



Greetings!

SAVE THE DATE!

MHC's 2015 Annual Meeting Luncheon

Thursday, May 21st, 2015
12PM

featuring **Keynote Speaker**
James B. Bullard, President of the
Federal Reserve Bank of St. Louis

Additional information coming soon!
For information about sponsorships, contact
dana@metropolitanhousing.org

Moved in 2014?

Changes at your organization?
Be sure to update your information
with MHC in 2015!

Contact MHC and we'll update your information in
our files and make sure you receive MHC mailings &
emails.

Just call MHC at (502) 584-6858 or email your
information to dana@metropolitanhousing.org

Wellspring provides critical housing with help from MHC

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 the communities of metro Louisville and southern Indiana. This year, we'll be profiling some of the housing created with funds from the pool and the lives changed as a result.

Lee writes poems about seeking peace and tranquility.

"It takes a great deal of time and effort to manufacture a life that was so upside down," he said, sitting at his writing desk, beside the large living room window of his apartment.

Lee's own peace and tranquility has come, in part, from stable housing.

"Here, it's not so upside down," he said.

Lee is a resident of a small apartment complex owned by Wellspring, a Louisville nonprofit organization that promotes the recovery of persons with mental illness by developing quality housing and providing rehabilitation services. The organization has over 200



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.

Bank on Louisville Events

- Start Fresh! workshop: **Thursday, February 12, 10am-12pm**, at Bridges of Hope Neighborhood Place, 1411 Algonquin Parkway.
- Rebuilding Credit workshop: **Wed. Feb. 18, 5:30-6:30pm** at Farnsley Middle School, 3400 Lees Lane.
- Start Fresh! workshop **Thursday, February 19, 10:00am-12:00pm**, at Urban Government Center, 810 Barret Ave.

To register for any of these workshops, call Bank On Louisville at 574.5156.

February 12th, 5-7:30 p.m. 2015 New Kentuckians Tour:
An Undocumented Kentuckian Shares His Story -
University of Louisville Chao Auditorium
For more information, contact the ACLU of Kentucky at (502) 581-1181.

February 14th, 1pm - 4pm Preservation Louisville Workshop, part of their Hands On History series, "Planning a Project in a Historic District". Event will be led by Cynthia Johnson and Gary Kleier. Location: The Brennan House 631 S. Fifth Street

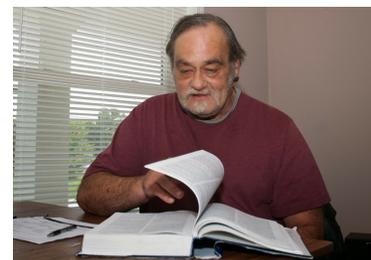
providing rehabilitation services. The organization has over 200 tenants currently living throughout the area in permanent supportive housing, according to Executive Director Kathy Dobbins.

Lee

Louisville, KY 40202

Sign up now at www.preservationlouisville.com and for any questions please call 502-540-5146.

Lee's Bashford Manor-area apartment building is one of two Wellspring properties developed with help from MHC's loan pool for nonprofit affordable housing developers.



Lee working on his poetry at home.

The funds originated with a loan to MHC from Kentucky Housing Corporation. Thanks to flexibility in how the funds could be used, MHC decided to utilize the funds to support nonprofit developers creating housing units affordable to people at or below 60% of area median income. MHC has administered the loan pool for over fifteen years, with the help of a volunteer board of "gate keepers," who review all applications. The units created can be for sale or rent and attention is also given to the energy efficiency of the housing being

created with the funds. The loans are small and typically used to fill gaps in funding from larger sources, some of which cannot even be drawn down until after a project is completed. The loan pool is another way MHC is working to create the safe, affordable housing the communities of metro Louisville and southern Indiana need.

While MHC was not a primary funder of either project in terms of the amount of money lent, the MHC loan pool provides critical funding for such complex projects and is seemingly unique.

"The funds from MHC shored up the operating budget and got us moving until we could draw down those other funds," said Dobbins.

"The loan pool serves a specific purpose and one I don't think any other city has," said MHC Executive Director Cathy Hinko.

"We are very grateful to have a working relationship with MHC that enabled us to advance on what we see as addressing a critical need for our community," said Dobbins.

