



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 245		DATE: 3/5/2025
COMMITTEE: Special Committee on Rural Issues		
TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
WITNESS NAME		
REGISTERED LOBBYIST:		
WITNESS NAME: ALAYNA FORCK		PHONE NUMBER: 816-527-6176
REPRESENTING: ASSOCIATION OF MISSOURI ELECTRIC COOPERATIVES		TITLE:
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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: BATINA DODGE		PHONE NUMBER: 660-465-7281	
BUSINESS/ORGANIZATION NAME: NORTHEAST MISSOURI REGIONAL PLANNING COMMISSION		TITLE: ECONOMIC DEVELOPMENT PLANNER	
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Chairperson Representative Dean Van Schoiack and Esteemed Members of the Special Committee on Rural Issues, I appreciate the opportunity to provide testimony in support of House Bill 245, which will impact workforce housing shortages while fostering economic growth in rural Missouri. Missouri communities are facing a pressing need for quality, affordable workforce housing. House Bill 245 offers a forward-thinking solution. This initiative is not just about building homes—it’s about strengthening the fabric of our communities. A well-structured workforce housing program does more than provide shelter; it creates opportunities, stimulates local economies, and improves quality of life. Our organization, through our housing program, has experienced this in a number of ways. As families move into newly built homes, they free up existing housing stock, increasing availability in the low- to moderate-income market. Local economies benefit as materials are sourced from local suppliers, and prioritizing local contractors and subcontractors for home construction ensures job opportunities remain within the community. This program fosters collaboration between developers, municipalities, and educational institutions, expanding the reach of housing investments beyond a single project. Exploring collaborations with school-based trade programs, allowing students to gain valuable hands-on experience in construction while helping meet the labor demand in rural areas. By integrating workforce training into housing development, Missouri can build not just homes, but a stronger labor force equipped to sustain economic growth for years to come. House Bill 245 represents a critical step in ensuring that Missouri remains a place where families can find affordable, quality housing and where businesses can thrive with a reliable workforce. By passing this bill, the legislature will help establish a lasting framework for community development, economic sustainability, and workforce retention. I respectfully urge the committee to support House Bill 245. Thank you for your time and consideration.



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WITNESS NAME			
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WITNESS NAME: BRIAN GRACE		PHONE NUMBER: 573-230-9549	
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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: DEREK WEBER		PHONE NUMBER:	
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THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.

Testimony for Missouri House of Representatives Hearing on House Bill 245 Chairperson Representative Dean Van Schoiack and Members of the Special Committee on Rural Issues, Thank you for the opportunity to provide testimony in support of House Bill 245. I would like to highlight the potential impact this bill will have on Missouri's rural communities by fostering sustainable economic growth and workforce housing development. House Bill 245 is modeled after Nebraska's highly successful Rural Workforce Housing Program, which has demonstrated measurable success in addressing workforce housing shortages while stimulating local economies. The bill proposes the creation of revolving funds dedicated to housing development, ensuring that investments made today will continue to serve communities for years to come. Economic Growth Beyond Housing The proposed program is not just about constructing houses—it is about fostering long-term economic expansion. A \$1 million investment under this program does not yield a mere \$1 million in return; rather, it creates a ripple effect throughout the local economy. Supplies will be purchased from local merchants, supporting small businesses and keeping dollars in the community. The program will encourage community partnerships. For example, local school districts could integrate students in building trades programs into housing construction efforts. This not only addresses the workforce housing need but also provides valuable hands-on training to students, expanding the local skilled labor force. NEMO RPC: A Model for Statewide Implementation The efforts of NEMO Regional Planning Commission serve as a prime example of how a revolving fund housing development model can be successfully implemented. NEMO RPC is proactively utilizing capital from its Brashear Rentals complex to create a development revolving fund, demonstrating the effectiveness of this approach at the regional level. This model has the potential to serve as a blueprint for the program outlined in House Bill 245. The revolving fund strategy ensures that as homes are built and sold, the fund is replenished, allowing for continuous housing development and community enhancement. The success of NEMO RPC's initiative underscores the viability of a broader statewide program. Strong Public-Private Partnerships House Bill 245 embodies the not-for-profit and service-to-community mindset essential for addressing housing shortages. Following a comprehensive three-county housing needs assessment—funded by Tri-County Electric—Tri-County Electric Cooperative and Northeast Power have committed \$240,000 in economic development funds to the Housing Enhancement Northeast initiative. With an estimated \$1.75 million in total available capital, this program aims for a long-term goal of having active projects in each of the six counties served by NEMO RPC. Market conditions permitting, the goal is to revolve the total capital approximately every five months, ensuring a steady and ongoing investment in housing development. Program Structure and Statewide Expansion Potential House Bill 245 draws directly from Nebraska's model and allows non-profit organizations that have identified housing shortages through recent studies to apply for a workforce housing investment fund under the Missouri Department of Economic Development (MoDED). Non-profits would be eligible

