



# Newsletter

P.O. Box 4533 Louisville, KY 40204-4533 • (502)584-6858 • [info@metropolitanhousing.org](mailto:info@metropolitanhousing.org)

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## MHC 2015 Annual Meeting Luncheon

Thursday, May 21st • 11:30 am - 1:30 pm • The Olmsted

Time to gather the Coalition again! This year's event will feature a sit-down lunch, raffle, and voting on a slate of new board members. William Emmons, senior economic adviser at the St Louis Fed's Center for Household Financial Stability, will be Keynote Speaker at the event. The Center's research and analysis is focused on the rebuilding of the household balance sheets of struggling American families. St Louis Fed President James Bullard, previously scheduled to speak on this date, is unavailable due to unforeseen scheduling conflicts.

Individual tickets for the event cost \$70 and may be purchased in advance with:

- Check made out to MHC and sent to PO Box 4533 Louisville, KY 40204
- Credit card via the donation portal on MHC's Web site ([metropolitanhousing.org](http://metropolitanhousing.org)). Simply note in the comments the names of those attending and how many vegan/vegetarian meals are required.

A variety of sponsorship opportunities are available for the event. For specific information on becoming a sponsor, call MHC at (502) 584-6858 or email [dana@metropolitanhousing.org](mailto:dana@metropolitanhousing.org).

Mr. Emmons will speak on the topic of "Demographics and the Future of Homeownership" and examine two major demographic trends that will determine the long-term future of homeownership: the aging of the Baby Boomers and non-white Americans as a rising share of the population. Homeownership rates for non-whites have been significantly lower than the white rate throughout U.S. history. Emmons noted in his summary of the talk, "To ensure the future of homeownership in America, we must expand access to, and ensure the sustainability of, ownership by all Americans."

*We hope you will join us on May 21st!*

## Former schoolhouse given new life housing seniors

*MHC's loan pool for nonprofit affordable housing developers is another way MHC acts on our mission to unite public and private resources to provide more housing opportunities for more people in our community. This year, we'll be profiling some of the housing created with funds from the pool and the lives changed as a result.*

Ida Holmes has worked too hard in her life to become a statistic.

"Without this, I'd probably be just another statistic," said Holmes. "I always tell people, 'When you have to rely on the system, you're one step from homelessness.'"

This is her one-bedroom apartment in Shively, located in a building that once housed the Most Blessed Sacrament School. The former school building has been transformed into 30 one-bedroom, independent living apartments for low-income seniors, ages 62 and older, through a partnership with The Housing Partnership, Inc. (HPI) and Catholic Charities.



Born in New Orleans, she moved to Louisville at the age of 16 and says she worked and saved from 1966 to 2006. "Housing was never a problem for me because I always worked," said Holmes.

But a stroke left her unable to work and after five years without health insurance her savings were depleted and she found herself in need of help.



"I have always been self-sufficient and it took a while to get used to folks helping me," said Holmes. "I thank God I was able to work all those years and had the foresight to save. I was able to carry myself for five years."

Holmes said that aside from the affordability of her apartment, she appreciates the location, which she said is close to stores and a TARC stop. "[The apartment] has had such an impact on my life that it makes me want to tell people, 'You don't have to live on the streets,'" said Holmes. "You can live an independent life."

Tommy Patton moved into his apartment after living doubled up with his son and his family in Bullet County. He is happy to live on his own again. "My son-in-law and daughter needed their privacy," said Patton. "I love it here," said Patton, who volunteers for events at the church gym, which remains on site.

Completed in 2014, the complex has been full almost since opening. MHC's loan pool provided some of the stop-gap funding for the project. Residents pay 30% of their income in rent, which includes utilities. The building was retrofitted with energy efficiency in mind and features roof-top solar panels, Energy Star appliances, recycled building materials, and other green features. HPI also operates a Community Resource Center on the site, housing HPI's residential services and financial education programs. a waiting list for the units.



Tonya Montgomery, Portfolio Manager with HPI, who works with HPI's senior housing properties, said she she's the impact of housing in residents' lives daily.

"It's amazing the difference having their own place makes," said Montgomery. "It shows on their faces every day."

