LINC Commission Meeting

July 27, 2009



A student and LINC staff members pose with their catch while on a fishing trip during LINC's summer program at the Grandview School District.



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

Local Investment Commission (LINC) Vision

Our Shared Vision

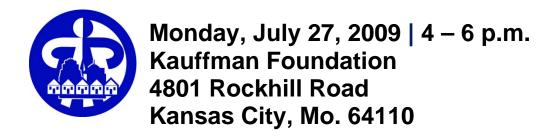
A caring community that builds on its strengths to provide meaningful opportunities for children, families and individuals to achieve self-sufficiency, attain their highest potential, and contribute to the public good.

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.



Agenda

- I. Welcome and Announcements
- II. Approvals
 - a. June minutes (motion)
- III. LINC President's Report
- IV. Caring Communities Expansion
- V. Other
- VI. Adjournment



THE LOCAL INVESTMENT COMMISSION – JUNE 15, 2009

The Local Investment Commission met at the Kauffman Foundation, 4801 Rockhill Rd., Kansas City, Mo. Chairman **Landon Rowland** presided. Commissioners attending were:

Bert Berkley Adele Hall

Sharon Cheers Richard Hibschman
Jack Craft Rosemary Smith Lowe

Steve Dunn Sandy Mayer (for Mike Sanders)

Herb Freeman Margie Peltier
SuEllen Fried David Ross
Rob Givens Frank Salizzoni
Anita Gorman Gene Standifer

Bart Hakan

Rowland introduced the Fort Osage Caring Communities team: **Tracy Luna**, **Melanie Scott**, **Abra Ward** and **Ken Lingelbach**.

Rowland made the following announcements:

- LINC staff member for health policy has prepared a health care glossary which is available on the LINC website.
- The Independence School District is organizing a community-wide volunteer effort, Project Shine, to improve its school buildings. Information is available in the meeting booklet.
- Tomorrow night is the Power of Diversity Celebration and presentation of the 2009 Herman A. Johnson Business Mentorship graduates. LINC supported this event with production of a video.

A motion to approve the May 18, 2009, LINC Commission meeting minutes passed unanimously.

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

- Deputy Director **Candace Cheatem** reported that 160 participants have RSVP'd for the June 27 Educare Conference at the Kauffman Foundation. Commissioners interested in delivering welcoming remarks at the Conference should contact the LINC office.
- LINC programs are supporting summer school, which is now in session. Some districts have cut summer school hours; in response, LINC will be offering month-long full day programs in some school districts.
- The Finance & Audit Committee is going forward with audit plans.

Hobbs reported on the expansion of Caring Communities into the Kansas City, Mo. School District. So far, more than 70 applicants have been interviewed for site coordinator positions at 36 potential sites. The initial group of coordinators will start July 6th and trained at existing summer program sites. An additional 160-200 part-time staff will need to be hired by the fall. LINC is working with **Anne Diddy** of the National Association of Regulatory Administration to inspect the sites and develop plans for ensuring that sites are licensed, which includes credentialing of site coordinators.

Dr. John Ruddy, Fort Osage School District assistant superintendent, introduced a presentation on the Fort Osage Career and Technology Center. A video was shown. Career and Technology Center director **Mike Pantleo** gave a presentation on the center's efforts to prepare students for post-high school success by providing career-oriented programs catering to a wide variety of educational goals.

A segment from the documentary "Pursuing Justice, Standing Together: The Jewish and Black Civil Rights Movement in Kansas City," produced the Jewish Community Relations Bureau and the American Jewish Committee, was shown.

Nick Haines, KCPT public affairs director, reported on the ongoing partnership between KCPT and LINC to provide programming that serves the community interest. LINC is supporting KCPT's three-part series "Weathering the Financial Storm" which will air during June and be rebroadcast later.

The meeting was adjourned.

Kansas City Call – Week June 26 – July 2

There is hope for urban education when the community is involved

By Gayle A. Hobbs and Candace Cheatem

People are getting excited again about urban education. This excitement, brought on by the emerging prospect of real change, is evident in our community and in our nation's capital.

We at the Local Investment Commission, or LINC, know from experience that teachers and students perform best – academically, physically and emotionally – when they are surrounded by support.

The opportunity to build that support is the reason LINC is so eager, after a two-year absence, to return this fall to the Kansas City, Mo. School District, thanks to the leadership and encouragement of the school board and its administration.

When school opens in August, there will be 36 new LINC Caring Communities sites within the Kansas City district. At each school a trained, skilled and committed LINC site coordinator will provide supportive services freeing teachers to teach while helping students stay in school, learn and grow. LINC site coordinators will work to make the school a "community center" serving not only school-aged children but also their families and neighbors.

What kinds of services?

While they may vary from school to school, services for children can include after-school programs, academic enrichment, character education, recreational programs and mental, dental or health services. For adults it can mean literacy classes and opportunities for job training, emergency assistance and many city, state or non-profit services provided at the school site.

LINC's Caring Communities – what others call "community schools" – provide clear benefits: children ready for school, increased attendance, more parental involvement, better access to services, expanded learning opportunities and greater public support and involvement in education.

Returning to the Kansas City, Mo. School District will increase to 80 the number of Caring Communities sites that LINC supports through partnerships with seven school districts – Kansas City, Hickman Mills, Center, Grandview, Independence, Fort Osage and North Kansas City. There will be more great opportunities for success than ever before.

Of course, the current season offers particularly strong challenges— economic downturn, home foreclosures, lack of health insurance and families facing financial distress. But our region's commitment to creating and developing community schools will serve our children, families and community well.

