

March 2024

Connecting the Chamber with members in a monthly news source.



ST. JOSEPH Chamber of Commerce

Connections

The President's Perspective

Note the graphic from the City's last comprehensive plan below. The table evaluates the availability of affordable housing at different income ranges and the quantity of homes needed to balance the demand. A positive balance indicates a surplus of housing within the affordability range of each respective income group, while a negative balance indicates a shortage.

St. Joseph falls short for both the lowest and the highest income households. St. Joseph's lower home values (the lowest among benchmark communities) means there is a large surplus of houses affordable to households earning between \$25,000-\$49,900. The chart shows that those earning more than \$50,000 have a housing shortage. This does not mean those earning above \$50,000 are without homes, but are living in housing units below what they can afford, pushing those earning less into lower valued or lower quality homes causing a cascading effect. Increasing the number of higher-valued housing units can help encourage some higher earners to move, opening their more affordable houses to lower-earning residents. It should be noted that this income range also includes seniors living on fixed incomes. Seniors may have their home paid for, but may struggle with maintenance and upkeep costs on a fixed income.

As you can see from this graphic, we have work to do with a plan for housing and neighborhood redevelopment. We have started a housing task force and the City and County continue to make this a priority. We have made some progress, but work remains.

As I meet with employers, affordable workforce housing, whether it's renting or buying, has become a real need and I think the graphic shows why. The lack of middle income "workforce" housing is caused from:



Natalie Hawn President & CEO

- An aging population leaving the workforce (retiring), but not leaving home,
- Dilapidated structures taking up potential building space while raising the cost for potential redevelopment,
- A lack of homebuyer education, especially in more rural communities.
- Inflation and rising interest rates, making it riskier for private contractors while costing buyers more, and
- Communities feeling like they do not play a role in housing development.

Those renting have really felt the hit. The U.S. Bureau of Labor Statistics found that apartment rents increased 8% in the 12-month period ending in July of 2023, compared to 4.9% for food and 3.5% for new vehicles.

If you have an interest in joining this conversation, please let me know at hawn@saintjoseph.com.

TABLE 6.3: ST. JOSEPH - HOUSING AFFORDABILITY

Household Incomes	Households in Each Range	Affordability Range of Owners Units	Number of Units	Affordability Range for Rental Units	Number of Rental Units	Total Affordable Units	Balance
\$0 - \$24,999	7,087	>\$60,000	2,547	%0-499	3,956	6,53	-584
\$25,000 - \$49,999	7,631	\$60,000 - 124,999	6,921	\$500 - 999	7,510	14,431	6,800
\$50,000 - \$74,999	5,633	\$125,000 - 199,999	4,691	\$1,000 - 1,499	218	4,99	-724
\$75,000 - \$99,999	3,668	\$200,000 - 249,999	1,073	\$1,500 - 1,999	76	1,149	-2,519
\$100,000 - \$150,000	3,103	\$250,000 - 399,999	1,167	\$2,000 - 2,999	28	1,195	-1,908
\$150,000+	1,564	\$400,000+	465	\$3,000	34	499	-1,065

Source: U.S. Bureau of the Census; RDG Planning & Design

NEW MEMBERS

The following businesses and individuals have been approved for membership in the St. Joseph Chamber of Commerce:

Brian Hewitt
P.O. Box 8308 (08)
(816) 387-7118
brian.hewitt@mfaoil.com
Civic Member

2 Minds 1 Goal Counseling Solutions LLC
Patricia Hoyt
608 S. Ninth St. (01)
(816) 689-9541
tricia@2minds1goal.com
www.2minds1goal.com
Counseling

Goodwin Lawn Service
Michael Goodwin
6011 NE Woodbine Road (06)
(816) 261-3866
goodwinlawn@gmail.com
www.goodwinlawnservice.com
Landscaping & Lawn Maintenance
Snow & Ice Management

East Hills Cleaners (2nd location)
Tonya McCrea
2327 Frederick Ave. (06)
(816) 364-6141
tonyamccrea@gmail.com
www.easthillscleaners.com

Modern Litho - Kansas City
Kenney Newville
133 W. 10th Ave.,
North Kansas City, MO 64116
(660) 596-9586
knewville@modernlitho.com
www.modernlitho.com
Printers

Paul Stickler
5006 Mockingbird Lane (06),
(816) 752-8146
paul@j-boyz.com
Civic Member

360° PAINTING

\$100 off fence or deck staining for Chamber members (with \$1,000 purchase). Call (816) 281-6217 to book.

