

SENATE BILL No. 61

Lorna Moore
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Interfaith Housing Services
Hutchinson, KS 67501
620.662.8370

Interfaith Housing Services (IHS) is a nonprofit organization based in Hutchinson, KS. Interfaith Housing has served communities in our state for over 25 years and currently offers programs in 85 Kansas counties. One of those programs is the Kansas Individual Development Account

House Bill HB 2209 returns the Individual Development Account (IDA) tax credit for utilization by individual tax payers. The House Bill 2117 which passed in 2012, restricted use of the IDA Tax Credit to only C-Corporations who repeatedly state that they do not need or want the credits. That change decreased funding for the Kansas IDA Program from over \$660,000 per year prior to 2013 down to \$65,000 in 2014 and to only \$21,000 in 2015.

Individual Development Accounts are an extremely effective economic development tool which uses financial education, behavior modification and asset acquisition to help families achieve financial stability and self-sufficiency thereby ending their dependence on government and social service assistance.

Nationwide, IDA programs have over eighteen years of documented success. The Corporation for Economic Development's extensive research reveals that every dollar invested into an IDA program yields a return of approximately \$5 to the local economy in the form of new businesses, additional earnings, new and rehabilitated homes, reduced welfare expenditures, and human capital associated with greater educational attainment.

Interfaith Housing Services applied for IDA tax credits in late 2007 and began enrolling clients into our IDA Program, known as Creating Assets, Savings and Hope, in mid-2008. Our program was recognized by the Department of Commerce as the highest functioning, most effective IDA program in Kansas. Due to our comprehensive financial education and our clients' success we were asked by Commerce and other agencies to expand this program across the state in order to bring economic development opportunities to all Kansas communities.

Since its inception in 2008 185 families graduated from the program: 90 purchased first homes; 4 started small businesses; 53 graduated from college; and 38 made major home repairs. Currently the program is available in 70 Kansas Counties with 205 active savers: 86 saving for first homes, 21 for small business capitalization, 57 for post-secondary education and 41 for home repairs. Interfaith Housing contracts with eight non-profit organizations and two independent colleges who provide financial education and support services for the clients and students in their area.

Prior to the 2012 change in the IDA Tax Credit, the Creating Assets, Savings and Hope Program (KS IDA) enrolled over 150 new households into the program each year helping them realize their dream of financial self-sufficiency. With the funding received in 2014, only four families can participate in the program. Kansas families lose, Kansas communities lose and the Sunflower State loses.

Please consider adopting this technical amendment for making the IDA Tax Credit once again available for all Kansas taxpayers and restore hope to our state.

Lorna Moore

From: lylethiessen@cox.net
Sent: Wednesday, January 07, 2015 8:38 AM
To: Lorna Moore
Subject: IDA Tax Credit

To the Kansas State Legislature:

Please reinstate the IDA Tax Credit in the bill sponsored by Joe Seiwert.

I feel that private organizations like Interfaith Housing are a more efficient means of helping people than direct government payments and would take advantage of this program.

Lyle Thiessen

3413 Prairie Hills Dr

Hutchinson, KS 67502

1/5/2015 3:53:11 PM
Johnathan King
king2knight@gmail.com
Hutchinson, KS 67502
620-727-5709

HB2209

CASH is a program that builds hope in our community and provides resources to help improve our town. Through the CASH program I have seen a big impact in our community. One of the biggest differences they have made is in help with housing. I have seen friends and neighbors directly benefit from the CASH program in ways that our community in Hutchinson desperately needs more of. These past few years have already seen massive cuts in community programs and education and it seems like we are undermining the programs that help build up our communities by cutting their funding.

1/5/2015 3:58:48 PM
Brandy Mitts
Bmitts1983@gmail.com
Partridge, Ks 67566
3168825470

HB2209

I am very thankful for this program. It is allowing me to save money at my own pace and finishing our basement in our home so that my daughter will have a bedroom. Without this program I wouldn't be able to do this.

