

LINC Commission Meeting

February 25, 2008



LINC makes a strong showing at the 2008 Child Advocacy Day in Jefferson City.



LINC

Local Investment Commission

3100 Broadway, Suite 1100 - Kansas City, MO 64111 - (816) 889-5050 - www.kclinc.org

Local Investment Commission (LINC) Vision

Our Shared Vision

A caring community that builds on its strengths to provide meaningful opportunities for children, families and individuals to achieve self-sufficiency, attain their highest potential, and contribute to the public good.

Our Mission

To provide leadership and influence to engage the Kansas City Community in creating the best service delivery system to support and strengthen children, families and individuals, holding that system accountable, and changing public attitudes towards the system.

Our Guiding Principles

1. **COMPREHENSIVENESS:** Provide ready access to a full array of effective services.
2. **PREVENTION:** Emphasize “front-end” services that enhance development and prevent problems, rather than “back-end” crisis intervention.
3. **OUTCOMES:** Measure system performance by improved outcomes for children and families, not simply by the number and kind of services delivered.
4. **INTENSITY:** Offering services to the needed degree and in the appropriate time.
5. **PARTICIPANT INVOLVEMENT:** Use the needs, concerns, and opinions of individuals who use the service delivery system to drive improvements in the operation of the system.
6. **NEIGHBORHOODS:** Decentralize services to the places where people live, wherever appropriate, and utilize services to strengthen neighborhood capacity.
7. **FLEXIBILITY AND RESPONSIVENESS:** Create a delivery system, including programs and reimbursement mechanisms, that are sufficiently flexible and adaptable to respond to the full spectrum of child, family and individual needs.
8. **COLLABORATION:** Connect public, private and community resources to create an integrated service delivery system.
9. **STRONG FAMILIES:** Work to strengthen families, especially the capacity of parents to support and nurture the development of their children.
10. **RESPECT AND DIGNITY:** Treat families, and the staff who work with them, in a respectful and dignified manner.
11. **INTERDEPENDENCE/MUTUAL RESPONSIBILITY:** Balance the need for individuals to be accountable and responsible with the obligation of community to enhance the welfare of all citizens.
12. **CULTURAL COMPETENCY:** Demonstrate the belief that diversity in the historical, cultural, religious and spiritual values of different groups is a source of great strength.
13. **CREATIVITY:** Encourage and allow participants and staff to think and act innovatively, to take risks, and to learn from their experiences and mistakes.
14. **COMPASSION:** Display an unconditional regard and a caring, non-judgmental attitude toward participants that recognizes their strengths and empowers them to meet their own needs.
15. **HONESTY:** Encourage and allow honesty among all people in the system.



Monday, Feb. 25, 2008
UMKC Administrative Offices, 5115 Oak St.
4 – 5:30 pm
Kansas City, Mo. 64110

Agenda

- I. **Welcome, Announcements & Recognitions**
- II. **Approvals & Review**
 - a. **January minutes (Motion)**
- III. **LINC President's Report**
- IV. **Welfare to Work**
- V. **Reports**
 - a. Foreclosure follow up
 - b. Western Independence
- VI. **Adjournment**

There will be a reception for Bert Berkley, LINC founder, following the official meeting to mark the publication of his new book **Giving Back, Connecting You, Business and Community**.

Bert will sign copies of the book and share some comments about LINC which is featured in Chapter 2 of the book.

Light refreshments will be available.



DRAFT MINUTES

THE LOCAL INVESTMENT COMMISSION – JANUARY 28, 2008

The Local Investment Commission met at the UMKC Administrative Center Conference Facility, 5115 Oak St., Kansas City, Mo. **Landon Rowland**, chairman, presided.

Commissioners attending were:

Sharon Cheers

Jack Craft

Randall Ferguson

Herb Freeman

Tom Gerke

Bart Hakan

Rosemary Smith Lowe

Mary Kay McPhee

Richard Morris

Margie Peltier

David Rock

David Ross

Gene Standifer

Bailus Tate

Rowland made the following announcements:

- Tomorrow is the 26th annual Child Advocacy Day. As in years past, LINC has chartered buses to bring parents and neighbors involved in our Caring Communities sites to Jefferson City to meet with legislators and speak up for the populations that LINC serves.
- Palestine Neighborhood Caring Communities – one of our newest Caring Communities sites, and one of the first to be located not at a school but at a neighborhood organization – will host an open house this Thursday.

A motion to approve the minutes of the December 12, 2007, LINC Commission meeting was approved unanimously.

Gayle A. Hobbs gave the LINC President's Report:

- Chris Henrich of Georgia State University will return to Kansas City next month to perform evaluations on five 21st Century Community Learning Center grant sites.
- Center School District is considering whether to ask LINC to provide expanded Before and After School Services in the district. The matter is under consideration by the Center School Board.

Kelly Edmiston, senior economist of the Kansas City Federal Reserve, gave a presentation on foreclosures. His report gave an overview of current foreclosure rates in the nation, region, and locally, conditions that created the current "foreclosure storm," wider implications, and how the Kansas City Federal Reserve is responding.

Paul Wenske, a Kansas City Star consumer reporter, gave a presentation on how foreclosures are affecting Kansas City neighborhoods. His report focused on foreclosure as it is experienced by people living in low-income neighborhoods and those who are victims of mortgage fraud and predatory lending practices.

Discussion followed.

Donovan Mouton of One Economy gave a presentation on the accomplishments of his organization in providing low-income families with internet access to educational resources pertaining to health, financial literacy, and other topics.

A motion to move to close the meeting to consider matters pertaining to legal actions, causes or action or litigation was approved by all present.

The public meeting was closed.

The public meeting reconvened.

The meeting was adjourned.



Posted on Sat, Feb. 09, 2008

Check the fine print on home loans

The foreclosure crisis is focusing new attention on the need for consumers to understand what they are signing when they take out a loan to buy a home.

Clearly, some salesmen misled some consumers. But there's reason to believe other consumers didn't carefully read what was put in front of them.

Buying a house is a foreign exercise for first-timers. But knowing in advance the importance of key documents can keep you from taking on more debt than you can afford or getting stuck with added costs and heartache.

