

# NCSHA 2015 Annual Awards Entry Form

(Complete one form for each entry)

**Deadline: Wednesday, June 10, 2015**

Visit [ncsha.org/awards](http://ncsha.org/awards) to view the Annual Awards Call for Entries.

**Instructions:** Type entry information into the form and save it as a PDF. Do not write on or scan the form. If you have any questions contact Matt Cunningham at [mcunningham@ncsha.org](mailto:mcunningham@ncsha.org) or 202-624-5424.

Fill out the entry name *exactly* as you want it listed in the program.

**Entry Name:** \_\_\_\_\_

**HFA:** \_\_\_\_\_

**Submission Contact:** (Must be HFA Staff Member) \_\_\_\_\_ **Email:** \_\_\_\_\_

Please provide a 15-word (maximum) description of your nomination to appear on the NCSHA website.

\_\_\_\_\_

Use this header on the upper right corner of each page:

**HFA:** \_\_\_\_\_

**Entry Name:** \_\_\_\_\_

**Select the appropriate subcategory of your entry and indicate if you are providing visual aids.**

<b>Communications</b>	<b>Homeownership</b>	<b>Legislative Advocacy</b>	<b>Management Innovation</b>
Annual Report	Empowering New Buyers	Federal Advocacy	Financial
Creative Media	Encouraging New Production	State Advocacy	Human Resources
Promotional Materials and Newsletters	Home Improvement and Rehabilitation		Operations
			Technology
<b>Rental Housing</b>	<b>Special Needs Housing</b>	<b>Special Achievement</b>	Are you providing visual aids?
Encouraging New Production	Combating Homelessness	Special Achievement	Yes
Multifamily Management	Housing for Persons with Special Needs		No
Preservation and Rehabilitation			

## **Overview**

The Fair Housing Act is our most vibrant and important civil right. Study after study has demonstrated that everything – our jobs, our education, even our health – depends upon where we live. No doubt due to its crucial importance, our civil right in housing was the most highly contested civil right, passed by Congress only after and in response to the tragic assassination of Martin Luther King, Jr. Yet, our society has taken the vibrancy and urgency of that civil right, and has buried it under a sea of paper and cumbersome, nearly meaningless, language. In the summer of 2014, Kentucky Housing Corporation (KHC) began to restore the Fair Housing Act to its original, urgent meaning by drafting a road map that would plan the route for pulling together Kentucky state resources to advance the federal Fair Housing Act’s promise. And it did so by totally reworking the document known by the U.S. Department of Housing and Urban Development (HUD) as the Analysis of Impediments (AI) by creating *Our Right to Choose Where We Live-Analysis of Impediments*.

## **History**

Sometimes the best way forward is to return to one’s origins. KHC was founded by Mae Street Kidd, one of Kentucky’s first African-American legislators, who served there from 1968 to 1984, and sponsored legislation in 1972 to create KHC for the “serving of public purposes in improving and promoting the health, welfare and prosperity of the people of the Commonwealth of Kentucky by the production of residential housing.” KRS 198A.020(4). At that time, the Kentucky legislature found that the state had a “severe” and “critical” shortage of decent, safe, and sanitary residential housing for lower and moderate income Kentuckians and that “private enterprise and investment have not been able to produce” the needed housing. KRS 198A.020(1) and (2). As a result, KHC was needed to step in and fill a public purpose where private enterprise had failed.

Kidd was known for her passionate civil rights advocacy. As a result, Kentucky became the first southern state to pass a fair housing act. Kidd was all too familiar with the horrible effects of discrimination. As she wrote in her biography, “Because I was neither completely white nor completely black, I’ve been stigmatized by both races . . . [but] most of us, whether white or black, are mixtures of many races and nationalities, we all have tangled roots.” Wade Hall, *Passing for Black* (1997). It was said that Kidd raised “holy sin,” and she insisted that her views be heard.

## **Identifying Legislative Issues**

With that same passion for civil rights advocacy and the same determination to be heard, KHC took on the task of restoring the original promise of the Fair Housing Act. These days, fair housing has fallen far short of implementation: a conservative estimate has the Fair Housing Act being violated four million times per year in our country. At the same time, a majority of Americans now report that they believe that the American Dream is no longer possible to achieve. No doubt, the two events are linked: because if our right to choose where we live, protected by the Fair Housing Act, is violated, then the American Dream has no entry point.

In 2014, KHC decided to do something different to engage the public and KHC partners, to renew a passionate commitment to the Fair Housing Act and channel that passion into concrete action. KHC

determined that the vehicle for accomplishing these goals was to re-create the HUD-required report, Analysis of Impediments, and to use it in a way it had never been used before.

### **Recognizing the Impediments for Kentucky**

KHC began by holding a series of meetings across the state to discuss fair housing and how discrimination in housing could be prevented. These meetings had always been held in the past, but this time, KHC broadened the stakeholders at the table and increased the number of the meetings. Major stakeholders across Kentucky attended, including the Kentucky Transportation Cabinet, Energy and Environment Cabinet, Cabinet for Health and Family Services, the Department for Local Government, the Kentucky Human Rights Commission, Legal Aid of the Bluegrass, Kentucky Equal Justice Center, Kentucky Protection and Advocacy, Kentucky Domestic Violence Association, Center for Women and Families, and the Homeless Coalition, as well as other KHC partners.

