



HB200 Introduced by Representative Joni Jenkins

Bill will achieve reforms supported by Local Options for Kentucky Liens (LOKL)

Representative Joni Jenkins introduced House Bill 200 on February 5. HB200 will allow cities and counties across Kentucky to preserve and revitalize neighborhoods. It provides governments the tools they need to restore vacant and abandoned properties to productive use, preserves revenue currently lost to third party purchasers, and protects homeowners and neighborhoods.

Right now, cities and counties are hamstrung by antiquated laws and practices that don't work. HB200 modernized three areas of law that currently constrain local governments' responses to blight and make neighborhood revitalization expensive, time-consuming, and risky. Specifically, HB200 gives local governments: 1) a new way to collect delinquent property taxes, while preserving all fees as they currently exist; 2) a faster and less expensive foreclosure process for tax delinquent property; and 3) expanded powers for land banks.

HB200 provides local governments with the **option** to collect delinquent property taxes themselves (while preserving all fees), rather than selling the right to private tax collectors. Next, HB200 provides a streamlined tax foreclosure process that local governments can use to gain ownership of properties more efficiently. This process honors the due process right of citizens by providing plenty of notice and opportunity to be heard, and results in the local government gaining a deed to the property, rather than being forced to auction the property. Because some local governments will need to hold and assemble projects to allow planning and revitalization, HB200 expands the power of Kentucky's land banks to acquire, manage, and sell or release properties. None of these practices are mandatory under HB 200. If cities and counties are happy with the status quo, they can continue doing what they were doing. To download the bill, go to <http://www.lrc.ky.gov/record/13RS/HB200.htm>

The bill will accomplish the legislative reforms advocated for by the Local Options for Kentucky Liens (LOKL) coalition, of which MHC is a member agency. The bill's reforms are based on models shown to work in other states, including Michigan, Ohio, New York, and Georgia. The bill's reforms are also based, in part, on the analysis of Kentucky law completed by the Center for Community Progress at the request of the Louisville Affordable Housing Trust Fund, Metro Council, and the Mayor in November 2011. The Center for Community Progress, founded by Dan Kildee, is regarded as the nation's expert organization on vacant property management and land banks.

Ask your Kentucky House and Senate representatives to support HB200 by leaving a message for them on the legislative hotline (call 1-800-372-7181).

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www.metropolitanhousing.org

KHC Continues to Provide Safe, Quality, Affordable Housing

From protecting homeowners to providing housing for low-income renters, KHC is there.

Kentucky Housing Corporation (KHC), the state housing finance agency, helps Kentuckians of all incomes acquire and maintain safe, quality, affordable housing, despite hardships, using state and KHC generated programs.

At the Kentucky Homeownership Protection Center (Protection Center), Kentucky homeowners facing financial hardship for any reason can gain access to free financial counseling. Some homeowners may receive assistance from Legal Aid, if they qualify.

The Protection Center also offers the Kentucky Unemployment Bridge Program (UBP). The UBP is a forgivable loan option for eligible applicants to assist them in making their mortgage payments. To be eligible, the applicant must have experienced a reduction in income due to a job loss, through no fault of their own, and demonstrate a need for assistance.

As of January 31, 2013, the UBP has assisted 844 homeowners in Jefferson County since its establishment in April 2011. Most of those Jefferson County homeowners were able to avoid foreclosure, thereby preventing further damage to their credit scores.

But KHC is not just about homeownership! Many rental production and assistance programs are administered by KHC. An example is the Affordable Housing Trust Fund (AHTF) for very-low income Kentuckians. In just the last five years, Jefferson County has received nearly \$3 million in AHTF monies, providing 147 units of housing to those Jefferson County residents that need it most.

KHC also works to ensure all Kentuckians are treated fairly when searching for housing. KHC has incorporated new U.S. Department of Housing and Urban Development (HUD) rules that add protection for all eligible individuals, regardless of sexual orientation, gender identity, or marital status, from discrimination. KHC now requires these protections be included in all grant agreements and Fair Housing documents for any project that uses HUD funds.

Finally, KHC and its partners require all properties using KHC-awarded rental funds adhere to the Uniform Residential Landlord Tenant Act (URLTA), regardless of the local jurisdiction. The purpose of URLTA is to encourage landlords and tenants to maintain and improve the quality of housing, as well as make landlord/tenant law uniform throughout the state.

For more information about all of these and many more programs at KHC, please visit the KHC Web site, www.kyhousing.org. The Protection Center is available at ProtectMyKYHome.org.



Rally in Support of Louisville Affordable Housing Trust Fund

*Thursday, February 28, 4:30 p.m.
Steps of Metro Hall, 527 W. Jefferson Street*

The Louisville Affordable Housing Trust Fund (LAHTF) is trying to secure a public revenue source. Seven Metro Council members have introduced much-needed legislation to establish nearly \$10 million annually in revenue over the next five years. These additional revenues can be used to help solve the affordable housing crisis in Louisville. The ordinance amends LMCO Chapters 38 and 122 to establish a 1% increase in Louisville's insurance premium tax rate. Primary sponsors include Councilmembers Tina Ward-Pugh, Mary Woolridge, Attica Scott, Brent Ackerson, Rick Blackwell, Madonna Flood and Tom Owen. With a 1% increase the average homeowner's or auto insurance cost will increase by 63¢ a month for each, about the cost of a 2-liter of soda. By doing so, Louisville establishes an estimated \$9.7 million annually in public revenue over the next five years to help struggling families.

