National victory for affordable housing!
President Bush signs Housing and Economic Recovery Act

by Doug Magee, Program Director
Non-profit Housing Alliance

MHC is pleased to announce that Congress has passed and President Bush has signed the Housing and Economic Recovery Act of 2008. Briefly, this law, among other things, will put up $300 billion in guarantees for up to 400,000 homeowners at risk of foreclosure, make $3.9 billion in grants available to local governments to buy and renovate foreclosed properties (based on the severity of the local crisis), gives first time homebuyers a tax credit and creates a national Housing Trust Fund.

The Housing Trust Fund is a permanent program with a dedicated funding source. At least 90% of the funds must be used for the production, preservation, rehabilitation, or operation of rental housing. Up to 10% may be used in various homeownership activities. At least 75% of the funds for rental housing must benefit extremely low income (30% of area median income) households and all funds must benefit very low income households (50% of area median income.)

The new law also provides financial supports to Fannie Mae and Freddie Mac. The government will give a line of credit to and will offer to buy stock from Fannie Mae and Freddie Mac while establishing a strong, new regulator to watch over the government sponsored enterprises. Among other powers, the new regulator will be able to oversee executive compensation at the two companies. Some experts in the field are calling for Fannie Mae and Freddie Mac to be nationalized after the current crisis is over, but that would add the companies’ liabilities to the federal government’s debt. Taking that debt off government books was one reason Fannie Mae went from a federal agency to a private company in 1968. Other experts are calling for complete privatization of Fannie Mae and Freddie Mac.

This is one immense step towards MHC’s mission of making safe, fair and affordable housing accessible to all.

“...a momentous step towards MHC’s mission of making safe, fair and affordable housing accessible to all.”

by Cathy Hinko, Executive Director

MHC’s 2008 State of Metropolitan Housing Report will be released October 28 at noon at the Louisville Urban League, 1535 W. Broadway. The focus is home energy costs — a very timely topic as we move into the heating season. You may have heard about the LG&E rate case, but in a separate administrative process our natural gas rates went up 32% as of August 1! This tremendous increase is solely the pass through of LG&E’s cost of purchasing natural gas in the market. The next adjustment for purchase cost will be effective in November and no one expects that cost to go down.

MHC has been educating the community on this significant change and we are seeing a response. First we must prepare for the increase to our budgets and we must fight for more assistance through federal and state LIHEAP (Low Income Home Energy Assistance Program). Weatherization work to lower usage is critical. MHC advocates for energy efficient rehab of older housing stock, used by so many lower income households. Did you know that insulation was not a Building Code requirement in Louisville until about 1978?

Also for the 2008 SMHR, we are updating the nine measures of fair and affordable housing. MHC is busy working with the University of Louisville Center for Environmental Policy and Management on the Report.

Come join us on October 28!
**MHC welcomes new staff!**

Upon our beloved Erica Licourt receiving her Master of Fine Arts in Creative Writing in May, she has moved on from MHC leaving a large hole to fill. But after a long and laborious search, MHC is thrilled to welcome Theresa Boyd as the Administrative Assistant. Theresa is originally from Washington D.C. and has been a Louisvillian since 1991. She is currently a student at Jefferson Community and Technical College and upon completion of her degree in 2009, she plans to attend the Kent School of Social Work. Her many years of experience working with non-profit and education organizations make her a real asset to MHC. Luckily for us in the office, she is very organized, prompt and has a good sense of humor. Obviously you can tell that we are lucky to have her. Theresa is also a mother with two boys who are 7 and 12, and in her rare but valuable spare time, she enjoys writing poetry and short stories, creating new dishes, playing softball and sleeping. She says, “Hello to all of you and I look forwarding to meeting everyone associated with MHC.”

After two years of hard work, increasing membership, and securing grants, Kendall Nash has moved on to work at ACLU Kentucky. We wish her well in this new chapter of her professional life. As we say our bitter sweet goodbyes to Kendall, we simultaneously welcome our new Development Director and Special Projects Coordinator, Phoenix Lindsey-Hall. Phoenix moved to Louisville in August 2004, just after obtaining her BFA in Photography from Savannah College of Art and Design. In her tenure as a Louisvillian, she has worked both locally and nationally on specific issue campaigns, and as the Volunteer Coordinator and Lobby Coordinator at the Fairness Campaign. She is excited to jump right into the position, meeting members and writing grants. Phoenix says this of herself, “I have a strong commitment to social action by way of advocacy and grassroots organizing because I want all people, whether advocates for others or a disfranchised minority, to feel a sense of empowerment that I have felt in working to make the change I believe in. I am excited to bring more members to MHC because together we will make strides towards safe, fair and affordable housing.” In short, we welcome Phoenix’s energy and excitement with open arms.

**In Memoriam**

**Remembering Lewis Cole**

**and Rev. Louis Coleman**

by Suzy Post

MHC Director Emerita

The Louisville community mourned two extraordinary men in June and July. Each had a special relationship to MHC, leaving those of us working in the fair housing and affordable housing fields seeking replacements. They will not be found.

**Lewis Cole** died at 94 after working of his life as a public servant, supporting Jewish causes, the Center for Women and Families, Spalding College, the Louisville Urban League, United Way, the ACLU of KY and MHC. He only missed the last two MHC annual dinners. Lewis invested his prodigious energy working for what he believed was in his own long term self interest: civil rights, religious freedom, and civil liberties. When people thanked him for his many good works, he insisted he was doing it for himself. He believed that he would fare best when our community fared well. He annually contributed generously to MHC, and many other organizations with a social welfare and social justice focus.

