



# 2024 Annual Report

*Prepared by*

Trevor Tutt

Executive Director



# STAFF

Mo-Kan has certainly experienced a year of flux in staffing changes. After 15 years, Mo-Kan ceased to oversee the Missouri Job Center and in the Fall of 2023, Mo-Kan lost both its Executive Director, Tyler Ferrell, and Community Development Planner, Houston Roberts.

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



Trevor Tutt  
Executive Director



Kathy Hahn  
Fiscal Officer



Rebecca Thacker  
Senior Planner



Joseph Penning  
Senior Loan Officer



Evan Banks  
Community Planner



Lily Clajus  
GIS Specialist



Teresa Simmons  
Loan Officer



Consolidating strength from within, Community Development Planner, Trevor Tutt, was named the new Executive Director of Mo-Kan Regional Council and Executive Vice-President of Mo-Kan Development Inc. in November 2023.

New planners Trevor Callaway and Evan Banks joined GIS Specialist Lily Clajus as she completed her first year in the planning department. Unfortunately, Trevor Callaway made the difficult decision to resign to allow for more time with his family. Interviews for a new Community Development Planner began in May 2024.

Senior Loan Officer, Joseph Penning, entered into his second year managing the loan department alongside Loan Officer, Teresa Simmons. Kathy Hahn, returning to Mo-Kan as fiscal officer after having left in 2015, served as interim Executive Director and Human Resource Officer for the company.

Part-time Senior Community Development Planner, Rebecca Thacker, secured four Community Development Block Grants and continues to train the new staff of planners with nearly a decade of invaluable experience.







Savannah City Hall and Andrew County Courthouse

## OUR PROGRAMS

## COMPREHENSIVE PLANNING

Having received the USDA Rural Business Development Grant for the development of a Strategic Plan for Economic Development for the City of Savannah, Lily Clajus spent the majority of 2023 hosting community feedback sessions, gathering data, and developing the plan. Focusing on six key elements; Agriculture, Workforce Development, Tourism, Housing, Small Business, and Industry, the plan analyzed the current conditions and provided recommendations for development in each area.

The plan was adopted by the City of Savannah in October 2023 and forms the foundation for Mo-Kan's continued support of community development to help the city achieve its identified goals. The great work of Mo-Kan staff prompted a visit to the area by USDA State Director Kyle Wilkens and prompted interest from neighboring communities to participate in the program.

Mo-Kan has continued to apply for funding for our local communities to develop comprehensive plans, making them more competitive in future funding rounds while providing us a focus towards programs to apply for funds through. The process provided us a jump start on the development of our Comprehensive Economic Development Strategies for the entire Mo-Kan region.



Doniphan County CEDS SWOT Analysis

## CEDS

Mo-Kan Regional Council is required by the Economic Development Administration (EDA) to facilitate the development of a Comprehensive Economic Development Strategy (CEDS) for our six-county region. The CEDS is typically updated every five years, but to align with the statewide CEDS being developed by Missouri's Department of Economic Development (DED), each RPC in the state is updating their respective CEDS by September 2024. Planner Evan Banks began by assembling a CEDS Committee of community stakeholders and hosted SWOT analyses in each county to understand community needs and strategize areas where Mo-Kan can assist in Economic Development in the area. Development of the CEDS will continue through the summer with a public comment period in August prior to adoption of the plan. Projects which align with the needs identified in the CEDS have a better chance at receiving government funding as it proves represents community collaboration in identifying what would have the greatest economic benefit to the region.





## 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 was awarded CDBG funding for the City of Cameron, City of Clarksdale, City of Union Star, and the City of Wathena for transportation improvement projects. These successful applications are thanks to the hard work and dedication of Senior Planner Rebecca Thacker who has kept our CDBG program running through staff changes and training periods.



## 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.

## Clarksdale

**\$536,657.60**

Improvement of approximately 2.68 miles of city streets.

## Union Star

**\$513,567.40**

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





## TRANSPORTATION PLANNING

Mo-Kan continues to provide Transportation Planning to our Missouri counties through an annual work plan agreement with MoDOT. Our Regional Transportation Plan is available on our website and updated every June to reflect the years' work and priorities for the coming years.

