



USE YOUR VOICE!

**Let your KY state senator and representative hear YOUR opinion on legislation by calling them via the LRC: 1-800-372-7181
Don't know your reps? LRC can help. Call today!**

MHC agenda for KYGA 2014

Here are the issues of interest to MHC members at the state level and MHC's stance on these issues. We encourage members to contact their legislators regarding these issues.

In addition to calling your state representatives, there are also many opportunities to get trained and advocate in person in Frankfort as part of the lobby days sponsored by many of our partner organizations, such as ACLU of KY, KFTC, Fairness Campaign and more. Contact them to learn more. Get informed and get active!

Foreclosure change: SB 36 - If a home that is foreclosed upon is then sold at a courthouse auction for less than 2/3 its appraised value, the person who was foreclosed on has a year to buy the property back. This is known as the redemption period. There is legislation to reduce the redemption period from one year to 6 months. **MHC is opposed to this bill** because it lessens the rights of the person who is foreclosed upon.

Increasing incomes for low income persons: HB 1 raises the minimum wage to \$8.10 per hour July 1, 2014; \$9.15 per hour July 1, 2015 and \$10.10 per hour July 1, 2016. **MHC supports a living wage. MHC also supports HB 220**, a personal income tax reform bill which would, among many things, create a state Earned Income Tax Credit for low-wage workers.

Bridge toll credit: HB 41 has been introduced by Representatives Wayne and Owens. **MHC supports this legislation** that allows Kentucky residents who file taxes in Kentucky but who have W2 forms from Indiana AND who are eligible for the federal Earned Income Tax Credit to get a tax credit for tolls they have paid for the bridge to between IN and KY. This also exempts TARC buses from any bridge tolls.

Fairness legislation: Support HB 171, which will expand the list of classes of persons to be protected against discrimination in housing. The law includes sexual orientation and gender identity as protected classes of people. While Louisville has a local ordinance that includes these protected classes, it is not the law for the whole state. MHC supports this legislation which also includes protection from discrimination in employment, credit, insurance and public accommodation.

LAHTF legislative push, first funding

The Louisville Metro Affordable Housing Trust Fund (LAHTF) is mobilizing supporters to push for passage of pending state legislation that would clear a path to \$10 million in public money for the trust fund and recently released their first loans to fund creation of affordable housing units.

As you may remember, MHC and others in our community are working to secure a dedicated, local, public source of funding for the LAHTF that would come from a 1-percent increase on the insurance premium tax. The average increase in cost is equal to about \$1.25 per month, about the cost of a 2-liter of soda. By doing so, Louisville establishes \$10.1 million annually in dedicated public revenue for the LAHTF to help struggling families, while keeping Louisville's rate still lower than other Kentucky cities.

This funding effort gained momentum quickly but was derailed because of uncertainties as to whether this source could be dedicated solely to the LAHTF, rather than go into General Fund.

Louisville is the only city in Kentucky where this funding question exists; all other cities possess the power to dedicate such a funding source – in fact, it is currently being considered as the funding mechanism to start a housing trust fund in Lexington.

A bill about to be filed in Frankfort will resolve Louisville's uncertainty and officially legislate that Louisville has the power to dedicate the generated funding to the LAHTF, freeing Metro Council to act. This is a technical fix of what, inadvertently, was left unclear after merger and gives Louisville the same freedom granted to all other cities and county governments in Kentucky.

Also this month, while legislative efforts are ramping up, three local organizations became the first awarded funding through the Louisville Metro Affordable Housing Trust Fund, Inc. (LAHTF) Revolving Loan Fund, which provides needed funding to convert vacant and/or abandoned properties into safe and stable homes for hardworking people, seniors, and those with serious disabilities. **(CONT.)**

(LAHTF Cont.)

The LAHTF has invested \$176,661 in short-term loans to create 11 quality homes from abandoned and blighted properties:

Fuller Center for Housing of Louisville will receive \$75,000 and create 6 single-family homes in the Shawnee and Chickasaw neighborhoods.

Word of Faith Christian Life Center will receive \$26,661 to create 1 single-family rental home and 1 multi-family rental home in the Shawnee neighborhood.

River City Housing Corporation will receive \$75,000 and create 4 single-family homes for purchase or lease-purchase in the Cane Run neighborhood.

Funding for the loans is provided, in part, by Kentucky's national mortgage settlement funds through Louisville Metro Department of Community Services and Revitalization, and by the PNC Foundation.

Loan funds totaling \$80,000 remain available to qualifying businesses or nonprofits through the LAHTF. For more information on the remaining funds, contact the LAHTF at info@louisvilleahtf.org or [\(502\) 637-5372](tel:5026375372).

Interested in helping with the 2014 MHC Annual Meeting?

Join the Annual Meeting Committee to help with venue selection, event planning and more!

Email dana@metropolitanhousing.org or call (502) 584-6858.

Energy bill a real opportunity for KY

HB 195, sponsored by Rep. Mary Lou Marzian (D-34), is a practical and powerful way to jumpstart investments in energy efficiency and renewable energy across our Commonwealth. This Clean Energy Opportunity Act would require utilities to ramp up their renewable energy production and energy efficiency programs over a ten year period. It sets targets for the amount of electricity their programs would have to help their customers save EACH YEAR, as a percentage of their retail sales (averaged over the past two years).

It also says that a portion of the energy savings they achieve must come from programs that specifically benefit households with incomes under 200% of the federal poverty line.

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(Energy CONT.)

The formula for how big a portion of their energy savings must benefit low income households is 10% of the overall goal, multiplied by the percentage of utilities customers who are residential. It is estimated that this formula would generate about as much revenue for low-income weatherization as Kentucky received annually under the federal stimulus bill of 2009.

