



2025 Annual Report

Prepared by

Trevor Tutt
Executive Director

STAFF



Evan Banks
Community Planner



Kathy Hahn
Deputy Director



Trevor Tutt
Executive Director



Citlali Samano
Transportation Planner



Teresa Simmons
Loan Officer

Mo-Kan has continued to experience fluctuations in staffing changes. Evan Banks completed his first year with Mo-Kan in February 2025 and we hired new Transportation Planner Citlali Samano in July 2024. Senior Planner Rebecca Thacker and Senior Loan Officer Joseph Penning resigned to pursue other opportunities and we wish to thank them for their years of valuable service to Mo-Kan. This leaves Trevor Tutt and Teresa Simmons as our most senior staff members. Kathy Hahn was promoted from Fiscal Officer to Deputy Director, having served as Interim Executive Director in 2023, to account for her increase in job duties.

<https://www.mo-kan.org/about/meet-our-team/>

STATEWIDE PARTNERS

Mo-Kan is fortunate to have a strong network of state and federal partners facilitated through collaborative efforts with the National Association of Development Organizations (NADO), the Missouri Association of Councils of Governments (MACOG), and the Kansas Association of Regional Development Organizations (KARDO). MACOG meets monthly in Jefferson City with state department partners for updates on available programs and funding opportunities.

This year, Executive Director Trevor Tutt received Executive Director training at the MACOG Board Retreat, attended a meeting with KARDO and the Lt. Governor of Kansas, David Toland, and attended the EDA Denver Regional Conference. Collectively KARDO has successfully negotiated for state funding from the Kansas Department of Commerce for each Regional Development Organization. Trevor Tutt will serve as the Vice Chair of KARDO for FY26.



EPA

In July 2024, Mo-Kan was awarded \$500,000.00 from the United States Environmental Protection Agency (EPA) to assess sites contaminated by hazardous substances, pollutants, contaminants (including hazardous substances co-mingled with petroleum), and/or petroleum. This includes Phase I & Phase II site assessments and an ABCA (Analysis of Brownfield Cleanup Alternatives) to identify and evaluate cleanup alternatives to mitigate potential risk to human health.



The program helps to augment the EPA Brownfield Cleanup and Revolving Loan Fund we received in 2014. The RLF allows Mo-Kan to provide loans and subgrants of up to \$200,000 for cleanup and remediation to businesses, non-profits, and local governments, which only require a 20% cost share.

While not only providing a cleaner environment, the Brownfield program can prepare a site for redevelopment and economic improvement. We will be hosting an Brownfield Conference for our service area in the coming year to discuss our programs and opportunities in more detail.

EPA Region 7 Branch Chief, Stanley Walker, awarding Kathy Hahn EPA Brownfield Assessment Grant





Andrew and Holt County representatives meet with Mo-Kan staff and the Corp of Engineers to discuss Nodaway River erosion concerns

TRANSPORTATION PLANNING

Mo-Kan continues to provide Transportation Planning to our Missouri counties through an annual work plan agreement with MoDOT. In July 2024 we hired Citlali Samano as our new Transportation Planner. Mo-Kan organizes quarterly meetings of the Transportation Advisory Committee (TAC) formed by three representatives from each of our four Missouri Counties; Andrew, Buchanan, Clinton, and DeKalb.



Missouri State Senator Rusty Black attending the Mo-Kan TAC

The TAC identifies and prioritizes regional needs for inclusion in MoDOT's Statewide Transportation Improvement Plan (STIP). Mo-Kan lists these priorities in our Regional Transportation Plan, which is available on our website and updated every June to reflect the years' work and priorities for the coming years.

