



2013: The Year of the Advocate!

This next year will be a time to put what we learned from research and policy analysis into community action for a better Louisville. If you learn only three things from the *2012 State of Metropolitan Housing Report* (SMHR) it should be the following:

- Last year, 13% of students attending Jefferson County Public Schools experienced being homeless in that school year and this is a rise of over 200% over the last 9 years.
- African Americans continue to be segregated in two areas of Louisville: directly west of the downtown district and in the center of the county, east of the airport and these concentrations are replicated for poverty and for female headed households with children. The Land Development Code excludes affordable housing from over 70% of the residential land in Louisville and concentrates areas where affordable housing is possible
- Most of the trends in the SMHR are long-term and not explained solely by the economic downturn.

The time to act to change these trends is now and MHC needs your support and participation to make fair and affordable housing a reality in Louisville.

What can you do?

Become a member of MHC and support this work both financially and with your time. There are many ways to become a member: go online to www.metropolitanhousing.org and join there using the many payment options, including a monthly installment plan, or send in your membership.

Being an MHC member strengthens the voice for fair and affordable housing. Help support that work and more. In addition to research and advocacy, MHC helps to create housing opportunities.

Did you know that MHC continues to operate a loan pool for non-profit housing developers with the support of the Kentucky Housing Corporation? The pool is unique to Louisville as it allows a cash flow to projects waiting for approved funding. Advocate for fair and affordable housing through the opportunities MHC offers.

Join MHC's campaign to increase opportunities for multi-family housing and smaller lot sizes that allow increased density in more of Jefferson County. You can sign a postcard to ask your councilmember to vote to change the LDC.

Attend one of the community forums asking your input on *Making Louisville Home for Us All: A 20-Year Action Plan for Fair Housing*. This plan is being written by the Louisville Metro Human Relations Commission, the University of Louisville Anne Braden Institute and MHC. The first meeting is January 8, 2013 at 5:30 p.m. at the Louisville Free Public Library Main Branch, 301 South York Street, in the Centennial Room.

MHC published Louisville's *Foreclosure Recovery: Understanding and Responding to the Impact of Foreclosure Sales* this year; our partner and researcher/writer was the Network Center for Community Change. This report showed that just by being the subject of a residential foreclosure, a piece of property was likely to lose value and would lose value at a greater rate if the property was sold at a Foreclosure Sale.

Tell your councilmember you support a proposed registry of properties in foreclosure along with a local company or person responsible for upkeep of vacant properties. This is an important piece of preserving value of property and neighborhoods. Continue the advocacy for increased foreclosure mitigation and legal assistance for homeowners at risk of foreclosure.

Join the Louisville Vacant Properties Campaign, a grassroots organization meeting monthly to learn about and propose solutions to the rise in vacant properties.

Join the Local Options for Kentucky Liens (LOKL) coalition to give local control of collecting delinquent property taxes back to Kentucky's counties and to update Louisville's Land Bank. MHC is working with many groups in this effort.

MHC continues to advocate for energy efficient rehab programs for low income households, particularly as we face rising energy costs. Investments like these have a huge impact in affordability of shelter.

Join the movement to have the Louisville Metro Council fund the Louisville Affordable Housing Trust Fund through raising the tax on insurance fees (health insurance is exempt) by 1%.

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Support MHC with a membership donation and join in the work for a better Louisville.



2012 State of Metropolitan Housing Report Released on November 29

MHC released the *2012 State of Metropolitan Housing Report (SMHR)*, at a press conference and forum on Thursday, November 29th at the Mayor's Gallery. The forum opened with a statement by Virginia Peck, Director of the Louisville Metro Department of Community Services and Revitalization (CSR)- the main funder of this year's *SMHR* through its Neighborhood Stabilization Program (NSP) Grant. Ms. Peck spoke of the importance of the *SMHR*, and also thanked the CSR staff members and the non-profit developers who worked so hard to successfully implement NSP in Louisville, a federal program designed to address the issue of vacant properties.

MHC Board President Christie McCravy then welcomed all attendees and thanked the sponsors of the *SMHR*: Louisville Metro Department of Community Services and Revitalization; Louisville Metro Council Neighborhood Development Fund- with thanks to Metro Councilmembers Marianne Butler, Attica Woodson Scott, Tina Ward Pugh, Glen Stuckel, Stuart Benson, Robin Engel, Jon Ackerson, Cheri Bryant Hamilton, Tom Owen, David Yates, Kelly Downard, David Tandy, and Mary Woolridge ; PNC Bank; Fifth Third Bank; and the Gannett Foundation. Ms. McCravy also thanked the research team from the University of Louisville Center for Environmental Policy and Management (CEPM)- Lauren Heberle, Carol Norton, John Vick, and Allison Smith- for their great work on the report.

