Approved February 7, 1992
Date

MINUTES OF THE Senate COMMITTEE ON Economic Development.

The meeting was called to order by Senator Dave Kerr at
Chairperson

8:00 a.m./~~p.m.~~ on February 5, 1992 in room 123-S of the Capitol.

All members were present except:

Senator Janice McClure (Excused)

Committee staff present:

Lynne Holt, Legislative Research Department
Bill Edds, Revisor of Statutes' Office
LaVonne Mumert, Committee Secretary

Conferees appearing before the committee:

Dr. George Goebel, American Association of Retired Persons
Mary Ella Simon, League of Women Voters of Kansas
Karen France, Kansas Association of Realtors
Representative Tom Bishop
Dennis Shockley, Department of Commerce
Carole Morgan, Department of Commerce
Laura Nicholl, Secretary, Department of Commerce

ERO 23 - An order which reorganizes various housing programs into a division of housing within a renamed department of commerce and housing

George Goebel testified in support of ERO 23 (Attachment 1).

Mary Ella Simon spoke in favor of the ERO (Attachment 2). In response to Senator Salisbury's question about the needs assessment done in Topeka, Ms. Simon said it was a public-private effort, and she feels that combination is essential for such a project.

Karen France testified in favor of the order (Attachment 3). She stated that the new housing office should act in a coordinating capacity and that a needs assessment should be done expeditiously.

Representative Tom Bishop responded to questions from Committee members. He said that greater coordination with the Farmers Home Administration with regard to Community Development Block Grant funds would be beneficial. Representative Bishop noted that the housing finance component also needs to be addressed. In discussing the needs assessment, Representative Bishop mentioned that Colorado used a "community up" approach to do their analysis. He mentioned that Kansas is behind other states with regard to housing activity in "tapping into" private sources of funds.

Dennis Shockley provided copies of the "Kansas Comprehensive Housing Affordability Strategy" (on file in the Kansas Legislative Research Department) and information on the distribution of HOME funds (Attachment 4). He also referred to a study done by Dr. Maynard Moody, University of Kansas, in 1986 and said these three items are actually needs assessments.

Carole Morgan presented an explanation of the funding for the current housing division (Attachment 5).

Ms. Morgan and Mr. Shockley explained that, of the 21 positions in the housing division, 8 are new and are funded by appropriations from the state general fund in the Governor's 1993 budget proposal. The remaining positions are consolidations of previously existing positions.

Senator Salisbury asked Laura Nicholl if she envisions the role of the proposed Department of Commerce and Housing as a facilitator to coordinate

Unless specifically noted, the individual remarks recorded herein have not been transcribed verbatim. Individual remarks as reported herein have not been submitted to the individuals appearing before the committee for editing or corrections.

CONTINUATION SHEET

MINUTES OF THE Senate COMMITTEE ON Economic Development,

room 123-S, Statehouse, at 8:00 a.m./~~p.m.~~ on February 5, 1992

activities among the private and public sectors. Ms. Nicholl replied that she agrees exactly with that assessment and sees the agency acting as a "broker". Senator Salisbury commented that it is critical that the agency be a facilitator, especially when acting as a financing authority.

Senator Salisbury moved that the minutes of the January 31 and February 4, 1992 meetings be approved with the addition of "for moderate income financing" to the end of the third paragraph on the second page of the February 4 minutes. Senator Winter seconded the motion, and the motion carried.

The Committee also received: testimony from Paul Johnson, Children's Coalition (Attachment 6); "A Roof of Their Own" (Attachment 7); "Staving Off Homelessness" (Attachment 8); testimony from the Kansas Department on Aging (Attachment 9); and a list of Kansas Association of Community Action Directors (Attachment 10).

The meeting adjourned at 9:00. The next meeting of the Committee will be Thursday, February 6, 1992.

Date 2/5/92

SENATE ECONOMIC DEVELOPMENT
VISITOR SHEET

(Please sign)

Name/Company	Name/Company
Martha Nazgesmith/KARF	
Sharon Huffman/KCDC	
Noelle St. Clair / Ks NAHRO	
Sheryl Sanders/KSMHC	R
Mary Ella Simon Lg of Women Voters	
[illegible] McBride [illegible]	
Dennis Shockley	KDOC
Cal Lantis KDOC	
Tawny Thomas	Community Action, Inc
Suzanne Frost	KACAD
Janet Stubbs	HBA of Ks.
Whitney Damron	Pete McGill & Associates
Chris Imming	Federal Home Loan Bank of Topeka
Art Brown	KS Lumber Dealers
George Dugger	Aging
Stacie Cooper	IPPBR — KU
Cindy Diehl	KTEC - Topeka
Chuck Stones	KBA
Don Seifert	City of Olathe

AARP

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KANSAS STATE LEGISLATIVE COMMITTEE

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CAPITAL CITY TASK FORCE COORDINATOR
Dr. George Goebel
711 Crest Drive
Topeka, KS
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Testimony on ERO 23: Reorganization of Various Housing Programs Into a Department of Commerce and Housing

The Chairperson and Members of the Economic Development Committee:

I am George Goebel, a member of the State Legislative Committee of the American Association of Retired Persons. Our committee has adopted determining housing needs of older Kansans and other citizens as one of its support items for this year. We feel that this support item fits very naturally with our priority item of community-based care. We want to keep people in their own homes as long as possible because its cheaper in the long run for the state of Kansas.

As I listened to Lynne Holt's excellent research findings on Housing Issues, I found her criteria for determining housing adequacy both interesting and provocative. Among them were:

"How many people in Kansas have inadequate or unaffordable rental housing (or both) and where in the state are these people located? To what extent are these people assisted by existing programs? Is there sufficient and affordable rental housing to accommodate demand? In what areas of the state is there a paucity of such housing?"

In the somewhat limited research I did last summer on housing, I found that we really don't have conclusive answers to these questions when we consider Kansas as a whole. We have several separate agencies doing well in their own right in determining local needs but information is not assimilated. However, if Kansas is to benefit in any way in receiving federal funds for housing, it is woefully inadequate in manpower and resources in enabling it to take advantage of the 1990 National Affordable Housing Act.

For this important reason, among others, AARP supports ERO 23 because it does provide a potential agency for determining housing needs of Kansans of all ages, races and creeds regardless of where they live.

Attachment 1
2/5/92
Sen. Eco. Dev.

