



Public Forum to Release *Louisville's Foreclosure Recovery*

Wednesday, March 21, 12:00 p.m.

Louisville Urban League, 1535 W. Broadway

On March 21, MHC will release our newest issue paper, *Louisville's Foreclosure Recovery: Understanding & Responding to the Impacts of Foreclosure Sales*. This research paper updates MHC's 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. This new paper 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 a 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 that will guide a recovery from the tremendous losses of foreclosure in our city.

MHC's research partner, the Network Center for Community Change (NC3) conducted data analysis for and wrote *Louisville's Foreclosure Recovery*. "NC3 is a social change organization," says Dana Jackson, NC3's Executive Director. "We know that neighborhoods need good information to mobilize for change. MHC is part of our work to provide data and information that helps neighbors and other stakeholders take action."

The public forum will feature a panel discussion. Panelists will include:

- State Representative Reginald Meeks;
- Christie McCravy, Director of the Louisville Urban League Center for Housing and Financial Empowerment;
- Adam Hall, Secretary/Treasurer of the Mortgage Bankers Association of Kentucky;
- Chuck Kavanaugh, Executive Vice President of the Homebuilders Association of Louisville; and
- a representative of Louisville Metro Government involved in the city's efforts to respond to vacant properties.

Cathy Hinko, MHC's Executive Director, summarizes one of the report's findings. "In every type of neighborhood, from urban to ex-urban, the report shows that there has been a deleterious effect on the value of property that is the subject of foreclosure. That deleterious effect is magnified depending on the disposition of the property- whether through a private sale or foreclosure sale. As over 16,000 foreclosures have been filed in Jefferson County since July 1, 2007, the impact is exponential."

New HUD Rule Supports Fairness in Housing

by Michael Aldridge, Executive Director
ACLU of Kentucky

On March 5, a new rule from the U.S. Department of Housing and Urban Development (HUD) ensuring equal access to HUD housing programs for Lesbian, Gay Bisexual, and Transgendered (LGBT) individuals and families took effect.

Among the key requirements of the rule is a prohibition on inquiries regarding sexual orientation or gender identity, as well as a prohibition on using sexual orientation or gender identity as grounds for decision-making in Federal Housing Administration (FHA) programs. Additionally, the rule brings the definition of "eligible families" into the 21st century by including those who are LGBT.

As HUD Secretary Shaun Donovan stated last year at the time of the publication of the proposed rule, "This is a fundamental issue of fairness. We have a responsibility to make certain that public programs are open to all Americans. With this proposed rule, we will make clear that a person's eligibility for federal housing programs is, and should be, based on their need and not on their sexual orientation or gender identity."

We couldn't agree more! For over ten years, organizations within the Fairness Coalition have been working to pass a statewide Fairness bill in Kentucky that would prohibit discrimination in the workplace, housing, and in public accommodations based on sexual orientation or gender identity. Currently, three cities in the state have such protections – Louisville, Lexington, and Covington – but that leaves 67% of Kentuckians at risk.

The Fairness Coalition released survey results in 2011 showing that 83% of Kentuckians believe everyone should be afforded the opportunity to earn a living, put a roof over their heads, and have dinner at their favorite restaurant without being turned away just because someone doesn't like who they are.

This rule change by HUD adds a powerful voice of support. Housing groups within Kentucky have also vocalized their support for statewide Fairness as aligning with their goal of ensuring decent housing and a suitable living environment for all.

It is time for legislators to truly represent all Kentuckians by passing House Bill 188/Senate Bill 69 – the statewide Fairness bill.

Kentucky. It's a State of Fairness.

The Fairness Coalition consists of five organizations working for lesbian, gay, bisexual and transgender equality in Kentucky. The member organizations are the ACLU of Kentucky, Fairness Campaign, Kentucky Commission on Human Rights, Kentucky Fairness Alliance, and Lexington Fairness.

Metro Council Ad-Hoc Vacant Properties Committee Hearing

Louisville Metro Council has formed the Ad-Hoc Committee on Vacant Properties (LMCCVP), which first met on February 6. Co-chaired by Councilpersons Attica Scott and Kelly Downard, the LMCCVP also consists of Council Members Cheri Bryant Hamilton, Marianne Butler, David James, and Jerry Miller. The Committee's vision statement is "to streamline Metro laws, department policies and rules to allow for a major reduction in the negative effect of vacant properties and move forward to amend appropriate state laws." The mission of the committee is to "research the problem of vacant properties in Louisville and discuss possible solutions for redevelopment, redeployment or demolition. It will also discuss property maintenance issues while the property (private and public) is vacant."

