



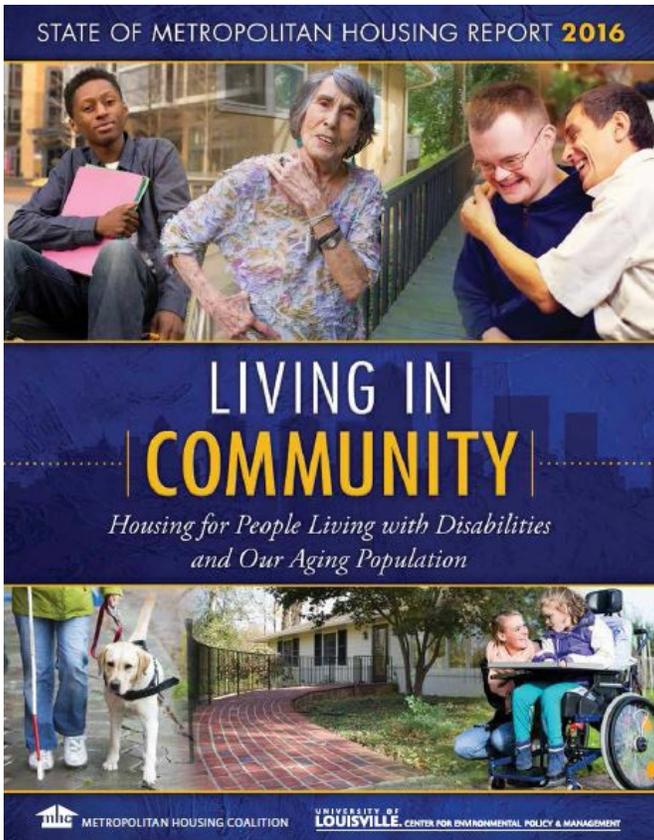
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(502) 584-6858 • www.metropolitanhousing.org



Greetings!

2016 State of Metropolitan Housing Report officially released!

by Michael Kolodziej



[Download the report here](#)

The report was released December 13th, and it examines nine indicators of fair and affordable housing progress in the 13-county Louisville Metropolitan Statistical Area (MSA). In addition to the nine measures, this year's report focus is Living in Community: Housing for People Living with Disabilities and Our Aging Population.

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
Louisville, KY 40204-4533**

Focus topic of the 2016 SMHR:

Our population is aging. As the Baby Boomer generation ages, they will continue to contribute an enormous increase in the numbers and proportion of those who are 65 years and older which currently stands at 14% nationally.

Seniors' ability to find affordable housing across the U.S. is an increasing challenge. The number of those paying more than half of their household income on housing increased by 34% from 2005 to 2014. Providing services to and benefiting from what this age group has to offer are issues all communities are beginning to address in some fashion.

As we age, the potential for experiencing long-term disability increases. 12% of the U.S. non-institutionalized population lives with a disability. However, for those that are non-institutionalized and over the age of 65, 36% live with a disability. Importantly, the number of individuals 65 years and over is projected to almost double by 2040, and those over the age of 85 are projected to more than double, increasing by over 130 percent. We can certainly expect a related and substantial increase in individuals living with disabilities. Attention to the intersection of age and disability is therefore crucial to examining access to fair, safe, and affordable housing.

Individuals of all ages living with disabilities understand the obstacles to finding affordable, accessible homes. With the dramatic increase in our senior population, and amid the growing movement to help seniors remain in their own homes and communities, the lack of housing stock that will accommodate accessibility needs is overwhelming. The 2016 SMHR highlights existing conditions and issues the Louisville region must confront as we plan for the future well-being of our population.

Data in the 2016 SMHR includes:

- 14% of Louisville/Jefferson County and MSA residents are 65 years and older. The Kentucky State Data Center projects a dramatic increase in the percentage of those over 65 and a much higher percent of women over the age of 65.
- Residents living with disabilities in our region make up about 14% of the non-institutionalized and civilian population and for those 65 and over that percentage is much higher, close to **40%** in Louisville/Jefferson County.
- Our aging populations, and those who are aging and also live with disabilities, are not evenly distributed across Louisville. The impact of race and class inequality is evident in the fact that all the Census tracts with high percentages of seniors who live with disabilities are located in West Louisville.
- The poverty rate for persons living with disabilities is 25% in Louisville/Jefferson County and 23% in Louisville MSA. This is much higher than the general poverty rates for either geographic area, 17% and 15% respectively.

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.**

**Project Warm - Blitz 2016
This Winter Stay Warmer
In November Project Warm
volunteers will be installing clear,
interior window covers (plastic) in
homes of seniors (60 and over)
or disabled.**

**Call 502.636.9276
Project Warm is located at
1252 S. Shelby St.
Free service provided to all
qualifying households.
First come first serve**

----- 6th Annual Give-a-Jam to End Homelessness

The 6th annual "Give-A-Jam to End Homelessness" is Tuesday, December 20th beginning at 6:00pm at the Clifton Center, 2117 Payne Street. The evening will include live music, food prepared by local chefs, a cash bar, and a silent auction.

