

City of Columbia Affordable Housing Symposium



Building Our Future.

Event Guide

Dec. 3rd-4th, 2015



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Event Summary and Objectives

The City of Columbia welcomes you to the **Affordable Housing Symposium!** This event will act as a forum to educate and share information regarding current and future affordable housing needs in Columbia, as well as identify innovative approaches to addressing affordable housing. The symposium features local speakers providing presentations on current needs, construction costs, financing and poverty, as well as presentations from guests on innovative affordable housing efforts. Guest speakers include John Engen, Mayor of Missoula, MT, Rick Wishcamper of Rocky Mountain Development Group and the City of Boulder, Colorado's Inclusionary Housing Program Manager, Michelle Allen. This event also includes opportunities for input to help shape the future of affordable housing efforts in Columbia. The City of Columbia invites you to participate in identifying actionable steps our community should take to address affordable housing.

Key Symposium Objectives:

1. Educate community leaders and a diverse group of key stakeholders on current affordable housing needs and current approaches to creating and funding more affordable housing.
2. Engage community leaders to help us define the problem, causes, impact, and solutions to affordable housing in Columbia and begin mapping a plan to address the need.
3. Identify actionable steps for moving forward to address the need for more affordable housing.

Event Planning Committee

<u>Name</u>	<u>Organization</u>
Leigh Britt	City of Columbia
Randy Cole	City of Columbia
Steve Hollis	City of Columbia
Jim Loveless	Central Missouri Development Council
Clyde Ruffin	City Council, Ward 1
Phil Steinhaus	Columbia Housing Authority
Ian Thomas	City Council, Ward 4
Mike Trapp	City Council, Ward 2

3rd Party Facilitators and Event Consultants

Carolyn Sullivan, New Chapter Coaching

Kim Becking, Momentum Strategies

World Café Facilitators and Recorders

<u>Name</u>	<u>Organization</u>
Gary Anspach	City of Columbia
Lisa Goldschmidt	Central Missouri Community Action
Eric Hempel	City of Columbia
Sarah Klaassen	Central Missouri Community Action
Jessica Macy	Service for Independent Living
Toni Messina	City of Columbia
Andrea Tapia	Columbia Housing Authority
Rose Wibbenmeyer	City of Columbia

2015 Affordable Housing Symposium
December 3 - 4, 2015 at City Hall, Columbia, MO

Agenda

Thursday Afternoon, December 3, 2015

1:30 p.m. – 4:30 p.m.

- 1:30 p.m. Welcome, Symposium Objectives, & Introductions of Planning Committee & Facilitators
Randy Cole, City of Columbia
- Symposium Agenda & Objectives, & Stakeholder Introductions
Facilitators, Carolyn Sullivan, New Chapter Coaching/Kim Becking, Momentum Public Strategies
- 1:55 p.m. Affordable Housing Overview: The Problem, Causes, and Impact on Our Community by
Randy Cole, City of Columbia
Brief Q & A
- 2:05 p.m. Guest Speakers John Engen, Mayor of Missoula, and Rick Wishcamper, Rocky
Mountain Development Group
Introduction by Michael Trapp, Columbia City Council Member
Brief Q & A
- 3:05 p.m. Break
- 3:15 p.m. Guest Speaker Michelle Allen, City of Boulder
Introduction by Ian Thomas, Columbia City Council Member
Brief Q & A
- 4:15 p.m. Final Comments, Next Steps, and Accountability:
Leigh Britt (City of Columbia) and Jim Loveless (Central Missouri Development Council)
- 4:30 p.m. Session Close

Thursday, December 3, 2015

- 6:00 p.m. Welcome, Symposium Objectives, Introductions
Clyde Ruffin, Columbia City Council Member
- Symposium Agenda & Objectives
Facilitators, Carolyn Sullivan, New Chapter Coaching/Kim Becking, Momentum Public Strategies
- 6:20 p.m. Topic Talks (10 minutes each)
Presenter Introductions by Steve Hollis, City of Columbia
- Current Affordable Housing Needs and Efforts (Randy Cole)
Columbia Housing Authority Efforts (Phil Steinhaus)

