

The Community Policy Analysis Center

CPAC



MORGAN COUNTY

A Focus Group Study
March 2007

By
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Community Policy Analysis Center
University of Missouri-Columbia

MORGAN COUNTY: A FOCUS GROUP STUDY

March 2007

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University of Missouri-Columbia

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Project coordinators and authors of this report would like to acknowledge and thank the focus group participants for their time, effort and thoughtful contributions to the Morgan County Focus Group Study in January 2007. The following individuals participated in at least one focus group, and many participated in two focus groups. Thank you!

| | | |
|-------------------|---------------|----------------------------------|
| Rick Purdon | Laurie | Mayor City of Laurie |
| Dave Taylor | Laurie | Gravois Arm Sewer Bd |
| Dan Britton | Gravois Mills | Cargill |
| Jay Fisher | Versailles | KTKS 95 Radio |
| Bobbi Garber | Versailles | U S Bank / School Board |
| Scott Reed | Stover | Rebel Harbor Marina |
| Steve Gum | Sunrise Beach | Gaslight / GMAC |
| Sherry Nielsen | Laurie | State Farm Insurance |
| Mark Westhues | Laurie | Blue Anchor Bay Condos |
| Susan Kirkpatrick | Gravois Mills | Ozark Magazine |
| Mary Jo Jackson | Versailles | Farming |
| Sonny Earnest | Versailles | Presiding County Commissioner |
| B J Coleman | Laurie | Co-Owner Halfway Inn |
| Kenny Teeple | Versailles | Versailles R E /Teeple Insurance |
| Susan Head | Versailles | Versailles Realty |
| Jo Ann Sinclair | Versailles | Retired |
| Gene Hofstetter | Sunrise Beach | Realtor/Builder |
| Jim Saab | Laurie | Realtor/Builder |
| Lee Stanley | Gravois Mills | Retired Workforce Development |
| Larry Magill | Sunrise Beach | Retired 3 M |
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| Patrick Wood | Versailles | Student Versailles High School |
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Versailles Chamber of Commerce

EXECUTIVE SUMMARY

In January 2007, the Morgan County Economic Development Corporation and the Community Policy Analysis Center (University of Missouri-Columbia) conducted four focus groups on the topics of Transportation, Planning, Employment and Housing. Twenty-four Morgan County residents and key stakeholders participated in at least one—and in many cases two—focus groups. The key findings from the focus groups are summarized here.

- Morgan County has experienced tremendous population growth in the past 15 years, which has brought many benefits, including a strong tourist industry and retiree population, but has put pressure on the local transportation system and housing market.
 - Morgan County's hallmark is its unique combination of a diverse landscape (from Lakefront properties and outdoor recreational activities in the south to farmlands in the north); a diverse population with a thriving elderly and retired population, growing young adult population, Mennonite and rural population; and an active citizenry, many of whom retired to Morgan from across the country and from a range of careers and professions.
 - The growing senior citizen population (65 and older) in Morgan County is bringing income and wealth to the community as well as social benefits like volunteerism and expertise in diverse fields. Morgan County will need to plan to accommodate the needs of the aging population including the need for more local health care services, broader range of housing (including assisted housing), safer roads, and public transportation.
 - Although the working adult population (18-64 years) increased throughout the 1990s, focus group participants fear that young working adults and families will be forced to leave Morgan County due to the limited number well-paying jobs with growth potential, limited affordable housing, limited services such as health care, and limited recreation.
 - The Morgan County economy is dominated by service industry, seasonal, part-time and low-wage jobs. This is typical for a tourist area like Morgan County. Focus group participants, however, would like to ensure that the economy is robust with a healthy combination of service, manufacturing and professional jobs. This will help alleviate chronic local poverty and low incomes, attract young adults and workers to the area, and add richness and diversity to the community overall.
 - Increased health care services (especially emergency care and urgent care) and affordable housing (price range \$80,000 to \$120,000) were identified as necessary to support both the growing elderly and young adult population.
 - High priority issues that arose in the Transportation Focus Group were: (1) improving road safety, particularly widening roads and shoulders; (2) improving Highways 5 and 52; (3) ensuring safe access on roads during peak tourist traffic times; (4) increasing need for public transportation; (5) understanding transportation project planning and finance and coordinating with the Missouri Department of Transportation.
 - High priority issues from the Planning Focus Group were: (1) exploring the option of implementing Zoning regulations in all or part of Morgan County; (2) ensuring that new development and construction are high quality and meet the overall needs of Morgan
-

County residents; (3) ensuring that the health care, housing, recreational, and transportation needs of the growing elderly and young adult population are met.

- High priority issues for the Employment Focus Group included: (1) creating a more diverse job base with higher paying, year-round jobs with opportunity for growth that will attract more young workers and families; (2) developing a well-trained, dependable, year-round labor force; (3) targeting industries and services that both meet a local need and provide new employment (such as health care, higher education, services for the elderly, small manufacturers, etc.).
- High priority issues for the Housing Focus Group included: (1) lack of affordable housing; (2) mismatch between local wages which are low and housing cost which is high; (3) importance of maintaining good reputation as retirement destination; (4) importance of maintaining clean and healthy environment, particularly the quality of the lake water; (4) exploring the possibility of implementing Zoning regulations to ensure high environmental and building standards; (5) explore possibility of developing an integrated assisted living facility for senior citizens based on the John Knox Village model.

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BACKGROUND

The Morgan County Economic Development Corporation's mission is to recruit businesses to the area that will provide good employment opportunities for residents, draw in new residents and new businesses, and contribute positively to the local economy. The Corporation is currently trying to better understand county residents' perceptions of several issues related to employment including housing, transportation and long-term planning.

To this end, the University of Missouri Community Policy Analysis Center (CPAC) was contracted by the Morgan County Development Corporation to conduct four focus groups in Morgan County on four employment-related topics: Employment, Housing, Transportation and Long-term planning.

Morgan County Development Corporation underwrote part of the cost of the project and raised additional funds from several other local organizations.

Focus group questions were jointly designed by CPAC faculty and representatives from the Morgan County Development Corporation in the fall of 2006. Representatives from the Morgan County Development Corporation recruited approximately 24 participants. This group was divided into two smaller groups (approximately 12 each). One group of 12 people participated in both the Transportation and Planning focus groups, and the second group participated in both the Employment and Housing focus group.



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The four focus groups were held at the Morgan County Public Library in Versailles, Missouri on four evenings in January 2007. Amy Lake, CPAC faculty member, facilitated the focus group discussions. The focus group discussions were tape recorded, and the recordings were transcribed. The transcription and recordings were analyzed by the UMC Community Policy Analysis Center.

COMMON THEMES

The four topics for this focus group study (employment, housing, planning, and transportation) were intentionally chosen because they are inter-related and because they are all issues of high importance in Morgan County. For example, the demand for housing is affected by the quality of nearby roads, local planning efforts and by local employment opportunities. Therefore, it was anticipated that participants in the housing focus group would discuss issues related to employment, planning, and transportation in addition to housing. As anticipated, participants in each focus group did tend to address the other three key topics.

In this section of the report, we provide information on some of the anticipated and some *unanticipated* themes that emerged as significant in at least three of the four discussions. These common themes are listed in the table below.

| Common Themes for Morgan County Focus Group Study | |
|--|--|
| Diverse population and landscape | Loss of manufacturing jobs / limited local employment options |
| Population growth | Low income levels / high poverty |
| Aging population | Health care |
| Young working adults and families | Affordable housing |
| Zoning | Community pride |
| Public transportation | |

1. Diverse population and landscape

Morgan County, according to focus group participants, is marked by the diversity of its people and landscape. The northern part of the county is dominated by farmland and is home to a significant Mennonite population. The southern part of the county is dominated by the Lake of the Ozarks, vacation properties and second homes, and a hilly topography. The diversity of the population was generally considered a positive attribute and was broken out in the following ways by focus group participants:

- (1) Lake area communities and off-the-lake communities
- (2) Part-time residents/vacationers, second home owners and permanent residents
- (3) Individual communities of Laurie, Gravois Mills, Versailles, Syracuse, etc.
- (4) Low income and high income residents
- (5) Native Morgan County residents (born and/or raised in area) and transplants (from other town and states)
- (6) Rural and urbanized areas
- (7) Significant sub populations included:
 - a. Senior citizens
 - b. Young families and young labor force
 - c. People with impairments/ disabilities
 - d. Mennonites
 - e. Farmers
 - f. Low-income residents

| COMMON THEME: Diversity | |
|-------------------------|---|
| Transportation | -Local roads must be able to accommodate different modes of transportation (including horse and buggy, pedestrians and bicyclists); different driving abilities (particularly elderly drivers); and high volumes of traffic -Need wider range of transportation options including public transportation for elderly and impaired |
| Planning | -Need to take into consideration differing needs and priorities of diverse population in planning (farming vs. lake community, etc) -Have wide variety of expertise among diverse population. Need to take advantage of individuals' skills and expertise |
| Employment | -Need wider range of employment options including professional jobs with opportunity to advance, manufacturing, etc. |
| Housing | -Need wider range of housing for middle income families and adults, assisted living for senior citizens and people with impairments |

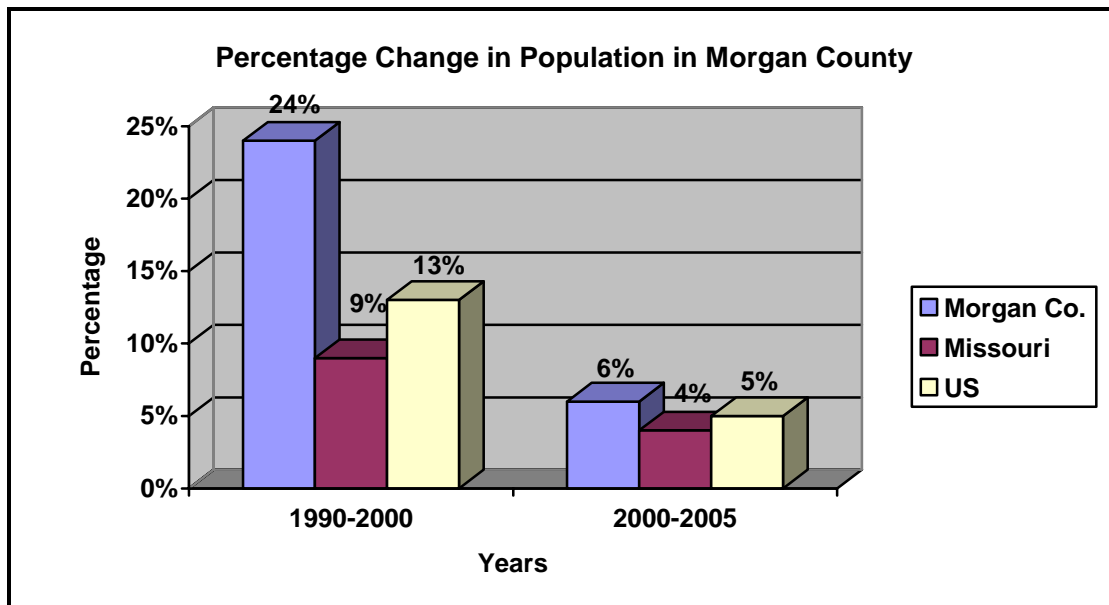
2. Population growth

According to Morgan County focus group participants, Morgan County's recent population increase affects employment, housing, transportation and planning. Focus group participants said that the number of permanent year-round residents is increasing as well as the number of tourists (including vacationers, weekenders and second home owners). The increase in permanent, year-round population was generally attributed to the growing population of retirees.