We hope others – parents, faith-based institutions, non-profits, local and state government, businesses, service clubs and others – will join us in this effort.

For more information about LINC and the Kansas City, Mo. School District visit www.kclinc.org/kcmsd, call (816) 410-8367 or email kcmsd@kclinc.org.

Hobbs is president and Cheatem deputy director of the Local Investment Commission (LINC) www.kclinc.org



Sunday, Jul. 05, 2009

KC district's new school superintendent will do it his way

By JOE ROBERTSON
The Kansas City Star

John Covington had been given a tour of one Kansas City school and was on his way to the next when he put a question to his driver.

We're going to another good school, aren't we?

Covington was then just a candidate for superintendent.

Yes, came the answer.

"I told him, 'Take me to the *worst* school,' "Covington said.

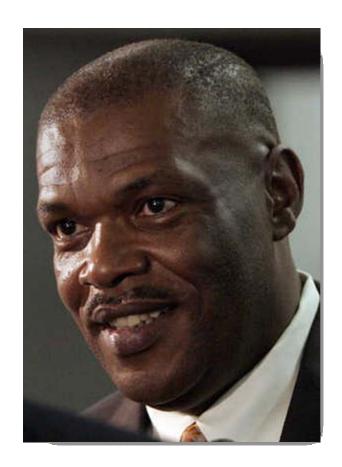
Even before he had the job, he was doing things his way.

Some of the school district's closest community observers who have met Covington wonder whether a school board that talks about change and a wary district staff can hold up in the Covington storm.

The brash 50-year-old Alabaman, who started his job Wednesday, wryly introduces himself as Kansas City's 26th superintendent since 1969.

He's determinedly burrowing into the bottom of the district's barrel and calling it as he sees it.

A bloated district with too many employees and too many people hired based on relationships. A district that has spent 30 years in "the wholesale production of mediocrity."



He says he knows the district has good schools, good teachers and good students. But his job is to turn inside out that worst school and others like it.

What he found in that school, he said in a recent visit with The Star's editorial board, was a time-warped scene: A boy standing in a corner with his nose against the wall while the teacher sat behind a desk.

"And you can't teach from behind a desk," he snapped.

More than once he has said publicly that he has no illusions — that he isn't "riding in on a white horse."

But whatever he's riding, he's riding in hard, say people inside the district.

He has shared his dissatisfaction in the district's administrative leadership in staff meetings, say people who were there. He's blunt in his criticism of the district's pace in paring down its staff and resources to meet its declined enrollment.

"There are far more employees than we need, to the point of recklessness," Covington told The Star's editorial board. "We're not an employment agency. We are a school district."

So here comes the test for the board and the district, said R. Crosby Kemper III.

Kemper, executive director of the Kansas City Public Library and leader of the Downtown Council's education committee, has been one of the district's severest critics.

He was one of the civic leaders Covington sought out as he gathered community insight before his official start day.

Kemper describes the district as "the most dysfunctional organization" he's ever encountered, and his conversations with board members indicate that they recognize that a lot needs to be fixed.

In Covington, Kemper said, he believes they have hired "a smart guy with a well-organized mind." And "this board will be judged by how well it leaves this superintendent alone and lets him fix this problem."

The job, while daunting, is "doable," Covington said. "Otherwise I wouldn't have come to Kansas City."

He is coming on his terms.

While the board was behind closed doors making final deliberations on its superintendent choice, Covington received a call from a district representative, he said. It was a last-minute check. If he were to be offered the job, he was asked, would he take it?

Only if the board's decision was unanimous, he answered. It had to be 9-0, not 7-2 or even 8-1.

He recognizes he and board members are bound to have differences they will have to work through, "but we've got to all start out on the same page."

Changes already are happening at the executive cabinet level.

Interim superintendent Clive Coleman, who had said he wanted to continue working in the district, was let go with the end of his contract Tuesday. He is no longer part of the district's executive cabinet, though district sources say discussions are under way that might give Coleman at least a temporary role.

Associate Superintendent Don Bell retired, and curriculum leader Angie Hefman also left at the end of her contract.

Other gaps already weakened the administrative team that Covington will need to fill quickly.

The stakes could hardly be higher, said Stan Archie, a Kansas City minister who also is a member of the state school board.

If Covington and his administration fail to show that the provisionally accredited district is capable of reaching full accreditation, a move for a state takeover is possible, he said.

"The determining factor is going to be results," Archie said. "If not enough goals are met, at some point we have to say a takeover is going to happen."

The state board does not want to get to that point.

The district and the state are in the early stages of a collaborative two-year turnaround plan that both sides hope will propel the district forward on its own.

Archie sees a Kansas City school board that is working hard to re-establish itself as a policymaking board, rather than a managing board. And he sees in Covington a leader "with a track record of moving (school districts) in that direction."

Covington spent six years as superintendent for Lowndes County schools in Alabama and then the past three years leading schools in Pueblo, Colo.

City Council member Melba Curls, another of the many people who met with Covington during his listening tour, wants to see him find success here as well, for the sake of the city.

"I hope we can give him a chance," Curls said. "Sometimes we're quick to judge."

If it doesn't work out, Covington is aware that there may not be a 27th superintendent. A struggling school system that has been given second, third and fourth chances to fix itself may be on its last reprieve.

That's the weighty message Covington said he has absorbed as he made his community rounds: "This is it."

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



Sunday, Jul 19, 2009

Volunteers spruce up Kansas City, Independence schools

By LYNN HORSLEY

The Kansas City Star

Linda May, a longtime Kansas City School District employee, had never seen anything like the army of volunteers that descended Saturday on Satchel Paige Elementary School.

