Greetings!

MHC's 2016 Annual Meeting Luncheon
Thursday, June 9th
5:15 pm - 7:15 pm
The Olmsted
3701 Frankfort Ave.
Louisville, KY 40206
Featuring Keynote Speaker, Emily Allen

MHC needs YOU!
Your membership advances safe, fair, and affordable housing for our community!

Join MHC or Renew Your Membership Today!
Each new member and every donation makes possible MHC’s critical work 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 Michael Kolodziej at michael@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

Senior Vice President, Foundation Programs & Vice President, Income Impact
at the AARP Foundation

Individual tickets $70
Table of 8 $700
For more information, contact michael@metropolitanhousing.org or call 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 Tuesday at Shelby Park Community Center 600 E. Oak St.
Affordable Housing Committee meets QUARTERLY 12pm, 3rd Wednesday, Upcoming: March 16
Education and Advocacy Committee meets QUARTERLY 3:30pm, 2nd TUE at New Directions Housing Corp., 1000 E. Liberty Upcoming: April

------------

The Legal Aid Society is offering free legal clinics

Foreclosure Clinic
Attorneys will be on hand to provide advice on loan modifications and alternatives to foreclosures
Every Tuesday at 11 am from April 26 - June 28 (Except Derby Week May 3)
Legal Aid Society Office 416 W Muhammad Ali Blvd
RSVP at 502 584-1254

***VOLUNTEERS NEEDED***
If you're willing to volunteer for the 2016 Annual Meeting, please email michael@metropolitanhousing.org

Volunteers needed for check-in, raffle ticket sales, and other tasks the day of the event.

Louisville Metro Housing Authority Pioneers Way to Allow Public Housing Residents to Build Positive Credit Scores.
Kudos to Louisville Metro Housing Authority!
by Cathy Hinko

The Louisville Metro Housing Authority (LMHA) has contracted with the Credit Builders Alliance (CBA), a national organization that completed a several year demonstration on how renters can build positive credit scores by paying rent on time. Currently, on-time rental payments are not counted towards building positive credit scores (nor are on-time payments of utilities). For many lower income people, this is the most regular payment they make.

The national demonstration was recently completed and some credit agencies have signed onto the program that allows rental payments to count towards a positive credit score. LMHA is one of only five housing authorities in the country to bring this optional program to their residents. Residents can build a positive score without assuming new debt, just by paying rent on time. LMHA will offer the optional program as well as coaching and education, to provide residents with a means to improve their credit profile.

MHC agrees with Tim Barry, the Executive Director of LMHA when he says "this is a life-changing opportunity for residents and a big step in becoming financially self-sufficient." The impact of good credit can range from lowering interest rates when you buy a car, to helping you get a job. Over half of jobs require a credit check as part of the hiring process.

For this kind of change to happen, many partners, including MHC, worked to get the program here. MHC discovered the demonstration and made contact with the CBA, but Tina Lentz of Louisville Metro Government formed a local committee that followed the final years of the demonstration. Then the Louisville Branch of the Federal Reserve Bank of St. Louis brought in the Credit Builders Alliance to do a presentation on this major change to

Tenants' Rights Clinic: What you should know about your landlord’s obligations and your rights
Attorneys will be on hand to answer questions about the eviction process, landlord obligations, and tenants’ rights
Every Thursday at 2 pm from April 28 - June 30 (Except Thursday, May 5)
Legal Aid Society Office
416 W Muhammad Ali Blvd
RSVP at 502 584-1254

Veterans Expungement Clinic
Attorneys will be on hand to discuss the expungement process & provide 1-on-1 expungement consultations. Attendees are encouraged to bring an unofficial copy of their criminal record that shows the April, 29 at 1:30 pm
American Legion Post 113
1251 Ring Rd.
Elizabethtown, KY 42701
RSVP at 502 584-1254

