

# **Housing Plan --Housing Strategies to Address Need -- 91.315(b)**

## **Five-Year Priorities and Strategies 2008-2012**

The State has identified the following priorities for the 2008-2012 Consolidated Plan.

The State of Missouri has established the following priorities for the FFY 2008-2012 Consolidated Plan.

- Affordable housing for low-income families
- Affordable housing for homeless families and families with other special needs
- Affordable homeownership for low and moderate income families
- Preservation of affordable housing for low-income persons and families
- Affordable housing for the elderly

As each priority is discussed in this section, a problem statement will outline the housing need that led to establishing it as a priority. The program strategy will explain how each program will address the priority. Following that is a Five-Year Goal that sets out what the state expects to accomplish in addressing that specific housing need.

Please note that the Five-Year Goals are based on federal, state and MHDC funds received and/or budgeted in FY 2008 and those funds that are expected in subsequent years. At this point we cannot predict the level of funding available for FY 2008-2012 however these goals are based on current anticipated levels of funding.

## **Priority: Affordable Housing for Low-Income Households**

### Problem Statement

In the year 2000 there were 98,246 renter households in Missouri who paid more than 50% of their gross income for rent and utilities. Obviously, if a family must pay more than half of all of its income for their housing costs alone this does not allow for much spending on other basic necessities of life such as food, clothing, health care, education, transportation and it has an extremely negative impact on their overall quality of life. However, this is not the total universe of low-income households who need affordable housing. Nearly one-third of all renter households in Missouri or 209,617 households pay more than 30% of their gross income for their housing costs.

### Program Strategy

The bulk of the state's housing resources come from MHDC, the state's housing finance agency. MHDC annually issues a notice of funding availability for the HOME Rental Housing Production and Preservation Program and the MHDC Rental Housing Production & Preservation Program which provide low-interest financing to non-profit and private developers of affordable rental housing in Missouri. These funds are leveraged with federal and state low-income housing tax credits to create the majority of affordable rental housing in the state. When reviewing proposals for financing and tax credits, MHDC gives priority to those proposals that serve the lowest income tenants and projects that serve qualified tenants for the longest periods of time. Proposals must meet a demonstrated need for housing in a given community. More specific information on evaluation factors and selection criteria can be found in the MHDC Low-Income Housing Tax Credit 2008 Qualified Allocation Plan.

MHDC also expects to commit an average of \$500,000 of its own funds annually for project-based rental assistance for an average of 450 housing units across the state. These funds subsidize the cost of rent for low-income families living in MHDC or USDA Rural Development financed rental housing developments.

### Five-Year Goal

MHDC expects to produce about 600 new affordable apartments per year for families using the HOME and MHDC Rental Housing Production and Preservation Programs in conjunction with the 9% per capita Low-Income Housing Tax Credit Program. Additionally, the Department of Economic Development and MHDC will provide financing and equity for the production of additional units of new affordable rental housing using tax-exempt bond financing and 4% non-competitive Low-Income Housing Tax Credit.

## **Priority: Affordable Housing for Homeless Persons and Families with other Special Needs**

### Problem Statement

The 2007 Point-in-Time Count identified 1,396 who are being sheltered or living unsheltered each day in Missouri. Defining, locating, and counting the homeless, as well as understanding the wide variety of needs both in the general homeless population and the chronically homeless, is a necessary step in meeting the challenge.

### Program Strategy

MHDC will work with the Governor's Committee to End Homelessness to undertake activities for the homeless and other special needs populations through the Balance of State Continuum of Care and the Missouri Housing Trust Fund (MHTF).

Multiple barriers exist for those who are homeless and disabled to accessing various mental health services, alcohol and drug treatment, health, housing and other social services. In rural areas, the problem increases because there are often fewer resources available. These programs serve to build a web of housing services and providers in areas where they are needed most. Several essential services must be provided to help them access the services more efficiently, including outreach, engagement and intensive case management/service coordination activities.

The Balance of State Continuum of Care will utilize Supportive Housing Program initiatives where possible through a network of public, private and not for profit agencies, including transitional housing, permanent housing, safe havens, supportive services only, innovative supportive housing, and Shelter Plus Care Program.

MHDC receives approximately \$4 million in state funds annually to provide housing assistance for low-income and extremely low-income families in Missouri. All persons assisted by the MHTF must be at, or below, 50 percent of the median family income for the geographic area, adjusted for family size. Half of the funds must be used to assist persons at, or below, 25 percent of the median family income. MHTF funds may be used for homeless shelters, domestic violence shelters and transitional housing; emergency housing assistance to prevent homelessness; home repairs for low-income homeowners and rental assistance for low-income families. Annually, MHDC will issue a notification of funding availability in August of each year for non-profit organizations that provide housing or housing-related services. Applicants must demonstrate prior successful housing experience and have the capacity to complete and operate the housing or services proposed. Providers of services must have qualified and trained staff as well as successful record of providing these services.

Rental subsidies are needed for persons with disabilities in the low and very low-income categories. Accessible low-income multi-family housing at affordable rents is needed. In many rural areas, there is a shortage of quality housing. Additional housing is required for those persons who receive rent subsidy assistance. We must also preserve all project based Section 8 developments in the State.

The Governor's Committee to End Homelessness continues to consider and research new ways to increase affordable housing options for those with disabilities.

Five-Year Goal

MHDC projects that it will annually assist approximately 10 homeless shelters, 10 transitional housing programs and five domestic violence facilities; 6,000 persons with homeless prevention funds; 44 with emergency home repair; and 524 people with rental assistance with funds from the Missouri Housing Trust Fund.

## **Priority: Affordable Homeownership for Low and Moderate-Income Households**

### Problem statement

According to 2000 Census data, the homeownership rate in Missouri increased from 66.2% to 70.3% from 1990-2000. Unfortunately, Census data also indicates that 13% of all owner households or 194,205 households pay more than 30% of their gross income for housing costs. There are a total of 65,553 households or 4% of all owner households that pay more than 50% of their gross income for their housing. This is a clear indication that a demand for affordable homeownership opportunities for low and moderate-income families exists in the state.

The largest single obstacle to homeownership for a family is saving enough for a down payment on a home. Further evidence of the increasing demand for down payment assistance and low-interest mortgage financing is the oversubscription of MHDC's Mortgage Revenue Bond Program for first-time homebuyers. Funds are usually reserved within days of becoming available and waiting lists are normal.

### Program Strategy

MHDC's primary program for providing affordable homeownership is the Mortgage Revenue Bond Program for first-time homebuyers. The Mortgage Revenue Bond Program provides low-interest rate financing with an optional grant for up to 3% of the mortgage for down payment or closing costs. This program is offered through a network of participating lenders throughout the state. Applicants must be first-time homebuyers, have qualifying credit, meet income restrictions as well as limits on the purchase price of the home. Any FHA, VA, USDA Rural Development or Fannie Mae qualified 30-year conventional mortgage may be used under the rules of the program. MHDC usually makes funds available about 3-4 times a year. Funds are allocated on a first-come first-served basis throughout the state.

Affordable homeownership is a high priority in our state. Therefore, MHDC will continue to provide as much homeownership assistance as possible with the funds from the American Dream Down Payment Initiative (ADDI). When available, ADDI funds will be targeted to rural homebuyers using USDA Rural Development's 502 Direct Loan Program

### Five-Year Goal

MHDC expects to provide mortgage financing with optional down payment assistance for approximately 3,000 families annually purchasing their first home using the Mortgage Revenue Bond Program in Missouri. Additionally, the ADDI program should provide Down Payment assistance to 20 rural households annually.

## **Priority: Preservation of Affordable Housing for Low-Income Persons and Families**

### Problem Statement

As the affordable housing stock continues to age, more emphasis must be given to the rehabilitation and preservation of affordable housing for low-income persons and families. According to 2000 Census data, 1,234,851 or 50% of all housing structures in Missouri were built before 1970. Therefore, we can assume that much of the current affordable housing stock is also showing signs of aging and in need of substantial rehabilitation. Substandard housing is a concern for many households in the state. Census data indicates there are 32,432 housing units in Missouri that meet the Census Bureau's definition of substandard housing. However, there are most likely many additional units which have serious deficiencies in their electrical or plumbing systems; lack safe or adequate heating systems; or have other major structural deficiencies and are in need of substantial rehabilitation. Besides the reduction in housing stock, project-based rental assistance contracts providing crucial financial assistance to residents are also lost forever if multifamily structures deteriorate beyond livable conditions.

### Program Strategy

MHDC is placing an emphasis on the preservation of affordable housing for low-income persons and families. MHDC will use the HOME and MHDC Rental Housing Production and Preservation Programs and federal and state low-income housing tax credits to provide financing and equity for non-profit and private developers who propose to rehabilitate and preserve older affordable rental housing developments. Additionally, the Department of Economic Development and MHDC will provide financing and tax credit for the rehabilitation of many additional units of affordable rental housing using tax-exempt bond financing and 4% non-competitive Low-Income Housing Tax Credit.

MHDC has established a HOME Repair Program for qualified non-profit agencies for the purpose of home repair, weatherization, accessibility improvements and lead abatement in owner-occupied homes. This program is available to non-profit agencies that undertake the eligible activities on behalf of low and moderate-income families in non-metropolitan statistical areas. Eligible homeowners must have incomes that do not exceed 80% of the area median income. Eligible homeowners may receive assistance in an amount not to exceed \$20,000.

### Five-Year Strategy

MHDC expects to finance the rehabilitation of approximately 400 units of affordable family and senior rental housing with the HOME and MHDC Rental Production and Preservation Programs and 9% federal and state Low-Income Housing Tax Credit annually. Additionally, the Department of Economic Development and MHDC will work together to provide financing and equity for the production of additional units of affordable rental housing using tax-exempt bond financing and 4% non-competitive Low-Income Housing Tax Credit. MHDC expects to assist approximately 250 homeowners annually with the HOME Repair Program in Missouri.

## **Priority: Affordable Housing for the Elderly**

### Problem Statement:

The State of Missouri, county and city government officials, non-profit and faith-based organizations and the private sector must all begin to prepare now for a potential crisis in housing and related services for seniors in the very near future. Missouri's senior population age 65 and older is projected to increase from about 10% of the state's population in 2007 to 15% in 2010 and it may reach more than 18% by 2020. This dramatic increase in the number of seniors will undoubtedly have a profound and far-reaching impact on the supply, demand, availability and cost of housing and related services for seniors. According to American Community Survey data, there were 59,203 senior households with severe cost burdens (paying more than 50% of their income for their housing costs) in 2005. These seniors must make difficult choices between paying their housing and utility costs and other basic necessities of life such as food, medicine, health care and transportation. This is the stark reality that too many seniors must confront every day in Missouri. MHDC needs to take immediate action to provide more *accessible* and *affordable* housing for seniors as well as the necessary *integrated and coordinated social services* to help seniors successfully *age in place*.

### Program Strategy:

MHDC, as the state's housing finance agency, has the ability to have a tremendous impact on the number of units of senior housing that is built in the state each year. It administers a great deal of the funding available for the new construction or rehabilitation of affordable rental housing in Missouri. MHDC administers programs such as the Federal and State Low Income Housing Tax Credit (LIHTC) Program, MHDC Fund Balance and HOME Rental Housing Production Programs; Affordable Housing Assistance Tax Credit Program, Home Repair Opportunity (HeRO) Program and the Missouri Housing Trust Fund (MHTF) Program. A recent review by MHDC showed that about one-third of the entire affordable rental housing developments financed or assisted by MHDC with its primary rental housing production programs in recent years was designated as housing for senior citizens aged 55 or older.

Additionally, MHDC has emphasized to developers and builders the need to utilize Universal Design standards as part of its ongoing rental production programs. Single-family homes and duplexes built as part of MHDC programs must be designed according to Universal Design concepts.

### Five-Year Strategy

MHDC expects to finance the new construction and rehabilitation of approximately 500 units of affordable senior rental housing with the HOME and MHDC Rental Production and Preservation Programs and 9% federal and state Low-Income Housing Tax Credit annually. Additionally, the Department of Economic Development and MHDC will provide financing and equity for the production of additional units of affordable senior rental housing using tax-exempt bond financing and 4% non-competitive Low-Income Housing Tax Credit.