Our plans provide up to date data and mapping through our subscription to ESRI ArcGIS managed by our GIS Specialist, Lily Clajus. The software is a great expense, but an invaluable benefit to our communities and staff in developing the best plans possible and providing the best data based evidence for grant applications. Lily can assist with zoning or redistricting maps and our large format printer allows us to provide communities with large, usable physical maps.

## SAFE STREETS AND ROADS FOR ALL

The SS4A program funds the development of a Safety Action Plan, a document that presents safety data, commits the city 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 Safe Streets and Roads for All (SS4A) Safety Action Plan Grant on behalf of the City of Gower and were amongst the first recipients of the grant. Work began on the plan in July 2024 and the City of Gower became the first community in the state to approve their completed plan in June 2024.

Trevor Tutt at NADO's National Regional Transportation Conference, 2023



## SAFE STREETS AND ROADS FOR ALL

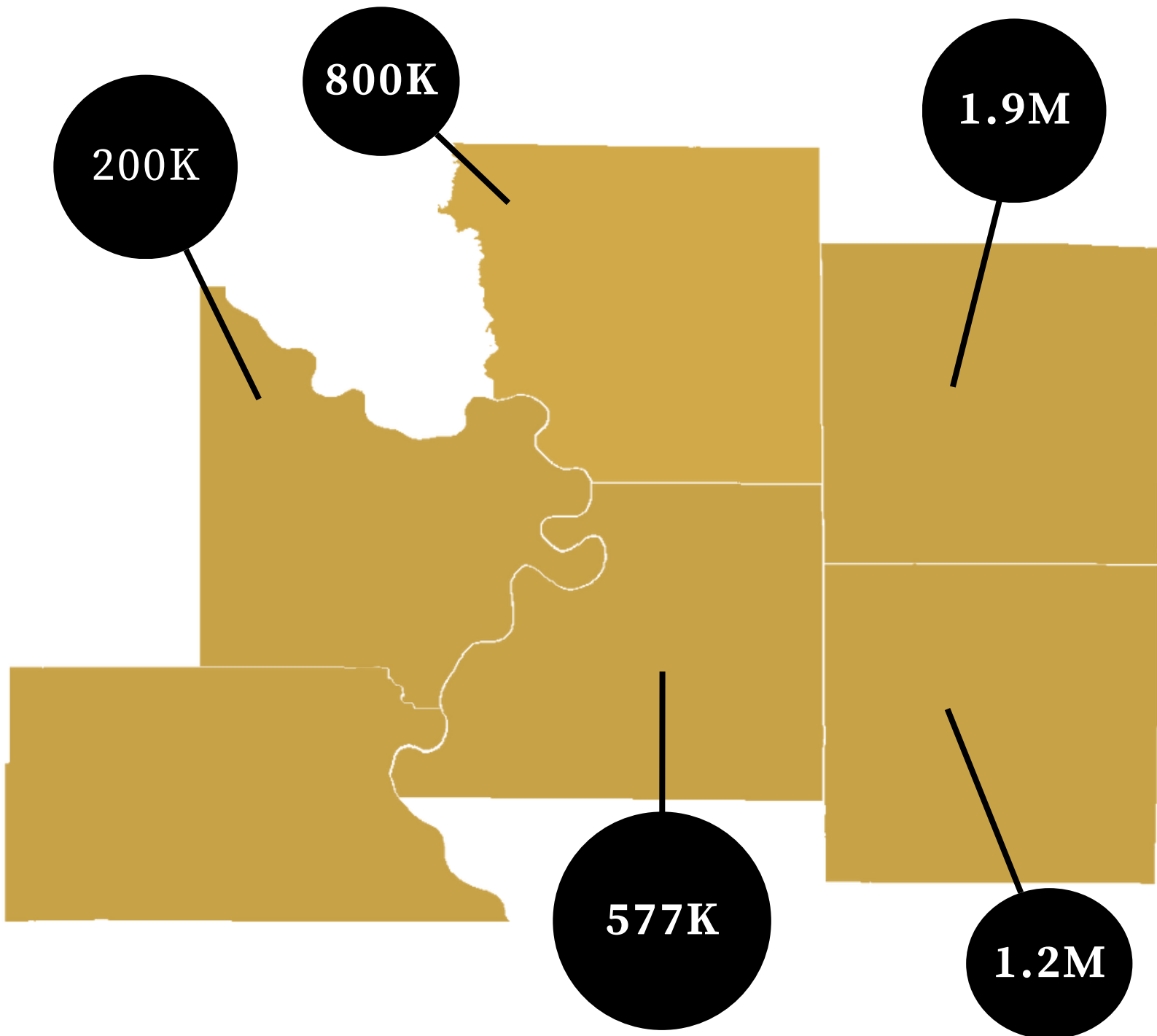
The speed and effectiveness of Mo-Kan's process can be attributed to the engagement and hard work of the City of Gower officials who originally had the vision to pursue funding and worked tirelessly to provide data and information to Mo-Kan staff. Additionally, the implementation of new and advanced technologies such as drone footage and GPS tracking and GIS mapping in the development of a sidewalk assessment allowed Mo-Kan to develop a robust plan highlighting safety concerns within the community and providing proven safety countermeasures for potential implementation in the coming years.

