

2024 Boone County Housing Summit Breakout Discussion Summary

Overview: A full-day summit was held on October 24, 2024 to present the 2024 Boone County and the City of Columbia Housing Study. The summit brought the community together to learn about local housing-related plans and determine next steps to address affordable housing. The summit included a presentation from Dr. David Boston, Ph.D, AICP, owner of Amarach Planning Services, LLC, panel discussions, and breakout discussions for summit participants. This document is a summary of the breakout discussions held at the summit.

Breakout Session #1: Discuss the Housing Study Strategic Themes

Participants broke out into different groups focused on the four strategic themes outlined in the housing study. Guiding questions were provided for each strategic theme. The following information is summary of the discussions for each strategic theme and its guiding questions.

Strategic Theme: Preservation

1.) What are some ways that we can effectively monitor the condition of existing affordable homes?

- Provide instructions/education to landlords, home owners and tenants
- Neighborhood driven code inspections
- Educate on property records
- Yearly inspections
- Clear path for tenant complaints
- Focus on compliance. Enforce fines/penalties
- Require landlord engagement
- Having “fun” and engaging community events to advertise and inform tenants

2.) What are key things related to the condition of the homes that we should be looking for to prevent the home from falling into bad condition?

- Familiarize people with the lifespan of materials of homes
- Educate people on vegetation and how it interacts with the houses (such as gutters)
- Landlord and tenants should work together to have energy efficient appliances in rented properties

- Protect against retaliatory evictions after complaints are made
- Yearly inspections

3.) How can we assist both homeowners and landlords with maintain their homes in good condition?

- Having a tool library
- Allow the community to donate to a utility assistance program for those that are falling behind
- Combine efforts so people know who offers what kind of help
- Home warranties
- Thorough inspection with the Public Health department involved
- DIY education programs
- HUD Healthy Homes Program

4.) Do you think strategies to assist homeowners and landlords should differ, and if so, in what ways?

- Yes. Landlords should be taxed or charged if they have more than 1 rental property. Rental leases need to be written in a more renter-friendly manner. Landlords should be required to assist with pest control and mold control costs if and when needed. Tenants should be able to report landlords without fear of retribution/retaliation.
- No. Landlords need protections as well. However, if landlords agree to receive any incentives, they should not be able to raise rent. There need to be proper justifications on the rise of rent.

5.) How are energy efficiency and preservation of the home related, and how can we effectively improve both?

- Energy efficiency does preserve the property
- We can improve them by making existing programs more accessible.
- Have a universal location where people can get information
- Educate the public on the resources that are available
- Offer energy efficiency loan programs

6.) How do we ensure that efforts to preserve the physical condition of our homes and efforts to preserve the affordability of our homes go hand in hand?

- Stricter code enforcement
- Tickets for code enforcement should be diverted to community programs instead of the circuit court
- Offer home repair programs
- Require energy audits

7.) Who should coordinate housing preservation efforts, and how should preservation projects be prioritized?

- Statute changes in the city/county
- Realtors and builders
- Municipal staff
- Policy makers
- Funders

Strategic Theme: Empowerment

1.) How do you think addressing the housing needs in our community and improving upward mobility for people living in Boone County are related efforts, and what are strategies to improve both?

- Gross income should not be used to determine purchasing power
- We could use transportation and infrastructure to improve both
- Educating strategies should be used on funders and landlords
- Improving access to behavioral health supports
- Having neighborhood representatives and associations
- Having equal affordable/income-based housing in CoMo can alleviate segregation in the community (especially schools)

2.) From the panel discussion: How do you think homelessness is related to the housing crisis, and are there housing strategies that you think are effective at specifically addressing homelessness?

- Homelessness is a housing availability issue
- Getting rid of zoning codes which would allow for more unrelated people to live together
- Transitional housing
- Having a universal understanding of social services provided so that there can be quicker and direct connections to those who need them
- Recidivism of evictions can become a perpetual cycle
- Educate on voucher types and usage.

3.) From the panel discussion: Are there certain types of educational services, like financial literacy classes, or new homeowner education, or job training programs that you think we need more of based on what you've heard from the people you serve?

