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Northeast Missouri Regional Planning Commission
PRO Housing Application

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Exhibit A: Executive Summary

Northeast Missouri Regional Planning Commission

PRO Housing Application

The Northeast Missouri Regional Planning Commission (NEMO RPC) region, comprising several rural counties and municipalities in Northeast Missouri, faces an acute need for affordable housing, particularly for households earning below 100% of the area median income (AMI). The region's population has grown modestly, but the availability of affordable housing has not kept pace. This gap has created significant challenges, especially for low- and moderate-income households. Several factors contribute to this crisis, including low household incomes, an aging housing stock, rising construction costs, and barriers to new housing development.

Key challenges include:

1. **Population Growth vs. Housing Availability:** While the population has grown, the supply of affordable housing for households at or below 80% of HUD's Area Median Family Income (HAMFI) has lagged behind, creating a significant shortage.
2. **Housing Affordability Crisis:** Rising construction costs and a limited supply of affordable homes have contributed to an affordability crisis, particularly in rural areas.
3. **Aging Housing Stock:** The region has a high percentage of homes built before 2000, leading to a lack of modern, energy-efficient housing options.
4. **Limited New Construction and Market Failure:** The lack of speculative development has led to a stagnant housing market, particularly in rural counties, further exacerbating the housing shortage.

NEMO RPC proposes a strategic and multi-faceted initiative to significantly increase the production of affordable housing across Northeast Missouri, with a particular emphasis on serving priority geographies. This approach aims to harmonize and enforce building codes and land-use policies, streamline housing development processes, and address critical barriers identified in the region's housing needs assessment.

Vision and Objectives:

1. **Building Code Development and Harmonization:**
 - **Objective:** Develop building codes where none exist and harmonize them across communities to establish regional consistency.
 - **Rationale:** A lack of comprehensive building codes has hindered housing development. Harmonization will create predictable development standards that will streamline housing projects, particularly for affordable housing.
 - **Benefit:** Improved efficiency and reduced regulatory delays will support long-term housing production and preservation.
2. **Independent Code Enforcement:**
 - **Objective:** Implement an independent enforcement mechanism to ensure fair and consistent application of building codes and land-use policies.
 - **Rationale:** Independent enforcement reduces non-compliance and improves housing quality, encouraging developers to invest with confidence.
 - **Benefit:** Improved housing quality and faster, more reliable housing development.
3. **Land Acquisition and Site Preparation:**
 - **Objective:** Identify and acquire vacant lots, demolish unsafe structures, and prepare sites for affordable housing.
 - **Rationale:** Limited buildable land is a major barrier. Preparing vacant lots will increase land availability for housing construction.

- Benefit: Reduces land acquisition costs for developers and increases affordable housing supply, particularly through the Housing Enhancement Northeast (HEN) program.
- 4. Utility Upgrades and Infrastructure Improvements:
 - Objective: Identify upgrades to utilities (water, wastewater, electricity) to support new housing development.
 - Rationale: Infrastructure constraints limit the capacity to support new developments, especially in rural areas.
 - Benefit: Ensures the long-term sustainability of affordable housing projects and removes a major development barrier.

NEMO RPC has shown a strong commitment to overcoming local barriers to affordable housing production and preservation through legislative advocacy and strategic partnerships. The Housing Enhancement Northeast (HEN) program, spearheaded by NEMO RPC in collaboration with Northeast Power and Tri-County Electric Cooperative, was launched to address the significant shortage of affordable housing in rural Northeast Missouri. This innovative initiative aims to increase the availability of affordable housing by focusing on land acquisition, site preparation, and streamlined housing production. Houses are sold at cost with the proceeds reinvested in a revolving fund to finance additional development projects.

The HEN program was born out of NEMO RPC's recognition of the acute housing crisis facing the region. Rural communities in Northeast Missouri have long struggled with the lack of affordable housing options, driven by infrastructure challenges, financing gaps, and the scarcity of developable land. To address these issues, NEMO RPC forged partnerships with key stakeholders, including Northeast Power and Tri-County Electric Cooperative, each contributing \$120,000 to kickstart the project. Leveraging these funds, along with its own equity, NEMO RPC secured nearly \$1 million in total funding to support housing development across six counties: Adair, Clark, Knox, Lewis, Schuyler, and Scotland.

Initially supported by HB 2240, a state bill designed to create a statewide housing development funding mechanism, the HEN program encountered legislative setbacks when the bill stalled on the House floor. Undeterred, NEMO RPC successfully advocated for \$1 million in state funding, which was approved by the Missouri Legislature and the Governor. This funding marked a significant milestone in the region's affordable housing policy, enabling the HEN program to become a model for similar efforts statewide. The program was prominently featured at the Governor's Conference on Economic Development in September 2024, highlighting its critical role in addressing Missouri's housing shortage.

The receipt of PRO Housing funds would offset the costs associated with building code development and enforcement, land acquisition, demolition of vacant and dilapidated structures, and site preparation. This would ensure a steady pipeline of ready-to-build sites for the HEN program, allowing for the construction of affordable housing at a significantly reduced cost.

This proposal will lay the foundation for sustainable growth and economic vitality in Northeast Missouri, making affordable housing more accessible to those in need.

**Exhibit B: Threshold Requirements and Other Submission
Requirements**

Northeast Missouri Regional Planning Commission

PRO Housing Application

Section III.D Threshold Eligibility Requirements

Resolution of Civil Rights Matters: Northeast Missouri Regional Planning Commission (NEMO RPC) does not have any unresolved Civil Rights Matters.

Eligible Applicant: NEMO RPC is a Multijurisdictional entity (see membership contracts attached).

Section IV.G Other Program-Specific Requirements

Limited English Proficiency (LEP):

The following Four-Factor Analysis serves as the guide for determining which language assistance measures the members of NEMO RPC will undertake to guarantee access to the NEMO RPC PRO Housing program by LEP persons.

1. Number or proportion of LEP persons served or encountered in the eligible service populations (Served or encountered includes those persons who would be served by the recipient if the person received education and outreach and the recipient provided sufficient language services).

- a. The NEMO RPC utilized American Community Survey, 2022, Language Spoken at Home and Ability to Speak English for Population 5 Years and Over. Based on this data, the member counties of NEMO RPC do not meet the 1,000 or 5% LEP persons threshold for any language or Language(s) identified.
- b. This table is located at
<https://www.census.gov/data/tables/ACSST5Y2022.S1601?q=s1601&g=050XX00US29001>.
- c. For Adair County the data from this table indicate that 22,603 individuals out of 23,918 total population speak English only, and 1,315 individuals speak a language other than English, resulting in 5.5% of the population speaking a language other than English. 0.03% of the population speaking a language other than English speaks English less than “very well”.

Adair County, Missouri												
Label	Total		Percent		Percent of specified language speakers							
					Speak English only or speak English "very well"		Percent speak English only or speak English "very well"		Speak English less than "very well"		Percent speak English less than "very well"	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Population 5 years and over	23,918	±84	(X)	(X)	23,081	±237	96.5%	±0.9	837	±216	3.5%	±0.9
Speak only English	22,603	±259	94.5%	±1.1	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Speak a language other than English	1,315	±258	5.5%	±1.1	478	±165	36.3%	±10.4	837	±216	63.7%	±10.4
SPEAK A LANGUAGE OTHER THAN ENGLISH												

For Clark County the data from this table indicate that 6,065 individuals out of 6,279 total population speak English only, and 214 individuals speak a language other than English, resulting in 3.4% of the population speaking a language other

than English. 0.003% of the population speaking a language other than English speaks English less than “very well”.

Clark County, Missouri												
	Total		Percent		Percent of specified language speakers							
					Speak English only or speak English "very well"		Percent speak English only or speak English "very well"		Speak English less than "very well"		Percent speak English less than "very well"	
Label	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Population 5 years and over	6,279	±30	(X)	(X)	6,257	±44	99.6%	±0.4	22	±23	0.4%	±0.4
Speak only English	6,065	±162	96.6%	±2.6	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Speak a language other than English	214	±162	3.4%	±2.6	192	±161	89.7%	±12.3	22	±23	10.3%	±12.3
SPEAK A LANGUAGE OTHER THAN ENGLISH												

For Knox County the data from this table indicate that 3,359 individuals out of 3,497 total population speak English only, and 138 individuals speak a language other than English, resulting in 3.9% of the population speaking a language other than English. 0.008% of the population speaking a language other than English speaks English less than “very well”.

Knox County, Missouri												
	Total		Percent		Percent of specified language speakers							
					Speak English only or speak English "very well"		Percent speak English only or speak English "very well"		Speak English less than "very well"		Percent speak English less than "very well"	
Label	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Population 5 years and over	3,497	±47	(X)	(X)	3,469	±58	99.2%	±1.3	28	±46	0.8%	±1.3
Speak only English	3,359	±136	96.1%	±3.8	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Speak a language other than English	138	±132	3.9%	±3.8	110	±125	79.7%	±35.8	28	±46	20.3%	±35.8
SPEAK A LANGUAGE OTHER THAN ENGLISH												

For Lewis County the data from this table indicate that 9,348 individuals out of 9,462 total population speak English only, and 114 individuals speak a language other than English, resulting in 1.2% of the population speaking a language other than English. 0% of the population speaking a language other than English speaks English less than “very well”.

Lewis County, Missouri												
	Total		Percent		Percent of specified language speakers							
					Speak English only or speak English "very well"		Percent speak English only or speak English "very well"		Speak English less than "very well"		Percent speak English less than "very well"	
Label	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Population 5 years and over	9,462	±16	(X)	(X)	9,462	±16	100.0%	±0.3	0	±17	0.0%	±0.3
Speak only English	9,348	±62	98.8%	±0.6	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Speak a language other than English	114	±57	1.2%	±0.6	114	±57	100.0%	±24.4	0	±17	0.0%	±24.4
SPEAK A LANGUAGE OTHER THAN ENGLISH												

For Scotland County the data from this table indicate that 4,013 individuals out of 4,349 total population speak English only, and 336 individuals speak a language other than English, resulting in 7.7% of the population speaking a language other than English. 0.03% of the population speaking a language other than English speaks English less than “very well”.

Scotland County, Missouri												
Total			Percent		Percent of specified language speakers							
					Speak English only or speak English "very well"		Percent speak English only or speak English "very well"		Speak English less than "very well"		Percent speak English less than "very well"	
Label	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Population 5 years and over	4,349	±12	(X)	(X)	4,214	±104	96.9%	±2.4	135	±104	3.1%	±2.4
Speak only English	4,013	±166	92.3%	±3.8	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Speak a language other than English	336	±166	7.7%	±3.8	201	±109	59.8%	±20.3	135	±104	40.2%	±20.3
SPEAK A LANGUAGE OTHER THAN ENGLISH												

For Schuyler County the data from this table indicate that 3,479 individuals out of 3,744 total population speak English only, and 265 individuals speak a language other than English, resulting in 7.1% of the population speaking a language other than English. 0.04% of the population speaking a language other than English speaks English less than “very well”.

Schuyler County, Missouri												
Total			Percent		Percent of specified language speakers							
					Speak English only or speak English "very well"		Percent speak English only or speak English "very well"		Speak English less than "very well"		Percent speak English less than "very well"	
Label	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Population 5 years and over	3,744	±15	(X)	(X)	3,577	±146	95.5%	±3.9	167	±145	4.5%	±3.9
Speak only English	3,479	±163	92.9%	±4.4	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Speak a language other than English	265	±163	7.1%	±4.4	98	±32	37.0%	±21.2	167	±145	63.0%	±21.2
SPEAK A LANGUAGE OTHER THAN ENGLISH												

2. The frequency with which the LEP persons come into contact with the program.

- a. The proposed project does include acquisition, but only of unoccupied dwellings. Therefore, no relocation or direct assistance to individuals will be provided by this program. As a result, LEP persons rarely come into contact with the PRO Housing program. However, all citizen participation activities are open to the general public.

3. The nature and importance of the program, activity, or service provided by the program.

- a. The proposed project does not provide direct assistance to individuals. As a result, LEP persons rarely come into contact with the PRO Housing program. However, all citizen participation activities are open to the general public.

4. The resources available and cost to the recipient.

- a. Currently, internet sites can be utilized to translate some written materials. Additionally, local volunteers have been identified to provide oral translation services at public meetings and during conversations with LEP residents during the implementation of the proposed project. Furthermore, many of the common forms used in the implementation of HUD programs are available in multiple languages on the HUD and DOL websites. Therefore, limited LAP measures are reasonable given the resources available to the members of NEMO RPC.

Certification: Based on the above Four-Factor Analysis, NEMO RPC is not required to develop a LAP. However, NEMO RPC will make all reasonable attempts to accommodate language access needs of residents requesting oral translation during citizen participation activities.

Physical Accessibility: All meetings for the NEMO RPC PRO Housing program will be held at the office of NEMO RPC which is fully accessible to persons with physical disabilities. Accommodations will be made to the extent feasible for persons with hearing, visual, and other communication-related disabilities.



Northeast Missouri Regional Planning Commission

121 S. Cecil St.
Memphis, MO 63555
(660)465-7281
www.nemorpc.org

Mark Shahan
Chairman

Jim Werner
Vice-Chairman

Mari Macomber
Secretary

Duane Ebeling
Treasurer

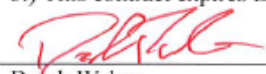

Derek Weber
Executive Director

2024 CONTRACT AGREEMENT and MEMBERSHIP DUES INVOICE

This contract entered into this 1st day of January 2024, between the County Commission on behalf of SCHUYLER County, Missouri, first party, and the Northeast Missouri Regional Planning Commission, Rural Development Corporation and Economic Development District, Memphis, Missouri, the second party.

In consideration for the following, the parties promise as follows:

- 1.) First party does promise to provide \$ 634.60 to the Northeast Missouri Regional Planning Commission and Rural Development Corporation.
- 2.) The second party does promise to provide assistance to SCHUYLER County in the form of preparing CDBG grant applications, Transportation Infrastructure Planning Improvements, Solid Waste Planning/Education Services, Housing Rental Assistance programs, Hazard Mitigation Plan Updates, consultation on other possible projects, and Economic Development services as provided by federal and state regulations.
- 3.) This contract expires December 31, 2024.