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Kansas AARP State Legislative Committee
1992 Support Item Position Paper

DETERMINING HOUSING NEEDS OF OLDER KANSANS AND OTHER CITIZENS

PROBLEM: **By nearly every measure, affordable housing opportunities for millions of Americans decreased during the 1980s. As a result, over 5 million households with low-income tenants do not receive any form of rental assistance. Some 3.8 million of these households pay more than 50% of their income for rent. According to the U.S. Census Bureau, 40% of blacks and 11% of whites presently cannot afford to own a home; another 21% of blacks and 16% of whites could afford only to buy a house costing $20,000 or less. (Figures were not given for other minorities.) How true are these conditions in Kansas? Figures are not available pertaining to housing needs of Kansans in the aforementioned categories. Neither is it known how many older Kansans cannot remain in their homes because of escalating property taxes.**

SOLUTION: **Support should be given to the Director of Housing for Kansas to determine the housing requirements of the needy in Kansas. At present, separate offices are working in Kansas to determine housing needs in individual towns, cities, and regions. Among them are: Housing and Credit Counseling, Inc., Kansas Development Finance Authority, Kansas Coalition on Aging, Area Agencies on Aging, League of Kansas Municipalities, Department on Aging, and Rehabilitation Services. Findings of all these groups must be coordinated to determine the most pressing housing needs of Kansans.**

Once housing needs have been determined, Kansas should make every effort to obtain its share of federal housing funds under the National Affordable Housing Act of 1990. The Home Block Grant of that Act authorized $2.9 billion in fiscal year 1992 for housing rehabilitation and new construction in the U.S. It is especially important for Kansas to address housing problems in light of Congressional passage of this Act.

POSITION: **The Kansas AARP maintains that state and local governments have an essential and increasingly-important role in expanding housing options for older and other needy persons, and in protecting their rights as housing consumers.**

September, 1991

LEAGUE OF WOMEN VOTERS OF KANSAS

919½ South Kansas Avenue Topeka, KS 66612 (913) 234-5152

TO: Senate Economic Development Committee
Senator Dave Kerr, Chair

RE: TESTIMONY ON EXECUTIVE REOGRANIZATION ORDER 23

DATE: February 4, 1992

My name is Mary Ella Simon. I am speaking on behalf of the League of Women Voters of Kansas in support of ERO 23. The League has long held positions at the national, state, and local levels in support of programs that provide equal access to housing and promote self-sufficiency for individuals and families. We also have a position in support of participation by Kansas in accessing federal funds wherever practicable.

We believe this reorganization is an important step forward in correcting Kansas housing deficiencies identified in the Legislative Post Audit Reports. Further, we believe it has the possibility of making a significant difference in affordable housing in our State. We would emphasize "possibility." Its success will depend upon a real commitment to the administrative goals for housing previously identified by the Legislature:

1. Preparation of public policy recommendations;
2. Preparation of the CHAS (Comprehensive Housing Affordability Strategy) required by the 1990 Housing Act.
3. Serving as a clearinghouse and single point of contact for information, programs and resources.
4. Providing access and management of federal housing programs for delivery to Kansas residents and communities.
5. Coordinating with and providing information to Kansas communities.

Attachment 2
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Response to local initiatives is the underlying principle of the 1990 Affordable Housing Act. Kansas has not been in a position either to develop initiatives or to help local communities do so. The requirements for preparing the CHAS (Comprehensive Housing Affordability Strategy) are not onerous. They are reasonable and practical ways to organize and gather information. It is a defined process essential to planning. This has been missing in Kansas.

We must be pro-active in developing those initiatives. One example: housing programs could be developed to coordinate with the excellent work of your Special Committee on Children's Initiatives.

Sec. 517 of the 1990 Affordable Housing Act covers Early Childhood Development Grants. Some states have identified as special needs those of single heads of households with children. We believe it is appropriate to do so in Kansas. Housing was not specifically addressed in the Special Committee Report: <u>BLUEPRINT FOR CHILDREN</u>, but it includes relevant data:

> In 1990 only 58% of all households in Kansas were headed by a married mother and father (page 13).
>
> The number of single-mother households in Kansas rose by 25% from 1980 to 1990 (page 13).
>
> 43% of single mothers are poor (page 3).
>
> One in every seven Kansas children lives in a family without a minimally decent income (page 3).

We urge the Legislature to approve Reorganization Order 23, to monitor the performance of the resulting Division of Housing, and to commit to the development of policies on housing financing and planning which are appropriate for Kansas.

# # # # #

KANSAS ASSOCIATION OF REALTORS®

REALTOR®

Executive Offices:
3644 S. W. Burlingame Road
Topeka, Kansas 66611
Telephone 913/267-3610

TO: THE SENATE ECONOMIC DEVELOPMENT COMMITTEE

FROM: KAREN FRANCE, DIRECTOR, GOVERNMENTAL AFFAIRS

DATE: FEBRUARY 5, 1992

SUBJECT: EXECUTIVE REORGANIZATION ORDER #23

Thank you for this opportunity to testify. On behalf of the Kansas Association of REALTORS®, I appear today to support ERO #23 and to offer some comments concerning the role of the new Division of Housing.

First, I want to say that I have represented our association at a variety of meetings of groups trying to establish some sort of state housing structure. We participate because our association has a vested interest in the promotion of home ownership in the state of Kansas for all levels of income. We are always looking for ways to help people achieve the American dream of home ownership.

We believe that this ERO is a good start for creating an entity which will promote decent and affordable housing for all Kansans. We believe it is beneficial to combine all of the state housing related programs under one roof so that the left hand will know what the right hand is doing when it comes to administering the programs.

However, the success of this new division lies in its ability to take on the role of facilitating housing activities between the public and private sectors, putting all of the housing participants in communication with each other. Many of the possibilities described for this division indicate that success has occurred in other states because a state office acted as a <u>coordinator</u> between

Attachment 3
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Sen. Eco. Dev.

the state, local communities, lenders, the Federal Home Loan Bank, federal agencies, private contractors and non-profit groups in order to produce a product. This kind of facilitator will help insure that we are truly only filling in the gaps in the housing arena, rather then duplicating projects or putting government projects in competition with the private sector.

One of the first projects for the new division should be to perform the needs assessment. As has been stated here already, no one really knows where the housing gaps are in the state. It will be hard to direct the new money to fill the gaps when we don't know where they are.

We also urge that, where it is possible, any housing activity be structured so as to create incentive for the beneficiaries of these programs to participate in the creation and maintenance of the housing projects, rather than establishing a system permitting them to be passive recipients with no real stake in the project. We have seen many government programs which have made this mistake.