**Population of
Morgan County:
20,436**

2005 US Census Estimate

According to the latest US Census estimates, Morgan County is home to 20,436 people. Census data confirm focus group participants' perception of population change as shown in the chart below. Morgan County's population grew by 24 percent between 1990 and 2000, compared to the state of Missouri which grew by 9 percent and the US, which grew by 13 percent. Morgan County population growth slowed to 6 percent from 2000 to 2005, which is still slightly higher than population growth for the state and nation.



Data source: State & County Quickfacts, US Census Bureau

Some participants noted that the Census data do not reflect the number of people in Morgan County during the tourist season. And, because the tourist season seems to have expanded from three months in the summer to nearly ten months, the increased tourist population is a nearly year-round phenomenon. Permanent and tourist population growth were primarily viewed as positive and good for the community. Nonetheless, population growth brings challenges to communities as identified below.

| COMMON THEME: Population increase | |
|--|---|
| Transportation | -Local roads are not able to not accommodate the high volume of drivers during the tourist season -Parking is a problem (particularly in Laurie) -More truck traffic to deliver goods to support larger population -New residents have higher expectations for roads |
| Planning | -Higher population density intensifies need for planning and Zoning |
| Employment | - |
| Housing | New housing developments geared towards lake community, which is a higher income population |

3. Aging population

The increasing number of senior citizens was also a central theme in the focus group discussions. Many focus group participants realized the benefits that a thriving senior citizen community brings to Morgan in terms of high rates of volunteerism, population diversity, range of expertise and experience, income, and wealth.

20% of Morgan County Residents are 65 or older

2005 US Census Estimate

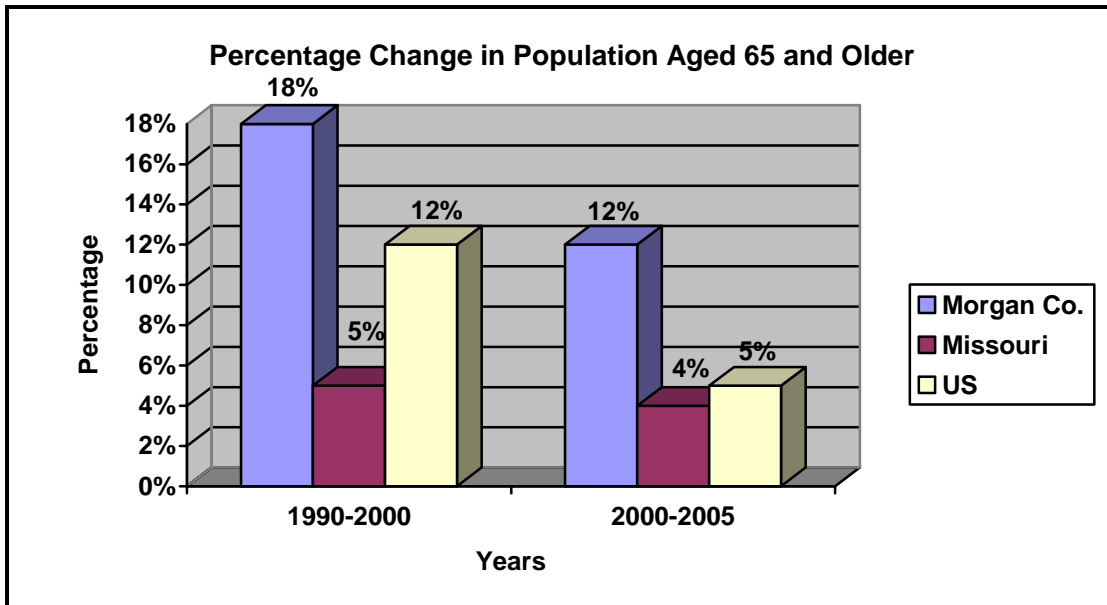
US Census population estimates for 2005 confirm participants' perceptions. Morgan County has a higher percentage of senior citizens aged 65 and older (20.3 percent) than the state of Missouri (13.3 percent) and the nation (12.4 percent).

2005 US Census Population Estimates

| | Morgan County | | Missouri | United States |
|--------------------|----------------------|-------------------|-------------------|----------------------|
| | <i>Number</i> | <i>Percentage</i> | <i>Percentage</i> | <i>Percentage</i> |
| Under 18 years old | 4,496 | 22.0% | 23.8% | 24.8% |
| 18-64 years old | 11,792 | 57.7% | 62.9% | 62.8% |
| 65 and older | 4,148 | 20.3% | 13.3% | 12.4% |
| TOTAL | 20,436 | 100% | 100% | 100% |

Data source: State & County Quickfacts, US Census Bureau

And, the senior citizen population is growing in Morgan County. The number of senior citizens over age 65 in Morgan County grew by 18 percent from 1990 to 2000 and 12 percent from 2000 to 2005. This is a much higher percentage change for Morgan County than the state or nation as shown in the chart below.



Data source: State & County Quickfacts, US Census Bureau

Focus group participants felt that it is important to acknowledge and plan for senior citizen needs, since this is a vitally important segment of the population. According to focus group participants, there is diversity among the senior citizen population. The categorization in the following table is not meant to be definitive, but rather to illustrate the diversity within the senior citizen population as discussed by focus group participants.

| Senior Citizens in Morgan County | |
|--|--|
| <p>Transplants (Senior citizens who relocate to or who have second homes in Morgan)</p> | <p>Locals (Senior citizens who have aged in place in Morgan County)</p> |
| <p>Younger senior citizens (May be independent and active)</p> | <p>Older senior citizens (May need some level of assisted care)</p> |
| <p>Low-income senior citizens</p> | <p>Middle- and Higher income senior citizens</p> |

The following issues were identified as important for the senior population in Morgan County:

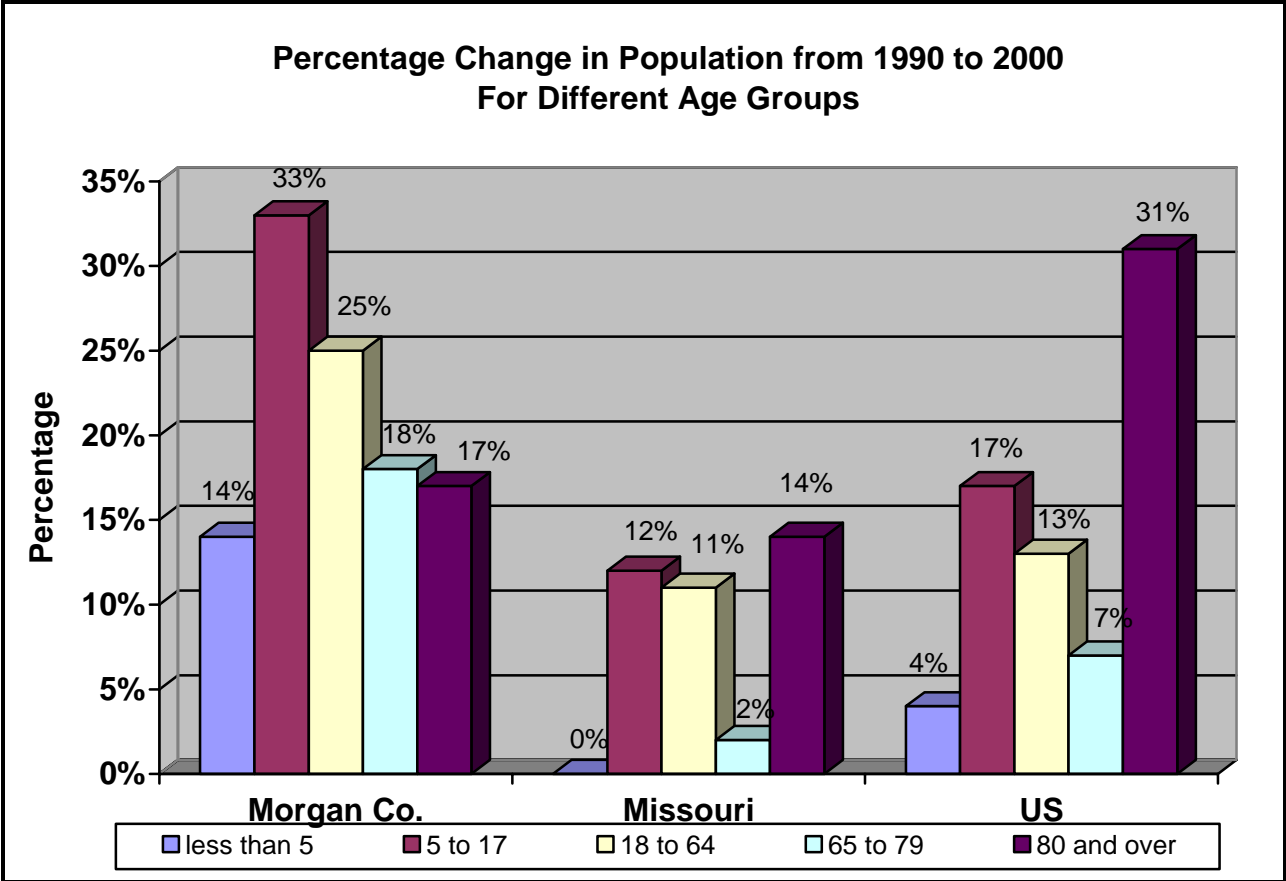
| COMMON THEME: Aging Population | |
|---------------------------------------|---|
| Transportation | -Need for more public transportation options for senior citizens (particularly for medical appointments) and need for safer roads |
| Planning | -Need for specialized services and amenities for senior citizen population including more health care facilities (urgent and emergency care, specialized services) and amenities, which appeal to senior citizens including restaurants |
| Employment | -Jobs that serve the needs of seniors could be targeted for growth |
| Housing | -Need more options in affordable and assisted living housing for senior citizens Low-income senior citizens are particularly vulnerable and have limited housing options in Morgan |

4. Young working adults and families

Participants in all focus groups seemed to feel that meeting the needs of young working adults and families in Morgan County is a priority. There was general agreement that job opportunities in Morgan County for young adults are limited, which makes it difficult for young adults to live, raise families, afford housing, and work in well-paying jobs with career advancement potential.