to apply for up to \$1 million per program year, with a required 25% matching contribution. An additional \$1 million could be requested in a separate program year, with a cap of \$2 million per organization. The initial funding request is \$10 million to launch the statewide program. Meeting Workforce Housing Needs NEMO RPC's initial projects have focused on constructing three-bedroom, two-and-a-half-bathroom homes on slab foundations, featuring approximately 1,600 square feet of livable space and a large garage. The target price point for these homes is under \$250,000, making them accessible to middle-income workers and families. By enacting House Bill 245, Missouri can take a significant step forward in addressing rural workforce housing shortages while simultaneously stimulating local economies, expanding job training opportunities, and fostering sustainable community growth. The successful model implemented by NEMO RPC provides a compelling case for this approach at the statewide level. I urge this committee to advance this bill and support the future of Missouri's rural communities. Thank you for your time and consideration. I welcome any questions the committee may have.



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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: DEREK WEBER		PHONE NUMBER: 660-465-7281	
BUSINESS/ORGANIZATION NAME: NORTHEAST MISSOURI REGIONAL PLANNING COMMISSION		TITLE: EXECUTIVE DIRECTOR	
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Chairperson Representative Dean Van Schoiack and Members of the Special Committee on Rural Issues, Thank you for the opportunity to provide testimony in support of House Bill 245. I would like to highlight the potential impact this bill will have on Missouri’s rural communities by fostering sustainable economic growth and workforce housing development. House Bill 245 is modeled after Nebraska’s highly successful Rural Workforce Housing Program, which has demonstrated measurable success in addressing workforce housing shortages while stimulating local economies. The bill proposes the creation of revolving funds dedicated to housing development, ensuring that investments made today will continue to serve communities for years to come. Economic Growth Beyond Housing The proposed program is not just about constructing houses—it is about fostering long-term economic expansion. A \$1 million investment under this program does not yield a mere \$1 million in return; rather, it creates a ripple effect throughout the local economy. Supplies will be purchased from local merchants and local contractors will construct the houses, supporting small businesses and keeping dollars in the community. The program will encourage community partnerships. For example, local school districts could integrate students in building trades programs into housing construction efforts. This not only addresses the workforce housing need but also provides valuable hands-on training to students, expanding the local skilled labor force. NEMO RPC: A Model for Statewide Implementation The efforts of NEMO Regional Planning Commission serve as a prime example of how a revolving fund housing development model can be successfully implemented. NEMO RPC is proactively utilizing capital from its Brashear Rentals complex to create a development revolving fund, demonstrating the effectiveness of this approach at the regional level. This model has the potential to serve as a blueprint for the program outlined in House Bill 245. The revolving fund strategy ensures that as homes are built and sold, the fund is replenished, allowing for continuous housing development and community enhancement. The success of NEMO RPC’s initiative underscores the viability of a broader statewide program. Strong Public-Private Partnerships House Bill 245 embodies the not-for-profit and service-to-community mindset essential for addressing housing shortages. Following a comprehensive three-county housing needs assessment—funded by Tri-County Electric—Tri-County Electric Cooperative and Northeast Power have committed \$240,000 in economic development funds to the Housing Enhancement Northeast initiative. With an estimated \$1.75 million in total available capital, this program aims for a long-term goal of having active projects in each of the six counties served by NEMO RPC. Market conditions permitting, the goal is to revolve the total capital approximately every five months, ensuring a steady and ongoing investment in housing development. Program Structure and Statewide Expansion Potential House Bill 245 draws directly from Nebraska’s model and allows non-profit organizations that have identified housing shortages through recent studies to apply for a workforce housing investment fund under the Missouri Department of

Economic Development (MoDED).• Non-profits would be eligible to apply for up to \$1 million per program year, with a required 25% matching contribution. • An additional \$1 million could be requested in a separate program year, with a cap of \$2 million per organization. • The initial funding request is \$10 million to launch the statewide program.Meeting Workforce Housing NeedsNEMO RPC's initial projects have focused on constructing three-bedroom, two-and-a-half-bathroom homes on slab foundations, featuring approximately 1,600 square feet of livable space and a large garage. The target price point for these homes is under \$250,000, making them accessible to middle-income workers and families.By enacting House Bill 245, Missouri can take a significant step forward in addressing rural workforce housing shortages while simultaneously stimulating local economies, expanding job training opportunities, and fostering sustainable community growth. The successful model implemented by NEMO RPC provides a compelling case for this approach at the statewide level. I urge this committee to advance this bill and support the future of Missouri's rural communities.Thank you for your time and consideration. I welcome any questions the committee may have.



