



# BIRCH TREE APARTMENTS AND WRAP-AROUND SERVICES

By

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## **Abstract**

The Birch Tree Affordable Housing Project is located in the rural Southeast Missouri community of Farmington. The Project involves the complete rehabilitation of a 56-unit apartment complex and a set of complementary wrap-around services. The wrap-around services include a Head Start Center located within the complex itself, a community garden, Financial and Job Search Life Skills programs, Assets for Independence and Family Self-Sufficiency programs, a Summer Food feeding site, and a Volunteer Income Tax Assistance program. Given current community dynamics, housing affordability is a difficult matter for many Farmington residents. Specifically, approximately 37% of the households in Farmington spend 58% of their income on housing and are unable to pay for food, utilities, clothing, or save for an emergency. Should this persist unabated, Farmington risks increased poverty, possible home loss, and increased social and economic burden to the community. The Birch Tree Affordable Housing Project will allow families to increase their budgeting skills to plan for the financial resources that are available. It will also increase affordable and quality child care; increase the amount of safe, sanitary, decent, and affordable housing; increase the number of economically disadvantaged people getting education and training required for better paying jobs; and increase the income for economically disadvantaged families.

## Community Context

The community of Farmington is located in St. Francois County in rural southeast Missouri, approximately 75 minutes south of St. Louis.



Figure 1: St. Francois County

Farmington is the county seat of St. Francois County, as well as the primary economic base for the county. During the ten-year period from 2000-2010, the U.S. Census Bureau (2010) states that the population for St. Francois County grew by 17.47%, increasing from 55,641 persons in 2000 to 65,359 persons in 2010. This was greater than the 7.0% population increase for Missouri during the same time period. Between 2004 and 2009, Farmington itself grew by nearly 11%, from 14,773 to 16,387.

According to the U.S. Census Bureau (2010), the racial makeup of St. Francois County is predominately Caucasian, with less than 6% of the population being non-white. The black population represents 3.6% of the total, and other races combined are 1.02%. Persons identifying themselves as mixed race make up 1.13% of the population. The highest concentration of non-white individuals in the county lives inside the Farmington city limits, where 10% of the population is non-white and the remainder is Caucasian.

Information from the Missouri Economic Research and Information Center (2011) shows that the unemployment rate in March of 2011 for the Farmington Micro-Statistical Area (MSA), which includes all of St. Francois County, was 11.1%. This is nearly two percentage points higher than the rate for Missouri or

the United States, where the unemployment rate in March 2011 for each of those areas was 9.2%.

Based on data from the Missouri Research and Information Center (2011), the vast majority of the working population in St. Francois County – about 78% - works within the county. Less than 1% of the population makes the hour-plus drive to St. Louis City or St. Louis County to work. The remaining 21% work in the counties that immediately surround St. Francois County.

According to the City of Farmington Community Profile (n.d.), there are several significant local employers. Retailers such as J.C Penney (145 employees), Wal-Mart (475 employees) and Lowe's (150 employees) are among the largest employers for the city. The Mineral Area Regional Medical Center (550 employees) and Parkland Health Center (495 employees) are the primary employers in the city's health care sector. The local school district (Farmington R-7 Schools) employs over 500 people, while the Correctional Facility adds another 740 jobs and the SEMO Mental Health Center provides employment for 650 people. In the service sector, Accent Marketing Services, an inbound call center for Sprint, employs 650 people, while Centene Management Corporation, a Medicaid billing company, provides employment for 241 people. Major manufacturing employers include The Glass Group (450 employees), U.S. Tool Grinding (350 employees), S-R Products (370 employees) and Ozark Steel fabricators (65 employees).

The per capita income for St. Francois County was \$26,974 for 2009, as compared with the overall state per capita income of \$35,676, says the Missouri

Economic Research and Information Center (2011). This makes the per capita income in Farmington just 75% of that for the state of Missouri.

A significant contributor to the income, poverty level, and employment numbers in Farmington is the lack of interstate access for the community. The closest interstate is more than 30 miles away. The Missouri Department of Transportation (2006) conducted a study that compared the income for interstate versus non-interstate communities. The study demonstrated that the average wage for a non-interstate community is 8% lower than for a community with an interstate. The average household income is 14% less. Even the population number takes a 49% cut when compared to a municipality with an interstate.

The Missouri Economic Research and Information Center (2011) shows that 25% of the employment in St. Francois County is in the education sector, which has an average weekly wage of \$471. The second largest employment segment is the service industry, which employs 12% of the workforce at an average of \$274 per week. That amount is just 57% of the weekly average wage for the education sector.

Census Bureau (2009) poverty estimates show a total of 9,958 persons living below the poverty level in St. Francois County. The county poverty rate of 17.4% is above the Missouri state average of 14.6% for 2009. For children ages 17 and under, the rate goes higher still, to over 24%, compared to an overall average of 19% for Missouri.

Child care expenses contribute substantially to the cost of working. The 2008-2009 Department of Social Services Childcare Market Rate Survey (2010)



publishes the average costs for child care based on responses from licensed care providers in the county. Cost of child care for each type of care and age group for St. Francois County is shown in Table 1. Child care costs in St. Francois County, including all age groups and types of care, range from \$14 to \$28 per day.

*Table 1: Child Care Costs for St. Francois County*

County	Type of Care	Daily Cost, Infant (\$)	Daily Cost, Pre-School (\$)	Daily Cost, School Age (\$)
St. Francois	CENTER	24.00	17.40	17.00
St. Francois	FAMILY	17.00	15.00	14.00
St. Francois	GROUP	28.00	21.50	28.00
Statewide	CENTER	40.00	30.00	23.20
Statewide	FAMILY	25.00	20.00	18.00
Statewide	GROUP	25.00	19.00	18.50

Farmington has two historic districts and several historic buildings of which it is justifiably proud. The City has included a component on Historic Preservation in its new Comprehensive Plan (2010). It has a local Historic Preservation Commission to promote the preservation of local history, and has “adopted a Tax Increment Financing District to provide local financial incentives for preservation of the downtown business district” (City of Farmington Comprehensive Plan, 2010, p. 30). The National Historic Districts and three National Historic Properties include the Courthouse Square district, the East Columbia Historic District, the James Robinson McCormick House, the Presbyterian Orphanage of Missouri, and the St. Francois County Jail and Sheriff’s residence. Most historic structures in Farmington are not listed in any local or national registry. The Presbyterian Orphanage was converted by East Missouri Action Agency into affordable senior

housing several years ago. The project preserved the historic features of the campus, and was the first successful affordable housing partnership between the City of Farmington and East Missouri Action Agency (EMAA). The project helped pave the way for the subsequent collaborations between the City and EMMA and is the primary reason that the Farmington City Council gave its approval for the Birch Tree Apartments project.

Information obtained from the National Low Income Housing Coalition (2010) shows that in St. Francois County, the average cost to rent a two-bedroom unit is \$543. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a St. Francois County household must earn \$2,163 per month, which converts to \$25,956 annually.

In Missouri, average wage for a renter is \$12.53 an hour (City-data.com n.d.). In order to afford the fair market rent (FMR) for a two-bedroom apartment at this wage, a renter would need to work 43 hours per week, 52 weeks per year. Applying this same formula to Farmington, where the average worker earns minimum wage (\$7.25 per hour), a worker would need to work 66 hours per week, 52 weeks per year to earn that same amount of money.

According to Farmington's Comprehensive Plan (2011), the biggest housing problem that the City will have to face as it continues into the 21st century is affordability of housing for people with low income. "More than 32% of household incomes were under \$25,000 in Farmington in 2010. Paying the mean rent of \$567 would leave someone earning minimum wage full-time with only about \$245 per month for all other expenses. Minimum wage is commonly paid in

some of Farmington's largest economic sectors: retail, manufacturing, and food service and hospitality." (City of Farmington Comprehensive Plan, 2010, p. 36).

Median household income in St. Francois County for those living in houses or condominiums with a mortgage is \$53,297 (City-data.com n.d.). This income puts the majority of low- to moderate-income households out of the running for home ownership, and many of them out of the running for renting their own home.

Less than 7% of the buildings inspected during the City of Farmington's 2002 housing survey (Farmington Comprehensive Plan 2011) were found to be in poor or bad condition. In addition, according to the Comprehensive Plan (2011), more than half the housing in Farmington was constructed within the past 38 years, and one-fifth of the town's housing was constructed between 1990 and 1999. Single-family dwellings appear to be "the most common form of housing" (Farmington Comprehensive Plan 2011, p. 38). Most dwelling units are owner-occupied. Multiple-family dwelling units and two-family dwelling units are the fastest growing form of housing. The majority of two-family dwelling units have been constructed during the past 20 years. In a housing mix such as this, it is often difficult to find room or support for new affordable housing. Rehabilitation of older buildings into affordable housing is a viable solution.

The number of housing units in St. Francois County in July of each year from 2000-2008 is shown in Table 2, below. According to the U.S. Census (2010), there were a total of 26,512 housing units in the report area in 2008, an

increase of 1,993 or 8.13% since 2000 compared to an 8.76% increase statewide.

*Table 2: Housing Units from 2000-2008*

Area	July 2000	July 2001	July 2002	July 2003	July 2004	July 2005	July 2006	July 2007	July 2008
St. Francois	24,519	24,796	24,991	25,222	25,553	25,837	26,106	26,417	26,512
Missouri	2,449,397	2,477,492	2,504,142	2,534,326	2,565,804	2,595,309	2,624,003	2,648,009	2,663,977

According to the City of Farmington's Housing Committee (Farmington Comprehensive Plan 2011), the need for affordable housing will continue to expand as the City continues to develop as a commercial and industrial center. That committee has recommended that the City include a goal in its new Comprehensive Plan to deal with affordable housing. Goal 2 of that portion of the plan states: "Adopt policies to encourage the development of entry level or low-to-moderate income affordable housing." (Farmington Comprehensive Plan 2011, p. 40)

One of the objectives in that portion of the plan is: "(C) Partner with nongovernmental organizations to develop or construct affordable single-family housing. Such organizations can promote affordable housing options by providing incentives and actual homes at a low cost to entry-level homeowners." (Farmington Comprehensive Plan 2011, p. 41) That objective will help promote additional collaboration between EMAA and the City of Farmington.

Given these current community dynamics, housing affordability is a difficult matter for Farmington, MO. Specifically, approximately 37% of the households in Farmington spend 58% of their income on housing and are unable to pay for food, utilities, clothing or save for an emergency. Should this persist

unabated, Farmington risks increased poverty, possible home loss, and increased social and economic burden to the community.

Data support the problems that the lack of affordable housing causes for low- to moderate-income families in the rural southeast Missouri target community of Farmington. Published information also demonstrates the need for supportive wrap-around services for that same vulnerable population.