Derek Weber
Executive Director
(Attest)

Toni Rhoads


Presiding Commissioner
(Attest)

County Clerk

MEMBERSHIP DUES INVOICE

FOR: 2024 ANNUAL MEMBERSHIP DUES \$ 634.60
ACCORDING TO SCHEDULE

PLEASE FORWARD YOUR PAYMENT AND ORIGINAL SIGNED
AGREEMENT TO ADDRESS LISTED ABOVE.
THANK YOU!

FEB 08 2024



Northeast Missouri Regional Planning Commission

121 S. Cecil St.
Memphis, MO 63555
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www.nemorpc.org

Mark Shahan
Chairman

Jim Werner
Vice-Chairman

Mari Macomber
Secretary

Duane Ebeling
Treasurer

Derek Weber
Executive Director

2024 CONTRACT AGREEMENT and
MEMBERSHIP DUES INVOICE

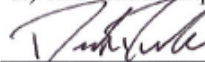

This contract entered into this 16th day of January 2024, between the County Commission on behalf of ADAIR County, Missouri, first party, and the Northeast Missouri Regional Planning Commission, Rural Development Corporation and Economic Development District, Memphis, Missouri, the second party.

In consideration for the following, the parties promise as follows:

1.) First party does promise to provide \$ 2,148.10 to the Northeast Missouri Regional Planning Commission and Rural Development Corporation.

2.) The second party does promise to provide assistance to ADAIR County in the form of preparing CDBG grant applications, Transportation Infrastructure Planning Improvements, Solid Waste Planning/Education Services, Housing Rental Assistance programs, Hazard Mitigation Plan Updates, consultation on other possible projects, and Economic Development services as provided by federal and state regulations.

3.) This contract expires December 31, 2024.


Derek Weber
Executive Director
(Attest)

Toni Rhoads


Presiding Commissioner
(Attest) 
County Clerk

MEMBERSHIP DUES INVOICE

FOR: 2024 ANNUAL MEMBERSHIP DUES \$ 2,148.10
ACCORDING TO SCHEDULE

**PLEASE FORWARD YOUR PAYMENT AND ORIGINAL SIGNED
AGREEMENT TO ADDRESS LISTED ABOVE.
THANK YOU!**



Northeast Missouri Regional Planning Commission

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Mark Shahan
Chairman

Jim Werner
Vice-Chairman

Mari Macomber
Secretary

Duane Ebeling
Treasurer

Derek Weber
Executive Director

2024 CONTRACT AGREEMENT and **MEMBERSHIP DUES INVOICE**

This contract entered into this 8th day of January 2024, between the County Commission on behalf of KNOX County, Missouri, first party, and the Northeast Missouri Regional Planning Commission, Rural Development Corporation and Economic Development District, Memphis, Missouri, the second party.

In consideration for the following, the parties promise as follows:

- 1.) First party does promise to provide \$ 658.30 to the Northeast Missouri Regional Planning Commission and Rural Development Corporation.
- 2.) The second party does promise to provide assistance to KNOX County in the form of preparing CDBG grant applications, Transportation Infrastructure Planning Improvements, Solid Waste Planning/Education Services, Housing Rental Assistance programs, Hazard Mitigation Plan Updates, consultation on other possible projects, and Economic Development services as provided by federal and state regulations.
- 3.) This contract expires December 31, 2024.


Derek Weber
Executive Director

(Attest)

Toni Rhoads


Shelli Condit
Presiding Commissioner

(Attest)

Madeline Spory
County Clerk

MEMBERSHIP DUES INVOICE

FOR: 2024 ANNUAL MEMBERSHIP DUES \$ 658.30
ACCORDING TO SCHEDULE

**PLEASE FORWARD YOUR PAYMENT AND ORIGINAL SIGNED
AGREEMENT TO ADDRESS LISTED ABOVE.
THANK YOU!**

FEB 13 2024



Northeast Missouri Regional Planning Commission

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Mark Shahan
Chairman

Jim Werner
Vice-Chairman

Mari Macomber
Secretary

Duane Ebeling
Treasurer


Derek Weber
Executive Director

2024 CONTRACT AGREEMENT and
MEMBERSHIP DUES INVOICE

This contract entered into this 9 day of January 2024, between the County Commission on behalf of SCOTLAND County, Missouri, first party, and the Northeast Missouri Regional Planning Commission, Rural Development Corporation and Economic Development District, Memphis, Missouri, the second party.

In consideration for the following, the parties promise as follows:

- 1.) First party does promise to provide **\$ 818.80** to the Northeast Missouri Regional Planning Commission and Rural Development Corporation.
- 2.) The second party does promise to provide assistance to SCOTLAND County in the form of preparing CDBG grant applications, Transportation Infrastructure Planning Improvements, Solid Waste Planning/Education Services, Housing Rental Assistance programs, Hazard Mitigation Plan Updates, consultation on other possible projects, and Economic Development services as provided by federal and state regulations.
- 3.) This contract expires December 31, 2024.


Derek Weber

Executive Director
(Attest)


Toni Rhoads


Duane Ebeling
Presiding Commissioner

(Attest)

County Clerk

MEMBERSHIP DUES INVOICE

FOR: 2024 ANNUAL MEMBERSHIP DUES \$ 818.80
ACCORDING TO SCHEDULE

**PLEASE FORWARD YOUR PAYMENT AND ORIGINAL SIGNED
AGREEMENT TO ADDRESS LISTED ABOVE.
THANK YOU!**

FEB 08 2024



Northeast Missouri Regional Planning Commission

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Chairman

Jim Werner
Vice-Chairman

Mari Macomber
Secretary

Duane Ebeling
Treasurer

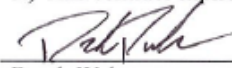
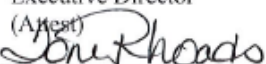
Derek Weber
Executive Director

2024 CONTRACT AGREEMENT and
MEMBERSHIP DUES INVOICE

This contract entered into this 8 day of January 2024, between the County Commission on behalf of LEWIS County, Missouri, first party, and the Northeast Missouri Regional Planning Commission, Rural Development Corporation and Economic Development District, Memphis, Missouri, the second party.

In consideration for the following, the parties promise as follows:

- 1.) First party does promise to provide \$ 1,541.50 to the Northeast Missouri Regional Planning Commission and Rural Development Corporation.
- 2.) The second party does promise to provide assistance to LEWIS County in the form of preparing CDBG grant applications, Transportation Infrastructure Planning Improvements, Solid Waste Planning/Education Services, Housing Rental Assistance programs, Hazard Mitigation Plan Updates, consultation on other possible projects, and Economic Development services as provided by federal and state regulations.
- 3.) This contract expires December 31, 2024.


Derek Weber
Executive Director
(Attest)

Toni Rhoads


Presiding Commissioner
(Attest)

Shannon Sapp
County Clerk

MEMBERSHIP DUES INVOICE

FOR: 2024 ANNUAL MEMBERSHIP DUES \$ 1,541.50
ACCORDING TO SCHEDULE

PLEASE FORWARD YOUR PAYMENT AND ORIGINAL SIGNED
AGREEMENT TO ADDRESS LISTED ABOVE.
THANK YOU!

Exhibit C: Need

Northeast Missouri Regional Planning Commission

PRO Housing Application

i. Demonstrate your progress and commitment to overcoming local barriers to facilitate the increase of affordable housing production and preservation, primarily by having enacted improved laws and regulations. (15 points)

a. Improved laws, regulations, or land use local policies (10 points)

NEMO RPC has demonstrated a strong commitment to addressing local barriers to affordable housing production and preservation through legislative advocacy and securing critical funding. The Housing Enhancement Northeast (HEN) program, spearheaded by NEMO RPC in partnership with Northeast Power and Tri-County Electric Cooperative, was originally supported by state-level efforts, particularly through HB 2240, a bill designed to create a statewide housing development funding mechanism. Although the bill gained unanimous approval in committee, it ultimately stalled on the House floor. Recognizing the need to address the housing crisis despite the legislative setback, NEMO RPC successfully advocated for \$1 million in state funding, specifically for the HEN program, which was approved by the Missouri Legislature and Governor.

The enactment of this funding represents a significant milestone in regional housing policy, as NEMO RPC's HEN program is now a model for affordable housing solutions across the State of Missouri. The HEN program was highlighted at the Governor's Conference on Economic Development in September 2024, further emphasizing its role as a key initiative to combat the shortage of affordable housing in the state.

Barriers Addressed

NEMO RPC's efforts focus on overcoming several key barriers to affordable housing production, including:

1. **Inadequate Funding Mechanisms:** Prior to the funding allocation, affordable housing development in the region faced significant financial constraints. By securing state funds, NEMO RPC created a sustainable financial framework to support affordable housing projects.
2. **Gaps in Financing:** The HEN program directly reduces gaps in financing for affordable housing by securing state dedicated funding, bridging the gap between the high costs of housing development and the limited financial resources typically available for affordable housing projects. By selling houses at cost and creating a revolving fund for future builds, NEMO RPC has provided a reliable source of capital to kickstart housing projects that would otherwise struggle to find sufficient financing.

Measurable Impact

Since receiving state funding, NEMO RPC, through the HEN program, has commenced land acquisition and site preparation for new affordable housing projects. These actions directly address the shortage of developable land and are anticipated to increase affordable housing availability in the region over the next nine months. Moreover, the program's success has established a framework for future collaboration with both local governments and state partners, ensuring a steady pipeline for affordable housing development.

Ongoing Advocacy

NEMO RPC will continue to work closely with the Missouri Legislature, local government organizations, and federal partners to advocate for additional resources and improved policies that further support affordable housing production and preservation. The enactment of improved

laws and regulations, like the funding mechanism achieved through state budget approval, has laid the foundation for long-term success in the region's affordable housing efforts.

b. Other recent actions taken to overcome barriers to facilitate the increase of affordable housing production and preservation (5 points)

NEMO RPC has taken several targeted actions to overcome barriers to affordable housing production and preservation, primarily by addressing key challenges such as financing, infrastructure, and local capacity for development. These efforts are centered around the creation of the Housing Enhancement Northeast (HEN) initiative, which directly responds to the lack of affordable housing in rural Northeast Missouri.

Key Barriers Addressed:

1. Financing Gaps for Housing Development
 - A significant barrier to affordable housing production in rural communities is limited access to financing. To overcome this, NEMO RPC partnered with Northeast Power and Tri-County Electric Cooperative, with each utility provider contributing \$120,000 to the project. NEMO RPC leveraged these funds, along with its own equity, to secure nearly \$1,000,000 in total funding. This capital was crucial for acquiring land, preparing sites, and constructing homes across six counties in rural Northeast Missouri: Adair, Clark, Knox, Lewis, Schuyler, and Scotland.
 - Revolving Fund: NEMO RPC developed a revolving fund to sell homes at cost, which allows the program to continue building affordable housing. This approach provides a sustainable solution to the financing barrier by reinvesting sales proceeds into future projects.
2. Infrastructure and Site Preparation
 - Rural communities often face challenges related to a lack of ready-to-build sites. NEMO RPC has directly tackled this barrier by acquiring vacant lots and preparing them for housing development. Lots have been secured in Lancaster, Memphis, and Edina, with additional site selection underway in Clark, Lewis, and Adair counties. This action addresses the structural challenges and infrastructure barriers that can delay or deter housing development.
3. Local Capacity and Workforce Development
 - NEMO RPC has prioritized hiring local contractors and sub-contractors to construct the homes. In addition, materials have been sourced from local lumberyards, which supports the local economy while also reducing construction costs and timelines.
 - A shortage of skilled labor and local contractors is a major barrier in rural areas. To address this, NEMO RPC is exploring partnerships with school trades programs to further reduce construction labor costs. This initiative not only lowers housing costs but also provides hands-on learning opportunities for area youth, helping build a pipeline of skilled labor in the region.
4. Addressing High Demand for Moderate-Income Housing
 - Housing assessments funded by NEMO RPC in the City of Kirksville and in Scotland, Schuyler, and Adair counties identified a large demand for housing in the \$187,000-\$280,000 price range, a gap that had not been adequately addressed by the private

market. By focusing on this price range, NEMO RPC has tailored its construction efforts to meet the needs of moderate-income populations, helping to increase housing supply and reduce affordability pressures in the region.

5. Collaboration and Community Investment

- Through partnerships with local governments, utility providers, and educational institutions, NEMO RPC has fostered a collaborative approach to overcoming regional housing barriers. These partnerships have enhanced the program's capacity to finance, develop, and sustain affordable housing projects across multiple jurisdictions, particularly in underserved and rural communities.

NEMO RPC's recent initiatives, including the HEN program, focus on overcoming key barriers related to financing, infrastructure, labor shortages, and local capacity. These efforts are not only increasing housing production for low- and moderate-income populations but are also strengthening the local economy and building long-term resilience in rural Northeast Missouri.

ii. Do you have acute need for affordable housing? What are your remaining affordable housing needs and how do you know? (10 points)

Yes, there is a significant acute need for affordable housing within the NEMO RPC region, specifically in 53% of our member communities. This need is particularly acute because affordable housing is not keeping pace with population growth and demand. Based on an analysis of the region's housing market, several key indicators highlight the extent of this need:

1. Population Growth vs. Housing Availability:
 - Over the past decade, the population in several communities across the NEMO RPC region has experienced moderate growth. However, the availability of housing units affordable to households at or below 80% of HUD's Area Median Family Income (HAMFI) has not kept pace. The gap between population growth and the construction or availability of affordable units has steadily widened, contributing to housing shortages for low- and moderate-income households.
 - This disparity is measured as the change in population from 2009 to 2019 compared to the change in the number of affordable units during the same period. In the majority of our communities, the growth in affordable housing units lags significantly behind population growth, indicating an unmet need for affordable housing options.
2. Housing Affordability Crisis:
 - A combination of factors, including rising construction costs and a limited supply of affordable rental and for-sale housing, has contributed to an affordability crisis in several counties, particularly in rural areas. Households earning below 100% of the area median income are finding it increasingly difficult to access quality, affordable housing.
3. Recent Housing Needs Assessments:
 - NEMO RPC has undertaken housing needs assessments, including those for Kirksville, the largest city in the region, and for Scotland, Schuyler, and Adair counties. These assessments revealed a persistent shortage of housing options in the \$187,000-\$280,000 price range, which is a critical segment for moderate-income households. Additionally, the availability of rental units affordable to

lower-income households (those at or below 80% HAMFI) is severely limited, further underscoring the acute need for affordable housing.

