



ON FAIR GROUND

A SEMIANNUAL FAIR HOUSING NEWSLETTER OF THE LEXINGTON - FAYETTE URBAN COUNTY HUMAN RIGHTS COMMISSION

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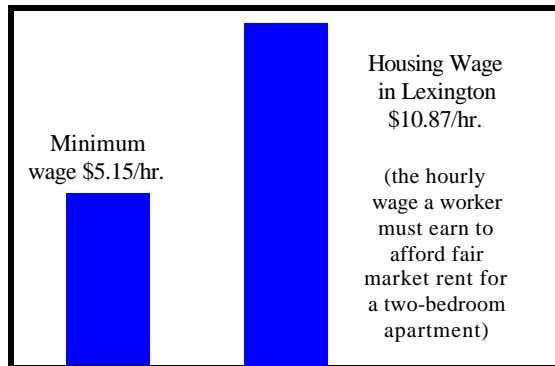
CONNIE MORTON



AFFORDABLE HOUSING

by Commissioner Angela Slaton,
Housing Committee Co-Chair

The lack of affordable housing is a problem that is growing at such a rate that it is reaching epidemic proportions. Affordable housing is described as housing which costs (including rent, mortgage, utilities, taxes, and insurance) no more than 30 percent of a household's income. Nationally, sixty-six percent of the metropolitan areas have a housing wage (the hourly wage a worker must earn to afford the fair market rent for a two bedroom home) that is at least twice the minimum wage of \$5.15/hour. The lowest income households face the most serious housing problems and are often disproportionately represented by minorities and people with disabilities. The federal Fair Housing Act can help address some of the issues of affordable housing by making sure equal housing opportunities are available for all people.



Here in Lexington the fair market price of a two-bedroom unit is \$565. A person working a 40-hour week would have to earn \$10.87/hour to be able to afford that unit. If that person only makes minimum wage he/she would have to work an 84-hour week to afford the same apartment. If that person is on a fix income, such as SSI

the situation becomes worse. An SSI recipient in Lexington, receiving \$552 monthly, can afford monthly rent of no more than \$166, while the Fair Market Rent for a one-bedroom unit is \$461.

This shortage of affordable housing also reflects a simultaneous increase in poverty. Persons living in poverty have a greater risk of becoming homeless. Over ten percent of Lexington's population lives in poverty and demographics show that groups that are more likely to experience poverty are more likely to become homeless. There are an estimated 2,500 homeless persons in Lexington. A study conducted in 2003 found families with children

Continued on page 2

make up 40% of the homeless population, African-Americans make up 40%, Caucasians 35%, Hispanics 13%, and people with disabilities 23%.

Affordable housing is not just an issue for the rental market it also affects people who want to buy a home. According to the National Association of Realtors the homeownership rate for African Americans and Hispanics is about 48 percent and 49 percent, respectively – about 20 percentage points below the national average of 68 percent. The homeownership rate for white, non-Hispanic households is 74 percent.

Purchasing a home is often the biggest expense a family has but it is also a family's biggest asset and finding an affordable home to purchase can help a family build wealth and become more stable. It also protects a family from the costs of rising rent.

There is a need in Lexington for housing that does not take such a large chunk of a household's income that it creates a burden. When rent or mortgage payments are affordable a person has more stability, which affects not only family life but also employment and the community. But most importantly a safe and affordable home can be the first step in achieving financial stability. Otherwise, homelessness will become an even bigger problem than it already is.

Resources used for this article:

America is Facing a Housing Affordability Crises [Online]
Available
<http://www.realtor.org/GAPublic.nsf/pages/coalstatist?OpenDocument#america>

Fiscal Year 2004 Final Fair Market Rents for Existing
Housing - Kentucky
[Online] Available
http://www.universallivingwage.org/fmrtables_2004/KY_FMR2004.htm#KYmetroanch

Who is Homeless? [Online] Available <http://www.nationalhomeless.org/who.html>

Out of Reach 2003: American' Housing Wage Climbs - Lexington,
KY [Online] Available
<http://www.nlihc.org/oor2003/data.php?getmsa=on&msa%5B%5D=lexington&state%5B%5D=KY>

Fair Housing Month ~ April 2004

Mayor Teresa Isaac proclaimed April as Fair Housing Month in Lexington-Fayette County on April 13, 2004. Former Commissioner Carolyn Edwards spoke on the behalf of the Lexington-Bluegrass Association of Realtors®, Ben Cook, Director of the HUD Kentucky office, accepted the proclamation from Vice Mayor Mike Scanlon.



Former Commissioner Carolyn Edwards addresses the Council.










Ben Cook, HUD Kentucky Office Director, accepts the proclamation.

CENTRAL KENTUCKY HOUSING AND HOMELESS INITIATIVE

The Central Kentucky Housing and Homeless Initiative (CKHHI) was formed with the mission to mobilize the nonprofit, public and private sectors of Central Kentucky communities in an effort to end homelessness and ameliorate housing insecurity.

Through collaborations and partnerships, CKHHI seeks to accomplish a number of goals, including:

-  Foster communication, support local initiatives, and develop collaborative and inclusive partnerships among all those seeking to end homelessness and ameliorate housing insecurity.
-  Educate the public about the causes of, and solutions to, homelessness as well as what individuals and groups can do to help end homelessness and ameliorate housing insecurity.
-  Organize and empower homeless and at-risk individuals and families through the promotion of nurturing transitional environments and by fostering their economic and social independence.
-  Advocate for and identify the availability of funding, training, and technical assistance.
-  Increase the quantity and quality of affordable housing.
-  Initiate policy and legislative advocacy in efforts to end homelessness and expand affordable housing.
-  Add to the knowledge base associated with homelessness through research, information and coordination and dissemination.

FOR MORE INFORMATION
ON CKHHI CONTACT:

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PHONE: 859-381-1302



LFUC Human Rights Commission Compliance Report 1st Quarter FY 2005 *July 2004 - September 2004*

Cases Received:

Employment - 35
Housing - 5
Public Accommodations - 5

Cases Resolved:

Employment - 32
Housing - 6
Public Accommodations - 2

Settlements: 10

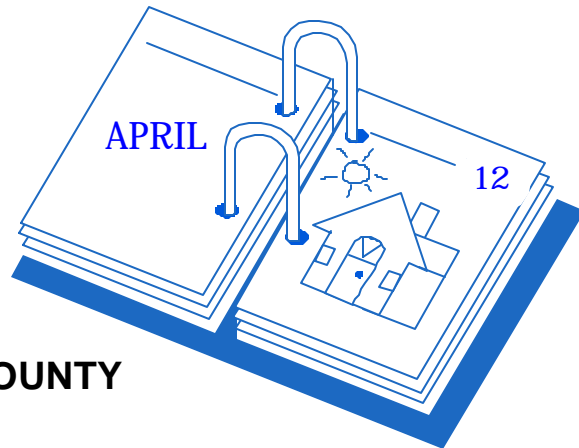
Monetary Amount: \$76,488.00

SAVE THE DATE!

APRIL 12, 2005

**LEXINGTON-FAYETTE URBAN COUNTY
HUMAN RIGHTS COMMISSION'S**

**10TH ANNUAL
FAIR HOUSING LUNCHEON
AND WORKSHOP**



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