Since the Federal HOME Program rules and regs are only now becoming available there are still many questions concerning the restrictions on its use. We will be watching very closely to see how the matching money requirements will be met by the state. We urge you not to fall back on transfer taxes and increased mortgage registration fees to match the Federal money as other states have done. These methods of financing affordable housing actually punish those persons who <u>are</u> able to buy a home by making them put up even more money to pay for those who cannot. This concept seems to be inconsistent policy making.

Last, we urge the same caution expressed by the Homebuilders, that any government programs which impact housing by this new division or other agencies, be researched to make sure that statutes and rules and regulations and ordinances do not unnecessarily increase the cost of building and homeownership.

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In conclusion, we believe the ERO is a good start to get Kansas on the r
to developing solid housing policy. We hope the new tools which it provides will be used to bring together the private and public sector for program development which we will encourage entrepreneurship and success stories for participants at all levels.

years prior to receiving assistance under HOME except for an individual who is a displaced homemaker or a single parent.

Participating Jurisdictions (PJs): are states and units of general local government that are directly administering HOME as designated by HUD.

Project: means a site or an entire building(s) under common ownership and management. If the project has more than one site, it must be within a four block area.

Subrecipients: are public agencies or CHDOs selected by the participating jurisdiction to administer all or a portion of the participating jurisdiction's HOME program. A public agency or CHDO that acts as a developer or owner of housing financed through HOME is not considered a subrecipient.

State Recipients: are local governments designated by a state to receive it's HOME funds. HOME allows the state to distribute funds to all units of local government within the state, regardless of whether they are directly participating jurisdictions or not. However, the distribution must be consistent with the state's assessment of the geographical distribution of the housing need within the state, as outlined in the state's approved housing strategy.

Substantial Rehabilitation: means that the rehabilitation of residential property on the average costs more than $25,000 per unit for the project. Projects designated as substantial rehabilitation require higher non-federal matching funds than moderate rehabilitation project.

Distribution of HOME funds

After setting aside one percent for Indian Tribes, the remaining HOME funds are distributed 60 percent/40 percent between localities and states on a formula basis.

Basic Allocation Formula (Sec. 92.50 of the HOME interim rule):

HOME funds are distributed to state and local governments using the following weighted factors:

1. Low vacancy rate where the household head is at or below the poverty level. (10%)

2. Occupied rental units with at least one of the four following problems: overcrowding, incomplete kitchen facilities, incomplete plumbing and high rent to income ratio. (20%)

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3. Rental units built before 1950 occupied by poor families. (20%)

4. Rental units described in factor 2 above multiplied by a net per capita income (pci). (20%)

5. Number of families at or below the poverty level. (20%)

6. Population of a jurisdiction multiplied by a net per capita income (pci). (10%)

Local Government

The HOME legislation requires that all HOME eligible jurisdictions receive at minimum $750,000 to directly participate. However, jurisdictions which qualify for at least $500,000, but less than $750,000, may become eligible to directly participate if they bring their allocations up to $750,000 using local resources, state resources, or state HOME funds. Some states have indicated that they are automatically funding those communities that have allocations between $500,000 and $750,000.

After applying these factors to the universe of all HUD Community Development Block Grant (CDBG) entitlement jurisdictions (882), the formula yielded 387 communities that are eligible to directly participate under HOME at the FY92 funding level of $1.5 billion. Of the 387, there are 96 communities that have estimated allocations that fall between $500,000 and $750,000 and therefore will require additional funding from other sources to meet the minimum $750,000 threshold for direct participation.

State Governments

The allocation amount for an individual state is calculated by weighing the entire state's housing needs at 20 percent and the needs in non-participating local jurisdictions at 80 percent. The minimum state allocation is $3 million. In addition, if no locality in a state qualifies as a participating jurisdiction, the state allocation is increased by $500,000.

Rental Housing Production Formula (Sec. 92.51):

The HOME statute requires that 15 percent of the total HOME funds be set aside for rental housing production. Of this amount, 80 percent will be allocated to HOME eligible jurisdictions and consortia, and 20 percent will be allocated for states' use. This percentage split reflects the proportionally greater need for new construction in urban cities and counties.

At least 30 percent of all participating jurisdictions must be designated by HUD formula as eligible new construction communities. For fiscal year 1992, 32% of all HOME participants are eligible to undertake new construction and substantial rehabilitation activities under this formula.

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11/21/91

KDOC – Housing Division Budget Request ①

FY1992/FY1993 Summary

Funding

1992

	Expense	Revenue	Difference (carryover)
Weatheriz	497,276 ~~326,001~~	634,771	137,495 ~~308,770~~
CSBG	54,386 ~~53,521~~	146,000	91,614 ~~92,479~~
Hsng Asst	195,700	244,821	49,121
Policy Group	14,215 *	—	<14,215> ①
Home	93,477	—	<93,477> ①
	682,914		

① STATE FUNDS PORTION = $107,692 (CDBG trade-off funds)

1993

	Expense	Revenue	Difference/carryover
Weath	423,294	433,295	10,001
CSBG	74,102	239,064	165,043
Hsng Asst	232,286	312,669	80,383
Policy Group *	69,312	69,312 ①	N/A
Home	262,263	262,263 ①	N/A
	1,061,257		

① State Funded Portion = $331,575 (appropriation needed)

Attachment 5
2/5/92
Sen. Eco. Dev.

* unfunded portion

266,700
− 29 SGF DIF
263,540

Housing Division Budget Request

FY1992 (Administrative Expense Only)

	Est. Expenses	Revenue/Funding	Carryover
Weatherization	$ 497,276	$634,771	137,495
CSBG	54,386	146,000	91,614
Housing Asst	195,700	263,548 ~~244,821~~	67,848
HOME	93,477	93,477 ①	N/A
Policy Group	116,515 TOTAL		
	14,215 unfunded portion	14,215 ①	N/A

	FY92 auth.	Revised Estimate	Supplemental Addition
Weatheriz.	438,580	497,276	+ 58,696
CSBG	70,106	54,386	− 15,720
Housing Asst	263,548	195,700	− 67,848
HOME	—	93,477 ①	+ 93,477
Policy Group	—	14,215 ② ①	+ 14215

① STATE FUNDING (SGF / TRADE OFF for CDBG Fed $) = $107,692

② TOTAL is $116,515 – This is portion NOT FUNDED AS INDIRECT COST IN OTHER programs.