"Housing for the mentally ill is also housing for people living below the poverty line," said Dobbins. "These projects opened doors and helped give people a home that they wouldn't otherwise have."

The Briggs apartment complex, near Bashford Manor, includes eight, single-occupancy units in a modest two-story structure. The Tonini Apartments, named for the original business that occupied the building in the mid-19th century, has 12 single-occupancy units in a carefully and beautifully restored historic structure. The Tonini restoration and renovation project has received awards from Preservation Louisville and the Louisville Historic League. Tenants of these two complexes receive case management and counseling services on site from Wellspring, Seven Counties Services, and other organizations.

"This is the most humane way to treat people with persistent mental illness," said Susanne Binford, with Seven Counties Services, who until recently, worked on-site with residents of the Briggs apartments.

"All our residents are people who other people said couldn't make it on their own," she said; noting that in two years not one of the residents at Briggs had required hospitalization.

For every individual, there is a unique story.

Sarah, in her mid-30s, struggled with mental illness after the death of her daughter.

"I was married 14 years, but when my daughter died, I didn't know how to handle it," she said. Sarah transferred to the Tonini Apartments from another Wellspring program. "They helped me get on my feet, get stable, understand things better."

Russell has lived at Tonini for nearly two years. He has lived with mental illness for many years, battling substance abuse at times.



Monday, February 16th -

Dinner at 5:30 pm, program at 6:00 pm - League of Women Voters' Dinner and Democracy Meeting

Topic: "Increasing the Minimum Wage: Whose Reality Is It?" speakers will include a representative from the Kentucky Center for Economic Policy, and other invited guests. Public is welcome. Location: Lang House, 115 S. Ewing.

Tuesday, February 17 at 7:00 p.m. Greater Louisville Sierra Club presents Attica

Scott discussing "Environmental Justice + Public Health". Program will focus on environmental justice in Louisville and how the movement for environmental justice is a public health priority. Location: Clifton Center. Free and open to the public.

Sunday, March 1, 6:00 pm

Preservation Louisville's Downton Abbey Finale Viewing Party

Join us in a beautiful Victorian home built in 1868 for a silent auction, costume contest, beverages and hors d'ouerves before the finale viewing. The Brennan House 631 S. Fifth Street. Louisville, KY 40202. Registration and more information can be found on our website www.preservationlouisville.com.

March 10th 5-6:30 p.m.

History of ACLU of KY's Work on LGBT Rights
University of Louisville Chao Auditorium

For more information, contact the ACLU of Kentucky at (502) 581-1181.

April 7, 2015-

Homeless and Housing Coalition of Kentucky Annual Meeting, Lexington Convention Center, 3:30-5:30PM. More information: Call (502) 223-1834

April 8-9, 2015 - KHC-HHCK 2015 Kentucky Affordable Housing Conference. "Housing Kentucky Families: New Vision, New Strategies," Hyatt Regency and Lexington Convention Center. Sponsorship and lodging information at <http://kyhousing.org/Conference/2015KAHC/Pages/default.aspx>

mental illness for many years, battling substance abuse at times, struggles which make acquiring long-term, stable housing difficult.



Russell

Some other tenants of Wellspring programs live on their own at "scattered sites," apartments not part of a full complex owned by the organization. At Tonini and Briggs, everyone is living with persistent mental illness.



Sarah

Sarah and Russell both noted the benefits of living among other people with persistent mental illness.

"We don't really always understand things like other people," said Sarah.

"There are some things that happen because people have mental illness," said Russell, "and you have to cut people slack. They understand that."

Dobbins and Binford both noted that people often forget the humanity of those living with severe and persistent mental illness.

Binford said that despite the often negative portrayals of those with mental illness in the media, "our folks are more likely to be victims of crimes than perpetrators."

"Mental illness shouldn't be the only thing that defines a person," said Dobbins.

All three tenants said finally having their own home had made a difference in their lives.

"I'm 60 years old," said Russell, "and this is a nice place. I hate moving. Where else am I going to get an apartment this nice that I can afford?"

"Getting this apartment made my life better," said Sarah. "When I got here, I gave the landlord a big hug and a kiss. I was just so grateful. I wish everybody could have something like this. Everybody needs a home."



