



**July 9<sup>th</sup>, 2020**

**Camden County Senate Bill 40 Board  
(dba) Camden County Developmental  
Disability Resources**

**Open Session Board Meeting**

# Agenda

Camden County Senate Bill 40 Board  
d/b/a Camden County Developmental Disability Resources  
100 Third Street  
Camdenton, MO 65020

Tentative Agenda for Open Session Board Meeting on July 9<sup>th</sup>, 2020, at 5:00 PM

**This Board Meeting will be held in person at:**

**255 Keystone Industrial Park Drive**

**Camdenton, MO 65020**

**Participation Can Also Occur via Webex:**

<https://camdencountydevelopmentaldisabilityresources.my.webex.com/camdencountydevelopmentaldisabilityresources.my/j.php?MTID=m78e8c821b03bf4dd65b8bb941fd2817b>

**To Join by phone: 1-415-655-0001**

**Access code: 126 339 3212**

**Meeting Password: 92853469**

Call to Order/Roll Call

Approval of Agenda

Approval of Open Session Board Meeting Minutes for June 11<sup>th</sup>, 2020

Acknowledgement of Distributed Materials to Board Members

- May CLC Monthly Report
- May LAI Monthly Report
- June 2020 Support Coordination Report
- June 2020 Employment Report
- June 2020 Agency Economic Report
- May 2020 Credit Card Statement
- Resolutions 2020-32, 2020-33, & 2020-34

Speakers/Guests

- NONE

Monthly Oral Reports

- Children's Learning Center
- Lake Area Industries
- MACDDS

Old Business for Discussion

- COVID-19 Related Updates

New Business for Discussion

- Resuming Face-to-Face Client Visits/Support Monitoring

## June Reports

- Support Coordination Report
- Employment Report
- Agency Economic Report

## May Credit Card Statement

### Discussion & Conclusion of Resolutions:

- Resolution 2020-32: LACDC Special Funding Request
- Resolution 2020-33: Approval of Amended Accessibility Plan
- Resolution 2020-34: Approval of Amended Policy #19

NOTE: There will be no Board Educational Presentation at this Month's Meeting

## Public Comment

Pursuant to **ARTICLE IV, "Meetings"**, Section 5. Public Comment:

"The Board values input from the public. There shall be opportunity for comment by the public during the portion of the Board agenda designated for "Public Comment". Public comment shall be limited to no more than 3 minutes per person to allow all who wish to participate to speak. It is the policy of the Board that the Board shall not respond to public comment at the Board meeting."

"Only comments related to agency-related matters will be received, however such comments need not be related to specific items of the Board's agenda for the meeting. The Board shall not receive comments related to specific client matters and/or personnel grievances, which are addressed separately per Board policies and procedures."

Closed Session Meeting - Pursuant to Section 610.021 RSMo, subsections (1), (8), & (14)

## Adjournment

**The news media and any interested party may obtain copies of this notice and a direct link to the Webex meeting can be submitted to anyone requesting access by contacting:**  
**Ed Thomas, CCDDR Executive Director**  
**5816 Osage Beach Parkway, Suite 108, Osage Beach, MO 65065**  
**Office: 573-693-1511 Fax: 573-693-1515 Email: [director@ccddr.org](mailto:director@ccddr.org)**

**June 11<sup>th</sup>, 2020**

**Open Session Minutes**

**CAMDEN COUNTY DEVELOPMENTAL DISABILITY RESOURCES**  
**Open Session Minutes of June 11th, 2020**  
**VIA WEBEX**

**Members Present** Chris Bothwell, Betty Baxter, Dr. Vicki McNamara, Paul DiBello,  
Nancy Hayes, Suzanne Perkins

**Members Absent** Angela Sellers, Kym Jones, Brian Willey

**Others Present** Ed Thomas, Executive Director

**Guests Present** Natalie Couch (LAI)  
Susan Daniels (CLC)  
Jeanna Booth, Marcie Vansyoc, Connie Baker, Lori Cornwell, Ryan Johnson,  
Rachel Baskerville, Linda Simms (CCDDR)

**Approval of Agenda**

Motion by Dr. Vicki McNamara, second Nancy Hayes, to approve the agenda as presented.

AYE: Chris Bothwell, Betty Baxter, Nancy Hayes,  
Dr. Vicki McNamara, Suzanne Perkins, Paul DiBello,

` NO: None

**Approval of Open Session Board Meeting Minutes for May 14<sup>th</sup>, 2020**

Motion by Dr. Vicki McNamara, second Paul DiBello, to approve the May 14<sup>th</sup>, 2020 Open Session Board Meeting Minutes as presented.

