



2011 State of Metropolitan Housing Report

On Thursday, October 27, MHC held a public forum at New Directions Housing Corporation (NDHC) to release the *2011 State of Metropolitan Housing Report (SMHR)*. Over 75 housing advocates, public officials, community activists and MHC members filled the room, indicating the great need for more research and an ongoing community dialogue about policies that can help address the current housing crisis and its devastating effects on the residents of Greater Louisville.

MHC Board Member Michael Gardner of NDHC and MHC Board President Christy McCravy welcomed everyone and spoke about the importance of MHC's work. Cathy Hinko then issued a call to action around several issues MHC is currently addressing, including reform of third-party tax lien sales and changes needed for the Low-Income Home Energy Assistance Program (LIHEAP). We then heard from three authors of the report, Lauren Heberle, Carol Norton, and John Vick, who presented the findings of the *State of Metropolitan Housing Report*, including updates to our nine annual measures of affordable housing.

The focus topic of the 2011 report is the role the built and natural environment plays in fair and affordable housing. Topic areas explored include: green space; air, water, and soil pollution; brownfields; vacant properties; and storm water and floods. "This year, the *State of Metropolitan Housing Report* specifies links between safe and affordable housing and environmental harms and benefits. We see a natural coalition between those who advocate for affordable housing and those who advocate for environmental justice and environmental protection," states author Dr. Lauren Heberle.

Dr. Heberle continued, "how we build and develop and support residential areas is directly connected to how we think about the environment and environmental protection. Our entire community is impacted by poor air quality, flooding, and soil contamination. However, segments of our community carry a higher risk and a higher burden when it comes to environmental safety and contamination. This report highlights some of those disparities so that as we move forward to a more sustainable Louisville, we take the opportunity to remedy those disparities."

Thanks to the 2011 State of Metropolitan Housing Report Sponsors



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and to the report's authors:

John Vick, M.S., Carol Norton, AICP, Lauren C. Heberle, Ph.D., and Allison Smith of the University of Louisville Center for Environmental Policy & Management.



Download the 2011 SMHR at www.metropolitanhousing.org.

2011 SMHR Sustainable Development Recommendations

- Adopt a land development plan that protects natural resources and lets us create more affordable housing.
- Hold local polluters accountable in a meaningful way.
- Encourage cooperation with regional air quality improvement efforts to address pollutants.
- Provide adequate remedies for residents living in close proximity to high-risk, polluting industry.
- Create a robust vacant property program in which residents are full participants.
- Implement a city-wide heavy metal soil testing and education program for public and private properties.
- Provide grants and low-interest loans to retrofit existing affordable housing for energy efficiency.
- Protect and expand the urban tree canopy.
- Incentivize truly green employers to locate in areas in need of economic development.
- Hold forums for brownfield assessments and cleanups to educate vacant and under-utilized landowners about opportunities to improve their property.
- Ensure equitable planning and development of parks and greenspace.
- Make environmental justice part of the mission of all city agencies.

Sustainable development requires policies that address environmental protection, social equity, and economic well-being for all community residents.

KHC Mortgage Payment Unemployment Bridge Program

Kentucky Housing Corporation (KHC) has created the Unemployment Bridge Program (UBP). Funded with \$148 million from the Federal Hardest Hit Fund, this new statewide program provides forgivable loans to help Kentucky homeowners who have been unemployed make their mortgage payments. To be eligible, the homeowner must have experienced a job loss or reduction in income after January 1, 2009, through no fault of their own, and demonstrate a need for assistance. The UBP is not for job or income loss due to divorce, death, or disability.

The maximum amount of assistance is \$20,000 or 12 months, whichever occurs first. Of the \$20,000, the maximum amount that may be used for reinstatement—all related fees and payments to bring mortgage loan(s) current—is \$7,500. Participants must meet the following guidelines and the mortgage must be with a participating servicer.

- Maximum amount of liens on the property cannot exceed \$275,000.
- Maximum of two liens permitted on the property.
- Borrower's principal, interest, taxes, and insurance (PITI) must exceed 31% of gross monthly income, or
- Borrower must experience a 15% reduction in employment income.
- Maximum liquid reserves are six months PITI (excluding retirement funds).
- Borrowers must sign a hardship affidavit acknowledging that the reduction in income is due to no fault of their own.
- UBP is only available to borrowers whose mortgage servicing company agrees to partner with KHC. A borrower cannot receive assistance if their servicer has not enrolled as a participating servicer. Go to <http://www.kyhousing.org/protect/servicers.aspx> to see if a mortgage servicer is on the KHC list.
- If a second mortgage servicer is not on the participating servicer list or if the borrower is willing to continue making the second mortgage payments without UBP assistance, the borrower must complete the UBP Second Lien Notice.

