



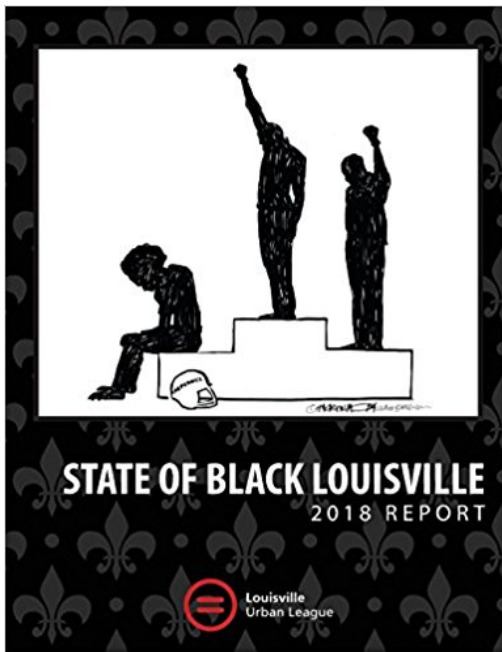
METROPOLITAN HOUSING COALITION

P.O. Box 4533 • Louisville, KY • 40204
(502) 584-6858 • www.metropolitanhousing.org



Greetings!

MHC contributes to Louisville Urban League's 2018 State of Black Louisville report



The Louisville Urban League released its publication, the 2018 State of Black Louisville, on February 9. The State of Black Louisville contains about 30 essays written by people of different disciplines and perspectives who are in Louisville.

MHC was proud to be asked to contribute. Since the topic of segregation was going to be admirably covered by Joshua Poe (who was an intern with MHC, educated us on how our land use policies generated decades ago by an avowed racist still kept Louisville segregated), we looked at a different issue.

Two pieces of information that we saw told a story of disenfranchisement of wealth for Black Louisville. In Louisville, 70% of white households are

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

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**

Metropolitan Housing Coalition is a 501 (c)(3) organization. Your contribution is tax deductible within IRS regulations.

homeowners, while, in Louisville, 37% of black/African American households are homeowners. This shocking imbalance encompasses the ability to amass an asset and permanently change economic status as much as it leaves families open to the vicissitudes of the rental market.

In a report commissioned by the Louisville Human Relations Commission, "Searching for Safe, Fair, and Affordable Housing, Learning from Experiences: An Analysis of Housing Challenges in Louisville Metro," a noticeable set of data emerged in the context of housing. Here you see two charts, one that shows the total population of Louisville by age and sex and one that shows the Black/African American population by age and sex.

