



Attorney General Jack Conway: Newest Mortgage Issue 'MERS' is explained

When Attorney General Jack Conway announced Kentucky's participation in the historic \$25 billion national mortgage foreclosure settlement, he assured consumers that his work on this issue was not over. During negotiations for the mortgage foreclosure settlement, General Conway felt Kentucky had significant civil claims against Mortgage Electronic Registration Systems, Inc. (MERS), the privately-held electronic registry that tracks servicing rights and ownership of mortgage loans in the United States. In fact, he ensured that language was inserted into the settlement agreement that preserved states' abilities to pursue claims against MERS.

MERS is a ghost and a façade that undermines Kentucky's public reporting statutes. That's why on January 23, General Conway filed a lawsuit in Franklin Circuit Court against MERSCORP Holdings, Inc. and its wholly owned subsidiary MERS for violations of Kentucky law. Kentucky joins Delaware, New York and Massachusetts in taking legal action against MERS.

Kentucky's statute is clear. Mortgage assignments must be recorded with the appropriate County Clerk. A \$12 fee is collected by the clerks on behalf of the Commonwealth. Six dollars of that fee goes to the state's Affordable Housing Trust Fund. The lawsuit alleges that MERS violated Kentucky law by failing to record mortgage assignments with County Clerks when mortgages were sold or transferred from one entity to another. Attorney General Conway also believes MERS ripped off the Commonwealth of Kentucky and the trust fund by failing to pay the required recording fees.

By creating a system that provides absolutely no public record of sales or transactions, MERS has destroyed the integrity of the public land recording system in the Commonwealth. About 60 percent of mortgages in Kentucky are registered in MERS.

As a result of not publicly recording the mortgage assignments and paying the required fees, the lawsuit also alleges that MERS violated Kentucky's Consumer Protection Act by committing unfair, false and misleading conduct. Under Kentucky law, MERS could be fined up to \$2,000 for every violation.

This is just one of several steps Attorney General Conway has taken to hold accountable those responsible for the mortgage foreclosure crisis and to help homeowners who were affected when the housing market collapsed.

2013 MHC Annual Meeting "Taking Action, Creating Change"

Tuesday, June 4

Hyatt Regency Louisville

311 South 4th Street

Social Hour- 5:00 to 6:00 p.m.

Dinner and Presentation- 6:00 p.m.

Keynote Speaker- Attorney General Jack Conway

Join us at the 2013 Annual Meeting to hear Attorney General Conway's thoughts on strategies to respond to the mortgage foreclosure crisis and other housing issues facing the Commonwealth.

Tickets

2013 Annual Meeting tickets are \$60. Go to <http://www.metropolitanhousing.org/2013/03/14/2013annualmeeting/> to purchase tickets online. Scholarships tickets may be available. Contact MHC for more information.

Sponsorships

Sponsoring the 2012 Annual Meeting is a great way to demonstrate your commitment to our community and to fair and affordable housing.

- Foundation Sponsor – \$4,000
- Cornerstone Sponsor – \$2,500
- Keystone Sponsor – \$1,500
- Groundbreaking Sponsor – \$1,000
- Table Sponsor – \$500

Go to <http://www.metropolitanhousing.org/2013/03/14/2013annualmeeting/> to learn more about sponsorships.

Program Ads

Getting an ad in the 2012 Annual Meeting Program is another great way to demonstrate your support of MHC's work the hundreds of local community members, elected officials, affordable housing advocates, and business leaders who will be at the event.

- Full page ad- \$500
- 1/2-page ad- \$300
- 1/4-page ad- \$75

To purchase a program ad go to <https://app.etapestry.com/hosted/MetropolitanHousingCoalition/OnlineDonation.html>, complete your payment information and type your "Program Ad" in the "Comments" box.

If you require further information about the event, please call MHC at 502-584-6858 or email info@metropolitanhousing.org.

April's Fair Housing Month Events

April 12- Fair Housing Coalition Fair Housing Month Forum
Spalding University Egan Leadership Center Lectoriam (Corner of 4th and Breckenridge Streets), 12:00-1:00 p.m.

The topic of the 2013 Fair Housing Month Forum will be mental and behavioral health disabilities and how they impact housing choice. Speakers include: District Court Judge David Holton, Seven Counties Services Executive Director Anthony Zipple, Kathy Dobbins of Wellspring, Natalie Harris of the Coalition for the Homeless, a representative of Louisville Urban League's Housing Counseling program, and Jim Burch of Seven Counties Services, who coordinates services for people leaving incarceration.

The Fair Housing Month Forum will serve as the April 2012 meeting of the Fair Housing Coalition.

April 15- Tenant Town Hall

Spalding University Auditorium, 824 S. 4th Street, 6:00-8:00 p.m

Organized by Women in Transition (WIT), this event is an opportunity for tenants to speak out about housing issues affecting renters in Louisville. Metro Council members and other city officials invited to listen. Legal Aid Society will present Know Your Rights training. Contact WIT's Housing Team at wit.housingjustice@gmail.com for more information.