Russell's living room at Tonini.

For Sarah, the stability of her new home at Tonini also impacts the lives of her surviving children, both now teenagers and living with their father.



Russell in his kitchen.

"I'm just so glad I got a place where they can come visit me," she said. "That means a lot, instead of living on the streets or in a shelter. And it's so hard for people in the shelters to get their own place because there aren't enough programs or money to do it."

Home means something different to each of us, but we often forget the importance of the stable foundation for a full life that a home provides.



Sarah in her new living room at Tonini.

"Home to me means being able to close your door and escape the outside world," said Lee. "I'm able to focus here."

He turned back to his papers and then paused.

"I want to be a simple man and live like my peers with stability," Lee said. "I feel blessed here."

When you support MHC with your membership donation, you support our loan pool and our other programs to advance affordable housing and help end housing segregation in metro Louisville and southern Indiana. Become a member or renew your membership today at www.metropolitanhousing.org.





Eat at Mark's Feed Store (1514 Bardstown Rd.) on Thursday, March 12th to support MHC!

Present this voucher when you order and
15% of your purchase will be donated to MHC.
Great food for a great cause!

Please enter order total here

\$.



Bring this voucher when you visit
(Dine In & Carry Out) the Mark's®
located at 1514 Bardstown Road
and **15%** of your purchase
(excluding taxes) will benefit:

Metropolitan Housing Coalition

Group

Thursday March 12th, 2015

Valid on

One coupon per check, per visit at participating Mark's® restaurants only. Cannot be combined with any other offer.

PRESENT VOUCHER AT TIME OF ORDER

Download this voucher, print it,
and bring it with you to Mark's on March 12!

For more information, contact
dana@metropolitanhousing.org

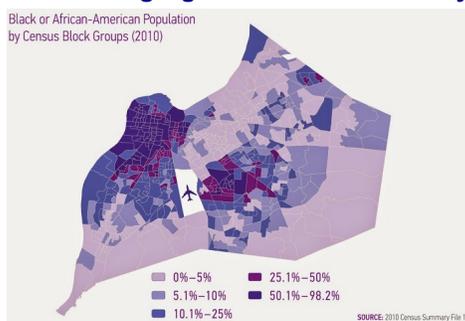


Critical proposed zoning changes & YOU

intense segregation of African Americans in Louisville. Federal Fair Housing law specifies race, sex, color, religion, national origin, familial status and/or having a disability as being characteristics protected against discrimination in housing. In Louisville, the law was expanded to include gender identity and sexual orientation. Despite these laws, not only does intense racial segregation continue, but other protected classes, such as female headed households with children, are also segregated in our community.

These classes have received their legal protections due to hundreds of years of legal discrimination. Unfortunately, these laws and practices of discrimination continue. And because discrimination continues, it is not a surprise that people in protected classes are disproportionately represented in lower economic strata.

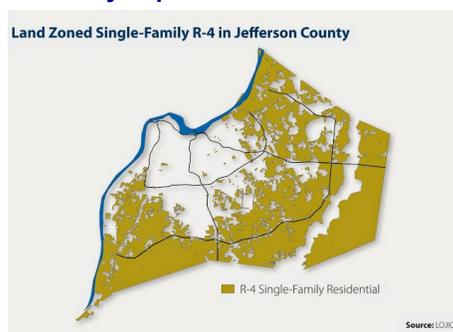
In 2014, the Louisville Metro Human Relations Commission published "Home For Us All: A 20-Year Action Plan For Fair Housing", a history of segregation in Louisville and an action plan to end it. The continuation of segregation in Louisville is partially the result of the lingering intentions of policies that were enacted long ago. Long after the initial intent of such policies has been forgotten, we still get the intended outcomes of those policies as a legacy. Zoning laws dictate more in our lives than we think and are a critical component of Metro Louisville's plan to end segregation. Zoning changes are a critical component of Louisville's action plan to end segregation in our community.



