



How to Lower Utility Costs

*A Guide to Louisville Programs for Energy Efficient Improvements
and Resources to Help Pay a Utility Bill*



Introduction

Affordable housing includes access to utilities, including electricity, and the ability to adequately heat a home. In the 2008 State of Metropolitan Housing Report, the Metropolitan Housing Coalition (MHC) explored the impact of these utilities on the cost of housing. MHC recommended energy efficient improvements to existing housing available to those whose incomes are below 80% of median income. Still, power and heat must remain accessible to families in crisis and emergency programs are critical.

This report is comprised of four parts: a comparative analysis of gas and electricity costs from 1998 with similar costs in 2008 and 2013; how to read your utility bill; and both an in-depth description of programs that either help with making homes more energy efficient or will help with payment of a bill; and a distilled matrix of those programs with essential information on what they do and how to access them.

A 2007 study* calculated a seven-fold return on investments in improving energy efficiency in low-income homes. They caution that even this estimate is conservative because it does not account for many of the other benefits that are realized from weatherizing low-income homes, such as health and stability. Energy-efficient improvements reduced forced mobility by making utility bills affordable, which leaves additional money for the household to spend on rent or mortgage. In addition, weatherization improvements help to mitigate substandard living conditions.

The variety of assistance programs in our community offer opportunity, but can also be confusing. This report will make information available to anyone trying to access the programs most appropriate and beneficial to them.

* Oppenheim, J. and MacGregor, T. (2007). The Economics of Poverty: How Investments to eliminate Poverty Benefit all Americans. *Journal of Energy Assistance*, Vo. 1, (2).

Acknowledgements

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15-year cost comparison

LG&E Electricity Cost (per 1000kWh)	August 1998		August 2008		January 2013	
	Rate	Cost	Rate	Cost	Rate	Cost
Basic Service Charge	\$3.29	\$3.29	\$5.00	\$5.00	\$10.75	\$10.75
Energy Charge per kWh (first 600 hours)	\$0.06237	\$37.42	\$0.06404	\$64.04	\$0.07439	\$ 74.39
Energy Charge per kWh (astl. 400 hours)	\$0.06411	\$25.64	No block rate	No block rate	No block rate	No block rate
FAC	\$-0.00133	\$-1.33	\$0.00355	\$3.55	\$0.00515	\$5.15
DSM	\$0.0029	\$2.90	\$0.0026	\$2.60	\$0.003	\$3.00
Trimble County Credit	\$-0.00039	\$-0.39	N/A	N/A	N/A	N/A
ECR	\$0.010593	\$0.72	\$0.0102	\$0.77	\$0.0080	\$0.75
Merger Surcredit	\$-0.01109	\$-0.75	\$-0.01499	\$-1.13	N/A	N/A
Environmental Surcharge	N/A	N/A	N/A	N/A	1.140% of 4 costs	\$1.06
Home Energy Assistance	N/A	N/A	\$0.10	\$0.10	\$0.25	\$0.25
TOTAL		\$67.50		\$74.93		\$95.35

LG&E Utility Gas Costs (per 70Ccf)	August 1998		August 2008		January 2013	
	Rate	Cost	Rate	Cost	Rate	Cost
Basic Service Charge	\$4.48	\$4.48	\$8.50	\$8.50	\$13.50	\$13.50
Distribution Cost	\$0.11099	\$7.77	\$0.1547	\$10.83	\$0.26419	\$18.49
Gas Supply Cost (GSC)	\$0.35602	\$24.92	\$1.63725	\$114.61	\$0.42501	\$29.75
DSM	\$0.01165	\$0.82	\$0.01069	\$0.75	\$0.01307	\$0.91
Home Energy Assistance	N/A	N/A	\$0.10	\$0.10	\$0.25	\$0.25
Gas Line Tracker	N/A	N/A	N/A	N/A	\$2.27	\$2.27
TOTAL		\$38.56		\$134.78		\$65.17