MoDOT Northwest District High Priority Unfunded Needs Public Hearing



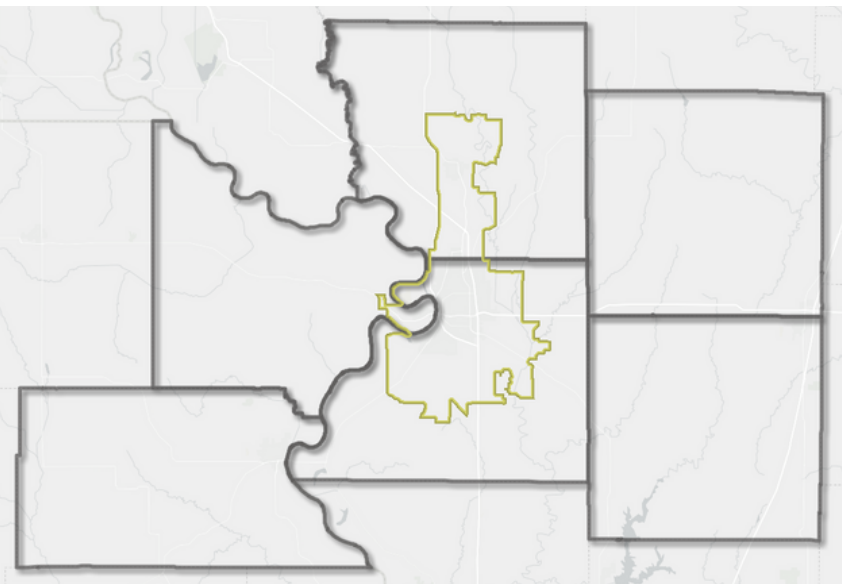
SAFE STREETS AND ROADS FOR ALL

The Safe Streets and Roads for All (SS4A) program funds the development of a Safety Action Plan, a document that presents safety data, commits to reducing roadway fatalities to zero in an allotted timeframe, and lays out projects and funding strategies to achieve that goal while additional SS4A funding is available to communities with an approved Safety Action Plan to implement those projects.

In 2022 Mo-Kan applied for a SS4A Safety Action Plan Grant on behalf of the City of Gower and were amongst the first recipients of the grant. The City of Gower approved their Safety Action Plan in June 2024 and Mo-Kan received an Excellence in Regional Transportation award from the National Association of Development Organizations (NADO) for our work on the plan. Citlali Samano accepted the award on our behalf at the 2024 National Regional Transportation Conference in Greenville, South Carolina. We are currently working with the City of Gower to apply for Implementation Funds through the SS4A program to fund two of the projects identified in their Safety Action Plan.



Citlali Samano accepting NADO Award



Mo-Kan Region with SJATSO boundaries

Mo-Kan applied for the FY23 round of SS4A funding and received funding to develop a Safety Action Plan for Andrew County. However, due to the overlap between the St. Joseph Area Transportation Study Organization (SJATSO), Mo-Kan expanded its scope of work to cover the entire Mo-Kan service region minus SJATSO's metropolitan area. Our goal is to identify as many safety needs as possible across our six county region to apply for Implementation Funds in the SS4A programs final round in FY26.



In progress to completed images of NCMC's remodel from McCarty Motors to robotics lab

CDBG

Likely the most extensive application and administrative process of all grant programs managed by Mo-Kan Regional Council, the Community Development Block Grant (CDBG) program offered through the State of Missouri Department of Economic Development (DED) funded by the United States Department of Housing and Urban Development (HUD) offers funding for a variety of community improvement projects. While closeout of the City of Savannah's North Central Missouri College (NCMC) Campus project continued this year, Mo-Kan completed the Clarksdale and Union Star roadway improvements awarded last year and began the bid process for the Cameron and Wathena projects. Mo-Kan was also awarded a CDBG for street improvements in Stewartsville in 2024 with an anticipated application for a second phase in 2025.

Former State Senator Dan Hegeman celebrating the completion of phase 1 of NCMC's Savannah Campus



Union Star

\$513,567.40

Drainage and roadway improvements on the majority of the city's 2.68 miles of streets.

Clarksdale

\$536,657.60

Improvement of approximately 2.68 miles of city streets.

Wathena

\$201,050.00

Approximately 500ft or one and a half blocks of sidewalk along Highway 36 will be improved to promote pedestrian safety in the heart of the city.

