

# Organization assists people with housing

By Ron Wilson

Director

Huck Boyd National Institute for Rural Development at Kansas State University

Would you like some CASH? Today we'll meet an organization that doesn't just hand out money, but which assists low income people with saving and meeting their housing needs. One of this organization's programs is called CASH - not small, unmarked bills, but an acronym for a program named Creating Assets, Savings, and Hope. It's one example of the creative work done by this organization serving rural Kansas.

John Scott is president and chief executive officer of Interfaith Housing Services, which developed several innovative programs including this project called CASH. John grew up over in Zaire where his parents were missionaries. He met his future

wife in Hutchinson where he had family. They went into the mission field themselves in Africa before returning to Hutchinson.

"The same needs I had seen overseas, I saw in my own neighborhood," John said. He saw people with houses in disrepair and others needing better homes.

The city of Hutchinson created a task force on housing needs and affordability. In 1989, a housing summit was held in Hutchinson to talk about how to assist low-income families and individuals meet their housing needs. From that meeting, a core group of volunteers from various churches developed Interfaith Housing Services. In 1991, Interfaith Housing Services was incorporated as a not-for-profit organization. John Scott became the first director.

"They hired me as a part-time director if we could raise any money,"

John said. He went to work, with a committed core of volunteers.

Interfaith Housing Services set out to provide homeowner-occupied housing repair and rehabilitation for low-income homeowners in Reno County. Since then, the housing services has assisted more than 900 households make much-needed repairs to their homes.

In 1992, they received its first grant for developing a special needs rental program. Since then, the housing service has developed 120 units in Reno, Harper, and Ford counties.

In 1993, Interfaith Housing Services began an initiative called First Homeownership Opportunity Program. This program provides customized financial counseling and matched savings for each household. The housing services has successfully assisted over 50 individuals or families with the

purchase of their first home.

In 2003, housing services partnered with the Hutchinson Correctional Facility and the Southeast Kansas Educational Service Center to build homes for these programs. Housing services provided all materials. Houses were built on the correctional facility grounds by inmates in the vocational training program and then moved to vacant lots in the community. This innovative program helped provide affordable housing while assisting inmates in obtaining marketable skills for a new life. Eleven houses were built before the program closed due to funding cuts at the correctional facility.

Housing services also provides weatherization services for homes in 25 counties in southwest Kansas. Income-eligible households receive a comprehensive home assessment which includes repair

or replacement of heating systems, insulation and caulking at no cost to the client.

In 2008, they established an Individual Development Account Program designed to help low- to moderate-income individuals break the bonds of poverty by saving for a major asset purchase, such as first time homeownership, homeowner occupied housing repair, post secondary education, specialized skills training, or small business capitalization. This program - now called CASH - Creating Assets, Savings, and Hope - is designed to transition low and moderate income families off of government and social services and into self-sufficiency and financial stability. Every dollar a client saves toward a future goal is matched with two dollars.

"The program provides the education and encouragement to permanently change their future," John

said. It is funded through private 75 percent State of Kansas Tax Credit donations.

Interfaith Housing Services has grown to 21 employees with offices in Hutchinson, Dodge City, and the rural community of Anthony, population 2,361 people. Now, that's rural.

"We feel we're impacting not just individuals but a whole generation," John said. For more information, go to [www.ihs-housing.org](http://www.ihs-housing.org).

Would you like some CASH? Not folding money, but a program to help the disadvantaged build their savings for the future. We commend John Scott and all those involved with Interfaith Housing Services for making a difference by assisting those less fortunate. As the housing services motto says, they are "Helping Hands, Helping People."

# Have you checked your cholesterol levels lately?

Have you had your cholesterol levels checked?

September is National Cholesterol Awareness Month - a good time to find out what your cholesterol numbers are, to learn about your risk for high cholesterol and what you can do to keep your levels in check.

More than 98 million Americans 20 and older have high blood cholesterol - one of the most controllable

risk factors for heart disease and stroke, according to the American Heart Association.

High cholesterol doesn't always have symptoms. So it's important to have your doctor check your cholesterol levels starting at least by age 20, and earlier if you have a family history of heart disease.

The two types of cholesterol are high-density lipoprotein, or HDL ("good" cholesterol), and low-

density lipoprotein, or LDL ("bad" cholesterol).

Too much bad cholesterol or not enough good cholesterol can increase your risk for heart disease or stroke. The ideal cholesterol level for most people is less than 200 mg/dL.

The amount of triglycerides (or blood fats) in blood is another important barometer of your health; high levels are associated with

coronary heart disease, diabetes and fatty liver disease. Your doctor can measure your triglyceride levels with the same test for cholesterol. A normal triglyceride level should be less than 150 mg/dL.