Affordable housing is a problem for low- to moderate-income families everywhere, but particularly in rural areas. Isserman, Feser, and Warren (2009) concluded that the further away a community is from an urban center (defined as a population greater than 50,000) the less disposed the community is to be well-off.

Fischer (2002) determined that rural communities that want to include affordable housing as part of their housing stock must commit to certain principles going into the project. These include agreement within the community that affordable housing stock is needed, flexibility from city officials, commitment from the developer to follow through with the project to its end, and the ability of the community to take advantage of government assistance.

Marcoullier, Clendenning and Kedzior (2002) found that “new housing development in rural areas is popularly viewed as having significant net benefits for small towns and rural county governments.”

In combination with the affordable housing, the Birch Tree Apartments Project will include a variety of wrap-around services for those living in the complex; these same services will also be made available to other low-income

individuals and families living in St. Francois County. Cohen (2010) concluded that more varied and comprehensive services from fewer service providers would “significantly strengthen efforts” to provide those services for persons who need them. Included in the wrap-around services will be life skills classes in financial literacy, job skills, nutrition, and gardening; VITA (Volunteer Income Tax Assistance) services; a community garden on site (the project developer has committed to preparing the ground for the garden); a summer food feeding site on the premises; and Individual Development Account (IDA) programs.

Primary among the wrap-around services will be a Head Start classroom on site. This practice of state housing authorities approving funding for programs that provide supplemental services on site is something of an innovation, says Scally (2009). Kay Mills, writing in the *Los Angeles Times* in 2004, cited a 2001 government study illustrating the value of the Head Start program for economically disadvantaged children. Those involved in Head Start vastly improved their vocabulary and writing skills, lessening the gap between them and children from higher income families.

Financial literacy Life Skills classes that will be provided in the common room at the complex will help families steer clear of high-interest loans. Ainsworth (2008) examines the predatory lending practices that low-income people can fall prey to and promotes helping people avoid becoming ensnared in that trap. Methods discussed included financial literacy training and community-wide education.

On-site income tax preparation through VITA (Volunteer Income Tax Assistance) will be valuable to residents of the apartment complex, as well as to other eligible individuals living in the area. Mammen and Lawrence (2006) discovered that “Rural families used the EITC to accumulate assets and savings, even if only for the short term, and to make large purchases including vehicles, furniture, and computers.” The authors also concluded that rural low-income families used the Earned Income Tax Credit (EITC) to improve access to transportation.

The website for the American Community Garden Association concludes that a community garden helps a neighborhood develop its own sense of community. It promotes nutrition and good health. It can even encourage entrepreneurship, so that economically disadvantaged people can have an opportunity to earn income. The community garden that will be provided on site will help residents take advantage of each of these features. Nutrition Life Skills classes will provide information on how to use the produce raised.

McKernan, Ratcliffe and Nam (2007, p. ES-3) concluded that Individual Development Accounts “may help promote asset ownership” when those accounts are extended and sustained. They also determined that more liberal IDA rules over the years, particularly those enacted between 1991 and 2001, have led to an increase in liquid asset holdings (e.g. checking accounts, interest-earning accounts, and stocks) as well as increased net worth.

## **Problem Analysis**

In the rural Southeast Missouri community of Farmington, 37% of the households pay 58% of their monthly income on housing. This leaves them without the resources to pay for nutritious food, medicine, and utilities, or to save for an emergency. Should this continue unabated, the Farmington community faces an increased risk of cyclical poverty, possible home loss, and an increased social and economic burden to the area.

The abnormally high outlay for housing can be attributed to a variety of sources. Chief among these is cyclical poverty, sometimes referred to as “generational” poverty. When a child grows up knowing only poverty, he or she does not have the opportunity to learn the life skills that will allow him or her to break the cycle of poverty and become self-sufficient. Relying on charity or welfare then becomes a way of life.

Another cause, which goes hand-in-hand with cyclical poverty, is the lack of education or training to find better jobs. A child who sees her parents stuck in low-paying jobs because they do not have the skills or experience to find something better assumes that this is the way of life to which she is also destined.

The lack of living wage jobs in the Farmington area is another direct cause of the high cost of housing. Even two adults in a household, earning minimum wage and working full time – which few are - would earn only \$30,000 a year. Each would take home only slightly more than \$200 per week. This is not enough



money on which to raise a family. This leaves the family with no money at all to put aside for the inevitable emergencies that arise in any household.

The long-term effects of the problem can be devastating. For example, families who cannot pay their utility bills may have the utilities disconnected. This can pose a serious health threat to family members of any age, but particularly to the very young and the very old. In addition, families may not be able to pay for doctors, or for the medicines they need to get or stay well.

Parents may have some hard decisions to make, if they must spend most of their money each month for housing. They may have to choose between food for every member of the family, or food for the children only. Often, junk food is cheaper than nutritious food (compare the prices on a bag of fresh oranges and a bag of generic potato chips), so the children end up consuming more calories, sodium, and sugar than is healthy.

If families spend 58% of their monthly income on housing, how can they save money for the down payment on a house? How will they ever become self-sufficient, when every cent goes to pay for the basic necessities of merely staying alive: shelter, food, clothing, and medicine? What are the long-term effects of too little affordable housing and the problems that accompany it?

Families who cannot pay for medicine or doctors go to the emergency room of the hospital for non-urgent care, meaning that, since that family cannot pay for the care, other patients at the hospital must absorb the cost.

Families who do not have the money to buy gas for the car so that the mother and father can go to work, have parents who stay home, collect welfare, and lose their self-respect.

Families who do not have money to put food on the table for their children must use food stamps in order to feed themselves, meaning that taxpayers must absorb the cost of that family's meals.

Families who cannot afford safe, sanitary, and decent housing rely on the government to pay their rent, so that the financial burden on governmental and other social service programs continues to increase.

### *Stakeholders*

To help solve this problem, a variety of stakeholders is already engaged with the Birch Tree project. The East Missouri Action Agency, Inc., (EMAA) where this author is employed, is the non-profit partner for the affordable housing project. In that key role, EMAA ensures that the development project is eligible for Low-Income Housing Tax Credits (LIHTC), which are awarded by the Missouri Housing Development Commission (MHDC).

Another critical member of the team is RCH Development, Inc. RCH has packaged the project, assembled the investor(s), and prepared and presented the application to the Missouri Housing Development Commission for approval. Now that MHDC has selected the project for funding, it will be the responsibility of RCH to ensure that rehabilitation starts and is finished in a timely manner.

The low- and moderate-income families who live in Birch Tree Apartments are significant stakeholders in the process. Each family will be moved (at no cost to them) to suitable temporary housing while the renovation is being completed and moved back (again, at no cost to the family) to the complex (should they wish to do so) at the completion of the project.

The City of Farmington is another vital stakeholder. Permission to operate the project was obtained from the City at the very outset, or the development could not have proceeded. The City of Farmington and EMAA collaborated on an earlier affordable housing project that had a highly successful outcome. This previous experience helped smooth the way for the current partnership on Birch Tree Apartments.

Local contractors, area merchants, county government, and Federal funding sources are also stakeholders in the process to some extent. A Stakeholder Analysis Matrix describing all current stakeholders and their roles and importance to the project can be found on page 18 of this narrative. In addition, a SWOT Analysis Matrix is on page 17.

### *Community Economic Development Aspect of the Project*

The Birch Tree project meets CED criteria in a number of ways. The residents live in a shared space with common areas that are available to all. Community members are either low-income or moderate-income families. These families are economically marginalized because they have little or no opportunity for self-sufficiency. They have neither the financial resources nor the life skills

necessary to become economically self-sufficient. In addition to the affordable housing, which will free up valuable financial resources, Birch Tree residents will have access to the following wrap-around services:

- Family Assessment, Intake and Referral to determine the family's specific needs and ensure that referrals to the appropriate resources are made;
- Life Skills classes, including financial literacy and job readiness;
- Free income tax preparation and e-filing, through the Volunteer Income Tax Assistance (VITA) program;
- Access to the community garden;
- Head Start Center on site;
- A Summer Food feeding site on the grounds, so that any child under age 18 can eat free. In addition, any young person with a disability who is under age 25 may eat free.
- Assets for Independence Programs, which will assist families in saving for their own home, to start a small business, or to save for post-secondary schooling. Some AFI funds may also be used to pay for select transportation costs.

Any combination of these programs, and others that are available through the East Missouri Action Agency, Inc. and other area governmental, faith- and community-based organizations, will help the families of Birch Tree Apartments meet the short-, intermediate-, and long-range goals they establish for themselves.

For example, affordable housing will help the family free-up valuable resources that can be spent on food, clothing, and nutrition, meeting both short-term and long-term objectives. The Summer Food program and Head Start will provide meals for the children, meeting another short-term goal of nutritious food. Since Head Start works with the parents as well, long-term goals of self-sufficiency can be met. The same is true of the Assets for Independence programs. The Life Skills seminars will teach adults lessons in financial literacy and other relevant coping and survival skills, again helping them achieve short-, intermediate-, and long-term goals.

This combination of programs, which will be individualized for each family based on its specific needs, will help members of this community achieve and maintain the ultimate long-term goal: self-sufficiency.

*Table 3: SWOT Analysis Chart*

<b><u>STRENGTHS</u></b>	<b><u>WEAKNESSES</u></b>
EMAA and developer have possession of land and building	EMAA lacks skill in marketing and communications.
EMAA's Executive Director is experienced in dealing with affordable housing projects.	There are some communications problems between the EMAA Head Start Program Director and the housing project developer.
EMAA program management personnel are experienced and skilled.	There is a lack of communication between the project developer and EMAA on the project timeline.
EMAA and developer are experienced at working together.	Income guidelines for EMAA's Head Start program are different from those for the affordable housing complex and some of the wrap-around services.
EMAA has funding for some of the wrap-around services already in place.	
EMAA has a sound reputation locally as a good and dependable organization.	