"This is the first time we've had a citywide effort of this magnitude," she marveled as more than 200 church and community volunteers brightened the school's drab hallways and offices with new coats of mint green and robin's-egg blue paint.



Darrick Lewis of Lee's Summit volunteered at Paige Elementary on Saturday as part of the Hands of Hope school makeover project that helped spruce up five Kansas City schools.

May said she can't wait to return to Paige on the first day of school "just to see the students' faces."

The beehive of activity was the work of the Hands of Hope campaign by several dozen churches to provide makeovers at Paige and four other Kansas City district schools: Ladd, Scarritt and Longfellow elementary schools and Westport High School.

A similar effort brought out hundreds of volunteers Saturday at several Independence schools.

"Today has been one of the greatest things I've been a part of personally," said Gary Schmitz, executive director of the Citywide Prayer Movement, which asked the Kansas City district which schools needed the most help. He said each school was adopted by five to 10 churches and hundreds of church members, who applied gallons of paint, spiffed up landscapes, fixed broken concrete and did repairs.

Schmitz said a follow-up event will be held in October, and planning is already beginning for next year.

The rally served as an inspiring welcome to new Superintendent John Covington, who hoisted a paintbrush briefly at Paige and Westport schools.

"I was blown away when I saw the number of volunteers," Covington said as he surveyed the transformation of the school's public areas.

Covington said everyone recognizes the Kansas City district has problems, but the question remains "whether or not we have the will to come together as a community to solve them. ... This is evidence it can be done."

Vicki Cox, whose daughter teaches first grade at Paige, said she knew volunteers had adopted schools in Independence last year, and she was pleased to see the effort extend to Kansas City schools this year.

"I know it will lift the teachers' spirits as well as the kids'," she said.

Members of Concord Fortress of Hope Church and Southside Christian Church said they wanted

the children to know they care and support their progress. They hope this will extend to mentoring and other volunteer opportunities in the schools.

"We have built a very nice relationship with the Kansas City School District," said volunteer Frank Jefferson. "This is just a start."

Meanwhile, the Independence School District sponsored Project Shine to spiff up Chrisman and Van Horn high schools, Bridger and Nowlin middle schools and Korte Elementary School.

Independence rallied the community last year for a successful "extreme makeover" of schools that switched from the Kansas City district. Lori Worth



Project Shine organized volunteers to improve Chrisman High School and other Independence schools.

Smith, Project Shine coordinator, said this year's event "continues the momentum."

She said members of a garden club and landscaping experts helped renovate the courtyard at Nowlin. At Chrisman, she said, members of the track team and cheerleading squad turned out, along with parents and more than 150 members of Maywood Baptist Church, to help stripe the parking lot and paint in classrooms, hallways, locker rooms and some office spaces. The church even provided a prayer team to bless classrooms.

Rixie Adams, a Chrisman alum whose 91-year-old father and three children also graduated from Chrisman, said she was battling breast cancer last year and couldn't participate in the school cleanup. But this year, she said she's feeling well and was thrilled to give back to the school that has meant so much to her family.

"I'm painting classrooms," she said, showing off paint stains on her hands. "I love it."

HOW TO HELP

•For more information about Hands of Hope or to find out about other volunteer opportunities in the Kansas City

School District, visit www.kcmsd.net, call 816-418-7420 or go to www.citywideprayerkc.com.

•For more information about Project Shine or to find out about other volunteer opportunities in the Independence School District, go to http://www6.indep.k12.mo.us/community/volunteer-services.



Wed, Jul. 01, 2009

Churches to lead effort to give makeovers July 18 to five schools in KC district

By JOE ROBERTSON - The Kansas City Star

In a different context, the slide show of Kansas City's most dilapidated schools could have made for a depressing feature on Superintendent John Covington's first day.

Barren playgrounds. Cracked sidewalks. Basketball backboards without hoops. Peeling paint. Dangerous bleachers.

What he saw, however, was the church community's call to arms.

Several churches announced plans Wednesday to marshal more than 1,000 volunteers in a "Hands of Hope" campaign that will start with the complete makeover of five district schools July 18.

"Let this be the first salvo for what we do for our community," the Rev. Ron Lindsay of Concord Fortress of Hope Church declared at the rally at Paseo Baptist Church. "This is our house. Our fight. Our young people."

The rally served as a welcome to Covington, who promised to join their forces "with a paintbrush" in hand.

"Only when members of the community come together and work cooperatively for the good of young people," he said, "only then can we move forward."

The churches' goals are to put 250 volunteers to work in each of the five schools, spread 1,000 gallons of paint, and recruit all the special help they can muster to repair walls, mend sidewalks and beautify landscapes.

Principal James Jenkins II's school, Satchel Paige Elementary, is one of the five schools promised a makeover. The others are Ladd, Scarritt and Longfellow elementary schools and Westport High School.

Jenkins has already been eyeing color swatches, imagining what might be done with Paige's "prison-like" walls of bland white.

"I'm thinking light green," he said. "The kids will be so excited. I can't wait to see their faces when they see what the community has done."

No one passed any blame for the physical condition of the schools. No one made demands of the school district.

Here was the community assuming its responsibility, said the Rev. Stan Archie of Christian Fellowship Baptist Church and a State Board of Education member.

"The community has to say, 'We're not going to tolerate low attendance,' "he said. "The community has to say, 'We're going to get involved.' "

When students arrive next fall and see their schools looking like new, it will help them reach for higher academic goals, said administrator Vickie Murillo.

