Greetings!

**Two Forums to Highlight the Way We View Fair Housing Cases**

by Cathy Hinko

**Background**

This past June, the United States Supreme Court case *Texas Department of Housing and Community Affairs, et al. v. Inclusive Communities Project, Inc., et al.*, confirmed the methods for proving disparate-impact fair housing cases. The case relied on statistical evidence to establish that there was a negative disparate-impact on a protected class. Having a dispositive ruling that proving intent is not a required element of a disparate-impact case opens a new era in fair housing. Moving past assigning blame to focus on impact, gives a new lens to fair housing cases.

Within the Court's opinion are several important points that make Louisville vulnerable to a disparate-impact claim in fair housing: 1) geography matters, 2) where low-income people live can be entwined with racial segregation through statistics, 3) a case can be made without having to prove intent, only impact and causation, and 4) we can look at whether there are other, less discriminatory ways to carry out the activity. Reading this case reaffirms that Louisville is taking the right course of action but that more must be done.

In a second landmark affirmation on the importance of fair housing, this past summer, the Department of Housing and Urban Development (HUD), released its final regulation on "Affirmatively
Furthering Fair Housing" (AFFH) and the requirements of jurisdictions to take pro-active steps to "replace segregated living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights fair housing laws." This new regulation mandates that many systems (like transportation, air pollution, public works) be considered together to see if they further fair housing or prevent opportunities.

Community Forums
The University of Louisville's Anne Braden Institute for Social Justice Research began organizing an on-campus forum when MHC asked if we could collaborate and add an off-campus forum. So now you have two opportunities to hear about the Supreme Court case, the HUD ruling, and their impact on Louisville. This is still a beginning phase of assessing how Louisville is exposed to fair housing claims by protected classes. Protected classes under the fair housing laws governing Louisville are: race, color, gender, familial status, having a disability, religion, ethnic origin, gender identity and sexual orientation; the latter two are not federally protected classes.

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: December 16
Education and Advocacy Committee meets QUARTERLY 3:30pm, 2nd TUE at New Directions Housing Corp., 1000 E. Liberty Upcoming: November 10

Project Warm FREE Energy Management Workshop (2 dates) Learn what you can do to make your house or apartment more energy efficient and take home a weatherization kit.
Thursday, November 12 1:00-2:30pm South Central Neighborhood Place 4255 Hazelwood Ave 40215 Register at 502-485-7135
Saturday, December 5 10:30am-12:00pm Byck Elementary School 2200 W Muhammad Ali Blvd
A Call to Action

We want to get YOU involved with looking at any policy through a fair housing lens. We will give an overview of the law and then see how Louisville stacks up. You will get enough information to start seeing through a fair housing lens. For example, how do we spend federal transportation dollars? Do those projects promote fair housing? What about insurance rates- do they promote fair housing?

Another way you can get involved is to participate in the newly launched process to update a legally mandated planning document called the Comprehensive Plan. This is the plan for what the built environment should be like in 20 years. It can include sustainability, fair housing, affordable housing, environments safe for residential use, public transit and more. While it can include these components, our old, regressive Comprehensive Plan (called Cornerstone 2020 and which is expiring), deliberately did NOT include those elements. So, what we have today,
segregation of protected classes and stratification by income, isolation due to limited public transit, and poor environments where low-income people live, are EXACTLY what we planned to have. Congratulations, Louisville, on fulfilling our dystopian vision!

Get involved with the update of the Comprehensive Plan. Do not wait to be invited, invite yourself and actively help Louisville become a better, more equitable city for all!

The Fed to Host Experts on How Renters Can Build Positive Credit by Cathy Hinko

The Credit Builders Alliance (CBA), a national organization, recently completed a pilot study with major credit score agencies regarding renting and credit scores. The CBA wanted to find a way where a positive rental payment history can help individuals build a positive credit score while also working out a way to keep late payments from negatively affecting one's credit score.

Credit scores are now used lots of ways that were not its original intent, such as getting a job. Many renters currently have no way of building a positive credit score because they avoid credit cards. In fact the Consumer Financial Protection Bureau (CFPB) recently released a report stating 45% of low-income renters are "credit invisible". So CBA tackled this issue of how building a positive credit score by paying rent. The property owner must willingly and actively participate, but there are benefits to the owner of having this reporting.

The Louisville Branch of the Federal Reserve Bank of St. Louis will be hosting the CBA on Thursday, October 22 as they facilitate a presentation on the issue. The CBA will discuss their experience with the pilot and share information on how an owner of rental property can participate in this new initiative. The event is free; however, registration is required by Monday, Oct. 19, as space is limited. Continental breakfast and lunch will be provided.

Here are some of the topics that will be covered:

**Rent Reporting for Credit Building**

- The need for credit building opportunities in low income communities
- Defining Credit Building, Rent Reporting, and the Rent Reporting for Credit Building opportunity

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Awards will be given to the marriage equality plaintiffs and attorneys, Central Kentucky ACLU-KY leader Don Sands and more.

Order your event tickets or get sponsorship information at [www.aclu-ky.org](http://www.aclu-ky.org).

Concert to to Benefit HHCK & Coalition for the Homeless Featuring Legendary Jazz Guitarist Bill Frissell Thursday, November 19th 7:30 p.m.
Clifton Center, Eifler Theater

All proceeds from this special Give-a-Jam event will go to the Coalition for the Homeless and the Homeless & Housing Coalition of Kentucky to support their work to provide permanent housing for the homeless in Louisville.

Order tickets [here](http://www.aclu-ky.org).
CBA's Power of Rent Reporting Pilot Results

- Pilot Summary and Results
  - Resident profile changes
  - Promising practices for resident engagement
  - Changes in on-time rent payment
- Rent Reporting value proposition for renters and housing providers
- Q&A

How Rent Reporting for Credit Building Works

- How a property manager becomes a rental data furnisher to the credit bureaus
- CBA's Rent Reporting for Credit Building 101 Guide
- Characteristics of organizations well suited to implement a Rent Reporting for Credit Building Initiative
- Q&A

Moving from Interest to Action

- Breakout sessions to discuss insights from today's conversation
  - Relating it back to the convening's objectives, what can we do in Louisville as a community?
  - What can/would your organization do individually to support Rent Reporting for Credit Building either directly or indirectly?
  - How can we leverage RRCB to make decisions about investment, program, & policy design now and in the future?
- Define actions to take in Louisville post convening

For more information, please contact Lisa Locke at 502-568-9292 or email lisa.locke@stls.frb.org.

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

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.