Please be aware that there are "copycat" websites posing as Hardest Hit Fund application sites. KHC, through the Kentucky Homeownership Protection Center and the Unemployment Bridge Program, is the only agency authorized to administer Hardest Hit Funds in Kentucky. Application for and participation in the Unemployment Bridge Program and Kentucky's Hardest Hit Fund is free of charge and homeowners will not be asked to pay for any services in conjunction with applying for or participating in the program.

For more information about the UPB, call (866) 830-7868 or go to www.protectmykyhome.org.

LIHEAP Advocacy Efforts

This is an update on MHC's work on the Low-Income Home Energy Assistance Program (LIHEAP). Last year, Louisville Metro was not able to spend \$1.2 million that was returned to the state. In the August newsletter, we wrote about the review process undertaken by Metro government, community ministries, WinterHelp and advocates to determine why Louisville did not spend all of its fair-share allocation, despite residents' great need for assistance. We found that several state policies were impediments to full expenditure of LIHEAP funding. These policies adversely affected areas with metered gas and electricity as opposed to using propane, wood or oil. MHC wrote a policy analysis on this, which you can download from www.metropolitanhousing.org in our report library.

MHC advocates for three changes in state policy that will allow Jefferson County households to fully benefit from LIHEAP. The three changes are to: extend the program cut-off date for metered areas that actually allow the delay between consumption and billing for the heating season; retain the \$400 cap for households in metered areas; and allow any unspent funds from the heating season to be held by the jurisdiction until the cooling season and/or be used for energy efficient modifications to residences.

MHC circulated our policy analysis and asked for organizations to sign on to a letter to the Commissioner of the Kentucky Department of Community-Based Services, which administers the LIHEAP program, and to the Kentucky Attorney General's office. Seven other organizations signed on with MHC and the letter was sent on November 2. We hope to open a dialogue to ensure policies are more responsive to urban utility needs.

LEO's Anne Marshall just reported about issues with LIHEAP as well. You can read her article at <http://leoweekly.com/news/degrees-assistance>.

MHC, NC3 & Coalition for the Homeless Win Pyramid Award for Collaboration

On November 1, the Center for Non-Profit Excellence (CNPE) presented the Pyramid Award for Collaboration to MHC, the Coalition for the Homeless, and the Network Center for Community Change (NC3). We received this award for our work helping Jefferson County Public Schools, the Kentucky Department of Community-Based Services, and Jefferson County Family Court better coordinate a response to our growing population of children who are homeless. MHC's 2009 report, *Where Do You Live? Louisville's Homeless Children and the Affordable Housing Crisis* spurred this work, which continues under the leadership of the Coalition for the Homeless. Thanks to CNPE for recognizing this important work!

Schedule of Events

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

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

November 5- 4th Annual Race to End Homelessness. Benefits the Coalition for the Homeless. For more information and to register, go to www.racetoendhomelessness.org or call 636-9550. Rugby Field on the Scenic Loop in Cherokee Park, 9:00 a.m.

November 5, 12 & 19- Saturday Academy. Features a weekly presentation by Dr. Blaine Hudson on "Black Louisville" and a special presentation by guest speakers. November's weekly topics are: "Brazil: A Culture of Contrasts" (**Nov. 5**); "Pan-African Studies Graduate Students' Perspectives on Africa" (**Nov. 12**); and "It's Not Your Grandfather's Job Market" (**Nov. 19**). For more information, go to <http://louisville.edu/saturdayacademy> or contact LyShanna Cunningham at 852-2658 or lkunn01@louisville.edu. DuValle Education Center Cafeteria, 3610 Bohne Avenue, 11:00 a.m. - 2:00 p.m.

November 7- LIHEAP Subsidy Phase Begins. Subsidy Phase of the Low Income Home Energy Assistance Program (LIHEAP), provides financial assistance to help eligible low-income citizens pay utility bills. All three Metro CAP offices will begin taking appointments on November 7 from 8:00 a.m. to 5:00 p.m. Go to <http://www.louisvilleky.gov/CAP/LIHEAP.htm> or call 574-1157 for more information about registration and for a list of registration sites.

November 8- Midtown Money Talks Financial Workshop Series. November's topic is Budgeting/Money Management at Home. For more information, contact Lisa Thompson at lisat@ndhc.org or 719-7106. The Cardinal Ritter Birthplace, 1218 East Oak Street, New Albany, 6:00 p.m.

November 10- 5th Annual Anne Braden Memorial Lecture. Dr. Michelle Alexander's lecture is entitled "The New Jim Crow: Mass Incarceration in the Age of Colorblindness." Free & open to the public. For more information, contact Amber Duke at agduke01@louisville.edu or 852-6142. Speed Art Museum Auditorium, 5:30 p.m.