1/5/2015 4:29:09 PM
Brandi Galbreath
galbrebr@hotmail.com
Emporia, Ks 66801
620-803-1210

HB2209

As a single mother, I've always had the dreams and hopes of purchasing my own home. With so many obstacles and inconveniences that single parent homes face; this dream seemed dire and out of reach but with the help of Interfaith Housing, I can proudly say that his dream will soon become a reality.

The Interfaith Housing program encompasses the ideology of the The American dream, that gives individuals the opportunity to achieve success in many forms and promotes the empowerment of individuals to reach for their dreams and take success in their hands. This opportunity comes once in a life-time and a life line that is sure enhance generations to come!

1/5/2015 5:00:55 PM
Laura Weigand
lrw25@hotmail.com
ottawa, ks 66067
7852483528

HB2209

The Cash program is an excellent resource for lower income families that need to buy their first home, improve their home, start a business or

go to college. We used the program to improve our home that we bought from my grandmother that needed updating. We got to completely redo our bathroom with new fixtures, walls, lighting, and flooring! We also were able to repair some existing walls as well as do a lot of painting. For every dollar we contributed the Cash program matched two, so it was a total win-win for us! All of our friends and family comment on how great the house looks and how proud they are of us! It helped us make a nicer home for our three boys to enjoy for years to come.

I hope the program can continue to help other families just like it helped ours! It would be a shame to see such a good thing end. The program also taught us about building credit and financial responsibility that we never were taught growing up. We will use the tools for the rest of our lives and we're proud to say we both have good credit scores now that we know how to build credit. Thanks Cash program for helping us have a better home and life with your help!

1/5/2015 5:25:34 PM
Amanda Roberts
manda.roberts81@gmail.com
Hutchinson, Ks 67502
6208998058

HB2209

The CASH program is going to help me achieve home ownership. I have recently become a single mother of two and without this program home ownership would be impossible to achieve on my own. The initial class was very helpful and the continuing classes will help to refresh and improve my knowledge. Knowing that the program matches my savings and will walk with me through the purchasing process is very helpful and reassuring.

To take this program from Hutchinson is going to be a huge disservice to the community. There are many people that can be helped by the savings match and classes.

1/5/2015 8:26:46 PM
Paula Dover
donael_dover@yahoo.com
Hutchinson, Kansas 67501
6203141061

HB2209

I would have not been able to complete my schooling if it was not for the CASH program. I am more than grateful for the money that went towards my tuition. I also learned so much from the workshops throughout the year. I truly hope this program continues beyond 2015 and am thankful for Interfaith Housing in Hutchinson, for providing this opportunity for me.

1/5/2015 11:58:52 PM
tammy longbrake
justus97@ymail.com
WICHITA, Kansas 67203
3164400138

HB2209

My Husband and I would not have been able to save that kind of money to buy our home if it was not for the cash program. It not only benefits us but the many other that can use this program '

My life has changed so much after working with habitat and finding the sources need was such a weight lifted off of our shoulders .

I tell everyone who goes to our informational meetings that if you leave not joining habitat , to really look into the cash programs for other options towards a house/repairs , education or small business , That if anything it can help get your life back on track .

This program is need and it effects so many lives. Not only adults but children to. It help save the money to go to closing, which in return helps people to live in a safe affordable home. KEEP THE PROGRAM . April 1st 2014 I got my home with the help of the cash program . life is great for me and my husband now. Thanks you for being there,

:)

1/6/2015 9:59:55 AM
Cameron Laswell
Klewis08@gmail.com
Newton, ks 67114
3162171248

HB2209

This program has allowed me to have peace of mind when saving money to update our home for my family. I do not make a lot of money and sometimes do not feel that I am able to provide the way I would like too. This program allowed me to make my home livable for my family and feel proud to be a home owner.

1/6/2015 8:12:56 AM
Joy Powell
jpowellp@peoplepc.com
Pomona, Kansas 66076
7854184079

HB2209

This program is one of many that will provide low income people with the tools and means to someday become self sufficient. You can hand anyone a tool but you have to teach them how to use them before they are ever really useful.