Cameron

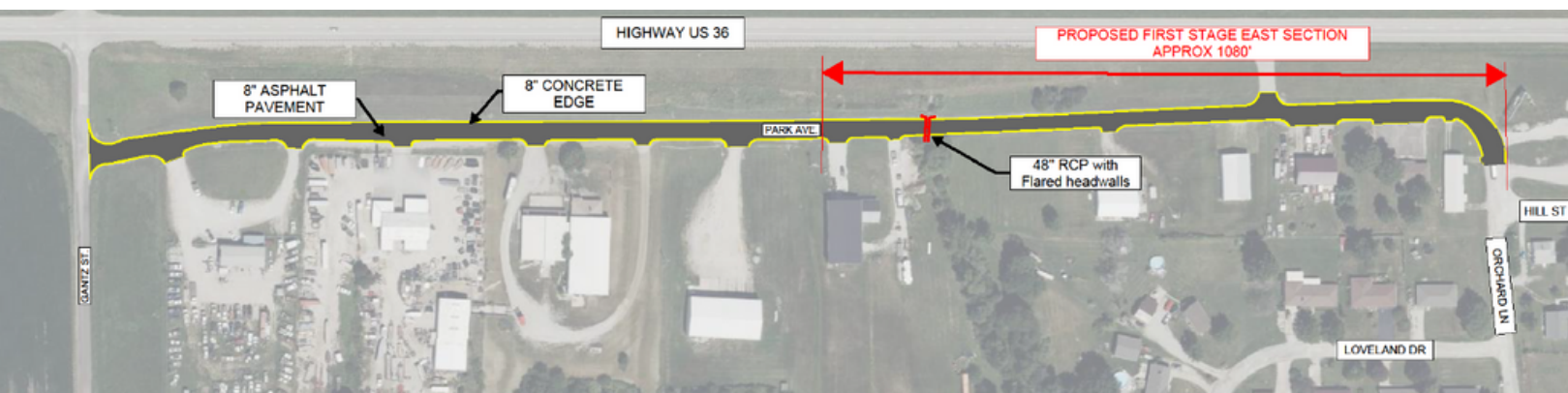
\$1,647,349.00

Street, sidewalk, and wastewater systems improvements along North Harris Street from Fourth to Seventh Street and along connecting Fifth and Sixth Streets.

Stewartsville

\$617,150.00

Road and drainage improvements on Park Avenue



PARK GRANTS

Mo-Kan received a Recreational Trail Program (RTP) grant through the Kansas Department of Wildlife and Parks for the International Forest of Friendship in Atchison, Kansas and a Land Water Conservation Fund (LWCF) grant through the Missouri State Parks Department for the City Park in Stewartsville.

The International Forest of Friendship is an arboretum with name stones along its walking trail honoring and memorializing members of aviation and space exploration. The RTP will replace prioritized sections of the walkway and move the stones for improved preservation and maintenance of the trail.

The City Park in Stewartsville sits in the heart of the community with open green space, a playground, basketball court, stage, and picnic shelter, but it's aging pavilion, sidewalks, and public restroom were in need of repair. The LWCF will improve these facilities to match the quality of the park for its increased usage as a centerpoint of the community.



Trail at the International Forest of Friendship

Map of the International Forest of Friendship



City Park of Stewartsville



HOMELAND SECURITY

The establishment of Regional Homeland Security Oversight Committees (RHSOC) to oversee strategies and priorities of area grant funding and initiatives was signed into effect by Governor Matt Blunt in 2006 and since then Mo-Kan Regional Council has led the Region H RHSOC encompassing the counties of Andrew, Buchanan, Clinton, DeKalb, Holt, Atchison, Nodaway, Worth, Gentry, Caldwell, Daviess, Harrison, Livingston, Grundy, and Mercer. The RHSOC meets on a quarterly basis with representatives from sixteen (16) emergency response fields. They are tasked with planning the regional response to acts of terrorism and natural disasters.