**Table 1--Housing, Homeless and Special Needs (Required)**

**Housing Needs**

Household Type	Elderly Renter	Small Renter	Large Renter	Other Renter	Total Renter	Owner	Total
<b>0 –30% of MFI</b>	50,815	51,306	12,969	42,281	157,371	107,774	265,145
% Any housing problem							
% Cost burden > 30	30,977	41,558	10,246	31,711	114,880	68,975	182,950
% Cost Burden > 50	18,293	3,335	7,911	26,637	86,554	40,954	127,270
<b>31 - 50% of MFI</b>	36,329	37,646	9,608	33,321	116,904	134,622	134,622
% Any housing problem							
% Cost burden > 30	19,618	24,470	5,477	24,324	74,819	45,771	45,771
% Cost Burden > 50	6,176	5,270	865	6,664	18,705	16,155	16,155
<b>51 - 80% of MFI</b>	25,154	58,829	13,268	52,111	149,362	235,639	127,601
% Any housing problem							
% Cost burden > 30	9,055	13,531	2,123	15,112	40,328	49,484	15,312
% Cost Burden > 50	1,509	588	0	521	0	9,426	2,552

**Homeless Continuum of Care: Housing Gap Analysis Chart**

		Current Inventory	Under Development	Unmet Need/ Gap
<b>Individuals</b>				
<b>Example</b>	<b>Emergency Shelter</b>	100	40	26
<b>Beds</b>	Emergency Shelter	445	0	0
	Transitional Housing	208	0	0
	Permanent Supportive Housing	138	42	>500
	Total	791	42	>500
Chronically Homeless		52	0	131

**Persons in Families With Children**

<b>Beds</b>	Emergency Shelter	941	0	0
	Transitional Housing	110	0	300
	Permanent Supportive Housing	915	30	>500
	Total	1,966	30	>800

**Continuum of Care: Homeless Population and Subpopulations Chart**

<b>Part 1: Homeless Population</b>	<b>Sheltered</b>		<b>Unsheltered</b> * - information invalid	<b>Total</b>
	<b>Emergency</b>	<b>Transitional</b>		
Number of Families with Children (Family Households)	118	57	68	241
1. Number of Persons in Families with Children	338	164	144	646
2. Number of Single Individuals and Persons in Households without Children	380	168	202	750
<b>(Add lines Numbered 1 &amp; 2 Total Persons)</b>	<b>718</b>	<b>332</b>	<b>346</b>	<b>1,396</b>
<b>Part 2: Homeless Subpopulations</b>	<b>Sheltered</b>		<b>Unsheltered</b>	<b>Total</b>
a. Chronically Homeless	136		99	235
b. Seriously Mentally Ill	400		*	400
c. Chronic Substance Abuse	320		*	320
d. Veterans	58		*	58
e. Persons with HIV/AIDS	30		*	30
f. Victims of Domestic Violence	239		*	239
g. Unaccompanied Youth (Under 18)	8		*	8

**Table 1 -- Housing, Homeless and Special Needs**

<b>Special Needs (Non-Homeless) Subpopulations</b>	<b>Unmet Need</b>
1. Elderly	N/A
2. Frail Elderly	N/A
3. Severe Mental Illness	N/A
4. Developmentally Disabled	N/A
5. Physically Disabled	N/A
6. Persons w/Alcohol/Other Drug Addictions	N/A
7. Persons w/HIV/AIDS	N/A
8. Victims of Domestic Violence	N/A
9. Other	N/A

**Table 2A - State Priority Housing/Special Needs/Investment Plan Table**

<b>PART 1. PRIORITY HOUSING NEEDS</b>		<b>Priority Level</b> Indicate High, Medium, Low, checkmark, Yes, No	
<b>Renter</b>	<b>Small Related</b>	0-30%	<b>HIGH</b>
		31-50%	<b>HIGH</b>
		51-80%	<b>HIGH</b>
	<b>Large Related</b>	0-30%	<b>HIGH</b>
		31-50%	<b>HIGH</b>
		51-80%	<b>HIGH</b>
	<b>Elderly</b>	0-30%	<b>HIGH</b>
		31-50%	<b>HIGH</b>
		51-80%	<b>HIGH</b>
	<b>All Other</b>	0-30%	<b>HIGH</b>
		31-50%	<b>HIGH</b>
		51-80%	<b>HIGH</b>
<b>Owner</b>	0-30%	<b>LOW</b>	
	31-50%	<b>LOW</b>	
	51-80%	<b>LOW</b>	
<b>PART 2. PRIORITY SPECIAL NEEDS</b>		<b>Priority Level</b> Indicate High, Medium, Low, checkmark, Yes, No	

Elderly **HIGH**

Frail Elderly **YES**

Severe Mental Illness **YES**

Developmentally Disabled **YES**

Physically Disabled **HIGH**

Persons w/ Alcohol/Other Drug Addictions	<b>YES</b>
--	------------

Persons w/HIV/AIDS **YES**

Victims of Domestic Violence	<b>YES</b>
------------------------------	------------

Other **YES**

## **The McKinney-Vento Homeless Assistance Funds**

Missouri Housing Development Commission

The Stewart B. McKinney Homeless Assistance Act, Pub. L. No. 100-77, 101 Stat. 484, was the first -- and remains the only -- comprehensive federal legislative response to homelessness. President Ronald Reagan signed it into law on July 22, 1987. This marked the federal government's recognition that homelessness is a national problem requiring a federal response.

The Act originally consisted of fifteen new programs providing a range of services to homeless individuals, including emergency shelter, transitional housing, job training, primary health care, education, and permanent housing. In addition, it amended existing programs to include, improve, or expedite access for homeless individuals. As comprehensive legislation, the McKinney Homeless Assistance Act established or affected programs within eight different federal agencies. It included nine titles detailing the specifics of the programs.

Title I provided the following definition of homelessness: (1) an individual who lacks a fixed, regular, and adequate nighttime residence; and (2) an individual who has a primary nighttime residence that is -- (A) a supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill); (B) an institution that provides a temporary residence for individuals intended to be institutionalized; or (C) a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

Title IV authorized emergency shelter and transitional housing programs administered by the Department of Housing and Urban Development (HUD), including the Emergency Shelter Grant program, the Supportive Housing Demonstration Program, Supplemental Assistance for Facilities to Assist the Homeless, and Section 8 Single Room Occupancy Moderate Rehabilitation.

In 1994, HUD instituted the Continuum of Care process as the mechanism for obtaining Supportive Housing, Shelter Plus Care, and Single Room Occupancy Mod Rehab dollars. Missouri Housing Development Commission facilitates the process for the Balance of State Continuum of Care. The Balance of State Continuum of Care does NOT include:

- Greene-Webster-Christian Counties Continuum of Care,
- Jasper-Newton Counties Continuum of Care,
- Kansas City Metro Region Continuum of Care (Jackson County),
- St. Charles County Continuum of Care (St. Charles, Lincoln and Warren counties),
- St. Joseph Region Continuum of Care (Buchanan County),
- St. Louis City Continuum of Care, and
- St. Louis County Continuum of Care.

Ten Regional Housing meetings are held quarterly around the state in the following regions:

- Northwest Region (Atchison, Nodaway, Worth, Harrison, Mercer, Grundy, Daviess, Livingston, Carroll, Ray, Clay, Caldwell, Clinton, DeKalb, Andrew, Holt, and Platte counties),
- North Central Region (Putnam, Schuyler, Scotland, Clark, Sullivan, Adair, Knox, Linn, Macon, Chariton and Randolph counties),
- Northeast Region (Lewis, Shelby, Marion, Monroe, Ralls and Pike counties),
- West Central Region (Lafayette, Saline, Cass, Johnson, Pettis, Bates, Henry, Benton and St. Clair counties),
- Central Region (Howard, Boone, Audrain, Callaway, Montgomery, Cooper, Moniteau, Cole, Osage, Gasconade, Morgan, Miller, Maries, Camden, Pulaski and Phelps counties),
- East Central Region (Franklin, Jefferson, Crawford, Washington, St. Francois, Ste Genevieve, Perry, Iron, Madison, Bollinger and Cape Girardeau counties),
- Bootheel Region (Stoddard, Scott, Mississippi, New Madrid, Pemiscot and Dunklin counties),
- Southeast Region (Reynolds, Carter, Ripley, Wayne and Butler counties),
- South Central Region (Laclede, Wright, Douglas, Texas, Dent, Shannon, Ozark, Howell and Oregon counties), and
- Southwest Region (Vernon, Cedar, Hickory, Polk, Dallas, Barton, Dade, Lawrence, McDonald, Barry, Stone and Taney counties).

The Governor's Committee to End Homelessness is the entity that reviews and prioritizes the applications submitted each year under the Balance of State Continuum of Care. This committee is comprised of two members of the General Assembly, one from each political party, and at least one representative from each of the following state agencies: Department of Elementary and Secondary Education, Department of Corrections, Department of Mental Health, Department of Health and Senior Services, Department of Economic Development, Division of Youth Services, Division of Workforce Development, Missouri Housing Development Commission and Department of Social Services.

Each county in the Balance of State Continuum of Care receives a pro-rata share of HUD funding and contributes this to one general fund for the Balance of State. Boone County joined the Missouri Balance of State Continuum in November 2006 with Clay, Ray and Platte counties joined in October 2007 which helped increase monies available each year from \$2.5 million to \$3 million. Unlike the other funding sources mentioned in the Action Plan, Continuum of Care McKinney-Vento funds are not block granted to the state but are awarded through a competitive funding process. In the last five years, 28 projects have been funded. In the 2007 Balance of State Continuum, four new permanent housing proposals were submitted to HUD for approval. Each year the request for funding on renewals requires a larger percentage of the funding available. In 2007, there were 10 renewals: five were permanent housing, two transitional housing, and two that were for support services only. In addition, eight were Shelter Plus Care which is funded as a set aside through federal legislation.

The Regional Housing meetings are the forum currently utilized to gather the data necessary to complete the Balance of State Continuum of Care document. It is also the forum used to educate

and train service providers and not for profit agencies regarding this funding source. In addition, this group helps with the Point-In-Time Count required by HUD, a count of the unsheltered homeless individuals in Missouri on one given night in order to justify a need for services. At the same time, Missouri Association for Social Welfare conducts a sheltered Point-In-Time Count throughout the Balance of State.

In non-metropolitan areas, obtaining a safe, decent affordable home is difficult. 1.5 million rural homes nationally are considered substandard and, overall, rural areas account for 9 percent of all homeless people in the United States.

- Many areas of the state have a serious shortage of units that meet HUD Housing Quality Standards (HQS), which outlines the performance and acceptability requirements for those units of housing.
- The majority of the state lacks units that are available to homeless people.
- Many areas of the state lack affordable units.
- Many people with disabilities and most Department of Mental Health consumers are in the extremely low-income bracket and require additional subsidy in order to access low-income housing.
- Wait lists for Section 8 vouchers are lengthy. While consumers are on the wait list for Section 8, they are highly likely to be living in substandard or inappropriate housing.
- Many homeless shelters are not accessible for those with disabilities.
- There is no statewide database to accurately document the number of homeless individuals in the state.

According to the 2007 Missouri Point in Time Count, 1,396 persons in the Balance of State per year are homeless. The number of persons who meet the HUD definition of homeless is 1,050 sheltered and 346 unsheltered persons in a year's time. There are 235 people experiencing chronic homelessness, which HUD defines as an unaccompanied homeless individual with a disabling condition who has either continuously been homeless for a year or more OR has had at least four (4) episodes of homelessness in the past three (3) years. To be considered chronically homeless, persons must have been sleeping in a place not meant for human habitation (e.g., living on the streets) and/or in emergency shelter during that time.

Sheltered Point-In-Time Count data from 2007 shows 29% of those experiencing homelessness in a shelter have a severe mental illness and 23% are addicted to drugs and/or alcohol. Two percent are people with HIV/AIDS, 17% are survivors of domestic violence, and 4% are Veterans. Homeless youth account for .5% of the homeless population. The data on the number of these persons actually receiving services is unknown. (see the Homeless Needs Assessment section of this plan for more data regarding homelessness in Missouri).

For the person who is homeless and disabled, multiple barriers exist to accessing various mental health services, alcohol and drug treatment, health, housing, and other social services. There are often gaps in services, as many communities/agencies/organizations do not collaborate to provide a seamless web of health and human services. In rural areas, this problem increases for every person because there are often fewer resources available. This creates an even more difficult situation for those with disabilities. In order to reduce homelessness among people with

mental illness, disabilities, and those struggling with substance abuse, several essential services must be provided to help them access the service system more efficiently. Those services include outreach, engagement, and intensive case management/service coordination activities.

Rental subsidies are needed for persons with disabilities in the low and very low-income categories. Accessible low-income multi-family housing at affordable rents is needed. In many rural areas, there is a shortage of quality housing. Additional housing is required for those persons who receive rent subsidy assistance. We must also preserve all project based Section 8 developments in the State.

Nationwide, about two-thirds of all people with disabilities are unemployed. Studies have shown that many of these people can and want to work however many obstacles exist. Governor's Committee to End Homelessness is working to identify and analyze policies that foster or impede the participation of people with disabilities in rehabilitation or employment programs. Transportation is another serious obstacle to securing housing and/or employment and is a particularly vital need in the non-metropolitan, rural areas of the State.

Recommendations for consideration in developing a plan for increasing affordable housing options for those with disabilities include the suggestions listed below. Prior to implementation, however, appropriate research must be accomplished in order to determine feasibility.

