



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 2830		DATE: 2/9/2026	
COMMITTEE: Emerging Issues			
TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: AHKEYA HOWARD		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 2/9/2026 9:35 PM	
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.			

Date: February 9, 2026

To: Committee Chair Representative Brad Christ and Members of the Emerging Issues Committee

From: Ahkeya Howard

RE: Support for HB 2830

My name is Ahkeya Howard, and I am a Kansas City resident who works closely with families, service providers, and community stakeholders. Through this work and lived experience in my community, I see firsthand how housing instability affects families' health, economic security, and overall wellbeing. For these reasons, I respectfully ask the committee to issue a Do Pass recommendation for HB 2830.

The Missouri Housing Trust Fund was created in 1994 to help meet the housing needs of low-income Missourians and is funded through a \$3 recording fee on real estate documents filed in the state. However, this fee has not been updated since the fund was established, even as housing, construction, and rental costs have increased dramatically. Because funding has not kept pace with need, the Missouri Housing Trust Fund is now significantly under-resourced. (Missouri Office of Administration) As a result, the vast majority of funding requests to the Missouri Housing Trust Fund are denied due to insufficient available dollars. In 2025, requests exceeded \$12 million, but only a little over \$3 million was awarded — leaving roughly 75% of requests unfunded. (Empower Missouri) This means fewer affordable housing units are built or preserved and fewer families receive the assistance they need to remain stably housed.

HB 2830 offers a practical and responsible solution by increasing investment in affordable housing without raising taxes or drawing from general revenue. By strengthening a dedicated funding source tied to real estate transactions, Missouri can better respond to housing needs while maintaining fiscal responsibility. The bill increases the user fee collected by recorders of deeds for the Missouri Housing Trust Fund from \$3 to \$9. (LegiScan)

In Kansas City, housing instability is an increasingly urgent issue. Families across the metro area are facing rising rents, a shortage of safe and affordable housing units, and intense competition for limited housing resources. Many households are paying far more than 30% of their income toward housing, leaving little room for essentials like food, utilities, healthcare, and childcare. Local investments, such as Kansas City's Affordable Housing Trust Fund, demonstrate the scale of demand, with millions

invested to create and preserve hundreds of units — yet need continues to outpace available housing supply. (Kansas City Official Website)

I regularly hear from neighbors and community members who are forced to move frequently, live in overcrowded or unsafe conditions, or face eviction during pregnancy or while caring for young children. Housing instability during these critical periods increases stress, disrupts access to healthcare and employment, and contributes to poorer outcomes for families and communities.

Increasing investment in the Missouri Housing Trust Fund would have a meaningful impact on Kansas City neighborhoods by:

- Increasing housing stability for families
- Reducing eviction and homelessness risk
- Supporting workforce participation by allowing people to live closer to jobs
- Improving community health and wellbeing
- Strengthening neighborhood stability and economic resilience

The Missouri Housing Trust Fund plays a vital role in supporting both urban and rural communities through rental assistance, homelessness prevention, home repair, and affordable housing development. Strengthening this fund is one of the most effective ways Missouri can address housing instability while supporting long-term community health and economic growth.

For these reasons, I respectfully urge the committee to support Missouri families and communities by voting Do Pass on HB 2830.

Thank you for your time and consideration.

Sources / Data Citations

- Missouri Housing Trust Fund established in 1994; funded through a \$3 recording fee on real estate filings
Missouri Office of Administration, Fund Financial Summaries
https://oa.mo.gov/sites/default/files/Fund_Financial_Summaries_January_2023_Submission.pdf
- 2025 Missouri Housing Trust Fund funding gap: approximately \$12 million requested vs. \$3 million awarded (~75% unmet need)
Empower Missouri, Housing Costs Tripled. The Housing Trust Fund Didn't.
<https://empowermissouri.org/housing-costs-tripled-the-housing-trust-fund-didnt-its-time-to-close-the-funding-gap/>
- HB 2830 summary and proposed increase to recording fee supporting the Missouri Housing Trust Fund
LegiScan, Missouri HB 2830
<https://legiscan.com/MO/bill/HB2830>
- Kansas City affordable housing demand and local investment context
City of Kansas City, Missouri – Affordable Housing Trust Fund
<https://www.kcmo.gov>



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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: ANTHONY D'AGOSTINO		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: In-Person		SUBMIT DATE: 2/5/2026 10:34 PM

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With major decreases to affordable housing funds on a federal level, low income, working individuals and families need access to state funds to stay/become productive members of our communities and avoid a spiral into homelessness.



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: ELIZABETH LINK		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 2/9/2026 8:37 PM
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Legislature needs to support affordable housing.