March Calendar

For more information, call 816/232-4461. **CREDIT CARD RESERVATIONS CAN BE MADE ONLINE**, www.saintjoseph.com

1-3 *Restaurant Week*

Feb. 22 - March 3

STJrestaurantweek.com

Presented by John Joe Insurance

Foodies are invited to savor and save on new dining options or tried and true favorites during St. Joseph's fifth annual Restaurant Week, coordinated by the Chamber and Joe Town Fun. Enjoy food specials and exclusive menus. To see which restaurants are participating and what specials will be offered visit STJrestaurantweek.com.

6, 20 *Circle of Influence* 14, 28

March 6 & 20 and March 14 & 28

11:30 a.m. to 1 p.m., Guests Free

Circle of Influence is a leads group composed of small business professionals looking to exchange direct client referrals and leads. The group also provides a forum for the discussion of issues which businesses commonly encounter. Only one member per profession/specialty in each group is allowed. Cost is \$100 to join. There are two groups, one that meets the first and third Wednesdays and another that meets the second and fourth Thursdays. (Holidays affect this schedule.) Contact Tony Luke for more information, luke@saintjoseph.com or (816) 364-4101. Meetings held at Stoney Creek Hotel & Conference Center, 1201 Woodbine.

12 *Lunch & Learn Seminar*

*Lunch by
Fresh Fare & Bakery*

Presented by Altec Industries, Inc.

Chamber 101: Come learn from Chamber staff members how to get the most out of your membership.

Tuesday, March 12

11:30 a.m. to 1 p.m., Free

St. Joseph Chamber of Commerce
3003 Frederick Ave.

RESERVATIONS REQUIRED:

816/232-4461

or www.saintjoseph.com

14 *DIPLOMATS CLUB Breakfast*

Presented by Altec Industries, Inc., John Joe Insurance & Rogers Pharmacy

The Diplomats Club is a fun group that provides opportunities to promote your business and serve as a link between the Chamber and the community. Join them for their monthly meeting!

Thursday, March 14
7:15 a.m., \$10

Breakfast provided

Pizza Ranch

3007 N. Belt Highway, Ste. A

RESERVATIONS REQUIRED:

816/232-4461

or www.saintjoseph.com

15 *FARM CITY BREAKFAST*

Presented by LifeLine Foods

This popular event recognizes the farmer/producer and the importance of agribusiness to the area economy. Proceeds benefit Agriculture Future of America (AFA) scholarships. Amberley Snyder, a championship barrel racer, who in 2010 suffered a car crash that paralyzed her from the waist down, will be the guest speaker. She adapted to the injury and kept competing and is the star of a Netflix movie based on her life.

Friday, March 15

7 to 9 a.m., \$12

Word of Life Church

3902 N. Riverside Road

Tickets available at the Chamber or online

21 *Public Affairs Coffee*

Presented by Farmers State Bank

The Public Affairs Coffee series features issues involving social, economic, governmental, legislative and corporate activities that are of concern to Chamber members and the business community.

Before the election the candidates for the St. Joseph School District Board of Education will meet in a forum moderated by Brent Martin. Full breakfast will be served. There is a \$15 charge to attend in person, but it will be broadcast live on the radio with KFEQ 680.

Thursday, March 21

7:30 to 9 a.m., \$15

Breakfast provided

Stoney Creek Hotel & Conference Center

1201 N. Woodbine Road

RESERVATIONS REQUIRED:

816/232-4461 or www.saintjoseph.com

25 *Women's Leadership Group*

Presented by Altec Industries, Inc., BMS Logistics, Inc., Candlewood Suites, Human Resource Management Association of Northwest Missouri, RitePack, Inc. Sealed Air Corporation, Top Property Realty LLC and Triumph Foods

Each month the Chamber and Northwest Missouri State University's Small Business Development Center bring business topics to light that are important to women. Learn about topics such as artificial intelligence, the expected great depression, emotional intelligence and more at the 2024 women's leadership meetings. RSVP for this month's event.

Monday, March 25

Noon to 1 p.m., Free

Bring your own lunch

RESERVATIONS REQUIRED:

816/232-4461 or www.saintjoseph.com

28 *BUSINESS after HOURS*

Presented by Altec Industries, Inc.

Don't miss Business After Hours! Bring your business cards and make some new connections.

Thursday, March 28

5 to 7 p.m., Free

Collision Repair Specialists

3900 Frederick Ave.

29 *NCAA PRE-GAME PARTY*

Join the Chamber and the St. Joseph Sports Commission for a special business mixer before the NCAA Division II Women's Elite Eight Championship. Enjoy a cash bar (appetizers provided) before you head to the Civic Arena for the game. Come be a part of a great event.

Friday, March 29

5 to 7 p.m., Free

Boudreaux's Louisiana Seafood & Steaks

224 N. Fourth St.