The first rule is to take whatever a lender or loan broker tells you with a grain of salt. In real estate deals, only what's on paper is enforceable.

Because buying a house can be complicated, Congress passed two key laws to protect consumers.

The Truth In Lending Act, enacted in 1968, is intended to ensure consumers are made aware of the terms and costs of credit so they can compare offers from lenders.

The Real Estate Settlement Procedures Act, enacted in 1974, requires lenders to explain in writing the settlement process and the resulting fees. Lenders must provide a fair estimate of the costs at the beginning of the process and an accurate itemization again at the end, or at closing.

Here are some of the most important documents that experts say you should have at least a working knowledge of when you buy a home:

•**Good faith estimate:** This provides a rough estimate of the interest rate you will pay along with fees and other expenses associated with your loan. These costs normally include fees paid to third parties, such as appraisers, the recorder's office, title companies, inspectors, and other legitimate processing costs.

But you should be careful of what experts call "junk" fees, unnecessary costs some unscrupulous lenders stick in to make a quick buck.

You are supposed to get it within three business days of applying for a loan. A caveat is that a good faith estimate is only that, an estimate. Charges at closing could still be higher.

Still, attorney Mike Vaughn says it affords an early way to compare the charges of one lender against another.

•**Truth in lending statement:** This should tell you clearly how much the loan will cost you by the time you pay it off over 30 years or whatever the term of the loan happens to be.

It should also tell you the annual percentage rate, the exact amount you are borrowing and how much you will have to pay each month over the life of the loan. In addition it should clearly state whether or not there is any prepayment penalty for paying off your loan early.

"You need to carefully read this before you complete your closing," said Pam Hider Johnson, a senior housing counselor at the Greater Kansas City Housing Information Center, a Housing and Urban Development-certified home counseling agency.

Johnson said many first-time subprime borrowers with shaky credit got in over their heads because they listened to unscrupulous loan brokers who told them they didn't have to pay attention to the truth in lending statement.

•**Settlement statement or HUD-1 disclosure:** This document provides a complete accounting of the transaction. In other words, it explains where all the money is going and how much.

If the terms look different from what you were told, you need to ask questions, said Chris Collins, president-elect of the Kansas City Regional Association of Realtors.

You have a right to see this document a day before the closing so you can go over it more carefully.

Understanding these documents is only a good start, however, Collins said. A buyer needs to understand how insurance and taxes can add to the loan payments.

And there is also the need for an inspection and understanding how a mortgage works. That's why experts say first-time buyers should first take a course in home buying or hire a professional they can trust to help walk them through the process.

Dig deeper

For more information on home buying, counseling and classes, contact:

- The Housing Information Center for Johnson County: 913-829-4584
- The Greater Kansas City Housing Information Center: 816-931-0443
- The Kansas City Regional Association of Realtors: www.kchomeprograms.com or 913-498-1100

To reach Paul Wenske, call 816-234-4454 or send e-mail to pwenske@kcstar.com.

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ORGANIZATIONAL OVERVIEW

Neighborhood Housing Services of Kansas City, Missouri, (NHS) was organized in 1974 and has been a viable instrument for redevelopment and revitalization since its inception. The organization originated as a result of creative thinking on the part of resident leaders in the 49/63 Neighborhood. During the past three decades the organization has evolved into a 501-C-3 not-for-profit public charity, and was designated and recognized as a Community Development Corporation (CDC) and a Community Housing and Development Organization (CHDO) by the City of Kansas City, Missouri and the U.S. Department of Housing and Urban Development in the early 1980's. In 1994 the organization also became a charter NeighborWorks Organization (NWO) in connection with NeighborWorks America's national network of neighborhood-based affiliates.

Our mortgage loan operation's mission is to become known city-wide as a socially responsible lender and to maximize wealth generation for homeowners in all of our neighborhoods. NHS is also empowered and sanctioned by the State of Missouri as evidenced by our Residential Mortgage License No. 06-1394. We provide mortgage loan assistance for purchasing a home, purchasing and renovating a home, and for renovating and/or refinancing a home.

Since 1974, NHS has assisted 1,655 households with various housing needs ranging from minor home improvement financing to comprehensive direct mortgage loan assistance for purchase, purchase with rehabilitation, refinancing, and refinancing with rehabilitation. Additionally, the organization has been directly involved in the development of well over \$109 million in real estate construction and renovation. These real estate activities have involved single-family redevelopment as well as multi-family complexes such as Squier Park Town Homes, Parkway Apartments, and Justin Place Apartments.

Product Line	# Units	Capital Investment
Purchase and Refinance w/Rehab Loans	684	\$58,726,169
Exterior Home Improvement Loans	162	\$1,552,635
Owner-Occupied Rehabilitation Management	502	\$16,339,749
Single-Family Housing Stock Redevelopment	126	\$11,936,397
Multi-Family Redevelopment	181	\$20,650,000
Total Housing Development Assistance	1,655	\$109,204,950

The organization has expanded its focus over the past several years and now provides targeted community lending and real estate market revitalization services in each of the following neighborhoods: 49/63, Beacon Hills, Center City, Hyde Park (South), Hyde Park (North), Longfellow, Manheim Park, and Squier Park. Additionally, in 2006, the organization expanded its mortgage banking product lines city-wide within Kansas City, Missouri.



PRODUCTS, PROGRAMS AND SERVICES

NHS is engaged in a wide range of services and programs for all income levels, both within its targeted communities and throughout the City of Kansas City, Missouri. Specific products/programs include: mortgage loans for purchasing and renovating homes; home buyer education; mortgage loans for refinancing and renovating homes; debt consolidation loans; exterior home improvement loans; construction of new homes for sale; renovation of existing homes for resale; rental housing ownership and management; and various neighborhood assistance programs.

