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METROPOLITAN  
HOUSING COALITION

# Newsletter

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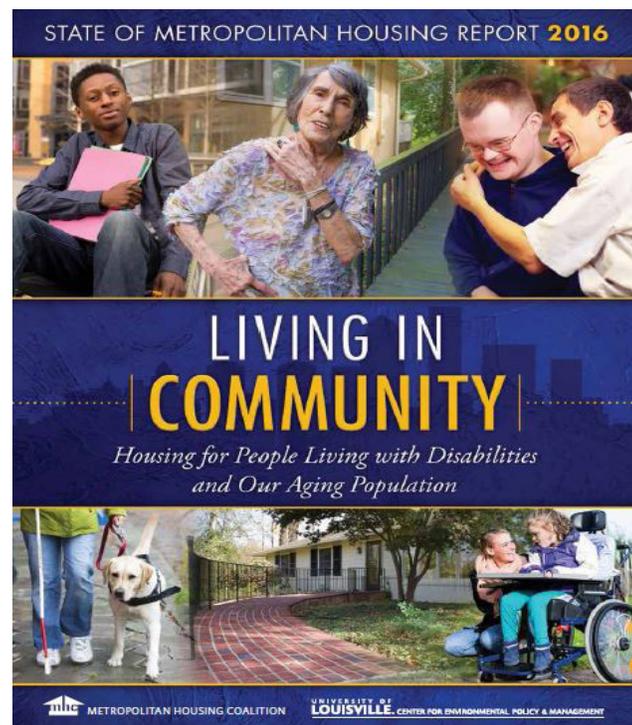
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## 2016 SMHR has been released!



The 2016 State of Metropolitan Housing Report (SMHR) was released Tuesday, December 13th at New Directions Housing Corporation. It examines nine indicators of fair and affordable housing progress in the 13 county Louisville Metropolitan Statistical Area (MSA).

## FOCUS TOPIC OF 2016 SMHR

In addition to the nine measures, this year’s focus topic is “Living in Community: Housing for People Living with Disabilities and Our Aging Population.” 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.

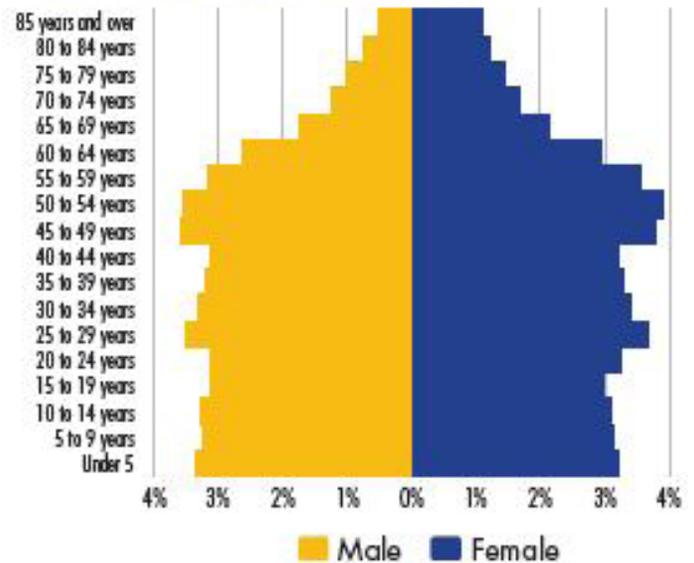
As we age, the potential for experiencing long-term disability increases. 12% of the U.S. non-institutionalized population lives with a disability. However, for those that are non-institutionalized and over the age of 65, 36% live with a disability. Importantly, the number of individuals 65 years and 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.

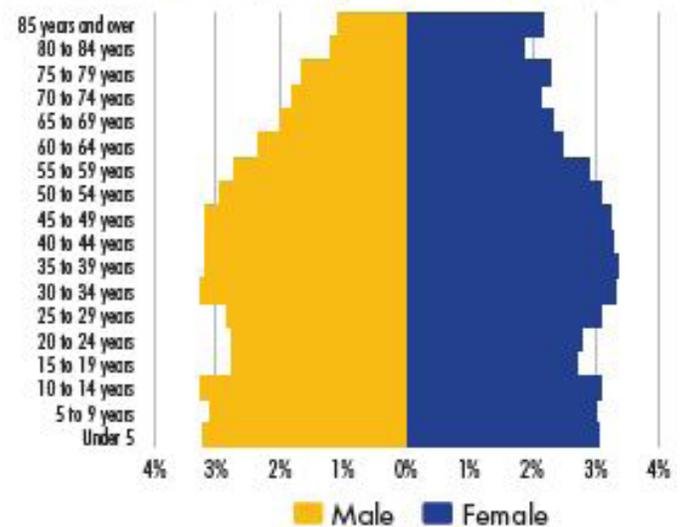
Individuals of all ages living with disabilities understand the obstacles to finding affordable, accessible homes. With the dramatic increase in our senior population, and amid the growing movement to help seniors remain in their own homes and communities, the lack of housing stock that will accommodate 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.