- **Develop and implement housing rehabilitation activities to assist consumers in maintaining their home.**
  - Work with area businesses to receive donated services or have grant money as a set-aside specifically designated to help with the basics (heat/air, paint, water heater, etc.)
  - Create a maintenance helpline for people to call to get assistance
  - Keep a record of the most common problems creating a need for assistance, then have classes to teach residents in affordable housing areas these skills
  - Create a list ranking the emergencies of greater urgency in order to know who to help (or first come first serve basis)
  - Promote preventative maintenance programs to decrease people moving out of these areas, and to lessen the number of abandoned/condemned homes in area
  - Start with a package for all new move-ins that includes basic needs for maintenance (plunger, screwdriver, hammer, light bulbs, duck tape, fire extinguisher, nails/screws, etc)
  - Have a monthly class that teaches basic maintenance in neighborhoods with affordable housing
  - Develop a statewide preservation database
  - Develop a newsletter showing new ideas and successful preservation ideas to residents and service providers
  - Promote improving whole neighborhoods at a time as a way to give residents something to be proud of and an increased likelihood of maintaining their houses
  
- **Increase the number of units that can be considered affordable housing**

- Consider purchasing large groups of buildings and contracting to get them renovated (create housing and employment)
  - Collaborate with the HOME program
  - Promote the use of donated materials or affordable materials
  - Solicit residents to assist in building their own homes (this could increase pride and help later with maintaining the home)
  - Educate developers on the benefits of making affordable housing
  - Focus on renovation projects instead of brand new housing
  - Increase Missouri Housing Trust Fund resources to fund supportive housing
  - Work with other state agencies to learn about state-owned land that might be available for use for affordable housing
  - Consider mixed income housing
- **Promote affordable housing as an asset for a healthy, economic viable community**
    - Educate public that families who spend less on housing will spend more money in the community on food and other necessities.
    - Use money to help rebuild dilapidated neighborhoods; show that affordable housing is better than abandoned houses
    - Encourage more energy efficient affordable housing as it can save the community as well as the resident money and resources
    - Research how much less homeless individuals contribute to the economy than if they live in a home and how home building has traditionally lead the nation out of recession.
    - Educate about building green affordable housing as an environmentally-sound activity
    - With only new housing in new areas, it is harder for the older neighborhoods to ever revive themselves, if new houses are built in older areas it helps with the pride that people feel in their neighborhood
    - Encourage building affordable housing in communities with job opportunities near housing
- **Increase awareness of Americans with Disabilities Act laws and discrimination laws through education**
    - Work toward stricter enforcement of ADA standards
    - Create trainings for architects/contractors
    - Consider requiring apartments to make ADA accessible units on first floor as a minimum
    - Since Fair Housing states that apartments must be modified (within reason) for those with disabilities, inform residents with disabilities of their rights through a public communication campaign
    - Send Fair Housing reminders to management companies providing housing and consider having apartments/businesses/developers/management companies take ADA compliance quizzes to see how well they are following guidelines

- **Increase utilization of Continuum of Care monies for permanent, supportive housing**
  - Consider a set-aside to be spent on permanent housing
  - Encourage renovation of existing housing that could be developed into permanent housing
  - Educate people on the need/benefit of creating more permanent housing through rehabilitation
  - Strengthen the relationship between service organizations and housing
  
- **Increase access to mainstream services for those experiencing homelessness**
  - Increase outreach and education; send speakers to shelters and create pocket sized waterproof resource guides providing information on resources, their operating hours and their locations.
  - Consider a shuttle system from shelters to homeless resources or even one that will pick up people on the streets and transport them to shelters
  - Educate state institutions about helping clients get housing upon exit of their program
  - Create more re-entry programs and enforce the execution of Home Plans
  - Get government involved to ensure services are available
  - Create more accessible transportation options
  
- **Coordinate with Public Housing Agencies to assure that they apply for all rental assistance vouchers designated for people with disabilities**
  - Send mailings to agencies stating all vouchers available and details about how to apply
  - Have trainings educating agencies about vouchers and how to obtain them
  
- **Implement State Action Plan to end homelessness in Missouri**
  - Look for opportunities to create more employment and housing
  - Work together with agencies to increase awareness and improve cooperation
  - Connect institutions to available housing resources so that they can send their clients straight to housing resources
  - Work on services that allow those who were previously homeless access to continuing services once they are placed in a home
  - Obtain more funding for Housing Authorities to enable them to create more affordable housing in their area
  - Implement statewide database that allows collaboration between all Continua in Missouri to better identify need and increase resources to meet that need
  
- **Implement State Action Plan to end chronic homelessness**
  - Create more housing for those with mental illnesses, drug and alcohol issues, and disabilities
  - Focus more on supportive housing
  - Offer more rehabilitative services in shelters, not just emergency services but supportive services as well
  - Consider halfway homes for homeless individuals to help them prepare to live alone and maintain a house, budget, etc.

## **Overview of the Supportive Housing Program: Program Components**

The SHP program provides funding to supportive housing and/or supportive services. Applicants may propose projects under the following components:

### **Transitional Housing**

Transitional housing is one type of supportive housing used to facilitate the movement of homeless individuals and families to permanent housing. It is housing in which homeless persons live for up to 24 months and receive supportive services that enable them to live more independently. The supportive services may be provided by the organization managing the housing or coordinated by them and provided by other public or private agencies. Transitional housing can be provided in one structure or several structures, at one site or in multiple structures at scattered sites.

### **Permanent Housing**

Permanent housing for homeless persons with disabilities is another type of supportive housing that provides long-term community-based housing and supportive services for homeless persons with disabilities. The intent of this type of supportive housing is to enable this special needs population to live as independently as possible in a permanent setting. The supportive services may be provided by the organization managing the housing or coordinated by the applicant and provided by other public or private service agencies.

### **Safe Havens**

A safe haven is a form of supportive housing in which a structure or a clearly identifiable portion of a structure: (1) serves hard-to-reach homeless persons with severe mental illnesses who are on the streets and have been unable or unwilling to participate in supportive services; (2) provides 24-hour residence for an unspecified duration; (3) provides private or semi-private accommodations; (4) may provide for the common use of kitchen facilities, dining rooms, and bathrooms; and (5) limits overnight occupancy to no more than 25 persons. A safe haven may also provide supportive services on a drop-in basis to eligible persons who are not residents.

### **Supportive Services Only**

In the supportive services only (SSO) component, projects address the service needs of homeless persons. Projects are classified as this component only if the project sponsor is not also providing housing to the same persons receiving the services. Eligible activities for SSO projects are acquisition, rehabilitation, leasing, and, of course, supportive services. (Applicants cannot request funds for new construction or operations.) SSO projects may have a structure or structures at a central site or multiple structures at scattered sites where services are delivered. Projects may also be operated independent of structures, e.g., street outreach or mobile vans for health care.

### **Innovative Supportive Housing**

The innovative supportive housing component of SHP enables the applicant to design a program that is outside the scope of the other components. Projects under this component must be innovative as determined by HUD or they will be rejected. In particular, a proposed innovative project must demonstrate that it represents a distinctively different approach when viewed within its geographic area, is a sensible model for others, and can be replicated elsewhere. An applicant should not propose a project under this component unless a compelling case is made that these criteria can be met.

### **Shelter Plus Care Program (S+C)**

The Shelter Plus Care Program provides rental assistance for hard-to-serve homeless persons with disabilities in connection with supportive services funded from sources outside the program.

Shelter Plus Care (S+C) is a program designed to provide housing and supportive services on a long-term basis for homeless persons with disabilities, (primarily those with serious mental illness, chronic problems with alcohol and/or drugs, and acquired immunodeficiency syndrome (AIDS) or related diseases) and their families who are living in places not intended for human habitation (e.g., streets) or in emergency shelters. The program allows for a variety of housing choices, and a range of supportive services funded by other sources, in response to the needs of the hard-to-reach homeless population with disabilities.

Program grants are used for the provision of rental assistance payments through four components:

- Tenant-based Rental Assistance (TRA);
- Sponsor-based Rental Assistance (SRA);
- Project-based Rental Assistance with (PRAW) or without rehabilitation (PRA); and
- Section 8 Moderate Rehabilitation Program for Single Room Occupancy (SRO) Dwellings.

The supportive services may be funded by other Federal, State, or local sources, as well as private sources.

## **Non-housing Community Development Plan 91.315(f)**

Following are the general priorities for allocating the investment of public funds geographically within the state and among priority needs. The State does not target specific geographical locations for project funding. As the state administers all Consolidated Plan programs for the nonentitlement areas of Missouri, project need is the primary basis for funding rather than geographical distribution.

There exist two non-housing priority areas in the state of Missouri. They are infrastructure (including water and wastewater, transportation, downtown redevelopment, community facilities, and ADA related needs) and economic development (including access to capital, equipment, location and workers). Among these non-housing categories, the state considers applications from all eligible communities in the non-entitlement areas of the state. Applications categories may have specific priority outcomes but all share the same set of common elements:

- Documented need (real vs. perceived)
- Community-based planning
- Local responsibility (willingness to help yourself and play a role in the investment)
- Long term sustainability
- Organizational capacity
- Regional solutions
- High impact (multiple beneficiaries, multi-purpose activities)
- Definitive goals
- Measurable results
- Regulatory and/or statutory compliance

### **Documented Need**

What is the need in the community?

Is the need backed by facts?

Is it more than a perceived issue?

Can the need be addressed in the terms of a specific program or project?

### **Community Based Planning**

Has the community involved a cross-section of its citizens in assessing the needs and assets of the community?

Is there an implementation plan for meeting the needs of the community over one, three, or more years?

Does the community have a vision for what it wants to become?

What are the community's priorities and how does this project fit into those priorities?

### **Local Responsibility**

Is the community vested in the project?

What is the community's ability to share in the cost of the project?

Are there unrestricted funds the community has access to?

What skills or professional activities can the community provide at no cost to the project?

### **Long Term Sustainability**

Can the community afford to maintain the project after it is completed and state funds are exhausted?

Has the community thought about additional revenues, contracts, activities pertaining to the project?

Is there sufficient funding, qualified expertise, or partnerships developed to run the project?

### **Organizational Capacity**

How long has the organization been in operation?

Is the organization capable of undertaking the project?

Have they had experience in this type of activity?

Who is the key person in charge of the project? What is his/her expertise?

What is the board makeup, and are they aware of and in support of the project?

Is the board itself sustainable?

Are they fiscally responsible?

### **Regional Solutions**

Are there other alternatives to the solutions presented?

Will it be less expensive or better maintained if others in the area are involved?

Have there been discussions with other communities in the area to determine mutually successful projects?

### **High Impact**

How many people and communities will be impacted by the project?

How many different activities will the project offer?

What are the spin-off possibilities for this project?

How many partners are involved?

### **Definitive Goals**

Are the goals clear and concise?

Does everyone involved share the same understanding of the goals?

Are the goals clear enough to result in a measurable outcome?

## **Measurable Results**

What will be the result of this investment?

What is the quality of the service or project not just the quantity of activities?

Will the result be a reduction of.... An increase to.....?

Is what is being measured relative to the desired outcome and the definitive goals set?

## **Regulatory & Statutory Compliance**

Is what is being asked for allowable by the law or regulation?

Does it meet all the minimum requirements set forth for consideration?

Is the application accurate and complete?

## **Prioritization of projects within each application category for CDBG funding:**

Priorities for the Department of Economic Development are those projects that will have direct and definable impact on state and or/local revenues, jobs (creation/retention/training), and private investment, and that facilitate economic growth of Missouri communities. Within these Department-wide priorities, following are specific program priorities for each CDBG funding category.

*Water and Wastewater:* Projects that achieve a responsible level of local participation by pursuing their debt capacity; projects that have initiated a responsible rate structure and that provide adequately for operation and maintenance, employee overhead debt service, reserve and emergency funding; projects that represent a solid history of operation and maintenance; projects that can indicate that the use of CDBG funds will provide rate affordability; and projects that meet threats to health and safety.

*Community Facilities:* Projects that provide education, health related or job training related activities to an established area of beneficiaries; projects that accomplish more than one service from the same facility; projects that indicate a stable financial future and sustainable operation; and projects that have analyzed a regional solution to their need.

*Downtown Revitalization:* Projects that facilitate the revitalization and/or redevelopment of central business districts, including infrastructure improvements, business opportunity enhancement and elimination of blighted properties and conditions. Projects that leverage private investment in the central business district, and use CDBG funding to spur further redevelopment.

*Economic Development:* Projects that provide access to capital, equipment, location, infrastructure, and subsequently offer jobs to persons of low and moderate income; projects that pay above county average in wage; and projects that add to community viability and sustainability.

*Other Public Needs:* Projects that provide public improvements that eliminate damage or unsafe conditions; projects that enhance transportation; projects that maximize and leverage other available funding; projects that will increase the value of the homes included in the project area; projects that are well designed, managed and financed for future operation and use.

Obstacles to meeting underserved needs:

The primary obstacles to meeting underserved needs include:

- the correlation between the intensity of the need and the capacity of the community to adequately evaluate, plan and access funding to address the need;
- the numbers of local governments under 1000 in population (affecting economies of scale) eliminates some traditional local funding opportunities;
- the lack of rural public transportation limits the possibilities of receiving regional services;
- the increase in costs for water wastewater infrastructure repair, replacement, and new expansion limits the funds available statewide to address the needs;
- the disproportionate number of elderly and low-income in small communities limits the ability to access local dollars to resolve needs;
- the need for and difficulty involved in leveraging several sources of funds necessary to adequately address the problem;
- the difficulty in assuring long-term sustainability and the resources necessary to achieve it.