Participants expressed concern that young adults were leaving Morgan County because they are not able to earn enough money locally to afford a good quality of life and because the area does not afford the types of services, amenities and recreation that appeal to young adults. For example, participants felt that young families might prefer to have some health services (emergency care) locally, and they may prefer more activities like movies and restaurants.

Participants' perceptions of whether the population of young adults was increasing or decreasing in Morgan differed across the different focus groups. US Census data show that the population of adults aged 18 to 64 increased in Morgan County by 18 percent between 1990 and 2000, which is a much higher percentage than either the state or nation. The number of children between the ages of 5 and 17 increased by 33 percent in Morgan County from 1990 to 2000. Again, this is a much higher percentage change than the state or nation.



It is possible that there is a mismatch between the recreational opportunities and amenities in Morgan County that appeal to the tourist, part-time, and retiree populations and the recreational opportunities and amenities that appeal to young single working adults and young working families who reside in Morgan year-round. The only year-round indoor recreational activities noted by the focus group participants were a bowling alley, a movie theater, Royale Theatre, and the public library. There is a perception that there is not enough variety of activities.

Additionally, there is a possible mismatch between how young adults and young working families would define “good jobs” and how older adults who are in the middle of careers or retired define “good jobs.” For example, most groups discussed the need for more manufacturing jobs, but few discussed why these jobs would be desirable to young adults.

Finally, there are several different types of young working adults and families, who may have differing needs and priorities. The categorization in the following table is not meant to be definitive, but rather to illustrate the diversity within the young adult population as discussed by focus group participants.

| Young adults and families in Morgan County | |
|---|---|
| Younger adults (18 – 30) (May be single or married, entry-level jobs and housing, may desire recreational options) and high school students | Older young adults (30 – 45) (May have children, may be looking for career advancement, continuing education or mid-career job training, good schools and health care and to “settle down”) |
| Locals (May need access to higher education / training locally, entry-level jobs, linkages to business community) | Transplants And Those “Returning Home” (Career advancement, mid-level family housing, expectations based on experience outside Morgan, etc.) |
| Low-income | Middle- and Higher income |

Each of the focus groups discussed issues for young working adults and families.

| COMMON THEME: Addressing needs of young working adults and families | |
|---|---|
| Transportation | -Need better jobs, amenities, and housing for young professionals and families because economy depends of young adult workforce -Need more year-round “atmosphere” for permanent population |
| Planning | -Need better jobs, amenities, and housing for young professionals and families because economy depends of young adult workforce |
| Employment | -Need higher wage and year-round jobs with career growth potential for young adults -Limited recreation / amenities for young adults and families -Need better understanding of young adults’ perspective -Need better links among schools, businesses and community |
| Housing | -Limited affordable housing and mid-range houses for young adults and families to “move up” into after starter house or rental -Limited number of rentals and new starter homes |

5. Loss of manufacturing jobs / Limited employment options

The loss of the Ticonderoga Pencil Factory in 2006 and the 170 local jobs that it supported seemed to symbolize the broader issue of a dwindling manufacturing base in Morgan County for focus group participants. While some participants felt that it was important to replace lost manufacturing jobs with more manufacturing jobs, others seemed to see the loss as an opportunity to explore alternative employment options and economic development strategies.

Most participants expressed the need for broader diversity in the local job base. Employment in the area was said to be dominated by low wage and seasonal jobs in the service sector. The participants said that there were not enough well-paying jobs, with the opportunity for advancement. Some participants noted the high percentage of Morgan County residents who commute outside the county for work.

| COMMON THEME: Lost manufacturing jobs / Limited employment options | |
|---|---|
| Transportation | <ul style="list-style-type: none"> -Limited access and congestion, particularly on Highways 5 and 52, might limit business development and growth -Better roads might attract broader range of employers |
| Planning | <ul style="list-style-type: none"> -Need a more diverse range of jobs -Zoning might help business development |
| Employment | <ul style="list-style-type: none"> -Identify types of jobs and employment that capitalize on local asset or need and provide good jobs (health care, higher education such as university satellite campuses, services for the elderly, small manufacturing companies, and call center, skilled trades) -Identify and develop employment opportunities that appeal to young adults and families so that they do not feel they must leave Morgan -Develop more coordination between schools, businesses and community -Identify and address workforce training continuing education needs -High percentage of people commute out of Morgan to work |
| Housing | <ul style="list-style-type: none"> -Young families and adults cannot afford housing prices given low wages in Morgan -Identify projects such as developing an assisted care housing facility for the elderly which would meet a local housing need (housing for the elderly) and create new employment |

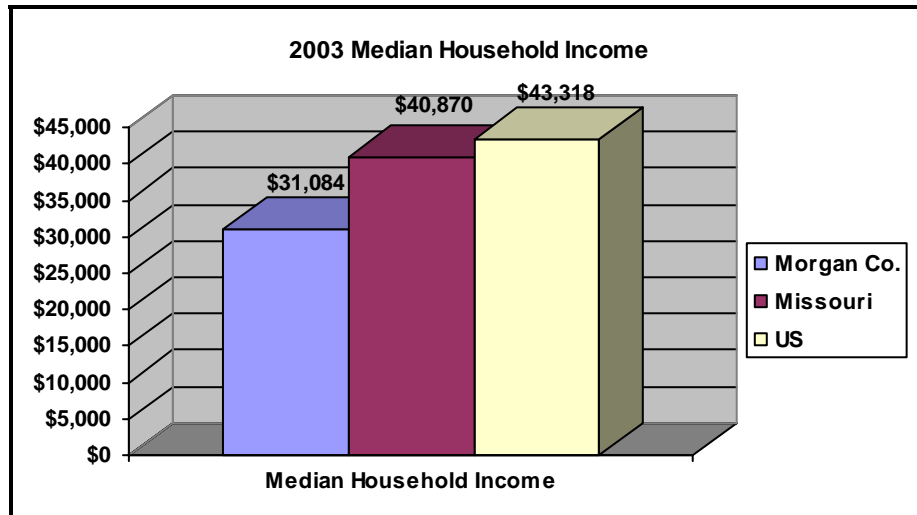
6. Low income levels and high poverty

For the most part, low income levels in the area were attributed to the fact that low wage and seasonal jobs dominate the local economy. Focus group participants pointed out that housing prices in the county far exceeds local wages. Participants also noted that there were pockets of persistent poverty in Morgan. In general, participants said that the primary way to improve wages and lower poverty was to stimulate job growth.

**Median Household
Income
Morgan County
\$31,084**

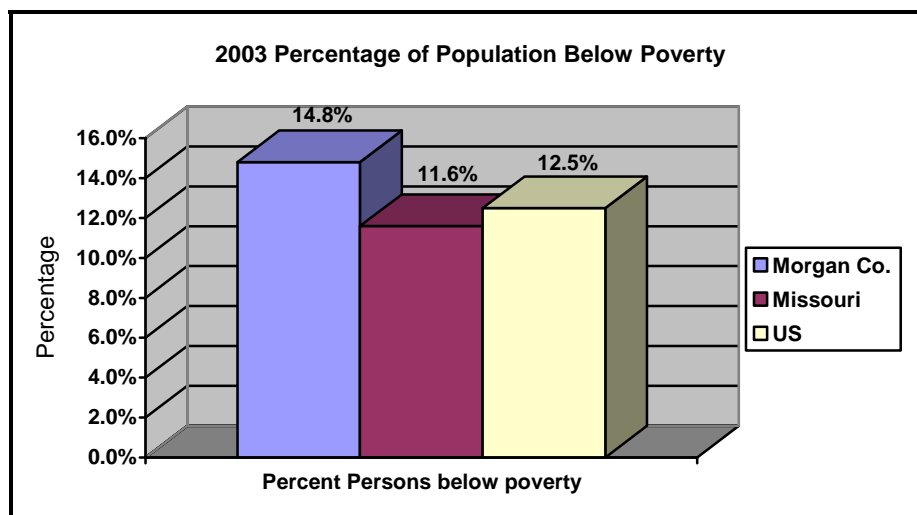
2003 US Census Estimate

US Census data show that Morgan County's median household income is \$31,084, which is lower than the state of Missouri (\$40,870) and the US (\$43,318).



Data source: State & County Quickfacts, US Census Bureau

The percentage of persons living below the poverty level in Morgan County is 14.8%, which is higher than Missouri (11.6%) and the US (12.5%).



Data source: State & County Quickfacts, US Census Bureau

| COMMON THEME: Low incomes and poverty | |
|--|--|
| Transportation | -Limited ability to raise funds for transportation projects -Morgan is a low income area with pockets of poverty -Need better employment options and more affordable housing -Low income families might be “pushed out” if property values continue to increase |
| Planning | -Need to factor needs of low income population into planning -Need better employment options and more affordable housing |
| Employment | -Division in community between “haves” and “have nots.” -Need to try to bridge the gap and address poverty issues |
| Housing | -Affordable housing defined as \$80,000-\$120,000 is still too expensive for some low-income residents, especially if employed seasonally or in service jobs -Low-income senior citizens have few, high quality housing options in Morgan County |

7. Health care

Limited health care service was mentioned in all focus groups as a challenge. Participants said that there is a need for urgent and emergency care in the county. In cases of medical emergencies, Morgan County residents must go approximately 45-60 minutes to the nearest hospital or urgent care facility. Participants also noted that senior citizens had to travel to Jefferson City, Columbia or the Lake of the Ozarks for tests and specialty services. Health services for young families are also lacking. For example, there are no facilities in Morgan County for child birth.

| COMMON THEME: Health Care | |
|----------------------------------|---|
| Transportation | -Limited health care means that people must travel great distances for emergency and urgent care -No good alternative routes to avoid traffic congestion in emergency -Senior citizens, who sometimes have diminished driving capacity, must travel far for medical care and appointments |
| Planning | -Developing better local health care services will be a priority to support the growing population and particularly the elderly residents |
| Employment | -Difficult to attract some types of employers and young families and workers without a full range of health care services including urgent and emergency care -Developing health care services would bring some employment |
| Housing | -Developing better local health care services will be a priority to support the growing population and particularly the elderly residents -Assisted living facilities for the elderly are often connected to hospitals |

8. Affordable Housing

Participants in all focus groups said that there was limited affordable housing in Morgan County. While there was some discrepancy in how participants defined affordable, most seemed to agree that houses in the price range of \$80,000-\$120,000 could be considered affordable. Participants said that the developers seemed to prefer to build high-end housing and to build near the Lake rather than building more modest, less expensive housing in off-the-lake locations. Participants speculated that the cost of building houses in Morgan County, with the high cost of land, makes it difficult for builders to sell houses at affordable prices.