MISSION

To revitalize and maintain designated urban neighborhoods as vibrant areas that attract people who value diversity, historic architecture, security and community

VALUES

- Inclusive to all Ethnic and Economic Backgrounds
- Quality Housing that is Affordable for all Income Levels
- Interaction with Mutual Respect

TARGET AREA GOALS

- Attract New Residents to the Area
- Develop and Maintain Self-Supporting Communities
- Sustain the Current Resident Base
- Strengthen Market Recognition

MORTGAGE BANKING GOALS

- Become Known City-Wide as a Socially Responsible Lender
- Expel Predatory Lending Practices
- Maximize Wealth Generation for Homeowners in All of Our Neighborhoods

OBJECTIVES

- Owner-Occupied Single-Family Financing and Rehabilitation Assistance
- Single-Family Rehabilitation and Redevelopment
- Multi-Family Development and Asset Management

GOVERNANCE

A fifteen member Board of Directors and the President/CEO manage the corporation. Eight of the Board Members are residents of the targeted neighborhoods, six are business leaders, and one is a representative of the public sector. The organization has seven full-time staff members. The office is located at 5835 Troost in Kansas City, Missouri. For more information about NHS, call (816) 822-7703.

Rate Rank	Metro Area	Foreclosure Filings	Properties with Filings	%Households (foreclosure rate)	% Change from 2006
--	U.S. Total	2,203,295	1,285,873	1.033	79.21
	Top 100 Metro Areas Total	1,774,778	1,010,355	1.382	78.23
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1	DETROIT/LIVONIA/DEARBORN, MI	72,616	41,273	4.918	68.15
2	STOCKTON, CA	22,184	10,608	4.866	271.30
3	LAS VEGAS/PARADISE, NV	59,983	30,375	4.228	169.11
4	RIVERSIDE/SAN BERNARDINO, CA	102,506	51,739	3.826	186.14
5	SACRAMENTO, CA	49,532	23,772	3.189	272.54
6	CLEVELAND/LORAIN/ELYRIA/MENTOR, OH	49,071	27,848	2.972	112.43
7	BAKERSFIELD, CA	13,682	7,524	2.960	244.82
8	MIAMI, FL	51,662	25,296	2.724	106.13
9	DENVER/AURORA, CO	49,519	26,632	2.641	27.79
10	FORT LAUDERDALE, FL	45,367	20,801	2.632	110.05
11	ATLANTA/SANDY SPRINGS/MARIETTA, GA	81,038	50,271	2.531	52.25
12	AKRON, OH	12,359	7,083	2.326	107.53
13	MEMPHIS, TN	22,654	11,291	2.141	30.35
14	FRESNO, CA	12,330	6,208	2.121	168.16
15	DAYTON, OH	14,285	7,812	2.073	145.51
16	OAKLAND, CA	39,483	19,463	2.071	191.06
17	WARREN/FARMINGTON HILLS/TROY, MI	30,378	21,607	2.069	95.19
18	INDIANAPOLIS, IN	25,695	14,591	2.019	7.89
19	TOLEDO, OH	10,056	5,756	1.938	117.29
20	ORLANDO, FL	24,004	15,834	1.932	117.74
21	PALM BEACH, FL	18,561	11,918	1.924	88.90
22	PHOENIX/MESA, AZ	56,040	30,453	1.915	177.00
23	TAMPA/ST PETERSBURG/CLEARWATER, FL	41,539	24,086	1.908	95.90
24	SARASOTA/BRADENTON/VENICE, FL	11,807	6,805	1.840	226.69
25	COLUMBUS, OH	24,055	13,823	1.832	86.39
26	SAN DIEGO, CA	38,917	20,217	1.816	157.77
27	JACKSONVILLE, FL	15,149	9,540	1.748	38.99
28	DALLAS, TX	49,133	24,921	1.653	-5.20
29	FORT WORTH/ARLINGTON, TX	25,050	12,295	1.645	2.42
30	CHICAGO, IL	73,469	50,350	1.641	50.22
31	VENTURA, CA	6,261	4,341	1.629	195.11
32	LAKE/KENOSHA, IL-WI	5,034	3,718	1.507	35.45
33	CINCINNATI, OH	21,392	13,119	1.469	104.38
34	CHARLOTTE/GASTONIA, NC	13,032	9,426	1.440	113.50
35	LOS ANGELES/LONG BEACH, CA	93,696	45,415	1.360	137.77
36	ST LOUIS, MO-IL	19,084	15,444	1.279	58.11
37	CAMDEN, NJ	5,237	3,415	1.229	42.35
38	ORANGE, CA	23,002	12,501	1.229	168.15
39	HOUSTON/BAYTOWN/SUGAR LAND, TX	39,220	24,917	1.221	4.08

