CALLAWAY COUNTY HOUSING NEEDS ASSESSMENT

CENTRAL MISSOURI COMMUNITY ACTION 2023

Acknowledgments

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CMCA Staff

Darin Preis, Executive Director

Ben Burgett, Housing Development Director, and Weatherization Program Manager

Melody Veith, Director of Research and Data

Kelly Pontius, Callaway County Community Organizer

Brooke Eskridge, Family and Community Services Director

MHP Staff

Erika Brown, Community Development Manager

Courtney Overby, Community Development Officer

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Callaway County Housing Needs Assessment

Executive Summary

Overview

In response to the growing housing needs within the Central Missouri Community Action (CMCA) eight-county region, CMCA staff identified the need for comprehensive housing needs assessments and action plans within each county they serve. A housing needs assessment is designed to collect data to identify challenges and needs within the community, connect with community stakeholders to capture local knowledge, and suggest strategies to better meet the housing needs of current and future residents. The geographic focus for this study is Callaway County, Missouri, including the Cities of Fulton and Holts Summit. Where data or local knowledge was available, the Towns of Auxvasse, Kingdom City, and Mokane were also included. This analysis, provided through technical assistance from the national nonprofit MHP, is based on the collection and evaluation of quantitative data, such as examinations of sociodemographic trends, economic and employment conditions, current housing stock, housing prices, rental prices and vacancy rates, cost burdens, and the capacity of vacant properties to accommodate residential development. An overview of these findings is summarized here.

Housing Needs and Challenges

Education & Outreach

- Lack of knowledge of existing services for qualified households and individuals with special needs.
- Pushback from community members around affordable and/or multifamily housing hinders development.

Affordability & Availability

- Insufficient supply of housing, particularly multi-family rental units and smaller, moderately priced for-sale units, and larger rental properties.
- Affordable housing exists, but not for the lowest income households.

Quality & Preservation

- Need for rehabilitation to improve housing quality and increase homeownership and rental opportunities.
- Increased code enforcement to address housing maintenance and safety issues.

Employment, Equity & Opportunity

- Wages for existing community members do not keep up with the rising cost of housing.
- Lack of homeownership opportunities for people of color and low-income households to enter the market and build wealth.

Partnerships & Participation

- Need for more collaboration with local municipalities to capitalize on existing programs, improve policies, and focus development.
- Local elected officials and staff need increased education around housing needs, zoning, and development.

Technical assistance provided by:

mhp community development

Central Missouri Community Action
Callaway County, Missouri
Housing Needs Assessment

Housing Goals & Recommended Strategies



Need 1: Education and Outreach

Goal: Increase education around affordable housing need and opportunity throughout the county, with a focus on supportive services for people with special needs or those disproportionally affected by housing challenges.

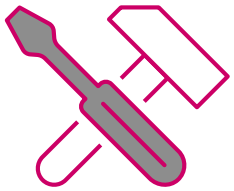
- Track affordable housing and community needs data regularly to prioritize engagement and community development projects accordingly.
- Pursue broader community engagement with to change the narrative around affordable housing in Callaway County.
- Continue to organize forums for education, resource referrals, and enroll households and landlords in the Housing Choice Voucher Program.
- Create a centralized starting point for client intake and referrals to other services and share information securely. Explore partnerships with existing community service organizations, including OurHouse, the county health department, Probation and Parole, and the public school system, among others.
- Track inventories of subsidized and market rate affordable and proactively engage property owners when units approach expiring affordability restrictions or become available for purchase.



Need 2: Housing Affordability and Availability

Goal: Build multifamily rental housing in partnership with community stakeholders.

- Work with local municipalities and the county to identify publicly owned land for development.
- Identify unsubsidized housing as potential opportunities for acquisition and management of rental units.
- Pursue development of Accessory Dwelling Units when developing affordable single-family or missing middle housing for homeownership or rental opportunities.
- Create program for local landlords participating in the Housing Choice Voucher Program to cover security deposits or first and last month's rent.
- Support local municipalities in creating incentives for multi-family or affordable housing developments.



Need 3: Housing Quality and Preservation

Goal: Housing preservation and rehabilitation to increase affordable housing and improve housing quality.

- Encourage more property owners to participate in the Housing Choice Voucher Program through additional security deposits, a pool of funding for needed repairs, and referrals for other resources for tenants and property owners.
- Conduct a specialized study to identify abandoned or dilapidated properties. This study can help enhance code enforcement, create an inspection program for target neighborhoods, or identify preservation opportunities.

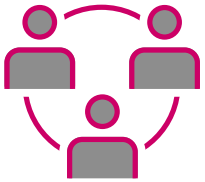
- Seek out new funding sources, such as Federal Home Loan Bank or the Home Depot Foundation to leverage existing funding sources and programs.
- Pair new funding with existing weatherization program to support energy-efficiency retrofits for low-income homeowners and property owners renting to lower-income households.
- Educate and recruit local contractors to participate in the government-supported housing preservation programs.
- Educate community members on homeowner maintenance through continuing education homeownership courses.



Need 4: Employment, Equity, and Opportunity

Goal: Increase wealth-building opportunities for low-income households and households of color to improve equitable outcomes

- Further develop a financial wellness and advising program and prepare individuals for homebuying and other wealth creation models, such as referrals to U.S. Department of Agriculture (USDA) loan and grant products, down payment assistance programs, or courses on how to maintain your home once purchased.
- Create or support mobility counseling for Housing Choice Voucher holders to save funds and purchase a home.
- Work with the Callaway Chamber of Commerce to encourage employers to establish down payment assistance programs.
- Build new homes on infill lots to create homeownership opportunities for qualified households
- Create an alternative shelter program for people experiencing housing instability or homelessness, such as the Room at the Inn program, with local faith-based communities.



Need 5: Partnerships and Participation

Goal: Prioritize development opportunities in Fulton and Jefferson City and create partnerships with local municipalities.

- Work with cities to identify vacant or underutilized land for developing affordable housing.
- Support creation of funding incentives or waivers for requirements for affordable housing at the local level.
- Work with local municipalities and the county to establish a Housing Trust Fund in partnership with the Callaway County Housing Task Force.
- Provide regular updates on community needs, affordable housing, and opportunities for partnership.
- Modify land use regulations to encourage greater housing diversity and density in partnership with municipal planning and local staff.

Introduction

Central Missouri Community Action Background

Central Missouri Community Action (CMCA) was originally developed as The Human Development Corporation and quickly transitioned to Central Missouri Counties Human Development Corporation, serving a 9-county area. What would become CMCA in 2006 has established itself over the years as a leader in helping people rise up out of poverty across the region. Today, CMCA offers diverse services including Weatherization, the Women's Business Center, Section 8 Assistance, Low Income Home Energy Assistance Program (LIHEAP), Head Start, Early Head Start, Employment and Training, Foster Grandparents, Family Support, and Housing Development activities. The organization's mission, to "build relationships to empower people, strengthen resilience, and improve quality of life for all members of the community," is best seen in CMCA's strategic priorities: employment and work supports, quality housing, financial education and income supports, diversity, equity, and inclusion, and being an agency of excellence.

CMCA's support to provide housing support and develop housing has been a tenant of the organization's work since 1994, when CMCA became recognized as a Community Housing Development Organization by the Missouri Housing Development Commission. As a Community Development Corporation and a designated Rural LISC (Local Initiatives Support Corporation), CMCA has partnered with various for- and non-profit partners to complete several single- and multi-family housing developments across their service area. Their housing development work is paired with providing housing support for lower-income families, weatherization assistance to reduce energy cost and usage, and training for first-time homebuyers.

While CMCA has worked to make sure all people in the CMCA service area have quality housing options, the organization understands that there is much more work to be done to ensure that outcome. CMCA has worked with community partners to increase education, create strategic partnerships, and develop strategies to help reach their mission. In Callaway County, CMCA has worked with the community to develop and steward the Callaway County Safe and Affordable Housing Taskforce. Through this partnership, CMCA and the Taskforce have partnered with MHP, a national non-profit housing technical assistance provider, to conduct a housing needs assessment for Callaway County. In addition to this work, CMCA conducts Community Needs Assessments for each county within its service area every three years. The Community Needs Assessment process has provided an opportunity for further community engagement and strategy development to pair with and enhance the work of the Housing Needs Assessment.

Callaway County Safe and Affordable Housing Taskforce

Since 2018, one of the innovative projects that Central Missouri Community Action in Callaway County, Missouri has been organizing to prompt community change is the Safe and Affordable Housing Task Force. This taskforce was created in response to the Community Needs Assessment and Community Conversation in 2017, which saw more than forty members of the local business community and social service sector come together to discuss community needs. Through this community engagement, safe and affordable housing rose to the top of priority

needs in Callaway County. Taskforce membership includes representatives from the Fulton Housing Authority, Our House: Caring for Callaway's Homeless transitional shelter, a united methodist church, a local property owner, a low-income tenant, and a City of Fulton councilmember. The goal of the Taskforce is to increase the opportunities for safe and affordable housing in Callaway County through advocacy, education, and development strategies. The group uses the Collective Impact Model to emphasize the importance of a multi-interdisciplinary team by bringing diverse sectors from the community together to explore solutions.

The 2017 Community Needs Assessment identified housing as a priority throughout the county, with some of the below data highlighting the need.

- Nearly 75% of respondents to CMCA's eight-county survey noted that they cannot buy a home in their community due to the lack of credit or down payment.
- Callaway County's rental vacancy rate is 0.92%, the lowest in the eight-county area and lower than the Missouri state rate of 2.51%.[1]
- More people are renting versus buying a home in Callaway County.
- The County experienced a large decline in housing production after 2000. There were 1,574 housing units built 1980-1999, only 413 in 2000-2010, and 222 since 2010 in Callaway County.[2]

The Taskforce has continued to meet regularly since its adoption in 2017. Recent strategies implemented by the Taskforce include attending local city council meetings to advocate for rental inspections, new development, and re-zoning hearings as well as hosting a variety of tenant and property owner forums. The goal of the forums was to increase the confidence and connections between tenants and the community while brainstorming solutions to safe and affordable housing in Callaway County. At the first forum, a variety of problems were identified, such as insufficient housing stock, the need for housing quality inspections, challenges with increasing security deposits, and tenants at risk for eviction. Potential solutions discussed included: creating a checklist for tenants as they approach renting a unit; developing an advocate group to support tenant rights through the local Attorney General office; and ways to build more housing using local contractors.

The taskforce has conducted several activities in the years since its creation and intends to implement additional strategies, including:

- 2017 – present: Several property owner and tenant forums providing a wide variety of local resources, educating the community on property owner issues, and educating landlords on tenant issues.
- 2017 – present: Two Housing Expos where tenants and property owners received information and resources (such as weatherization, utility assistance, and property owner training) for safe and affordable housing.
- In 2021, worked virtually to "map out" needs on the spectrum from homeless to homeownership through identification of needs and resources available including: PO Box addresses for use by the at-risk homeless population for rental applications; more qualified Section 8/Housing Choice Voucher (HCV) landlords and assistance with applying for USDA loans.

[1] U.S. Census Bureau, American Community Survey, 2011-2015 5-year Estimates
[2] Ibid

- Transitioning to housing “development” strategies, an activity that was delayed due to the pandemic that began in March 2020.
- In 2022, the Taskforce began meeting in specialized community groups based on types of housing needed, such as workforce housing, housing preservation with faith-based organizations, and others. The groups identified a need for more information around resident needs in the community to better prioritize housing development strategies moving forward.

As of 2023, CMCA and the Taskforce identified the need for a housing needs assessment to be conducted throughout the County. CMCA partnered with MHP (Minnesota Housing Partnership), a national technical assistance nonprofit organization, to prepare the Callaway County Housing Needs Assessment.

Research Methodology

This Housing Needs Assessment (HNA) begins with an analysis of housing market demand—who lives in the community being studied, and what changes in socioeconomic and demographic trends have occurred over time. Understanding a community's makeup is helpful in determining what the housing needs are within a particular geographic market. Next, an analysis of quantitative data from a wide variety of data sources helps illustrate the physical characteristics of existing housing in the community. Number of vacant units, unit size and price point, and the quality and condition of units further demonstrate the strength of the housing supply in a market. This HNA identifies the need for more safe, quality housing that is affordable at all price points and does not exclusively focus on affordable housing or low- and moderate-income households' needs.

Several forms of community engagement and outreach were conducted as part of this HNA to supplement quantitative data collection methods. CMCA created an online survey as part of the organization’s Community Needs Assessment (CNA) process, conducted every three years throughout all the counties they serve. Throughout February 2023, more than 200 community members responded to the survey. CMCA followed up with forty survey respondents to provide further detail about housing needs in Callaway County, either through an interview or by providing written feedback.

In addition to the survey, CMCA and MHP staff conducted stakeholder interviews or received detailed survey responses from 25 individuals with varying backgrounds and housing experiences. Participants of the stakeholder interviews included, but were not limited to: local elected officials; municipal and county staff; local developers and landlords; staff of the Fulton Housing Authority; the Callaway County Chamber of Commerce; local banks and credit unions; the CMCA Board of Directors; the Division of Probation and Parole; members of the faith community; and staff of Our House: Caring for Callaway’s Homeless, the local shelter for people experiencing homelessness.

Two methods of analysis were completed to identify the existing affordable housing and plan for future housing. First, subsidized and "naturally occurring"[3] affordable housing units, were compiled to create an inventory. This helps illustrate the existing supply of affordable housing and identify whether the supply currently meets the demand. Secondly, an estimate was calculated for the number of housing units needed to produce enough affordable housing for Callaway County using a housing demand model. The model considers existing housing supply and estimates current affordable housing demand to calculate unmet affordable housing demand.

Demographic and Economic Influences

Demographic and Social Trends

Population changes directly impact housing demand over time and help identify what types of housing are most needed. Over the last decade, Callaway County has not experienced an increase in total population. Between 2000 and 2030, the population is expected to grow at a rate of 35%, from 40,766 to more than 55,000. Population growth is projected to slow down, however, growing at a rate of 10% between 2020 and 2030. Not all age groups of the population are growing at the same rate. Adults over 65 are projected to grow at a rate over four times faster than those under 20. This trend is not unique to Callaway County but is important in assessing how housing needs change over time.

Figure 1: Callaway County Population Growth by Age

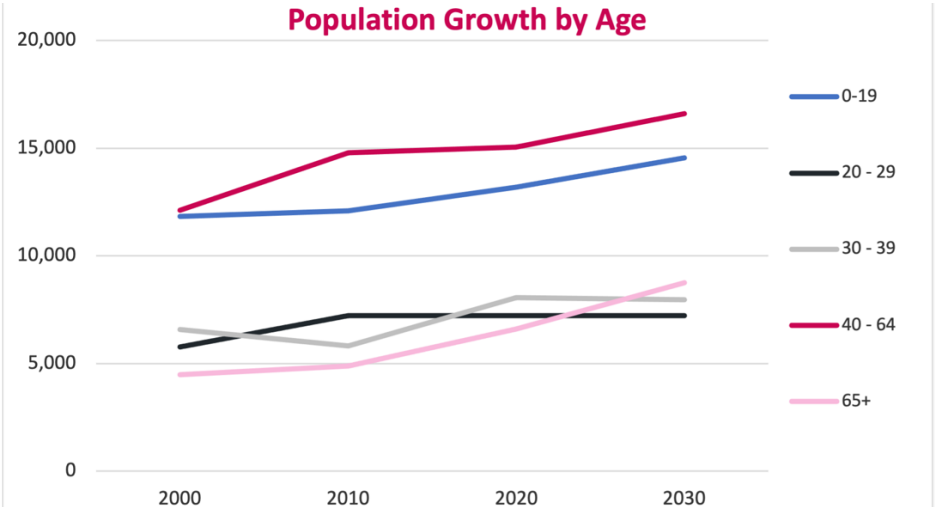
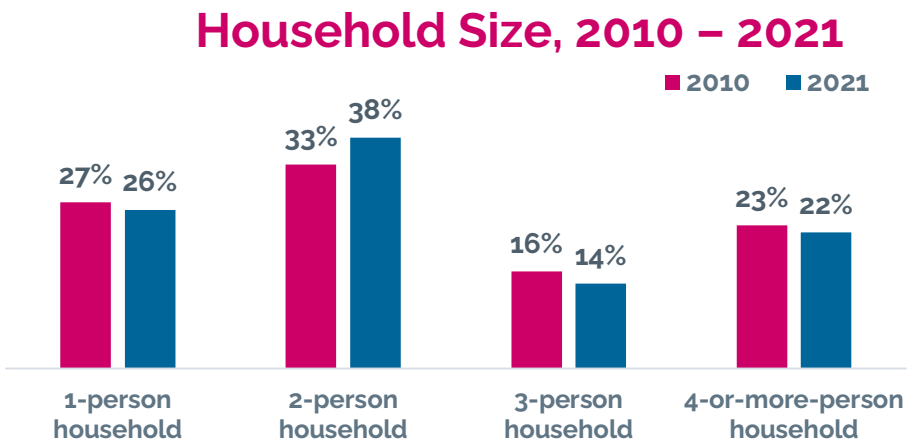


Table 1: Callaway County Population Growth Rate by Age

Age Group	Population Increase (2000 – 2030)
0-19	23%
20 - 29	25%
30 - 39	21%
40 - 64	37%
65+	96%

[3] Naturally Occurring Affordable Housing, or NOAH, is defined as unsubsidized properties with rents that are affordable to households with income at 60% area median income. Because NOAH properties do not have rent restrictions, an owner can raise rents, thereby taking them out of an affordable range.

Figure 2: Change in Household Size

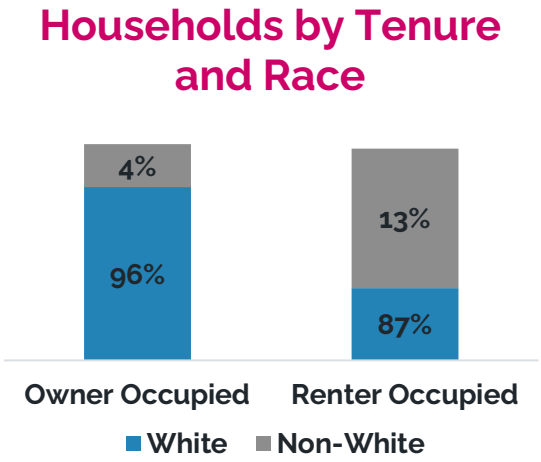


Source: Missouri State Office of Administration, State Demographer County Population Projections, 2000 - 2030

Older adult households tend to be smaller, with more than one-third of individuals 65 years and older living alone, as compared to the total population, of which only one-quarter live alone.[4] With a single and often fixed income, living alone as an older adult can create substantial challenges to maintaining a home over time.