2/5/92

5-2

To: Senate Economic Development Committee

Re: Testimony on Executive Reorganization Order No. 23

Date: February 4, 1992

From: Paul Johnson - 1992 Chairman, Children's Coalition
Director - Public Assistance Coalition of Ks

I come here to support ERO 23. While it may not be the perfect vehicle this order gives Kansas more direction. Kansas needs a stable operation to do the necessary planning and accessing of available federal/private housing dollars. This order along with the proposed legislation to increase the housing focus in Kansas Development Finance Authority will improve the present uncertain situation. There are very real housing problems in Kansas as documented by the accompanying material. The silver lining is that a bolstered housing effort will mean many jobs and more economic development for the state.

Housing must be considered basic infrastructure. One that needs to be improved. If Kansans are paying too much for housing, this cuts into their spending power. Many Kansans are living in substandard housing units which means excessive utility bills thus undercutting their ability to support their families. As the population continues to leave rural Kansas what is happening to that housing stock as a resource. Older Kansans seem to have few options between their own homes and going to a nursing home. The business sense and planning capabilities of Commerce can help bring some order to this chaos. Being last in establishing a housing office, Kansas can at least learn from other states and draw from their experiences.

Economic development and housing are merely different sides of the same coin. An affordable and quality housing stock would be a great help as an employee benefit in getting industries to relocate or expand. Skills learned in housing construction or rehab are always in demand which should be highly considered in our training programs. Most of the housing stock in Kansas was built with little concern about the cost of utilities so there is great opportunity to insulate and replace furnaces/air conditioners. This will stabilize energy expenditures and save those consumer dollars for local community economic development. (Note the article on Osage, Iowa) There is so much interconnectedness between economic development and housing that Commerce must play a role in planning out the connections. ERO#23 is a first necessary step.

Attachment 6
2/5/92
Sen. Eco. Dev.

KANSAS HOUSING STATISTICS

-- In 1980, 21.80% of all renters and 6.75% of all homeowners paid more than 35% of their income for housing costs. While the income data is not available for 1990, the median cash rent went from $168.00 in 1980 to $285.00 in 1990 an increase of 70% while family income stayed virtually flat.

-- Government assisted housing can only accommodate one-third of the households in need. There are 31,672 HUD assisted housing units in Kansas. If only 22% of the renter households need assistance for 1990 that would be (22% x 302,964) 66,652. If only 6.75% of the owner occupied units need assistance for 1990 that would be 43,319 units. The total is 109,971 units if trends stayed the same from 1980 to 1990.

-- Kansas weatherization program does 2-3,000 units a year. There are 48,000 units in need. As oil overcharge funds are exhausted the program will decline by at least one-third. If federal funds hold level and there is no more oil overcharge funds, the Low Income Home Energy Assistance Program will decline from $12.8 million in 1991 to $6.4 million in 1994. Kansas cannot reduce the eligibility any lower so benefits will have to give.

-- The 1990 census identified 99,395 vacant units, a 27.6% increase over 1980. The vacancy rate for owner-occupied units and renter-occupied units is 2.3% and 11.1% respectively.

-- The Kansas Department of Education surveyed unified school districts and found 1098 homeless children in 1988 and 2142 homeless children in 1990.

-- In 1991, housing rehabilitation was the top priority at the Kansas Annual Governor's Conference on Aging.

-- 33 counties reported an increase in the number of households between 1980-1990 while the remaining 72 showed a decrease.

-- The current number of shelters and beds for the homeless has increased considerably over the last three years from 20 shelters to 47 and from 240 beds to over 900 beds. 21 counties in Kansas have no known emergency providers.

-- 29 states have state-funded emergency assistance programs for the homeless. 26 states fund housing programs that assist low and moderate income households.(See attachment)

2/5/92
6-2

Wall Street 12-8-87

How Osage, Iowa, Cuts Electric Rates And Prospers by Stressing Efficiencies

By Bill Paul
Staff Reporter of The Wall Street Journal

OSAGE, Iowa—While other Corn Belt towns have been ravaged by the farm recession, this tiny community in northeastern Iowa has prospered, thanks in large part to Wes Birdsall, townspeople say.

Mr. Birdsall is the 66-year-old general manager of Osage Municipal Utilities Inc. and the town's chief apostle of energy conservation. "Wes has put thousands of dollars in our pockets, and we in turn have put that money into the community," says Jim Hayden, a local Ford dealer.

That investment is evident throughout Osage. While the town has only 4,000 residents, it is home to five manufacturing plants, three automobile dealerships, a 44-bed hospital, 10 clothing stores, and steadily growing bank deposits.

Wes Birdsall

All told, Mr. Birdsall's efforts have helped cut power usage an average of 10% per home since 1980. Savings, though, have gone beyond that. By damping demand for electricity, city-owned Osage Municipal hasn't had to invest in expensive new plant construction or pay a hefty premium to guarantee bulk-power purchases from another utility. As bonds used to finance Osage Municipal's existing generator have matured and system improvements have reduced operating inefficiencies, the utility in the past five years has been able to cut rates five times, totaling 19%. Meanwhile, the use of electric appliances in Osage has actually grown. For example, 560 of the town's 1,600 homes have air conditioners today, up from only 375 in 1980.

Mr. Birdsall's efficiency program began in 1974 as he knocked on doors and preached the gospel of home insulation. Then in 1980, he accepted a state offer to search for poorly insulated buildings in Osage by taking infrared aerial photographs of every structure in town. The photos in hand, Mr. Birdsall circled all the dark spots—indications of heat loss—and passed the photos around.

A New Hospital Roof

"The scan showed that our roof really needed work," says Lowell Olsen, a trustee of the local hospital. He credits a recently installed new roof for saving the hospital $20,000 a year—more than 20% of its previous heating bill.

Mr. Birdsall followed up with a ground-level infrared picture of every house in town. He also now gives away energy-saving devices such as fluorescent light bulbs and insulating jackets for hot-water heaters. He even bought a huge tree-planting machine to help residents plant trees around their houses. The reasoning: the more shade, the less need for air conditioning.

"This is one of our longer-term projects, I grant you," he says.

But some store owners on Main Street grumble that Mr. Birdsall meddles in their affairs, that maybe Osage Municipal has gotten overzealous in its social program. The utility, for example, now won't hook up new customers unless they meet its minimum insulation requirements. When one homeowner learned of this policy, he fired off an angry letter to Mr. Birdsall about the tyranny of fascism and threatened to sue, though he didn't.