On Monday, March 5, the LMCCVP hosted a public hearing at the Shawnee Neighborhood Association office on Amy Avenue. Nearly 60 people filled the office and heard presentations from MHC and the Network Center for Community Change (NC3). NC3's Jennie Jean Davidson spoke about their community-based data collection and their work mapping vacant properties in their target neighborhoods, including Shawnee. MHC's Cathy Hinko spoke about the work of the Louisville Vacant Property Campaign and policy options available to help our community better respond to our growing vacant property crisis.

Numerous residents also testified before the committee about how vacant properties harm their neighborhoods and how we need strong efforts to encourage reinvestment and redevelopment. Bonnie Cole of the Shawnee Neighborhood Association emphasized the threats vacant properties pose to public safety and neighboring property values and clearly stated that there needs to be neighborhood involvement in developing comprehensive strategies to address problem properties. Celeste Wallace spoke about the work of neighborhood teens to conduct outreach and education on vacant properties, telling the LMCCVP "we want you to know that people are out there trying to do something about this." AJ Cunningham testified about the frustrations he has experienced living next door to a vacant, abandoned property for nearly 6 years, closing with "I implore the Metro Council- can't we do *something* about these vacant properties?" Maurice Hamilton spoke about the need to encourage responsible, community-based investors to purchase and rehabilitate properties, noting that "a lot of great neighborhoods are going down because of vacant properties." These were just a few of the comments made by concerned citizens eager to find solutions to our vacant property crisis.

The next meeting of the Louisville Vacant Property Campaign (LVPC) is Tuesday, March 20 from 5:30 - 7:30 p.m. at Presbyterian Community Center. Dr. Lauren Heberle of the U of L Center for Environmental Policy and Management will speak about brownfields and their redevelopment. For more information about the LVPC or to be included on its email list, email info@metropolitanhousing.org

More Upcoming MHC Events!

Housing Happenings Hour

Monday, March 26, 5:30 - 7:30 p.m.

Patrick O'Shea's, 2nd Floor Bar, 123 W. Main Street

This will be a fun social gathering where you can meet fellow supporters of affordable housing in greater Louisville. Help us celebrate the release of *Louisville's Foreclosure Recovery!* Snacks will be provided and a cash bar will be available.

Hanz Jewelry & Design by Renee Campbell- A Showing to Benefit MHC

Sunday, April 1, 3:00 - 5:30 p.m.

56 Eastover Court, Louisville

Artist and MHC Board member Renee Campbell will be sharing her handcrafted Hanz Jewelry designs at an MHC fundraiser generously hosted by Suzy Post, MHC's Founding Director. Proceeds from the sale of her unique pieces will benefit MHC, supporting our work as the united voice for safe, fair, and affordable housing in greater Louisville.

Renee designs all types of jewelry and has made original pieces for women such as Lonnie Ali, Ruby Dee, Maria Shriver, & Dr. Betty Bahiya Shabazz. Please stop by any time between 3:00 and 5:30 p.m. on Sunday, April 1 to see Renee's fantastic work that will be available for purchase!

Fair Housing Coalition

2012 Fair Housing Month Forum:

The Impacts of Zoning on Fair Housing Choice

Monday, April 16, 5:30 - 7:30 p.m.

Centennial Room

Louisville Free Public Library, 301 York Street

Every April, MHC's Fair Housing Coalition hosts the Fair Housing Month Forum. This year's topic will be how zoning affects fair housing choice. MHC's 2011 report, *The State of Fair Housing in Louisville* showed how our zoning regulations constrain the distribution of affordable housing in our community, effectively limiting fair housing choice in Louisville Metro for those in protected classes. 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 Land Development Code might provide mechanisms to improve housing choice for all. Forum sponsors include the Louisville Metro Human Relations Commission, the Center for Accessible Living, and the KY Alliance Against Racism & Political Repression. If your organization is interested in sponsoring the forum, please contact MHC.

For more information about any upcoming MHC event, call 584-6858 or email info@metropolitanhousing.org.

Schedule of Events

March 20- Louisville Vacant Properties Campaign. Presbyterian Community Center, 701 S. Hancock Street, 5:30 - 7:30 p.m.

March 21 - Forum to Release Louisville's Foreclosure Recovery. Louisville Urban League, 1535 W. Broadway, 12:00 - 1:30 p.m.

March 26- MHC Housing Happenings Hour. Join MHC supporters for a fun social event! Patrick O'Shea's 123 W. Main Street, 5:30- 7:30 p.m.

April 1- Hanz Jewelry & Design by Renee Campbell- A Showing to Benefit MHC. 56 Eastover Court, Louisville 3:00 - 5:30 p.m.

April 10- Fair Housing Coalition Meeting. New Directions, 1000 E. Liberty Street, 2:00 - 3:00 p.m.

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.

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.