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: ELLEN M GOUGH		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 2/9/2026 11:43 AM
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I am writing in support of HB 2380. Please increase user fee collected by Recorders of Deeds. We need to increase this fund and support attainable housing.



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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: ELLEN WENTZ		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 2/6/2026 2:36 PM	
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HB 2830 can increase affordable housing across Missouri without raising taxes or taking from general revenue. The \$3 fee has not increased since 1994. Funding requests to the Missouri Housing Trust Fund are denied because there are not enough funds available. In 2025, only a 1/4 of the requested funding amount was awarded.

This fund builds economic stability in both rural and urban areas of Missouri, boosting local workforce development and overall community health and wellbeing.

In a nearby a community, they've been trying to build very nice, but modest senior living. They're funding have been turned town two years in a row.



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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: ERICA POWERS		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 2/5/2026 5:31 PM	

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Written Testimony in Support of Increasing the Missouri Housing Trust Fund Recording Fee Chair and Members of the Committee,

My name is Erica Powers. I serve as the Marketing Communications Specialist for Habitat for Humanity of St. Charles County and as the President of the Fort Zumwalt School District Board of Education. I am writing in strong support of legislation to increase the recording fee that funds the Missouri Housing Trust Fund (MHTF).

The Missouri Housing Trust Fund has not been meaningfully updated since its creation in 1994. The recording fee that supports it has remained unchanged for more than three decades, despite significant increases in construction costs, land prices, and the overall cost of housing. As a result, the fund is severely under-resourced relative to today’s housing realities. Each year, the vast majority of applications for MHTF funding are denied—not because the need is lacking, but because the available dollars simply cannot meet demand.

Increasing the recording fee is a practical and responsible solution. It would generate additional resources dedicated to housing without raising taxes on Missouri residents. This user-based fee structure ensures that funds are reinvested directly into strengthening communities, stabilizing households, and supporting workforce housing across our state.

In St. Charles County, the need for affordable homeownership and stable housing options continues to grow. Our region has experienced rapid population growth and rising home prices, placing homeownership further out of reach for many working families, seniors on fixed incomes, and essential workers. Even modest starter homes are now priced well beyond what many local households can afford. At the same time, rents have risen sharply, leaving families with little ability to save for a down payment or recover from financial setbacks.

At Habitat for Humanity of St. Charles County, we see this need firsthand. Each year, we receive far more qualified applications for our affordable homeownership program than we can serve. Families who work full time in our schools, hospitals, local businesses, and public service roles are being priced out of the communities they help sustain. When housing costs consume too much of a household’s income, it affects children’s stability, educational outcomes, health, and long-term economic mobility.

From my role in public education, I see these impacts every day. Housing instability affects student attendance, behavior, and academic performance. When families are forced to move frequently due to rising costs or lack of available housing, students lose critical continuity with teachers, peers, and support systems. Strong schools depend on stable communities, and stable communities depend on access to attainable housing for the workforce that supports them.

The Missouri Housing Trust Fund has a strong track record of supporting effective, community-based solutions. With additional funding, it can help expand housing supply, preserve existing homes, and

support families working toward long-term stability. This investment will strengthen local economies, support workforce retention, and ensure that Missouri communities remain places where people can live and thrive.

I respectfully urge you to support legislation to increase the recording fee that funds the Missouri Housing Trust Fund. This is a thoughtful, fiscally responsible step that will help address Missouri's growing housing needs without increasing taxes.

Thank you for your consideration and for your commitment to strengthening communities across our state.

Sincerely,

Erica Powers

Marketing Communications

Habitat for Humanity of St. Charles County

President, Fort Zumwalt School District Board of Education



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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: JACI GALLEN		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 2/9/2026 5:58 PM	

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I support HB 2830 for several reasons. As a housing provider, I see firsthand the lack of affordable options for the families I work with- many of whom are disabled, or working low-paid jobs to support their families, and it is simply not enough to make ends meet. There is no county in our state where a full time minimum wage worker can avoid being rent burdened, or paying more than 30% of their income on rent. Additionally, Missouri's Housing Trust Fund (HTF) was created by the State Legislature in 1994 to help meet the housing needs of very low income families and individuals. The Trust Fund is currently supported by a \$3 recording fee on all deed transfer documents filed in the State of Missouri, collecting an estimated \$3,400,000 FY 2023. The annual funding level depends upon the level of real estate activity. To date, there has been no increase in this fee- leaving a shortage of necessary funds to support working and disabled Missourians across the state. Increase the fee from \$3 to \$9 is well past due- and doing so would not be a hit to taxpayers and would not involve a change in taxes whatsoever. I believe this is an innovative approach to affordable housing resources that can be state-led, state-approved, and supported by real estate transactions in the state that are already going to be happening. A \$6 increase in a fee already being paid would not dissuade a housing transaction- it is a modest increase that would support the lives of thousands of Missourians who want to call Missouri home.