Fifty years after the Fair Housing laws were passed, this legacy is holding many people back from having true housing choice, from being able to freely decide

where they wish to live in our community. The Land Development Code (LDC), or zoning, is a set of laws that, among other things, dictate where, by law; we allow types of people to live. While the LDC does not refer to people by race, gender or ability, prohibitions included in the LDC when it was written many decades ago prevent production of housing affordable to low-wage workers and people on fixed incomes, such as seniors and those with disabilities, and they have a disproportionate impact on people in fair housing protected classes.

Techniques to promote housing affordability include allowing multi-family housing and smaller lot sizes in areas where they are currently barred by law. When one single family home on a lot over 6,000 square feet is the only permitted housing type on over two-thirds of the residential land in Jefferson County, it is obvious that zoning has an exclusionary impact.



However, our zoning code is currently under review, a rare opportunity. A set of recommended changes to the LDC that would permit easing restrictions and offer incentives for housing to serve people of mixed incomes was created by a committee of developers, planners, and community members and approved by the Louisville Metro Planning Commission. The changes and proposals from the

the Louisville Metro Planning Commission. The changes, and proposals from the many other subject-specific LDC review subcommittees, will soon go to an Ad Hoc Subject Specific Code Committee of the Louisville Metro Council. Whatever the committee approves will go to the full Metro Council for final approval.

Here is a brief description of the recommended changes to the LDC. More information on the proposed changes is available from MHC:

- There are three major initiatives, the Alternative Development Incentive (ADI), the Mixed Residential Development Incentive (MRDI) and the Affordable Housing Density Bonus.
- The ADI applies to single-family construction and would allow the developer some flexibility in lot design and size to reach current density maximum for areas zoned R-5 or R-4 if the development is in an area lacking housing at price points affordable to those at 80% of median income. R-4 and R-5 zoning classifications legally require land to only be used for residential purposes with only single family homes to be built on lots that must be 9,000 square feet and 6,000 square feet, respectively.
- The MRDI would provide incentives for residential developments that include both single-family and multi-family housing with a sound mix of price points (purchase prices and rents) in R-4 and R-5 zoning districts. The MRDI permits the maximum density in a MRDI development to be above the standard maximum density up to 25%. As an example, the maximum standard density per acre in R-4 is 4.84, so the maximum density if full points were achieved would be 6.05 per acre.
- The Affordable Housing Density Bonus would allow a density bonus for developments that provide a certain percentage of affordable units using the indexes referenced throughout the recommendations. This can be used in any zoning district, but only the type of housing currently permitted in that zoning district can be built.

YOU can take action NOW to help end housing segregation and increase affordable housing and housing choices for our community:

- Call the members of the Metro Council Ad Hoc Committee on Zoning that will soon review the proposed changes:

Council Member James Peden (R-23) 502-574-1123
Council Member Madonna Flood (D-24) 502-574-1124
Council Member Brent Ackerson (D-26) 502-574-1126
Council Member Glen Stuckel (R-17) 502-574-1117

- Also call *YOUR* Metro Councilmember at 502-574-1100 and tell them to support the proposed fair and affordable housing changes to the LDC. Not sure who represents you on the Metro Council? Call the same number to find out or go to <http://louisvilleky.gov/government/metro-council>.

MHC newsletter changes for 2015

MHC will continue to send out a monthly e-newsletter, but we are switching from a monthly printed newsletter to a quarterly publication. That change should allow us to create a richer, more engaging document for our members and the community.

For more information or to request a copy, contact dana@metropolitanhousing.org

MHC to intervene with state regulators on proposed LG&E rate changes



LG&E wants to change the way you're charged for your electricity and natural gas utilities and those changes would impact people on low or fixed incomes and could discourage energy efficiency and lower usage.

LG&E wants to raise the rate they charge people for simply having gas and electricity meters at their residence while lowering the rate for electricity and partially lower the rate for natural gas.

Their proposal calls for a 67% increase in the fixed meter rate for electricity meters, from \$10.75 each month to \$18 each month, and a 40.7% increase in the fixed meter rate for gas meters, from \$13.50 each month to \$19 each month. Currently, you pay \$24.25 just for having the meters at your residence. If the changes are approved by the state, you will be paying \$37 a month, again, just for having electricity and gas meters at your residence. You would not have any control over this cost, as you would with your costs based on your utility usage.