4. Rural Disparities:

- In rural areas, where development tends to be slower and infrastructure challenges are more pronounced, the shortage of affordable housing is exacerbated. Many of our smaller communities face an increased demand for housing, driven by aging housing stock and limited new construction, but lack the resources or capacity to meet this demand.

Recent Actions and Priority Geographies:

To address these challenges, NEMO RPC proposes to assist member communities identified as priority geographies through a building code development and enforcement and land use planning program. This initiative focuses on harmonizing building codes and land-use policies across multiple jurisdictions, creating a more streamlined regulatory environment that supports affordable housing production and preservation. By implementing consistent, modernized codes, these communities aim to reduce development barriers, such as lengthy permitting processes, and improve compliance with affordable housing standards.

NEMO RPC recognizes the acute need for affordable housing and is actively collaborating with communities identified as priority geographies to address this challenge. Their enrollment in the code development and enforcement program will be a critical step toward overcoming local barriers to housing development, particularly in areas with growing demand but insufficient housing stock.

Remaining Affordable Housing Needs:

The remaining affordable housing needs in the NEMO RPC region are both quantitative and qualitative:

- **Increase in Affordable Housing Supply:** There is an urgent need to increase the supply of housing units affordable to households earning below 100% of the area median income to prevent displacement and support economic growth.
- **Affordable Housing in High-Opportunity Areas:** There is also a need to increase access to affordable housing in areas with proximity to employment centers, good schools, and essential services, which will help low- and moderate-income households improve their overall quality of life.

Objective Measures of Need:

These conclusions are drawn from recent housing assessments, data on population growth versus housing unit growth, and direct feedback from community stakeholders. The acute need for affordable housing is evident across multiple counties, and this need is expected to grow unless proactive measures are taken to increase housing production and preservation.

By focusing on priority geographies through the code development and enforcement program, NEMO RPC is proposing concrete steps to address these pressing housing needs across the region.

The NEMO RPC region, covering several rural counties in Northeast Missouri, demonstrates an acute need for affordable housing, especially for households with incomes below 100% of the

area median income (AMI). Several factors, including low household incomes, an aging housing stock, and barriers to new housing development, exacerbate this need.

1. Low Median Household Incomes:

- Median household incomes in the region are significantly lower than both national and state levels. While the national median household income is \$80,610 and the state median is \$68,545, the counties in the NEMO RPC region have much lower median incomes:

Adair County: \$46,433

Lewis County: \$51,250

Clark County: \$50,875

Schuyler County: \$41,750

Knox County: \$42,500

Scotland County: \$47,500

- HUD data further reveals that households earning 30% to 80% of the area median income (extremely low to low income) fall into income brackets between \$25,000 to \$67,000, demonstrating that a large portion of the population in the NEMO RPC region qualifies as low-income. Many of these households are struggling to find adequate, affordable housing options, highlighting the need for increased housing production.

2. Aging Housing Stock:

- The region's housing stock is significantly older than the state and national averages, which contributes to affordability challenges and displacement pressures. According to a 2022 housing assessment of Adair, Schuyler, and Scotland counties, the percentage of homes built prior to 2000 in the region is much higher than national and state averages:

National: 53.3%

Schuyler County: 74%

Missouri: 54.7%

Scotland County: 67.9%

Adair County: 59.8%

- This aging housing stock indicates a lack of new housing development and investment in the region, leading to housing quality issues. As homes age and deteriorate, lower-income households face limited options for decent, affordable housing, exacerbating housing insecurity.

3. Housing Market Failure and Limited New Construction:

- The 2022 housing assessment identified a housing market failure in the region. Due to migration patterns, households with the financial capacity to build new homes are leaving the area, and local homebuilders are not engaging in speculative development. This has resulted in minimal new housing construction to meet demand.
- The lack of new development, particularly in rural counties, has caused a stagnant housing market, with most available homes being older, lower-quality structures that may require significant repairs. This creates additional barriers for lower-income households to access suitable and affordable housing.

4. Displacement Pressures:

- While the region has seen some population growth, particularly around Kirksville in Adair County, the aging housing stock and lack of new affordable units place low- and moderate-income households at risk of displacement. Without an

increase in affordable housing development, many residents will continue to face rising housing costs or be forced to live in substandard housing conditions.

5. Ratio of Median Home Price to Area Median Income:

- The ratio of median home prices to area median income is rising in the NEMO RPC region, placing homeownership out of reach for many households. With incomes remaining low and housing costs increasing, particularly for newer or higher-quality homes, affordable homeownership options are becoming scarce for families earning below the median income.

The combination of low household incomes, aging and insufficient housing stock, barriers to new housing development, and displacement pressures clearly demonstrates an acute need for affordable housing in the NEMO RPC region. To address these challenges, targeted interventions, such as increasing affordable housing production, modernizing the aging housing stock, and incentivizing new construction, are essential to ensure that low- and moderate-income households have access to safe, affordable, and high-quality homes.

iii. What key barriers still exist and need to be addressed to produce and preserve more affordable housing? (10 points)

Despite progress, several key barriers still impede the production and preservation of affordable housing in the NEMO RPC region. Addressing these barriers is essential to ensuring that housing development can meet the demand for low- and moderate-income households.

1. Lack of Code Development and Code Enforcement:

- Barrier: Many communities in the NEMO RPC region lack comprehensive building codes or effective code enforcement, leading to inconsistencies in housing quality and development standards. Without uniform codes, it becomes difficult to regulate housing safety and ensure compliance with modern construction practices, further complicating housing development.
- Why It's Key: The absence of enforceable codes discourages new development and makes it challenging to maintain existing housing stock. Developers are hesitant to invest in areas where regulatory standards are unclear or not enforced, slowing down both new construction and rehabilitation projects.
- Solution: Through this proposal, NEMO RPC aims to harmonize building codes and land-use policies across jurisdictions and provide independent code enforcement to ensure consistent, fair application of these standards, thereby streamlining the development process.

2. Lack of Documentation for Site Development:

- Barrier: There is a lack of comprehensive documentation and mapping of vacant lots, dilapidated structures, and areas qualified for industrial development bonds. Without this information, it is difficult for developers and local governments to identify and prioritize sites for affordable housing development.
- Why It's Key: Vacant lots and deteriorating properties represent significant opportunities for redevelopment, but the absence of proper documentation makes it difficult to capitalize on these opportunities. Having a clear map of available sites is essential for attracting developers and making informed planning decisions.

- Solution: NEMO RPC is committed to creating detailed inventories of vacant lots and dilapidated properties across the region, which will help prioritize areas for affordable housing development.
3. High Cost of Land:
- Barrier: The cost of land, even for lots with dilapidated structures, can be prohibitively high, making it difficult to develop affordable housing. In some areas, land costs remain inflated even when structures are in poor condition due to limited availability.
 - Why It's Key: High land costs erode the financial viability of affordable housing projects. For developers to build homes at prices affordable to low- and moderate-income households, land must be acquired at reasonable rates.
 - Solution: By implementing effective code enforcement, NEMO RPC aims to acquire lots with dilapidated structures at lower prices, thereby reducing the cost burden and encouraging more affordable housing production.
4. Lack of Available Housing Units:
- Barrier: According to a recent housing assessment, the region has the capacity for an additional 60-75 housing units and 450 rental units, but there is currently a significant gap between demand and supply.
 - Why It's Key: Without adequate housing stock, low- and moderate-income households struggle to find suitable living arrangements, leading to housing insecurity. The shortage of units contributes to increased competition for the few affordable options available, driving up prices.
 - Solution: The proposal will address this by identifying and preparing sites for new housing development, increasing the supply of affordable units across the region.
5. Aging Housing Stock:
- Barrier: The housing stock in the NEMO RPC region is significantly older than in the state and the nation, with a large portion of homes built before 2000. For example, in Schuyler County, 74% of housing units were built before 2000, compared to 53.3% nationwide.
 - Why It's Key: Older homes are more likely to require repairs or updates to meet modern living standards, which adds costs for both homeowners and developers. In many cases, older homes are not energy-efficient, further increasing the financial burden on low-income households.
 - Solution: NEMO RPC seeks to construct new affordable housing units, through Housing Enhancement Northeast, to ensure lower-income households have options for decent, affordable housing.
6. Strain on Existing Infrastructure:
- Barrier: Aging or inadequate infrastructure, including water, wastewater, and electricity systems, poses a significant barrier to new housing development in many rural areas of the NEMO RPC region.
 - Why It's Key: Infrastructure constraints limit the capacity for housing development. For affordable housing to be sustainable, there must be sufficient infrastructure in place to support additional homes.

- Solution: NEMO RPC will conduct a study to assess infrastructure capacity in key areas and identify the necessary investments to support new affordable housing developments. This will ensure that future housing projects are built in locations where essential services can be reliably provided.

Exhibit D: Soundness of Approach

Northeast Missouri Regional Planning Commission

PRO Housing Application

b. SOUNDNESS OF APPROACH (Maximum 35 points)

i. What is your vision? (15 points)

NEMO RPC proposes a multi-faceted approach to increase the production of affordable housing across Northeast Missouri, with a specific focus on low- to moderate-income (LMI) individuals. Our vision is to work closely with committed communities identified as priority geographies to develop and harmonize building codes, enforce land-use policies, and streamline the housing development process across our region, all while addressing the key barriers identified in the region's housing needs assessment.

Proposed Activities:

1. Building Code Development and Harmonization:
 - Objective: Develop building codes in communities where they do not exist and harmonize existing codes to create uniformity across the region.
 - Rationale: Many NEMO RPC communities lack comprehensive building codes, which hinders housing development and preservation. By establishing and aligning these codes, NEMO RPC will create consistent regional development standards that make housing projects more predictable and easier to implement.
 - Benefit: This will streamline housing development, particularly for affordable housing projects, and reduce unnecessary regulatory delays, improving housing production over a sustained timeframe.
2. Code Enforcement:
 - Objective: Develop an independent enforcement mechanism to ensure consistent application of building codes and land-use policies across multiple jurisdictions.
 - Rationale: Independent enforcement ensures fair and unbiased code compliance, which will reduce the occurrence of unsafe, dilapidated structures and encourage developers to invest in housing projects with confidence.
 - Benefit: Consistent enforcement will improve the quality of the housing stock and facilitate faster, more reliable housing development.
3. Land Acquisition and Site Preparation:
 - Objective: Identify and acquire lots with dilapidated structures, demolish unsafe buildings, and prepare sites for affordable housing development.
 - Rationale: The NEMO RPC region faces a shortage of buildable land, particularly in priority geographies. By acquiring and preparing these lots, we will increase the availability of land for affordable housing construction.
 - Benefit: This will reduce the cost of land acquisition for developers, allowing for more affordable homes to be constructed, particularly through the Housing Enhancement Northeast (HEN) program.
4. Utility Upgrades and Infrastructure Improvements:
 - Objective: Assess infrastructure capacity in key areas and identify the necessary investments to support new affordable housing developments.
 - Rationale: Many rural communities in the region face infrastructure constraints that limit their ability to support new housing development. Upgrading utilities is essential to ensure that new housing projects are sustainable.

- Benefit: Infrastructure upgrades will remove key barriers to development and ensure that affordable housing projects can be supported long-term.
5. Workforce Housing Initiatives:
- Objective: Create opportunities for developers and businesses to benefit from reduced the tax burden by utilizing industrial development bonds for workforce housing recruitment, as outlined in Chapter 100, RSMo.
 - Rationale: Workforce housing is critical to attracting and retaining workers in the region. By incentivizing businesses to develop housing as part of their workforce recruitment strategy, we can increase the supply of housing that directly benefits the local economy.
 - Benefit: This will encourage the development of both market-rate and affordable housing, indirectly improving affordability by increasing the overall supply of housing units in the region.

This proposal meets a national objective through the removal of slum and blight and constitutes an eligible activity under Section III.F.2 of the NOFO by facilitating the production and preservation of affordable housing. It aligns with HUD's goal to ensure that at least 51% of produced or preserved units directly benefit LMI individuals, with the potential for indirect affordability improvements through increased market-rate housing production.

The NEMO RPC proposal directly targets the most significant barriers to affordable housing production and preservation identified in our region, including the lack of building code enforcement, aging and dilapidated housing stock, high land costs, and strained infrastructure. Each proposed activity is specifically designed to remove these barriers, leading to a sustainable increase in the production and preservation of affordable housing across Northeast Missouri.

1. Building Code Development and Enforcement

- Barrier: In many communities within the NEMO RPC region, building code enforcement is either ineffective or non-existent. This lack of enforcement has led to a proliferation of substandard housing, contributing to the high demand for demolition grants and complicating efforts to maintain or upgrade the housing stock.
- Proposed Solution: NEMO RPC will establish a regional building code enforcement mechanism, supported by, yet independent of local governments, to ensure consistent and fair enforcement across the region. Communities without codes will be supported in developing them, while existing codes will be harmonized to reduce fragmentation and confusion.
- Expected Impact: Consistent code enforcement will prevent further deterioration of housing stock and provide a clear regulatory framework for developers, encouraging investment in both new construction and the preservation of existing homes. It will reduce the need for demolition grants by maintaining housing quality from the outset and creating a predictable environment for housing production.

2. Land Acquisition and Site Preparation

- Barrier: The high cost of land and the lack of organized efforts to address vacant and dilapidated properties limit the availability of developable sites for affordable housing.