The bill is modeled on policies already working well and creating jobs in places like Ohio and North Carolina, along with about 30 other states. With a slumping economy and energy bills running high, Kentuckians are looking for meaningful solutions. HB 195 would generate about 28,000 net new jobs in the Commonwealth over the next decade. And, average electric bills in Kentucky are projected to be 8-10% lower under this bill than under a "business as usual" scenario at the end of those ten years.

Join with other members of the Kentucky Sustainable Energy Alliance for a Clean Energy Lobby Day in Frankfort on Wednesday, February 5, 2014

Louisville Metro seeks ideas with LOTS OF POSSIBILITY

Submit ideas for either permanent or interim use of an eligible Metro-owned vacant property.

Two competition categories are available:

Permanent use projects (e.g., residential, commercial, institutional/civic, or other use that requires taking ownership of the lot)

Two winners in this category will receive ownership of the vacant lot proposed + \$15,000 in seed funding to make the project happen.

Temporary/interim use projects (e.g., do not involve a physical structure that will be difficult to remove; one to two year lease of the vacant lot acceptable)

Two winners in this category will receive a one year land lease (renewable for an additional year) + \$4,000 in project funding. Please note that winners will be expected to maintain the lot, as well as restore the site, at the end of the lease.

**<http://vapstat.louisvilleky.gov/lotsofpossibility>
for full description of contest rules and contacts.**

Contest deadline: February 24, 2014

Help Raise Money for MHC at NO COST to You!

**Do you shop at Kroger? If so, participate in the
Mid-South Kroger Fund Raising Program!**

How does it work?

- 1) **Buy a \$5 Kroger Gift Card from MHC.** This card starts with a \$5 balance.
- 2) Add money to your Kroger Gift Card at any Kroger Customer service desk or Kroger register.
- 3) Use your gift card to buy your groceries or get gas at a Kroger gas station.
- 4) Refill your gift card when your balance is low and keep using it to make your Kroger purchases.
- 5) **Each time you refill your gift card, Kroger will donate 4% of your recharge amount to MHC.**

How do I sign up?

There are **three ways you can sign up** and get a MHC Kroger Fund Raiser Gift Card:

- 1) Send a check for \$5 to MHC, PO Box 4533, Louisville KY 40204. Be sure to include your mailing address and **write Kroger Card on the "for" line** of your check. We'll then mail you your gift card.
- 2) Make a \$5 donation online at www.metropolitanhousing.org. **Be sure to type "Kroger Card" in the Comment box of the donation page.** MHC will then send your gift card in the mail.
- 3) Call MHC at (502) 584-6858 or email dana@metropolitanhousing.org and make arrangements to stop by MHC offices to pay for and pick up your card.

Schedule of Events

**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 Sojourner Church, 1227 S. Shelby St.**

Tuesday, February 4, 7pm to 10pm

"From Louisville to Appalachia: Celebrating Our Common Heritage" KFTC event at Hillbilly Tea, 120 S. 1st Street, Louisville - \$5 suggested donation - Come celebrate Kentucky's African American heritage in Appalachia. Kentucky writers, musicians, and Eastern Kentuckians will share their work and personal stories in celebration of the unique natural beauty, ecological importance, and cultural heritage of Kentucky's Appalachian Mountains and mountain communities. For more information: 502-5893188, alicia@kftc.org, <https://www.kftc.org/chapters/jefferson-county>

Thursday, February 13, 2014 Louisville Metro Human Relations Commission Race and Relations Conference at the Kentucky Center for African American Heritage, 1708 W Muhammad Ali Blvd. For information, contact the Human Relations Commission at (502) 574-3631. Info at <http://www.louisvilleky.gov/HumanRelations/Race+and+Relations+Conference.htm>

Saturday, February 15 from 10 am to noon

2nd anniversary celebration of community collaborations in Shelby Park. Meet at Shelby Park Community Center, 600 E. Oak Street. Light breakfast and very brief program to recognize groups who have provided ongoing support of the Shelby Park Neighborhood. RSVP to Charles Rogalinski of the Shelby Park Neighborhood Association at Charles.Rogalinski@ky.gov by February 1.

Tuesday, February 18, 7pm

Clifton Center - Greater Louisville Sierra Club February Program: "The 2014 General Assembly: What's in store for the environment?" Tom Fitzgerald gives annual Kentucky legislative update. Free and open to the public.

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*.

We've just released our *2013 State of Metropolitan Housing Report*, but we need your support today to ensure that MHC is again able to raise awareness of and help organize our community around critical issues and provide valuable information for our partners.

Support MHC's work with a donation today!

Online at metropolitanhousing.org or via mail at the address below.

Want to get involved in 2014,
but need more knowledge of the issues?

MHC will come to you!

We're happy to present to your group,
whatever the size and wherever the location.

Contact Dana Loustalot Duncan, Development Director at dana@metropolitanhousing.org or 502-584-6858 to find out how you get informed & get active!

Strengthen the United Voice for Fair and Affordable Housing!

Make your donation online at www.metropolitanhousing.org or
mail this form to MHC, P.O. Box 4533, Louisville, KY 40204-4533

Name(s) _____

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Membership Type (check one) Individual/Family Organization/Business

Membership Level

Sponsoring Member - \$1,000 or more Supporting Member - \$75-\$199

Sustaining Member - \$500-\$999 Assisting Member - \$1-\$74

Anchoring Member - \$200-\$499 Check here if you would like your donation to be anonymous

One-Time Donation Amount \$ _____

Credit Card Number _____ Expiration Date (month/year) _____

MHC would like to thank
Louisville Metro Government
for its continuing support



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