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.

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 or (502) 584-6858 regarding donations & gifts.

To make an online donation, visit us on the web at 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

Credit As An Asset is a workshop for people who want to gain new information and tools to build or rebuild a good credit history. This workshop will
Individual tickets: $70
For more information, contact dana@metropolitanhousing.org or call (502) 584-6858

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

***VOLUNTEERS NEEDED***
If you're willing and able to volunteer for the 2015 MHC Annual Meeting, please email dana@metropolitanhousing.org.
Volunteers needed for check-in, raffle ticket sales, and other tasks the day of the event.
Help us out and lunch is on us!

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 or call (502) 584-6858

FULL LINK TO SURVEY:
https://www.surveymonkey.com/s/MHC2015Survey

Former schoolhouse given new life housing seniors
MHC's loan pool for nonprofit affordable housing developers is another way MHC acts on our mission to unite public and private resources to provide more housing opportunities for more people in our community. This year, we'll be profiling some of the housing created with funds from the pool and the lives changed as a result.

Ida Holmes has worked too hard over her life to become a statistic.

"Without this, I'd probably be just another statistic," said Holmes, gesturing around her. "I always tell people, 'When you have to rely on the system, you're..."
This is her one-bedroom apartment in Shively, located in a building that once housed the Most Blessed Sacrament School. The former school building has been transformed into 30 one-bedroom, independent living apartments for low-income seniors, ages 62 and older, through a partnership with The Housing Partnership, Inc. (HPI) and Catholic Charities.

Born in New Orleans, she moved to Louisville at the age of 16 and says she worked and saved from 1966 to 2006. "Housing was never a problem for me because I always worked," said Holmes.

But a stroke left her unable to work and after five years without health insurance her savings were depleted and she found herself in need of help.

"I have always been self-sufficient and it took a while to get used to folks helping me," said Holmes. "I thank God I was able to work all those years and had the foresight to save. I was able to carry myself for five years."

Holmes said that aside from the affordability of her apartment, she appreciates the location, which she said is close to stores and a TARC stop. "[The apartment] has had such an impact on my life that it makes me want to tell people, 'You don't have to live on the streets,'" said Holmes. "You can live an independent life."

Tommy Patton moved into his apartment after living doubled up with his daughter's family in Bullitt County. He is happy to live on his own again. "My son-in-law and daughter needed their privacy," said Patton. "I love it here," said Patton, who volunteers for events at the church gym, which remains on site.

Completed in 2014, the complex has been full almost since opening. MHC's loan pool provided some of the stop-gap funding for the project. Residents pay 30% of their income in rent, which includes utilities. The building was retrofitted with energy efficiency in mind and features roof-top solar panels, Energy Star appliances, recycled building materials, and other green features. HPI also operates a Community Resource Center on the site, housing HPI's residential services and financial education programs. There is currently a waiting list for the units.

Tonya Montgomery, Portfolio Manager with HPI, who works with HPI's senior housing properties, said she she's the impact of housing in residents' lives daily.

"It's amazing the difference having their own place makes," said Montgomery. "It shows on their faces every day."

With our aging population, Montgomery noted how important creating more housing options, including affordable housing, will be for communities moving ahead. "To know that someplace like this is out there and available, even for you, even for me one day, is so important," she said. "Affordable doesn't mean anything terrible. It's beautiful housing for those who don't make as much so we can all lead the lives we want to live.

"This is about dignity and respect," said Montgomery, "and those who are low-income don't always receive that."

**Critical proposed zoning changes move to Metro Council subcommittee**

The proposed fair and affordable housing changes to the Jefferson County Land Development Code received first reading at a meeting of the Metro Council ad hoc Land Development Code Committee on Monday, April 20
These changes were formulated by the Fair and Affordable Housing subcommittee of the Planning and Zoning review process, a committee created in part through the work of MHC. The proposed changes were approved by the Planning and Zoning review committee. The Metro Council ad hoc committee will review the entire proposal and can approve or deny any part of it. Any items approved will move them to the full Metro Council for final approval.

The next meeting of the subcommittee will be held in May and we will be sure to send out action alerts closer to the date.

In the meantime, be sure to contact members of the committee and your Metro Council member to let them know you support the proposed fair and affordable housing changes to our zoning code and more housing choice for our community.

Land Development Code Ad Hoc Committee Members with district: Peden - 23 (Chair), Ackerson (Vice Chair) - 26, Bryant Hamilton - 5, Magre - 10, and Stuckel - 17.

Call Metro Council and tell them you support the proposed fair and affordable housing changes to the Land Development Code TODAY: (502) 574-1100

**Don’t know your Metro Council representative? Call the number above and staff can direct you.**

For more on the proposed changes, see our previous newsletter stories, archived at our website: metropolitanhousing.org/resources/newsletters/ and our annual State of Metropolitan Housing Reports: http://metropolitanhousing.org/resources/mhc-reports/

PROPOSED SETTLEMENT IN LG&E RATE CASE
PROTECTS LOW- AND FIXED-INCOME RATEPAYERS,
ENCOURAGES ENERGY EFFICIENCY
by Tom FitzGerald, Director, Kentucky Resources Council

In November 2014, Louisville Gas and Electric and Kentucky Utilities filed cases before the state Public Service Commission, seeking to increase sharply the basic service charge that customers pay to have service at their home. LG&E electric customers would have paid an additional $87 per year (a 67% increase) and LG&E gas customers would have paid an additional $66 per year (a 40.7% increase) simply to be connected to the LG&E system. The increase in service charges would reduce the impact of energy efficiency investments and would adversely impact low- and fixed-income customers. Metropolitan Housing Coalition intervened in the case in order to oppose the increase in basic service charge, and to seek an increase in assistance to LG&Es most vulnerable customers.