Wednesday Church Meetings

Others, however, sing the utility's praises. Fox River Mills Inc., a specialty sock maker in town, has raised output 30% over the past four years while spending not even 1% more for electricity. John Lessard, its president, says Mr. Birdsall and his staff have helped scrutinize his factory, looking for ways to cut Fox River's energy consumption.

All the hoopla over energy savings in Osage has some residents initiating their own programs. Carpenters in Osage, in fact, are booked through to February with insulating projects. And church groups now hold all their meetings on Wednesday night, instead of throughout the week, to keep from having to repeatedly fire up boilers.

At the local Super Valu supermarket, Everett Steele, the owner, built a wall around some basement compressors to capture waste heat. Then he put in a vent and two fans to suck the hot air out onto the main floor, where it heats the building. Mr. Steele figures the savings on his heating bill translate into lower food prices by about 5%—enough, he says, to keep people shopping locally rather than driving to big discount supermarkets in nearby Mason City.

Mr. Birdsall is already planning new energy-saving projects for Osage Municipal. With grant money from the Northeast Midwest Institute, a Washington, D.C., research organization, he plans to try to entice companies to turn in their old motors for new, high-efficiency ones. Among his other goals: a dome for the town swimming pool, rebates for efficient appliances and, of course, another cut in rates.

2/5/92
6-3

Table VI
Changes in State Funding for Affordable Housing Programs, FY 1991 and FY 1992

Region/State	FY 1991	FY 1992	$ Change	% Change
	in millions of dollars			
NEW ENGLAND				
Connecticut	$135.9	93.3	-$42.6	-31.3%
Maine	3.0	0.3	-2.7	-90.0
Massachusetts	342.4	208.4	-134.0	-39.1
Vermont	9.2	6.45	-2.75	-29.9
MID-ATLANTIC				
Delaware	6.0	0.5	-5.5	-91.7
DC	35.7	36.2	0.5	1.4
Maryland	39.1	47.6	8.5	21.7
New Jersey	7.7	7.7	0	0
New York	177.3	175.0	-2.3	-1.3
Pennsylvania	20.0	20.0	0	0
GREAT LAKES				
Indiana*	0.25	0.25	0	0
Ohio	3.1	3.15	0.05	1.6
Wisconsin*	3.65	3.9	0.25	6.8
PLAINS				
Iowa	2.8	2.7	-0.1	-3.6
Minnesota*	9.5	14.15	4.65	48.9
SOUTHEAST				
Florida	11.5	9.0	-2.5	-21.7
Georgia	5.0	3.4	-1.6	-32.0
North Carolina	1.0	0.0	-1.0	-100.0
Virginia*	3.6	3.6	0	0
SOUTHWEST				
New Mexico	0.8	1.3	0.5	62.5
Texas*	0.0	9.0	9.0	na
ROCKY MOUNTAIN				
Colorado	0.6	0.6	0	0
Utah	0.5	0.56	0.06	12.0
FAR WEST				
Alaska	4.1	7.7	3.6	87.8
California	276.5	200.7	-75.8	-27.4
Hawaii	8.3	2.6	-5.7	-68.7
Oregon**	0.0	3.0	3.0	na
Washington*	21.4	21.4	0	0
TOTAL	$1,128.9	$882.5	-$246.4	-21.8%

* These states have biennial budgets. The numbers listed in the table for fiscal years 1991 and 1992 equal half of the total appropriation for the biennium of which they are a part.

** Spending out of Oregon's new housing fund is limited to $6 million in the 1992-1993 biennium; half of these expenditures are assumed to occur in fiscal year 1992.

Source: Survey by the Center on Budget and Policy Priorities

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Table V
Changes in State Funding for Emergency Housing Programs for the Homeless, FY 1991 and FY 1992

Region/State	FY 1991	FY 1992	$ Change	%Change
	(in millions of dollars)			
NEW ENGLAND				
Connecticut	$23.3	$19.1	-$4.2	-18.2%
Maine	0.75	0.74	-0.01	-1.1
Massachusetts	95.6	49.0	-46.6	-48.7
New Hampshire	1.77	2.45	0.68	38.4
Rhode Island	1.7	1.5	-0.2	-11.8
Vermont	0.2	0.2	0	0
MID-ATLANTIC				
Delaware	0.74	0.82	0.08	10.8
DC	28.9	16.6	-12.3	-42.6
Maryland	4.5	4.5	0	0
New Jersey	67.4	82.8	15.4	22.8
New York	192.6	215.7	23.1	12.0
Pennsylvania	10.3	10.9	0.6	5.8
GREAT LAKES				
Illinois	10.1	10.1	0	0
Michigan	18.6	16.0	-2.6	-14.0
Ohio	4.85	3.75	-1.1	-22.7
Wisconsin	2.76	2.76	0	0
PLAINS				
Iowa	1.9	1.3	-0.6	-31.6
Minnesota*	1.2	2.6	1.4	116.7
SOUTHEAST				
Florida	4.4	2.0	-2.4	-54.5
Virginia*	1.38	1.46	0.08	5.8
W. Virginia*	2.0	2.0	0	0
SOUTHWEST				
Arizona	1.9	1.9	0	0
Oklahoma	0.35	0.35	0	0
ROCKY MOUNTAIN				
Utah	0.55	0.55	0	0
FAR WEST				
Alaska	0.350	0.353	0.003	0.9
California	63.0	41.0	-22.0	-34.9
Hawaii	2.1	7.95	5.85	278.6
Oregon*	3.59	5.38	1.79	49.9
Washington*	2.65	2.65	0	0
TOTAL	$549.4	$506.4	-$42.8	-7.8%

* These states have biennial budgets. The numbers listed in the table for fiscal years 1991 and 1992 equal half of the total appropriation for the biennium of which they are a part.

** AFDC special needs programs that target the homeless, as well as AFDC and non-AFDC emergency assistance programs with a significant homeless component, are included in this tabulation.

Source: Survey of states by the Center on Budget and Policy Priorities.

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A Roof of Their Own

As federal aid for affordable housing has declined, the need has grown. States have stepped in with construction and rehabilitation programs.

Scott Chazdon and Ramona Karam

I never knew that houses had closets, plug-ins in every room and bathrooms that work!" exclaimed Eva Ivie after she and her family settled in a rehabilitated home financed by the low-income housing program of the Utah Department of Community and Economic Development (UDCED).

Eva and her husband Karl raised nine children in their tiny three bedroom home in rural eastern Utah near the Duchesne River. After 34 years, the little house with no foundation and a crumbling interior structure was in dire need of repair. A rehabilitation appraisal topping $35,000 meant that home improvements were an impossible dream for this family with an annual net income of $2,683.