Admission is \$20 in advance or \$25 at the door and includes 10

- Fair Market Rents have increased since 2005, while median household incomes have continued to decline. The potential good news of an increase from last year in median household income is hopeful, but the data are not comparable.
- In 2015, the flow of federally administered CDBG funds available to local communities nationwide continued to fall, including a near 40% drop since 2005 for Louisville/Jefferson County (adjusted for 2015 dollars).

The 2016 report is made possible by the generous support of Louisville Metro Government, PNC Bank, Fifth Third Bank, Lexington Fair Housing Council, AARP of Kentucky, and the Gannett Foundation.

[Here is a link to download the report.](http://www.metropolitanhousing.org/resources/mhc-reports/) You can visit our website at <http://www.metropolitanhousing.org/resources/mhc-reports/> to download all previous SMHR's and other MHC reports.

LG&E Proposing to Raise Rates **by Cathy Hinko**

LG&E is a for-profit monopoly regulated by the Kentucky Public Service Commission (PSC). As such, LG&E must ask permission of the PSC to change rates and conditions of service. LG&E recently filed a case to do three main things affecting residential consumers:

- * Raise rates and conditions to increase income so LG&E can install "smart meters". Under the rules for this monopoly, LG&E is entitled to a profit (by law), the amount of which is to be reasonable and determined by the PCS. So any big capital investment cost is passed directly to the people who pay utility bills as is the amount of profit.
- * Change the cost of having a meter for electricity from \$10.75 per month to \$22.00 per month and the cost of having a meter for gas service from \$13.50 per month to \$24.00 per month. This would change the cost of having meters (no matter how much or how little of the energy is used) from \$24.25 to \$46.00 per month.
- * Change the cost of each energy parcel - Kilowatt Hours (KwH) for electricity and One Hundred Cubic Feet (CCF) for natural gas. The proposal lowers the KwH and CCF costs. There are different rates for different times of the day and month of the year, but this applies to those rates.

When a utility makes a proposal to the PSC, interested parties that represent specific interest are allowed to Intervene. It is called Intervening because the party is not taking a side, but should be at the table to figure out what should be done once all interests are presented. MHC has

food and drink tickets. [Tickets can be purchased online](#) or at Carmichael's Book Store, 2720 Frankfort Avenue, or at the box office on the evening of the event. The event has sold out in years' past so advanced tickets are encouraged.
[For more info on bands and food, click here](#)

Tuesday, December 20
6:00 pm - 11:00 pm
Clifton Center
2117 Payne St.

You can show you "give a jam" by donating an auction item, providing baked goods or buying a ticket at www.cliftoncenter.org.

moved to intervene, and we have been accepted in the past. The Association of Community Ministries has moved to intervene as has Kroger and Walmart. You can see the diversity of interests.

MHC is happy to report that the city of Louisville has moved to intervene after an absence in representing the city in rate cases for over a decade. This helps you have more of a voice as you can speak to your Councilmember about what Louisville negotiates.

Right now, MHC recommends that you contact your Councilmember AND the PSC to ask for a public hearing in Louisville so you can talk directly to the PSC about your concerns. The PSC has frequently conducted these hearings in cases with this much at stake.

Further, whether your interest is: the use of "smart" meters and spending this much on them; or losing the ability to save by conserving since the rise in meter cost outweighs the savings from lowering the kWh and CCF; or you are worried that lowering the kWh goes against the last decade of policy that encourages solar use, let your Councilmember and the Mayor know.

MHC at Work in 2016

by Michael Kolodziej

It has been another exciting year for MHC. Below are some bullet points on our work throughout the year. However, before we cover those, as you've read throughout the year, we have been advocating for public participation in the ***Comprehensive Plan***, which is the 20 year plan for the built environment of Louisville.

Remember you can still sign up for one of the six work groups (housing, mobility, community form, community facilities, livability & environment, and marketplace) by clicking [here](#) or email kendal.baker@louisvilleky.gov. If you cannot attend meetings, call 574-1354 to request a "meeting in a box." If you want to make an impact, become involved and remember, everyone is an expert in their vision of the built environment in 20 years.

* Facilitated Fair Housing Month forum on Aging in Community with the help of community partners AARP of KY, ElderServe, KIPDA, Lexington Fair Housing Council, Louisville Metro Government, and Metro United Way.

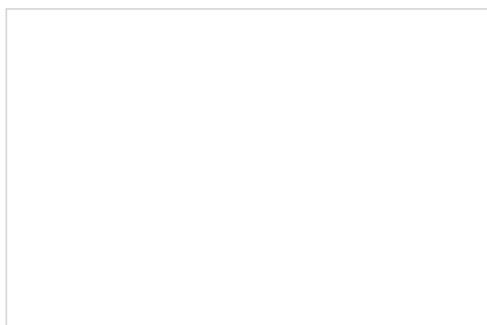
* Held our Annual Meeting in June at the Olmsted with guest speaker Attorney General Andy Beshear and keynote speaker Emily Allen, Vice President of AARP Foundation. Thank you to all of our Annual Meeting sponsors!