By autumn, KHC had worked with the state fair housing task force to create a listing of impediments for fair housing and housing choice across Kentucky. The list comprised three categories, practices, processes, and populations, including the 25 identified impediments. Impediments had been identified in the past, but this time a prioritized action plan was created to dismantle them. Given the large number of impediments, pursuing all of them simultaneously appeared both impossible and counter-productive. Therefore, priorities were placed upon key areas of urgency or those which had seen recent momentum in the state legislature: enactment of the Uniform Residential Landlord Tenant Act (URLTA), which protects tenants as well as housing stock; inclusion of the lesbian, gay, bisexual, transgender (LGBT) community as a protected class in the state civil rights statute, as well as passage of local fairness ordinances; assisting domestic violence advocates by increasing protections for domestic violence victims; and ongoing education of fair housing rights.

Homes are unique in that they are closely linked to both our sense of self and our sense of place. And yet, most AI versions consist of hundreds of pages of data, presenting fine statistical analysis, but do not convey either the concept of home or a sense of place. Studies have shown that inundating individuals with data causes them to care less, not more, about the issue. KHC tackled these problems by writing an AI, which tells the stories of those involved in the fair housing struggle; whether it was Mae Street Kidd or Martin Luther King Jr., or the tiny town of Vicco, Kentucky, the smallest town in the nation to pass a fairness ordinance. KHC's AI shows how people and communities in Kentucky are still fighting for the promise of the Fair Housing Act and how far we still must go. The AI also describes the Bluegrass State by focusing upon different regions and drawing from many local writers to evoke a sense of Kentucky both past and present. The goal of the document is to draw in the reader, so the public can understand the injustices still perpetrated in the housing system.

KHC's AI is not only a document which a reader will enjoy; it is also a document which is visually appealing. The graphics and photographs invite the reader into the document, giving both a sense of KHC's history with Mae Street Kidd, as well as a sense of those across Kentucky who are seeking to fight injustice. The data is enough to convey a sense of the problem, without overwhelming the reader, and does so in a manner which is lively and colorful. In the same spirit, the title of the AI has been redone. The very name of the Fair Housing Act is inadequate, as one definition of "fair" is "average to barely

**HFA: Kentucky Housing Corporation**  
**Entry Name: Our Right to Choose Where We Live – Analysis of Impediments (AI)**

sufficient.” To free the Fair Housing Act from its unfortunate name, and to get to its original promise and essence, KHC has changed the name of the AI to “Our Right to Choose Where We Live.” In keeping with HUD requirements, the phrase “Analysis of Impediments” appears in the subtitle.

## Summary

The appearance and content of the document are only the start of the process: the key element here is how KHC will use it. In this roadmap for fair housing, KHC commits to an ongoing course of action, described on pages 16-19. While KHC will continue to engage in ongoing education, outreach, and advocacy, three aspects of KHC’s action plan are unique in the country:

- 1) Beginning in 2015, KHC now requires that any entity seeking funding from KHC must: a) demonstrate they have read “Our Right to Choose Where We Live” report, b) identify which fair housing impediment their project will work to reduce or eliminate, and c) how their project will reduce that impediment. KHC took this step after it had already brought fair housing goals to partners’ attention by requiring in 2012 that all agencies seeking any funding from KHC demonstrate that they do not discriminate against the LGBT community.
- 2) KHC is perhaps the first housing finance agency in the country to begin to apply fair housing requirements to its tax credit program. In order to de-concentrate poverty, KHC’s 2015 Qualified Allocation Plan (QAP) restricts the creation of new affordable housing units in Qualified Census Tracts. Further, KHC incorporates local jurisdictions’ fair housing goals by giving weight to their Analysis of Impediments.
- 3) Kentucky has no statewide requirement regarding minimum standards of habitability for its housing stock, nor are there any statewide requirements providing tenants with basic rights. As previously discussed, the URLTA provides both but is not applicable across the state. To protect both the housing stock and the tenant, in January 2015, KHC began requiring that KHC-supported developments must incorporate the URLTA provisions into tenant leases.

## Impact

KHC is very proud of its success and impact from *Our Right To Choose Where We Live-Analysis of Impediments*, and featured it at the 2015 Kentucky Affordable Housing Conference, as well as at other conferences and events attended by KHC staff around the state. The document has been used by KHC partners in their lobbying efforts during the 2015 Kentucky legislative session, particularly regarding the expansion of the URLTA so that it becomes a statewide requirement. Through its funding stream and its reach across the state, KHC connects various housing partners across the state in developing affordable and quality housing for Kentucky residents. In the same manner, KHC’s *Our Right To Choose Where We Live*, links all stakeholders across Kentucky into one road map, which addresses the injustices historically present in our housing system, and a way out of that injustice to finally correct and dismantle them through engagement and renewal of commitment for the Fair Housing Act.

## Visual Aids

1. [\*KHC’s Our Right to Choose Where We Live.\*](#)