April 23- Get on the Bus:

The Path Towards Equal Housing Opportunities.

Kentucky Center for African American Heritage, 1701 W. Muhammad Ali Boulevard, 12:30-4:00 p.m.

State housing advocates will honor Fair Housing Month with a bus tour of Louisville's Segregation History. The event will open with a forum before the bus tour at the Kentucky Center for African American Heritage where the Louisville Metro Human Relations Commission will release *Making Louisville Home for Us All: A 20-Year Action Plan for Fair Housing*. Go to <http://www.metropolitanhousing.org/wp-content/uploads/2012/12/LMHRC-20-Year-Action-Plan-for-Fair-Housing-2013-Handout1.pdf> to learn more about this important project.

The bus tour will be guided by historians and civil rights activists and will provide valuable insight into the legacy of historic discrimination that keeps Louisville highly segregated even after 45 years of federal fair housing laws.

The event is free and open to the public, but space on the bus tour is limited! Register online at www.lexingtonfairhousing.com or contact Art Crosby at 859-971-8067, toll free at 866-438-08617, or via email crosbylfhc@hotmail.com.

Louisville Metro Public Hearing for Citizen Participation in Developing 2013 Action Plan

March 19, 6:00 p.m.

Mayor's Gallery

527 W. Jefferson Street, 4th floor

Louisville Metro Department of Community Services and Revitalization will hold a Public Hearing Tuesday, March 19, 2013 beginning at 6:00 p.m. The Public Hearing will be held in the Mayor's Gallery, 527 W. Jefferson Street, 4th floor. The focus of the hearing will be the use of U.S. Department of Housing and Urban Development entitlement funds for the next year.

Entitlement funding includes Community Development Block Grant, HOME Investment Partnership, Emergency Solutions Grant, and Housing Opportunities for Persons with AIDS. Entitlement funds continue to be cut at the federal level, making continued prioritization of these funds of utmost importance. This public hearing will focus on the needs and priorities of the community.

This is the first of two public hearings. A second public hearing will be held on April 23 after the draft plan is prepared. Further information on this hearing will be distributed as the date approaches.

If you or your organization would like to present comments regarding the prioritization of services and programs, please come prepared to speak briefly on these matters. If you cannot attend the hearing, comments may also be sent to: Louisville Metro Department of Community Services and Revitalization, ATTN: Erin Waddell, 810 Barret Ave., Suite 240, Louisville, Kentucky 40204 or by email to erin.waddell@louisvilleky.gov.

For further information or to ensure reasonable accommodations are made for persons with disabilities or persons who are Limited English Proficient, please call Erin Waddell at 574-3082.

Housing Hero

We celebrate the life and mourn the passing of Ruth Booker Bryant, a Housing Hero. Ms. Bryant was inducted into the Kentucky Commission of Human Rights Hall of Fame in 2003 with the following summary of her career, Ms. Bryant was a "VISTA coordinator for the West End Community Council from 1964-66. She participated in many demonstrations for civil rights and fair housing in the 1960s and fought to improve living conditions for African Americans." The full story would take volumes.

Schedule of Events

March 19- Louisville Vacant Properties Campaign. Attend Louisville Metro Department of Community Services and Revitalization Public Hearing seeking citizen input on how to use Federal housing and community development entitlement funds. Mayor's Gallery, 527 W. Jefferson Street, 6:00 p.m.

April 9- Education and Advocacy Committee Meeting. New Directions Housing Corporation, 1000 E. Liberty Street, 3:30 – 4:30 p.m.

April 12 - Fair Housing Month Forum. Topic of the 2013 Fair Housing Month Forum will be mental and behavioral health disabilities and how they impact housing choice. Spalding University Egan Leadership Center Lectoriam (Corner of 4th and Breckenridge Streets), 12:00-1:00 p.m.

April 23- "Get on the Bus: The Path Towards Equal Housing Opportunities," See article on page 2. Kentucky Center for African American Heritage, 1701 W. Muhammad Ali Boulevard, 12:30 - 4:00 p.m.

9 New Homes on Boxelder Road Now Available for Purchase. The Louisville Metro Department of Community Services and Revitalization, in partnership with the Housing Partnership, Inc. (HPI), is proud to announce there are nine new homes that are part of a new neighborhood being created by Neighborhood Stabilization Funds. They are available for sale or lease-purchase on Boxelder Road, off of Cane Run Road. The homes are move-in ready, Energy-Star rated, ranging in price from \$120,000-\$130,000. Go to <http://www.louisvilleky.gov/CSR/Revitalization/BoxelderRoad.htm> for more information.

Tuesdays and Thursdays in March- Free Tax Preparation. The Urban Government Center at 810 Barret is proud to serve as a mobile VITA site for free tax preparation on Tuesdays and Thursdays during March, 9 am - 3 pm. Several Neighborhood Place locations also provide tax assistance. Visit www.labcservices.org or call 2-1-1 for a full list of locations, eligibility info and required documentation.