40	KANSAS CITY, MO-KS	15,681	10,076	1.177	83.70
41	WASHINGTON/ARLINGTON/ALEXANDRIA, DC-VA-MD	28,455	19,229	1.160	574.94
42	GARY, IN	5,320	3,114	1.108	41.29
43	NEWHAVEN/MILFORD, CT	7,348	3,790	1.093	340.19
44	SAN ANTONIO, TX	13,699	7,658	1.067	4.56
45	NEWARK, NJ	15,403	8,770	1.049	45.71
46	TUCSON, AZ	7,372	4,239	1.041	75.02
47	TACOMA, WA	5,276	3,107	1.025	38.95
48	GREENSBORO/HIGHPOINT, NC	3,329	3,078	1.025	137.50
49	MILWAUKEE/WAUKESHA/WST ALLIS, WI	9,856	6,529	1.017	79.47
50	WORCHESTER, MA	6,993	3,094	0.994	169.98
51	SAN JOSE/SUNNYVALE/SANTA CLARA, CA	11,433	6,173	0.991	161.57
52	SALT LAKE CITY, UT	4,882	3,692	0.984	-16.96
53	RALEIGH/CARY, NC	5,249	3,884	0.982	122.83
54	SUFFOLK/NASSAU, NY	11,880	9,700	0.973	48.41
55	LITTLE ROCK/NORTH LITTLE ROCK, AR	5,396	2,702	0.952	15.52
56	TULSA, OK	5,670	3,532	0.912	-3.66
57	OMAHA/COUNCIL BLUFFS, NE-IA	3,403	3,021	0.890	59.67
58	AUSTIN/ROUND ROCK, TX	10,100	5,166	0.874	-11.75
59	NASHVILLE/DAVIDSON, TN	8,454	5,301	0.869	54.01
60	MINNEAPOLIS/ST PAUL/BLOOMINGTON, MN-WI	12,755	10,798	0.836	146.81
61	EDISON, NJ	15,800	7,723	0.836	43.42
62	OKLAHOMA CITY, OK	7,042	4,054	0.801	-15.44
63	ROCHESTER, NY	3,903	3,404	0.776	126.78
64	ESSEX, MA	5,378	2,251	0.765	190.83
65	HARTFORD, CT	7,427	3,699	0.761	216.97
66	BALTIMORE/TOWSON, MD	10,059	8,003	0.734	544.36
67	SPRINGFIELD, MA	5,190	1,985	0.706	109.83
68	BRIDGEPORT/STAMFORD/NORWALK, CT	5,091	2,439	0.703	258.15
69	BOSTON/QUINCY, MA	11,165	5,106	0.683	199.47
70	BETHESDA/FREDERICK/GAITHERSBURG, MD	4,179	2,999	0.682	1288.43
71	ALBUQUERQUE, NM	2,921	2,217	0.651	5.77
72	KNOXVILLE, TN	2,770	1,813	0.607	46.80
73	PORTLAND/VANCOUVER/BEAVERTON, OR- WA	5,834	5,162	0.602	24.18
74	LOUISVILLE, KY	6,233	3,197	0.601	-12.05
75	BIRMINGHAM/HOOVER, AL	3,069	2,351	0.521	63.15
76	NEW YORK/WAYNE/WHITE PLAINS, NY-NJ	33,714	22,569	0.518	74.04
77	EL PASO, TX	2,317	1,257	0.515	-17.57
78	CAMBRIDGE/NEWTON/FRAMINGHAM, MA	7,205	2,906	0.496	209.15
79	PHILADELPHIA, PA	16,246	7,899	0.492	-32.09
80	SAN FRANCISCO, CA	5,895	3,485	0.478	116.73
81	SEATTLE/BELLEVUE/EVERETT, WA	9,028	5,016	0.475	16.35
82	BUFFALO/CHEEKTOWAGA/TONAWANDA, NY	3,850	2,210	0.426	113.53
83	PROVIDENCE/NEW BEDFORD, RI	3,241	1,839	0.411	354.07

84	NEW ORLEANS, LA	4,501	2,318	0.399	215.80
85	WILMINGTON, DE-NJ	1,363	1,012	0.367	157.51
86	PITTSBURGH, PA	9,012	4,040	0.367	-29.58
87	NORFOLK/VIRGINIA BEACH/NEWPORT NEWS, VA	2,321	1,841	0.361	258.17
88	COLUMBIA, SC	1,113	961	0.324	-2.93
89	CHARLESTON, SC	1,043	839	0.318	35.10
90	POUGHKEEPSIE/NEWBURGH/MIDDLETOWN, NY	1,391	656	0.271	12.52
91	BATON ROUGE, LA	997	823	0.270	-59.81
92	SCRANTON/WILKES/BARRE/HAZLETON, PA	2,380	685	0.267	23.65
93	WICHITA, KS	1,322	662	0.262	-13.12
94	ALBANY/SCHENECTADY/TROY, NY	1,617	960	0.256	638.46
95	RICHMOND, VA	1,090	908	0.184	168.64
96	ALLENTOWN/BETHLEHEM/EASTON, PA	834	526	0.173	12.15
97	HONOLULU, HI	621	517	0.157	52.96
98	MCALLEN/EDINBURG/PHARR, TX	339	305	0.132	-19.74
99	SYRACUSE, NY	935	364	0.128	128.93
100	GREENVILLE, SC	306	213	0.082	-73.47

About RealtyTrac Inc.

Ranked as the third largest real estate site by MediaMetrix and No. 53 on *Inc.* magazine's 2006 **Inc. 500** list of the nation's fastest-growing private companies, RealtyTrac Inc. (realtytrac.com), is the leading online marketplace for foreclosure properties, providing all the resources that home seekers, investors and real estate agents need to locate, evaluate and buy properties below market value.

Founded in 1996, RealtyTrac publishes the largest and most comprehensive national database of pre-foreclosure, foreclosure, For Sale By Owner, resale and new homes, with more than 1 million properties across the country, property reports, productivity tools and extensive professional resources. RealtyTrac hosts nearly 3 million unique visitors monthly and has been chosen to supply foreclosure data to MSN Real Estate, Yahoo! Real Estate and *The Wall Street Journal's* Real Estate Journal. **For current news and information regarding foreclosure-related issues and trends, visit our blog at www.ForeclosurePulse.com.**

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How to Avoid Foreclosure and Protect Home Equity

As interest rates rise, home price appreciation slows, and adjustable rate mortgages reset, many homeowners find themselves in a position they never imagined themselves in – on the brink of foreclosure. Foreclosures on loans have increased by more than 50 percent since 2000. If you are in danger of losing your home, consider the following action steps and contact your local NeighborWorks® organization or other HUD-certified housing organization for help in fighting foreclosure.

What should I do if I miss a mortgage payment?

Call for help. More than half of homeowners facing foreclosure do not call for help when they fall behind in their mortgage payments.

- ▶ **Call 1-888-995-HOPE.** HOPE for Homeowners is a toll-free national hotline that offers free foreclosure prevention and counseling advice from a third-party, HUD-certified, not-for-profit network of counseling agencies dedicated to helping homeowners avoid foreclosure. The hotline is facilitated by the Homeownership Preservation Foundation, in partnership with NeighborWorks® America.
- ▶ **Contact a reputable HUD-certified nonprofit housing organization** or credit counseling agency. These organizations offer a range of services including face-to-face financial counseling. **More than 100 local NeighborWorks organizations are HUD-certified.** To find a HUD-certified NeighborWorks® organization near

you, visit www.nw.org/network/nwdata/hudhousing.asp

Notify your lender as soon as you know your payment will be late. Homeowners who are one or two payments behind are more likely to keep their homes than those further behind on their payments.

Work it out. Lenders make money by collecting your principal and interest payments, not by foreclosing on homes. If you present your circumstances along with a reasonable plan that will offer you temporary relief, they may be able to offer you a number of payment options if you qualify for them.

