



# METROPOLITAN HOUSING COALITION

P.O. Box 4533 • Louisville, KY • 40204

(502) 584-6858 • [www.metropolitanhousing.org](http://www.metropolitanhousing.org)



## Greetings!

### What is a Comprehensive Plan? And why you should care and participate in drafting a new one for Louisville

by **Cathy Hinko**

The state requires that municipalities such as Louisville have a Comprehensive Plan that lays out the goals for future growth. Quoting Louisville's current Comprehensive Plan, titled *Cornerstone 2020*, "Kentucky Revised Statutes, Chapter 100, authorizes local governments to regulate the use and development of land only after the adoption of a Comprehensive Plan which establishes the goals and public policies which define the government interest in such regulations." In particular, K.R.S. 100 requires a Comprehensive Plan to include a Statement of Goals and Objectives and at least three Plan Elements: a Land Use Plan Element (zoning), a Transportation Element (including transit), and a Community Facilities Plan Element.

### Why We Need to Improve *Cornerstone 2020*

MHC has long worked on zoning as a major impediment to fair housing. *Cornerstone 2020*, the Comprehensive Plan under which the last 17 years of development has occurred, deliberately rejected the goals of fair housing, affordable housing, and/or sustainability. These were all goals promoted by advocates and rejected by governing powers.

**DO NOT LET THE GOAL OF FAIR HOUSING OR AFFORDABLE HOUSING OR SUSTAINABLE GROWTH BE THROWN OUT OF THE NEW PLAN.**

*Cornerstone 2020* is (blessedly) expiring. We have gotten the very growth that it set as a goal: segregation and a lack of affordable housing for workers and people on fixed incomes. We cannot let that happen again.

With the expiration of *Cornerstone 2020*, we have a chance to set new goals that bring Louisville forward, but this will only happen with your

**MHC needs YOU!**  
Your membership advances safe, fair, and affordable housing for our community!

**Join MHC or Renew Your Membership Today!**

Each new member and every donation makes possible MHC's critical work for our community.

Become a recurring monthly donor for as little as \$1 per month to provide ongoing support of MHC's work or consider gift to MHC in the name of a loved one.

Contact Michael Kolodziej at [michael@metropolitanhousing.org](mailto:michael@metropolitanhousing.org)

or

**502 584-6858** regarding donations & gifts.

To make an online donation, visit us on the web at [www.metropolitanhousing.org](http://www.metropolitanhousing.org)

or

**Mail your donation to:  
Metropolitan Housing  
Coalition**

**P.O. Box 4533  
Louisville, KY 40204-4533**

participation.

## Opportunities to Participate in upcoming Comprehensive Plan:

There will be opportunities for your input, and MHC is committed to providing them. MHC will work with Louisville Metro government to ensure you get ample opportunities, but you need to participate through your personal engagement and by engaging your groups.

K.R.S.100 mandates that the Comprehensive Plan should be based upon research and analysis of the community, including:

The general distribution of past and present populations and a forecast of the extent and character of future populations.

*\*\*MHC believes that the recent U.S. Supreme Court case on fair housing laws will make this a more important factor because documented segregation patterns need to be addressed.*

An economic survey and analysis of the major existing public and private business activities, a forecast of future economic levels, and a forecast of necessary actions to increase the quality of life of current and future populations through economic development.

An analysis of the nature, extent, adequacy, and needs of the community for the existing land and building use, transportation, and community facilities.

## Your Vision of Louisville in 20 Years!

Sounds pretty technical, but what it all boils down to is YOUR VISION of what Louisville should look like in 20 years. Do you want less segregation by race and/or economics? Do you want sustainable and energy efficient development and rehabilitation of our built environment? Do you want better air, water, and drainage? Do you want transit? Do you think new job centers should be planned to include nearby housing? Do you believe that anyone who works full time should be able to afford a modest place to live without being cost burdened? Do you want trees and art amenities near your neighborhood and other neighborhoods? Do you want different types of housing to choose from?

These are questions that will get answered answered in the Comprehensive Plan. Be a part of deriving those answers.

Metropolitan Housing Coalition is a 501 (c)(3) organization. Your contribution is tax deductible within IRS regulations.

## Community Calendar

**Fair Housing Coalition meets 2pm**  
**each 2nd TUE at New Directions,**  
**1000 E. Liberty**

**Louisville Vacant Property Campaign meets 5:30pm**  
**each 3rd TUE at 1229 S. Shelby St.**

**Affordable Housing Committee meets QUARTERLY**  
**12pm, 3rd Wednesday, Upcoming: December 16**

**Education and Advocacy Committee meets QUARTERLY**  
**3:30pm, 2nd TUE at New Directions Housing Corp., 1000 E. Liberty**  
**Upcoming: January 12**