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WITNESS NAME		
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WITNESS NAME: JASON ZAMKUS		PHONE NUMBER: 573-291-6180
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WITNESS NAME			
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WITNESS NAME: JORDAN LEA		PHONE NUMBER:	
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I am Jordan Lea, the Economic Development Director for the City of Raymore. I am a member of the Missouri Economic Development Council and testifying on behalf of Workforce YOU. I am testifying on behalf of the employers, citizens and stakeholders in Raymore and Cass County. As an Economic Development professional, it is my responsibility to understand and address issues that our key business partners are facing. Workforce and attainable housing is consistently a high priority issue. Citizens need to have an attainable place to live in order to thrive within their communities. To address the workforce housing shortage and other workforce issues, Workforce YOU was created. Workforce YOU is a collaboration between West Central Missouri Community Action Agency, government entities, school systems, employers, service providers and key stakeholders in Cass County. We are in the process of having a housing study conducted so we have research and hard numbers about the housing we need in the community. In conclusion, local communities are striving to find creative solutions to encourage workforce housing. However, the passage of house bill 245 would dramatically increase our odds of fostering a friendly environment. Your consideration of movement towards solutions is very much appreciated. Thank you!



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WITNESS NAME			
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WITNESS NAME: MARY LOU SCHUSSLER		PHONE NUMBER: 660-476-2185	
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TO: Special Committee on Rural Issues – Rural Workforce Housing Workforce Housing provides essential shelter to individuals and families who earn too much to qualify for government-subsidized housing but lack the income to afford homeownership. The gap in housing availability is widening across all sectors, driven by a simple supply-and-demand imbalance, as well as rising construction and maintenance costs. Additionally, stagnant wages and significant inflation hinder many from progressing toward homeownership. Workforce housing is essential for ensuring that middle-income workers, such as teachers, police officers, firefighters, and healthcare workers, can afford to live in the communities where they work. This type of housing is typically aimed at households earning between 60% and 120% of the area median income (AMI) With a 40-year track record in property development and management, West Central Missouri Community Action Agency (West Central) is a recognized leader in providing long-term, service-enriched affordable housing for seniors and families in our multi-family communities. We are currently developing a 48-unit Workforce Housing project in Raymore, MO—our first foray into workforce housing. Leasing for this project is expected to begin this fall. We already have 56 on a growing wait list. They will receive applications in April. This early interest indicates a strong need for more units. Rural communities gain numerous benefits from workforce housing, including: **Economic Growth:** Workforce housing helps attract and retain essential workers who are vital to the local economy. When these workers live near their jobs, they spend more money locally, boosting businesses and creating jobs. **Retention of Essential Workers:** By providing affordable housing options, rural communities can retain essential workers who might otherwise be unable to afford to live in the area. This reduces turnover and ensures that critical services remain stable and effective. **Reduced Commute Times:** Workforce housing allows workers to live closer to their jobs, reducing commute times and traffic congestion. This leads to a better quality of life for workers and less environmental impact from commuting. **Enhanced Community Stability:** When essential workers can afford to live in the communities they serve, it fosters a sense of belonging and stability. This can lead to stronger community ties and increased civic engagement. **Improved Public Services:** With essential workers living locally, public services such as healthcare, education, and emergency response can be more effectively delivered, enhancing overall community well-being. Addressing the need for workforce housing involves a combination of policy measures, incentives for developers, and community planning to ensure that housing remains accessible and affordable for those who are vital to the functioning of our rural communities. West Central is open to the opportunities of developing more workforce housing in our service area.



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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: MICHAEL SCHEIB		PHONE NUMBER: 660-342-2109	
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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: MISHA SMITH		PHONE NUMBER: 816-219-5414	
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Date: **March 5, 2025**To: **Rep. Dean Van Schoiack, Chair, and members of the Special Committee on Rural Issues** From: **Misha Smith, Affordable Housing Policy Manager, Empower Missouri**Re: **Support for HB 245**