CHART 1

Age and Sex: Total Population

Louisville/Jefferson County, KY, 2009-2013

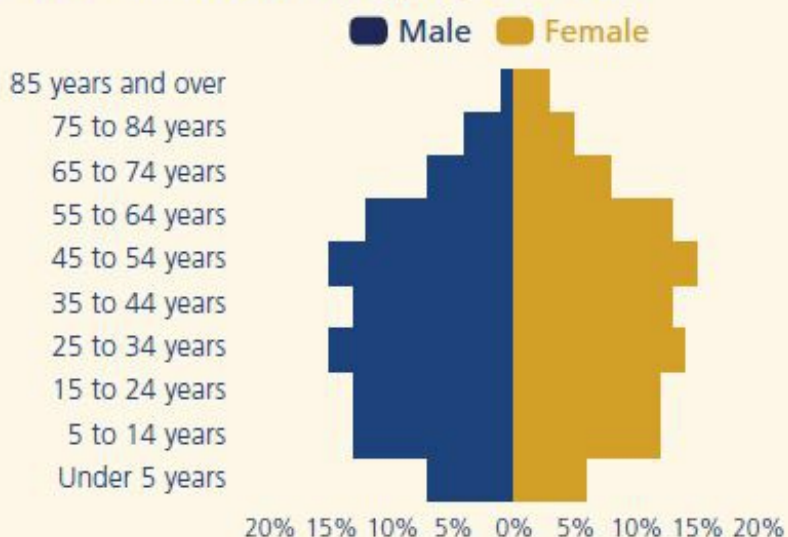
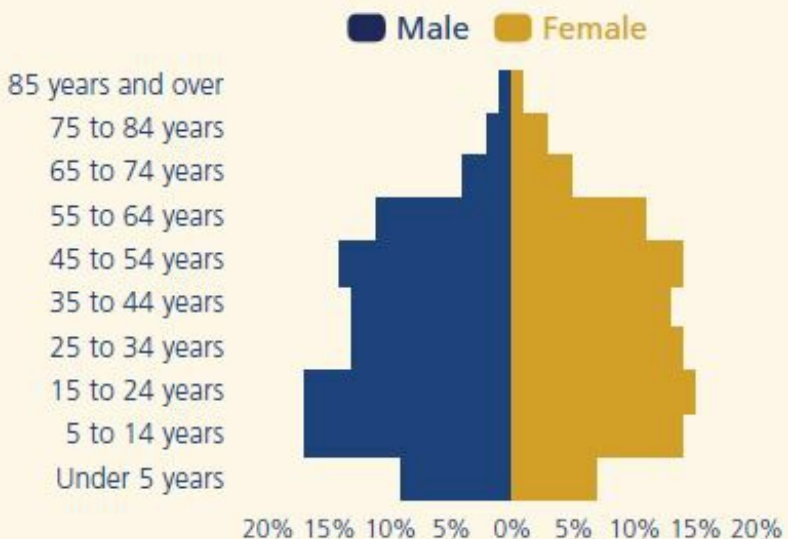


CHART 2

Age and Sex: Black/African-American Population

Louisville/Jefferson County, KY, 2009-2013



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.)

League of Women Voters Dinner and Democracy
Racial Realities White Like Me: film and Discussion
Mon February 19th Dinner - 5:30 p.m. Program - 6:00 pm Lang House 115 S Ewing Ave.

Reconciliation: White and Black Women Work for Voting Rights featuring Dr. Randolph Hollingsworth interviewed by Cheri Bryant Hamilton
Mon March 19th Dinner - 5:30 Program - 6:00 pm Lang House 115 S Ewing Ave.

No reservations needed for either event. Donations accepted.

The loss of the male Black/African American population between the ages of 25 and 43 goes to the very ability of Black/African American households to change economic class; this affects whole families.

In Louisville, the median income for male, full-time workers was 20% higher than their female counterparts. A family with one wage earner, particularly a female wage earner, has a higher rate of poverty. In Louisville, 24% of families with children live in poverty, but 67% of those families in poverty are single, female-headed households. Without full income, a family becomes limited in where they can live in Louisville.

Clearly, removing men from their families during prime child-rearing years has a direct effect on the ability of the family to own. Keeping this essay about housing, a cursory review of the data on criminal law enforcement shows it is a driving force to explain the removal of Black men in these age groups. Major systems are entwined and the impact of the criminal justice system has a direct impact on the ability of Black families to create permanent wealth

If the goal is to ensure that Black families can create permanent wealth, then our policies need to respond to reality. There are experts who can articulate policies on equal pay and the on the criminal justice system. Keeping our essay to housing policy, MHC had several recommendations to help single income households with children be able to live throughout Louisville and to own a home and build wealth.

The full complement of essays in the 2018 State of Black Louisville are worth reading. Knitting together the way all the major systems affect the ability of all families and persons to thrive is important. You can purchase the report on Amazon, [here](#).

LG&E Update

Two changes have been 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.

AMS will cost consumers **\$380 million over the next five years**, and there appears to be very illusory benefits to the projected "savings" which will appear **over twenty years**. It is possible LG&E knows there is some illusion in the projected savings, thus that is why they formed the case a certain way (legalese, but important). Their way will bring much less scrutiny to the proposal. They formed it as a "certificate" case instead of a "rate" case.

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

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.

MHC wants the FULL scrutiny of a rate case before charging users \$380 million. MHC has moved to intervene in the AMS case. 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.

