



# METROPOLITAN HOUSING COALITION

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

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



## Greetings!

### LG&E proposing two major changes

Two changes will be proposed by LG&E that affect our usage and our cost of utilities. One is the future of the **Demand Side Management** program- which consists of many initiatives to help us lower our utility usage. The second is the **Advanced Metering System (AMS)** which is a new system of monitoring our usage to the minute and instantaneously transferring the usage from the meter to a central location. **AMS** will also allow those with access and interest to monitor personal usage from a computer.

MHC has attended forums held by LG&E about these changes. There appears to be very illusory benefits to having the AMS which will cost consumers \$380 million over the next five years and whose "savings" will appear over twenty years, that is, although much of the hoped for savings is speculative.

Recent advances in energy efficient appliances have brought down our usage much more than anything we could ever achieve inside our homes. Usage has gone down so much due to efficient appliances, that even when we grow as a city, we will not have to build a new power plant. In fact we have seen LG&E shutdown inefficient plants. So we will see the Demand Side Management costs go down. However, since it is small to begin with, it will have a small effect on our bills, but it will be a decrease.

But at the same time, LG&E will move to charge us \$380 million for the Advanced Metering System (AMS). When we dissect what it costs us and where the supposed savings are to come from, it appears to be speculative. For example, part of the projected savings used to justify the cost will come from people lowering energy usage because they can monitor their usage. The data does not support that people use

**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**

AMS to lower usage in any significant way; even LG&E has to draw a limit on how much would be "saved" through AMS by monitoring your usage.

But the mystery savings of AMS is in "non-technical losses", an amorphous term that seems to put, when you unpack it, an emphasis on theft of electricity and mysterious loss of energy among other things. The formula for how AMS will affect this is a series of guesses. While other places are currently using AMS, none of these jurisdictions are sharing whether the predicted savings in "non-technical losses" is a reality. Since this is half the predicted savings, the question is why not wait until data supports the guesses.

Why is LG&E so determined to have AMS? For the same reason any regulated utility monopoly wants to: it is the only way to get extra profit. Sure the LG&E corporation gets guaranteed profit all along, but they can only get an extra profit called a Return On Investment by doing "capital expenditures." The AMS will cost over \$380 million and almost all will be capital expenditures. This will include an interest rate on the money they lend to themselves to buy the capital expenditures.

We consumers will be asked to pay \$380 million for a system that may or may not have the savings that are predicted by LG&E. Some of you may have paused at the realization that your energy usage will be monitored the same way cellphone usage is monitored, with the same or even less protection of your information. LG&E will not sell the information- certainly the Public Service Commission will not allow that- however, it may be as discoverable as cell tower information.

MHC recommends that before we move forward in forcing customers to pay \$380 million for the Advanced Metering System, we find out how much jurisdictions currently using AMS have saved, with actual concrete data, not speculative projections.

In the meantime, MHC was granted to serve as intervener on the Demand Side Management proposal before the Public Service Commission, and we have applied to serve as an intervener for the Advanced Metering System case. MHC will once again be represented by [Kentucky Resources Council](#). Thank you KYRC!

## **MHC is creating a Rental Readiness Program**

Through a grant by the Louisville Bar Foundation, MHC is creating a Rental Readiness program for Louisville Metro. The Rental Readiness program will consist of both written material (print and digital) and short videos that can be used for teaching a class or for self-learning.

The Rental Readiness program is to both provide more information and awareness of opportunities, and to provide a tool for landlords to expand their comfort zone. Some of the topics that we'll cover are: how to look for a unit; how to fill out an application; documenting condition of

**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 Has a new location! LVPC meets 5:30pm each 3rd Tuesday, currently at the Western Branch of Louisville Free Public Library at 10th and Chesnut (604 S. Chesnut St.)**

**St. Vincent de Paul Tour de Change**  
*Would you like to learn more about St. Vincent de Paul? Have you always wanted to see our campus? The community is invited to take part in our first Tour de Change of 2018 on Wednesday, Feb. 7. The event begins at 8:00 am at the Family Success Center, 1029 South Preston Street. A complimentary breakfast is provided before receiving an informative tour of St. Vincent de Paul's campus. Guests will have the opportunity to learn more about our programs, the populations we serve, and our mission.*

**Wed February 7 Begins at 8:00 am Family Success Center 1029 South Preston St.**  
*To attend or learn more about the Tour de Change, please contact Bonnie Lyvers*  
[blyvers@svdplou.org](mailto:blyvers@svdplou.org)

the unit during move-in and move-out; Fair Housing Rights; among many others.