It tells them that people care about them, she said. It tells them that their community cares about learning.

"That's what we're seeking for every one of our schools," she said.



Posted on Tue, Jun. 16, 2009

As superintendent, Cummings steered NKC district through time of change

By JILL SEDERSTROM Special to The Star

Superintendent Tom Cummings sits in his office surrounded by cardboard boxes.

The leader of the North Kansas City School District has already begun to say goodbye. After nearly 50 years in education, Cummings has decided to retire.

He wants to spend more time with his family and his 12 grandkids and find more time to do the things he enjoys in life, like playing tennis and traveling. But it won't be easy to walk away from the district where he has spent nearly 25 years.

"One of the things I have really been blessed about over the years is to have the opportunity to work with so many fine people," he said during a break from packing last week. "I'll miss that."

Cummings began his career in education in 1960 as a teacher at a small community school in Indiana. It wasn't a one-room schoolhouse, but Cummings said it had a similar feel and was a good place for a new teacher to get his bearings.

Before long, he had moved to another school where he also began coaching basketball. As the years went by, Cummings continued to move across his home state, teaching until he earned an assistant principal job, then a principal position and finally landed in a central office job.

He didn't move to the North Kansas City School District until 1985. Initially he thought the move might just be for a few years, but Cummings said his family found a home.

"This is where our two youngest kids grew up and went to school," he said.

He began at the district as an assistant superintendent and later moved to the superintendent position in 1995.

Over the years, Cummings has watched as the district continually evolved in the services it offered and its demographic makeup.

When he arrived, the district was made up of about 7 percent minorities and had fewer than 10 percent of its students on the free and reduced lunch program. Now, Cummings said, the district is made up of about 30 to 40 percent minorities and has almost half its student population on the free and reduced lunch program.

Cummings said one of his greatest challenges as superintendent has been to make sure the schools are adapting to meet the needs of every student.

Today students are facing more poverty and may need help in areas that weren't previously associated with a school district. Some students in the district now eat all three meals at school or take part in a district program that sends snacks home over the weekend. There also are more programs to help English language learners and their families.

As Cummings described it, more and more children are trying to be successful and move their way up on a down escalator. He and other North Kansas City district officials set out to find more ways to help meet the needs of all students.

"It's so important that we don't throw away a generation of kids," Cummings said.

In addition to demographic challenges, Cummings said another challenge of the job has been to find the financial resources necessary to run the school district.

But he's been able to face the challenges with what Cummings sees as one of his greatest assets — a talented and dedicated staff.

To help ease the transition of new leadership, the district announced its succession plan more than a year ago. Deputy Superintendent Todd White will become the district's new superintendent July 1. Cummings said the two have had two years to work together to make the transition as seamless as possible.

"Todd's an experienced person. He's an experienced superintendent; he's been in that role, so there's not a whole lot of advice I need to give him," Cummings said.

Those who worked with Cummings said he would leave his own legacy after officially retiring at the end of the month. Board of Education President Spencer Fields said Cummings has made several key contributions to the district.

"Clearly one of those is the innovation and the vision he brought to the school district at a time where we were going through and continue to go through demographic changes and such," Fields said.

Fields also said Cummings always understood and impressed upon the district how essential community involvement is in having a successful school district. He also was a leader who was respected by everyone in the district, Fields said.

"He connects well with employees as well as the community," he said.

Earlier this month, the district's administration building was renamed the Thomas P. Cummings Administrative Center.

It was an honor that was slightly "surreal" for the superintendent, who plans to still stay involved with education through volunteering and consulting, but it also was a reminder of how far he and his staff have come.

"I am deeply honored and so proud of the work that's been done in this district while I've been a part of it," he said.



Saturday, Jul 11, 2009

Tenant can help homeowners pay the mortgage

By SU BACON - Special to The Star

Sharing her two-story home in Kansas City has helped Norma Boyer cut utility costs almost in half.

Boyer, 69, rents a furnished bedroom with attached full bath to Anitha Burra, 25, for \$450 a month.

Sharing living quarters can be a financially savvy way to reduce living expenses. Such arrangements can help cash-strapped homeowners make mortgage payments, allow seniors to remain in their communities, and provide supplemental income to an individual suddenly single after the death of a spouse or dissolution of a marriage.

In addition to supplementing her earnings as a career coach, Boyer finds that Burra's presence adds "youth and vitality" to the house. That's just the kind of tenant Boyer had in mind when she decided to rent part of the house she's lived in for more than 20 years.

This rental arrangement can be a two-way street. Renters can reap benefits, too.



Burra, a mechanical engineer, is from India. Sharing a house has brought a sense of security to her life.

"I am in a place where I don't know many people and it's not fun to stay alone," Burra said.

Boyer and Burra met last summer when Boyer was renting to a summer intern who worked at the firm where Burra is employed.

Both women felt comfortable with each other, and a level of trust and familiarity had been established before Burra moved in.

Screening is crucial

Choosing the right renter is crucial. Once a tenant moves in, homeowners can't simply call the police to remove a person who turns out to be undesirable.

"If they reside there, a homeowner has to go through a legal eviction process," said Erica Steele, police officer with Gladstone Public Safety.

Steele recommends a rigorous screening. After all, renting to strangers who answer an ad means you're giving them a key to your house and the right to be there when you're not home.

Phone interviews, meetings away from home, background and credit checks and references are part of a strategy Steele suggests to make renter-selection safer.

Another area that should be researched is how much to charge tenants and the extent of the homeowner's financial responsibilities.