**Selected Missouri Infrastructure Needs:**

- Wastewater Needs

Secondary Wastewater Treatment	\$1,010,259,000
Advanced Wastewater Treatment	\$13,474,000
Inflow/Infiltration Correction	\$1,245,509,000
Rehabilitation of Sewers	\$414,366,000
Collection	\$179,778,000
Interceptors	\$518,501,000
Combined Sewer Overflow	\$1,459,126,000
Nonpoint Source	\$1,702,213,000

Total Wastewater Needs	\$6,453,126,000
(source: EPA)	

- Water Needs

Transmission/distribution	\$4,625,500,000
Treatment	\$686,900,000
Storage	\$463,900,000
Source	\$171,700,000

Other \$10,300,000

Total Water \$5,958,200,000  
(source: EPA, Drinking Water Infrastructure Needs, June 2005)

- Transportation Infrastructure Needs

Highway/Bridge \$5,060,000,000  
Other transportation \$760,000,000  
City/County transportation \$700,000,000

Total Transportation \$6,520,000,000  
(source: Missouri Department of Transportation – Statewide Transportation Improvement Program 2007-2012)

### **Economic Development Strategy**

There are 4 desired outcomes that directly address economic opportunity, around which specific strategies have been identified and implemented:

1. increase the number of quality, family supporting jobs
2. increase the number of successful Missouri entrepreneurs
3. facilitate economic growth of our communities
4. increase the amount of private investment

#### **Increase the number of quality, family supporting jobs -**

Three major strategies exist for increasing the number of quality, family supporting jobs and increasing the amount of private investment in the state. The first strategy is to create a business friendly environment. The action steps attached to that strategy includes several pieces of legislation that will directly impact the ability of businesses to perform well in the state. The action steps include legislation that eliminates barriers and provides incentives designed to accomplish the desired outcomes. Examples of legislation designed to eliminate barriers include: tort reform; workers compensation reform; and small business regulatory fairness; as well as proposed tax reform. An example of legislation designed to incent our desired outcomes includes Governor Matt Blunt’s “Missouri Quality Jobs Program”; a program that allows the company to keep a portion of their withholding taxes for jobs created that pay in excess of a prescribed wage, pay a prescribed percentage of health benefits, and are retained for a prescribed period of time.

The second strategy is to position the state in a manner to effectively engage in the business of economic development. Missouri state government and its many partners can facilitate the opportunities for existing business expansion, new business attraction, and business retention. This strategy emphasizes the power of recognition, relationships, and pressing our advantages. The degree to which we effectively refine that facilitator role is

the degree to which we will accomplish our desired outcomes. The action steps attached to the strategy include:

1. The creation of the *Missouri Partnership*, a private non-profit supported by the private sector business community which operates for purpose of business recruitment and marketing. The Missouri Partnership Executive Director and the staff of professional business recruiters will facilitate business attraction to the state more effectively and efficiently than maintaining that role in state government.
2. The creation of the *Promote Missouri Fund*, a fund generated by collecting a fee on the issuances of the state's tax credit programs. The Promote Missouri fund will allow for an effective direct marketing campaign to support the efforts of the Missouri Partnership. The marketing efforts will increase 10-fold (from \$200,000 to \$2M) to reach our targeted business audience both domestically and internationally.
3. The creation of *Industry Councils* made of 10-12 CEO's from each of 8 defined industries where Missouri shows a competitive advantage. The CEO's will actively participate (via a professional planner) in the creation of strategic plans intended to direct growth in each the respective industry sectors. The document will serve as the work plan for Industry Specialists. (The 8 industries are: Agri-business, Energy, Transportation/Logistics, Homeland Security-Defense, Automotive, Information Technology, Life Sciences, and Financial Services.)
4. The hiring of *Industry Specialists* (one for each sector) tasked with accomplishing the work plan derived from the *Industry Councils*. *Industry Specialists* are, by definition, experienced private sector candidates with a proven knowledge base and a proven industry network.

In addition to the field of Missouri Partnership professional business recruiters and the Department of Economic Development Industry Specialists, Regional Project Managers are also employed to facilitate existing business expansion, business retention, and community development. The three groups are designed to work using a "pursuit team" approach playing both the lead and supportive role to fit the circumstance. The effort is also supported by a marketing team, a research team, a finance team, and a compliance team.

Applied research is an underlying foundation to the growth of the industry sectors. It is an extremely important tool to complement the knowledge base of the Industry Councils and Industry Specialists especially when forming a strategy for industry growth. The Missouri Economic Research and Information Center (MERIC) has identified 13 regional economies in Missouri. There is recognition that industry growth in different regional economies will have different economic impacts. The action step involves an evaluation the current industry mix within a region; identification of which industries generate the greatest economic impact; an evaluation of the site selection criteria; a gauge of a

region's capacity to attract certain industries; and direct assistance in developing short-term and longer-term economic development strategies.

The third strategy includes training our existing workforce and educating our workforce of the future. In 2006, the division provided employment training services to 205,135 active job seekers, of which 121,139, or 63 percent found employment. Over 168,000 Missourians received staff assisted service from Missouri Career Centers located throughout the state. The GreatHires.org job search tool, with its many new enhancements, is a gateway for many Missourians to the workforce system.

The Division's targeted workforce programs provided employment services to 8,553 Veterans, 7,845 disadvantaged adults, 6,288 dislocated workers and 5,796 young Missourians. They also served 36,501 Temporary Assistance for Needy Families (TANF) Missourians and helped 9,840 food stamp customers find employment.

The outcomes for services to Missouri businesses were equally strong. The Missouri Jobs Development Fund provided training for 19,066 workers in new and existing jobs at an average wage of \$18.99 per hour and the Community College New Jobs Training program provided assistance to 2,255 jobs at an average wage of \$15.77 per hour.

### **Increase the number of successful Missouri entrepreneurs**

Two major strategies fall under the outcome of increasing the number of successful Missouri entrepreneurs. The first involves linking the path from research to commercialization. Action steps include the creation of a Vice President of Economic Development at our flagship University; supporting significant capital improvements (research facilities) at our major universities and colleges; eliminating onerous patent restrictions attached to University research; connecting the Universities with Innovation Centers and Incubators; and assuring access to capital at the different stages of the product development (early seed, venture capital, etc).

The second major strategy involves the connectivity of the existing, but separate, service providers involved in small business start-up and small business growth. Action steps include structuring relationships legislatively and financially between such entities and small business development centers, university extension, the Missouri Enterprise Program, the Innovation Centers, and the Research Alliance of Missouri. The umbrella entity for the coordinating service providers is the Missouri Technology Corporation.

### **Facilitate economic growth of our communities**

The growth of Missouri's communities is an outcome facilitated primarily through a variety of financial assistance tools that are designed to assist local government, private developers, and non profit organizations. These include prominent tools for infrastructure development; historic preservation (state historic tax credit) and Brownfield remediation financing. One of the nation's oldest contribution tax credit programs continues to support Missouri non profits with community development activities (Neighborhood Assistance Program). One main strategy used to facilitate community growth has been through State support of local redevelopment activities. An example of an action step involves another initiative created by Governor Matt Blunt the Downtown Revitalization Economic Assistance for Missouri (DREAM) which involves

the efforts of the Missouri Department of Economic Development, the Missouri Development Finance Board, and the Missouri Housing Development Commission. The agencies assist designated communities with a comprehensive revitalization effort that involves planning, technical assistance and financing.

### **Increase the amount of private investment**

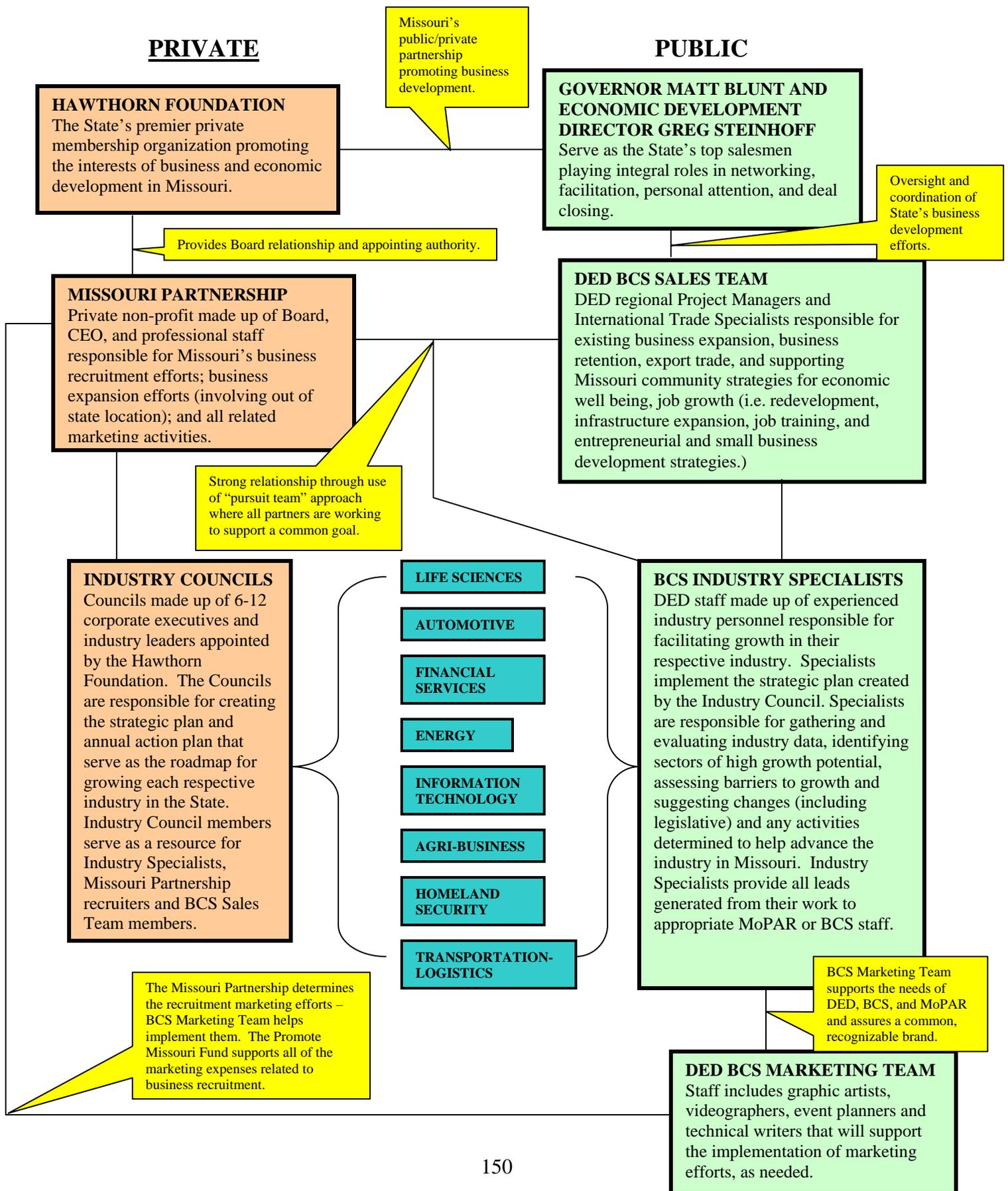
The outcome of increasing the amount of private investment is included since private investment has the biggest impact on the local (and state) economy. The strategy to accomplish an increase involves the use of economic development public subsidies in a manner that best:

- ❑ Creates project financial feasibility where the private market alone would not otherwise invest;
- ❑ Eliminates barriers to private investment (e.g. Brownfield)
- ❑ Incentivizes private investment
- ❑ Measures return of private investment and provides standards to assure reasonableness
- ❑ Achieves efficiency (ease of use); effectiveness (accomplishes desired result); and fairness (allows access to the tool).

Action steps include commissioning a Task Force to complete an Incentives Review of all Missouri economic development finance programs (approx 60); recommend any improvements to the tools or the elimination of the same to the legislature; measuring the success of each program and the economic impact; and assuring compliant use of each of the programs by the local government, developers and non profits.

# MISSOURI BUSINESS DEVELOPMENT STRATEGY

(1) Create quality, family supporting jobs (2) Increase private investment



**KANSAS CITY REGION**  
**18.4% of Missouri's Population**



The KC region is composed of four counties, and contains Missouri's second largest metro area. The region is home to barbecue, the Negro Leagues Museum, baseball's Royals and football's Chiefs. Top industries include retail trade, construction, professional and technical services, food services and commercial printing such as Hallmark.