Mo-Kan also received funding to develop a Safety Action Plan for Andrew County with a planned start date in July 2024 and completion by August 2025. Mo-Kan will continue to pursue funding for implementation of projects identified in the City of Gower Vision Zero Safety Action Plan and across the region. The Council was recognized for the City of Gower Vision Zero Safety Action Plan by the National Association of Development Organizations (NADO) to receive a NADO 2024 Excellence in Regional Transportation Award.

GIS Specialist Lily Clajus conducting the City of Gower's Sidewalk Assessment







## FIVE YEAR REVIEW

<https://www.mo-kan.org/data-portal/>

With our new dashboard located on our website, visitors can view the dollar amount of grant funding provided to our member communities in the last five years. The hope is to continually update this dashboard with past and future funding as well as our loan program dollars to show a more complete economic impact of Mo-Kan.

# 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.

FY23 funding was provided for the purchase of body cameras, Salamander equipment, and radios. Several of our regional partners participated in a three day Missouri Hope emergency response exercise at Moberly Lake in collaboration with the Emergency & Disaster Services Department of Northwest Missouri State University and the Consortium of Humanitarian Service and Education. The branches also responded to overturned semi accidents and a train derailment in the region.

Missouri Hope field training at Moberly Lake, Maryville, MO October 2023





# Questions?

## What is an RLF?

Revolving Loan Fund (RLF) grants provide low interest loans to private parties for environmental remediations and sub-grants to non-profit organizations.

## Who can apply?

Private, public and non-profit organizations which are not responsible for or have not contributed to the contamination existing on the property.

## What can Mo-Kan offer?

Through the Environmental Protection Agency (EPA), Mo-Kan is able to offer loans and sub-grants of up to \$200,000 for clean-up remediation to businesses, non-profits and local governments.



## Contact Information

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Find us on Facebook! 



## Brownfield Revolving Loan Fund and Sub-Grant

How can it help **you?**



## EPA BROWNFIELD

Mo-Kan Regional Council was awarded a \$1 million Cleanup and Revolving Loan Fund Grant from the EPA in 2014. The program 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. Kathy Hahn served as Mo-Kan's primary staff managing the program when she worked for the organization previously, so her returned knowledge of the program has reinvigorated our efforts and ability to pursue additional funding to provide cleaner communities.