When practical, "check to see how much rent is going for in your neighborhood," said Kristy L. Archuleta, assistant professor with the School of Family Studies and Human Services at Kansas State University.

To determine what rent is fair, homeowners need to consider the condition of their home, their mortgage payments and how much they'll need to help cover expenses that might be incurred while the tenant is living there, she said.

Requiring a deposit to cover any repairs associated with the rented space can prevent problems or misunderstandings that may arise later.

Typically, deposits are one month's rent or the first and last month's rent.

Tenants should carry renter's insurance, which is relatively inexpensive, and homeowners may need additional household insurance. Archuleta said.

Renting a portion of your home also has tax implications, so homeowners should consult an accountant or financial adviser.

Providers and seekers

If economics and other benefits appeal to you but the thought of screening applicants is daunting, a program in Kansas City can help.

HomeSharing is a nonprofit community service offered through the Local Investment Commission. Home providers and seekers complete a questionnaire and an application and pay a one-time \$20 registration fee.

Applicants are interviewed, a nationwide criminal background check is conducted, and references are checked. Applicants pay for the background check, about \$35. Rental sites are inspected for safety and sanitary conditions.

"The nice part about HomeSharing is that they do the screening," said Bonita Rosey, 72, who rents an apartment in the basement of her home in Mission.

Rosey is among more than 5,000 matches that have been made in HomeSharing's 26-year history in the Kansas City area.

Homeowners can share their homes in exchange for rent or for personal assistance such as help with yard work, pet care, home maintenance. The homeowner may charge full rent with no expectations of assistance; may charge no rent in exchange for help; or may discount rent based on the performance of specific chores, such as house cleaning or meal preparation.

In other words, they can negotiate whatever their situation warrants, said Trent DeVreugd with the Health and Aging Committee of the Local Investment Commission.

Interested in sharing a home?

Local Investment Commission 3100 Broadway, Suite 1100 Kansas City, MO 64111 www.kclinc.org/ homesharing

Call Bill Thebo at 816-410-8346.

homesharing@kclinc.org

What to do when considering a renter

Character, compatibility and financial stability count when considering a renter. Gladstone police Officer Erica Steele offers these tips for renting wisely:

- •Advertise in reputable newspapers and Web sites.
- •Post notices at places you frequent. You'll likely find those with interests similar to your own, for example, at church or your veterinarian's clinic.
- •Do a phone interview first but don't interrogate make conversation. "Why are you looking?" is a good question to ask.
- •Meet in a public place. Bring pictures of your property.

Steele cautions that letting strangers into your home before you are comfortable with them allows those who are crime-inclined to size up your place.

- •Now you're ready to make an appointment to view the home.
- •Do a background check.

Web sites can be useful. In Missouri, for example, <u>www.courts.mo.gov/casenet</u>, can give criminal and civil cases.

- •Request a copy of the prospect's credit report.
- •Ask for and check with five references.
- •Once the space in your home is rented, make sure the rented room and your own bedroom have locks that can be secured from inside and outside with a key.

House-sharing harmony

Just as good fences make good neighbors, well-defined ground rules help individuals living together understand expectations and boundaries.

If these are clear, upfront and followed, then sharing a home is likely to be more successful, said Kristy L. Archuleta, assistant professor with the School of Family Studies and Human Services at Kansas State University.

Here are some tips for homeowners.

- 1. Define any portion of your home that is off limits to tenants and their guests.
- 2. When are visitors allowed? How long are they allowed to stay? Overnight or weekend guests may be acceptable. Longer visits can lead to a subletting situation.
- 3. Are pets permissible? In what areas? What are the pet owner's responsibilities?
- 4. What noise level is tolerable? Is there a time of day to turn the music and television down?

00R1 Quality, Affordable Health Coverage for Every Missourian

The Significance of Missouri's Uninsured

From 2006 to 2008, Missouri's uninsured population increased from 668,000 to 729,000 according to the U.S. Census Bureau's Current Population Survey (CPS). This 9 percent increase resulted in the percentage of uninsured Missourians increasing from 11.7 to 12.6 percent of the state's population. The growth in the uninsured can be tied to both the decrease in Medicaid coverage in 2005 as well as a decline in the number of Missourians with employer-sponsored health coverage.

The Number of Uninsured Missourians

The 2008 CPS number of 729,000 uninsured Missourians provides an estimate of the number of people who did not have any type of health coverage for the entire previous calendar year (Table 1).

Table 1: CPS Estimates of Missouri's Uninsured by Age, 2008

All Persons in Missouri	Persons Under 65 in Missouri	Persons 65 and over in Missouri	Children Under 18 in Missouri
729,000 Uninsured	721,000 Uninsured	8,000 Uninsured	150,000 Uninsured
12.6%	14.3%	1.0%	10.4%

Source: US Census Bureau, "Table HI05. Health Insurance Coverage Status and Type of Coverage by State and Age for All People: 2007," Current Population Survey 2008 Annual Social and Economic Supplement, http://pubdb3.census.gov/macro/032008/health/h05_000.htm.

Additionally, an analysis of the CPS data from 2006 and 2007 found that 1,465,000 Missourians under the age of 65 went without health insurance for some or all of that two-year period (i.e., 29.3% of the non-elderly population). Furthermore, 59.7 percent (or 874,000) of these individuals were uninsured for six months or more during this time period.² These findings indicate that the problem of the uninsured directly impacts more individuals and families than previously thought and indirectly impacts every Missourian.