But the Ivies found help. With interagency cooperation, careful crafting of a financial plan and the pooling of many resources, including an $11,000 federal grant, UDCED helped the Ivies locate, buy and repair a manufactured home and move it to a newly built foundation on their plot of land. The Ivies are now proud owners of a home they can afford, paying $45 per month for the $10,000 state loan from UDCED.

"We pride ourselves on our ability to look at every project as something new — to figure out how to work with the situation at hand," says Kerry Bate, project director of the Utah low-income housing program. "We were able to take advantage of a variety of resources for the Ivies."

UDCED's housing program shows how the housing crisis that precipitates homelessness is demanding creative alliances among all sectors of government—including state legislatures—and the private sector. Past state involvement in housing construction and rehabilitation was minimal because of an abundance of federal aid. But now the housing landscape is changing as states increase their oversight role of federal programs and develop their own programs to fill gaps left by federal and local efforts.

"The housing delivery system that is emerging is very fragmented," says Benson Roberts of the Local Initiatives Support Corporation, one of the increasingly important national "intermediary" groups that assembles below-market financing for low- and moderate-income housing. "But it's also more responsive to state and local needs and better at taking advantage of unique state and local resources."

State construction and rehabilitation programs expand the housing supply and address a spectrum of specific housing needs, including emergency and transitional shelter for the homeless, permanent rooming houses, single-family and multifamily dwellings. Some of the state programs target specific groups such as migrant workers, Native Americans on tribal land, or the physically and mentally disabled, and most work in conjunction with federal programs and cooperatively with other state and local agencies.

The Utah program that assisted the Ivie family is funded by state general revenues but relies heavily on federal grants and local resources. The program has helped build or renovate more than 450 housing units since its inception in 1984. It targets low-income families, minorities and homeless, mentally ill or disabled people.

The Michigan homeless program, established in 1987, illustrates the evolution of state involvement in housing activities. Initially, the program only administered federal funds, but now it has moved into housing rehabilitation to increase the supply of affordable housing. Recognizing the growing need for low-cost housing, the state appropriated $2 million from the general fund, and the Michigan State Housing Development Authority (MISHDA) set aside another million for housing for the homeless.

An additional $10 million has recently been raised through bond sales to offer tax exempt loans for building "transitional" housing for the homeless. These transitional units provide shelter plus readily available support services "to provide a stable environment and prepare families to eventually move out on their own," explains Marjorie Green, MISHDA's director of community development.

Connecticut's Department of Housing runs several programs to finance housing construction or rehabilitation. Among these programs is the limited equity cooperative program. It provides grants or loans to non-profit housing developers to buy and renovate aban-

Scott Chazdon specializes in housing and homelessness issues for NCSL. Ramona Karam is an intern assisting with NCSL's Community Development Project.

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doned properties or construct new apartments for poor families. The tenants of these properties actually use their own labor in lieu of the more traditional down payment—a process called "sweat equity"—to prepare the apartments for residence; eventually the tenants own and manage the properties themselves.

El Hogar del Futuro, Spanish for "home of the future," is a non-profit community development corporation in Hartford that makes good use of the state's limited equity cooperative program. Started by the Catholic Church in the 1970s, El Hogar has built or rehabilitated 130 housing units in poor neighborhoods in Hartford. "We carefully select families for these projects while they are being built," explains Dennis Cunningham, director of El Hogar. The families must meet income eligibility criteria and agree to put 300 hours of sweat equity into the project.

Eight families invested 2,750 hours of "sweat equity" to renovate this building in Hartford, Conn., where they are now proud first-time homeowners in La Esquina Brillante.

A recent project called "La Esquina Brillante" (brilliant corner) was built in the Clay Hill neighborhood with funding from the state as well as Phoenix Mutual, a local insurance company. Cunningham always makes an effort to supplement the state's funds with those of private companies. In the case of Phoenix Mutual, "they realized the benefits to be gained from community involvement. The combined energy from the state, private and non-profit organizations and housing recipients is the key to our program's success," says Cunningham.

What has precipitated this new wave of state-level activity in housing? Without hesitation, housing specialists across the country say the impetus is a problem shared by communities urban and rural, wealthy and poor—a lack of *affordable* housing. Federal guidelines define housing as affordable if it consumes no more than 30 percent of a household's adjusted monthly income. The American Housing Survey of the U.S. Census found that in 1985, four of every five households living below the poverty line lived in housing that cost more than this standard. From 1978 to 1985, the number of low-rent housing units declined by 500,000 nationwide while the number of low-income renters rose by 3.6 million.

Exacerbating the problem, according to the Congressional Budget Office, is the reduction in appropriations for the subsidized housing programs of the Department of Housing and Urban Development (HUD), which fell from a peak of $32.2 billion in FY 1978 to $9.8 billion in FY 1988, a decline in inflation-adjusted funding of more than 80 percent.

Passage of the National Affordable Housing Act (NAHA) in 1990 demonstrated a renewed federal commitment to housing in the form of the new HOME block grant. But the act also requires a new level of state involvement and commitment to housing rehabilitation and construction. Each state is now required to produce a Comprehensive Housing Affordability Strategy (CHAS) in order to qualify for federal HOME and homelessness program funds. As they draft their housing plans, states must identify their housing needs and what they must do to meet them.

In Connecticut, the CHAS strategy is to scatter low-cost housing throughout the state and give highest priority for new construction funds to those wealthy and suburban communities that currently lack inexpensive housing. Sandy Bergin, CHAS task force coordinator from the Department of Housing says, "Our CHAS strives to promote housing choice and diminish the exclusionary practices that have perpetuated housing segregation in Connecticut."

State contracts for housing construction or renovation have traditionally been with for-profit homebuilders or local housing authorities. In recent years, however, non-profit community-based organizations, including community development corporations like El Hogar del Futuro, have become important participants in low-cost construction and rehabilitation. These organizations, when they have acquired the necessary experience in housing construction, are able to attract funds because they are non-profit and build or renovate housing for minimal cost.

NAHA requires that 15 percent of the funds from the new HOME block grant go to these community-based development organizations. States also are recognizing the value of working with these non-profit organizations to carry out housing construction and rehab programs. Connecticut, for example, goes beyond the federal guidelines by requiring that 30 percent of HOME funds be channeled to non-profit groups.