*Last Year's*  
**PROFIT &  
LOSS**

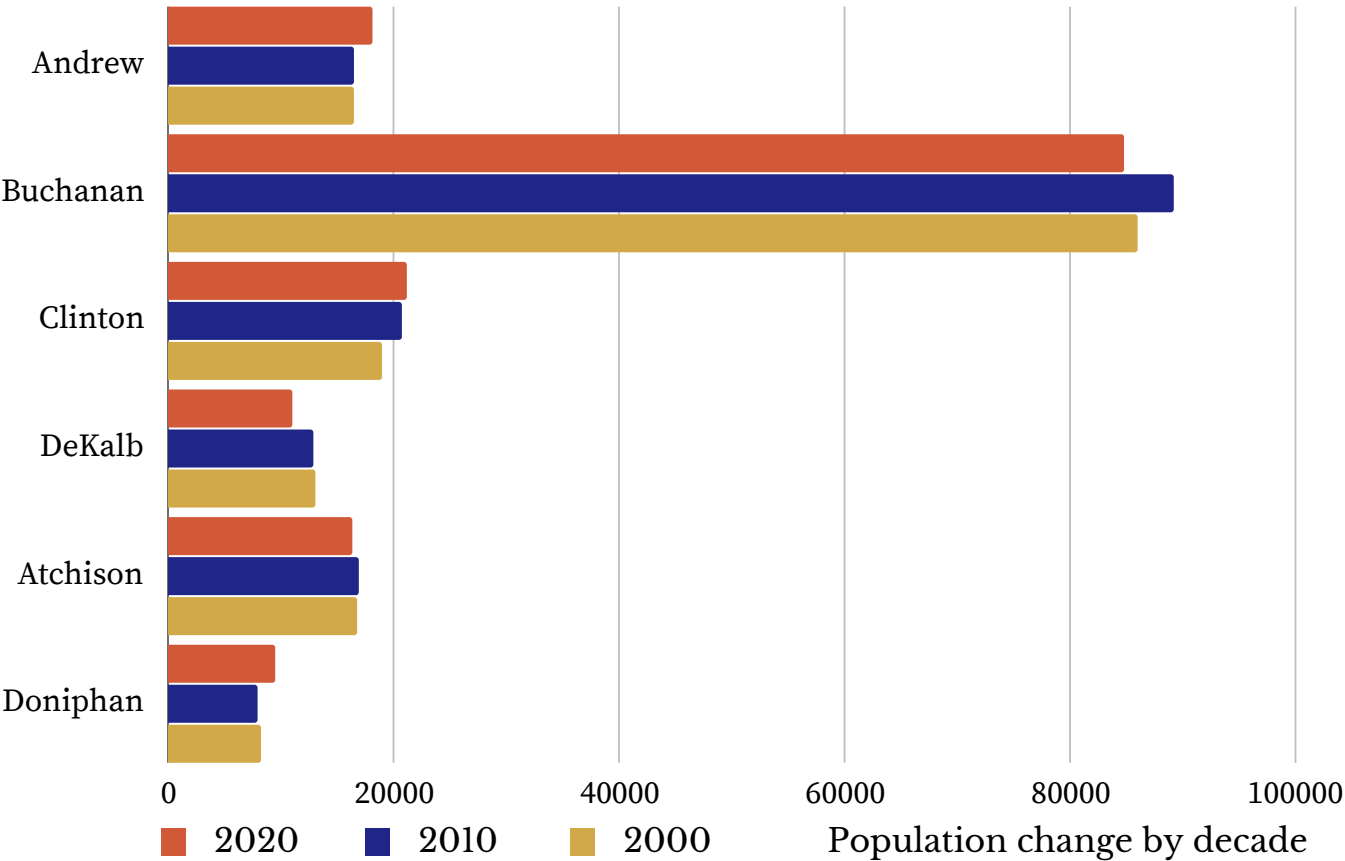
Mo-Kan is funded on reimbursable grant programs so expenses must be accumulated before funding can be released to the organization. As such, we match these funds with assessment fees from our member communities to offset expenses until reimbursements can be distributed.



The approved FY24 budget projected revenues of \$866,427.00 and expenses of \$848,201.75 with a profit of \$18,226.15. While expenses trended under budget, revenues also fell below the projections. Mo-Kan's net income for FY24 ended at a deficit of \$81,279.03, nearly \$100,000 short of the budget expectations.