Financing, Construction Costs, Barriers to Affordable Housing (Kara Linnemeyer & Eric Morrison)

Social Impact and Poverty (Darin Preis)

Brief Q & A

7:20 p.m. World Café
Facilitators, Carolyn Sullivan & Kim Becking

In this segment, participants will rotate between two of four stations to engage in 15-minute facilitated discussions on the following topics:

- Problems
- Myths/Education
- Impact
- Solutions

8:20 p.m. Final Comments, Next Steps, and Accountability
Clyde Ruffin, Columbia City Council Member

8:30 p.m. Session Close

Friday, December 4, 2015

8:30 a.m. Welcome, Symposium Objectives, Agenda Review, Session Objectives, & Introductions
Jim Loveless, Central Missouri Development Council

Pre-Event Survey: Report on Survey Highlights
Kim Becking, Momentum Public Strategies/Carolyn Sullivan, New Chapter Coaching

Day One Afternoon Review: Recap and Lessons Learned
Jim Loveless

Day One Evening Review: Report on Community Members' Feedback
Kim Becking/Carolyn Sullivan
Brief Q & A

9:15 a.m. Action Planning Session

10:30 a.m. *Break*

10:45 a.m. Final Remarks by Participants, Next Steps, and Accountability

11:15 a.m. Closing Remarks: Ian Thomas, Columbia City Council

11:30 a.m. Symposium Close

Affordable Housing Symposium

Current Affordable Housing Needs and Efforts Summary Sheet

Affordable Housing:

In general, housing for which the occupant(s) is/are paying no more than 30% of income for gross costs, including utilities. (U.S. Department of Housing and Urban Development, HUD)



Summary Statement

The City of Columbia has experienced an increase in gross median rent from 2010-2013 and maintains a higher level of cost burdened renters in comparison to other similar cities. The City currently has significantly lower rates of cost burdened homeowners in comparison to similar cities, while also maintaining a higher median income. Construction costs and other market factors have limited the development of new single family homes affordable to households at 80% or below the area median income. Areas within the central city, north and northeast maintain higher concentrations of rental units and higher levels of housing and neighborhood needs. Columbia should continue to examine policies to ensure quality affordable housing is available to its citizens.

Key Supporting Data (American Community Survey, 2013, 5-year estimates)

Housing Cost Burdened

Households are considered housing cost burdened if they expend 30% or more of their monthly gross income on housing costs.

Owners: 22.5% of Columbia owner occupied households, or 3,483 households are cost burdened by 30% or more.

Renters: 57.1% of Columbia renter occupied households, or 12,028 households are cost burdened by 30% or more.

Housing Costs

Median Sold Price: \$180,000 (Jan- Sept 2015, CBOR)

Median Rent: \$790

Population

111,145

Household Median Income

\$43,262

Total Occupied Housing Units

43,944 housing units

Owner: 48.6% or 21,372

Renter: 51.4% or 22,572

Critical Actions for Moving Forward

Policies supporting:

- Creating and maintaining additional affordable rental units.
- Creating and maintaining additional affordable owner occupied units.
-Within new development when feasible
-In areas needing additional investment
- Moving forward with Land Trust entity.

City Housing Programs Income Limits

Homeownership Income Limits

- 1- Person \$40,600.....\$19.52/hour
- 2- Persons \$46,400.....\$22.31/hour
- 3- Persons \$52,200.....\$25.10/hour
- 4- Persons \$58,000.....\$27.88/hour

Rental Program Income Limits Monthly Rent Limits

- | | | |
|-------------|---------------------------|---------|
| 1- Bedroom | \$30,480.....\$14.65/hour | \$551 |
| 2- Bedrooms | \$34,800.....\$16.73/hour | \$710 |
| 3- Bedrooms | \$39,180.....\$18.84/hour | \$942 |
| 4- Bedrooms | \$43,500.....\$20.91/hour | \$1,051 |

Homeownership Program Data & Example Household

Homeownership Assistance Program Averages 2013-2015

Number Served	Ave. Income	Ave. AMI	Ave. Purchase Price
53	\$ 31,480	56%	\$ 109,396