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: JEANETTE MOTT OXFORD		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 2/6/2026 9:36 PM

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Establishing the Housing Trust Fund in 1994 was one of the first issues I worked on in our state capital. I had become executive director of the Reform Organization of Welfare (ROWEL) in 1991. We worked to improve the Aid to Families with Dependent Children (AFDC) program and other essential parts of the safety net. It became apparent that there was a huge shortage of affordable housing, especially for families on AFDC, so we signed on to the campaign for a Missouri Housing Trust Fund led by the Missouri Association for Social Welfare (MASW, now Empower Missouri). It is very difficult to move forward in your life when you do not have stable, safe, healthy housing.

A group of ROWEL members was present the day that a vote of reconsideration happened to move the bill forward in the House. We had talked to many legislators that day about housing needs and how the bill would help, and we were so thankful that our voices had been heard.

The Housing Trust Fund has done so much good, but it has not been indexed to keep up with inflation, so the \$3 fee is not producing nearly the good that it did in the beginning. Please invest in healthy and affordable housing by passing HB 2830 and other similar bills. Thank you to Rep. Collins for sponsoring this legislation.



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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: JESSICA HILL		PHONE NUMBER: 573-634-4161	
BUSINESS/ORGANIZATION NAME: MISSOURI COALITION AGAINST DOMESTIC & SEXUAL VIOLENCE		TITLE: CHIEF PUBLIC AFFAIRS OFFICER	
ADDRESS: 217 OSCAR DRIVE, SUITE A			
CITY: JEFFERSON CITY		STATE: MO	ZIP: 65101
EMAIL: jessica.hill@mocadsv.org	ATTENDANCE: Written	SUBMIT DATE: 2/9/2026 10:48 AM	
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Chairman Christ and members of the Emerging Issues Committee:

On behalf of the Missouri Coalition Against Domestic and Sexual Violence (MOCADSV) and its almost one hundred member agencies who provide services to the state's victims of domestic violence, sexual assault and rape, stalking, and teen dating violence, we thank you for the opportunity to provide testimony regarding House Bill 2830, sponsored by Rep. Kimberly-Ann Collins.

We are in support of HB 2830 and its efforts to address funding needs for the Missouri Housing Trust Fund (MHTF).

Many survivors of domestic and sexual violence rely upon housing assistance made possible through MHTF funded projects. By law, 30 percent of the MHTF allocation must be set aside for programs sponsored by nonprofit organizations, which annually includes members of MOCADSV.

We believe increased funding as provided for in this bill would allow MHTF to provide additional housing assistance to the adults and children in our state who have experienced domestic and sexual violence, helping to ensure their long-term safety and sustainability. Thank you for your consideration of this important legislation.



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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: JONATHAN BELCHER		PHONE NUMBER: 314-809-9441	
BUSINESS/ORGANIZATION NAME: PETER AND PAUL COMMUNITY SERVICES		TITLE: COC DIRECTOR	
ADDRESS: 2612 WYOMING STREET			
CITY: ST. LOUIS		STATE: MO	ZIP: 63118
EMAIL:	ATTENDANCE:	SUBMIT DATE: 2/9/2026 12:00 AM	
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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: KATHY BRADLEY		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 2/9/2026 11:30 AM	
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Chair and Members of the Committee:

My name is Kathy Bradley, and I am a Realtor with Keller Williams Realty West, serving clients and communities across St. Charles County. I am writing in support of House Bill 2830, which strengthens funding for the Missouri Housing Trust Fund (MHTF).

As Realtors, we work on the front lines of the housing market every day. We see firsthand how limited housing options and rising costs affect families, first-time buyers, renters, employers, and the overall health of our communities. Safe, attainable housing is foundational—not only for individual households, but for a stable workforce and a thriving local economy.

Earlier this year, the St. Charles Regional Chamber engaged its members in a formal policy-priority process. Through that member-driven effort, strengthening the Missouri Housing Trust Fund was identified as a priority. This issue is also shared by the St. Charles County Chamber Policy Coalition, which brings together chambers across the county to address regional challenges collaboratively.

The Missouri Housing Trust Fund has not been meaningfully updated since 1994, and the recorder’s fee that supports it has remained unchanged for more than 30 years. As housing costs and demand have increased, funding has not kept pace. As a result, many viable and much-needed housing programs are denied—not due to lack of demand, but due to insufficient resources.