The Rental Readiness program supports our work to value renters as they grow in numbers in our metro area as shown in our [2017 State of Metropolitan Housing Report](#). Since 2005 Fair Market Rent continues to increase in Louisville/Jefferson County (between 11.6% for an efficiency unit to 25% for a four bedroom) while median household income has declined since 2007.

On top of this, occupancy rates are incredibly high meaning there are not many vacancies available for renters, and Louisville's eviction rate is 5.3% which is **the 7th highest of the largest 50 Metropolitan Statistical Areas**. There are nearly 20,000 households on the waiting list for the Louisville Metro Housing Authority. If an individual or household is evicted, they're in an even more precarious position in the current rental landscape.

*Thank you Louisville Bar Foundation for your support!*



## **Come to Louisville Urban League's release event for their State of Black Louisville Report**

*The report includes an article written by MHC Executive Director Cathy Hinko*

**WHEN: Friday, February 9th**  
**WHAT TIME: 2:00 pm - 5:00 pm**  
**WHERE: TBA**

### **About the Report**

The State of Black Louisville report is a highly-anticipated publication—a collection of essays from engaged stakeholders around the city—showing how African Americans in Louisville are doing - in jobs, justice, education, health, and housing. It offers benchmarks and sources for thought leadership around both the improvements and disparities that African Americans face in these areas.

The report is packed with data, reflective commentary, and insightful

## **Louisville Community Grocery Store**

*Organizing a cooperatively- and community-owned grocery store means the community drives the organizing. The Louisville Cooperative Grocery meets on the second Tuesday of each month to make decisions about the co-op business and learn about what it takes to run a cooperatively-owned grocery. Refreshments and childcare will be offered. Feel free to bring a dish to share!*

**Tues, February 7**  
**5:30 pm - 7:30 pm**  
**Joshua Tabernacle**  
**Missionary Baptist Church**  
**426 S. 15th St.**

*February 13 will be an important meeting where we will VOTE about ownership & neighborhood preferences.*

**Meet 2nd Tuesday each month. Upcoming meetings (same time & location):**  
**Tues, March 13**  
**Tues April 10**  
**Tues May 8**

*For more information, visit*  
[www.loufoodcoop.com](http://www.loufoodcoop.com)

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analysis from leading figures and field experts of the Louisville community. The report also includes recommendations and solutions-oriented action items.

The State of Black Louisville is a roadmap to address longstanding inequities and, more importantly, to pave the way for greater progress.

### **Release Event**

The Louisville Urban League will be officially releasing the report at a release event on Friday, February 9, 2018. The event will take place 2-5PM with a reception to follow. Tickets are available below for this interactive event where report contributors will present their work. Presentations will be done TED Talk style, with one essayist presenting right after the other. Tickets get you into the Release event and the catered reception to follow.

Tickets are \$25 a person. Please click [here](#) for more information and [here to buy tickets](#).

## **Jeana Dunlap & Cathy Hinko to present, "Redlining Louisville: The History of Race, Class & Real Estate" on February 15, 2018**

***As part of the Fellowship of Reconciliation & Interfaith Paths to Peace's Third Thursday Lunches***

**WHEN:** Thursday, February 15th

**WHAT TIME:** Buffet at 11:30; Presentation at Noon

**WHERE:** Hotel Louisville, 120 W. Broadway

**HOW MUCH:** \$7 at the door (buffet included)

***Reservations required by Monday, February 12th***

***RSVP Cathy Ford at 502.458.1223 or [fordhoff@bellsouth.net](mailto:fordhoff@bellsouth.net)***

For more info on presentation & event please see the flyer below.