Small Business Lunch & Learn
An attorney will present on best practices for small businesses when negotiating contracts.
Wed, May 11 at 11:30 am
Women's Business Center
811 S. 2nd St.
RSVP - Call Women's Business Center 502-566-6076

Expungement Clinic
Attorneys will be on hand to discuss the expungement process & provide 1-on-1 expungement consultations. Attendees are encouraged to bring an unofficial copy of their criminal record that shows the disposition of each case.
A copy of the record may be obtained from Court Archives located in the Old Jail Building at 514 W. Liberty St.
Thursday May 12 at 1:00 pm
KIPDA Now Recording Transportation Planning Meetings by Ashley Davidson, KIPDA

When the Participation Plan for the Louisville/Jefferson County KY-IN Metropolitan Planning Organization was out for public review, KIPDA (Kentuckiana Regional Planning & Development Agency) received comments from the Metropolitan Housing Coalition about the accessibility of meeting locations. The Transportation Policy Committee (TPC) meetings are held at KIPDA, 11520 Commonwealth Drive, Louisville, KY 40299 on the fourth Thursday of each month. The Transportation Technical Coordinating Committee (TTCC) meetings are held on the second Wednesday of each month, and locations rotate throughout the KIPDA region.

In an effort to better engage the public in the transportation planning process, a TPC Logistics Working Group was established to explore means to do so. The Working Group meetings were attended by representatives from KIPDA staff, the Metropolitan Housing Coalition, HUD, TARC, Louisville Metro Public Works, KYTC, the City of Jeffersonville, the City of Jeffersontown, the City of St. Matthews, and Citizens for the Advancement of Regional Transportation (CART). The group had excellent recommendations and was a great platform for discussion.

In all, a series of three meetings were held. One of the suggestions

Thursday, June 9 at 1:00 pm
Louisville Free Public Library
Main Branch, 301 York St.
RSVP not required

Divorce Clinic
Clients will receive assistance from attorneys in filling out all of the necessary paperwork to file for a divorce.

Friday, May 13 at 9:30 am
& Friday, June 10 at 9:30 am
Legal Aid Society
416 W. Muhammad Ali Blvd.
RSVP at 502 584-1254

Ask an Attorney Clinic for Veterans
This is a legal clinic and Q&A session for veterans and their immediate family members. This clinic will offer qualified participants the opportunity to individually meet and ask questions of an attorney regarding various civil legal issues.

Saturday, May 14 at 11:00am
Active Heros
8701 Old Bardstown Rd. Ste B
RSVP not required, but encouraged to call Courtney Lutz at 502-614-3103

Small Claims Clinic
Clients are provided with the forms necessary to file a claim, and an attorney will review completed claims.

Wednesday, May 18 at 1 pm
& Wednesday, June 15 at 1pm
Legal Aid Society
416 W. Muhammad Ali Blvd.
RSVP at 502 584-1254

Debt Collection Defense Clinic
Presenter will talk about what one can do if he or she is contacted or sued by a debt collector. The presentation will also cover the Fair Debt
from the TPC Logistics Working Group was that Transportation Policy Committee meetings held at KIPDA should be video recorded and broadcast for the public to watch at a time convenient to them. This method is used around the country for school boards, government agencies and businesses to foster transparency and inclusion in the business conducted at their meetings.

One very significant reason for the video recording is that it can be difficult to ascertain the tone and context of what is said in a meeting by simply reading the minutes alone. Seeing and hearing the comments made at the meeting allows citizens to become more aware of the way meetings are carried out. As a result of the Working Group’s suggestion, KIPDA has installed equipment in their main conference room for video and audio recording. In February, the first TPC meeting was recorded and posted on the KIPDA website. Since then, additional TPC and TTCC meetings have been, and will continue to be, posted to the KIPDA Transportation YouTube channel.

Agenda items for the recorded meetings thus far have included (among others): updates to the Transportation Improvement Program (TIP), Metropolitan Transportation Plan (MTP), bicycle and pedestrian projects, and the United States Department of Transportation’s recently enacted long-term transportation legislation, Fixing America’s Surface Transportation Act (FAST Act).