1/6/2015 10:34:37 AM
Ashley Hayes
ashhayes67530@gmail.com
Great Bend, KS 67530
620-639-2899

HB2209

I think the program is awesome. It teaches you responsibility in savings. And teaches you about your credit. Then the reward is the help they give you! I'm thankful for the help i am recieving from them.

1/6/2015 12:01:52 PM
SALLY GILL
SGILL204@GMAIL.COM
WICHITA, KS 67208
3163127056

HB2209

I HAVE SUCCESSFULLY COMPLETED THE CASH PROGRAM AND IT HAS BEEN THE BIGGEST CATALYST IN LAUNCHING MY BUSINESS. WITHOUT THE FINANCIAL HELP ALONG WITH THE CLASSES THAT ARE OFFERED, I AM SKEPTICAL THAT I WOULD BE IN BUSINESS AT THIS JUNCTURE. IT IS THROUGH THIS PROGRAM THAT I HAVE LEARNED MORE THAN I EXPECTED, I SAVED MORE THAN I REALIZED I WAS CAPABLE OF, AND I FEEL SECURE IN KNOWING THAT I HAVE THIS PROGRAM TO HELP ME WHENEVER I NEED IT.

I AM EXTREMELY APPRECIATIVE OF THE OPPORTUNITY THE CASH PROGRAM HAS AFFORDED ME AS A FEMAIL SMALL BUSINESS OWNER, IT IS GOOD TO KNOW THAT THERE IS A COMMUNITY OF PEOPLE WHO ARE WILLING TO PUT IN THE EFFORT TO SEE ME SUCCESSFUL.

THANK YOU SO FROM THE BOTTOM OF MY HEART TO THE CASH PROGRAM FOR HELPING ME MAKE MY DREAMS COME TRUE.

WARMEST REGARDS,

SALLY GILL

SALLY GILL DESIGN L.L.C. DBA SERENGETI CHIC

1/6/2015 2:11:24 PM
Charisa Page
lloyd102@hotmail.com
Parsons, Kansas 67357
620-423-4129

HB2209

Without this program I wouldn't be able to purchase a home. Or I might be able to acquire a loan but at 100% financing in which case I couldn't afford the payments. It has also gotten me into the habit of putting money back monthly and made me think daily about my spending. It's a great program and many people need it.

1/7/2015 7:22:11 PM
Karen Petty
karenpeti@yahoo.com
Hutchinson, KS 67501
620-931-8954

HB2209

Without the CASH Program, I would not be able to own the home I do now. I finally have a place to be proud of, in a community that I was born and raised in (never leaving). unfortunately the monies available in Hutchinson KS are at a low level, and a single parent, even working every day for years and years has a hard time making it.

Years ago, a supposedly professional contractor took my money to roof my home, and left the state without doing the job. After having to refinance at an amount not being able to afford -- I lost my home (which was purchased with money from my parents estate). A person cannot recover from something like this -- and he got away with this scott free - but I lost my house.

I was told from acquaintances about Interfaith Housing, and looked into their programs. Never thinking I would be able to have stability again in a residence -- they had the CASH Program. Well, with me working and the program teaching how to save and rebuild credit -- this was the miracle that I needed! I was able to finally get out of a house that had a dirt basement, flooded and mold and mildew -- and the landlord simply said -- it's good mold.

Now I have a place where my grandchildren are able to come and stay -- I can have holiday dinners and Family to enjoy what I have accomplished. And without the Cash Program this would have not been possible.

Please do not take this program away. It is helping individuals like myself who do work, who do try to do the right things, and make themselves accomplished individuals. You would be hurting a lot of deserving families.

1/8/2015 5:01:10 PM
Andrew Brown
andy_b_brown@yahoo.com
Lawrence, Kansas 66049
7858410206

HB2209

I've been enrolled in the CASH program for about a year now and have learned a lot about managing my household expenses. My wife and I have four children. We are a single income family and are working to save money to buy a house. Most months we have been able save around \$200, when we reach our goal of \$3,250 in a few months the program will earn a match of \$6,500 and have a total down payment f \$9,750. Also we we're just approved for another program through the local housing authority which will help us with another \$3000 towards our first time homeowner down payment.

