

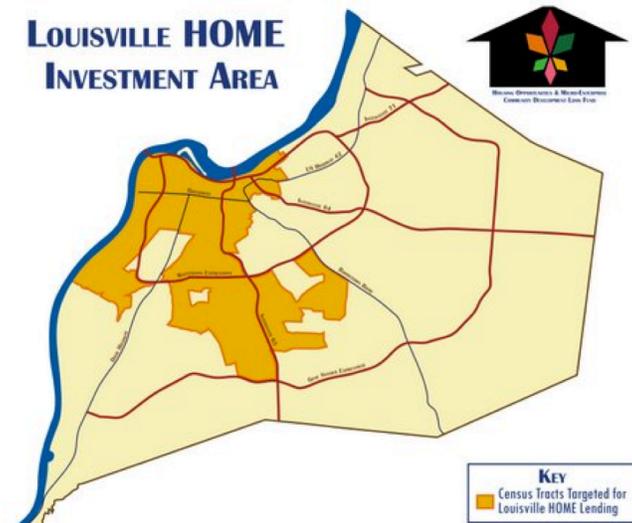


Louisville's first housing & microbusiness CDFI moves ahead

Louisville will soon be able to attract new funding to help create housing and small businesses in targeted areas thanks to a new Louisville Community Development Financial Institution (CDFI) created as a joint venture between Metropolitan Housing Coalition and Jewish Family and Career Services (JFCS). The CDFI is named Louisville Housing Opportunities and Micro-Enterprise Community Development Loan Fund (LHOME) and focuses on housing and micro-business lending. LHOME recently received 501c3 nonprofit status.

LHOME began as a joint venture between Metropolitan Housing Coalition and Jewish Family and Career Services (JFCS). The two organizations worked together to create LHOME as a separate corporation with the ultimate goal of creating a certified CDFI focused on housing and micro-business lending to help attract capital Louisville is currently missing out on.

A CDFI is a non-government financial institution that is dedicated to community development in targeted areas where investment is deemed necessary. These targeted areas are determined by the federal government. A 2012 map is included here for reference.



(LHOME CONT. Pg 3)

MHC NEEDS TO HEAR FROM YOU!

On the next page you'll find two short forms to fill out and return to MHC.

The first is a commitment to fair housing and urges Louisville Mayor Greg Fischer to enact the 20-year plan for fair housing Louisville Metro released earlier this year.

The second half of the page is a brief survey about our newsletter to get your feedback, since we'll be changing things up for next year.

Here's a bit more information on the commitment to fair housing:

What is the 20-Year Action Plan for Fair Housing? The Louisville Metro Human Relations Commission, released *Making Louisville Home for Us All*, a history of housing segregation in Louisville, prepared by the Anne Braden Institute at the University of Louisville, and a 20-Year action plan for fair housing, prepared by MHC, which addresses our hidden legacy and provides measurable, achievable steps to lessen segregation in just one generation.

You can download the full report at MHC's Web site: http://www.metropolitanhousing.org/wp-content/uploads/member_docs/FairHousingReport_2013_15.pdf

What is being asked? Support Louisville Metro as it implements the 20-Year Plan for Fair Housing. Sign on to the plan's principles and the plan's first action steps.

Send the completed and signed commitment form to us at Metropolitan Housing Coalition, P.O. Box 4533, Louisville KY 40204 FAX to 502 452-6718

**Scan & email form to cathy@metropolitanhousing.org
Call MHC at (502) 584-6858 for additional information or to have MHC speak about the report at your event.**

**I support Louisville Metro's 20-Year Action Plan for Fair Housing
I support the principles and seek immediate action from Metro government on steps 1.1 and 1.2
in the plan.**

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 our 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 needed:

- 1) Louisville Metro should have a clear policy that states that fair housing must be considered as part of planning and action for all Metro departments. Fair housing will be included in planning and action through use of a Fair Housing Assessment tool, to be developed and coordinated by a designated Metro agency.
- 2) A Louisville Metro agency or department MUST be designated with the authority and responsibility to lead and oversee implementation of the action steps included in the 20-Year Plan for Fair Housing.

Signature

Date

Full Name

Address

Email

Phone

MHC Newsletter Survey

1) I would like to **ONLY** receive the MHC newsletter via email. Please remove me from the newsletter mailing list. Name: _____ and

EMAIL: _____

(You will still receive other MHC mailings)

2) What do you enjoy most about the MHC newsletter?

- Articles to education about housing issues
- Community calendar
- Articles sharing information from community meetings
- Tools for taking action on issues
- Other:

3) What would you like to see more of in the MHC newsletter?