As such, as we prepare for the coming year with new leadership and staff in a time of high cost of living and inflation, the FY25 budget aims for a net zero income, managing our expenses to not exceed our secured funding while seeking new opportunities to increase revenue and continue to provide quality services to our member communities.





# COMMUNITY PROFILES

Though the 2020 Census was rife with tribulations and errors, population changes in the area show a trend of the urban population moving into our more rural counties. Buchanan County, which makes up more than half the Mo-Kan region’s population, saw a decrease in population to numbers below its 2000 count while neighboring Andrew, Clinton, and Doniphan saw increases. Atchison, the second most urbanized county, also saw a slight decrease, but so did the primarily rural DeKalb County.

- Total Population: 156,490
- Median Home Value: \$183,794
- Median Household Income: \$64,000
- People in Labor Force: 73,327
- Unemployment Rate: 3.2%

# 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.

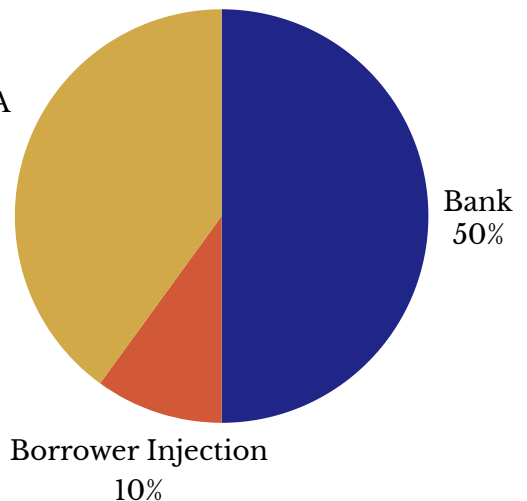
The SBA 504 Loan Program combines financing from a bank, the SBA, and Mo-Kan to your businesses 10% down payment to help in the purchase of a new or existing building, new construction or existing property renovations, machinery or equipment purchases, or other related costs to expand your business.

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.

Mo-Kan observed an uptick in small business in the post-pandemic period, but that trend has begun to show signs of slowing. If you have a business idea, do not hesitate to reach out to our team of loan professionals. We will direct you to resources to build a business plan, pursue funding, and get the equipment and resources required to start up or grow your business.



Mo-Kan/SBA  
40%





# LOAN PORTFOLIOS



**\$1,497,851.00**

total Revolving Loans currently  
awarded



**15**

businesses with active Revolving  
Loans



**\$11,989,000.00**

total SBA Loans currently awarded



**32**

businesses with active SBA Loans



**\$109,930.51**

available in federalized Revolving  
Loan funds available



**\$160,000.00**

available in defederalized  
Revolving Loan funds available

## EXECUTIVE SUMMARY

Mo-Kan is rebuilding out of a difficult situation in a difficult time. Inflation costs have increased project cost and, though there are ample funding opportunities available, this puts a strain on communities' ability to pursue and complete projects while increased cost of living expenses places a strain on our staffing budget. Nevertheless, with a new staff utilizing this year to train and become proficient in their fields, we will face the coming year with a fresh outlook, utilizing our CEDS update to reevaluate our areas strengths and needs, forging new partnerships with industry leaders and local governments, to provide the needed funding for improvements to keep our area competing in the changing economic environment. Renewed focus on small town local businesses matched with infrastructure improvements to bolster large industries across our region will help us provide opportunities to retain and grow the area's population.

The hard work of our former staff provided federal aid to area water infrastructure and disaster preparedness while the pursuit of federal transportation funding continues to bolster the safety and walkability of our communities. Our state and federal partners provide us a solid base upon which to build, but the continued pursuit of additional grant funding is required to maintain our organization's stability. The assessment fees of our members go towards the match for these grants, allowing us to continue to provide our services free of cost to member communities. We rely on you and your communities to let us know your community needs so we can pursue funding opportunities for improvements. If you have a dream for a business or better community, do not hesitate to give us a call. Nothing gives me more pride than seeing our communities thrive and we look forward to another year of interesting challenges as we strive to help our area grow.