

# Central Missouri Community Action Financial Opportunity Model (FOC) Client Flow

## Client Flow

All individuals move through this process from point of referral and initial assessment to individualized financial coaching. Referrals to products and services are made at each step in the process to assist members in achieving their goals.

## FOC Assessment

All individuals are assessed for FOC readiness (interested in 1:1 coaching around financial and employment goals, willing to commit long-term (at least 6mo/1yr), willing to share financial and employment information, ready to take a deep dive into financial and employment situation, goals, and planning.

- If individuals are not ready for a FOC commitment yet, **connect** individuals to community services that can meet their immediate needs.
- If individuals are ready, move to **FOC Orientation**.

## FOC Orientation

Review the intake, assessment, and coaching process with individuals; this includes the following key points:

- The process starts with gathering current budget information, pulling a credit report, and understanding the details of their financial and employment situation.
- This is meant to be a long-term commitment/relationship, focusing on increasing net income, credit score, and overall net worth through financial planning, employment goals, and income supports.

If the individual is committed, move to **FOC Intake**.

## FOC Intake

- Member completes FOC Intake form, including Financial Well-being Assessment and establishing both financial and employment goals. Complete MIS Intake checklist & consent
- Schedule member for **FOC Coaching** session with Financial Opportunity Coach.

## FOC Coaching

- Review FOC Client profile using the FOC Coach Guide (includes current financial and employment situations, current income supports/public benefits, client goals, financial health assessment score, and more).
- Gather detail on budget (monthly income and expenses), balance sheet (assets and liability/net worth), pull/review credit report, set goals and action plan.
- Refer to appropriate products and services (see right)
- **Follow-up on progress with referred products and services, warm hand-offs**
- Schedule regular check-ins at least once every month
- Update financial health assessment score and credit score/report every 6 months. Update budget, balance sheet, action plan, and education/employment status as needed.



## Member Outcomes

### Long-term goals for FOC members:

- ✓ Increased net income
- ✓ Increased net worth
- ✓ Increased credit scores
- ✓ Education goals achieved (*job readiness, employability skills, higher education, etc.*)
- ✓ Employment goals achieved (*job placement, increased wages, job advancement, job retention, etc.*)
- ✓ Financial goal achieved (*decreased debt, increased savings, long-term financial stability*)

## LYNCHINGS IN BOONE COUNTY (MO)

Most historical accounts I have seen state there have been two (2) lynchings in Boone County. In working on a timeline of race relations in Boone County, I have (so far) found documentation of the lynching of eleven (11) individuals in seven (7) different incidents.

- 1843 Two slaves (not named) accused of murdering their master, Hiram Beasley, were hanged on the gate leading into the Plantation.
- 1853 August 22: Hiram, a slave of Edward Young, was taken from the Boone County Courthouse by a mob led by Eli Bass and lynched by hanging.
- 1855 July 15: James Hobbs fired shots at 289 black church congregants striking Rice Woods in the chest, killing him. No charges were filed by the Boone Co. Sheriff because they were unable to locate Hobbs.
- 1864 November 18. Three men in Union uniforms stopped an "escaped black slave woman" from "stealing" five more slaves from her "master" eight miles south of Sturgeon. They hanged her and killed another woman and her two children, a boy and a girl.
- 1865 February 20: Jackson gang lynched Lewis a black hired hand working for Dr. John Jacobs. They left a note pinned to his coat, reading "Killed for not going into the federal areas by order of Jim Jackson".
- 1889 19 year old George Bush was lynched by 20+ masked white men (calling themselves "White Caps"), who invaded the county jail at 1:00 am, overpowered the Sheriff and hung Bush from the front window of the Boone Co. Courthouse.
- 1923 April 29: James Scott was lynched on Stewart Street Bridge.

## Rotary Peacebuilders

Rotary International has introduced a new opportunity to our many Rotary Clubs, the ***Rotary Peacebuilders***. The goal of Peacebuilders is to energize local clubs around ethical issues that are most effectively addressed with a pan-club response.

In this time of social unrest, we would like to become a force for healing and reconciliation. To that end we would like to invite Rotary Clubs in our area to join us in addressing one current initiative that has two phases. We ask that each club designate two of its members who serve as links between their club and the shared work of Peacebuilders.

Over twenty white and black churches in the Columbia vicinity have been studying issues related to the racial divide in our society and conducting pilgrimages to key civil rights historic locations and memorials. They would join with us in solidarity.

**First**, in an attempt to honestly deal with the injustices of our past, we want to conduct a memorial march and prayer service from the Boone County Courthouse to the James Scott Plaque on the MKT Trail on the anniversary of James Scott's lynching on April 29.

