



P.O. Box 4533 • Louisville, KY • 40204  
(502) 584-6858 • [www.metropolitanhousing.org](http://www.metropolitanhousing.org)



**Greetings!**

**National Housing Call-In Day -  
Thursday, July 27, 2017  
(Capitol Switchboard - 202.224.3121)**

**Part of the "National Housing Week of  
Action," July 22-29**

***On Thursday, July 27<sup>th</sup>, MHC Urges You to Call Your  
Elected Officials -***

***Tell Them to Oppose HUD Budget Cuts and  
Restore Federal Investment in Affordable Housing***



**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)

or

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

**P.O. Box 4533**

millions of families out of poverty and reducing homelessness. These resources are more important than ever-11 million families spend more than half of their income on rent and struggle to pay for groceries, healthcare, and other basic needs.

The problem is getting worse in every state. But, **instead of increasing investments, Congress is poised to pass deep spending cuts.** The President's 2018 budget proposal would slash \$6 billion from HUD's budget (already at historically low funding) to help pay for an increase in defense spending. The cuts contained in the House budget bill are not as deep as the President's - but they would still significantly cut funding for critical affordable housing resources that provide lifelines for extremely low-income seniors, people with disabilities, families with children, veterans, and other vulnerable populations.

Families in our communities cannot afford any further cuts to housing programs that put a roof over their heads.

(For more information on the House budget proposal, you can click on <http://nlihc.org/article/draft-2018-house-budget-further-cuts-housing-investments> )

**Instead of reducing already-tight resources that help millions of the poorest families afford a place to call home, Congress should expand federal investments to ensure that everyone has a safe, accessible home they can afford. To do so, Congress must lift the low spending caps for non-defense programs and fund affordable housing and community development programs.**

On Thursday, July 27th, during the "National Housing Week of Action," July 22-29, **MHC encourages you to contact your Senators, your Congressperson, and your state Governor.** (You can just call the **Capitol Switchboard 202.224.3121** or find contact information for your federal representatives at <http://cqrcengage.com/nlihc/lookup>).

**Here are some talking points you can use:**

- There is a severe shortage of affordable rental housing in our communities - a shortage that slows economic growth, reduces mobility, drives up healthcare costs, and traps families and communities in poverty. This shortage is the direct result of underfunded federal housing programs that don't meet the national need.
- As a country, we must invest more in programs that make housing affordable for all members of our community.
- Further cuts in affordable housing are unacceptable.
- Despite their proven track record, HUD and USDA affordable housing programs have been chronically underfunded. Today, of the families who qualify for housing assistance, only a quarter will get the help that they need.
- Low federal spending caps required by the Budget Control Act of 2011 have decreased funding for affordable housing and community development programs. This has only made it more difficult to ensure low income seniors, people with disabilities, families with children, and other vulnerable populations are stably housed.
- These spending caps will push housing assistance spending to their

**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 Tuesday at Shelby Park Community Center 600 E. Oak St.**

### **Free Tax Preparation**

*Free tax preparation May 15 - October 13, 2017. By Appointment only: Call LABC 502.814.2715*

**Tuesdays:** Louisville Asset Building Coalition  
1126 Berry Blvd

**Wednesdays:** Louisville Urban League  
1535 W Broadway

**Thursdays** (every other week 10 am - 2 pm):  
Sun Valley Community Center  
6505 Bethany Lane  
United Crescent Hill Ministries  
150 State St.

**Thursday evenings (5 - 8pm)**  
Americana Community Center  
4801 Southside Dr.

*For taxpayers with Household Income of \$65,000 or less  
Visit <https://www.labcservices.org/> for more information and on what info to bring*

lowest level in 40 years. Unfortunately, the need for housing assistance programs continues to far outpace supply.