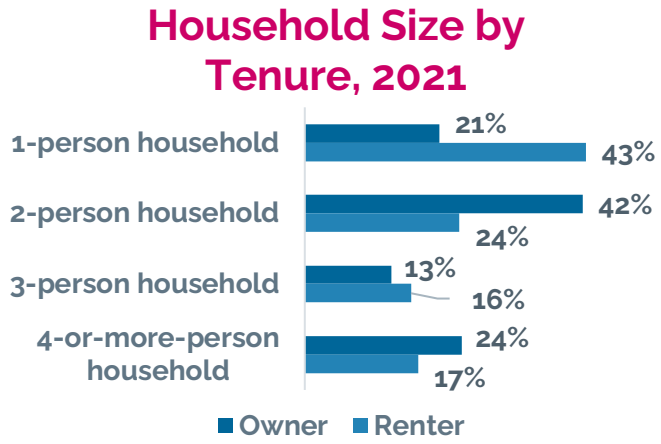
Overall, decreases in household size have occurred over time, with more than two-thirds of households comprised of just one or two people as of 2021. A change in household size is seen when the data is broken down between owners and renters. Renters are more likely to be one-person households. Owner-occupied households tend to be at least two-person households or comprise those with larger households including more than four individuals.

Figure 3: Housing Tenure for White and Non-White Households



Source: U.S. Census Bureau, American Community Survey 2020 5-year

Figure 4: Household Size by Housing Tenure



Source: U.S. Census Bureau, American Community Survey 2020 5-year

[4] Census Bureau, American Community Survey 2020 5-year estimates, Table S0103

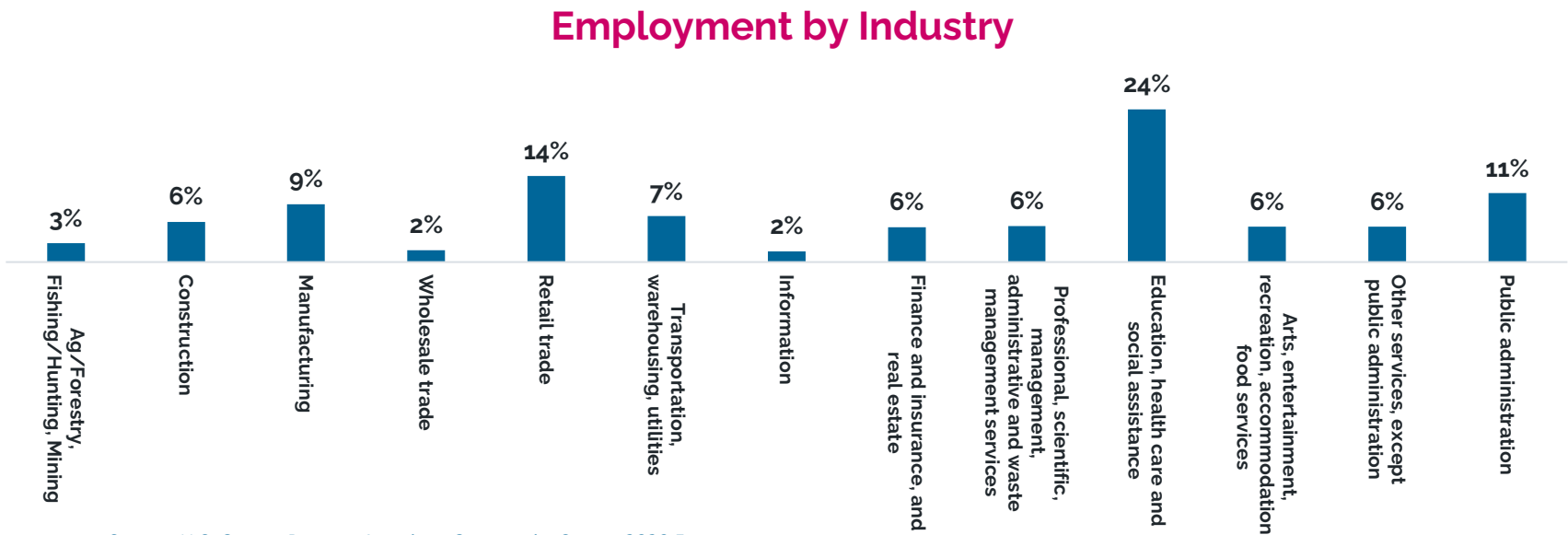
Differences between renter-occupied households and owner-occupied households further exist when the data is disaggregated by race. In Callaway County, there are more owner-occupied households than renters; however, only 4% of owner-occupied households are people of color, compared to 13% of renter households—more than three times the rate of owner-occupied household who are people of color.

Employment and Economic Trends

The importance of understanding who lives and works in the community is two-fold when conducting a needs assessment. First, identifying residents' income helps pinpoint in demand price points for rental and for sale housing. Additionally, attracting and retaining residents is key to positive economic development for a thriving community. Communities without adequate housing choices for their residents and workforce will be at a competitive disadvantage in attracting and retaining businesses.

The Callaway County employment base is concentrated within a handful of industries: education, health care, and social assistance lead the way with one-quarter of the area's jobs. Retail trade, manufacturing, and public administration comprise another quarter of the jobs. Together, these four industries comprise nearly half the jobs in Callaway County.

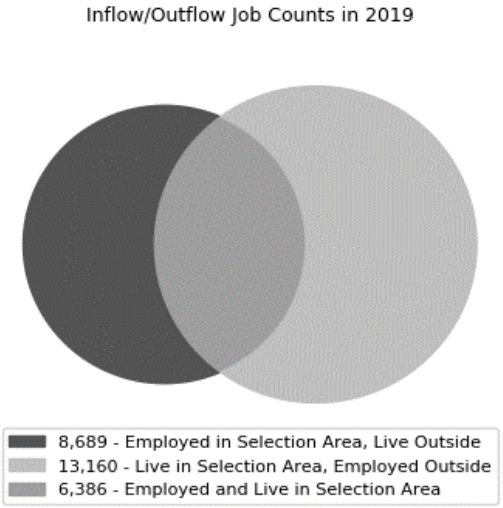
Figure 5: Employment by industry for Callaway County



Source: U.S. Census Bureau, American Community Survey 2020 5-year

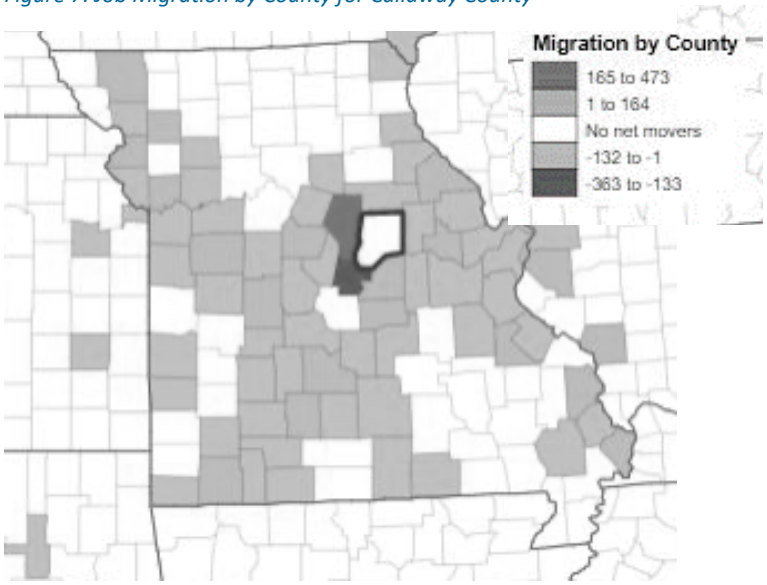
The estimated Jobs/Housing Fit ratio in Callaway County has remained relatively stable over time, currently approximating about 1 job for each housing unit, compared to 1.2 jobs to each housing unit in 2010. Given its proximity to larger employment centers, Callaway County "exports" a significant share of its resident labor. Over two-thirds of the resident labor force is employed outside the county, mainly commuting to Boone County. Residents of Cole County are increasingly commuting to Callaway County for jobs as well.

Figure 6: Inflow/Outflow of Jobs for Callaway County



Source: U.S. Census Bureau, American Community Survey 2020 5-year estimates, Table S2405

Figure 7: Job Migration by County for Callaway County

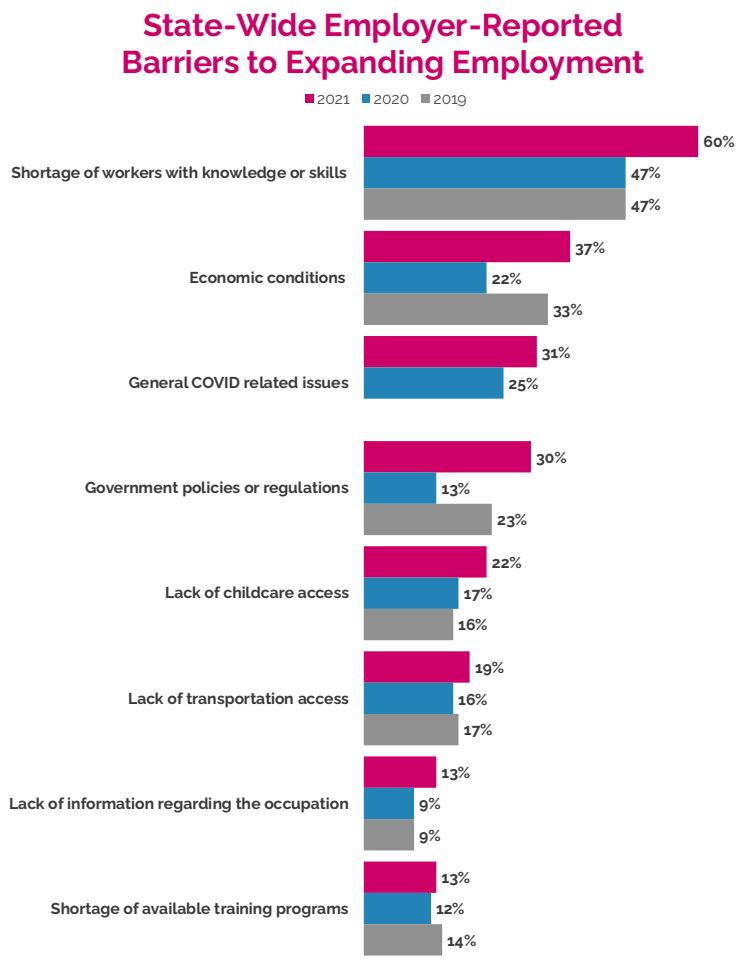


Source: U.S. Census Bureau, LEHD Origin-Destination Employment Statistics, "On the Map", 2019

Employers reported the biggest barrier to expanding employment is a shortage of workers with knowledge or skills. Without enough variety of housing at different price points, it can be difficult to attract and retain workers that would assist employers expanding their operations.

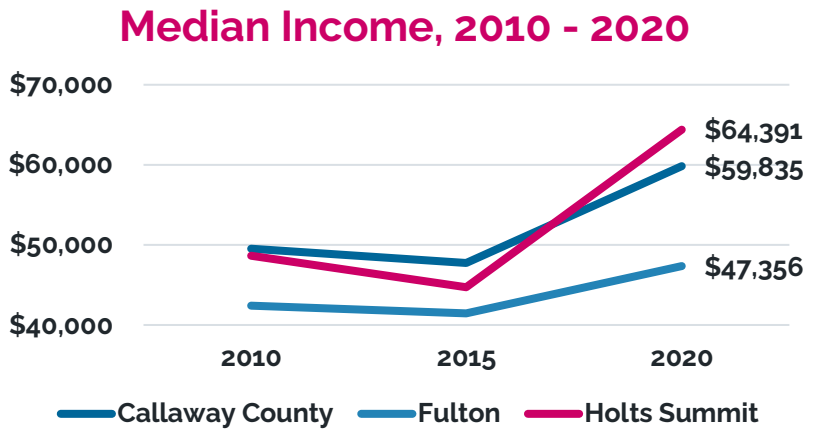
Median income for Callaway County in 2020 was $59,835, an increase of 21% from $49,544 in 2010. The average hourly wage in 2021 was $24.13 compared to $10.30 for minimum wage workers. Both average hourly and minimum wages have increased over time. Generally, high-wage earners have experienced greater increases in earnings within the last two decades than low-wage earners. This causes a bifurcation in the employment market, as a greater disparity exists between low- and high-wage earners.

Figure 8: Statewide Barriers to Employment



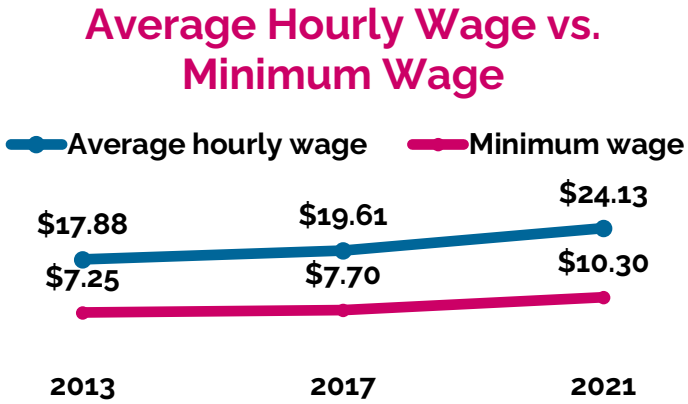
Source: Missouri Economic Research & Information Center. (2022). Missouri Workforce 2021 Employer Survey., U.S. Census Bureau, American Community Survey, 2020 5-year estimates

Figure 9: Median Household Income for Callaway County and Municipalities



Source: U.S. Census Bureau, American Community Survey 2010 - 2020 5-year estimates

Figure 10: Average Hourly Wage v. Minimum Wage



Source: U.S. Census Bureau, American Community Survey 2013-2021 5-year estimates

When disaggregated by race and housing tenure, disparities between median incomes become clearer. On average, renter-occupied households have lower median incomes than owner-occupied households. Nearly 50% of owner-occupied households have incomes above $75,000 annually, compared to only 15% of renter-occupied households. Income varies slightly when delineated by race and ethnicity—poverty rate, however, greatly differs by race and ethnicity. More than one-third of Black or African American households are at or below the poverty level, while white, Hispanic or Latino, or households of two or more races are at 14%, 9%, and 3%, respectively.

Figure 11: Household Income by Housing Tenure

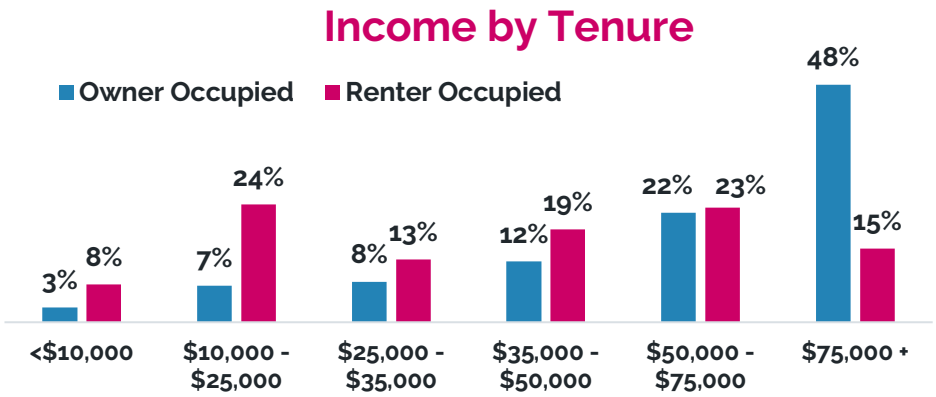


Figure 12: Median Household Income by Race and Ethnicity

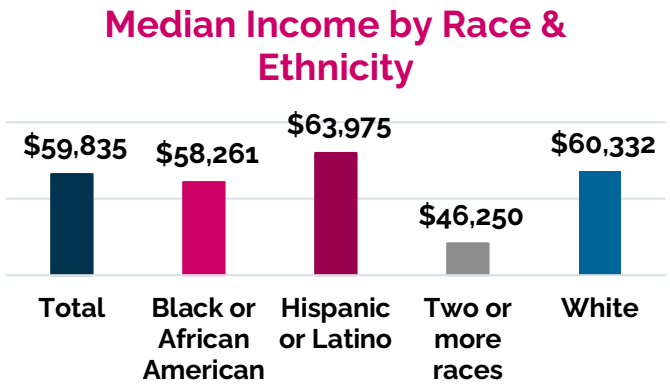
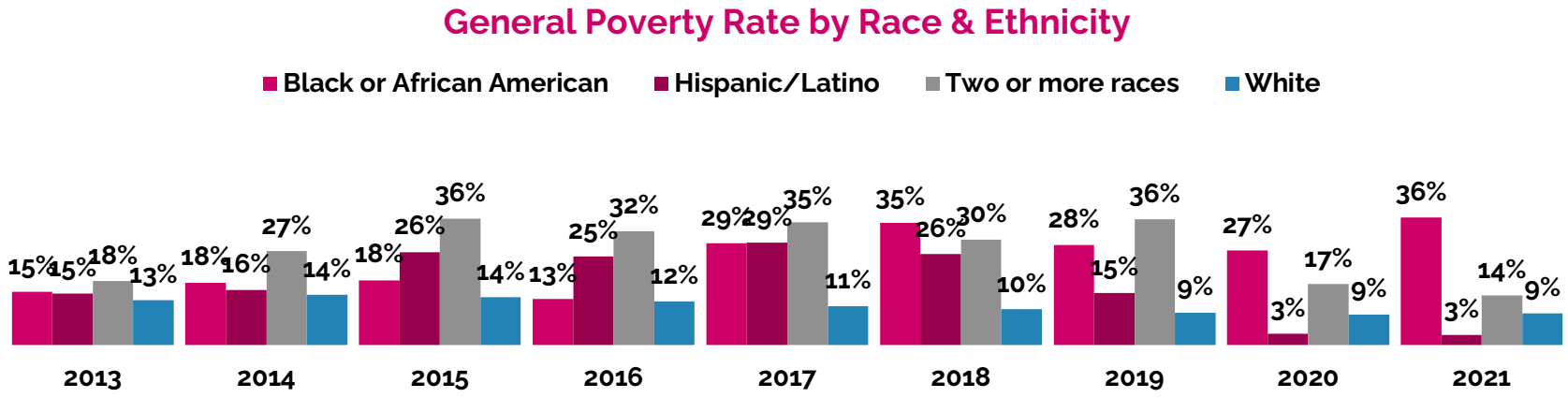


Figure 13: Poverty Rate by Race and Ethnicity



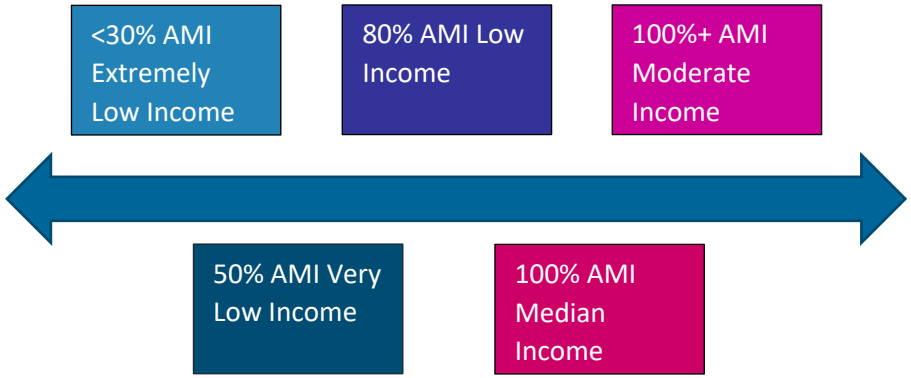
Source (Fig. 11-13): U.S. Census Bureau, American Community Survey, 2020 5-year estimates

Housing is considered affordable when a household pays no more than 30% of their gross monthly income on housing costs, including rent and or a mortgage payment and utilities. Households that pay more are often forced to choose between housing and other basic necessities, like food, transportation, and medicine. Housing that is affordable contributes to a strong and healthy community. A household can qualify for subsidized housing, where they pay no more than 30% of their income if they qualify based on their household income and size. The U.S. Department of Housing and Urban Development (HUD) provides funding to help pay for subsidies to reduce the cost of housing for qualified households through a variety of programs, other federal and state agencies, and local support resources. Each year, HUD publishes household income limits that determine eligibility for assisted housing programs including the public housing, the Section 8 Project-Based Voucher, Section 8 Housing Choice Voucher, Section 202 Supportive Housing for the Elderly, and Section 811 Supportive Housing for Persons with Disabilities programs. HUD develops income limits based on median family income estimates and fair market rent definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county.