**Figure 2A: Percentage of Jefferson County Population in 2010**



**Figure 2B: Projected Percentage of Jefferson County Population in 2040**

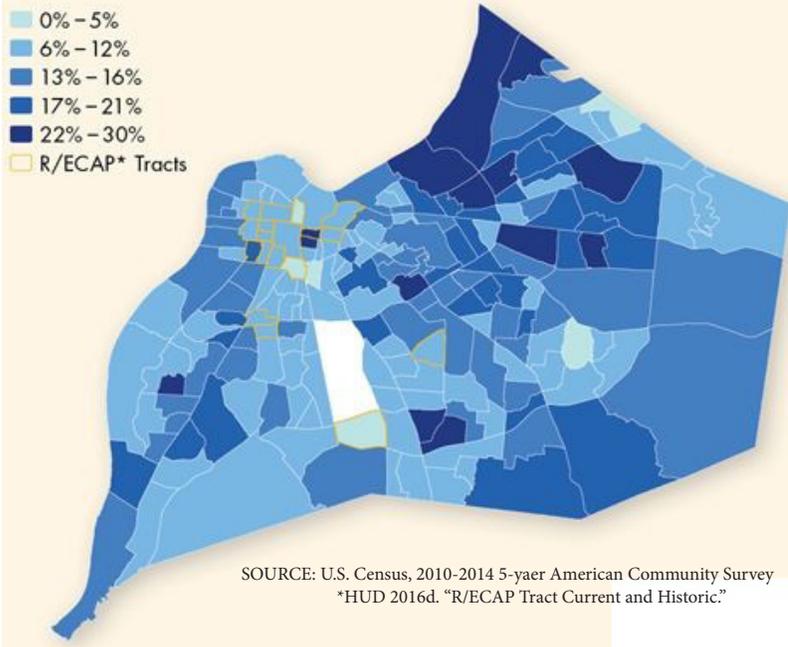


SOURCE: Kentucky State Data Center (2015) Louisville Metro Demographic and Economic Projections 2010-2014; Executive Summary December 2015; Figure 2 page 14

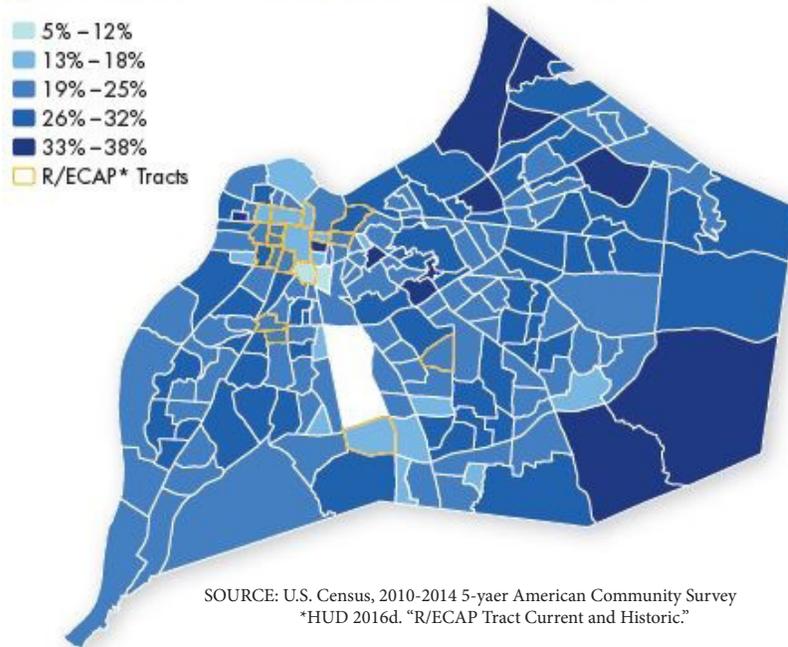
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## 2016 SMHR (cont...)

**Map 1: Percentage of Population 65 years and Older by Census Tracts – Louisville/Jefferson County 2010-2014**



**Map 2: Percentage of Population Age 50–69 ("Baby Boomers") by Census Tracts – Louisville/Jefferson County 2010-2014**



### 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.
- 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.

Like MHC on Facebook and Twitter!  
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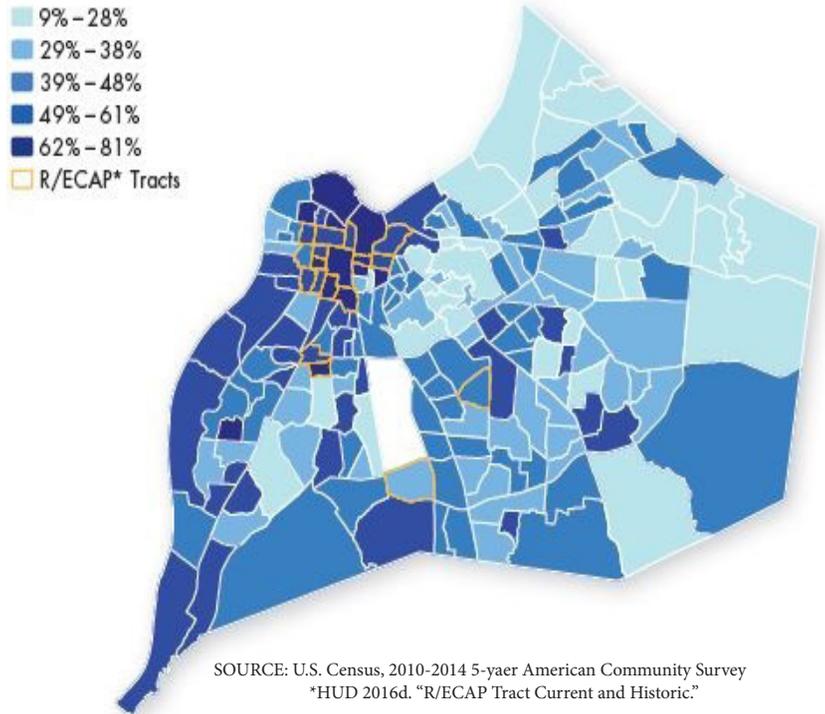
**Data in the 2016 SMHR (cont...)**