LAHTF needs Metro Council to approve the ordinance before March 23. **You can help support this ordinance!**

- Fill the Metro Council chambers in support of affordable housing at 6:00 p.m. on February 28, and March 14.
- Join supporters of the LAHTF for a public rally at 4:30 p.m. on February 28 in front of Metro Hall before the Metro Council hearing.
- Call 574-1100 and ask your Metro Councilperson to support the ordinance or say thank you if she or he already does.

For more information, email info@louisvilleahftf.org.

Highlands Tap Room Grill "Thanksgiving Tuesdays" Fundraiser for MHC

*Tuesday, March 12 11:00 a.m. -11:00 p.m.
1058 Bardstown Road*

Highlands Tap Room Grill has generously selected MHC for its "Thanksgiving Tuesday" on March 12. Thanksgiving Tuesdays is a how the Highlands Tap Room Family says "thank you" and give back locally to the great organizations and charities serving Louisville. They will donate 15% of the day's sales (excluding sales tax) from 11:00 a.m to 11 :00 p.m. to MHC. We will host our next MHC Housing Happenings Hour at the Tap Room from 5:15 – 7:45 p.m. that night too! Come out to the Highlands Tap Room Grill, have some great food and drink, meet fellow supporters of MHC, and help raise money for the united voice for safe, fair, and affordable housing in Louisville. Thanks to Highlands Tap Room Grill for their generous support of MHC. For more information about the restaurant and to see a menu, go to <http://www.highlandstaproom.com/grill.htm>

Support the Metro Council Foreclosure Registry Ordinance

Months after its introduction by Councilman Rick Blackwell, the Metro Foreclosure Registry Ordinance has yet to pass. The Louisville Vacant Properties Campaign (LVPC) has endorsed this ordinance as an important tool in addressing vacant properties.

This ordinance creates a registry and as a foreclosure is filed, the lender who sued has to register the property along with the contact information for a responsible party to keep up the property should it become vacant. This is a protection for other homeowners so that properties in foreclosure are taken care of during the process. Since moving forward on the foreclosure is almost 100% the responsibility of the lender who filed, this is a fair responsibility .

While this ordinance ALONE does not solve our vacant property problem, it is an important piece of ensuring our future. Let your Councilmembers know that you support this ordinance as protecting neighborhoods from losing property values!

Submit Your Ideas for 20-Year Fair Housing Action Plan

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*. This Fair Housing Action Plan, funded by the US Department of Housing & Urban Development (HUD), aims to offer a fuller understanding of how our current housing problems came to be, and develop clear action steps that take that history into account. We will outline a concrete vision with action steps for Louisville to become a fair, welcoming, and diverse home to all of its people. Download a flyer about the project at <http://www.metropolitanhousing.org/wp-content/uploads/2012/12/LMHRC-20-Year-Action-Plan-for-Fair-Housing-2013-Handout1.pdf>

The report team has held two community conversations on fair housing, the first on January 8 at the Louisville Free Public Library, and the second on February 10 at the Yearlings Club. Thanks to the U of L Office for International, Diversity, and Outreach Programs for coordinating the Yearlings Club event. Another community conversation focused on fair housing issues facing immigrants and internationals will be held on February 27 at 5:30 p.m. at Americana Community Center, 4801 Southside Drive

We want your input for the action plan! Email your concerns about barriers to fair housing choice and your ideas for short and long term action steps to overcome those barriers to info@metropolitanhousing.org

Schedule of Events

LOKL Forum on Property Taxes

Tuesday, February 19, 5:30 p.m.

**Louisville Free Public Library, Centennial Room
301 York Street**

MHC is a member of Local Options for Kentucky Liens (LOKL), a coalition of agencies formed to combat the growing blight of vacant and abandoned properties in both urban and rural counties by advocating for legislation that will give local governments the ability to use a best practices approach to land banking, tax-delinquent properties, and tax foreclosure. LOKL is an informational forum on past due property taxes and the sale of property tax liens. Learn more about property taxes and the importance of paying tax bills before liens for those taxes are sold to third-party speculators. Representatives of Legal Aid Society, Kentucky Equal Justice Center, Network Center for Community Change (NC3), KIPDA, AARP-Kentucky, and the Jefferson County Attorney's Office will participate in the forum. **This forum will serve as the February 2013 meeting of the Louisville Vacant Properties Campaign.**

March 12 - Fair Housing Coalition Meeting. Highlands Tap Room Grill, 1058 Bardstown Road., 2:00 - 3:00 p.m.

March 19- Louisville Vacant Properties Campaign Meeting. Presbyterian Community Center, 701 S. Hancock St., 5:30 – 7:30 p.m.