Participants said that it is difficult to attract a young, diverse, and well trained workforce without a sufficient supply of affordable housing. Some participants noted that a significant portion of the population was low-income and could not afford to purchase a house for \$80,000.

| COMMON THEME: Affordable housing | |
|---|---|
| Transportation | -Need affordable housing for young working adults and families |
| Planning | -Need affordable housing for young adults and senior citizens -New housing needs to be well constructed with good infrastructure |
| Employment | -Need affordable housing for young working adults and families |
| Housing | NOTE: addressed at length by this group. See details in Housing Focus Group description, later in document. |

9. Lack of Zoning regulations

Focus group participants expressed concern that there were limited local controls to stop substandard or undesirable development because there are not county-wide Zoning regulations. The need for Zoning was discussed repeatedly as a necessary condition for good and desirable development. The groups noted, however, that there is not uniform support for Zoning in the county.

| COMMON THEME: Zoning | |
|-----------------------------|--|
| Transportation | - |
| Planning | -Fear that construction in Morgan is of poor quality because of lack of zoning and oversight -The logistics of zoning can be intimidating, but not expensive or difficult if use models from other places -Zoning can protect property owners from undesirable activity on neighboring property, but might limit owners' rights as well -Zoning can stimulate business growth if businesses are assured that undesirable activity on nearby properties will be controlled |
| Employment | |
| Housing | Zoning is necessary condition of good and desirable development, both housing development and business development |

10. Community Pride

Community pride was a very small part of all of the focus group discussions and tended to stem from the idea that many parts Morgan County would benefit from a community “beautification” project, such as picking up litter along the sides of roads or improving the look of houses and businesses. While none of the participants seemed to think that beautification projects were the highest priority for the county, many seemed to think that an improved image might help attract a younger population and / or businesses. Others felt that improving the local image would promote more community pride and enjoyment.

| COMMON THEME: Community pride | |
|--------------------------------------|--|
| Transportation | -Litter on roads indicates lack of community pride |
| Planning | -Could implement a community pride campaign and road clean-up using local media as way to build more interest in planning and zoning |
| Employment | - |
| Housing | -Many houses in Morgan appear unkempt and /or dilapidated. Could improve overall image by improving appearance of homes -Home ownership instills more pride -Elderly residents with homes need help with lawn and home maintenance |

11. Public Transportation

Like community pride, public transportation tended to be a small part of the focus group discussions, and yet it was repeated at several points by different focus group participants. There seemed to be agreement that there were limited public transportation options and that there will be a growing need for public transportation as the senior citizen population continues to grow. There was not agreement about the best way to meet that need.

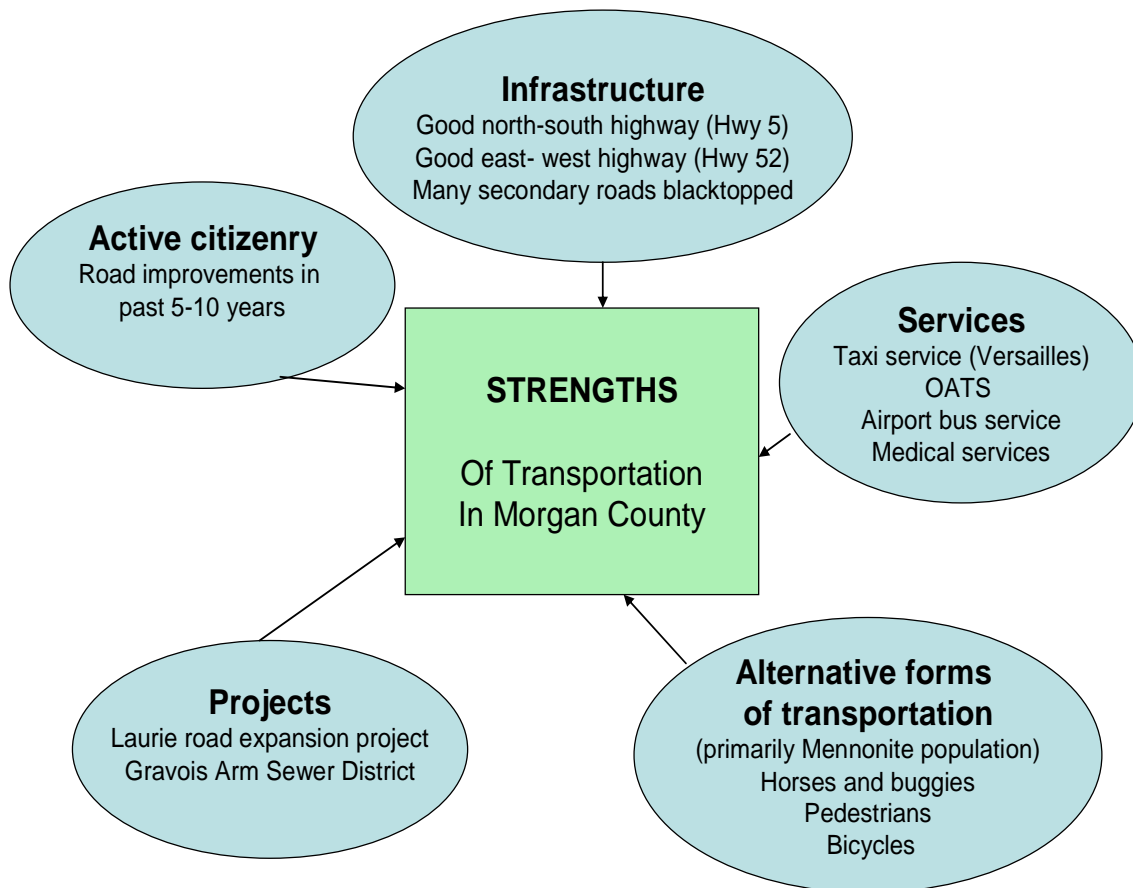
| COMMON THEME: Public transportation | |
|--|--|
| Transportation | -Taxi service in Versailles -Mennonite population has created its own public transportation by hiring vans and drivers for short and long trips -OATS is good but not adequate |
| Planning | - |
| Employment | -Taxi service |
| Housing | -Housing may be accessible for senior citizens and impaired in terms of having ramps, low counters, etc. but if can't get transportation (especially in rural area), then it is not truly an accessible location. -OATS is good but not adequate -Families pay \$70 - \$100 to have elderly relatives transported to routine medical appointments in other cities -There may be 3 local groups working on public transportation |

TRANSPORTATION FOCUS GROUP

January 17, 2007

STRENGTHS

Participants in the Transportation Focus Group held on January 17, 2007 were asked to list strengths of the transportation system of Morgan County. In response, they listed issues related to road infrastructure, services, citizens' transportation-related activities and projects as well as alternative modes of transportation among the Mennonite population. Strengths are shown below.



CHALLENGES AND WEAKNESSES

Many of the aspects listed as strengths clearly had challenging aspects. For example, Highway 5 and Highway 52 were described both as strong north-south and east-west connectors and as relatively unsafe and highly congested roadways. Several challenges and weaknesses in transportation were discussed by the group and are described in this section.

The key challenges and weaknesses that emerged from this group centered on these issues:

- **Road safety (lack of sufficient shoulders)**
- **Access**
- **Increased population and extended tourist season**
- **Highway 5 from Gravois Mills to Camden County border**
- **High cost of road projects / need for state Department of Transportation support**

Road safety. Most roads in Morgan County were described as too narrow and curvy, with low visibility and without sufficient shoulders to take evasive action in case of emergency. Focus group participants said that the lack of safe infrastructure caused many accidents and near accidents with cars and trucks alike. Participants emphasized the need for wider shoulders on all roads throughout the discussion.

Participants were concerned with many specific populations' safety including senior citizens (whose driving skills may decline with age); school buses (particularly in inclement weather); horses and buggies; walkers; bicyclists; and teenage drivers.

Specific roads said to be in need of safety upgrades were: Highway 52, Highway 5, Highway C, Highway 135, O Road, P Road and L Road.

“If you address safety issues, you create better access...they go hand in hand.”

Access. Participants in the group said that access (i.e., individual's ability to travel easily on the roadways) was a challenge generally due to the increased number of weekenders / second home owners / vacationers in Morgan during the tourist season. Participants said that the local roads were built for a small permanent population, rather than the high volumes of traffic that are the reality during current peak tourist times. Laurie was identified as a particular bottleneck, partially due to people parking along the sides of the road to do grocery shopping, etc.

Participants said that the insufficient roads and access might inhibit business growth and development. For example, it is difficult for large trucks like delivery trucks to negotiate roads. Also, Morgan County is one of the few places in the state without overnight delivery, again due to the roads. Participants speculated that new businesses that are dependent on roads to move goods to market would be challenged by Morgan County's road system.

“[Tourism] drives our local economy.”

Increased population and extended tourist season.

Participants noted both an increase in permanent residents (due in large part to retirees) and tourists. This increase was primarily viewed as positive for the community and for the economy. Nonetheless, one of the challenges it brings is road and traffic congestion. Participants seemed to think that the current roads might be able to accommodate the local, permanent population—even with recent increases—in terms of access, but not safety.

Participants seemed in agreement, however, that the roads could not accommodate the high volume of drivers in Morgan during the tourist season.

The challenge of higher traffic volume has been confounded by the fact that the tourist season has lengthened from three months in the summer to ten months, making the high volume of traffic a nearly year-round issue. They were also concerned that population data reflected only the permanent residents and not the tourist population.

Highway 5 from Gravois Mills to Camden

County. This group was asked to discuss Highway 5 because of a local perception that this highway is in particular need of improvement. The consensus seemed to be that Highway 5 from Gravois Mills to Camden County is particularly dangerous (narrow, curvy, without sufficient shoulders or visibility) and a particularly high volume route during peak tourist times.