The Human Consequences of Uninsurance

Compared to individuals with health insurance, the uninsured receive fewer screenings and less preventive care, lack needed medical care, receive less care for serious illnesses and chronic conditions, enter the health care system in poorer health, and ultimately have worse health outcomes.³ A 2006 report by the Robert Wood Johnson Foundation examined access differences between the uninsured and the insured (Table 2).

Table 2. Access to Health Care and Health Status, Uninsured and Insured in Missouri

	Uninsured	Insured
Percent unable to see a doctor when needed due to cost in the past 12 months	40.8%	9.1%
Percent of adults without a personal doctor or health care provider	50.7%	13.4%
Percent of adults who report 'poor' or 'fair' health status	14.8%	11.5%
Percent of women age 40-64 not having a mammogram in the past two years	67.9%	27.1%
Percent of women age 18-64 not having a pap smear in the past three years	27.7%	12.4%
Percent of men age 40-64 not having a prostate cancer screening in the past two years	71.6%	58.9%
Percent of adults age 50-64 never having a sigmoidoscopy or colonoscopy	68.8%	52.0%

Source: The State Health Access Data Assistance Center, University of Minnesota, The Coverage Gap: A State-by-State Report on Access to Care, Robert Wood Johnson Foundation, April 2006.

As demonstrated by these data, the uninsured often go without necessary care that can lead to late diagnoses of disease and ultimately premature death. In 2002, the Institute of Medicine released a report estimating that 18,000 adults in the U.S. between the ages of 25 and 64 died because they did not have health insurance.⁴ A 2008 report generated state-level estimates of the number of deaths due to a lack of health insurance. In Missouri, this report found that:

- nearly 10 working age uninsured adults died each week in 2006 and
- approximately 2,800 adults died between 2000 and 2006 due to a lack of health coverage.⁵

A lack of health insurance has real consequences for the individuals and families that struggle with this complex issue. Ultimately, the issue impacts all Missouri residents through its effect on the entire health care system.

Impact on the Health Care System

A portion of the cost of caring for the uninsured is shifted to those with private insurance through higher premium costs. According to research published in 2005, health insurance premiums in Missouri for a family with employer-sponsored coverage were \$291 higher because of the unpaid cost of health care for the uninsured. Premiums for individual health insurance coverage in Missouri were \$110 higher. The report estimated that by 2010 health insurance premiums for Missouri families with employer-sponsored coverage would be \$609 higher and \$225 higher for individual health coverage. However, these calculations were based on the number of uninsured in Missouri prior to the 2005 Medicaid changes. Because the number of uninsured Missourians has significantly increased, it is likely that the amount paid for the uninsured through private insurance premiums is higher than the original estimates.

The issue of the uninsured has other economic and health system impacts that affect all Missourians, including:

- reduced quality and availability of personal health services (e.g., emergency rooms),
- weakened public health system capacity due to diverted resources for acute care for the uninsured,
- diminished population health (e.g., higher rates of vaccine-preventable disease),
- higher public program costs connected with worse health (e.g., Medicare, disability payments), and
- diminished workforce productivity (e.g., absenteeism, reduced efficiency on the job).

Many Missourians have been uninsured at some point in their lives and can relate to the fear and burden of living without health coverage. The issue of the uninsured affects all Missourians either directly (i.e., lacking insurance) or indirectly (e.g., increased private insurance premiums or a weakened health care system). Unless policymakers choose to act, the number of uninsured will continue to grow and the significance of the problem will have an increasingly negative impact on the entire health care system.

Endnotes

- 1 US Census Bureau, "Table HI05. Health Insurance Coverage Status and Type of Coverage by State and Age for All People: 2007," Current Population Survey 2008 Annual Social and Economic Supplement, http://pubdb3.census.gov/macro/032008/health/h05_000. htm.
- 2 Kim Bailey, Wrong Direction: One Out of Three Americans are Uninsured, Families USA, 2007, http://www.familiesusa.org/assets/pdfs/wrong-direction.pdf.
- 3 Jack Hadley, Cover Missouri Project: Report 1:Consequences of the Lack of Health Insurance on Health and Earnings, MFH, 2006.
- 4 Institute of Medicine, Care without Coverage: Too Little, Too Late, Washington: National Academy Press, 2002.
- 5 Beth Wikler and Kim Bailey, Dying for Coverage in Missouri, Families USA, 2008.
- 6 Families USA, Paying a Premium: The Added Cost of Care for the Uninsured,2005, http://www.familiesusa.org/assets/pdfs/paying-premium-state-factsheets/Premiums-Missouri.pdf.
- 7 Jack Hadley, Cover Missouri Project: Report 1:Consequences of the Lack of Health Insurance on Health and Earnings, MFH, 2006.

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Defying Slump, 13 States Insure More Children

By KEVIN SACK

Despite budgets ravaged by the <u>recession</u>, at least 13 states have invested millions of dollars this year to cover 250,000 more children with subsidized government health insurance.

The expansions have come in the five months since Congress and <u>President Obama</u> used the <u>reauthorization of the Children's Health Insurance Program</u> to vastly increase its funding and encourage states to increase enrollment. Although the federal government covers the vast majority of the cost, states set their own eligibility levels and must decide whether to spend state money in order to draw even more from Washington.

In addition to increasing income eligibility levels, three states are dropping requirements that legal immigrants wait five years before joining the program, a step newly permitted by the federal legislation. Others have extended coverage to pregnant women or streamlined enrollment and eligibility procedures.

The states' willingness to spend, even under excruciating budget pressures, is a measure of the support for expanding health care coverage to the uninsured as Congress and the administration intensify their negotiations over a new federal health care bill.