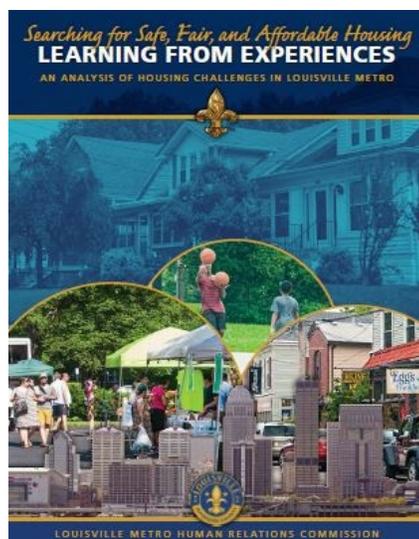
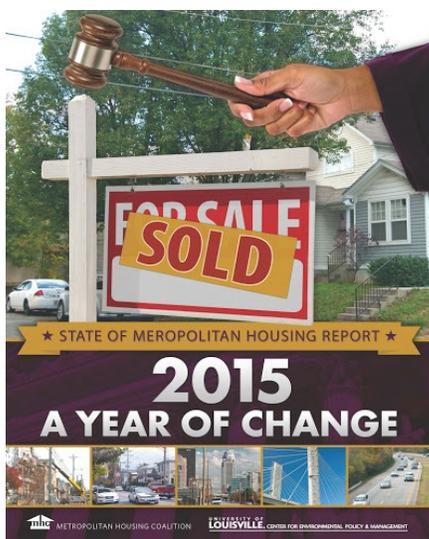
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**Project Warm FREE Energy Management Workshop (4 dates)**  
Learn what you can do to make your house or apartment more energy efficient and take home a weatherization kit.

**Thursday, January 21**  
**6:00 - 7:30pm**  
**Catholic Enrichment Center**  
**3146 W Broadway Ave**  
**Register at 502 776-0262**

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**The Legal Aid Society**



## Check Out the 2015 SMHR & LMHRC Reports Online!

Over the past few newsletters, we've highlighted our 2015 State of Metropolitan Housing Report and Louisville Metro Human Relation Commission's report: *Making Louisville Home for Us All: A 20-Year Action Plan for Fair Housing*. Both reports (along with previous SMHR's and other reports) are available online at:

<http://www.metropolitanhousing.org/resources/mhc-reports/>

## Mirable Dictu: Sometimes the System Works! by Cathy Hinko

The Kentucky Bankers Association (KBA) identified some problems their members were having with foreclosure sales, mostly outside of Louisville. In looking for a solution, the KBA had introduced the idea of non-judicial foreclosures. In Kentucky, all foreclosures must be filed in court and proceed to an outcome: dismissal, agreement, or judgement. If a judgement is rendered against the homeowner, then the home can be sold to pay off the debt to the mortgage company (frequently a bank). The process in the court system is covered by rules set by the Kentucky Supreme Court through the Administrative Office of the Courts (AOC).

In a non-judicial foreclosure, the court process can be skipped. Imagine the extreme change to foreclosure law and process!

But in an example of great cooperation, the KBA was able to define the problems with enough particularity that it became clear that, if everyone could negotiate, the KBA and the AOC could pick their way through to resolve the major issues.

This negotiation process worked, and the AOC and the KBA should be commended for getting to the resolution without a draconian change to our basic laws of how real estate is handled in Kentucky!

## is offering free legal clinics

### Foreclosure Clinic

*Attorneys will be on hand to provide advice on loan modifications and alternatives to foreclosures*

**Every Tuesday at 11 am from  
January 19 - March 29  
Legal Aid Society Office  
416 W Muhammad Ali Blvd  
RSVP at 502 584-1254**

### Tenants' Rights Clinic: What you should know about your landlord's obligations and your rights

*Attorneys will be on hand to answer questions about the eviction process, landlord obligations, and tenants' rights*

**Every Thursday at 2 pm from  
January 21 - March 31  
Legal Aid Society Office  
416 W Muhammad Ali Blvd  
RSVP at 502 584-1254**

### Foreclosure Clinic

*Attorneys will be on hand to provide advice on loan modifications and alternatives to foreclosures*

**Tuesday, February 2 at 11am  
Legal Aid Society Office  
416 W. Muhammad Ali Blvd  
RSVP at 502 584-1254**

### Small Business Education & Legal Clinic

*This is an event for people who are interested in starting a small business or are already small business owners. This 3-hour event will educate attendees on best business practices and common legal issues facing small business owners.*

**Friday, February 5  
9 am - 12 pm  
Urban League  
1535 W. Broadway  
No reservations necessary**

Many thanks to both the AOC and the KBA!

## February is Black History Month

Metropolitan Housing Coalition, Louisville's unified voice for safe, fair, and affordable housing celebrates and educates during Black History month. We will keep you up to date on future events!