<b><u>OPPORTUNITIES</u></b>	<b><u>THREATS</u></b>
<p>Funding for affordable housing project already approved by Missouri Housing Development Commission.</p> <p>City of Farmington has given approval for project.</p> <p>Submit new funding applications for some wrap-around services.</p> <p>May reach new clientele through affordable housing and wrap-around services.</p> <p>Learn marketing and other communications methods and connect with area media.</p> <p>Provide on-site wrap-around services.</p> <p>Create new partnerships.</p> <p>The developer is experienced in affordable housing projects.</p> <p>Economically disadvantaged people in St. Francois County need safe and affordable housing.</p>	<p>There is a hold-up through the US Department of Housing and Urban Development on the relocation plan for current apartment residents while the rehabilitation is being completed.</p> <p>There may be across-the-board funding cuts on federal and state grants and other programs.</p> <p>If this project does not do well on some levels, it is a threat to future affordable housing projects in Farmington and possibly St. Francois County.</p> <p>If this project does not do well at any level, there may be no future funding for EMAA through the Missouri Housing Development Commission.</p>

*Table 4: Stakeholder Analysis Chart*

<b>Stakeholder</b>	<b>Stakeholder Interest(s) in the Project</b>	<b>Assessment of Impact</b>	<b>Potential Strategies for Obtaining Support or Reducing Obstacles</b>
Low-income families	Affordable, safe housing	A	Will provide families with information about the programs that will be available to them and the opportunity to achieve self-sufficiency through these programs.
RCH Development, Inc.	Developer	A	Already a partner.
East Missouri Action Agency, Inc.	Non-profit entity as required for the project	A	Already a partner
US Department of Housing and Urban Development	Source of Section 8 Rental Assistance for families in the development; also has Family Self-Sufficiency IDA program	A	Is a current partner.
Missouri Housing Development Commission	Administers Low-Income Housing Tax Credits for the State of Missouri	A	Already a partner
City of Farmington	Granted permission for the project to be conducted within the	A	Already a partner

	city limits		
Tax Credit Investor	Provides the money for the project to be rehabilitated	A	Already a partner
Administration for Children and Families, Head Start Program	Head Start center will be developed within the apartment complex	B	Is currently communicating with the developer to ensure strict Head Start standards are met for the center.
US Department of Health and Human Services	Funding for a variety of programs, including Life Skills and AFI (Assets for Independence) projects	B	We will be expanding grants we currently have with HHS and submitting new proposals to provide additional services on site and within the community in general.
Internal Revenue Service	Technical Support for VITA (Volunteer Income Tax Assistance)	B	Expanding our current partnership with them to open a VITA office on site
St. Francois County government	Additional affordable housing for the county	C	A county commissioner sits on EMAA's Board. He has supported EMAA's involvement and will encourage the county to lend what support it can.
Local sub-contractors	Employment	C	EMAA mandates that the developer utilize qualified local sub-contractors. These will be selected via a federally approved bidding process.
Local building material suppliers	Revenue	C	EMAA mandates that the developer utilize qualified local suppliers. These will be selected via a federally approved bidding process.

## Literature Review

Ester Ainsworth (2008) wrote her CED Master's thesis, *Keep the Money for Yourself*, at Southern New Hampshire University. It examines the predatory lending practices that low-income people can fall prey to and discusses ways to help people avoid that trap. A key to preventing victimization, Ainsworth points out, is education. Financial literacy Life Skills classes that will be provided in the common room at the complex will help families steer clear of becoming ensnared in high-interest loans.

The Financial Literacy classes that will be part of the wrap-around services at the Birch Tree complex will specifically address this lack of education by targeting residents for the classes. In 2006, Mammen and Lawrence produced a study on rural families and their use of the Earned Income Tax Credit (EITC) program. The report examines how the families spent or saved the money. The Financial Literacy classes offered at Birch Tree will help families plan for how they will allocate money earned through EITC.

Isserman, Feser, and Warren (2009) published an examination of 300 communities around this country that have a better standard of living than do other communities. A careful assessment of their results shows that affordable housing is a problem for low- to moderate-income families everywhere, but particularly in rural areas. The study concluded that the further away a community is from an urban center (defined as a population greater than 50,000) the less disposed the community is to be well-off. The addition of the Birch Tree



complex and its wrap-around services to the Farmington community will promote housing affordability and wealth-building.

An article by Marcouiller, Clendenning, and Kedzior (2002) discusses how certain amenities in rural communities can help contribute to the success of those communities. The article also talks about the importance of planning in the development of those communities. Affordable housing is a key element in attracting new industry to a community. The Birch Tree project will contribute 56 units of affordable housing to the community, increasing Farmington's perceived value to outside businesses.

Smith (2003) wrote an article on the impact of community development corporations on neighborhood housing markets. EMAA recently received permission from its Board of Directors to begin the process of becoming a designated community development corporation (CDC). This move will increase the number of funding opportunities for which EMAA will be eligible, allowing it to apply for additional revenue streams, bringing additional affordable housing to the area.

Souza, Collinson, Martin, Steff, Vandenbroucke, and Yao (2011) prepared a report to Congress regarding the problems of people with disabilities in acquiring affordable housing. They reported that the needs of those with disabilities are often neglected or underutilized when housing is being refurbished. The Birch Tree Affordable Housing Project has 10% of its units designated as accessible for those with disabilities. Of those units, two have been retrofitted for persons with vision and/or hearing impairment.

McKernan, Ratcliffe and Nam (2007, p. ES-3) concluded that Individual Development Accounts “may help promote asset ownership” when those accounts are extended and sustained. They also determined that more liberal IDA rules over the years, particularly those enacted between 1991 and 2001, have led to an increase in liquid asset holdings (e.g. checking accounts, interest-earning accounts, and stocks) as well as increased net worth. With this in mind, EMAA is incorporating two different IDA programs into the Birch Tree wrap-around services: Assets for Independence and Family Self-Sufficiency. Residents will be actively recruited and become part of the activities required to increase budgeting skills to plan for the financial resources that are available.

## **Project Design / Logic Model**

### *Problem Statement*

In the rural Southeast Missouri community of Farmington, 37% of the households pay 58% of their monthly income on housing leaving them without the resources to pay for nutritious food, medicine, and utilities, or to save for an emergency.

Assets for Independence programs will wrap around all of the outcomes discussed below. AFI programs help families save to purchase a home, start a small business, or pay for a post-secondary education. Case Managers will work with Birch Tree residents to learn where they will fit in to the AFI picture. Those who would like to purchase their own home will be contributing to the stock of affordable housing in the Farmington area. They will learn to save and manage their money, an essential part of the AFI experience.

Another crucial component of every AFI program is a living wage job for the participant. This piece lets the participant put money in savings to have the down payment it will take to purchase the home. EMAA Case Managers work with the local Department of Workforce Development (DWD) to find the training necessary to give the participant the opportunity to learn the skills required for the job he or she would like to have. DWD also works with potential employees to help them find the type of job for which she or he is best suited, and which will offer living wage pay.

Outcome 1: Increased affordable safe, sanitary and decent housing in Farmington.

EMAA has received the funding to rehabilitate 56 apartment units in Farmington, MO. The approval of this application by the Missouri Housing Development Commission means that these 56 units will be returned to the affordable housing stock in Farmington. It will also extend their useful life but reduce the rent and utilities the tenants will pay. Construction on the units will result in apartments that have increased insulation, ensuring lower utility costs

From 1/1/2007 until 10/14/2009 this property had 528 incidents reported to the Farmington Police Department. Revamping these 56 units will also result in an environment that has reduced crime. The project developer reports that a similar acquisition/rehab in the EMAA area (Cape Meadows) experienced an 86% drop in crime rate after the project was completed. A comparable drop in crime rates for Birch Tree will help lower overall crime in the City of Farmington.

Outcome 2: Increase in number of economically disadvantaged people getting the education and training required for better paying jobs.

Head Start teachers and case managers work with parents to help them find and keep employment that will help them obtain and maintain self-sufficiency. This component of Head start fits ideally with the AFI program that will be available for Birch Tree residents.

*Outcome 3: People learn the financial management life skills necessary for daily living.*

In addition to the AFI component, Birch Tree residents will be able to take part in Life Skills Financial Literacy seminars. These are daylong classes that teach participants how to set a budget and manage simple financial tasks such as balancing a checkbook. They are generally taught by experts from throughout the area. The seminars will also be offered to parents who bring their children to the on-site Head Start Center. Head Start parents are required to participate in the parent involvement element of the pre-school program. The EMAA Head Start Director has agreed to make the Life skills classes a part of the parents' segment of our local program.

*Table 5: Project Logic Model*

Effects	<ul style="list-style-type: none"><li>• Families lose their housing through foreclosure or eviction.</li><li>• Families cannot afford quality child care.</li><li>• Individuals suffer from malnutrition and other diet-related diseases.</li><li>• Individuals do not purchase the medications they require and do not get well.</li><li>• Families have their utilities disconnected.</li><li>• Families have no savings.</li><li>• Individuals are not able to become self-sufficient.</li><li>• Increased financial burden on governmental and other social service assistance programs.</li><li>• Cyclical poverty.</li></ul>
Problem Statement	In the rural Southeast Missouri community of Farmington, 37% of the households pay 58% of their monthly income on housing leaving them without the resources to pay for nutritious food, quality child care, medicine, and utilities, or save for an emergency.

Causes	<ul style="list-style-type: none"> <li>• Individuals lack the training or education to find better paying jobs.</li> <li>• Lack of safe, sanitary, decent, and affordable housing.</li> <li>• Cyclical poverty.</li> </ul>	<ul style="list-style-type: none"> <li>• People lack sufficient income and budgeting skills to plan for the financial resources that are available.</li> <li>• Lack of affordable, quality child care.</li> </ul>	<ul style="list-style-type: none"> <li>• Health care and related costs, such as insurance and medicine are too expensive.</li> </ul>
Long-term Outcomes	<ul style="list-style-type: none"> <li>▪ Families attain and maintain safe, sanitary, and decent affordable housing.</li> <li>▪ Families achieve self-sufficiency and can afford nutritious food, quality childcare, buy the medication they need, pay for utility service, and save for an emergency.</li> <li>▪ Decreased demand in the community for governmental and other social service assistance programs</li> </ul>		
Intermediate Outcome	Fifty-six families live in affordable housing and are able to purchase food, utilities, medicine, and clothing, obtain quality child care, and save for an emergency.		
Short-term Outcomes	<ol style="list-style-type: none"> <li>1. Families increase budgeting skills to plan for the financial resources that are available.</li> <li>2. Increase in the amount of affordable and quality child care that is available.</li> </ol>	<ol style="list-style-type: none"> <li>3. Increase in the amount of available safe, sanitary, decent, and affordable housing.</li> <li>4. Increase in number of economically disadvantaged people getting the education and training required for better paying jobs.</li> </ol>	<ol style="list-style-type: none"> <li>5. Increase in income for economically disadvantaged families.</li> </ol>