Tuesdays and Thursdays in February and March- Free Tax Preparation. The Urban Government Center at 810 Barret is proud to serve as a mobile VITA site for free tax preparation on Tuesdays and Thursdays during February and March, 9 am - 3 pm. Several Neighborhood Place locations also provide tax assistance. Visit www.labcservices.org or call 2-1-1 for a full list of locations, eligibility info and required documentation.

February 18- Community Education and the Legacy of J. Blaine Hudson. A panel discussion hosted by the Kentucky Alliance Against Racist and Political Repression. Panelists include J.T. Woods of the Afrikan Village Study Group and Aukram Burton, JCPS Specialist in Multicultural Education. Braden Center, 3208 West Broadway, 6:30 p.m.

February 19- Legal Aid Society Free Foreclosure Clinic. Attorneys will be on hand to answer questions about foreclosures and provide advice on alternatives to foreclosure. Reservations are required. For more information, or to register call 584-1254 to make your reservation. Legal Aid Society 416 W. Muhammad Ali Blvd., 11:00 a.m. **Foreclosure Clinics will also be held every Thursday at 4:00 p.m. and every Tuesday at 11:00 a.m. through March 28.**

February 19- Kentucky Habitat for Humanity 20th Anniversary Celebration at the State Capitol. Gov. Beshear, Lt. Gov. Abramson, Congressional leaders, supporters and friends are all invited. After the rally, there will be a workshop on advocacy. For more information or to RSVP, contact Mary Shearer at 608-7041 or mary@kyhfh.org. State Capitol, Frankfort. Rally, 10:00 a.m.; workshop 11:30 a.m.

February 19 through March 9- The Fifth Third Financial Empowerment Mobile will be in Kentucky. It will be making stops in Southern Indiana, Louisville, Shelbyville, Frankfort and Lexington. For more information, email adam.hall@53.com.

February 20- Fairness Lobby Day & Rally. Organized by ACLU of KY, Fairness Campaign, and other coalition partners. To register or for more information, go to www.aclu-ky.org or call 581-9746. Capitol Building, Frankfort. Breakfast- Capitol Annex Cafeteria, 8:00 a.m. Rally- Capitol Rotunda, 1:30 p.m.

February 20- Public Input Forum for Mayor's Sustain Louisville Plan for a Greener City. For more information, go to www.louisvilleky.gov/sustainability. JCTC Health Sciences Building, 110 W. Chestnut Street, 6:30 p.m. – 8:00 p.m.

February 21- 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. West End School, 3628 Virginia Avenue, 6:00 – 8:00 p.m.

February 23- Habitat for Humanity of Metro Louisville Ground Blessing for 828 S. Hancock Street. Built in conjunction with YouthBuild). For more information contact Jaleesa Wells at jwells@louisvillehabitat.org or 805-1656. 11:30 a.m.

February 23- Network Center for Community Change "Get Involved in the Future of Smoketown" Meeting. For more information, email pam.newman@makechangetogether.org or call 583- 1426. YouthBuild, 812 S Preston Street, 2:00 p.m.

February 25- District 1 Community Garden Meeting. Hosted by Councilwoman Attica Woodson Scott. For more information, call 574-1101. Maupin Elementary School, 1321 Catalpa, 6:00 p.m.

February 26- ACLU of KY Rally for Reproductive Freedom
February 27- ACLU of KY Immigrant Rights Advocacy Day- "New Kentuckians at the Capitol." To register or for more information, go to www.aclu-ky.org or call 581-9746. State Capitol, Frankfort. Reproductive Rally, 11:30 a.m. Immigrant Rights Lobbying, 8:00 a.m. -2:00 p.m. Immigrant Rights Press conference at 9:00 a.m.

February 28- Ben Carter Law Open House and Fundraiser for Network Center for Community Change (NC3). For more information, go to <http://bencarterlaw.com/nc3-fundraiser> or call 509-3231. Starks Building Suite 902, 455 S. Fourth Street, 5:00-7:00 p.m.

February 28- Kickoff for League of Women Voters Housing Focus Group. Featured speaker is Cathy Hinko, Executive Director of MHC. For more information, call 533-6555 or email efsmith21@insightbb.com Lang House, 115 S. Ewing Avenue, 6:00 p.m.

March 2- St. John Center for Homeless Men 7th Annual Raisin' the Rent Party. Features live music, dancing, silent and live auctions, hors d'oeuvres, and a light dinner. Funds raised help housing the homeless. For more information or to get tickets, call call Ron Sweat or Keith Steer at 568-6758 or email ronsweat@stjohncenter.org. The Olmsted, 3701 Frankfort Avenue, 7:00 p.m. – 11:00 p.m.

March 9- Preservation Louisville Hands on History Workshop- Do It Yourself Preservation. Advance registration is required.. To register or for more information go to www.preservationlouisville.org, email director@preservationlouisville.org, or call 540.5146. Brennan House Historic Home, 631 S. 5th St. 10:00 a.m. – 12:00 p.m.

March 20- 19th Annual Urban League Louisville Career Expo. For more information go to www.lul.org or call 566-3371. Kentucky International Convention Center, 221 S. Fourth St., 10:00 a.m. - 4:00 p.m.

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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

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MHC would like to thank
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for its continuing support
of our outreach efforts.



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