Example Homeownership Program Household

<u>Household Demographics</u>	
Household Size	3
Type	Single mother
Gross Annual Income	\$ 40,320
Percent Median Income	65%
<u>Housing Unit</u>	
Purchase Price	\$ 128,000
Appraised Value	\$ 130,000
Year Structure Built	1977
<u>Loan and Assistance</u>	
Assistance Amount	\$ 7,500
Buyer contribution	\$ 500
Loan Amount	\$ 123,728
Interest Rate	3.625%
Monthly Payment PITI	\$ 839.63
Front End Ratio	26.26%
Back End Ratio	42.86%

Data Sources

City of Columbia records
 Columbia Board of Realtors Statistics
 2013 United States Census 5-Year American Community Survey



Affordable Housing Symposium Columbia Housing Authority Efforts

Affordable Housing:

In general, housing for which the occupant(s) is/are paying no more than 30% of income for gross costs, including utilities. (U.S. Department of Housing and Urban Development, HUD)



Summary Statement

The Columbia Housing Authority (CHA) provides affordable housing through its Family Sites and Housing Choice Voucher Program. CHA was established in 1956 to provide safe and clean affordable housing for low-income persons. Columbia's four public housing developments were constructed between 1958 and 1973. At the end of FY 2014, CHA had 687 public housing units being utilized, and 1,037 vouchers including project based, tenant based and Veterans Affairs Supportive housing.

Key Supporting Data

Age of Family Site and Housing Choice Voucher Participants

- 26% of CHA's participants served through both the Family Sites and the Housing Choice Voucher (HCV) Program are between 19 and 40 years old.
- 50% of the Family Site residents are under the age of 18.
- 53% of the HCV Program participants are under the age of 18.
- 67% of Family site residents are African American and 69% of HCV Program participants are African American.
- 81% of Family Site participant households maintain less than \$15,000 per year in annual income.
- 75% of HCV participant households maintain less than \$15,000 per year in annual income.

Dispelling the Myths

- Families pay 30% of their adjusted income for rent.
- Families must pay their own utilities.
- Low-income people want to work and be successful.
- Low-income people want to live in safe neighborhoods.
- Low-income families want their children to succeed.

Critical Actions for Moving Forward

Policies supporting:

- Connecting housing assistance with Health and Human Services.
- Creating opportunities to work toward family self-sufficiency.
- Ensuring safe neighborhoods.
- Diverse neighborhoods create better communities.



Affordable Housing Symposium

Developing, Constructing and Financing Affordable Housing Summary Sheet

Affordable Housing:

In general, housing for which the occupant(s) is/are paying no more than 30% of income for gross costs, including utilities. (U.S. Department of Housing and Urban Development, HUD)



Summary Statement

The development of affordable housing starts with identifying properties which will financially support affordable housing. This includes conducting a thorough market analysis for the specific development location, ensuring the developer maintains the expertise and experienced project partners to successfully execute the affordable housing plans. Development of affordable housing also requires thorough knowledge of the real estate characteristics and understanding of current regulations.

Key Supporting Data

Cost Considerations

- Land costs increased from \$20,000 to \$30,000 (2010-2015) per acre in south Columbia.
- Engineering and legal costs range from \$1,500 to \$4,000 per lot.
- Increases in costs since 2010:
 - Storm water requirements: \$1,250 per lot.
 - Erosion control: \$500 per lot.
 - Street standards: \$1,500 per lot.
 - Sanitary sewer: \$500 per lot.
- Total increases since 2010 = \$3,750

Additional cost considerations

- Electric infrastructure: \$1,500-\$1,750 per lot in Columbia. (Boone Electric installs free of charge).
- Clearing/rock/clearing-grinding may add up to \$750 per lot.
- Water lines \$1,700 per lot.
- Average lot development costs in 2015 is \$25,000 (excluding land, engineering, legal financing)

Development and/or Acquisition Planning

- Typical financing of 80% of total cost; developer must provide 20% cash equity.
- Interest only payments due monthly to the bank.
- Any land sales are used to pay back the bank first.