### Did you know?

**MHC's recent successful advocacy work on the LG&E/KU meter rate case saved You nearly \$20 on your monthly bill!  
Almost \$240 a year!**

**MHC's work to advance safe, fair, and affordable housing in our community positively impacts YOU in many ways.**

**Increase that impact by becoming a member of MHC.**

**Our members support and guide our work.**

**Become a part of the coalition or renewing your membership with a donation TODAY!**

**Donations to MHC may be made via mail at PO Box 4533 Louisville, KY 40204 or via our Web site at [metropolitanhousing.org](http://metropolitanhousing.org)  
Thank you for your support!**

### Expungement Clinic

*Attorneys will be on hand to discuss the expungement process and provide 1-on-1 expungement consultations. Attendees are encouraged to bring an unofficial copy of their criminal record that shows the disposition of each case. A copy of the record may be obtained from Court Archives located in the Old Jail Building at 514 W. Liberty St. in Louisville*

**Thursday, February 11 at 1 pm**

**Louisville Free Public Library  
Main Branch, 301 York St  
No reservations necessary**

### Divorce Clinic

*Clients will receive assistance from attorneys in filling out all of the necessary paperwork to file for a divorce*

**Friday, February 12 at 9:30 am &**

**Friday, March 18 at 9:30 am  
Legal Aid Society  
416 W. Muhammad Ali Blvd.  
RSVP at 502 584-1254**

### Small Claims Clinic

*Clients are provided with the forms necessary to file a claim, and an attorney will review completed claims.*

**Wednesday, February 17 at 1 pm &**

**Wednesday, March 16 at 1 pm  
Legal Aid Society  
416 W. Muhammad Ali Blvd.  
RSVP at 502 584-1254**

### Debt Collection Defense Clinic

*The presenter will talk about what one can do if he or she is contacted or sued by a debt collector. The presentation will also cover the Fair Debt Collection Practices Act*  
**Wednesday, February at 3 pm**



**Earn money for MHC just by shopping Kroger**

Have a Kroger card in your wallet or keychain?  
Then you're *almost* ready to help support MHC through a new program.



Kroger's Community Giving program makes it easier than ever to support your favorite community organizations! Use your Kroger Rewards Card when shopping at Kroger, support MHC. It's that simple.

*If you don't yet have a Kroger Plus card, just ask a cashier for one on your next trip to Kroger.*

**Here's how to get started:**

**For those who DO have a Kroger Plus card, go to Kroger's Web site: [www.kroger.com](http://www.kroger.com)**

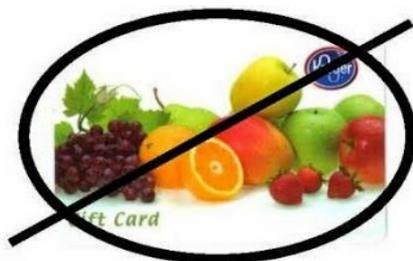
**If you already HAVE a Kroger.com account:**

- 1) At the top of the main Web page, find and click on the word "Community" on the top right of the screen, just below the "Sign In" box.
- 2) Under the menu at the left side of the Community page, click on "Kroger Community Rewards". This will take you to the Community Rewards page.
- 3) At the bottom of the Kroger Community Rewards page, you will see a box for "ENROLL NOW". Click on the box.
- 4) On the next page, you can find MHC by typing our name, "Metropolitan Housing Coalition", in the search box.
- 5) When Metropolitan Housing Coalition appears on the list, select us by clicking the circle next to our name. Then click "Save" to save MHC as your designated organization.
- 6) Confirm that MHC is selected as your Community Rewards organization by checking your account profile.

***That's it!*** Now every time you shop and use your Kroger Plus card, you'll be earning rewards for MHC.

**If you DO NOT have a Kroger.com account,** click on the "Register" button at the top right of the Kroger homepage. Then simply follow the instructions on the Web site to set up your account and then follow the above instructions to designate MHC as your Community Rewards organization.

**NOTE: Kroger's new Community Rewards program replaces a previous plan that used Kroger Gift Cards.**



**Legal Aid Society**  
**416 W. Muhammad Ali Blvd.**  
**No reservations necessary**

**Domestic Violence Divorce Clinic**

*Clients who have been victimized by a spouse will be provided all the forms necessary to file for divorce. Attorneys will provide assistance in completing self-help divorce documents & provide advice on the steps necessary to secure a final decree of divorce.*

**Thursday, February 8**  
**at 9:30 am**  
**Legal Aid Society**  
**416 W. Muhammad Ali Blvd.**  
**RSVP at 502 584-1254**

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**Louisville Sierra Club 2016 General Assembly**  
**Tuesday, February 16 at 7 pm**  
**Clifton Center**  
**2117 Payne St.**  
**Free & Open to the Public**

**Louisville Sierra Club Social Dinner**  
**Friday, February 19 at 7 pm**  
**Porcini's**  
**2730 Frankfort Ave**  
**Please contact Judy Lyons at 502 585-3806 or Gloria Kemper-O'Neil at 502 485-5253 before noon, Thursday prior to dinner**

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**4th Annual Shelby Park Compassionate Neighborhood Breakfast**  
**Saturday, February 20**  
**10 am - 12 pm**  
**Shelby Park Neighborhood Association**  
**600 E. Oak St**

Want to get involved but need more knowledge on the issues?

**MHC will come to you!**

We're happy to present on the issues and our work to your group, whatever the size and wherever the location.

Contact MHC at (502) 584-6858 or [michael@metropolitanhousing.org](mailto:michael@metropolitanhousing.org)

to find out how you and your organization can learn more and get active.



Both our printed newsletter and our e-newsletter are made possible by the generous support of PNC Bank.



MHC would like to thank Louisville Metro Government for its continuing support of our outreach efforts.