Measure	Kansas City	State Average	Regional Rank
Unemployment Rate – July '07	5.1%	5%	5
Per Capita Income - 2005	\$33,236	\$31,231	2
Per Capita Taxable Sales – 1Q '07	\$3,308	\$3,045	2

**Quarterly Census of Employment and Wages**  
**Top 10 High Growth Industries**  
**(3-digit sub-sector)**  
**1st Quarter 2007**

Industry	Number of Firms	Average Employment	Total Wages	Average Weekly Wage	Percentage Growth from Prior Year
519 - Other Information Services	18	433	\$7,091,142	\$1,261	71.2%
712 - Museums, Parks and Historical Sites	10	748	\$5,472,048	\$562	37.5%
211 - Oil and gas extraction	4	5	\$104,023	\$1,600	25%
331 - Primary metal manufacturing	15	438	\$5,131,231	\$900	20%
525 - Funds, Trusts & Other Financial Vehicles	20	925	\$22,557,672	\$1,877	12%
333 - Machinery manufacturing	102	2,736	\$33,107,807	\$931	12.5%
561 - Administrative and Support Services	1,383	25,407	\$165,177,108	\$500	8.6%
711 - Performing Arts and Spectator Sports	106	1,729	\$55,892,423	\$2,487	8.5%
443 - Electronics and Appliance Stores	127	1,806	\$10,874,591	\$463	7.6%
424 - Merchant Wholesalers, Nondurable Goods	351	7,414	\$107,200,374	\$1,112	7.4%

**CENTRAL REGION**  
**10.9% of Missouri's Population**



The Central region is composed of 19 counties, and its largest cities are Columbia and Jefferson City. The region is home to the University of Missouri's flagship campus and the state capital on the forested, rolling edge of the Ozarks. It's also home to the state's playground, Lake of the Ozarks, and Fort Leonard Wood. Top area industries include retail trade, farming, food services and construction.

Measure	Central	State Average	Regional Rank
Unemployment Rate – July '07	4.6%	5%	2
Per Capita Income - 2005	\$27,478	\$31,231	3
Per Capita Taxable Sales – 1Q '07	\$2,583	\$3,045	5

**Quarterly Census of Employment and Wages**  
**Top 10 High Growth Industries**  
**(3-digit sub-sector)**  
**1st Quarter 2007**

Industry	Number of Firms	Average Employment	Total Wages	Average Weekly Wage	Percentage Growth from Prior Year
324 - Petroleum and coal products manufacturin	5	43	\$446,076	\$798	207.1%
487 - Scenic and Sightseeing Transportation	5	12	\$35,905	\$224	140%
525 - Funds, Trusts & Other Financial Vehicles	6	31	\$306,083	\$760	63.2%
485 - Transit and Ground Passenger Transport	36	880	\$3,423,770	\$299	38.6%
488 - Support Activities for Transportation	57	474	\$4,233,429	\$687	30.9%
519 - Other Information Services	9	142	\$1,708,574	\$923	25.7%
512 - Motion Picture & Sound Recording Ind	24	370	\$807,842	\$168	20.1%
331 - Primary metal manufacturing	10	454	\$6,805,794	\$1,154	20.4%
213 - Support activities for mining	3	7	\$37,957	\$417	16.7%
312 - Beverage and tobacco product manufacturi	15	150	\$858,890	\$441	16.3%

**NORTHEAST REGION**  
**4.5% of Missouri's Population**



The Northeast region boasts the metro areas of Hannibal, Mark Twain's boyhood home and America's hometown; Moberly; and the medi-tropolis of Kirksville. Top industries include farming, retail trade, food services and construction.

Measure	Northeast	State Average	Regional Rank
Unemployment Rate – July '07	5.3%	5%	7
Per Capita Income - 2005	\$24,025	\$31,231	9
Per Capita Taxable Sales – 1Q '07	\$1,888	\$3,045	9

**Quarterly Census of Employment and Wages**  
**Top 10 High Growth Industries**  
**(3-digit sub-sector)**  
**1st Quarter 2007**

Industry	Number of Firms	Average Employment	Total Wages	Average Weekly Wage	Percentage Growth from Prior Year
493 - Warehousing and Storage	18	871	\$5,967,431	\$527	100.7%
512 - Motion Picture & Sound Recording Ind	8	116	\$223,158	\$148	39.8%
446 - Health and personal care stores	51	548	\$3,931,925	\$552	36%
712 - Museums, Parks and Historical Sites	3	28	\$93,270	\$259	33.3%
711 - Performing Arts and Spectator Sports	16	52	\$248,783	\$370	30%
814 - Private Households	502	624	\$1,016,985	\$125	26.3%
314 - Textile product mills	6	41	\$156,374	\$296	24.2%
485 - Transit and Ground Passenger Transport	16	230	\$680,321	\$228	22.3%
443 - Electronics and Appliance Stores	46	221	\$1,058,146	\$369	20.1%
339 - Miscellaneous Manufacturing	22	520	\$3,833,173	\$567	20.1%

**NORTHWEST REGION**  
**4.4% of Missouri's Population**



The Northwest consists of 18 counties stretching two-thirds of the way across the state. Its largest city is St. Joseph, birthplace of the Pony Express and Jesse James' last home. It also includes such gems as Amish Jamesport and sparkling Conception Abbey, Nodaway County. Top industries include retail trade, farming, food services, and construction.

Measure	Northwest	State Average	Regional Rank
Unemployment Rate – July '07	4.8%	5%	3
Per Capita Income - 2005	\$25,418	\$31,231	5
Per Capita Taxable Sales – 1Q '07	\$2,211	\$3,045	7

**Quarterly Census of Employment and Wages**  
**Top 10 High Growth Industries**  
**(3-digit sub-sector)**  
**1st Quarter 2007**

Industry	Number of Firms	Average Employment	Total Wages	Average Weekly Wage	Percentage Growth from Prior Year
562 - Waste Management and Remediation Service	23	186	\$1,237,050	\$512	195.2%
332 - Fabricated metal product manufacturing	43	2,682	\$30,260,229	\$868	61.1%
311 - Food manufacturing	41	4,975	\$38,695,525	\$598	46.2%
314 - Textile product mills	7	24	\$97,139	\$316	33.3%
444 - Building Material & Garden Supply Stores	137	1,600	\$10,660,241	\$513	24.5%
485 - Transit and Ground Passenger Transport	19	537	\$2,032,877	\$291	23.2%
561 - Administrative and Support Services	221	4,778	\$26,123,661	\$421	20.8%
492 - Couriers and Messengers	15	209	\$1,981,663	\$731	15.5%
713 - Amusement, Gambling & Recreation Ind	63	716	\$2,717,227	\$292	14.4%
451 - Sporting Goods/Hobby/Book/Music Stores	28	261	\$735,304	\$217	10.1%

**OZARK REGION**  
**8.3% of Missouri's Population**



The Ozark region is where tradition and Missouri's changing economic climate meet. It's home to still-pristine Ozark forests and streams, internationally acclaimed Branson, the Springfield Cardinals, and a dynamic economy. Top industries in this area include retail (such as Bass Pro Shops), food services, construction and administrative and support services.

Measure	Ozark	State Average	Regional Rank
Unemployment Rate – July '07	3.9%	5%	1
Per Capita Income - 2005	\$27,394	\$31,231	4
Per Capita Taxable Sales – 1Q '07	\$3,549	\$3,045	1

**Quarterly Census of Employment and Wages**  
**Top 10 High Growth Industries**  
**(3-digit sub-sector)**  
**1st Quarter 2007**

Industry	Number of Firms	Average Employment	Total Wages	Average Weekly Wage	Percentage Growth from Prior Year
519 - Other Information Services	13	48	\$487,583	\$781	33.3%
712 - Museums, Parks and Historical Sites	20	262	\$1,847,282	\$543	26%
112 - Animal production	20	121	\$685,579	\$437	21%
333 - Machinery manufacturing	47	3,153	\$35,527,231	\$867	19.6%
314 - Textile product mills	13	140	\$704,589	\$388	14.8%
524 - Insurance Carriers & Related Activities	382	3,958	\$47,387,883	\$921	14%
481 - Air Transportation	11	197	\$1,481,517	\$578	12.6%
721 - Accommodation	278	4,254	\$22,983,440	\$416	12.7%
451 - Sporting Goods/Hobby/Book/Music Stores	111	1,687	\$6,491,258	\$296	11.7%
492 - Couriers and Messengers	40	783	\$6,752,200	\$664	11.7%

**SOUTH CENTRAL REGION**  
**3.5% of Missouri's Population**



The South Central region features bubbling springs, clear swift rivers such as the Ozark National Scenic Riverway, and forested hills. Mark Twain National Forest covers much of the area. Top industries include farming, retail trade, construction, food services, and wood products manufacturing.

Measure	South Central	State Average	Regional Rank
Unemployment Rate – July '07	5.9%	5%	9
Per Capita Income - 2005	\$21,943	\$31,231	10
Per Capita Taxable Sales – 1Q '07	\$1,934	\$3,045	8

**Quarterly Census of Employment and Wages**  
**Top 10 High Growth Industries**  
**(3-digit sub-sector)**  
**1st Quarter 2007**

Industry	Number of Firms	Average Employment	Total Wages	Average Weekly Wage	Percentage Growth from Prior Year
115 - Agriculture and forestry support activit	8	47	\$228,432	\$377	30.6%
814 - Private Households	963	979	\$1,882,089	\$148	24.9%
523 - Financial Investment & Related Activity	14	47	\$763,769	\$1,250	23.7%
111 - Crop production	40	107	\$326,475	\$234	21.6%
541 - Professional and Technical Services	237	1,359	\$10,455,425	\$592	21.7%
448 - Clothing and Clothing Accessories Stores	40	190	\$594,697	\$241	20.3%
484 - Truck Transportation	204	1,208	\$8,751,480	\$557	13.6%
517 - Telecommunications	27	259	\$2,986,374	\$887	13.6%
512 - Motion Picture & Sound Recording Ind	8	46	\$146,347	\$247	12.2%
488 - Support Activities for Transportation	17	128	\$1,012,511	\$610	11.3%

**SOUTHEAST REGION**  
**5.8% of Missouri's Population**



The Southeast region is where the rugged St. Francois mountains slope to the mighty Mississippi River, and contains such modern metro areas as Cape Girardeau, Poplar Bluff and Sikeston as well as French colonial Ste. Genevieve.

Measure	Southeast	State Average	Regional Rank
Unemployment Rate – July '07	5.9%	5%	10
Per Capita Income - 2005	\$24,630	\$31,231	7
Per Capita Taxable Sales – 1Q '07	\$2,487	\$3,045	6

**Quarterly Census of Employment and Wages**  
**Top 10 High Growth Industries**  
**(3-digit sub-sector)**  
**1st Quarter 2007**

Industry	Number of Firms	Average Employment	Total Wages	Average Weekly Wage	Percentage Growth from Prior Year
712 - Museums, Parks and Historical Sites	4	22	\$32,469	\$114	29.4%
325 - Chemical manufacturing	17	396	\$4,878,943	\$949	28.6%
814 - Private Households	1,056	1,171	\$2,610,622	\$171	26.2%
115 - Agriculture and forestry support activit	67	466	\$3,168,445	\$523	24.3%
111 - Crop production	277	1,185	\$5,774,318	\$375	17.7%
312 - Beverage and tobacco product manufacturi	10	178	\$922,023	\$399	15.6%
531 - Real Estate	227	651	\$3,437,514	\$406	15.4%
454 - Nonstore Retailers	34	288	\$1,782,724	\$477	13.8%
518 - ISPs, Search Portals, & Data Processing	4	34	\$276,511	\$626	13.3%
488 - Support Activities for Transportation	41	425	\$3,122,629	\$565	12.1%

**SOUTHWEST REGION**  
**4.9% of Missouri's Population**



The Southwest region sits snugly on the western edge of the Ozark Plateau, and contains Joplin. It's bordered by prairie land, and boasts George Washington Carver National Monument in Diamond, MO and Harry S Truman's birthplace in Lamar, MO.

Measure	Southwest	State Average	Regional Rank
Unemployment Rate – July '07	4.8%	5%	4
Per Capita Income - 2005	\$24,316	\$31,231	8
Per Capita Taxable Sales – 1Q '07	\$2,695	\$3,045	4

**Quarterly Census of Employment and Wages**  
**Top 10 High Growth Industries**  
**(3-digit sub-sector)**  
**1st Quarter 2007**

Industry	Number of Firms	Average Employment	Total Wages	Average Weekly Wage	Percentage Growth from Prior Year
314 - Textile product mills	4	50	\$227,139	\$352	38.9%
611 - Educational Services	28	263	\$1,320,396	\$386	27.1%
561 - Administrative and Support Services	202	4,265	\$16,709,776	\$301	19%
562 - Waste Management and Remediation Service	22	197	\$2,392,810	\$933	15.2%
712 - Museums, Parks and Historical Sites	4	16	\$90,646	\$436	14.3%
425 - Electronic Markets and Agents/Brokers	55	489	\$5,862,138	\$923	12.9%
551 - Management of Companies and Enterprises	43	2,609	\$40,388,390	\$1,191	10.8%
492 - Couriers and Messengers	13	242	\$1,862,680	\$593	11%
334 - Computer and electronic product manufact	6	676	\$3,932,076	\$447	9.6%
624 - Social Assistance	100	1,697	\$6,971,001	\$316	10.1%

**WEST CENTRAL REGION**  
**4.7% of Missouri's Population**



The West Central region consists of 13 counties and the historic towns of Sedalia, Warrensburg and Marshall. Its three major lakes – Truman, Stockton and Pomme de Terre – offer tranquility, while Whiteman Air Force Base, home of the B-2 Stealth bomber, offers protection. Top industries are retail trade, farming, construction, food services and federal/military.