Besides, why is LG&E so determined to have the Advanced Metering System? Although LG&E is guaranteed a profit as a regulated utility monopoly, the only way they can get an extra profit is 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.

In the meantime, MHC was granted to serve as intervener on the Demand Side Management (DSM) proposal before the Public Service Commission. One issue in the DSM case is the way the cost/benefit analysis is done for programs. It was established in 1997 and since then there have been advances in analyzing that take in factors such as the health impact of a program. In a city with Urban Heat Islands and wildly different health outcomes depending on where you live, Louisville needs a modern analysis, not one that is over 20 years old.

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 will once again be represented by [Kentucky Resources Council](#). Thank you KYRC!

Last month we had a more in depth article on this in our January e-newsletter. Go to metropolitanhousing.org/resources/newsletters to read our previous electronic and print newsletters.

FAREWELL

by Michael Kolodziej



It's with a heavy heart that I inform everyone I am leaving Metropolitan Housing Coalition for a new opportunity as the Community Engagement Director at LifeSpan Resources, Inc. My last day with MHC will be February 16th, but I will be helping Cathy during the transition of finding a new Development Director.

It is hard to believe that I started two and a half years ago. I've been fortunate to work under such a great leader. Cathy always made sure I learned as much as possible for my current position and for my future goal of becoming the director of a nonprofit agency.

I have learned so much more about fair and affordable housing while at MHC, and now have knowledge on zoning, vacant and abandoned properties, utilities, lead dust test kits, Aging in Community, among so many other things. In fact, learning about Aging in Community during our 2016 Fair Housing Month forum and 2016 State of Metropolitan Housing Report, will assist me in my new position at LifeSpan.

I want to thank Cathy Hinko and the MHC Board of Directors for first giving me the opportunity and for teaching me so much. A big thanks to the Development Committee for making a commitment to MHC's long term success. Thank you to everyone at U of L for their hard work on our reports, and Rob Gorstein who brings the data to life in such a beautifully rich format. Thank you JFCS for your amazing work and for all the friends I've made!

I am grateful that I was able to meet so many wonderful people along the way that are doing such crucial work in the community. I wish you all the best of luck. I will be checking my MHC email michael@metropolitanhousing.org so please reach out if you want my personal contact info!

University of Louisville course **by Cathy Hinko**

I, Cathy Hinko, as Executive Director of MHC, am co-teaching a graduate course with Dr. Kelly Kinahan at the University of Louisville's Department of Urban and Public Affairs. The class is titled Fair and Affordable Housing in

Louisville and Beyond, and this is a new venture for MHC.

Dr. Kinahan and I have seventeen graduate (including PhD) students in this course. We are five weeks into the course, and it has been wonderful experience! We have the good luck that two of the authors we have chosen to cover will be in this area, Richard Rothstein (*The Color of Law: A Forgotten History of How Our Government Segregated America*) and Matthew Desmond (*Evicted: Poverty and Profit in the American City*). In our fifth week, we are beginning to bring in guest speakers to augment what we are learning using Louisville examples. People have been generous in agreeing to come. Below is the course description:

"Housing is a complex topic within the fields of urban planning, public administration, and urban policy, as it simultaneously functions as shelter, a major source of wealth, and a key sector of the economy. Balancing the supply and demand for housing is a task that involves actors from the public, private, and profit sectors. The federal government shapes housing finance and production through a variety of tools, including mortgage interest tax deductions for homeowners, public housing, voucher programs, and tax credits, among others. Many of these programs, whether they target homeownership or rental housing, require the participation of other partners, including state and local governments, lenders, investors, private and nonprofit developers, advocates, and social service providers.

While housing quality and safety in the U.S. has greatly improved over time, issues of affordability, equity, fairness, and access have reached crisis proportions in many places across the nation. Residential segregation is perpetuated through active discrimination, institutional racism, and individual preferences, limiting housing options for people of color and low-income households and restricting their access to high opportunity neighborhoods and amenities. Compounding these challenges is a dwindling supply of affordable rental housing, particularly for very low-income households, due to demolition, expiring subsidies, and/or conversion to higher priced units. Households receiving rental assistance through vouchers often face high rents and discrimination in the private market, and tend to locate in poor neighborhoods rather than communities offering better opportunities. The purpose of this course is to provide an overview of the planning, policy, and administration challenges related to fair and affordable housing in the U.S. "

MHC is looking for a new Development Director.