The CHAS process, the HOME block grant and the increased importance of non-profit community-based development organizations have brought new emphasis to the state role in construction and rehabilitation of affordable housing. And future efforts to turn the tide of homelessness will hinge on the ability of state governments to make use of every available resource.

"The states play a role that is hard to understate," said Benson Roberts at NCSL's 1991 Annual Meeting. "You guys provide the leadership that is really necessary to be responsive to local communities–a job that, quite frankly, the federal government will never be able to do."

The road ahead holds obstacles. Many of the successful state programs do require at least some commitment of state general fund money—and the fiscal woes of most states make even a minimal increase in housing allocations difficult. Furthermore, state mandates for local practices, such as Connecticut's new emphasis on affordable housing in high-rent communities, will face severe local challenges. Ultimately, however, states and localities will have to hammer out their differences in order to qualify for federal funds and to keep the numbers of homeless or near-homeless from increasing.

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Staving Off Homelessness

New Jersey's Homelessness Prevention Program spends a little money now to save a lot later. It has enabled thousands of people to save their homes.

Lee Seglem

Fran Lawton is hunkered down on the front line of New Jersey's war against homelessness—and she is taking heavy fire.

Her desk in a cramped office in Passaic is piled with appeals for aid from scores of people on the edge, people with heavy-duty bills to pay, people looking straight into the maw of eviction or foreclosure. The demand for help is so great that Lawton periodically must close her doors and stop taking applications, as she did for two weeks in early October, in order to catch up with the paperwork. For those who finally qualify for grants or loans from the state's Homelessness Prevention Program, there may be a waiting list or, quite possibly, not enough money to go around.

"This year was the worst," says Lawton, who single-handedly administers the program's Passaic County operation. "I've never had to close [the office] as much as this year. There seem to be more cases than ever from people who are out of work, from people whose families are broken up, from single heads of households who work but can't make it. There are all sorts of horror stories."

Lawton, in fact, has a small but telling horror story of her own. Besides having lost a two-person staff to budget cuts, her office, a drafty cubicle on the first floor of Passaic's YMCA, has no heat.

"I look like I'm homeless," she says with a wry laugh.

Lee Seglem is managing editor of *New Jersey Reporter* magazine.

Officials at the state Department of Community Affairs, which oversees the program, say Lawton's physical working conditions are an exception rather than the rule for other agency field offices in New Jersey's 21 counties. They also say efforts are under way to find better quarters for her operation.

But they concede that much of what Lawton faces daily—too much demand for too little help from too few—is a large part of what the state's Homelessness Prevention Program is now all about.

Launched six years ago as a pioneering safety net for the growing population of so-called "new" homeless—the working poor and those not needy enough to qualify for welfare—HPP has been hobbled by inadequate funding. It has never been able to fulfill more than a portion of its original promise. Some social service experts cite the HPP experience as a study in what happens when a creative government program raises expectations only to run head-on into the double-barreled fiscal reality of depleted state resources and federal neglect.

"There is no question that HPP has prevented thousands of people from losing their homes. But the historical problem is that there simply hasn't been enough funding to meet the demand," says David Sciarra, director of public-interest advocacy for New Jersey's Office of the Public Advocate, a civic watchdog agency. "As a result, there are many families who could use this help who simply can't get it."

According to some state estimates, there may be as many as 20,000 or more people statewide who have either lost their homes or apartments, or are on the verge of losing them, and who could qualify for emergency assistance under HPP's ground rules. In reality, the program is equipped and funded at a level that serves less than 20 percent of that population—typically fewer than 3,000 families per year. The HPP budget, now pegged at about $4.8 million—less than 5 percent of which goes for administration—has never been sufficient to last through the state's fiscal year, which ends June 30. And the pressures these days are tremendous: Amid a continuing economic recession, the annual number of mortgage foreclosures has more than doubled to nearly 18,000 since 1988, and rent-delinquent tenants are being evicted and locked out of their apartments at a rate of some 1,700 per month. Officials expect the current HPP fund to be drained as early as March.

"The economic climate is such that over the last year and a half we have seen a tremendous increase in the number of people coming to us. [But] we are nicking the surface," says Roy Ziegler, director of the Department of Community Affairs' housing division. "You're never going to have enough for these people unless you throw tens of millions of dollars into this program." And that, he and others add, is an unlikely prospect in light of a projected $500 million state budget deficit that looms despite major state tax increases in recent years.

In all of its disturbing facets, homelessness is an especially burdensome problem for New Jersey.

As the nation's most densely populated state—and one bordered by the major metropolitan centers of Philadelphia to the south and New York City to the north—New Jersey shoulders a disproportionate share of the crisis. The total number of residents in need of emergency shelter at any one time is conservatively estimated at between 30,000 and 35,000. At least half of them are

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children. Moreover, those numbers do not include people living in substandard or dangerously overcrowded housing. The situation is most bleak across the state's northern urban centers in Passaic and Essex counties, but suburban and rural counties like Ocean, Burlington and Morris have their share of homeless residents as well.

The price has been high: Besides the uncalculated personal tragedy of it all, the crisis now adds up to a $60 million problem for the fiscally strapped state budget. Most of that money is devoted to meeting the shelter needs of homeless welfare recipients, many of whom are housed in hotels and motels for temporary intervals at a cost that can run into thousands of dollars per family. By court order, the state is required to provide direct shelter assistance for homeless welfare recipients for at least five months and to make other arrangements beyond that interval.

For welfare clients on the brink of homelessness, the state provides money to cover back rent, mortgage arrears, security deposits, overdue utility bills and other housing-related fees aimed at preventing eviction or foreclosure. The law requires emergency help of this sort—but only for homeless people already on the welfare rolls, primarily Aid to Families with Dependent Children (AFDC).

Intended as a cost-effective stopgap against the loss of housing as well as welfare, HPP was designed to help the near-poor "get over the hump" of imminent eviction or foreclosure as a result of circumstances beyond their control—extended unemployment, a family health crisis, sudden disability, an unforeseen personal financial collapse. Qualified renters are eligible for grants averaging $1,350 to cover up to six months rent, while struggling homeowners can apply for loans of up to $3,500. The loans are payable over 60 months. Interestingly, the program is administered not by the traditional welfare bureaucracy—the state Department of Human Services—but by the Department of Community Affairs, New Jersey's lead housing agency.

The rationale for HPP is that temporary assistance now saves money later. "Isn't it better to pay to keep somebody in their home and to tide them over for a few months until they get another job and are back on their feet rather than to split up a family and spend enormous amounts of money for welfare hotels?" says John Atlas, president of New Jersey Citizen Action, a statewide civic group. "It's a great idea."

