

Affordable Housing Coalition Minutes September 16, 2025, 3:00PM – 4:30PM Love Columbia (1209 E Walnut St., Columbia, MO 65201) and virtually via Zoom

Meeting Objective: Learn and discuss updates on local policies, projects, etc. which impact housing affordability to help guide the next steps for this workgroup.

Attendees: Jane Williams - Facilitator (Love Columbia (LC)), Al Tacker (Citizen), Andrew Grabau (William Guitar Little Foundation), Ashley Switzer (Habitat for Humanity), Beatrice Stewart (Flourish Initiative), Ben Burgett (Central Missouri Community Action (CMCA)), Conrad Hake (LC), Doug Hunt (Columbia Community Land Trust (CCLT)), Elijah Smith (Century 21), Jami Clevenger (Home Builders Association of Columbia), Jane Church (Citizen), Judy Bock (St. Vincent dePaul Society), Ken Rice (Pickleman's), Kyle Saunders (Envy Builders), Lori Acton (LC), Marlene Stevens-Hanson (CMFM Construction), Mary Clark (LC), Mary Jo Herde (Citizen), Matthew Copeland (Arise Dwellings), Nick Foster (City of Columbia Councilperson), Onni Flint (CMCA), Sara Loe (Citizen), Scott Buis (Veterans Administration), Scott Claybrook (Arise Dwellings), Enola-Riann White (Boone County Community Services Department (BCCSD)), Gina Jenkins (BCCSD), Joanne Nelson (BCCSD)

1. Welcome and Introductions

- Jane Williams, Love Columbia, started the meeting by welcoming everyone and having the group do introductions as there were serval first-time attendees.
- 2. Housing Study recommendations City of Columbia and Boone County updates
 - Enola-Riann White provided an update to the workgroup. Bill Florea, Director Boone
 County Resource Management Department, was on vacation. The new City of Columbia
 hires, Director of Housing and Neighborhood Services, William Rataj, and Community
 Development Director, Clinton Smith, will start on September 29, 2025. Jane and Enola will
 reach out to them, inviting them to the October Affordable Housing Coalition (AHC)
 meeting.
- 3. Community updates on housing affordability
 - Mary Clark, Love Columbia Housing Trust Fund Research
 - Mary shared handouts on the Missouri Housing Trust Fund, the City of Columbia's proposed definition of family, an updated "Does Your Job Pay Enough," and the Love Savings program (a tax-credit program awarded from the Missouri Department of Economic Development). The group had a few questions about the Love Savings program including limits and maximum contribution. Love Savings has a finite amount of funds, it includes a financial education component, and the maximum annual contribution is \$2000.
 - Mary presented research on Housing Trust Funds and potential funding sources. She
 reviewed the history of the Missouri Housing Trust Fund (MO HTF) and shared
 funding sources of various county/city housing trust funds in the United States using
 data from the National Low Income Housing Coalition. Mary shared examples of



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- Housing Trust Fund sources in Missouri using Kansas City, the City of St. Louis, and St. Louis County.
- Following the presentation there was discussion of the topics covered. The MO HTF was praised but some workgroup participants noted that it is highly competitive. The City of Columbia Housing Trust Fund was established following the Housing Study using \$1 million in reserved funds to seed the Housing Trust Fund. No determination has been made about how the funds could be used. The workgroup was encouraged to do additional research to help guide officials in how the funds can be used and how to fund the local housing trust fund going forward, advocating to city council when individuals are interested in specific approaches.
- Further discussion on local organizations that receive MO HTF funding included mention of Love Columbia, Voluntary Action Center, and Welcome Home. The funds are to help individuals stay in permanent housing primary uses are typically rent/deposit assistant and utility arrears.
- Sara Loe –Small Lot Background & Overview
 - Sara shared information on the history of lot sizes in Columbia, starting with Columbia's first zoning regulation in 1935 and highlighting changes that have occurred over time to the current zoning policies from 2017. Small lots can allow for increased variety of housing options, greater variety in housing development plans, promotes infill within city limits, and creates walkable communities. It was noted that the naming standard has changed from "cottage lots" to "small lots" to emphasize the focus on regulating the lot size versus the character of the dwelling. Sarah noted the changes in zoning policy have led to 'legacy lots' which no longer meet current requirements and cannot be developed under the current zoning regulations. It has also made it difficult to identify a 'small lot' standards that would work across the city. Sara presented ideas of potential incentives for small lot measures which could be considered which she reviewed during the presentation.
- Additional Updates were shared during Partner Updates.

4. Next Steps

- Jane asked the workgroup what topics they are interested in learning more about in the future. Mary shared past ideas of AHC as potential topics.
- Enola shared that the workgroup would receive the annual Upward Mobility feedback survey in October. Gina will add space for topic suggestions for future meetings within the survey.
- Jane and Enola will reach out to the new directors in City of Columbia Housing and Neighborhood Services and Community Development departments to invite them to the October AHC meeting.



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5. Partner Updates

- Jane welcomed Kyle Saunders of Envy Builders to his first AHC meeting. Kyle shared his interest in creating and protecting housing affordability.
- Scott Claybrook of Arise Dwellings shared they received a seed grant to acquire more housing. Next month they will have one home, within the next two months they will acquire two additional homes, bringing the total to three homes available to sell to first-time homebuyers in the \$170,000s-\$180,000s range.
- Jane shared the upcoming Love Columbia's First Time Homebuyer Class on September 20, 2025. She also mentioned that the Rent Well class on September 13, 2025, had fifteen participants.
- Doug Hunt with the Columbia Community Land Trust shared they will have three properties
 available soon and two people are interested in succession deeds. He also provided an
 update that the Chain of Houses initiative has raised \$35,000 in donations to date.

Jane thanked everyone for their participation. She also encouraged the workgroup to share suggestions on future meeting topics. The meeting concluded with a reminder of the workgroup of October 2025 meeting.

Next Workgroup Meeting: October 21, 2025, at 3:00PM at Love Columbia in person or via Zoom