# Third Thursday Lunches

presented by the

Fellowship of Reconciliation & Interfaith Paths to Peace

February 2018

Full Buffet  
For \$7.00

February 15 **Jeana Dunlap & Cathy Hinko**, "*Redlining Louisville: The History of Race, Class & Real Estate*"

Developed by local urban planner Joshua Poe from documents he uncovered in the National Archives, "*Redlining Louisville*" is an "interactive story map," layering data past and present, that illustrates how real estate redlining has impacted housing development, disinvestment and lending patterns in Louisville since the 1930s. **Jeana Dunlap, Director of Louisville's Office of Redevelopment Strategies**, will demonstrate features from this nationally recognized online, interactive website. **Cathy Hinko, Director of the Metropolitan Housing Coalition**, will talk about the steps we as a community must take to finally dismantle the systems that have made Louisville, by one measure, the fourth-most segregated city in the United States.

Hotel Louisville • 120 West Broadway

Buffet Lunch at 11:30 • Presentation at Noon • \$7.00 at the Door

Reservations required by MONDAY before the lunch

RSVP to Cathy Ford at 502/458-1223 or [fordhoff@bellsouth.net](mailto:fordhoff@bellsouth.net)



## Save the Date: Louisville's First Taxathon February 2<sup>nd</sup> and 3<sup>rd</sup>!



LOUISVILLE ASSET  
BUILDING COALITION  
GROWING BETTER FUTURES

Friday, February 2<sup>nd</sup>  
9AM – 1AM  
Saturday, February 3<sup>rd</sup>  
9AM – 5PM

Call 502-305-0005 to make an appointment, or walk-in on Friday from 5PM – 1AM.

Resource fair and children's activities will be available from 9AM – 5PM both days.

Kick-off will be held at 9AM on Friday morning with local public officials.

A 24-hour marathon of FREE, RELIABLE tax prep services offered by Louisville Asset Building Coalition's VITA (Volunteer Income Tax Assistance) Program and a group of superhero volunteers!!\*

\*Must have yearly household income of less than \$64,000

- ✓ Get your taxes done early
- ✓ Get the best refund possible
- ✓ Get connected to other community resources
- ✓ Enjoy snacks and activities

### Location:

Louisville Urban League  
1335 W. Broadway  
Louisville, KY 40203

### Event sponsored by:



## Attention Louisville Home Owners!

### Are you struggling to pay the 2017 Property Tax Bill on Your Home?

The Housing Partnership, Inc. (HPI) Can Help!

Please call HPI and ask about the Property Tax Loan Program today! (502) 585-5451

Avoid high interest rates and penalties!

More information about this program:

There is a need for assistance for homeowners that may not be able to pay their property taxes on time, without incurring fees and penalties; or the sale of their past due property taxes to a third party, for repayment at a very high interest rate. HPI believes this program will benefit many in the community that are working hard to maintain a home for themselves and their families.

**Program Guidelines:**

1. The Homeowner must demonstrate a need for assistance.
2. Past due property taxes must not exceed \$2,500.00 for the property.
3. Property must be owner occupied. (No investment/ rental properties).
4. Total liens on property can't exceed \$200,000.00.
5. Maximum of (2) two liens per owner-occupied property.
6. Borrower must provide a completed application and all required supporting documents.
7. Homeowner's liquid assets can't exceed more than \$5,000.00.
8. Loans may be made for up to \$2,500, annual interest rate 6%, homeownership and budgeting counseling available for clients. Loans must be paid back within 36 months.

<sup>1</sup> Funds are subject to approval, and are limited.

<sup>2</sup> Subject to Underwriting rules and requirements and restrictions.



**Crisis Phase State of LIHEAP available:  
January 8th, 2018 - March 30th, 2018**

# Do you need help with your home energy bill?



## LIHEAP may be able to help.

**Crisis Component: Jan. 8 - March 30, 2018**

*(or until funding is expended, whichever comes first)*

Appointment system opens January 2, 2018



### LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

Individuals meeting the criteria below may apply for heating bill and energy crisis assistance.