How to read your bill

- The Contact Information displays the company's phone numbers, hours of operation, and our website address so you can contact us with any questions you have about your account.
- This section shows the amount to be paid and the date the payment is due. Effective Jan. 1, 2013, you now have at least 22 days from the date your bill is issued to make your payment without incurring a late fee.
- Account Information lists your account number, account name and the address where service is provided. It also includes the date range of your next meter reading, as well as the date your current bill was mailed and the Meter Reading Portion number.
- The Billing Summary shows the amount of last month's bill, any payment(s) received prior to the date the current bill was issued, current charges and the total amount due.
- This section includes information to help you compare your current usage to the bill you received for the same time period a year ago. It includes the average daily temperature, the number of days billed in the billing period and the average amount of energy you used each day.
- The Electric Charges section shows a line-by-line itemization of the regulated electric charges that make up your bill. See the other side of this brochure for more details. This section also includes meter information, including whether or not the bill is based on an actual or estimated meter reading.
- Use this payment stub and the convenient return envelope when you pay your bill by mail or bring the stub with you when you pay in person in our office or at one of our authorized pay agents.
- The Gas Charges section shows a line-by-line itemization of the regulated natural gas charges that make up your bill. See the other side of this brochure for more details.
- Billing Information displays specific information related to your account, including the amount of the late payment charges that will be added to your bill if payment is not received by the payment due date. It also includes information about your Budget Payment Plan, specifically if your Budget Payment Plan amount has changed.
- Watch the Important Information section of your bill for additional messages about programs and services we offer and updates that affect your bill and/or account.

Gas Line Tracker

Since January 1, 2013 LG&E natural gas customers now have a "gas line tracker" item on their bills. The "gas line tracker" reflects the costs associated with the company's gas main replacement program and gas service lines. Previously, customers had been responsible for repairs to the gas service line – the portion of the service that runs from the street to the house. Those repairs will now be the responsibility of LG&E. **IMPORTANT:** LG&E plans to reimburse any customer who replaced their service lines due to failure from Jan. 1, 2011 through the end of this year.

For LG&E gas customers, the 2013 fee will be \$2.27 per month.

The current **Home Energy Assistance Fund** charge **will increase from 16 cents per meter to 25 cents per meter.** For LG&E, this meter fee plus \$180,000 in shareholder funds will provide \$2.12 million for utility bill assistance annually.

Summary of LG&E residential rate changes:

LG&E Electric	Current		New	
	Current	New	Current	New
Basic Service Charge	8.50	10.75		
Energy Charge per kWh	.07242	.07439		

LG&E Gas	Current		New	
	Current	New	Current	New
Basic Service Charge	12.50	13.50		
Distribution Cost per Ccf	.22396	.26419		
Gas Line Tracker	N/A	2.27		

Deposits	Current		New	
	Current	New	Current	New
Residential Electric	135.00	135.00		
Residential Gas	115.00	95.00		
Both Services	250.00	230.00		

Special Charges	Current		New	
	Current	New	Current	New
Returned Payment Charge	10.00	10.00		
Electric Meter Test Charge	60.00	75.00		
Gas Meter Test Charge	80.00	90.00		
Disconnect/Reconnect Charge	29.00	28.00		

LG&E Customer Service: 1-800-888-6888, TUE-FRI 9:00-5:00, SAT 9:00-12:00, SUN 10:00-12:00. Website: www.lgandeg.com. Address: 1111 BUDGET DR, LOUISVILLE, KY 40203-1111.

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ACCOUNT INFORMATION
 Account Number: 000-0000-1111
 Account Name: LG&E CUSTOMER
 Service Address: 1111 BUDGET DR, LOUISVILLE, KY 40203-1111
 Next Meter Reading Date: 02/01/13
 Meter Reading Portion: 071

BILLING SUMMARY
 Previous Balance: \$10.00
 Payments Received: \$0.00
 Balance as of 1/15: \$10.00
 Current Electric Charges: \$75.00
 Current Gas Charges: \$115.00
 Current Charges as of 1/15: \$185.00
 Budget Amount: \$185.00
 Total Amount Due: \$185.00