In addition, KIPDA is now using an online engagement tool, Community Remarks. This tool allows someone to see the location of projects being proposed from a street level view or from satellite imagery. Each project is described and can be commented on individually. KIPDA utilized Community Remarks for recently adopted amendments to the TIP and MTP, and are excited about getting even more input from the public in the future. The Community Remarks webpage can be viewed here: http://www.communityremarks.com/KIPDA

---

**Entrepreneur Fair Hosted by Louisville Free Public Library**

Local organizations that assist first-time and up-and-running entrepreneurs will be on-hand to answer questions and explain their services. The Fair will also include workshops on using the Library’s business research tools, how to advertise, and more.

**Saturday, June 11**

11:00 am - 2:00 pm
Louisville Free Public Library
Main Library, 201 York St., Auditorium
No RSVP required

**Discharge Upgrade Clinic for Veterans**

This clinic is for veterans who are interested in trying to amend the nature of the discharge received from military service.

American Legion: Highland Post 201
2919 Bardstown Rd.
RSVP not required, but encouraged to call Courtney Lutz at 502-614-3103

**Volunteers of America Mid-State's Real³ Journey**

A Real³ Journey is a one hour program and engaging tour that highlights the services Volunteers of America Mid-States provides to families in our community challenged by homelessness and addiction. The Journey is specially designed to share how we help real people facing real
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

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
The Aging in Place Community Forum at Metro United Way on Tuesday, April 12th was a successful beginning to an important conversation. First off, MHC thanks AARP of Kentucky, Elder Serve, KIPDA, and Louisville Metro's Advanced Planning department for providing panelists with great expertise for this Fair Housing month event. We'd also like to thank Metro United Way for hosting the event and Art Crosby, Executive Director of the Lexington Fair Housing Council for thinking of the topic.

While preparing for the event, we came across interesting research on Aging in Place. Make Room USA, a national nonprofit based out of Washington D.C., reported that, of metro areas in the United States, between 2005-2014, the Louisville Metro saw biggest increase in people ages 65+ facing severe rent burden (half of their income going to rent and utilities). The 2014 American Community Survey 1-year estimate shows that 14.5% of Louisville's population is 65+. More strikingly, when looking at the big picture, 41.4% of Louisville's population is 45+.

But why focus on people twenty years away from 65? For one, the data shows that left unsolved, this problem will not go away as this is not just a baby boomer problem. Secondly, as we wrote in March's newsletter, Louisville's current 20 year plan Cornerstone 2020 is expiring. The Louisville community has the chance to set a vision for Louisville in 20 years (hence 45+) and set new goals that bring Louisville forward with a new Comprehensive Plan.

At the Aging in Place event, we gave a call to action that if we, as a community, want to make an impact on this issue of aging in place and severe rent burden, then we must provide input for the 20 year Comprehensive Plan. MHC is committed to providing opportunities for your input, and we will work with Metro Government to ensure that you get ample opportunities. However, this requires community participation through personal engagement and by engaging your groups.

At the community forum, panelists discussed how their organizations work to help people prepare for retirement, make their homes safer as they age, and other resources they provide. Representatives of KIPDA raised the additional issues faced by the surrounding counties in the Louisville MSA of isolation and transportation.

Although age is not currently a protected class in housing, MHC reports show 39% of people ages 65+ have a disability in Jefferson County.
County compared to 13% of people ages 18-64. Additionally, for Louisvillians 85+, women outnumber men 2 to 1. These two categories are protected classes which makes this a fair housing issue. Therefore, aging in place is a fair, safe, and affordable housing issue affecting Louisville. Luckily, with a new Comprehensive Plan on the horizon, we can address the issue head on before it gets worse so it is imperative that we all give our input on how we want to see Louisville’s built environment in 20 years.

**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/](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**
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.