Outputs	1. Forty families develop the financial literacy and budgeting skills necessary to manage the resources available to them.	2. Twenty families have affordable, quality child care available to them.	3. Fifty-six families live in safe, sanitary, decent, and affordable housing.	4. Twenty individuals get the education and training required for better paying jobs.	5. Twenty-eight families realize an increase in income.
Activities	<p>A. Establish Financial Literacy Program curriculum.</p> <p>B. Obtain local speakers who are experts on the subject.</p> <p>C. Recruit families to participate in Financial Life Skills classes, including:</p> <ul style="list-style-type: none"> <li>i. Families of Head Start children.</li> <li>ii. Families living in Birch Tree Apartments.</li> <li>iii. Families participating in Assets for Independence (AFI) programs.</li> </ul> <p>D. Schedule program for a time and place convenient for participants.</p> <p>E. Secure a donated meal for speakers and participants.</p> <p>F. Secure donated door prizes.</p> <p>G. Prepare certificates of completion and sign-in sheets.</p> <p>H. Administer pre- and post-</p>	<p>A. Finalize design plans for Birch Tree Head Start Center.</p> <p>B. Complete Center and prepare it for occupancy.</p> <p>C. Enroll children in the program, focusing on eligible families living in Birch Tree complex.</p> <p>D. Involve Head Start families in the case management component of Head Start.</p> <p>E. Refer participating families to other programs as needed.</p> <p>F. Graduate families from the program as the children move on.</p> <p>G. Move families into other EMAA case management as they need it.</p>	<p>A. Finalize design plans for Birch Tree Apartments.</p> <p>B. Relocate current residents to temporary housing.</p> <p>C. Complete rehabilitation of Birch Tree Apartments.</p> <p>D. Move those residents who want to, back into the rehabbed Birch Tree complex.</p> <p>E. Ensure that the apartments are rented out as vacancies become available.</p>	<p>A. Organize Life Skills training that includes resume writing and job search tips.</p> <p>B. Obtain local speakers who are experts on the subject.</p> <p>C. Recruit families to participate in Job Training Life Skills classes, including:</p> <ul style="list-style-type: none"> <li>i. Families of Head Start children.</li> <li>ii. Families living in Birch Tree Apartments.</li> <li>iii. Families participating in Assets for Independence (AFI) programs.</li> </ul> <p>D. Schedule program for a time and place convenient for participants.</p> <p>E. Secure a donated meal for speakers and participants.</p> <p>F. Secure donated door prizes.</p> <p>G. Prepare certificates of completion and sign-in sheets.</p> <p>H. Administer pre- and post-tests to determine how well participants</p>	<p>A. Identify individuals who are interested in achieving an increase in income, focusing on:</p> <ul style="list-style-type: none"> <li>i. Families of Head Start children.</li> <li>ii. Families living in Birch Tree Apartments.</li> <li>iii. Families participating in Assets for Independence (AFI) programs.</li> </ul> <p>B. Individuals recruited and their families will participate in a Case Management program to ensure they will stay on task for accomplishing the goal of increased income. Those on Section 8 Housing will be encouraged to become involved with Family Self-Sufficiency (an AFI program). Others will be invited to join one of EMAA's other AFI programs.</p> <p>C. Individuals recruited will</p>

	<p>tests to determine how well participants learned from the program presented.</p> <p>I. Determine if further instruction is needed. Refer participants to additional programs as appropriate.</p> <p>J. Offer stipend checks to be paid to participants.</p>			<p>learned from the program presented.</p> <p>I. Determine if further instruction is needed. Refer participants to additional programs as appropriate.</p> <p>J. Offer stipend checks to be paid to participants.</p> <p>K. Set up resource room in Birch Tree complex, with computers, printers, and internet access.</p> <p>L. Recruit and coordinate with local employers to hold mock interview sessions with participants.</p> <p>M. Schedule mock interviews with participants.</p> <p>N. Coordinate with local merchants and thrift stores to find donated clothing for participants to wear to interviews.</p>	<p>be asked to complete both the Financial Literacy and the Job Training Life Skills programs.</p> <p>D. Case Managers will ensure the participants will take advantage of the free income tax preparation offered through EMAA's VITA (Volunteer Income Tax Assistance) program. A tax preparation site will be located at the Birch Tree complex.</p> <p>E. Participants will be steered to the Department of Workforce Development Office (unemployment office) co-located at EMAA's Central Office facility to take advantage of Workforce Investment Act programs.</p>
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## **Methodology and Implementation Plan**

### *Participants*

At least fifty-six low- to moderate-income families will be involved in the Birch Tree Apartment project. The initial families will be those who were living in the complex before the rehabilitation began. As the renovations are completed, the families will be invited to move back in from the temporary housing where they have been living while the reconstruction has been taking place. The families will not be required to move back should they prefer to stay where they are. If they do choose to return, their moving expenses will be covered as part of the project cost.

### *Community Role*

Several stakeholders are already heavily involved in the project. The families who will be living in the complex are the primary stakeholders. RCH Development, Inc. the developer who will guide and oversee the rehab portion of the project, is critical to the project as well, as is the tax credit investor. Additional major stakeholders include:

- US Department of Housing and Urban Development (HUD), which will provide funding for rental assistance and one of the Assets for Independence programs;
- The Missouri Housing Development Commission (MHDC), which approved the overall project, including the use of tax credits, which attracted the investor;

- The City of Farmington, which gave approval for the project to be conducted within the city limits.

Some of the secondary stakeholders are the US Department of Health and Human Services (HHS), Administration for Children and Families, which will provide funding for the Head Start Center that will be on site. HHS, through the Office of Community Services, will also provide funding for some of the other wrap-around services that will be available for Birch Tree families. These include Assets for Independence programs, the Summer Food program, and the Job Skills and Financial Literacy Life Skills programs. The Internal Revenue Service will be involved as well, through the Volunteer Income Tax Assistance program.

#### *Host Organization*

In addition to its pivotal role as non-profit partner for the development project, the East Missouri Action Agency, Inc. (EMAA), the author's employer, will host the project.

EMAA is a community action agency serving eight counties in rural southeast Missouri. Since 1965, EMAA has provided a variety of services for low-income people in Bollinger, Cape Girardeau, Iron, Madison, Perry, St Francois, Ste. Genevieve, and Washington counties. With an annual budget of approximately \$20 million, EMAA helps more than 22,000 people every year. The Agency's vision is "A healthy community of empowered individuals and families."

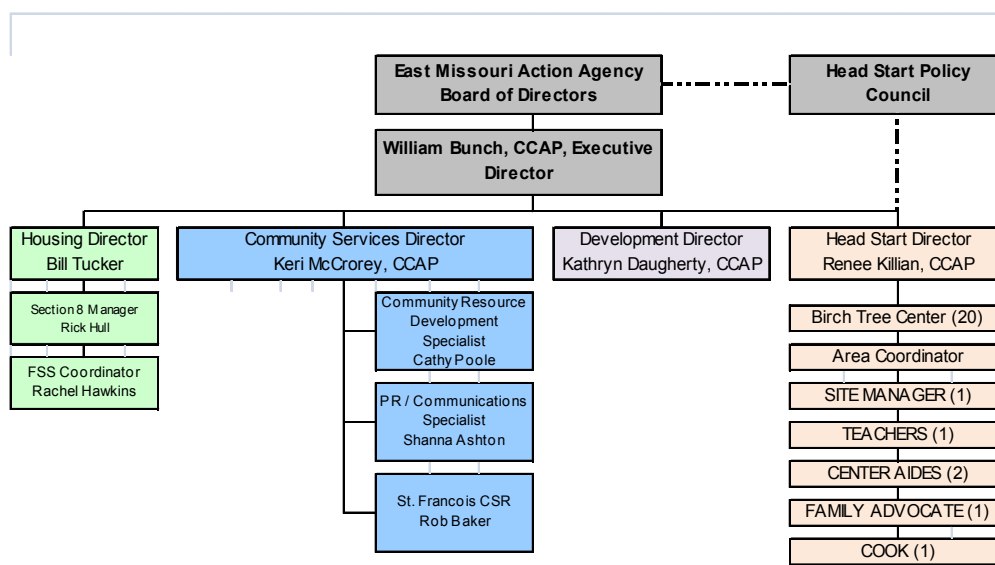
The Agency's mission statement asserts, "The East Missouri Action Agency, Inc. will act as a catalyst in the community to help individuals and families reach their highest possible level of achievement."

The author's role in the project will be research, evaluation, and development. The responsibilities will include tracking, measuring, and reporting outcomes and outputs. In addition, the author will have primary responsibility for writing grants and developing other fundraising strategies that may be required as the project moves forward. The author will share responsibility with the Community Services Block Grant (CSBG) Director for marketing and communications tasks.

### *Project Roles and Staffing*

The preliminary staffing plan is summarized in the organizational chart below. A more detailed narrative immediately follows the chart.

*Table 6: EMAA Organizational Chart*



EMAA is governed by a 24-member Board of Directors, which has been involved in the Birch Tree Affordable Housing Project since its inception, approving all phases of the project. As with all MHDC funded projects, a formal resolution delineating the responsibilities for completion of all documents and the execution of them is required; this was completed in April of 2011. In partnership with the Board of Directors, the Head Start Policy Council reviews and approves all aspects of EMAA's Head Start program, including placement of a Head Start Center at the Birch Tree complex.

William W. Bunch, CCAP<sup>1</sup>, Executive Director, reports directly to the Board of Directors. Mr. Bunch is the staff person who is ultimately responsible for all programs and activities of the East Missouri Action Agency. In addition, he is the point person on EMAA's affordable housing partnerships with developers.

As indicated by the organizational chart, the four Agency directors who will be involved in Birch Tree in some way report directly to Executive Director Bunch. Housing Director Bill Tucker is responsible for the staff who will provide a component of the Assets for Independence programs, and those who operate the Section 8 Rental Assistance program.

Head Start Director Rene Killian, CCAP, directs all Head Start activities at EMAA. She is responsible for the smooth operation of those activities, including all staffing and budgetary issues. Under Ms. Killian's leadership, EMAA has had two perfect peer reviews from U.S. Department of Health and Human Services staff. The number and composition of Head Start personnel at each site is mandated by Head Start Federal guidelines. At the Birch Tree site, this will

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<sup>1</sup> Certified Community Action Professional

include two teachers, one of whom doubles as the Site Manager, two center aides, and a cook. A Family Advocate is assigned to the site as well, to help with case management for Head Start families.

The CSBG Director is Keri McCrorey, CCAP, who is a partner, along with the author, in this project. Ms. McCrorey will supervise several staff who will be responsible for the wrap-around programs that will be available for Birch Tree residents. These employees include the Community Resource Development Specialist, who organizes the VITA (Volunteer Income Tax Preparation) program; the PR/Communication Specialist, who organizes the Summer Food Program; and the St. Francois County Community Service Representative, who works directly with participants on life skills programs, Assets for Independence, and utility assistance.