MHC Executive Director Cathy Hinko discussed the impact of the report's findings, observing that "Our housing scene has changed." Among the many issues she discussed, she noted our great need to reinvest in our neighborhoods by rehabilitating and reusing vacant properties. She also emphasized our need for more affordable units for families throughout our community- as demonstrated by the record number of JCPS students who experienced homelessness during the 2011-12 school year.

Dr. Lauren Heberle, Director of CEPM, opened the presentation of the report's findings by describing CEPM's role in the community and thanking all the cooperative partners in government and community-based organizations that provide the data that make the *SMHR* possible.

John Vick, M.S. then presented a summary of this year's focus topic: vacant properties. He detailed important issues we face and made policy recommendations: establish a local vacant property database; mandatory vacant property registration; using properties to serve a growing rental market; using the land bank to assemble land for redevelopment and to think beyond single properties when planning; eliminate the sale of tax liens to third party-investors that strips our city of its ability to control problem properties; and advocate for state legislation to promote brownfields redevelopment. Vick closed his presentation with a summary of the impacts of the NSP program in Louisville, highlighting the jobs and revenues created by the 17 home ownership units rehabilitated through the program.

Dr. Allison Smith discussed data highlights from the report's 9 annual measures of fair and affordable housing, emphasizing the gap between median income in Louisville and what it takes to afford fair

market rent (FMR) and our 21% increase in the number of children experiencing homelessness in JCPS, among other issues. For the first time, the *2012 SMHR* includes data on the number of children experiencing homelessness in the MSA's public school systems; before MHC reported only on JCPS.

Curtis Stauffer, MHC Development Director/Advocacy Project Coordinator, concluded the forum with a call to action, highlighting steps people can take today to advocate for affordable housing and reinvestment in our neighborhoods.

The *SMHR* examines nine housing indicators that MHC tracks to assess annual progress on affordable housing opportunities. The report clearly demonstrates Metropolitan Louisville's growing need for safe, fair, and affordable housing.

Key 2012 *SMHR* findings include:

- The 2011 homeownership rate for the Louisville MSA was 61.7%, the lowest rate of homeownership for the Louisville area since the *SMHR* began tracking the figure in 2003.
- During the 2011-2012 school year, there were 12,389 homeless students in Jefferson County Public Schools, and an additional 868 homeless students in the surrounding counties.
- After the November 2011 redistricting, most Louisville Metro Council districts saw little change in their percentage of subsidized housing units. Council districts 1, 2, 3, 4, 5, 6, and 15 combined are still home to nearly ¾ of all subsidized units.
- The median household income for renters in the Louisville MSA is \$25,633, which is \$2,287 less than the annual income needed to afford a two-bedroom unit at FMR.
- The Louisville MSA saw a total of 5,667 foreclosures in 2011, an increase of 140% since 2002, but a decrease of 32% from 2010.

Thanks to the 2012 State of Metropolitan Housing Report Sponsors



DEPARTMENT OF
**COMMUNITY SERVICES
AND REVITALIZATION**



METRO COUNCIL
NEIGHBORHOOD
DEVELOPMENT FUND



Schedule of Events

Community Conversation on Fair Housing

January 8, 5:30 p.m.
Centennial Room, Louisville Free Public Library
301 York Street

The Louisville Metro Human Relations Commission, in partnership with MHC and the Anne Braden Institute for Social Justice Research, is developing a new project - *Making Louisville Home for Us All- A 20-Year Action Plan for Fair Housing*. We want you to participate in a conversation about fair housing and help us develop those action steps. This will serve as the January meeting of the Fair Housing Coalition.

December 18- Louisville Vacant Properties Campaign. Presbyterian Community Center, 701 S. Hancock Street, 5:30 - 7:30 p.m.

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

February 12- Fair Housing Coalition Meeting. New Directions, 1000 E. Liberty Street, 2:00 - 3:00 p.m.

December 18 & 20- Legal Aid Society Free Clinics on Foreclosure and Alternatives to Foreclosure. Call 584-1254 to reserve a spot. 416 W. Muhammad Ali Blvd. 12/18 at 11:00a.m., 12/20 at 4:00 p.m.

December 20- 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. Presbyterian Community Center, 701 S. Hancock Street, 6:00 – 8:00 p.m.