In a unanimous settlement agreement submitted to the Commission for approval on April 21, 2015, LG&E agreed to no increase in the basic service charges, which will remain at $10.75 per month for electric and $13.50 per month for gas service. Additionally, LG&E shareholder contribution to low-income energy assistance will increase from $1 million each year to $1.15 million. Under the agreement the return on LG&E investments in environmental compliance expenditures will be reduced to 10%, so that LG&E customers will see savings on future cost recovery by LG&E. The Home Energy Assistance Program would also be made a permanent program, and the residential meter charge funding that program would remain at $.25 per meter per month.

Families & Housing: a personal story
by Donia Addison, MHC Graduate Student Intern

Housing instability affects millions of Americans everyday. In 2013, HUD estimated more than 12 million Americans were in need of affordable housing. Locally, there are more than 8,600 individuals experiencing homelessness (SMHR 2014). It is easy for the numbers to become overwhelming, hindering community members from acting on an issue that is a basic human right. I am sharing my journey of housing instability to shine a
When I started my graduate internship with Metropolitan Housing Coalition (MHC) last fall, I didn't know how this experience would impact me and that it would awaken an interest in the housing issues facing our community each day. Honestly, this time last year housing issues were not on my radar. It is amazing that when we do not face a housing need or crisis how quickly we can forget the countless others struggling with housing instability in our city. I am guilty of forgetting. My work with MHC has given me the gift of memory.

I grew up in deep poverty. My mother was a single mom with an eighth grade education and limited resources. She did the best she could for our family, often working two jobs, yet that was not enough for our family to escape housing instability and ultimately chronic homelessness for a span of ten years. We experienced every definition of homelessness. Two vivid memories stand out from this portion of my childhood.

The first experience I remember is living in our car. Living in our car was one of the hardest experiences I have endured in my life. Logistically it is a nightmare. I can recall being a small child, maybe six or seven years old. My sister and I slept in the back seat and my mother in the front. I suspect my mom didn't sleep most nights. Finding places to wash up was difficult and there wasn't access to a kitchen to prepare food. Eating out as a child sounds fun, except when it is your only option. We ate at inexpensive fast food restaurants or the local shelters. I remember being scared at night and experiencing a lot of anxiety during this time.

More vivid memories come from the times we were able to stay in a local shelter. My sister and I slept in a bunk bed together because I was too scared to sleep alone. Our belongings were stolen, including my favorite doll. Children yearn for safety and consistency and housing instability does not allow for either of these critical needs. During each of our stays in a shelter, it was hard to forge lasting meaningful friendships, have a consistent educational experience, and possess a sense of belonging to the community. Today, as an adult and social work graduate student, I often wonder how our experience could have been prevented or limited versus cycling in and out of homelessness.

I recently toured Volunteers of America’s Louisville Family House, one of or the only family shelter of its kind in Louisville. VOA does not separate families experiencing homelessness, but rather preserves the family unit. I was very impressed with the wrap around services provided to families experiencing homelessness. From a study room where children receive help with homework to individual and family counseling, VOA is providing critical services to families during their most vulnerable time. If my family had been able to access programs such as VOA we may not have cycled in and of homelessness as often as we did.

Although direct services are important and critical, equally important is the advocacy and policy work that MHC is doing daily. Let’s face it: if we don’t change the policies contributing to housing instability, we will never really fix the problem.

So how does my past inform my present? I would say it lead me to the field of social work and more specifically to MHC. I needed to be reminded of my past housing instability experiences to understand the issues our community faces today. We cannot allow families to get lost in the numbers of homelessness. We must put faces with the data. I am one of those faces.

The success rate for escaping deep poverty is very low. Although I worked hard to get where I am today and to eventually receive my Master in Social Work, I also realize a portion of my success is owed to luck and strategic decision making. I joined the Army Reserves to pay for college and my nine-year military career is now helping to pay for my graduate studies. While education is a pivotal component of the equation it is not the only one. We need organizations like Volunteers of America and Metropolitan Housing Coalition to tackle the epidemic of housing instability. We also need individuals and the community at large to support these organizations physically and monetarily in order for their critical work to continue. Housing instability takes a toll on individuals, families and the community as a whole. It is important for all of us to do our part to ensure our community has access to safe, affordable and stable housing.

Donia Addison is an MSW student at Spalding University and has interned with MHC this academic year.

**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.


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 the completed and signed form to Metropolitan Housing Coalition,
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.

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

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 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 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. 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
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.

Please visit our web site at www.metropolitanhousing.org to see our reports.

We are also on Facebook (https://www.facebook.com/mhclouisville) and Twitter (@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.