Measure	West Central	State Average	Regional Rank
Unemployment Rate – July '07	5.4%	5%	8
Per Capita Income - 2005	\$24,756	\$31,231	6
Per Capita Taxable Sales – 1Q '07	\$1,874	\$3,045	10

**Quarterly Census of Employment and Wages**  
**Top 10 High Growth Industries**  
**(3-digit sub-sector)**  
**1st Quarter 2007**

Industry	Number of Firms	Average Employment	Total Wages	Average Weekly Wage	Percentage Growth from Prior Year
314 - Textile product mills	7	15	\$64,865	\$333	275%
316 - Leather and allied product manufacturing	5	18	\$48,732	\$208	125%
312 - Beverage and tobacco product manufacturi	3	8	\$25,054	\$251	33.3%
562 - Waste Management and Remediation Service	18	182	\$1,362,213	\$577	15.9%
488 - Support Activities for Transportation	26	214	\$1,470,915	\$528	12.6%
561 - Administrative and Support Services	184	2,248	\$9,805,396	\$336	12.1%
622 - Hospitals	7	1,223	\$10,266,008	\$646	9.7%
446 - Health and personal care stores	61	735	\$5,071,938	\$531	9.4%
813 - Membership Organizations & Associations	68	305	\$997,894	\$251	7.8%
814 - Private Households	557	704	\$1,102,183	\$120	7.7%

**ST. LOUIS REGION**  
**34.3% of Missouri's Population**



The St. Louis region boasts one of America's great metropolises in the Gateway City, with almost ten Fortune 500 firms, world-class museums, restaurants, shopping, and sports (baseball's Cardinals, football's Rams). Leading industries include retail trade, professional and technical services, construction, food services and administrative and support services such as Edward Jones, Enterprise Rent-A-Car, AG Edwards and Anheuser-Busch.

Measure	St. Louis	State Average	Regional Rank
Unemployment Rate – July '07	5.2%	5%	6
Per Capita Income - 2005	\$37,932	\$31,231	1
Per Capita Taxable Sales – 1Q '07	\$3,236	\$3,045	3

**Quarterly Census of Employment and Wages**  
**Top 10 High Growth Industries**  
**(3-digit sub-sector)**  
**1st Quarter 2007**

Industry	Number of Firms	Average Employment	Total Wages	Average Weekly Wage	Percentage Growth from Prior Year
487 - Scenic and Sightseeing Transportation	7	14	\$64,276	\$345	250%
519 - Other Information Services	35	173	\$1,742,029	\$776	183.6%
454 - Nonstore Retailers	221	4,644	\$75,173,276	\$1,245	68.6%
515 - Broadcasting (except Internet)	47	2,477	\$36,517,111	\$1,134	44.4%
314 - Textile product mills	72	1,609	\$10,550,213	\$504	30.3%
481 - Air Transportation	33	4,062	\$61,684,356	\$1,168	18.9%
525 - Funds, Trusts & Other Financial Vehicles	37	333	\$6,067,028	\$1,401	15.6%
517 - Telecommunications	144	12,857	\$292,512,762	\$1,750	12.9%
313 - Textile mills	13	280	\$5,558,492	\$1,527	11.6%
814 - Private Households	2,685	3,194	\$12,646,034	\$305	6.5%

Regional Profiles produced by MERIC, in cooperation with the Bureau of Labor Statistics.

# **2008-2012 Analysis of Impediments to Fair Housing Choice State of Missouri**

## ***Introduction/History***

### **1997-2002**

In 1997, the State completed an “Analysis of Impediments to Fair Housing Choice” study for the non-entitlement regions of the state. The study included a survey instrument, research materials and focus groups held with interested parties. The conclusions of the study identified five areas where impediments may occur. Those five areas were:

- A lack of available, affordable housing,
- The “income variable” low income, poor credit history,
- Education and the lack of understanding of the Fair Housing Law,
- Local ordinances and federal regulations that may create barriers to housing construction or that may provide barriers (difficulty) in access to financial assistance, and
- Discrimination.

Since the Consolidated Plan covered the five-year period between 1998 and 2002, the method of addressing one “category” per year from the list above was chosen. To implement the plan activities were separated into two classes:

1. Activities that the State would carry out.
2. Activities that the CDBG grantees would be required to carry out.

Previous to 1998, the State had asked grantees to study and draft their own individual Analysis of Impediments (AI) to Fair Housing Choice. Many communities complied with this request; however, the State determined that a statewide study and more logistic approach to the problem were necessary. Starting 1998, the State asked communities to provide an activity, in addition to their already required annual Fair Housing Furtherance, that would directly relate to the category of impediment chosen for focus that year. The State has and will continue to provide technical assistance material for the grantees to implement the AI related activity.

### **2003-2007**

In 2003, the State conducted research to determine if the five impediments listed above were still valid. To do so, the State issued a survey to 3,462 recent homebuyers. The mailing list was generated with the assistance of the Missouri Housing Development Commission and the Missouri Economic Research and Information Center. The survey

included addresses from a cross-section of the state. The survey form was updated from the one used in 1997 and re-worded in areas to eliminate possible bias.

Out of 3,462 surveys distributed, 594 were returned for a return rate of roughly 18%. The survey responses were reviewed in a manner to provide any significant findings. The findings were first made as a comparison to the five areas of impediments identified in the first study with other significant results also noted.

The 2003 survey still supported the focus on the four categories of discrimination, education, income and regulations identified by the previous study. A review of the 2002 census showed that the fifth category of lack of affordable housing was also still a barrier.

Given the results of the survey, the State decided to continue the strategy of focusing on one impediment per year for the next five years. Each CDBG grantee was required to provide an impediment action for every year that their CDBG grant was open. For its part the State provided technical assistance to each community in every year.

### ***2008-2012 Update***

The process established through the CDBG Program (requiring grantees to address an impediment activity for every year they have an open grant) has accomplished an awareness and understanding for Fair Housing among the current local officials. The efforts taken at the local level among grantees is often creative and commendable. However, it is not reasonable to assume that the efforts generated in the first 5 years worth of strategy have alleviated the problem.

There is a necessity to perpetuate and sustain the awareness process in the five areas identified for two basic reasons:

1. CDBG grants are not provided to every community in the non-entitlement areas of the state every year. Hence, elimination of impediment activities may not have occurred in every community.
2. The officials of the community change with elections. Thus, the knowledge base may diminish regarding the subject at large, as well as the past local efforts to eliminate barriers.

For these two reasons, in addition to a review of the 2003 research, the State has decided the practice of focusing on one impediment area per year will remain. The 2003 survey had such a low return rate that the State deemed another survey imprudent at this time. The State also believes that a new survey would not yield new findings nor change the impediments that the State focused on.

Along that same vein, a comparison of 2006 and 2002 census data revealed that the impediment regarding the lack of affordable housing still holds true. The 2006 census revealed that 60% of mortgages in Missouri fall between \$100,000 and \$299,999 and that

28% of Missourians have a mortgage of 30% or more of their monthly income. The 2006 census also shows ownership for minorities is still weak.

Consequently, the State will maintain its focus on the original five impediments. Each CDBG grantee will still be required to produce an action for every year their CDBG grant is open. The State will continue to provide technical assistance to each community in every year. Additionally, the State will continue working with the Missouri Human Rights Commission and HUD to provide education and awareness statewide.

## APPENDIX

The following information was collected from the websites of the Governor for the State of Missouri, the Missouri Human Rights Commission, the Missouri Secretary of State and the Department of Housing and Urban Development.

### **Missouri Commission on Human Rights**

3315 West Truman Blvd.

P. O. Box 1129

Jefferson City, Mo 65102-1129

**Phone:** 573-751-3325

**Toll Free Complaint Hotline:** 1-877-781-4236

**Fax:** 573-751-3325

**Email:** mchr@dohir.mo.gov

The function of the commission shall be to encourage fair treatment for and to foster mutual understanding and respect among, and to discourage discrimination against, any racial, ethnic, religious or other group protected by this chapter, members of these groups or persons with disabilities. Section 213.020 RSMO

### **Pertinent Legislation and Regulations:**

#### **Missouri Revised Statutes Chapter 213-Human Rights.**

<http://www.moga.mo.gov/STATUTES/C213.HTM>

**Section 213.040 RSMO** Unlawful housing practices--discrimination in housing--sufficient compliance with other standards--local government compliance--construction of law--housing for older persons, defined--conviction for controlled substances, effect--religious organizations, effect of.

<http://www.moga.mo.gov/statutes/C200-299/213000040.HTM>

**Section 213.041 RSMO** Restrictive covenants, homeowners' association--limitations--procedure to delete violative restrictive covenants.

<http://www.moga.mo.gov/statutes/C200-299/213000041.HTM>

**Section 213.045 RSMO** Discrimination in commercial real estate loans prohibited.

<http://www.moga.mo.gov/statutes/C200-299/213000045.HTM>

**Section 213.050 RSMO** Discrimination in selling or renting by real estate agencies prohibited.

<http://www.moga.mo.gov/statutes/C200-299/213000050.HTM>

**Code of State Regulations: Division 60 Missouri Commission on Human Rights  
Chapter 4: Guidelines and Interpretations of the Fair Housing Sections of the  
Missouri Human Rights Act.**

<http://www.sos.mo.gov/adrules/csr/current/8csr/8c60-4.pdf>

## Commission on Human Rights—How to File a Complaint

Contact the Missouri Commission on Human Rights about filing a complaint if:

1. You believe you have been discriminated against by an employer, labor union or employment agency when applying for a job or while on the job because of your race, color, sex, religion, national origin, ancestry, age or disability, or believe that you have been discriminated against because of opposing a discriminatory practice or because you previously filed a complaint with the Missouri Commission on Human Rights.
2. You believe you have been discriminated against by a restaurant, hotel, gasoline station, theater, stadium or other place of public accommodations because of your race, color, sex, religion, national origin, ancestry or disability, or believe that you have been discriminated against because of opposing a prohibited practice or participating in an MCHR proceeding.
3. You believe you have been discriminated against by a landlord, real estate agent, home seller, home loan provider or any other person in regards to housing because of your race, color, sex, religion, national origin, ancestry, disability or familial status, or believe that you have been discriminated against because of opposing a prohibited practice or participating in an MCHR proceeding.
  - Charges may be filed in person or by mail.
  - MCHR will provide assistance in filing charges of discrimination. You must sign a charge form.
  - For help filling out a charge of discrimination form, contact any of MCHR's offices or use the toll free number or e-mail addresses listed below.
  - If you visit an MCHR office to file a charge and need special assistance, such as an interpreter, call or write beforehand to avoid delay.
  - You must file your charge with MCHR within 180 days of the most recent date of alleged discrimination. Federal law allows more time to file. Employment related charges can be filed up to 300 days after the last incident and housing related charges up to 365 days after the last incident.
  - For charges of employment discrimination only, you can download MCHR's Charge of Discrimination form on the links below. Fill it out and sign it and mail it to MCHR.  
**Charge of Discrimination(MCHR-27-PDF)** <http://www.dolir.mo.gov/hr/27-AI.pdf>  
**Charge of Discrimination(MCHR-27-Word-Doc)** <http://www.dolir.mo.gov/hr/27-AI.doc>
  - Call or email one of the offices below.
  - For charges of housing discrimination only, you can download MCHR's Housing Discrimination Information form. Fill it out and send it to one of the offices listed below.  
**Housing Discrimination Information Form (MCHR-34-PDF)**  
<http://www.dolir.mo.gov/hr/MCHR-34-AI.pdf>  
**Housing Discrimination Information Form (MCHR-34-Word-Doc)**  
<http://www.dolir.mo.gov/hr/MCHR-34-AI.doc>

**MCHR - Jefferson City**  
PO Box 1129  
Jefferson City, MO 65102-1129  
[mchr@dolir.mo.gov](mailto:mchr@dolir.mo.gov)

**MCHR - St. Louis**  
111 N. 7<sup>th</sup> Street, Suite 903  
St. Louis, MO 63101  
[mchr@dolir.mo.gov](mailto:mchr@dolir.mo.gov)

**Toll Free Complaint Hotline: 1-877-781-4236**

## **U. S. Department of Housing and Urban Development**

451 7th Street S.W.  
Washington, DC 20410  
Telephone: (202) 708-1112  
TTY: (202) 708-1455

[www.hud.gov](http://www.hud.gov)

### **Office of Fair Housing and Equal Opportunity**

Department of Housing and Urban Development  
Room 5204  
451 Seventh St. SW  
Washington, DC 20410-2000

### **For Iowa, Kansas, Missouri, and Nebraska:**

Kansas City Regional Office of FHEO  
U.S. Department of Housing and Urban Development  
Gateway Tower II  
400 State Avenue, Room 200  
Kansas City, Kansas 66101-2406  
(913) 551-6958  
1-800-743-5323  
TTY (913) 551-6972

### **Housing Discrimination Complaints**

Housing discrimination based on your race, color, national origin, religion, sex, family status, or disability is illegal by federal law. If you have been trying to buy or rent a home or apartment and you believe your rights have been violated, you can file a fair housing complaint.