In his later years Lewis Cole was very proud that he would often get telephone calls meant for the Rev. Louis “Buster” Coleman, who died at 64, just weeks after Lewis Cole. I heard Lewis tell Rev. Coleman on several occasions how proud he was to be mistaken for this unstoppable black preacher. Rev. Coleman gave his life’s blood in the struggle for racial justice. He worked on voting rights for ex-offenders, on clearing drugs from the streets, for a civilian police review Board, for an environment free of toxic chemicals in the air in neighborhoods where industry located and for minority recruitment in local businesses.

One of his most effective public demonstrations occurred outside Louisville’s Pendennis Club, which would not allow black, female or Jewish membership. He and white activist Jan Phillips set up a small table in front of the club on the sidewalk on Muhammad Ali. The minister of the First Unitarian Church, Richard Beale, served as waiter, with a white towel draped over his arm. It was far and away the most graphic and funniest civil rights statement Rev. Coleman ever designed.

Rev. Coleman leaves behind his wife, Etta, and two Methodist congregations—one here, and the other in Shelbyville. He also leaves a large contingent of allies in the Justice Resource Center, as well as hundreds of supporters in Louisville’s social justice community.

A community is blessed by the passions of its prophets, and both Louis and Lewis had that aplenty.
**Schedule of events for Affordable Housing advocates**

**September 4-6** — 2008 Kentucky Historic Preservation Conference in Bardstown. Registration for three full days is $155. Student registration is $85; single-day registration is $75. Call 270-358-9069.

**September 6** — Reproductive Freedom Project Annual Event & 20th Anniversary Celebration, 3–6pm, Woodland Farm, Goshen. Celebrate 20 years of work protecting reproductive rights in Kentucky. ContactDerek@aclu-ky.org.

**September 9** — 2pm, Fair Housing Coalition Meeting, New Directions, 1000 E. Liberty. Call MHC at 584-6858 for info.

**September 10** — An Evening of Tribute honoring Dr. James Ramsey, Downtown Marriott. Tickets are $175 per person. Sponsorship packages available. For more information, call Melinda Townsend, Director of Development, at (502) 636-4638.

Also on **September 10** — Clifton Universalist Unitarian Church presents Green Awards. Watertower, 8am. Honor those in our community who have made great strides in green practices.

**September 16 & 17** — Homeless and Housing Coalition of Kentucky’s Annual Summit, Four Points Barcelo Hotel by Shalaton in Lexington. Opening keynote speaker is Teri Druessi Smith, M.A. Ed. Visit www.hhck.org for more information.

**September 16 & 17** — JustFundKY and the ACLU of Kentucky are co-sponsoring a CLE series on GLBT rights in Kentucky at the Fayette County Courthouse in Lexington. This daylong series will cover legal protections for Gay, Lesbian, Bisexual & Transgendered Kentuckians in the areas of employment, ethics, estate planning and adoption & family law. Contact Mary Carr at 859-225-9897 for more information!

Also on **September 20** — Youth Rights Conference, Lexington Public Library, 140 East Main Street, Lexington. For more information, contact kate@aclu-ky.org.

**September 23** — Celebrate the building of Habitat for Humanity’s 300th House at The Olmstead; dinner and cocktails from 6–9pm. Tickets are $75 each; sponsorships available. Call Jane White, 637-6265, ext. 30.

**September 27** — Kentuckians for the Commonwealth Second Annual Jefferson County Open House, 5pm. 901 Franklin Street. Everyone is welcome!

**October 22-23** — 2008 Kentucky Affordable Housing Conference, Spirit of Unity-Embracing Partnerships sponsored by Kentucky Housing Corporation, Hyatt Regency and Lexington Convention Center. Register soon for this collaborative conference to address the many facets to affordable housing in this uncertain market. Visit www.kyhousing.org for more information.

**October 28** — 2008 State of Metropolitan Housing Report release. Come join fellow affordable housing advocates at noon at the Louisville Urban League, 1535 West Broadway. See you there!

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**MHC MEMBERSHIP RENEWAL FORM**

Name ______________________________________________________________________________________

Address _____________________________________________________________________________________

City/state/zip _______________________________________________________________________________

Phone # ____________________________________________________________________________________

Please make your check payable to: METROPOLITAN HOUSING COALITION & mail to: Metropolitan Housing Coalition P.O. Box 4533 Louisville, KY 40204-4533
**HIGHLIGHTS FOR SEPTEMBER...**  National Victory for Affordable Housing ... 2008 State of Metropolitan Housing Report Release Date is October 28 ... MHC Welcomes New Staff ... Remembering Lewis Cole and Rev. Louis Coleman ... Schedule of Events for Affordable Housing Advocates ... MHC Membership Renewal Form ... Congratulations! Janet Daken Recognized by Olmstead Parks

**Janet Dakan recognized by Olmstead Parks**

Congratulations, Janet! It seems that we aren’t the only organization that appreciates your generosity of spirit and dedication of service.

For those who don’t know Janet Dakan, she is a long-time member and volunteer of MHC, and was recently recognized by Olmstead Parks Conservancy for her volunteerism. In her first six months of volunteering with the Conservatory, she had logged 326 volunteer hours! It is also impressive that her main project has been tidying and updating their database, a task that most people wouldn’t jump to volunteer for.

Janet has made great strides in improving her community and next time you see her at your favorite organization, give her a pat on the back!