Kathryn Daugherty, CCAP, Development Director, is the author of this document, and, along with Ms. McCrorey, a partner in the project. Ms. Daugherty's regular responsibilities include grant writing, strategic planning, and Results-Oriented Management and Accountability (ROMA) tracking and reporting. As stated earlier in the document, Ms Daugherty will track, evaluate, and report on the outcomes and outputs for the Birch Tree Affordable Housing Project.

Each person discussed here is currently performing tasks and has job responsibilities that are consistent with the duties they will be performing for the Birch Tree Project. Information will be passed on to personnel about the Birch Tree Project and the outcomes EMAA wants for the project. Other than that

training, we do not anticipate that additional guidance will be required for these personnel.

### *Project Implementation*

Nearly all of the construction-related benchmarks for the Birch Tree project have been met already. Residents will begin moving back into the complex in mid-June of 2012. Lease-up should be completed on target by September 1 of 2012. The Head Start Center will be up and going by the beginning of the 2012-13 school year, which is scheduled for September 5.

Three activities which had been targeted for the summer of 2012 will be delayed by one year.

(1) The complex will not be ready to be used as a Summer Food feeding site until the summer of 2013. Not all of the construction will be completed before the first part of September. To have children running around the complex unattended might pose a danger for them.

(2) The community garden will not be ready for use until the summer of 2013, as well. It will be too late into the growing season for even the earliest residents who move back in to plant anything this year. These delays in project implementation are not the fault of anyone involved in the Birch Tree project. Rather, the timing should have been for the summer of 2013 all along.

(3) The third activity has to do with recruiting Head Start children directly from the complex itself. Since not all families will have moved back in by the time Head Start enrollment ends in mid-August, we cannot be sure that all eligible

children will be recruited and enrolled the first year. In subsequent years, that will be resolved by Head Start personnel going door-to-door through the complex to find eligible children for Head Start.

### *Budget*

#### *Project Income*

<b>Missouri Housing Development Commission</b>	<b>\$7,616,986</b>
<ul style="list-style-type: none"> <li>This is the amount the Missouri Housing Development Commission has already approved for this specific affordable housing project.</li> </ul>	
<b>U.S. Department of Health and Human Services, Administration for Children and Families</b>	<b>\$90,070</b>
<ul style="list-style-type: none"> <li>This is the anticipated level of funding for operating the new Head Start Center at the Birch Tree Complex. The Center will open in September of 2012.</li> </ul>	
<b>U.S. Department of Health and Human Services, Office of Community Services</b>	<b>\$8,527</b>
<ul style="list-style-type: none"> <li>This is the amount that we anticipate receiving from the Office of Community Services, which provides funding for Community Action Agencies across the nation.</li> </ul>	
<b>Child and Adult Food Care Program</b>	<b>\$14,953</b>
<ul style="list-style-type: none"> <li>The Child and Adult Food Care Program provides reimbursement for meals provided to children in Head Start classrooms. In addition, the program will reimburse the Head Start program for the costs to outfit the kitchen at the new Birch Tree Center.</li> </ul>	
<b>U.S. Department of Housing and Urban Development</b>	<b>\$2,900</b>
<ul style="list-style-type: none"> <li>This amount will be used to pay the salary for the Family Self-Sufficiency Coordinator, who will provide Assets for Independence for Section 8 consumers at the Birch Tree Complex.</li> </ul>	
<b>Donations</b>	<b>\$27,437</b>
<ul style="list-style-type: none"> <li>We will receive donated space in the amount of \$25,920 from the project developer for the on-site Head Start Center. This amount is based on the current rent EMAA is now paying for a site in the town of Farmington. We anticipate that this additional site will have comparable square footage so the rental amounts are judged to be the same for each site. We have also budgeted \$1,517 in volunteer time for a Volunteer Income Tax Assistance preparer to be on-site to help Birch Tree families electronically file income tax returns. This amount is based on the salary allowance permitted by the Internal Revenue Service in the VITA grant submitted in June of 2011.</li> </ul>	
<b>Total Anticipated Program Income</b>	<b>\$7,778,128</b>

### Project Expenses

Personnel	\$154,941
Fringe Benefits:	\$22,075
Indirect Costs	\$12,073
Total Development Costs	\$7,424,403
Total Annual Operating Expense	\$141,332
Head Start Center	\$56,563
Community Services Supplies	\$2,000
<b>Total Anticipated Program Expenses</b>	<b>\$7,778,128</b>

### Budget Expense Categories

A total of \$120,792 has been budgeted for all salaries. Fifteen staff will be affiliated with the Birch Tree project either full- or part-time. Of the six Head Start personnel, only two will not be assigned full time to that site. The Site Manager and the Family Advocate will divide their time between the Birch Tree Complex and the other Head Start site in Farmington. The following staff, per Head Start guidelines, will be assigned to the Birch Tree Center full time: Teacher, two (2) Assistant Teachers, and a Cook.

It is anticipated that the Section 8 Family Self-Sufficiency (FSS) Coordinator will devote approximately 10% of her time to the Birch Tree Complex. Historically speaking, 10% of the residents of EMAA's affordable housing projects receive Section 8 rental assistance. The Family Self-Sufficiency Coordinator's time has been allocated based on that percentage. The FSS Coordinator will work with Birch Tree families on Assets for Independence programs.



Additional Assets for Independence programs will be provided through East Missouri Action Agency's Family Development Specialist. Ten percent of that employee's time has been allocated for the Birch Tree project.

A Volunteer Income Tax Assistance (VITA) Coordinator will be assigned to set up and coordinate VITA activities at the complex. Five hours per week for the 16 weeks in which the VITA project is active will be devoted to Birch Tree and the families there. In addition, a VITA volunteer will be at the complex at least five hours per week to assist families in preparing and filing their income taxes.

Fringe Benefits are calculated at 30-33% of wages and salaries; they include the following (for EMAA staff working 30 or more hours per week):

- FICA and Medicare (7.65% of wages)
- Unemployment Tax (.45 per \$100)
- Workers Compensation Insurance (9.17% for first \$13,000)
- Employee Life, Health, Dental and EAP Insurance (\$7.15 per month)
- Retirement Plan 403(b) (2% Agency contribution per pay period)
- Paid Holidays (13 per calendar year) (at employee's hourly rate)
- Earned Time Off (at employee's hourly rate) (earned at 3+ hours/pay period)
- Operations personnel working directly for the developer in administration and maintenance receive FICA, Medicare, Unemployment, and Worker's Compensation benefits only (approximately 12% of salary and wages).

Indirect costs equal 13.4% of the total salary and fringe for each EMAA department. The indirect cost rate is based on East Missouri Action Agency's written agreement with the U.S. Department of health and Human Services. This money goes into EMAA's indirect cost pool to pay the salaries and fringe of personnel whose time is not charged directly to a specific program. For example, EMAA's Executive Director, finance personnel, human resource, and development staff are all paid via indirect costs.

Indirect costs are not charged against operating personnel (project manager and maintenance) paid directly by the developer. These costs are the ones associated with relocating the current residents; deconstructing the apartment units; the corresponding rehabilitation of the units; and returning the residents to their homes in the complex when all work has been completed. Also included in this amount is the cost of remodeling the site for the Head Start Center and ensuring that it meets U.S. Department of Health and Human Services requirements for Head Start classrooms.

Expenses included in this portion of the budget are audit and legal expenses, utilities, management fees, taxes, and advertising. There are also funds allocated for snow removal, maintenance and office supplies, and the preparation of vacant units for rental (carpet cleaning, painting, etc.).

Space costs of \$39,156 have been budgeted. This amount includes \$25,920 for rent. This amount is calculated based on the rent currently being paid at a Head Start Center in the town of Farmington. That Head Start Center will continue to serve children. We anticipate, that given comparable square footage

(required by Head Start guidelines), the rent will be the same at Birch Tree. The space at the Center is being provided rent free by the developer as an in-kind donation. Additional space costs include phone and utilities, which will run approximately \$692 per month for a total of \$8,304.

Approximately \$2,000 will be required to equip the new kitchen at the Birch Tree Head Start Center. That amount will be paid for through a grant from the Child and Adult Care Food Program. Meals for the Head Start children are reimbursed by the Child and Adult Care Food Program. The rate is \$1.48 for breakfast, \$2.92 for lunch, and 0.74 for a snack for each child per day, for a total of \$5.14 per child in attendance, per day. There are 128 classroom days in a Head Start school year. There will be 18 children at the Birch Tree Center. That total for food will be \$11, 844.

To completely furnish a new Head Start classroom costs about \$7,386 for books, tables, chairs, and miscellaneous supplies. That amount will come from the Administration for Children and Families as part of EMAA's regular Head Start funding.

The project also budgeted for community service supplies. This amount will be used to purchase supplies for the Life Skills seminars in (a) Financial Literacy and (b) Job Skills that will be conducted for Birch Tree residents and the parents of Head Start children attending the Birch Tree Center.

## **Monitoring**

The five Short Term Outcomes (STO) featured in the Logic Model will be monitored on a monthly basis. Each EMAA staff member working with residents in the complex will be responsible for checking the progress of specific activities every month to see whether the objective has been met in a timely manner. That information will then be reported to the appropriate Program Director. Directors will meet regularly to analyze and review progress.

The monthly activities report will provide a management tool so that problems and solutions can be identified more easily.

### *Monitoring Indicators*

The monitoring indicators will be based on the activities detailed in the Logic Model activities component, which begins on page 26 of this document. The appropriate Program Directors will meet with the Executive Director and the Development Director on a monthly basis. Progress will be evaluated and measured against the estimated due dates for achievement of the associated outcome.

### *Methods, Tools, Forms*

A variety of tools and forms will be used to monitor and document the progress of project activities. These include, at a minimum, Head Start Performance Indicator Reports (PIR), occupancy reports, pre- and post-tests,

attendance sign-in sheets, management information system data, and family scaling data and case management notes.

The monitoring matrix, which can be found in the appendix, identifies each individual activity, its status, plus the timeliness and achievement of outputs. The report also includes why a particular activity was not completed and the action taken to get the activity back on track. Information on the activities is recorded monthly on the monitoring matrix. The completion this matrix is imperative when assessing if the activities are moving the project toward the expected outcomes.

### *Team and Tasks*

It is essential that EMAA staff involved in the project understand their roles and responsibilities, as well as the importance of the accurate and timely reporting of activities.

The chart below identifies the staff member responsible for reporting each Short-Term Outcome for the Birch Tree Affordable Housing Project.

