

2014 - 2019



COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY



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Mo-Kan Regional Council (Mo-Kan) is an economic and community development organization servicing county and municipal governments in four Missouri counties, two Kansas counties and one municipality in a non-member Kansas County: Andrew, Buchanan, Clinton and DeKalb counties in Missouri; Atchison and Doniphan counties in Kansas; and Morrill municipality in Brown County, Kansas.

The concept of a regional council stemmed from the need to pool area resources for the purpose of securing professional services for counties and municipalities. One such service lacking at the time of conception was that of planning services for land use and zoning. Legislation providing for this pooling of effort was enacted in Kansas and Missouri in the 1950s and 60s. In 1957, Kansas authorized County Zoning and Planning Commissions, which could either employ a Zoning Officer or in the less populous counties contract for consulting services. In 1966, Missouri designated twenty areas permitted to pool planning resources. Included in the Missouri pooling zone were Andrew, Buchanan, Clinton and DeKalb (ABCD) counties.

The ABCD Regional Planning Commission was chartered in February 1968. In June 1968, the Doniphan County, Kansas Planning and Zoning Commission sought membership with the Missouri Commission to create synergy in the outlying St. Joseph Metropolitan. Consequently, permission was granted to create the Mo-Kan Bi-State Planning Commission whose name changed five years later to the entity we now know as Mo-Kan Regional Council. Immediately seeing the value in the regional planning commission, the City of Atchison sought and was granted membership in November 1968. Kansas membership increased with the addition of Atchison County and the City of Horton in 1974. In 1984, the cities of Hiawatha and Morrill also elected to join.

Over the course of time, member governments developed a wider-range of needs other than that of long-range planning. The organization began providing services such as grant procurement and administration, offset printing and cartography, and has continued to broaden its scope of services over the years.

The voting membership of the Mo-Kan Regional Council consists of 32 persons, sixteen each from Missouri and Kansas. Kansas members are named directly to the Council by Doniphan and Atchison Counties and the municipalities of Atchison and Morrill; Missouri members are first named by the counties and municipalities to the ABCD Regional Planning Commission. This group then holds a caucus by county to name the sixteen who will be the Mo-Kan Council voting members from Missouri. The Council and the Commission meet simultaneously each month to transact council business.

ABOUT MO-KAN

Andrew County, Missouri

Amazonia
Bolckow
Cosby
Country Club
Fillmore
Rea
Rosendale
Savannah

Clinton County, Missouri

Cameron
Gower
Lathrop
Plattsburg
Trimble
Tourney

Atchison County, Kansas

Atchison
Effingham
Huron
Lancaster
Muscotah

Buchanan County, Missouri

Agency
DeKalb
Easton
Lewis & Clark
Rushville
St. Joseph

DeKalb County, Missouri

Amity
Clarksdale
Maysville
Osborn
Stewartville
Union Star
Weatherby

Doniphan County, Kansas

Denton
Elwood
Highland
Leona
Severance
Troy
Wathena
White Cloud

MO-KAN MEMBERSHIP

BOARD MEMBERS

Andrew County, Missouri

Bob Caldwell
Thomas Coats
Kenneth Gabriel
Brenda Goodwin
Barney Tietz
Donald Tillman

Clinton County, Missouri

Charles Dawson
Don Moore
Gerald Snodgrass

Atchison County, Kansas

Roger Denton
Brian Henry
Allen Reavis
Jeff Schuele

Buchanan County, Missouri

Donna Jean Boyer
Mike Bozarth
Brian Christgen
Alan Crockett
Harold Hamm
Dan Hausman
Pat Jones
Barbara LaBass
Adam McGowan
Jennifer O'Brien
Fred Simmerman
Dustin Smith

DeKalb County, Missouri

Jerri Ann Eddins
Stephen Gallus
Mary Lou Holley
Michael Johnson
Layne Krause
Ruth Ross
Carl Sampsel
Joe Stevenson

Doniphan County, Kansas

Peggy Franken



CHAPTER 1: GENERAL DESCRIPTION AND HISTORY

THIS CHAPTER IS A BRIEF OVERVIEW OF THE MO-KAN ECONOMIC DEVELOPMENT DISTRICT (EDD).

GENERAL LOCATION

The Mo-Kan EDD is composed of six counties—four in Missouri and two in Kansas. The Missouri counties include Andrew, Buchanan, Clinton and DeKalb counties. The Kansas counties include Atchison and Doniphan counties.

The district is located in northwest Missouri and northeast Kansas. The larger cities in the district include St. Joseph, Cameron and Savannah in Missouri and Atchison, Kansas. Measuring from St. Joseph, the district is located approximately 50 miles north of the Kansas City Metropolis, 70 miles northeast of Topeka, Kansas, and 160 miles south of Omaha, Nebraska.

Two Interstate Highways, I-29 and I-35, and numerous federal and state highways serve the area. The Missouri River flows through the district and forms the border between Kansas and Missouri. St. Joseph and Atchison are both located along the Missouri River. Rail, track, barge and air transportation are readily available.

POPULATION DENSITY

The land area of the District is 2,512 square miles with a 2010 population count of 164,996 (a four percent increase since 2000). Therefore, the average population density is 66 persons per

square mile. The largest county in terms of surface area is Andrew County, which encompasses 436 miles. Conversely, Doniphan County is the smallest county with 388 square miles. The population density is the highest in Buchanan County with 218 persons per square mile. Table 1.1 reflects the land area and population density of each county.

BRIEF HISTORY

Clinton County was the first county to be officially recognized in the Mo-Kan region after it ceded from Clay County in 1833. After the Platte Purchase was finalized, Buchanan County organized in 1838 with Andrew County following suit in 1841. Settlers moved into DeKalb County soon after, however it was not recognized until 1854.

Clinton County is named in honor of the seventh Governor of New York, DeWitt Clinton. DeKalb County, which separated from Clinton, is named for Baron John DeKalb, a German-born officer who served with the French Army and was killed in the Revolutionary battle of Camden. Buchanan County is named for President James Buchanan and Andrew County is named for Andrew Jackson Davis, a prominent citizen of St. Louis and Savannah.

The same year that DeKalb County was organized, Kansas was admitted to the Union as a territory and the two riverfront counties Doniphan and Atchison

Doniphan and Atchison were organized. Doniphan County is named for General Alexander Doniphan, educator and military leader. Atchison is named for David Rice Atchison, a United States Senator from Missouri who is fabled to have served as the President of the United States for one day in 1849.

RAILROAD DEVELOPMENT

Until the late 1840s, most of the region's development was tied to transportation along the Missouri River. However, in 1846, Joseph Robidoux and other St. Joseph businessmen invested two million dollars in an enterprise to be known as the Hannibal and St. Joseph Railroad, eventually becoming an influential factor in determining historical events in later state history. With heavy investment from a Boston syndicate, the railroad was completed in February 1859 making St. Joseph the western terminus of railroads in the U.S. The Hannibal and St. Joseph Railroad stretched from Hannibal, Missouri, on the Mississippi River to St. Joseph, Missouri on the Missouri River, a distance of 196 miles. It linked northwest Missouri with northeast Missouri where it connected with major eastern rail lines and thence to all points east. In 1871, this rail line was extended 21 miles south to Atchison and by the mid-1880s, a veritable spider web of rail lines crisscrossed the six counties connecting even the smallest community with the eastern and western markets.

The railroad broke the river's monopoly on transportation and altered the trade patterns of the region. Prior to its construction, the products not being freighted west were shipped down the Missouri River to St. Louis and from there down the Mississippi River to New Orleans or Chicago and into the Northeast. At the outbreak of

the Civil War, this railroad was the only completed railroad across Missouri. As such, its control to the North and to the South took on greater significance. For both sections, this railroad provided a link with the western tier of states and vital military, political and economic support.

Since the rail system could rush letters from the East Coast to St. Joseph, the railroad was the main reason the Pony Express commenced from the city in 1860. The Pony Express, a fast mail service using men on horseback to carry letters to the west, collected the mail from the end of the rail line in St. Joseph and carried it for the next 1,966 miles to California by horseback. While the business venture sealed the city's link to the history of America's western expansion, the endeavor was short-lived, lasting only 18 months.

According to historian Christopher Corbett, St. Joseph was on the verge of becoming a major metropolitan area in Missouri and the Midwest during this period. However, this growth failed to materialize. Corbett notes in his book, *Orphans Preferred: The Twisted Truth and Lasting Legend of the Pony Express*, that rather than investing in what would have been the first railroad bridge that crossed the Missouri River, resources were invested in the ephemeral Pony Express. Kansas City leaders, however, jumped at the opportunity to build the railroad bridge across the river, which later positively impacted their economy as well as their population.

WESTWARD EXPANSION

As the westward expansion took place after the Civil War, St. Joseph and Atchison grew in importance as merchandise and wholesale shipping centers. By the 1880s, meatpacking and grain milling became important industries in the region. In fact, the number of jobs in the manufacturing and food processing industries were far greater than those employed in the agricultural sector. The region was in transition from an agrarian economy to an urban economy and gained prominence as an important retail and banking center in the Midwest. The surrounding small communities located on railroads also continued to prosper.

EARLY TO MID-CENTURY HISTORY

The great population growth that occurred in the thirty-year period from 1870 to 1900 tapered off by 1900. However, St. Joseph and Atchison remained strong financial, wholesale, and retail trade centers until the Great Depression. During this time the region experienced out migration that, except for a brief period during World War II, continued until recently.

TABLE 1.1:
LAND AREA AND POPULATION DENSITY

COUNTY	LAND AREA (square mile)	2010 POPULATION	POPULATION DENSITY (person/sq. miles)
Andrew	436	17,291	39.7
Buchanan	409	89,201	218.1
Clinton	423	20,743	49.04
DeKalb	425	12,892	30.3
Atchison	431	16,924	39.3
Doniphan	388	7,945	20.5
MO-KAN DISTRICT	2,512	164,996	65.7
State of Missouri	68,945	5,988,927	87.1
State of Kansas	81,781	2,853,118	34.9

Source: US Census Bureau, 2013 State and County QuickFacts

Mechanization of agricultural production displaced farm workers. Soil depletion also resulted in abandonment of some farmlands and reduced the farm population. Up until the 1950s, many of the displaced farm workers moved to the city for employment. However, starting in the late 1950s, a number of manufacturing plants began cutbacks and closures. The meatpacking and brewery industries discontinued operations by the mid 1960s, leaving some 6,000 area residents without jobs.

Aacerbating changes in the agricultural industry, the business model for railroads began changing as roads and highways were built across the region. Initially, these changes had little impact on the small towns that dotted northeast Kansas and northwest Missouri; however, as time passed the railroads' absence affected secondary businesses and communities. The two exceptions were St. Joseph and Atchison. As the eastern terminus for the Atchison/Santa-Fe Railroad, Atchison remained very active until recently in the rail industry.

RECENT CHANGES IN THE AREA ECONOMY

In the early 1990s, a series of major plant closures occurred that severely impacted the region. The closing of these businesses amounted to the direct loss of 1,800 jobs and over five percent of the civilian labor force in Buchanan County. Over the following decade the region continued to experience economic setbacks¹. A 2004 study by the Institute for Labor Studies, based at the University of Missouri-Kansas City (UMKC), titled, "Offshoring the Missouri Economy: Free Trade Job Losses and Their Impact on Missouri Workers", identified 2,895 jobs lost between 1995 and 2004. During that period, the region had the second largest loss of jobs in the state. Similarly, the Kansas counties fared no better.

To resist future setbacks, area communities initiated a number of proactive measures. For example, the St. Joseph Development Community moved forward with the construction of a 343-acre business and industry park, Mitchell Woods. The successful implementation of Mitchell Woods led to the creation of the 350-acre, mixed office and industrial development, Eastowne Business Park. Concurrently, investment was made in St. Joseph's Stockyard Industrial Business Park, which offers rail sites and port access.

¹ Lee Apparel closed its plant in 1995 due to foreign competition eliminating 500 jobs, mostly female. Quaker Oats announced in 2000 it was closing its plant, putting 600 out of work. Several other firms that supplied products to Quaker Oats also planned cutbacks. These cuts resulted in another 400 jobs lost. In addition, Montgomery Wards retail business closed with the loss of approximately 200 jobs in early 2000. The Stetson Hat factory shut its doors in 2004 eliminating 110 jobs. During this same period, Mead Corporation eliminated over 700 positions through a series of layoffs, ultimately ending its 100-year presence in St. Joseph.

The Stockyards area's reinvestments led to a number of projects including Ag Processing's (AGP) \$10 million plant upgrade/expansion, Blue Sun refinery's \$9.5 million expansion, Deluxe Truck Stop's renovation, and Triumph Foods Inc. \$140 million, 620,000 square foot pork processing plant, which began operation in 2006. Triumph currently employs 2,800 people. Recently, the company announced a \$9.5 million expansion that will create an additional 30 jobs. To ensure that necessary infrastructure needs were met, the City of St. Joseph secured a \$2 million grant from Economic Development Administration (EDA) for the construction of wastewater system improvements. In addition to investments in the Stockyard area, the St. Joseph Regional Port Authority has actively worked to acquire vacant land and is marketing the sites to new industrial prospects.

Beyond the Business Park or Stockyard locations, the St. Joseph area works to foster both the animal health and nutrition and agricultural sciences clusters. As noted in a St. Joseph Chamber of Commerce marketing piece:

"The global animal health and nutrition market is a \$19 billion business. The center of this business in America lies only an hour south of St. Joseph. The greater Kansas City area is home to over 70 national or global headquarters for companies in the animal health industry. These industries include animal pharmaceuticals, animal food and nutrition products, research laboratories, technical training institutions, and biotechnology for healthier and productive crops."

This animal health corridor radiates out from Kansas City to St. Joseph and the nearby states of Kansas, Iowa and Nebraska, allowing collaboration and networking between specialized educational facilities and companies. Four of the 10 largest global animal health companies are... in St. Joseph.

Major global companies like Boehringer Ingelheim Vetmedica, Inc. and Nestle Purina find St. Joseph a prime spot in this animal health corridor to do their research."

To further expand this spirit of innovation, Missouri Western State University in partnership with EDA constructed the Christopher “Kit” Bond Institute for Industrial and Applied Life Sciences. This business incubator principally focuses on the animal science and nutrition clusters, and is home to several start-up businesses. (The incubator’s name was later changed to the Innovation Stockyard.)

Additionally, as the regional epicenter for retail, St. Joseph has built resources for commerce expansion. Utilizing “tax increment financing” (TIF), the community has attracted several development projects which led to the construction of the North Shoppes in 2006, and renovations for the East Hills Shopping Mall in 2009 and 2011. A number of service sector jobs were created as a result of these improvements.

Doniphan County continues to make progress with regard to economic development. Snorkel International remains one of the largest employers in the county with 150 workers. The company was founded in St. Joseph, but its ownership has changed multiple times over the past decades. Recently, plans were announced that the company was for sale. Additionally, the county houses Affiliated Foods Midwest Cooperative warehouse. Affiliated Foods is a grocery/restaurant wholesaler that provides goods to a number of establishments across northeast Kansas and northwest Missouri.

In Atchison County, the 250-acre Shannon Industrial Park on U.S. 73 was developed with the assistance of an \$880,000 grant from EDA. The grant paid for infrastructure expansion. Three of the larger employers include Golden Star, Inc., StressCrete Group and Northwest Pipe and Casting. Tenants of Shannon Industrial Park employ 300. Other major firms in the Atchison area include Bradken Engineering, MGP Ingredients and Blish-Mize.

At the eastern part of the District is the City of Cameron, the fastest growing community in the region (54.5% population increase from 1990 to 2010). Cameron’s economic growth has been primarily non-manufacturing and distribution firms – Western Missouri Correctional Center, Crossroads Correctional Center, Veterans Nursing Home, and Cameron Insurance companies. These were followed by CNH-Case New Holland, a leader in agricultural and construction equipment constructing a new 500,000 square foot facility in 2007, which added 150 workers. Many of these improvements were made in the 150-acre, city-owned Crossroads Corporate Center in the northern portion of Cameron. Beyond the business park, the Cameron Regional Medical Center assumed two major renovations in the past decade, including an \$18.6 million expansion as well as a \$2.1 million site renewal.

PRESENT CONDITION

As much of the United States has exited from the 2008 recession, northeast Kansas and northwest Missouri continue to work out of the economic downturn. As reported in the 2012 and 2013 Comprehensive Economic Development Strategy (CEDS) year-end reports, Mo-Kan region’s economy was impacted by the 2011 Missouri River Flood, which affected many businesses and communities. This event not only profoundly affected those working or living in the flooded areas, but also touched the entire region as major transportation corridors (US Interstate-29 and US Hwy 59) were closed to traffic, rail lines were rerouted and critical community infrastructure was damaged.

Similar to the nation’s economy, Mo-Kan’s service region continues to make improvements over the past five years. One measure of this success can be made by comparing the averaged 2010 (\$31,993) per capita income (PCI) to 2012’s (\$35,250) figures. (See Figure 1.1) According to STATS America, the region’s PCI increased by five percent (\$1,738) between 2010 and 2012. Two counties in particular, Atchison County, Kansas (\$31,499) and DeKalb County, Missouri (\$24,697) experienced eight percent increases during this period of time. Clinton County, Missouri’s (\$35,628) PCI grew three percent, which coincidentally was the state of Missouri’s average increase. This was the only county that did not exceed its corresponding state’s average.

While the region’s PCI has grown, Figure 1.2 displays the average unemployment rate from 2007 to 2013. Despite overall improvement from 2011, Atchison County continues to lead the region in unemployment. This is followed by Clinton and DeKalb counties. Despite continued struggles, the region’s unemployment rates have steadily decreased.

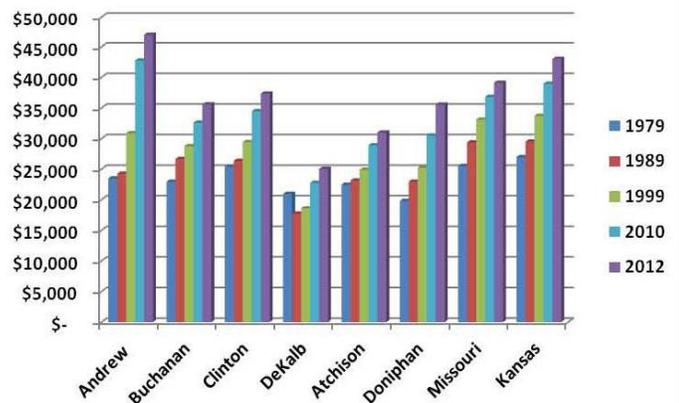
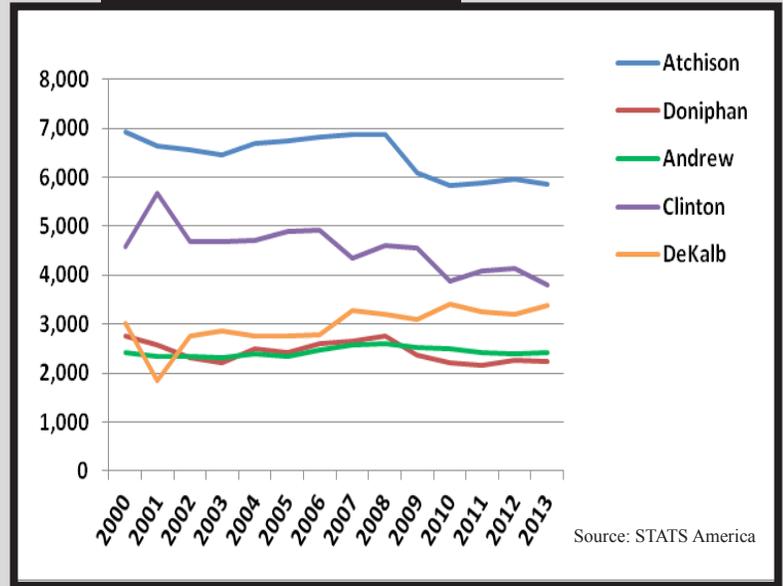


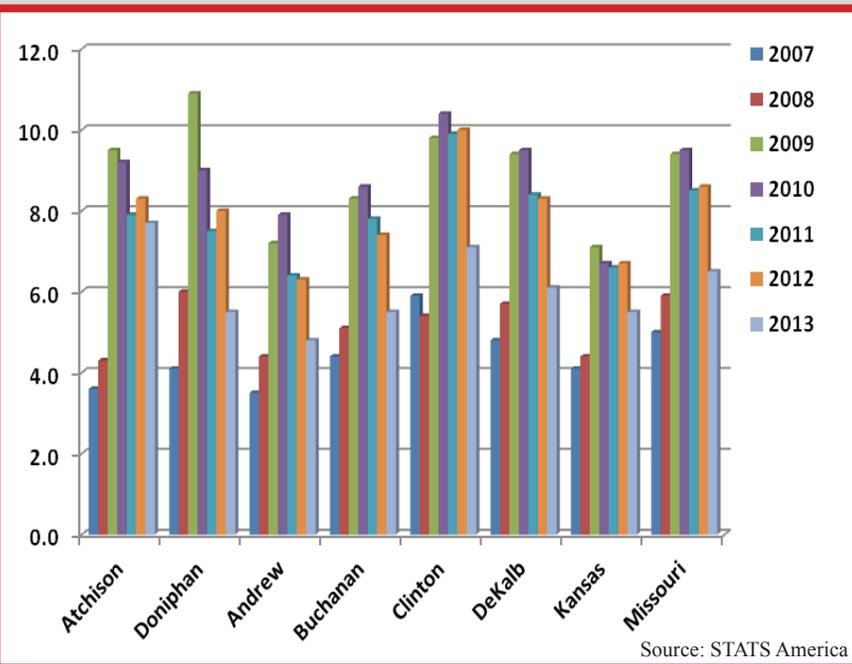
FIGURE 1.1:
PER CAPITA INCOME (PCI) FROM 1979 TO 2011 (ADJ. FOR INFLATION)

Figure 1.3 highlights how the region has performed over the past decade in regards to jobs created and lost. (Buchanan County and the states of Kansas and Missouri are not included.) Using trend data from STATS America, it is apparent that overall the region has struggled, but is slowly rebounding. During this period, four of Mo-Kan's six counties have lost jobs, reflecting a drift in both Kansas and Missouri. Since 2000, counties most impacted by job loss, in order, are Atchison -13.95 percent (-966), Doniphan -18.42 percent (-510), Clinton -9.81 percent (-449) and Andrew -1.28 percent (-31). While the remaining counties have not lost jobs, the number of employment opportunities created has been limited. DeKalb County had notable growth at 5.86 percent (177). However, in terms of percentage and actual jobs the county with the largest increase was Buchanan County with 6.96 percent (2,993) jobs.

**FIGURE 1.3:
JOBS CREATED/LOST**



For decades, the Mo-Kan regional economy was grounded in light manufacturing, ag-related enterprises, and animal science. As noted in the previous St. Joseph Chamber quote, current data indicates these industrial clusters remain relevant within the six-county region. One means to measure an area's economic climate is to study regional clusters. EDA defines clusters as "geographic concentrations of interconnected companies, suppliers, service providers... in a particular field." The value in clustering industries is proximity helps capture various types of linkages, e.g. demand, supply, skills, technology, etc. According to EDA, the significance of identifying business clusters is:



**FIGURE 1.2:
UNEMPLOYMENT RATES 2007-2013**

- “(U)nderstanding the dynamics of growth within an occupation cluster, an economic development professional can communicate more effectively with educators and workforce development professionals to build a talent pipeline needed to support businesses within the region.”
- “Occupation cluster analysis can help identify which clusters of occupations provide the best opportunities for investment and which occupation clusters show a competitive skills advantage in the region.” (U.S. Commerce, EDA, and Purdue Center for Regional Development)

Additional information on industry clusters can be found in Chapter 3.

THOUGHTS FOR THE FUTURE

It is conjectured that past job losses and an earlier wave of plant closings set the foundation for the area's improvement. The key to a stable economy will be a continued commitment to bringing more jobs and better jobs to the area. In addition, Mo-Kan is assisting communities in planning and development projects all aimed at improving the local communities' chances of attracting new growth.

An opportunity may be alternative energy. Whether this is solar, wind or biofuels, the Mo-Kan region is positioned to play a role. Based on a number of assessments and engineering surveys, northeast Kansas and northwest Missouri are in major wind corridors; as such, a variety of businesses and educational institutes throughout the Mo-Kan region continue to push forward with the idea of wind-generated power. While this effort has not matured as quickly as anticipated, the work is beginning to show dividends. As noted in Mo-Kan's 2011 Annual Report, one of the most exciting developments within the region is the announcement of Lost Creek Wind Farm in DeKalb County. Lost Creek Wind Farm is a \$300 million production that created 2,500 new jobs and is the largest wind farm in Missouri. This declaration was shortly followed by a second wind-energy company discussing the possibility of a site in Clinton County. Additionally, a number of small businesses within the wind-

turbine supply chain have begun to develop. At this point, it seems this industry will continue to grow across the Mo-Kan region. Additionally, Grain Belt Express Clean Line is a 750-mile overhead, direct current transmission line that will deliver wind-powered energy from southeast Kansas to major energy grids on both the East and West coasts. The infrastructure is scheduled to be built in Mo-Kan's region, and generate local tax revenue.

Mo-Kan service area is a predominately rural population with a strong entrepreneurial economic base. More than 85 percent of businesses employ 20 workers or less, while businesses employing 21 to 100 compose slightly over 11 percent of total businesses in the region. Those employing more than 100 employees represent approximately two percent of total businesses in the Mo-Kan region. The region must continue to partner with others to improve the area's competitiveness. This entails focusing on business retention, increasing skill levels of the labor force, building public-private partnerships, and improving the entrepreneurial environment through local resources such as Mo-Kan's internal revolving loan funds (RLF), US Department of Agriculture (USDA), and Small Business Administration loans ranging from \$2,500 to \$4 million.

CONCLUSIONS

BASED ON THE HISTORY OF THE AREA, THE FOLLOWING CONCLUSIONS CAN BE REACHED:

- The EDD district continues to experience a shift from heavy manufacturing—primarily meat and food processing—to a broader light manufacturing and service base.
- A regional initiative to capitalize on the animal science corridor is currently underway. This effort will take advantage of area wide existing/growing business clusters.
- Planned industrial parks continue to be a preferred location site as opposed to the scattered isolated industrial site. For example, the Mitchell Woods Business Park virtually sold out in a decade. The same story can be said about Atchison, Cameron, and Wathena-Elwood areas. Concurrently, to foster local business and entrepreneurship, industry-focused incubators are being championed.
- While animal science and agriculture-based industries have returned to the region, the impact is far less reaching. Additionally, many jobs in the region are low-skilled, requiring minimal education, lending itself to service industries. For instance, although Retail Trade is the second largest employer segment in the Mo-Kan region, it accounts for only 10 percent of the region's income. The Retail Trade sector is therefore employing a large percentage of people, but paying them less than other sectors.
- Finally, the area's economy is a regional one. What affects one community affects other communities. Therefore, area leaders need to work together for a common vision on the district's future economic growth.



CHAPTER 2: THE NATURAL SETTING

THIS CHAPTER WILL BRIEFLY DESCRIBE THE NATURAL ENVIRONMENTAL RESOURCES FOUND IN THE AREA. THIS ANALYSIS IS IMPORTANT AS IT DISCUSSES THOSE FACTORS THAT INFLUENCE DEVELOPMENTAL PATTERNS. TEMPERATURES ARE PRESENTED IN DEGREES FAHRENHEIT.

CLIMATE

The Mo-Kan district's climate is exemplary of continental weather patterns with occasional extreme changes in temperature, humidity, cloud cover and wind speed. The average annual length of the growing season is approximately 170 days. The mean annual temperature for the district is 52.2 degrees Fahrenheit, with an average January temperature of 26.2 degrees and an average July temperature of 78.2 degrees. The average annual precipitation total is approximately 31.22 inches. Of this total, 75 percent usually falls in April through September, which includes the growing season for most crops. Flooding downpours are likely to occur in this region.

Tornadoes and severe thunderstorms strike occasionally in the region. These storms are usually local in extent and in short duration reducing the risk of damage. There were 30 tornadoes recorded since 1990; however, only six of these tornadoes were classified as F-2 or stronger, but resulted in \$6.93 million in losses. The combined property damage from all weather hazards for the Mo-Kan region since 2000 is \$5.95 million; the crop damage reached \$1.56 million. Hail occurs during the warmer part of the year, but these storms are infrequent and local in extent.

The average seasonal snowfall is 20.5 inches. The greatest snow depth was 51.1 inches and occurred during the winter of 1925-1926. In an average year, there are 23 days with at least

one inch of snow covered on the ground, but it is unusual for the snow cover to last more than seven consecutive days. The number of such days varies greatly from year to year.

Prevailing winds are from the south. Average wind speed is highest in April, at 13 miles per hour.

NATURAL RESOURCES

The bedrock of the Mo-Kan region is postulated as forming during the Quaternary and Pennsylvanian periods approximately 300 million years ago. Alluvium soil formed during the Quaternary period is located in the Missouri River floodplain and consists mainly of a rich mixture of sand, silt and clay. These soils are 100 to 150 feet thick. The rest of the region is underlain with bedrock formed during the Upper Pennsylvanian Age and is characterized by an alternation of thin shale, limestone and sandstone. In some places, the limestone may be up to 300 feet thick, but usual thickness is only a few feet.

The topography of this region can be described as moderately rolling plain, as distinguished from the plains of Kansas and the more rugged terrain of southern Missouri's Ozark region.

Ground elevations along the Missouri River bordering the Missouri

counties on the west and the Kansas counties on the east range from 800 to 900 feet above sea level. Ground elevations along the northern border of the region are from 900 feet at the Missouri River to a high of approximately 1,100 feet in southern Buchanan County. The majority of the land space throughout the region is approximately 900 feet above sea level.

The predominant water source throughout the region is the Missouri River. Through various sources, parts of all six counties receive water from the river. Other communities utilize water wells and some surface water supplies are utilized in a limited number of communities. The majority of the rural households not connected to rural water supply districts rely upon personal wells. The lack of significant rainfall throughout 1988 and 1989 rendered many personal and municipal wells useless.

Well water from the area normally needs softening and treatment to remove iron. The occurrence of water in glacial deposits is more variable than water from alluvial deposits, but there are areas in all six counties where it is possible that deep wells could produce large quantities of water. In many cases, the bedrock is too highly mineralized to make the water fit for human consumption.

The region's mineral resources include limestone, sand, gravel, clay and shale, coal and petroleum. Limestone is the only stone quarried in the region. Gravel is mined primarily from the glacial

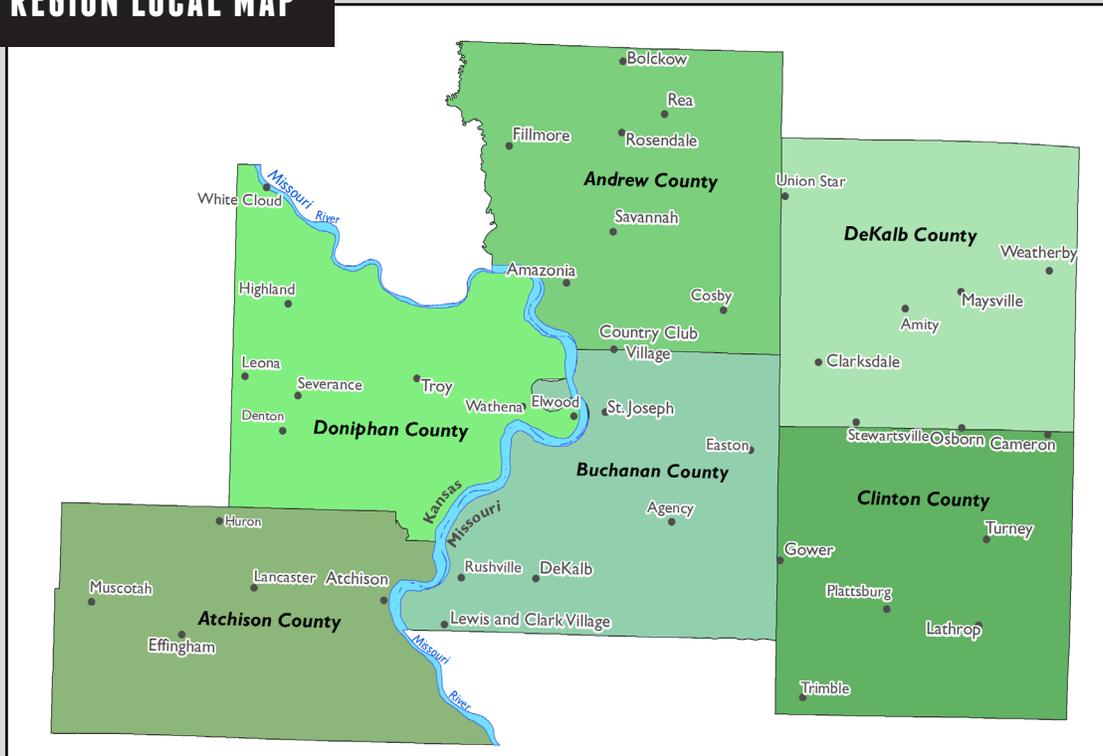
deposits. Clay and shale are relatively soft rocks made up of very fine particles of a variety of minerals. Imbedded among other rocks, they constitute most of the bedrock in the region. Although there are sizable coal reserves, future extraction is not likely. The existing methods utilized are too costly, due to the great depths and thin veins of the deposits.

