



# METROPOLITAN HOUSING COALITION

P.O. Box 4533 • Louisville, KY • 40204

(502) 584-6858 • [www.metropolitanhousing.org](http://www.metropolitanhousing.org)



## 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

**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](mailto:michael@metropolitanhousing.org) or

**(502) 584-6858** regarding donations & gifts.

**To make an online donation,  
visit us on the web at**  
[www.metropolitanhousing.org](http://www.metropolitanhousing.org).

**Mail your donation to:  
Metropolitan Housing  
Coalition**

**P.O. Box 4533  
Louisville, KY 40204-4533**

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.

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: December 16**

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

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### **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**

# OPENING THE DOOR TO THE FUTURE OF FAIR HOUSING

FIND OUT WHAT THE RECENT SUPREME COURT RULING, NEW FEDERAL REQUIREMENTS, AND RECENT LOCAL POLICY INITIATIVES MEAN FOR FAIR HOUSING IN METRO LOUISVILLE

OCTOBER 26, 2015

4:15-6:00 PM

UOFL BRANDEIS SCHOOL OF LAW  
ROOM 175

DR. TONY ARNOLD  
UOFL BRANDEIS SCHOOL OF LAW

CATHY HINKO  
METROPOLITAN HOUSING COALITION

CAROLYN MILLER-COOPER  
METRO HUMAN RELATIONS COMMISSION

DR. MATTHEW RUTHER  
UOFL KY STATE DATA CENTER

MODERATOR: CHRISTIE MCCRAVY  
LOUISVILLE URBAN LEAGUE



louisville.edu;braden



## 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,

OCTOBER 27, 2015

5:30-7:30 PM

LOUISVILLE FREE PUBLIC LIBRARY - MAIN BRANCH  
CENTENNIAL ROOM

DR. LAUREN HEBERLE  
UOFL CENTER FOR ENVIRONMENTAL POLICY AND MANAGEMENT

CATHY HINKO  
METROPOLITAN HOUSING COALITION

SHELTON MCELROY  
LOU. AFFORDABLE HOUSING TRUST FUND

CAROLYN MILLER-COOPER  
METRO HUMAN RELATIONS COMMISSION

MODERATOR: KEVIN DUNLAP  
LOUISVILLE NAACP

I Am a Kentuckian  
Thursday, October 29th  
Meet & Greet: 8 - 10am  
ACLU of Kentucky  
315 Guthrie St.

Thursday, October 29th  
U of L Talk: 12pm  
University of Louisville  
The Red Barn  
2301 S. 3rd St.

Join national advocate Jose Antonio Vargas alongside local voices in a discussion of our nation's out of date immigration policies. Hear personal accounts of the ways our immigration system isn't meeting our country's changing needs.

Registration is not required. For more information, contact Kate Miller at (502) 581-9746 or [kate@aclu-ky.org](mailto:kate@aclu-ky.org)

## 2015 Sustainability Summit - Improving our Air Quality

8:00am - 5:00pm  
Friday, November 6th  
Kentucky Center for African American Heritage  
1701 W Muhammad Ali Blvd

## ACLU-KY 60th Anniversary Bills of Rights Program

Thursday, November 12th  
5:30 p.m. Cocktails  
7:00 p.m. Program/Dinner  
The Olmstead  
3701 Frankfort Ave, Louisville

This homecoming celebration

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

marks the ACLU-KY's 60th anniversary. 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 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](#)

## **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](mailto: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](http://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](http://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](mailto:michael@metropolitanhousing.org)

to find out how you and your organization can learn more and get active.



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.