There are several ways to file a complaint:

- **You can file a complaint using HUD's online form:**
- <http://www.hud.gov/offices/fheo/online-complaint.cfm>
- **You can call toll free 1-800-669-9777**
- **You can complete a form, and drop it in the mail to:**  
Office of Fair Housing and Equal Opportunity  
Department of Housing and Urban Development  
Room 5204  
451 Seventh St. SW  
Washington, DC 20410-2000
- You can write HUD a letter with:
  - Your name and address
  - The name and address of the person your complaint is about
  - The address of the house or apartment you were trying to rent or buy
  - The date of the incident when this occurred.
  - A short description of what happened.
  - Then mail it to the Fair Housing Hub closest to you –see address above for the Kansas City Regional Office

# Missouri Department of Labor & Industrial Relations

## Commission on Human Rights

### About Us

The Missouri Commission on Human Rights (MCHR) was created by the 69th General Assembly in 1957 and became a permanent agency in 1959. In 1961 the Fair Employment Practices Act was passed, in 1965 the Public Accommodations Act was passed and in 1972 the Fair Housing Act was passed. In 1986 these three (3) laws were consolidated under [Chapter 213 RSMo as the Missouri Human Rights Act](#). The MCHR is the state agency charged with enforcing Chapter 213, RSMo.

The basic powers and duties of the MCHR are to prevent (through education and outreach) and eliminate (through enforcement) discrimination. Persons who believe that they have been discriminated against because of a factor they can't change can file a complaint on a form provided by the Commission, but these complaints must be "filed" within 180 days of the latest date of discrimination. The MCHR is only authorized to investigate complaints in employment, public accommodations and housing and only if the reason for the alleged discrimination is on account of that person's protected status of race, color, religion, national origin, ancestry, sex, disability, age (40 - 69) (in employment only) and familial status-families with children under the age of 18 (in housing only).

### Vision and Mission Statements

Vision – The MCHR envisions a bias-free society.

Mission – To develop, recommend and implement ways to prevent and eliminate discrimination claims through enforcement of the Missouri Human Rights Act.

### The Law

"Any person claiming to be aggrieved by an unlawful discriminatory practice may make, sign and file a written complaint with the Commission within 180 days of the alleged discrimination. The complaint must state the name and address of the person alleged to have committed the unlawful discriminatory practice. The complaint must also state the particulars and such other information as may be required by the commission. The complainant's agent, attorney or the attorney general may make, sign and file such complaint."

## **The Process**

The Commission staff receive and investigate these complaints. During investigation, the Commission acts as a neutral factfinder. If the investigation shows probable cause to believe discrimination occurred, attempts are made to conciliate the matter.

If conciliation attempts fail, the chairperson of the Commission may order a public hearing to be held. The case is presented at the hearing by the Office of the Attorney General. (In housing cases only, the parties have the right to choose to have their case heard in circuit court rather than in public hearing).

The hearing process is to determine if the respondent has committed an unlawful discriminatory practice. If the Commission finds that an unlawful discriminatory practice has occurred, it may order the respondent to stop the unlawful acts and to provide appropriate remedies such as monetary damages, jobs or housing. After hearing all the evidence, if the Commission finds no unlawful discrimination occurred, the complaint is dismissed.

Either party has the right to appeal the Commission's final decisions or orders to the circuit court of Cole County. If necessary, the Commission may obtain a court order to enforce its decisions and orders. If an appeal to the court is made, the Attorney General's office represents the Missouri Commission on Human Rights in the court proceeding. A case may be appealed up to the Missouri Supreme Court.

Complainants may bypass the administrative complaint process and take their case to court. To do so, Complainants must request their notice of right to sue in writing with the Commission and be prepared to go to court within 90 days of its issuance of their right to sue.

## **Commission Meetings**

Meetings of the Commission are open to the public and are held quarterly.

The Commission's website is <http://www.dolir.mo.gov/hr/>

### **Main Office**

P. O. Box 1129

3315 West Truman Boulevard.

Jefferson City, MO 65102-1129

**Missouri Department of Labor & Industrial Relations**  
**Commission on Human Rights**  
**Fact Sheet**

**Frequently Asked Questions**

**Q. What posters are required to be posted by the Missouri Commission on Human Rights (MCHR)?**

A. The MCHR requires every employer, labor organization and employment agency in the state to post an MCHR Equal Employment Opportunity poster in a place where they put other employee notices or in a conspicuous place where employees will have access to it. All persons and businesses involved in the sale or rental of dwellings are required to post the MCHR Fair Housing poster in their business office. All places of public accommodations are required to post the MCHR's Fair Public Accommodations poster in their place of business. These posters are available to be downloaded from this website. Click on [Download Forms/Posters](#) on the [MCHR's Index page](#).

**Q. My boss is treating me differently than other employees. I am constantly being yelled at, criticized and harassed. Is there anything you can do?**

A. MCHR cannot investigate these claims unless the boss' actions are due to one of our covered categories. There are no laws to protect employees from this kind of treatment unless the boss is only directing this behavior toward one protected class of workers and not others.

**Q. I was terminated and my boss is refusing to give me my final pay.**

A. Refer to the [Division of Labor Standards](#) (573)751-3403.

**Q. I was terminated and my boss is refusing to pay me for unused vacation time.**

A. Refer to the [Division of Labor Standards](#) (573)751-3403.

**Q. I was hired for a position and when I reported to work, I was told that they had changed their mind. Is there anything I can do?**

A. Missouri is an "Employment at Will" state. An employee can be hired and fired at any time for any reason. However, if the reason is because of a person's race, color, religion, national origin, ancestry, sex, disability or age (40-69), it may be a violation of the [Missouri Human Rights Act](#).

**Q. Can my employer fire me for missing work even if I have a doctor's excuse?**

A. Depending on the severity of the illness, the employee may qualify for [FMLA \(Family Medical Leave Act\)](#). If they do not, then no protection exists except for categories covered by the [Missouri Human Rights Act](#).

**Q. I was hurt on the job and my employer terminated me.**

A. Refer to the [Division of Workers' Compensation](#) (573)751-4231.

**Q. I have an employee who is on maternity leave. Do I have to keep her position open?**

A. Yes, if the employee is covered by [FMLA \(Family Medical Leave Act\)](#). Also, if you keep positions open for other temporary medical problems, you must do the same for pregnancy. Otherwise it can be considered as treating an employee who is pregnant differently based on her sex.

**Q. Do I have to let a pregnant employee work until she has a doctor's release, or can I relieve her of her duties now?**

A. The employee should be allowed to work until her doctor tells her she must quit work.

**Q. Can I change a pregnant employee's duties?**

A. Not unless she has a doctor's excuse.

**Q. How do I get a copy of my commission complaint file?**

A. You must make a written request that includes name of file and file number. The Commission can only release copies of your file after the case is closed. Send your request to:

**Missouri Commission on Human Rights  
P.O. Box 1129  
Jefferson City, MO 65102-1129.**

**Q. What is a Right to Sue letter?**

A. The Missouri Human Rights Act has a provision that a person who filed a complaint with MCHR can bypass the administrative process and take their case directly to the state courts. However, before filing in court, you must request a "[Right to Sue](#)" letter from MCHR. We issue this by letter and then close our case. Send your request to the assigned investigator.

**Q. Why can't I get my determination information BEFORE I request my Right to Sue so I can better decide what to do?**

A. The law states that the request for a "[Right to Sue](#)" letter, must be made BEFORE the Commission enters its determination on your case. Once a case is closed, it is too late to get a "[Right to Sue](#)" letter.

**Q. How long do I have to file a complaint?**

A. A complaint must be filed with MCHR within 180 days from the last date of discrimination. If it is an employment situation that happened more than 180 days ago but less than 300, the [Equal Employment Opportunity Commission \(EEOC\)](#) can investigate your complaint. If it is a housing situation that occurred more than 180 days ago but less than 365, the [Department of Housing and Urban Development \(HUD\)](#) can investigate.

**Q. Do you represent me?**

A. No. MCHR is a neutral fact-finding agency during investigations. MCHR's job is to investigate each complaint to determine if there is evidence that a violation of the law has occurred. If it is determined that there is probable cause to believe discrimination has occurred, then the state has an interest in preventing and eliminating discrimination.

**Q. I hurt my back. Doesn't my employer have to provide me with an accommodation?**

A. Not unless your condition substantially limits one or more major life activity. These are defined as walking, talking, seeing, hearing, breathing, etc. Working has also been defined as a major life activity. Accommodations for disabilities of employees must also be reasonable to the situation.

**Q. I filed a complaint with the EEOC or with HUD. Do I have to file one with MCHR too?**

A. No, if you were employed in Missouri or rent or buy property in Missouri, the EEOC or HUD will automatically dual-file the complaint with MCHR as part of our Dual-Filing Agreement with these two federal agencies.

**Q. What is discrimination?**

A. Discrimination is treating a person, or a group of persons worse than others are treated under the same or similar circumstances, or denying a person or persons the same benefits or privileges provided to others because of that person's race, color, sex, age, national origin, ancestry, religion or disability or familial status (families with children).

**Q. What is familial status discrimination?**

A. It is the practice of treating families with children under the age of 18 differently with regard to the terms and conditions of housing. It is also illegal to advertise "no children" in ads for housing.

**Q. Can an employer refuse to hire me because I am pregnant?**

A. No, not as long as you are qualified and capable of performing the essential functions of the job.

**Q. What kind of questions shouldn't I ask in an interview?**

A. Any questions about race, ethnic origin, age, or sex are prohibited. If the person has a recognizable disability, an employer can ask if the person will need a specific accommodation to perform the essential functions of the job. MCHR has a brochure that describes the types of questions that are and are not acceptable. The brochure is titled the **Revised Guide to Pre-Employment Inquiries** and is available free of charge by contacting any of our [offices](#) or by double-clicking on [Pre-Employment Inquiries](#) at the beginning of this page.

**Q. Am I covered if I believe that I was discriminated against because I am gay?**

A. No. The Missouri Human Rights Act does not offer protection based on sexual orientation. However, the cities of St. Louis, Kansas City and Columbia protect against sexual orientation discrimination.

**Q. Can my employer talk to me any kind of way?**

A. There is no law against a rude employer unless the employer makes offensive racial or sexual comments or offensive comments about age, disability or other protected categories.

**Q. What if I believe my former employer is "black-balling" me when a potential new employer is calling for a reference?**

A. This is not necessarily illegal. However, if the employer is doing this because you filed a discrimination complaint against them, this could be considered retaliation and that is covered under the Missouri Human Rights Act.

**Q. Will the Commission on Human Rights and EEOC or HUD both investigate my complaint?**

A. No, only one agency investigates and then shares the results with the other agency. Either MCHR, HUD or EEOC will determine who will investigate the complaint.

**Q. How long does an investigation usually take?**

A. This varies depending upon the complexity of the case and how cooperative the parties are. We usually complete an investigation within six months, although it could be much shorter or longer than this.

**Q. What are the remedies to a discrimination complaint?**

A. These vary depending upon the alleged harm that occurred. You can get back-pay in discharge cases, a job in failure to hire cases, the apartment in failure to rent cases and you can also get a monetary remedy for deprivation of civil rights, emotional suffering and humiliation.

**Q. What if I want to settle my case rather than proceed to court?**

A. We always encourage the parties to consider settlement. In fact, shortly after the complaint is filed, we will ask the parties to discuss settlement with our Early Resolution staff. Settlement effectively ends the case.

**Q. Who has the burden of proving discrimination?**

A. The complainant must prove they are a member of a protected category, that something bad happened to them and that there is a connection between the bad thing and their protected category. The burden then shifts to the respondent to articulate a legitimate, non-discriminatory reason for what happened. At that point the burden shifts back to the complainant to show the reason given by the respondent was not the real reason, but a pretext to discriminate.

**Q. Am I required to tell my employer about sexual harassment I am experiencing before filing a discrimination complaint with the MCHR?**

A. Yes and No. If the sexual harassment is "quid pro quo" sexual harassment, meaning sex has been made a term or condition of your employment by a supervisor, you do not have to tell them first. If the sexual harassment is "hostile environment," you have to tell a person in a position of authority UNLESS you can prove that the employer has a record of not doing anything even if you report it. If you do not report a "hostile environment" complaint, the employer MIGHT be able to get out of liability.

**Q. What is the legal definition of sexual harassment?**

A. Sexual harassment is defined as any behavior of a sexual nature that is unwelcome. It includes verbal comments as well as physical touching, as well as "dirty" pictures or lewd jokes. Situations are analyzed on a case-by-case basis

## **91.315(I) Institutional Structure**

The institutional structure for the housing strategy will be to continue to integrate the public, private and non-profit sectors into the affordable housing delivery system in the state. MHDC and the Department of Economic Development will provide financing, tax credit and technical assistance to public, private and non-profit organizations involved in affordable housing. MHDC and DED will continue to coordinate their efforts with other federal, state and local agencies to expand affordable rental housing and homeownership opportunities for low and moderate income families in Missouri.