What are my options if I cannot make payments?

- ▶ **Forbearance:** You are allowed to delay payments for a short period, with the understanding that another option will be used afterwards to bring the account current.
- ▶ **Reinstatement:** When you are behind in your payments but can promise a lump sum to bring payments current by a specific date.
- ▶ **Repayment Plan:** If your account is past due, but you can now make payments, the lender may agree to let you catch up by adding a portion of the past due amount to each current monthly payment until your account is current.
- ▶ **Modify Your Mortgage:** The lender can modify your mortgage to extend the length of your loan (or take other steps to



reduce your payments). One solution is to add the past due amount into your existing loan, financing it over a long term.

- **Sell Your Home:** If catching up on payments is not possible, the lender might agree to put foreclosure on hold to give you some time to attempt to sell your home.
- **Property Give-Back:** The lender can allow you to give back your property – and then forgive the debt. However, give-backs have a negative impact on your credit record, although not as much as a foreclosure. The lender might require that you attempt to sell the house for a specific time period before agreeing to this option, and it might not be possible if there are other liens against the home.

How can I protect my home equity?

Solutions that sound too good to be true usually are. If you're selling your home without professional guidance, beware of buyers who try to rush you through the process. Be alert to the following:

- **Avoid foreclosure rescue scams.** In this type of scam, a “buyer” approaches you, offers to get you out of financial trouble by promising to pay off your mortgage or give you a sum of money when the property is sold. The “buyer” may suggest that you move out quickly and deed the property to him or her. The “buyer” then collects rent for a time, does not make any mortgage payments, and allows the lender to foreclose. Remember, signing over your deed to someone else does not necessarily relieve you of your obligation on your loan.

- **Phony counseling agencies.** Some groups that call themselves “counseling agencies” may approach you and offer to perform certain services for a fee. You can perform many of the services they offer for free, from negotiating a new payment plan with your lender to pursuing a pre-foreclosure sale. If you have any doubt about paying for such services, call your local NeighborWorks® organization. Call before you pay anyone or sign anything.

How can I reduce the risk of foreclosure when I purchase my home?

Solutions that sound too good to be true usually are. If you're selling your home without professional guidance, beware of buyers who try to rush you through the process. Be alert to the following:

- **Take advantage of pre-purchase counseling offered by local NeighborWorks organizations.** Homeowners can avoid trouble later on by making informed decisions before purchasing their homes. Borrowers who are most likely to keep their homes understand their mortgage options and how much they can really afford. Education also helps borrowers identify and avoid unscrupulous sellers or mortgage lenders. Homeowners who have received high quality homeownership education and counseling are more than 30 percent less likely to default on their mortgage.

Free pre-purchase counseling is offered through local governments as well as non-profit organizations that are part of the NeighborWorks® network.





- ▶ **Avoid prepayment penalties and balloon payments.** Homeowners who refinance their mortgages with loans containing prepayment penalties or balloon payments are more likely to foreclose, according to a University of North Carolina study. The study also found that prepayment increases foreclosure risk by about 20 percent, and mortgages with balloon payments were 46 percent more likely to go to foreclosure than loans without. Protect the equity in your home – it’s a valuable source of wealth that will build over time.
- ▶ **Stay on top of home repairs and maintenance.** NeighborWorks® organizations provide counseling in home maintenance and repairs and rehabs that improve the value of a home. Too often emergency repairs and less-than-trustworthy contractors push a homeowner into foreclosure.

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Free Foreclosure Clinic



Ingels Caring Communities will host a community forum on residential foreclosures in the Hickman Mills and Kansas City area.

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Ingels Elementary
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Child care will be provided.

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Thursday, Feb. 07, 2008

Blunts insurance plan draws fire from lawmakers

By KIT WAGAR

The Star's Jefferson City correspondent

JEFFERSON CITY | After months of simmering opposition to Gov. Matt Blunt's plan to provide health insurance for low-income Missourians, lawmakers are now lining up to try to kill the program.

A group of lawmakers last week asked the Secretary of State to throw out the regulations governing the program, which would keep it from taking effect next month. Even if the program does get off the ground, other lawmakers are threatening to cut off funding this summer, potentially leaving tens of thousands of newly insured people without health insurance by July.

Animosity toward the plan is so deep nearly every opponent has a different reason for disliking it.

Democrats criticize the plan, known as Insure Missouri, for not restoring coverage for all the people who were cut off Medicaid when that program was downsized three years ago. Republicans criticize it as a massive expansion of government-paid health care.

Still others call it a political maneuver designed merely as a way for Blunt and the Republican Party to claim they did something to help the more than 700,000 Missourians who lack health insurance.

"Blunt created the mess we're in" by slashing the Medicaid rolls in 2005, said Rep. Sam Page, a St. Louis County Democrat. "Both Democrats and Republicans think this won't fix it and could make matters worse."

Blunt's office insists that the plan is moving forward, with support from many legislators and a wide range of health-care advocacy groups. Spokeswoman Jessica Robinson said Blunt has been meeting with lawmakers to address their concerns and include improvements.

"As members of the General Assembly gain more understanding of the proposal, they see that it embraces the values of work, personal responsibility and free enterprise," Robinson said. "At the same time, Insure Missouri will dramatically reduce the number of uninsured people in Missouri."

The plan was unveiled last September and pitched as an innovative way to leverage federal money to subsidize health insurance for adults who were employed, but still too poor to pay for insurance.

The first phase of the plan, set to begin next month, would use the Medicaid program to pay for health care for up to 54,500 custodial parents whose annual income is below the federal poverty line, officials said.

Several groups, including the retiree group AARP, have lauded the plan for helping those living in poverty obtain health care. Supporters also say the program would save the state money and lower the overall cost of health insurance by giving more people access to primary care, which reduces expensive emergency room visits for minor health problems.

But Republican Rep. Rob Schaaf of St. Joseph, the plan's leading critic, sent a letter last week to Secretary of State Robin Carnahan, urging her to reject the proposed regulations that would govern the program. The Social Services Department filed the rules under an expedited procedure that would let them take effect March 14, when participants can begin using the new insurance.