Many communities have applied for demolition grants, but without a coordinated approach, efforts remain piecemeal and inefficient.

- Proposed Solution: NEMO RPC will take a coordinated approach to acquiring vacant lots and properties with dilapidated structures, demolishing unsafe buildings, and preparing these sites for affordable housing development. By acquiring these properties at lower costs (due to their condition), NEMO RPC, through Housing Enhancement Northeast, can reduce the overall cost of housing development.
- Expected Impact: This will significantly increase the availability of buildable land for affordable housing, lowering development costs and enabling the construction of more units at prices affordable to low- and moderate-income households. Additionally, this approach will revitalize blighted areas without causing displacement, as these sites are already abandoned or uninhabitable.

3. Utility Upgrades and Infrastructure Improvements

- Barrier: In many rural areas, aging or inadequate infrastructure, including water, wastewater, and electrical systems, prevents the development of new housing. These constraints make it difficult to support additional housing units without significant investments in infrastructure.
- Proposed Solution: NEMO RPC will identify infrastructure upgrades in communities where housing demand exceeds infrastructure capacity. By investing in utility upgrades and other necessary infrastructure improvements, the region can support both new affordable housing developments and the preservation of existing housing stock.
- Expected Impact: These improvements will eliminate a key barrier to development, ensuring that new housing projects are sustainable and supported by the necessary infrastructure. This will facilitate the production of affordable housing in areas where it is most needed, without placing undue strain on existing services.

4. Streamlined Demolition and Redevelopment

- Barrier: The need for demolition grants due to widespread slum and blight in many communities is a symptom of broader issues related to weak code enforcement and a lack of planning. Without organized efforts, demolition is often reactive rather than part of a larger redevelopment strategy.
- Proposed Solution: By organizing a more strategic approach to demolition, NEMO RPC will ensure that properties are not just removed, but are prepared for redevelopment into affordable housing. This includes clearing lots, upgrading utilities, and facilitating the construction of new homes.
- Expected Impact: This approach will transform blighted properties into opportunities for affordable housing, turning community liabilities into assets. By coordinating these efforts, NEMO RPC can streamline the process, ensuring that more housing units are developed quickly and efficiently.

Evidence of Success and Alignment with Local Efforts

NEMO RPC's proposal is informed by local housing assessments and community input, which have identified the barriers described above as the primary obstacles to affordable housing development. Our approach aligns with ongoing local efforts to:

- Remove regulatory barriers by creating consistent building codes and enforcement mechanisms,
- Address housing stock issues through coordinated demolition and redevelopment efforts,
- Support Housing Enhancement Northeast by lowering land costs and ensuring infrastructure capacity.

This proposal is expected to succeed in removing these barriers because it builds on existing demand for demolition grants and infrastructure improvements, but organizes these efforts into a proactive strategy for housing production. By coordinating enforcement, land acquisition, and site preparation activities, NEMO RPC will remove key procedural and regulatory barriers that have historically slowed down housing development in the region.

Moreover, this proposal will create new housing opportunities without inviting displacement, as it focuses on vacant lots and dilapidated structures that are not currently habitable. By redeveloping these sites, we are increasing the housing supply without displacing existing residents, ensuring that new developments directly benefit LMI individuals and contribute to neighborhood revitalization.

NEMO RPC's proposal is a sound, evidence-based approach to overcoming the key barriers identified in our region, which will result in significant increases in the production and preservation of affordable housing across Northeast Missouri.

NEMO RPC's proposal builds on lessons learned from similar affordable housing initiatives, both within the region and from other localities, to ensure success in addressing the barriers to housing production and preservation in Northeast Missouri. By analyzing both the successes and challenges of previous efforts, we have crafted a strategy that leverages best practices while avoiding known pitfalls.

1. Lessons from Local Demolition and Redevelopment Initiatives

- **Successes:** In recent years, several communities in the NEMO RPC region have applied for demolition grants to remove dilapidated structures. These efforts have been successful in addressing slum and blight, but they were largely reactive and lacked coordination with broader redevelopment plans. The primary success was in removing unsafe structures, but the absence of a proactive redevelopment strategy often led to vacant lots remaining underutilized. Additionally, participation in these programs was optional for landowners allowing only a portion of slum and blight to be removed absent enforcement of building codes.
- **How This Shaped Our Proposal:** NEMO RPC's proposal goes beyond simple demolition. We will not only clear unsafe structures but also prepare the sites for redevelopment, ensuring that they contribute to the production of affordable housing. By coordinating site preparation with code enforcement and utility upgrades, our approach ensures that cleared lots are quickly redeveloped into affordable housing units, rather than remaining vacant and unused.
- **Avoiding Pitfalls:** The primary pitfall of previous efforts was the lack of an organized plan to redevelop lots post-demolition. By integrating demolition with land acquisition, utility upgrades, and housing construction through the HEN program, we ensure a

continuous pipeline from demolition to affordable housing development, reducing the risk of underutilized land.

2. Successful Code Development and Harmonization in Other Jurisdictions

- **Successes:** In regions outside of NEMO RPC, jurisdictions that have successfully harmonized building codes and streamlined enforcement have seen increased housing development, particularly in the affordable housing sector. For example, regional code harmonization efforts in rural areas of Colorado led to more predictable development processes, which attracted more developers and increased housing production.
- **How This Shaped Our Proposal:** We have incorporated this lesson by prioritizing the development and harmonization of building codes in communities where they either do not exist or are inconsistently applied. Our proposal aims to create a uniform regulatory environment across Northeast Missouri, making it easier for developers to navigate the permitting and construction processes.
- **Avoiding Pitfalls:** A challenge observed in other regions was insufficient buy-in from local governments. To address this, NEMO RPC has engaged community leaders early in the planning process and will provide technical support to local governments to ensure successful code adoption and enforcement. Our independent enforcement mechanism will further ensure that codes are applied fairly and consistently.

3. Financing Mechanisms and Revolving Funds

- **Successes:** The use of revolving funds for affordable housing development has proven effective in various jurisdictions. For example, the revolving fund model used in regions like North Carolina allowed for the continuous development of affordable housing by reinvesting profits from home sales back into land acquisition and site preparation.
- **How This Shaped Our Proposal:** NEMO RPC's HEN program has adopted a similar revolving fund model. Homes will be constructed and sold at cost, with the proceeds reinvested into acquiring more land and building additional homes. This creates a sustainable financing mechanism for ongoing affordable housing production, which has proven successful in similar contexts. Defraying the cost of acquisition, demolition, and site preparation through PRO Housing funds will allow the revolving fund established by the HEN program to focus more on construction activities.
- **Avoiding Pitfalls:** A common challenge in revolving fund models is ensuring a steady flow of new projects. By integrating land acquisition and site preparation activities directly into our proposal, we ensure that there is always a pipeline of ready-to-develop sites, preventing delays in housing production.

4. Infrastructure Upgrades as a Catalyst for Housing Development

- **Successes:** Infrastructure investments have been critical to unlocking affordable housing development in other rural regions. For instance, in Iowa, strategic investments in water, wastewater, and electrical systems enabled the development of new housing projects in previously underserved areas.
- **How This Shaped Our Proposal:** Our proposal includes identifying strategic utility upgrades in communities where infrastructure constraints have been a barrier to housing development. By ensuring that infrastructure can support new development, we remove a key barrier that has limited housing production in Northeast Missouri.

- **Avoiding Pitfalls:** One challenge observed in similar efforts was the misalignment between infrastructure investments and housing development timelines. To avoid this, we would align our infrastructure upgrades with the land acquisition and site preparation activities to ensure that both are completed in tandem, allowing housing development to proceed without delay.

5. Innovative Independent Code Enforcement Model

- **Why This Innovation Is Appropriate:** Unlike many rural areas, where code enforcement is typically handled by local law enforcement (which is often understaffed or untrained in housing regulations), our proposal includes an innovative independent enforcement model. This approach ensures that building codes are enforced consistently across the region without overburdening local law enforcement or relying on scarce local government resources.
- **Expected Success:** While this approach has not been widely tested in rural Missouri, it addresses a critical gap in local government capacity and has been informed by successful regional governance models in other parts of the country. This innovation is appropriate because it directly addresses the challenge of inconsistent code enforcement, which has been a major barrier to affordable housing production in our region.

NEMO RPC's proposal complements existing planning initiatives, land-use policies, and community assets like healthcare, education, and economic development. It supports population growth, workforce retention, and affordable housing aligned with broader regional goals:

1. **Workforce Recruitment and Retention:** The proposal enhances recruitment in sectors like healthcare and education by offering affordable housing as part of compensation packages, benefiting local institutions and reducing taxpayer burden.
2. **Economic Development and Job Creation:** By providing affordable housing, the proposal supports job stability and aligns with regional economic strategies, ensuring workforce development and retention, especially in high-need sectors.
3. **Harmonization of Land-Use Regulations:** The proposal simplifies regulatory processes by standardizing building codes and land-use policies, reducing barriers to development and facilitating smoother collaboration between developers and governments.
4. **Anti-Displacement Strategies:** Targeting vacant and dilapidated properties, the project revitalizes areas without displacing residents, ensuring equitable housing access and aligning with local community development goals.
5. **Integration with Transportation and Public Services:** The proposal situates housing near key amenities like jobs, schools, and healthcare, while addressing infrastructure needs to support sustainable housing development.
6. **Climate Resilience:** By incorporating modern building standards, the proposal enhances climate resilience and provides safe, affordable housing for vulnerable populations.

NEMO RPC's proposal addresses significant environmental risks, including flooding, aging infrastructure, and the impacts of climate change, while promoting community resilience.

1. **Flooding and Water Management:** The proposal includes upgrades to water and wastewater systems to mitigate flooding risks and improve stormwater management, protecting both new and existing housing.

2. **Energy Efficiency and Climate Mitigation:** Energy-efficient features, such as improved insulation and appliances, will reduce utility costs and support climate goals by lowering energy consumption and carbon emissions.
3. **Aging Infrastructure and Power Reliability:** Upgrading electrical and water systems will enhance power reliability and ensure new housing developments have adequate services, improving resilience to extreme weather.
4. **Native Vegetation and Sustainable Land Use:** Encouraging the use of native plants in new developments will preserve biodiversity, reduce water use, and improve stormwater management, supporting long-term sustainability.
5. **Heat Resilience:** Strategies to mitigate extreme heat, such as energy-efficient cooling systems and tree planting, will protect residents and reduce the urban heat island effect.
6. **Alignment with Climate Plans:** The proposal supports local climate resilience efforts by incorporating sustainable infrastructure, energy efficiency, and land-use practices, ensuring long-term environmental and housing resilience.

NEMO RPC recognizes that while the proposed activities offer significant benefits to the region, certain roadblocks may impede the implementation of the proposal. Below are the most likely obstacles that might arise and the strategies for overcoming them:

1. Local Government Reluctance to Act on Condemnation of Property

- **Obstacle:** In small communities, there may be resistance from local government officials to pursue the condemnation of properties due to the close-knit nature of these communities. Some local residents may oppose enforcement of code violations, fearing that this may lead to the displacement of long-time property owners or create conflicts within the community.
- **Strategy to Overcome:** NEMO RPC will address this concern by actively promoting the broader benefits of the proposal, such as:
 - **Increased Access to Affordable Housing:** Emphasizing that the enforcement of building codes and the condemnation of dilapidated properties is a necessary step to create more affordable housing options. By making this connection clear, community members will better understand how these actions contribute to improving housing availability.
 - **Neighborhood Beautification:** Highlighting the improvements that will come with removing blighted and unsafe structures. Revitalizing neighborhoods by replacing deteriorating properties with well-maintained, affordable homes will enhance the overall quality of life for residents.
 - **Economic Development:** Demonstrating how these efforts can lead to broader economic benefits, such as attracting new residents, increasing property values, and encouraging local business development. Community engagement will focus on the long-term gains for the entire region.

2. Challenges with Code Enforcement and Local Resistance

- **Obstacle:** In communities where code enforcement has been non-existent or inconsistent, there may be pushback against the sudden introduction of regulations. Residents and local leaders may view enforcement as an unwelcome intrusion or fear that they will be penalized for long-standing violations.

- Strategy to Overcome:
 - Gradual Implementation and Education: NEMO RPC will ensure a phased and well-communicated implementation of code enforcement. This will include extensive community outreach and education efforts, helping residents understand the importance of building codes for safety, health, and economic growth.

3. Difficulties Codifying Reforms Due to Local or State Legislative Processes

- Obstacle: Codifying reforms, such as new building codes or land-use policies, may face delays or opposition in the local or state legislative processes. Resistance from local legislators or community leaders may slow the adoption of these reforms, especially if there is a lack of political will or conflicting interests.
- Strategy to Overcome:
 - Building Consensus with Local Leaders: NEMO RPC will prioritize building strong relationships with local and state legislators, advocating for the necessity of these reforms in solving the region's housing challenges. Through data, success stories from other regions, and consistent communication, NEMO RPC will work to align political will with community goals.
 - Pilot Programs and Demonstration Projects: To build support for new reforms, NEMO RPC will initiate pilot projects in select communities to demonstrate the effectiveness of the proposed reforms. Early successes will serve as proof of concept, making it easier to gain legislative buy-in for wider adoption.
 - Public Engagement: By involving community members in the planning and implementation process, NEMO RPC can show widespread public support for the reforms, making it harder for legislators to block or delay necessary changes.

4. Infrastructure Constraints Post-Implementation

- Obstacle: Even after the successful implementation of the proposal, some infrastructure constraints (e.g., water, wastewater, or electrical systems) could continue to limit the scalability of affordable housing development, especially in rural areas with limited resources.
- Strategy to Overcome:
 - Long-Term Infrastructure Planning: NEMO RPC will work with local governments and utility providers to develop long-term infrastructure plans that can accommodate future housing growth. This includes securing additional funding sources for infrastructure improvements and ensuring that these upgrades align with housing development plans.
 - Phased Development: Infrastructure improvements will be phased in parallel with housing development, ensuring that new homes are not built until the necessary infrastructure is in place. This approach prevents infrastructure bottlenecks from hindering the long-term success of the proposal.