Figure 14: HUD Income Limits Callaway County 2022

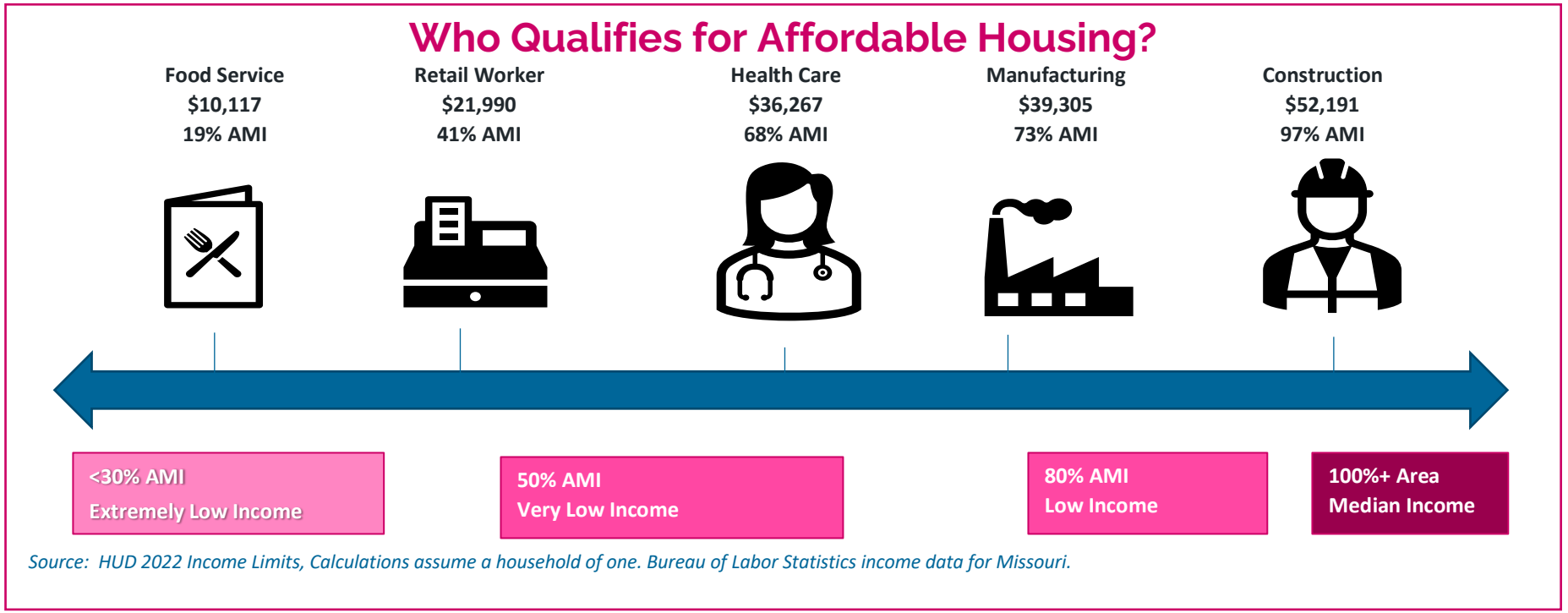
2022 HUD Income Limits				
Income Limits	**1-person**	**2-person**	**3-person**	**4-person**
30% of AMI	$16,100	$18,400	$23,030	$27,750
50% of AMI	$26,850	$30,650	$34,500	$38,300
60% of AMI	$32,220	$36,780	$41,400	$45,960
80% of AMI	$42,950	$49,050	$55,200	$61,300
100% of AMI	$53,700	$61,300	$69,000	$76,600
120% of AMI	$64,440	$73,560	$82,800	$91,920

Source: HUD Income Limits, 2022 Callaway County



In an analysis of housing needs, one should take into account HUD's income limits and how various occupations compare to the area median family income. This chart illustrates household earnings, what percentage of area median family income (AMI) a household would be considered given their location and household size, and whether they would qualify for any of the assisted housing programs. Wages for various occupations within Missouri are shown below along with the percentage of AMI they would qualify for as a household of one. As household sizes increase, income limits increase.

Figure 15: Who Qualifies for Affordable Housing?



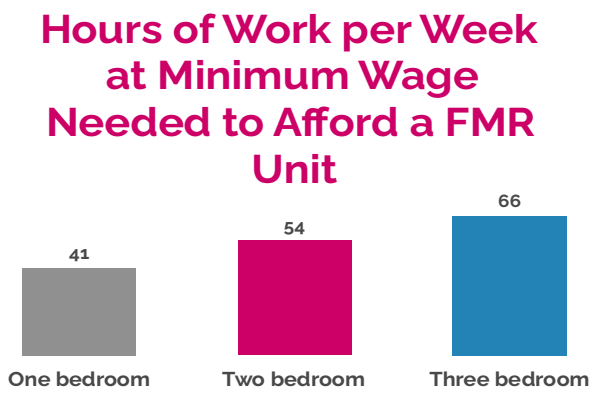
Source: HUD 2022 Income Limits, Calculations assume a household of one. Bureau of Labor Statistics income data for Missouri.

A wide range of occupations and income levels qualify a household for subsidized, or affordable, housing. Earnings for occupations differ based on geography. The above occupations provide some examples of how household incomes may be considered extremely low-income, very low-income, low-income, and median income or above. The above incomes are considered the average for an individual within each listed occupation within Missouri.

Many service industry workers and other occupations that earn minimum wage would likely qualify for affordable housing programs. Even occupations such as healthcare workers or those employed in the manufacturing sector have incomes less than 80% AMI and would likely qualify for one or more affordable housing programs. It is important to note that these incomes and AMI's listed are for a household of one. As a household size increases, income limits also increase. Therefore, even though a larger household size may have more than one individual earning an income, the household may still qualify for affordable housing programs because of the higher income limit.

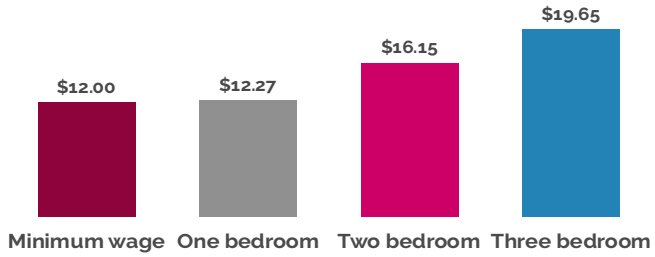
The Callaway County minimum wage is $12.00, or 39% higher than the federal minimum wage of $7.25. An individual earning minimum wage must work more than 40 hours per week to be able to afford any size unit at fair market rent (FMR) in the county.[5] As shown in the chart below, an individual would have to work at least 66 hours per week to afford a three-bedroom FMR unit. If the household was fortunate enough to qualify for and receive a subsidy to assist in paying their rent, the household would only be required to pay 30% of their gross monthly income. However, there are more households that qualify for programs like this than there is subsidy available.

Figure 16: Hours of Work per Week to Afford a FMR Unit at Minimum Wage



Source: Imputed from HUD, Office of Policy Development and Research. (2022). FY 2023 Final Fair Market Rents Documentation System, using methodology from the National Low Income Housing Coalition. (2022). Out of Reach 2020: Missouri.

Figure 17: Hourly Wage Needed to Afford a FMR Unit



Source: Imputed from HUD, Office of Policy Development and Research. (2022). FY 2023 Final Fair Market Rents Documentation System, using methodology from the National Low Income Housing Coalition. (2022). Out of Reach 2020: Missouri.

[5] Fair Market Rents (FMR) are established by HUD. FMRs are published by HUD on an annual basis for a geographic area and represent the cost to rent a moderately-priced dwelling unit in the local housing market. FMRs are important for HUD's Housing Choice Voucher Program, also known as Section 8. If a household has a voucher, the tenant must pay 30 percent of its monthly adjusted gross income for rent and utilities, while the voucher, or the Public Housing Authority issuing the voucher, pays the remaining amount. If the unit rent is greater than the payment standard, the tenant is required to pay the additional amount. https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/landlord/fmr

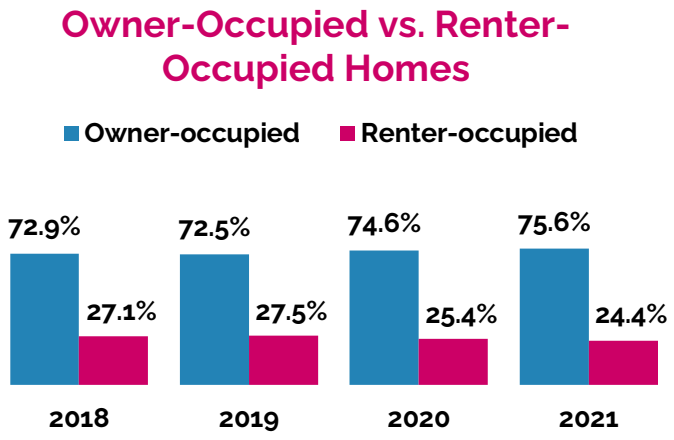
If a household were to work a maximum of 40 hours per week, they must earn at $12.27 an hour to afford a one-bedroom FMR unit, $16.15 to afford a two-bedroom FMR unit, and nearly $20 to afford a three-bedroom FMR unit, without subsidy from a housing assistance program. Many service industry occupations, entry-level jobs, or individuals who work part-time to accommodate other household responsibilities may not earn enough to afford any size FMR unit. In addition to creating more affordable housing options, creating jobs with higher wages, job training, and education programs are an integral part of addressing a community's housing challenges.

Existing Housing Stock and Trends

This section's focus is the type, tenure, age, and quality of housing within Callaway County. It will also cover the rate of development and the mismatch between housing stock and housing need and identify trends in homeownership and rental housing markets.

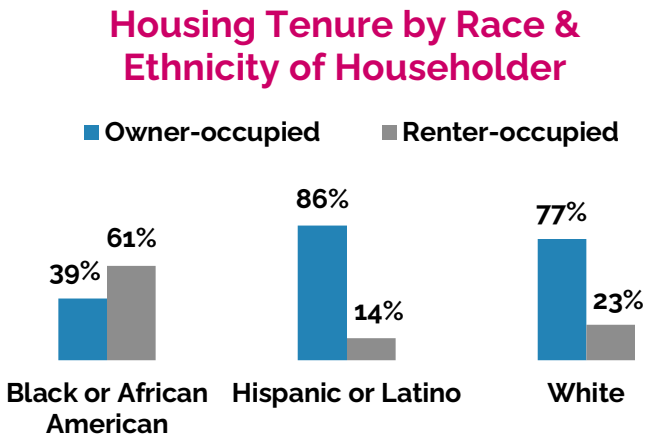
Callaway County tends to have higher rates of owner-occupied housing than the state and nation. However, differences in housing tenure between race and ethnicity are stark. More than 60% of Black or African American households rent, compared to only 23% of white households and 14% of Hispanic or Latino households. The national homeownership rate has continued to increase, reaching 65.5% in 2021, but while white Americans saw a nearly 30% increase to a 73% homeownership rate in the last 10 years, in the same period Black Americans have seen only a 0.4% increase in homeownership rate 44%.[6]

Figure 18: Occupied Housing Units by Tenure



Source: U.S. Census Bureau, American Community Survey, 2018 - 2021 5-year estimates

Figure 19: Housing Tenure by Race and Ethnicity

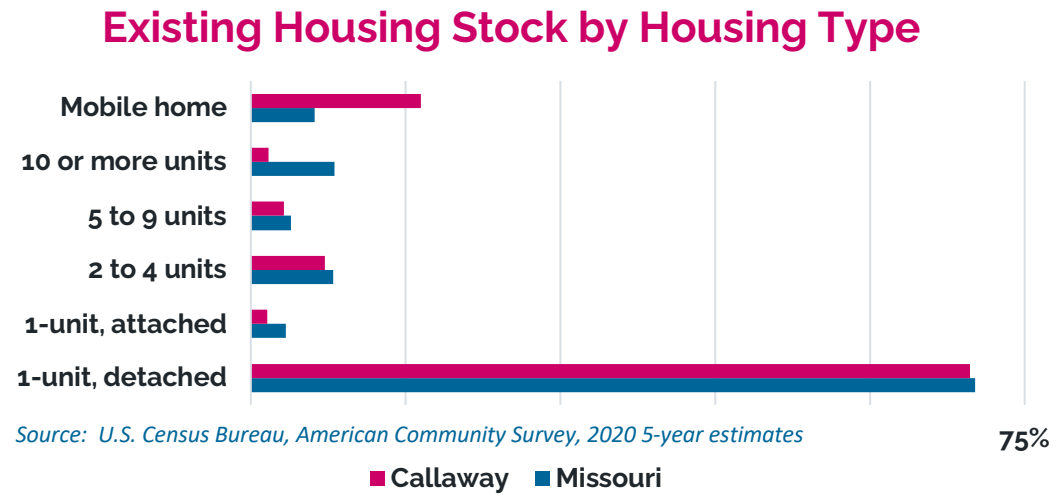


Source: U.S. Census Bureau, American Community Survey, 2021 5-year estimates

[6] National Association of Realtors, March 2, 2023. *More Americans Own Their Homes, but Black-White Homeownership Rate Gap is Biggest in a Decade.* https://www.nar.realtor/newsroom/more-americans-own-their-homes-but-black-white-homeownership-rate-gap-is-biggest-in-a-decade-nar#:~:text=While%20the%20U.S.%20homeownership%20rate,rate%20gap%20in%20a%20decade.

There are nearly 19,000 units of housing in Callaway County, which primarily consists of single-family detached units. Approximately 7% of the units are two- to four-unit properties, such as duplexes, triplexes, and fourplexes. Properties with more than five units make up no more than 5% of the housing stock within the county. In all, roughly 80% of all existing housing units in Callaway County consist of either single-family units (detached and attached) or manufactured housing.

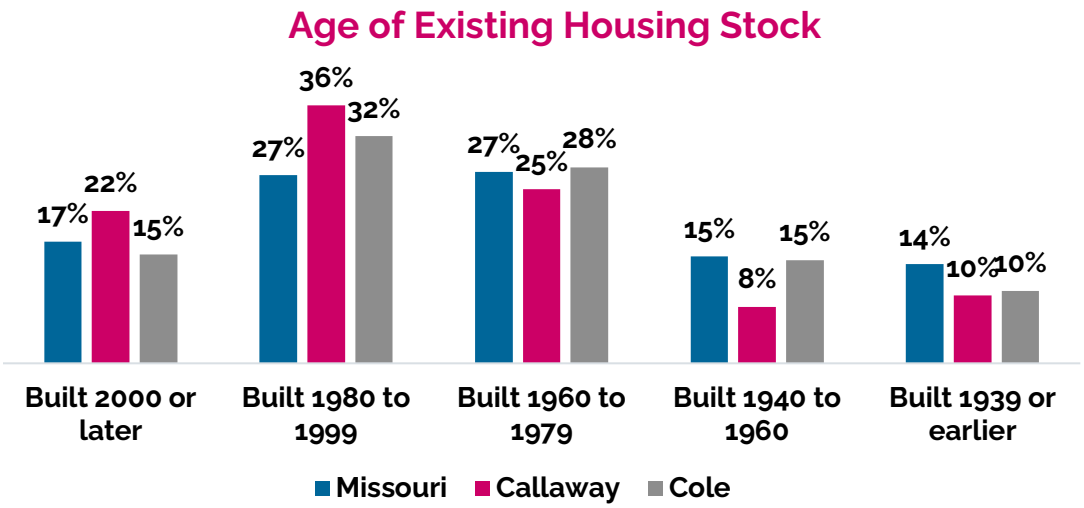
Figure 20: Existing Housing Stock by Housing Type



Source: U.S. Census Bureau, American Community Survey, 2020 5-year estimates

More than half of the existing housing stock within the county was built within the last 40 years and more than three-quarters were constructed after 1960. This represents a newer housing stock when compared to Cole County or the state overall. Continued upkeep is critical for all buildings to maintain housing quality and safety standards and extend the life of the buildings.

