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

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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
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.
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](http://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.

Support the great work of Jewish Family & Career Services.

Check the flyers below for some of their upcoming events.
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
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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.

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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.