5. Community Opposition to Change

- Obstacle: There may be some general resistance to change in small, rural communities, particularly among long-time residents who may feel uncertain about the impact of new housing developments or changes to neighborhood dynamics.
- Strategy to Overcome:

- Engagement and Transparency: NEMO RPC will prioritize transparent communication and consistent community engagement throughout the process. By holding public meetings, providing detailed information about the benefits of affordable housing, and addressing concerns directly, the organization can build trust with residents.
- Showcasing Success Stories: Demonstrating successful housing developments in similar communities and highlighting how they have revitalized neighborhoods without negative consequences will help alleviate fears and encourage community buy-in.

ii. What is your geographic scope? (5 points)

NEMO RPC's proposal spans a wide geographic scope, targeting rural communities across Northeast Missouri with a focus on both high-opportunity areas and underserved regions. The proposal includes a strategic approach to rapidly identifying, acquiring, and preparing sites for affordable housing construction, specifically in locations where access to economic opportunities, public services, and community amenities can be enhanced for low- and moderate-income (LMI) households.

Targeted Locations and High-Opportunity Areas

The geographic scope of the proposal includes the following cities and counties identified as priority geographies:

- Cities: Kirksville, Kahoka, Edina, and Queen City
- Counties: Adair, Clark, Knox, Schuyler, and Scotland

These locations were chosen for their proximity to economic development opportunities, schools, healthcare facilities, and other critical services. By focusing on these high-opportunity areas, the proposal aims to maximize the impact of new housing developments by providing residents with improved access to jobs, transportation, healthcare, and education.

Expanding Opportunity in Underserved Communities

The rural communities within the NEMO RPC region face significant challenges related to housing affordability, infrastructure, and economic stagnation. This proposal directly targets these underserved areas by:

- Providing Affordable Housing: The proposal will increase the availability of affordable housing units in rural areas where housing shortages have disproportionately impacted low-income and underserved populations.
- Revitalizing Blighted Areas: In cities like Edina and Queen City, where dilapidated housing and vacant lots are prevalent, the proposal will focus on transforming these properties into vibrant, livable communities. This will not only increase housing availability but also improve neighborhood aesthetics and attract further investment.

Effects on Targeted Neighborhoods and Cities

The anticipated effects of the proposal in the targeted locations include:

1. Kirksville (Adair County): As the largest city in the region, Kirksville is a hub for education and healthcare services. The construction of affordable housing in Kirksville will support workforce retention and provide housing for employees at A.T. Still University and local hospitals, expanding opportunities for low- and moderate-income households to live near their places of work.

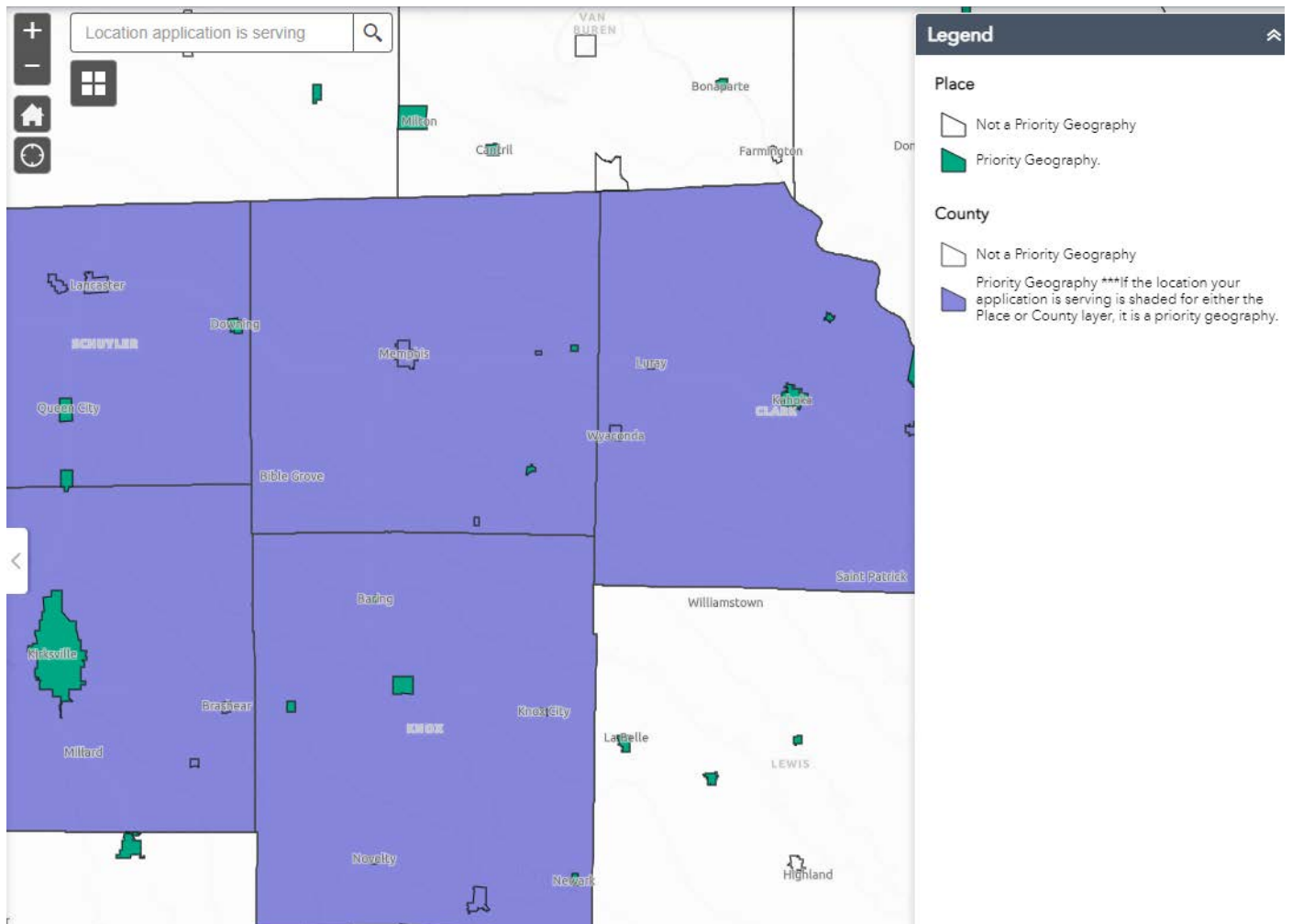
2. Kahoka (Clark County): Kahoka's proximity to transportation routes and employment centers makes it an ideal location for affordable housing development. The proposal will expand housing options for families in need of affordable ownership opportunities.
3. Edina (Knox County): Edina has struggled with a lack of housing development and aging housing stock. The proposal will focus on revitalizing vacant lots and dilapidated properties to improve neighborhood conditions and provide affordable homes to underserved residents.
4. Queen City (Schuyler County): Queen City is a small, rural community where affordable housing options are limited. The proposal will expand housing availability and encourage economic growth by providing new homes for residents and attracting businesses to the area.

Long-Term Benefits for the Region

In addition to providing affordable housing, this proposal will:

- **Stimulate Economic Growth:** By increasing the housing supply in these targeted locations, the proposal will attract new residents, supporting local businesses and creating job opportunities. It will also enable local governments to expand their tax base, improving public services.
- **Enhance Community Resilience:** The proposal includes assessing infrastructure improvements that will support long-term housing development, making communities more resilient to environmental risks and economic downturns.
- **Reduce Displacement:** By focusing on vacant lots and dilapidated properties, the proposal will avoid displacing current residents while revitalizing neighborhoods and expanding access to affordable housing.

NEMO RPC's proposal covers a broad geographic area in Northeast Missouri, targeting both high-opportunity cities and underserved rural communities. The proposal's focus on affordable housing development, neighborhood revitalization, and infrastructure improvement will have long-term benefits for the entire region, ensuring that low- and moderate-income residents have access to quality housing and economic opportunities.



iii. Who are your key stakeholders? How are you engaging them? (5 points)

NEMO RPC's proposal is centered around collaboration with a diverse group of key stakeholders, including local governments, community members, law enforcement, and other regional entities. These stakeholders play a critical role in addressing the challenges of affordable housing production and neighborhood revitalization. Our strategy is designed to engage those most affected by these challenges, build support for the proposed activities, and ensure ongoing collaboration throughout the grant's implementation period.

1. Local County and Municipal Governing Bodies

- Stakeholders: Local elected officials, city councils, and county commissioners from NEMO RPC member communities, including Kirksville, Kahoka, Edina, Queen City, and counties such as Adair, Clark, Knox, Schuyler, and Scotland.
- Engagement: Outreach to local government bodies began in response to their requests for demolition funding to address slum and blight in their communities. As these governing bodies saw the need for more comprehensive solutions, including building code development and enforcement, they became key supporters of this proposal. NEMO RPC has engaged these leaders by demonstrating how proactive code enforcement, land-use

planning, and housing development can improve neighborhood conditions and increase access to affordable housing.

- Continued Outreach: During the grant period, NEMO RPC will maintain regular communication with local government leaders through meetings, workshops, and progress reports. This ongoing engagement ensures that the proposal remains aligned with local priorities and that any emerging challenges can be addressed collaboratively.

2. Law Enforcement Officers

- Stakeholders: Local law enforcement officers, who have historically been tasked with enforcing building codes in small communities.
- Engagement: Many of these officers have expressed frustration with the lack of resources and expertise needed to effectively enforce building codes. NEMO RPC engaged them by offering the opportunity for independent code enforcement, allowing them to focus on public safety rather than housing violations. Law enforcement officers have been key partners in supporting this shift and recognizing the broader community benefits of proper code enforcement.
- Continued Outreach: NEMO RPC will continue to engage law enforcement officers by providing updates on code enforcement activities and soliciting their feedback to ensure that community safety concerns are fully addressed.

Strategy for Continued Engagement

NEMO RPC is committed to ongoing stakeholder engagement throughout the grant's performance period. Our strategy includes:

- Regular Public Meetings: Hosting annual meetings to provide updates on progress and solicit feedback from community members, residents, and local officials.
- Community Outreach Campaigns: Utilizing social media, newsletters, and local media to keep the broader community informed about the proposal's progress and opportunities for involvement.
- Workshops and Training: Offering training sessions and workshops for local officials and law enforcement on best practices for building code enforcement and land-use planning.

In developing this application, NEMO RPC gathered input from industry professionals and community members to align the proposal with regional needs:

1. Housing Needs Assessments: NEMO RPC conducted assessments for Kirksville and surrounding counties, focusing on population, housing costs, and workforce needs. These assessments revealed a shortage of land for development, shaping the proposal's emphasis on land acquisition and site preparation.
2. Contractor and Realtor Input: Contractors cited a lack of buildable sites, and realtors noted low inventory of homes. As a result, the proposal targets land development and affordable homes within a \$100,000 to \$300,000 price range.
3. Employer Collaboration: Feedback from employers highlighted housing shortages as a barrier to worker recruitment, prompting the proposal's focus on developing homes near employment centers.
4. Community Engagement: Individuals needing affordable housing expressed concerns about aging housing stock and blighted properties, leading to a focus on demolition and site redevelopment.

5. Amenities and Quality of Life: Realtors emphasized the importance of amenities, influencing the proposal's focus on developing housing in high-opportunity areas with access to recreation and cultural activities.
6. Workforce Training Partnerships: NEMO RPC collaborated with local organizations to explore partnerships for construction training programs, supporting the proposal's goal of reducing labor costs while providing workforce opportunities.

The development of NEMO RPC's proposal was shaped by direct input from various stakeholders, whose insights were critical in identifying key challenges and crafting effective solutions. Below are the primary ways in which stakeholder input was incorporated into the proposal:

1. Housing Needs Assessment Findings:
 - The results of the housing needs assessments for Kirksville and the three-county area provided the foundation for NEMO RPC's Housing Enhancement Northeast (HEN) project. These assessments highlighted the shortage of affordable housing, the high demand for homes priced between \$100,000 and \$300,000, and the lack of new construction due to limited land availability. This data informed the proposal's focus on increasing affordable housing supply and addressing land scarcity.
2. Community Leader and Law Enforcement Input:
 - Input from local community leaders and law enforcement officers was instrumental in addressing the persistent issue of slum and blight. Leaders in small communities expressed concern over the lack of code enforcement, which contributed to the deterioration of properties and the inability to free up land for new development.
 - In response, NEMO RPC integrated a solution into the proposal by introducing regional, independent code enforcement. This strategy ensures consistent enforcement of building codes, eliminating unsafe structures while also creating opportunities for land acquisition to support affordable housing construction through the HEN program.
3. Addressing Land Availability:
 - One of the most critical challenges identified by stakeholders was the lack of available land for housing development, particularly in areas facing slum and blight. The proposal addresses this issue by using code enforcement to identify and acquire dilapidated properties, demolishing unsafe structures, and preparing the sites for affordable housing projects. This approach was directly informed by the concerns raised by contractors, developers, and community leaders.

iv. How does your proposal align with requirements to affirmatively further fair housing? (5 points)

NEMO RPC's proposal is aligned with the Fair Housing Act and focuses on removing barriers to affordable housing, particularly in well-resourced rural areas of opportunity. The proposal is designed to ensure that underserved groups, regardless of race or income, gain access to housing in areas that offer critical amenities such as employment, education, transportation, and healthcare. Below is a detailed response to each aspect of the prompt.

