



Greetings!

## MHC's 2015 Annual Meeting Luncheon

Thursday, May 21st, 2015

11:30 am - 1:30 pm

The Olmsted

3701 Frankfort Avenue

featuring Keynote Speaker  
William R. Emmons,



Senior Economic Adviser with the  
Center for Household Financial Stability &  
Assistant Vice President

and Economist  
at the

Federal Reserve Bank of St. Louis

[Previously announced speaker, St. Louis Fed President James Bullard,  
was unable to attend due to unforeseen scheduling conflicts.]

Keynote topic: "Demographics and  
the Future of Homeownership":

What is the future of homeownership in America?

In the short term, a stronger economic recovery is essential.

In the long term, how we adapt to the  
nation's changing demographics will determine the outcome.

Two major demographic trends will determine the  
long-term future of homeownership. The aging of the  
Baby Boomers itself points toward a rising  
homeownership rate, as older families  
are more likely to be homeowners and most Boomers survived  
the crisis relatively unscathed.

However, the second major demographic trend points toward a

lower homeownership rate. The share of Americans who  
are non-white is rising and their homeownership  
rate has been significantly lower than  
the white rate throughout U.S. history.

To ensure the future of homeownership in America,  
we must expand access to, and ensure  
the sustainability of, ownership by all Americans.

Individual tickets: \$70

For more information, contact [dana@metropolitanhousing.org](mailto:dana@metropolitanhousing.org)

or call (502) 584-6858

MHC needs YOUR support to provide research,  
education, and advocacy in support of safe, fair, and  
affordable housing!

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

Each new member and every donation makes possible MHC's  
critical research and advocacy work in support affordable housing 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 Dana Loustalot Duncan at  
[dana@metropolitanhousing.org](mailto:dana@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

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: June 17, September 16, December 16

Education and Advocacy Committee meets QUARTERLY  
3:30pm, 2nd TUE at New Directions Housing Corp.,  
1000 E. Liberty  
Upcoming: May 12, August 11, November 10

### Bank on Louisville Events

Tuesday, March 31, 9:00 a.m. to 3:00 p.m. Join us for our  
second annual Financial Fitness Day!

Do you need some  
expert advice about money?

Join us at this FREE  
community learning

and resource fair. Get answers

to your personal finance questions, attend  
workshops, and enter to win door prizes. Everyone  
is welcome!

WHERE: Oak and Acorn Center, 631 S. 28th St.  
Louisville, KY 40211

No registration required. Call 574-5156

for more information, or visit the following website:

[https://louisvilleky.gov/sites/default/files/community\\_services/bank\\_on\\_louisville\\_financial\\_fitness\\_day\\_flyer\\_2015\\_final.pdf](https://louisvilleky.gov/sites/default/files/community_services/bank_on_louisville_financial_fitness_day_flyer_2015_final.pdf)



Boosting Your Credit Score: Sat. April 11, 2pm-3pm at Western LFPL (604 S. 10th St, 40203)

To register, call Bank On Louisville at 574.5156.

Start Fresh! Thursday, April 16, 10:00am-12:00pm at Urban Government Center, 810 Barret Ave., Room 347 To register, call Bank On Louisville at 574.5156.

Pay Yourself First: Wed. April 22, 5:30-6:30pm Farnsley Middle School, 3400 Lees Lane, 40216 To register, call Bank On Louisville at 574.5156.

TRAINING FOR SOCIAL SERVICE STAFF:

FE 102: Behavioral Economics, Wednesday, April 15, 9-11am. Register for free here.

My Money Habitudes, Tues. March 24, 9-11am. Register for free here.

Fact vs. Fiction: Social Security Disability Benefits and Employment Thursday, March 26, 9am-12pm. Register for free here.

My Money Habitudes, Tues. April 21, 9-11am. Register for free here.