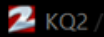
Since completing the CEDS in summer 2024, Evan Banks has been updating the inventory of equipment purchased through RHSOC's grant program. One such success story came to fruition this year with the delivery of a rescue watercraft for the Gower Fire Protection District (GFPD). In response to a fatality caused by flooding in the area, GFPD applied for FY22 grant funding and finally received the vessel and reimbursement for its purchase this year. Mo-Kan eagerly awaits the release of FY25 grant funding to continue to provide much needed equipment to our region's emergency response teams.

COMMUNITY PROJECT FUNDING



MO Congressman Graves announces Andrew County Water Improvement Project

(ANDREW COUNTY, Mo.) Congressman Sam Graves from the 6th District of Missouri announced on Thursday, March 21, 2024, that funds have been secured for the Andrew County Water Improvement Project



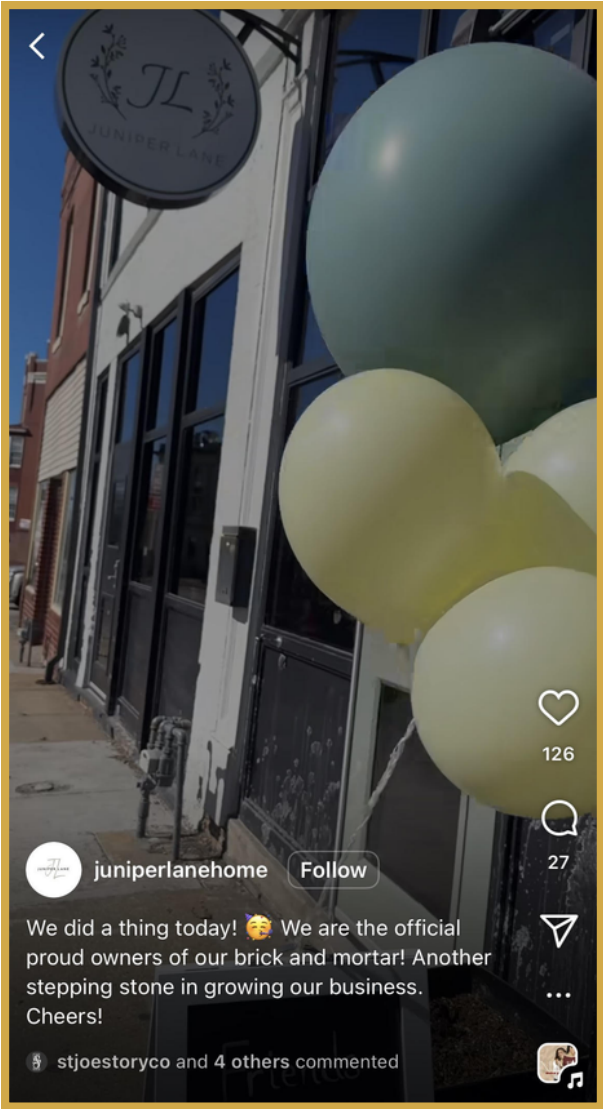
At the end of March, 2024, Mo-Kan was awarded \$7,592,860 in Community Project Funding from Representative Sam Graves to repair aging water infrastructure across Andrew County. The City of Fillmore in particular has been in dire need of repairs to its water tower, and the dedicated work of Mo-Kan staff to continually pursue funding opportunities and finally procure a federal earmark is a testament to our commitment to our communities. The environmental review process began this year with hopes to begin construction as soon as possible.



Water tower in Fillmore

BUSINESS FINANCING

Since 1982 Mo-Kan has partnered with the U.S. Small Business Administration (SBA) to provide commercial loans to area businesses in an effort to strengthen the regions economy and workforce.