The CASH program has really helped us out at a time when interest rates are very low and difficult for savings to grow without taking financial risks.

IDA programs like CASH have significant results and have been the subject of much study, including at the University of Kansas. Overwhelmingly there has been a positive response to the programs.

Our experience with the program has been very positive and it helps to have a partner like ECKAN that can reach out to us with encouragement and monitor our progress. We even made friends with some of the other program participants. The skills we learned we will be able to use for years to come and teach our children too.

Ultimately this program has created for us hope that we may soon be able to afford buying a house. Something we never really thought was within our grasp. The program really does give us hope.

1/9/2015 2:41:16 PM
John Powell
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Pomona, KS 66076
7852426962

HB2209

Just another program to give hope to the low income, hope to become a home owner, a business owner, get an education. To be part of this hand up with some work and someone to inform and educate us on what we can do with a little help. Please do not take this opportunity away from us.

1/9/2015 7:59:45 PM
Tammy Weller
prplpwr01@att.net
Winfield, KS 67156
620-221-0462

HB2209

If it were not for the CASH Program I would never have been able to save enough money to have repairs done on my home. This was a way for me as a single parent living paycheck to paycheck to be able to have my falling ceiling repaired on my home and to get much needed new carpet. I am very thankful that I was able to get into a program that is willing to help invest in someones financial plight that might never have the money to make this happen. Please keep this program alive it is beneficial in many other aspects from education to starting a small business. I urge the legislature to please keep the CASH Program.

1/10/2015 5:30:28 AM
betty stevens
bettyastevens@gmail.com
pittsburg, ks 66762
6202322540

HB2209

This program helps families, help themselves. With my husband being disabled he was unable to replace our windows. Our windows leak, and have broken sashes, some open some don't, some we have to prop open with a board. We also hope to replace our patio and storm doors. Thank you for giving us the opportunity to make these repairs to our home. Without this program, this would not be possible. The cost we will save in utilities alone will be significant, and to feel warm will feel GREAT!

1/12/2015 9:03:02 AM
Martha Slater Farrell
marthasfarrell@gmail.com
Andover, Kansas 67002
316-536-6007

HB2209

I am so impressed with the CASH program. It offers an excellent support system to its participants.

I have been serving as a mentor to a CASH Program Participant, Sally Gill. Sally is a talented artist and interior designer who has now been able to start her own business called "Serengeti Chic", thanks to CASH.

I was most impressed that the program provides life coaching skills in addition to business skills. It encourages saving and planning... both critical skills to business success. Thanks to CASH, Sally was able to fund a trademark search and purchase the initial equipment and materials she needed to create product. She was ready to jump when her first major sales opportunity suddenly appeared... which then lead to other commissions.

CASH is a program that helps people better themselves. It deserves to be encouraged. I'm concerned that changes in Kansas tax laws have caused many people to change their corporate structures, and therefore be ineligible to benefit from the tax credits. This has dramatically diminished CASH funding.

I urge you to restore the tax credit for individuals, so that more Kansans can help Kansans.

1/12/2015 11:07:24 AM
Cynthia Fredricks
fredricksc@hutchcc.edu
Hutchinson, Kansas 67502
620-665-4960

HB2209

I am the Director of The Volunteer Center of Reno County Kansas. We have participated in the Volunteer Income Tax Assistance Program (VITA) for over 40 years. The CASH program has been something that we have worked to educate our low income taxpayers about and we have been able to refer several individuals to the program. This program is an incredible way to help lower income persons realize the dream of home ownership as well as giving them the opportunity to learn valuable lessons about money management. We sincerely hope we will be able to again refer people to this amazing opportunity.

1/13/2015 5:15:59 PM
Jeremy Wheeler
jeremywheeler1@cox.net
Wichita, Kansas 67213
316-691-9692

HB2209

The CASH program may not seem like a very useful program, but it is truly one program that gives people a hand up, not a hand out. Using monies from the CASH program, I will be able to afford otherwise unaffordable new windows for my home. What does this translate into? Several things. It means I'll be able to dedicate less of my income to utilities. It means the value of my house will go up. It means I'll have the freedom to be able to spend more money in the community instead of sending it to the utility companies.