Short-Term Outcome	Responsible Individual(s)
Families increase budgeting skills to plan for the financial resources that are available.	Community Services Director and reporting staff
Increase in the amount of affordable and quality childcare that is available	Head Start Director and reporting staff
Increase in the amount of available safe, sanitary, decent, and affordable housing.	EMAA Executive Director and RCH Development Staff
Increase in number of economically disadvantaged people getting the education and training required for better paying jobs.	Community Services Director and reporting staff
Increase in income for economically disadvantaged families.	Community Services Director and reporting staff

### *Monitoring Schedule*

Each line staff member will report the data gathered directly to the appropriate program director. The Executive Director, Development Director, and Program Directors will meet on a monthly basis to discuss the project and the activities associated with the outcomes they are responsible for achieving. The team will work together to keep the program on track and ensure the specific activities are completed as scheduled and program outcomes are achieved.

## **Evaluation**

An independent evaluation will be conducted on the Birch Tree Affordable Housing Project. This evaluation type has been selected based primarily on economic factors since the East Missouri Action Agency cannot afford the expense of either a participatory or empowerment evaluation. An independent evaluation can, and will, be conducted in-house.

### *Evaluation Variables and Indicators*

Question 1, which will determine if Birch Tree Affordable Housing Project will provide 56 families with incomes at or below 50% of the area median income with safe and affordable housing, is reasonable and appropriate. Creating additional affordable housing is one of the long-term outcomes detailed in the Evaluation Matrix. The affordable housing provided by Birch Tree Complex is a means for low-income families to have dependable housing, which, in turn, promotes financial stability, stable employment, and a sense of community. Finally, Question 1 is answerable. The complex will maintain a steady lease-up rate of 100 percent when the construction is completed. Occupancy reports will document this information.

Question 2, which will determine whether 60% of the income-eligible families who live in the Birch Tree Complex and who have age-appropriate children completed applications to enroll those children in Head Start, is reasonable and appropriate. A Head Start Center is being built on site, ready to provide residents with safe and affordable child care. Head Start and other

personnel will go door-to-door in the complex to recruit children. Finally, the question is answerable. The Head Start ChildPlus computer software will be able to generate the numbers for the evaluation.

Question 3, which will determine whether 70% of residents who attend financial literacy life skills classes show increased budgeting skills to plan for available financial resources, is reasonable and appropriate. The classes will be conducted on-site and residents will be actively recruited from within the complex. Finally, the question is answerable. Pre- and post-tests will be administered as documentation.

Five short-term outcomes have been identified for the Birch Tree Project. The first short-term outcome will provide direction for the evaluation of the Project. This outcome is: Families increase budgeting skills to plan for the financial resources that are available. In order to evaluate the success of this specific short-term outcome, two indicators will be measured:

- 1) The percentage of participants who demonstrate improvement on budgeting; and
- 2) The percentage of participants who demonstrate improvement on financial management.

The outcomes for both of these indicators will be documented by using pre- and post-test scores for those who participate in the Financial Life Skills training seminars. Ideally, 100% of those who participate in the Financial Literacy Life Skills classes will demonstrate an improvement in both of these areas. Practically speaking, however, 60% of the participants showing improvement will



be a reasonable start. That number should continue to go up as staff members become more skilled at presenting the information. An increase in actual test scores between pre- and post-tests will also occur over time. A curriculum has been selected; *Money Smart*, developed by the Federal Deposit Insurance Corporation will be utilized for all EMAA financial literacy classes. Personnel have been trained in the curriculum. EMAA anticipates that a minimum of 20 individuals will take this seminar each program year. Documentation of attendance will be through sign-in sheets.

The second short-term outcome is: Increase in the amount of affordable and quality childcare that is available. EMAA would like to ensure that all families who live in Birch Tree complex who are income eligible and who have age-appropriate children enroll those children in the Head Start program. Because there will be a Head Start Center on-site, this is a reasonable goal. Head Start recruiters will go door-to-door in the complex to enroll children in the program. Documentation will be obtained through attendance records. The indicator that will be measured is the number of children from families living in Birch Tree complex who attend Head Start.

The third short-term outcome is: Increase in the amount of available safe, sanitary, decent, and affordable housing. When the construction on Birch Tree is completed, one-half of this short-term outcome will be achieved. Fifty-six additional safe, sanitary, decent, and affordable housing units will have been added to the local market. Documentation will be through reports to the Missouri Housing Development Commission. The second half of this outcome is: Number

of families who obtain safe, sanitary and decent housing. That will be documented by occupancy reports from the Property Manager. We anticipate full lease-up within a short time of the completion of construction. Birch Tree families who moved out prior to rehabilitation will have first opportunity to move back into the apartments, if they so wish, at no charge to the families. Open units will be advertised throughout the community to other low- and moderate-income families. The indicators are these:

- 1) Number of safe, sanitary and decent housing units created in the community.
- 2) Number of families who obtain safe, sanitary and decent housing.

The fourth short-term outcome is: Increase in number of economically disadvantaged people getting the education and training required for better paying jobs. EMAA will offer Job Readiness Life Skills seminars at the Birch Tree complex itself. Classes will not be limited to Birch Tree residents, but those residents who are capable of working, or who would like to find a better-paying job, will be encouraged to attend. This Life Skills seminar will be closely aligned with the Assets for Independence and Family Self-Sufficiency programs. This means that case managers will be working with the Life Skills participants in all aspects of their careers to help them achieve and maintain self-sufficiency. Documentation of the increase in knowledge will be through pre- and post-tests given in conjunction with the Life Skills classes. Preferably, 100% of those participating in the Job Readiness Life Skills classes will demonstrate an improvement in job readiness skills. Practically speaking, however, 60% of the

participants showing improvement will be a reasonable start. EMAA has worked in the past with the area Workforce Development Office (DWD), which is co-located with EMAA in its Central Administrative Office Building, to give these seminars. With many of the classes, EMAA works with DWD to give WorkKeys tests to participants to determine individual career interests. EMAA anticipates that a minimum of 20 individuals will take this seminar each program year. Documentation of attendance will be through sign-in sheets. The indicator is this:

Percentage of participants who demonstrate pre- to post-test improvement on job search skills.

The fifth short-term outcome is: Increase in income for economically disadvantaged families. We will be able to document this outcome by tracking the number and percentage of residents in tax preparation programs who receive any type of Federal or state tax credit and the aggregate dollar amount. EMAA will have a VITA (Volunteer Income Tax Assistance) program at the Birch Tree complex. EMAA is experienced in operating the VITA program, working with volunteers from the local community college and AARP. In the last tax year, EMAA was able to help thousands of families receive aggregate refunds and credits totaling more than \$1.3 million. The Agency will be able to advertise and recruit participants from Birch Tree through door-to-door contact. The indicator is this:

Number and percentage of residents in tax preparation programs who qualified for any type of Federal or state tax credit and the aggregate dollar amount.

EMAA feels that these outcomes will work well with the goals and objectives we have for Birch Tree. They are also consistent with ROMA (Results-Oriented Management and Accountability) outcomes which are required by the Office of Community Services.

### *Data Gathering Methods, Tools, Forms*

The data gathering methods vary from outcome to outcome. They are detailed in the table presented below:

Outcome	Data-Gathering Method	Source(s)
STO 1: Families increase budgeting skills to plan for the financial resources that are available.	Pre- and post-tests given in conjunction with Life Skills classes.	Documentation of test results.
STO 2: Increase in the amount of affordable and quality childcare that is available.	Attendance records.	Head Start PIR data collection system.
STO 3: Increase in the amount of available safe, sanitary, decent, and affordable housing.	<ul style="list-style-type: none"> <li>Final Report to Missouri Housing Development Commission.</li> <li>Occupancy reports.</li> </ul>	<ul style="list-style-type: none"> <li>Developer</li> <li>Birch Tree Property Manager</li> </ul>
STO 4: Increase in number of economically disadvantaged people getting the education and training required for better paying jobs.	Pre- and post-tests given in conjunction with Life Skills classes.	Documentation of test results.
STO 5: Increase in income for economically disadvantaged families.	Tax credit information as tracked in the EMAA MIS system and the Internal Revenue Service database.	MIS and IRS reports.

### *Data Analysis*

Data analysis for the Birch Tree Project will be conducted by Kathryn Daugherty, East Missouri Action Agency Development Director. Ms. Daugherty is a Nationally Certified ROMA (Results-Oriented Management and Accountability) Trainer who is now responsible for collecting, collating and reporting all ROMA results on a state-wide and national basis. Periodic trend analyses will be conducted. Reports on the evaluation will be given to funders, Board members and national and state organizations.

### *Evaluation Team and Tasks*

There are a variety of team members, all of whom are East Missouri Action Agency staff members, who will be involved in gathering data for analysis. Keri McCrorey, Community Services Program Director, will be responsible for submitting data on Financial Literacy (Short-term Outcome 1) and Job Skills (Short-term Outcome 4) seminars. She will also be responsible for reporting on data for Short-term Outcome 5: Increase in income for economically disadvantaged families. Renee Killian, Head Start Director, will be responsible for collecting and submitting data on Short-term Outcome 2: Increase in the amount of affordable and quality childcare that is available. Kathryn Daugherty, Development Director, will collect the data for Short-term Outcome 3: Increase in the amount of available safe, sanitary, decent, and affordable housing. The data for that outcome will come from the project developer and the apartment manager.

### *Evaluation Schedule*

The Evaluation Schedule for the Birch Tree Project is summarized in the table below. As noted, some outcomes will be evaluated once. Others will be performed on an annual basis, while still others will be measured quarterly.

OUTCOMES	TIMEFRAME
LTO: Families attain and maintain safe, sanitary, and decent affordable housing.	June 15, 2012
LTO: Families achieve self-sufficiency and can afford nutritious food, quality childcare, buy the medication they need, pay for utility service, and save for an emergency.	Beginning October 1, 2013 then annually, moving forward.
LTO: Decreased demand in the community for governmental and other social service assistance programs.	Beginning October 1, 2013 then annually, moving forward.
IO: Fifty-six families live in affordable housing and are able to purchase food, utilities, medicine, and clothing, obtain quality childcare, and save for an emergency.	Beginning October 1, 2013 then annually, moving forward.
STO 1: Families increase budgeting skills to plan for the financial resources that are available.	Beginning November 1, 2012 then quarterly, moving forward.
STO 2: Increase in the amount of affordable and quality childcare that is available.	Beginning September 1, 2012 then annually, moving forward.
STO 3: Increase in the amount of available safe, sanitary, decent, and affordable housing.	June 15, 2012
STO 4: Increase in number of economically disadvantaged people getting the education and training required for better paying jobs.	Beginning November 1, 2012 then quarterly moving forward.
STO 5: Increase in income for economically disadvantaged families.	January 15, 2013 then ongoing annually during tax season of each calendar year.

## **Sustainability**

The sustainability of the Birch Tree Affordable Housing Project will depend on three components: financial, political and social. Each of these aspects is detailed below.