Some oil exploration has occurred in eastern Kansas (Atchison County) and Andrew and Clinton counties in Missouri. The findings of the oil companies and prospectors holding the mineral rights are currently unknown. The ability to locate oil in the area is highly feasible from a geological standpoint. However, other limiting factors include economics and the markets on a global scale. Cost will affect exploration intensity and consequently, the discovery and development of any reserves of oil or gas that may be found.

SOILS

The soils within the area can be grouped into four primary categories: Grundy, Knox, Marshall and Shelby. Grundy soils are located primarily in the glacial plains area of eastern DeKalb. The soil is generally distributed by winds over the glacial till of the Kansas drift with level to gently undulating prairies and broad divides. Despite the fact that Grundy, Knox, Marshall, and Shelby are the primary soils their amalgamation results in various soil associations.

MO-KAN REGION LOCAL MAP



Additional soil types include Arispie, Armstrong, Colo-Zook, Haynie-Onawa, Kennebec-Colo, Laroni, Martin-Vinland, Monona and Sharpsburg.

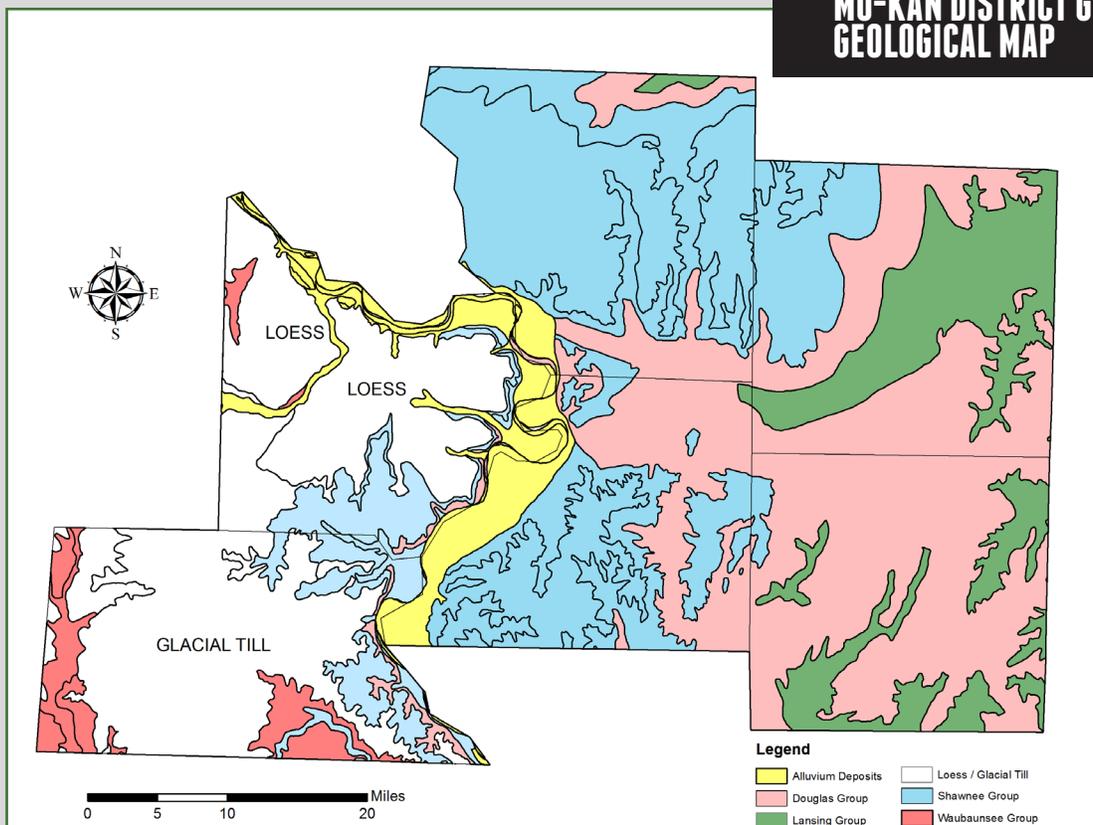
Grundy silt loam is finely textured and was transported by the winds farther from the river than were the coarser, sandy loesses. Glacial till underlies the soil to depths of five to 10 feet. The Grundy soil is similar to Marshall silt loam but differences in the profiles have been caused by different topography of the two soils. Silt pocket or concentrations of highly organic topsoil are quite common. The Grundy silt loam does not lend itself to compaction since the soil becomes elastic and sticky above the optimum moisture content. Permeability is slow where the topography is gently rolling, while inherent fertility is high.

Knox soils are primarily along the river bluffs of western Andrew, western Buchanan, eastern Atchison and eastern Doniphan counties. The soil, picked up from broad river floodplains, is distributed in a rolling hilly terrain. Knox silt loam stratification and deposition indicate a wind deposited type of soil, thicker near the river with a tendency to thin out farther east. The texture and color is uniform in nature. Soil particles are angular, being formed by the grinding action of the ice sheet on underlying material. The most striking characteristic of the Knox, is its ability to remain in a vertical cut with little slippage, and is due to the angularity and interlock of

the particles, as well as the uniformity of the profile. If cut at any angle less than vertical, the soil erodes badly and forms gullies which progress and enlarge quickly. The silty character of the Knox makes for high susceptibility to capillary water movement, thus maintaining a high water table. The Knox soil associations are high in water storage capacity. Due to the topography, these soils have serious erosion problems. Permeability is rapid where topography is hilly, while the inherent fertility of the Knox silt loam is high.

Marshall soils are primarily found within eastern Andrew and eastern Buchanan counties as well as western Atchison and western Doniphan counties and the majority of Clinton County. Marshall silt loam originated under the same conditions as other loessial soils but because of the finer particle size, it was transported farther from the river by the wind. More rainfall penetrates the soil of Marshall silt loam than in the Knox silt loam, which occupies more hilly terrain where run-off is faster. For these reasons, Marshall is more maturely weathered, the topsoil contains more organic matter, the profile is more highly developed, layers may be more easily identified and the subsoil is more clayey due to the leaching action. Marshall, having a thicker topsoil than Knox and occupying a territory of less extreme relief, is more susceptible to frost action. The permeability is rapid where topography is gently rolling to hilly, while the inherent fertility of Marshall silt loam is very high.

**FIGURE 2.2:
MO-KAN DISTRICT GENERALIZED
GEOLOGICAL MAP**



Shelby soils are primarily found within northeast DeKalb County and east-central Clinton County. The soils are glacial in origin and have resulted from weathering, washing, and erosion of the Kansas drift. The glacier ice cap carried with it much soil material from the north and manufactured great quantities by grinding the rock deposits over which it passed. These combined materials were deposited as the ice melted and as the recession progressed, were mixed by glacial streams. The glacial material varies from coarse to heavy clay. The glacial origin is indicated by the content well-rounded sand and gravel. Shelby is so variable that clay or sand pockets are sometimes encountered in the subgrade. The more sandy areas are subject to erosion and may require gully control. The permeability is moderate where the topography is rolling to hilly, while the inherent fertility is high.

Wabash soils are primarily located along the Missouri River in western Andrew and western Buchanan and eastern Atchison and eastern Doniphan counties. The Wabash silt loam and clay loam are extensive over much of the stream bottom areas in the four county region. The texture ranges from fairly coarse sand near the streambeds to a highly organic, mucky silt in depressions in the bottomlands. Composition of soil material is usually eroded from the uplands, and subject to frequent overflow. Slow movement or stagnant water carries only the finer soil particles in suspension. The soil particle size decreases as the distance increases from the streambed. The permeability is moderate where the surface run-off is medium to slow, while the inherent fertility of the Wabash silt loam is very high.

GEOLOGY

The Mo-Kan region generally consists of four geological groupings or land formations: Douglas, Lansing, Shawnee and Wabanausee groups. These are displayed within Figure 2.2.

The Douglas Group is primarily located in western and central

sectors of DeKalb and Clinton County with some parts of eastern Buchanan County. This formation is commonly represented by a shale slope, which lies below a prominent limestone escarpment formed by the Oread information of the Shawnee Group. The thickness of the group ranges from 110 to 150 feet.

The Lansing Group is primarily located in eastern DeKalb and Clinton Counties. The group is composed of limestone and some shale and sandstone. The Lansing Group is set off sharply by the thick shale formations, which lie above and below it; the Easton above, the Bonner Springs below. In northwest Missouri the group is 60 feet thick.

The Shawnee Group is one of three important subdivisions of the Virgilian series of Late Carboniferous rock and geological periods. This group, like the lowermost Douglas group and the Wabaunsee group, consists of sandstones, variegated shales, and limestones. The strata show rhythmically repetitive sequences. This group is primarily located

in eastern Atchison and Doniphan counties in Kansas. The thickness of the group varies widely by formation.

The Wabaunsee Group, another of three subdivisions of the Virgilian series, is primarily located in western and central Atchison county.

This group, like the lowermost Douglas group and Shawnee group, consists of sandstones, variegated

shales and limestones and is characterized by Cyclothem or repetitive stratigraphic sequences. The Wabaunsee group is of very uniform thickness – about 500 feet thick except in exposed parts where the group averages 225 feet in thickness.

RIVERS AND STREAMS

As noted previously, the settlement pattern of the Mo-Kan area was directly influenced by the region's rivers and streams, which provided not only a source of water but also a dependable means of transportation. The most important river in the region is the Missouri River. The Missouri has been the backbone of the area's economic growth from the early fur traders to today's manufacturing plants. In fact, the Missouri River is also a major contributor to the region's



**TERRIBLE'S CASINO
2011 MISSOURI RIVER FLOOD**

growing tourism industry. However, the region occasionally suffers devastating floods as the Missouri River and other streams spills from its banks. Some residents and businesses have relocated while others are still at risk.

Other important streams found in the region include the Wolf River, which flows through Doniphan County into the Missouri River, the Delaware River, which flows through western Atchison County into the Kansas River, and the Platte River (one of two rivers), which flow through Andrew and Buchanan Counties eventually emptying into the Missouri River, and a number of smaller streams in Clinton and DeKalb Counties.

A number of small lakes are also found in the region with the largest being Smithville Reservoir in south Clinton County, Pony Express Lake in southern DeKalb County south of Maysville and Atchison Lake in Atchison County. All of these water resources play an important role in the area’s ability to attract new economic growth. Not only do they provide a water supply but also provide recreational value and in the case of the Missouri, a vital, dependable transportation link to other areas. (Refer to Figure 2.4)

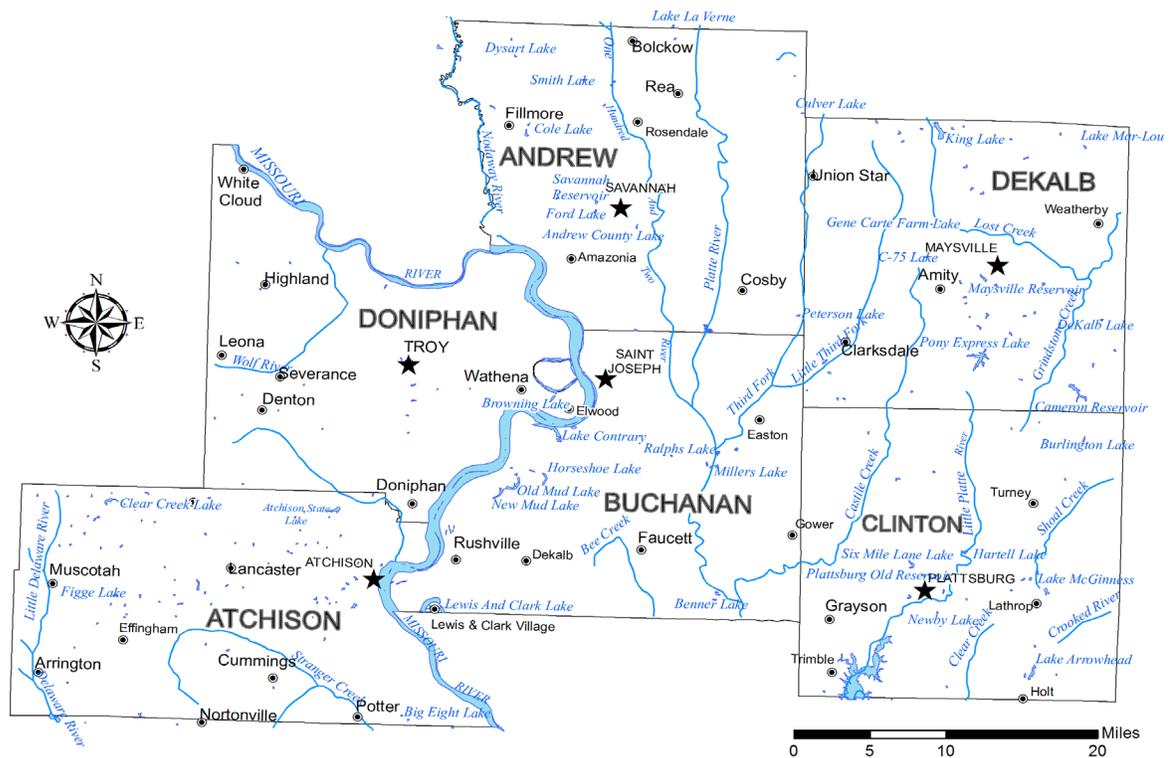
ENVIRONMENTAL CONCERNS

There are a number of threatened and endangered species and designated or proposed critical habitats in the six-county Mo-Kan region. Much of this is centered on the Lower Missouri River Valley, which splits the district. According to the U.S. Fish and Wildlife Services, the Kansas Department of Wildlife and Parks, and the Missouri Department of Conservation the following plant and animal species are Threatened, Endangered or a candidate for a classification. (Refer to Table 2.1)

All state and federally funded projects are required to use a number of methods to mitigate potential harm to the aforementioned species. These methods include completing a full environmental review; not allowing construction to take place during certain times of the year; applying designs that minimize any detrimental erosion or runoff as well as minimize the impacts to the surrounding farmland; and other best management practices.

**TABLE 2.1:
THREATENED AND ENDANGERED SPECIES**

Species	Counties	Classification
Western Prairie Fringed Orchid	Andrew and Atchison	Threatened
Western Fox Snake	Andrew and Buchanan	Threatened
Redbelly Snake	Atchison	Threatened
Smooth Earth Snake	Atchison	Threatened
Slender Walker snail	Atchison	Endangered
Topeka shiner minnow	Clinton	Threatened
Auriculate False Foxglove	DeKalb	Threatened
American Burying Beetle	Doniphan	Endangered
Silverband Shiner	Regional	Threatened
Pallid Sturgeon	Regional	Endangered
Sturgeon Chub	Regional	Threatened
Western Silvery Minnow	Regional	Threatened
Flathead Chub	Regional	Threatened
Chesnut Lamprey	Regional	Threatened
Sicklefin Chub	Regional	Threatened
Indiana Bat	Regional	Endangered
Least Tern	Regional	Endangered
Bald Eagle	Regional	Endangered
Regal Fritillary Butterfly	Regional	Endangered
Plains Spotted Skunk	Regional	Candidate for Threatened
Eastern Massasauga Rattlesnake	Regional	Candidate for Threatened



**FIGURE 2.4:
RIVERS AND STREAMS (INCLUDING MAJOR LAKES)**

CONCLUSIONS

BASED ON THE HISTORY OF THE AREA, THE FOLLOWING CONCLUSIONS CAN BE REACHED:

- The climate of the region is not a major barrier to most development. Winters are cold and summers are warm without any real extreme condition. Flooding does occur at times along the Missouri River and other streams, especially in periods of prolonged thunderstorm activities. This is a frequent event.
- The soils characteristics were found to be good for agricultural purposes and, with few exceptions, capable of handling most urban types of development. Those few exceptions are generally wetland areas, which should not have urban uses.
- The geology of the region also shows no major inhibition to most growth and development.
- Water resources in the region appear to be ample for current and future growth. These resources are vital to the area's growth, therefore, preserving water quality must be a top priority. Buildings of residential, commercial and industrial uses within the 100-year floodplain should be encouraged for elevation or relocation. (More discussion in Chapter 6)
- There is potential for mineral development, especially petroleum but the likelihood of any substantive development is tempered by economics. It would be costly to tap into most of the area's oil deposits.
- Finally, it is clear from this brief analysis that regional cooperation in growth and development must be undertaken to preserve the region's natural setting.



CHAPTER 3: DEMOGRAPHIC AND SOCIOECONOMIC ANALYSIS

GENERAL DEMOGRAPHICS

General Population Pattern

The population pattern for the six counties and 40 incorporated communities for the thirty-year period from 1980 to 2010 is displayed in Table 3.1.

During the 30-year period, the following four counties expanded: Andrew, Buchanan, Clinton and DeKalb counties; while two declined: Atchison and Doniphan counties. Atchison and Doniphan are Kansas counties, border the Missouri River and contain much of the district's older areas. However, the 2010 population of the U.S. Census Bureau shows that Atchison County has grown one percent over the 10 years between 2000 and 2010. While not back to the 1980 levels, this recent economic growth exhibits the county's ability to stabilize.

The four counties that showed an increase in population are growing as suburbanization expands. Andrew County is growing primarily because of expansion from St. Joseph. In fact, one of the faster-growing communities in northwest Missouri is Country Club Village, which is located in southern Andrew County adjacent to the City of St. Joseph. Country Club Village has increased in size by 98 percent over the last 30 years. Most of Country Club's growth has been single-family,

ranch-style suburban houses. The growth in Clinton County is due to its entry to I-35 and US Highway 169, making the county highly accessible to the Kansas City Metropolitan area. Clinton County and DeKalb County have grown primarily because of the rapid growth of Cameron, which has more than doubled in population since 1980. DeKalb County's growth is due to the the proximity to I-35 and prison population.

The region as a whole has shown modest growth (seven percent) over the past 30 years and is projected to continue at a relatively slow but steady growth due primarily to suburbanization development. Over the last decade from 2000 to 2010 Clinton County and DeKalb County experienced the largest growth, with an increase of nearly nine percent and 11 percent respectively. Trimble, located in Clinton County, had the largest positive percentage change in population with a 43 percent increase. Leona in Doniphan County encountered the largest decline in population, losing 45 percent over the same period.

Population Migration

Population migration is a strong barometer of a community's ability to attract new residents. Figure 3.1 shows that every county in the Mo-Kan region had a positive net migration. This data shows that Buchanan, DeKalb and Andrew Counties led the area in net migration while Clinton and two Kansas counties-Atchison and Doniphan had a slower net migration. This migration pattern mirrors what was previously discussed – population growth in larger communities

**TABLE 3.1:
POPULATION FIGURES**

COUNTY/CITY	1980	1990	2000	2010	PERCENT CHANGE 1980-2010	PERCENT CHANGE 2000-2010
MISSOURI						
ANDREW COUNTY	13,980	14,632	16,492	17,291	24%	5%
Amazonia Village	314	257	277	321	2%	16%
Bolckow	245	253	219	187	-24%	-15%
Cosby	148	121	111	124	-16%	12%
Country Club	1,234	1,755	1,848	2,449	98%	33%
Fillmore	265	256	224	184	-31%	-18%
Rea	78	62	46	50	-36%	9%
Rosendale	223	186	160	143	-36%	-11%
Savannah	4,184	4,352	4,756	5,057	21%	6%
BUCHANAN COUNTY						
Agency	419	642	599	684	63%	14%
DeKalb	245	222	257	220	-10%	-14%
Easton	313	232	258	234	-25%	-9%
Lewis & Clark	131	142	155	132	1%	-15%
Rushville	271	306	280	303	12%	8%
St. Joseph	76,691	71,852	73,990	76,780	0%	4%
CLINTON COUNTY						
Cameron	4,519	3,791	8,312	9,933	120%	20%
Gower	1,276	1,230	1,399	1,526	20%	9%
Lathrop	1,772	1,794	2,092	2,086	18%	0%
Plattsburg	2,095	2,248	2,354	2,319	11%	-1%
Trimble	252	405	451	646	156%	43%
Turney Village	175	155	155	148	-15%	-5%
DEKALB COUNTY						
Cameron	4,519	3,791	8,312	9,933	120%	20%
Amity	74	99	70	54	-27%	-23%
Clarksdale	278	287	351	271	-3%	-23%
Maysville	1,187	1,176	1,212	1,114	-6%	-8%
Osborn	381	355	455	423	11%	-7%
Stewartsville	832	732	759	750	-10%	-1%
Union Star	423	432	433	437	3%	1%
Weatherby	121	91	123	107	-12%	-13%
KANSAS						
ATCHISON COUNTY	18,397	16,932	16,774	16,924	-8%	1%
Atchison	11,407	10,656	10,232	11,021	-3%	8%
Effingham	634	540	588	546	-14%	-7%
Huron	107	75	87	54	-50%	-38%
Lancaster	274	299	291	298	9%	2%
Muscotah	248	194	200	176	-29%	-12%
DONIPHAN COUNTY						
Denton	156	166	186	148	-5%	-20%
Elwood	1,275	1,079	1,145	1,224	-4%	7%
Highland	954	942	976	1,012	6%	4%
Leona	73	39	88	48	-34%	-45%
Severance	134	98	108	94	-30%	-13%
Troy	1,240	1,073	1,054	1,010	-19%	-4%
Wathena	1,418	1,160	1,348	1,364	-4%	1%
White Cloud	234	255	239	176	-25%	-26%
MO-KAN TOTAL	153,671	149,343	158,089	164,996	7%	4%

Source: Source: U.S. Census Bureau and Census 2010

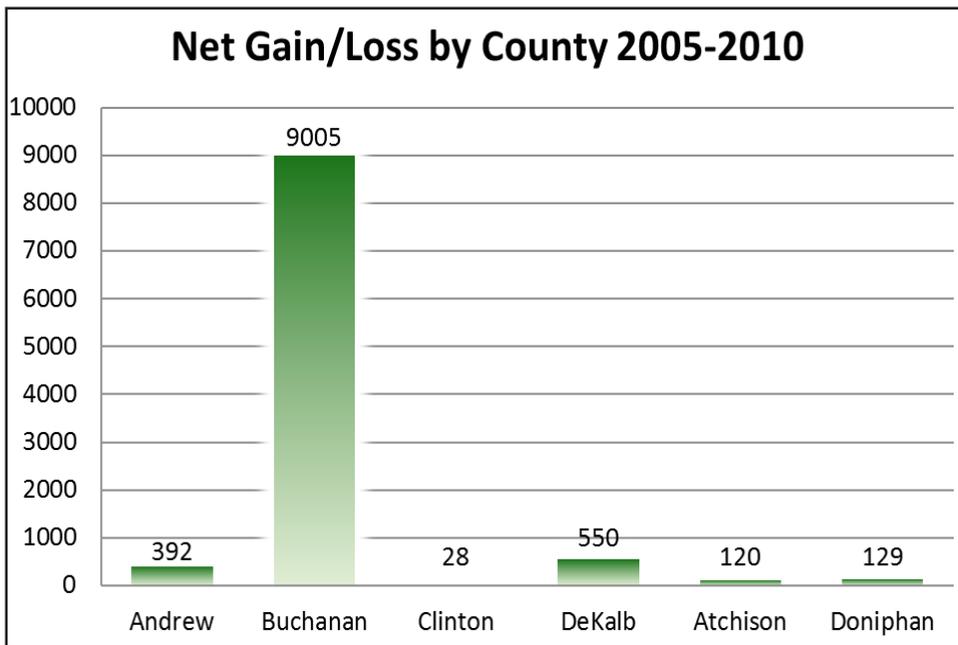
led the population migration, such as St. Joseph (in Buchanan County), Cameron (in Clinton and DeKalb Counties) and Savannah (in Andrew County).

In/out flow of the Mo-Kan region with surrounding states (i.e. Iowa, Missouri, Kansas and Nebraska) is displayed graphically in Figure 3.2. The Mo-Kan region as a whole experienced a negative net migration with Kansas between 2007 and 2011 while it had a positive net migration from Iowa, Nebraska and Missouri. Clinton County experienced the largest out flow of any of the counties, losing nearly 600 of its population to other counties in Missouri. Atchison had the second highest out flow of the counties; nearly 100 of its population moved to other counties in Kansas. Buchanan and DeKalb counties experienced the largest in flow of population, both primarily from Missouri counties.

Population Pyramid

One of the most identifiable ways in which population growth and change can reflect a region is the distribution of people by age and gender. The use of population pyramids is a technique that visually compares age and sex of a given population. Traditionally, a “normal” population results in a graph resembling a pyramid. The base represents the younger population with males to the left of the center axis and females to the right. As age increases, the population decreases, resulting in a pyramid-like shape.

The age and sex structure of a population play a critical role in determining the needs and lifestyles of that population. One community, for example, may have a high number of children and youth, indicators of the need for teachers, schools and youth recreational services. Another community may have a high proportion of elderly, indicating the need for medical, nutritional and home care services. People of different ages or gender also may have different consumer preferences, which can influence business trends. Graphically, the age-gender structure is represented by population regional figure, which includes the combined totals for the Mo-Kan region.



**FIGURE 3.1:
NET MIGRATION**

**FIGURE 3.2:
MIGRATION BETWEEN COUNTIES/STATES**

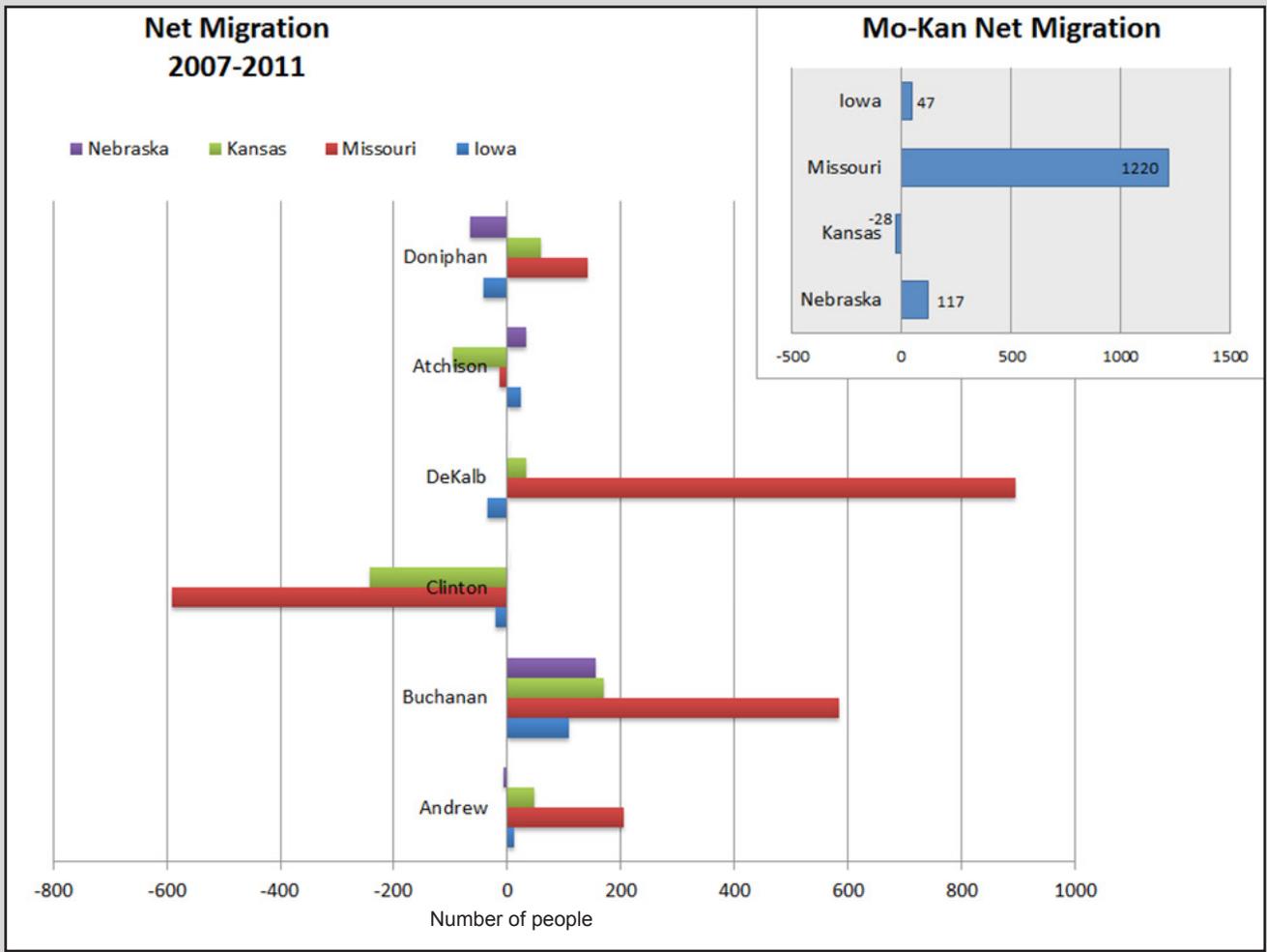


Figure 3.3 - Population Pyramids compare the 2000 and 2010 population pyramids for the Mo-Kan region. The gray represents 2000 and the red outline represents 2010.

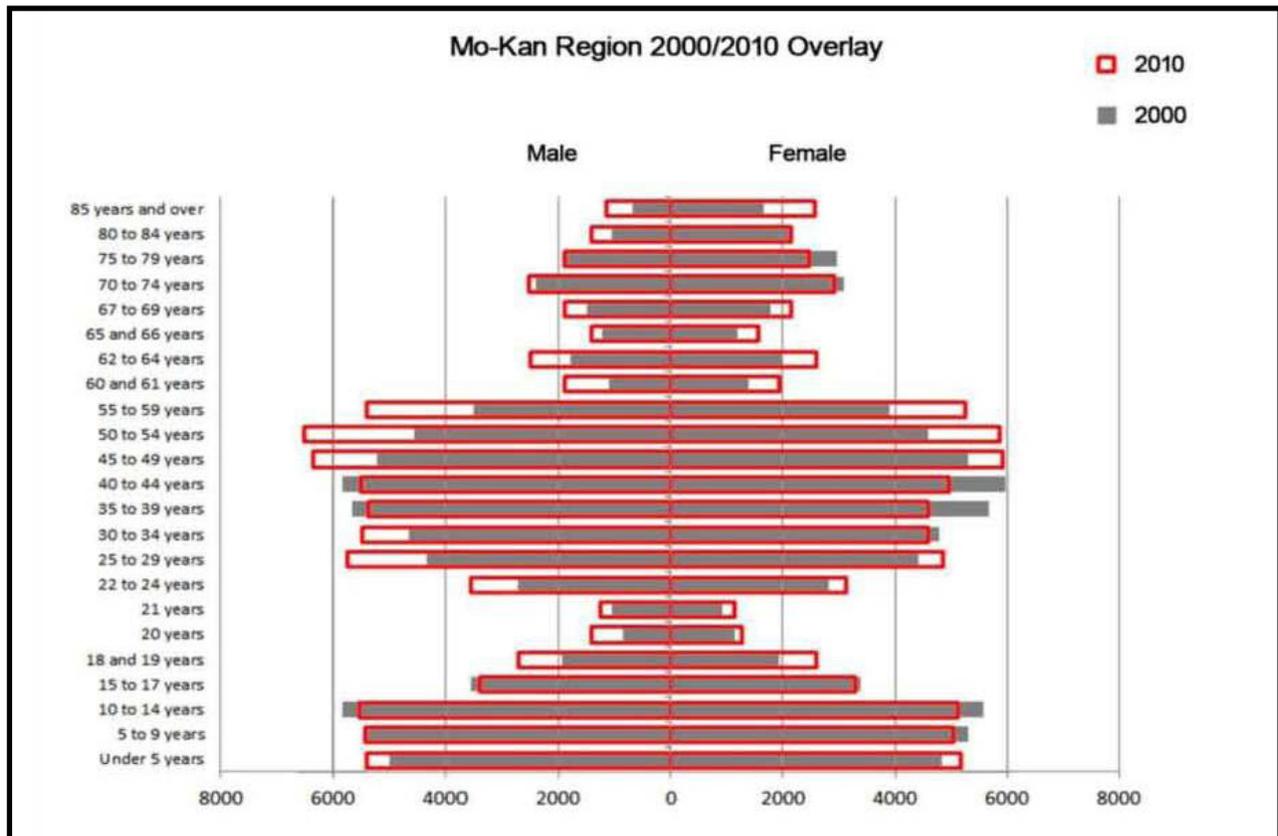
No two communities are likely to have identical population pyramids or age and sex structures. However, there are general patterns that are helpful for identifying and understanding potential population needs. The Mo-Kan region's population pyramid is an example of the Baby Boom Pattern. The Baby Boom Pattern of 2000 has two distinct bulges: the baby boom, ages 35-54, and the baby boom echo, ages 10-19. The smaller cohorts between them are called the baby bust, ages 20-34. The needs and preferences of these populations tend to be associated with families and young children.