In order to get into the CASH program, recipients are required to take classes to teach them to better manage their money. Learning better money management skills translates into less dependency on state and local governments in the future. Also taking several life skills classes are required to participate in the CASH program. Recipients have the opportunity to take classes that will better prepare them for life, from computer classes to auto maintenance classes.

As demonstrated by my examples, there are more reasons to keep the CASH programs than to discontinue it. I hope you recognize the good that it does in our communities and for the future of many Kansas citizens.

1/13/2015 7:46:57 PM
Victoria Castorena
vib__1990@hotmail.com
Parsons, Kansas 67357
6207780626

HB2209

Me and my husband are both in the CASH program to save to buy our first home. This will better our lives, along with our two year old daughter's, by giving us a place to make our own and be happy in. We currently live in a HUD housing apartment and therefore have to rely on the government for help to live here. I am very excited to own a home! We would not be able to afford it if not for the CASH program. I think it is an amazing program that could help many people.

1/14/2015 9:24:26 AM
Michaela Golliher
runner.lil.m@gmail.com
Meade, Kansas 67864
620-873-9143

HB2209

I currently go to Hutchinson Community College. I have only used a little bit of the money through the CASH program. But, as I look at my schooling for next year I know that the money that I have saved up is going to help me a lot next year. I will not have to pay anything for school next year and that is a huge relief. Without this program I would be having a lot more debt than I am going to have. I appreciate this program a lot!

1/14/2015 5:47:08 PM
Phyllis Wilson
mluv_nature09@yahoo.com
Lawrence, Kansas 66049
7857275115

HB2209

When I was in a local office one a lady was hanging up a flyer. As she was hanging the flyer she was describing the contents. I recently said I was waiting to start the process for buying a home by saving a down payment. It was the answer I was looking for.

To have someone match my savings 2:1 was an answered prayer. I'm grateful for this assistance and will share to others who will benefit.

I've rented for over 25 years and add the nest grows lighter I realized I needed a homestead to call home and places to call home. I am truly thankful for programs like IHS to help lower income people realuze their dreams can come true.

1/15/2015 3:38:36 PM
Alaina Becerra
alainabecerra@yahoo.com
Emporia, Kansas 66801
816-808-4113

HB2209

I have been a part of this program for about 9 months now. It has been amazing! I have learned so much about the importance of having a strong budget. Through the classes I have learned about budgeting, saving, how credit works for and against you, etc. These are things I never knew in the past, and really didn't think were very important, even as a college educated woman. I am so thankful I found out about this program. We are going to be able to purchase a home with so much more knowledge, and i feel confident now, that we will be smart about it.

Before this program I could definitely see us falling into a predatory loan. I feel very prepared to purchase our first home now and i am so thankful to the people who have been helping us through the process. The grant money is a huge plus, however the best thing I have taken from the program is knowledge. I feel like I am a better saver now! We have been sticking to our budget, and have been able to save more than we expected to in the beginning!

1/19/2015 9:32:29 AM
Andy and Angie Ratzlaff
lgmtlm@cox.net
Hutchinson, KS 67502
(620) 921-0567

HB2209

We did the IDA account and used money for a new roof. I know it would have taken us a lot longer if we did it on our own. We so appreciate this opportunity and are very grateful for Interfaith Housing for having the funds to help people like us. I know others are appreciate for the opportunity as well.

Please let Interfaith Housing help others, just like they did us. We no longer have to worry about our roof leaking.

1/20/2015 9:41:38 AM
Melissa Forbes
melissa.forbes@jakesfireworks.com
Frontenac, Kansas 66763
620-249-1161

HB2209

This CASH Program has helped me learn how to save money and how to budget my money. It is giving me and my family an opportunity to have the money to make some vital repairs to our home and to install a much needed storm shelter to protect us from the dangerous weather that tends to occur where we live. Without the grant matching program none of this would be possible for us and I want to say thank you.