**Second**, we desire to petition the Boone County Commissioners to request a duplicate of the Boone County Lynching Marker in the *National Memorial for Peace and Justice* in Montgomery, Alabama. Each county in the country where a lynching occurred is represented in the Memorial. We would like to install this duplicate in an appropriate location in Columbia, perhaps in proximity to the James Scott Plaque.

These symbolic steps taken by community leaders will demonstrate our resolve to foster a community free of racial bigotry with peace and justice for all.

Ken Butler, Rocheport Rotary  
Rotary Peacebuilders Representative

Tim Carson, Rocheport Rotary  
Club Facilitator

Danita Wood, Rocheport Rotary  
Club Co-Facilitator

## **RACIAL HEALING PROJECT (RHP)**

Terrell Carter in his book “Healing Racial Divides” challenges the reader to undertake an activity that would allow diverse racial groups to work together for a common goal and better understanding. To that end the RHP has been formed to become a force for healing and reconciliation. The goals for the RHP are:

- 1) We desire to petition the Boone County Commissioners to request a duplicate of the Boone County (MO) Lynching Marker in the National Memorial for Peace and Justice in Montgomery, Alabama. Each county in the country where a lynching occurred is represented in the National Memorial. We would like to install this duplicate marker in an appropriate location in Columbia. Also, in cooperation with the Equal Justice Initiative (EJI) as part of the National Memorial, we wish to support the Soil Collection Community Project to commemorate the lynchings of, at a minimum, George Bush (1889) and James Scott (1923);
- 2) In support of the above initiatives, we will work to help organize and implement appropriate dedication ceremonies for the Lynching Marker and the Soil Collections. Those ceremonies could include a march, prayer vigil or other peaceful assembly to bring recognition to these injustices.

The RHP is working to get the endorsement and support of several groups in Columbia including, but not limited to:

- 1) Race Forward—a group of over 20 black and white congregation churches that have been studying issues related to the racial divide in our society;
- 2) Rotary International—has started a Peacebuilders program to energize local clubs around ethical issues that are most effectively addressed with a pan-club response. Of the 9 Rotary Clubs in Columbia, we have received the endorsement of the Rocheport, Rotaract, Columbia Evening, Columbia South and Columbia Sunrise/SW Rotary Clubs;
- 3) Kiwanis International—we will be reaching out to their clubs in the near future to seek their support;
- 4) Faith Voices—a group of citizens interested in the advancement of human and civil rights;
- 5) Columbia NAACP—local chapter of the well-known and influential civil rights organization.

[https://www.columbiainmissourian.com/sports/mizzou\\_mens\\_basketball/martin-players-reflect-on-trip-to-alabama-lynching-memorial-slave-museum/article\\_7a15dad2-625f-11eb-b929-ff161a8724e1.html](https://www.columbiainmissourian.com/sports/mizzou_mens_basketball/martin-players-reflect-on-trip-to-alabama-lynching-memorial-slave-museum/article_7a15dad2-625f-11eb-b929-ff161a8724e1.html)

## Martin, players reflect on trip to Alabama lynching memorial, slave museum

BY TYLER HOLLINS

Jan 29, 2021



Missouri sophomore forward Kobe Brown looks at an exhibit Monday at the National Memorial for Peace and Justice in Montgomery, Ala.

Courtesy of Mizzou At

Some things are bigger than basketball. That was the case for Missouri coach Cuonzo Martin and his squad earlier this week.

After defeating Tennessee on the road last Saturday, the Tigers decided to bus from Knoxville to Alabama ahead of their matchup with Auburn on Tuesday. In between, Missouri made time Monday to visit The National Memorial for Peace and Justice in Montgomery, Alabama. The Tigers visited The Legacy Museum as well, which is also in Montgomery.

The National Memorial for Peace and Justice, which opened to the public in April 2018, commemorates African American men, women and children who were lynched in the United States. The Legacy Museum, which opened in the same year, displays the history of racism and slavery in America.

“It was really tough for me walking through there,” Martin said during a Friday Zoom call with reporters. “I’ve never experienced any of that. I’ve had snippets in certain locations but just to go in that facility, everyone was speechless. Normally after those events, we’ll get together as a team and say, ‘Guys, what did you think about this?’ I had nothing in me to speak about it, just because life can’t be hard for me. I’m grateful to be in this position.”

The memorial is located on the site of a former warehouse where African Americans were enslaved. The memorial, also known as the National Lynching Memorial, uses “interactive media, sculpture, videography and exhibits to immerse visitors in the sights and sounds of the domestic slave trade, racial terrorism, the Jim Crow South and the world’s largest prison system,” according to its website.