November 10- Dona O'Sullivan Fund to Fight Homelessness Fundraiser. The Back Door will donate 20% of their proceeds from food sales to the O'Sullivan Fund. The money will be used for housing deposits for Rx: Housing Louisville and training opportunities with the Case Management Institute. For more information, contact the Coalition for the Homeless at 636-9550. The Back Door, 1250 Bardstown Road (in Mid-City Mall), 4:00 p.m. - 4:00 a.m.

November 12- We Survive's WOW Program Kicks-off National Hunger and Homelessness Awareness Week. The goal of this event is to heighten awareness, provide educational information, and dismantle the stereotypes regarding hunger and homelessness. This is a combination health fair and informational event open to the public. There will be healthcare providers, activities, food, fun and door prizes. For more information, contact We Survive at 558-8317 or info@wesurvive.org. Hotel Louisville, 120 W. Broadway 11:00 a.m. - 2:00 p.m.

November 12- Kentucky Alliance Against Racist and Political Repression 2011 Unity Dinner. Features Rosa Alicia Clemente, activist and 2008 Green Party Vice Presidential candidate, as keynote speaker. Ruth and the late Dr. Roscoe Bryant M.D. will receive the Carl and Anne Braden Lifetime Achievement Award. Other honorees include Aletha Fields, Howard Owens, and the late Carl Wedekind. For more information, call 778-8130 or email kyall@insightbb.com. Tickets are available online at www.showclix.com/event/UnityDinner2011. Hotel Louisville, 120 W. Broadway, 6:00 p.m.

November 16- Free Forum on CRA-Qualified Individual Development Accounts. Discusses how banks obtain Community Reinvestment Act credits by investing in individual development account (IDA) programs, VITA sites and EITC outreach, financial education programs, small-business lending and more. The forum will also explore ways to connect financial institutions and employers with governmental and nonprofit agencies to create economic empowerment opportunities for low- and moderate-income families. Lunch is provided, but **registration must be submitted by November 10**. To register go to www.stlouisfed.org/event/412B. For more information, contact Emily Lape at Emily.K.Lape@stls.frb.org or 568-9282. Federal Reserve Bank of St. Louis Louisville Branch, 101 S. 5th Street, Suite 1920, 10:00 a.m. - 2:00 p.m.

November 28- Schnitzelburg Area Community Council General Meeting. Features Metro Council President Jim King and MHC's Doug Magee as speakers. St. Elizabeth's School Cafeteria, 1016 E. Burnett Avenue, 7:00 p.m.

November 30- Dining Out For Life 2011. Dine at any of the 52 participating restaurants, and a portion of your check will benefit HIV/AIDS services provided by House of Ruth and Glade House. Volunteers are needed to help in a variety of roles. To volunteer, contact Cindy Good at 587-5080 or cgood@houseofruth.net. For more information, go to www.diningoutforlife.com/louisville.

Now through January- Project Warm Service Activities. Project Warm Blitz helps seniors over 60 and those with disabilities prepare their homes for winter. Energy Management Workshops will teach people how to winterize their homes. For more information, call 636-9276 or email info@projectwarm.org. Volunteers are needed to assist with activities, especially in November.

Are You A Federal Employee? Please Support MHC through the Combined Federal Campaign

If you work for the Federal government, you can support MHC through your workplace giving program, the Combined Federal Campaign (CFC) for the Louisville- North Central Kentucky, Southern Indiana, Ft. Knox, Evansville, Owensboro and Bowling Green Region.

MHC is listed in the 2011 CFC brochure by our incorporated name, Metropolitan Housing Corporation Information Service Fund. Our charity identification number is 90151.

Thank you for your support!

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. This card starts with a \$5 balance.
- 2) Add money to your Kroger Gift Card at any Kroger Customer service desk or any Kroger register.
- 3) Use your gift card to buy your groceries or get gas at a Kroger station.
- 4) Refill your gift card when your balance is low and keep using it to make your Kroger purchases.
- 5) **Each time you refill your gift card, Kroger will donate 4% of your recharge amount to MHC.**

How can I sign up?

There are three ways you can sign up and get a MHC Kroger Fund Raiser Gift Card.

- 1) Send a check for \$5 to MHC, PO Box 4533, Louisville KY 40205. Be sure to include your mailing address and write Kroger Card on the "for" line of your check. We'll then mail you a gift card.
- 2) Make a \$5 donation online at www.metropolitanhousing.org. Be sure to type "Kroger Card" in the Comment box of the donation page. MHC will then send your gift card in the mail.
- 3) Call MHC at 584-6858 or email curtisstauffer@metropolitanhousing.org and make arrangements to stop by MHC offices to pay for and pick up your card.

Join MHC or Renew Your Membership Today!

For membership questions, please call the office at (502) 584-6858 and speak with Curtis Stauffer.
To make an online donation, visit us on the web at www.metropolitanhousing.org.



Metropolitan
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Coalition

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