December 24- Jefferson Street Baptist Center Christmas Eve Brunch. 733 E. Jefferson Street, 10:00 a.m.- 12:00 p.m.

December 28- "Collective Work and Responsibility" at Neighborhood Place. Celebrate the 3rd day of Kwanzaa-"Ujima"- by gathering for a mid-morning snack and to offer ideas for collectively working within our community. Call 485-6712 for more information. 3610 Bohne Avenue, 10:00 a.m. - 12:00 p.m.

January 6- Brennan House Historic Home Evening with Downton Abbey. Features a tour of the house, the premier episode of season 3, and a costume contest and raffle. Preservation Louisville Members \$5 or \$10 for Non-Members. For more information, email at info@thebrennanhouse.org or call 540-5145. The Brennan House, 631 S. 5th St. Tour, 8:00 p.m., Downton Abbey, 9:00 p.m., costume contest & raffle, 10:00 p.m.

News from Council District 1

District 1 is appropriating \$5,000 for overtime to IPL for the 2nd Annual District 1 Clean Up for Christmas concentrating on cutting and cleaning of properties located in Southwest Area of District 1.

Also, Parkland P.A.I.N.T. Program is a Center for Neighborhoods project with an artist being selected by Parkland residents to submit ideas for painting a blackboard on a boarded structure located at 32nd & Kentucky and residents will invited to write on the painted boards completing "I want _____ in my neighborhood".

Contact Councilwoman Scott at attica.scott@louisvilleky.gov for more information about these programs.

Give-A-Jam to End Homelessness

December 20, 7:00 p.m.
Clifton Center, 2117 Payne Street

An event featuring performances by local musicians and artists and soups and stews from Louisville restaurant that benefit the Rx: Housing campaign. Its goal is to house the most vulnerable homeless persons on the streets of Metro Louisville. For more information and tickets, go to www.cliftoncenter.org/giveajam.

January 9- Preservation Louisville Hands on History Workshop: Landmarks 101. Learn how Landmarks staff is both a resource and a guide to a better project. Advance registration is required. To register or for more information, email director@preservationlouisville.org, go to www.preservationlouisville.org, or call 540-5146. The Brennan House Historic Home, 631 S. 5th St. 1:00 – 4:00 p.m.

January 19- Preservation Louisville Historic Preservation Tax Credit Workshop. Learn how to utilize the Historic Preservation Tax Credit. Advance registration is required. To register or for more information, email director@preservationlouisville.org, go to www.preservationlouisville.org, or call 540-5146. The Brennan House Historic Home, 631 S. 5th St. 10:00 a.m.– 12:00 p.m.

January 25 - Louisville Metro Human Relations Commission Bi-Annual Unity in the Community Event. This year's outreach theme is "Putting The Pieces Together." Features workshops and keynote speaker Betty Baye. For more information, go to www.louisvilleky.gov/humanrelations or email Linda Holland at linda.holland@louisvilleky.gov. Jefferson Community & Technical College, Health & Science Building, 109 E. Broadway, 9:00 a.m. - 12:15 p.m.

A Second Chance for Kentucky Homeowners Who Lost Their Homes to Foreclosure

January 18 is Deadline to Make a Claim under National Mortgage Foreclosure Settlement

Attorney General Jack Conway has launched a public service announcement to help make Kentucky homeowners who were wrongfully foreclosed upon aware of \$36 million in assistance that is available under the National Mortgage Foreclosure Settlement. Homeowners who faced foreclosure between January 1, 2008 and December 31, 2011 and had a loan with Bank of America, Citi Bank, JP Morgan Chase, Ally/GMAC or Wells Fargo, may be eligible for a cash payment. Additionally, those in danger of losing their home or who owe more than their home is worth may also qualify for a loan modification or other assistance.

The deadline to make a claim for the cash payment is January 18, 2013. See the public service announcement at http://youtube.com/j_pESnoKDf4. For more information, go to www.nationalmortgageSettlement.com or call the Attorney General's office at 502-696-5300.

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Strengthen the United Voice for Fair and Affordable Housing in 2013!

Make your donation online at www.metropolitanhousing.org or
mail this form to MHC, P.O. Box 4533, Louisville, KY 40204-4533.

Name(s) _____

Address _____

City/State/Zip _____

Phone _____ E-mail _____

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) _____

All donations to MHC, a 501 (c)(3) organization, are tax deductible within IRS regulations.

Make a donation before the New Year to receive a deduction on your 2012 taxes!



Metropolitan
Housing
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