- Photos & images
- Calls to action/Tools for action
- Foundational education on issues
- Profiles of people involved in the issues
- Other:

4) MHC is considering changing the distribution schedule of our printed newsletter to allow us to provide you a richer, improved product. A monthly e-newsletter w/ announcements & other time-sensitive items would continue. Would you prefer a:

Bi-monthly printed newsletter OR Quarterly printed newsletter

LHOME Cont.

A CDFI is a financing entity that also provides development services to help build the capacity of the involved organizations to apply for financing. While a CDFI does not have to be a non-profit, LHOME chose to pursue non-profit status to improve opportunities for attracting capital.

With the non-profit status secured, LHOME is ready for phase two of our strategy. MHC and JFCS will work to create a loan history for LHOME by lending money to LHOME and then providing the needed services for successful lending. Once the lending history is established, the organizations will work to solidify the infrastructure needed to receiving capital from other funding sources. LHOME with any existing entities, rather it fills a void. LHOME will fit in with other initiatives aimed at developing Louisville's more vulnerable areas to attract both business and housing investment capital to these areas.

While LHOME will operate as a separate entity from MHC and JFCS, this project is another example of MHC's commitment to collaboration and developing the tools necessary to bring more safe, fair, and affordable housing and additional opportunities for success and stability to individuals and families in Louisville and Southern Indiana.

**Please note that MHC
will be CLOSED from
Monday, August 25th
to
Tuesday September 2nd,
2014.**

Officials, property owners share knowledge at smoke-free housing forum

MHC and The Center for Health Equity, a program of the Louisville Metro Health Department, hosted a forum on smoke-free housing on Tuesday, August 12th at New Directions Housing Corporation. Dr. Annetta Arno, Director of the Center for Health Equity, served as moderator for the event. Panel members included Peter Rock, also with the Center for Health Equity, Travis Yates, Executive Director Beacon Property Management, and Kathleen O'Neil, consultant with the Louisville Metro Housing Authority on smoke-free housing.

The forum was held as part of a U.S. Centers for Disease Control-funded Community Transformation grant partnership between MHC and the Center for Health Equity, a program of the Louisville Metro Health Department. Smoking cessation and tobacco-free living are parts of Louisville Mayor Greg Fischer's Healthy Hometown Initiative.

The Smoke-Free Homes Help for Landlords section of the Healthy Hometown Web site can be found at <http://www.louisvilleky.gov/HealthyHometown/TobaccoFreeLiving/HelpforLandlords.htm>

With smoke-free housing a growing trend with property owners due, in part, to increased demand from residents, the forum sought to provide information to both parties. Many property owners and managers are tired of the additional expenses incurred from tenants that smoke, like the added costs to clean and refurbish a smoker's unit, which can be upwards of five times the cost of refurbishing a non-smoking unit.

Health issues remain a concern for the nonsmoking residents of multifamily housing. Shared spaces and HVAC systems in apartments and other multifamily dwellings can put nonsmokers' health at risk. First-hand smoke involves a person breathing in heated smoke from a cigarette, cigar, pipe or hookah. Exhaled smoke is called second-hand smoke, which can stick around in the air for up to four hours before sticking to surfaces in the smoking area. The residue left behind as a film in the smoking area is called "third hand smoke". Although invisible, it includes the 70 cancer-causing chemicals plus heavy metals like arsenic, lead and cyanide. Chemicals in third-hand smoke stick to walls and ceilings and settle into carpets, clothes, draperies, furniture, toys, and other surfaces. Some of the chemicals can become even more poisonous as they stick to surfaces.

If you are a resident, property owner, or manager and would like to know more about smoke-free housing, contact MHC at (502) 584-6858.

Support MHC with your Kroger Plus Card!

Have a Kroger card in your wallet or on your keychain? Then you are almost ready to support MHC. 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

If you HAVE a Kroger.com account:

- 1) At the top of the main Web page, you'll see the word "Community" on the top right of the screen, just below the "Sign In" box.
- 2) Click on "Community".
- 3) 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.
- 4) At the bottom of the Kroger Community Rewards page, you will see a box for "ENROLL NOW". Click on the box.
- 5) On the next page, you can find MHC by typing our name, "Metropolitan Housing Coalition", in the search box.
- 6) 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.
- 7) 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 and 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

***Join MHC for
Coalition Night!
Wednesday, OCTOBER 8, 2014
5:30 – 7:00pm
3587 Dutchmans Lane
Inside the Jewish Family & Career
Services Bldg, Corner of
Dutchmans/Cannons***

Learn about the issues we're currently focusing on and the tools we're helping create to ensure everyone in Louisville and Southern Indiana have a safe, affordable, and fair place to call home.

Find out how YOU can get involved and make a difference!

See where we work and learn more about HOW we work.

Reconnect to the issues.

Light refreshments will be served.

Drawings for door prizes.

***For more information, contact MHC at
(502) 584-6858
or dana@metropolitanhousing.org***

Want to learn more about the issues that impact you and your community?