Founded in 1901, Empower Missouri is the largest anti-poverty advocacy organization in the state. As part of our work, we convene a statewide Affordable Housing Coalition every month. This coalition is made up of individuals and organizations who are working to ensure every Missourian has access to safe, affordable, stable housing. On behalf of our staff, board, and coalition members, we are asking you to support and vote yes on HB 245. As Missouri households continue to feel the impact of rising rents in our communities, which continues due to decreasing supply of affordable housing, rural communities are often overlooked but are facing real financial impacts due to rising housing costs. Households in rural communities often have lower incomes than their metropolitan neighbors. An estimated 50% of rural renters report an annual income of less than \$30,000 a year which leads to being housing cost burdened, with more than 50% of rural renter households paying more than half of their income on housing. It is estimated that slower economic growth in our rural communities is not solely due to the lack of jobs, but the decline in the availability of housing for workers. With substantial cuts to federal fundings used to develop rural housing – more than 95% over the last few decades potential new employers avoid areas with a lack of housing due to the struggle to attract skilled workers as workers consider housing costs when deciding whether to accept a job where they will have to relocate. When we invest in housing for rural working class households, we invest in strengthening rural communities as a whole. The longer investments are put off, the more expensive housing will become. Reports estimate that rural communities will lose an average of 550 rental homes per year between 2028-2040 if we continue to divert funding away from rural communities. Lack of funding in the housing stock in rural communities also leaves them with a higher amount of substandard housing, which not only leads to safety concerns, but impacts the ability of employers to attract skilled workers to these areas. We support the investment in housing for working class families in rural Missouri. As housing costs increase, households are spending less money on basic necessities, such as food. Studies show that families making up to \$75,000 a year are spending less money on food due to the cost of housing. Local businesses also lose out as economic growth stalls, leading to decreased spending in these communities. HB 245 will prioritize rural communities with the highest need for both job and housing development. This ensures that these communities can begin to see the investment they deserve and the economic growth that will enrich their communities. Workforce housing is an investment in working class households and an investment in our communities. We ask that you vote yes on HB 245 and support housing development and economic growth for our rural neighbors.



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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: NATHAN MADDEN		PHONE NUMBER: 816-393-0105	
BUSINESS/ORGANIZATION NAME: HEALTH FORWARD FOUNDATION		TITLE: POLICY IMPACT STRATEGIST	
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CITY: KANSAS CITY		STATE: MO	ZIP: 64108
EMAIL: nmadden@healthforward.org	ATTENDANCE: Written	SUBMIT DATE: 3/5/2025 1:22 PM	

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Chair Van Schoiack and Members of the Committee -On behalf of Health Forward Foundation (Health Forward), I submit this written testimony in support of House Bill 245 to establish a workforce housing investment fund. Health Forward works to support and build inclusive, powerful, and health communities characterized by economically just systems. We support this bill as it would target resources to building housing in rural communities, which has been done with success in other states. Many rural communities have a difficult time attracting dollars and investment for housing. According to the Joint Center for Housing Studies at Harvard, many mid-sized cities in rural counties have a sizeable number of renters spending half or more of their income on housing. For example, in West Plains, MO, about one-quarter of renters spent that amount (<https://www.jchs.harvard.edu/son-2021-cost-burdens-map>). One of the best ways to reduce that cost is to increase the supply. HB 245 helps incentivize the construction and rehabilitation of homes in rural areas. Fortunately, other states have demonstrated this approach is successful. Nebraska adopted its Rural Workforce Housing Fund in 2017 and has since been able to leverage it to great effect. According to a report from the Nebraska Department of Economic Development in 2021, at least 620 homes have been constructed since the inception of the fund (<https://opportunity.nebraska.gov/wp-content/uploads/2021/12/DED-Stakeholders-Report-Key-Programs-and-Impacts-FY-2019-2020.pdf>). Missouri's rural communities currently face a housing shortage. According to reports, this is having a real impact on their ability to keep and retain people to work and live in these areas (<https://thebeaconnews.org/stories/2024/06/10/missouri-rural-housing-employees-jobs/#:~:text=Although%20the%20open%20jobs%20may,estate%20agent%20in%20Bolivar%2C%20Missouri>). Without significant investments like what HB 245 is designed to do, rural communities will continue to face headwinds to growth and sustainability. Health Forward encourages the committee to vote yes on HB 245 to help rural communities get the investment in housing they need. Please feel free to reach out to me at nmadden@healthforward.org if you have any questions or would like additional resources. Respectfully, Nathan J. Madden, Ph.D. Impact Strategist - Policy Health Forward Foundation



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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: ARNIE C. "HONEST-ABE" DIENOFF-STATE PUBLIC ADVOCATE		PHONE NUMBER:	
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CITY:		STATE:	ZIP:
EMAIL: arniedienoff@yahoo.com	ATTENDANCE: In-Person		SUBMIT DATE: 3/5/2025 11:56 PM
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I am Opposed to this Bill and the handing of State Government Money.