Figure 21: Age of Existing Housing Stock



Source: U.S. Census Bureau, American Community Survey, 2020 5-year estimates

On average, unit sizes are more than 3-bedrooms regardless of unit type. Only a quarter of housing units have two bedrooms and less than 10% of units are one-bedrooms or studios. The typical Callaway County household has approximately two to three people. There are slightly more owner-occupied than renter households. One- and two-person households make up two-thirds of all households in the county, or more than 10,000 households.

There is a discrepancy when comparing the number of small sized households and the number of small sized units. Even the number of studio, one- and two-bedroom units significantly dwarfs the number of one- and two-person households. For these smaller households, there are few options in the housing market in terms of comparable smaller unit sizes. These households may be forced to rent or purchase a home that is larger than their needs because of lack of housing diversity available.

Figure 22: Housing Stock by Unit Size

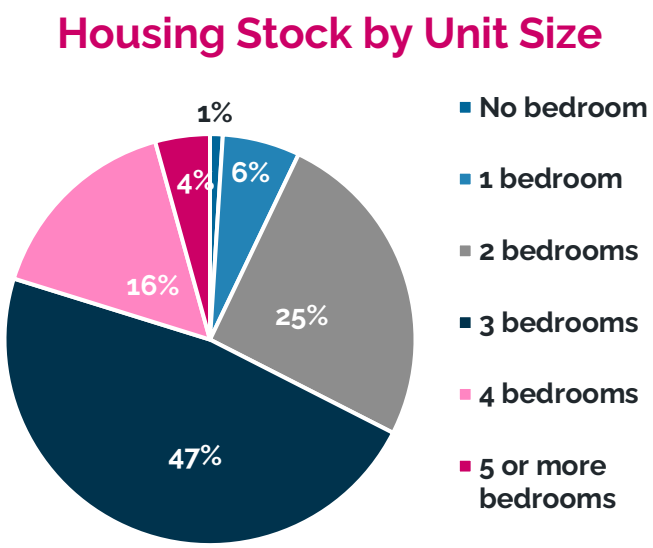
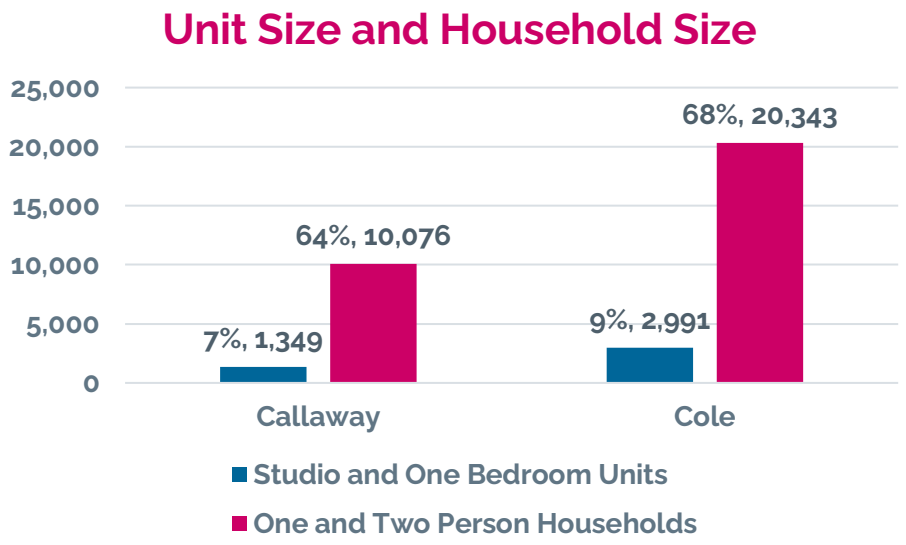


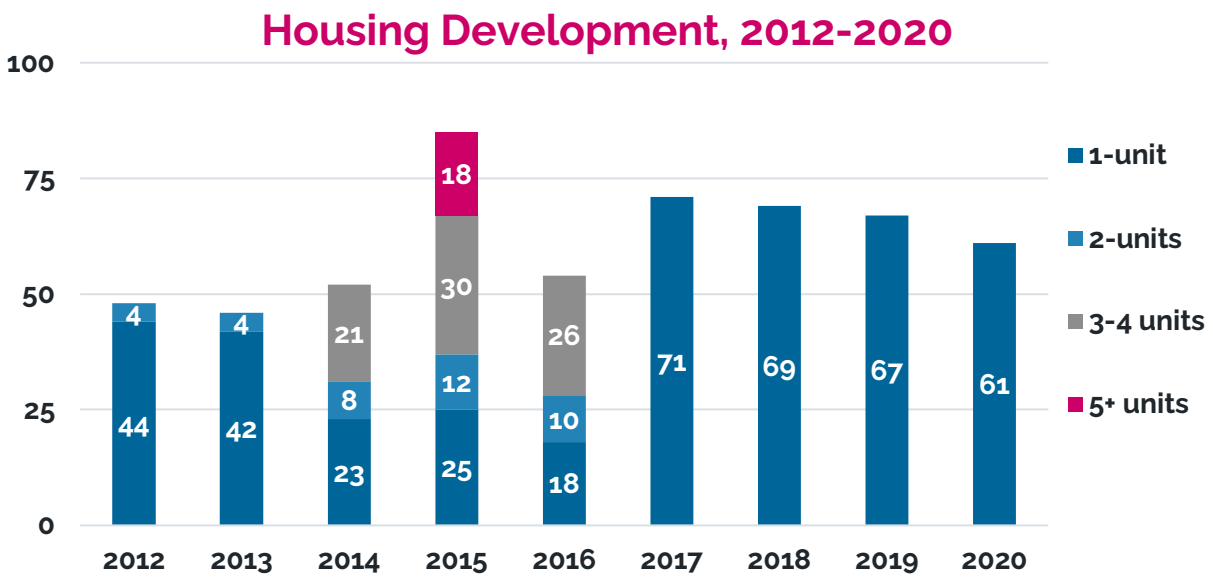
Figure 23: Smaller Household Sizes and Smaller Sized Units



Source: U.S. Census Bureau, American Community Survey, 2020 5-year estimates

Housing development in Callaway County has primarily been that of single-family homes over the last decade. Development in recent years has slowly declined, with an average of 67 units of single-family housing permitted annually. Note the number of building permits issued is not always equal to the number that have been constructed. This does not account for rehabilitation of existing housing stock. Nearly all of the existing multi-family housing stock in the U.S was built prior to the last decade.

Figure 24: Building Permits Issued, Callaway County



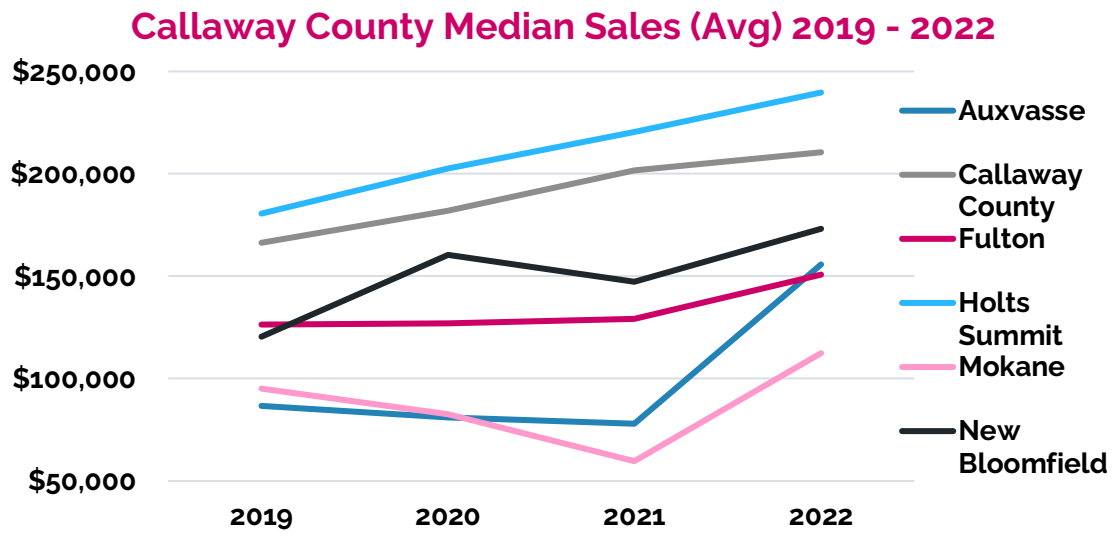
Source: U.S. Census Bureau, Building Permit Survey Data

Housing Market Statistics

The housing market in Callaway County has experienced steady increases in the median home sale price over the last few years in particular. The median single-family sales price in Callaway County has increased by almost 30% since 2019, when a typical single-family home sold for $166,300. The average single-family home sale price was reported at $201,800 in January 2022.[7]

[7] Redfin Data Center. Data accessed in February 2022 and median sales prices are recorded as of the month of January on an annual basis. https://www.redfin.com/news/data-center/

Figure 25: Median Residential Home Sales, Callaway County

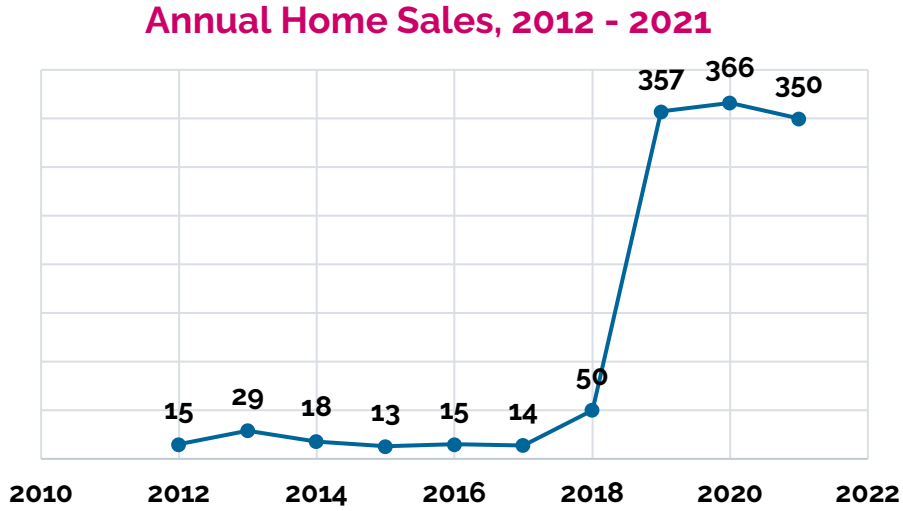


Locality	Median Sales Price (2022)	Sales Price Change (2019 – 2022)
Callaway County	$201,800	27%
Auxvasse	$77,980	79%
Fulton	$129,317	19%
Holts Summit	$220,363	33%
Mokane	$59,700	18%
New Bloomfield	$147,450	44%

Source: Redfin Data Center

Home sales have also steadily increased over the last decade, with a sharp increase beginning in 2019 and sustaining through 2021. In 2022, there were more than 1,200 home sales, which seems as if it may be an anomaly. In 2023, as of the first three months of sales recorded, there were 79 home sales. If the rest of the year continues the same way, about 350 home sales will occur in 2023, keeping pace with 2021 levels.

Figure 26: Number of Residential Homes Sold, Callaway County

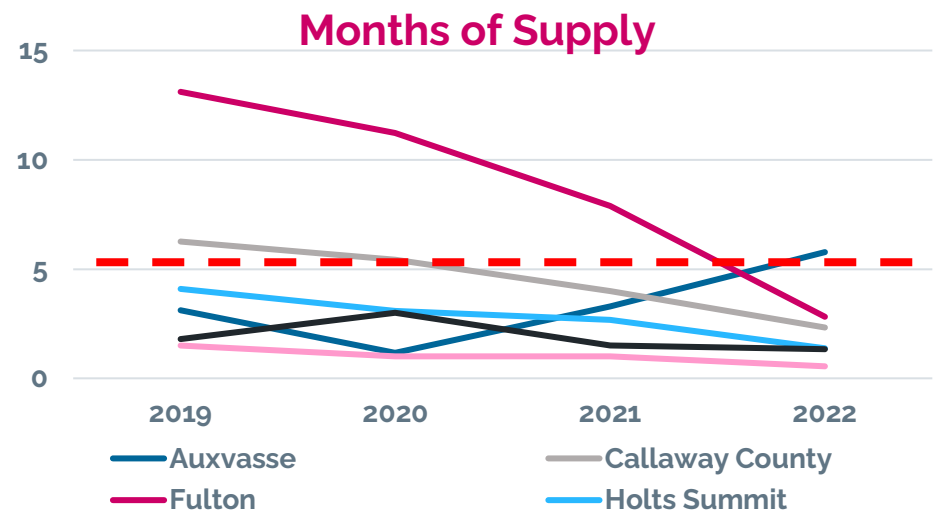


Source: Redfin Data Center

The existing for sale housing market in Callaway County is extremely tight and would be considered a "seller's market." On average, the number of months of supply on the market helps provide an indication of the health of the housing market. Between five and six months of supply, on average, is considered a healthy housing market. In recent years, with increased home sales, the months of housing supply on the market has continued to decrease to a rate of 2.33 months, on average, in 2022. Depending on the area of Callaway County in consideration, months of supply range from a healthy level in Auxvasse at 5.78 months to extremely low in Mokane at less than one month of supply.

Locality	Months of Supply (Avg, 2022)
Callaway County	2.33
Auxvasse	5.78
Fulton	2.82
Holts Summit	1.38
Mokane	0.55
New Bloomfield	1.33

Figure 27: Months of Housing Supply



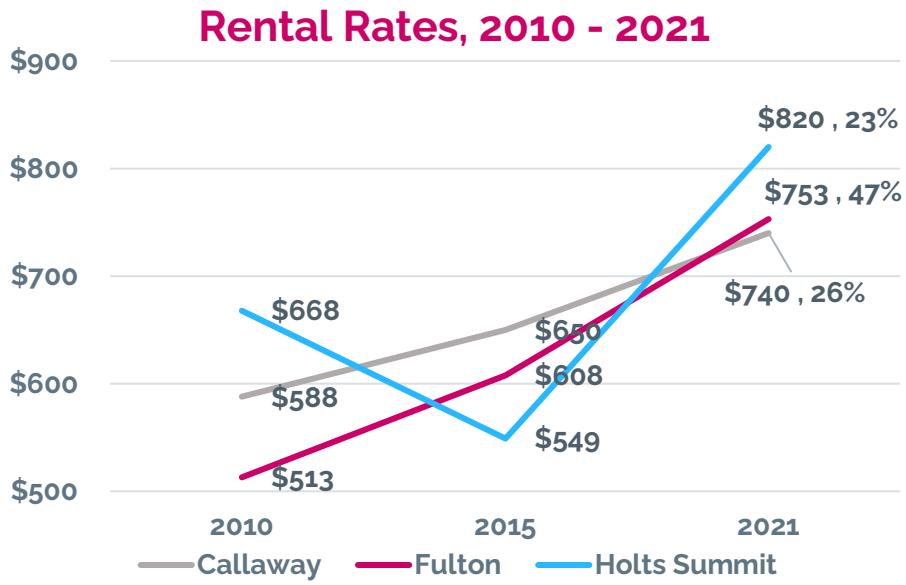
Source: Redfin Data Center

The rental market in Callaway County has also experienced increases in rental rates and overall competitiveness in the last few years. Throughout the county, multi-family market rate rental units are primarily located within two municipalities—Holts Summit and Fulton. New Bloomfield also has one low-rise apartment building within the community. These properties tend to be low-rise or garden-style apartments, with a few townhome apartment options. The largest number of rental units are located within the county's manufactured home parks, which make up more than two-thirds of the rental housing stock within Callaway.

Rental rates ranged widely from $261 to $488 for a one-bedroom unit, $419 to $772 for a two-bedroom unit, and $810 to $904 for a three-bedroom unit. Please note that these rates represent only those that had rental rates listed within the real estate database, CoStar. Other sources of data through the U.S. Census illustrate that rental rates for all unit sizes tend to be less than $1,000 per month. There are few units that cost between $1,000 and $1,499 per month, and even fewer with rates higher than $1,500 per month.

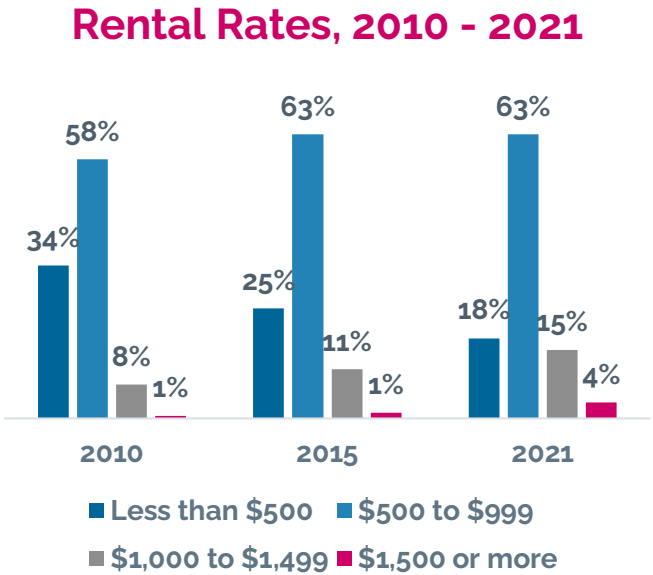
Overall, however, rental rates have increased over the last decade between 23% and nearly 50%, depending on location. This rise, coupled with minimal increases in the minimum and average wage for households in Callaway County, has created higher rates of housing cost burden for lower-income households.