The growth in the Region is largely due to the increase in middle-aged and older males and females (refer to Figure 3.3). The advanced technology and health care services have prolonged human life. The largest percentage increase occurred in the 85 years and older cohort; the number of males increased by 63.2

percent and females increased by 56.7 percent. The 21 cohort incurred the second largest increase with the number of males expanding by 62.2 percent and the 60 to 61 cohort incurred the second largest increase with the number of females by 38.7 percent. Strong increases were also shown in the over 60 for both males and females. A decline was seen in children from 5 to 17 years of age.

Future Growth: Labor Supply, Fertility and Aging

There are a few other important observations to note. The population pyramid conveys information about a region's fertility and labor supply. Fertility refers to the number of children born to women and the age-gender pyramid represents this by illustrating the number of females in their childbearing ages (15 to 49). The importance of fertility is that it not only adds newborns at the age of zero to begin with, but that effect stays with the population age after age. If a region loses that childbearing age group, their entire region will begin to decline. The number of females from 15 to 49 stayed in effect the same: from 31,002 females in 2000 to 30,444 females in 2010. Figure 3.4 indicates that the Mo-Kan District as a whole continues to maintain an important growth potential.



**FIGURE 3.3:
POPULATION PYRAMIDS**

The young/adult ratio can also be determined by using the information provided by the population pyramid. The young adult ratio identifies the number of potential parents with young children in the population. This statistic is not a dependency measure; instead, it indicates the population's potential for fertility. The young/adult ratio for the Mo-Kan region is average in 2000 and low in 2010.

Another important aspect is the ability of an area to hold its labor supply, the age group from 20 to 55. The availability of labor indicates that jobs are being created and enhances further economic growth. The Mo- Kan region showed growth in the 20 to 55 cohort, increasing by 10.2 percent (mostly males). Figure 3.3 shows that the district, as a whole, has been able to maintain the population ages that comprise the regional labor force.

The Index of Aging is a measure of the age structure of the population. It compares the old to the young of a population by dividing the number of elderly (age 65 and over) by the number of children (below age 15) in the population. For the year 2010, the Mo-Kan region has an index of aging score of 76, compared with the 2000 index of aging score of 73, meaning there are more elderly persons than younger persons. This is reflective of the increase in the elderly population of

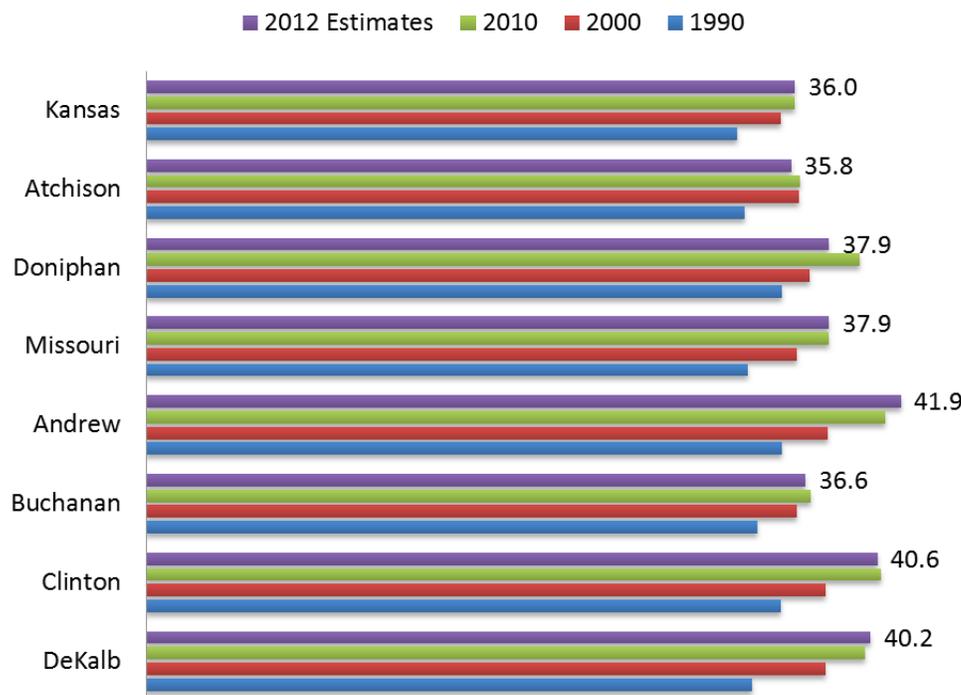
persons 65 years or older.

It is notable that once the population goes to the 65-and-above age group, females outnumber males in both 2000 and 2010. This is a common pattern; women live longer than men (according to Tom Perls, founder of the New England Centenarian Study at Boston University). However, Figure 3.4 shows a significant increase in the elderly population of females 85+ in 2010, which will have implications on regional social services and health care needs.

Median Age

Figure 3.4 shows the changes in median age for the region. The data presented shows that the median age for all counties increased over the past 30-year period. These median age figures are another indicator of the future social and health needs of the district.

Among all the counties in the Mo-Kan region, Andrew County had the highest median age increase since 2000. In 2012, the median age in Andrew County reached its peak in history at 41.9. Clinton and DeKalb counties are two other counties with population aging problems. In 2012, Clinton County's median age was 40.6 and DeKalb County's median age was 40.2. Atchison County has the lowest median age in the region in 2012. The national median age is 37.6



**FIGURE 3.4:
MEDIAN AGE OF RESIDENTS**

State/County	White	Black	Hispanic or Latino	Asian	American Indian and Alaskan Natives
Kansas	87.2%	6.2%	11.0%	2.6%	1.2%
Atchison	91.2%	5.2%	2.6%	0.5%	0.6%
Doniphan	92.9%	3.2%	2.4%	0.3%	1.4%
Missouri	83.9%	11.7%	3.7%	1.8%	0.5%
Andrew	97.3%	0.6%	2.0%	0.5%	0.3%
Buchanan	90.3%	5.7%	5.7%	1.0%	0.6%
Clinton	95.6%	1.6%	1.8%	0.4%	0.8%
DeKalb	86.8%	11.4%	1.9%	0.3%	0.5%

**TABLE 3.2:
RACIAL COMPOSITION 2012**

Racial Composition

The racial composition of each of the Mo-Kan region’s six counties is shown in Table 3.2. White persons account for over 90 percent of the population in five of the six counties; DeKalb has a slightly lower percentage with 86.8 percent. Minorities in the Mo-Kan region comprise 7.6 percent of the total population with a variety of minority groups represented.

ECONOMICS

As Thomas Friedman’s concept of globalization¹ (the “flattening” of the globe) moves to the forefront of international economics, states and regional groups

¹ In 2005’s “The World is Flat” by Thomas Friedman, the author noted that due to changes in geopolitics, technology and business practices, traditional economic barriers and obstacles have been minimized. The result is the world’s economy has been flattened; thereby leveling the “playing field.”

understand that the same concept can be applied on a smaller scale. As such, the development trends of the region cannot be fully examined without first addressing county and statewide trends.

This section will present the economic demographics for the Mo-Kan region. This analysis will cover employment patterns, family income changes and other related data indicating the economic health of the area.

Employment by Industry

The following is a county-by-county analysis of disclosed changes in the U.S. Bureau of Economic Analysis (BEA) employment by industry for the period of 1994 to 2011. Some of the drastic fluctuations may be a reflection of the Bureau of Labor Analysis collection methods, i.e. changes to identification of industry titles since 1994. Refer to Table 3.3.

ANDREW COUNTY, MO

	1994	2011	% CHANGE
FARM	1044	893	-14.5%
NON FARM	3527	5391	52.8%
AG. SERVICES	94	D	--
MINING	D	D	--
CONSTRUCTION	373	602	61.4%
MANUFACTURING	61	74	21.3%
T.C.P.U.	205	362	76.6%
WHOLESALE	99	171	72.7%
RETAIL	724	737	1.8%
F.I.R.E.	D	599	--
SERVICES	979	1185	21.0%
GOVERNMENT	701	768	9.6%
TOTAL	4,571	6,284	37.5%

BUCHANAN COUNTY, MO

	1994	2011	% CHANGE
FARM	978	856	-12.5%
NON FARM	47422	55514	17.1%
AG. SERVICES	398	D	--
MINING	57	D	--
CONSTRUCTION	2627	2352	-10.5%
MANUFACTURING	8314	9495	14.2%
T.C.P.U.	3161	2949	-6.7%
WHOLESALE	1948	1560	-19.9%
RETAIL	8664	6579	-24.1%
F.I.R.E.	2860	4228	47.8%
SERVICES	13239	21051	59.0%
GOVERNMENT	6154	7169	16.5%
TOTAL	48,400	56,370	16.5%

CLINTON COUNTY, MO

	1994	2011	% CHANGE
FARM	937	844	-9.9%
NON FARM	5508	5944	7.9%
AG. SERVICES	D	D	--
MINING	D	D	--
CONSTRUCTION	394	354	-10.2%
MANUFACTURING	203	162	-20.2%
T.C.P.U.	245	57	-76.7%
WHOLESALE	261	178	-31.8%
RETAIL	934	548	-41.3%
F.I.R.E.	708	515	-27.3%
SERVICES	1711	2136	24.8%
GOVERNMENT	833	1502	80.3%
TOTAL	6,445	6,788	5.3%

DEKALB COUNTY, MO

	1994	2011	% CHANGE
FARM	902	945	4.8%
NON FARM	3326	4187	25.9%
AG. SERVICES	35	32	-8.6%
MINING	L	0	L
CONSTRUCTION	264	174	-34.1%
MANUFACTURING	82	107	30.5%
T.C.P.U.	161	D	--
WHOLESALE	146	227	55.5%
RETAIL	675	608	-9.9%
F.I.R.E.	177	417	135.6%
SERVICES	704	744	5.7%
GOVERNMENT	1078	1340	24.3%
TOTAL	4,228	5,132	21.4%

ATCHISON COUNTY, KS

	1994	2011	% CHANGE
FARM	802	630	-21.4%
NON FARM	8192	9100	11.1%
AG. SERVICES	239	D	--
MINING	37	102	175.7%
CONSTRUCTION	360	600	66.7%
MANUFACTURING	1589	1579	-0.6%
T.C.P.U.	235	D	--
WHOLESALE	563	111	-80.3%
RETAIL	1429	985	-31.1%
F.I.R.E.	301	700	132.6%
SERVICES	2118	1027	-51.5%
GOVERNMENT	1321	1005	-23.9%
TOTAL	8,994	9,730	8.2%

DONIPHAN COUNTY, KS

	1994	2011	% CHANGE
FARM	645	530	-17.8%
NON FARM	3423	3234	-5.5%
AG. SERVICES	46	D	--
MINING	L	D	--
CONSTRUCTION	158	143	-9.5%
MANUFACTURING	801	466	-41.8%
T.C.P.U.	110	D	--
WHOLESALE	420	184	-56.2%
RETAIL	433	230	-46.9%
F.I.R.E.	150	217	44.7%
SERVICES	525	212	-59.6%
GOVERNMENT	776	1078	38.9%
TOTAL	4,068	3,764	-7.5%

T.C.P.U.: transportation, communication, information and public utilities; F.I.R.E.: financial, insurance and real estate; SERVICES: professional, arts/entertainment, accommodations/food services, education, health care and other
 D: not disclosed; L: loss (not disclosed)
 Source: 2013 Bureau of Economic Analysis

**TABLE 3.3:
 EMPLOYMENT BY INDUSTRY BY COUNTY 1994-2011**

ANDREW COUNTY

37.5%
 1994-2011
 EMPLOYMENT BY
 INDUSTRY

Total employment for all industries in Andrew County amplified by 37.5 percent in the 15-year period. This was the largest percent growth seen in the industry employment for the Mo-Kan region. Despite this trend, the county has lost employment since 2004. In that year, total employment was 6,339, however in 2011 the figure was 6,284 (decrease of 55). The larger percentage growth was represented by construction (61.4%), wholesale (72.7%) and Transportation, Communication/information and

Public Utilities (T.C.P.U.) (76.6%) respectively. Financial, Insurance and Real Estate (F.I.R.E.) had the largest actual increase (599). Farming was the only sector that lost employment (-14.5%).

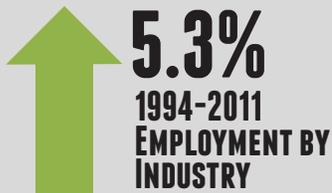
BUCHANAN COUNTY

16.5%
 1994-2011
 EMPLOYMENT BY
 INDUSTRY

Total employment for all industries in Buchanan County rose by 16.5 percent from 1994 to 2011. Total employment in 2004 was 55,221 compared to 56,370 in 2011. This slight increase is a result of growth

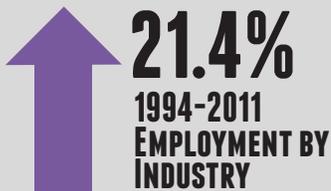
in a number of industries. The two sectors that experienced the most growth, both in employment numbers and percentages, were services, which includes professional, arts/entertainment, accommodations/food services, education, health care and others; and F.I.R.E. These sectors grew by 7,812 jobs (59%) and 1,368 (47.8%) respectively. The manufacturing industry noticed an increase, reversing the trend exhibited in 2004. This segment grew by 1,181 jobs (14.2%). Five industry classifications experienced decreases. One surprise is the drop in retail jobs. Despite a flourish of retail space development that took place across St. Joseph in the early 2000s, this sector decreased by 2,085 jobs (-24.1%). Other divisions that diminished include construction (-275), wholesale (-388) and T.C.P.U. (-212).

CLINTON COUNTY



Total employment for all industries in Clinton County improved by 5.3 percent for the 15-year period. In spite of this increase, the only segments that grew were non-farm (7.9%), government (80.3%) and services (24.8%). This continues a trend illustrated in 2004. T.C.P.U., retail and wholesale trade industries in Clinton County all experienced declines in employment of -76.7 percent, -41.3 percent and -31.8 percent, respectively.

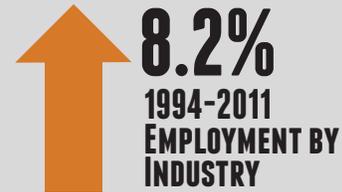
DEKALB COUNTY



The downward drift that was exhibited between 1994 and 2004 was reversed over the subsequent seven years. Total employment for all DeKalb County industries increased by 21.4 percent (904) to a total of 5,132 by 2011. The industries recognizing

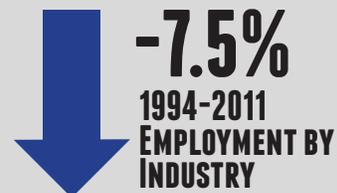
the largest employment growth were the F.I.R.E., wholesale and manufacturing industries. The construction segment experienced a 34.1 percent loss in employment, losing 90 persons. As noted, despite this decrease, the county as a whole grew substantially (904 jobs) since 1994.

ATCHISON COUNTY



Total employment for all industries in Atchison County grew by 8.2 percent since 1994, increasing from 8,994 to 9,730. F.I.R.E. and mining grew the largest in employment percentages, increasing by 132.6 percent and 175.7 percent, respectively. In regards to growth in actual employment, non-farm (908), F.I.R.E (399) and construction (240) displayed the greatest increase. The services and wholesale sectors witnessed substantial decreases in industry employment percentage as well as numbers, 1,091 (-51.5%) and 452 (-80.3%).

DONIPHAN COUNTY



Total employment for all industries in Doniphan County observed a -7.5 percent change, the least favorable in the Mo-Kan region and only county to recognize a decrease (-304). F.I.R.E. experienced a 44.7 percent increase, up 67 persons from 1994. However, the segment that exhibited the most actual growth was government at 302 (38.9%). The remaining sectors dropped since 1994, with services (-59.6%) and wholesale (-56.2%) experiencing the greatest drops. Services lost 313 and wholesale decreased by 236.

Employment Inflow/Outflow

Figure 3.5: Employment Inflow/Outflow illustrates the inflow and outflow of employment for the Mo-Kan region between the years 2002 to 2011. An interesting note is Buchanan County is the only county within the region that maintains a sizable residential workforce. The remaining five counties workforce commutes elsewhere for employment.

Figure 3.6, “2002 and 2011 Regional Employment Inflow and Outflow”, displays changes in commuting patterns for the region. As one may note, the number of residents living and employed across the region has remained relatively constant. However, the number traveling outside the area for work has increased by nearly 8,500, while the employees commuting into the region has grown by close to 5,700.

Earnings by County

The following is a county-by-county analysis of the earnings by industry for the Mo-Kan region. The period analyzed is for 2002 to 2012. Refer to the figures on pages 26-28 for more information. Much of the data is provided by the U.S. Department of Commerce’ Bureau of Economic Analysis (BEA) and U.S. Census. With the exception of PCPI, dollar figures are rounded to the nearest thousand.

Andrew County

Andrew County is part of the St. Joseph Metropolitan Statistical Area (MSA). An MSA is an entity delineated by the Office of Management and Budget (OMB) used by Federal statistical agencies in collecting, tabulating and publishing data. A metro contains an urban core of 50,000 or more population. The county’s 2012 population of 17,417 is ranked 64 out of 115 counties in the state.

PER CAPITA PERSONAL INCOME

Andrew County had a per capita personal income (PCPI) of \$46,968 in 2012. This PCPI ranked second in the state, first in the Mo-Kan region and was 120 percent of the state’s average of \$39,133, and 107 percent of the national average of \$43,735. The 2012 PCPI reflected an increase of three percent from 2011. (The 2011-2012 state change was three percent and the national change was 3.4 percent.) In 2002, the PCPI of Andrew County was \$27,582 and ranked 12th

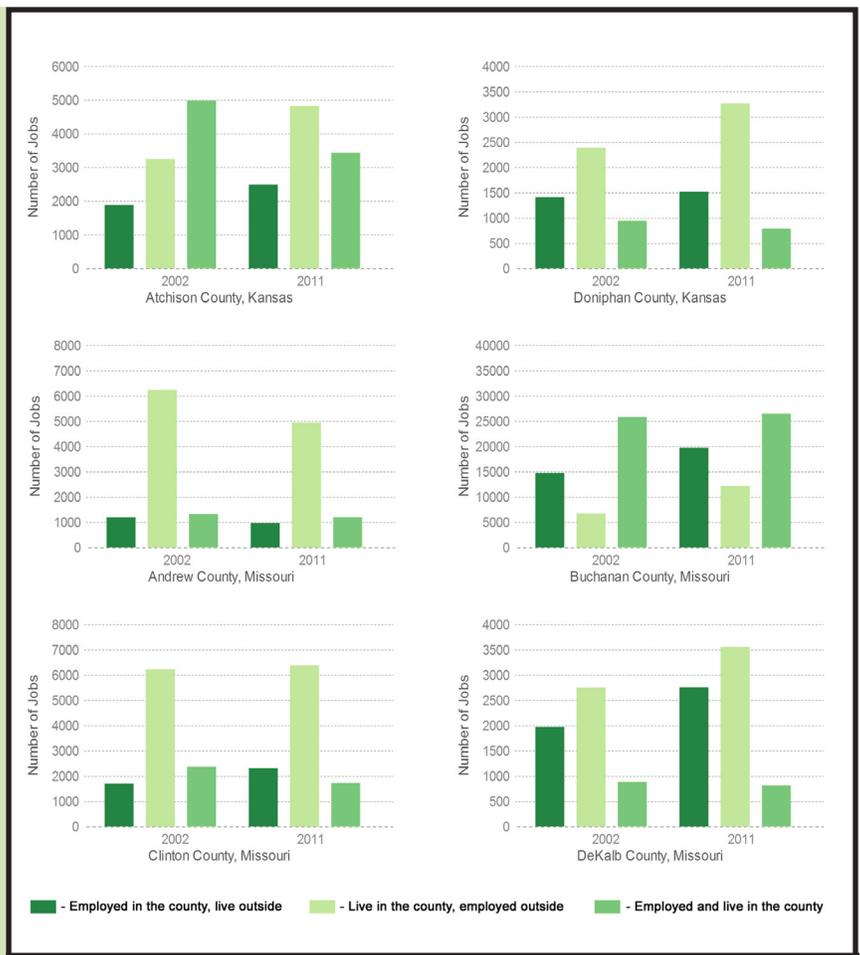


FIGURE 3.5:
EMPLOYMENT INFLOW/OUTFLOW BY COUNTY 2002-2011

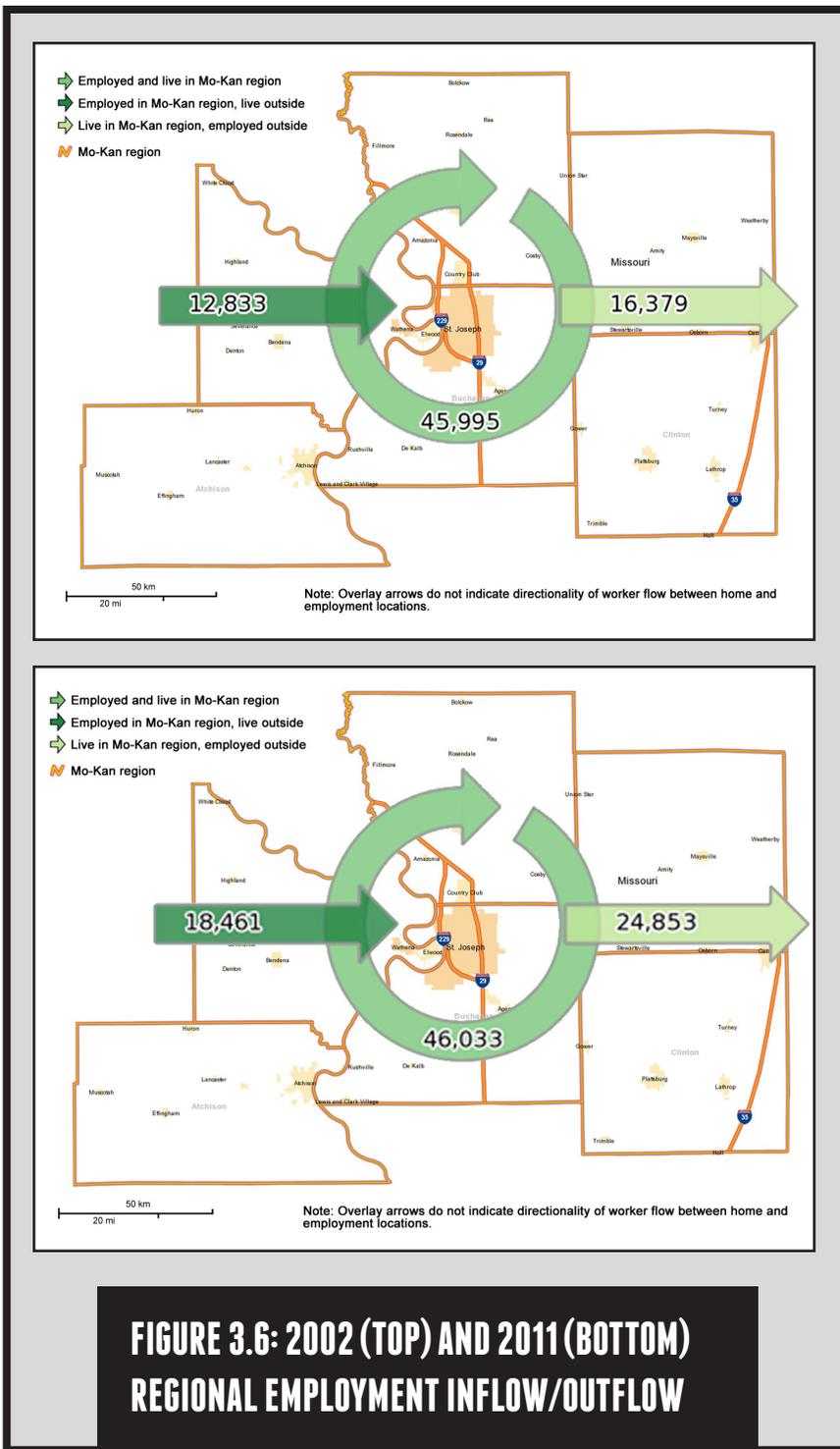
in the state. The 2002-2012 compound annual growth rate of PCPI was 5.5 percent. The compound annual growth rate for the state was 2.9 percent and for the nation was 3.2 percent.

TOTAL PERSONAL INCOME

Andrew County had a total personal income (TPI) of \$818 million in 2012. This TPI ranked 45th in the state and accounted for 0.3 percent of Missouri’s state total. In 2002, the TPI of Andrew County was \$455.1 million and ranked 51st in the state. This is twice the pace of Missouri’s personal income average, which increased at a rate of 3.5 percent.

COMPONENTS OF TOTAL PERSONAL INCOME

TPI includes the net earnings by place of residence (wages and salaries, proprietors’ income and adjustment for residence less contributions for government social insurance); dividends, interest and rent and transfer payments received by the residents of Andrew. From 2002 to 2012, net earnings by place of residence increased three percent; dividends, interest and rent decreased by two percent, and transfer receipts remained constant.



EARNINGS BY INDUSTRY

Total earnings by persons employed in Andrew County increased from \$155.6 million, which is a \$36.7 million (23.6 %) increase. The largest industry disclosed in 2012 was government and government enterprises, accounting for 29 percent of earnings. This represents a 6.4 percent increase since 2004. Of the disclosed industries the second and third largest sectors for 2012 were retail trade at \$19.9 million (17%) and construction at \$19.1 million (16%). (Source: Bureau of Labor Statistics-Annual Industry Distribution of Jobs)

Buchanan County

Buchanan County is part of the St. Joseph MSA. The county's 2012 population of 89,706 ranked 13th in the state of Missouri, which is a slight decrease from its 11th position in 2004.

PER CAPITA PERSONAL INCOME

Buchanan County had a PCPI of \$35,587 in 2012. This PCPI ranked 30th in the state and was 91 percent of the state average of \$39,133, and 81 percent of the national average of \$43,735. The 2012 PCPI reflected an increase of 3.5 percent from 2011. This change outperforms the state (3.0%) and national averages (3.4%). The PCPI in 2002 for the county was \$25,828 and ranked 18th in the state.

TOTAL PERSONAL INCOME

Buchanan had a TPI of \$3.2 billion, which ranked 13th in the state of Missouri and accounted for 1.4 percent of the state's total. In 2002, the TPI of Buchanan was \$2.2 billion and ranked 14th in the state. This increase reflects a 3.7 percent change during the decade, which is 0.2 percent higher than Missouri's average (3.5%) and 0.4 percent less than the national average (4.1%) over the same period.

COMPONENTS OF TOTAL PERSONAL INCOME

As previously noted, TPI includes the net earnings by place of residence (wages and salaries, proprietors' income, and adjustment for residence less contributions for government social insurance): dividends, interest and rent and transfer payments received by the residents of a particular county. From 2002 to 2012, both net earnings by place of residence and dividends, interest and rent decreased by two percent, while transfer receipts increased four percent.

EARNINGS BY INDUSTRY

Total earnings by persons employed in Buchanan County increased from \$2.3 billion in 2004 to \$2.7 billion in 2012, a 15 percent

increase. The largest industry disclosed in 2012 was manufacturing with 28 percent of earnings (\$747 million). This illustrates a 12.6 percent increase from 2004, and is the fastest growing industry during this span. Other industry sectors that represent significant percentages in earnings include health care and social assistance at 16 percent (\$426 million) and government and government enterprises with 14 percent (\$373.8 million). (Source: Bureau of Labor Statistics-Annual Industry Distribution of Jobs)

Clinton County

PER CAPITA PERSONAL INCOME

In 2012, Clinton County had a PCPI of \$37,342. This ranked 18th in Missouri and was 95 percent of the state average of \$39,133, and 85 percent of the national average, which is \$43,735. The 2012 PCPI reflected a slim increase of 0.1 percent from 2011. As previously noted, the state experienced a three percent increase during 2011-2012, while the nation's PCPI grew 3.4 percent. The county's 2002 PCPI was \$25,750 and ranked 19th in the state. The 2002-2012 compound annual growth rate of PCPI was 3.8 percent.

TOTAL PERSONAL INCOME

Clinton County had a TPI of \$766 million in 2012. This ranked 47th in Missouri and accounted for 0.3 percent of the state's total. In 2002, the TPI was \$503 million and ranked 48th in the state. The county showed a 4.3 percent increase in TPI from 2002 to 2012. Despite this increase, it is important to note that Clinton County was one of two counties in the Mo-Kan region reporting a negative adjustment (-0.5%) from 2011 to 2012 for residence in the calculation of net earnings by place of residence.

Essentially, this indicates that people are commuting to the county from nearby jurisdictions, getting paid and going back to their home county. As a point of interest, the 2008 CEDS document showed Clinton County's personal income increasing faster than that of the Missouri and U.S. average rate.

COMPONENTS OF TOTAL PERSONAL INCOME

TPI includes the net earnings by place of residence (wages and salaries, proprietors' income, and adjustment for residence less contributions for government social insurance); dividends, interest and rent; and transfer payments received by the residents of Clinton County. Between 2002 and 2012, net earnings decreased by four percent, while both interest and rents and transfer receipts increased by two percent. A trend unique to

Clinton County is between 2011 and 2012, net earnings decreased by nearly three percent.

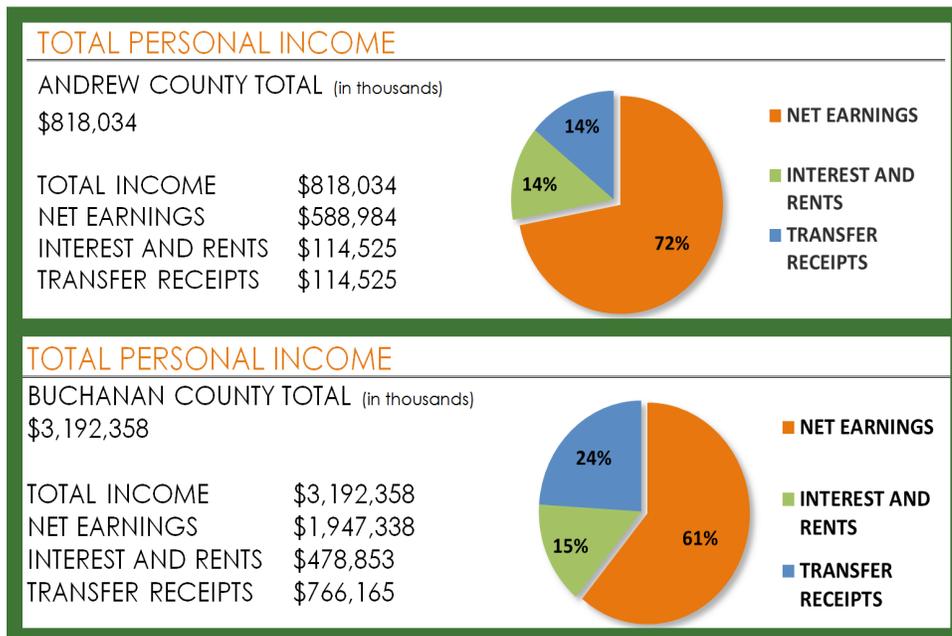
EARNINGS BY INDUSTRY

Total earnings by persons employed in Clinton County were \$215.4 million, which was a \$32.3 million increase from \$183.2 million in 2004. The largest industry disclosed

in 2012 was government and government enterprises at \$70 million (36% of earnings), which represented 27.2 percent of earnings (\$49.8 million) in 2004. The second largest sector was health care and social assistance totaling \$40.5 million (21% of earnings). Finance and insurance industry decreased from 10.1 percent of earnings (\$18.3 million) in 2004 to five percent (\$9.3 million) in 2012. (Source: Bureau of Labor Statistics-Annual Industry Distribution of Jobs)

DeKalb County

DeKalb County's 2012 population of 12,940 ranked 78th out of 115 in Missouri, which reflects a slight increase from 2004 (previously 79th largest county). According to BEA's BEARFACTS



website, portions of the county are within the St. Joseph MSA.

PER CAPITA PERSONAL INCOME

DeKalb County had a 2012 PCPI of \$25,039. This ranked 112th in the state and was 64 percent of the Missouri's average which was \$39,133, and 57 percent of the national average of \$43,735. The 2012 PCPI reflected a decrease of 1.1 percent from 2011. The 2011-2012 state change was three percent and the national change was 3.4 percent. In 2002, DeKalb County's PCPI was \$14,694 and ranked last in the state.