Your liver and other cells in your body make about 75 percent of blood cholesterol. LDL cholesterol is produced naturally by the body, but many people inherit genes from their mother, father or grandparents

that cause them to make too much. The other 25 percent comes from the foods you eat.

The kinds and amounts of foods you eat, weight, physical activity and exposure to tobacco may affect your cholesterol and triglyceride levels. These factors may be controlled by:

- Eating a heart-healthy dietary pattern.
- Engaging in physical activity.

• Controlling your blood pressure.

- Maintaining a healthy weight.
- Not smoking and avoiding being around others who do.

The American Heart Association has information and tools about cholesterol and how to reduce your risk for heart disease and stroke at [www.heart.org/cholesterol](http://www.heart.org/cholesterol).

# Lions vice district governor to make official visit to Brewster

Vice District Governor Sheryl Brenn will conduct an Official Club Visitation to the Brewster Lions Club at 7:00 PM on Wed. Sept. 28, meeting at Hunter Hall, 216 Main in Brewster. All club members are encouraged to be present for this important meeting with the VDG and other District Lion Leaders.

Brenn, of Colby, was elected vice district governor by Western Kansas Lions in February during the 17-L District Convention in Hays, and will become District

Governor July 1, 2012 during the Lions International Convention in Busan, Korea.

Brenn holds a Bachelor of Science and Master of Science degrees from Kansas State University in home and family economics, and previously taught in public schools five years. She is an active officer in the Colby area Methodist Church Women, and the Shakespeare Club. Brenn in an avid student of family genealogy and is currently writing a family history of her Grandfather,

a Civil War Veteran. Brenn and husband Lawrence are proud parents of three adult children and four grandchildren.

Lions Clubs is the largest community service organization in the world, with 1.36 million members in 45,842 clubs, in 206 countries around the globe. In District 17-L, which covers the entire western half of Kansas, there are 1,500 plus Lion members, in 67 Lions Clubs, all dedicated to serving the needs of their home communities.

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4			8	5		
	5	6	9		2	
	3				9	
	6	2		4		
8			3		7	
2			3			8
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			2	9	1	

Level: Intermediate

Like puzzles? Then you'll love sudoku. This mind-bending puzzle will have you hooked from the moment you square off, so sharpen your pencil and put your sudoku savvy to the test!

**Here's How It Works:**

Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row, column and box. You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!

### ADVERTISEMENT FOR BIDS

**RECONSTRUCTION OF BRICK STREET - MAIN ST. 13<sup>TH</sup> TO 12<sup>TH</sup> & MAIN ST. 12<sup>TH</sup> TO 11<sup>TH</sup>**

**OWNER:** CITY OF GOODLAND, KANSAS  
204 W 11<sup>th</sup>, PO Box 59, Goodland, KS 67735  
TEL: (785) 899-4500

**ENGINEER:** EVANS-BIERLY-HUTCHISON & ASSOCIATES, P.A.  
596 Airport Road, Goodland, Ks 67735  
TEL: (785) 899-7019  
FAX: (785) 899-5473  
EMAIL: [DarinN@ebhengineering.com](mailto:DarinN@ebhengineering.com)

The City of Goodland will receive sealed bids for the **RECONSTRUCTION OF BRICK STREET - MAIN ST. 13<sup>th</sup> TO 12<sup>th</sup> & MAIN ST. 12<sup>th</sup> TO 11<sup>th</sup>** at City Hall, 204 W. 11th, P.O. Box 59, Goodland, KS 67735 until 2 p.m. MST, Wednesday, October 12, 2011. Bids received after this time will not be accepted. Bids will be publicly opened and read aloud immediately after the specified closing time.

Major items of work include: 1,275 cubic yards of Common Excavation, 350 cubic yards of Compaction of Earthwork, 3,800 square yards of 7" Concrete Pavement with 34,350 square feet of 2-3/8" Red Brick Pavers - Pavement, 3,700 square feet of 2-3/8" Red Brick Pavers - Sidewalk, 560 feet of Storm Sewer Pipe (Non-Participating), and various other appurtenant work.

**Bidding Documents** may be examined at City Hall and at the Engineer's office.

**Bidding Documents** may be obtained at the Engineer's office upon depositing \$100.00 for each set of full-size drawings, \$50.00 for each set of 11x17 half size drawings, \$25.00 for each paper copy of specifications and \$15.00 for each electronic set of drawings and specifications on CD. No refunds will be made.

Bid security in the amount of 5 percent of the bid shall accompany each bid in accordance with **Instructions to Bidders**.

Owner reserves the right to waive irregularities and to reject bids.

Original Signed  
DATECITY MANAGER

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