The Development Director manages the agency development plan, the Development Committee and Activities and coordinates select advocacy projects, events, committees, products, and related activities. Manages office operations and is responsible for general administrative tasks.

See the full job description below. You can also find it [here](#) on

If interested, please email your Resume, Cover Letter, and 3 References to info@metropolitanhousing.org



POSITION DESCRIPTION

Position Title: Development Director

Reports To: Executive Director, Metropolitan Housing Coalition (MHC)

Position Summary: Manages the agency development plan, the Development Committee and Activities and coordinates select advocacy projects, events, committees, products, and related activities. Manages office operations and is responsible for general administrative tasks.

1. In keeping with the MHC strategic plan, analyzes information and writes the development plan, meets with the Development and Annual Meeting Committees, directs and reports on all development activities, e.g. membership system, database management, fundraising and outreach, proposal writing, event planning, and publicity.
2. Responsible for database management via eTapestry and Constant Contact.
3. Coordinates agency communications by:
 - a. Producing MHC newsletter 10 months per year and distributing it via mail and email.
 - b. Maintaining and updating content for www.metroshousing.org using WordPress platform.
 - c. Leading social media engagement through Facebook, Twitter, and other platforms.
 - d. Creating and distributing press releases and responding to media inquiries (in partnership with Executive Director)
4. Plans, organizes and coordinates a variety of events focused on advocacy for the organization, services to individual and organizational members, and recruitment of new members.
5. Plans and coordinates development events, including MHC Annual Meeting.
6. Chairs or facilitates ad-hoc or collaborative meetings designed to sustain both development and advocacy functions and may represent MHC in a variety of forums
7. Establishes, maintains, integrates and provides technical assistance for several organized information systems devoted to membership, giving, public information, programs' progress, or a calendar of recurring events or publications.
8. Recruits and supervises volunteers and interns.
9. Office Management Tasks:
 - a. Preparing accounts payable and receivable for accountant
 - b. Taking minutes of Board meetings and other meetings, as needed
 - c. Answering phones, responding to member and public requests for information
 - d. Opening, processing and distributing mail
 - e. Maintaining office files, staff calendars and coordination of meetings as assigned
 - f. Preparing mailings for the organization
 - g. Ordering and keeping office supplies stocked, keeping office files organized
10. Performs other, related work as required.

Revised February 5, 2018

Principal Contacts: Board Members
Committee Members
Volunteers
Members
Consultants
Partner Organizations
Public
Others

Competencies:
Informational: Knowledge of non-profit fundraising values, standards, and advocacy processes; knowledge of grant writing, annual giving, membership and sponsoring strategies; knowledge of the non-profit sector of the community; knowledge of project management and event planning; knowledge of select computer software and database management; knowledge of staff and volunteer supervision; knowledge of local, state and federal housing issues; knowledge of policy formation strategies and processes.
Interpersonal: Capable of working in an open office environment; capable of working independently and as part of a team; capable of public speaking and of articulating the MHC mission/strategies; capable of working with board members, volunteers and partner agencies; capable of listening, managing conflict and being persuasive; capable of leadership and of allowing others to assume leadership roles; capable of handling frequent interruptions; capable of discussing substantive issues diplomatically.
Intellectual: Ability to follow sequences, processes, and policies and directions accurately; ability to analyze, synthesize, interpret and apply information accurately; ability to learn new software and technologies efficiently; ability to develop communication systems and process for handling data; ability to utilize fiscal management procedures efficiently; ability to problem solve individually and with others; ability to multi-task

Meetings: Regular staff meetings, Board of Directors, Development Committee, Annual Meeting Committee, General Membership Meetings, Ad-Hoc Meetings

Reports: Monthly Newsletter (10 p/yr), Monthly Development Reports to the MHC Board, Communications Materials, e.g., brochures, flyers; etc, regular reports to the Executive Director

Education and Experience: Bachelors degree plus three years' experience. Experience in non-profit sector is highly preferred

Required Skills: Passion for social justice; strong writing and communications skills; strong organizational experience and organizational skills; proficient with Windows Office Suite (mail merge), PowerPoint and Excel (proficient); experience in record keeping; experience in database management; ability to multi-task and keep appropriate priorities. Experience with Adobe Creative Suite is a plus.