- Budget cuts threaten affordable housing and community development investments and millions of low income families. More than 85% of HUD's budget goes directly to renewing housing assistance already in place. When HUD's resources are cut, families lose access to stable housing, putting them at increased risk of homelessness.
- While we must work to reduce our nation's deficit over the long-term, balancing our budget should not be done on the backs of our nation's low-income families who are already struggling to get by.
- Congress must lift the low spending caps on non-defense programs required by the 2011 Budget Control Act and ensure the highest level of funding possible for affordable housing programs.

For more information on the National Housing Call-In Day, click on <https://www.ourhomes-ourvoices.org/call-in-day>.

As always, MHC thanks you for your support for fair and affordable housing!

**Give for Good Louisville is on the horizon: Thursday, September 13th !**  
**A new name but still the biggest day of local giving**  
**by Michael Kolodziej**

**GIVE**   
**FOR GOOD**  
**LOUISVILLE**<sup>TM</sup>

HOSTED BY **COMMUNITY FOUNDATION OF LOUISVILLE**

Give for Good Louisville (formerly Give Local Louisville) is less than 8 weeks away! The biggest day of local giving takes place from 12:00 a.m. - 11:59 p.m. on Thursday, September 13th.

Last year was a success as we had our most amount of unique donors ever on this day of giving. MHC's goal this year is to not only raise more money than last year, but to also have at least 50 unique donors. However, it's good to have different sized goals so the ultimate goal is to raise +\$10,000 and have 75 unique donors. Organizations are rewarded extra money through shared prize pools by reaching unique donor

## River City Housing Needs Help!

River City needs help, and not in the usual way. In the "we're hiring" way. We have a reputation for good work because we have good workers doing the work. Things are hopping. We're adding a crew leader and a laborer in the near future.

If you have builder skills, send your contact information to [info@RiverCityHousing.org](mailto:info@RiverCityHousing.org). And pass the word along to any really great subcontractors you know.

We've got work for them, too.

## Financially In Tune for Life

*A comprehensive, classroom based consumer education curriculum that in only two hours provides the building blocks to sound financial management. F.I.T. is a required class to participate in Louisville Urban League's Center Housing & Financial Empowerment series, including Home Ownership Counseling.*

*Learn about:*

- How to take control of your financial resources & planning how to use them
- S.M.A.R.T. Goal Setting
- How to analyze your whole financial picture
- The 4 C's of credit
- How to understand & maximize credit scores
- Important Consumer Laws & more

**Upcoming Dates:**  
**Tuesday, July 25, 5:30 pm**

All classes are held at **Louisville Urban League at 1535 W Broadway**, and thanks to our generous sponsors **there is no charge for this class.**

milestones of 25, 50, and 75. Last year we were just short of 50 so by reaching those two milestones of 50 and 75 we'd be even closer to the larger goal!.

Please consider giving to us on September 13th. You can help even further by becoming a Peer-To-Peer Fundraiser! If you already plan on giving to MHC this year, sign up to become a Peer-to-Peer Fundraiser and help us cultivate more donors. You can sign up on by contacting me at [michael@metropolitanhousing.org](mailto:michael@metropolitanhousing.org) or 502.584.6858. The advantage of this fundraising approach is you can craft and send out messages to potential donors (for example your selected list of contacts). This is a new feature to Give for Good Louisville and could make a large impact! Please think about becoming a Peer-to-Peer Fundraiser!

In the mean time, keep a look out in your emails, e-blasts, and on social media for updates on Give for Good Louisville and spread the word to your friends and family. There are a lot of great organizations that you can support during the biggest day of local giving. Let's make this year even more successful than the last!

## **Honoring David Armstrong** **by Cathy Hinko**



David Armstrong, former Mayor, Kentucky Attorney General, chair of the Kentucky Public Service Commission (PSC), and MHC board member passed away in June. Dave was the person who recommended that I be the Executive Director of the Jefferson County Housing Authority because our staff thought to have the appointments at the home location of people who were being relocated from a complex that was deteriorated. He also took the risk of letting us begin the Section 8 for home ownership program even before HUD created rules. Then County Judge Armstrong had that commitment to people.