April 7, 2015

Homeless and Housing Coalition of Kentucky Annual Meeting, Lexington Convention Center, 3:30-5:30PM. More information: Call (502) 223-1834

April 8-9, 2015 - KHC-HHCK 2015 Kentucky Affordable Housing Conference. "Housing Kentucky Families: New Vision, New Strategies," Hyatt Regency and Lexington Convention Center.

Sponsorship and lodging information at http://kyhousing.org/Conference/2015KAHC/Pages/default.aspx

Tuesday, April 21, 7pm Greater Louisville Sierra Club presents Attica Scott discussing "Environmental Justice + Public Health" Program will focus on environmental justice in Louisville and how the movement for environmental justice is a public health priority. Location: Clifton Center. Free and open to the public.

Tuesday, April 21, 11 am - 1pm Project Warm presents the 2015 Green Spark Awards Luncheon. The Green Spark Awards honor individuals and organizations who inspire energy conservation and environmental stewardship. For more information and to register, go to www.projectwarm.org/greenspark.html

Blueprint University trainings for those working with the homeless April 24, 1:00 p.m. to 4:00 p.m.

Transgender Basics: Understanding and Supporting Transgender Clients

Trainer: AJ Jones - Senior Program Coordinator for the LGBT Center at University of Louisville. This session will pay particular attention to the recently released HUD guidelines 'Notice CPD-15-02: Appropriate Placement for Transgender Persons in Single-Sex Emergency Shelters and Other Facilities. Recent events such as Senate Bill 76 make it clear that we all have a lot to learn about serving transgender persons. This is a great opportunity to learn how to create policies that meet the law and the needs of your clients.

April 28, 1:00 p.m. to 3:00 p.m. End of Life and Hospice Care for the Homeless

Trainers: Hosparus staff - Chrissi Doyle, Community Leader, and EllenGreen, Senior Director of Counseling Services - will share skills and tools related to having end of life conversations with people who have life limiting illness; they will also describe hospice care and discuss when and how to refer to Hosparus.

Both trainings will take place at Metro United Way, 334 E

Click HERE for full 2015 Annual Meeting Sponsorship info! Or call MHC at (502) 584-6858.

Action Alert!

Kentucky Public Service Commission wants YOUR input on proposed LG&E/KU rate hikes

Public hearings scheduled:

LOUISVILLE: March 30

5:30 p.m.

Louisville Male High School Durrett Auditorium 4409 Preston Highway

LEXINGTON: April 13

5:30 p.m.

Bryan Station High School Auditorium 201 Eastin Road

LG&E wants to change the way you're charged for your electricity and natural gas utilities and those changes would impact people on low or fixed incomes and could discourage energy efficiency and lower usage.

LG&E wants to raise the rate they charge people for simply having gas and electricity meters at their residence while lowering the rate for electricity and partially lower the rate for natural gas. Their proposal calls for a 67% increase in the fixed meter rate for electricity meters, from \$10.75 each month to \$18 each month, and a 40.7% increase in the fixed meter rate for gas meters, from \$13.50 each month to \$19 each month.

Currently, you pay \$24.25 just for having the meters at your residence. If the changes are approved by the state, you will be paying \$37 a month, again, just for having electricity and gas meters at your residence. You would not have any control over this cost, as you would with your costs based on your utility usage.

L&E also proposed a 5.68% reduction in electric rates for residential users and a 19.7% decrease in the distribution cost component for gas. These changes would mean that energy conservation will not lower energy costs and people will lose control of their utility costs. It also means that all the tax incentives and big talk from government that alternative energy sources are important goes up in smoke, if the state government, through the Kentucky Public Service Commission (PSC), grants LG&E's request.

Because LG&E is a monopoly, all changes must go through the PSC as what is known as a rate case. LG&E filed the rate case and MHC moved to intervene on behalf of the public. Under Kentucky state law, serving as an intervener means that MHC has several constituencies that have special interests in the case that are "not otherwise adequately represented" and/or that MHC's "intervention is likely to present issues or to develop facts that assist the commission in fully considering the matter...". Not only does MHC represent those who need assistance with reducing utility usage due to older, energy inefficient housing and those who need lower utility rates because of limited income, MHC's membership also includes affordable housing developers, both for- and nonprofit. Nonprofit affordable housing developers also utilize MHC's loan pool to assist them in creating the housing our community needs.