But a number of states decided that their depleted coffers did not allow them to insure additional children, even as a minority partner. Several either deferred previously scheduled eligibility expansions or saw their legislatures defeat efforts to broaden coverage.

In Arizona, only opposition from Gov. Jan Brewer, a Republican, prevented lawmakers in her own party from narrowing eligibility. And in California, where Democratic legislators and Gov. <u>Arnold Schwarzenegger</u>, a Republican, are struggling to close the country's largest budget gap, the state on Friday imposed a freeze on new enrollments.

California officials estimate that up to 350,000 eligible children may be relegated to a waiting list, and that attrition could lower enrollment by 250,000 by June. If money is not found, the losses there might overwhelm the cumulative gains in other states.

Health and Human Services Secretary <u>Kathleen Sebelius</u> said the potential for major reductions in California was "a huge concern." But over all, she said, the Obama administration was "very pleased that even in what are some of the worst budget times in a very long time, children's health insurance continues to be an absolute top priority."

The Children's Health Insurance Program, known as CHIP, has been politically popular since its enactment in 1997 because it primarily benefits working families that earn too much to qualify for <u>Medicaid</u> but too little to afford private insurance.

In many states, eligibility expansions have passed with solid bipartisan support. In one of her final acts as governor of Kansas in April, Ms. Sebelius, a Democrat, signed a two-year expansion worth \$4.4 million that had been approved by her overwhelmingly Republican Legislature.

The broadening of eligibility has made a profound difference for parents like Vicky and Dewayne McIntyre of Yakima, Wash. When their state lifted the income cutoff for its program to 300 percent of the <u>federal poverty level</u> (or \$54,930 for their family of three) from 250 percent

More Coverage for Children

Since the Children's Health
Insurance Program was reauthorized in February, at least 13
states have increased income
eligibility levels, which are set by
states as a percentage of the
federal poverty line. Those states
are shaded in black on the map.



	INCOME LIMIT FOR A FAMILY OF FOUR	NUMBER EVER ENROLLED IN 2008		INCOME LIMIT FOR A FAMILY OF FOUR	NUMBER EVER ENROLLED IN 2008
▲ Ala.	\$66,150	110,821	▲ Mont.	\$55,125	22,679
△ Alaska	48,248	18,707	▲ Neb.	44,100	48,827
Ariz.	44,100	112,072	Nev.	44,100	38,592
▲ Ark.	55,125	93,446	N.H.	66,150	12,236
Calif.*	55,125	1,692,087	N.J.	77,175	151,805
▲ Colo.	55,125	99,555	N.M.	51,818	14,944
Conn.	66,150	22,270	N.Y.	88,200	517,256
△ Del.	44,100	11,192	Δ N.C.	44,100	251,653
D.C.	66,150	8,746	▲ N.D.	35,280	7,617
Fla.	44,100	354,385	▲ Ohio†	66,150	251,278
△ Ga.	51,818	311,234	▲ Okla.	66,150	117,507
Hawai	i 76,080	28,803	▲ Ore.	66,150	73,686
Idaho	40,793	43,526	Pa.	66,150	256,627
III.	44,100	356,460	△ R.I.	55,125	26,031
▲ Ind.	66,150	124,954	S.C.	44,100	73,620
▲ lowa	66,150	50,390	S.D.	44,100	15,277
▲ Kan.	55,125	51,162	Tenn.	55,125	63,619
Ky.	44,100	67,717	△ Texas	44,100	731,916
△ La.	55,125	147,863	Utah	44,100	51,092
Maine	44,100	30,947	Vt.	66,150	6,496
Md.	66,150	132,864	Va.	44,100	155,289
Mass.	66,150	200,950	▲ Wash.	66,150	16,831
Mich.	44,100	67,763	▲ W.Va.	55,125	37,645
Minn.	60,638	5,621	Wis.	66,150	52,940
Miss.	44,100	84,370	Wyo.	44,100	8,976
△ Mo.	66,150	136,135			

*Imposed a freeze on new enrollments as of July 17.

†Change approved by the Legislature depends on result of a court case.

Sources: The Kaiser Commission on Medicaid and the Uninsured; state agencies; U.S. Department of Health and Human Services

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(or \$45,775), the McIntyres learned that their 8-year-old daughter, Sarah, had become eligible for the first time.

Sarah, who endured lung surgery at 3 and heart surgery at 6 and now has asthma, had been uninsured for a year. "We were into credit card debt and payday loans," said Ms. McIntyre, 41, who works part time in a store to supplement her husband's income as a welder. "Her medicine at one point was \$880 a month, and we had to pay cash, so we were struggling. It is such a relief now that I can just take her to the doctor if I need to and get her medicine."

The federal legislation, which extended the program through 2013, provided \$32.8 billion in new financing over that period, paid with an increase in tobacco taxes. On the day Mr. Obama signed the bill, calling it a "down payment" on universal coverage, he also rescinded a Bush administration directive that effectively made it impossible for states to raise their eligibility limits above 250 percent of the poverty level.

The new law allows states to provide coverage to children from families living at up to three times the poverty level. States can set thresholds higher if they wish, but will be reimbursed by the federal government at a lower rate — the same paid for Medicaid recipients. A primary incentive

for states to expand coverage is that Washington, on average, pays 70 percent of the cost of CHIP, compared with only 57 percent for Medicaid.

Some states, including New York and New Jersey, were already enrolling children above three times the poverty level, but the federal legislation and the rescinding of the Bush directive made it possible for about 40 states to broaden eligibility.