In the letter, Schaaf said the legislature never authorized anything like Insure Missouri. The current budget authorized only a program to promote private health insurance for low-income workers.

"But Insure Missouri does more than promote insurance — it provides it," the letter said. "Insure Missouri does not provide private health insurance, but public coverage (through Medicaid). And Insure Missouri covers more than just employees — it covers spouses of working parents, thus exceeding" what was authorized.

The letter was signed by all eight members of the House Special Committee on Health Care Transformation. One member later rescinded his endorsement, but the others had wide-ranging reasons for criticizing the program.

Page said the program needs more review. The plan would provide insurance through managed care companies, which would receive a monthly fee for each insured person. Without safeguards, such a system could create incentives for insurers to deny coverage, he said. In addition, managed care companies' large administrative costs could take money from programs for the state's neediest people.

Rep. Mike Talbot, a Kansas City Democrat, said a simpler, more effective plan would be restoration of the 2005 Medicaid cuts. The current plan focuses on workers and doesn't improve coverage for the disabled or the elderly, he said.

Brian Kinkade, deputy director of Social Services, said state officials believed they had sound legal basis for starting the program. He said the department hoped to address lawmakers' concerns and ensure funding for the program beyond the current fiscal year, which ends June 30.

While the program applies to working adults, other programs already address care for the disabled and elderly, Kinkade said. The federal Medicare program covers most elderly and many disabled and the Medicaid program covers their bills at income levels nearly four times as high as working parents. In addition, the legislature last year expanded coverage for the working disabled through a program known as Ticket to Work.

Jan Carter, assistant to the director of Social Services, said the program was an extremely effective use of state funds. From March 14 through June 30, coverage for more than 50,000 people will cost only \$5 million in state general funds. Some \$44 million will be provided by federal matching funds and special Medicaid taxes on hospitals.

"It's a really clever way to provide coverage for (thousands of) people," Carter said. "If you're uninsured, getting this insurance can't happen fast enough."

Rep. Curt Dougherty, an Independence Democrat who signed Schaaf's letter but later backed off, said he likes Insure Missouri because it gets people insured. Some of his colleagues' concerns are valid, but others are politically motivated, he said.

"Restoration of the Medicaid cuts isn't on the table," Dougherty said. "So people say, 'Fine, let's don't get anything for anyone.' That's just asinine. This at least gives low-income Missourians some access to health insurance. If it helps just 1,000 people get insurance, that's 1,000 people we've helped."

To reach Kit Wagar, call 816-234-4440 or send e-mail to kwagar@kcstar.com.

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Missouri Department of Social Services

DSS PRESS RELEASE

For Immediate Release:
January 29, 2008

Contact: Sara Anderson
(573) 526-0407

DSS Director Receives Child Advocate of the Year Award

Jefferson City – The Department of Social Services today announced that Director Deborah Scott is a recipient of the Child Advocate of the Year Award. The award is presented by the Missouri Alliance for Children, Youth and Families at their annual Child Advocacy Day at the Capitol to those who make a difference in the lives of Missouri's children and families.

"I am deeply honored to be recognized as a child advocate by all of the organizations represented in the alliance. There is no acknowledgement that could be more important to me than to be known as an advocate for those who can not advocate for themselves – our children," Scott said. "The desire for children to have the opportunity to be all they were meant to be has been at the heart of my entire career. Now, as Director of Social Services, I have been given the distinct privilege to help improve the lives of Missouri's younger citizens. I take that responsibility very seriously, and I am honored to work with a tremendously dedicated staff and community partners to that end."

The Missouri Alliance for Children, Youth and Families is a statewide network of citizens and community-based organizations with a goal of improving coordination and communication among those concerned with the well-being of Missouri's children and families. The Alliance works together each year to organize Child Advocacy Day. This day provides the opportunity for advocates to become better informed about upcoming children's legislation in the Missouri General Assembly. It also allows advocates the opportunity to share their views with legislators.

Each year, the Alliance names one to three people or organizations as the Child Advocate of the Year. This year Scott joins Beth Griffen, Citizens for Missouri's Children, and Corrine Patton, Missouri Childcare Resource and Children Referral Network, in receiving this award. The three received the awards this morning during the Child Advocacy Day Welcome ceremony.

"Deborah's passion for children is evident through her work on behalf of all children, but especially those most vulnerable children," said Terri Foulkes, Co-Chair of the 2008 Child Advocacy Day Leadership Committee. "She has been a catalyst for important change to the systems that support Missouri's children and youth."

Two divisions of the DSS work directly with children and youth. The Children's Division is the state's child welfare agency responsible for child abuse and neglect investigations, foster care,

adoption, early childhood programs and many other services ensuring the safety and well being of Missouri children. The Division of Youth Services is the state's juvenile justice agency. It is a national model with one of the lowest recidivism rates in the nation for youth exiting the program.

Drawing lessons from his childhood, a man uses sports to help kids stay off the streets

By MALCOLM GARCIA

He recruits them young.

Before they get distracted. While he can still influence their ideas.

Eight to 11 years old. Good ages to reach kids. He even makes time for children as young as this toddler here, staggering stiff-legged onto the basketball court, wide-eyed and curious.

Pat Clarke turns to the boy's mother. "Did I talk to you?"

"No, it was my mama. On Chestnut Street."

"I figured that. How old is he?"

"Two."

"That's cool. He can come on anyway."

The toddler sinks his hand into Clarke's outstretched palm and allows himself to be led to a line of older boys on the basketball court in the Salvation Army's Bellefontaine Community Center on Ninth Street. For the next few hours, they will practice passing, dribbling and shooting hoops in a daylong basketball camp sponsored by the Salvation Army and the Local Investment Commission. Then Clarke, 44, will sign them to sports leagues with the hope that basketball will keep them occupied and active after school.

"Take your coats off, hats off. Hope you all have shorts on."

He watches them shrug out of their jackets, drop them on the floor. He stands before them in a blue polo shirt and gray sweat pants. He doesn't take his eyes off the boys and two girls before him. Babies, each one of them. Clarke tells whoever will listen, whether it's Mayor Mark Funkhouser, a City Council member or LINC staffer Charlane Scranton, who assists him, that inner-city kids exist within a state of emergency.