ELECTRIC CHARGES
 Rate Type: Residential Electric Service
 Basic Service Charge: \$8.50
 Energy Charge (20,000 kWh @ 0.00375/kWh): \$75.00
 Electric Meter Test Charge (1/13): \$60.00
 Electric Meter Reading (1/13): \$10.00
 Environmental Surcharge (0.0001/kWh @ 20,000 kWh): \$2.00
 Total Electric Charges: \$155.50

BILLING INFORMATION
 Late Charge to be Assessed After Due Date: \$4.50
 YOUR BUDGET AMOUNT IS CHANGING: Energy use can change, often due to weather-related heating or cooling. Your account is reviewed periodically so your budget payment will reflect an average of your energy usage. This notice and a large account balance on your budget settlement month. Based on your actual consumption, the budget amount has been revised to \$173.00 beginning with \$92,000,000.
 Actual billings to date: \$1,213.01
 Budget Paid in: \$2.00
 Budget Payments Received to Date: \$1,057.00
 Budget Amount: \$151.00
 Actual account balance after paying this bill: \$5.01
 Budget set for month: May

IMPORTANT INFORMATION
 The power to save. It's in your hands. The amount of electricity you consumed during this billing cycle resulted in the production of approximately 1,548 pounds of CO2 carbon. A typical residential customer uses 1,000 kilowatt hours of electricity per month, which would result in the production of 2,200 lbs. of carbon. Visit our website at www.lgandeg.com for energy-saving tips designed to help you better manage and lessen the environmental impact of your energy usage.
 For a copy of your new schedule, visit www.lgandeg.com or call our Customer Service Department.

LG&E Customer Service: 1-800-888-6888, TUE-FRI 9:00-5:00, SAT 9:00-12:00, SUN 10:00-12:00. Website: www.lgandeg.com. Address: 1111 BUDGET DR, LOUISVILLE, KY 40203-1111.

8 **9** **10**

GAS CHARGES
 Rate Type: Residential Gas Service
 Basic Service Charge: \$12.50
 Gas Distribution Charge (20,000 Ccf @ 0.625/Ccf): \$12,500.00
 Gas Meter Test Charge (1/13): \$60.00
 Gas Meter Reading (1/13): \$10.00
 Gas Line Tracker (1/13): \$2.27
 Total Gas Charges: \$12,584.77

BILLING INFORMATION
 Late Charge to be Assessed After Due Date: \$4.50
 YOUR BUDGET AMOUNT IS CHANGING: Energy use can change, often due to weather-related heating or cooling. Your account is reviewed periodically so your budget payment will reflect an average of your energy usage. This notice and a large account balance on your budget settlement month. Based on your actual consumption, the budget amount has been revised to \$173.00 beginning with \$92,000,000.
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 For a copy of your new schedule, visit www.lgandeg.com or call our Customer Service Department.

Description of assistance programs

Weatherization and energy efficiency programs

LG&E – WeCare Weatherization Program • 1-800-356-5467

Weatherization, Conservation, Advice and Recycling Energy, or WeCARE, is designed to create savings through weatherization and energy education to help customers in need.

Because it's often difficult to make the necessary repairs to save energy, we work with Community Action Agencies to identify customers who are heavy users of energy and help them find ways to reduce their energy consumption.

In many cases, homes may not be properly maintained or weatherized as well as they could be; therefore, it takes more energy to heat or cool the home.

Many WeCare participants receive a walk-through inspection and energy education. Many receive HVAC and water heater system inspection while others may also receive air sealing and attic insulation.

The two primary eligibility requirements for the WeCARE program are: 1) the customer's income meets the guidelines of the federal government's Low Income Heating Assistance Program (LIHEAP); and 2) the customer must have lived in their home for a minimum of one year. When possible, elderly and disabled participants take precedence when requesting this service.