In St. Charles County, housing affordability has become a growing concern for both employers and employees. Local businesses report increasing difficulty recruiting and retaining workers when housing options near their jobs are limited or unattainable. MHTF resources help address these challenges by supporting rental assistance, emergency housing needs, and housing stability for households earning below 50% of Area Median Income—helping residents remain housed, employed, and engaged in their communities.

House Bill 2830 is not a single solution to Missouri’s housing challenges, but it is a practical and responsible step forward. It strengthens an existing funding mechanism—without raising taxes—to better reflect today’s housing market realities and support the long-term stability of Missouri communities.

On behalf of the St. Charles Regional Chamber, and as a Realtor who advocates daily for clients and community stability, I respectfully urge the Committee to support House Bill 2830.

Thank you for your time and consideration.

**Respectfully submitted,
Kathy Bradley
Realtor
Keller Williams Realty West**



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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: KERI MCCROREY		PHONE NUMBER: 573-431-5191	
BUSINESS/ORGANIZATION NAME: EAST MISSOURI ACTION AGENCY		TITLE: EXECUTIVE DIRECTOR	
ADDRESS: 403 PARKWAY DRIVE			
CITY: PARK HILLS		STATE: MO	ZIP: 63601
EMAIL: kmccrorey@eastmoaa.org	ATTENDANCE: Written	SUBMIT DATE: 2/9/2026 8:54 AM	

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My name is Keri McCrorey, and I am the Executive Director of East Missouri Action Agency. Our organization has been a fixture in Missouri since 1965. For 61 years, we have provided many Missouri families with the resources they need to attain affordable housing.

EMAA is well-versed in the instability of housing across our service area of Bollinger, Cape, Iron, Madison, Perry, St. Francois, and Ste. Genevieve and Washington counties.

In Missouri, the gap between wages and rent has become an abyss. To afford a modest two-bedroom apartment without being rent-burdened, a worker must earn over \$21.00 an hour. For a Missourian earning minimum wage, that means working 63 hours every single week just to keep the lights on and the door locked.

When the math doesn't work, families don't just "downsize"; they fall into homelessness. We are seeing a heartbreaking trend: unsheltered homelessness in Missouri has risen significantly over the last several years. It is no longer just a "big city" problem. In our rural counties, homelessness is often invisible, with families sleeping in cars, in barns, or "couch surfing" until their welcome runs out. Once a person loses their permanent address, the barriers to reentry become nearly insurmountable. East Missouri Action Agency operates the Uplift Homeless Shelter. On average, each night we house 47 individuals and assist many more with our day services; however, our funding is very limited, and we are struggling to keep up with the demand.

The Reality of Underfunding HB 2830 addresses a simple, painful math problem. Currently, the Missouri Housing Trust Fund is forced to say "no" to more than half of the help our communities ask for. For example, in 2025, the East Missouri Action Agency requested \$137,500 to support housing and emergency assistance. Because the Trust Fund lacks a robust funding mechanism, we were awarded only \$53,000 to cover eight counties, totaling \$6,625 per county. As you can see from the numbers, that might help 2-3 families in each county, and we have numerous requests that far exceed the funds we receive.

The Missouri Housing Trust Fund (MHTF) is our state's best tool for homelessness prevention. It helps EMAA catch people before they face evictions.

Because the \$3 recording fee hasn't been updated in decades, the fund is starving. When we underfund these requests by 60%, we are effectively choosing which families will be evicted and which

children will spend the night in a car. HB 2830 changes that. By raising the user fee to \$9, we provide the MHTF with the resources needed to help Missourians move from the street back into the workforce.

On behalf of the families EMAA's service area and every Missourian struggling to find a place to call home, I urge you to vote DO PASS on HB 2830.



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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: KORTNIE HUDDLESTON		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written		SUBMIT DATE: 2/9/2026 10:05 PM
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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: LEANNE BUTTICE		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 2/9/2026 8:32 AM	

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"Missouri has a severe affordable housing shortage. Our partners at the National Low Income Housing Coalition show 72% of very low income households in Missouri overpay for their housing, and are housing cost burdened. Cost burden occurs when a household pays more than 30% of their income towards housing costs alone, leaving very little for medical care, food, childcare, and other expenses. .

Missouri is also nearly 120,000 units short of meeting the housing needs for low income families. 120,000 Missouri households cannot secure housing which is affordable to them because it simply does not exist. . .

There is no county in our state where a full time minimum wage worker can be housing secure. Missouri's minimum wage recently increased to \$12 an hour, but these gains have been outstripped by the larger increases in housing costs and other necessities. . .

