Greetings!

The Past is Part of Our Future in Fair Housing
by Cathy Hinko

Suzy Post, the first director of MHC, recently was named a Daughter of Greatness by the Muhammad Ali Center for all of Suzy’s work in justice over the decades. In her remarks, Suzy talked about how the past is entwined with the present, and we explore that in this issue of the MHC newsletter.

The recent loss of two great and formidable champions of fair housing: Senator Georgia Powers and Dr. Jack Ford, makes us reflect that we are on a long multi-generational journey toward justice. We need to know the road we have followed to see where we are headed.

This newsletter we will honor Georgia Powers, and in a subsequent one, Dr. Ford will be honored. Please read the articles about these two tireless workers for fair housing and for housing for persons with disabilities. Then review the history of segregation in Louisville in the
"residential patterns are neither accidental nor the result of individual choice. They developed over generations of policies and practices that included (1) widespread denial of mortgage loans to people of color in suburban areas whose residents resisted diversifying, (2) the routing of highways through African American and poor neighborhoods resulting in large scale displacements, (3) land-use policies that confine multi-family housing to small areas of the count and (4) persistent housing discrimination and massive cutbacks since the 1980s in subsidized housing and even in times of high unemployment."

These same conditions exist today in transmogrified forms:

(1)The 2015 State of Metropolitan Housing Report had recent data from the Home Mortgage Disclosure Act that showed denial of mortgages to minorities is as intense as ever.

<table>
<thead>
<tr>
<th>HMDA 2014 Data Louisville/Jefferson County MSA</th>
<th>All Groups</th>
<th>White</th>
<th>Black</th>
<th>Latino</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Population</td>
<td>597337</td>
<td>421719</td>
<td>136,790</td>
<td>25,680</td>
</tr>
<tr>
<td>% of Total</td>
<td>71%</td>
<td>23%</td>
<td>4%</td>
<td></td>
</tr>
<tr>
<td>Total Applications</td>
<td>50845</td>
<td>37224</td>
<td>3,152</td>
<td>1,083</td>
</tr>
<tr>
<td>% of Total</td>
<td>73%</td>
<td>6%</td>
<td>2%</td>
<td></td>
</tr>
<tr>
<td>Origination</td>
<td>24743</td>
<td>22660</td>
<td>1,481</td>
<td>602</td>
</tr>
<tr>
<td>% of Total</td>
<td>92%</td>
<td>6%</td>
<td>2%</td>
<td></td>
</tr>
<tr>
<td>Denials</td>
<td>7802</td>
<td>6635</td>
<td>912</td>
<td>255</td>
</tr>
<tr>
<td>% of total applications of race/ethnicity approved</td>
<td>61%</td>
<td>47%</td>
<td>56%</td>
<td></td>
</tr>
<tr>
<td>% of total applications of race/ethnicity denied</td>
<td>18%</td>
<td>29%</td>
<td>24%</td>
<td></td>
</tr>
</tbody>
</table>


(2)The only large scale displacements in the last decade have been from flooding in African American neighborhoods or from HOPE VI, which neighborhoods were predominantly African American.

(3)While we are very proud of the incentives and permission to have development in R4 and R5 that includes multi-family and affordable housing, but these are only incentives. To combat decades of exclusion, we need deliberate strategies covering all industries involved in development.

(4)Massive cut backs in public housing, Community Development Block Grants, and HOME funds have eroded the city’s ability to respond to the legacy of segregation. Louisville needs a local well-funded Affordable Housing Trust Fund to have the ability to
respond. All resources need to be expended using a fair housing lens in allocation.

Using our historical perspective we can see how much and how little we have moved (pun intended) toward true housing opportunities and choice.

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**Honoring Senator Georgia Powers**

Legendary civil rights icon, Senator Georgia Davis Powers, died on Saturday, January 30, 2016, at the age of 92. Georgia Lee Montgomery was born to the union Ben Gore and Frances Walker Montgomery on October 29, 1913, in Springfield, Kentucky. She grew up in West Louisville on Grand Avenue with eight brothers - Georgia was the only girl.

Georgia Powers' political career began in 1962 working for candidates Wilson W. Wyatt for US Senate, Edward T. Breathitt for Governor, Norbert Blume for Congress, and other local candidates. A history maker and civil rights activist, Powers led the Allied Organization for Civil Rights in promoting a statewide public accommodations and fair employment law. She was one of the organizers of the 1964 March on Frankfort in support of equity in public accommodations.