Figure 28: Asking Rents, Callaway County 2023



Source: CoStar Real Estate Database, data as of February 2023

Figure 29: Distribution of Rental Rates, Callaway County 2010 - 2021



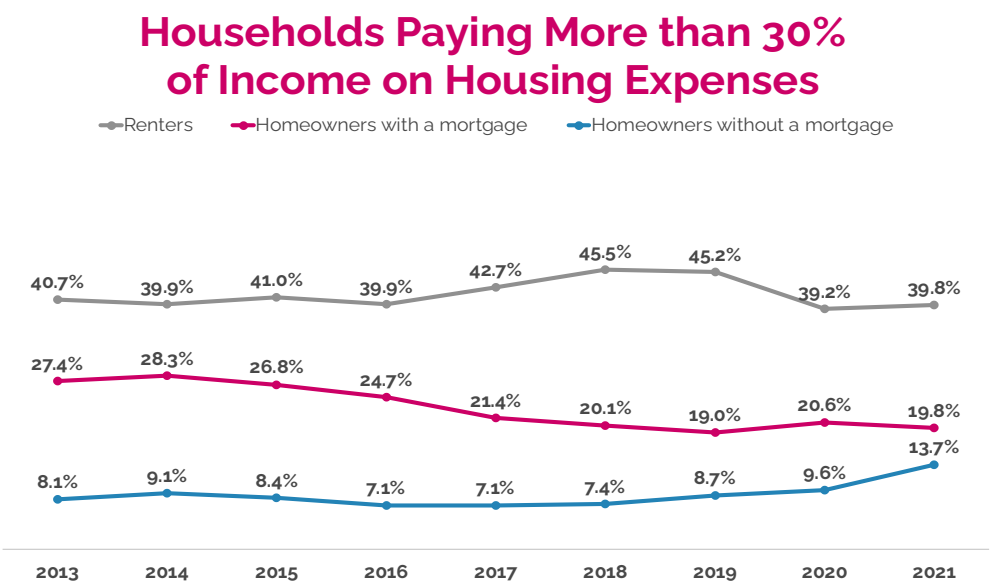
Source: U.S. Census Bureau, American Community Survey, 5-year estimates 2010 - 2021

Housing Affordability

Affordable housing is defined as housing that has a rent or mortgage that does not cost more than 30% of a household's gross monthly income, including utilities and insurance. When a household pays more than 30% on housing, they are considered housing cost burdened. Having affordable housing often provides several economic benefits for communities at the individual level, the household level, the business level, and even the town and county level. When households are able to secure housing they can afford, they typically have more to spend on other basic necessities.

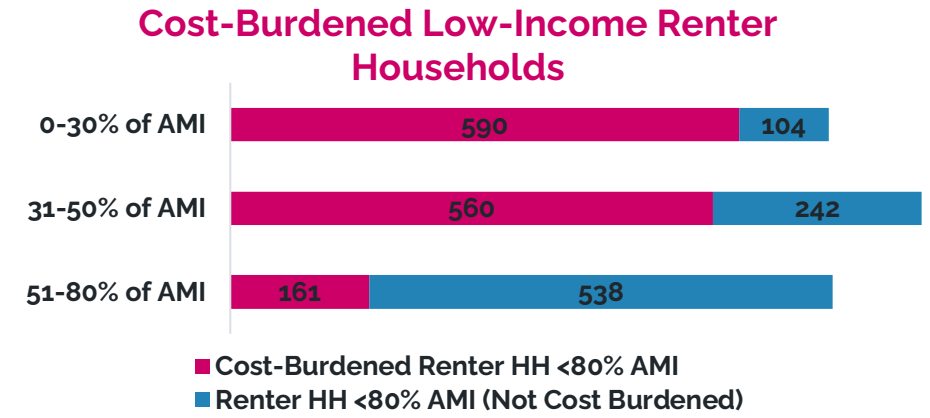
Overall, rates of housing cost-burden have not changed significantly over time. However, not all households are experiencing housing cost-burden at the same rate. Lower-income households—those making up to 80% of AMI—are much more likely to be housing cost-burdened. Which means that the lowest income households feel the effects of cost-burden--having to choose between basic necessities and a roof over their head, disproportionately. Renter households, on average, are more likely to experience housing cost-burden than owner-occupied households. However, even low-income owner-occupied households pay more than 30% of their income on housing costs. This may be particularly true for older adult households with fixed incomes or single-parent households.

Figure 30: Housing Expenses as a Proportion of Household Income by Tenure



Source: U.S. Census Bureau, American Community Survey, 5-year estimates 2013 - 2021

Figure 31: Breakdown of Cost-Burden Low-Income Renters by Area Median Income



Source: U.S. Census Bureau, American Community Survey, 5-year estimates, calculated

Housing and Energy Costs

Much like housing cost-burden, a household can be energy cost-burdened. Overall, the cost of energy within the region is expensive and there are several contributing factors. The U.S. Energy Information Administration cites, "Missouri uses nearly eight times more energy than it produces and ranks sixth in the nation in per capita energy consumption in the residential sector." [8] The graph shown here illustrates that every income level is paying more for energy than is considered "affordable," except for those at 100+% of state median income. Low- and extremely low-income residents are paying more than double the affordability benchmark. In cities like Fulton, residents are paying on average slightly less than those in the unincorporated areas of the county. While the individual property's age does not necessarily have a direct relationship to energy consumption, the type of building structure does. Larger single-family homes and a more spread-out distribution of electric energy grid both impact energy demand and overall average cost of energy.

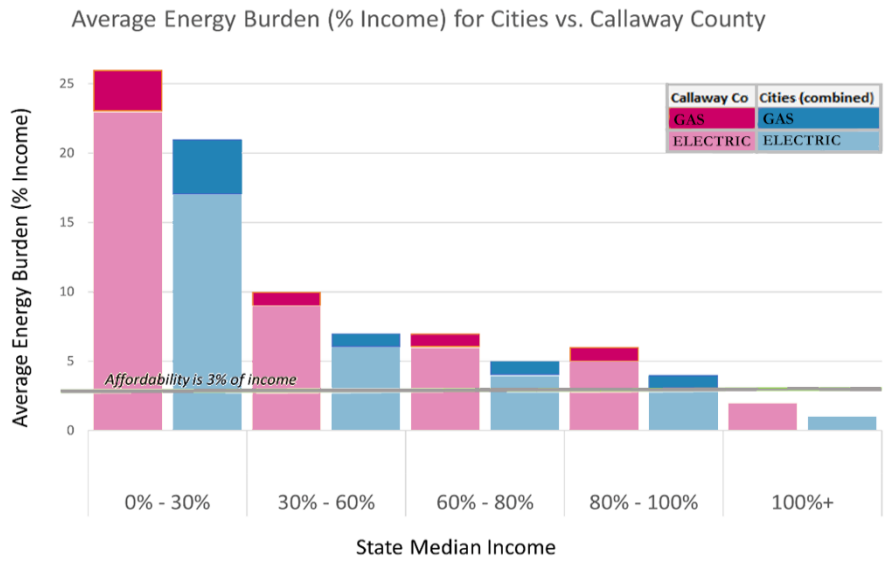


Figure 32: Average Energy Burden of Gas and Electric fuel types by Income: City and County Comparison for Callaway County, MO). Cities combined include: Fulton, Auxvasse, Kingdom City, New Bloomfield, Mokane, Holts Summit
Source: Department of Energy – LEAD Tool; American Community Survey

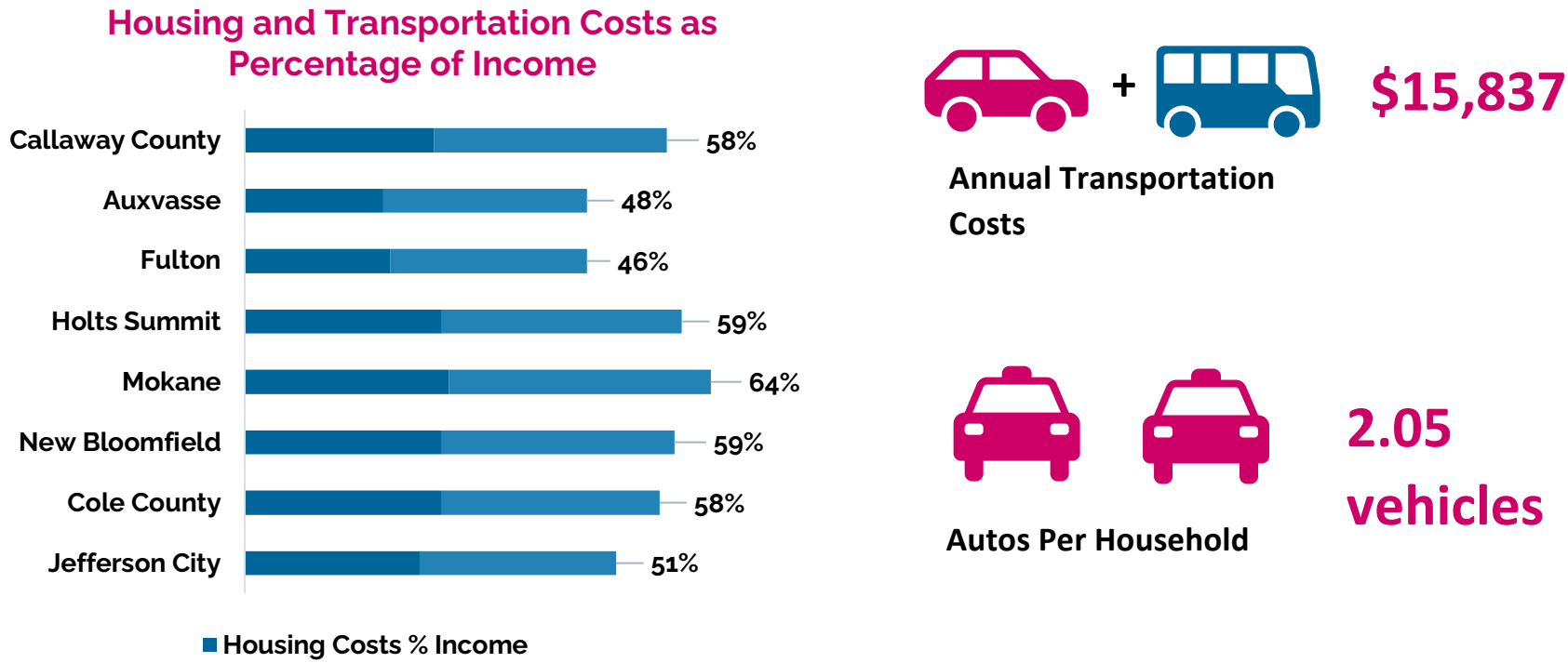
Energy costs in the city of Fulton are 18% higher than the national average for renters.[9] Renters with the cost of their utilities included in their rent may be ineligible for energy assistance. Under mixed metering scenarios, in addition to making household energy costs hard to measure, this also introduces mixed incentives surrounding investing in energy-related building improvements. Owners face lower energy burdens because they are typically higher-income households but remain above the national average for total household energy costs. Like the state and federal assistance available for housing burden subsidies, heating and cooling energy subsidies are not sufficient to cover all the households that qualify.

[8] (U.S. Energy Information Administration. Missouri State Profile and Energy Estimates - Quick Facts. June 16, 2022. <https://www.eia.gov/state/?sid=MO>
[9] (U.S Department of Energy, Office of State and Community Energy Programs. State and Local Solutions Center: Low-income Energy Affordability Data Tool. April 2020. <https://lead.openei.org/docs/LEAD-Factsheet.pdf>)

Housing and Transportation Costs

Another significant factor is the aggregate cost of housing and transportation. A household is considered housing and transportation cost burdened if it spends more than 45% of its income on housing and transportation costs combined. According to the Housing and Transportation Affordability Index (H+T Index), developed by the Center for Neighborhood Technology, the typical household in Callaway County spends $15,837 on annual transportation costs. The H+T Index also estimates that the typical household spends 21% of their income on housing and 27% on transportation, totaling 48% of its income—higher than the recommended threshold of 45%.

Figure 33: Housing and Transportation Costs



Source: Housing and Transportation Index, Callaway and Cole County Municipalities

Affordable Housing Availability

Existing affordable housing in Callaway County makes up approximately 7% of the total housing stock, or approximately 1,365 units of documented affordable housing. Two types of affordable housing have been identified as part of this assessment, including housing with affordability restrictions available to eligible households—also known as affordable housing, or legally binding affordability restricted (LBAR) housing—and market rate affordable housing, or naturally occurring affordable housing (NOAH), which has no affordability or eligibility restrictions, but the cost of the unit would be considered affordable to a lower-income household.[10] Callaway County has a slightly higher rate of affordable housing compared to NOAH units, with the majority of these units being affordable to households between 30% and 50% AMI. There are a few units that would be considered affordable to households earning 30% AMI or less.

As previously discussed, housing with affordability and eligibility restrictions is based on a household's income. Income limits, issued by HUD on an annual basis, outline the median income for the area and income limits for extremely low-income households (at 30% AMI or less), very low-income households (30% to 50% AMI), and low-income households (50% to 80% AMI). Income limits are based on the size of the household. For example, a single wage earner that lives alone with an annual income of $40,000 would be considered a "low-income" household that would fall within the 50%-80% AMI income bracket. Single person households within this income bracket can afford monthly housing payments that range from $671 to $1,074. A four-person family with two wage earners with an annual income of $75,000 would be considered a "moderate income" household that falls within the 80%-100% AMI bracket. A four-person household within the moderate-income level can afford monthly housing payments that range from $1,533 to $1,915.

Table 2: Affordable Housing Costs by Income and Unit Size

Income Limits	1-person	2-person	3-person	4-person
30% of AMI	$16,100	$18,400	$23,030	$27,750
50% of AMI	$26,850	$30,650	$34,500	$38,300
60% of AMI	$32,220	$36,780	$41,400	$45,960
80% of AMI	$42,950	$49,050	$55,200	$61,300
100% of AMI	$53,700	$61,300	$69,000	$76,600

Source: HUD Income Limits 2023, Callaway County

Table 3: 2022 HUD Income Limits by Household Size

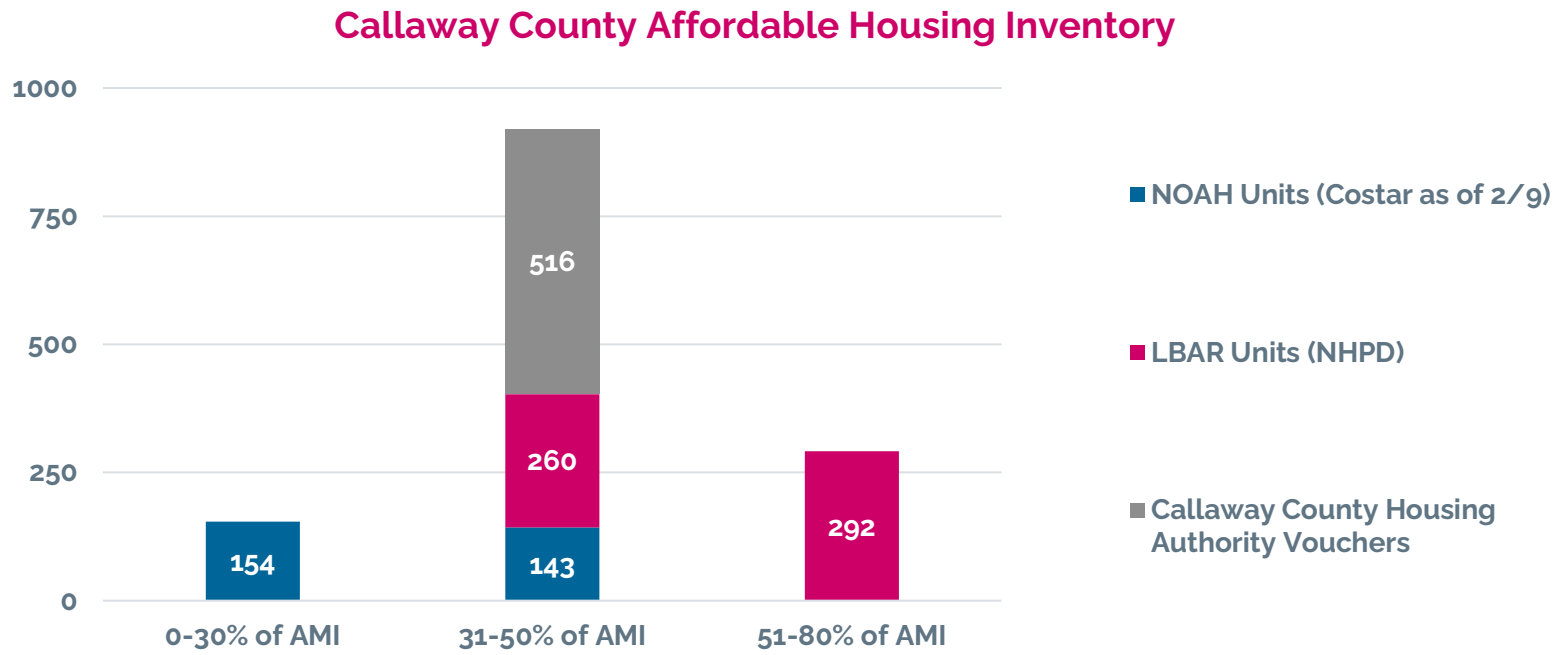
Income Limits	Studio/1-Bedroom	2-BR	3-BR	4-BR
30% of AMI	$403	$460	$576	$694
50% of AMI	$671	$766	$863	$958
60% of AMI	$806	$920	$1,035	$1,149
80% of AMI	$1,074	$1,226	$1,380	$1,533
100% of AMI	$1,343	$1,533	$1,725	$1,915

Source: Affordable Housing Costs (Mortgage/Rent and Utilities) calculated as 30% of gross monthly income.

[10] Note: As NOAH does not have a subsidy, owners/operators can increase rents for any number of reasons, so these units could feasibly lose affordability.

There are an estimated 522 affordable rental units, including LBAR and NOAH units, and 516 rental vouchers. This does not include any overlap of Housing Choice Vouchers, or Section 8 Vouchers, which may be used within income-based affordable units. This inventory includes rental units only, as owner-occupied affordable units can be more difficult to identify and track. The cost of utilities, maintenance, mortgage, insurance, and taxes can all vary from homeowner to homeowner.