As indicated under previously, DeKalb County was one of two counties in the Mo-Kan region reporting a negative adjustment (-1.1%) from 2011 to 2012 for residence in the calculation of net earnings by place of residence.

TOTAL PERSONAL INCOME

DeKalb County had a TPI of \$324,005 in 2012, which ranks 88th in Missouri. Between 2002 and 2012, the county's personal income increased faster (5.3%) than that of Missouri (3.5%) and the U.S. (4.1%). Despite this trend, between 2011 and 2012 the percent change for DeKalb County's personal income decreased by one percent.

COMPONENTS OF TOTAL PERSONAL INCOME

TPI includes the net earnings by place of residence (wages and salaries, proprietors' income, and adjustment for residence less contributions for government social insurance): dividends, interest and rent; and transfer payments received by the residents of DeKalb County. Between 2002 and 2012, all components of TPI remained constant at 62 percent, 14 percent and 24 percent respectively. Similar to Clinton County, net earnings dropped between 2011 and 2012 by 3.9 percent, while the state (2.8 percent) and national (4.3 percent) improved.

EARNINGS BY INDUSTRY

Total earnings by persons employed in DeKalb County were

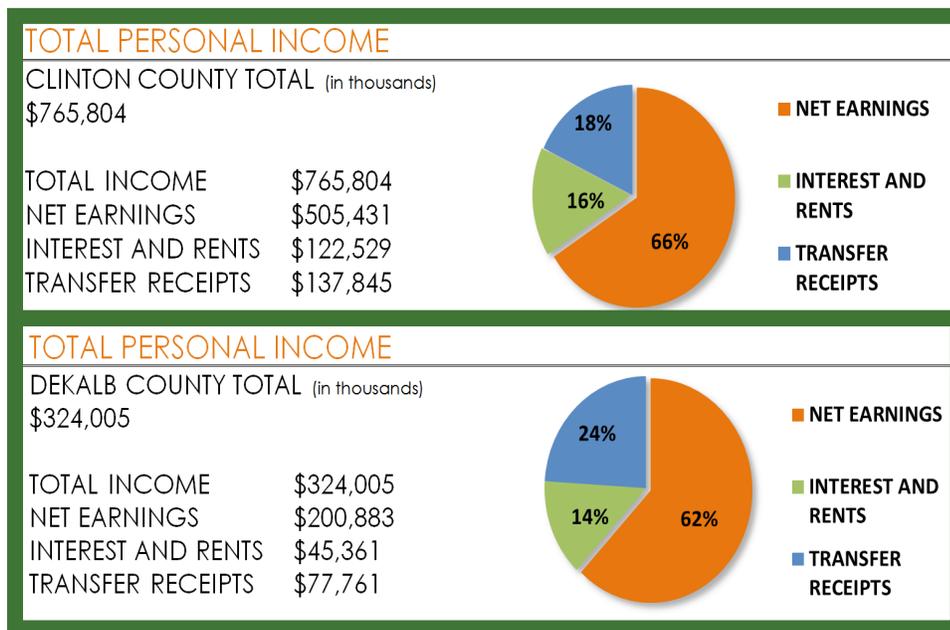
\$157 million in 2012. This is an increase of \$40 million (25%) from 2004. The largest industry disclosed in 2012 was government and government enterprises at \$60.2 million (47% of earnings). Retail trade followed with the second most earnings of \$15 million (12%), which is a decrease from 2004's 16.4 percent. Finance and insurance was the third largest sector in regards to earnings with \$14.3 million, or 11 percent of earnings in the county. (Source: Bureau of Labor Statistics-Annual Industry Distribution of Jobs)

Atchison County

Atchison is part of the Atchison, Kansas Micropolitan Statistical Area. A micro area is an entity delineated by the Office of Management and Budget (OMB) used by Federal statistical agencies in collecting, tabulating and publishing data. The micro area contains an urban

core of 10,000 (but less than 50,000) population. The county's 2012 population of 16,813 ranked 31 out of 105 counties in the state.

PER CAPITA PERSONAL INCOME
In 2012, Atchison had a PCPI of \$30,999. This PCPI ranked 103rd in the state



and was 72 percent of the state average, \$43,015 and 71 percent of the national average \$43,735. The 2012 PCPI reflected a decrease of 2.3 percent from 2011. The 2011-2012 state change was 2.2 percent and the national change was 3.4 percent. In 2002, the PCPI of Atchison was \$22,482 and ranked 86th in the state. The 2002-2012 compound annual growth rate of PCPI was 3.3 percent. The compound annual growth rate for Kansas was 3.7 percent and 3.2 percent for the nation.

TOTAL PERSONAL INCOME

In 2012, Atchison had a TPI of \$521 million. This TPI remained ranked as 33rd in the state and accounted for 0.4 percent of the state total. In 2002, the TPI of Atchison was \$378 million and ranked 33rd in the state.

COMPONENTS OF TOTAL PERSONAL INCOME

TPI includes the net earnings by place of residence (wages and salaries, proprietors' income and adjustment for residence; less: contributions for government social insurance); dividends, interest and rent; and transfer payments received by the residents of Atchison County. From 2002 to 2012, net earnings by place of residence decreased three percent; dividends, interest and rent remained constant; and transfer receipts increased four percent.

EARNINGS BY INDUSTRY

Total earnings by persons employed in Atchison County for 2012 was \$331.5 million, which is an increase of \$54.6 million from 2004 (\$276.9 million). The largest industry disclosed in 2012 was manufacturing with 46 percent. This is nearly a 16 percent increase from 2004 (30.7% of earnings). Manufacturing was the fastest growing industry as well. The second largest sector by earnings was government and government enterprises at \$41.6 million or 18 percent. (Source: Bureau of Labor Statistics-Annual Industry Distribution of Jobs)

Doniphan County

Doniphan County is part of the St. Joseph, Missouri's MSA. The county's 2012 population of 7,864 is ranked 51st out of 105 in the state of Kansas. This is down one ranking since 2002.

PER CAPITA PERSONAL INCOME

In 2012, Doniphan had a PCPI of \$35,566. This PCPI ranked 86th in the state and was 83 percent of the state average, \$43,015, and 81 percent of the national average, \$43,735. The 2012 PCPI reflected an increase of 5.2 percent from 2011. The 2011-2012 state change was 2.2 percent and the national change was 3.4 percent. In 2002, the PCPI of Doniphan was \$20,020 and ranked 104th in Kansas. The 2002-2012 compound annual growth rate of PCPI was 5.9 percent.

TOTAL PERSONAL INCOME

In 2012, Doniphan County had a TPI of \$279.7 million. This TPI ranked 54th in the state and accounted for 0.2 percent of the state total. In 2002, the TPI of the County was \$163.9 million and ranked 58th in the state.

COMPONENTS OF TOTAL PERSONAL INCOME

TPI includes the net earnings by place of residence (wages and salaries, proprietors' income and adjustment for residence less contributions for government social insurance); dividends, interest and rent; and transfer payments received by the residents of Doniphan County. From 2002 to 2012, net earnings by place of residence increased two percent; dividends, interest and rent

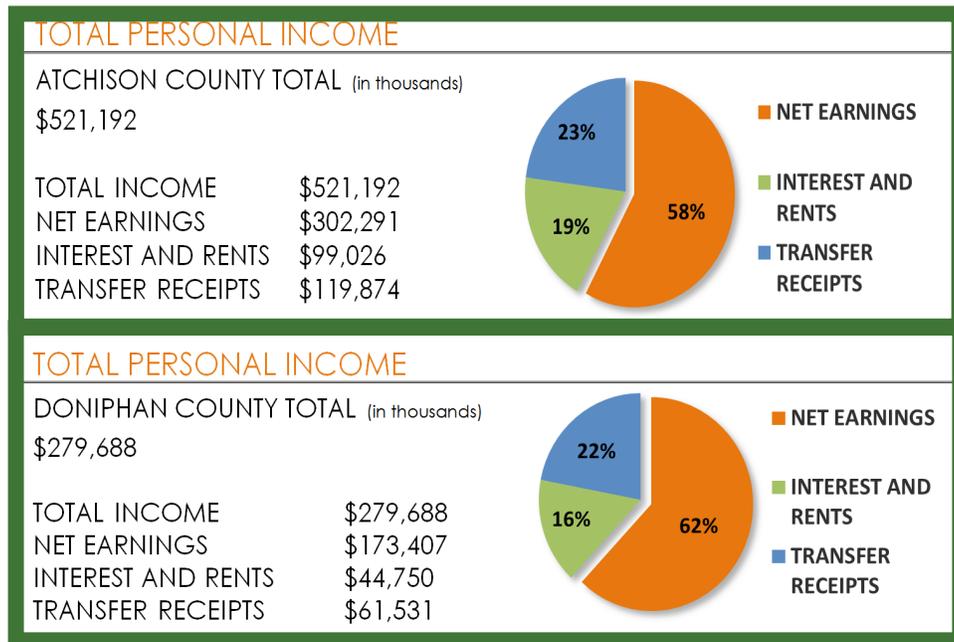
decreased by two percent; and transfer receipts remained constant.

EARNINGS BY INDUSTRY
Total earnings by persons employed in Doniphan County were \$141.2 million in 2012. The largest industries disclosed in 2012

were government and government enterprises at 41 percent of earnings (\$38 million) and manufacturing at 23 percent of earnings (\$21.6 million). Both of these percentages reflect growth in their respective sectors. In 2004, government comprised 24.5 percent, while manufacturing involved 21.5 percent of the county's earnings. The fastest growing industry since 2004, representing a 16 percent increase, is government. (Source: Bureau of Labor Statistics-2012 Annual Industry Distribution of Jobs)

Median Household Income

Household income is the sum of money income received in the previous calendar year by all household members 15 years old and over, including household members not related to



the householder, people living alone and others in non-family households. Included in the total are amounts reported separately for wage or salary income; net self-employment income; interest, dividends or net rental or royalty income or income from estates and trusts; Social Security or Railroad Retirement income; Supplemental Security Income (SSI); public assistance or welfare payments; retirement, survivor or disability pensions; and all other income.

Figure 3.7-Median Household Income lists the 2012 median household income (MHI) for the Mo-Kan region (\$40,657). Comparing the adjusted for inflation MHI figures from 2000 and 2012, county, state and federal numbers have declined during the period. This is a substantial change compared to data identified in the 2008 CEDS, which showed after adjusted for inflation both regional and state average MHI increased by 4.1 percent and 6.9 percent, respectively. Conversely, 2012 averaged regional and state figures have decreased by five percent and nine percent.

The counties of Andrew and Clinton have the highest MHI; while Buchanan and DeKalb have the lowest. The counties most impacted by percent change in MHI are Buchanan and Atchison.

Poverty

Another barometer of a community's economic health is the percent of persons below the poverty level. Families and persons are

classified as below poverty level if their total family income or unrelated individual income was less than the poverty threshold specified for the applicable family size, age of householder and number of related children 18 years and under present. The state and county estimates were produced through statistical modeling.

Poverty status is determined for all families (and, by implication, all family members). For persons not in families, poverty status is determined by their income in relation to the appropriate poverty threshold. Thus, two unrelated individuals living together may not have the same poverty status. The poverty thresholds are updated every year to reflect changes in the Consumer Price Index.

Figure 3.8 demonstrates the percent of people below poverty level by county in 2000 and 2012. The percent of persons considered below poverty level has increased across the region as well as at the state and national levels during this 12-year period.

The county with the lowest rate, by percentage, is Andrew County at 9.1 percent. This is a 1.3 percent change from 2000. Conversely, data indicates Buchanan and DeKalb counties have poverty rates at 19.2 percent and 19 percent, which are increases of 7.2 percent and 5.5 percent, respectively. Regionally, the averaged poverty rate is 16.2 percent, an increase of 5.6 percent since 2000. This is slightly higher than the national poverty rate of 15.9 percent.

	2000	2012	Percent change
MISSOURI	\$53,880	\$45,320	-9%
ANDREW COUNTY	\$56,277	\$55,638	-1%
BUCHANAN COUNTY	\$46,984	\$41,774	-12%
CLINTON COUNTY	\$58,056	\$55,392	-5%
DEKALB COUNTY	\$42,878	\$42,004	-2%
KANSAS	\$54,880	\$50,140	-9%
ATCHISON COUNTY	\$47,711	\$43,253	-10%
DONIPHAN COUNTY	\$45,585	\$44,524	-2%
MO-KAN REGION	\$42,784	\$40,657	-5%
NATIONAL	\$55,985	\$51,371	-9%

FIGURE 3.7:
MEDIAN HOUSEHOLD INCOME 2000-2012

FIGURE 3.8:
POVERTY ESTIMATES 2000-2012

	2000	2012	Difference
MISSOURI	10.6%	16.2%	5.6%
ANDREW COUNTY	7.8%	9.1%	1.3%
BUCHANAN COUNTY	12%	19.2%	7.2%
CLINTON COUNTY	8.1%	11.1%	3%
DEKALB COUNTY	13.5%	19%	5.5%
KANSAS	8.9%	14%	5.6%
ATCHISON COUNTY	11.3%	17.2%	5.9%
DONIPHAN COUNTY	11.1%	13.4%	2.3%
MO-KAN REGION	10.6%	16.2%	5.6%
NATIONAL	11.3%	15.9%	4.6%

Other Economic Considerations

Trade Pull Factor

As noted in Chapter 3, the Mo-Kan region's population has grown modestly since 2000. Historically, population growth equates to commercial and retail development. These figures are somewhat reflected in an economic measurement called a Pull Factor (PF). A PF is a means to measure the flow of resources either into or out of a community. Pull factors may illustrate a number of features from the flow of population, industrial growth, the dynamics of a culture or other socio-economic issues. One particular PF that the Kansas Department of Commerce and Missouri Department of Economic Development utilize is the measurement of retail sales on a county level. (Refer to Figures 3.9 and 3.10)

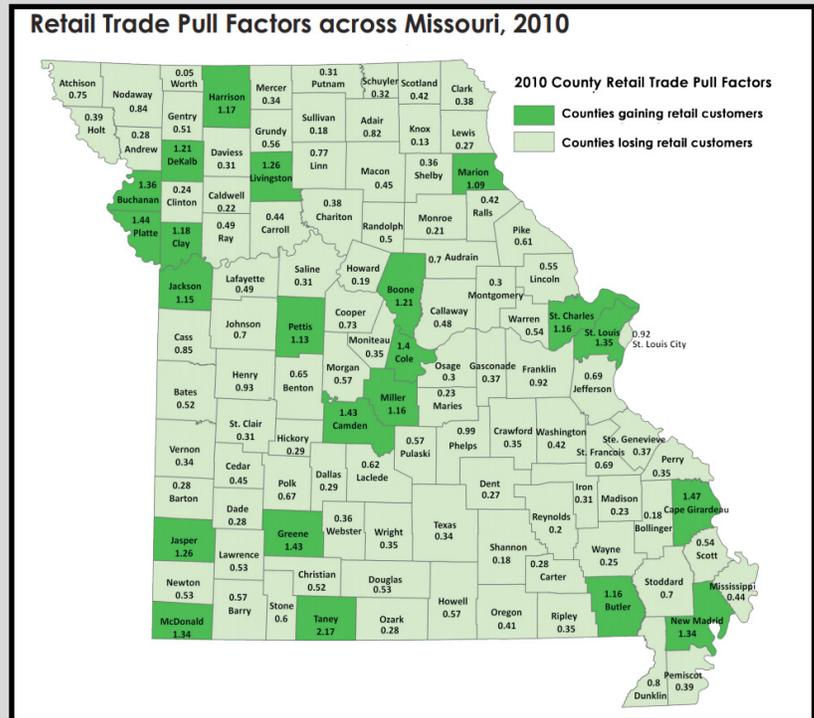
Pull Factors are calculated to assess the performance of a county's retail trade sector, and estimate: (1) the portion of consumers and retail sales that a county draws from outside its boundaries; and/or (2) the degree of per capita sales expenditures of residents within the county relative to state average. Pull factors greater than 1.0 indicate that the county is attracting consumers from outside its borders; and/or that local residents are spending more on retail sales than the state average. Pull factors less than 1.0 demonstrate that the county is losing consumers to other areas; and/or that local residents are spending less on retail sales than the state average. Ideally, a community wants a pull factor greater than 1.0. This exemplifies that a county is drawing consumers into their boundaries. A positive PF does not necessarily reflect large tax income, simply a favorable condition for generating sales tax revenue. average. Ideally, a community wants a pull factor greater than 1.0. This exemplifies that a county is drawing consumers into their boundaries. A positive PF does not necessarily reflect large tax income, simply a favorable condition for generating sales tax revenue.

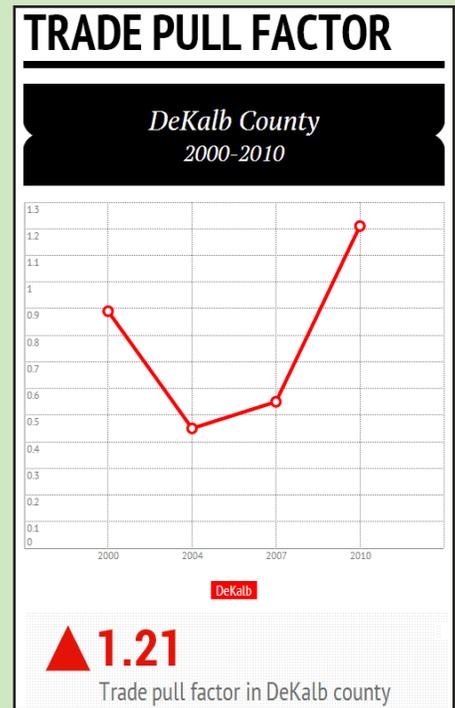
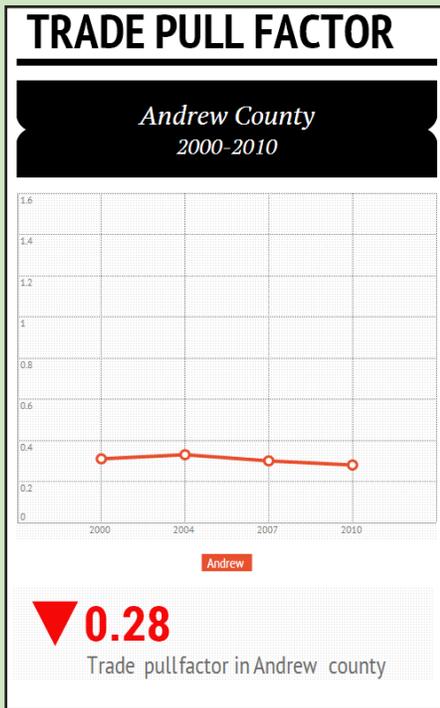
ANDREW COUNTY

Based on figures from a 2010 Missouri Economic Research and Information Center (MERIC) study, Andrew County has the sixth lowest overall Pull Factors in northwest Missouri with a 0.28.

(Please see Figure 3.9)

**FIGURE 3.9:
MISSOURI PULL FACTORS, 2010**





This figure essentially displays that most Andrew County dollars are being spent outside the county. Two possible reasons for this may be 1) the lack of services available in Andrew County, or 2) the county's proximity to Saint Joseph.

This is not unusual for rural communities in northwest Missouri. The 2010 MERIC study includes, "93 counties lost retail trade customers across county boundaries. Counties losing customers/sales include the northern rural agricultural areas, Ozark forest region and counties surrounding regional trade centers."

BUCHANAN COUNTY

As the regional trade center, Buchanan County's PF of 1.36 is the highest in northwest Missouri drawing from surrounding communities. The PF indicates that the county is generating additional retail sales beyond their local spending. Prior to 2004, the county essentially had a neutral PF, meaning for each retail dollar generated a local dollar was being spent elsewhere. Beginning in 2003, the city of St. Joseph experienced an increase in retail development. These investments have helped create substantial improvements to the PF. As noted, the County's 2010 PF is the highest in northwest Missouri and one the top in the state.

CLINTON AND DEKALB COUNTY

Clinton and DeKalb counties share the population and

economic center of the city of Cameron. Cameron is at the crossroads of four counties with most commercial and retail occurring north of U.S. Highway 36 in DeKalb County. DeKalb County is sparsely populated (12,892); however, its PF (1.21) is tied for fifth greatest in northern Missouri. Conversely, Clinton County, which has the second highest county population in the Mo-Kan region (20,734), has one of the lowest PFs in northern Missouri (0.24). Similar to Andrew County, this figure reflects proximity to Kansas City, Liberty and St. Joseph as well as lack of commercial and retail services.

Figure 3.10 displays 2012 Pull Factors for the state of Kansas. Counties colored in yellow, orange and red indicated a neutral or negative PF. Like the majority of counties in north and eastern Kansas, Doniphan and Atchison mirror a trend of decreasing or neutral pull factors. The exceptions to this are Johnson, which is part of the Kansas City MSA, Saline and Pottawatomie counties.

ATCHISON COUNTY

Based on figures from the Kansas Department of Revenue Pull Factor analysis, Atchison County has the fifth lowest overall Pull Factors in northeast Kansas with a 0.66. This figure essentially displays that most Atchison County dollars are being spent outside the county. The county's PF has declined slightly since 2010. Two possible reasons for this may be 1) the lack of services available in the County, or 2) Atchison County's proximity to Kansas City and Saint Joseph.

DONIPHAN COUNTY

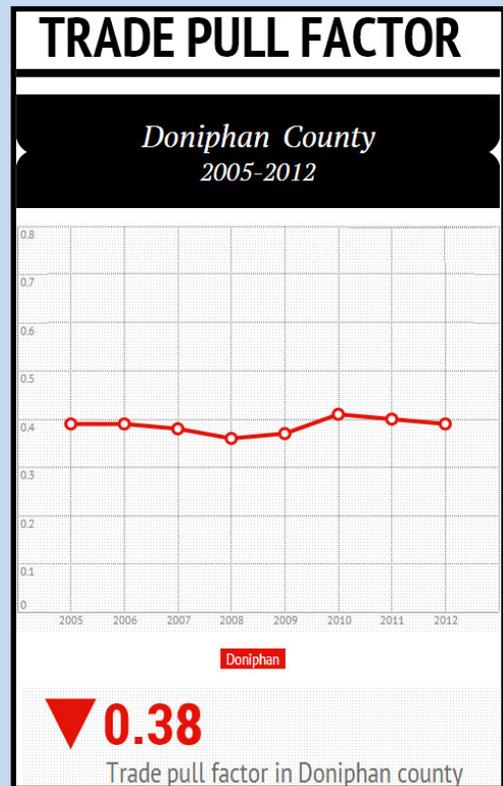
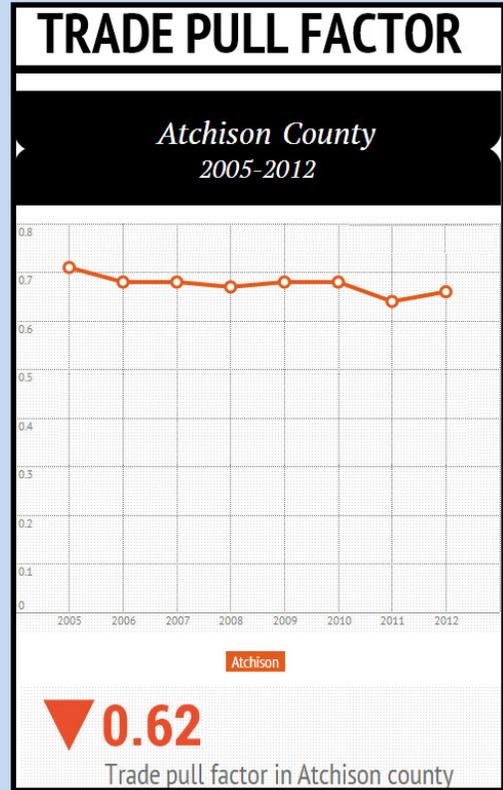
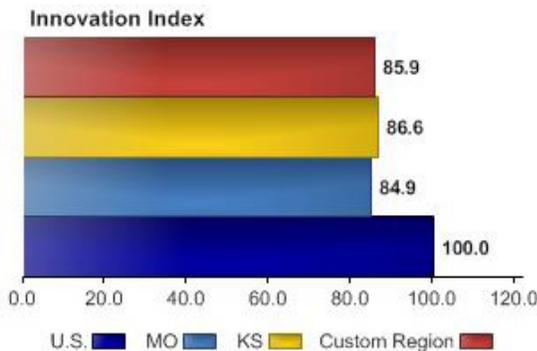
Doniphan County's 2012 PF is 0.39, which reflects a slight decline from the previous two years. This ratio is one of the lowest in northeast Kansas. Beginning in 2008, the county's PF began a slow ascent peaking in 2010, this has since changed.

As noted, PF may be an indicator for sales tax revenue; however, there is not a direct correlation, i.e. if PF goes up, sales tax increases and vice versa. This point is illustrated because since 2009, both counties' per capita sales tax (PCST) has increased. For example, Atchison's PCST was \$477.00 in 2009. It was \$553.94 in 2012 (14% increase). Growth is also exhibited in Doniphan's PCST. In 2009, the figure was \$259.67, and in 2012 was \$329.76, which reflects a 21 percent increase.

Innovation Index

Evaluating the entrepreneurial environment for the region is the first step in reviewing the business climate for knowledge-based industry. This data is derived from a partnership with the U.S. Department of Commerce, the Purdue Center for Regional Development and the Indiana Business Research Center and referred to as the Innovation Index. The Innovation Index is a measurement designed to highlight factors that indicate a region is more or less ready to participate in the "information" economy.

The Innovation Index is comprised of four components; Human Capital, Economic Dynamics, Productivity and Employment and Economic Well-Being. The first two are identified as system inputs and building capacity, while the latter are outputs. Each element includes sub-categories specific to their aspect. For example, Economic Dynamics includes measurable such as "Broadband connections per 1,000 households" and "Average large establishments". These data points are combined to create the total score or measurement for Economic Dynamics. The four primary grades are weighted and then tallied by grades of high, medium and low. As identified in the figure below, the Mo-Kan region's score is 85.9. This compares to the national index score of 100, Kansas' score of 86.6 and Missouri's 84.9 rating. The custom region identified in red represents Mo-Kan's six-county service area.



In 2012, Mo-Kan secured an EDA Technical Assistance grant to complete a feasibility study to determine the region's Innovation Index. Southeast Missouri State University (SEMO) was commissioned to complete the study.

Despite the disparity indicated on the aforementioned Index, the Mo-Kan region is fairly competitive in relation to three of the four components. The exception is Human Capital. This is a very important indicator and helps identify the labor force's ability to participate in innovative initiatives. Those regions with high levels of Human Capital are those with high educational attainment, growth in younger age brackets and higher percentages of innovation related occupations in the overall labor force. The Mo-Kan region is considerably lower than national and state figures. This is a reflection of youth outmigration and the lower percentage of the adult population with a bachelor degree or higher.

The remaining results are comparable to national and state averages.

Industry Cluster Analysis

In 2007, the universities of Indiana and Purdue completed a report, "Unlocking Rural Competitiveness" detailing rural industrial clusters. The report was funded by EDA and provided an analysis for rural America in regards to regional industrial development strategies. Specifically, six strategies were identified, these are:

- 1: Focus on regional strategies
- 2: Create innovation-based strategies
- 3: Entrepreneurial focus
- 4: Maximize the impact of industry clusters
- 5: Build the infrastructure of technology
- 6: Be inclusive and incorporate grassroots efforts

From this plan, industry cluster became a point of emphasis. The Harvard School of Business' Michael Porter writes, "Clusters are geographic concentrations of interconnected companies, specialized suppliers, service providers, and associated institutions in a particular field that are present in a nation or region. Clusters arise because they increase the productivity with which companies can compete. The development and upgrading of clusters is an important agenda for governments, companies, and

Cluster	LQ 2001	Employment 2001	LQ 2011	Employment 2011
Advanced Materials	0.549	2,462	1.694	4,197
Agribusiness	2.903	8,409	4.290	11,298
Arts & Entertainment	0.467	1,523	0.828	2,866
Biomedical	1.322	8,465	0.937	8,981
Education	1.175	7,877	0.985	6,385
Energy	0.660	3,450	0.778	7,740
Forest & Wood	1.164	1,674	0.831	1,171
Glass/Ceramics	0.340	109	1.208	284
Primary Metals	2.366	675	4.599	954
Fabricated Metals	1.516	1,256	2.655	1,923
Machinery	1.945	1,336	0.850	477
Electrical Equipment	1.590	443	3.158	615
Printing	0.509	948	0.333	180
Transportation Mfg.	0.290	279	0.133	97
Trans./Logistics	0.890	2,417	1.011	2,957

Source: StatsAmerica and Creative Accelerator Phase One-2013

**FIGURE 3.11:
MO-KAN REGION CLUSTER ANALYSIS**

other institutions. Cluster development initiatives are an important new direction in economic policy, building on earlier efforts in macroeconomic stabilization, privatization, market opening and reducing the costs of doing business." (Institute for Strategy and Competitiveness-2013)

Cluster analysis is an examination designed to measure the activity and presence of the various industries listed in the Figure 3.11. The aforementioned SEMO study completed the table to help identify regional strengths. The study's authors offer the following description in regards to interpreting the data.

"When looking at the results of a (regional) cluster analysis... , three factors are... considered. The first... is the location quotient (LQ). (I)f the LQ exceeds one(1.00) for a cluster, it is indicative that the region has some sort of competitive advantage vis-à-vis the rest of the country in that cluster. This is evidence that the cluster potentially could be an important factor in present and future growth and development. The second factor is the absolute level of employment in a cluster. In 2011, there were over 90,000 jobs in the Mo-Kan region. A small cluster with only a few hundred employees is unlikely to be a major driver of regional growth and development, even if the cluster's LQ exceeds one (1.00). The final factor is the change in a cluster's LQ over time, and with it, the change in the level of employment in the cluster (during that period). If the LQ is above one (1.00), but it is (decreasing)

over time, this would be evidence that the region's competitive advantage in the cluster is eroding such that the cluster may not play a major role in regional development going forward.”

-Source: Mo-Kan Report Phase One

Based on the LQ data, it appears that Mo-Kan's region has six clusters. These are advanced materials, agribusiness, primary metals, fabricated metals, electrical equipment and printing.

Equipped with this information, Figure 3.11 identifies 15 of the 21¹ industry clusters. Data is given for each cluster (and manufacturing sub-cluster) for 2001 and 2011. LQ is the location quotient, which is found as the total employment in a particular cluster for the region divided by the region's total employment, divided by the percentage of employment in that cluster at the national level. Generally, if the LQ for a cluster is greater than one, this is taken as an indication that the region has a competitive advantage in the cluster. Those rows highlighted in green displayed notable changes. For example, Agribusiness increased from a 2.903 LQ in 2001 to 4.290 LQ in 2011. This growth is reflected in both employment figures (8,409 in 2001 and 11,298 in 2011) and the number of cluster establishments (41 in 2001 and 104 in 2011). Conversely, the Printing cluster's LQ decreased slightly (0.509 in 2001 to 0.333 in 2011); however, the number of individuals employed in this industry drastically declined by 768, despite the fact the amount of cluster establishments grew from nine in 2001 to 47 in 2011.

HOUSING

The availability of affordable, adequate housing is a primary determinant of a region's ability to attract new residents and achieve economic growth. The region should strive for the development of a variety of housing types to meet the needs of all socioeconomic families.

Age of the Housing Market

The “Year Structure Built” figure is determined by how many structures were constructed in a given time frame. This information is valuable because by natural atrophy

¹ Those industry clusters not listed had little change in the Location Quotients (LQ) between 2001 and 2011.

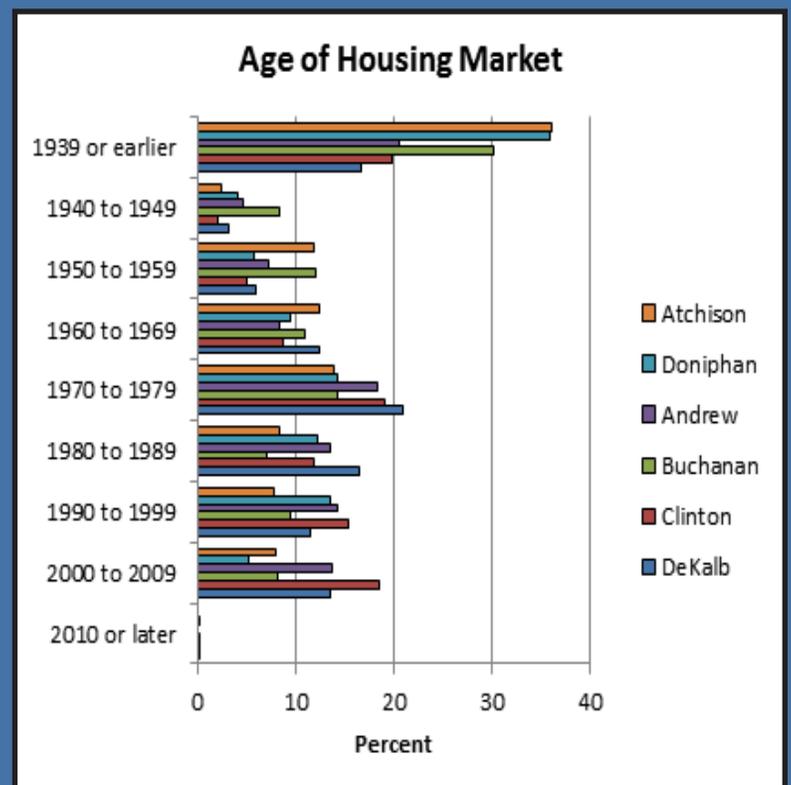
of buildings, a 70-year-old structure has a higher probability of needing repairs than a 10-year-old structure.