LG&E also proposed a 5.68% reduction in electric rates for residential users and a 19.7% decrease in the distribution cost component for gas. These changes would mean that energy conservation will not lower energy costs and people will lose control of their utility costs. It also means that all the tax incentives and big talk from government that alternative energy sources are important goes up in smoke, if the state government, through the Kentucky Public Service Commission (PSC), grants LG&E's request.

Because LG&E is a monopoly, all changes must go through the PSC as what is known as a rate case. LG&E filed the rate case and MHC moved to intervene on behalf of the public. Under Kentucky state law, serving as an intervener means that MHC has several constituencies that have special interests in the case that are "not otherwise adequately represented" and/or that MHC's "intervention is likely to present issues or to develop facts that assist the commission in fully considering the matter...". Not only does MHC represent those who need assistance with reducing utility usage due to older, energy inefficient housing and those who need lower utility rates because of limited income, MHC's membership also includes affordable housing developers, both for- and nonprofit. Nonprofit affordable housing developers also utilize MHC's loan pool to assist them in creating the housing our community needs.

Unfortunately, although receiving lots of encouragement, the city of Louisville did not ask to be an Intervener in the case. Obviously, the city does not feel that they represent any special interest groups and that they have nothing to add that would present an issue or develop facts that would assist the PSC in considering the matter. Actually, the city has NEVER intervened with the PSC on behalf of residents, not even in the case to determine how to spend millions of dollars on energy efficiency programs.

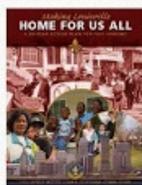
You can support MHC in this fight! Become an MHC member and strengthen our voice when we speak up for the public in situations like this! MHC staff is always glad to speak to groups about our work. Write the PSC directly if you feel this change in how you are charged for your utilities - from a fee based on usage to uniform flat fee - is a bad policy.

Tell them your opinion and ask them to hold a public hearing in Louisville on this dramatic change!

Kentucky Public Service Commission, P.O. Box 615, Frankfort KY 40602
Case Number: 2014-00372

IN HONOR OF BLACK HISTORY MONTH

The Louisville Fair Housing Coalition presents a
Public Forum on
Louisville Metro Government's action plan
to end housing segregation:
Making Louisville Home for Us All



Tuesday, February 10th at 2:00 pm
at New Directions Housing Corp, 1000 E. Liberty St.

Released by the Louisville Metro Human Relations Commission in early 2014, the 20-year action plan would end housing segregation in our community in just one generation. Join us to learn more about the issue, the plan, and how ***YOU*** can help make the plan a reality.

Event is *FREE* and *open to the public!*

- A presentation on the history of segregation in Louisville by the University of Louisville's Anne Braden Institute for Social Justice Research
- Panel discussion about the plan and implementation with Carolyn Miller-Cooper of Louisville Metro Human Relations Commission, Juan Peña of the KY Commission on Human Rights, Lee Ann Thomas of the Center for Accessible Living

Sponsored by the Louisville Fair Housing Coalition, Metropolitan Housing Coalition, The Anne Braden Institute, The Louisville Urban League, The Center for Accessible Living, Kentucky Commission on

Louisville receives initial federal funding for neighborhood revitalization planning

The Louisville Metro Housing Authority (LMHA) recently received a HUD Choice Neighborhoods planning grant that focuses on the Beecher Terrace public housing complex and the Russell neighborhood. The award is for \$425,000 in funding for the

planning phase, which will take two years. Once there is a plan LMHA plans to apply for a HUD grant to help implement the plan.

Many of you are familiar with the HOPE VI program, which was used to catalyze the redevelopment of Cotter/Lang, Clarksdale and Sheppard Square housing complexes. Hope VI was also partly used to raze Iroquois Homes. HOPE VI does not exist anymore and was replaced by the Choice Neighborhoods program with the goal of addressing some of the issues of HOPE VI, which divorced public housing redevelopment from the surrounding neighborhood. Choice Neighborhoods is more focused on redeveloping public housing within the context of redeveloping the neighborhood.