Missouri's Housing Trust Fund (HTF) was created by the State Legislature in 1994 to help meet the housing needs of very low income families and individuals. Empower Missouri helped to pass that legislation, knowing what a benefit a state HTF would be for low income families. The Trust Fund is currently supported by a \$3 recording fee on all deed transfer documents filed in the State of Missouri, collecting an estimated \$3,400,000 FY 2023. The annual funding level depends upon the level of real estate activity.

The HTF is one of the most flexible pots of money we have to address affordable housing in Missouri, and the only state funds at our disposal (all other funding comes from federal resources, even though Missouri controls the distribution). The Missouri Housing Development Commission (MHDC) administers the HTF, which provides funding for a variety of housing needs, including: homelessness prevention, rehab or new construction of rental housing, rental assistance and, home repair. . .

This year not-for-profit organizations across Missouri requested over 10 million dollars in grants from the HTF. Many of these funding requests focus on rural South and Central parts of our state, which are often neglected by federal programs. The HTF often ends up funding vouchers and emergency assistance. Increasing the funding level could allow the HTF to focus more on the development of new housing targeted to households with low incomes, a long term solution to reducing homelessness in our state.



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: LINDA REZNY		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 2/9/2026 7:46 PM

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AS this is the way the Housing fund has been financed, the lack of houseng and inflation require a price increase



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WITNESS NAME		
BUSINESS/ORGANIZATION:		
WITNESS NAME: LUCAS CALDWELL-MCMILLAN		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME: EMPOWER MISSOURI		TITLE: CHIEF OF POLICY STAFF
ADDRESS: P.O. BOX 104900		
CITY: JEFFERSON CITY		STATE: MO
		ZIP: 65110
EMAIL:	ATTENDANCE:	SUBMIT DATE: 2/9/2026 12:00 AM
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MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 2830		DATE: 2/9/2026	
COMMITTEE: Emerging Issues			
TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: MARILYN MCLEOD		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written		SUBMIT DATE: 2/9/2026 7:24 PM
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TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: MARY J. CLARK		PHONE NUMBER: 573-256-7662	
BUSINESS/ORGANIZATION NAME: LOVE COLUMBIA		TITLE: MISSION ENHANCEMENT COORD.	
ADDRESS: 1209 WALNUT ST.			
CITY: COLUMBIA		STATE: MO	ZIP: 65202
EMAIL:	ATTENDANCE:	SUBMIT DATE: 2/9/2026 12:00 AM	
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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: MICHELLE WOODS		PHONE NUMBER: 636-978-5712	
BUSINESS/ORGANIZATION NAME: HABITAT FOR HUMANITY OF ST. CHARLES COUNTY		TITLE: EXECUTIVE DIRECTOR	
ADDRESS: 2041 TRADE CENTER DRIVE			
CITY: ST. PETERS		STATE: MO	ZIP: 63376
EMAIL: michelle@habitatstcharles.org	ATTENDANCE: Written	SUBMIT DATE: 2/8/2026 11:34 AM	

THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.

On behalf of Habitat for Humanity of St. Charles County and as a member of our local Continuum of Care, I ask that you support this bill that will add much needed funding to support our most fragile families.

St. Charles County only received \$323,075 from MHFT in a recent funding cycle. Our needs far outweigh the funding available which is mostly used for prevention of homelessness. Without prevention dollars, our communities can see a fast downward spiral that is compounded by the unaffordability of basic housing needs.

“The competition for this funding is fierce- they have \$2.4 million dollars to give out and \$14 million plus in requests and \$4.2 million of that comes from our (St. Louis) region.” - local housing services director

Three of our local Chambers of Commerce adopted this policy priority for 2026 and have submitted a letter of support.

When federal funding is dwindling, we need the state to help us provide for its own citizens.

This bill makes perfect sense and does not increase the budget or raise taxes. The small fee increase will not be a concern to people purchasing homes. Supporting our most fragile families makes a community strong and drives economic stability. Our local businesses need employees to have stable housing.

Thank you for considering supporting this small increase that will make a large and much needed impact.



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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: MONIQUE BUCHANAN		PHONE NUMBER: 314-226-4164	
BUSINESS/ORGANIZATION NAME: THE EAGLES NEST FACILITY		TITLE: OWNER	
ADDRESS: 2534 N. GRAND BLVD.			
CITY: ST. LOUIS		STATE: MO	ZIP: 63106
EMAIL: mspradastl@gmail.com	ATTENDANCE: Written	SUBMIT DATE: 2/9/2026 4:36 PM	

THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.