### **Gaps in Institutional Structure**

There are some gaps in the institutional structure of the Consolidated Plan which are briefly summarized in this section. MHDC has identified the need for more non-profit community housing development organizations (CHDO's) in rural areas of the state. MHDC will provide technical support and educational opportunities for non-profit organizations that are interesting in becoming CHDO's. The Balance of State Continuum of Care has begun to take shape as an integral planning and operating tool within the state. MHDC will continue to work with private and nonprofit agencies to create a network that allows available assistance is received by those Missourians who need it the most.

## **Coordination**

### **Affordable Rental Housing**

MHDC works with developers of affordable rental housing including; non-profit and private developers; community housing development organizations; community action agencies; public housing authorities; financial institutions and local, state and federal housing agencies to construct and rehabilitate affordable rental housing in Missouri. MHDC and the Department of Economic Development also work cooperatively to provide greatly needed social services for tenants in rental housing developments.

### **Affordable Homeownership**

MHDC partners with mortgage lenders, real estate professionals and non-profit organizations to provide affordable homeownership opportunities to low and moderate-income families primarily through the Mortgage Revenue Bond Program for first-time homebuyers.

MHDC and the Department of Economic Development will continue to coordinate their efforts with all of their various partners in the implementation of the 2008-2012 State of Missouri Consolidated Plan.

**Anti-Poverty Strategy 91.315(j)**

The state's anti-poverty strategy is addressed in the Department of Social Services current strategic plan. Attached is the executive summary of the Department's plan, showing the core functions and the outcomes.

**MISSOURI HOUSING DEVELOPMENT COMMISSION  
LOW-INCOME HOUSING TAX CREDIT QUALIFIED ALLOCATION PLAN**

The following is excerpted from the MHDC Qualified Allocation Plan.

A full copy of the QAP may be obtained at <http://www.mhdc.com>.

**GENERAL PROGRAM INFORMATION**

**A. Purpose and Goals**

The Missouri Housing Development Commission (“MHDC” or the “Commission”) has been designated by the Governor of the State of Missouri (the “State”) as the Housing Credit Agency for the State. This designation gives MHDC the responsibility of administering the Federal Low Income Housing Tax Credit Program (“LIHTC” or “Tax Credits”) established by the Tax Reform Act of 1986 and codified as Section 42 of the Internal Revenue Code (the “Code”). The responsibilities of a Housing Credit Agency are defined in Section 42(m) of the Code, as amended.

One of the statutory duties of the Housing Credit Agency is to prepare a Qualified Allocation Plan (the “Plan”). The purpose of this Plan is to set forth the process that MHDC will use to administer the LIHTC program in Missouri.

MHDC’s goal is to use the federal tax credits allotted under Section 42 of the Internal Revenue Code of 1986, as amended (the “Code”), and state tax credits under Section 135.350 et seq. of Chapter 135 of the Missouri Revised Statutes (the “State Tax Relief Act”), to the maximum extent possible, as an additional financial incentive for the creation and maintenance of rental housing units for low and very low-income households in the State. The specific goals are as follows:

1. To create safe, decent and affordable rental units for households having the lowest incomes;
2. To maintain the affordability of the rental units for the longest period of time possible;
3. To assist in the provision of financially viable, market appropriate housing in the areas of greatest housing need in the State;
4. To assist in the provision of quality housing at a reasonable cost to meet a variety of needs, including family, elderly and special need populations;
5. To provide opportunities to a variety of qualified applicants, both for-profit and non-profit, and for a variety of housing development sizes;
6. To allocate only the amount of credit that MHDC determines to be necessary for the financial feasibility of a development and its viability as a qualified low-income housing development throughout the credit period;
7. To allocate tax credits to rental housing developments which provide the greatest overall public benefits; and
8. To allocate tax credits to as many rental housing developments as possible, considering the cost, size, location, and the income-mix of proposals.

**B. Amount of Credit Available**

The amount of annual Tax Credits allotted by the federal government to each state is determined by the state’s population (“per capita credits”). The amount of “per capita” credit for the State shall be announced in the Notice of Funding Availability (“NOFA”) to precede the application round. The annual amount of state tax credit is equal to the amount of federal credits.

The total amount of federal tax credits available for allocation in any one year is the sum of the following components (“housing credit ceiling”):

1. **Per capita credits.**
2. **Carry forward credits** - Should MHDC be unable to allocate all allotted credits in any one year, the unused credits will be carried forward for allocation in the succeeding year.
3. **Returned credits** - Credits that are returned from developments that received an allocation in previous years may be made available for allocation in the year the credits are returned or the succeeding year if returned after September 30th.
4. **National pool credits** - If MHDC is able to allocate the entire amount of federal credits available in any one year, the State is then eligible to receive additional credits from a pool of credits returned unused by other states.

The state tax credits are also available for allocation as a result of the State Tax Relief Act. The legislation provides that any development that is eligible for an allocation of the federal tax credit is eligible for an allocation of the state tax credit. Therefore, the contents of this Plan, except where otherwise noted, also apply to the allocation of state tax credits. The number or percentage of state credits in proportion to the Federal credits may be reduced by the State legislature, making any allocation subject to said change in the authorizing statute.

Tax-exempt private activity bond financed developments are eligible for federal and state tax credits without having to compete for an award from MHDC's annual housing credit ceiling. However, these developments are subject to review by MHDC and shall be rated and ranked by the Commission for recommendation to the Department of Economic Development for an allocation of private activity bonds. Such developments are required by Section 42(m)(1)(D) of the Code to satisfy the requirements for an allocation of federal credits under this Plan and are also subject to MHDC's compliance monitoring requirements. The allocation of Federal credits does not guarantee an allocation of State credits.

### **C. Maximum Credit Award**

The maximum amount of annual federal or state tax credits that may be awarded to any individual proposal is \$700,000. MHDC, in its sole discretion, may make exceptions on a case-by-case basis when justified by development size and feasibility.

Tax exempt bond financed developments receiving allocations outside the housing credit ceiling cap will not be limited in the amount of federal tax credits awarded. However, any individual development is limited to \$700,000 in annual State tax credits. The Commission, in its sole discretion, may make exceptions on a case-by-case basis when justified by development size and feasibility. The State credit is not an automatic credit, and approval is subject to Commission action.

### **D. Eligibility Cycle Information**

Applicants wishing to receive credits from MHDC's annual housing credit ceiling or credits for tax-exempt bond-financed developments must submit an application in accordance with the requirements of this Plan. MHDC shall set forth the protocol and timing for the submission of applications in the Developer's Guide to MHDC Multifamily Programs (the "Developer's Guide") as it may be amended from time-to-time. The Developer's Guide includes the processes and forms required for participation in the low-income housing tax credit, HOME, and Fund Balance financing programs from application through completion of construction and cost certification. MHDC will hold one eligibility cycle per allocation year.

A full copy of the QAP may be obtained at <http://www.mhdc.com>.

## **Performance Measures**

The Performance Measures system includes Objectives, Outcome Measures and Indicators. In the System, there are three overarching objectives and three categories of outcomes.

The objectives are Creating Suitable Living Environments; Providing Decent Affordable Housing; and Creating Economic Opportunities. The Outcome Categories are: Accessibility/Availability; Affordability and Sustainability. There is a specified list of output indicators that Grantees would report on as appropriate to their chosen objective and outcome. The Working Group is confident that the list is broad enough so that the results of a significant amount of activities of each of the programs will be reported. Most of the output indicators required by the System do not require additional data collection or reporting.

As proposed, grantees would use this System in their five-year Consolidated Plans and Annual Action Plans, but are free to add objectives, outcomes and indicators specific to their state or local initiatives or priorities. Modifications to existing HUD reporting requirements and mechanisms, such as IDIS and the PER will be made to include these outcomes, indicators and appropriate data variables.

The System has been designed to enable grantees and HUD to tell Congress and OMB about many of the benefits provided by the programs. Our goal is to have information to aggregate results across the broad spectrum of programming at the city, county and state level funded by these block grants. In addition, grantees are encouraged to utilize this performance measurement system as the basis for assessment and management of their programs.

Based on their intent when funding them, Grantees would determine under which of the three objectives to report the outcomes of their projects and activities. Similarly, once the objective is chosen, then the Grantee would also choose which of the three outcome categories best reflects what they are seeking to achieve (the results) in funding a particular activity. Next, Grantees would choose from a list of indicators (also known as outputs) to report on, and supply the data for those indicators to HUD.

The System maintains the flexibility of the block grants programs, as the objectives and outcomes are determined by the grantees based on the intent of the project and activity. While program flexibility is maintained, the System offers a specific menu of objectives, outcomes and indicators so that reporting can be standardized and the achievements of these programs can be aggregated to the national level.

### **OBJECTIVES**

#### **Suitable Living Environment**

In general, this objective relates to activities that are designed to benefit communities or groups of families by addressing issues in their living environment.

### Decent Affordable Housing

The activities that typically would be found under this objective are designed to cover the wide range of housing that is possible under HOME, CDBG, HOPWA or ESG. It focuses on housing programs where the purpose of the program is to meet individual family or community needs and not programs where housing is an element of a larger effort (that would be captured above under Suitable Living Environment).

### Creating Economic Opportunities

This objective applies to the types of activities related to economic development, commercial revitalization or job creation.

## **OUTCOMES**

### Availability/Accessibility

This outcome category applies to activities which make services, infrastructure, housing, or shelter available or accessible to low income people. In this category, accessibility does not refer only to physical barriers, but also to making the affordable basics of daily living available and accessible to low and moderate income people where they live.

### Affordability

This outcome category applies to activities which provide affordability in a variety of ways in the lives of low and moderate income people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or day care.

### Sustainability: Promoting Livable or Viable Communities

This outcome applies to projects where the activity or activities are aimed at improving a neighborhood by helping to make it livable or viable for principally low and moderate income people through multiple activities, or by providing services that sustain communities or sections of communities.

## **Output Indicators**

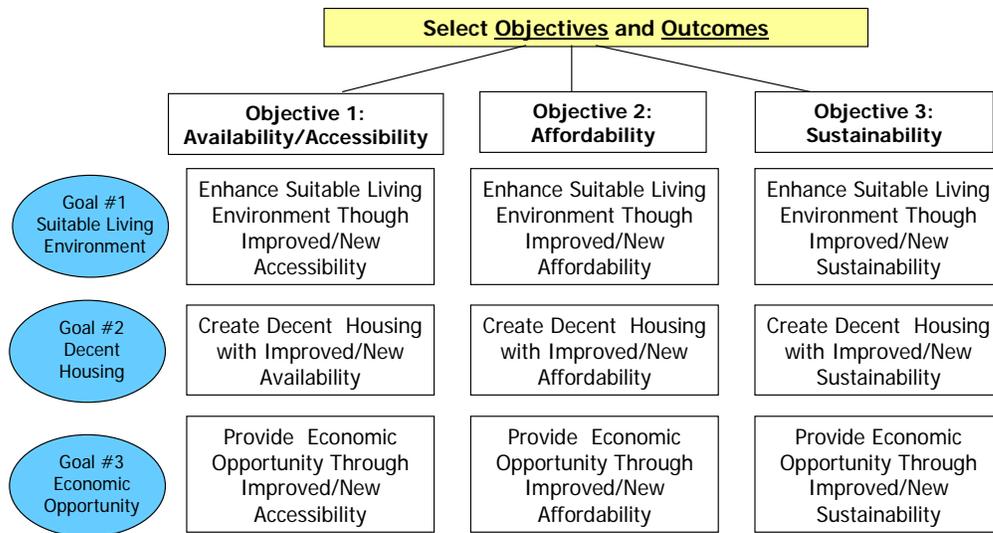
There are certain indicators that are required; the rest of the indicators reported will depend on the activity funded and source of funding (CDBG, HOME, ESG or HOPWA). The CDBG program implemented the performance measures system on a limited basis for 2006. HOME, ESG and HOPWA implemented the system in 2007.

Each outcome category can be connected to each of the overarching objectives, resulting in a total of nine groups of outcomes under which grantees would report the activity or project data to document the results of their activities or projects. They are activities or projects that provide:

- Accessibility for the purpose of creating suitable living environments
- Accessibility for the purpose of providing decent affordable housing
- Accessibility for the purpose of creating economic opportunities
- Affordability for purpose of creating suitable living environments

- Affordability for the purpose of providing decent affordable housing
- Affordability for the purpose of creating economic opportunities
- Sustainability for the purpose of creating suitable living environments
- Sustainability for the purpose of providing decent affordable housing
- Sustainability for the purpose of creating economic opportunity

## Outcomes



The following tables show the projected performance for the years covered by this plan (2008-2012), and the actual performance numbers (where available) for 2005 and 2006. Actual data for 2007 is not yet available.

Notes on these tables:

- No numbers are currently projected for measure DH-2 for HOME, as the American Dream Downpayment Initiative is not expected to be funded.
- Actual performance numbers for SL-3 for CDBG are somewhat skewed for 2006, as several large-scale disaster relief projects closed during that year. Beneficiaries near that number are not projected for the future.