The housing market in the region can be compared using percentages (i.e. the number of houses by county in a given time frame relative to the total number of houses in that same county and given time frame). According to the 2010 Census, Atchison County had the highest percentage of houses built in 1939 or earlier at 36.1 percent. On average, the Mo-Kan region had 27.8 percent of houses built in 1939 or earlier. The next largest grouping for most of the counties and the Mo-Kan region is the number of houses built between 1970 and 1979 at 15.6 percent. The most recent grouping, 2010 or later, makes up the smallest percentage of houses amongst the counties in the Mo-Kan region with a total of one percent. (See Figure 3.12) This is indicative of the shortened reporting cycle as well as the construction industry stalling following the 2008 recession.

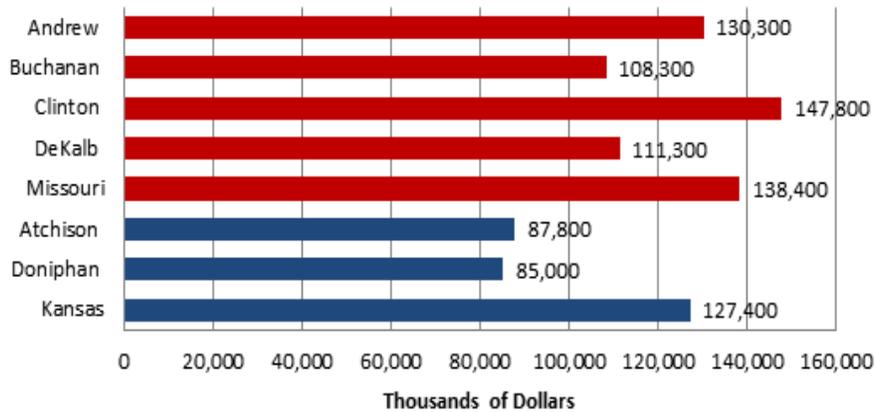
Median Value of Houses

Based on the 2010 Census, the median value of homes by county within the Mo-Kan region ranged from \$85,000 in Doniphan County to \$147,800 in Clinton County. The remaining counties had median home values between the two extremes. The average median home value for the Mo-Kan region is \$108,040. The median value of a home within the Mo-Kan region was below than that of each county's respective state average. The

**FIGURE 3.12:
AGE OF HOUSING MARKET**



Median Value of Owner-Occupied Housing Units by County and State 2010



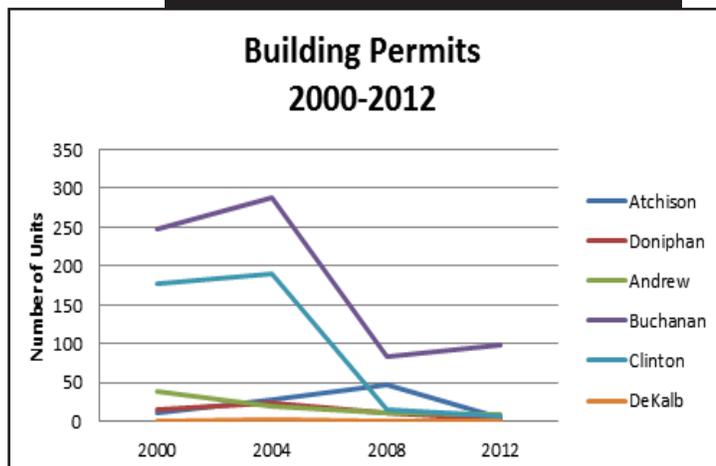
**FIGURE 3.13:
MEDIAN VALUE OF HOUSES**

median value of a house in the state of Missouri was \$138,400 and in the state of Kansas was \$127,400. (See Figure 3.13)

New Housing Starts 2000-2012

A total of 121 building permits were issued in the Mo-Kan region in 2012. That is a 78 percent decrease compared to the 549 building permits issued for new housing units in 2004. Figure 3.14 shows the trend of building permits issued for new housing units in years 2000, 2004, 2008 and 2012. The largest decrease in number of housing units authorized by building permits occurred from 2004 to 2008, in Buchanan County, with a decrease of 204 permits followed by Clinton County, with a decrease of 173 permits.

**FIGURE 3.14:
HOUSING UNITS AUTHORIZED BY PERMITS**



Housing Quality

Complete Plumbing Facilities

Basic health and sanitation standards in the United States indicate that all acceptable housing units should have hot and cold running water servicing the occupants. The presence of complete plumbing facilities has been a major indicator of housing quality in the U.S. for the past five decades. Nearly 99 percent of all year-round housing units in the Mo-Kan region have complete plumbing for exclusive use, mirroring the nation's trend. (See Figure 3.15 below)

The U.S. Census Bureau reports that 0.5 percent of all housing units in the United States did not have complete plumbing facilities meaning they lacked hot and cold piped water, a flush toilet and a bathtub or shower. In 1940, 47 percent of the homes in the Midwest lacked complete plumbing. For the most part, the large amount of new housing built with modern amenities, the demolition of older housing units and the enforcement of housing codes that brought existing homes up to modern quality standards.

Complete Kitchen Facilities

A complete kitchen facility refers to the presence of a sink with piped water, a range or cook stove and a refrigerator. The U.S. Census Bureau reports that homes lacking complete kitchen facilities have been rare for over 30 years. DeKalb County had the

highest percentage of houses lacking complete kitchen facilities with one percent. This statistic also follows the national trend that 0.9 percent of all houses in the United States lack complete kitchen facilities. (See Figure 3.16 below)

Availability of Telephone Service

According to the 2010 U.S. Census, a telephone must be in working order and service available in the house, apartment or mobile home that allows the respondent to both make and

receive calls, including cell phones. Households whose service has been disconnected for nonpayment or other reasons are not counted as having telephone service available. Doniphan County reported having the highest percentage of households with no telephone availability 3.9 percent. Clinton County reported 1.6 percent of the households lacking telephone service, the lowest in the region. (See Figure 3.17 below)

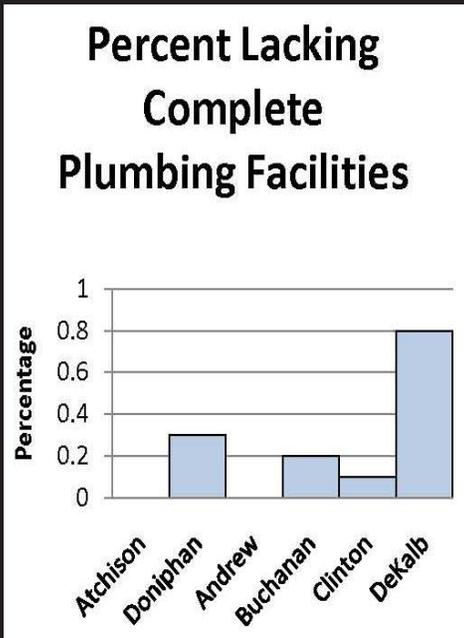


FIGURE 3.15:
PERCENT LACKING COMPLETE PLUMBING FACILITIES



FIGURE 3.16:
PERCENT LACKING COMPLETE KITCHEN FACILITIES

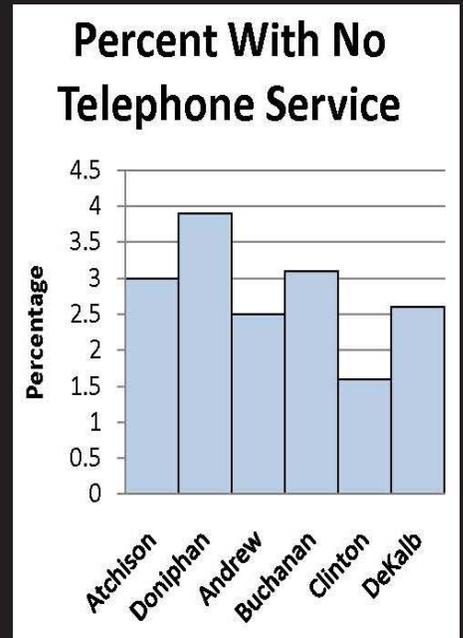


FIGURE 3.17:
PERCENT WITH NO TELEPHONE SERVICE

Source: U.S. Census Bureau, American FactFinder

EDUCATION

Public Schools

The strength of a local public school educational system can be the driving force for a successful community. The Mo-Kan region has a total of 19 public school districts which include 74 schools. Fourteen of the districts are in the four Missouri counties within the Mo-Kan region and have a total of 58 public schools. This total includes 15 high schools, 10 middle schools and 33 elementary schools. The Kansas counties within the Mo-Kan region have five school districts comprised of 16 schools: seven elementary schools, three middle schools and six high schools. St. Joseph School District is the largest in the region, serving the entire city of St. Joseph, with over 11,800 students. This is almost half of the 25,000 students served in Mo-Kan's six counties. A disconcerting trend across northeast Kansas and northwest Missouri is shrinking student enrollments in spite of several districts consolidating.

Pupil/Teacher Ratio- Public Schools

The pupil to teacher ratio is used to measure the level of human resources input in terms of number of teachers in relation to the size of the pupil population. The pupil/teacher ratio is calculated as the total number of students divided by the total number of teachers. A high pupil/teacher ratio suggests that each teacher is responsible for a large number of pupils. The higher the pupil/teacher ratio, the lower the relative access of pupils is to educators. It is generally assumed that a low pupil/teacher ratio signifies smaller classes, which enables the teacher to pay more attention to individual students, which may, in the long term result in a better performance of the pupils. In the 2012-2013 school year, the Mo-Kan region had an average pupil/teacher ratio of 11.7:1. This is lower than the Missouri, Kansas and U.S. ratios. The 14 districts in the counties of Andrew, Buchanan, Clinton and DeKalb, had an average pupil/teacher ratio of 11.4:1, the five Kansas districts in Atchison and Doniphan counties had an average of 12.1:1 and the overall U.S. average was 15.8:1. (See Figure 3.18)

Free & Reduced Lunch Program

Students living in a household with a certain income level may be eligible to enroll in the U.S.D.A National School Lunch Program (NSLP). An income level for households of different sizes is set for both free lunch and reduced lunch. However, any student in a household enrolled in the Supplemental Nutrition Assistance Program (SNAP), temporary assistance or participating in the Food Distribution Program on Indian Reservations is eligible to receive free lunch regardless of income.

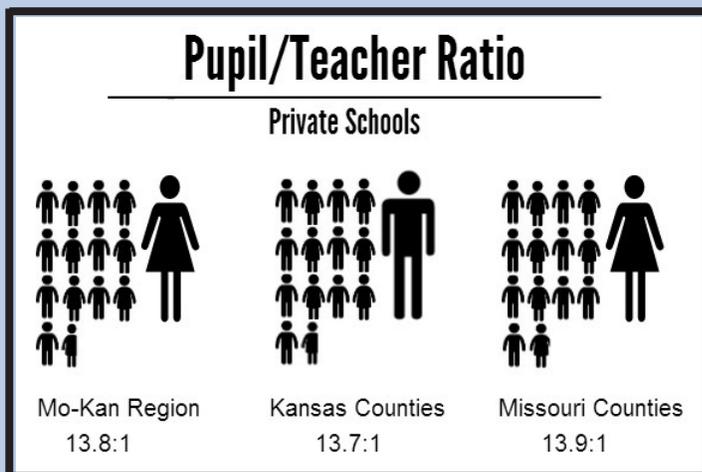
In the 2012-2013 school year, the Mo-Kan region counties in the state of Kansas, Atchison and Doniphan, had an average enrollment for free or reduced lunch of 59.3 percent. The four counties represented in Missouri: Andrew, Buchanan, Clinton and DeKalb, had an average enrollment of 51.8 percent. This means that 55.5 percent of the students in the Mo-Kan region enrolled in the free or reduced lunch program for the 2012-2013 school year. (Refer to Figure 3.19)

Private Schools

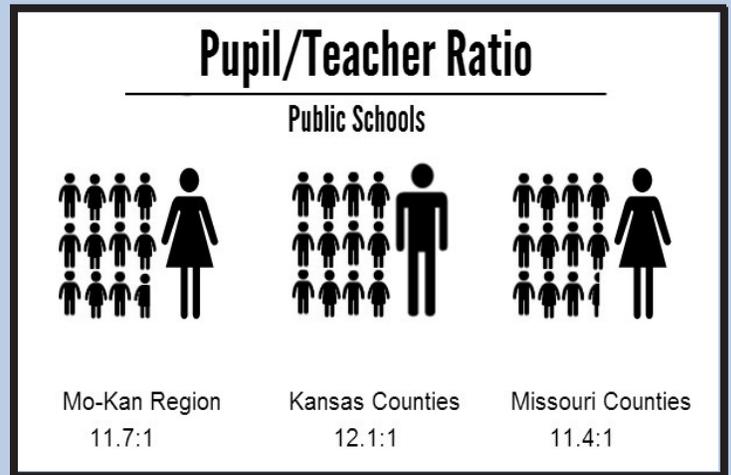
The Mo-Kan region also contains 11 private schools. Nine of these schools are located in the St. Joseph area and the other two are located in Atchison, Kan. Education is available to students from pre-kindergarten to grade 12 and are primarily affiliated with the Catholic Church within the region. The combined enrollment for the private schools, minus pre-school, is 2,213 students. Private school students are also offered the NSLP if the private school is of non-profit status.

Pupil/Teacher Ratio- Private Schools

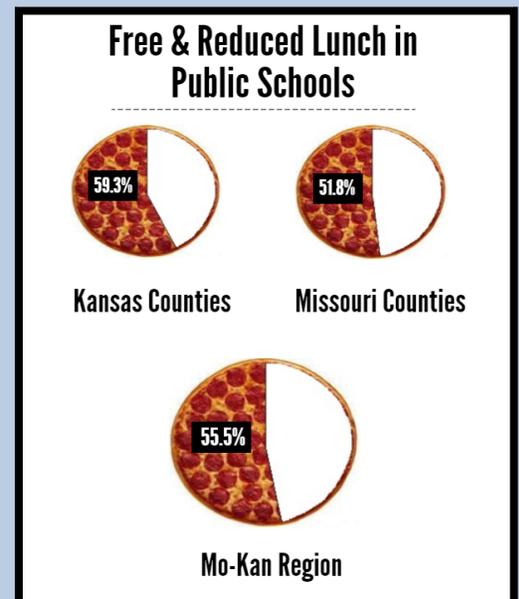
In 2012-2013, the Missouri private schools in the Mo-Kan region have an average pupil/teacher ratio of 13.9:1 and the Kansas private schools in the Mo-Kan region have an average of 13.7:1. This gives the private schools in the entire Mo-Kan region an average of 13.8:1. This is higher than the national average pupil/teacher ratio of 11.1:1 for private schools. (Refer to Figure 3.20)



**FIGURE 3.20:
PUPIL/TEACHER RATIO IN PRIVATE SCHOOLS
2012-2013**



**FIGURE 3.18:
PUPIL/TEACHER RATIO IN PUBLIC SCHOOLS
2012-2013**



**FIGURE 3.19:
FREE & REDUCED LUNCH 2012-2013**



Vocational Training

Four area vocational schools, Hillyard Technical Center in St. Joseph, Vatterott College in St. Joseph, American College of Technology in St. Joseph and Northeast Kansas Technical College in Atchison, serve the Mo-Kan region. These schools offer skilled labor education and training to prepare students for the local job market. All regional vocational schools offer training to students ranging from high school age to adult.

Hillyard Technical Center- St. Joseph, Mo.

Hillyard Technical Center provides students from secondary to adult levels with the appropriate training to enter the workforce and compete as an entry-level employee or to enhance skills in current jobs. Some of the programs available at Hillyard include agriculture, technology, healthcare and trade fields such as auto collision repair and HVAC.

Hillyard Technical Center partnered with the St. Joseph School District and Boehringer Ingelheim, to create an Advanced Science Research Center for students to enhance their technological skills in the area of scientific vocations. It provides hands-on learning to those students interested in pursuing a career or vocation in the science field.

American College of Technology- St. Joseph, Mo.

American College of Technology (ACOT) offers students an affordable alternative to education with 100% online classes. ACOT allows students to interact with professors via voice, video and digital media, while providing education at half the national average tuition. The enrollment number remains steady from around 350-400 students, is accredited by the Accrediting Commission of the Distance Education and Training Council and is a for-profit institution.

Vatterott College- St. Joseph, Mo.

Vatterott College is a for-profit institution that prepares students technically to meet the needs of the current workforce. It is accredited through the Accrediting Commission of Career Schools and Colleges of Technology. Vatterott has a total of 17 locations across the Midwest and provides associate degree programs, as well as diploma programs ranging from 13 to 60 weeks in duration. The programs attract those who require flexible schedules and allow students to begin their education on their timeframe by starting classes every 10 weeks.

Northeast Kansas Technical College- Atchison, Kan.

Northeast Kansas Technical College (NEKTC) offers technical training and education to seven counties in northeast Kansas including Atchison, Brown, Doniphan, Jefferson, Jackson, Nemaha and Leavenworth. NEKTC prepares individuals 16 years of age or older from Kansas communities with an advanced level of education in order to enter into the workforce. Students from various backgrounds are eligible to attend NEKTC, whether they are a high school student, a post-secondary student, a student who did not complete a formal education program or a student who is just interested in expanding or upgrading the skills they've already gained. NEKTC also offers education to those students who may be disadvantaged or handicapped and are interested in pursuing a career in a technical field.

Vocational Training Placement

Data provided by Hillyard Technical Center shows that 2,992 students were enrolled in the secondary program and 181 students were enrolled in the post-secondary program for the 2013-2014 school year. The most popular program amongst the secondary students was Business Technology (1,157 students) followed by Family Health (868 students) Practical Nursing has the most post-secondary students enrolled with 29 students, followed by Radiology with 25 students. For all other programs and the corresponding enrollment numbers, see Table 3.5.

Figure 3.21 shows data summarizing the employment and placement status of both secondary and post-secondary students from 2012. Of those contacted, students were either placed in their field of study, placed in an unrelated field or unemployed. This graph does not show all students who completed the program in 2012, only those who responded to the inquiry.

Higher Education

The Mo-Kan region is fortunate enough to have three institutions of higher education located in our region. Missouri Western State University, Benedictine College and Highland Community College

offer a variety of degree programs, giving local residents and those from outside the area, multiple options and opportunities.

Missouri Western State University- St. Joseph, Mo.

Missouri Western State University is a four-year, state-funded university offering students a variety of degree programs through professional studies and the schools of liberal arts. The university has a total enrollment of approximately 6,200 students on its 744-acre campus: 4,500 full-time undergraduate, 1,780 part-time



undergraduate and 161 graduate students. MWSU is authorized to offer four-year baccalaureate programs, two-year associate degrees, pre-professional transfer programs and one-year certificates. Over 60 programs/majors are offered throughout the

18 academic departments, each with class size averages ranging from 25-30 students.

The University is accredited by the North Central Association of Colleges and Secondary Schools. Other individual programs/schools have a specific accreditation for the respective department. Program accreditations include the Accreditation Board for Engineering and Technology, American Bar Association, American Chemical Society, Commission on the Accreditation of Allied Health Educations Programs (CAAHEP), in collaboration with the American Health Information Management Association’s Council on Accreditation, Commission on Accreditation in Physical Therapy Education, Council on Social Work Education, National Association of Schools of Art and Design/Dance/Music/Theater, Commission on Collegiate Nursing Education and the National Council for Accreditation of Teacher Education.

Benedictine College- Atchison, Kan.

Benedictine College is a private four-year, Catholic institution offering a variety of liberal arts programs to students of all backgrounds and religions. The average enrollment for Benedictine ranges from 1,500-2,000 full-time students, as well as a combined total of around 400 part-time undergraduate and graduate students. Benedictine is accredited by the North Central

**TABLE 3.5:
HILLYARD ENROLLMENT BY PROGRAM 2013-14**

Program	Hillyard Secondary Enrollment	Hillyard Post-Secondary Enrollment
Ag Sciences	176	-
Auto Collision	28	4
Auto Technology	56	6
Business Technology	1157	-
Computer Aided Drafting	14	11
Computer Technology	17	8
Construction	10	4
Dental Hygiene	-	19
Electronic Technology	10	7
EMS	23	8
Family Health	868	-
Firefighter	16	5
Greenhouse Management	5	-
Health Services	36	-
Heating, Air & Refrigeration	18	10
Landscape Design	4	-
Marketing	289	-
Medical Transcription	32	9
Practical Nursing	-	29
Precision Machine Technology	19	2
Project Lead the Way	170	-
Radiology	-	25
Surgical Technology	-	14
Ultra Sound	-	18
Vet Tech	9	-
Welding Technology	35	2
Total Enrollment	2992	181

Source: Hillyard Technical Center

Source: Hillyard Technical Center

**Employment Status of 2012
Hillyard Technical Center Graduates**



**FIGURE 3.21:
HILLYARD GRADUATE STATUS OF 2012 GRADUATES**



Although the region has a variety of higher education options, there are other institutes surrounding the Mo-Kan region that serve as great resources. Northwest Missouri State University is a four-year university located north of the region in Maryville, Mo. Other institutions south of the region in the Kansas City area include University of Missouri-Kansas City, Park University and various community colleges.



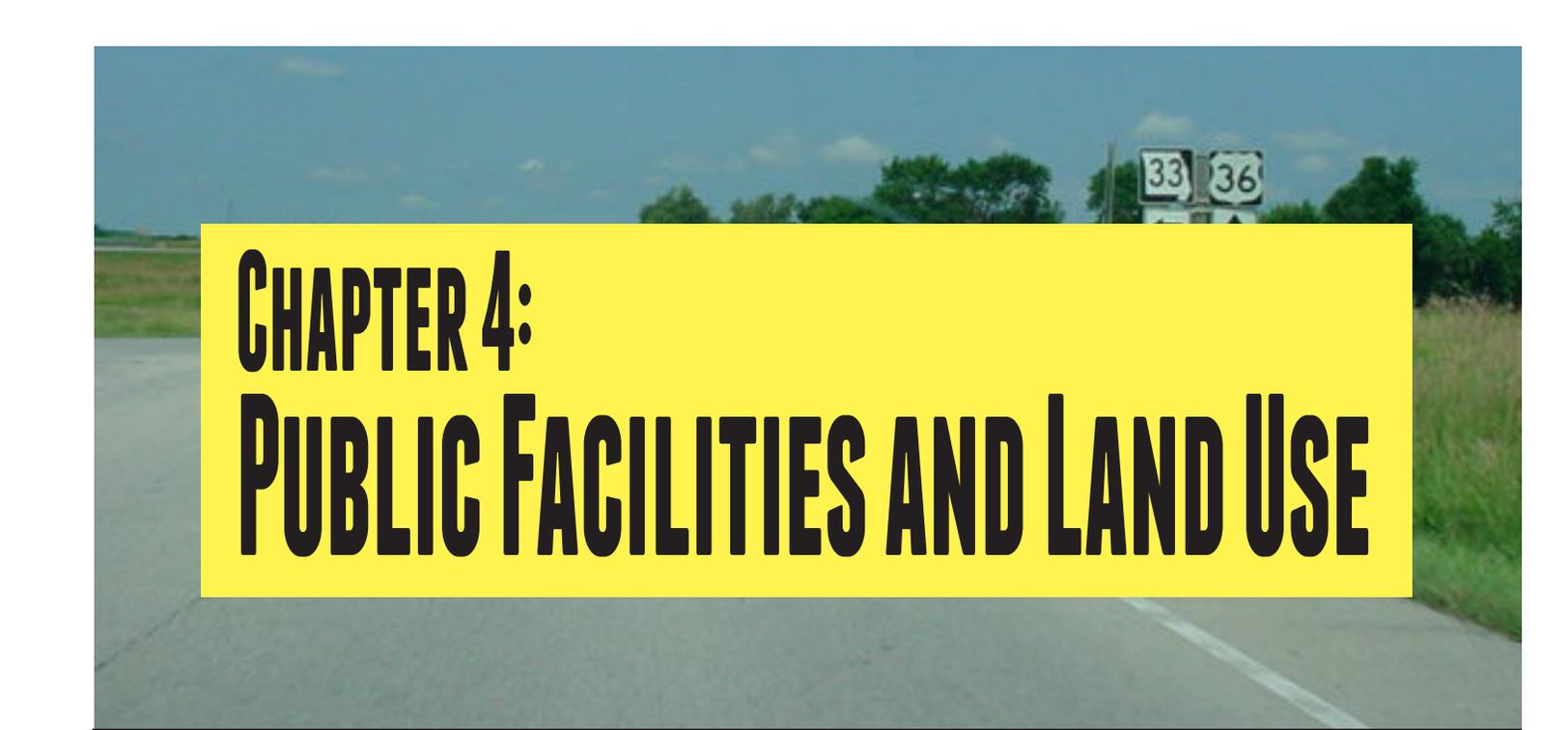
Highland Community College- Highland, Kan.

Highland Community College is a two-year, open-admissions college serving residents of Kansas, as well as non-residents. Highland offers Associate's degrees to students in Arts, Applied Science, General Studies and Science and maintains an average enrollment of approximately 1,300 full-time undergraduate students and 2,000 part-time undergraduate students. The North Central Association of Colleges and Schools accredited Highland Community College.

CONCLUSIONS

BASED ON THE HISTORY OF THE AREA, THE FOLLOWING CONCLUSIONS CAN BE REACHED:

- Continued migration, coupled with an aging population, may lead to more school districts consolidating. This trend could have other negative impacts as well because rural schools are typically the largest employers in small towns.
- The increase in free & reduced lunch participants may indicate the region has a fundamental income gap.
- The region should focus its economic development efforts on growing industrial clusters.
- The region lacks retail and commercial development. This is exhibited when looking at the area's pull factor figures.
- The number of workers commuting outside the region has increased substantially since 2002. Improving work opportunities will stem this flow and reverse the trend.



CHAPTER 4: PUBLIC FACILITIES AND LAND USE

PUBLIC FACILITIES

Transportation

Sufficient and reliable transportation is essential to a successful community and overall region. Residents and businesses depend on accessibility within the modes of transportation to adequately move traffic and transport goods. The counties within Mo-Kan's region have access to multiple modes of transportation providing economic lineage to local residents, businesses and surrounding communities.

Annually, Mo-Kan and the two neighboring regional planning commissions within MoDOT's Northwest District meet to discuss short-term and long-term transportation goals and objectives. The activities are compiled in the Transportation Work Plan and passed through three different groups for approval. First, the Mo-Kan Transportation Advisory Committee (TAC) reviews the plans, then passes it on to Mo-Kan's Board of Directors for evaluation, and finally, MoDOT approves the projects on a state level. This information is compiled into a five-year planning document, the Statewide Transportation Improvement Plan (STIP). The overall goal of this process is to ensure the safety and efficiency of the region's transportation system for all drivers and passengers.

The process of determining transportation needs in Kansas is slightly different than in Missouri. Priorities and project ideas are

gathered during regional information workshops and hearings. That information is then sent to Topeka, Kan., where large public hearings are held and transportation decisions are finalized.

Roadways

Federal interstates, federal highways, state highways, county roads and local streets make up an intricate combination of roadways serving Mo-Kan's Region. Interstate 29 and 35 provide north and south transportation access while Interstate 229, the only other interstate in the region, serves the urban St. Joseph area. U.S. Highway 36 serves as the main route for east-west transportation and the option for an upgrade to interstate status has been discussed. U.S. Highway 59 provides an alternative route to the western side of the Kansas City area. U.S. Highways 71, 73, 159 and 169 are other highways providing north-south access throughout the region.

Only one major highway, U.S. Highway 36, runs through Doniphan County, passing through the cities of Troy, Elwood and Wathena. Other highways in the county include K-7, K-20, K-120, K-136, K-137 and K-238. Atchison County operates with three major highways including two north to south routes, U.S. Route 59 and U.S. Route 73. The other major highway is U.S. Route 159, a secondary route of U.S. Route 59, which is a major agricultural corridor for Atchison County. Other minor highways in Atchison County include K-7, K-9 and K-116.

The two highway bridges crossing the Missouri River are the Pony

Express Bridge (U.S. 36) and the Amelia Earhart Memorial Bridge (U.S. 59). The Amelia Earhart Bridge, which crosses the

Missouri River at Atchison, Kansas, was replaced in 2012. The new bridge is a four-lane, tied-arch structure stretching over 2,500 feet and is now more accessible for larger trucks and farm vehicles. The bridge replacement was a \$60 million, cooperative project between KDOT and MoDOT.

The State highways within the Mo-Kan's region are primarily dual lane routes and, for the most part, efficient in handling the current and projected traffic volumes.

Motor Freight

Mo-Kan's regional transportation system receives services from more than 50 general commodity interstate motor carriers. Yellow Freight Systems Inc., Roadway Express and FedEx Freight are all larger motor carriers servicing the region, as well as a number of smaller companies providing carrier services to the Kansas City and Omaha areas.

Railroads

Burlington Northern Santa Fe Company and the Union Pacific Railroad are the two major railroads serving Mo-Kan's region. The railroads are accompanied by three switching lanes, with the switching yards located in St. Joseph and Atchison. One rail spur runs into Elwood, a town five miles into Doniphan County.

Currently, there is no rail passenger service available to the Region; however, the nearest Amtrak station is located in Kansas City. A rail passenger route from Kansas City to Omaha has been discussed, which would give St. Joseph access, but a service like this would require significant public financial support.

Airports

Rosecrans Memorial Airport, Cameron Memorial Airport, Amelia Earhart Airport and Hiawatha Municipal Airport make up the public airports in Mo-Kan's region. The largest, Rosecrans, provides airfreight service to the St. Joseph area and is home to the Missouri Air National Guard. Cameron Memorial is located in Cameron, Mo., the Amelia Earhart is located in Atchison, Kan. and the Hiawatha Municipal is located in Hiawatha, Kan. All are public airports offering general aviation service. The Kansas City International Airport (MCI) offers air passenger service, which is located about 30 miles south of St. Joseph.

Public Transportation

The region consists of three public transportation systems. Andrew, Buchanan, Clinton and DeKalb have access to OATS, Inc., a not-for-profit organization offering specialized transportation for residents throughout the region.

The Ride, a city of St. Joseph bus system, provides service to all

areas within the City of Joseph. One regional bus system provides transportation from St. Joseph to the MCI and downtown Kansas City.

The public transportation system in Kansas operates differently than in Missouri. The state is divided into 15 coordinated transit districts (CTD). One district within the CTD offers services to the two Kansas counties in Mo-Kan's region, Atchison and Doniphan. The Guidance Center and Project Concern, Inc., serves Atchison County, and the Doniphan County Services and Workskills and the Doniphan County Transport serve Doniphan County. While the Kansas Department of Transportation oversees all the counties, each county has a local contact agency to orchestrate the day-to-day operations.

A total of nine taxi firms are scattered throughout the region with six in St. Joseph, two in Atchison and one in Cameron. Reviews show that a majority of customers are requesting taxis to and from health care facilities.

Other organizations throughout the region provide forms of public transportation, but the ones highlighted above are the primary systems throughout the Mo-Kan region.

Waterways and Ports

The Mo-Kan region is located around the Missouri River providing barge transportation access. As a port district, the St. Joseph Port Authority is classified as a political subdivision of the State. The building of a public terminal on a 15-acre tract of land near the U.S. 36 Bridge is one of the projects completed after the Port Authority began operating commercially in 2002. The terminal provides transfers between inter-modal transportation resources. Coiled wire rod, steel products, grain, molasses, dry bulk, fertilizer and salt are among the resources funneled through the St. Joseph facility. Existing manufacturing firms, especially metal fabricators, have found that a more competitive cost product results from utilizing barge transportation.

Funding

Transportation activities in the Missouri regional counties gain funding primarily through federal funds. The 2014 fiscal year breakdown showed \$2.1 billion in revenue for Missouri with 43 percent of the projects and activities federally funded. A majority of the remaining funds in Missouri, 23 percent, were provided by gas/fuel taxes. The remainder of the revenues came from vehicle and driving licensing, motor vehicle sales and use taxes, cost reimbursements and other general revenue. In 2014, Kansas received over \$1.6 billion in revenue, with 34 percent stemming from federal funding. A majority of the funding, 33 percent, came from sales and use taxes. Fuel taxes, motor vehicle registration and permits and other general revenue made up the remainder of the funding for the 2014 fiscal year. (Refer to Figure 4.1)

Municipal Services

The following is a summary of municipal services in the Mo-Kan region:

Water

Water throughout the region is provided from a number of sources including various types of surface water supplies, well water supplies and rivers and streams. Either municipal water sources and distribution system or a Rural Water District serve the majority of the municipalities with ample supply or with the municipality purchasing water from the rural water districts.

