



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



Click HERE for full

2015 Annual Meeting Sponsorship 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



your relationship with credit is so important, and plan how you will make financial products work for you to help increase your financial stability in the near term and your financial security in the long-term. **Thursday, May 7, 12:00 - 2:00pm, Urban Government Center, 810 Barret Ave., room 347. Call Bank On Louisville at 574-5156 to register.**

Start Fresh!:

Thursday, May 14, 5:30pm-7:30pm, at the Louisville Urban League, 1535 W. Broadway. Call Bank On Louisville at 574-5156 to register.

Your Own Home: Tues. May 12, 2pm-3pm, Your Own Home at Cane Run Neighborhood Place, 3400 Lees Lane, 40216. Call Bank On Louisville at 574-5156 to register.

Start Fresh!:

Thursday, May 21, 10:00am-12:00pm, at Urban Government Center, 810 Barret Ave., room 347. Call Bank On Louisville at 574-5156 to register.

May 11th 6-8PM

Fun4Kids1-92 Raiser Benefiting Kosair Charities. Because we can ALL give back to our community and we can have fun while doing so! Fun for a good cause! Game Night with Picnic Style Dinner & Door Prizes! Donations of any amount

accepted at the door. They will also be collecting new or gently used stuffed animals and children's books. @ Kosair Charities - Community Room.

RSVP with Amy at (502)589-6620 or ajones@calky.org.

June 8th-11th 10AM-3PM, Main branch of Louisville Public Library - Exceptional Scholars Career Institute 2015

Know a college student who is looking for a boost in reaching their career goals? Looking for an internship this summer? The Center For Accessible Living is excited to announce Exceptional Scholars Career Institute 2015! Held at the , this four day program features workshops and activities designed to give promising college students with disabilities a boost in turning their degrees into careers. Now With An Internship Opportunity! Attend all 4 days of ESCI and have the option to interview for a 6 week unpaid summer internship! This program is open to current college students from freshmen to seniors full or part time and recent graduates. And it is FREE! Students can be nominated by an advisor, career counselor, VR/OFB counselor, etc. Get more information and register here: <http://www.calky.org/2015/04/01/exceptional-scholars-career-institute-2015/>

June 22nd-25th 1-4PM Independence University 2015

Center For Accessible Living is gearing up for Independence University 2015! Held at Kosair Charities, this four day event is a crash course in the skills and information you need to live independently. A variety of daily living areas will be covered including housing options, transportation, money management, and more. It is open to those ages 16 and up as well as service providers. And it is FREE! Attend all four days and be entered to win a food/entertainment gift

one step from homelessness."

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.



Ida

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 Bullet 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.



Tommy

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."



Tonya Montgomery talks with Tommy Patton in his apartment at the former Most Blessed Sacrament School.

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

package! Get more info and register here: <http://www.calky.org/2015/04/01/cal-independence-university-summer-2015/>

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 then move 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 mean time, 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 Web site: 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

MHC was represented pro bono by the Kentucky Resources Council's Tom FitzGerald. MHC appreciates the efforts of the Association of Community Ministries, Sierra Club, Community Action Council, and the office of Attorney General Jack Conway, who worked together with MHC to achieve a settlement that is very positive for low- and fixed-income customers, and for energy efficiency and distributed renewable energy investments. Thank you to MHC members and allies for your letters to the Commission. Your voices were heard loud and clear! 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



basic human right. I am sharing my journey of housing instability to shine a light and inspire the community to take action in combatting an important issue.



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.

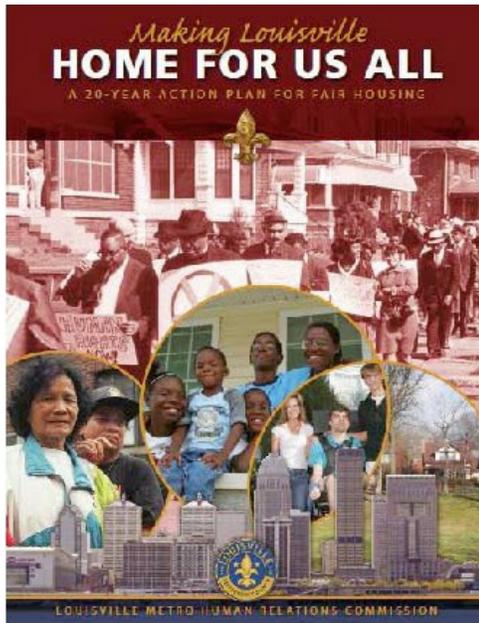
Mayor Fischer Needs to Hear from YOU!

**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.



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 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:

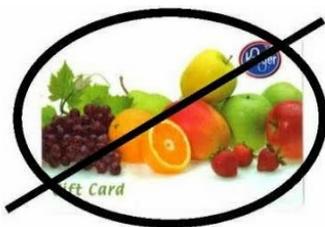
- 1) At the top of the main Web page, find and click on the word "Community" on the top right of the screen, just below the "Sign In" box.
- 2) Under the menu at the left side of the Community page, click on "Kroger Community Rewards". This will take you to the Community Rewards page.
- 3) At the bottom 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 1228 S. Shelby St. the offices 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.

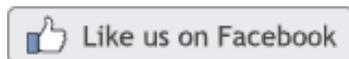
Fair Housing Coalition

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.