Homeownership trend misleading

A new study suggests that recent, positive trends in homeownership are actually leaving some families behind.

In *A Closer Look at Homeownership*, a study conducted by The Center for Housing Policy, researchers compared homeownership trends from 1978 to today. They examined the American population in sectors and found that while homeownership rates have increased on the whole, they have declined for a very notable population — working families with children.

In 1978, 70.5% of all working families with children owned the home in which they lived. That number had fallen to 68.4% by 2001. In an even more focused group — low to moderate income working families with children — the percentage has fallen from 62.5% in 1978, to 56.6% in 2001. This means that the homeownership rate of our most vulnerable families has fallen nearly 6% in real terms since 1978, and is 11.4% lower than today’s national average.

Like all of us, these folks need stable housing in order to remain out of poverty and to provide their children a stable home. MHC will continue to advocate for their housing needs with your support. For more information on this study, visit the National Housing Conference online at www.nhc.org.

Meetings in July & August

7/12
REGIONAL HOUSING THINK TABLE
Monday, July 12, noon, New Directions Housing Corporation, 1000 E. Liberty Street

7/28
MHC BOARD MEETING
Wednesday, July 28, noon, New Directions. No meeting in August

8/9
REGIONAL HOUSING THINK TABLE
August 9, noon, New Directions Housing Corporation, 1000 E. Liberty Street

8/11
ADVOCACY & EDUCATION COMMITTEE
No meeting in July. Wednesday, August 11, 3:30pm, Coalition for the Homeless, 1511 S. Fourth Street

8/19
FAIR HOUSING COALITION
No meeting in July. Thursday, August 19, 1pm, Louisville Urban League, 1535 W. Broadway

CONTACT US!
Metropolitan Housing Coalition
P.O. Box 4533
Louisville, KY 40204-4533
PH (502) 584-6858
FAX (502) 589-3256
www.metropolitanhousing.org
The Louisville Urban League will host its annual Greater Louisville Home Ownership Expo at the Kentucky International Convention Center on July 17, from 10am to 4 pm. Beyond fabulous exhibits and information for folks considering first-time homeownership, two houses will be given away to visitors! You've got to be there! For more info, go to www.lul.org or call Carol Green at 561-6830, ext. 121.

ACLU of Kentucky's 11th Annual Bill of Rights Dinner featuring Molly Ivins, is Thursday, August 12 at the Kentucky International Convention Center (221 Fourth Street). Cash bar begins at 6:30pm followed by dinner at 7pm. Dinner tickets are $40 each. Mingle with Molly at a special reception beginning at 5:30pm for a tax-deductible gift of $100 to the ACLU of Kentucky Foundation. Reservations required. Call 502-581-9746 or print a ticket order form from our website at www.aclu-ky.org.

GuardiaCare is offering free caregiver seminars for employers and their employees and free in-home assessments for seniors 60+ and their caregivers. Seminars are customized to employers’ needs and times. These services are funded through KIPDA. For additional information, contact Debra at 585-9949.

The Center for Accessible Living is on the hunt for household furnishings in good condition to assist clients who are leaving long-term residential care for independent living. If you have beds, tables, chairs, TVs, couches and kitchen items, please give Lee Ann Thomas a call at the Center for Accessible Living at 589-6620. The Center will arrange a time to come pick up your donation and, of course, it can be a tax write-off.

The Coalition for the Homeless offers you an opportunity to tour three shelter facilities, learn more about the good work area shelters are doing every day, and understand more about the challenges homeless individuals face with personal, structural and systemic barriers to self-sufficiency. Join the next tour on Tuesday, August 10, 9:30 until 11:30am departing from the Coalition office. Call 589-0190 to reserve your space by August 3.

Women 4 Women will sponsor guest speaker Barbara Corcoran, bestselling author and chairwoman of the Corcoran Group and its 12th Annual Luncheon. It will take place on Tuesday, September 21, at the Galt House East from 11:30am–1:30pm. RSVP by September 13 by mail to 325 W. Main, #1110, Louisville, KY 40202. Questions? Call 585-4649 ext. 1019.

Kentucky ranks 37th in the nation on child well-being, according to the newly released 2004 KIDS COUNT book. This year’s book highlights data and policies affecting the successful transition of teens to young adulthood. Copies of the book are available free by calling Kentucky Youth Advocates, (502) 895-8167, or emailing dmellick@kyyouth.org.

The National Low-Income Housing Coalition and many others have joined the National Community Action Partnership to sponsor a “No Room for Poverty!” rally in front of the White House on Saturday, September 4. They will join thousands of Americans to tell the nation that we must work together to eradicate the factors that cause poverty. To find out more, please call Louisville Metro Community Action Partnership at 574-1157, or visit www.povertyrally.org.

