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
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
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
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

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 leading 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 fordch@bellouth.net

Save the Date: Louisville’s First Taxathon
February 2nd and 3rd!

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

Event sponsored by:

Louisville Urban League
1335 W. Broadway
Louisville, KY 40208
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; off the sale of their past due property taxes to a third party; or 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 $1,500.00 for the property.
3. Property must be owner-occupied. (Not commercial or rental properties)
4. Total liens on property can't exceed $200,000.00.
5. Minimum 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.

1 Funds are subject to approval, and are limited.
2 Subject to Underwriting rules and requirements and restrictions.

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