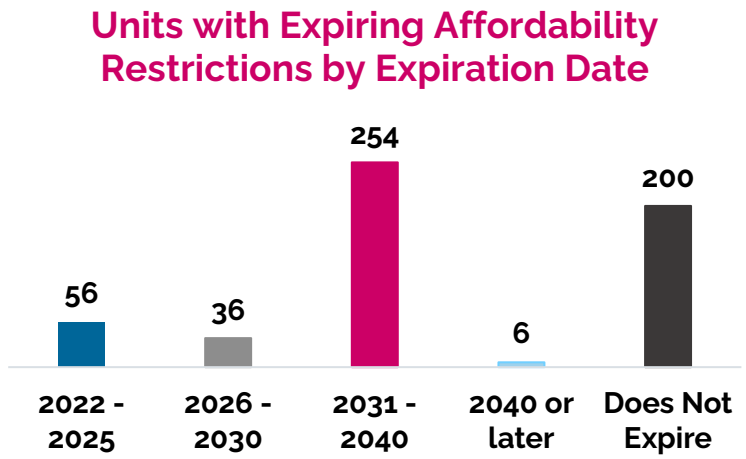
Figure 34: Affordable Housing Inventory in Callaway County



Sources: Legally Binding Affordability Restricted (LBAR) Housing – National Housing Preservation Database, Naturally Occurring Affordable Housing (NOAH) Units – CoStar Real Estate Database, Callaway County/Fulton Housing Authority Housing Choice Vouchers

Legally binding affordability restricted (LBAR) housing is generally income-based and only available to households that meet certain income limits. There are a total of 522 LBAR units in Callaway County. Most of these properties are built using the Low-Income Housing Tax Credits program (LIHTC) or other federal subsidies that require units to remain affordable for a period of time—usually 15 or 30 years. The subsidy end dates for these units are shown below, as well as the type of subsidy program for each property. At the end of the subsidy period, there is an opportunity to extend the affordability restrictions, and if that does not happen, the rents are likely to increase to market rate rents. Properties that do not expire generally include those owned and operated by the local Public Housing Authority. In addition, Housing Choice Vouchers, or Section 8 Vouchers, do not have expiring affordability restrictions. These are what represent the 200 units in the "Does Not Expire" bar within the graph above.

Figure 35: Affordable Housing Units by Expiring Subsidy Date



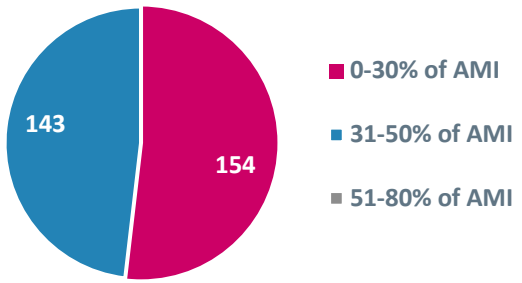
Source: National Housing Preservation Database

Table 4: Legally Binding Affordability Restricted Housing Units

Property Name	Affordable Units	Total Units	Funding Source	Earliest Subsidy End Date
Callaway Villa	48	48	9% Tax Credit	1/1/2025
Red Bud Apartments	8	8	4% Tax Credit	1/1/2025
Fulton Seniors Apartments	36	36	9% Tax Credit	1/1/2028
Rocktree Apartments	64	64	4% Tax Credit, HFDA/8 NC	1/1/2031
Callaway Village Apartments	48	48	9% Tax Credit	1/1/2031
Callaway Village Phase II	9	48	HOME	8/2/2031
Hunter Lane Apartments	21	21	515 Rural Housing	8/28/2032
Fulton Apartments	26	26	4% and 9% Tax Credit, Sec 8 NC	5/31/2033
Missouri Assn of the Deaf Apartments	40	40	202/8 NC	10/31/2033
North Callaway Sr. Citizens Center Inc.	11	40	515 Rural Housing	8/5/2035
Greenway Village Lane	5	12	515 Rural Housing	9/24/2035
Brady Independent Living Center	15	16	PRAC/811	2/28/2039
Liberty Apartments	15	16	PRAC/811	8/31/2042
Golden Village Inc.	6	16	515 Rural Housing	11/24/2043
Housing Authority of Fulton	200		Public Housing	No Subsidy End Date

NOAH, also known as market rate housing, is often affordable because the units are in older properties and may be of lower quality or lesser amenities. CoStar, a real estate listing company that collects information on multifamily residential buildings, typically with a few units or more, was accessed to compile information about NOAH units in Callaway County. To estimate whether a property is affordable, the following assumptions were made: One individual lives in each bedroom. Therefore, we gauge the affordability of a one-bedroom rental unit based on HUD's income limits for a one-person household, a two-bedroom rental unit based on HUD's income limits for a two-person household, and so on. CoStar does not provide a complete listing of market-rate affordable housing, but our analysis is dependent on its available listing.

Figure 36: Market Rate Affordable Housing Units by Income Level



Source: CoStar Real Estate Database, affordability calculated based on asking rent per unit size.

Table 5: Market Rate Affordable Housing Units, Callaway County

Property Name	Property Address	City	Zip	Property Type	Year Built	Building Class	Number Of Units
Seges Community	188 N Summit Dr	Holts Summit	65043	Manufactured	1980	C	145
Sabre Village	497 Sabre Cir	Fulton	65251	Apartments	1998	B	85
Courtyard Apartments	252 Spalding Rd	Holts Summit	65043	Apartments	1972	C	24
Collier Lane Apartments	545 Collier Ln	Fulton	65251	Apartments	1999	C	12
	128 Hayes Rd	Holts Summit	65043	Apartments	2003	C	10
Westling Properties LLC	436 Redwood Dr	New Bloomfield	65063	Apartments	1950	C	9
N/A	1530-1546 Florence Dr	Fulton	65251	Manufactured		B	7
N/A	609-617 Churchill Rd	Fulton	65251	Apartments	1940	C	5

The units included within the NOAH inventory are affordable to households at 80% AMI or below. There are no rental units that are affordable to 60 to 80% of AMI, surprisingly. Rather, there are approximately 154 units where rental rates are 30% AMI or less, and another 143 units where rental rates are between 31 and 50% AMI.

Housing Demand Estimates

This section compares the existing housing inventory, by price and tenure, to household incomes—e.g., what a household at a certain income level can afford to pay for their housing costs on a monthly basis. This comparison is commonly referred to as an "affordability gap analysis," as it helps identify where there is a difference in the number of existing households and the number of existing affordable units at various price points. This analysis is straightforward in that it does not consider household size as it pertains to household income and affordability level. Affordability is based off a household paying no more than 30% of their gross monthly income on housing costs. Housing costs include gross monthly rent and utilities, or a payment of one's mortgage, taxes, insurance, and utilities. Utilities may vary but includes gas, electric, water, internet or communications, garbage, and recycling services. To simplify this analysis, utility costs are not included in affordability calculations. The estimates are based on the 2020 American Community Survey (ACS) data for Callaway County.

In reviewing the data, consider the household income levels below as approximates for HUD's income limits. Households making less than $35,000 should be considered at 50% AMI or less, those making $35,000 to $50,000 between 50% and 80% AMI, households making between $50,000 and $75,000 between 80% and 100% AMI or less, and those above $100,000 to be above 100% AMI. These characterizations are approximations, as income limits are dependent on household size. Approximations are based off income limits for a household size of four for Callaway County in 2022.

Table 6: Affordable For Sale and Rental Costs by Household Income

Approximate Income Limit Categories	Annual Income	Maximum For Sale Housing Price[11]	Maximum Gross Monthly Rent[12]
<50% AMI	Less than $35,000	Below $125,000	Below $875
50% - 80% AMI	$35,000 to $49,999	$125,000 to $185,000	$875 to $1,249
80% - 100% AMI	$50,000 to $74,999	$185,000 to $295,000	$1,250 to $1,874
100% AMI +	$75,000 to $99,999	$295,000 to $395,000	$1,875 to $2,499
	$100,000 to $149,999	$395,000 to $605,000	$2,500 to $3,749
	$150,000 and Above	$605,000 and Above	Above $3,750

[11] Assumes a 20% down payment with a 30-year fixed rate mortgage at an annual interest rate of 6.37%. Permanent mortgage insurance is included at 0.85 percent of the loan (current FHA rates). Annual property tax and home insurance costs are assumed to approximate 1.2% percent of the purchase price. As of May 2023, according to the Freddie Mac Primary Mortgage Market Survey®, the average 30-year fixed mortgage rate was 6.37% percent.
[12] Affordable monthly gross rents equal 30 percent of income.

Sources: HUD 2022 Income Limits, Maximum for sale housing price calculated using below assumptions.

Those with the lowest incomes, or those making less than 30% AMI, can afford a maximum of $875 per month in housing costs—gross monthly rent or mortgage, insurance, and taxes. Households making $50,000 annually can afford up to $1,250 in housing costs. Looking at for sale affordability limits, a household making $50,000 could afford up to approximately $185,000, assuming a 30-year mortgage, 20% down payment, and an interest rate of 6.37%. A household making $75,000 could afford up to $1,875, or approximately a home at the cost of $295,000. Households with annual incomes of $100,000 can afford monthly rents of $2,500 and can afford a purchase price of about $395,000. Households with annual incomes of $150,000 or above can afford monthly rents of $3,750 or higher, and purchase prices of $605,000 or higher.

With a maximum gross monthly rent, an estimate can be made about the number of available units to meet this demand for units at each maximum income level. Every income level except for households making between 50-80% AMI had a gap in supply. Table 2503 summarizes the number of units available in the market for each income level. Housing gaps are greatest in the extremely low income and 80-100% AMI groups.

Table 7: Rental Housing Affordability Gaps in Callaway County by Monthly Rent

Maximum Gross Monthly Rent (Annual Income Range)[13]	Estimated Supply of Renter-Occupied Units	Number of Renters Able to Afford Units	Existing Surplus (or Gap) in Units
Less than $800 (~<$35,000)	2,247[1]	2,698	**-451**
$800 to $1,499 (~$35,000 to $50,000)	1,341	663	**678**
$1,500 to $1,999 (~$50,000 to $75,000)	15	815	**-800**
$2,000 to $2,499 (~$75,000 to $100,000)	0	317	**-317**
$2,500 or more (~>$100,000)	75	309	**-234**
$2,500 to $3,749	*X*	*210* *X*	
$3,750 and Above	*X*	*99* *X*	
1. Units with "no cash rent" represent about 20% of existing supply below $875 per month.			

Sources: U.S. Census Bureau, 2020 American Community Survey 5-year estimates, Table 2503

[13] Limits of rental rate and mortgage cost categories are as close to above minimum and maximums as possible. For example, households making $35,000 in gross household income may pay up to $875 in rent and be considered affordable. Census data was only available at <$799 or <$899 for rent/month. Thus, the supply of estimate rental units for households earning less than $35,000 had the maximum gross monthly rent of $799, rather than $875.

Table 8: Ownership Housing Affordability Gaps in Callaway County by Sales Price

Maximum For Sale Housing Price (Annual Income Range)	Estimated Supply of Owner-Occupied Units	Number of Owners Able to Afford Units	Existing Surplus (or Gap) in Units
Below $125,000 (<~$35k)	5,758[1]	2,137	3,621
$125,000 to $185,000 (~$35k to $50k)	3,019	1,728	1,291
$185,000 to $295,000 (~$50k to $75k)	2,625	3,080	-455
$295,000 to $395,000 (~75k to $100k)	425	2,090	-1,665
$395,000 to $605,000 (~$100k to$150K)	230	2,232	-2,002
$605,000 and Above (>$150K)	47	837	-790
1. Includes owner-occupied units without mortgages in supply below $125,000 / no mortgage costs			

Sources: U.S. Census Bureau, 2020 American Community Survey 5-year estimates, Table 2503, B25094

Unit demand gaps in the housing ownership sector fall within different income levels than for rental units. Demand for owner-occupied units is concentrated to 80% AMI and higher, with 85% of the gap in units within market rate incomes. Without development of market rate or even luxury housing units, housing units affordable at lower price points will be taken up by higher income households. Overall, more housing development at all price points will benefit owner-occupied households and those interested in pursuing homeownership.

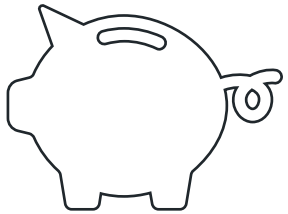
The highest gaps for rental housing occur at the lowest price point, or units renting for less than $800 per month, or for units renting more than $1,500 per month. Development of housing that would be affordable to households making less than $35,000 per year is extremely difficult to complete without subsidy in one form or another. As housing developments and units age, many become more affordable, even though they are unsubsidized. Often, these units are still not affordable to households earning extremely low incomes. More development of market rate rental housing would also be beneficial for Callaway County, as there is a particular gap in the number of housing units between $1,500 and $1,999 per month.

Community Input

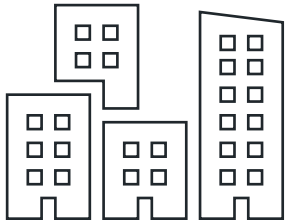
Community Needs Assessment Survey

Central Missouri Community Action collaborated with over fifty community partners to design and distribute the Show Me Strong Communities Survey as part of a triennial needs assessment process. In Callaway County, 227 respondents completed the survey, answering questions related to housing, income, employment, education, health, childcare, and transportation. The majority of survey respondents were female, aged 25 to 64 and white. Survey respondents represented a variety of education levels, income ranges, and household sizes.

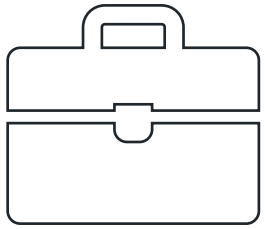
Twelve percent of survey respondents requested help finding a place to live, while 10% requested help with home repairs. In addition, participants expressed interest in lowering their rent/mortgage payment (9%) and their utility bill (11%). Nine percent of respondents were interested in building their credit to get a home loan. When asked what would most improve their community, 45% of respondents indicated "more affordable housing," which was the top response. "More housing options" was the second highest response (37%) followed by "more or better job opportunities" (34%).[14]



45%
of respondents said
more affordable housing



37%
of respondents said
more housing options



36%
of respondents said
more or better job opportunities

[14] Central Missouri Community Action, 2022. Show Me Strong Communities Survey.

Summary of Stakeholder Interviews

This section reports the findings from community stakeholder interviews and follow-up surveys conducted to support the Calloway County Housing Needs Assessment. CMCA staff and Callaway County Housing Taskforce participants assisted in identifying stakeholders for one-on-one and focus group interviews to identify needs, challenges, and opportunities related to housing in the county. Overall, 25 individuals were engaged through stakeholder interviews or surveys—14 interviews were conducted, and an additional 11 individuals provided feedback through an online survey.

All participants were asked a version of the following questions:

1. Share your experience working with housing in Callaway County, including but not limited to participation in the CMCA Housing Taskforce, working with housing in a professional or personal capacity, or otherwise.
2. What are the biggest needs or most significant housing challenges as it relates to the county overall currently?
3. What priorities does your community or organization have related to housing? This may include housing development, preservation, affordability, homelessness, services for those seeking affordable housing, etc.
4. What objectives or strategies is your community or organization pursuing to advance your housing goals?
5. What are your plans to address housing in whichever capacity you serve (if applicable)?
6. What do you see as CMCA's role in addressing housing challenges in Callaway County?

Stakeholder Interview and Survey Participants included representatives from the following organizations and communities:

- City and county staff and elected officials (Callaway County, Holts Summit, Fulton, New Bloomfield)
- City of Fulton Human Rights Commission
- The Callaway Bank and United Credit Union
- Callaway Chamber of Commerce
- Callaway County Probation and Parole
- Social service organizations, including Our House: Caring for Callaway's Homeless, CMCA Board Members, and WeBUILT
- Small scale and local developers and property owners
- Other Callaway County Housing Taskforce members

Additional community members were contacted for participation, but did not provide feedback, including people with lived experience and code enforcement officials.

Several themes from the stakeholder interviews and survey responses emerged as priority needs and challenges. Additionally, many noted potential opportunities for CMCA's involvement in addressing these needs or ways they would like to see housing addressed within the community overall. Themes are not listed in any order.

1. Availability and Affordability

- Availability of developable land is minimal and increasingly expensive.
- Zoning is a large issue. Discourages multifamily housing or smaller and alternative development types.
- Ownership turnover/ transition to rental neighborhoods is happening faster than transition into ownership.
- Incomes simply do not keep up with the cost of housing for many households.
- There is a lack of alternative housing models, such as tiny homes or other structures, and a dearth of affordable land to build housing on.

2. Income and Employment Challenges

- Attracting new businesses is a primary goal for all municipalities within Callaway County currently.
- Existing minimum wage jobs do not provide sufficient income for a household to find housing that is affordable to them.
- Skilled builders and tradespeople are in demand and there is a lack of experienced builders interested in developing.
- Employers express that there is an issue with attracting a workforce. The housing is not competing with nearby counties.

3. Housing Quality Challenges

- There are many abandoned or distressed homes throughout the county. In addition, people experiencing homelessness may be using these as temporary shelter.
- Rental inspections are not conducted. Coupled with a high demand for housing, this may lead some property owners to not keep their units up to a habitable standard.
- Housing quality is also a challenge for owner-occupied households who may not have the resources to maintain their homes, particularly those on fixed incomes.
- Manufactured housing/parks are increasingly in disrepair.
- There is a need for revamping existing affordable housing.

4. Education and Outreach Opportunities

- There needs to be more of a collaborative 'network' of services shared with service providers and local government staff. There is a lack of understanding of what resources exist if they do.
- Pushback from community members around affordable and/or multifamily housing hinders development. This is happening in some communities, but not all.
- A unified, community-wide effort and community buy-in will be imperative to making progress.
- Community support (financial and volunteer help) is needed for Our House and other service organizations.
- City Council members could use more education around affordable housing, zoning, and development.
- There is a clear need for more financial counseling and helping first-time homebuyers understand what they can afford.
- Service coordination is necessary between the different agencies and groups to ensure there isn't duplication, waste, or lost services.

5. Specialized Supportive Housing and Services

- Addiction and mental health are contributing factors to homelessness for clients exiting incarceration. Working with the individual to address these needs is the key to success. Treatment and sober living facilities are needed.
- The congregate community setup is really a great idea to allow residents with special needs to have their own home but come to a central location to meet their neighbors and learn how to do life together.
- Services for people with special needs may exist in the community, but navigating the system is difficult and many go without services because of it.

6. Next Steps / CMCA's Role

- Housing is such a big issue, but it is important to first assess the current housing available for low-income households and identify properties that could be renovated.
- CMCA could identify and secure grants to support housing initiatives.
- Pursue housing development.
- Educate the community on affordable housing needs and challenges.
- Provide supportive services for people seeking housing.

Community Needs and Recommended Strategies

Identifying the highest housing needs in the community and developing an action plan is crucial to successful implementation. A goal and a set of strategies will be established for each need identified by community stakeholders as a priority. This will allow relevant parties to monitor and evaluate progress toward addressing the need and achieving the goal. All strategies presented will relate in some capacity to CMCA and its service offerings and future, but many of the strategies will not be successful without participation from community partners. Also, each strategy may not be suitable for implementation across the entire county but may be a better fit for one municipality or area of the county. Strategies will be presented in relation to the associated need and goal that they address in addition to differentiating specific goals for the county overall, within the City of Fulton, and other municipalities as needed.