Financially, the project is in a stable position for sustainability. Because the financing for the Birch Tree Complex included Low-Income Housing Tax Credits, the developer will own the 56-unit complex for the next 30 years. After that time, the developer may choose to sell the project. The developer may transfer the ownership of the complex to the East Missouri Action Agency, Inc. The Agency has first refusal.

EMAA is currently working with a fundraising professional in an effort to diversify its funding stream. The Agency will be reaching out to vendors it uses in the community in an effort to raise donations locally. EMAA will also be working with other community members to raise awareness of the Agency and the work it does in the community. The Agency hopes that this will help generate local donations, as well.

For the next five years, EMAA will be receiving \$13,000 in CDBG funding through the City of Farmington, where the complex is located. This money must be used in the town, and so has been designated by EMAA to be used for services that will benefit the families at Birch Tree.

Money from Head Start (U.S. Department of Health and Human Services, Administration for Children and Families) and Community Services (U.S.

Department of Health and Human Services, Administration, Office of Community Service) has also been designated by EMAA to be used at Birch Tree.

EMAA is also looking for additional grant money from State, Federal, and private funders.

EMAA feels reasonably good about the general political situation as it affects the Birch Tree Affordable Housing complex.

Locally, EMAA has a member of the county commission on its Board of Directors. He is a staunch supporter of EMAA and the work it does. In addition, EMAA has been able to develop strong ties with the City of Farmington over the years. EMAA has had several prior affordable housing projects within the city that have been quite successful. The City Council readily approved the rehabilitation of the Birch Tree Complex. We feel that the partnership will continue.

The Missouri Association for Community Action (MACA) is the state association that represents all community action agencies in the state. MACA is a presence at the State legislature; MACA staff is often called upon to give expert testimony on poverty issues in front of State committees. MACA has two part-time lobbyists who help it in its work to advocate for economically disadvantaged families in Missouri. EMAA has good working relationships with the State Representatives and State Senators in its service area.

Currently, two U.S. Representatives serve the EMAA area. That will change for the November 2012 elections due to redistricting after the 2010 Census. EMAA will lose the Democratic Representative, who can always be counted on to support poverty programs. The Republican Congresswoman who



will then represent the entire EMAA service area is not always so reliable where poverty problems are concerned, but she is aware of the rampant poverty that is present in much of her rural constituency.

On the national level, community action is represented by the National Community Action Foundation (NCAF) and the Community Action Partnership (CAP) which work to represent the more than 1,000 CAAs that serve economically disadvantaged people in the United States. Both organizations are headquartered in Washington D.C. and work to give a voice to the marginalized.

Socially, the projects that will be based at the Complex, such as Head Start, Summer Food, and VITA tax preparation are already proven successes. This will contribute to the feeling of community in the Complex itself. It will be important to use that success to encourage residents to feel a part of the larger community of the town of Farmington.

## **Results**

The results of the Birch Tree Affordable Housing Project are tied to five short-term outcomes. None of these outcomes has been achieved to date. The timeline for attainment of the outcomes does not begin until mid-June of 2012. Each of the outcomes is detailed below.

### *Short Term Outcome 1*

Families increase budgeting skills to plan for the financial resources that are available. The results will be validated via pre- and post-tests that will be given in conjunction with Life Skills classes. The timeline for the start of this outcome is November 2012. A curriculum has been selected; *Money Smart*, developed by the Federal Deposit Insurance Corporation will be utilized for all EMAA financial literacy classes. Personnel have been trained in the curriculum. When Birch tree residents become involved in the classes, trainers should be well-practiced and experienced in the curriculum. There is no reason to believe that this outcome will not be achieved in a timely manner.

### *Short Term Outcome 2*

Increase in the amount of affordable and quality childcare that is available. The original target date is September 1, 2012. Based on progress at Birch Tree complex to date, this outcome can be assumed to be attainable. The Head Start Center at Birch Tree Apartment Complex is nearing completion.

There have been some sidesteps along the way: (1) The contractor did not realize that a commercial, restaurant-style hood was required for the kitchen in the center, and so had planned on installing only a standard oven vent hood. The rafters had to be reinforced and a commercial hood installed, but that challenge was met and defeated. (2) The playground area designed for the center was inadequate to federal Head Start guidelines. That challenge, too, is being met. The contractor is working now to expand the outside play area to meet specifications.

The lesson learned here is that 1) The Head Start Director should have been on site for all the walk-throughs. She would have known immediately the playground was not nearly large enough. There is space to expand the playground to meet the requirements. It was just a matter of the developer buying more fencing and doing additional landscaping work. This was an unanticipated cost, but the project is under budget at this time. 2) The hood issue was the fault of the architect. Once again this cost the developer additional money to make the changes.

The problem seems to have been rooted in lack of communication. The contractor assumed that standard building codes would apply to the Head Start Center, when the actual requirements are much stiffer. This was the contractor's first experience building a Head Start Center. He is quite experienced with affordable housing, just not Head Start requirements. In future partnerships EMAA has with this developer, he and the architect will be aware of the stringent Head Start requirements going into a project and prepare accordingly.

The first year of classes at Birch Tree Center may include fewer children from Birch Tree than originally anticipated. Recruitment for the fall 2012 Head Start year is already being conducted. While some children attending at Birch Tree may live there, that cannot be guaranteed this first year. In subsequent years, eligible children who live in Birch Tree will be actively recruited and the percentage will increase dramatically.

### *Short Term Outcome 3*

Increase in the amount of available safe, sanitary, decent, and affordable housing. This outcome may be considered to be met, in part. The rehabilitation is proceeding ahead of schedule, as previously discussed. Six units are nearly complete. Residents will be able to start moving into those units sometime in June of 2012. The rest of the units will be ready for occupancy by the end of July. The results for this outcome are on target. There is no reason to believe that the outcome will not be achieved in a timely manner.

### *Short Term Outcome 4:*

Increase in number of economically disadvantaged people getting the education and training required for better paying jobs. The results will be validated via pre- and post-tests that will be given in conjunction with Life Skills classes. The timeline for the start of this outcome is November 2012. East Missouri Action Agency has considerable experience in conducting this Life Skills seminar, including a close partnership with the Missouri Department of Workforce

Development. There is no reason to believe that this outcome will not be achieved in a timely manner.

*Short Term Outcome 5:*

Increase in income for economically disadvantaged families. This outcome will be tied to the Volunteer Income Tax Assistance (VITA) program already operated by East Missouri Action Agency. EMAA will set up a VITA assistance site at the Birch Tree complex, so that residents will have easy access to the process. The timeline for the start of this outcome is January 2013, at the start of tax season. There is no reason to believe that the outcome will not be achieved in a timely manner.

## **Conclusions and Recommendations**

Since the rehabilitation of the Birch Tree complex has yet to be completed, no results are available to be analyzed and discussed. There are some lessons that have been learned and that can be taken into consideration for the next project that becomes available. For example, affordable housing that includes a Head Start Center and other wrap-around services on site is better for the organization, for the residents, and for the community in general. These services will help lead to the attainment of both the intermediate- and long-term outcomes.

### *Prospects of Attaining Intermediate and Long-Term Outcomes*

The prospects of attaining the Intermediate and Long-Term Outcomes are excellent. The intermediate outcome is: Fifty-six families live in affordable housing and are able to purchase food, utilities, medicine, and clothing, obtain quality child care, and save for an emergency. This outcome is on the verge of beginning to be achieved. Families will start moving back into the complex in mid-June. At that point, activities related to the five Short-Term Outcomes will begin and goals and objectives will start to be achieved. These in turn will allow us to achieve the long-term outcomes within the next ten years. The three long-term outcomes are:

- 1) Families attain and maintain safe, sanitary, and decent affordable housing.

- 2) Families achieve self-sufficiency and can afford nutritious food, quality childcare, buy the medication they need, pay for utility service, and save for an emergency.
- 3) Decreased demand in the community for governmental and other social service assistance programs

### *Personal Thoughts*

I would recommend some changes in the timing of the Notice of Funding Available (NOFA) that the Missouri Housing Development Commission issues on an annual basis. Currently, MHDC publishes its NOFA in November of each year, with the completed applications due to it in March or April of the following year. By the time recipients are selected; all documents are vetted; engineering, environmental and soil tests are run, another year has gone by. An additional six months can elapse while residents are relocated and local subcontractors are identified and hired. This means that rehabilitation or construction will begin just in time for winter and the delays that can bring.

I would strongly suggest that MHDC issue its NOFA in the spring of each year. By moving its process up by at least six months, construction can then begin in late spring or early summer, when weather will be good for an extended period of time. This can mean a significant improvement in scheduling of the project timeline, since construction can start when the weather is good, rather than when the weather is likely to be bad and prevent timely completion of the construction portion of the project. In addition, this will work better with the timing

of Head Start enrollment, which begins in February of each year, for classes that start in September.

As a CED practitioner, the most valuable lesson I learned from the Birch Tree affordable housing project is that having an experienced and skilled development team is essential for the initial and long-term success of the project. The only difficulties that occurred during the term of the Birch Tree project were those concerned with the Head Start Center, which the developer had not dealt with before. EMAA and the developer both learned from this experience. EMAA now realizes that, if a Head Start Center is scheduled to be built in a complex, the Head Start Director needs to attend all project walk-throughs so that she can keep an eye on the progress and discuss any problems with the developer as they may become apparent.

EMAA will encourage the developers that it partners with to plan future affordable housing projects with a Head Start Center on site and plan for inclusion of additional wrap-around services. Experience with Birch Tree has proven to us that these changes can make the difference as to whether or not a project receives funding through Missouri Housing Development Commission. An increase in affordable housing is essential throughout the EMAA eight-county service area and funding via MHDC is critical for additional affordable housing to be placed in this area.