They don't have childhoods. They attend funerals and wonder if they will be next. As if his worry needed reinforcement, two shootings recently on Montgall Avenue, within a block of Clarke's home, resulted in one death.

"You all young," he tells the kids in a voice that seems to lean right into their faces although he stands several feet away. "You can still cling to good things. There are a lot of bad things, but there are good things, too. When I tell you to do something, say, 'Yes, sir.' Let me hear you."

In the neighborhoods around his home, people call him "the governor." He walks the streets corralling kids he suspects of skipping school. It's like a kid alert goes off in his head. He knows boys who belong to a gang on 23rd Street. They're not bad kids, just lost. Some of them don't even know who the mayor is. Don't know, don't care. Don't think the mayor can do anything for them.

He has learned that not every kid selling drugs is a drug dealer. Mama's a crackhead, feeds them hot chips and sodas. That's not a meal. They play a role to get what they need and turn into punks. If he won the lottery, Clarke would open a community center so kids would turn to him instead of turning to the streets.

"You can't be a ball player if you don't exercise," he says, putting the kids through calisthenics. "Keep your body fit. This is just like going to school. You come here to learn. What do you want to be? To be anything, your grades got to be right. Work on your reading, writing, math. You can't play if you're told to spell 'red' and you spell it backward."



On the first day of a basketball camp last month, Pat Clarke handed out T-shirts to his young players. Clarke coaches — and teaches — them and signs them to sports leagues.

When Clarke was 6, he joined the Boys and Girls Club. Other kids called him Scarface because his mother accidentally cut him on the cheek with a razor while she was fitting his Easter suit. He received everything he needed from his parents. His mother gave him dress shoes she bought at Safeway, but he wanted Chuck Taylors instead. He got into fights when he was teased for not wearing a name brand. Clarke decided to cut grass and earned enough to buy five pairs of Chuck Taylors. What are you doing with all those shoes? his father asked him. Wearing them, he replied. When the white ones are torn up, you can wear the rest, his father told him.

Clarke slipped into selling drugs as a teen. Made more money than cutting grass and received attention from his peers that he took for respect. Those guys didn't care about him, he understands now. He was like dust to them. They just absorbed him.

He was a teenage father. At the same time, he continued with the Boys and Girls Club and played sports.

Baseball was his game. He hurled balls through the strike zone with the accuracy of a sniper and attracted the attention of the pros. He tried out for the Kansas City Royals in 1991 but failed to make the cut. He was 28. He wanted to do something that mattered. Selling drugs looking over his shoulder wasn't it. He began organizing sports teams for kids using his nickname as his logo: Show Courage Appreciation Respect For All Children Everywhere. SCARFACE.

In one of his first games, his pitcher threw a straight shot over the plate. The batter slammed it toward the third baseman, who dived off the line and caught it backhanded. The third baseman's mother was a crackhead. Clarke had bought his shoes for him. The boy looked at Clarke, who returned his stare briefly and then turned to hide his tears. He was proud of the boy, of his coaching, of something he had done. Nothing else had ever meant anything like it.

"You can't speak to me with your hands in your mouths," he tells the kids. "You don't do that while you're eating, do you? Let's work on dribbling. Keep the ball as close as possible to your body."

He insists on respect. No cussing. Third time, it's over. I love you, Clarke will tell a kid, but you got to go. He won't call the police. Doesn't need to. The kid put himself out.

Fathers need to take their place in the community. It's like throwing a rock and breaking a window. Everyone says, I didn't do it. But, Clarke asks, what did you do to stop it? As a father, he's better now than he was. One of his sons is locked up. Another hangs out on the corner. Still another attends church but keeps one foot in the street. Why he can't reach them, Clarke doesn't understand. A fourth gets up every morning and goes to work.

His youngest son lives with him and at 15 reminds Clarke of himself when he was that age. Look at the branches of a tree, he tells his son. Which one of your brothers do you want to be like?

It took him a minute, but Clarke learned from his mistakes. One thing he knows: A father cannot avoid taking responsibility for what he didn't do. Fathers have golden opportunities to take care of their children if they take it. He believes God kept him alive despite the violence of his drug-dealing days for a reason. Made the bullets go around him. Took his partners but spared him. He was meant to be here. Not just for his sons, but for all the children he recruits for his teams. He has no secrets. Spread all the bad things you want about him. It's all true, he says. Get that out of the way. Now what are we going to do about these kids?

"How many you all have breakfast this morning?"

None of the children raises his or her hands. Clarke looks at the clock. Edging toward 11 a.m. He has a cooler full of sandwiches.

"I brought you lunches. We'll take a break in a minute. Now we'll work on passing. You get good at passing, you can pass on other things. Someone offers you a cigarette, no, I'll pass, know what I'm saying?"

"Yes, sir!"

He looks at them. The kids watch him, breathing hard. Thin and dwarfed in oversized T-shirts. Nervous grins brought on by his quiet scrutiny. Babies, each one of them.

"I want to tell you I love you," Clarke says finally. "If you ain't heard that today, now you have. OK. Start passing."



"You all young. You can still cling to good things," Pat Clarke told a group of children recently at a basketball camp he organized at the Salvation Army's Bellefontaine Community Center in Kansas City.



Posted on Wed, Feb. 13, 2008

KC school board reaches out to community

By JOE ROBERTSON
The Kansas City Star

In its first meeting post-Anthony Amato, the Kansas City school board resolved Wednesday to repair the damage caused by its difficult split with the former superintendent.

The board got started in more ways than one.

Members unanimously approved a resolution to create a community task force to discuss education reform.

It also reached an easy accord with the administration on the future of Van Horn High School. The board agreed to move Van Horn students to the former East High School next year. East's K-8 school will move to Rogers Middle School.

While the night went well, the board is going to have to keep working with the community to build confidence, board President David Smith said. That is why he proposed the task force.

"The public sentiment is totally off the scale toward us," Smith said. The board's work with the task force, he said, "has to be a change of behavior. We have to be so genuine ... and make amends for the past."

The board last month reached an agreement with Amato to end his tenure halfway through his three-year contract. Former Grandview Superintendent John Martin was brought in as an interim.