The discussion of Highway 5 brought out the related issues of growth in Laurie and Gravois Mills. Participants said that Laurie had been growing recently in terms of new restaurants and businesses, while growth in Gravois Mills was slower. Parking along the highway in Laurie has become a problem, along with bumper-to-bumper traffic. Participants were concerned that a Highway 5 expansion would need to bypass Gravois Mills, which might further inhibit its ability to grow and prosper in the tourist economy.

“ I completely avoid [Highway 5 south of Gravois Mills] during the late season...I have adjusted my life pattern to avoid that area...I don’t do business in Sedalia either. It’s primarily because of 52 West. It is bumper to bumper on Friday evening and Sunday evening. The traffic coming from the Kansas City area is tremendous, and that is a very poor highway.”

Although participants said that safety and access on Highway 5 was a very high priority, they also considered Highway 52 and better overall safety high priorities.

High cost of road projects / Need for State Department of Transportation support.

The participants discussed the high cost of road projects and the fact that it would be necessary to work in coordination with the Missouri Department of Transportation on any local highway projects. The group suspected that a Morgan County highway project would not be a top priority for the Department of Transportation given the Department’s limited budget and other high cost, high priority projects, including I-70 and I-44 improvements.

There was general concern that the Department of Transportation might not realize the volume of traffic that Morgan County experiences due to tourists. There was also a concern that Morgan County was viewed as part of the “Lake” as opposed to an individual county with unique transportation issues. The group did not come to a conclusion about how to address these issues, but seemed to think that it would be necessary to continue to monitor statewide road projects, continue building relationships with the state agency, continue to educate them on local issues and begin to strategize about financial resources.

Miscellaneous Challenges Many other issues were listed as challenges and weaknesses throughout the night. These included:

- Public transportation limited to OATS
- Unsafe driving practices (fast drivers, passing on narrow roads two-lane roads)
- Perception businesses and families are choosing to move away from Highway 5
- Not many jobs in Morgan.
 - 39% of workers commute outside county to go to work
 - Morgan residents on roads to Jefferson City, Sedalia, the Lake, Miller County
- Toll bridge. Some people don't mind paying \$2.50 or \$5.00 to cross bridge once in a while to avoid a few bad roads, but its hard for commuters to pay that amount for daily commutes.
- Need public awareness campaign and better signage, particularly for non-residents who may be unaware of horse and buggy traffic
- Litter on roads is a sign of lack of community pride. Need public awareness campaign to induce people not to litter

GENERAL ISSUES

- Need pipeline to I-70 and to Hwys 65 and 54 to develop business and bring people in.
- Need all roads to have efficient connections, not just a few
- Pride in community.
 - Trash on roads.
 - Need the towns to look attractive to businesses.
 - Versailles worked on improving its attractiveness recently, and there has been more traffic.
- Hard to raise funds for projects locally
- Morgan is a low-income area
 - 62% free and reduced lunch
 - Low income people may be pushed out of homes if property taxes increase.
- Little affordable housing or apartments
- Need housing and better amenities for mid-income professionals and families
- Need more younger people (20s and 30s) in workforce
- Need trained labor force
- Lots of service industry jobs

QUESTIONS POSED BY GROUP

Participants posed the following questions and issues. These are issues that may need additional research.

- What are the State Department of Transportation's funding priorities and mechanisms?
 - Some people understand some of the issues, but not clear to most people
 - What is the population during tourist season?
 - How many traffic accidents and mortalities does Morgan have on local roads?
 - What are MoDOT's plans for Morgan County roads?
 - How do we do a traffic count?
 - Does owning paving equipment make it more feasible to pave more roads? Camden County has more paved roads and owns equipment.
 - Does Versailles pay more in taxes than it receives in services related to road improvements?
 - How many Special Road Districts exist in Morgan County?
 - County collects taxes on their behalf because County has mechanism but the Special Road Districts take care of roads.
 - How would Morgan County go about taxation and financing road improvements?
-

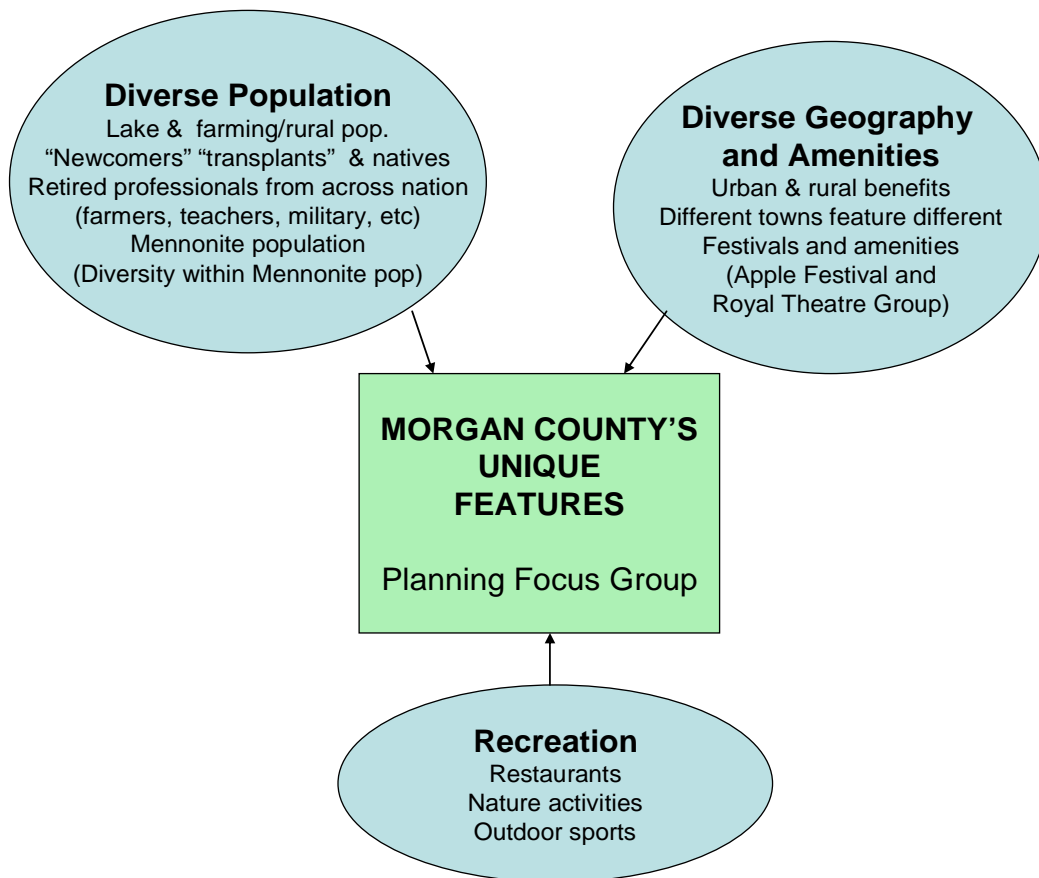
PLANNING FOCUS GROUP

January 18, 2007

UNIQUE FEATURES OF MORGAN COUNTY

The Planning Focus Group, held on January 18, 2007 was asked to list features that made Morgan County unique compared to other parts of the state or nation. Diversity was at the heart this discussion. Morgan County was said to have a diverse population in terms of lifestyle, income, background, and professional history. Its geography was also described as diverse, having features of urban areas (shopping and restaurants) as well as features of rural and outdoor recreation areas.

“It’s a wonderful mix of people that I don’t think you find in a lot of places and I think that’s a real plus...”



“You can drive 30 miles and eat at some of the best restaurants in the state or shop in any shop...or...watch the ducks outside my door at this time of the year, with no disturbances.”

RECENT CHANGES (5-10 YEARS)

This group was asked to discuss changes that had occurred in the past 5-10 years that they felt were related to community planning. The term “planning” was used broadly to refer to a process that citizens could use to implement change and improvement at the county and / or community level on a range of issues such as land use, social and economic issues. Zoning was an ongoing thread throughout the discussion. The group’s comments on Zoning will be summarized in a separate section.

Large developments and subdivided land. Participants expressed concern that large tracts of land are being developed without zoning. This was a concern in terms of (1) quality of construction; (2) environmentally sound building practices; (3) expectation that the county would take over maintenance of roads etc. after developers build them; and (4) loss of family farms due to family’s inability to afford to inherit the farm.

Participants also noted increased development in nearby counties including Camden County. There was a perception that larger developers are doing large scale projects in Camden County, while smaller scale developers (10-20 acres) are moving into Morgan.

Denser population, particularly near the Lake. The group was particularly concerned about the shift towards denser development and population growth at the Lake of the Ozarks. Participants felt that dense population required zoning and oversight.

More retirees coming from the West and from Florida. Participants said that there appear to be more retirees moving to Morgan County from the West (California) and from Florida. This was attributed to the comparatively low cost of living at the Lake of the Ozarks and to recent natural disasters in Florida. Retirees have historically come from the Midwest and Upper Midwest (Northern Iowa, Illinois, Minnesota and Wisconsin).

“ [Morgan County is a] low cost of living area – cheap land, cheap houses, cheap taxes...”

Aging population. Participants noted that the aging population continues to increase in Morgan as more people retire to the area and as permanent residents and second home owners age in place. Participants said that it was important to plan for the services seniors need, such as healthcare, transportation and housing. This group discussed the many benefits of a large retired population including more volunteerism, support for local organizations such as libraries and expertise on range of issues.

Loss of factories and employment. Participants noted that Morgan County has lost several factories over the past ten years, most recently the Ticonderoga Pencil Factory. Participants said that the loss of manufacturing jobs left a hole in the local economy. While some of the displaced workers have found alternative local employment, jobs with good income and career potential are limited in Morgan County. State funded continuing education programs help some displaced workers start new careers, but participants speculated that they would then leave Morgan County.

Methamphetamine (Meth) use. Participants said that Morgan County had a high level of meth production in comparison to other Missouri counties. Participants were concerned about the impact of meth use on the workforce, families and children. There was a perception that the amount of meth production may have decreased recently, but use had not. There was also a perception that meth use was more common among middle class workers and parents.

Poor construction practices. Some participants in this group were concerned that current construction practices for housing are of low quality. This is a general concern for the region, not only Morgan County. It was unclear whether this is simply a perception or a wide spread practice.

“We were amazed at the things we saw on relatively new housing – sewer lines that came out the back of the house over the side of the hill with no lagoon or septic system.”