- We need more HUD certified housing counselors
- We need to increase the visibility of programs and services
- Socialization and technology trainings
- Credit building programs
- On the job trainings/apprenticeships
- Increase matching style programs

- Integrate educational sessions into workplaces
- Teach how to self advocate

4.) How do you think transit system improvement can be tied to housing strategies to empower more people?

- Access to work transportation is vital and transit changes (such as football schedules) can interrupt employment
- Medicaid transportation can be difficult to utilize since it is outsourced through Uber
- Transit needs to run longer and on Sunday's
- We need rural bus services
- Subsidize using rideshare, biking, bussing
- Proper covers and seating at current and future bus stops

5.) What are some ways that economic development efforts, housing production, and community empowerment strategies can go hand in hand?

- There needs to be strategic placement of new development
- Mix of retail and housing
- Sewer systems are a huge issue to housing development
- Employers approach developers to collaborate
- Provide a mapping system to get input from day-to-day sites
- Build where access is
- Create workforce housing

6.) Listening to the results of the housing study, and the panel discussions, do you think anyone is left out of the housing strategies that we discussed, and how do we address their needs as well?

- There needs to be affordable housing for accessible needs
- Stability for disabled populations/ fixed income
- High school aged or young adults without the knowledge or support
- Hotel managers should be in the conversation
- Colleges and Universities need to be involved
- Justice involved individuals

Strategic Theme: Development

1.) From the panel discussion: Where do you think we need to collectively focus our efforts to improve the regulatory framework for housing development?

- Better coordinating of off campus student housing
- Landlord transparency and rating
- Improve communication
- City and county collaboration

- Admin review
- Subsidizing for the buyer or developer to improve affordability
- Protections have to be in place to protect all parties
- Figure out annexation
- Private and public sectors meet regularly and collaborate
- Government give clear direction on their goals for expansion
- Rental properties should be more subject to proper inspections
- Loosening parking requirements
- Zoning changes
- Source of income enforcement
- No discretionary processes

2.) From the panel discussion: Are there creative design solutions to addressing our community's housing needs in terms of smaller homes and accessory dwelling units, energy efficient homes, alternative materials or construction methods, or other design solutions to meeting our community's housing needs that have a lot of potential here?

- Infrastructure is a problem, management and regulations make all of these options hard to achieve.
- No, we are not building those enough. We need to incentivize and have code amendments
- Small homes, earth contact homes, recycled material home, 3D printed homes
- Better planning for businesses surrounding high-density housing – more strategic
- Explore options for condo development

3.) From the panel discussion: Where do you think we need more collaboration and cooperation in the housing development process?

- Developers and government should be more engaged with the public
- Involvement in the review process
- Non-profits to synergize the message across
- Housing and Neighborhood services and Community Development need to be more involved during development review
- Collaborate with trade education organizations to help employment in the industry
- Neighborhood Improvement Districts (NIDs)
- Shared funding between the public and private sectors
- More collaboration with the unhoused
- Make it easier to have small businesses invest

- Expand land trust

4.) What do you think are effective ways to incentivize or mandate good affordable housing development, and how do we pay for it (e.g. local housing trust funds, linkage fees, inclusionary zoning)?

- Find builders invested in giving back to community
- Have a percentage of the rent go back into the building
- Subsidize the one that is tied to the requirements
- Utility subsidy
- Density requirements
- Have the city/county offer cost loans to developers that build affordable housing in areas that meet growth goals
- Waive offsite improvements for builders that meet affordable housing build goals
- Housing Bond initiatives
- Document fees (real estate transactions)
- Require inclusionary housing. For those that do not practice inclusionary housing, require a percentage tax for NIMBY residents
- Low income housing tax credits
- Tax raise to establish trust fund (penny tax)
- Mixed income development
- Linkage fees and impact fees to fund housing trust fund
- Grant writer

5.) How do we make community engagement on housing development projects more proactive instead of reactive to improve developer/community collaboration while also reducing the financial risk and cost of building homes?

- Tell the builders what they need and get priority for doing it
- RFPs- City gets bids for big projects instead of market
- Outreach to neighborhoods about the different types of projects that could benefit the community
- Education on things like ADUs and filling affordable housing gaps
- Education about unsheltered individuals
- Not being afraid of “no” – facilitate more positive conversations
- Better master planning. Identify future land uses to minimize risk to the developers
- Assets/Subsequential intercept mapping models

6.) Are there ways that you think the housing development process can be improved that weren't discussed in the housing study presentation or the panel discussions?