Additional programs offered by LG&E for energy savings

Demand Side Management

LG&E is active in reducing emissions through our energy conservation program, called Demand Side Management. LG&E is also an Energy Star Partner, which encourages customers to make their homes more energy efficient and also benefits the environment. More information available at <http://www.lge-ku.com/dc/default.asp>

Demand Conservation

Customers earn money each month, June through September, for having a device on their air conditioning units and/or electric water heater or swimming pool pump. The devices help reduce summer peak demand. In the case of a central air conditioning unit, reductions can be as much as 93 megawatts, enabling LG&E to use their power plants more efficiently and delay the addition of new ones.

On-Site and Online Home Energy Analysis • 1-800-356-5467

Through the on-site program, you can schedule an appointment to have a certified energy analyst assess your home's energy efficiency. A home's energy efficiency may be improved by as much as 10 percent after an On-Site Home Energy Analysis. Customers will also receive customized reports with recommendations for energy saving improvements, as well as energy-saving products. If, after your on-site analysis, you decide to make additional energy-efficient improvements to your home, you may qualify for financial incentives from LG&E and KU.

An on-site Home Energy Analysis costs \$25. The \$25 charge will appear on the customer's utility bill the month following the analysis appointment.

An online energy analysis is available to customers who register their account online at my.lge-ku.com. The Online Home Energy Analysis program is offered at no additional cost to KU electric and LG&E electric and/or natural gas customers who have at least 12 months of active service. Customers will receive one pack of CFL bulbs by mail each year for completing an annual online analysis.

Project WARM

(502) 636-WARM (9276)

Project Warm is a local non-profit organization providing free home weatherization and energy education for low-income, elderly, and disabled individuals.

Project Warm's Energy Management Workshops teach individuals how to weatherize your home for winter. Free Weatherization Supplies include: Clear plastic, tape and tacks for windows, and foam rope and more to seal air holes around windows and in other drafty spots, etc.

New Directions Housing Corp.

Repair Affair • (502) 589-2272

Repair Affair mobilizes resources and volunteers to make repairs on homes owned by low income homeowners who are elderly or disabled.

Homeowners recipients must: a) Own and reside in the home; b) Be at least 60 years old or certified as disabled; c) Be of low income (50% of area median income or less); d) Live in Louisville, Kentucky or Floyd or Clark County Indiana

Applications accepted January 1 through March 30 each year, with repairs completed March to September.

Louisville Metro Department of Community Services and Revitalization

Department of Housing & Family Services

Weatherization Assistance Program • (502) 574-4377

The Weatherization Assistance Program provides financial assistance to low-income residents of Metro Louisville to make energy conservation improvements to their homes. Households assisted can either own or rent the dwelling, although renters must have the approval and cooperation of the property owner. They must have lived in the home needing the weatherization assistance for at least one year. Eligibility based on Federal Poverty Guidelines and determined at intake.

Payment Assistance Programs

Low Income Home Energy Assistance Program (LIHEAP) (502) 574-1157

Managed locally by the Louisville Metro Community Action Partnership, a division of the Louisville Metro Department of Community Services and Revitalization, LIHEAP is a federally-funded program to assist low-income households facing a home heating crisis by offering seasonal financial assistance to prevent utility cut-off. Subsidy funding is available in Nov. - Dec. using an alphabetized application system. Crisis assistance available Jan. - Mar. (or until funds run out) for people facing disconnection of utilities; co-payment may be required for those who apply.

Emergency Financial Assistance Program • 311 or (502) 574-5000

Emergency Financial Assistance is a program of Louisville Metro Department of Community Services and Revitalization and designed to assist households that meet income and crisis criteria as defined in the policy. Assistance is provided in the basic areas of shelter and utilities to stabilize housing. Emergency financial assistance is generally provided for households with zero income or resources that meet eligibility criteria for the month assistance is requested. Applicant(s) must be a resident of Jefferson County.

Community Winterhelp, Inc. • (502) 561-6836

Community Winterhelp is a local nonprofit organization made up of assistance agencies that provides emergency heating assistance from January to April for low-income households in crisis that are without heat or are in immediate danger of being without heat.

In partnership with LG&E, Community Winterhelp funding comes from donations from LG&E customers through the check-off system on their gas and electric bill and other voluntary donations. LG&E provides a 25% to 100% donation match per dollar

donation from LG&E customers made through the year. The maximum benefit a family can receive is \$250, but, according to the agency, the recent average amount of assistance per household has been \$163.