* Distributing free lead dust testers to households with children in neighborhoods built before 1978 (before lead based paint was banned).

- * Participated in Center for Health Equity's "My Dream for Lou" policy summit.
- * Working with high school students to create 2-4 minute videos on aspects of fair housing, sharing those videos online, and advertising them on TARC buses. Thank you to TARC for their commitment to this project!
- * The HUD funded research on the impact on educational outcomes of children in different unstable housing conditions is now published in the Journal on Children and Poverty! Now we set about creating public policy that acts on this research.
- * MHC will monitor utility rates and demand-side management programs (see article above on intervening) and work for improvements at the state level on the Low-Income Home Energy Assistance Program (LIHEAP).
- * Continue to advocate for fair and affordable housing throughout Jefferson County.

Thanks to all our members for helping us with these accomplishments. We couldn't have done it without you! As we gear up for 2017, there is still much work to be done. This is the perfect time to join the coalition, renew your membership, or give a gift in the name of a loved one. MHC relies on the support of members to continue our research, education, advocacy, and policy work to advance safe, fair, and affordable housing in our community. Give the gift of safe, fair, and affordable housing with your donation to support the work of MHC. Become part of the unified voice of Metropolitan Housing Coalition today.

Don't forget to support MHC when holiday shopping through Amazon Smile



If you shop on Amazon.com, you can support MHC! Log-in to your existing Amazon account and go to smile.amazon.com, then search Metropolitan Housing Coalition. Below is information from their website if you have any questions.

What is AmazonSmile?

AmazonSmile is a simple and automatic way for you to support your

favorite charitable organization every time you shop, at no cost to you. When you shop at smile.amazon.com, you'll find the exact same low prices, vast selection and convenient shopping experience as Amazon.com, with the added bonus that Amazon will donate a portion of the purchase price to your favorite charitable organization. You can choose from nearly one million organizations to support.

How do I shop at AmazonSmile?

To shop at AmazonSmile simply go to smile.amazon.com from the web browser on your computer or mobile device. You may also want to add a bookmark to smile.amazon.com to make it even easier to return and start your shopping at AmazonSmile.

Which products on AmazonSmile are eligible for charitable donations?

Tens of millions of products on AmazonSmile are eligible for donations. You will see eligible products marked "Eligible for AmazonSmile donation" on their product detail pages. Recurring Subscribe-and-Save purchases and subscription renewals are not currently eligible.

Can I use my existing Amazon.com account on AmazonSmile?

Yes, you use the same account on Amazon.com and AmazonSmile. Your shopping cart, Wish List, wedding or baby registry, and other account settings are also the same.

How do I select a charitable organization to support when shopping on AmazonSmile?

On your first visit to AmazonSmile (smile.amazon.com), you need to select a charitable organization to receive donations from eligible purchases before you begin shopping. We will remember your selection, and then every eligible purchase you make at smile.amazon.com will result in a donation.

How much of my purchase does Amazon donate?

The AmazonSmile Foundation will donate 0.5% of the purchase price from your eligible AmazonSmile purchases. The purchase price is the amount paid for the item minus any rebates and excluding shipping & handling, gift-wrapping fees, taxes, or service charges. From time to time, we may offer special, limited time promotions that increase the donation amount on one or more products or services or provide for additional donations to charitable organizations. Special terms and restrictions may apply. Please see the relevant promotion for complete details.

Can I receive a tax deduction for amounts donated from my purchases on AmazonSmile?

Donations are made by the AmazonSmile Foundation and are not tax deductible by you.

How can I learn more about AmazonSmile?

Please see complete AmazonSmile [program details](#).

Once you're signed up, make sure to visit smile.amazon.com when you shop. Have anymore questions? Please feel free to email us.

On behalf of MHC's Board of Directors & Staff, we want to thank everyone who donated to MHC in honor of Kenny Lanham, Jr. Kenny was a great advocate for fair & affordable housing and a former MHC Board Member. He will be greatly missed.

Mary Gail Bryan

Bernard & Mary Ellert

Daniel Garvey

Kathryn Hagerty

Kenneth & Sharon Bohnert

Mary & James Henry

Martha McIntire

Jim Mims

Tom Miron

New Directions Housing Corporation

Lisa Osanka

Candice Payton

Sally & Richard Johnson

Sandra Riley Bryant

Vision Homes LLC

Judie Westmeier

Do you already give to MHC through Kroger Community Rewards or want to? Well it's time to re-enroll and renew 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 or re-enroll:

For those who DO have a Kroger Plus card, go to Kroger's Web site: 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.

**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.