HIGH PRIORITY ISSUES THAT CAN BE ADDRESSED THROUGH A PLANNING PROCESS

The group was asked to name high priority issues (other than Zoning) that might be integrated into a community-wide planning process. The following issues were discussed but were not ranked in terms of importance.

- Housing - need affordable housing based on local income levels; more housing suitable for middle income families and young adults; more housing for the elderly; more temporary housing and rentals
- Health – need satellite clinics and urgent care facility
- Transportation
- Recreation
- Capital – ensure that banks / lenders understand value of supporting businesses and development off-the-lake
- Employment – need more jobs
- Trash disposal – need a landfill in Morgan County
- Poverty – high levels of poverty and intergenerational poverty
- High school students’ recreation, after school activities and employment
 - Students often travel long distances between school and home, or work and home, which is time consuming and potentially dangerous
- Need to include schools in planning process to address youth and poverty issues
- Library – develop library as a center for programming and adult education
- Community pride campaign and road clean-up
- Need more restaurants along routes that vacationers travel to Lake
- Meth use

““I think...we have tunnel vision sometimes...we look at what we don’t have...how do we fill the Ticonderoga factory? It’s a flat playing field and we no longer have to fill that factory to get jobs here. We could bring jobs that are tech oriented...call centers. We no longer have to have big infrastructure to make viable jobs in our communities...”

ZONING

This group was asked to discuss Zoning issues as one of many potential community-wide planning issues. Zoning, in this context, refers to a set of regulations and guidelines written into local ordinances used as a way of managing local development and land use patterns. Currently, there is no uniform zoning in Morgan County, although some individual towns (Versailles and Laurie) have citywide Zoning in place.

“It would make the quality of life and buildings much better around here.”

-Quote about Zoning

There was general agreement within this group that the lack of county-wide zoning is a challenge to the citizens’ ability to monitor and have oversight over development. Many seemed cautiously supportive of the idea of implementing zoning. However, there were many concerns and issues raised.

Logistics of Zoning. Implementing Zoning ordinances was perceived by some to be complicated and potentially costly. Others felt that it could be a manageable and low-cost project, particularly if models from other areas were used. Participants debated whether Zoning was best done in individual towns in Morgan or countywide, or by starting along the lakeshore.

Some participants seemed to feel that farmers’ issues should be identified and addressed because Zoning can be perceived as threatening to farming communities. Participants also noted that some businesses and land owners could be granted “grandfather” privileges such that some existing land owners could be exempt from certain aspects of Zoning, as long as the current land use and/or ownership did not change.

“Neighbor issues” Neighbor issues were discussed both as high Zoning priorities and issues of potential conflict. For example, a land owner may want the right to burn trash, but the smoke might cause illness, sore throat and burning eyes in a neighbor. Participants discussed the fact that other regions and states have very strict “neighbor” guidelines. For example, in the turkey business in California, operations are required to be a certain distance and upwind from housing.

“As we get more congested, there’s going to be more and more of that type of thing where our rights are infringing upon our neighbors’ rights to enjoy their property.”

-Quote about Zoning

Perceptions of Zoning. Participants said that residents of Morgan County, like most places, had both positive and negative perceptions of Zoning. The group felt that second home owners, new residents who come from places with Zoning and those near the Lake would be most open to Zoning. The group felt that a public awareness campaign would be necessary to educate the population about the benefits of Zoning before it would be approved in the county. Some felt that it would be extremely difficult to approve even with a public awareness campaign.

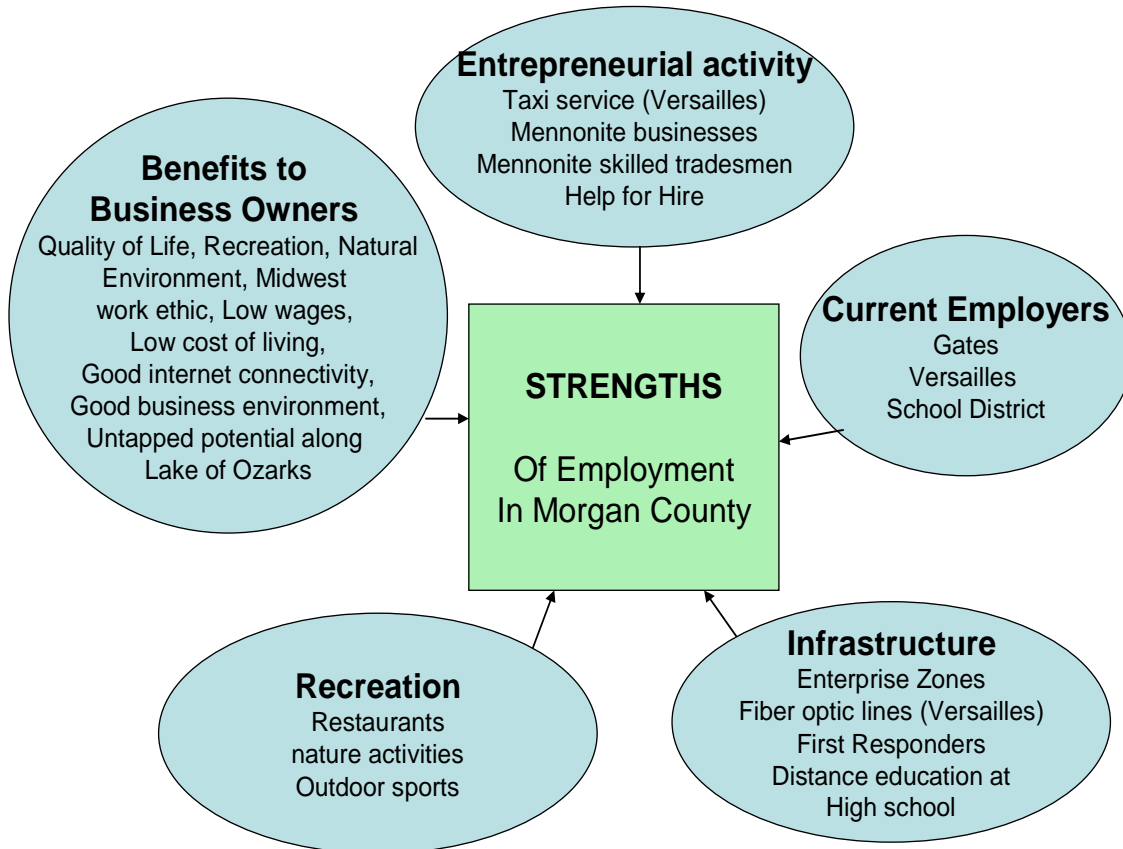
Consistent administration of Zoning once regulations are in place was one of the biggest concerns of the group. Participants said that Zoning must be administered according to guidelines to avoid inconsistent and arbitrary project approvals and denials.

EMPLOYMENT FOCUS GROUP

January 23, 2007

STRENGTHS

Morgan County is perceived as offering an open, inviting business environment to employers by participants in the Employment Focus Group held on January 23, 2007. Benefits for business owners were listed as high quality of life, low cost of living, and abundance of outdoor recreational opportunities. Other benefits included low wages for employees, Midwestern work ethic of employees, good communications and internet connectivity, and untapped business opportunity on the western shore of the Lake of Ozarks. Other employment related strengths included local entrepreneurial activity, current employers, infrastructure, and recreation.



“We’ve got all the potential, and we’ve got everything here. We just need to do the right things to get it here.”

CHALLENGES / WEAKNESSES

This group recognized, however, that there are several challenges in Morgan County, including limited employment opportunities. The following challenges and weaknesses were identified by the group.

1. Business, jobs and services needed

- Loss of industrial and factory jobs in county have not been replaced by new jobs
 - Lost 170 jobs at Ticonderoga Pencil Factory in 2006
- Lack service industries to serve needs of elderly
- Lack health care
 - Particularly urgent and emergency care and services for elderly
- Lack small manufacturing employers (20-30 employees)
- Lack food and restaurant options
- Lack hotel
- Lack University of Missouri or Columbia College Satellite campus
- Lack vocational-technical school or community college

2. People

- Flight of young people from Morgan is a problem
- Difficult to find good employees especially for seasonal employers
- Must pay high wages to keep good employees, especially for seasonal work
- High school students are challenged to find jobs in Versailles, Syracuse or Florence, so they may drive 45 – 60 minutes to work at lake
 - Concerned for safety of high school student workers who drive far and late at night to get home from jobs
 - Cannot work long hours on a job and be involved in school activities
- Lack of skilled tradespeople
- Meth use high
- Child abuse associated with meth use

3. Infrastructure

- Transportation (not sufficient access by current roads)
- Lack appropriate, affordable, and high quality housing

4. Community-level issues

- Need to figure out how to accommodate population growth. Need be ahead of growth.
- Division in community between “haves” and “have nots”— economically advantaged vs. economically disadvantaged.
- Discussions might tend to favor Versailles because it is central and considered a hub, but need to consider the whole community.

BRAIN DRAIN

This group was asked to discuss “Brain Drain” and whether Morgan County can attract a young workforce. Brain drain is the trend for young adults to relocate from rural areas to urban areas in pursuit of better career opportunities, better wages, and better social and recreational opportunities. Participants perceived the “flight of the youth” or “brain drain” to be a challenge to business and to the community at large. Some participants felt that it is part of the normal cycle for young adults to leave their hometowns for education, life experience, career experience and adventure. Still, most felt that there was very little to attract young adults to move back to their hometown in Morgan County after having left temporarily or to attract young adults from other areas.

The following issues were perceived to contribute to brain drain in Morgan County:

- Low wages in area
- Little opportunity for career advancement
- Little incentive to stay in Morgan County (professionally or personally)
- Little opportunity for professional training or higher education
- Limited appropriate housing for young families and young professionals
 - Need high quality affordable rentals, starter homes, and slightly larger affordable homes for young families to move into as family and income grows
- Limited career opportunities in areas that are currently of interest to young adults (technology, physical therapy, sports medicine, professional such as attorneys)
- Few full-time, year-round jobs available
- Limited recreational options in Morgan

Ironically, many of the employment strengths and strengths for business owners were considered causes of brain drain. For example, low wages was cited as one reason that young adults leave Morgan County, but low wages can be a benefit to an employer. Recreational opportunities in Morgan County were considered a benefit to business owners in this focus group.

Recreation was considered among the county’s most prominent assets in the other focus groups as well. Young adults, however, do not necessarily value nature-based recreation as highly, and cited lack of recreational activities as a challenge or barrier. Specific examples were lack of movie theatre, shopping and restaurants. Focus group participants felt that young people tend to go outside of Morgan for entertainment.