Winterhelp services are provided through its 20 service partners, including the Community Ministries serving residents in Jefferson County and 3 Community Action Agencies with offices in the outlying counties for residents in those areas.

Eligibility guidelines are established by the Winterhelp Board, which is comprised of community partners and private representatives. Eligibility is determined by dire financial situation and lack of resources, leaving a family with no heat or the immediate prospect of no heat; and by a family who is elderly, very young, seriously ill or disabled. LG&E plays no part in determining eligibility.

All Seasons Assurance Plan (ASAP)

Administered by the Affordable Energy Corporation, a local nonprofit, the All Seasons Assurance Plan (ASAP) is an invitation only, year-long utility assistance program that provides a monthly utility benefit for low and fixed income households to ease the burden of high energy costs. Funding is provided by LG&E ratepayers through the 16 cents monthly meter charge and additional funding by LG&E shareholders. The yearly number of participants is based on available funding.

Program participants must 1) meet the Low Income Heat and Energy Program Guidelines (LIHEAP) during the subsidy period of the program and 2) be referred to our organization through their local Community Action Agency (CAA) each year. Assistance is only available to qualified customers in the LG&E service area.

Our program is called the All Seasons Assurance Plan (ASAP) because we provide financial assistance for LG&E service throughout all seasons of the year. Participants may receive from \$200, up to \$1000 a year in benefits, qualification is based on income, household size and energy usage, among other factors.

Community Ministries

Here in Louisville, 15 area ministries are members of the Association of Community Ministries and together serve residents in every local zip code. Each area ministry offers services tailored for the unique and diverse community in which the ministry operates, but every ministry offers some form of an emergency financial assistance resource, such as financial assistance with rent, water bills, and LG&E gas and electricity bills.

See map of locations (includes contacts): <http://www.louisvilleministries.org./members.php#map>

Kentucky Ministries Directory: <http://www.drsg.org/ministries.html>

Program	Service Provided	Eligibility	Renter or Owner	Contact Information	Additional information
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ENERGY EFFICIENCY/WEATHERIZATION PROGRAMS

LG&E

WeCare Weatherization Program	Weatherization and Energy Education	a) Active LG&E or KU customer for the past 12 months b) Meet the annual or monthly income guidelines c) Have lived in your home for a minimum of one year NOTE: Elderly and disabled participants take priority when requesting this service when possible.	Owner	Call 1-800-356-5467	http://www.lge-ku.com/wecare/wecare_brochure.pdf http://www.lge-ku.com/lge/assistance_brochure.pdf
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Project Warm

			Both	Project Warm 1252 S. Shelby Street Louisville, KY 40203 Phone: (502) 636-9276 Fax: (502) 635-9259	http://www.projectwarm.org/project-warm-services-weatherization-workshops.html
Energy Management Workshops	Learn how to make your home warmer and more comfortable this winter. Energy-saving tips and do it yourself projects. Supplies provided.	Open to all	Both	SAME AS ABOVE	
Blitz Weatherization Service Project	Recruits and trains volunteer teams who install plastic on windows in the homes of Jefferson County residents who are elderly or disabled.	Eligibility for homeowners dictated by Federal Poverty Guidelines	Owner	SAME AS ABOVE	
"First Line" Weatherization	Project Warm's staff and experienced trained volunteers provide low-cost, air sealing repairs in its year-round "First Line" Weatherization program.	Eligibility for homeowners dictated by Federal Poverty Guidelines	Owner	SAME AS ABOVE	

New Directions Housing Corporation

Repair Affair	Weatherization and Volunteer Opportunity	Home selection process: Repair Affair recipients must a) Own and reside in the home b) Be at least 60 years old or certified as disabled c) Be of low income (50% of area median income or less) d) Live in Louisville, KY or Floyd or Clark Co. IN Applications accepted January 1 through March 30 each year, with repairs completed March to September.	Owner	LOUISVILLE OFFICE 1000 East Liberty Street Louisville, KY 40204 Phone: 502-589-2272 Toll Free: 888-757-8790 Fax: 502-589-3256 NEW ALBANY OFFICE 701 East Spring Street, Suite 208 New Albany, IN 47150 Phone: 812-949-8238	http://www.ndhc.org/programs-repair/
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Louisville Metro Department of Community Services and Revitalization