For more information on the PSC public hearings, see this story from the March 10th Courier-Journal:

PSC seeks input on LG&E/KU rate boost

## **2015 MHC Member Survey**

Follow [this link](#) to Survey Monkey to complete a brief survey about MHC.

Your responses will help improve our organization.

Thank you for your time!

For more information or for questions, contact  
[info@metropolitanhousing.org](mailto:info@metropolitanhousing.org)  
or call (502) 584-6858

**FULL LINK TO SURVEY:**

<https://www.surveymonkey.com/s/MHC2015Survey>

**MHC newsletter changes for 2015**

MHC will continue to send out a monthly e-newsletter, but we are switching from a monthly printed newsletter to a quarterly publication. That change should allow us to create a richer, more engaging document for our members and the community. For more information or to request a copy, contact [dana@metropolitanhousing.org](mailto:dana@metropolitanhousing.org)

## **APRIL FAIR HOUSING MONTH FORUM**

**Tuesday, April 14**

**2:00 PM**

**at New Directions Housing Corporation  
1000 E. Liberty St.**

**Topic: Impacts of housing stability on families  
Panel discussion and Q&A**

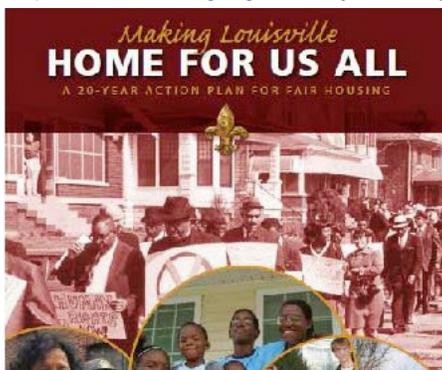
**FREE & OPEN TO THE PUBLIC**

## ***Mayor Fischer Needs to Hear from YOU!***

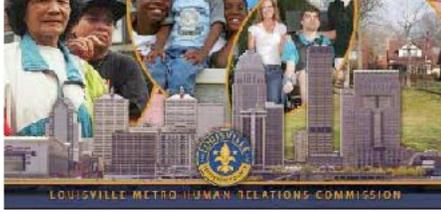
**Urge Metro Government -  
TAKE ACTION NOW to  
Make Louisville Home for Us All**

**What is the 20-Year Action Plan  
for Fair Housing?**

The Louisville Metro Human Relations Commission released *Making Louisville Home for Us All in 2014*. The report includes a history of housing segregation in Louisville and a 20-Year action plan for fair housing, which addresses our hidden legacy and provides measurable, achievable steps to lessen segregation in just one generation.



Both trainings will take place at Metro United Way, 534 E. Broadway, Louisville. Please send staff that work directly with the homeless at your agency. All are welcome, but please RSVP to [tonharris@louhomeless.org](mailto:tonharris@louhomeless.org). We will provide snacks and water.



Download the full report at the Louisville Human Relation Commission's Web site:  
[http://louisvilleky.gov/sites/default/files/human\\_relations/reports\\_publications/louisville\\_metro\\_20-year\\_action\\_plan.pdf](http://louisvilleky.gov/sites/default/files/human_relations/reports_publications/louisville_metro_20-year_action_plan.pdf)

Also available in Spanish as two downloads at  
<http://louisvilleky.gov/government/human-relations-commission/reports-publications>

### What can you do NOW to further fair housing in Louisville?

Urge Mayor Fischer and Louisville Metro government to implement their 20-Year Plan for Fair Housing by signing on, as an individual or organization, to show our community's commitment to the plan's principles and first action steps.

### Commitment to Fair Housing:

I/we support the 20-Year Action Plan for Fair Housing.