With our aging population, Montgomery noted how important creating more housing options, including affordable housing, will be for communities moving ahead. "To know that someplace like this is out there and available, even for you, even for me one day, is so important," she said. "Affordable doesn't mean anything terrible. It's beautiful housing for those who don't make as much so we can all lead the lives we want to live.

"This is about dignity and respect," said Montgomery, "and those who are low-income don't always receive that."

## Critical proposed zoning changes move to Metro Council subcommittee

The proposed fair and affordable housing changes to the Jefferson County Land Development Code received first reading at a meeting of the Metro Council ad hoc Land Development Code Committee on Monday, April 20

These changes were formulated by the Fair and Affordable Housing subcommittee of the Planning and Zoning review process, a committee created in part through the work of MHC.

The proposed changes were approved by the Planning and Zoning review committee. The Metro Council ad hoc committee will review the entire proposal and can approve or deny any part of it. Any items approved will then move to the full Metro Council for final approval.

The next meeting of the subcommittee will be held in May and we will be sure to send out action alerts closer to the date.

In the mean time, be sure to contact members of the committee and your Metro Council member to let them know you support the proposed fair and affordable housing changes to our zoning code and more housing choice for our community.

Land Development Code Ad Hoc Committee Members with district: Peden - 23 (Chair), Ackerson (Vice Chair) - 26, Bryant Hamilton - 5, Magre - 10, and Stuckel - 17.

**Call Metro Council and tell them you support the proposed fair and affordable housing changes to the Land Development Code TODAY: (502) 574-1100**

**\*\*Don't know your Metro Council representative? Call the number above and staff will direct you.\*\***

**For more on the proposed changes, see our previous newsletter stories, archived at our Web site: [metropolitanhousing.org/resources/newsletters/](http://metropolitanhousing.org/resources/newsletters/)**

We work on big issues that won't be decided today or tomorrow.

These are issues that take years of work and collaboration.

Your support helps us continue our work to educate and advocate for the changes needed to improve the lives of so many in our city and region.

**Become a member or monthly sustaining member of Metropolitan Housing Coalition TODAY!**

**TOGETHER, we can ensure that everyone has a place to call home.**

**TOGETHER, we are MHC!**

Complete and return the form on the back of your newsletter with a check payable to MHC or visit our Web site at [metropolitanhousing.org](http://metropolitanhousing.org) to give online with a credit or debit card. Thank you!

## PROPOSED SETTLEMENT IN LG&E RATE CASE PROTECTS LOW- AND FIXED-INCOME RATEPAYERS, ENCOURAGES ENERGY EFFICIENCY

by Tom FitzGerald, Director, Kentucky Resources Council

In November 2014, Louisville Gas and Electric and Kentucky Utilities filed cases before the state Public Service Commission, seeking to increase sharply the basic service charge that customers pay to have service at their home. LG&E electric customers would have paid an additional \$87 per year (a 67% increase) and LG&E gas customers would have paid an additional \$66 per year (a 40.7% increase) simply to be connected to the LG&E system. The increase in service charges would reduce the impact of energy efficiency investments and would adversely impact low- and fixed-income customers. Metropolitan Housing Coalition intervened in the case in order to oppose the increase in basic service charge, and to seek an increase in assistance to LG&E's most vulnerable customers.

In a unanimous settlement agreement submitted to the Commission for approval on April 21, 2015, LG&E agreed to no increase in the basic service charges, which will remain at \$10.75 per month for electric and \$13.50 per month for gas service. Additionally, LG&E shareholder contribution to low-income energy assistance will increase from \$1 million each year to \$1.15 million. Under the agreement, the return on LG&E investments in environmental compliance expenditures will be reduced to 10%, so that LG&E customers will see savings on future cost recovery by LG&E. The Home Energy Assistance Program would also be made a permanent program, and the residential meter charge funding that program would remain at \$.25 per meter per month.

MHC was represented pro bono by the Kentucky Resources Council's Tom FitzGerald. MHC appreciates the efforts of the Association of Community Ministries, Sierra Club, Community Action Council, and the office of Attorney General Jack Conway, who worked together with MHC to achieve a settlement that is very positive for low- and fixed-income customers, and for energy efficiency and distributed renewable energy investments. Thank you to MHC members and allies for your letters to the Commission. Your voices were heard loud and clear!

