housing Corp, Fifth Third Bank and Aprisen. Attendees can tour NSP renovated new homes in New Albany. For information contact New Directions, [www.ndhc.org](http://www.ndhc.org).

**May 18 & June 4- Local Options for Kentucky Liens (LOKL) Property Tax Lien Clinics.** At the clinics, homeowners past due on their property taxes can: Learn about qualifying for the Homestead Exemption; speak to a representative from the County Attorney's office about developing a payment plan for your property taxes, and talk to a lawyer about resolving tax issues. For more information, contact Pam Newman at [pam.newman@makechangetogether.org](mailto:pam.newman@makechangetogether.org) or 583.1426.

**May 18-** Shively City Hall/Community Center, 3920 Dixie Highway, 1:30 - 3:00 p.m.

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**May 17 & 18 Sustainable and Attainable Home Show** at Housing Partnership Inc.'s Fawn Lakes subdivision in Valley Station with energy efficient homes available to those with incomes below \$32,000/year who want to own but are not quite ready and who will participate in the PATH program. For hours and information on this free event call 502 585-5451 or go to [www.WeAreHPI.org](http://www.WeAreHPI.org)

**June 8- New Directions Southern Indiana Repair Affair.**

**June 15- New Directions Louisville Metro Repair Affair.** New Directions' Repair Affair mobilizes community-wide resources and volunteers to support the home repair needs of elderly and disabled homeowners of low income in Louisville and Southern Indiana. To volunteer, call 719-7130 or email [volunteer@ndhc.org](mailto:volunteer@ndhc.org).

## 2013 Survey of Supporters

Founded in 1989, MHC is proud to have a long history as the united voice for safe, fair and affordable housing in greater Louisville. MHC members are the foundation of all our work. Your support and participation are crucial, so we kindly ask you to take few minutes to complete an online survey at <http://www.surveymonkey.com/s/5VZ6S6P>

This survey will help us assess how you, our supporters, view MHC's work and help us identify your priorities as we move forward. The survey will be up until the end of May.

## Help Raise Money for MHC at No Cost to You!

Do you shop at Kroger? If so, participate in the Mid-South Kroger Fund Raising Program!

### How does it work?

1. Buy a \$5 Kroger gift card from MHC. The card will have your \$5 as a balance on it when we send it to you.
2. Add money to your Kroger gift card at any Kroger register or any Kroger Customer Service Desk
3. Use your gift card to buy groceries at any Kroger store.
4. Refill your gift card when it is low and continue to pay for your groceries using your Kroger gift card.
5. Each time you use the card, Kroger will donate 4% of the purchase to MHC.

### How to sign up

There are three ways to sign up for the card.

1. Send a check for \$5 to MHC with "Kroger Gift Card" written in the "For" line of your check. Our address is P.O. Box 4533, Louisville, KY 40204.
2. Make a \$5 donation on-line at [www.metropolitanhousing.org](http://www.metropolitanhousing.org). Be sure to write in "Kroger gift card" in the Comment box of the donation page. MHC will then send you a card in the mail.
3. Call 502 584-6858 or e-mail [dana@metropolitanhousing.org](mailto:dana@metropolitanhousing.org) to make arrangements to stop by MHC and pick up your card.

# MHC NEWSLETTER

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## Strengthen the United Voice for Fair and Affordable Housing!

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

Name(s) \_\_\_\_\_

Address \_\_\_\_\_

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Membership Type (check one)  Individual/Family  Organization/Business

### Membership Level

Sponsoring Member - \$1,000 or more

Supporting Member - \$75-\$199

Sustaining Member - \$500-\$999

Assisting Member - \$1-\$74

Anchoring Member - \$200-\$499

Check here if you would like your donation to be anonymous

One-Time Donation Amount \$ \_\_\_\_\_

Recurring Credit Card Donation Amount \$ \_\_\_\_\_ per month OR \$ \_\_\_\_\_ per quarter

Method of Payment (check one):  Check  Visa  MC  Amex  Discover

Credit Card Number \_\_\_\_\_ Expiration Date (month/year) \_\_\_\_\_

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