1. Removing Barriers to Affordable Housing in Well-Resourced Areas of Opportunity
 - High-Opportunity Areas: The proposal focuses on expanding affordable housing opportunities in rural areas, which are high-opportunity areas with access to important resources like education, healthcare, employment centers, and public services. Communities such as Kirksville, Kahoka, Edina, and Queen City are targeted for development, ensuring that housing is available in areas with robust social and economic infrastructure.
 - Barrier Removal: By addressing the lack of available land through the demolition of dilapidated structures and creating a regional, independent code enforcement mechanism, the proposal removes critical barriers that have historically limited affordable housing development. These barriers include slum and blight, land scarcity, and inconsistent building regulations.
 - Increased Access for Underserved Groups: The proposal aims to ensure that underserved groups, particularly low- and moderate-income households, have access to affordable housing in these well-resourced areas. This is achieved by creating housing that is affordable, safe, and located near employment opportunities, public services, and educational institutions, thus promoting social and economic mobility for underserved populations.
2. Increasing Access for Underserved Groups
 - Affirmatively Furthering Fair Housing: The proposal seeks to affirmatively further fair housing by increasing access to high-opportunity areas for underserved and low-income residents. NEMO RPC will work to ensure that all residents, regardless of race, ethnicity, or income, can access safe and affordable housing in these areas.
 - Targeting Underserved Populations: The focus is on ensuring that housing is accessible to individuals and families who may otherwise be excluded due to financial barriers or limited availability. This includes low- and moderate-income individuals and families who are disproportionately affected by the lack of affordable housing in rural areas.
 - Housing Accessibility: The proposal will encourage the development of homes that meet the needs of a diverse population, including individuals with disabilities, families with children, and seniors, ensuring that housing options are inclusive and accessible to all.
3. Racial Composition of Beneficiaries
 - Expected Beneficiaries: The population expected to benefit from the proposed grant activities is predominately white and non-Hispanic, which reflects the demographic makeup of the region, as per data from the U.S. Census Bureau. While the region's population is predominantly white, the proposal ensures that all residents, regardless of race, are considered and supported through affordable housing initiatives.
 - Commitment to Inclusion: NEMO RPC remains committed to ensuring that the proposal benefits all racial and ethnic groups within the region, promoting inclusion and equal access to housing. While the population is primarily white, the principles of fair housing apply universally, and all eligible residents, regardless of race, will have the opportunity to benefit from the expanded housing options.

NEMO RPC recognizes the importance of removing barriers to affordable housing that can perpetuate segregation, even in predominantly white, rural areas. Key barriers include lack of

affordable housing, limited employment opportunities, and housing market biases that prevent diverse populations, including people of color, from moving into the region.

To address these barriers, NEMO RPC's proposal focuses on expanding affordable housing through the HEN project, which will open up opportunities for more diverse populations to move into rural areas. The proposal also acknowledges the impact of remote work, which can attract a diverse migrant population, and supports inclusive housing policies that remove biases in housing applications, financing, and leasing.

Additionally, NEMO RPC will encourage compliance with the Fair Housing Act to prevent discriminatory practices and will partner with local employers to develop affordable housing tied to workforce development, further promoting diversity and reducing segregation in the region. Unlike urban settings, where there are typically defined areas of low opportunity, the rural communities of Northeast Missouri offer more diversified opportunities throughout their small-town environments. With opportunities for education, employment, and services more evenly distributed across the region, our proposal ensures that affordable housing can be integrated into a variety of locations, rather than concentrated in specific areas. This approach will increase housing choice by providing residents access to affordable housing in multiple neighborhoods, supporting equitable access to community resources.

NEMO RPC's proposal addresses the unique housing needs of protected class groups, including persons with disabilities, families with children, and underserved communities of color, by ensuring that affordable housing developments are inclusive, accessible, and responsive to their needs.

1. **Inclusive Housing for Persons with Disabilities:** The proposal encourages accessible, single-story homes with features like wheelchair-accessible entrances and ADA-compliant spaces. Universal design principles ensure housing meets immediate and long-term needs, allowing aging in place.
2. **Family-Friendly Housing:** The plan includes family-oriented housing units near quality schools, childcare, and recreational amenities, ensuring safe neighborhoods for families.
3. **Underserved Communities of Color:** NEMO RPC is committed to equal housing access for communities of color. Rural communities of Northeast Missouri offer more diversified opportunities throughout their small-town environments, ensuring that affordable housing can be integrated into a variety of locations, rather than concentrated in specific areas.
4. **Expanding Opportunities for All Protected Classes:** The proposal promotes affordable housing options, ensures access to jobs and services, and encourages anti-discrimination policies to guarantee equal access and fair treatment in housing markets.

No fair housing plan currently exists for our jurisdiction. However, NEMO RPC is committed to ensuring that our affordable housing initiatives follow fair housing principles, promoting equal access to housing opportunities and addressing potential barriers to housing equity throughout the region.

NEMO RPC's proposal does not create a risk of displacement for vulnerable residents, including those in communities of color, because the activities primarily focus on the acquisition of vacant lots or lots with vacant structures for demolition and redevelopment. No occupied housing units will be targeted for removal, ensuring that current residents will not be displaced as part of the project. Below are the specific anti-displacement measures integrated into the proposal:

1. Focus on Vacant and Dilapidated Properties

- **No Displacement of Current Residents:** The proposal strictly targets vacant lots and properties with abandoned or dilapidated structures that are uninhabited. This approach ensures that there is no displacement of current residents or tenants, as the land being developed is not occupied.
- **Revitalization Without Harm:** By focusing on underutilized or blighted properties, the proposal aims to revitalize neighborhoods without causing harm to existing vulnerable populations. Redeveloping these properties will improve the overall quality of life in the area without forcing residents out of their homes.

2. Anti-Displacement Strategy for Vulnerable Residents

- **Protection of Existing Affordable Housing:** The proposal avoids displacing low-income or vulnerable residents by not targeting occupied housing. Additionally, it aims to increase the stock of affordable housing rather than reduce it, contributing to greater housing security for residents who may otherwise be at risk of displacement due to housing shortages or rising costs.
- **Neighborhood Stability:** The proposal's focus on revitalizing vacant and blighted properties will contribute to neighborhood stability. By improving these areas and adding new affordable housing units, NEMO RPC helps prevent gentrification and ensures that long-term residents, particularly in communities of color, can continue to live in their neighborhoods.

NEMO RPC's proposal addresses the housing needs of people with disabilities by increasing access to accessible and affordable housing while supporting independent living through proximity to services and transportation. Key strategies include:

1. **Accessible Design:** New housing developments will feature ADA-compliant elements such as step-free entrances, wide doorways, and accessible kitchens and bathrooms, ensuring a portion of units are specifically designed for people with disabilities.
2. **Improved Transportation Access:** Housing will be located near essential services like healthcare and social services to reduce transportation barriers.
3. **Compliance with ADA and Fair Housing Act:** All developments will comply with ADA and Fair Housing Act standards, ensuring housing is free from discrimination and offers reasonable accommodations for people with disabilities.

NEMO RPC has utilized various equity-related resources, tools, and public input to shape its proposal and promote equitable housing opportunities. Key resources include:

1. **Equity-Focused Housing Needs Assessments:** Assessments for Kirksville and the three-county area (Adair, Schuyler, Scotland) analyzed demographic trends, barriers to affordable housing, and access to services for underserved groups.

2. Fair Housing Act and HUD's Equity Resources: NEMO RPC used Fair Housing Act guidelines and HUD's Community Resilience Toolkit to ensure the proposal eliminates discriminatory practices, promotes diversity, and prioritizes underserved communities.

This input shaped the proposal's focus on inclusive, affordable housing in high-opportunity areas with access to essential services.

Minority-, women-, and veteran-owned businesses will be invited to apply and participate in the housing production process in the same manner as all other businesses. Currently, no diversity and equity plan exists; however, NEMO RPC remains committed to providing equal opportunities for all businesses in the procurement and contracting process.

To evaluate the effects of our proposal on promoting desegregation, expanding equitable access, and furthering the de-concentration of affordable housing, NEMO RPC will implement a valuation plan with the following key components:

1. Rural communities of Northeast Missouri offer more diversified opportunities throughout their small-town environments, ensuring that affordable housing can be integrated into a variety of locations, rather than concentrated in specific areas.
2. Housing Distribution Analysis: The geographic distribution of affordable housing will be regularly reviewed to ensure it is not overly concentrated in low-opportunity areas. We will evaluate whether new developments are expanding housing options in well-resourced, high-opportunity areas that offer access to employment, healthcare, education, and transportation.
3. Community Integration and Diversity: We will evaluate the level of integration and community diversity in neighborhoods where affordable housing is built, examining whether new developments foster a mix of income levels and racial/ethnic backgrounds, reducing economic and racial segregation.

To track progress and evaluate the effectiveness of our efforts to advance racial equity in our grant activities, NEMO RPC will implement the following strategies:

1. Demographic Data Collection and Analysis: We will regularly collect and analyze demographic data on race, ethnicity, and income levels of residents benefiting from our grant activities. This data will be used to monitor whether underserved and minority populations are gaining equitable access to affordable housing and other resources.
2. Community Feedback and Engagement: Ongoing community engagement through surveys and public forums will help gather input from residents, particularly minority groups, on how well our grant activities are addressing their needs. This feedback will inform adjustments to ensure our efforts are effectively promoting racial equity.

No PRO Housing funds will be allocated toward the construction of housing units. Instead, these funds will be exclusively used for code development and enforcement, land acquisition, demolition of vacant and dilapidated structures, and site preparation activities, which include identifying necessary infrastructure improvements to support future housing development.

What are your budget and timeline proposals? (5 points)

NEMO RPC's proposal outlines a detailed and cost-effective budget that aligns with the scope of the project and ensures that all proposed activities are financially feasible and in line with industry standards. The budget is designed to cover key project activities, including code

development and enforcement, land acquisition, demolition of vacant structures, and site preparation for affordable housing development.

1. Budget Overview

- Total Budget: \$1,500,000
- Projected Sources of Funds:
 - PRO Housing Funds: \$1,000,000 (100% of the budget)
 - Leveraged Funds: \$500,000 from NEMO RPC's HEN project for the redevelopment of building sites.

2. Breakdown of Budgeted Costs

1. Code Development and Enforcement: \$450,000

- Salary and Benefits for Staff: \$450,000 over the grant period for personnel costs related to the development and enforcement of building codes, land-use policies, and independent code enforcement services.
 - This includes salaries and benefits for staff, consultants, and any legal or administrative support required to develop, implement, and enforce regional building codes and land-use policies.
- Justification: These activities are critical to removing barriers to affordable housing development and ensuring that vacant or blighted properties are properly regulated and redeveloped. The amount was determined based on industry standards for staffing costs in similar rural jurisdictions and reflects the anticipated workload over the grant period.

2. Land Acquisition, Disposition of Vacant Dilapidated Structures, and Site Preparation: \$550,000

- Land Acquisition: Funds allocated for the acquisition of vacant lots or properties with dilapidated structures located in priority geographies to prepare sites for new affordable housing development.
- Demolition and Disposition of Vacant Dilapidated Structures: Funds to cover the cost of demolishing unsafe, vacant structures that are uninhabitable and pose a barrier to land redevelopment.
 - This cost includes demolition, disposal, and any environmental remediation needed to safely clear the sites for redevelopment.
- Site Preparation: Funds for preparing sites for affordable housing construction, including utility upgrades, grading, and environmental assessments.
 - Justification: These activities are essential to increase the availability of land for affordable housing, which has been identified as a key barrier to housing development in the region. The budget was determined based on market rates for land acquisition, demolition, and site preparation in rural areas and actual costs of recent HEN projects.

3. Cost-Effectiveness and Industry Standards

- Cost Determination: The budget was developed based on industry standards for similar rural housing development projects and was informed by data collected from current HEN projects. These estimates reflect the current market rates for labor, land acquisition, demolition, and site preparation in the NEMO RPC region.

- **Cost-Effectiveness:** NEMO RPC will ensure that the project remains cost-effective by:
 - **Leveraging Partnerships:** Collaborating with local governments, contractors, and developers to leverage in-kind contributions such as reduced permitting fees, donated services, and infrastructure investments.
 - **Monitoring and Accountability:** NEMO RPC will monitor expenditures closely throughout the grant period, ensuring that funds are used efficiently and in accordance with the project's objectives.

4. Timeline Proposal

- **Grant Period:** The proposed activities are expected to be carried out over the full duration of the grant period, with the following timeline:
 1. **Months 1-6:**
 - Initiation of code development and enforcement activities, including hiring staff and consultants.
 - Identification of priority geographies for land acquisition and demolition.
 2. **Months 6-18:**
 - Full implementation of code enforcement across participating communities.
 - Acquisition of vacant lots and properties with dilapidated structures.
 - Beginning of demolition and site preparation activities.
 3. **Months 18-72:**
 - Continued code enforcement, ensuring compliance with building codes and land-use policies.
 - Ongoing land acquisition, site preparation, and demolition.
 - Finalization of site preparation for affordable housing construction.
- **Justification for Timeline:** The timeline is designed to ensure that code development, land acquisition, and site preparation proceed in tandem, allowing for the timely completion of the project and maximizing the impact of PRO Housing funds.

If HUD awards less funding than requested, NEMO RPC is committed to ensuring that the project remains viable by scaling back certain activities while prioritizing the core objectives of the proposal—namely, code development and enforcement and land-use planning. Below is an explanation of how NEMO RPC would adjust the proposal based on different funding levels, including the minimum funding required and the impact of receiving 50% of the requested amount.

1. Prioritization of Activities

- **Core Activities:** The top priorities in the proposal are code development and enforcement and land-use planning. These activities are essential for laying the groundwork for long-term housing development and creating a uniform regulatory framework to streamline housing production.
- **Scalable Activities:** Activities related to land acquisition, demolition, and site preparation would be scaled back if funding is reduced. These activities are directly impacted by the amount of funding available but can be reduced in scale without entirely compromising the overall objectives of the project.

2. Budget Management with Reduced Funding

- If HUD awards less funding than requested, the following adjustments would be made to ensure the project can still move forward:
 - Scale Back Land Acquisition, Demolition, and Site Preparation: These activities would be reduced in scope to reflect the available funding. Instead of acquiring and preparing multiple sites, NEMO RPC would focus on a smaller number of high-priority sites, allowing for limited but impactful affordable housing development.
 - Focus on Fewer Geographic Areas: A reduction in funding would result in fewer priority geographies being included in the project. NEMO RPC would prioritize high-opportunity areas where housing needs are greatest and where the impact of the project would be most significant.