I/We support the principles and seek immediate action from Louisville Metro government on Plan Steps 1.1 and 1.2.

The principles:

- 1) Fair housing is a high priority.
- 2) All people should be housed in safe, decent, affordable housing.
- 3) Diversity of housing type and cost throughout the community

will have a positive impact on education, access to jobs and economic opportunities for all and will help make Louisville a city that thrives over the coming century.

### Immediate actions for Metro government:

- 1) Louisville Metro should have a clear policy that states that fair housing is a mandatory lens for review of all actions

using a Fair Housing Assessment which is developed and coordinated by a designated body.

- 2) A Louisville Metro agency or department must be designated with the authority and responsibility to oversee implementation of the action steps of the 20-Year Plan.

**\*\*\*Download and print the commitment form [HERE](#).\*\*\***

Send your completed and signed form to Metropolitan Housing Coalition, P.O. Box 4533, Louisville KY 40204. FAX it to 502 452-6718. Or scan and email it to [cathy@metropolitanhousing.org](mailto:cathy@metropolitanhousing.org).

Call MHC at (502) 584-6858 for additional information.



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



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



Kroger's NEW Community Giving program makes it easier than ever for shoppers to support their 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.**



**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 [dana@metropolitanhousing.org](mailto:dana@metropolitanhousing.org)**

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

## When do you most often hear about housing issues in local media and conversation?

Usually about the time MHC releases our annual *State of Metropolitan Housing Report*.

The *2014 State of Metropolitan Housing Report* will be released on December 4th, but we need your support today to ensure that MHC is able to raise awareness about and work on the critical housing issues in our community and provide valuable supports to community partners in coming years.

**Support MHC's critical work with a donation today!**

## Get Involved!

Join MHC and our many partners as we work on these fair and affordable housing issues

### Annual Meeting Committee

Help MHC organize our 2015 Annual Meeting, to be held in mid-June! Contact [dana@metropolitanhousing.org](mailto:dana@metropolitanhousing.org) to lend a hand.

### Land Development Code

Changes to ensure that fair and affordable housing can occur throughout Jefferson County. Join us in advocating for adoption of the changes recommended by the Fair and Affordable Housing Sub-Committee of the Land Development Review Committee. These proposed changes are posted on MHC's web site at [metropolitanhousing.org](http://metropolitanhousing.org). For more information, contact MHC at (502) 584-6858.

### Vacant & Abandoned Properties

Join the Louisville Vacant Property Campaign, which meets the third Tuesday of each month (except July) from 5:30 to 7:00 at 1229 S. Shelby St., the offices of Access Ventures. Contact MHC to get on the email list for upcoming meetings and events.

### Local Options for Kentucky Liens (LOKL)

Join the advocacy group LOKL as we work to change state law to make the Louisville Land Bank more effective in re-use of land, including abandoned properties, and as we seek to keep local control and local ownership of property tax liens so owners can have more opportunity to pay their property tax, and allow re-use of land that is abandoned. Contact MHC to get on the email list for upcoming meetings and events.

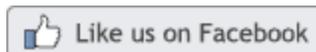
### Fair Housing Coalition

Join the Fair Housing Coalition, which meets the second Tuesday of each month (except July) from 2:00 to 3:00 p.m. at New Directions Housing Corporation, 1000 East Liberty Street, Louisville. This year the FHC was involved with a forum on housing people with behavioral and/or mental health disabilities.

For more information on how you can positively impact your community or to join any of these efforts, contact MHC at (502) 584-6858 or email [info@metropolitanhousing.org](mailto:info@metropolitanhousing.org).

Please visit our web site at [www.metropolitanhousing.org](http://www.metropolitanhousing.org) to see our reports.

We are also on Facebook (<https://www.facebook.com/mhclouisville>) and Twitter ([@mhclouisville](https://twitter.com/mhclouisville)).



Follow us on [twitter](https://twitter.com/mhclouisville)



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.