MHC is available to speak to your group.

Contact MHC at (502) 584-6858

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.

Upcoming Bank On Louisville Events:

College Savings and Credit Reports - Tues. Sept. 9, 5-7pm at St. Matthews LFPL (3940 Grandview Ave.) <http://www.louisvilleky.gov/CSR/Calendar/Credit-reports-college-savings-Sept-9.htm?eventmode=daterange&range=all>

Handling Credit and Debt Wisely – Tues. Sept. 9, 1:30-3pm at Cane Run Neighborhood Place (3410 Lees Ln, 40216.) Call Lynn at 502-485-5826 to register.

Start Fresh! – September 11, 5:30-7:30pm at Louisville Urban League (1535 W. Broadway) <http://www.louisvilleky.gov/CSR/Calendar/start-fresh-sept-11.htm?eventmode=daterange&range=all>

Other events:

Saturday, August 23, 11am – 7pm African Heritage Festival at Kentucky African American Heritage Center, 1701 W. Muhammad Ali Blvd. FREE and open to the public. Live Entertainment, Food vendors, resources for healthy living, Kids' Activities, inflatables, Head-wrapping circle, Hair and Fashion Show, Free Haircuts for Children, Community Resources, Health Screenings, Joyful Spirit of Community

Friday, September 19, 4pm to 10pm
Smoketown Getdown for Democracy, Kentuckians For The Commonwealth's neighborhood block party . This free family-friendly event takes place on **Lampton Street** (between Clay and Shelby Streets) and will feature music, dancing, food, and a beer garden!

Saturday Sept 20, 9:30am – 12pm Is Your Home Energy Efficient? Learn about the "House as a System": Learn about energy related rebate and incentive programs. Get hands-on practice 'in the field' using tools and materials to make your home more energy efficient. Do it all again as a volunteer!
Project Warm is partnering with YouthBuild Louisville at 800 S. Preston St. Class size is limited to 15. Call or email to register 502-636-9276 or frank@projectwarm.org

ONGOING:

Louisville Affordable Housing Trust Fund – Get involved and help open the door to the affordable housing Louisville needs! Contact Executive Director Rachel Hurst for more information at (502) 637 – 5372.

Pizza & Preservation with Preservation Louisville:

Pizza and Preservation is a neighborhood outreach program that works in collaboration with neighborhood organizations to inform the public on issues related to historic preservation and the work of Preservation Louisville. You can learn about what Preservation Louisville does in the community, how to preserve your personal artifacts, and enjoy free pizza provided by Bearno's By the Bridge and water from the Louisville Water Company. Email info@preservationlouisville.org if you are interested in scheduling Pizza & Preservation in your neighborhood!

Later in 2014:

Historic Preservation Tax Credit Workshop with Preservation Louisville: Do you live in or maintain an old home? Do you have historic restoration projects in your future? Do you know about the KY Historic Preservation tax credit?
Event Dates: Oct. 18th 2014, Jan. 24th 2015, Apr. 18th 2015 Event Time: 10am-12pm
Registration: <https://events.r20.constantcontact.com/register/eventReg?oeidk=a07e90Inu7cedf136c7&oseq=&c=&ch=>

New Hope Services Fundraiser Thursday, October 16, 2014: Join New Hope Services for a festive celebration dinner in the comfort and luxury of a climate controlled deck with lavish Victorian decor on this historic paddlewheeler. The event includes Cocktails (cash bar), Buffet Dinner and Live Auction. Seating limited to 300 guests, tables of different sizes available on a first-come basis. Individual Seats: \$125
Table of Eight: \$1000 Boarding 6:15 p.m. Sailing 7:00 - 9:00 p.m. Call Jayne Labes at 812-288-8248 ext. 120.

MHC NEWSLETTER

AUG 2014

Strengthen the United Voice for Fair and Affordable Housing!

Make your donation online at www.metropolitanhousing.org or
mail this form to MHC, P.O. Box 4533, Louisville, KY 40204-4533

Name(s) _____

Address _____

City/State/Zip _____

Phone _____ Email _____

Membership Type (check one) Individual/Family Organization/Business

Membership Level

Sponsoring Member - \$1,000 or more Supporting Member - \$75-\$199

Sustaining Member - \$500-\$999 Assisting Member - \$1-\$74

Anchoring Member - \$200-\$499 Check here to donate anonymously

One-Time Donation Amount \$ _____

Recurring Credit Card Donation Amount \$ _____ per month OR \$ _____ per quarter

Method of Payment (check one): Check Visa MC Amex Discover

Credit Card Number _____ Exp Date (mo/yr) ____/____

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



*MHC's monthly newsletter
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Return Service Requested

www.MetropolitanHousing.org

Fax (502) 452-6718

Phone (502) 584-6858

Louisville, KY 40204-4533

P.O. Box 4533

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