And finally, we bring you this bit of information from River Fields, Inc. The proposed Louisville eastern bridge has been selected by both Common Sense and Friends of the Earth as one of the most wasteful highway projects planned in the U.S. In the national report Road to Ruin, the groups recommend the bridge be removed from the Ohio and River Bridges project, saving taxpayers an estimated $800 million. The report can be read in its entirety at www.taxpayer.net. For more information about this report, contact River Fields at 583-3060.
Getting to YIMBY

Last month, the National Association of Realtors released a poll suggesting that in some parts of the country, YIMBY (Yes In My Back Yard) may be taking the place of NIMBY. The acronym NIMBY (Not In My Back Yard) is loosely used to identify neighborhood resistance to change, specifically racial or economic change, in a neighborhood.

Sixty-three percent (63%) of those surveyed by the National Association of Realtors answered “yes” when asked whether they would be willing to support more affordable housing options being made available for people to purchase or rent next door to them. In addition, 62% of the respondents said that “the issue of housing that is affordable” would be an important factor in determining the candidates for whom they vote.

This poll may indicate that more and more Americans realize that mixed-income neighborhoods are healthy neighborhoods. After all, it is the concentration of poverty — as opposed to the presence of poor and low-income families — that causes neighborhood destabilization.

In light of this, MHC congratulates the Metropolitan Louisville Housing Authority for its plan to place 10 families from the downtown Louisville Clarksdale Housing Project in Seminary Village, on the corner of Fenley and Frankfort Avenue. The complex, built in 1928, has been open to the public since 1992 when it was last renovated with tax credit dollars intended to stimulate the building of affordable housing for low income persons.

Tim Barry, Director of the Housing Authority, noted at a public hearing held for neighborhood residents on June 1 that the city’s Housing Authority (prior to merger) had a policy in place for many years of scattering public housing units around town. The scattered housing was designed to blend into established neighborhoods and did not cause undue attention. Pre-merger, the Housing Authority could only purchase City of Louisville land. Post-merger, it can locate housing for poor and low-income persons anywhere it can buy land in the county.

MHC continues to support this and other public policies or public policy actions which combat the pattern of segregation of affordable housing in design or placement. We think this region can lead the nation in getting to YIMBY. Why not?

Welcome to new board members

While we are sad to see the others go, MHC welcomes the following board members: Gabe Fritz, Allstate Builders; Susan Stokes, HMR Associates; Phil Tom, Presbyterian USA; John Rosenbarger, New Albany Redevelopment Commission; and Barb Banaszynski, Volunteers of America. We’re thankful for your time, energy, talent, and connections, and your help maintaining MHC’s strong voice in the coming critical years. We thank you for joining us!

New to MHC!

MHC welcomes these new organizational members: Society of St. Vincent De Paul, with delegate Charles Francesconi; and Commonwealh Service Coordination, Inc., with delegate Karen L. Cherry.

A big thanks!

MHC thanks Making Connections Louisville for support in helping us reach our printing and publishing goals for 2004!

Flexible vouchers & fair housing

Right now, the federal government is promoting a “Flexible Voucher Program” that would significantly reshape the Housing Choice (Section 8) Voucher Program. Amidst a host of concerns, housing advocates fear that program changes may yield further segregation of minority families seeking to escape the high poverty, racially isolated environments.

The Flexible Voucher Program would change Section 8’s current allocation method from a fixed number of vouchers given to each public housing administering agency to a block grant style dollar formula that would not be tied to any particular number of units. According to a study by the Poverty and Race Research Action Council, this would create strong disincentives to the PHA’s paying higher rents in lower poverty neighborhoods.

Secondly, by encouraging local variations in program rules, eligibility and rent payments, the Flexible Voucher Program would create chaos for families seeking to move across jurisdictional lines with their vouchers.

For more on this plan and why it is cause for concern, contact the Poverty and Race Research Action Council at info@prrac.org.

Save these dates for public hearings

Every five years, Metro Louisville government writes a five-year Consolidated Plan outlining community development priorities for the city. The Plan includes projections for spending Community Development Block Grant, Housing for Persons with AIDS (HOWWA), Emergency Shelter Grant (ESG) and HOME funds. The first of two public hearings on the Consolidated Plan will be on July 28 at 6pm in the Mayor’s Gallery on the 4th floor of Metro Hall. The second one is tentatively scheduled for October 20, again in the Mayor’s Gallery. The purpose of these public hearings is to gather public input for the Needs Assessment portion of the Plan. For more information, please call Steve Ward at 574-4315.
MHC’s monthly newsletter is underwritten by a grant from

PNC BANK
Where Performance Counts

MHC’s CDBG Issue Paper is here!

You might know Community Development Block Grant funds are used all over the country for community development projects that directly benefit low-income populations. What you may not know is that these funds, sometimes described as the lifeline of community development, are threatened. The HUD Appropriations Committee in Washington is exploring significant cuts to CDBG — if not in 2005, then in the years that follow. MHC’s new Issue Paper is designed to help you weigh in on this vital funding stream. For more copies, please visit www.metropolitanhousing.org.