The reauthorization of CHIP concluded a bruising two-year political battle. President <u>George W. Bush</u> twice vetoed Democratic measures to expand the program in 2007, depicting the legislation as a stalking horse for government-run health care. Congressional Democrats sustained it through temporary extensions and took full political advantage of Mr. Bush's stance during the 2008 campaign.

CHIP, which served about 7.4 million people in 2008, is credited with helping reduce the <u>number of uninsured children</u> by 2.5 million over its first decade. The <u>Congressional Budget Office</u> <u>estimated</u> that the revitalized program would eventually reduce the number of uninsured youths by an additional 4.1 million.

Of the 8.2 million children who remain uninsured, about two-thirds are eligible for either CHIP or the much larger Medicaid program but have not been enrolled, according to the <u>Kaiser Family Foundation</u>. This year's reauthorization includes \$100 million in grants to help states find and sign up eligible children.

Forty-eight states faced budget shortfalls this year, <u>totaling \$121.2 billion</u>, according to the National Conference of State Legislatures. But in those that have managed to expand eligibility, governors and legislators said they viewed CHIP as a cost-effective investment.

"In a downturn, the number of people who need the safety net increases," said Gov. Bill Ritter Jr. of Colorado, a Democrat, whose state levied \$600 million in fees on hospitals, some of which will be used to cover an additional 21,000 children.

In Alabama, Democratic legislators overrode the veto of Gov. <u>Bob Riley</u>, a Republican, to extend coverage to 14,000 children at an additional cost to the state of \$8 million.

"Our economy is tough here," said State Senator Roger H. Bedford Jr., a Democrat. "But our decision was to fund the health care needs of our children because a healthy child learns better and they don't show up at the emergency room needing acute care."

Other states expanding eligibility include Arkansas, Indiana, Iowa, Montana, Nebraska, North Dakota, Oklahoma, Oregon and West Virginia. Ohio passed a budget last week that includes an expansion, but its financing depends on the resolution of a court case.

Illinois, New York and Wisconsin, which had been paying for expansions with state money, are now applying for federal matching funds. And many states are enacting measures to make it easier for children to enroll and stay enrolled, steps encouraged by the federal legislation.

But Louisiana and North Carolina chose not to proceed with previously authorized expansions this year, citing a lack of revenue. And bills to either raise eligibility levels or lower premiums failed in Alaska, Delaware, Georgia, Missouri, Rhode Island and Texas. The governor of Wyoming has imposed a cap on enrollment, and New Hampshire may follow.

Officials in those states and others said they had little choice but to leave federal money on the table.

"Michigan's hard-pressed to come up with a quarter to support a dollar's worth of expenditure," said Stephen W. Fitton, that state's acting Medicaid director.

In California, the Legislature beat back Mr. Schwarzenegger's proposal to eliminate CHIP altogether but seems to have accepted the enrollment freeze.

"It is heartbreaking," said Ginny S. Puddefoot, deputy director of the agency that administers the program there. "For those of us involved with children's health care, this is just something we never imagined we would see."

LINC Caring Communities Sites

Center School District

- Boone Elementary
- Center Elementary

Fort Osage School District

- Blue Hills Elementary
- Buckner Elementary
- Cler-Mont Elementary
- Elm Grove Elementary
- Indian Trails Elementary

Grandview School District

- Belvidere Elementary
- Butcher-Greene Elementary
- Conn-West Elementary
- High Grove Elementary
- Meadowmere Elementary
- Martin City K-8

Hickman Mills School District

- Burke Elementary
- Dobbs Elementary
- Ingels Accelerated Elementary
- Johnson Elementary
- Santa Fe Accelerated Elementary
- Symington Elementary
- Truman Elementary
- Warford Elementary

Independence School District

- Benton Elementary
- Bryant Elementary
- Fairmount Elementary
- Korte Elementary
- Mill Creek Elementary
- Procter Elementary
- Randall Elementary

- Santa Fe Trail Elementary
- Sugar Creek Elementary
- Three Trails Elementary
- Nowlin Middle School
- · Van Horn High School
- · William Chrisman High

Kansas City Mo. School District

- Askew Elementary
- Attucks Elementary
- Banneker Elementary
- Border Star Elementary
- Carver Elementary
- East Elementary
- Faxon Elementary
- Foreign Language Academy
- Franklin Elementary
- Garcia Elementary
- Garfield Elementary
- Gladstone Elementary
- Hartman Elementary
- Holliday Montessori
- James Elementary
- Knotts Elementary
- Ladd Elementary
- Longan Elementary
- Longfellow Elementary
- McCoy Elementary
- Melcher Elementary
- Moore Elementary
- Northeast Elementary
- Paige Elementary
- Phillips Elementary
- Pinkerton Elementary
- Pitcher Elementary
- Richardson Elementary

- Swinney Elementary
- Trailwoods Elementary
- Troost Elementary
- Weeks Elementary
- West Rock Creek Elementary
- Wheatley Elementary
- Whittier Elementary
- Woodland Elementary

North Kansas City School District

- Crestview Elementary
- · Eastgate Middle
- Winnetonka High

Charter Schools

- Academy of Kansas City
- Della Lamb Charter School
- Genesis School
- Lee A. Tolbert Charter School
- St. Vincent's/Operation Breakthrough
- University Academy

Contract/Other Sites

 Afrikan Centered Education Collegium Campus

Community/Neighborhood Sites

- Palestine Neighborhood
- Southeast Caring Communities
 Neighborhood Resource Center
- Wayne Miner Community Center



LINC Caring Communities