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## Appendix

### Monitoring Reports

#### MONITORING REPORT FOR THE MONTH OF: August 2011

ACTIVITIES	DATES	STATUS	TIMELI- NESS	EXPLANATION, IF DELAYED	ALTERNATIVE ACTION, IF DELAYED	ATTAIN- MENT OF OUTPUT
Relocate Birch Tree Residents	Start: 7-1-11 End: 9-15-11	In Process	As planned			OUTPUT 1  Target: 56 families moved to temporary housing  To date: 22 families moved to temporary housing
	Start:  End:					
Developer begins rehabilitation portion of project.	Start: 9-15-11 End: 5-12-12	Not started	As planned	N/A	N/A	OUTPUT 2  Target: 56 families live in safe, sanitary, decent, and affordable housing.  To date: 0
	Start:  End:					
Apply for funding for additional wrap-around projects.	Start: 8-1-11 End: 6-1-12	In process	As planned			OUTPUT 3  Target: Multiple grants applied for.  To date: 0 applied for or received.
	Start:  End:					

## MONITORING REPORT FOR THE MONTH OF: September 2011

ACTIVITIES	DATES	STATUS	TIMELINESS	EXPLANATION, IF DELAYED	ALTERNATIVE ACTION, IF DELAYED	ATTAINMENT OF OUTPUT
Relocate Birch Tree Residents	Start: 7-1-11 End: 9-30-11	In Process	Delayed	The start of the project has been delayed due to problems getting the go-ahead from MHDC to begin.		OUTPUT 1  Target: 56 families moved to temporary housing
	Start:  End:					To date: 44 families moved to temporary housing
Developer begins rehabilitation portion of project.	Start: 9-30-11 End: 9-30-12	Not started	Delayed	The start of the project has been delayed due to problems getting the go-ahead from MHDC to begin.	Anticipated start date moved to end of September, 2011.	OUTPUT 2  Target: 56 families live in safe, sanitary, decent, and affordable housing.
	Start:  End:					To date: 0
Apply for funding for additional wrap-around projects.	Start: 8-1-11 End: 6-1-13	In process	As planned		While I continue to research grants, I have not found any through this time that were suitable for what we are seeking.	OUTPUT 3  Target: Multiple grants applied for.
	Start:  End:					To date: 0 applied for or received.

# **MONITORING REPORT FOR THE MONTH OF: October 2011**

ACTIVITIES	DATES	STATUS	TIMELI- NESS	EXPLANATION, IF DELAYED	ALTERNATIVE ACTION, IF DELAYED	ATTAIN- MENT OF OUTPUT
Relocate Birch Tree Residents	Start: 7-1-11 End: 9-30-11	Completed	As planned			OUTPUT 1  Target: 56 families moved to temporary housing
	Start:  End:					To date: 56 families moved to temporary housing
Developer begins rehabilitation portion of project.	Start: 10-1- 2011  End: 9-30-12	Started	As planned	N/A	N/A	OUTPUT 2  Target: 56 families live in safe, sanitary, decent, and affordable housing.
	Start:  End:					To date: 0
Apply for funding for additional wrap-around projects.	Start: 8-1-11  End: 6-1-13	In process	Not moving	VITA grant applied for, not received.	While I continue to research grants, I have not had any funded.	OUTPUT 3  Target: Multiple grants applied for.
	Start:  End:					To date: 1 applied for, not received.

# MONITORING REPORT FOR THE MONTH OF: November 2011

ACTIVITIES	DATES	STATUS	TIMELI- NESS	EXPLANATION, IF DELAYED	ALTERNATIVE ACTION, IF DELAYED	ATTAIN- MENT OF OUTPUT
Relocate Birch Tree Residents	Start: 7-1-11 End: 9-30-11	Completed	As planned			OUTPUT 1  Target: 56 families moved to temporary housing  To date: 56 families moved to temporary housing
	Start:  End:					
Developer begins rehabilitation portion of project.	Start: 9-30-11  End: 9-30-12	Started	As planned	When the developer started on the project, he discovered that he was going to have to replace all the brickwork. The previous construction company had only put sheetrock on the exterior of the building and stuck the brick directly to the sheetrock. This was an expense that had not been anticipated and also delayed the work.		OUTPUT 2  Target: 56 families live in safe, sanitary, decent, and affordable housing.  To date: 0
	Start:  End:					
Apply for funding for additional wrap-around projects.	Start: 8-1-11  End: 6-1-13	In process	Moving slowly		While I continue to research grants, none have been funded.	OUTPUT 3  Target: Multiple grants applied for.  To date: 1 applied for, not received.
	Start:  End:					

## MONITORING REPORT FOR THE MONTH OF: December 2011

ACTIVITIES	DATES	STATUS	TIMELI- NESS	EXPLANATION, IF DELAYED	ALTERNATIVE ACTION, IF DELAYED	ATTAIN- MENT OF OUTPUT
Relocate Birch Tree Residents	Start: 7-1-11 End: 9-30-11	Completed	As planned			OUTPUT 1  Target: 56 families moved to temporary housing
	Start:  End:					To date: 56 families moved to temporary housing
Developer begins rehabilitation portion of project.	Start: 9-30-11  End: 9-30-12	Progressing	As planned	Another little “cough” in the construction. The City of Farmington required that we put a huge commercial vent fan in the Head Start classroom. A piece of equipment that size has not been anticipated, since the stove to be used is only a regular family-sized stove. There was barely room for the fan and special changes and reinforcement will be required in the attic.		OUTPUT 2  Target: 56 families live in safe, sanitary, decent, and affordable housing.
	Start:  End:					To date: 0
Apply for funding for additional wrap-around projects.	Start: 8-1-11  End: 6-1-13	In process	Moving slowly		While I continue to research grants, none have been funded yet; few suit what we are looking for.	OUTPUT 3  Target: Multiple grants applied for.
	Start:  End:					To date: 1 applied for, none received.

# MONITORING REPORT FOR THE MONTH OF: January 2012

ACTIVITIES	DATES	STATUS	TIMELI- NESS	EXPLANATION, IF DELAYED	ALTERNATIVE ACTION, IF DELAYED	ATTAIN- MENT OF OUTPUT
Relocate Birch Tree Residents	Start: 7-1-11 End: 9-30-11	Completed	As planned			OUTPUT 1  Target: 56 families moved to temporary housing
	Start:  End:					To date: 56 families moved to temporary housing
Developer begins rehabilitation portion of project.	Start: 9-30-11  End: 9-30-12	Progressing	As planned	75% of the fixtures are now on site. Walls and ceilings should be insulated by January 12. Some of the buildings are now electrified.		OUTPUT 2 Target: 56 families live in safe, sanitary, decent, and affordable housing. To date: 0
	Start:  End:					
Apply for funding for additional wrap- around projects.	Start: 8-1-11  End: 6-1-13	In process	Moving slowly			OUTPUT 3  Target: Multiple grants applied for.
	Start:  End:					To date: 1 applied for, none received.
	Start:  End:					



## MONITORING REPORT FOR THE MONTH OF: February 2012

ACTIVITIES	DATES	STATUS	TIMELI- NESS	EXPLANATION, IF DELAYED	ALTERNATIVE ACTION, IF DELAYED	ATTAIN- MENT OF OUTPUT
Relocate Birch Tree Residents	Start: 7-1-11 End: 9-30-11	Completed	As planned			OUTPUT 1  Target: 56 families moved to temporary housing
	Start:  End:					To date: 56 families moved to temporary housing
Developer begins rehabilitation portion of project.	Start: 9-30-11  End: 9-30-12	Progressing	Ahead of schedule.	All of the geo-thermal heat pumps have been installed. The developer intends to replace all of the concrete on the site: sidewalks, driveways, and patio pads. Because of the good weather, the construction is well ahead of schedule. The construction manager thinks they may be completely finished by July. This means that the Head Start Center will be open and ready to go by the time the school year starts in September.		OUTPUT 2  Target: 56 families live in safe, sanitary, decent, and affordable housing.
	Start:  End:					To date: 0
Apply for funding for additional wrap- around projects.	Start: 8-1-11  End: 6-1-13	In process	Moving slowly	Funding for the JOLI grant in 2012 has been cancelled; no money was appropriated.	JOLI funding may be moved into the Assets for Independence program. That would be good news for EMAA. We have run AFI programs for several years. If we could coordinate JOLI-type programs and money into AFI, that would spell real success for our families.	OUTPUT 3  Target: Multiple grants applied for.  To date: 1 applied for, none received.

## MONITORING REPORT FOR THE MONTH OF: February 2012

ACTIVITIES	DATES	STATUS	TIMELI- NESS	EXPLANATION, IF DELAYED	ALTERNATIVE ACTION, IF DELAYED	ATTAIN- MENT OF OUTPUT
Relocate Birch Tree Residents	Start: 7-1-11 End: 9-30-11	Completed	As planned			OUTPUT 1  Target: 56 families moved to temporary housing
	Start:  End:					To date: 56 families moved to temporary housing
Developer begins rehabilitation portion of project.	Start: 9-30-11  End: 9-30-12	Progressing	Ahead of schedule.	The next walk-through is scheduled for March 7.		OUTPUT 2  Target: 56 families live in safe, sanitary, decent, and affordable housing.
	Start:  End:					To date: 0
Apply for funding for additional wrap- around projects.	Start: 8-1-11  End: 6-1-13	In process	Moving slowly	No changes since 2- 29-2012 report.		OUTPUT 3  Target: Multiple grants applied for.
	Start:  End:					To date: 1 applied for, none received.

## MONITORING REPORT FOR THE MONTH OF: March 2012

ACTIVITIES	DATES	STATUS	TIMELI- NESS	EXPLANATION, IF DELAYED	ALTERNATIVE ACTION, IF DELAYED	ATTAIN- MENT OF OUTPUT
Relocate Birch Tree Residents	Start: 7-1-11 End: 9-30-11	Completed	As planned			OUTPUT 1  Target: 56 families moved to temporary housing
	Start:  End:			The monthly walk-through was scheduled to take place on March 7. Unfortunately, while the EMAA Executive Director, CSBG Director and Development Director were present, the Developer and the MHDC Inspector did not show. The 3 of us took a self-guided tour through the complex to observe the progress that had been made since the February walk-through. Many of the kitchen cabinets have been installed and they look quite nice in the apartments. There was some question about the numbering of the 13 buildings. The Head Start Center Building now abuts one of the apartment buildings (This is a requirement due to some technicality in the City of Farmington building codes – there is no connecting doorway between the 2 buildings, they merely touch). The Developer wanted to re-number the buildings 1 through 12, rather than 1 through 13, but MHDC said that the original number of buildings was 13 and the numbering system must remain the same. Why this matters to anyone but the Post Office is a mystery, but the numbering system will continue to go up to 13. To date, no one has remarked that 13 is an unlucky number.		To date: 56 families moved to temporary housing
Developer begins rehabilitation portion of project.	Start: 9-30-11 End: 9-30-12	Progressing	Ahead of schedule.			OUTPUT 2  Target: 56 families live in safe, sanitary, decent, and affordable housing.
	Start:  End:					To date: 0
Apply for funding for additional wrap-around projects.	Start: 8-1-11 End: 6-1-13	In process	Moving slowly	The slow-down in published governmental and foundation funding opportunities available has meant that money for wrap-around projects has been severely limited.	There are some Economic Development grants that just came out that we will be applying for. We really want to add the wrap-around services. These could be the right opportunity to do so.	OUTPUT 3  Target: Multiple grants applied for.  To date: 1 applied for, none received.