## Families & housing: a personal story

by Donia Addison,  
MHC Graduate Student  
Intern

**Housing instability** affects millions of Americans everyday. In 2013, HUD estimated more than 12 million Americans were in need of affordable housing. Locally, there are more than 8,600 individuals experiencing homelessness (SMHR 2014). It is easy for the numbers to become overwhelming, hindering community members from acting on an issue that is a basic human right. I am sharing my journey of housing instability to shine a light and inspire the community to take action in combatting an important issue.

When I started my graduate internship with Metropolitan Housing Coalition (MHC) last fall I didn't know how this experience would impact me and that it would awaken an interest in the housing issues facing our community each day. Honestly, this time last year housing issues were not on my radar. It is amazing that when we do not face a housing need or crisis how quickly we can forget the countless others struggling with housing instability in our city. I am guilty of forgetting. My work with MHC has given me the gift of memory. *(Continued on pg. 5)*

*Families & Housing - Addison (Cont.)*

I grew up in deep poverty. My mother was a single mom with an eighth grade education and limited resources. She did the best she could for our family, often working two jobs, yet that was not enough for our family to escape housing instability and ultimately chronic homelessness for a span of ten years. We experienced every definition of homelessness. Two vivid memories stand out from this portion of my childhood.

The first experience I remember is living in our car. Living in our car was one of the hardest experiences I have endured in my life. Logistically it is a nightmare. I can recall being a small child, maybe six or seven years old. My sister and I slept in the back seat and my mother in the front. I suspect my mom didn't sleep most nights. Finding places to wash up was difficult and there wasn't access to a kitchen to prepare food. Eating out as a child sounds fun, except when it is your only option. We ate at inexpensive fast food restaurants or the local shelters. I remember being scared at night and experiencing a lot of anxiety during this time.

More vivid memories come from the times we were able to stay in a local shelter. My sister and I slept in a bunk bed together because I was too scared to sleep alone. Our belongings were stolen, including my favorite doll. Children yearn for safety and consistency and housing instability does not allow for either of these critical needs. During each of our stays in a shelter, it was hard to forge lasting/meaningful friendships, have a consistent educational experience, and possess a sense of belonging to the community. Today, as an adult and social work graduate student, I often wonder how our experience could have been prevented or limited versus cycling in and out of homelessness.

I recently toured Volunteers of America's Louisville Family House, one of or the only family shelter of its kind in Louisville. VOA does not separate families experiencing homelessness, but rather preserves the family unit. I was very impressed with the wrap around services provided to families experiencing homelessness. From a study room where children receive help with homework to individual and family counseling, VOA is providing critical services to families during their most vulnerable time. If my family had been able to access programs such as VOA we may not have cycled in and of homelessness as often as we did.

Although direct services are important and critical, equally important is the advocacy and policy work that MHC is doing daily. Let's face it: if we don't change the policies contributing to housing instability, we will never really fix the problem.

So how does my past inform my present? I would say it lead me to the field of social work and more specifically to MHC. I needed to be reminded of my past housing instability experiences to understand the issues our community faces today. We cannot allow families to get lost in the numbers of homelessness. We must put faces with the data. I am one of those faces.

The success rate for escaping deep poverty is very low. Although I worked hard to get where I am today and to eventually receive my Master in Social Work, I also realize a portion of my success is owed to luck and strategic decision making. I joined the Army Reserves to pay for college and my nine-year military career is now helping to pay for my graduate studies. While education is a pivotal component of the equation it is not the only one. We need organizations like Volunteers of America and Metropolitan Housing Coalition to tackle the epidemic of housing instability. We also need individuals and the community at large to support these organizations physically and monetarily in order for their critical work to continue. Housing instability takes a toll on individuals, families and the community as a whole. It is important for all of us to do our part to ensure our community has access to safe, affordable and stable housing.

*Donia Addison is an MSW student at Spalding University and has interned with MHC this academic year.*

**DONATE TODAY!**

# Strengthen the United Voice for Fair & Affordable Housing!

Make your donation online at [www.metropolitanhousing.org](http://www.metropolitanhousing.org) or  
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TEL: (502) 584-6858  
FAX: (502) 452-6718  
EMAIL: [Info@metropolitanhousing.org](mailto:Info@metropolitanhousing.org)  
WEB: [www.metropolitanhousing.org](http://www.metropolitanhousing.org)

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