My name is Monique Buchanan, and I am the owner of an emergency//transitional housing facility located at 2534 N.Grand Blvd., St. Louis, MO 63106. We currently are housing 23 families, many of whom joined us through Peter & Paul Community Services apart of the Code Blue Winter Program. I am writing to express the urgency and my strong support for Missouri House Bill 2830. St. Louis is facing a critical housing crisis exacerbated by the May 16, tornado and escalating housing prices. With over 2000 documented homeless individuals and families in the area, providing stable housing is not only a humanitarian necessity but a fiscal one. Investing in housing can save over 60 percent of tax dollars by reducing the frequency of ambulance calls, 911 calls, drug overdoses, theft, and jail intakes, while also helping to contain the spread of diseases. In a city where the poverty rate is approximately 21.8 percent and the average one-bedroom apartment costs between \$899.00-\$1319.00 per month, Missouri House Bill 2830 is essential. Having a stable and safe space for children will stop a lot of child abuse, adults with stable housing can get the much needed mental health resources and medical assistance needed for families. I am forced to turn away 7-10 families weekly from 211 referrals, walk ups and other facilities because of no funding. I'm forced to utilize my personal vehicle to transport individuals to doctors appointments, pick up and take to other facilities because i have no available units to facilitate the need. I find resources for food and clothing through social media and other agencies such as feed my sheep, Goodwill, and the Salvation Army. This is a very vital matter and I'm truly grateful for considering my perspective on such a much need bill to pass to save lives.



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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: SANDRA MERANDA		PHONE NUMBER: 314-691-1320	
BUSINESS/ORGANIZATION NAME: REECENICHOLS REAL ESTATE; HABITAT FOR HUMANITY OF ST CHARLES COUNTY, PRESIDENT OF THE BOARD		TITLE:	
ADDRESS: 1539 HERITAGE MANOR CT			
CITY: SAINT PETERS		STATE: MO	ZIP: 63303
EMAIL: smeranda@illgetyoumoving.com	ATTENDANCE: Written	SUBMIT DATE: 2/9/2026 3:43 PM	

THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.

I would like to submit testimony in support of HB 2830, which will strengthen future funding for the Missouri Housing Trust Fund (MHTF). This recorder's fee has been the same low charge since 1994, while the need for the funding dollars has grown astronomically in over 30 years. I am in the real estate industry and know that this small increase will not even be noticed by the consumer. This fund is significantly under-resourced, and the majority of requests for assistance are denied due to lack of available dollars.

In St. Charles County, housing affordability has become a huge concern for buyers of all ages over the last 10 years. The lack of affordable housing is only increasing by the day. This is also a growing issue for employers and employees, as there is an extreme lack of availability of housing. MHTF won't solve all these problems, but it will help address these challenges by supporting rental assistance, emergency housing needs and housing for households earning below the 50% of Area Median Income.

This bill represents a practical step forward. It does not raise taxes, it uses an existing funding mechanism that has not kept up with the growing need over the years. I urge the Committees to support House Bill 2830. Thank you for your time and consideration!



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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: SARAH WOOD MARTIN		PHONE NUMBER: 573-239-0887	
REPRESENTING: MOCRSP		TITLE:	
ADDRESS: 1305 SW BLVD			
CITY: JEFFERSON CITY		STATE: MO	ZIP: 65109
EMAIL:	ATTENDANCE:	SUBMIT DATE: 2/9/2026 12:00 AM	
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TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: SCOTT TATE		PHONE NUMBER: 636-946-0633	
BUSINESS/ORGANIZATION NAME: ST. CHARLES REGIONAL CHAMBER		TITLE: PRESIDENT & CEO	
ADDRESS: 5988 MID RIVERS MALL DRIVE			
CITY: ST. CHARLES		STATE: MO	ZIP: 63304
EMAIL: scott@stcharlesregionalchamber.com	ATTENDANCE: Written	SUBMIT DATE: 2/9/2026 10:27 AM	
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Chair and Members of the Committee:

My name is Scott Tate, and I serve as President & CEO of the St. Charles Regional Chamber. I am submitting testimony in support of House Bill 2830, which strengthens funding for the Missouri Housing Trust Fund (MHTF).

Earlier this year, the St. Charles Regional Chamber engaged its members in a formal policy priority process. Through that member-driven process, strengthening the Missouri Housing Trust Fund was identified as a priority. This issue is also a shared priority of the St. Charles County Chamber Policy Coalition, which includes chambers from across St. Charles County working collaboratively on regional challenges.

The Missouri Housing Trust Fund has not been meaningfully updated since 1994, and the recorder’s fee that supports it has remained unchanged for more than 30 years. As a result, the fund is significantly under-resourced, and the majority of funding requests are denied due to lack of available dollars, not lack of need.