Community Needs Identified

1. Lack of knowledge of existing supportive services and need for additional transitional housing for people with special needs.
2. Insufficient supply of housing, particularly multi-family rental units and smaller, moderately priced for-sale units and larger rental properties.
3. Need to rehabilitate existing housing to improve housing quality and increase homeownership and rental opportunities, addressing housing quality issues can improve housing comfort, safety and higher than average utility costs in the county.
4. Lack of homeownership opportunities for people of color and low-income households to enter the market and build wealth.
5. Wages for existing community members do not keep up with the rising cost of housing.
6. Need for more collaboration with local municipalities to capitalize on existing programs, improve policies, and focus development.

Housing Goals and Strategies

Goal setting and planning was conducted as part of the 2022 strategic planning CMCA completed in partnership with MHP. Previous staff engagement and strategic planning by CMCA resulted in a list of goals, outlined below. For continued alignment with strategic planning efforts, the Housing Needs Assessment will build upon these existing goals. Some of the associated tasks outlined in the 2022 strategic action plan will also be included in this report with additional recommended strategies to take moving forward.

2022 Strategic Plan Goals:

1. Build multifamily housing
2. Create opportunities for wealth building through housing development activities
3. Housing preservation and rehab
4. Prioritize development opportunities in Fulton and Jefferson City

These four goals identified through the strategic planning process each have a set of tasks that make up CMCA's strategic action plan. Some of these tasks include but are not limited to: providing client and community education opportunities for those seeking to become homeowners; partnering with localities and contractors to build multifamily housing and preserve dilapidated housing; exploring new sources of funding to leverage existing sources; and expanding programming to increase supportive services for those seeking housing and financial stability.

CMCA staff and the Callaway County Safe and Affordable Housing Taskforce adopted the strategic plan goals and identified one additional goal to include in the Housing Needs Assessment, to remain consistent with the strategic planning goals. Stakeholders identified the need for additional community education around affordable housing needs and service offerings of the organization. This will allow CMCA to more effectively create partnerships with community stakeholders, reduce pushback to development of affordable housing throughout the county, and share information about the organization's services and programs with the community. The below needs were identified throughout the housing needs assessment process, and each goal was set in response to the stated need.

Updated Needs and Goals: Callaway County 2023 Housing Needs Assessment

- **Need 1: Lack of knowledge of existing supportive services and need for additional transitional housing for people with special needs.**
  - Goal 1: Increase education around affordable housing need and opportunity throughout the county, with a focus on supportive services for people with special needs or those disproportionally affected by housing challenges.
- **Need 2: Insufficient supply of housing, particularly multi-family rental units, smaller, moderately priced for-sale units, and larger rental properties.**
  - Goal 2: Build multifamily rental housing in partnership with community stakeholders (banks, contractors, nonprofit organizations, property management companies).
- **Need 3: Rehabilitate existing housing to improve housing quality and increase homeownership and rental opportunities.**
  - Goal 3: Increase affordable housing and improve housing quality through housing preservation and rehabilitation
- **Need 4: Lack of homeownership opportunities for people of color and low-income households to enter the market and build wealth.**
  - Goal 4: Increase wealth-building opportunities for low-income households and households of color to improve equitable outcomes.
- **Need 5: Wages for existing community members do not keep up with the rising cost of housing.**
  - Goal 5: Improve opportunities for job training and increased incomes to allow more households to compete in the housing market.
- **Need 6: Increased collaboration with local municipalities to capitalize on existing programs, improve policies, and focus development.**
  - Goal 6: Prioritize development opportunities in Fulton and Jefferson City and create partnerships with local municipalities.

Housing Goals and Recommended Strategies

Once the community needs were identified and goals set, CMCA staff, the Callaway County Taskforce, and community members assisted in selecting appropriate potential strategies for each goal. The strategies were first presented in spring 2023 at a community meeting, but selection of potential strategies for further analysis was completed in fall 2023. CMCA staff will continue to work with the Taskforce and community members to refine these strategies, which will be completed in early 2024. For now, these recommended strategies will serve as a toolbox of potential next steps that CMCA, community partners, and local governments may choose to adopt to address their biggest housing challenges.



Need 1: Education and Outreach

Goal: Increase education around affordable housing need and opportunity throughout the County, with a focus on supportive services for people with special needs or those disproportionally affected by housing challenges.

- Continue to track data specific to affordable housing and community needs regularly and reprioritize engagement and community development projects accordingly.
- Consider pursuing a broader engagement campaign with the goal of changing the narrative around affordable housing in Callaway County and throughout the region. Partner with housing advocates and affordable housing developers.
- Continue working to organize forums for education, resource referrals, and enroll households and landlords in the Housing Choice Voucher Program. Continue to provide fair housing resources and training for community members/property owners/HCV holders.
- Create a centralized starting point for client intake, referrals to other services, and information sharing in a secure way. Explore partnerships with existing community service organizations, including OurHouse, the county health department, Probation and Parole, and the public school system, among others. Consider providing application assistance for those applying.
- Track existing inventories of subsidized and market rate affordable housing and engage property owners when units approach expiring affordability restrictions or become available for purchase.



Need 2: Housing Affordability and Availability

Goal: Build multifamily rental housing in partnership with community stakeholders (banks, contractors, nonprofit organizations, property management companies).

- Work with local municipalities and the county to identify publicly owned, underutilized land for development using subsidy from the Missouri Housing Development Commission.
- Identify potential market rate affordable housing/unsubsidized housing as opportunities for acquisition and management of rental units.

- Pursue development of Accessory Dwelling Units when developing affordable single-family or missing middle housing for homeownership or rental opportunities.
- Assistance for security deposits or first and last month's rent to increase participation of local landlords in the Housing Choice Voucher Program.
- Work with local municipalities to create incentives for multi-family development, particularly affordable housing development.



Need 3: Housing Quality and Preservation

Goal: Increase affordable housing and improve housing quality through housing preservation and rehabilitation.

- Create supportive programs to encourage more property owners to participate in the Housing Choice Voucher Program through additional security deposits, a pool of funding for needed repairs, first and last month's rental assistance, and referrals for other resources for tenants and property owners.
- Conduct a specialized study to identify abandoned or dilapidated properties to enhance code enforcement, create a periodic inspection program for target neighborhoods, or identify preservation opportunities for CMCA.
- Continue to apply for funding through Missouri Housing Development Commission's HOME Investment Partnership Program for repair/rehab funding.
- Pursue funding to pair with existing weatherization programs to support energy-efficiency retrofits for low-income homeowners and property owners renting to lower-income households.
- Educate local general contractors and other trades on how to participate in government-supported housing preservation programs, including specific requirements for working on subsidized or government-supported developments (licenses, experience, preferences for contractors of color, etc.)
- Educate community members on homeowner maintenance through a responsible homeownership course, in addition to providing education and homeownership counseling.



Need 4: Employment, Equity, and Opportunity

Goal: Increase wealth-building opportunities for low-income households and households of color to improve equitable outcomes.

- Further develop a financial wellness and advising program and prepare individuals for homebuying and other wealth creation models. Options may include referrals to USDA loan and grant products, down payment assistance, and Individual Development Account savings programs.
- Create or support mobility counseling for Housing Choice Voucher holders.
- Work with the Callaway Chamber of Commerce to encourage local employers to establish down payment assistance programs or other employer-assisted housing.

- ❖ Build new homes on infill lots for homeownership opportunities.
- ❖ Create an alternative shelter program for people experiencing housing instability or homelessness, such as the Room at the Inn program with local faith-based communities.



Need 5: Partnerships and Participation

Goal: Prioritize development opportunities in Fulton and Jefferson City and create partnerships with local municipalities.

- ❖ Work with cities to identify vacant or underutilized land for developing affordable housing.
- ❖ Support creation of incentives or requirements for affordable housing at the local level.
- ❖ Work with local municipalities and the county to establish a Housing Trust Fund in partnership with the Callaway County Housing Task Force.
- ❖ Provide regular updates on community needs, affordable housing, and opportunities for partnership.
- ❖ Modify land use regulations to encourage greater housing diversity and density in partnership with municipal planning and local staff. Consider adding incentives for developments near transit options or located near amenities, if available.

Appendix 1: Data Sources and Methodology

Census Bureau

Decennial Census

Data collected through the decennial census provides an actual count of the number of people living in the United States. This is done every 10 years. Since 2005, the American Community Survey has replaced many of the longform questions on the decennial census questionnaire to be asked by a sample of individuals annually. Decennial census information may be useful for tracking actual changes in population over time, though the American Community Survey is highly preferred for providing more detailed information at more regular intervals for housing needs assessment analyses.

Source: https://www.census.gov/data.html

American Community Survey

The ACS is a household survey developed by the Census Bureau to replace the long form of the decennial census program. The ACS is a large demographic survey collected throughout the year using mailed questionnaires, telephone interviews, and visits from Census Bureau field representatives to about 3.5 million household addresses annually. Starting in 2005, the ACS produced social, housing, and economic characteristic data for demographic groups in areas with populations of 65,000 or more.

The ACS also accumulates samples over 5-year intervals to produce estimates for smaller geographic areas, including census tracts and block groups. Most data collected for housing needs assessments is sourced through the American Community Survey. Traditionally, 5-year estimates are more accurate than 1-year estimates. Both 1- and 5-year estimates are released annually.

Source: https://www.census.gov/data.html

Building Permit Survey

The purpose of the Building Permits Survey is to provide national, state, and local statistics on new privately-owned residential construction. It measures the housing and construction industry by tracking homeownership rates and produces statistics on the physical and financial characteristics of homes. It can be used to help determine whether the supply of housing is keeping up with demand within your community.

Source: https://www.census.gov/construction/bps/index.html

County-to-County Migration Flows

Each year the U.S. Census Bureau releases migration flow tables for selected geographic summary levels based on the American Community Survey (ACS) 5-year dataset. County-to-county and county/minor civil division (MCD)-to-county/MCD migration flow estimates have been produced for every 5-year ACS dataset beginning with the ACS 5-year 2005-2009 estimates. The Census Flow Mapper is a helpful tool to use to visualize this data.

Source: https://www.census.gov/topics/population/migration/guidance/county-to-county-migration-flows.html

Map: https://flowsmapper.geo.census.gov/map.html

OnTheMap

OnTheMap provides an easy-to-use interface for creating, viewing, printing, and downloading workforce related maps, profiles, and underlying data. Based on 2002-2019 LEHD Origin Destination Employment Statistics (LODES), OnTheMap is a unique resource for mapping the travel patterns of workers and identifying small-area workforce characteristics. This data can be used to show where workers are employed and where they live—to help us determine whether workers in a community are able to live where they work, or whether they need to commute from another community for a variety of reasons.

Source: https://onthemap.ces.census.gov/

State Demographer

The State of Missouri, and other states, have a State Demographer's Office which conducts data analysis and creates population projections statewide, and often at the county level. The Missouri State Demographer has 2010 and 2020 Census data on their website and population projections are currently provided by county, age, and sex between 2000 and 2030.

Source: https://oa.mo.gov/budget-planning/demographic-information/population-projections/2000-2030-projections

U.S. Department of Housing and Urban Development Data

Comprehensive Housing Affordability Strategy (CHAS) Data

Each year, HUD receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low-income households. The CHAS data are used by local governments to plan how to spend HUD funds and may also be used by HUD to distribute grant funds. The most recent CHAS data available is from 2016-2019. While CHAS data may be more insightful and specific to housing and affordability issues, data timeliness issues make it difficult to use as the sole source of data for housing needs assessments. Some data points from the CHAS data set are very useful, though more recent data from the American Community Survey or other data sources helps provide additional context.

Source: https://www.huduser.gov/PORTAL/datasets/cp.html

HUD Household Income Limits

HUD sets income limits that determine eligibility for assisted housing programs. HUD develops income limits based on Median Family Income estimates and Fair Market Rent area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. For small rural communities, income limits will be based on the county in which the community is located. Communities near larger metro areas may have their income limits included in the metropolitan statistical area, inflating those for your community. Note that HUD income limits are used to determine eligibility for the following programs: Public Housing, Section 8 project-based, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities programs. Income limits and Fair Market Rents are updated annually.

Household income limits are set at certain income levels that have specific income ranges and definitions, ranging from extremely low-income, very low-income, low-income, median-income, and moderate-income households. Some important definitions are included below.

Term	Definition
Household Income	Sum of the income of all people 15 years and older living together in a housing unit.
Area Median Income	The midpoint of a specific area's income distribution, calculated on an annual basis by HUD. Income limits are based on the number of individuals within a certain household.

HUD Area Median Family Income	100% of the median family income for the area, based on a four-person household.
Extremely Low-Income Household	30% or less of the median family income for the area, subject to specified adjustments for areas with unusually high or low incomes and based on the number of persons in the household.
Very Low-Income Household	50% of the median family income for the area, subject to specified adjustments for areas with unusually high or low incomes and based on the number of persons in the household.
Low-Income Household	80% of the median family income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs and based on the number of persons in the household.

Source: https://www.huduser.gov/portal/datasets/il.html

Market Driven Data Sources

Redfin Market Data

Redfin is a real estate brokerage firm with an online data platform. The data platform provides information on for sale units, such as median sales or listing price, months of supply, home sales at weekly and monthly rates for cities, metropolitan areas, neighborhoods, zip codes, regions, and state geographies. It can be useful to have more up-to-date information about the existing ownership market than can be available through census data or other resources.

Source: https://www.redfin.com/news/data-center/

CoStar Real Estate Database

CoStar is a subscription-based service that provides information on the commercial real estate market. There is a lot of information that can be used in a variety of ways within this database, but it has primarily been used to track NOAH within the affordable housing submarket. Commercial real estate includes multifamily housing properties over five units. This database tracks only multifamily rental housing and has only recently begun to track manufactured home parks so it can be limiting. By using the listed rental rates for each unit available, it is possible to determine whether the rate would be considered "affordable" (less than 30% of a household's gross monthly income at or below 80% Area Median Income). Tracking this over time provides insight into the health of the whole rental housing market for low-income households and can provide further insight into the quality of existing commercial real estate within your community as well.

Source: https://www.costar.com/

Other Affordable Housing Data Sources

National Housing Preservation Database

The NHPD is an address-level inventory of federally assisted rental housing in the U.S. The agencies and departments that fund these programs have data on the individual programs that they manage, but there is no central location where all these datasets are integrated. This makes it difficult to get a clear picture of the current stock of public and affordable housing in a community. The data in the NHPD come from HUD and the USDA and includes ten federally subsidized programs. Only state and local subsidies from Connecticut, Florida, and Massachusetts are included in this database. This database does require registration but is free for public use. It is primarily used to track which affordability restricted units are expiring in future years to prevent the loss of affordable housing.

Source: https://preservationdatabase.org/

Housing and Transportation Affordability Index

By considering the cost of housing as well as the cost of transportation, the Housing and Transportation Index (H+T) provides a more comprehensive understanding of the affordability of place. Dividing these costs by the representative income illustrates the cost burden of housing and transportation expenses placed on a typical household. While housing alone is traditionally deemed affordable when consuming no more than 30% of income, the H+T Index incorporates transportation costs—usually a household's second-largest expense—to show that location-efficient places can be more livable and affordable. A household should spend no more than 50% of their gross monthly income on housing and transportation costs combined. This tool allows us to identify whether households, on average, are spending more than would be considered affordable when combining both housing and transportation costs monthly. This tool provides raw data, comparison maps, and fact sheets based on specific selectable geographies.

Source: https://htaindex.cnt.org/

Appendix 2: Summary of Stakeholder Interviews

Questions and answers from stakeholder interviews are provided below, with all personally identifying information redacted.

Community Stakeholders Interviewed:

Kim Barnes, Callaway Bank, Fulton Area Development Foundation, and Fulton Area Chamber of Commerce

Andrea Bedrosian, Callaway County Public Health Administrator

Amy Case, Probation and Parole, Callaway County

Courtney Doyle, Interim Director of Administration, City of Fulton

David Chris Gilman, Landlord and Developer in northern Callaway County and neighboring counties

John Joyce, City Clerk, New Bloomfield

Sherry Lococo, President of the Fulton Human Rights Commission, professional deaf educator, involved with the Fulton Housing Authority, long-time resident of Fulton

Greg Newsom, Branch Manager at United Credit Union, and a longtime resident of Fulton who serves in various volunteer capacities.

Brandon Ruediger, City Administrator, Holts Summit

Amanda Stoddard, Realtor, Reece Nichols Mid Missouri

SERVE, Inc. works with people experiencing homelessness and emergency situations. Over 50 years, it has grown to include a thrift store that provides funds and grants, help with community services, and vouchers to purchase store items. SERVE, Inc offers transportation to low-income, elderly, or disabled persons through their fleet of buses funded by Medicare and Medicaid.

1. ***What are the most significant housing challenges in Callaway County/City of Fulton as you see it currently?***

Availability and Affordability

- Homelessness is a large challenge, especially in certain areas, including the Kingdom City Shelters which have a variety of transient populations and are not politically supported.
- Domestic violence situations leading to housing instability may speak to a need for more supportive housing or other connected services like social services and how to get referred to correct resources or departments. Some support for victims of domestic violence and their families is also important. Getting everyone to the table can be difficult.
- Fulton has had less migration of 'graduated housing' as far back as 2008, the housing supply has seen less movement and greater disruption, construction, lending, and expenses being very unpredictable and increasingly costly. For those who can

afford to, custom home building and self-financing projects are all the activities in the market. Supply of housing was disrupted by housing crisis, not back to normal still.

- The region has witnessed an increase in land prices and a lot demand which drives up costs (i.e: $70K for < 1/3acre) and scares off builders and developers. Developable land goes so quickly, which favors a specific type of transaction.
- The price of building is up $100K alone, which makes a 2-3 bedroom that used to be $100/sq ft up to $200/sq ft. There is little to no profit in these, developers aren't even interested. Availability of housing choices are limited, when cost in comparison to income in the area is so uneven. The cost of a single-bedroom apartment has doubled.
- Rent does not cover the costs of maintenance and repairs.
- Zoning is a large issue. Discourages multifamily housing or smaller and alternative development types.
- Ownership turnover/ transition to rental neighborhoods is happening faster than transition into ownership. Fulton is losing ownership due to affordability and housing quality barriers. People aren't moving from renting to becoming homeowners and creating a level of stability. Some are not qualifying (credit is available—but there is the high cost of mortgage products).
- Land is single-family zoned or developed, therefore restricting land available for multi-family development.
- Affordability as a primary issue.
- Some clients need supportive services, though not all.
- Holts Summit has not done much to attract more subsidized housing. More of an issue during COVID.
- There is not much in the area available for "shelter" needs except a few Federal Housing Administration apartments, and the deaf apartments in town. Challenges are great for accessing low-income housing.