The Missouri-American Water Company supplies the City of St. Joseph while five public water supply districts (PWSD) supply the rural areas of Buchanan County. Missouri-American Water Company obtains water primarily from the Missouri River and distributes to the Buchanan County Water Districts at bulk rates. These districts include: Andrew County PWSD No. 1 and No. 2, Buchanan County PWSD No. 1, DeKalb County PWSD No. 1 and Platte County PWSD No. 9.

Southern DeKalb County rural residents are served by DeKalb County PWSD No. 1 and Daviess County PWSD No. 1. The northern half of the county does not have any organized water districts.

Five water districts supply Andrew County residents. These districts include: Andrew County PWSD No. 1, No. 2, No. 3, No. 4 and DeKalb County PWSD No. 1. Recently, Andrew County PWSD No. 4 underwent an expansion throughout eastern and northern Andrew County, into Nodaway County.

Clinton County is served by five water districts, three of which receive their water from the 7,190-acre Smithville Lake located south of the Mo-Kan region in Clay County. One district utilizes deep wells for its water supply and Missouri-American serves the fifth.

In Kansas, Doniphan County is served by five water districts that retrieve water from wells or the Missouri River. The five districts

2014 MoDOT & KsDOT Funding

WHERE DOES THE MONEY COME FROM?

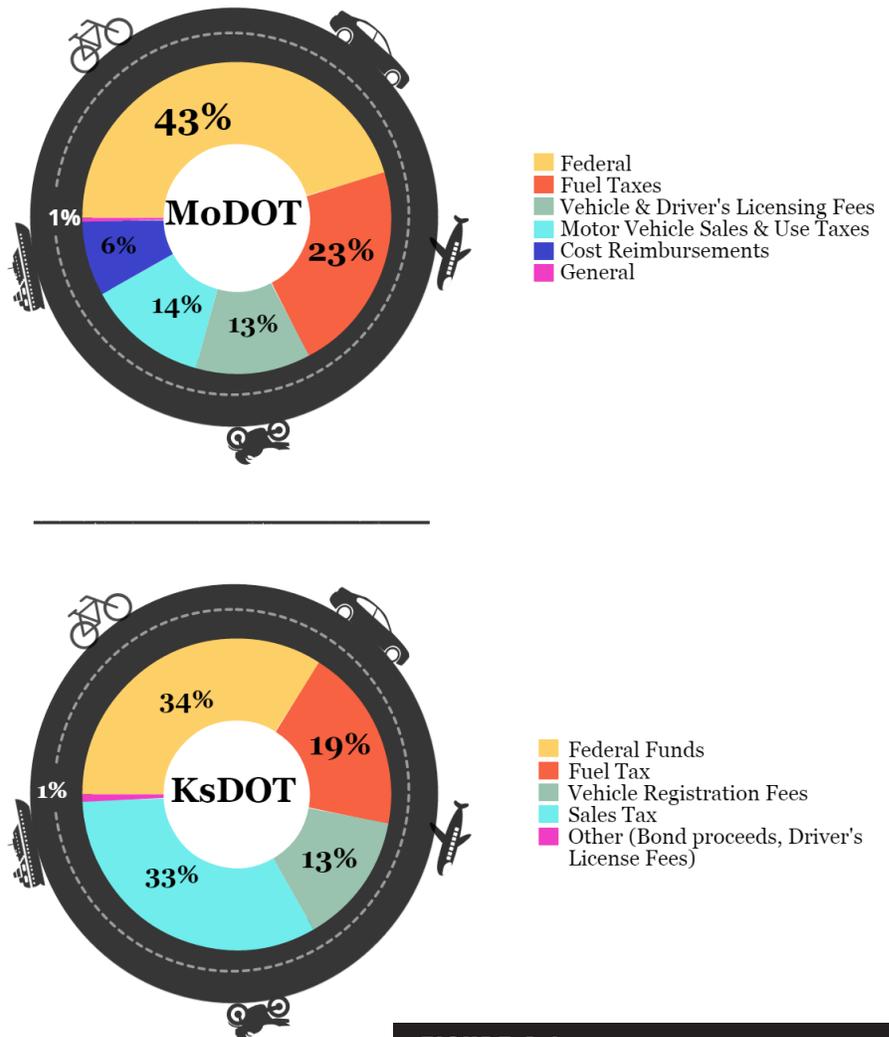


FIGURE 4.1:
TRANSPORTATION FUNDING IN 2014

are: Doniphan County Rural Water Districts No. 1, 2, 3, 5 and Atchison County RWD 5C. Doniphan County RWD No. 5 recently underwent a \$600,000 line replacement program funded mostly through Community Development Block Grant (CDBG) funds.

Atchison County is served by six water districts. These include Atchison County RWD No. 1, 2, 3, 5C, 6 and Jackson County RWD No. 3 in the northwest corner of the county.

Great Northwest Wholesale Water Commission

The Great Northwest Wholesale Water Commission (GNWWC) is a start-up water wholesaler in northwest Missouri. The GNWWC was created to help solve regional water problems in a 12-county area of northwest Missouri. Among the 12 counties, Andrew, Buchanan, Clinton and DeKalb are all members of the commission.

Local elected officials, concerned citizens, water experts and various consultants have studied the water situation in northwest Missouri. This group, known as the Water Partnership for Northwest Missouri, has determined that abundant, clean drinking water is not necessarily available throughout the region, hindering our population growth and development.

The GNWWC developed a plan to provide limitless access of potable water to every provider in the 12-county region. The plan calls for water transmission lines to interconnect population centers and water sources. (Refer to Figure 4.2)

Wastewater Collection and Treatment

The following communities within the Mo-Kan Region have a form of wastewater collection and treatment facility:

Andrew County

Andrew County

Amazonia
Fillmore
Village of Cosby
Savannah
County Club Village

Buchanan County

St. Joseph

Clinton County

Cameron
Gower
Lathrop
Plattsburg
Trimble

DeKalb County

Clarksdale
Maysville
Osborn
Stewartville
Union Star

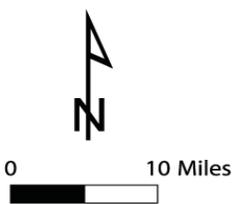
Atchison County

Atchison
Huron
Muscotah

Doniphan County

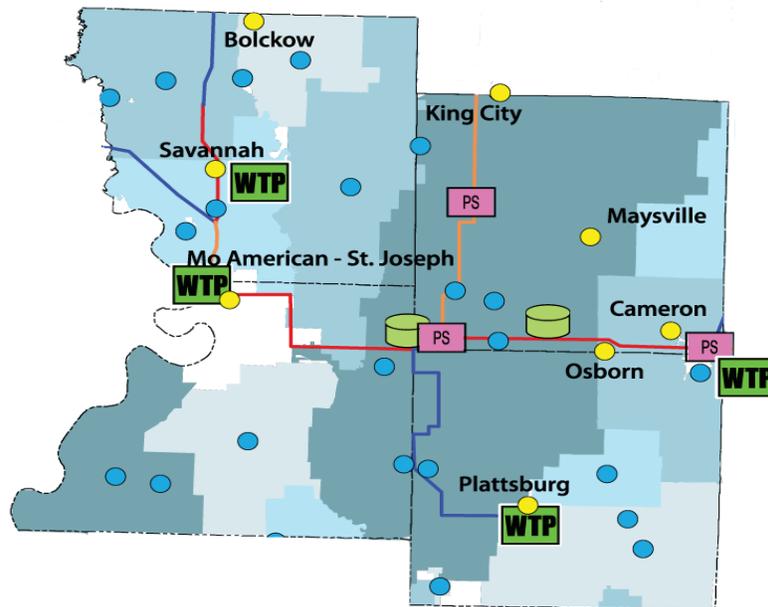
Elwood
Highland
Troy
Wathena

**FIGURE 4.2:
PREVIOUS GREAT NORTHWEST WHOLESALE
WATER COMMISSION MAP IN MISSOURI**



PHASE II Proposed Facilities

- Public Water Systems (Primary)
- Public Water Systems (Secondary)
- WTP Proposed Treatment Plant
- PS Proposed Pump Station
- Proposed Storage
- County
- Water District
- Proposed Distribution



February 2009

Law Enforcement

All areas of Mo-Kan region are served by law enforcement although many of the communities utilize part time help in assisting the county sheriff and Highway Patrols of the respective states with problems in their municipalities. The Missouri Highway Patrol presently has 30 officers providing service to Andrew, Buchanan, Clinton and DeKalb Counties. Eleven of the officers serve Andrew and Buchanan counties from Troop H Headquarters in St. Joseph. DeKalb County is zoned with Daviess County and shares eight road patrol officers from the headquarters at the MoDOT office in Cameron; and Clinton shares 11 officers with Caldwell County and is based at the police headquarters in Cameron. The Kansas State Highway Patrol provides identical service to Atchison and Doniphan residents. The Kansas State Highway Patrol (Region B) is stationed in Topeka with a satellite office in Troy. Two officers are provided for Doniphan County as well as two for Atchison County.

The Sheriff's Department and two municipal police forces, Savannah and Country Club Village, serve Andrew County. In Buchanan County, the Sheriff's Department and three municipal police forces, St. Joseph, Easton and Gower, protect the county. The Sheriff's Department and four municipal police forces, Plattsburg, Lathrop, Cameron and Trimble, serve Clinton County. DeKalb County is served by the Department and five municipal police forces: Maysville, Union Star, Weatherby, Stewartville and Clarksdale.

The Atchison County Sheriff's Department serves Atchison County and the City of Atchison also maintains its own police force; while the Sheriff's Department and four municipal police forces serve Doniphan County. Elwood, Highland, Wathena and Troy each have municipal protection.

Fire Protection

The Mo-Kan region is served primarily by volunteer fire departments that depend upon private and public donations for equipment and normal budget costs. The City of St. Joseph and the City of Atchison provide paid and professional staffing and equipment for use in the respective communities. These departments, because of limited funding, can only provide support to volunteer departments through the use of mutual aid contracts between the districts and the city fire departments.

Andrew County is served by six volunteer fire departments. Outlying Buchanan County is served by ten and Clinton County is served by ten volunteer organizations. DeKalb County is serviced by eight districts, Atchison County by six and Doniphan County by six. In the majority of cases, more than one department comes to the aid of a fire, depending upon the proximity of the various fire stations to the point of emergency.

Solid Waste Management

The Missouri counties of Mo-Kan are part of the Region D Solid Waste District. The regional sanitary landfill is located in Buchanan County southeast of St. Joseph near the Village of Agency. The landfill is owned and operated by the City of St. Joseph. There are also two privately owned landfills that receive solid waste from the region. One is located in Sugar Creek (near Independence, Missouri) and the other is the Deffenbaugh landfill in Kansas City. In fact, the Region D staff reports that a significant volume of trash is hauled to the Deffenbaugh landfill. While at first glance, this may appear to be a viable solution to solid waste disposal; there could be potential future issues. The most critical issue is that hauling solid waste out of the region, transportation costs become a major cost factor. In addition, by hauling to a landfill out of the area's control, the region could find itself in a difficult decision in the future. Therefore, it is imperative that local leaders work together to solve this critical issue.

The City of St. Joseph also operates its own recycling program and since the program started in 1996, over 1.1 million lbs. of recyclable materials have been collected. St. Joseph's Recycling Center is located just south of the downtown area and is part of the City's Public Works Department. While the recycling programs are commendable and are helping to reduce the region's volume of trash needing disposition, the issue remains that the region will need an overall Solid Waste Management program. If this is not addressed, then solid waste disposal will become an even more pronounced public issue in the future.

Other Amenities

There are a number of other civil amenities in the Mo-Kan Region, which add to the region's quality of life their enhancing economic growth:

- All six counties in the Mo-Kan region have a public library, while some communities offer online and museum libraries.
- Community and senior citizens centers are located throughout the region.

Utilities

The following firms provide utility service within the Mo-Kan Region:

- Electrical suppliers in the region include Kansas City Power and Light (KCP&L), Aquila, Platte Clay Electric Cooperative, Northwest Missouri Electric Cooperative, AmerenUE, Brown-Atchison Electric Coop, and Western Resource (KPL).
- AllTel, Embarq, Lathrop Telephone Company, AT&T, SBC, Grand River Mutual, St. Joseph Cablevision, and Sprint provide wired and wireless telephone service.
- Missouri Gas Energy, Aquila, AmerenUE, Westar Energy provide gas service. However, many areas of the district are not served by natural gas but must rely on LP gas. Lancaster, Kansas also operates a municipal gas system.
- There are 13 newspapers and 11 radio stations in the District. The St. Joseph newspaper is daily while the Atchison Globe is published twice a week. Other major newspapers such as a Cameron Citizen-Observer are published weekly. Two television stations are located in the region: KQ2, which serves 32 counties in Missouri, Kansas and Nebraska, and FOX 26 KNPN which serves Andrew, Buchanan, DeKalb counties in Missouri and Doniphan county in Kansas. Suddenlink cable is available to all cities with 1,000 population.
- There are several broadband internet providers in the region, many of which have expanded service area in Mo-Kan's counties in the past three years. Providers offering broadband service include Suddenlink, AT&T, CenturyLink, Time Warner Cable, Comcast, Isotech, United Fiber and others. (Refer to Table 4.1).

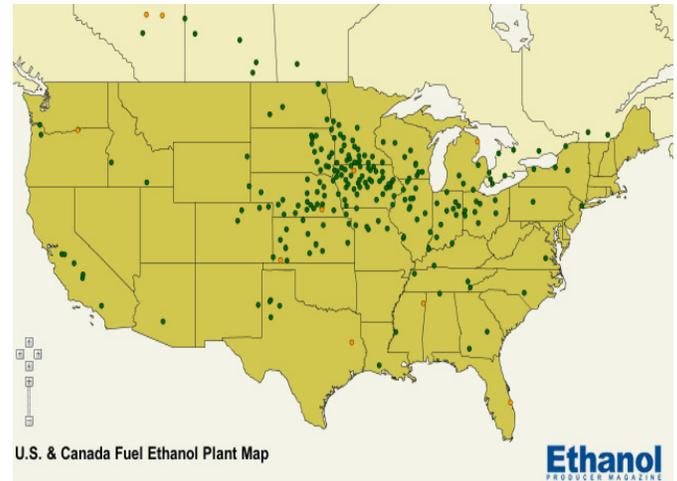
PROVIDER NAME	DOING BUSINESS AS
Fairpoint Kearney	Fairpoint Communications
Green Hills Telephone Corporation	Green Hills Telephone ILEC
City North Kansas City	liNKCity
Mediacom Communications Corp.	MCC Missouri LLC
Skycasters	Skycasters
Northwest Missouri Cellular Limited Partnership	Northwest Missouri Cellular
Megapath Holding Corporation	MegaPath Corporation
Hughes Communications, Inc.	Hughes Network Systems, LLC
Leap Wireless International, Inc.	Cricket Communications, Inc.
Mid-States Services, LLC	Mid-States Services, LLC
Sprint Nextel Corporation	Sprint
IAMO Telephone Co	IAMO Telephone Co
IAMO Telephone Co	IAMO Wireless
Clearwire Corporation	Clearwire
Cellco Partnership	Verizon Wireless
Midwest Data Center	Subsidiary of Rock Port Telephone
American Broadband Communications	Holway Telephone Company
United States Cellular Corporation	U.S. Cellular
tw telecom of kansas city, LLC.	tw telecom
Grand River Mutual Telephone Corporation	Grand River Mutual Telephone Corp.
Isotech	KC Coyote
Lathrop Telephone Company	Lathrop Telephone Company
Windstream Communications, Inc.	Windstream Corporation
ViaSat, Inc.	ViaSat Communications, Inc.
United Sky Wireless	United Services, Inc.
Northwest Missouri Holdings, Inc.	Oregon Farmers Mutual Telephone Company
Haug Communications, Inc.	Haug Communications
Deutsche Telekom AG	T-Mobile
AT&T Mobility LLC	AT&T Mobility LLC
AT&T Communications of Texas, Inc	AT&T Southwest
Level 3 Communications, LLC	Level 3 Communications, LLC
CenturyTel, Inc.	CenturyLink
Friendship Cable of Arkansas, Inc.	Suddenlink Communications
Time Warner Cable, LLC.	Time Warner Cable
StarBand Communications Inc.	StarBand Communications Inc.
FairPoint Communications Missouri, Inc.	FairPoint Communications, Inc.
Comcast Cable Communications, LLC.	Comcast
Computers & Tele-Comm, Inc.	CTC Wireless Internet
NPG Cable, LLC	Suddenlink Communications

**TABLE 4.1:
INTERNET SERVICE PROVIDERS IN MO-KAN AREA**

**FIGURE 4.3:
ETHANOL PLANT MAP**

Land Use Type	Area (square miles)	Percentage
Agriculture	2,459	97.1%
Commercial	21	0.8%
Residential	31	1.2%
Industry	7	0.3%
Other	15	0.6%
TOTAL	2,533	100%

**TABLE 4.2:
LAND USE BY TYPE**



GENERAL LAND USE

Agricultural

The data presented in the table above shows that land classified as agricultural is by far the predominant use of land in the region. Agricultural uses occupy 97.1 percent of the region's land while 2.9 percent are in other use, mostly residential and urban. (Refer to Table 4.2)

New innovative uses of agricultural lands are trending within the region. Wind farms are appearing throughout northwest Missouri and will likely be appearing within Mo-Kan's region in the next few years. Also appearing are businesses that utilize the land's grain production in the form of bioscience research for alternative fuels. Kansas City currently reigns in the bioscience industry and the city of St. Joseph and its surrounding area is looking to build on this industry. Two ethanol plants¹ are currently being established within the St. Joseph, and one already exists in Atchison. (Refer to Figure 4.3)

Industrial

Most of the region's industrial land use is located in the two major cities of St. Joseph and Atchison. St. Joseph has three major concentrations of industrial activity – the area south of

¹ Ethanol (ethyl or grain alcohol) is a renewable fuel used to power vehicles and other internal combustion engines. Ethanol is currently made from feedstock crops such as corn, barley and sugarcane that contain significant amounts of sugar, or materials that can be converted into sugar, such as starch.

downtown area including the Stockyards Corridor; the St. Joseph Industrial Area located in the southeastern part of the community along I-29 and U.S. 169 and Mitchell Woods Park and Eastowne Business Park along Riverside.

Atchison has two principal industrial areas – one is the older industrial area in the central part of the community and built generally along the BN-SF Railroad Corridor and the other is Shannon Industrial Park located on U.S. 73 on the west side of town. The central industrial area is essentially developed and little land is left for new industrial firms. Midwest Grain continues to be a lucrative industry within the area. Several other communities in the area have established business, which are available to both manufacturers and commercial operation.

Cameron has an active industrial development corporation, which has a 90-acre business park located at U.S. 69 and U.S. 36. It appears that much of the development will be commercial and office development instead of manufacturing. Case New Holland, a leading manufacturer of agricultural and construction equipment, constructed a parts depot in 2007. With the completion of four-laning Hwy 36, Cameron, along with other cities on the corridor, have experienced substantial growth.

Several other communities also have industrial development groups that have parcels of land available for industrial growth. However, until these other sites become an industrial park complete with roads, utilities, and other amenities, little industrial growth will occur outside of major concentration of current industrial areas.

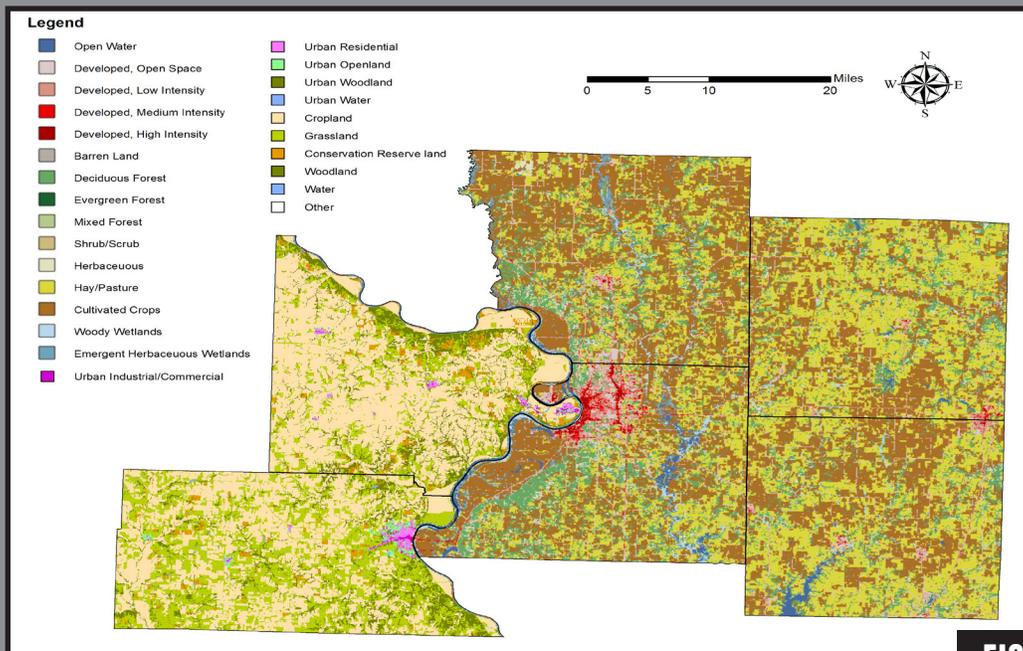


FIGURE 4.4:
MO-KAN AREA REGION LAND USE MAP

Commercial

Commercial land uses are found mainly concentrated in the county seat towns with a few exceptions where the non-county seat communities have a large enough population to develop a small business district. Most of the region's major commercial centers are located in St. Joseph and Atchison. Much of St. Joseph's recent commercial growth has occurred along the North End of the Belt Highway where several retail businesses, restaurants and services are located. The development includes an outdoor mall with retail stores, including Wal-Mart, Target, Michaels, PetCo, Old Navy and several others. Restaurants include Chili's, 54 Street and Cheddars. St. Joseph also has a central business district, which is the East Hill Shopping Mall. It is a shopping complex including chain stores like Sears and Dillards, as well as retail stores and food court.

Atchison is the region's other major retail center. The major shopping center is the Wal-Mart Supercenter on South US 73. Atchison also has an active downtown development program and has developed a two block pedestrian mall. This area includes several local retailers like Nell Hill's.

There are also three other emerging commercial communities. Cameron has experienced growth due to proximity to the interstate and the opening of retail establishments. Savannah and the Village of Country Club are also

experiencing substantial commercial growth due to the sprawling nature of the city of St. Joseph. Savannah has local retailers on its Main Street district and a small shopping area located on U.S. 71 on the eastern side of the town.

A number of other communities in the region have smaller but viable commercial areas. These include Plattsburg, Lathrop, Gower, Maysville, Wathena, Troy and Highland. In addition, there are numerous instances of convenience type of stores scattered throughout the region.

Residential

Residential development in the Mo-Kan region consists primarily of single-family homes with most concentrated in communities that have at least minimal services, usually water and sewer. In general, this means that incorporated communities are also where the single-family residential units are located. However, in recent years, there is some growth of townhouses and apartments in St. Joseph and Atchison. These multi-family residential uses are mainly located in east St. Joseph near the Missouri Western State University and in downtown Atchison near the Housing Authority.

Cameron is experiencing residential development primarily due to the increase in jobs in the community and proximity to Kansas City via I-35. Other communities in the region such as Savannah, Lathrop, Plattsburg and Gower are also recognizing slight residential development. Communities located along U.S. 36 including Wathena, Troy and Highland have experienced growth

primarily because of easy highway access to the St. Joseph market.

Other Land Uses

Another major land use in the region are recreational areas. Many of the region's communities have public squares and local parks. However, outside of the municipal residential areas, there are several recreational areas worth mentioning. These include:

- Lewis and Clark State Park and Hatchery – in southern Buchanan County
- Wallace State Park – off I-35 north of Cameron
- Bluffwoods Wildlife Area - along U.S. 59 in Buchanan County
- Pigeon Hill Conservation Area – central Buchanan County

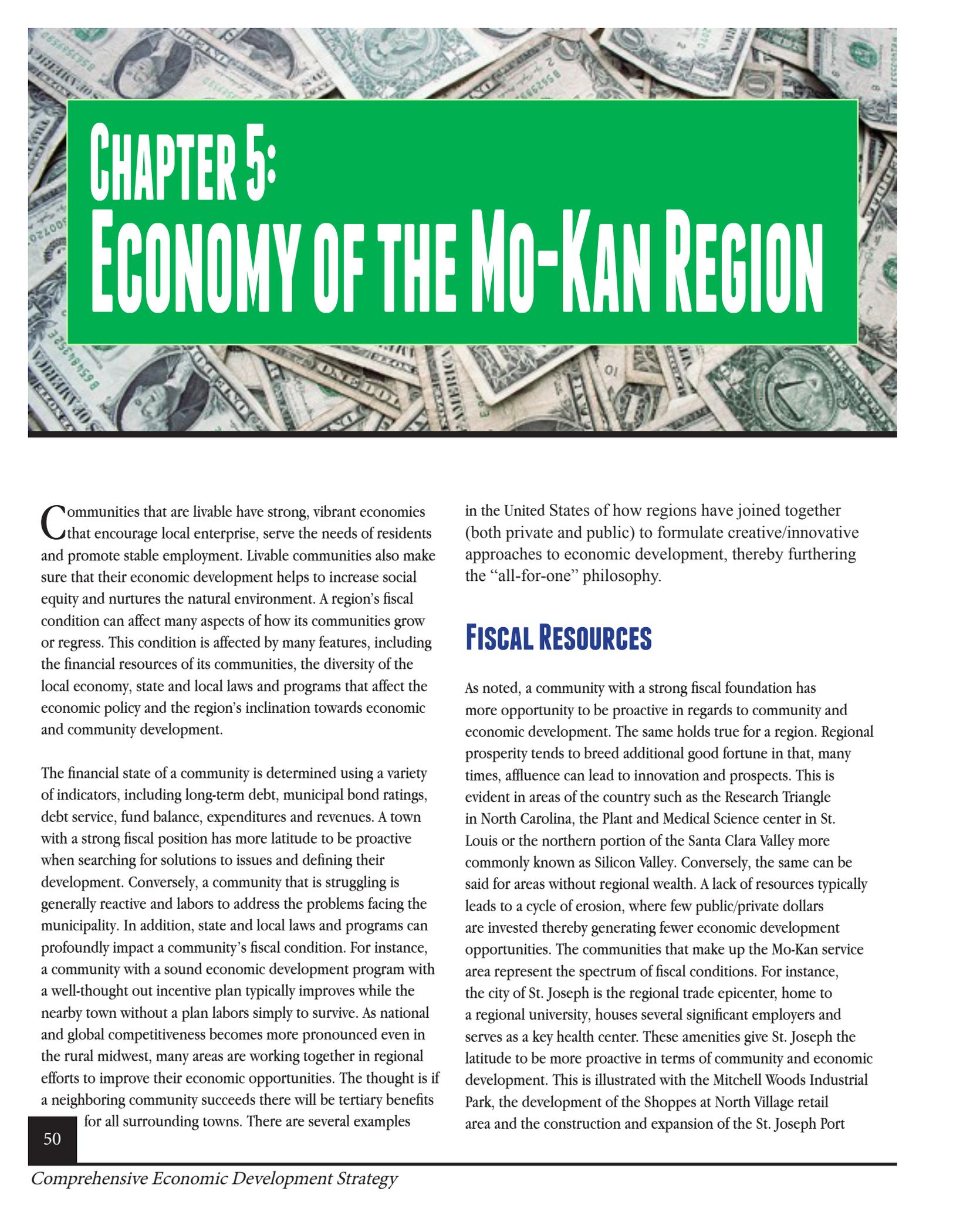
- Smithville Reservoir – south Clinton County
- Honey Creek Wildlife Area – off I-29 in Andrew County
- Happy Holler Wildlife Area – northeast of Savannah
- James D. Christie Wildlife Area – in northern Andrew County
- Atchison Wildlife Area – northwest of Atchison
- King Lake Conservation Area – in northern DeKalb County
- Pony Express Lake – DeKalb County

See Figure 4.4 for map of General Land Uses in the Mo-Kan region.

CONCLUSIONS

BASED ON THE HISTORY OF THE AREA, THE FOLLOWING CONCLUSIONS CAN BE REACHED:

- The Mo-Kan Region especially the Missouri counties have excellent highway transportation access with I-29 and I-35 providing good north-south access. The Kansas counties in the District are not located on interstate systems.
- Public water system appears to be adequate to meet the current and future needs of the District; however, there is a need for a good water source for eastern counties.
- Municipal sewers in several communities are adequate to meet current needs but will need to be upgraded to handle growth and to meet new EPA regulations. Many communities do not have adequate, if any, sanitary sewage facilities.
- The replacement of Amelia Earhart Bridge (U.S. 56) in Atchison is a critical piece of regional infrastructure. Communities in Kansas and Missouri must continue to work together on planning and development activities including infrastructure maintenance and development.
- Most communities provide adequate municipal services. The one service needing regional cooperation is solid waste management. Operating a collection and landfill system is beyond the means of any one of the region's communities or counties. Tertiary services such as recycling remain even more out of reach for communities, but may be of crucial importance in the near future.
- Development and expansion of broadband internet access should be a core goal for both urban and rural areas in the county. Rural areas of relatively dispersed population are especially in need of quality infrastructure and competitive options from internet service providers (ISPs). The region may need resources to encourage private investment in rural areas, as well as development of creative technological solutions to implement broadband.
- Transportation and other infrastructure in the region is well-suited to the movement, processing, and storage of agricultural and derivative products. This remains a key economic advantage in the region.
- As commercial development spreads across each county, planners should take care to preserve the local character of the individual communities in the region and take steps to ensure continued vitality of locally-owned small businesses.
- Regional leaders should seek funding to explore alternative land uses such as wind and solar electricity generation and electrical transmission that may economically benefit businesses and rural landowners.



CHAPTER 5: ECONOMY OF THE MO-KAN REGION

Communities that are livable have strong, vibrant economies that encourage local enterprise, serve the needs of residents and promote stable employment. Livable communities also make sure that their economic development helps to increase social equity and nurtures the natural environment. A region's fiscal condition can affect many aspects of how its communities grow or regress. This condition is affected by many features, including the financial resources of its communities, the diversity of the local economy, state and local laws and programs that affect the economic policy and the region's inclination towards economic and community development.

The financial state of a community is determined using a variety of indicators, including long-term debt, municipal bond ratings, debt service, fund balance, expenditures and revenues. A town with a strong fiscal position has more latitude to be proactive when searching for solutions to issues and defining their development. Conversely, a community that is struggling is generally reactive and labors to address the problems facing the municipality. In addition, state and local laws and programs can profoundly impact a community's fiscal condition. For instance, a community with a sound economic development program with a well-thought out incentive plan typically improves while the nearby town without a plan labors simply to survive. As national and global competitiveness becomes more pronounced even in the rural midwest, many areas are working together in regional efforts to improve their economic opportunities. The thought is if a neighboring community succeeds there will be tertiary benefits for all surrounding towns. There are several examples

in the United States of how regions have joined together (both private and public) to formulate creative/innovative approaches to economic development, thereby furthering the “all-for-one” philosophy.

FISCAL RESOURCES

As noted, a community with a strong fiscal foundation has more opportunity to be proactive in regards to community and economic development. The same holds true for a region. Regional prosperity tends to breed additional good fortune in that, many times, affluence can lead to innovation and prospects. This is evident in areas of the country such as the Research Triangle in North Carolina, the Plant and Medical Science center in St. Louis or the northern portion of the Santa Clara Valley more commonly known as Silicon Valley. Conversely, the same can be said for areas without regional wealth. A lack of resources typically leads to a cycle of erosion, where few public/private dollars are invested thereby generating fewer economic development opportunities. The communities that make up the Mo-Kan service area represent the spectrum of fiscal conditions. For instance, the city of St. Joseph is the regional trade epicenter, home to a regional university, houses several significant employers and serves as a key health center. These amenities give St. Joseph the latitude to be more proactive in terms of community and economic development. This is illustrated with the Mitchell Woods Industrial Park, the development of the Shoppes at North Village retail area and the construction and expansion of the St. Joseph Port

Authority. Furthermore, the services allow the city and county government to build a more complete collection of development resources/tools such as tax increment financing, Chapter 100 bonds and neighborhood development districts. The same holds true for communities such as Cameron, Missouri, and Atchison, Kansas. Conversely, the community of Leona, Kansas has a population of 48 with a median household income (MHI) of \$12,143. (This translates to over 96 percent of Leona's residents making less than 80% of Doniphan County's \$44,524 MHI.) As a result, Leona has few resources to invest in infrastructure, which leads to limited business activity, less development and a decaying infrastructure. As one would gather, many of these resources directly correspond to population, the spirit of entrepreneurship/innovation and a community's affluence. The counties and communities in Mo-Kan's region are somewhat limited in financial resources due to these issues. (Refer to Chapter 3)

As noted in Chapter 3, the region as a whole experienced a slight increase in population since 1980. However, the majority (26 of 40) of the communities actually lost population. Coincidentally, if you remove the regional trade center of St. Joseph, the number of businesses developed in the 27 communities is significantly lower than the remaining towns where the population is expanding (13)¹. Since 1982, the 13 cities that experienced growth generated 25 new businesses, nearly two to one over the 27 municipalities that lost population. While not statistically conclusive, there seems to be a correlation between growing communities and an entrepreneurial environment.