It was Chair Armstrong who institutionalized local outreach meetings of the PSC for significant changes to LG&E rate cases. MHC worked with many others to ensure that local voices came and presented when these opportunities arose.

MHC was thrilled when Dave agreed to serve on the MHC board, and he only left because his new job at the PSC presented a conflict when MHC started to Intervene in cases before the PSC.

His legacy, just in in our one area of advocacy, was tremendous.

Just call Louisville Urban League to reserve a seat for an upcoming class:  
502. 585.4622

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### **Start Fresh**

*Bank on Louisville's Start Fresh is a FREE workshop for people with negative (non-fraud) banking histories, are in ChexSystems, or are banking for the 1st time. It will help you gain new info & tools to use 2nd-chance or new checking accounts. This workshop will help you think about your relationship with money and plan how you will make mainstream financial services work for you. Upon completion, you will get a certificate you can use to open a new account with Bank on Louisville's bank or credit union partners.*

*There are two locations for the workshops:*

**Louisville Urban League hosts the workshop from 5:30-7:30 pm on the following Thursdays:**

**August 10th  
November 9th**

**NIA Center hosts the workshop from 10am-12pm on the following Tuesdays:**

**September 12th  
October 10th  
December 12th**

*To register for any of these workshops or get more info, call Bank on Louisville at 574.5156.*

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# Helping You Manage Your Utility Costs, brochure

## Improving Energy Efficiency in your home with resources to assist you with paying your utility bills

Over the years, MHC has worked with LG&E to help create a brochure on resources that help manage utility costs. Below is the newest iteration of the brochure. You can click on the link to download it as a PDF or click on the images to get each page as a JPEG. We will also be uploading it to our website under MHC Reports

<http://www.metropolitanhousing.org/resources/mhc-reports/>.

Please share this with as many people as possible!

## Helping You Manage Your Utility Costs brochure - PDF

**New Directions Housing Corporation (NDHC):**  
502-589-2272  
New Directions Housing Corporation coordinates a program called Repair Affair, which mobilizes resources and volunteers to make minor repairs on homes owned by low-income homeowners who are elderly or disabled.

**Louisville Metro Office of Housing & Community Development Weatherization Assistance Program Intake Line:**  
502-574-5850  
Financial assistance is available to low-income residents of Louisville Metro to make energy conservation improvements to their homes whether they rent or own. Eligibility is based on Federal Poverty Guidelines and determined at the time of application.

**Say hello to your new energy bill.**

Your new and improved LG&E bill is presented in a reader-friendly manner with charts and messages designed to give you more information so you can better manage your energy usage. Visit [lge-ku.com/mynewbill](http://lge-ku.com/mynewbill) to learn more.

Helping you manage your utility costs

Improving energy efficiency in your home with resources to assist with paying your utility bills.

Brought to you by the Metropolitan Housing Coalition and LG&E.

When you need assistance — paying your bill or making your home more energy efficient — you should not have the additional worry of where to go to ask for help.

This step-by-step guide is designed to help you find the assistance you need when you need it most.

### 1 Call LG&E

If you're faced with an LG&E bill you think you won't be able to handle, please contact us as soon as possible at 502-589-1444 (outside Louisville 800-331-7370). Our customer care representatives are available Monday through Friday from 7 a.m. to 7 p.m., and they can usually work out a solution that will allow you to keep essential services.

### 2 Agency Referral

The following organizations can help direct you to area resources that can assist you.

#### Louisville Metro Community Services: 502-574-8000

Assesses eligibility for emergency assistance and refers eligible persons/families to the appropriate Neighborhood Place. Also provides referrals to other emergency and social programs.

#### Metro United Way (MUW): Dial 211 or 877-566-4968

Offers general information and referrals 24 hours a day, seven days a week.

Call the referral numbers to find out about seasonal programs that may be available to assist you.