March 19- Legal Aid Society Free Foreclosure Clinic. Attorneys will be on hand to answer questions about foreclosures and provide advice on alternatives to foreclosure. Reservations are required. For more information, or to register call 584-1254 to make your reservation. Legal Aid Society 416 W. Muhammad Ali Blvd., 11:00 a.m. **Foreclosure Clinics will also be held every Thursday at 4:00 p.m. and every Tuesday at 11:00 a.m. through March 28.**

March 19- Orange Leaf Fundraiser for the Coalition for the Homeless. Join the Coalition for the Homeless to socialize, learn about the cause and meet others interested in helping their homeless neighbors. Orange Leaf Gardiner Lane- 3012 Bardstown Road, 5:00 – 8:00 p.m. Additionally, the Coalition for the Homeless is the selected nonprofit for charity Sundays throughout March 2013 at all Louisville Area Orange Leaf stores. Go to any of the three Orange Leaf locations (Gardiner Lane- 3012 Bardstown Road, 3567 Springhurst Blvd., or 6661 Dixie Highway) on any Sunday in March, have some frozen yogurt and leave a BIG TIP. All tips will go to the Coalition.

March 19- District 1 Parkland Community Garden Volunteer Meeting. Will discuss re-purposing vacant spaces in a historic urban area. Hosted by Councilwoman Attica Woodson Scott. For more information, call 574-1101. Calvary Baptist Church, 1368 South 28th Street, 6:00 p.m.

March 20- 19th Annual Urban League Louisville Career Expo. For more information go to www.lul.org or call 566-3371. Kentucky International Convention Center, 221 S. 4th Street, 10:00 a.m. - 4:00 p.m.

March 21- Network Center for Community Change Network Nite.

Enjoy a family dinner while networking with your community and learning about events and opportunities. For more information, call 583-1426 or email jpotish@makechangetogether.org. Wheatly Elementary, 1107 S. 17th Street, 6:00 – 8:00 p.m.

March 23- Spalding University School of Social Work's Community Celebration of Social Work. Spalding is also accepting nominations for the School of Social Work's Practitioner of the Year Award. For more information, or to nominate someone, contact Angela Lucear at 588-7183 or alucear@spalding.edu. Spalding University Ballroom, 851 S. Fourth Street 4:30 p.m.

March 26- St. John Center for Homeless Men "Thanksgiving Tuesday" Fundraiser at Highlands Tap Room Grill. Highlands Tap Room will donate 15% of the day's sales from 11:00 a.m to 11 :00 p.m. to St. John Center. **1058 Bardstown Road.**

March 28- Legal Aid Society Free Tax Clinic for Veterans. Attorneys and trained volunteers will be on hand to help veterans prepare current and past year tax returns. For more information or to register, call 584-1254 x.3006 to make your reservation. Legal Aid Society 416 W. Muhammad Ali Blvd., 10:00 a.m.

March 30- Deadline to Submit Applications for New Directions Repair Affair. Repair Affair mobilizes resources and volunteers to make repairs on homes owned by elderly or disabled homeowners of low income. Repair Affair recipients must: own and reside in the home; be at least 60 years old or certified as disabled; be of low income (50% of area median income or less); and live in Louisville or Floyd or Clark Counties in Indiana. For more information about how to apply, call 719-7310.

April 6- Preservation Louisville Historic Preservation Tax Credit Workshop. Designed to help property owners learn how to utilize the historic preservation tax credit. Advance registration is required.. To register or for more information go to www.preservationlouisville.org, email director@preservationlouisville.org, or call 540-5146. The Brennan House Historic Home, 631 S. 5th St. 10:00 a.m. – 12:00 p.m.

April 8- NDHC Neighborhood Roundtable. For more information, email maxm@ndhc.org or call 719-7125. New Directions Housing Corporation 1000 E Liberty St., 6:00 p.m.

April 10- Project Warm's 2013 Green Spark Awards Ceremony. The Green Spark Awards honor residents and businesses in the community who have reduced household and commercial energy use through innovation, community service and public education. For more information, go to www.projectwarm.org or call 636-9276. Seelbach Hilton, 500 S. Fourth Street., 11:00 a.m. to 1:00 p.m.

April 13- Preservation Louisville Hands on History Workshop- Windows II. Windows II – This workshop is a more advanced version of the Windows I workshop that took place in October. Attendance at the previous workshop is not required..Advance registration is required.. To register or for more information go to www.preservationlouisville.org, email director@preservationlouisville.org, or call 540-5146. The Brennan House Historic Home, 631 S. 5th St. 10:00 a.m. – 12:00 p.m.

April 15- Wellspring's 15th Annual Derby Preview Party. For more information, go to <http://www.wellspringky.org/content/wellspring-derby-preview-party>. Millionaires Row ,Churchill Downs

April 16- Louisville Metro Human Relations Commission Spanish Language Radio Broadcast on "The Right To File A Housing Discrimination Complaint." Tune into La Poderosa on 620 AM and 105.7 FM. 1:30 p.m.

MHC NEWSLETTER

Page 4

March 2013

Strengthen the United Voice for Fair and Affordable Housing!

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