- Consider the University of Missouri's impact on housing, infrastructure and transportation
- Community engagement with small towns too
- Accessible affordable housing
- We should see a study on zoning changes to allow more diverse/mixed options. Reduce the amount of strictly R-1
- Actually talking to the unhoused and the social service workers who engage with these individuals
- Market this message to the whole community to raise awareness on its importance
- Sewer capacity
- Housing bonds

Strategic Theme: Sustainability

1.) How do you think environmental sustainability and housing affordability are connected, and what are some strategies to improve both?

- Environmental sustainability and housing affordability are connected
- Strategies to improve both include having passive designs for affordability
- Include all costs of renting such as utilities and insurance into the 30% affordability method
- Having proper insulation in the homes
- Educate tenants and homeowners on saving and on the types of loans that are available
- Proper and consistent maintenance

2.) Thinking about sustainability in terms beyond environmental sustainability, how can housing strategies be implemented in a way that improves:

a. The long-term financial feasibility of our housing programs?

- Landlords having proper justification for the rising cost of prices
- Build sustainably and build well
- Disincentivize tearing down well-built properties
- Anti-gentrification practices
- Clearly outline priorities

b. The long-term efficacy of our development procedures?

- Universal county and city standards and expectations
- Providing a guide for folks who have not been through the process before
- Develop revisions of designs and look through the lens of affordability
- Incorporate energy efficient into designs

- Having affordable mixed-use housing over single homes
- c. The long-term affordability of our housing stock?**
 - Having land trusts and using land taxes
 - Guaranteed long-term low interest rates
 - Considering interstate migrations
 - Having mixed use communities such as doctors offices, child care facilities, group homes, and community gathering spaces. Not just corner stores
- d. The long-term strength of our economy?**
 - Build things to last with better material selection
 - Include workforce housing
 - Proper infrastructure outside of homes too
 - Retain our young adults and families (30-40 year olds)
 - University of Missouri partnerships with banks to keep our younger people
 - Having universal city and county regulations and standards
 - Make commuting easier and accessible by foot/bike
 - Gentle density

Breakout Session #2: Table Discussions

The final breakout session at the summit instructed attendees to discuss what should be prioritized from the housing study and how the community can work together. Below is a summary of the guiding questions provided for the table discussions.

1.) What housing strategies should we collectively prioritize to address the housing needs in our community?

- City and County government response to the housing study with action plans
- Streamline the processes outlined by Dr. Boston
- Look at and reevaluate the rental standards across the city and county
- Build up knowledge and capacity
- Prioritize local builders
- Transit integration
- Have financial incentives for developers to reduce the risk
- Subsidize units that are being renovated and continue it for affordability
- Figure out why MHDC will not allow land banks
- Talk to the community and ask them what they want to see
- Get rid of the “Beggars can’t be choosers” mentality

- Have partnerships with financial institutes and other community reinvestment organizations
- Look at the issue of housing affordability through a lens of equity
- Have proper and effective marketing campaigns

2.) How can more effective collaboration help us address the housing needs in our community?

- Address the issue of segregation in Columbia and be intentional in how to address it
- Collaborate on how to price housing stock
- Provide income-based housing
- Inclusionary zoning
- Include all parties to maximize collaboration
- Educate the community on the misinformation about housing
- Having mixed income housing
- Collaborate with utilities to do an energy audit
- Realizing that there can be a win-win situation for all entities involved
- Having partners/collaboration will show that investors can get a fair return, such as a growing workforce
- Having a renters/tenant union

3.) Who specifically needs to collaborate to implement the top priority strategies?

- Developers
- Builders
- The University of Missouri
- Non-profits (intentional coalition)
- Property Management Groups
- Relators
- Those who are directly impacted
- City and County Government
- Utility entities

4.) Thinking to the future: after this housing Summit is over and we all go home, how can we most effectively facilitate sustainable, long-term collaboration to address our community's housing issues?

- Form a centralized website for resources
- Continue to engage in community events such as this Housing Summit
- Formulate a feasible action plan as a community
- Spread any information on plans and resources to others in the community
- Work on our public transit system
- Follow up from this event

- Be willing to compromise
- Review and shut down ordinance loopholes
- Consider out-of-state investors