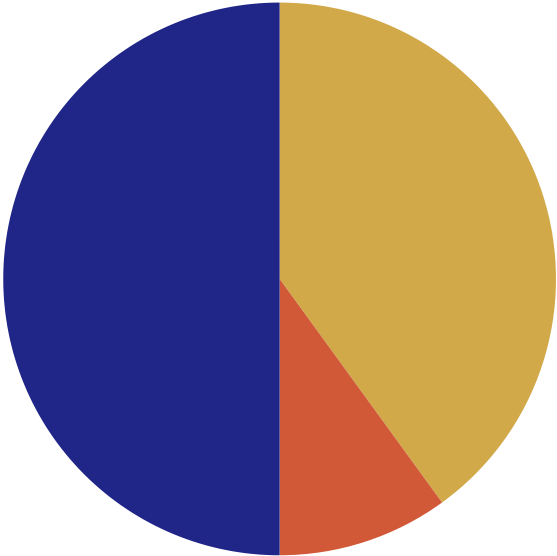


Juniper Lane celebrating the purchase of their storefront building

The SBA 504 Loan Program combines financing from a bank, the SBA, and Mo-Kan to your businesses 10% down payment to help in the purchase of a new or existing building, new construction or existing property renovations, machinery or equipment purchases, or other related costs to expand your business.

Likewise, Mo-Kan loan officers provide packaging services on SBA 7(a) Guarantee Program loans. 7(a) loans provide from \$25,000 to \$5 million to finance business start up expenses and working capital. Check with your bank about working with Mo-Kan on 504 or 7(a) loans.