3. Minimum Funding to Carry Out the Proposal

- Minimum Funding Amount: To carry out the core elements of the proposal, NEMO RPC would require a minimum of \$500,000. This amount would cover essential activities such as code development, independent enforcement, and a limited amount of land acquisition and site preparation. While the geographic scope and number of sites would be reduced, the project could still move forward and achieve significant progress in increasing affordable housing availability.
 - Code Development and Enforcement: \$450,000 for staffing and administrative costs over the grant period to develop and enforce building codes.
 - Land Acquisition, Demolition, and Site Preparation: \$50,000 for limited site preparation and acquisition of vacant lots in the most critical areas.

4. Impact of Receiving 50% of the Requested Amount (\$500,000)

- Code Development and Enforcement: If NEMO RPC were awarded only 50% of the requested amount, the code development and enforcement activities would remain fully funded to ensure that the regulatory framework is established. This would cost approximately \$450,000 over the grant period, allowing for the completion of these essential activities.
- Land Acquisition, Demolition, and Site Preparation: With the remaining \$50,000, NEMO RPC could support land acquisition and site preparation for a limited number of sites. For example:
 - Based on the inaugural HEN building site, land acquisition and site preparation costs totaled \$22,000 per site, while demolition costs are estimated at \$15,000 per structure.
 - With \$50,000, NEMO RPC could fund the acquisition, demolition, and site preparation of approximately 1 to 2 sites, depending on land and structure conditions.
 - Geographic Impact: This funding level would reduce the geographic scope of the project, concentrating efforts in one or two high-priority areas where housing demand is most critical. Fewer communities would benefit, but the most urgent housing needs could still be addressed.

5. Scaling of Geographic Scope

- **Full Funding:** If fully funded, NEMO RPC would target multiple communities across the region, allowing for widespread impact. The proposal would reach priority geographies such as Kirksville, Kahoka, Edina, Queen City, and counties like Adair, Clark, Schuyler, Scotland, and Knox.
- **Reduced Funding:** If funding is reduced, NEMO RPC would scale back to focus on the most critical areas, likely prioritizing one or two smaller communities where housing demand is high and opportunities for development are immediate. This would still allow for meaningful progress but limit the overall geographic scope.
- **50% Funding:** At 50% funding, NEMO RPC would target a small number of communities with the highest potential for successful housing development. Fewer sites would be developed, but the core goals of removing blight, preparing land for housing, and enforcing modern building codes would still be achieved.

Proposed Activity Schedule: FY 2024 – FY 2030

Phase 1: Project Initiation & Planning (FY 2025 – FY 2026)

1. Project Kickoff and Stakeholder Engagement
 - Start Date: Q1 FY 2025 Completion Date: Q2 FY 2025
 - Description: Initial project meetings with local governments, community stakeholders, and partners to finalize the project framework.
2. Develop and Harmonize Building Codes
 - Start Date: Q3 FY 2025 Completion Date: Q3 FY 2027
 - Description: Establish uniform building codes and land-use policies across participating jurisdictions.

Phase 2: Code Enforcement Setup and Land Acquisition (FY 2027 – FY 2030)

3. Establish Independent Code Enforcement Mechanism
 - Start Date: Q3 FY 2027 Completion Date: Ongoing
 - Description: Set up a regional third-party enforcement system to ensure consistent application of building codes and land-use policies.
4. Land Acquisition, Demolition, Site Preparation for Redevelopment
 - Start Date: As land becomes available Completion Date: Ongoing
 - Description: Acquire vacant lots and properties with dilapidated structures, demolition, and site preparation for redevelopment.

Phase 3: Housing Development & Final Milestones (FY 2028 – FY 2030)

5. Housing Construction Through HEN Program
 - Start Date: Q1 FY 2028 Completion Date: Q4 FY 2029
 - Description: Begin construction of affordable housing units on prepared sites, targeting completion by end of FY 2029.
6. Final Project Review & Closeout
 - Start Date: Q1 FY 2030 Completion Date: Q4 FY 2030
 - Description: Complete final review, reporting, and project closeout to ensure all activities are completed within the period of performance.

Exhibit E: Capacity

Northeast Missouri Regional Planning Commission
PRO Housing Application

c. CAPACITY (Maximum 10 points)

i. What capacity do you and your Partner(s) have? What is your staffing plan? (10 points)

Management: Derek Weber, Executive Director, NEMO RPC

Project Development Team: Chris Feeney, Economic Development/Transportation Planner

Batina Dodge, Economic Development Planner

Toni Rhoads, Fiscal Officer

Position contingent on award, Code Development and Enforcement

NEMO RPC will lead implementation of the proposed activities by working with committed member communities identified as priority geographies to develop and/or enforce building codes and land-use policies. Capacity will need to be expanded to accommodate these activities.

NEMO RPC will oversee site preparation activities, while the purchase and redevelopment of vacated properties will be facilitated by NEMO RPC through the HEN project.

NEMO RPC has the necessary infrastructure and operational capacity to quickly launch and implement the proposed project, with the exception of code and land-use development and enforcement, for which additional staff and expertise will be acquired. Below is a breakdown of

NEMO RPC's existing capacity and the steps planned to ensure the successful management of all aspects of the project.

1. Project Management Capacity

- Existing Structure: NEMO RPC has a robust project management structure in place, having successfully managed numerous regional development and community planning projects. The organization has experience coordinating multi-jurisdictional efforts and aligning local government actions with regional goals.
- Experienced Team: NEMO RPC employs a team of experienced project managers who have overseen complex housing, infrastructure, and economic development initiatives. The existing staff has experience in housing needs assessments, community engagement, and regional planning, all of which are critical to managing this proposed project.
- Plan for Code and Land-Use Development and Enforcement: NEMO RPC will hire or contract with experts in code development, land-use policy, and enforcement. This will ensure that the agency has the technical expertise necessary to develop consistent building codes and implement effective enforcement mechanisms across the region.

2. Quality Assurance and Monitoring

- Quality Control Processes: NEMO RPC has well-established quality assurance processes in place for monitoring project progress and ensuring that activities are completed to high standards. The organization employs a system of regular project reviews, tracking deliverables, timelines, and budget adherence to ensure that projects stay on course.
- Third-Party Audits: For large-scale projects, NEMO RPC has previously utilized third-party auditors to provide an independent review of project activities and outcomes. This ensures accountability and transparency in project execution.
- Internal Evaluation: The agency also conducts internal evaluations of project milestones, ensuring that all aspects of the project comply with applicable laws, regulations, and

industry best practices. Staff reports to the governing board of the organization ensuring additional oversight of all projects.

3. Financial and Procurement Management

- **Established Financial Systems:** NEMO RPC has a dedicated finance officer experienced in managing federal, state, and local funding sources. The organization already uses financial management systems that comply with HUD regulations and other federal grant guidelines.
- **Budget Management:** NEMO RPC's finance officer will ensure that all project expenses are aligned with the approved budget and that cost controls are in place to prevent overspending.

4. Internal Control Capacity

- **Internal Controls:** NEMO RPC has robust internal control systems designed to ensure compliance with federal regulations, prevent fraud, and safeguard project resources. This includes segregation of duties, clear approval processes for expenditures, and regular financial audits.

5. Quick Launch and Implementation Plan

- **Existing Structure:** With the project management, and financial systems already in place, NEMO RPC is positioned to quickly launch the project upon receiving HUD funding. The key initial steps will include finalizing staff hires or contracts for the code and land-use development activities, followed by initiating land acquisition and site preparation.

NEMO RPC and the local government entities in the region possess the necessary leadership capacity and legal authority to implement the proposed reforms related to building codes, land-use policies, and independent enforcement. Below is a description of the specific roles and the mechanisms that will ensure successful implementation.

1. Local Governmental Leadership and Legal Authority

- **Legal Authority for Code and Land-Use Policy Implementation:** Local governments in the NEMO RPC region have the legal authority to adopt and enforce building codes and land-use policies. The governing bodies—city councils, county commissions, and planning boards—are responsible for creating and implementing these regulations within their respective jurisdictions.
- **Role of Local Governments:** The success of the proposal depends on local governments adopting the proposed building codes and participating in the enforcement program. NEMO RPC will work closely with these entities to develop policies that align with the community's housing needs and secure their commitment to enforce these policies.
- **Commitment to Reform:** Many local government agencies have already expressed interest in addressing slum and blight issues, making them key partners in adopting and enforcing modern building codes. These governments will be engaged early in the process to ensure their support for the proposed reforms.

2. Contractual Agreements with Local Governments

- **Securing Support:** To secure the participation of local governments in the enforcement program, NEMO RPC will enter into contractual agreements with each jurisdiction. These contracts will outline the roles and responsibilities of the local governments and

NEMO RPC, ensuring that all parties are aligned on the scope of the reforms and the enforcement process.

- **Subscription to Enforcement Program:** Local governments will be required to subscribe to the independent code enforcement program, which ensures consistent and fair application of building codes across jurisdictions. This approach allows smaller jurisdictions to benefit from professional enforcement services without having to establish their own enforcement infrastructure.

3. NEMO RPC's Leadership Capacity

- **Regional Leadership Role:** As a regional planning organization, NEMO RPC has the capacity to lead and coordinate the proposed reforms across multiple jurisdictions. The organization has a long history of working with local governments to implement regional planning initiatives, and its leadership role is critical in ensuring the successful adoption of building codes and land-use policies.
- **Technical Assistance and Expertise:** NEMO RPC will provide technical assistance to local governments in the development and adoption of building codes and land-use policies. This includes offering expertise on best practices for code development, providing guidance on compliance with state and federal regulations, and facilitating public engagement to build community support for the reforms.

4. Ensuring Compliance and Accountability

- **Monitoring and Enforcement:** NEMO RPC will be responsible for monitoring compliance with the newly adopted building codes and land-use policies. The independent code enforcement program will ensure that all jurisdictions apply the codes consistently and fairly, and contractual agreements will hold local governments accountable for their participation in the program.
- **Ongoing Support and Evaluation:** NEMO RPC will continue to support local governments through ongoing training, technical assistance, and periodic evaluations of the enforcement program. This ensures that the reforms remain effective and that local governments are equipped to handle any challenges that arise during implementation.

NEMO RPC's proposed approach relies primarily on contractors for specific project activities, particularly related to demolition and site preparation. While the majority of the project is managed internally by NEMO RPC, these partners play a crucial role in executing specific tasks that require specialized expertise and equipment. Below is an overview of these partners and the extent to which NEMO RPC's capacity depends on their involvement.

1. Contractors for Demolition and Site Preparation

- **Role in the Project:** Contractors will be responsible for performing demolition of dilapidated structures and site preparation for new affordable housing developments. This includes clearing land, grading, utility upgrades, and ensuring that the sites are ready for construction.
- **Capacities and Credentials:**
 - Contractors involved in this project will possess the necessary licenses, certifications, and insurance to perform demolition and site preparation activities in compliance with all local, state, and federal regulations.

- Contractors must have experience working on projects involving housing development and land preparation, particularly in rural areas, and will be evaluated on their ability to meet industry standards for safety, environmental compliance, and cost-effectiveness.
- Dependency: NEMO RPC's ability to remove barriers related to land availability depends on the capacity of these contractors to perform the required tasks in a timely and professional manner. Delays or issues with contractor performance could impact the project timeline. To mitigate this risk, NEMO RPC will:
 - Establish clear performance standards and timelines for contractors.
 - Monitor contractor progress through regular site inspections and project management reviews.
 - Include contingency planning to address any potential delays or issues that may arise during demolition or site preparation.

2. Additional Stakeholders and Support Roles

While the primary external dependency is on contractors, the following stakeholders will also play supportive roles in the project's implementation:

- Local Governments: Local jurisdictions will adopt and enforce the new building codes and land-use policies, but NEMO RPC retains the primary role in designing and implementing these reforms. The dependency on local governments is secured through contractual agreements that ensure their participation in the code enforcement program.
- Technical Experts for Code Development: NEMO RPC will hire or contract with code development experts to assist in creating uniform building codes and land-use policies. This is a short-term engagement to develop the codes, with long-term enforcement remaining under NEMO RPC's control.

NEMO RPC has extensive experience working with a wide range of partners, including contractors, funders, community stakeholders, and government agencies, particularly through its Housing Enhancement Northeast (HEN) program. This experience demonstrates the agency's ability to successfully coordinate complex projects involving multiple entities, ensuring timely completion of activities and alignment with project goals.

1. Experience with Contractors

- HEN Program: NEMO RPC has successfully coordinated with contractors for the acquisition, demolition, and site preparation of housing projects as part of the HEN program. The program involved hiring and managing contractors for various tasks, such as clearing land, demolishing blighted properties, and preparing sites for new affordable housing construction.
 - NEMO RPC ensured that contractors adhered to strict timelines, met safety and quality standards, and complied with local regulations.
 - Oversight: NEMO RPC maintained oversight through regular site visits, progress reporting, and quality assurance checks.
- Project Success: The successful completion of multiple HEN projects demonstrates NEMO RPC's capability to manage contractor relationships effectively, ensuring that all parties meet their obligations while delivering high-quality work.

2. Coordination with Funders and Government Agencies

- Federal, State, and Local Funders: NEMO RPC has a track record of managing funds from federal, state, and local sources for housing and community development projects. This includes successfully navigating the complexities of grant compliance, reporting, and fund management.
 - NEMO RPC's ability to work with multiple funding sources has enabled the organization to leverage additional resources, ensuring project sustainability and maximizing the impact of available funds.
- Local Governments: NEMO RPC has coordinated with local governments on numerous projects with local priorities, ensuring that projects comply with local, state, and federal laws, and development goals. This collaboration has involved working closely with city councils, planning boards, and county commissions to gain approval for projects and secure local support.

3. Future Capacity Building

- Existing Expertise: Given NEMO RPC's robust history of coordinating complex, multi-stakeholder projects, the agency is well-equipped to manage the proposed project. The expertise gained from the HEN program and similar initiatives will be directly applied to the current project, ensuring a smooth process from planning through implementation.
- Ongoing Learning and Partnerships: If additional expertise or capacity is required for any specialized activities, NEMO RPC is prepared to engage additional partners or consultants to supplement its existing knowledge base. The agency is also committed to ongoing professional development for staff to ensure that they stay up-to-date on best practices in project management and housing development.