In St. Charles County, housing affordability has become a growing concern for both employers and employees. Businesses continue to report challenges recruiting and retaining workers due to the rising cost and limited availability of housing. MHTF resources help address these challenges by supporting rental assistance, emergency housing needs, and housing stability for households earning below 50% of Area Median Income.

While HB 2830 is not a single solution to Missouri’s housing challenges, it represents a practical and responsible step forward. The bill helps expand affordable housing resources without raising taxes, using an existing funding mechanism to better reflect today’s housing market realities.

On behalf of the St. Charles Regional Chamber, we respectfully urge the Committee to support House Bill 2830.

Thank you for your time and consideration.

Respectfully submitted,
 Scott Tate

President & CEO
St. Charles Regional Chamber



MISSOURI HOUSE OF REPRESENTATIVES
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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: SUSAN COOK		PHONE NUMBER: 573-635-8439	
BUSINESS/ORGANIZATION NAME: RIVER CITY HABITAT FOR HUMANITY		TITLE: EXECUTIVE DIRECTOR	
ADDRESS: 1420 CREEK TRAIL DRIVE			
CITY: JEFFERSON CITY		STATE: MO	ZIP: 65109
EMAIL:	ATTENDANCE:	SUBMIT DATE: 2/9/2026 12:00 AM	
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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: SUSAN GIBSON		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written		SUBMIT DATE: 2/8/2026 8:31 PM
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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: TEKA CHILDRESS		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 2/9/2026 6:54 PM	
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Representatives,

Thank you for this opportunity to write in favor of HB 2830. Thank you, especially to Rep Collins for introducing the bill. I actually came to Jefferson City today to speak, but when my train was canceled, I had to leave early to get home tonight so I could be at work tomorrow.

I imagine that most of you know the tremendous challenges ordinary Missourians are now facing to pay for the basic necessities of housing, healthcare, and food.

With almost certain Federal cuts from HUD to permanent housing, still expected with the June NOFO, it is likely that 100,000 Americans and thousands of Missourians will lose their housing.

This comes at a time when we have a statewide shortage of 120,000 units for low-income Missourians and an incredible increase of unsheltered homeless persons.. 650 people (excluding tornado victims in hotels), flooded pop up winter shelters in St. Louis in January.

Things are no different in our rural areas in Missouri. According to an article in the Beacon from June 2024, hospitals and schools could not keep workers due to the lack of available and affordable housing.

While Federal and state budgets face cuts, I believe this bill is our greatest opportunity to provide some funds to keep Missourians housed. It does not seek an increase in revenue, but an increased fee that provides a crucial opportunity for access to desperately needed resources for rural and city-dwelling Missourians. Monies to keep them in their homes though prevention funding and by providing resources to construct new affordable housing.

Help is needed, Missourians are relying on you. These fees which have not been increased in over a decade can provide funds that are desperately needed.

Thank you.
Teka Childress



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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: ARNIE "HONEST-ABE" DIENOFF-STATE PUBLIC ADVOCATE		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: In-Person		SUBMIT DATE: 2/9/2026 11:50 PM

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I am Opposed to yet another Fee and another Tax on Filing Official Documents and Land Deeds. This is unnecessary.



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WITNESS NAME		
REGISTERED LOBBYIST:		
WITNESS NAME: DAVID KENT		PHONE NUMBER:
REPRESENTING: MISSOURI BANKERS ASSOCIATION		TITLE:
ADDRESS: 207 E CAPITOL AVE		
CITY: JEFFERSON CITY		STATE: MO
		ZIP: 65102
EMAIL: dkent@mobankers.com	ATTENDANCE: Written	SUBMIT DATE: 2/9/2026 4:46 PM

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Missouri Bankers Association is opposed to HB 2830 as it appears to violate Art. X, § 25 which prohibits any new tax on the sale or transfer of homes or other real estate.

After the effective date of this section, the state, counties, and other political subdivisions are hereby prevented from imposing any new tax, including a sales tax, on the sale or transfer of homes or any other real estate.

The Missouri Supreme Court has on more than one occasion heard and decided cases where the parties challenged the status of a "fee" as a true user fee or in fact a "tax." The Housing Trust Fund Fee appears to be a tax and not a user fee associated to the costs of recorder services.