Counties and communities typically generate financial resources (revenue gained by the governmental entity) through user fees², sales taxes³, licenses and permits, intergovernmental proceeds (funds received from federal and state sources) a mill levy⁴ and property taxes⁵ (money, including interest and lien fees, generated from real and personal property taxes). Most entities in the Mo-Kan region use one or a combination of these revenue streams. (Counties in Kansas utilize a mill levy to assess personal property)

1 This figure is based on loan activity through Mo-Kan Development, Inc.

2 USER FEES- A user fee is an assessment levied on a specific activity that is directly related to a particular government service, program, or action. Such fees are not levied on the general public. User fees are intended to be used solely to support that service, program, or activity, i.e. a swimming pool or municipal utilities. Most communities' major user fees are related to water and sewer use fees.

3 SALES TAX- A sales tax is a tax on consumption. It is normally a certain percentage that is added onto the price of a good or service that is purchased.

4 MILL LEVY - One mill is one dollar per \$1,000 of assessed value. The mill levy for local governing bodies is determined by dividing the local government's budget by the taxable assessed value in the district.

5 PROPERTY TAX- Taxes are levied on real and personal property within the city or county. The combined tax rate per \$100 of assessed valuation is used to finance general government, park and recreation and debt service.

Taxing streams speak to a community's affluence, which translates to improved community services, such as infrastructure, emergency services and schools. In time, improved community services typically lead to increased property values and additional taxing revenue. An alternative to investing limited resources into infrastructure is to focus attention on local businesses.

The Local Government Commission, a nonprofit dedicated to sustainable and planned economic development notes, "One of the biggest myths is that in order to foster economic development, a community must accept growth. The truth is that growth must be distinguished from development: growth means to get bigger, development means to get better - an increase in quality and diversity." They go on to add, "As is often the case, local governments will subsidize superstore development through infrastructure expansion in the name of economic development, only to facilitate more sprawl and municipal debt" (Local Government Commission, <http://www.lgc.org/economic/localecon.html>, November 22, 2006). The Rocky Mountain Institute suggests two alternatives for development without growth: supporting existing businesses and increasing the number of times a dollar is spent in the community.

Local purchasing is the primary means of accomplishing this and the result is a more efficient, self-reliant, economically resilient community.

Lenders and banking institutions are numerous in the region. (Refer to Table 5.1) This table includes information on various branches located within the region, as well as net loans, deposits and total assets.

DIVERSITY OF ECONOMY

Strong, diverse local economies are the backbone of a livable community. In today's global marketplace and growing e-business sector, it is imperative to focus on nurturing community-supportive local businesses that provide a stable tax base. The Mo-Kan service area is a predominately rural population and has a solid entrepreneurial economic base. More than 86 percent of businesses employ 20 employees or fewer, while businesses employing 21 to 100 compose slightly over 11 percent of total businesses in the region.

Those employing more than 100 employees represent approximately two percent of total businesses in the Mo-Kan region. Many jobs in the region are low skilled, requiring less than a higher education.

TABLE 5.1
LENDERS AND BANKING INSTITUTIONS IN THE MO-KAN REGION

Andrew County

Savannah, Missouri

Lender Name	Branches	Net Loans	Deposits	Total Assets
Bank CBO	(branch of Oregon)	\$25,998,000	\$47,410,000	\$51,192,000
HNB National Bank	(brand of Hannibal)	\$326,388,000	\$352,302,000	\$404,334,000
NBH Bank, N.A.	(branch of Kansas City)	\$1,847,360,000	\$4,087,015,000	\$4,890,328,000
Nodaway Valley Bank	(branch of Maryville)	\$562,805,000	\$695,111,000	\$812,665,000

Buchanan County

Rushville, Missouri

Lender Name	Branches	Net Loans	Deposits	Total Assets
Exchange National Bank & Trust Co.	(branch of Atchison, KS)	\$261,258,000	\$345,499,000	\$396,829,000

St. Joseph, Missouri

Lender Name	Branches	Net Loans	Deposits	Total Assets
Armed Forces Bank	(branch of Fort Leavenworth)	\$541,967,000	\$1,129,319,000	\$1,664,450,000
BMO Harris Bank	(branch of Chicago, IL)			
Citizens Bank and Trust	(branch of Chillicothe)	\$578,011,000	\$649,796,000	\$929,947,000
Commerce Bank	(branch of Kansas City)	\$10,796,122,000	\$19,056,958,000	\$22,943,132,000
Farmer's State Bank	(branch of Cameron)	\$151,751,000	\$159,855,000	\$195,639,000
First Bank of Missouri	(branch of Gladstone)	\$294,823,000	\$382,584,000	\$490,036,000
HNB National Bank	(branch of Hannibal)	\$326,388,000	\$352,302,000	\$404,334,000
NBH Bank	(branch of Kansas City)	\$1,847,360,000	\$4,087,015,000	\$4,890,328,000
Nodaway Valley Bank	(branch of Maryville)	\$562,805,000	\$695,111,000	\$812,665,000
North American Savings Bank	(branch of Grandview)	\$781,991,000	\$747,351,000	\$1,161,463,000
Pony Express Community Bank	St. Joseph	\$43,492,000	\$79,410,000	\$90,527,000
US Bank	(branch of Cincinnati, OH)			
UMB Bank	(branch of Kansas City)	\$6,446,828,000	\$13,803,837,000	\$16,642,506,000

Clinton County

Cameron, Missouri

Lender Name	Branches	Net Loans	Deposits	Total Assets
1st Cameron State Bank	Cameron	\$30,000,000	\$42,600,000	\$51,281,000
Farmers State Bank	Fairfax, Maitland, Mound City, St. Joseph, Tarkio, Trenton	\$151,751,000	\$159,855,000	\$195,639,000
Horizon State Bank	Cameron	\$10,536,000	\$18,721,000	\$20,051,000
NBH Bank	(branch of Kansas City)	\$1,847,360,000	\$4,087,015,000	\$4,890,328,000

Gower, Missouri

Lender Name	Branches	Net Loans	Deposits	Total Assets
Union State Bank	(branch of Everest, KS)	\$179,951,000	\$208,859,000	\$243,093,000

Lathrop, Missouri

Lender Name	Branches	Net Loans	Deposits	Total Assets
Goppert Financial Bank	Holt, Lawson, Norborne	\$53,879,000	\$74,687,000	\$84,994,000
The Hamilton Bank	(branch of Hamilton)	\$35,212,000	\$54,665,000	\$60,588,000

Plattsburg, Missouri				
Lender Name	Branches	Net Loans	Deposits	Total Assets
Bank Liberty	(branch of Liberty)	\$328,523,000	\$414,652,000	\$510,022,000
Platte Valley Bank of MO	(branch of Platte City)	\$270,504,000	\$335,060,000	\$405,591,000
US Bank	(branch of Cincinnati, OH)			

Trimble, Missouri				
Lender Name	Branches	Net Loans	Deposits	Total Assets
First Security Bank	(branch of Union Star)	\$14,733,000	\$23,100,000	\$25,022,000

DeKalb County

Clarksdale, Missouri				
Lender Name	Branches	Net Loans	Deposits	Total Assets
The Bank of Fairpoint	(branch of Fairpoint)	\$7,660,000	\$24,980,000	\$26,507,000

Maysville, Missouri				
Lender Name	Branches	Net Loans	Deposits	Total Assets
The Bank of Fairpoint	(branch of Fairpoint)	\$7,660,000	\$24,980,000	\$26,507,000
Independent Farmers Bank	King City, Stewartville, Weatherby	\$40,247,000	\$96,053,000	\$106,580,000

Osborn, Missouri				
Lender Name	Branches	Net Loans	Deposits	Total Assets
The Bank of Fairpoint	(branch of Fairpoint)	\$7,660,000	\$24,980,000	\$26,507,000

Stewartville, Missouri				
Lender Name	Branches	Net Loans	Deposits	Total Assets
Independent Farmers Bank	(branch of Maysville)	\$40,247,000	\$96,053,000	\$106,580,000
US Bank	(branch of Cincinnati, OH)			

Union Star, Missouri				
Lender Name	Branches	Net Loans	Deposits	Total Assets
First Security Bank	Trimble	\$14,733,000	\$23,100,000	\$25,022,000

Weatherby, Missouri				
Lender Name	Branches	Net Loans	Deposits	Total Assets
Independent Farmers Bank	(branch of Maysville)	\$40,247,000	\$96,053,000	\$106,580,000

Atchison County

Atchison, Kansas

Lender Name	Branches	Net Loans	Deposits	Total Assets
Exchange National Bank & Trust	Easton, Effingham, Lansing, Leavenworth, Troy	\$261,258,000	\$345,499,000	\$396,829,000
Morrill & Janes Bank & Trust	(branch of Merriam)	\$384,712,000	\$692,119,000	\$889,895,000
UMB Bank	(branch of Kansas City)	\$6,446,828,000	\$13,803,837,000	\$16,642,506,000
Union State Bank	(branch of Everest)	\$179,951,000	\$208,859,000	\$243,093,000
Wells Fargo Bank	(branch of Sioux Falls, SD)			

Effingham, KS

Lender Name	Branches	Net Loans	Deposits	Total Assets
Exchange National Bank & Trust	(branch of Atchison)	\$261,258,000	\$345,499,000	\$396,829,000

Doniphan County

Denton, Kansas

Lender Name	Branches	Net Loans	Deposits	Total Assets
The Bank of Denton	Denton	\$6,908,000	\$12,815,000	\$16,328,000

Elwood, Kansas

Lender Name	Branches	Net Loans	Deposits	Total Assets
Pony Express Community bank	(branch of St. Joseph)	\$43,492,000	\$79,410,000	\$90,527,000

Highland, Kansas

Lender Name	Branches	Net Loans	Deposits	Total Assets
Bendena State Bank	(branch of Bendena)	\$34,286,000	\$46,990,000	\$51,632,000

Troy, Kansas

Lender Name	Branches	Net Loans	Deposits	Total Assets
Exchange National Bank & Trust	(branch of Atchison)	\$261,258,000	\$345,499,000	\$396,829,000
Pony Express Community Bank	(branch of St. Joseph)	\$43,492,000	\$79,410,000	\$96,527,000

Wathena, Kansas

Lender Name	Branches	Net Loans	Deposits	Total Assets
Farmers State Bank	Wathena	\$29,676,000	\$53,831,000	\$62,914,000

TABLE 5.1
LENDERS AND BANKING INSTITUTIONS IN THE MO-KAN REGION (CONT.)

Closer examination of the income generated in the Mo-Kan region indicates that it has followed the national trend in its transition to a service economy. The top revenue generators in the region are 1) Services (25%), 2) Manufacturing (21%), 3) Government (18%), and 4) Retail Trade (10%) (Refer to Figure 5.1).

However, when one considers the amount of people employed per sector, a slightly different picture emerges. (Refer to Figure 5.2) Services are the highest employer, followed by Retail Trade, Government, Manufacturing and Farming. The variances in the two measures of economic activity explain wage differentials in each sector. For instance, although Retail Trade is the second largest employer in the Mo- Kan region, it accounts for only 10 percent of income in the region – fourth after the Services, Manufacturing and Government sectors. The Retail Trade sector is therefore employing a large percentage of people, but paying them less than other sectors. Figure 5.2 indicates that the Farming Sector is the fifth largest employment segment; however it makes up one percent of the total income generated. This suggests a growth in hobby farms as urban residents move to rural areas. In addition, the National Agricultural Statistics Service (NASS) reports 42 percent of farm owners work full time outside of their farm. Many of the others are retired, semi-retired, or have part-time jobs. According to the NASS, this trend should continue as traditional family farms cease to exist. Another possible reason for this occurrence could be that much of the land once worked by mid-sized farmers has been purchased up by large agribusinesses. Further analysis of the Services sector reveals that Health Services, Business Services, Social Services, and Personal Services are particularly high income-generators. The Services sector offers the most promise for employment in our region.

STATE AND LOCAL LAWS

Like state laws and policies, local ordinances and procedures

affect the regional economy. In general, most local economic development programs provide marketing/recruitment and business retention/expansion programs, business advocacy plans, entrepreneurial training, technical assistance, information collection and dissemination, and policy/planning efforts. However, some communities offer a variety of incentives to businesses in hopes of creating new jobs and capturing additional tax revenue. As one would gather, the majority of these incentives are controlled or created at the state level requiring communities to be resourceful with their economic and community development programs. Some examples of locally controlled incentive plans include sales tax earmarked specifically for economic development efforts, donated publicly owned land, and low-interest loans to a business enterprise.

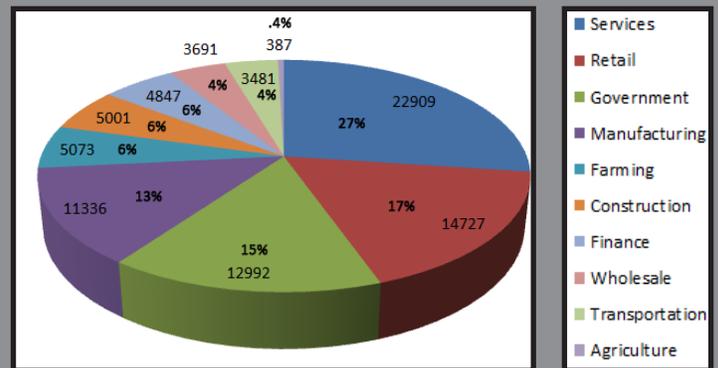
Additionally, communities that have municipally owned utilities will often adjust utility rates for major employers. As with each local government, states differ on their approach to economic development. Further complicating this arena is that state economic development policy shifts as leadership changes. For instance, the state of Missouri’s Department of Economic Development undertook a massive departmental change in 2012 following the gubernatorial election. After the election, the new leadership assessed and evaluated each program. In turn, several programs were eliminated while others were created. The same can be said for Kansas after the 2010 election. Concurrently, different administrations can be more proactive in terms of providing incentives, thereby making their state more competitive. For example, the state of Kansas’ legislature recently declared the entire state an Enterprise Zone⁶. Though Missouri limited Enterprise Zone programs, the state currently

6 An Enterprise Zone is a specific geographic area targeted for economic revitalizing. Enterprise Zones encourage economic growth and investment in distressed areas by offering tax advantages and incentives to businesses locating within the zone boundaries.

**FIGURE 5.1:
REVENUE GENERATORS IN MO-KAN REGION**

Industry	Percent
Services	25%
Manufacturing	21%
Government	18%
Retail trade	10%
Construction	7%
Transportation/Public Utilities	7%
Finance/Insurance/Real Estate	6%
Wholesale trade	5%
Farming	1%
Ag/Forestry	0%

**FIGURE 5.2:
TOTAL EMPLOYMENT (PEOPLE PER SECTOR)**



has 133 Enhanced Enterprise Zones.

A major influence on states' economic development programs and policies are constitutional authority and taxing ability. As one might guess, the more funds available the more generous a state can be with its attraction incentives. However, a state must maintain the delicate balance between incentives without creating a taxing burden on private enterprise.

Constitutional authority certainly has an impact on taxing ability. In 1980, Missouri voters adopted a constitutional amendment that limits state and local taxation and spending. This amendment, known as the Hancock amendment, 1) limits the amount of taxes which the General Assembly may impose in any fiscal year by restricting state revenue to the percentage growth in Missouri's personal income, 2) prohibits the state from reducing its proportion of funding for local activities from the level in effect at the time the Amendment was adopted, and 3) requires voter approval before any political subdivision can levy any tax, license or fee that was not authorized when the Amendment was adopted. Many argue that the Hancock amendment curtails local development. The state of Kansas does not have such an amendment.

In 2014, the Missouri General Assembly passed several pieces of legislation impacting taxation and the economy. Senate Bill 509, which became law by veto override, gradually reduces the

state's income tax to 5.5 percent from six percent, and includes tax breaks designed to help small businesses. At the same time, critics of many recent tax bills claim that they reduce state and local revenues too drastically and may therefore adversely impact education funding and availability of certain programs. Tax reform issues continue to be a centerpiece of state-level politics in Missouri.

Additional legislation (SB 635) was introduced to prevent incentivizing businesses to move across the Missouri Kansas border, with the goal of benefiting the whole region economically instead of the two states poaching business and resources from each other. Additional pending legislation aims to create a tax exemption to attract technology data centers to the state of Missouri (SB 584).

In 2013, Kansas significantly reformed both state and individual income tax laws. Kansas passed a business income tax exemption which eliminates certain non-wage business income on lines 12, 17, and 18 of IRS Form 1040 for Partnerships, Limited Liability Corporations, Limited Liability Partnerships, Sole Proprietorships and Subchapter-S Corporations that have elected at the federal level to be taxed as a pass-through entity. The state also collapsed its three-bracket individual state income tax structure into a two-bracket structure, with rates for the two brackets gradually reducing until 2018 when the bottom bracket falls to 2.3 percent and the top bracket 3.9 percent. While the goal is to reduce the tax burden on businesses and individuals, the state's research department recently found that the tax law changes also contributed to a higher than expected revenue shortfall for the year 2013.

CONCLUSIONS

BASED ON THE HISTORY OF THE AREA, THE FOLLOWING CONCLUSIONS CAN BE REACHED:

- The communities that comprise the Mo-Kan region have various fiscal conditions that cannot be adequately summarized at the regional level. A continued area of focus is fostering growth of local businesses. Local purchasing is the primary means of accomplishing this, and the result is a more efficient, self-reliant, economically resilient community.
- Closer examination of the income generated in the Mo-Kan region indicates that it has followed the national trend in its transition to a service economy. Although retail trade is the second largest employer in the Mo-Kan region, it accounts for only 10 percent of revenue in the region. The services sector offers the most promise for employment in our regions.
- Both states represented in the Mo-Kan region face economic challenges. According to data from the Federal Reserve Bank in Philadelphia, between April 2013 and April 2014, the nation's economy grew three percent, while Kansas' grew 2.4 percent. Similarly, Missouri's real gross domestic product (GDP) increased just 0.8 percent in 2013, compared to 1.8 percent national growth. Missouri ranked 45th among states in economic growth. The Mo-Kan region must face these challenges by leveraging existing resources like agriculture, while expanding in areas of opportunity like energy and manufacturing.
- Amendments like the Hancock amendment imposed in the state of Missouri may have a negative effect on local development. Missouri counties could benefit from the use of Enterprise Zones like those in place in the state of Kansas. The long term effects of tax cuts in both states remain to be seen. It is possible that additional dollars in consumers pockets may fuel spending and growth, but it is also possible that the resulting reductions in state and local budgets may negatively impact infrastructure investment and other crucial economic development functions.



CHAPTER 6: DISASTER MITIGATION & RECOVERY

Mo-Kan's region has abundant natural resources and thriving communities. The region is susceptible to a number of natural disasters, several of which can occur with little-to-no warning. Mitigation activities should be taken to reduce the loss of life and property by lessening the impact of these disasters. This chapter outlines major disasters that present threats to the region and efforts that can be taken to mitigate the potential impact.

HAZARD IDENTIFICATION

The Hazard Mitigation Plans (HMPs) of each county analyze the potential natural hazards and identified which were potential threats to the area. These hazards include: dam failure, drought, earthquakes, floods and levee failure, heat waves, land subsidence, severe winter weather, thunderstorms, tornados and wildfires.

CASCADING DISASTERS

Disasters often precipitate additional disasters. For instance, a mild earthquake that does little damage may cause an already structurally unsound earthen dam to collapse. The dam's collapse might release overflows to a drainage channel and flood the area. Another example might be a wildfire that is ignited by a downed electrical line following a tornado or windstorm. Or during a drought, windblown dust reduces visibility on a highway, causing a multi-car collision. Many different scenarios can be produced as

a result of these base disasters cascading into other potential incidents of destruction.

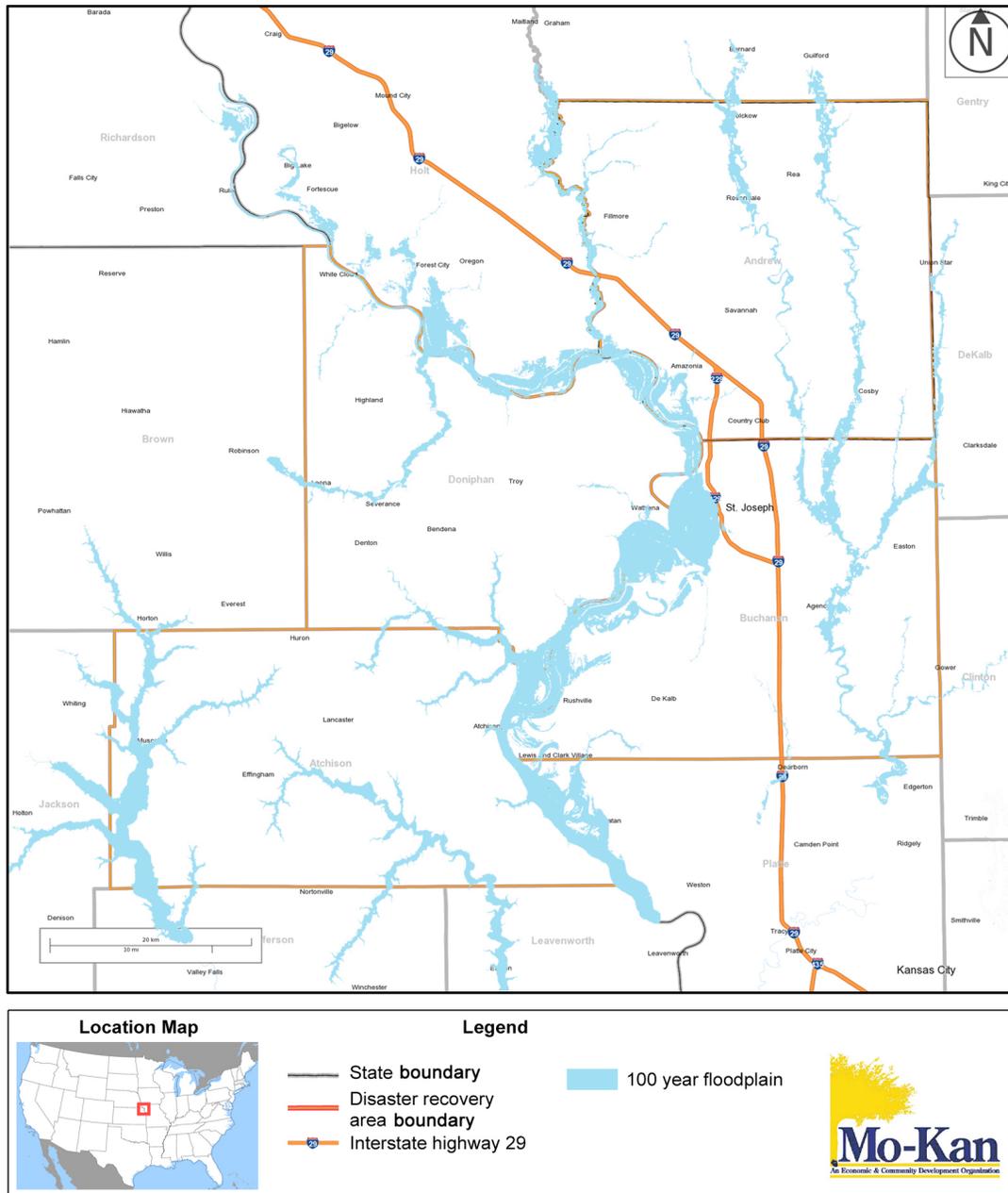
FLOODING

Floods are the most common and the most costly disaster in the region. Many communities experience some sort of flooding after periods of heavy rain or winter snow thaws. Floods can develop slowly or occur in a matter of seconds. Floods are among the more easily predictable natural disasters. Particularly, flat areas next to the Missouri River are within the 100-year floodplain¹. (Refer to Figure 6.1)

Unfortunately, these areas are also the most desirable areas for construction of buildings and habitation. However, construction has continually encroached into the floodplain, and development has suffered flood-related disasters.

In 2011, two thirds of the Mo-Kan region was impacted by the Missouri River flooding. These areas include Andrew and Buchanan counties in Missouri; Atchison and Doniphan counties in Kansas. Residents voluntarily evacuated their homes. Rising waters along the Missouri River also forced Kansas and Missouri officials to close portions of state highways

¹ The "100-year floodplain" is that area in which a flood has a one percent chance of occurring each year. In other words, the area within the boundary of the 100-year floodplain should, on average, be flooded at least once every hundred years.



**FIGURE 6.1:
THE 100-YEAR FLOOD MAP**

and bridges. In Doniphan County, a portion of K-7 Highway from north of Sparks to the Nebraska border was closed for several days due to the high water over the roadways. Portions of Interstate 29, Interstate 229, US 36 and US 59 that connected Kansas and Missouri were also closed. Roadblocks were set up on the Amelia Earhart Memorial Bridge leading into Atchison because of flooding along Hwy. 59, and other river bridges north of Mo-Kan's region. The closing of highways and bridges prevented many commuters from crossing the

Missouri River to the job centers. In the recovery region, the major job centers are gathered along Business 71 in east St. Joseph, Interstate 29 in west St. Joseph, US 36 in Wathena and US 59 in Atchison. The minor centers are located in cities such as Savannah, Highland and Elwood. These job centers were mainly connected by Interstate Highway 29, Interstate Highway 229, US Highway 36 and US Highway 59.

Critical Infrastructure in 100-Year Floodplain

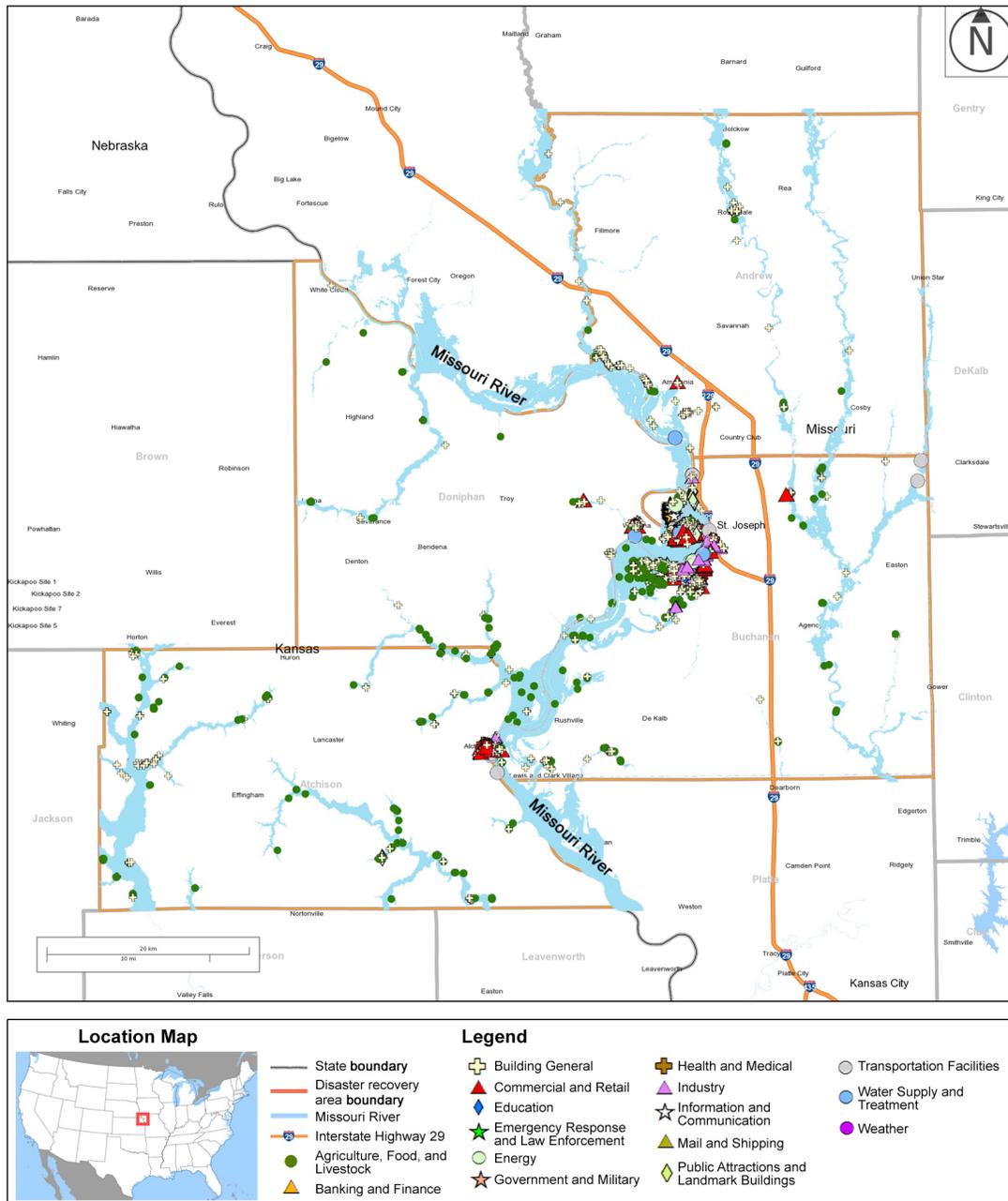
There are a total of 3,952 critical infrastructural buildings located in the floodplain area. Near half of them are residential houses. The other half mainly consists of agricultural, commercial and industrial buildings. (Refer to Figure 6.2)

Among all types of critical infrastructure, continued operation of water and sewer systems, government and military, hospitals and medical facilities, power plants and public safety facilities are essential to maintain the community resilience. Such

infrastructure should be designed and sited to avoid or minimize flood impact.

New infrastructure should be located outside 100-year floodplain areas. The main reason for prohibiting critical infrastructure in floodplain areas is new infrastructure generates expansion of land use development. The newly built infrastructure located in floodplains not only poses a danger to its own operation, but also can encourage other development in hazardous locations, such as subdivisions relying on central sewage disposal plants.

FIGURE 6.2:
CRITICAL INFRASTRUCTURE IN THE 100-YEAR FLOODPLAIN AREAS



Building-Related Economic Loss Estimates

The total building-related economic losses were \$197 million in the flooded area. The losses were broken into two categories: direct building loss and business interruption loss. Direct building loss was the estimated costs to repair or replace the damage caused to the building and its contents. The direct building loss contains building damage, content and inventory loss. Business interruption was the loss associated with inability to operate a business because of the damage sustained during the flood. The business interruption loss included income loss, relocation expenses, rental income loss and temporary wage loss. Table 6.1 provided a summary of loss in millions associated with the building damage.

Shelter Requirements

HAZUS-MH¹ estimated the number of households expected to be displaced from their homes due to the flood and the associated potential evacuation. HAZUS also estimated those displaced people that will require accommodations in temporary public shelters. The model estimated a total of 1,329 households will be displaced due to the flood (122 in Andrew County, 486 in Buchanan County, 244 in Atchison County and 477 in Doniphan County). Displacement includes households evacuated from within or very near to the inundated area. Of these, 1,953 people (59 in Andrew County, 880 in Buchanan County, 256 in Atchison County and 758 in Doniphan County) will seek temporary shelter in public shelters.

Public Education Provided by Mo-Kan

“StormReady” Workshop

Mo-Kan hosted a workshop to prepare local communities on how to be “StormReady” in November 2012. Mo-Kan partnered with the Green Hills Regional Planning Commission and the National Weather Service to present the informational workshop. Presenters described the process for getting communities, small businesses and other organizations “StormReady”.

¹ HAZUS-MH is a regional multi-hazard loss estimation model developed by the Federal Emergency Management Agency (FEMA) and the National Institute of Building Sciences (NIBS). The primary purpose of HAZUS-MH is to provide a methodology and software application to calculate multi-hazard losses at a regional scale.