This application was written by NEMO RPC staff member, Batina Dodge, Economic Development Planner.

NEMO RPC staff has extensive experience working with civil rights and fair housing issues through various HUD programs, including the Community Development Block Grant (CDBG) and Public Housing programs. These initiatives have involved addressing housing disparities, ensuring compliance with fair housing regulations, and implementing projects that provide equitable access to affordable housing for all community members.

NEMO RPC has worked with data-driven analysis to identify racial and economic disparities in numerous projects and has taken steps to ensure that programs are designed to reduce these disparities. For example, in its work with CDBG funds, NEMO RPC has conducted needs assessments that analyze economic and racial inequities and has implemented strategies to address these imbalances.

Exhibit E: Leverage

Northeast Missouri Regional Planning Commission

PRO Housing Application

d. LEVERAGE (Maximum 10 points)

i. Are you leveraging other funding or non-financial contributions? (10 points)



Northeast Missouri Regional Planning Commission

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Mark Shahan Chairman	Duane Ebeling Vice-Chairman	Mari Macomber Secretary	Jim Werner Treasurer	Derek Weber Executive Director
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September 24, 2024

Pathways to Removing Obstacles to Housing Program
U.S. Department of Housing and Urban Development (HUD)

Dear HUD Representative:

I am writing on behalf of the Northeast Missouri Regional Planning Commission (NEMO RPC) to formally pledge our commitment to use \$500,000 from our Housing Enhancements Northeast (HEN) program as leverage to obtain grant funds through HUD's Pathways to Removing Obstacles to Housing (PRO Housing) program.

NEMO RPC is dedicated to addressing the critical need for affordable housing in rural Northeast Missouri, and the HEN program is central to this mission. Our contribution of \$500,000 will be allocated toward activities that complement our proposal which aligns with the objectives of HUD's Pathways to Removing Obstacles to Housing initiative, including:

- Building code development and enforcement across multiple jurisdictions
- Land acquisition, demolition of dilapidated structures, and site preparation for affordable housing projects
- Identifying infrastructure improvements to support housing development in high-opportunity areas

These funds will serve as a crucial component of our comprehensive approach to overcoming the barriers that limit affordable housing production and preservation. By leveraging the HEN program's financial resources, NEMO RPC will create a sustainable pipeline of development-ready sites for affordable housing, ensuring a significant increase in affordable housing availability.

We believe that, with HUD's support, this collaboration will enhance our ability to address housing shortages and improve access to safe, affordable homes in our region. We look forward to the opportunity to partner with HUD through the PRO Housing program and are confident that our combined efforts will yield lasting benefits for our communities.

Thank you for considering this letter of commitment. Should you require any further information or documentation, please do not hesitate to contact me.

Sincerely,

Derek R. Weber
Executive Director
Northeast Missouri Regional Planning Commission

Exhibit F: Long-Term Effect

Northeast Missouri Regional Planning Commission

PRO Housing Application

e. LONG-TERM EFFECT (Maximum 10 points)

i. What permanent, long-term effects will your proposal have? What outcomes do you expect? (10 points)

NEMO RPC's proposal is designed to have permanent, long-term effects on the production of affordable housing in the region. The proposal addresses key barriers to affordable housing development—particularly land availability, code enforcement, and infrastructure challenges—and lays the groundwork for sustained housing production long after the grant period. Below is a detailed explanation of how these barriers will be removed permanently and the measurable outcomes expected from the proposal.

1. Permanent Removal of Barriers

- **Land Availability:** One of the most significant barriers to affordable housing in the region is the lack of available land. The proposal will permanently increase land availability by identifying and acquiring vacant lots or properties with dilapidated structures, clearing them for redevelopment, and preparing them for affordable housing construction. These activities will create a land bank for future development, ensuring that land remains available for housing production beyond the grant period.
 - **Measurable Outcome:** By the end of the project, multiple sites will have been cleared, prepared, and made available for affordable housing, creating a continuous pipeline of development-ready land for future projects. This will establish a foundation for ongoing affordable housing construction in the region.
- **Code Development and Enforcement:** The lack of consistent building codes and enforcement has hindered housing development in the region. The proposal will implement uniform building codes and establish a regional code enforcement mechanism. This will streamline the development process, reduce delays, and ensure that new housing is built to modern standards, resulting in more resilient and sustainable housing.
 - **Measurable Outcome:** Once implemented, the uniform building codes and independent enforcement will remain in place, ensuring that future housing developments meet high-quality standards. This will create an environment that encourages private developers to invest in affordable housing projects, knowing that regulatory barriers have been addressed.
- **Identified Infrastructure Improvements:** The proposal includes planning to upgrade utilities and prepare sites for construction, addressing infrastructure constraints that currently limit housing production. These upgrades will increase the capacity of local infrastructure to support new developments, making it easier to build affordable housing in the long term.
 - **Measurable Outcome:** Enhanced infrastructure, including water, wastewater, and electrical systems, will support ongoing housing development. These improvements will not only allow for immediate projects but also accommodate future growth, ensuring that the region's infrastructure can support sustained production.

2. Long-Term Production and Preservation of Affordable Housing

- **Sustained Production:** By permanently addressing the barriers of land availability, code enforcement, and infrastructure, the proposal will ensure that affordable housing

production continues well beyond the grant period. The establishment of a land bank and the implementation of enforceable building codes will reduce the time and cost of future housing projects, making it more attractive for developers to continue building affordable units.

- Measurable Outcome: The sustained production of affordable housing is expected to result in the construction of additional units annually over the long term. With the barriers removed, developers will have easier access to development-ready sites and a streamlined regulatory environment, allowing for more consistent and scalable housing production.

3. Resilient and Sustainable Housing

- Resilient Housing Stock: By improving building codes and ensuring compliance, the proposal will result in more resilient housing units that are better able to withstand environmental challenges, such as extreme weather conditions. These resilient homes will require less maintenance and fewer repairs over time, ensuring that affordable housing remains available and safe for residents long into the future.
 - Measurable Outcome: The housing stock in the region will become more resilient and better equipped to handle environmental risks, reducing long-term costs associated with repairs or displacement due to housing quality issues.
- Sustained Production through Revolving Resources: The proposal includes mechanisms for sustained funding and resources, such as reinvesting proceeds from land sales and housing developments back into further land acquisition and site preparation. This revolving resource model will ensure that the region has a continuous supply of land and funding to support affordable housing production long after the initial grant period.
 - Measurable Outcome: The revolving nature of the land acquisition and site preparation process will allow for ongoing development without the need for additional significant grants, ensuring a self-sustaining model for affordable housing production.

Upon completion of the grant-funded activities, NEMO RPC will have addressed key barriers to affordable housing, leading to long-term, sustainable impacts on housing production. Key achievements include:

1. Code Development and Enforcement: Establishment of uniform building codes and enforcement programs, streamlining housing production and ensuring consistent development standards. This will permanently reduce regulatory barriers to housing development.
2. Land Acquisition, Demolition, and Site Preparation: Creation of multiple development-ready sites, removing a significant barrier to affordable housing by ensuring a continuous supply of land for future projects.
3. Infrastructure Upgrades: Identification of necessary utility and infrastructure improvements to support new housing developments, addressing long-term capacity constraints.

Permanent Effects:

- Increased affordable housing stock.
- A sustained pipeline for housing production with ready-to-build sites.

- Improved housing resilience through modern building codes.
- Strengthened local economies by attracting new residents and businesses.

NEMO RPC's long-term strategy ensures continuous housing development and preservation, contributing to vibrant, resilient communities.

NEMO RPC's proposal offers a scalable, replicable model for rural and regional communities facing similar barriers to affordable housing, such as land scarcity, inconsistent building codes, and infrastructure challenges. Key elements of the model include:

1. **Land Acquisition and Site Preparation:** A replicable strategy targeting vacant or blighted properties for redevelopment, suitable for communities with limited land availability.
2. **Uniform Code Development and Enforcement:** Establishing regional building codes and enforcement to streamline housing development, which can be easily adapted by other jurisdictions.
3. **Infrastructure Upgrades:** A focus on utility and infrastructure improvements to support new housing, offering a framework for rural communities to coordinate upgrades.
4. **Sustained Housing Pipeline:** A revolving fund model to continuously acquire and prepare land for housing development.
5. **Community Engagement:** A collaborative approach involving local stakeholders, ensuring housing solutions meet community needs.
6. **Adaptability:** The proposal is flexible for both rural and urban settings, allowing adjustments based on community size and resources.
7. **Resilience and Sustainability:** Emphasizing resilient housing and infrastructure that can withstand future challenges, such as climate change, and ensuring long-term sustainability.

This approach can be tailored to fit the needs of diverse communities, ensuring sustained housing production and long-term positive impact.

At the end of the performance period, NEMO RPC's proposal will be deemed successful if it significantly increases available land for affordable housing, streamlines regulations through uniform building codes, and establishes a sustainable foundation for ongoing housing development. Success will address barriers such as land availability, infrastructure, and regulatory challenges.

Key Outcomes and Metrics:

1. **Increase in Land Availability**
 - Metric: Number of development-ready sites.
 - Target: 10-15 sites prepared for affordable housing.
 - Connection: Addresses the need for land, removing slum and blight.
2. **Streamlined Building Codes and Enforcement**
 - Metric: Jurisdictions adopting uniform codes and participating in enforcement.
 - Target: 6 priority geographies.
 - Connection: Reduces regulatory fragmentation, speeding up development and ensures fair and consistent enforcement.
3. **Increased Housing Production**
 - Metric: Number of new affordable units built.

- Target: 8-10 units.
 - Connection: Directly increases housing supply for low- and moderate-income families.
4. Infrastructure Improvements
- Metric: Number of identified upgrades.
 - Target: 5-7 infrastructure upgrades.
 - Connection: Removes infrastructure constraints that delay development.

Long-Term Impacts:

1. Land Availability: Permanent removal of land scarcity through prepared sites.
2. Regulatory Barriers: Lasting reduction in development delays via uniform building codes.
3. Infrastructure: Upgraded utilities supporting sustained housing growth.

With these metrics and outcomes, NEMO RPC will lay a foundation for continued affordable housing production, ensuring long-term solutions for the region's housing challenges.

NEMO RPC's proposal will have a lasting impact by removing barriers to affordable housing, reducing segregation, and increasing access to well-resourced neighborhoods for protected class groups and vulnerable populations. Key long-term effects include:

1. Expanding Access to Opportunity: By acquiring land in high-opportunity areas and improving infrastructure, the proposal will allow vulnerable populations to live in better-serviced neighborhoods, increasing their access to jobs, schools, and healthcare.
2. Uniform Building Codes: The adoption of consistent building codes will reduce regulatory hurdles and promote equitable development across diverse areas, encouraging investment and revitalization in underserved communities.
3. Infrastructure Upgrades: By improving utilities and services in targeted areas, the proposal ensures that affordable housing can be built in well-connected neighborhoods, increasing housing options for protected class groups.
4. Inclusive Housing Policies: The proposal promotes the development of affordable and mixed-income housing in previously inaccessible areas, fostering racial and economic integration.

NEMO RPC's approach will create sustainable, inclusive communities, addressing housing needs and promoting long-term integration and equity.

NOTICE OF PUBLIC HEARING

Northeast Missouri Regional Planning Commission (NEMO RPC) will hold a public hearing on October 3, 2024 at 10:00 AM at the NEMO RPC office located at 121 South Cecil Street, Memphis, MO 63555 to discuss the submission of an application for the fiscal year 2024 Pathways to Removing Obstacles to Housing (PRO Housing) program. NEMO RPC is interested in obtaining all citizen's input on affordable housing needs within the region. NEMO RPC needs as much local participation as possible in order to reflect the true needs of the region as a whole, as well as the comments relating to the proposed project application. Activities that are eligible for funding include the identification and removal of barriers to affordable housing production and preservation. No displacement of persons will be proposed.

NEMO RPC is proposing to create strategic partnerships with committed communities across the region to enhance and streamline housing development by harmonizing existing building codes and land-use policies. The goal is to establish consistent regional development standards that promote efficient housing construction processes, ensuring smoother implementation of projects across multiple boundaries. In addition, NEMO RPC will provide an independent source of code enforcement, ensuring that these standards are applied fairly and consistently across participating communities. This approach will foster greater transparency and equity in the application of building codes, reducing administrative burdens and improving compliance. Furthermore, NEMO RPC proposes to acquire and prepare land for redevelopment. This includes the identification of areas for infrastructure improvements as well as the demolition of vacant, dilapidated structures, and site preparation activities to create more available land for Housing Enhancement Northeast (HEN) to construct affordable housing. To implement these activities, NEMO RPC is requesting \$1,000,000 in grant funding. This investment will directly support regional affordable housing initiatives and help create a more cohesive, efficient development environment that benefits both residents and developers alike.

The project, if funded, will benefit the entire region by removing slum and blight by demolishing buildings that meet the participating local governments' dangerous building code or nuisance ordinance, or is determined to be infeasible to rehabilitate (costs exceeding \$15,000 or \$15 per sq. foot.). All citizens, including those in the targeted area, are encouraged to attend in order to comment on the proposed activities.

For more information on the proposed project, contact Batina Dodge, NEMO RPC Economic Development Planner at (660) 465-7281 Ext 7 or by email at batinadodge@nemorpc.org. If you need special accommodations for the public hearing including LEP assistance, please contact Batina Dodge by October 1, 2024 at 4:00 PM. The meeting will be held at an accessible location and NEMO RPC will make every effort possible to provide reasonable accommodations.

Northeast Missouri Regional Planning Commission will accept public comments on this proposed project from **12:00 PM September 25, 2024 through 4:30 PM October 10, 2024.**

Please submit comments to: Batina Dodge, NEMO RPC Economic Development Planner
batinadodge@nemorpc.org, (660)465-7281 ext. 7