New Home Construction Cost Considerations

- After development of lots is completed, the developer will sell the lots to builders. The range of retail prices is \$45,000-\$50,000 for slabs and \$65,000-\$70,000 for walk-out.
- Permit costs in Columbia have increased from \$1,245 in 2007 to \$3,600 in 2015 for a 1500 square foot slab home.
- City utility connection fees for sewer and water have increased \$1,200 since 2007.
- Newer Building Code requirements have increased the cost of building a home approximately \$2,500 (i.e. blower door testing re: insulation requirements, Low E windows, high efficiency furnaces).
- Total increase per home is \$6,055 since 2007 due to City fees and Building Code changes.

Home Construction Lending.

- A contractor buys a lot from the developer.
- The bank loans the contractor 80% of the proposed cost of the home; contractor provides 20% cash down.
- Bank monitors project according to budget provided by the contractor.
- Interest only loan of 18-24 months; sale of home first pays back bank.

Real Estate Market in Columbia

- 250-300 new homes are built each year.
- Average sales prices for new construction homes.
 - 2013 at \$250,000
 - 2014 at \$275,000
 - 2015 at \$290,000
- Current available price range is \$165,000 through \$600,000.

Home Mortgage Lending

- Home buyer completes mortgage application.
- 20% of purchase price required down payment; first time home buyer and federal mortgage programs can only require 10% down.
- City supported programs assist; City sponsored home buyer classes provide access to mortgage experts.

Critical Actions Moving Forward

- Public and private partnership; neither partner can accomplish alone.
- Examine ways to facilitate and incentivize affordable development without disproportionate responsibility placed upon the home building industry and consumers of new housing in Columbia. The burden belongs to our entire community.
- Barriers to development and construction of affordable housing including development fees; impact fees; inclusionary zoning; as well as unnecessarily burdensome development regulations, building codes and energy efficiency codes. The NAHB estimates that on average regulations imposed by government at all levels account for 25% of the final price of a new single family home. Nearly 2/3 of the amount is due to higher cost for a finished lot.
- Local government can assess, reduce or eliminate financial impacts of their regulation on housing affordability.
- Understanding market demand and location demand for affordable housing and then create an environment that preserves and produces affordable homes for those residents.
- Effectively reaching out and executing plan to meet the affordable housing buyer “where they are”. Local government can provide resources to fill the gap between production costs and housing consumers’ ability to pay.
- Educating development/construction industry, borrower and bank on the needs of the affordable housing market.



Affordable Housing Symposium

Social Impact and Poverty Summary Sheet

Affordable Housing:

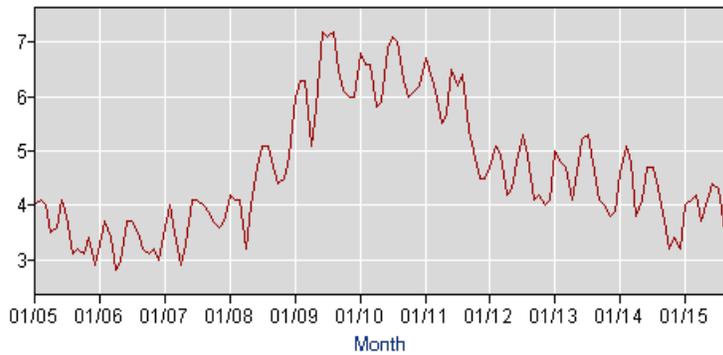
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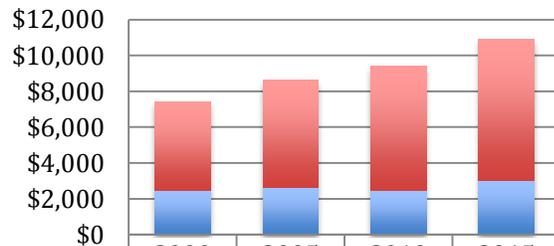
Summary Statement

Despite the efforts of local non-profits, churches, government agencies, neighborhoods, charitable businesses, and dedicated individuals, poverty and its associated economic instability still plagues Columbia, Missouri. Even with the unemployment rate nearing historic lows at 3.1%, Boone County has a lingering poverty rate of 18%. That means most of the poor people in our community are working. What does that mean for our community and what does it look like? How does the lack of quality, affordable housing factor in to our quality of life?