“About opening a business here, I don’t know, but how much money could you make? Because quality of life, and nature, and everything’s great... nature walks are great, but if I could open a business in a city and make a lot more money, it’s what I’m gonna do.”

Focus group participants expressed a desire to make Morgan County an attractive location for young adults and spent some time discussing industries that would (1) meet a local need or (2) match an existing asset and at the same time provide good employment options. The group identified the following types of industries that would meet these criteria:

| Opportunities that match a local need or asset and provide employment | |
|---|--|
| Health care <ul style="list-style-type: none"> ▪ Urgent and emergency services ▪ Physical and occupational therapy ▪ Health services for the elderly ▪ Targeted services such as X-rays and MRIs | <p>Meets needs of aging population and growing number of year-round residents</p> <p>Provides professional employment opportunities for young adults</p> |
| Higher education <ul style="list-style-type: none"> ▪ Satellite campus for University of Missouri or Columbia College ▪ Vocational technical colleges ▪ Continuing education ▪ Distance education | <p>Meets need for local education and training for young adults and current workforce</p> <p>Provides professional employment opportunities</p> |
| Services for the elderly <ul style="list-style-type: none"> ▪ Residential facility (Like John Knox) that provides housing and services to elderly from independent living to nursing homes ▪ Transportation ▪ Physical therapy and targeted health services (see above) | <p>Meets needs of aging population</p> <p>Provides professional employment opportunities for young adults</p> |
| Small manufacturing employers | <p>Add diversity to employment base</p> <p>Provide employment opportunities</p> |
| Water Bottling Company* <p>*There was a bottling company in Versailles in early 1900s</p> | <p>Builds upon the Ozarks' reputation as pure, natural location</p> <p>Provides employment opportunities</p> |
| Call Center | <p>Builds upon fiber optics as community asset</p> <p>Provides employment opportunity</p> |
| Trades people | <p>Residents have need for skilled trades people, particularly elderly in need of home repairs</p> <p>Provides employment opportunity</p> |

“We produce some pretty smart kids, and if they had the opportunity to come back and be entrepreneurs, or builders or whatever – we gotta find that focus because we draw a lot of people through here [tourists, vacationers]”

The group brainstormed a number of other employment possibilities including the following: Professional jobs (attorneys and finance); Technology jobs; Testing lab; Beer distributor; trades people.

GENERAL ISSUES

Some issues were repeated throughout the discussion:

- Senior citizens
 - Growing population with significant resources and needs
- Health care
 - Need emergency and urgent care locally
- Housing
 - Range of housing options is limited
- Need for tax incentives to attract businesses to Morgan County
- Transportation
 - Current roads were built in another era (1920s) and do not have capacity to support current use
- Desire to building closer bond among school and businesses and community

QUESTIONS POSED BY GROUP

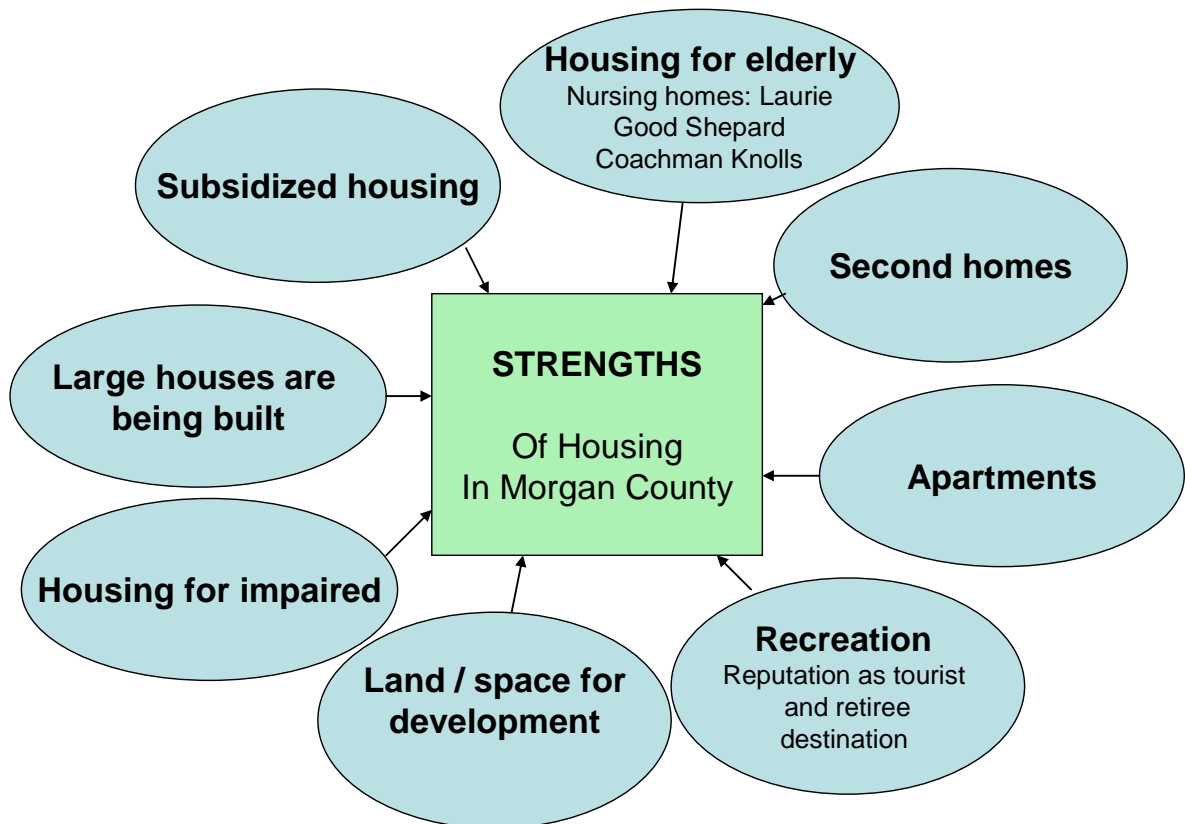
- How do we attract business?
- Do we go to trade shows or to the Department of Economic Development?
- Can we get on the governors list of economic development project areas?

HOUSING FOCUS GROUP

January 25, 2007

STRENGTHS

The strengths of the Morgan County housing environment, as described by the Housing Focus Group on January 25, 2007, centered on the variety of housing available. Types of housing available included: housing for the elderly (including nursing homes); subsidized housing for low-income (including low-income elderly and impaired); second homes, large homes, housing for impaired or disabled, and clusters of apartments. The availability of land for development was also noted as a strength along with the recreational activities and reputation of the Lake area as a tourist and retiree destination.



"I think we're holding more attraction than we realize."

CHALLENGES AND WEAKNESSES

With the exception of “second homes” and “recreation”, the group recognized that the strengths that they cited for Morgan County housing (shown above) also posed challenges to the local housing environment. Participants expressed concern that there is not sufficient choice in senior housing, housing for the impaired, subsidized housing, and rental units including apartments. They expressed concern that the trend for building large houses resulted in a dearth of affordable housing for young families and low- and moderate-income families. They also expressed concern that, while land is available locally, land prices are increasing and driving up the cost of building new homes.

The key challenges and weaknesses that emerged from this group (described in more detail below) centered on these issues:

- **Limited affordable housing in Morgan County**
- **Limited employment options and low income in Morgan County**
- **Importance of meeting the housing and service needs of senior citizens**
- **Lack of consistent Zoning regulations**

Limited affordable housing. The overarching message about Morgan County housing for this group was that housing is too expensive given the wages and income level for the area. While builders want to build houses in the \$150,000-\$200,000 range, Morgan County residents need houses in the \$80,000-\$120,000 range. The group seemed to agree that builders in the area cannot afford to sell houses for \$80,000-\$120,000. There appear to be many factors contributing to the high cost of housing:

- Land / lots are expensive and prices have increased in last 5 years
- Building materials are expensive
- Building infrastructure in new subdivisions is expensive (sewer, water, sidewalks, streets, curbs, gutters)
- Builders prefer to build on the lake, where it's more likely that buyers will be able to afford higher prices

“Everybody wants to build these \$150,000 and \$200,000 houses. The people around here can’t afford to buy these houses. You gotta keep it in that \$100,000 range. I’m talking \$80,000 to \$120,000 and you’ve got to be able to give them a decent neighborhood”

One participant suggested targeting Versailles, Stover, and Laurie as locations for more affordable housing because (1) they are off lake locations and (2) they already have much of the necessary infrastructure to accommodate housing in place. The disadvantage of this approach is that homes would be 20 miles from the lake and jobs.

Employment options and low wages / income.

Participants in this group felt that low wages and incomes were at the heart of the housing dilemma. Participants said that there were few well-paying, year-round jobs in the county and few jobs that afforded career and income growth potential. Participants said that the local economy was dominated by low-paying and /or seasonal jobs.

Confounding the issue, is the concern that Morgan County is losing manufacturing / factory jobs without replacing them. In 2006, the Ticonderoga Pencil Factory in Morgan County closed, displacing approximately 170 employees. Focus group participants hypothesized that some displaced workers went to work for other local employers (Wal-Mart and Gates) while others were retrained through the State of Missouri Department of Workforce Programs and began new careers. Participants felt that it was likely many of the 170 displaced workers would be forced to either move from the county or commute out to new jobs.

“My thoughts go back to employment versus housing...”

How do young people afford to stay here with the kind of wages that we offer here in the county? How can they afford to pay rent, raise a family?

... Things aren’t mapped out right for them.”

Senior housing. Participants in this group said that that the number of senior citizens in the county is growing and that it is important to meet their housing and service needs. The participants’ discussed on senior issues revealed that the senior population in Morgan County is quite diverse as shown in the table below.

| Senior Citizens in Morgan County | |
|--|--|
| Transplants (Senior citizens who relocate to or who have second homes in Morgan) | Locals (Senior citizens who have aged in place in Morgan County) |
| Younger senior citizens (Tend to be independent and activity) | Older senior citizens (May need some level of assisted care) |
| Low-income | Middle- and Higher income |

- **Aging among senior citizens.** The group noted that Transplants (or senior citizens who relocate to Morgan County) tend to move to the area when they are capable of living independently and maintaining homes, often on or near the Lake of the Ozarks. As they age, however, their need for assistance gradually increases. They may need limited help with lawn care or home maintenance initially and then they may gradually require more

assistance and care. The group felt that there was not a complete and graduated range of senior housing options in the area. They expressed concern that some seniors leave the Lake after 10-15 years of retirement, when they need more assistance.