Jobs and Employment

- Jobs and employment in Fulton do not match the housing available in the area. Minimum wage jobs/part-time employees cannot afford what is available.
- Fulton had success in training and retaining skilled and licensed builders leading up to 2009, but then inexperience and major market disruption caused fallout in the skilled developers/builders. It has taken a long time to regain trust and build partnerships. Now there is a steady and reliable skilled group of builders, but fewer of them and a high demand for their trades.
- There are more challenges with quality living standards, and a larger housing development hinges on a workforce demand, there is a lot of commuting or talent poaching, our community cannot retain the brain trust that expects a better quality at an affordable level.

- Employers express to the Chamber of Commerce the issue of attracting a workforce. The housing is not competing with nearby counties.
- Income is too low, both people who rent are worse off, and people who own their houses have tight resources, its mostly owner-occupied housing, maybe half a dozen houses are rented.

Housing Quality

- Abandoned homes have created challenges with people experiencing homelessness living in them, there are several abandoned properties. SERVE, Inc. has access to a shelter, Our House. And there is also the Whirley House for transitional living. A lot of the same people come through monthly and SERVE, Inc. is primarily serving those dealing with chronic homelessness. Lately there have been more new faces, more of a transient population. There are fewer abandoned properties in Holts Summit, but one property was purchased by the city and will be torn down. Few abandoned homes, but some are in disrepair.
- The City of Fulton does not conduct rental inspections under the city's purview. They have a limited inventory and a high need for housing in the area, there is an opportunity for property owners to take advantage of the situation and provide substandard housing. This is a concern of the city. When property owners continue to do these things over time, that can create a challenge. No rental inspections—this is currently handled as a civil matter.
- Our communities are landlocked with only a bit of room to grow. With Holts Summit just five miles, we are growing to touch, voluntary annexation is required otherwise, and would need community support to do so.
- We receive calls weekly from individuals looking for housing for rent or sale. The county overall has higher demand. Cole County and Jefferson City have the same demand. There is a housing shortage compared to demand. There was a tornado that went through the area that also caused cost increases / values increased dramatically.
- Four mobile home parks around town do have turnover and some units are not in the greatest shape, all are private, mixed ownership but mostly rental.

Other Trends/Market Influences

- Buying a home at an increased price increases other stressors on a household budget, or on the market for those that cannot afford these products. People who rent will see these costs passed on to them and it creates cascading effects, and stressors are getting worse.
- Environmental concerns locally increasing cost for development, the municipality and state need to be on board to create new infrastructure.

- Have seen applications for purchase loans for homes, but the applicant cannot afford the payments. We want to discourage this approach. Have seen some activity in the "online lending" and predatory options preclude ownership opportunities, sad to see such underwater financial situations and the hopelessness that comes along with it.
- Some potential opportunities and barriers for older adults, providing resources so older adult households have the ability to maintain their homes as long as possible (increase aging in place services). Also, there are limited places for elderly folks to move once they no longer live independently.
- Clients face major barriers to accessing secure housing if they have a criminal record (felonies). Many try to live with family upon release which can be positive for recovery but can also be challenging depending on the type of accommodations or the types of relationships they have with their family members. Lack of adequate housing can be a major factor for reoffending or substance abuse/relapse. Many want to focus just on raising their families (and having the housing to do it), historic record being a constant barrier to "moving on" in adequate housing.
- Holts Summit put in extensive sewer project, customers in the county sign the agreements. New Bloomfield is looking into doing something similar – a wastewater regionalization project that may connect with Holts Summit, to reduce costs and share resources.
- Holts Summit has been growing dramatically in recent years. Other communities have real estate and property taxes, while Holts Summit is part of Jefferson City Public Schools and pays taxes for the school district. Fire protection district, not a fire department (which means it is taxed differently), Bloomfield school district (not part of regional district, but also not feasible to get more revenue from taxes). Missouri State Legislature has pushed to remove sales tax, there is a need for larger commercial entities in communities to pay taxes and create sustainable city services. We are looking to find a regional approach and connections.

Education and Outreach

- There needs to be more of a collaborative 'network' of services including what resources are available and who to go to, how to get people a little more help. People do not know about the variety/range of services and how to know if they qualify. Difficult to pinpoint the specific action points and how they are connected to each organization's role
- City Council members need more education around zoning, etc. We need to provide an incentive for developers to come to the city to develop. Zoning-wise, rarely, if ever, do zoning requests not go through.
- Pushback from community members for low-income housing developments have occurred in the past. The City of Fulton was excited about having development on the south end of town, though there were community members who believed there would be a decrease in property values, increased crime. These beliefs were not necessarily founded, but there is a standard amount of NIMBYism. Fulton has been doing community engagement and education to be able to understand the challenges.

- The City of Fulton is trying to focus on education more, and engagement to counteract misperceptions of multifamily housing developments.

2. ***How would you like to see those housing challenges addressed?***
   - Continue with meetings of the Callaway County Housing Taskforce. Calling all community players who can help make this better.
   - There are abandoned properties, hearing complaints of people squatting or staying informally, addressing those properties may help.
   - If we are "dreaming," subsidies NEEDED, grants and municipal collaboration.
   - Local lending requirements from banks should promote more community involvement on their part.
   - Zoning requirements for local municipalities may need to change.
   - How to fix gaps in builders participating in programs?
   - More education allows for more proactive participation with cities, understanding existing regulations, project proposals.
   - Develop or enforce minimum housing codes to improve housing quality.
   - Role of municipality in providing education to the community, preemptively prepare zoning, fast track inspections, reduce red tape, tax advantages, waive fees for affordable or denser development,
   - Consider lending for modular housing at local banks and credit unions as a form of affordable housing.

3. ***What objectives or strategies is your community pursuing to achieve your housing goals? What will you do in the future/what are your plans for the future?***
   - Spreading information about fair housing—just awareness and what tenant rights are, etc.
   - Fair Housing complaints are sent to the State Human Rights Commission by the City of Fulton Commission.
   - The City of Fulton and other municipalities definitely should be involved in catalyzing collaboration. Providing financial and procedural incentives would be helpful. The city needs to be the glue but also other local governmental organizations. If there is an opportunity to participate in getting grant funding, that might help.
   - Focus on the bigger picture and longer-term sustainable housing needs/goals.

4. ***Does your elected body or board have any priorities or existing initiatives related to housing?***
   - United Credit Union offers a first-time homebuyer program.
   - We participate in the "Direct-to-Freddie Mac" exchange path—first-time homebuyer programs like Home Possible, etc.

- Work with Fannie Mae and Freddie Mac on direct loans to sell, like portfolio loans. The buyer still must comply with regulatory requirements, but they also have other programs for "non-preforming" properties.
- One way might be to use the Federal Home Loan Banks' Mortgage Partnership Finance (MPF) Program. It is important and we want to provide housing for everyone who needs a home using first-time homebuyers, building a custom home, etc. Construction loans are big for the Community Bank of Missouri. Working with builders and properties of all sizes—no building-type preference

5. What do you see as CMCA's role in addressing housing challenges within Callaway County?

- New development with the George Washington Carver Apartments and trying to continue developing or supporting projects like that.
- Providing great programming for community members to come to and sharing resources for homeless population to get connected and avoid being left behind.
- CMCA is uniquely positioned across eight counties, they can do a variety of things, and provide interconnected services because they are larger—which works to their benefit. For example, CMCA hosted a small businesswomen's center: a small business counseling event.
- CMCA can continue to support small businesses.
- They are good at collaborating and making connections with nonprofit organizations and financial institutions.
- CMCA may struggle some with working with municipalities; there is a constant fluctuation in governance at municipalities, and the changing faces may dilute efforts. Maybe focusing more on other entities and relationships for driving changes, like the Chamber of Commerce.
- Difficult to access utility assistance—need to be better about sharing resources and information about what services they offer.
- Engagement with the few local churches that are very involved (First Baptist Church), only accept referrals from SERVE, Inc. Volunteers from churches and also funding provided through fundraising.
- Continue to have open and honest conversations with local municipalities.
- Continue hosting monthly resource meetings (led by Kellie).
- Host another forum for renters and property owners to talk about issues, rights, processes. Though maybe not renters and landlords at the same forum. Provide this countywide.
- We could use better communication about what is needed in the community and the connections to southern Callaway improved, working on regional approaches to shared development goals, as many small communities are underserved.

Appendix 3: Community Needs Assessment Survey

Background

1. What county do you live in?

- ☐ Audrain
- ☐ Boone
- ☐ Callaway
- ☐ Cole
- ☐ Cooper
- ☐ Howard
- ☐ Moniteau
- ☐ Osage
- ☐ Other _____

2. What is your zip code? _____

Finances

3. In the past month, did you do any of these because there was not enough money? Check all that apply.

- ☐ Paid a bill late
- ☐ Skipped paying a bill
- ☐ Got a payday loan
- ☐ Got services to help pay a bill
- ☐ Borrowed money from someone
- ☐ Did not buy groceries you needed
- ☐ Skipped meals or ate smaller meals
- ☐ Did not get prescription medication
- ☐ Did not go to a doctor's appointment
- ☐ Other _____
- ☐ None of these

3a. If you skipped a bill or paid a bill late, which bill was it? Check all that apply.

- ☐ Rent or mortgage payment
- ☐ Utility bill
- ☐ Cell phone bill
- ☐ Internet bill
- ☐ Cable or television bill
- ☐ Car payment
- ☐ Car insurance
- ☐ Medical bill
- ☐ Payday loan
- ☐ Credit card bill
- ☐ Student loan
- ☐ Other
- ☐ None of these

Health

4. What types of health care do you use?

	Myself	My children	Other adults in my home
Medical care	☐	☐	☐
Dental care	☐	☐	☐
Mental health services or therapy	☐	☐	☐
Substance use treatment	☐	☐	☐
Support groups	☐	☐	☐
Peer support services	☐	☐	☐
Other _____	☐	☐	☐
Do not get health care	☐	☐	☐

4a. When do you get medical care?	Myself	My children	Other adults in my home
Regular checkups	☐	☐	☐
Only when sick/injured	☐	☐	☐
Only in emergencies	☐	☐	☐
Do not get medical care	☐	☐	☐

4b. When do you get dental care?	Myself	My children	Other adults in my home
Regular checkups	☐	☐	☐
Only in emergencies	☐	☐	☐
Do not get dental care	☐	☐	☐

5. Does anything stop you or your family from getting health care?

- ☐ Cost of health care/doctor's visits
- ☐ Cost of prescription medications
- ☐ No insurance
- ☐ No transportation
- ☐ Not sure where to go to get health care
- ☐ Waitlists are too long to get in to see a doctor
- ☐ Wait times at the doctor's office are too long
- ☐ Unable to get off work
- ☐ No extended office hours
- ☐ No local health care providers
- ☐ No local support groups
- ☐ Other _____
- ☐ None of these

6. Do you or your family use food banks or food pantries?

☐ Yes ☐ No

6a. What stops you from using food banks or food pantries?

- ☐ I do not need to use food banks or food pantries
- ☐ I don't know where to find food banks or food pantries
- ☐ The locations do not work for me
- ☐ The days/hours do not work for me
- ☐ No transportation
- ☐ Other _____

Childcare

7. Do you need any type of childcare?

- ☐ No. I do not need childcare.
- ☐ No. I already have childcare.
- ☐ Yes. I have childcare, but it doesn't meet my needs.
- ☐ Yes. I need childcare but don't have it.

7a. If you need childcare, what type of childcare do you need? Check all that apply.

- ☐ Infant/toddler care
- ☐ Preschool care
- ☐ Before/after school care
- ☐ Summer childcare
- ☐ Night/weekend childcare
- ☐ Other _____

7b. If you need childcare, what stops you from getting the childcare you need?

- ☐ Cost of childcare
- ☐ No openings/no childcare providers
- ☐ Locations do not work for me
- ☐ Days/hours the programs are open do not work for me
- ☐ No transportation
- ☐ Other _____

Transportation

8. Do you have consistent transportation?

☐ Yes ☐ No

8a. If not, what stops you from having consistent transportation? Check all that apply.

- ☐ Cost to buy a vehicle
- ☐ Cost of car repairs
- ☐ Cost of car insurance
- ☐ Cost of gas
- ☐ No driver's license
- ☐ Cost of taxi, Uber, Lyft
- ☐ No taxi, Uber, Lyft
- ☐ No bus system
- ☐ Bus stop locations do not work for me
- ☐ Bus times do not work for me
- ☐ Bus does not go where I need
- ☐ No wheelchair accessible transportation
- ☐ No sidewalks
- ☐ Other _____

8b. What types of transportation would you be likely to use if available? Check all that apply.

- ☐ Bus
- ☐ Taxi, Uber, Lyft
- ☐ Carpool
- ☐ Transportation to medical appointments
- ☐ Wheelchair accessible transportation
- ☐ Other _____
- ☐ None of these

9. Does transportation stop you from getting to or from any of these? Check all that apply.

- ☐ Work
- ☐ Stores/grocery stores
- ☐ Doctor or dental appointments
- ☐ School
- ☐ Childcare
- ☐ Church or place of worship
- ☐ Restaurants or entertainment
- ☐ Visiting friends or family
- ☐ Community events
- ☐ None of these

Jobs & Job Training

10. Do you need help with work or a job training program? Check all that apply.

- ☐ Finding a new job
- ☐ Job skills training
- ☐ On the job training
- ☐ Earning my Hi-Set (used to be called GED)
- ☐ Starting a job training program
- ☐ Starting trade school or technical school
- ☐ Starting college
- ☐ Other _____
- ☐ None of these

11. What are the biggest JOB and JOB TRAINING needs in your community?

_____

_____

Housing

12. Do you need help with housing? Check all that apply.

- ☐ Finding a place to live
- ☐ Paying my rent or mortgage
- ☐ Paying my utility bill
- ☐ Lowering my rent or mortgage payment
- ☐ Help with home repairs
- ☐ Building credit to get a home loan
- ☐ Other _____
- ☐ None of these

13. Which of these best describes where you live now?

- ☐ Single family home
- ☐ Apartment
- ☐ Duplex or townhome
- ☐ Mobile home
- ☐ RV/Camper
- ☐ Student dorms
- ☐ Retirement complex
- ☐ Assisted living facility
- ☐ Living with family or friends
- ☐ Homeless or living in a shelter
- ☐ Other _____

14. Which type of housing would you be living in today if you didn't have to worry about whether you could afford it? For example: large or small single-family home, mobile home, duplex, apartment, retirement complex, assisted care, or other housing. Why?

_____

15. What are the biggest HOUSING needs in your community? For example: housing is too expensive, not enough housing, unkept or vacant homes and properties, cost of home repairs or maintenance, homelessness, etc. _____

_____

Community Strengths & Needs

16. What are the greatest strengths of your community? Check your top three.

- ☐ Stable local economy
- ☐ Job opportunities
- ☐ Job training opportunities
- ☐ Good schools
- ☐ Education options after high school
- ☐ Available transportation options
- ☐ Available housing options
- ☐ Affordable housing
- ☐ Safe neighborhoods
- ☐ Low crime
- ☐ Local police, fire & rescue services
- ☐ Access to healthy foods
- ☐ Access to childcare
- ☐ Access to health care
- ☐ Access to mental health care
- ☐ Access to substance use treatment and recovery services
- ☐ Access to support groups/peer supports
- ☐ Volunteer opportunities
- ☐ Services for seniors
- ☐ Services for people with disabilities
- ☐ Other _____

17. What would most improve your community? Check your top three.

- ☐ Growing the local economy
- ☐ More or better job opportunities
- ☐ Better job training opportunities
- ☐ Better schools
- ☐ More education options after high school
- ☐ More transportation options
- ☐ More housing options
- ☐ More affordable housing
- ☐ Fewer empty or abandoned houses/properties
- ☐ An end to homelessness
- ☐ Safer neighborhoods
- ☐ Lower crime
- ☐ Improved local police, fire & rescue services
- ☐ Better access to healthy foods
- ☐ Better access to childcare
- ☐ Better access to health care
- ☐ Better access to mental health care
- ☐ Better access to substance use treatment & recovery services
- ☐ More or better services for seniors
- ☐ More services for people with disabilities
- ☐ Better access to support groups & peer groups
- ☐ More volunteer opportunities
- ☐ Other _____
- ☐ Other _____

18. Does your community need any of these specific services?

- ☐ Transportation options for rides in town
- ☐ Transportation options for rides outside of town
- ☐ A 24/7/365 homeless shelter
- ☐ Mental health resources, programs, and services
- ☐ Recovery support services for substance use and/or disorders

Demographics

19. Please tell us about yourself.

Gender: ☐ Male ☐ Female ☐ Other Gender ☐ Choose not to answer

Age: ☐ 16 to 24 ☐ 25 to 64 ☐ 65 or older ☐ Choose not to answer

Race/Ethnicity:

☐ American Indian/Alaska Native
☐ Asian
☐ Black/African American
☐ Middle Eastern or North African
☐ Native Hawaiian or Pacific Islander
☐ Two or more races
☐ Hispanic/Latino
☐ White
☐ Other _____
☐ Choose not to answer

How many people are in your household? _____

What is your household income?

☐ Less than $10,000
☐ $10,000-$14,999
☐ $15,000-$24,999
☐ $25,000-$34,999
☐ $35,000-$49,999
☐ $50,000-$74,999
☐ $75,000-$99,999
☐ $100,000-$149,000
☐ Over $150,000

What is your highest level of education?

☐ Less than high school diploma
☐ High school diploma, GED, or Hi-Set
☐ Trade/vocational/technical certification
☐ Some college or associate degree
☐ Bachelor's degree or higher
☐ Choose not to answer

20. Would you like us to contact you?

☐ Tell me about upcoming community planning meetings
☐ Contact me for an interview about housing needs in my community
(If you are selected for an interview, you would be compensated for your time.)
☐ Do not contact me

21. What is your name and contact information? (If you would like us to contact you.)

_____
_____