unemployment rate



CPS Cost Per Student



	2000	2005	2010	2015
Unreimbursed	\$4,962	\$5,972	\$6,962	\$7,890
Reimbursed by MO	\$2,475	\$2,656	\$2,458	\$3,035

Critical Actions Moving Forward

One could make the case that the lack of affordable housing is reflected by the mobility rates we see in Columbia Public Schools. When a student is moved from one school to another during the course of a school year, their learning is disrupted. One-time disruptions may be absorbed by the quality of their new school and the student's resilience, but when mobility is caused by economic instability and compounded by moves year after year, these disruptions can cause long-term educational and economic impacts.

Speaker Bioographies

Guest Speakers



John Engen, Mayor, City of Missoula, MT

Missoula native John Engen is in his third term as Missoula's 50th mayor. During his first term, he made good on his promise to pass an open-space bond for Missoula, led the effort to overhaul the City's zoning code and began work on the challenge of affordable housing. In his second term, he continued that work and led a new economic development initiative, Missoula Economic Partnership, as well as leading a major reorganization of the City's planning and development services. He was reelected in November 2013. He is working hard to acquire Missoula's water utility and its distribution system for the public and to continue to deliver the services that citizens want and need in a fiscally responsible way. Mayor Engen earned a journalism degree at the University of Montana and was an award-winning writer and editor for Missoula's daily newspaper.

Mayor Engen believes that great cities can accomplish great things when their people collaborate. Among the examples of accomplishments in Missoula are Reaching Home: Missoula's 10-Year Plan to End Homelessness; the Downtown Master Plan; and the city's new urban renewal districts.

Rick Wishcamper, President, Wishrock, National Developers of Affordable Housing



As President and member of Wishrock's Executive Committee, Rick is responsible for business development and the formulation of the company's investment and development strategies. Rick is a creative leader, who excels in working with teams to create unique financing and development solutions primarily for low-income multi-family projects. Rick's development experience spans several project and product types including new construction, renovation, urban redevelopment, adaptive re-use, mixed-use development, and public private partnerships.

Prior to working in the field of real estate development, Rick taught entrepreneurship and strategic management at the University of Montana Gallagher School of Business. He currently serves on the boards of several Missoula non-profit organizations, including the Mayor's Council on Affordable Housing, where he most recently led a successful funding campaign to build a new homeless shelter for the city.

Rick is a graduate of Harvard University Graduate School of Design (Advanced Development and Management) and holds a Master's in Business from The University of Montana, a Master's in Fine Arts from New England College, and a bachelor's degree in human ecology from the College of the Atlantic.



Michelle Allen, Inclusionary Housing Program Manager, City of Boulder, CO

A city of Boulder planner for over fifteen years, Michelle has extensive experience in developing and implementing Boulder’s Inclusionary Housing ordinance and related policies and in implementing Boulder’s affordable housing annexation requirement, including technical assistance to developers, deed restricted covenants, cash-in-lieu of affordable units, and affordable pricing. Michelle oversees amendments to the Inclusionary Housing Ordinance and Administrative Regulations, and the identification and analysis of new policies and initiatives to improve the program. Michelle has a BA in Environmental Design and a MA in Urban and Regional Planning from the University of Colorado and has previously made presentations at the 2008 & 2011 Housing NOW Conferences and the 2009 American Planners Association Conference. In addition, Michelle served as Planning board chair for over twelve years in the towns of Nederland and Lyons, Colorado.

Local Speakers

Randy Cole, Housing Programs Supervisor, City of Columbia, Missouri

As the Housing Programs Supervisor for the City of Columbia, Randy oversees the City’s affordable housing efforts as well as other community and economic development efforts funded by the Community Development Block Grant (CDBG), HOME Program and local funding. He has overseen expanded efforts in improving energy efficiency and universal design in HUD funded projects and implemented the development of Columbia’s first affordable net-zero energy use home. Randy holds a Master’s in Public Administration from the Truman School of Public Affairs, where he was inducted into the Rollins Society for his volunteer and public service involvement during graduate school.