- Poverty and senior citizens. The group also noted that there were pockets of senior citizens who lived in poverty or on very low incomes. Participants noted that there were few housing options for low-income or poor senior citizens.

Participant said that the following services were needed to support the senior population.

- Limited assisted living facilities that accommodate the range of senior housing needs, from independent living to nursing care
- Limited health care services
 - No urgent or emergency services
 - No hospital in Morgan County
 - Limited local specialists and specialized services such as physical therapy, X-Rays
- Limited transportation for elderly (OATS offers limited services)

Lack of Zoning regulations. This group expressed concern that there were no local controls to stop substandard or undesirable development because of a lack of Zoning regulations. This theme was repeated throughout the discussion as a necessary condition for good and desirable development. This group noted, however, that there was not consistent support for Zoning in the county.

Young adults and families The group felt that there were limited housing options for young adults and families in terms of high quality, affordable rental units or affordable houses. The group noted a trend for young adults to purchase older, small houses initially. But, as the family and/or income grows, they cannot afford to move into a larger, more modern house. The group felt that lack of affordable housing may be contributing to brain drain. Lack of health care facilities was also concern. For example, there are no birthing facilities in the county.

Housing for Impaired Housing may be physically accessible for impaired, that is, equipped with ramps etc. Many impaired individuals, however, might also need assistance with lawn care, home maintenance and transportation. For housing to be truly accessible for some impaired people, these services must be readily available. OATS, for example, is one of the few public transportation options for the impaired, and its services in Morgan are limited services.

Limited health care facilities As mentioned above, Morgan County has limited health services. This group focused on the following limitations

- No urgent or emergency care
- No hospital
- Not many health services for elderly
- No local birth centers

Rentals The group felt that there were not many high quality rental options including apartments in the county. This poses a significant challenge to those young adults and families who have recently moved to the county (new school teachers for example) and for those who grow up in Morgan and want to stay. Although many rental units are considered substandard, they tend to remain filled which indicates a high demand. There was also a concern that the cost of renting is higher than many residents can afford. For example, rent in the area averages

\$450-\$500 / month, but many people earn \$7.00 / hour. Rent at the Lake may be as high as \$700-\$1,000 / month.

Condominium development While there are not currently condos in Morgan County, the group felt that condos are a trend and that condo developments will reach the county soon. This group felt that condos would detract from the environment, making the lake area feel more like an urban area than a natural area. They felt that Zoning would be necessary to control the growth of condos.

Water pollution and sewage This group was concerned that development practices and sewage disposal would ultimately contribute to water pollution at the Lake of Ozarks. This group was clearly concerned about these both from an environmental perspective (as stewards of the land and water) and an economic perspective. The group recognized that the Lake area has a reputation as a clean and natural environment. If water pollution becomes an issue, it will no longer be a desirable tourist and retirement destination, which would harm the local economy. Specific concerns included the following:

- High density housing (condos) at the Lake might cause sewage disposal challenges and will result in higher lake traffic. Both can contribute to water pollution.
- Perception that the Lake is close to being designated “gray water” by EPA.
- Concern that current sewage disposal practices are not sufficient to avoid contaminating the Lake.

Transportation This group felt that improving local roads was a prerequisite to desirable development. The group recognized that the current roads are dangerous and a detriment to investment and development. Much of the discussion centered on lack of public transportation.

- Limited public transportation for senior citizens and impaired. (OATS cannot meet demand)
- Transportation to medical appointments in other cities can be costly
- Past efforts at developing bus /transportation service around lake failed

Emergency housing There is very little emergency housing available in Morgan County. This has been an issue for two sets of residents recently:

- Families affected by tornado
- Elderly residents of a mobile home park who have been required by new owner to relocate have had difficult time finding alternative housing

Welfare and poverty Participants said that Morgan County has high level of welfare recipients. Some linked the high level of welfare to low wages and limited employment options.

Litter and appearance of housing Participants noted that some of the houses in Morgan appear unkempt and in need of repairs or beautification, especially in comparison to Tipton, where housing is considered to appear well maintained and attractive.

DESIRED FUTURE CHANGES

- Develop an assisted living facility for senior citizens that incorporates a full range of housing (independent housing to a nursing facility) with on-site recreation, medical care, transportation etc.
 - Develop better public transportation system for senior citizens and impaired that could also serve general population and commuters
-

- Consider collaborating with Camden and Miller Counties for public transportation around the lake
- Improve road system
- Develop more affordable housing developments, townhouses, and apartments
- Investigate possibility of additional government funded or subsidized housing such as USDA Rural Housing program
- Improve and update look / feel of rental to attract professionals and young adults
- Improve employment options and increase wages and incomes, so that people can afford housing
- Conduct a cost-benefit analysis of different housing types

INTEGRATED ASSISTED LIVING FACILITY IN MORGAN COUNTY

Although this was not an anticipated topic for the housing focus group, the idea of developing an assisted living facility based on the idea of the “John Knox Village” engendered much discussion among this group of participants. A summary of the major points of the discussion follows.

“John Knox Villages” are for-profit senior citizen living facilities that offer a range of independent and assisted living options, from freestanding houses to a nursing home, with medical care on-site or nearby, on-site recreation (such as a golf course), dining halls, social events, transportation and assistance with lawn care and home maintenance.

Participants debated the possible impact of this type of facility in Morgan. Participants felt that it would satisfy a growing need for graduated housing choices among Morgan County’s current senior population. And, it would attract new retirees to the area. It might also provide a range of new employment options (lawn and building maintenance, professional and paraprofessionals, health care workers, etc.)

Specific issues raised included the follow:

- People own their housing units, so it incorporates pride of ownership
- Usually near / anchored to hospital
- Probably geared towards higher income elderly
- Brings money into community through residents (2000-3000 residents)
- Brings money into community through jobs
- Allows elderly to keep friends, don’t have to lose friends when you move to a different stage of assisted living
- Morgan County is attractive because of central location in Midwest and because of natural amenities (lake). Adult children in Midwest (Kansas City, St. Louis, Illinois and Iowa, would like to have elderly parents retire closer to home than Florida. Elderly prefer it too.)
- Transportation provided by the facility could take some of the pressure off of OATS so OATS could serve more. Might also act as catalyst to other transportation services to develop.

QUESTIONS POSED BY GROUP

- Need more information on all housing subsidy programs (HUD, Section 8, USDA Rural Housing, MO Housing and Development)
- Is there an Urgent Care Center planned for Morgan County?
- The tax board recently approved funding to three organizations for local public transportation. What does this entail?

APPENDIX

TRANSPORTATION FOCUS GROUP QUESTIONS

1. The local transportation system affects most Morgan County residents, businesses, commuters and tourist on a daily basis, whether for work responsibilities and commerce, household responsibilities (Grocery shopping, for example), health (doctor's appointments), recreation, school, etc. Thinking in terms of all of your transportation needs, what would you consider the strengths Morgan County transportation system?
2. Have there been any major changes or shifts in transportation issues in the past 5 -10 years in Morgan County? In surrounding areas that influence Morgan Co.? If so, please describe.
3. Given all of the characteristics of the local transportation system, what would you consider weaknesses in the local transportation system or issues that need improvement? Are there any weaknesses or barriers that specific populations (elderly, people with disabilities, children, low-income families, etc.) experience with transportation in Morgan County?
4. Congestion and safety on Highway 5 is perceived to be a major issue in Morgan County for residents, businesses, tourists, and commuters. Do you believe that this is a high priority transportation issues for Morgan County as a whole? Why or why not?
5. What other issues do you perceive as high priorities for the local transportation system and how would you rank them compared to Highway 5 issues?
6. Do you have any additional comments that you think would be helpful to understanding your community and local transportation issues?

PLANNING FOCUS GROUP QUESTIONS

1. Each community has a unique set of characteristics that set it apart from other communities. This may be related to the population mix, employers and businesses, natural resources, traditions, cultures, festivals, lifestyle, and services. How would you describe the characteristics of Morgan County? Are there any characteristics that you would consider unique or particularly important?
2. Have there been any major changes or shifts in the economy, population or lifestyle in the past 5 -10 years in Morgan County? In surrounding areas that influence Morgan Co.? If so, please describe.
3. What do you consider high priority issues for Morgan County that might be addressed through a county-wide planning process? Why do you consider these high priorities?
4. Morgan County does not currently have any zoning regulations; however, zoning is generally an integral component of community-wide planning. Do you feel that implementing zoning regulations could benefit Morgan County? Why or why not?
5. Do you have any additional comments that you think would be helpful to understanding your community and local planning issues

EMPLOYMENT FOCUS GROUP QUESTIONS

1. People have different opinions on what types of jobs are good for a community. What do you consider the strengths of the current range of employment opportunities in Morgan County and why?
2. Many small Missouri communities are concerned with “brain drain,” the idea that young people are leaving rural and small communities to find better jobs in urban areas. Does Morgan County offer the kinds of employment opportunities necessary to ensure that local young people who want to live and work in Morgan County can do so? Please explain.
3. What kinds of jobs do we not want in Morgan County and why?
4. Looking at employment from the perspective of the employers, what are some of the advantages to owning and operating a business in Morgan County compared to other places?¹
5. Again, thinking in terms of the employers’ perspective, what are some challenges or barriers that businesses in Morgan County might face, in terms of labor, communications, transportation, local “business environment”?
6. Do you have any additional comments that you think would be helpful to understanding your community and local employment issues?

¹ This question engendered much discussion but was determined to be too theoretical to add meaningfully to the analysis. The participants noted that in the past, Morgan County residents have been resistant to the following types of industries: large, industrial farms, prison, soy sauce plant (due to odors), and sugar refinery.

HOUSING FOCUS GROUP QUESTIONS

1. Thinking about all the possible types of housing, what would you consider the strengths of Morgan County's current range of housing opportunities? (Neighborhoods, rural/ suburban / urban home options, rental and owner-occupied homes, year-round and part-year residents, second home owners, affordable housing, housing for the elderly, disabled, etc.)
2. Have there been any major changes or shifts in housing trends in the past 5 -10 years in Morgan County? In surrounding areas that influence Morgan Co.? If so, please describe.
3. Are there any challenges or barriers that individuals and families face when trying to find appropriate and desirable housing in Morgan County? If so, please describe. (Please consider specific populations such as elderly, people with disabilities, single, working people, young families, etc)
4. What changes in housing would you like to see for Morgan County in the next five years?
5. Do you have any additional comments that you think would be helpful to understanding your community and housing issues?

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