The Choice Neighborhoods program supports locally driven strategies to address struggling neighborhoods with distressed public or HUD-assisted housing through a comprehensive approach to neighborhood transformation. Local leaders, residents, and stakeholders, such as public housing authorities, cities, schools, police, business owners, nonprofits, and private developers, come together to create and implement a plan that transforms distressed HUD housing and addresses the challenges in the surrounding neighborhood.

The Choice Neighborhoods focuses on three core goals:

1. Housing: Replace distressed public and assisted housing with high-quality mixed-income housing;
2. People: Improve educational outcomes and intergenerational mobility for youth with services and supports; and
3. Neighborhood: Create the conditions necessary for public and private reinvestment in distressed neighborhoods.

Communities develop a comprehensive neighborhood revitalization strategy, or Transformation Plan. This Transformation Plan will become the guiding document for the revitalization of the public and/or assisted housing units, while simultaneously directing the transformation of the surrounding neighborhood and positive outcomes for families. In developing the Transformation Plan, LMHA will need to work with public and private agencies, organizations and individuals to gather and leverage resources needed to support the financial sustainability of the plan.

Anyone who lives in the Russell neighborhood or Beecher Terrace or who works or would like to invest in those areas should get involved with the planning process. To learn more about this, go to the LMHA web site, www.lmha1.org. To become involved, contact LMHA at (502) 569-3420.

City of Anchorage versus Bellewood Home for Children



Uspiritus Bellewood Home for Children is a non-profit that serves children who have been abused or neglected and are not in the foster care system. It has been located in Anchorage Kentucky for decades. Recently, the city of Anchorage has taken action to terminate the facility through direct filing of a case in court claiming a zoning violation. MHC is very concerned that the allegations by

making a zoning violation. MHC is very concerned that the allegations by Anchorage do not seem supported by the evidence and that Anchorage conflates serving children who have been victims of violence with being perpetrators.

There are many detailed parts to this tale of a Conditional Use Permit granted to Bellewood in 1988. But the main issue seems to be that Anchorage is deliberately intransigent in its confusion between a definition used internally by the Kentucky Cabinet for Health and Human Services and a definition used in the Conditional Use Permit for Bellewood. The language is different, but Anchorage seems to not acknowledge the difference between the two definitions.

Is this about disability? The standards used by the Cabinet to place abused or neglected children at Bellewood means that, by definition, children placed at Bellewood are considered to have a disability at their time of placement. However, people with disabilities are not automatically a danger to themselves or others and to assume so is dangerous territory. Yet that seems to be the stance of the city of Anchorage.

MHC will continue to watch as the facts in the case are revealed to see if there are fair housing issues involved.

Member Announcement:

River City Housing has MOVED!

New Address: 20 Webster St , Suite 325

Louisville KY 40206

Phone 502-587-6763

FAX 502-470-7264

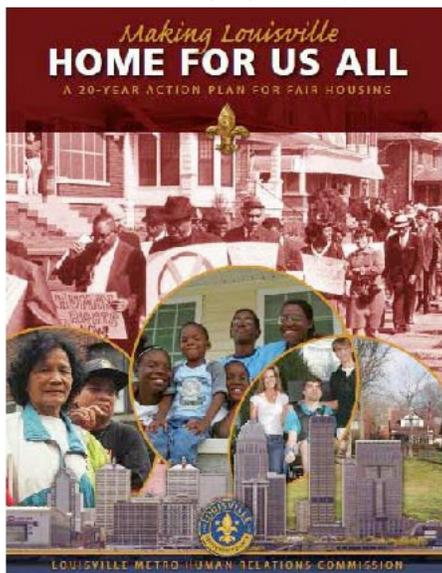
Mayor Fischer Needs to Hear from YOU!

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.



Download the full report at the Louisville Human Relation Commission's Web site:
http://louisvilleky.gov/sites/default/files/human_relations/reports_publications/louisville_metro_20-year_action_plan.pdf

Also available in Spanish as two downloads at

<http://louisvilleky.gov/government/human-relations-commission/reports-publications>

What can you do NOW to further fair housing?

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 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 Access Ventures. Contact MHC to get on the email list for upcoming meetings and events.

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.

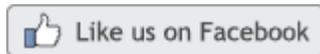
Fair Housing Coalition

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](https://twitter.com/mhclouisville)).



Follow us on [twitter](https://twitter.com/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.