#### 1) ELIGIBILITY REQUIREMENTS

- Jefferson County resident,
- Household income within 130% of the federal poverty level as listed in the Income Guidelines,
- Disconnect Notice from utility service provider, or
- Current bill with a past due amount (*New*), or
- Eviction notice if utilities are included in the rent, or
- Bulk Fuel is within 4 days of running out, or
- Pre-paid Electric services is within 10 days of running out.

INCOME GUIDELINES 2017-2018 LIHEAP	
Persons in Household	Maximum Gross
1	\$1,307.00
2	\$1,760.00
3	\$2,213.00
4	\$2,665.00
5	\$3,118.00
6	\$3,571.00
7	\$4,024.00
8	\$4,477.00
Each Add'l Person	Add \$453.00

**New this season: Applicants with a past due amount on a current bill may apply.**  
(See eligibility criteria for more info.)



#### LOCATIONS

(Please schedule an appointment in advance.)

- Bridges of Hope Neighborhood Place  
1411 Algonquin Pkwy., 40210
- Newburg Community Center  
4810 Exeter Ave., 40218
- Northwest Neighborhood Place/  
Academy at Shawnee  
4018 W Market St., 40212
- South Central Neighborhood Pl.  
4255 Hazelwood Ave., 40215
- Southwest Government Center/  
Dixie Highway location  
7219 Dixie Hwy., 40258
- Ujima Neighborhood Place/  
DuValle Education Center  
3610 Bohme Ave., 40211

#### 2) SCHEDULE AN APPOINTMENT

- 1) Call 502-991-8391
- 2) Or go online at [louisvilleky.cascheduler.com](http://louisvilleky.cascheduler.com)

#### 3) DOCUMENTATION REQUIREMENT

- Proof of all household income for the preceding month (Food Stamp award letter, Social Security Award letter, pay stubs, or other proof of \$0 income). Note: Zero Income forms are available at the LIHEAP offices or at 701 W. Ormsby Ave., Suite 201, or online at [www.louisvilleky.gov](http://www.louisvilleky.gov) (search for LIHEAP)
- Social Security card(s) or (official documentation with Social Security Numbers) or Permanent Residence card (Green Card) for each member of the household; and
- Disconnect Notice or a current bill with a past due amount; or
- Eviction notice if heating expenses are included in the rent. If heat is included in rent, clients must also provide a copy of the lease in addition to the eviction notice; or
- Statement from utility company that shows 10 days or less of service if participating in pre-paid electric service.

#### BENEFIT INFORMATION

Benefits for the LIHEAP program are paid directly to the utility service provider.

- 1) The benefit amount for Disconnect Notices is based on the minimum amount it would take to alleviate the crisis situation as well as household size, income and fuel type.
- 2) The benefit for current bills with past due amounts is based on the Past Due Balance.

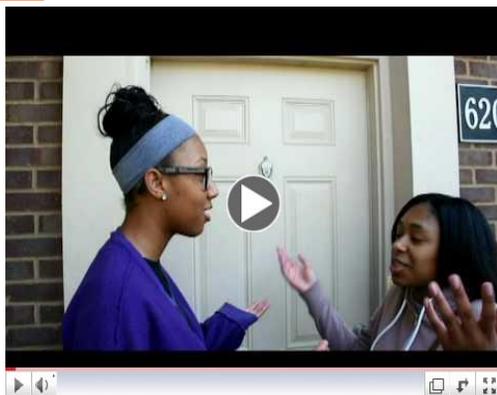
**For more information, call MetroCall at 311 or 574-5000.**

LIHEAP is made possible by the United States Department of Health and Human Services and by the Kentucky Cabinet for Health and Family Services.

## MHC has its own YouTube Channel!

MHC has created a YouTube channel to share our Public Service Announcement videos done with teen volunteers (as discussed in previous newsletters). To look at all of the videos visit:

<http://goo.gl/EHHHML>



MHC PSA - Racial Discrimination Scenario



**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.