• 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.*

You can download the 2016 State of Metropolitan Housing Report by visiting our website at <http://www.metropolitanhousing.org>. To download all previous State of Metropolitan Housing Reports and along with all of MHC’s other reports, visit: <http://www.metropolitanhousing.org/resources/mhc-reports/>

**Map 3: Percentage of Population 65 years and Older with a Disability by Census Tracts – Louisville/Jefferson County 2010-2014**



SOURCE: U.S. Census, 2010-2014 5-year American Community Survey  
\*HUD 2016d. “R/ECAP Tract Current and Historic.”

**Figure 3: Number of Non-Institutionalized Individuals by Disability Type<sup>1</sup>**

	Jefferson County		Louisville MSA	
	Total Number		Total Number	
Total Non-Institutionalized Population	742,865		1,235,100	
Total Non-Institutionalized Population with a Disability	109,088		177,962	
	Total Number	Percentage of Non-Institutionalized Population	Total Number	Percentage of Non-Institutionalized Population
Number of People with a Hearing Difficulty	24,022	3.2%	43,512	3.5%
Number of People with a Vision Difficulty	17,449	2.3%	28,852	2.3%
Number of People with a Cognitive Disability	46,398	6.2%	73,060	5.9%
Number of People with an Ambulatory Difficulty	58,694	7.9%	95,077	7.7%
Number of People with an Independent Living Difficulty	21,518	2.9%	34,846	2.8%
Number of People with a Self-Care Difficulty	39,460	5.3%	63,084	5.1%

<sup>1</sup>Individuals can identify in multiple disability categories. Therefore, the totals for each difficulty category can overlap and therefore will not add up to the total non-institutionalized disabled population

SOURCE: U.S. Census: American Community Survey 2010-2014, 5-Year Estimates

## MHC at work in 2016

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 going to [louisvilleky.gov](http://louisvilleky.gov) or email [kendal.baker@louisvilleky.gov](mailto: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.*

**On behalf of MHC's Board of Directors & staff, thank you to 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 Corp  
Lisa Osanka

Candice Payton  
Sally & Richard Johnson  
Sandra Riley Bryant  
Vision Homes LLC  
Judie Westmeier

## LG&E Rate Case

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.

Example of a smart meter



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 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.

***It's almost the end of the year. Are you in the giving spirit? Help MHC continue the fight for fair & affordable housing by making a donation!***

***Donate online by visiting:***

***<https://app.etapestry.com/hosted/MetropolitanHousingCoalition/Online-Donation.html>***

## Support MHC 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](http://smile.amazon.com), then search Metropolitan Housing Coalition. Or, you can type in the following link: <http://smile.amazon.com/ch/61-1201545>  
Below is more information from Amazon.

### *What is AmazonSmile?*

AmazonSmile is a simple, 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 same prices, selection and shopping experience as Amazon.com.

### *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.

### *Which products are eligible for charitable donations?*

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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?*

AmazonSmile Foundation will donate 0.5% of the purchase price from your eligible AmazonSmile purchases.

### *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.

## Community Calendar

### **Louisville Fair Housing Coalition**

Meets each 2nd Tuesday at 2pm at New Directions 1000 E. Liberty

### **Louisville Vacant Property Campaign**

Meets each 3rd Tuesday at 5:30pm at the Shelby Park Community Center, 600 E. Oak St

### **The Coalition for the Homeless is hiring a Monitoring and Training Specialist.**

Details and a job description are included on our website at: <http://louhomeless.org/?p=4248>. We are accepting resumes until January 9, 2017.

**DONATE TODAY!**

# Strengthen the United Voice for Fair & Affordable Housing!

Make your donation online at [www.metropolitanhousing.org](http://www.metropolitanhousing.org) or mail this form to MHC, P.O. Box 4533, Louisville, KY 40204-4533.

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\_\_\_\_\_ Check here if you would like your donation to be anonymous

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Recurring Credit Card Donation Amount \$ \_\_\_\_\_ per month OR \$ \_\_\_\_\_ per quarter

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MHC would like to thank Louisville Metro Government for its continuing support of our outreach efforts.



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