Now Until March 30- New Directions Repair Affair Accepting Applications. Repair Affair make repairs on homes owned by elderly or disabled low-income persons living in Jefferson County, KY, Floyd County, IN or Clark County, IN. For more information or to request an application packet, call the Home Repair Hotline at 371-4906 between 8:00 a.m. and 4:00 p.m., Monday through Friday.

March 15- 18th Street Corridor Planning Meeting. Hosted by the U of L Center for Environmental Policy and Management (CEPM) and Louisville Metro Dept. of Economic Growth and Innovation, this meeting will focus on identifying specific sites in the 18th Street Corridor (Broadway to Algonquin and two blocks on either side) in need of attention and ideas for future re-use. **Another session will be held on April 5** that will focus on eligibility requirements for the Metro Brownfields Assessment Grants and Revolving Loan Fund. For more information, call CEPM at 852-8042. California Community Center, 1600 W. Saint Catherine Street, 6:00 – 8:00 p.m.

Public Hearings on Housing Policy Plans

March 20- Louisville Metro Seeks Input on the FY 2013 Action Plan. The focus of the hearing will be citizen priorities for the use 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. Submit comment via email to erin.waddell@louisvilleky.gov.

April 2- Louisville Metro Housing Authority Hearing on the FY 2013 Moving to Work (MTW) Annual Plan. LMHA staff invites you to join them and other members of the public for a discussion of the Authority's plan for the coming year. Download the draft MTW Plan at <http://www.metropolitanhousing.org/wpcontent/uploads/2011/09/LMHAMTWPlanFY2013-DRAFT.pdf>. Dosker Manor, Building A Nutrition Room, 413 E. Muhammad Ali Blvd., 6:00 p.m.

March 15- 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 - 7:30 p.m.

March 17- Louisville Urban League 2012 Education Summit: "Step Up and Be Counted: African American Church Leadership in Educational Attainment." The Summit includes: a keynote speaker; panel discussions; demonstration of a tool kit for churches; exhibits from colleges and universities; and a youth workshop. For more information, call 566-3383. Central High School, 1130 W. Chestnut Street, 9:00 a.m. - 1:30 p.m.

March 17- 1st Annual First Health. This health fair will feature presentations on health care and tests, such a blood pressure, from service providers. For more information, contact Candice Payton at realtorpayton@yahoo.com. New Beginnings Empowerment Temple, 4127 Flintlock Drive, 9:00a.m.-2:00 p.m.

March 20- Affordable Energy Corporation All Seasons Assurance Plan (ASAP) Annual Board Meeting. ASAP is a nonprofit, utility subsidy program helping low & fixed income households. All are welcome to attend the meeting. For more information call 893-7842 or email affordableenergy@att.net. Urban Government Center, front lobby conference room, 810 Barret Avenue, 10:30 a.m.

March 21- Urban League Louisville Career Expo. For more information, contact Tina Woods at 566-3371 or ewoods@lul.org. Kentucky International Convention Center, 221 S. 4th Street, 10:00 a.m. – 4:00 p.m.

March 21- Screening of Ten9Eight: Shoot for the Moon. The Federal Reserve Bank of St. Louis- Louisville Branch is showing this documentary that follows inner-city teens from Harlem to Compton and all points in between as they compete in an annual business-plan competition run by the Network for Teaching Entrepreneurship. A facilitated discussion follows the screening. For more information and to register, visit www.stlouisfed.org/community_development/events/ or call 568-9200. Space is limited, so advance registration is required. 101 S. Fifth St., Suite 1920, 9:30 - 11:30 a.m.

March 23-24- U of L Saturday Academy 5th Annual Sistah Summit. "Moving from Pain to Power: (The) Help is on the Way," The summit features talks and activities about issues affecting the well-being of black women. For more information or to register by the **March 17 deadline**, contact LyShanna Cunningham at l.cunningham@louisville.edu or 852-2658. Hotel Louisville, 120 W. Broadway, 9:00 a.m. - 9:00 p.m. on March 23, 9:00 a.m. - 4:00 p.m. on March 24.

March 27- Louisville Human Relations Commission 50th Anniversary Ceremony. The Commission was created on March 27, 1962 with passage of a city ordinance that condemned racial and religious discrimination as "contrary to public policy and detrimental to the peace, progress, and welfare of the city." Please R.S.V.P for the celebratory ceremony by email to hrc@louisvilleky.gov or by phone at 574-3631. Chestnut Centre, lower level conference room, 410 W. Chestnut Street, 11:00 a.m.

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

Join MHC or Renew Your Membership Today!

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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P.O. Box 4533
Louisville, KY 40204-4533
Phone (502) 584-6858
Fax (502) 452-6718
www.MetropolitanHousing.org

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