The return to the district's history of rapid superintendent turnover comes amid another legislative session where various lawmakers have made repeated overtures about splitting the district or calling for a state takeover.

The task force, board Vice President Ingrid Burnett said, needs to help resist campaigns to dismantle or seize control of Kansas City schools.

"How do we come together as a community," she said, "to keep local control in a way that will give people hope?"

Several board members recognized that the challenge will be to gather an effective group that can succeed where past plans for community collaboration faltered.

"We did them wrong in the past," board member Marilyn Simmons said. She noted past frustrations, such as the community's work in 2006 to help guide the district through potential school closings. Many participants felt their input ended up being ignored.

"We need to explain to people that we made mistakes in the past and that we're trying to move forward."

The task force will consist of 15 members representing teachers, administrators, parents, students, community organizations, neighborhood associations, faith-based groups, business organizations, elected officials and the mayor's office.

Its objectives include gathering thoughts on the public's expectations and its ideas for workable school reforms.

The timetable is fast — with the meetings beginning in March and a final report by May 1.

Board member Bill Eddy said the board must be willing to consider broad ideas.

"We have to go into it open to major change," he said. "Or people are going to say we're just playing games. Are we willing to consider major sea changes?"

Earlier in the meeting, the board gave the administration the go-ahead to keep together Kansas City's Van Horn students and create a new high school at East.

Van Horn in Independence was one of seven schools — the only high school — located in the eastern fringe of the district that will be annexed into the Independence School District for the next school year.

Students in the seven schools who live in Independence will join the Independence district, but some 1,500

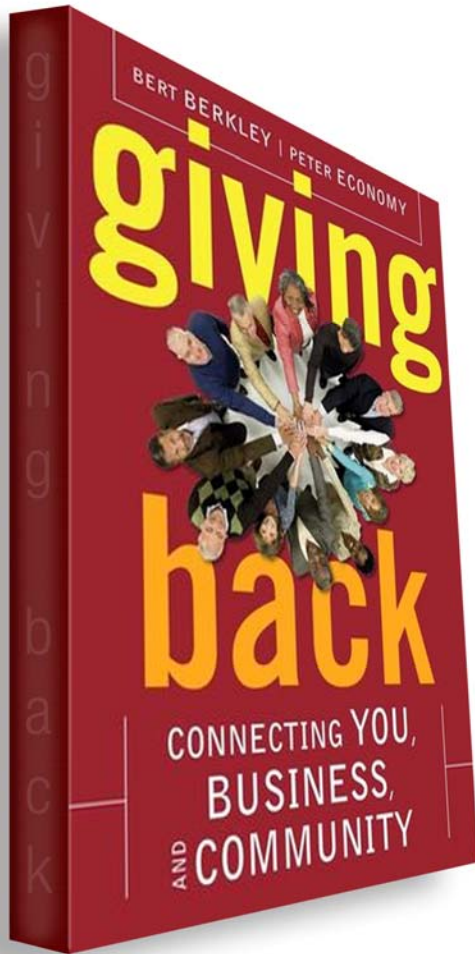
students with Kansas City addresses will go to schools in Kansas City.

While the district will split the elementary and middle school students into existing schools, the district determined it needed to create a high school for the more than 700 Kansas City students at Van Horn.

To reach Joe Robertson, call 816-234-4789 or send e-mail to jrobertson@kcstar.com.

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MEET THE AUTHOR



Giving Back focuses on the new consciousness that is teaching social responsibility to today's businesses, using powerful real-world case examples to show how anyone in business can give back -- and in the process change the world for the better.

The **Kansas City Public Library** will host **Bert Berkley** for a discussion of his new book, authored with **Peter Economy**, *Giving Back: Connecting You, Business and Community*.

The event will be held:

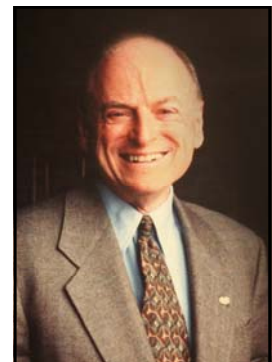
Wednesday, March 5th
Kansas City Central Library
14 West 10th Street
Kansas City, MO 64105

Reception: 6 p.m. | Event: 6:30 p.m.

Giving Back includes a chapter on the history of the **Local Investment Commission (LINC)** and how it became a vital community institution. **Wiley** is the publisher.

The book also shares other inspiring stories from around the country and suggests how people can get involved.

Berkley is Chairman of **Tension Envelope Corporation** and the founder and past chairman of the LINC, an organization that has nothing to do with stocks and bonds, but everything to do with investing in children and families.



For more information, visit www.kclinc.org.

High School Seniors Career & Job Fair

March 10, 2008

8am - 4pm

First Baptist Church of Raytown
10500 E 350 Hwy, Raytown, MO 64138

Interested employers contact:

Brenda Mitchelson
816-889-5050
jobfair@kclinc.org

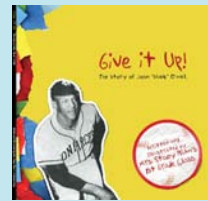
FREE EVENT for employers and potentially 2,000 or more graduating seniors from 11 high schools and vocational schools from 6 area school districts: Center, Grandview, Hickman Mills, Independence, Lee's Summit and Raytown.

FREE LUNCH for employers provided by the Herndon Culinary Arts Program. Students will arrive by bus for morning and afternoon sessions. Employers confirmed to participate will be named in publicity for the event, including listing on www.kclinc.org

Employers are encouraged to:

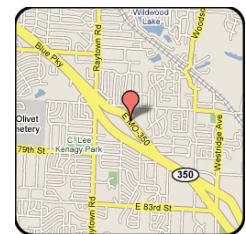
- Bring information about your company
- Distribute employment applications
- Conduct interviews
- Share career information

Employer Setup Time: 7:30 - 8 am (tables and chairs provided)



Participating employers will receive a complimentary copy of "Give It Up! The Story of John 'Buck' O'Neil".

Event Location



Herndon
Career
Center



LINC
Local Investment Commission



THE CHAMBER
Greater Kansas City Chamber of Commerce