Bank 50%
Mo-Kan/SBA 40%
Borrower 10%



LOAN PORTFOLIOS



\$1,099,093.00

total Revolving Loans currently
awarded



15

businesses with active Revolving
Loans



\$11,414,000.00

total SBA Loans currently awarded



29

businesses with active SBA Loans



\$42,000.00

available in federalized Revolving
Loan funds available

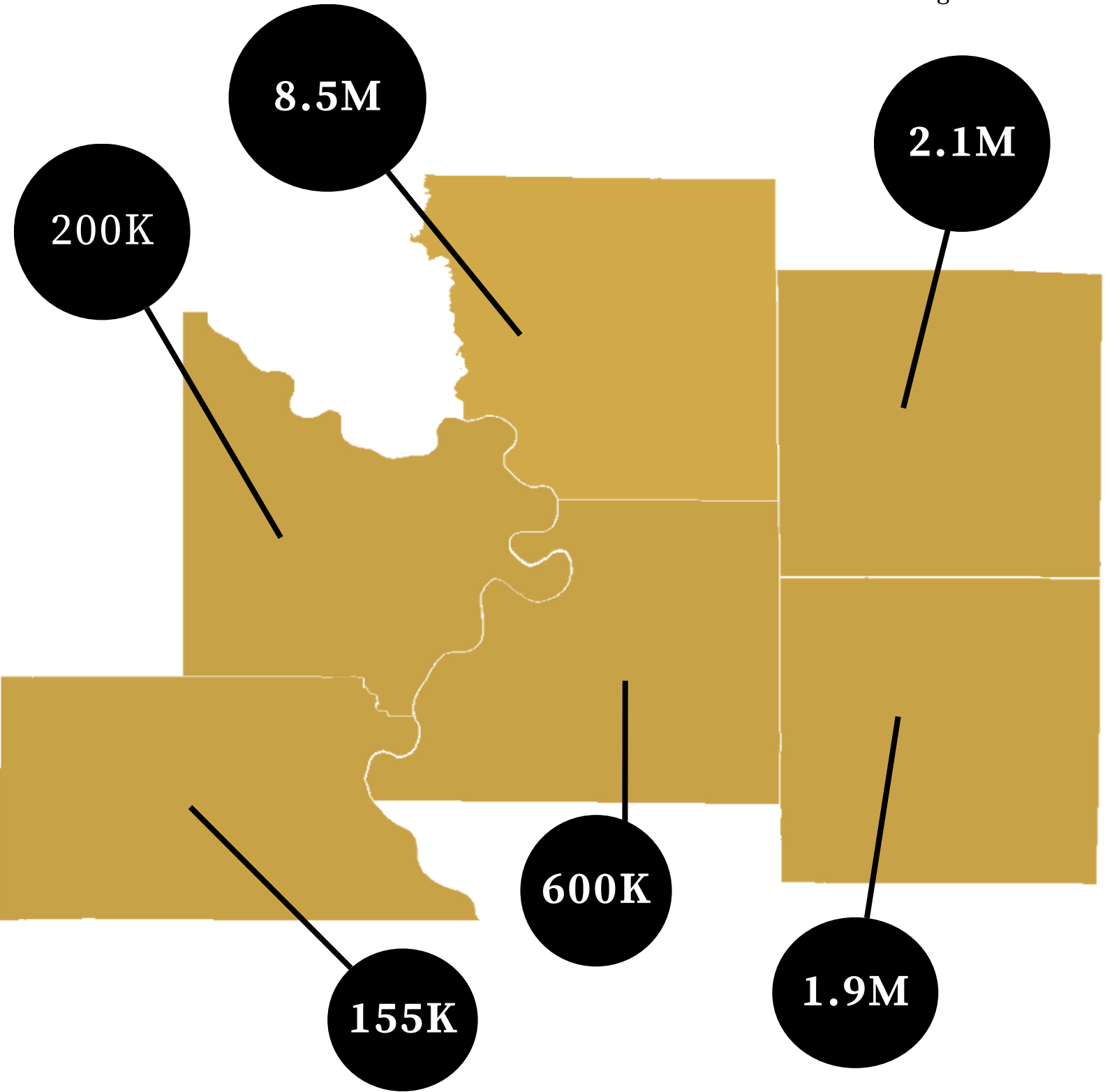


\$250,000.00

available in defederalized
Revolving Loan funds available

FIVE YEAR REVIEW

Since 2020, Mo-Kan has provided a value of approximately \$13.5 million in grant funding to our region. With annual assessment dues set at \$0.35 per person, that is an annual return on investment of 117.5% to the region.



Last Year's

PROFIT & LOSS

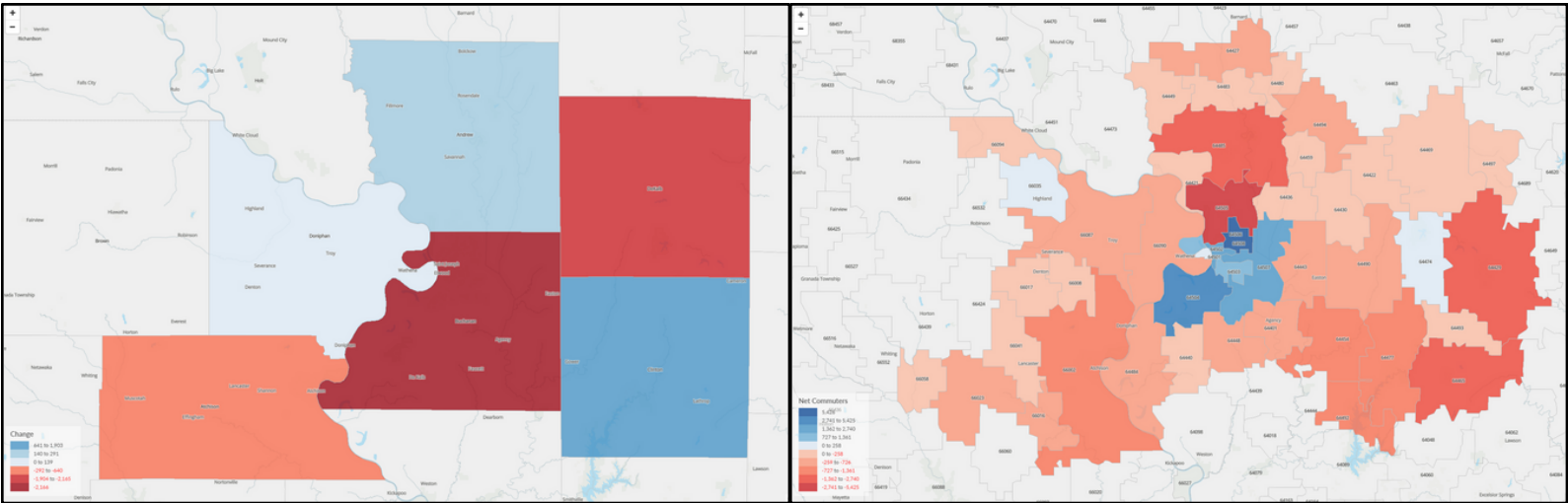
Mo-Kan is funded on reimbursable grant programs so expenses must be accumulated before funding can be released to the organization. As such, we match these funds with assessment fees from our member communities to offset expenses until reimbursements can be distributed. Income spikes quarterly as we request reimbursements for expenses over the previous three months.