Category	Residential	Commercial	Industrial	Others	Total
Direct Building Loss					
Building	36.98	17.4	10.09	3.44	67.91
Content	19.55	58.4	29.06	13.02	120.03
Inventory	0	2.18	5.37	0.72	8.27
Subtotal	56.53	77.98	44.52	17.18	196.21
Business Interruption					
Income	0.00	0.2	0.01	0.02	0.24
Relocation	0.00	0.06	0.02	0.01	0.12
Rental Income	0.00	0.03	0	0	0.03
Wage	0.00	0.29	0.02	0.17	0.49
Subtotal	0.00	0.58	0.05	0.2	0.83
ALL Total	56.53	78.56	44.57	17.38	197.04

**TABLE 6.1:
BUILDING-RELATED ECONOMIC LOSS ESTIMATES**

The workshop reviewed the steps of the process, benefits, renewal and input from those in the region who have become “StormReady”. Through the “StormReady” workshop, the National Weather Service gave communities the skills and education needed to survive severe weather before and during the event. “StormReady” helped community leaders and emergency managers strengthen their local hazardous weather operations.

Presenters included Andy Bailey, National Weather Service; Darrell Wright, Chillicothe, Missouri; and Bill Brinton, Buchanan County Emergency Management Director.

Application assistance and a recap of the National Weather Service presentation are available on the following website: <http://www.mo-kan.org/stormready>

“Building a Resilient Community” Workshop

“Building a Resilient Community” workshop was held by Mo-Kan on June 25, 2013, at Missouri Western State University, St. Joseph, Missouri. The workshop gathered government officials, emergency management directors, planners, developers and geospatial users from northwest Missouri and northeast Kansas. In response to the increasing use of GIS and land use planning in emergency management, the workshop focused on how to utilize technical and planning tools in disaster recovery and mitigation.

There were six topics presented by experts with various backgrounds. Three speakers presented in the morning. Laurie Brown, the Senior Conservation Ecologist with VIREO started the first topic—Platte County Flood Mitigation. She described how development can impact the sensitive natural resources as well as create flood risk. Mark E. DUEWELL, the Program Manager with Missouri Spatial Data Information System (MSDIS) introduced a project by MISDIS and Mo-Kan—the MOBroadbandNow

Structures and Community Anchor Institutions for Regional Northwest Missouri. Shanna Michael, the Certified Floodplain Manager, HAZUS Trained Professional with AECOM presented the Introduction to HAZUS. HAZUS is a nationally applicable standardized methodology that contains models for estimating potential losses from earthquakes, floods and hurricanes.

Mo-Kan invited Barry Hokanson, AICP from New York City, to deliver a keynote speech focusing on theories and examples of disaster recovery plans, GIS, land use planning, sustainability and partnerships. Professor Bonnie Johnson, AICP, with the University of Kansas's Urban Planning Department, presented the fifth topic—How Can Communities Use Land Use Planning to Reduce Risk and Enhance Resilience. The last topic was EMSAM—the regional homeland security server, presented by Stephen L. Marsh, the GIS Manager in Mid-America Regional Council (MARC).

By participating in this workshop, attendees learned how to use GIS and planning tools in their daily jobs to recover and mitigate losses from natural disasters.

Region H Outdoor Warning Siren Activation Guidelines

Mo-Kan cooperated with county/city emergency management directors, local media (e.g. KQTV Channel 2) and 911 directors to create a standardization protocol to educate the public. The purpose was to establish common guidelines for the activation of outdoor warning sirens (OWS) throughout Region H. Region H is composed of 15 counties and local jurisdictions in northwest and north central Missouri. The disaster area which includes jurisdictions in Andrew, Buchanan, Atchison and Doniphan counties, are included in the plan's footprint. The intent of this guideline is to enhance decision making by citizens when outdoor warning sirens are activated. It is NOT intended to remove a jurisdiction's obligation or responsibility to alert or warn

its community if a situation falls outside of the parameters of this policy.

Outdoor warning sirens represent only one part of the public emergency notification system. Other components include:

National Oceanic and Atmospheric Administration (NOAA) All-Hazards Weather Radio, National Weather Service (NWS), NWSChat, law enforcement, fire service, emergency management, text notification networks, private sector meteorologists and the broadcast media. Sirens are used to alert citizens of an imminent hazard, prompt them to take immediate action in finding shelter, and once there, seek additional information on the threat to life and property.

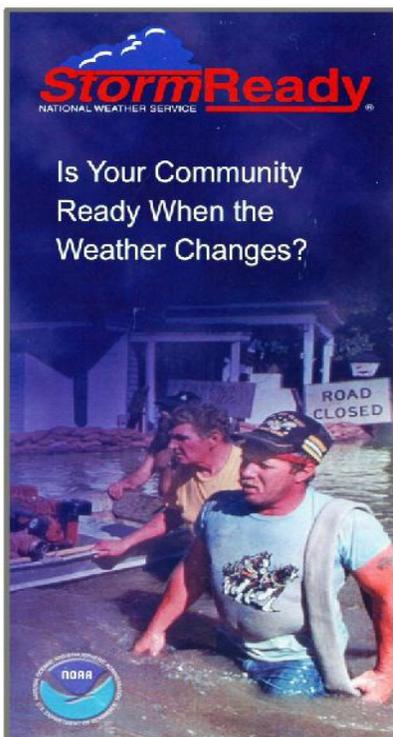
The ultimate goal of the plan is to develop a dynamic, open source guideline that will provide a common operating picture on when to sound outdoor warning sirens and when to test them region wide. The need for standardization of outdoor warning siren protocols is paramount in the region and the states.

Long-Term Recovery Group

It is important to establish partnerships between municipalities, since these areas share the Missouri River and other natural resources. They are often impacted by the same disasters and need cooperation for pre- and post-disaster activities. Learned from successful lessons, this region needs a Regional Disaster Recovery Commission (RDRC).

The RDRC should be constructed by a regional disaster recovery coordinator whose job is to identify recovery support functions to plan for and implement disaster recovery across all areas. These support functions include representatives from economic development, health and social services, natural and cultural resource protection, real estate,

infrastructure and planning. The regional disaster recovery coordinator works together with partners on the RDRC board by holding meetings, events and training courses (Refer to Figure 6.3).



Business Continuity Plan (BCP) Template

Small business owners are often overly optimistic and are heavily dependent on insurance companies. However, in most cases, insurance does not cover the entire loss. After the 2011 Missouri River flood, a large number of small businesses were forced to close or relocate due to the lack of recovery funds. It is essential for businesses to better prepare themselves to assure the ability to continue the business functions following an unexpected business disruption.

Mo-Kan created a BCP template in order to offer a guidance of disaster preparedness and recovery to businesses, particularly for small businesses. The template on the following page lists some essential steps of critical business recovery operations, including services to customers when confronted with adverse events, not only as flooding, but also other natural disasters, technological failures, human error or other unplanned incidents. However, this is just a reference, individual business owners should tailor the plan according to their own needs.

Goals of Creating a BCP?

- Maintain continuity of operations, stay in business.
- Maintain customer service.
- Relocate critical operations quickly.
- Minimize financial losses.
- Reduce disruptions to critical operations.
- Achieve an orderly recovery.
- Comply with legal, contractual, audits and government regulations.
- Reduce reliance on key personnel.
- Protect assets.
- Increase the safety of all personnel.
- Minimize decision making during the recovery.
- Reduce delays during the recovery process.
- Provide a sense of security.
- Limit potential exposure and reduce legal liability.
- BCP must be an "Actionable" plan, not just an option.

**FIGURE 6.3:
REGIONAL DISASTER RECOVERY COMMISSION BOARD**



Phase 1: Business Initiation

- What kind of business you are?
- Define the BCP objectives, requirements, scope and cost.
- Generate the executive support.
- Identify BCP team assignments.
- Establish BCP policies.

Phase 2: Discovery Functional Requirements

- Identify your client servicing needs and current regulation requirements.
- Site/Operational assessment and interviews (Business Impact Analysis).
- What are the hazards/threats/vulnerabilities? (Risk Assessment).
- Nominate key personnel.

Phase 3: Strategies

- Where will your business go if requires relocation?
- How will you operate your business?
- What will you do for your employees?

Phase 4: Planning

- Social media and risk notification ways.
- Incident response.
- Site/Operational recovery.
- IT recovery.
- Create a BCP for your business.

Phase 5: Crisis Communication

- Who will be the one in your business who approves and publishes the messages?
- How will your business communicate to the media?
- How will you communicate with your employees?
- How will you communicate with your customers?

Phase 6: Exercise and Testing

- How often do you test your emergency system?
- Who will be involved in the testing?
- What are the goals for each test?
- Follow-up and lessons learned.
- Potential tabletop exercise for developed plans.

Phase 7: Maintaining and Updating

- Who is responsible for maintaining and updating the BCP?
- How often should the BCP be updated?
- How do you communicate changes to the BCP with your employees and customers?

Phase 8: Training and Awareness

- Training your employees for preparedness at both home and work.
- Assign your employees' roles in business recovery.
- Enhance the business commitment to your employees and clients.

CONCLUSIONS

BASED ON THE HISTORY OF THE AREA, THE FOLLOWING CONCLUSIONS CAN BE REACHED:

- Floods are the most common and costly disaster in the Mo-Kan region. They are usually very easy to predict and typically occur within the 100-year floodplain. However, much development has taken place in this area and is at risk of flooding from the Missouri River.
- There were nearly 4,000 critical infrastructural buildings located on the floodplain prior to the 2011 flood. Existing infrastructure should be elevated above the base flood level and new infrastructure should be considered for areas outside the floodplain, so as to prevent repetitive loss.
- There is a need for outdoor warning siren protocols in the region. A guideline for citizens was created to help them make judgment calls when the sirens are activated.
- The formation of a Regional Disaster Recovery Commission (RDRC) is paramount due to the fact that the region is impacted by the same disasters. The RDRC will work closely with Local Emergency Planning Commission (LEPC) to hold meetings, events and training courses to better prepare the first responders as well as citizens.
- Mo-Kan created a Business Continuity Plan (BCP) template to offer guidance for disaster preparedness and recovery to business, especially for small local businesses. This plan provides suggestions for dealing with natural disasters and manmade incidents.

CHAPTER 7: MO-KAN DEVELOPMENT STRATEGIES

The Mo-Kan Regional Council Comprehensive Economic Development Strategy (CEDS) is a document created as part of a region-wide effort to assess, define and accomplish the economic development goals of the region. In turn, the CEDS helps to serve as a guide for regional economic/community development efforts by outlining goals, objectives and strategies formulated by the business and community leaders.

This chapter explores the goals, objectives and strategies that were generated and approved by the Mo-Kan Regional Council's CEDS Strategy Committee following a series of regional meetings. The engagements took place in four different geographic locations and were marketed through press releases and media interviews. During the events, nearly 150 area residents were asked to participate in a dialogue, which was led by SJC Copywriting (SJC). SJC staff focused on a variety of issues ranging from community and regional issues to specific topics. Information gathered during these meetings is reflected in the CEDS' elements as a six-county amalgamation.

Additional data was collected utilizing a survey that was distributed throughout the six-county service area. Furthermore, if a specific concern generated substantial discussion, supplemental meetings occurred; for example, transportation and disaster-related topics required follow-up sessions with county officials and emergency management personnel. To ensure wide public involvement, press releases were sent to all area media outlets.

Concomitantly, Mo-Kan partnered with Missouri Department of Transportation (MDOT), the Kansas Department of

Transportation (KDOT), Northwest Missouri Workforce Investment Board (WIB), Better Block St. Joe, area chambers of commerce, St. Joseph commercial realtors group, NW Roundtable and SJC to gain additional participation.

Following the meetings, Mo-Kan Regional Council's CEDS Strategy Committee discussed the collected information and determined five CEDS elements. These elements are broad, conceptual themes with a detailed goal. The element's goals are then subdivided into specific objectives. The objectives are further segregated into quantifiable strategies that comprise Mo-Kan's annual work plan. Each of the identified elements is designed to capitalize on the area's assets and improve the quality of life in the Mo-Kan region. The order of the work plan's components is not indicative of priorities as all five elements contain important objectives.

As noted, each identified element has performance strategies or measures to ensure progress is being made on a consistent basis. The Committee has identified individual projects they consider desirable to make certain priorities are realized. This listing will be reviewed, revised and amended on an annual basis as activities are accomplished and priorities change.

In fall 2013, Mo-Kan Regional Council partnered with SJC Copywriting to assist in the collection of regional data. A SWOC (Strengths, Weaknesses, Opportunities and Challenges) analysis was completed as follows:

“AN IDEAL REGION HAS DIVERSE COMMUNITIES THAT COLLABORATE IN A UNITED FRONT WORKING ACROSS BOUNDARIES.”

MO-KAN REGION SWOC ANALYSIS

STRENGTHS

- Recent commercial/retail development
- Strong, diverse educational institutions/ tech schools.
- Diverse employment opportunities: Agriculture, Commercial, Industrial, Manufacturing, Animal Health.
- Medical facilities
- Increasing resources and opportunities for businesses and entrepreneurs.
- Increased community involvement and reinvestment back into community, i.e. downtown revitalization efforts.
- Strong community collaboration and support

WEAKNESSES

- Outmigration is an ongoing issue. The region needs to retain and/or attract youth after college. At the same time, youth leadership is essential to help generate a sense of regional ownership.
- The communities need more robust retail and industrial environment, hotels and housing.
- Regional leaders need a basic understanding of economic development.
- Kansas counties lack workforce development assistance.

OPPORTUNITIES

- The region should capitalize on tourism and agri-tourism. Pull from area success stories for examples.
- Local residents need to actively support locally-owned businesses as opposed to out-of-area franchise enterprises.
- Communities seek to maintain a simple lifestyle and strong family-driven social structures while also realizing the need for economic opportunities, such as embracing technology and other developments.
- Understand the value of agriculture and the potential of biofuels; and the region needs to carry this topic at state and federal levels.
- The area should embrace diversity. Actively research potential for recruiting residents from other areas across the country and globe.

CHALLENGES

- Improving communication among all counties in the region
- Collaboration between the counties; reiterating the idea that strengths in individual counties benefit the region as a whole.
- Attracting youth to the region; competing with Kansas City.
- Providing internet access to all communities in the region.
- Lack of financial resources

ELEMENT ONE:

PROVIDE A POSITIVE ENVIRONMENT FOR REGIONAL ECONOMIC DEVELOPMENT OPPORTUNITIES

GOAL: MO-KAN STAFF WILL UNDERTAKE ACTIVITIES THAT BENEFICIALLY IMPACT THE REGIONAL MARKET AND PROVIDE ASSISTANCE TO LOCAL BUSINESSES AS A MEANS TO IMPROVE THE LOCAL AND REGIONAL ECONOMIC ECOSYSTEM.

OBJECTIVES:

- ◆ STIMULATE THE REGIONAL ECONOMY THROUGH LOCAL DEVELOPMENT BY EXPLORING BEST PRACTICES AND OTHER PROGRAMS, SUCH AS ECONOMIC GARDENING AND ASSET MAPPING, I.E. WEALTHWORKS OR GROWTHWHEEL.
- ◆ SUPPORT POLICIES THAT ENCOURAGE THE DEVELOPMENT OF INNOVATIVE AND DEVELOPING INDUSTRIES, INCLUDING ADVANCED MANUFACTURING, LIFESCIENCES AND VALUE-ADDED AGRICULTURE.
- ◆ UTILIZING AVAILABLE FINANCING OPTIONS ENCOURAGE SMALL BUSINESSES THAT OPERATE WITHIN OR DIRECTLY SUPPORT INNOVATIVE DEVELOPING INDUSTRIES, INCLUDING ADVANCED MANUFACTURING, LIFE SCIENCES AND VALUE-ADDED AGRICULTURE.
- ◆ CONTINUE OFFERING ASSISTANCE WITH THE VARIOUS LOAN PROGRAMS SUCH AS EDA REVOLVING LOAN FUND (RLF), SMALL BUSINESS ADMINISTRATION (SBA), USDA-RURAL DEVELOPMENT AND ENVIRONMENTAL PROTECTION AGENCY (EPA) BROWNFIELD LOANS.
- ◆ INCORPORATE THE USE OF TECHNOLOGY TO ADVANCE REGIONAL ECONOMIC DEVELOPMENT OPPORTUNITIES.
- ◆ WORK TO EXPAND A REGION-WIDE 9-1-1 SYSTEM.
- ◆ ASSIST LOCAL ECONOMIC DEVELOPMENT GROUPS ON ECONOMIC DEVELOPMENT PROFILES TO ATTRACT BUSINESS PROSPECTS OR RETAIN EXISTING BUSINESSES.
- ◆ ENCOURAGE THE DEVELOPMENT AND IMPLEMENTATION OF LOCAL EDUCATION, TRAINING AND PLACEMENT PROGRAMS TO BENEFIT THE REGIONAL WORKFORCE AND AREA BUSINESSES.
- ◆ MAINTAIN RELEVANT DEMOGRAPHIC DATA TO SUPPORT REGIONAL ECONOMIC DEVELOPMENT EFFORTS.
- ◆ UPDATE COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY (CEDS) AS NEEDED.

STRATEGIES:

- ◆ PARTICIPATE IN REGIONAL WORKFORCE EFFORTS. ATTEND THREE (3) REGIONAL WORKFORCE INVESTMENT BOARD (WIB) MEETINGS.
- ◆ ATTEND EIGHT (8) REGIONAL ECONOMIC DEVELOPMENT MEETINGS.
- ◆ MARKET SERVICES TO AREA CHAMBERS OF COMMERCE, ELECTED OFFICIALS, LENDERS AND ECONOMIC DEVELOPERS.
- ◆ IDENTIFY POSSIBLE FUNDING FOR EXPANSION OF A REGION 9-1-1 SYSTEM. ENCOURAGE PARTNERSHIP WITH AREA JURISDICTIONS TO SUPPORT AND SUSTAIN INITIATIVE.
- ◆ CONTINUE WORKING WITH WEALTHWORKS AND AREA VOLUNTEERS TO DEVELOP REGIONAL ASSET MAP.
- ◆ MAINTAIN A DATABASE CONTAINING RELEVANT BUREAU OF LABOR STATISTICS (BLS), DEPARTMENT OF LABOR (DOL), STATSAMERICA AND US CENSUS INFORMATION THAT PERTAINS TO ECONOMIC AND COMMUNITY DEVELOPMENT ACTIVITIES.
- ◆ WORK WITH AREA COMMUNITIES TO POPULATE VACANT COMMERCIAL AND INDUSTRIAL SITES AND BUILDINGS INTO LOCATIONONE.
- ◆ PARTNER WITH OTHER ENTITIES TO IDENTIFY/DEVELOP A BASIC ECONOMIC DEVELOPMENT COURSE FOR ELECTED OFFICIALS. INCORPORATE BEST PRACTICES FROM ACROSS RURAL AMERICA INTO THIS CLASS.

ELEMENT TWO:

ASSIST LOCAL COUNTIES AND COMMUNITIES WITH PLANNING AND SUSTAINABILITY EFFORTS

GOAL: Mo-Kan staff will assist local counties and communities with planning activities that help build local capacity and sustainability.

OBJECTIVES:

- ◆ PROVIDE ASSISTANCE WITH AGING INFRASTRUCTURE NEEDS, INCLUDING PLANNING, GRANT PREPARATION AND ADMINISTRATION.
- ◆ OFFER ALL REGION AND LOCAL GOVERNMENTS QUALITY PROFESSIONAL MAPPING AND GEOGRAPHIC INFORMATION SYSTEMS (GIS).
- ◆ INCREASE THE CAPACITY OF LOCAL AND COUNTY GOVERNMENTS THROUGH VARIOUS PERTINENT TRAINING ACTIVITIES.
- ◆ CONTINUE PLANNING TOWARDS THE IMPLEMENTATION OF A COHESIVE, COORDINATED REGIONAL BI-STATE TRANSPORTATION SYSTEM
- ◆ PROVIDE SUPPORT FOR WORKFORCE DEVELOPMENT ACTIVITIES.
- ◆ LEVERAGE APPLICABLE STATE AND LOCAL WORKFORCE INVESTMENT AND DEVELOPMENT PROGRAMS THAT WILL BENEFIT THE REGION.
- ◆ EXPLORE MEANS TO EXPAND ACCESS TO AFFORDABLE AND QUALITY INTERNET CONNECTIVITY AND BROADBAND OPTIONS.
- ◆ ASSIST COMMUNITIES AND COUNTIES IN PREPARING AND DEVELOPING COMPREHENSIVE PLANS.
- ◆ INVESTIGATE MEANS TO EXPAND AND DIVERSIFY REGIONAL ECONOMY.
- ◆ DEVELOP ON THE STRENGTH OF THE AREA'S AGRICULTURE CONTRIBUTIONS BY USING ASSETS IDENTIFIED IN ELEMENT ONE, OBJECTIVE ONE TO BUILD AGRI-TOURISM AND OTHER REGIONAL OPPORTUNITIES.
- ◆ CONTINUE TO BUILD REGIONAL RESOURCES THAT TIE THE AREA TOGETHER.
- ◆ ASSIST LOCAL GOVERNMENTS IN AFFORDABLE HOUSING REVITALIZATION AND REDEVELOPMENT EFFORTS PARTICULARLY IN OLDER NEIGHBORHOODS AND RURAL COMMUNITIES.
- ◆ WORK TO IMPROVE TRANSPORTATION INFRASTRUCTURE ACTIVITIES.
- ◆ OFFER ASSISTANCE WITH HAZARD MITIGATION, DISASTER RECOVERY AND EMERGENCY SERVICES AS NEEDED.
- ◆ PARTNER WITH AREA AGENCIES TO GROW CIVIC ENGAGEMENT OPPORTUNITIES AND BUILD LEADERSHIP SUCCESSION PROGRAMS.
- ◆ EXPAND Mo-Kan SERVICES INTO OUTLYING COMMUNITIES.

STRATEGIES:

- ◆ CONDUCT TWO (2) TRAINING EVENTS FOR ELECTED OFFICIALS, COMMUNITY LEADERS, NEIGHBORHOOD GROUPS OR BUSINESSES ANNUALLY. THE WORKSHOPS WILL FOCUS ON SPECIFIC TOPICS RELEVANT TO CURRENT NEEDS/DEMANDS.
- ◆ ASSIST COMMUNITIES AS NEEDED IN REGARDS TO INFRASTRUCTURE PROJECTS. SPECIFIC EMPHASIS MAY BE PLACED ON PROJECTS FOR DISASTER MITIGATION.
- ◆ Mo-Kan WILL RESEARCH AND PURSUE WORKFORCE DEVELOPMENT FUNDING FOR THE REGION. WHEN APPLICABLE, WE WILL APPLY FOR ADDITIONAL RESOURCES TO SUPPORT NEW AND/OR EXISTING PROGRAMS OR PROJECTS.
- ◆ FACILITATE TRANSPORTATION PLANNING AND RELATED ACTIVITIES; WHICH MAY INCLUDE SUPPORTING EFFORTS TO INCREASE TRANSPORTATION FUNDING, WRITING TRANSPORTATION GRANT APPLICATIONS, PARTNER WITH AND ADVOCATE FOR ST. JOSEPH PORT AUTHORITY, IMPROVE AWARENESS FOR RURAL TRANSIT PROVIDERS, IDENTIFYING AND ASSESSING ALTERNATIVE TRANSPORTATION MODES, AND PROMOTE TRANSPORTATION SAFETY PROJECTS.
- ◆ MAINTAIN AND UPDATE GIS CAPABILITIES TO ENSURE SERVICES ARE READILY AVAILABLE. CREATE GIS PRODUCTS AS NEEDED TO Mo-Kan's MEMBERSHIP AS WELL AS TO THOSE NEEDING ASSISTANCE.
- ◆ ENCOURAGE AND SUPPORT DOWNTOWN REVITALIZATION EFFORTS THROUGH PROJECTS SUCH AS BETTER BLOCK, MAIN STREET SERVICES AND BROWNFIELD REMEDIATION.
- ◆ IDENTIFY AND EXPAND ON RECREATIONAL AND TOURISM OPPORTUNITIES TO INCREASE THE NUMBER OF VISITORS INTO THE REGION.
- ◆ CONTINUE TO GROW THE NEXT GENERATION INNOVATION CENTER (NGIC) CONCEPT AND SECURE FUNDING FOR THE DEVELOPMENT OF THE FACILITY.
- ◆ PARTICIPATE IN AREA LOCAL EMERGENCY PLANNING COMMITTEE (LEPC) AND REGION H HOMELAND SECURITY MEETINGS TO REMAIN AWARE OF DISASTER RESILIENCY AND RECOVERY ACTIVITIES.
- ◆ COMPLETE INDUSTRY CLUSTER AND INNOVATION INDEX ANALYSIS ANNUALLY,

ELEMENT THREE: SMALL BUSINESS LOANS AND ENTREPRENEURIAL ASSISTANCE

GOAL: **TO PROVIDE ASSISTANCE TO SMALL BUSINESSES AND ENTREPRENEURS**

OBJECTIVES:

- ◆ **CONTINUE WORKING WITH VARIOUS FUNDING PROGRAMS SUCH AS THE ECONOMIC DEVELOPMENT ADMINISTRATION REVOLVING LOAN FUND (RLF), USDA-RURAL DEVELOPMENT AND THE SMALL BUSINESS ADMINISTRATION (SBA) LOAN PROGRAMS.**
- ◆ **PROVIDE DIRECT SUPPORT TO SMALL BUSINESSES BY OFFERING TECHNICAL ASSISTANCE.**
- ◆ **PARTNER WITH MO-KAN DEVELOPMENT, INC. (MKDI) TO PROVIDE SUPPORT FOR SMALL BUSINESS AND OTHER ENTREPRENEURIAL EFFORTS.**
- ◆ **CONTINUE WORKING WITH REGIONAL ECONOMIC DEVELOPMENT GROUPS TO DEVELOP PROGRAMS THAT WILL BENEFIT THE REGION.**
- ◆ **PREPARE PROMOTIONAL MATERIALS AND SPECIAL REPORTS AS NEEDED.**
- ◆ **MEET WITH LENDERS, CHAMBERS OF COMMERCE AND COMMERCIAL REALTORS ON A ROUTINE BASIS TO PROMOTE NEW BUSINESS DEVELOPMENT AND DETERMINE NEEDS IN AREA MARKETS.**
- ◆ **IMPROVE ACCESS TO CAPITAL BY IDENTIFYING POTENTIAL FUNDING GAPS AND WORK TO FILL THESE WITH NEW OR ADDITIONAL RESOURCES.**

STRATEGIES:

- ◆ **ASSIST A MINIMUM OF TEN (10) SMALL BUSINESSES DURING THE FISCAL YEAR WITH ADVICE/TRAINING IN REGARDS TO THE IMPORTANCE OF CREDIT RATING, INVENTORY CONTROL, ACCOUNTS RECEIVABLE AS WELL AS OTHER NECESSARY BUSINESS ADMINISTRATIVE SKILLS.**
- ◆ **FACILITATE A MINIMUM OF FIVE (5) SMALL BUSINESS LOAN APPLICATIONS DURING THE FISCAL YEAR. COMPLETE/FUND A MINIMUM OF THREE (3) BUSINESS LOANS.**
- ◆ **CREATE A MINIMUM OF \$1 MILLION IN PRIVATE AND PUBLIC-LEVERAGED CAPITAL INVESTMENT AS A DIRECT RESULT OF LOANS FACILITATED BY MO-KAN STAFF.**
- ◆ **A MINIMUM OF TEN (10) JOBS CREATED AND THIRTY (30) JOBS RETAINED AS A RESULT OF TECHNICAL ASSISTANCE GIVEN AND LOANS PACKAGED BY MO-KAN STAFF.**
- ◆ **MEET WITH LENDERS, CHAMBERS OF COMMERCE AND COMMERCIAL REALTORS ON A ROUTINE BASIS TO DETERMINE CHANGES IN AREA MARKETS/TRENDS.**
- ◆ **AS NECESSARY, PURSUE ADDITIONAL GAP FINANCING LOAN PROGRAMS.**

ELEMENT FOUR:

SERVE AS A REGIONAL CONVENER FOR COMMUNITY AND ECONOMIC DEVELOPMENT DISCUSSION AND ACTIVITIES

GOAL: IMPROVE COMMUNICATION WITH ECONOMIC AND COMMUNITY DEVELOPMENT ORGANIZATIONS.

OBJECTIVES:

- ◆ ESTABLISH REGULAR CONTACTS WITH LEGISLATIVE LEADERS.
- ◆ DISSEMINATE INFORMATION TO LOCAL LEADERS.
- ◆ MAINTAIN AND COMPILE INFORMATION REGARDING ACTIVITIES COMPLETED THROUGHOUT THE YEAR FOR ANNUAL REPORT
- ◆ ESTABLISH PUBLIC FORUMS OR WORKSHOPS ON COMMUNITY DEVELOPMENT ISSUES FOR LOCAL OFFICIALS.
- ◆ CONTINUE TO RECEIVE INFORMATION ON ECONOMIC DEVELOPMENT ACTIVITIES IN THE REGION IN ORDER TO EDUCATE LOCAL OFFICIALS AND OTHER ORGANIZATIONS ON POSSIBLE FUNDING SOURCES.

STRATEGIES:

- ◆ UPDATE THE MO-KAN WEBSITE WITH RELEVANT NEWS REGARDING ECONOMIC AND COMMUNITY DEVELOPMENT, AS WELL AS OTHER PROGRAMS AND INFORMATION ON THE VARIOUS ACTIVITIES IN THE REGION.
- ◆ PARTICIPATE IN COMMUNITY WORKSHOPS AND FORUMS.
- ◆ PREPARE AN ANNUAL REPORT BASED ON ACTIVITIES ACCOMPLISHED THROUGHOUT THE YEAR.
- ◆ PREPARE MONTHLY NEWSLETTERS TO BE DISSEMINATED REGIONALLY THAT INCLUDE INFORMATION ON TRANSPORTATION, ECONOMIC AND COMMUNITY DEVELOPMENT, WORKFORCE DEVELOPMENT AND OTHER PROGRAMS.
- ◆ ATTEND ECONOMIC DEVELOPMENT ORGANIZATION MEETINGS SUCH AS NORTHWEST ROUNDTABLE FOR ECONOMIC DEVELOPERS, TO LEARN ABOUT REGIONAL ACTIVITIES AND POSSIBLE FUNDING SOURCES.
- ◆ GENERATE JURISDICTION AND REGIONAL DATA REPORTS AS REQUESTED.

ELEMENT FIVE: OTHER RELATED ACTIVITIES

GOAL: PROVIDE SUPPORT TO COMMUNITIES IN EFFORTS THAT ARE NOT CURRENTLY ADDRESSED BY OTHER PRIORITIES.

OBJECTIVES:

- ◆ PREPARE PRINTED MATERIALS FOR MEMBER COMMUNITIES AND COUNTIES.
- ◆ PROVIDE PROFESSIONAL ADMINISTRATIVE AND FINANCIAL ASSISTANCE TO MEMBER JURISDICTIONS.
- ◆ COLLABORATE WITH PEER ECONOMIC DEVELOPMENT DISTRICTS AND OTHER ORGANIZATIONS ON LARGE AND STATEWIDE INITIATIVES THAT ADDRESS SUBSTANTIAL PROJECTS.
- ◆ WORK TO IMPLEMENT DISASTER RESILIENCY ACTIVITIES.
- ◆ MAINTAIN A TRAINED AND INFORMED STAFF.

STRATEGIES:

- ◆ PARTICIPATE IN STATE ASSOCIATION MEETINGS.
- ◆ IMPLEMENT ACTIVITIES IDENTIFIED IN THE DISASTER RESILIENCY CHAPTER OF THE CEDS.
- ◆ PROMOTE STAFF TRAINING IN RELEVANT AREAS

REGIONAL PARTNER ORGANIZATIONS

Area chambers of commerce
Area schools and higher education institutes
Economic Development Administration (EDA)
Environmental Protection Agency (EPA)
Kansas Association of Certified Development Companies (KACDC)
Kansas Association of Regional Development Organizations (KARDO)
Kansas Department of Commerce (KDOC)
Missouri Association of Councils of Governments (MACOG)
Missouri Department of Economic Development (MDED)
Mo-Kan Development, Inc.
Mo-Kan Regional Council
National Association of Development Organizations (NADO)
National Association of Development Companies (NADCO)
Network Kansas
Northwest Missouri Workforce Investment Board
Northwest Roundtable
NW Facilitator group
Small Business Administration (SBA)
USDA-Rural Development

CONCLUSIONS

BASED ON THE HISTORY OF THE AREA, THE FOLLOWING CONCLUSIONS CAN BE REACHED:

- Area leaders and officials desire a positive environment for regional economic development opportunities.
- There is a need for stronger communication as well as a coordinated effort to build capacity and sustainability in the Mo-Kan region.
- Programs and projects that enhance the area's economic growth potentials underline the region's priority activities.
- The region's decision makers and citizens realize that by working together, the Mo-Kan region can accomplish the Elements set before it. Each community and group should have a role in the development process.
- The process needs to be continuously reviewed and revised as needed to reflect the region's priority issues and projects.

