Greetings!

Mark your calendars! SMHR to be released Tuesday, December 12th by Michael Kolodziej

What: Official release of 2017 SMHR
When: Tuesday, December 12th, 12:00 pm - 1:00 p.m.
Where: Metro United Way, 334. E. Broadway

MHC has been hard at work with University of Louisville's Center for Environmental Policy and Management (CEPM) and the school of Urban and Public Affairs working on the 2017 State of Metropolitan Housing Report. This year the report will focus on Affordable Rental Housing in the Louisville region and will look at the benefits, barriers, policies and programs affecting affordable housing. Click the image below for a flyer. No RSVP is required. If you have any questions or would like to sponsor the release and/or report please contact Michael michael@metropolitanhousing.org or 502.584.6858

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
MHC has its own YouTube Channel!

by Michael Kolodziej

MHC has created a YouTube channel to share our Public Service Announcement videos done with teen volunteers (as discussed in previous newsletters). To look at all of the videos visit: www.youtube.com/channel/UC2x0Oey9pUuqYGiyQyppRlw/videos

Click the video below to watch one of the PSA's!
Free fair housing training!

FREE 90 minute Fair Housing Training for members of HOA and Condo Association

Training led by Lexington Fair Housing Council, a U.S. Department of Housing & Development certified fair housing expert.

Thursday, October 26th
5:30 p.m. – 7:00 p.m.
Jewish Family & Career Services
2821 Klempner Way Louisville, KY 40205
(located near Bowman's Field on corner of Cannons Ln and Dutchmans Ln)

Are you a member of the Condominium Association or Home Owners Association? Chances are you are a volunteer.

Come to this free training to learn about issues that affect your association’s by-laws and practices. Make sure that you do not inadvertently violate any fair housing laws.

Questions? Please contact MHC at 502.584.6858 or michael@metropolitanhousing.org. Training is open to everyone not just members of HOA and Condo Association

Legal Aid is offering free legal clinics

Expungement Self-Help Clinic
Clients are given advice and help with filing the forms necessary to expunge criminal convictions. Attorneys will be on hand to review completed expungement forms.

Tuesday, Oct 24 at 9:30 am
Tuesday, Nov 21 at 9:30 am
Tuesday, Dec 19 at 9:30 am
Legal Aid Office
416 W. Muhammad Ali Blvd
Reservations are required. Call 502.584.1254
$40 fee to obtain official Kentucky State Police Record

Foreclosure Clinic
Attorneys will be on hand to provide advice on loan modifications and alternatives to foreclosure.

Tuesday, Oct 24 at 12 pm
Tuesday, Oct 31 at 12 pm
Tuesday, Nov 7 at 12 pm

5th Annual ABI Research Meets Activism Breakfast
A companion event to the ABI annual lecture, this year’s Research Meets Activism Breakfast centers around the theme Women’s Housing Activism, based on Rhonda Williams’s book The Politics of Public Housing. Cassia Herron will moderate a discussion with panelists Lauren Heberle (UofL Center for Environmental Policy and Management), Martina Kunnecke (Neighborhood Planning and Preservation Kentuckiana), and one more panelist TBA, as they discuss research and activism around this topic. Rhonda Williams will offer brief comments followed by a Q&A session.

Thursday, Nov 9
9:00 am
Manhattan on Broadway
716 E. Broadway
The breakfast is free & open to the public but preregistration is required here.

HPI - Property Tax Assistance Loan Program

MHC PSA - Racial Discrimination Scenario
Homeowners we can help you with your property taxes!

The Housing Partnership, Inc., a local non-profit organization has recently acquired special funding to assist homeowners in Louisville, Kentucky pay their property tax bill.

The program is called The Property Tax Assistance Loan Program is in its pilot stage and will start accepting applications on November 1, 2017. The assistance will come in the form of a short term low fixed interest loan to the homeowner(s) who don't have an escrow account.

Many homeowners are not able to pay the lump sum property tax annually. In Jefferson County most property tax bills are $1,000 or less, annually. HPI hopes to assist at least fifty households this year. So, what are some of the program guidelines, you may ask?

· The Home Owner must demonstrate need for assistance.
· Past due taxes must not exceed $2,500 for the property.
· Property must be owner occupied. (No investment properties)
· Total Liens on property can't exceed $200,000
· Maximum of (2) two liens per an owner occupied property.
· Provide completed application and all required supporting documents
· Homeowner's liquid assets (savings and/or checking account) can't exceed $5,000.
· Participant must agree one session with an HPI Housing Counselor

*Funds are subject to approval, and are limited.
* Small one time origination fee, plus 6% rate per loan.
* Loan is subject to underwriting rules and restrictions.

For more information, contact the Housing Partnership, Inc. at 502.585.5451.

**Vacant & Public Property Administration announces new sales programs**

The Louisville Metro Vacant & Public Property Administration (VPPA) has announced three new programs designed to more rapidly move vacant properties back into productive use.