The approved FY25 budget projected revenues of \$877,213.00 and expenses of \$888,528.00 with a withdraw of \$11,315.00 from reserves to provide a net \$0.00 balance for the year. Actual income from FY25 was \$789,376.66 while actual expenses were \$808,753.46 for a loss of \$19,376.80.

For FY26, we project revenues of \$798,888.25 and expenses of \$776,280.26 for a projected net income of \$22,207.99 for the year. However, the City of St. Joseph declined to pay their annual assessment for the year, resulting in a loss of \$25,000 in budgeted revenue, meaning the FY26 budget will instead show a loss of \$2,792.01

COMMUNITY PROFILES



Population change 2020-2025

Net Commuters within Mo-Kan Region

According to Lightcast data between 2020-2024, Clinton, Andrew, and Doniphan Counties have seen an increase in population between 1-3% while DeKalb, Buchanan, and Atchison Counties have had steady decreases in population with Atchison and DeKalb averaging between 2-3% and Buchanan County estimating to have lost approximately 2,000 people in the last five years. Jobs have decreased, but are expected to grow over the next five years, but with lower than average wages and a decreasing population, the region will need to invest in ways to retain workers who would rather commute. Within our region, the majority of workers commute to St. Joseph, though there is a slight increase in commuters in Highland and the Osborn and Maysville areas.

155,653

Population (2024)

Population decreased by 4,216 over the last 5 years and is projected to decrease by 2,504 over the next 5 years.

71,365

Total Regional Employment

Jobs decreased by 386 over the last 5 years but are projected to grow by 1,684 over the next 5 years.

\$65.1K

Avg. Earnings Per Job (2024)

Regional average earnings per job are \$20.6K below the national average earnings of \$85.8K per job.

A more complete and detailed economic overview of the Mo-Kan Region can now be provided via Lightcast upon request.

EXECUTIVE SUMMARY

2025 has presented new challenges to state and federal departments and funding. The loss of FEMA funding for Hazard Mitigation Plan updates has delayed our five-year update process while reviews of guidelines have delayed funding for our Homeland Security program and EDA Partnership Planning award which funds our planning efforts. Nevertheless, Mo-Kan remains dedicated to working with our partners to provide much needed funding for infrastructure improvements, disaster recover, and community and economic development in our region.

This year we secured \$617,150.00 in Community Development Block Grant (CDBG) funding for the City of Stewartville for street improvements. while completing street improvement projects in Clarksdale and Union Star and beginning improvements in Cameron and Wathena all awarded CDBG funds last year.

We completed the SS4A Safety Action Plan for the City of Gower awarded through the Federal Highway Administration and received an Excellence in Regional Transportation award from the National Association of Development Organizations for our efforts. Mo-Kan was awarded \$100,000.00 to develop a Safety Action Plan for our entire region. We have begun the process of meeting with each community to identify their safety concerns and projects to include in the plan for eligibility to apply for Implementation funding in 2026.

Mo-Kan was awarded \$500,000.00 to provide Brownfield assessments in our area and \$7,592,860.00 for water improvements in Andrew County. We provided more than \$450,000.00 towards park improvements between Stewartville and Atchison, bringing a value of over \$13.5 million to the Mo-Kan Region in the last five years.

Please feel free to reach out to myself or Mo-Kan staff at anytime to learn how we can help you and your community.