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WITNESS NAME		
REGISTERED LOBBYIST:		
WITNESS NAME: HEATH CLARKSTON		PHONE NUMBER: 573-520-7240
REPRESENTING: MORTGAGE BANKERS ASSOCIATION OF MISSOURI		TITLE:
ADDRESS: 235 EAST HIGH STREET, SUITE 301		
CITY: JEFFERSON CITY		STATE: MO
		ZIP: 65101
EMAIL: heath@cnmissouri.com	ATTENDANCE: Written	SUBMIT DATE: 2/9/2026 11:43 AM

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Oppose the recording fee increase as the funds do NOT go toward assisting the real estate industry with modernizing the county recording offices or provide any benefit to the the consumer whom is paying the fee increase. Any effort to further fund the Missouri Housing Trust Fund should be provided through the appropriations process and not through increasing the cost of future home buyers.



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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: SAMUEL LICKLIDER		PHONE NUMBER: 573-418-5069	
REPRESENTING: MISSOURI REALTORS		TITLE:	
ADDRESS: 100 EAST HIGH			
CITY: JEFFERSON CITY		STATE: MO	ZIP: 65109
EMAIL: sglgov@aol.com	ATTENDANCE: Written	SUBMIT DATE: 2/9/2026 3:59 PM	

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Missouri Realtors opposes this bill because it is an unconstitutional tax on the transfer of real property.



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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: SARAH BERRY		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 2/5/2026 3:54 PM	

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Strongly Oppose as Written

1. This Is a Tax Increase Disguised as a “User Fee”

HB 2830 triples the additional recording fee from \$3 to \$9 for specified instruments and increases the total cost of recording documents as a condition precedent to exercising legal property rights.

Calling this a “user fee” does not change its legal character.

**A true user fee must:
 Be reasonably related to the cost of the service provided
 Be proportionate to use**

Not function as general revenue generation¹

HB 2830 fails that test by diverting the increased fee away from the recorder’s office and into unrelated statewide funds.

2. Recording Documents Is Not a Discretionary “Service”

Recording deeds, mortgages, and instruments is not optional behavior — it is a legal necessity to:

- Perfect title**
- Protect ownership**
- Secure lending**
- Establish notice under Missouri law**

Conditioning the exercise of property rights on escalating fees transforms recordation into a paywall on legal certainty, disproportionately harming:

- Rural landowners**
- Low-income property holders**
- Small estates**
- Heirs and family transfers**

This raises serious due process and equal protection concerns.²

3. The Fee Increase Is Not Tied to Recording Costs

Nothing in HB 2830 demonstrates:

Increased recorder workload

Increased preservation costs

Increased staffing needs

Increased technology expenses

Yet the bill:

Tripled the fee

Sends the increase directly to the Missouri Housing Trust Fund

If housing policy needs funding, it should be debated openly through appropriations, not hidden inside county recording offices.³

4. County Offices Are Being Used as State Revenue Collection Agents

Recorders of deeds are constitutional county officers whose role is:

Custodial

Ministerial

Administrative

HB 2830 further converts them into mandatory tax collectors for state programs unrelated to recordation, while offering no local control, opt-out, or proportional benefit.

This erodes local governance and violates the principle that fees collected locally should serve the service provided locally.⁴

5. Regressive Impact: This Fee Hits the Wrong People

This fee applies per instrument, not per transaction value.

That means:

A \$20,000 rural property transfer pays the same fee as a \$2 million commercial filing

Families probating estates pay the same as corporate developers

First-time buyers pay the same as institutional investors

That is the definition of a regressive funding mechanism.

6. This Creates Precedent for Unlimited Fee Creep

If the General Assembly can:

Triple a recording fee today

For unrelated policy funding

Without cost justification

Then nothing prevents future increases to:

\$15

\$25

\$50 per document

This bill normalizes the idea that property recording is a funding well, not a protected public function.

Conclusion

HB 2830 is not about record preservation.

It is about quietly raising money by taxing the act of protecting property rights.

Missouri should not fund housing policy, surveys, or state programs by imposing regressive fees on citizens who are simply complying with the law.

This bill should be rejected or rewritten to:

Tie fees strictly to recorder costs

Remove unrelated revenue diversions

Protect access to recordation as a core legal right

Sign-Off Paragraph

If future legislatures want Missourians to trust the integrity of property records, they should stop treating county recorders as revenue machines. Bad policy hidden in fee schedules still counts as bad policy.

The responsible vote is No.

Footnotes:

National Cable Television Ass'n v. United States, 415 U.S. 336 (1974) (distinguishing permissible fees from impermissible taxes).

Boddie v. Connecticut, 401 U.S. 371 (1971) (state may not condition access to legal processes on ability to pay where rights are fundamental).

Missouri Constitution, Art. III, §36 (appropriations must be transparent and purpose-driven).

Missouri Constitution, Art. VI (local government authority and limits on unfunded mandates).