Senator Georgia Powers was elected to the Kentucky Senate in 1967 as the first African American and first woman elected to a full term, serving 21 years until her retirement in December 1988. Georgia Powers was Kentucky’s original drum major for justice and equality. During her tenure in the Senate, Powers authored more
than 150 bills, including statewide fair housing legislation and bills prohibiting employment discrimination, and sex and age discrimination. Senator Powers also supported legislation to improve education for the physically and mentally disabled.

Never fully retired from service, Powers continued her work in the community as an activist and as a sought after lecturer. Cherished throughout the country for her quiet strength, no nonsense leadership and charisma, Senator Powers received hundreds of awards and honors, including five honorary doctorate degrees. At the age of 81, Senator Powers was elected First Vice President of the Louisville Branch NAACP and served untiringly with distinction for ten years.

In describing her life, Senator Powers wrote
"What a blessed life I've lived from my birth until this time.
I considered myself on a mission as an advocate for African Americans, women, children, disabled, handicapped, elderly and 'voiceless' people."

On behalf of MHC's Board of Directors & Staff, we want to thank everyone who donated to MHC in honor of Kenny Lanham, Jr. Kenny was a great advocate for fair & affordable housing and a former MHC Board Member. He will be greatly missed.

Mary Gail Bryan
Bernard & Mary Ellert
Daniel Garvey
Kathryn Hagerty
Kenneth & Sharon Bohnert
Mary & James Henry
Martha McIntire
Jim Mims
Tom Miron
New Directions Housing Corporation
Lisa Osanka
Candice Payton
Sally & Richard Johnson
Sandra Riley Bryant
Vision Homes LLC
Judie Westmeier

Second Annual Strategy Roundtable: Meeting the Needs of the Immigrant/Refugee / Noncitizen Community
Please join the Human Rights Advocacy Program of the Brandeis School of Law. At this event we will report on the following four projects conducted in 2015-2016. Each of these reports include unique research results and analysis on relevant and pressing issues in our community: Language Access, Educational Access, Media Rhetoric, Healthcare.

Fair Housing & Diversity Training
This FREE training will focus on the fair housing law basics and will also include a brief diversity session. Sponsored by Lexington Fair Housing Counsel, the Kentucky Housing Corporation, & Bowling Green Human Rights Commission

To RSVP on Eventbrite, copy the following link:
https://goo.gl/a3uJgD
April is Fair Housing Month

Please join MHC & community partners for a free event, open to the public. See the flyer below!

Take our online 2016 MHC Supporter Survey!

Every year we use this survey as a way to assess how our members and the public view our work and help us better identify

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National Corvette Museum
350 Corvette Drive
Bowling Green, KY 42101

To register: visit lexingtonfairhousing.com OR call Lexington Fair Housing Council’s office at (866) 438-8617

ACLU of Kentucky Annual Meeting & Toast to the end of the General Assembly
We’ll recap the 2016 Legislative session, share tips on how to engage legislators during the interim. Light refreshments and drinks will be served. We’ll have a photo booth space & coloring activities for the kids
Tuesday, April 19
6 pm
ACLU-KY Office
315 Guthrie St, Suite 300

Questions? Email Africa@aclu-ky.org

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Fair Housing Luncheon
Sponsored by Lexington-Fayette Urban County Human Rights Commission
Special speaker: George D. Williams Sr., serves as Deputy Assistant Secretary for the Office of Policy, Legislative Initiatives and Outreach, Department of Housing and Urban Development, Office of Fair Housing & Equal Opportunity.
Wednesday, April 20
11 am - 1 pm
The Carrick House
312 N. Limestone
Lexington, KY 40508

Please RSVP: 859 252-4931
$45 a person
your priorities going forward! Please click on the link below and let your voices be heard!

https://www.surveymonkey.com/r/5XFFXMG

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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/

**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

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Blueprint University
Training funded by the Dona O'Sullivan Fund to Fight Homelessness:
How to Help the Newly Housed with Daily Living Skills
Wednesday, May 11
9 am - 11 am
Metro United Way
334 E Broadway
Trainers: Vickie Burks & Paulette Sublette from St. John Center & Johnetta Hardin & Baily Higgs of Family & Children's Place

Housing First has successfully helped many who have been homeless for years to access permanent supportive housing. This class is designed to share the tools of local case managers, counselors and peer support specialists in helping clients learn the daily living skills that will help them maintain housing and thrive in their new environment.

Please send staff that work directly with the homeless.
Please RSVP to nharris@louhomeless.org
Thank you for your support!

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

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 michael@metropolitanhousing.org to find out how you and your organization can learn more and get active.