Prior to working for the City, Randy worked for Central Missouri Community Action as the Energy Conservation Coordinator, where he oversaw the Department of Energy’s Low-Income Weatherization Program serving 8 counties in mid-Missouri. Randy was responsible for CMCA’s award of the Sustainable Energy Resources for Consumers Grant through the Department of Energy, resulting in the installation of 15 geothermal systems and 27 solar water heaters in Columbia low income households.

Phil Steinhaus, CEO, Columbia Housing Authority

Phil Steinhaus is the current CEO of the Columbia Housing Authority, having served in this position since 2006. Mr. Steinhaus served as the Community Services Manager for the City of Columbia for over 13 years before joining the CHA. He took on the public housing challenge because he thought that not enough was being done to connect people living in public housing with the network of health and human services that exist in Columbia. Promoting Family Self-Sufficiency and Independent Living is now a high priority for the CHA. Mr. Steinhaus has also launched a new Affordable Housing Initiative designed to rehabilitate the CHA’s 719 units of public housing stock while also creating new affordable housing opportunities. The CHA also administers 1,172 Housing Choice Vouchers. As a HUD high performer, the CHA was approved for the Rental Assistance Demonstration (RAD) in the first round of applications. Mr. Steinhaus has a Master’s Degree in Public Administration from the University of Missouri.

Eric Morrison, Columbia Market President, Providence Bank

Eric Morrison joined Providence Bank in December 2010, as Vice President, Commercial Banking Officer. In addition to commercial banking, Morrison has served in a number of roles at Providence Bank, including leading the business development and sales efforts in the Columbia market.

Morrison has over 4 years of experience in commercial banking, 3 years of experience as an investment advisor and 9 years of experience working in the external operations department for Mizzou Athletics. Morrison has a Bachelor of Arts in Communication from the University of Missouri. He is a 2013 Summa Cum Laude graduate of the Paul W. Barret Graduate School of Banking and currently serves as a member of the school's Board of Regents. Morrison has been actively involved in several civic endeavors including serving on the Board of Directors of the Columbia Area Chamber of Commerce, the Central Missouri Development Council and Job Point. He has also held leadership roles with The Food Bank for Central and Northeast Missouri, the United Way and the Dream Factory of Central Missouri, and is a member of Columbia Rotary South. In December 2014, Morrison was chosen as one of Columbia's Twenty under Forty award recipients by the Columbia Business Times.

Kara Linnemeyer, General Counsel and Sales Manager, Beacon Street Properties, Columbia HBA President

Kara is originally from the St. Louis area and a 1995 graduate of Truman State University (Political Science). She is also a 1998 graduate of the DePaul University College of Law and practiced law, mainly commercial litigation, in Chicago from 1998-2006 and practiced law in Jefferson City from 2006-2007. Since 2007, Kara has been General Counsel at Beacon Street Properties, LLC and Beacon Street Construction, LLC, which is owned by her husband, Scott Linnemeyer and brother-in-law, Jeff Linnemeyer. Kara currently serves as the 2015 Columbia Home Builders Association President.

Darin Preis, Executive Director, Central Missouri Community Action, Columbia School Board Member

Darin has worked on early childhood and poverty issues since 1994. Mr. Preis led the Missouri Head Start-State Collaboration Office from 1999 to 2005. Since October 2005 he has been the Executive Director of Central Missouri Community Action. He is currently serving a second term on the Columbia Missouri Board of Education and currently serves on the Board of Directors for the Missouri Foundation for Health as Vice-Chairman and is a past-President of the PedNet Coalition in Columbia, MO. Career and volunteer commitments all revolve around economic stability, health, and education. His thirteen year old son Hayden keeps him focused on what is *really* important.