There seems to be little disagreement about whether HPP can work—both to stave off homelessness and to save taxpayers' money. Over the years, in fact, HPP has been cited as exemplary of progressive housing policy by both the United Nations and the U.S. Department of Housing and Urban Development. And it has served as a model for homelessness prevention in a handful of other states.

A recent joint study by two New Jersey-based entities, the non-profit National Housing Institute and Rutgers University's American Affordable Housing Institute, sought to measure the cost-effectiveness of such homelessness prevention programs now in operation in New Jersey, Connecticut, Maryland, Massachusetts, Pennsylvania and in St. Louis, Mo. They concluded that in every case the push to forestall homelessness before it occurs is not only better for the would-be victims, but it also saves a lot of money.

New Jersey's program, for example, was cited as being at least three times as cost-effective as placing homeless people in shelters or motels. In Connecticut, a prevention program in New Haven is spending about $960 per assisted household, compared to an average cost of $7,000 for placing a homeless family in a motel for a stay of up to three months. In St. Louis, where prevention efforts cost an average of $275 per client, the report characterized that figure as "a small fraction of the cost of shelter stays," which average between 30 and 90 days at costs ranging above $1,500 a month. "While the programs vary significantly in their cost effectiveness," the study notes, "they all seem to demonstrate that prevention is cheaper, as well as more compassionate, than waiting until people become homeless and then paying for shelter."

Patrick Morrisey, president of the National Housing Institute based in Orange, N.J., says the findings make a case for a comprehensive national strategy in which the federal government plays a key role. Although federal money is available to the states to subsidize the cost of sheltering homeless people, Morrisey and other advocates complain that the prevention end of the federal equation has been neglected.

"Over the last 12 years, the federal government has slashed its budget for housing, and the people on the front lines who are dealing with homelessness have had to choose between helping the already homeless and the near-homeless," says Morrisey. "What is needed is a federal, freestanding program in which there is funding for prevention," including funding for basic grants and loans—as well as enough money for staff to administer the program effectively.

New Jersey's HPP, for example, is still operating with the same number (12) of field workers that staffed the program five years ago, despite a heavier caseload and the need to sift each case individually. Every person who walks into an HPP field office to apply for help must be interviewed, often several times, and the circumstances assessed and documented in detail to weed out potential fraud. The goal is to make sure that those who really need help get it, and at the proper level.

"If we had more staff, we could provide better services," says Helen Seitz, the New Jersey HPP director. "This is very, very labor-intensive. People come to us with problems that are labyrinthian. We could always use more money [for grants and loans], but that doesn't help if the staff person doesn't have time to answer the telephones."

Fran Lawton, the HPP coordinator who is laboring in Passaic, can testify daily to this challenge.

On one recent morning, Lawton was poring over aid applications from a mix of people, answering calls, checking court records, reviewing unemployment documents—basically sorting through the remnants of broken lives to figure out whom she could help: the woman on disability who lives with a retarded adult daughter and who is three months behind on her rent? An extended family living together, the father unemployed, the rent unpaid going on four months, the landlord in court with eviction proceedings? The woman who supports a sister with a heart condition who, while waiting for a delayed disability check, is two months behind on the rent?

"I'm sitting here with 50 applications to review and collate and process," Lawton says. "You really have to concentrate on each case. I've kind of gotten burned out doing too many things."

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STATE OF KANSAS

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KANSAS DEPARTMENT ON AGING
TESTIMONY ON ERO 23
TO THE SENATE ECONOMIC DEVELOPMENT COMMITTEE
FEBRUARY 4, 1992

The Kansas Department on Aging supports ERO 23 as a positive step towards the consolidation and strengthening of the housing function within state government. Kansas has seriously lagged behind other states on housing issues. The implementation of ERO 23 can go a long way towards closing the gap between Kansas and the other states.

KDOA is concerned about housing because of the key role it plays in the development of a comprehensive community based long term care system. As the committee heard earlier, Kansas currently ranks among the top ten states in the rate at which it institutionalizes its older citizens. The economic and social costs of our bias towards institutional long term care cannot be sustained.

The development of alternative housing options along with appropriate supportive services will allow for a continuum of living arrangements instead of a choice between fully independent living in the community and fully dependent living in institutions. An effective housing function at the state level can facilitate the development of such options. ERO 23 provides the framework which, if accompanied by sufficient dedication of resources, will result in effective housing policies and programs in Kansas.

Without ERO 23, housing efforts in Kansas will continue to be frustrated by a fragmented housing system that is of little benefit to housing developers, housing financiers, social service agencies and consumers. KDOA encourages the committee to endorse this reorganization order. Thank you for the opportunity to present our comments.

GAD:housing.tst

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KANSAS ASSOCIATION OF COMMUNITY ACTION DIRECTORS

Agency	Counties Served
East Central Kansas Economc Opportunity Corporation (ECKAN) 203 West Third, P.O. Box 110 Ottawa, Kansas 66067 (913) 242-7450	Anderson, Coffey, Douglas, Franklin, Lyon, Miami, Osage
Economic Opportunity Foundation, Inc. (EOF) 1542 Minnesota Kansas City, Kansas 66102 (913) 371-7800	Wyandotte
Harvest America 14th & Metropolitan Kansas City, Kansas 66103 (913) 342-2121	Wyandotte, Wichita, Finney, Sherman, Leavenworth, Johnson, Grant, Greely, Logan, Wallace, Thomas, Haskell, Kearney
Mid-Kansas Community Action Program, Inc. (MID-KAP) 126 East Second El Dorado, Kansas 67042 (316) 321-6373	Butler, Harvey, Greenwood
Northeast Kansas Community Action Program, Inc. (NEK-CAP) Route 4, P.O. Box 187 Hiawatha, Kansas 66434 (913) 742-2222	Brown, Jackson, Nemaha, Atchison, Doniphan
COMMUNITY ACTION (913) 235-9561 • 1000 S.E. Hancock, Topeka, Kansas 66607 SUE WHEATLEY Executive Director	Shawnee, WABAUNSEE
Southeast Kansas Community Action Program, Inc. (SEK-CAP) 110 N. Ozark, Box 128 Girard, Kansas 66743 (316) 724-8204	Allen, Bourbon, Cherokee, Neosho, Crawford, Linn, Labette, Montgomery
City of Wichita Human Services Department City Hall, Second Floor 455 N. Main Wichita, Kansas 67202	City of Wichita

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