1/22/2015 12:53:36 PM
Alicia Marsh
aliball3@yahoo.com
Hutchinson, Kansas 67501
620-200-5176

HB2209

My name is Alicia Marsh, and I began working as the CASH Program Support Specialist a little over one year ago. Even with my limited time being a part of the program, I understand the tremendous value it holds for current participants and the genuine need for it to be available for future participants.

The best part of my job is hearing the stories of current program participants and program graduates. They are stories of gratitude for the education they received and appreciation for the empowerment they experienced. Lives are being touched in ways that far outreach what the CASH program offers. For many, completing the program is just the beginning.

The CASH program has changed lives and improved communities, and if given the chance, it will continue to do so. Why would you not want to offer free financial education? Why would you not want to support individuals and families who are making hard choices in order to live more productive lives? Why would you ignore the opportunities that lay at the fingertips of fellow Kansans?

Kansans need the CASH program! The CASH program needs the tax credits! You need to make it happen!

1/28/2015 3:39:44 PM
Enrique Sanchez
ecsanchezh@yahoo.com
Hugoton, Kansas 67951
6205444949

HB2209

Cash Program Help Us with University plans for our Son, like a family head always need thinks in the future and this program really help us to organize our future.

1/31/2015 11:39:16 AM
Wenyu Xie
wenyux724@gmail.com
Overland Park, KS 66204
512 939 5525

HB2209

My husband and I are saving for our first home through the CASH program. We joined the program a year ago and it has become a significant motivation for us to pursue our dream of homeownership. My husband is currently at school and I have just started my career as a landscape designer. We don't think it would be possible for us to buy our first house for some time without this assistance. Not only does the CASH program provide financial assistance but some much needed information as well. With the help of CASH we've been saving up and getting closer and closer in reaching our goal.

We firmly believe that this program provides a unique opportunity for others. If not for this program the prospect of buying a new home would seem quite a daunting task. For CASH to work it requires a lot of involvement and the diligence from the participant. This helps prepare one for the complicated process of buying a first home. This is not a handout but rather an incentive to put money and effort back into Kansas neighborhoods.

2/5/2015 7:43:12 AM
Shellie Couch
shellie.couch@gmail.com
Inman, Kansas 67546
620-474-9592

HB2209

I have long been a fan of the CASH Program, an Individual Development Account Program. I first learned about it through my friend, Emily, who worked for the organization that provided the program. I donated to the program through the organization and would often re-tweet or re-post information about it when Emily shared on Twitter or Facebook. I was excited that there was a program in our area that provided education and a hand up. This wasn't a hand-out, the participants had to put forth effort to gain knowledge and put the knowledge into practice by saving in order to reap the rewards.

I was beyond happy when the program began to expand and needed more staff. I jumped on board to work with a program that I had already come to believe in. I was astonished when I came on board and saw how many people the program was already helping and thrilled that I could be a part of its growth. I was here as we added Regional Service Providers so that we could touch lives across the state. I have been a witness to numerous program graduates that are now living within their means and without assistance. I have seen the a-ha moments when something clicks, and there is an understanding that, yes, they CAN do it. They can move past living paycheck to paycheck to actually saving and realizing their dreams.

One of the most amazing things is not when the participants graduate from the program after obtaining their goals, although that is amazing. The best moments are when, after reaching their goal, a participant will tell me that they already have another asset goal that they have already begun saving for and go on to share their plan for attaining it - without the help of match money. Seeing that long term change in thinking and behavior is truly gratifying.

The impact that this long term change in behavior and thinking is making a stronger Kansas. It means that we will have fewer people relying on assistance. Small businesses being one of the assets that participants can save for, it means the potential for more jobs. It means a more well educated workforce with many participants saving for post-secondary education. Perhaps the most meaningful change for Kansas, though, is that the children of these participants see the change in thinking and behavior and will be able to model it, meaning that future generations will have better saving and spending habits.

I encourage you to really look at the long term benefits that the Individual Development Program has for Kansans. The short term benefits are fabulous, but the real strength in this program is the long term benefits. By voting to change the way the tax