#### 3 Utility Bill Assistance Programs

The following programs in the community can assist income-eligible customers who need help paying their utility bills during times of need.

#### Low Income Home Energy Assistance Program (LIHEAP): 502-574-1157

LIHEAP is a federally funded program to assist low-income households facing heating crisis by offering seasonal financial assistance to prevent disconnection of utility services.

— **Subsidy funding** is available November and December by using an appointment-based system.

— **Crisis assistance** is available January through March for anti-kilts run out for people facing disconnection of utilities; equipment may be required for those who apply.

#### Financial Assistance Program: 311 or 502-574-5000

Financial Assistance, a program of Louisville Metro Department of Community Services, is designed to assist households that meet income and crisis criteria as

defined in the policy. Assistance is provided in the basic areas of shelter and utilities to stabilize housing.

#### Community Winterhelp

Community Winterhelp is a nonprofit organization made up of agencies that provide emergency heating assistance from January to April for low-income households in crisis that are without heat or are in immediate danger of being without heat.

Customer's donations to the program are matched by LG&E year-round so more money is available for heating assistance.

Persons seeking Winterhelp financial assistance may contact the Community Ministries in their area by visiting [louisvilleministries.org/investors.php](http://louisvilleministries.org/investors.php) or by calling Metro United Way at 211 or 877-566-4968.

#### All Seasons Assurance Plan (ASAP) — asapky.org

ASAP is an installation-only, year-long utility assistance program that provides monthly utility benefits for low and fixed-income households to ease the burden of high energy costs. Administered by the Affordable Energy Corporation, those interested must sign up during LIHEAP.

Subsidy to be considered for an installation. Please visit [asapky.org](http://asapky.org) for details and how to qualify.

#### Community Ministries

There are area ministries in Louisville that serve residents in every local zip code. Each ministry offers some form of emergency financial assistance, such as

help with rent, water bills, and gas and electric bills.

Visit [louisvilleministries.org](http://louisvilleministries.org) for a map and contact information for each ministry.

#### 4 Energy Efficiency Programs and Services

The following nonprofit programs and services can help improve your home's energy efficiency, and help you use less energy and manage your year-round utility costs.

#### LG&E's WeCare Program: 800-356-5467 or [lge-ku.com/wecare](http://lge-ku.com/wecare)

WeCare (Weatherization, Conservation Advice and Recycling Energy), helps income-eligible customers save through energy education and weatherization. Customers must meet LIHEAP income requirements, must have lived in their home with 12 months of continuous service and the home must have not received WeCare services or an On-Site Home Energy Analysis in the last three years.

#### Project Warm: 502-636-WARM (9276) or [projectwarm.org](http://projectwarm.org)

Project Warm is a nonprofit organization that provides free, year-round weatherization repairs and energy management education to income-eligible homeowners and renters, including the elderly and those with disability. Income eligibility is based on Federal Poverty guidelines and determined at the time of application. —



**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!

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

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

*For those who DO have a Kroger Plus card, go to [www.kroger.com](http://www.kroger.com)*

**If you already HAVE a Kroger.com account:**

- 1) At the top of the main webpage, find & click on "Community" on the top right of the screen, just below the "Sign In" box.
- 2) On the the Community page, click on "Kroger Community Rewards". This will take you to the Community Rewards page.
- 3) At the bottom of the Kroger Community Rewards page, you will see a box for "ENROLL NOW". Click on the box.
- 4) On the next page, you can find MHC by typing our name, "Metropolitan Housing Coalition", in the search box.
- 5) When Metropolitan Housing Coalition appears on the list, select us by clicking the circle next to our name. Then click "Save".
- 6) Confirm that MHC is selected as your Community Rewards organization by checking your account profile.

***That's it!*** Now every time you shop and use your Kroger Plus card, you'll be earning rewards for MHC.

*If you DO NOT have a Kroger.com account*, click the "Register" button at the top right of Kroger.com. Simply follow the instructions on the website to set up your account & then follow the above instructions.

**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.