Department of Housing & Family Services: Weatherization Assistance Program	Financial assistance with energy conservation improvements	General eligibility: Must have lived in the home needing the weatherization assistance for at least one year. Full eligibility based on Federal Poverty Guidelines and determined at intake.	Both. Renters must have the approval and cooperation of the property owner.	810 Barret Avenue Louisville, KY 40204 Office Hours: 8a.m. - 5p.m. Clients ONLY seen by appointment Phone: 502-574-4377	http://www.louisvilleky.gov/CSR/Community+Services/Initiatives/Weatherization+Assistance.htm
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PAYMENT ASSISTANCE PROGRAMS

Louisville Metro Department of Community Services and Revitalization - Temporary and Extended Emergency Financial Assistance program	Provides financial assistance to low-income residents of Metro Louisville. Home energy conservation improvements available.	Eligibility determined by an initial screening. Length of financial assistance varies depending upon qualifying eligibility criteria. Possible qualifying conditions: <ul style="list-style-type: none"> • Loss of employment • Illness/disability pending SSI • Loss of support due separation, desertion, death or domestic violence by wage earner. 	Both	To request services via telephone, please call (502) 574-8035.	http://www.louisvilleky.gov/CSR/IWantTo/IWTGethelprentmortgageutility.htm
Louisville Metro Department of Community Services and Revitalization - Louisville Metro Community Action Partnership: Low Income Home Energy Assistance (LIHEAP)	Payment assistance. Energy crisis assistance. Weatherization and energy-related home repairs.	Potential participants must pass an assets test or reside in non-subsidized housing; OR have received a utility disconnection notice. Under the law, LIHEAP grantees have the flexibility of serving households having at least one member who also receives assistance under any of the following Federal programs (referred to as categorical eligibility): <ul style="list-style-type: none"> • Temporary Assistance for Needy Families • Supplemental Security Income • SNAP 	Both	For more information about CAP, visit our website at www.louisvilleky.gov/cap or call CAP at (502) 574-1157	http://www.louisvilleky.gov/CSR/Community+Services/LIHEAP.htm http://chfs.ky.gov/NR/rdonlyres/FE5E39DC-294C-4E7B-A84B-F7EDDD4B313D/0/LIHEAPbrochure.pdf http://chfs.ky.gov/dcb/dfs/liheap.htm
ASAP (All Seasons Assurance Plan)	Bill payment assistance	Participants must <ol style="list-style-type: none"> meet Low Income Heat and Energy Program Guidelines (LIHEAP) during the subsidy period of the program and be referred to our organization through their local Community Action Agency (CAA) each year. Assistance is only available to qualified customers in the LG&E service area. This is an invitation only program. 	Both	If you are a participant, ASAP will contact you. If you qualify, your local CAA will provide instruction on how to contact ASAP.	http://volunteer.truist.com/muw-3/org/10375397782-printer.html
Community Winterhelp	Bill payment assistance (winter months only)	Winterhelp services are provided through its 20 service partners that include 17 Community Ministries serving residents in Jefferson County and 3 Community Action Agencies with offices in the outlying counties for residents in those areas.	Both	Services provided through partner agencies. See list for contacts: http://www.communitywinterhelp.org/partners.htm	http://www.communitywinterhelp.org
Community Ministries	Bill payment assistance	Assistance program eligibility dictated by Federal Poverty Guidelines	Both	See map of locations: http://www.louisvilleministries.org/members.php#map Kentucky Ministries Directory: http://www.drsg.org/ministries.html	http://www.louisvilleministries.org



Metropolitan Housing Coalition
P.O. Box 4533
Louisville, KY 40204

(502) 584-6858

www.metropolitanhousing.org



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