Benefits Benefits include full employer paid health insurance for single coverage (for individual employee) and employer 7% 401K contribution beginning Jan 1, 2019.

Qualified applicants please send cover letter, resume, and three references to:
info@metropolitanhousing.org

Revised February 5, 2018

Support the great work of Jewish Family & Career Services
Check the flyers below for some of their upcoming events.

H O T D O G

FOR THE PANTRY

Benefits the Sonny & Janet Meyer Family Food Pantry Fund

Sunday, March 4
JFCS
3:30-5:30pm

Adults/\$10 Kids Under 13/Free

Raffles & Prizes!

Kosher Hot Dogs, Veggie Dogs, Drinks & Dessert
All Are Welcome!

Reservations recommended by February 22,
 502-452-6341 ext 103, or ktoebbe@jfcsloouisville.org

 Dare to Care Food Bank

 Jewish Family & Career Services
 2821 Klemmer Way
 Louisville, KY 40205
 502-452-6341
 www.jfcsloouisville.org

 JFCS
 For Jewish Families In The Area

Don't miss this fun, family event!



Sunday, March 18 3:30 – 5:00pm
Treyton Oak Towers 211 West Oak Street

Bring your entire family to this Tikkun Olam celebration. Sing-alongs, crafts, refreshments and music by Benji Berlow. *Costumes are encouraged!*

Plenty of free, safe parking adjacent to Treyton Oak Towers.

RSVP: Kim Toebbe at 502-452-6341 ext. 103

Funded by the Carole & Larry Goldberg Family Mitzvah Program

 TREYTON OAK TOWERS

 Jewish Family & Career Services
 2821 Klemmer Way • Louisville, KY 40205
 502-452-6341 • www.jfcsloouisville.org

 JFCS
 For Jewish Families In The Area

JAZZ & JEWELRY RETURNS TO JFCS

SEEKING DONATIONS OF NEW, GENTLY USED & ANTIQUE FASHION JEWELRY, DESIGNER SCARVES & DESIGNER PURSES IN EXCELLENT CONDITION



We hope you will join us for a fun, girls night out which includes refreshments and live jazz music performed by The Jazzniks!

Thursday, Oct. 11, 2018
5:00 – 8:30 PM
2821 Klemmer Way

Event benefits the many programs at JFCS

Donations may be delivered to Kim Toebbe at JFCS by September 21, 2018 or call to arrange pick up. Contact Kim at 452-6341 or ktoebbe@jfcsloouisville.org if you have any questions or need additional information.

**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 5453.00

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 Bohne Ave., 40211

2) SCHEDULE AN APPOINTMENT

- 1) Call 502-991-8391
- 2) Or go online at 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 (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.

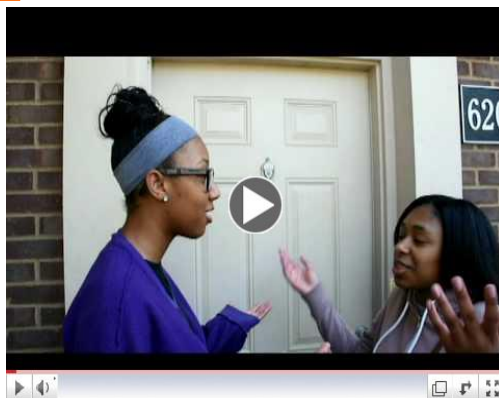
For more information, call MetroCall at 311 or 574-5000.

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

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 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.