Event Attendee List

Bill Cantin	Community Development
Rose Wibbenmeyer	City of Columbia
Steve Hollis	Columbia/Boone Cty. Dept. of Public Health & Human Services
Michael Carney	Mid-Missouri Legal Services
John Clark	NCCNA
Erin Harris	Columbia/Boone County He
Janet Thompson	Boone County Commission
Steven Fines	Missouri Veterans Commission
Steven A. Smith	Job Point
Lisa Goldschmidt	Central Missouri Community Action
Toni Messina	City of Columbia
Brian Shannon	Job Point and COMO CHDO
Dionne George	University of Missouri, Off-Campus Programs
Rhonda Meyer	Compass Health, Inc.
Stephanie Browning	Columbia/Boone Co Public Health & Human Services
Rev. Molly Housh Gordon	Faith Voices of Columbia
Cheryl Price	PTAC Chair & Brain Injury Assoc.
Joseph Alder	Pedestrian Safety (cpedqux)
Andrew Grabau	Heart of Missouri United Way
John & Della Wilhoit	WIN LLC
Jayne Abbott	Jefferson City
Diane Suhler	Columbia College
Angel Dooley	Glenstone Drive
Dawn Zeterberg	
Mike Tompkins	Tompkins Homes and Development Inc.
Tec Chapman	Services for Independent Living
Tori Messenger	Columbia Home Builders Association
Jessica Kempf	Crane & Crane Real Estate
Marilyn Gordon	
Karl Skala	Columbia Third Ward City Councilman
Jack Smith	Commerce Bank
Meg Hegemann	Wilkes Blvd UMC
Mahree Skala	Columbia/Boone County Board of Health
Ann Sheehan	CASA
Robyn Kaufman	Boone County Family Resources

Katherine Miranti	N. Garth
Trent Willenburg	CASA
Richard Trimmell and Brenda Stanek	The Salvation Army
Tim Crockett	Crockett Engineering
Kip Kendrick	MO House of Representatives
Don Lafferty	ACT
Andrea Herries	
Jessica Macy	SIL
Ian Thomas	City Council
Phil Steinhaus	CHA
Cheryl Price	Parkade Hills
Joe Alder	Parkade Hills
Jill Lafferty	JES Dev Co, Inc.
Brian Kimes	Affordable Equity Partners, Inc.
Andrea Weber	Affordable Equity Partners, Inc.
Leon Krieg	Affordable Equity Partners, Inc.
Laura Cravens	Boone County Family Resources
Mark Satterwhite	Boone County Family Resources
Leigh Britt	City of Columbia - Office of Neighborhood Services
Bruce Ladd	
Lisa Meyer	MeyerWorks, LLC
Jim Meyer	CBOR
Lori Stoll	City of Refuge
Wayne Crawford	Missouri Inclusive Housing Corporation
Shane Creech	City of Columbia
Karl Skala	Ward 3 City Councilman
Kit Stolen	Providence Bank
Joel Oliver	Gardner Capital
Gary Anspach	City of Columbia
Ann Anderson	
Teresa Sutton	Farm Bureau Insurance
Nick Shapiro	Commerce Bank
Mindy McCubbin	Shelter Insurance
Nick Foster	Voluntary Action Center
Veronica Manahan	Attorney
Dena Lane-Bonds	

Ava Fajen	Park Hill
Clarinda Davis	Keller Williams
Rachel Finch	HMUW
Carol Rhodes	
Shawna Neuner	Columbia Home Rental
Mark Farnen	Columbia Realtors and Columbia Apartment Association
Jack Meinzenbach	Old Hawthorne
Peter Holmes	Gary-Atkins Neighborhood Association
Ella M. Wilhoit	WEHOIT, LLC
Dan Cullimire	North Central Columbia NA
Phil Hobla	Benton-Stephens
Scott Dean	Human Rights Commission
Julie Borders	Melody Lane
Alex Higginbotham	Missouri Students Association
Amy Wasowicz	MSA Senate
Saad Malik	Missouri Students Association
Joseph Sell	Missouri Students Association
Susan Koenig	
Bonnie Maiers	bluecrestventures
Emma Elrod	Missouri Student Association
Sarah Klaassen	Central Missouri Community Action

Event Partners



City of Columbia



**Central Bank
of Boone County**

Strong roots. Endless possibilities.™



New Chapter
COACHING, LLC



Columbia
Housing Authority



ProvidenceBank

Member FDIC
myprovidencebank.com



HOME BUILDERS
association



Central Missouri
community

Action®

Participant Notes

Participant Notes