The three new programs are:

**Last Look**

· This new program is for buyers to purchase a structure that is a
candidate for demolition. Buyers will have 60 days to show interest in purchasing the property and save it from demolition.

- **Save the Structure**: In the first 30 days of this 60 day window, the buyer can purchase the property if they can prove they have funds to pay for exterior renovation and structural repairs (see property list for minimum proof of funds required). The property will be deed restricted with renovation deadlines of 6 months for exterior and 18 months for interior. This will be available during all 60 days that it is a part of the Last Look program.

- **Demo for deed**: In the second 30 days of the 60 day window, if the buyer shows proof they can pay for demolition, they can purchase the property then demolish the property and do not have to show VPPA a plan for the site. Future plans will still need approval by the Offices of Planning & Design and Construction Review.

  Click here for a list of available properties

**Cut It Keep It**

- For property owners on the same block as the Landbank Authority-owned vacant lot
- Cost: $500
- Lot size: up to 5,000 square feet
- Buyer must maintain the lot and pay property taxes on it for three years before selling the lot. If buyer develops the lot prior to three years, then restriction to sell is released.

  Click here for a list of vacant lots

**Flex Rate Policy for Garden/New Construction Projects**

- For buyers who want to purchase a Landbank Authority-owned lot and have detailed plan to develop that lot.
- If a buyer DOES NOT have proof of funds and the lot is LESS THAN 5,000 square feet, they may purchase the lot at $0.80 cents per square foot or assessed land value according to the Jefferson County Property Valuation Administrator (whichever is greater).
- If a buyer DOES NOT have proof of funds and the lot is MORE THAN 5,000 square feet, they may purchase the lot for appraised value or assessed land value according to the Jefferson County Property Valuation Administrator (whichever is greater).
- Buyer must provide detailed plans and an itemized budget for the project.

You can also visit the VPPA website for more information at https://louisvilleky.gov/government/vacant-public-property-
Brandeis School of Law: Buchanan vs Warley Centennial Symposium

On November 5, 1917, the U.S. Supreme Court struck down Louisville’s race based zoning ordinance in a landmark case, Buchanan v. Warley.

University of Louisville’s Brandeis School of Law will mark the centennial of this decision with a national symposium on Racial Justice in Zoning: 100 years after Buchanan.

It will feature presentations from eight nationally renowned scholars, four from the University of Louisville and four from other universities, as well as a presentation on redlining in Louisville.

Sponsored by the Brandeis School of Law, with support from the Caudill-Little Speakers Fund, and co-sponsored by the Anne Braden Institute for Social Justice Research at the University of Louisville.

The symposium begins at 8:30 a.m. and ends at 2:30 p.m., and will be held in Room 275 at the Brandeis School of Law, 2301 S. Third St. The symposium is free and open to the public, and includes a free light continental breakfast at approximately 8:30 a.m., and a free lunch at approximately 1:00 p.m., both on a first-come, first-served basis.

There is no need to confirm your attendance; just come and enjoy. If you have questions or need accommodation for a disability, please contact Tracie Cole at tracie.cole@louisville.edu.

Parking: All attendees will be responsible for finding and paying for their own parking. Visitor parking passes are available for purchase through the UofL Parking website (you will be required to set up an account). The Speed Museum (not the University) operates a parking garage next to the Speed Museum on Third Street, which charges by the hour.

Sponsored by the Brandeis School of Law, with support from the Caudill-Little Speakers Fund, and co-sponsored by the Anne Braden Institute for Social Justice Research at the University of Louisville.

For an agenda and information on the speakers, please click here.
Have a Kroger card in your wallet or keychain? Then you're almost ready to help support MHC!

*If you don't yet have a Kroger Plus card, just ask a cashier for one.*

**Here's how to get started or re-enroll:**

For those who DO have a Kroger Plus card, go to www.kroger.com

If you already HAVE a Kroger.com account:
1) At the top of the main webpage, find & click on "Community" on the top right of the screen, just below the "Sign In" box.

2) On 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".

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 the "Register" button at the top right of Kroger.com. Simply follow the instructions on the website to set up your account & then follow the above instructions.

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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.

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Community Showcase

Emceed by Louisville Metro District 4 Councilwoman Barbara Sexton Smith, the 2017 Neighborhood Summit will include a variety of educational mobile workshops in the Portland and Russell neighborhoods, a vendor and information fair, and inspiring general session keynote speakers - all with the purpose to teach new skills, develop new connections, and to energize the work of building a stronger community one neighborhood leader and one community effort at a time.

The 2017 Summit Awards Luncheon, which will also take place at the Summit, provides an opportunity to celebrate the great work happening at neighborhood level across the region.

**Saturday, October 28**

8:30 am - 2:45 pm

Kentucky Center for African American Heritage
1701 W Muhammad Ali Blvd

Early registration tickets on sale now for only $15. Visit [here](#).

For more information about the Summit visit [here](#).