“For us to see it in person, hear those stories and see those videos, it was very awakening,” center Jeremiah Tilmon said.

Missouri forward Javon Pickett linked the trip to the discussions the team had last summer as debates over social justice protests became a national topic.

“Just seeing all those different types of stories, we talked about that stuff a lot over the summer,” Pickett said. “To actually see it (and) experience it with one another was great. It just keeps building us a bigger bond,” Pickett said.

“I think it’s amazing how you sit back and talk to the guys after and, as players, just things that they say, ‘I didn’t know that. I had no clue about that.’” Martin said. “It’s American history, but they had no clue about it.”

“Any time we have opportunities to see events — not just African American, it could be anything that culturally we can grow from — let’s try to do that,” Martin said. “We owe it to our players.”

#### MORE INFORMATION

MU looks for bounce-back game against TCU in Big 12/SEC Challenge

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#### Tyler Hollins

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Proposal  
**Woodridge Apartments**  
**Brunswick, MO**

Woodridge apartments are located at 405 N. Wood Street in Brunswick, MO. Chariton County.

- 20 units in 5 buildings, and 1 office/laundry room
- (8) 1 bedroom units, (12) 2 bedroom units
- Built in 1993 by Lockwood Development

Proposal:

Apply to the Missouri Housing Development Commission (MHDC) for Low Income Housing Tax Credit (LIHTC) funds to acquire and renovate the property.

Acquisition = \$426,000

Renovation, construction, and all replacement costs = \$1,954,174

Total application = \$2,169,974

Gut rehab would include approximately \$60,000 per unit. Rehab will include roofs, siding, floors, windows, doors, cabinets, bathrooms, appliances, HVAC, electrical/plumbing as necessary, parking lots, sidewalks, playground, and office. Washers/dryers will be added to each unit instead of a central coin operated laundry room. Energy efficiency improvements will also be made to each unit. Four of the 1 bedroom units will be converted into two 3 bedroom units to accommodate larger families.

The grant would include \$40,000 in operating reserves, \$10,000 in replacement reserves, ongoing funding of replacement reserves, distributable cash flow (to CMCA) each year through the twenty year compliance period, and \$100,000 development fee to CMCA upon completion of the rehabilitation.

Subsidized rents after rehab:

(4) 1 bedroom = \$425

(10) 2 bedroom = \$510

(2) 2 bedroom = \$340



(2) 3 bedroom = \$550

Tenants must meet eligibility requirements to be eligible for these rents. Income can range from 60% of AMI for one and two bedroom apartments down to 30% AMI for the lowest two bedroom rents and 50% AMI for the three bedroom units.

Operating estimates indicate Annual Estimated Gross Income at 100% Occupancy to be \$102,960. The 15 Year Cash-Flow Analysis discounts this income with a vacancy allowance so that all operations are budgeted at 93% occupancy.

Background: MHDC funded the development of these apartments with disaster funds afforded by the flooding of 1993. Lockwood Development built the apartments and subsequently deeded the property to Missouri Valley Community Action Agency. Like many MHDC development deals at the time, non-profit partners like Community Action Agencies were more of an afterthought to the development itself. Operations were not fully funded and MVCAA was not able to keep up with the ongoing maintenance and replacement needs of the property. As such, the property has fallen out of compliance with MHDC and is nearing the point that MVCAA would have to relinquish it to MHDC and threaten their status as an eligible entity for future funding. The current tax credit compliance period is forty years and MVCAA is not eligible for funds to rehabilitate the property. HRM Services has been managing the property for about a year and concluded that the acquisition and renovation by another non-profit organization would be the only viable path to righting this failing property. LIHTC funds to CMCA reset the compliance period for twenty years and CMCA will retain sole ownership throughout and beyond that period. CMCA will contract with HRM Services for all property management functions.

While the property sits outside of CMCA's traditional service footprint, nothing prohibits this transaction. There is precedent for such ownership as CMCA is the General Partner in a development in Pleasant Hill, near Kansas City. Further, NECAC owns property in Mexico, Missouri within CMCA's footprint. MHDC does not require nor acknowledge these service delivery areas as they are defined by Community Services Block Grant (CSBG) funding. Angie Stoll, Executive Director of MVCAA has indicated that they are ready to relinquish the property and have given CMCA their blessing to proceed. This is a good investment for

CMCA that would generate unrestricted funds that could be used for other projects within our traditional footprint. This project will also serve as good training and experience for Sheila Garten, CMCA Housing Development Director, as we explore our options to expand affordable housing in our area.

Attachments:

Budget

15 Year Cash-Flow Analysis

Floor plans

Pictures