AYE: Chris Bothwell, Betty Baxter, Nancy Hayes,  
Dr. Vicki McNamara, Paul DiBello

NO: None

ABSTAIN: Suzanne Perkins because she was not present at the  
May 14<sup>th</sup>, 2020 Open Session Board Meeting.

**Acknowledgement of Distributed Materials to Board Members**

- April CLC Monthly Report
- April LAI Monthly Report
- May 2020 Support Coordination Report
- CARF Accreditation Application Supporting Documents – Performance Indicators
- May 2020 Employment Report
- May 2020 Agency Economic Report
- April 2020 Credit Card Statement
- Resolution 2020-31

## **Speakers/Guests**

- None

## **Monthly Oral Reports**

### **Children's Learning Center (CLC)**

#### **Susan Daniels**

CLC is at full capacity again, with 20 children enrolled and 10 of those receiving one-on-one supports. Staff has increased by four. Funds have been received in the amount of \$5,976 for a United Way grant, \$706 received from Bagnell Dam Realtors, and money was received from CFL. Some of the funds were used to purchase a new stove, pots, and pans. Donations of food and dairy were received from the Lamb House.

### **Lake Area Industries (LAI)**

#### **Natalie Couch**

56 of the 71 LAI employees are working or in training, 44 of them are in the building. Some of the employees are relying on parents for transportation to work. Due to COVID restrictions, OATS is not able to use their vans for transportation to full capacity. No state funding will be received for the month of June and possibly none for July. Presently employees are working on drink sticks. Purchase orders are still coming in. Garden center is closed until the sale of mums in the fall.

## **MACDDS**

There have been several personnel changes in the MACDDS office. No worries as board is working through it. Meetings will continue to be held via video conferencing. More news will be coming out next week regarding state budget shortfalls. MODOT reduced hours and possible pay cuts, which could happen in all state agencies. Several fall conferences have been cancelled, and there is talk of cancelling additional conferences. The state budget situation could have an impact on our agency.

## **Old Business for Discussion**

- **COVID-19 Related Updates**

As of today, Missouri has 15,187 cases and 848 deaths related to COVID-19. There is a 5.6% mortality rate. Numbers will go up as testing increases. Missouri shows no spike in hospitalization, although 9 states reflect hospitalization rates have increased. More information will be received tomorrow as to what DMH will be doing regarding face-to-face client monitoring. CCDDR is doing drive bys to see clients. Thermometers and other PPE have been ordered for employees and our LAI clients who ride OATS. When face to face meetings can be held, Keystone will be used, since it has ample space for social distancing. Ed will keep all board members and employees updated as he receives new information.

## **New Business for Discussion**

- **Annual CCDDR Audit Scheduled**

CCDDR's annual audit will be July 17. Files are being sent digitally to auditors to help minimize their time in CCDDR office. Social distancing will be adhered to during the audit. Nancy asked if the state could use the audit. Ed responded yes, since it is public information.

- **CARF Accreditation**

In the process of finalizing the preliminary CARF application. If the board accepts the report presented, the application will be submitted tomorrow.

## **April Reports**

### **Support Coordination Report**

Support Coordinator, Lisa Patrick, submitted her resignation. Lisa and Rachel had completed CWIC training through Cornell. Background checks are in process for a perspective support coordinator. As of today, there are 339 clients. The agency is expecting more referrals and intakes at the beginning of the school year. Suzanne asked if CLC was busy. Susan replied they were completely full and busy. CLC should have openings in August. Nancy asked if the agency still used MOEDI. Ed replied we had not used MOEDI for several years, but CCDDR still pays a small annual fee to access old client records if necessary. Agency is waiting to see how the records might have been affected due to software intrusion.

### **CARF/Accreditation Application Supporting Documents – Performance Indicators**

Board members were sent the completed CARF reports to review. The documents detail what the agency has been working on during the last 3 years.

### **Employment Report**

Competitive employment slipped to 14% due to COVID 19 - normally it is between 15% and 20%. People are starting to return to work.

### **Agency Economic Report**

Financially, CCDDR is in pretty good shape. Employees have been able to communicate with their clients without face-to-face contact. There is a delay in OATS billing due to their new software system. There are no budgetary concerns at this time. Budget will probably not be revised in July. We will wait to see what the new state budget looks before and if CCDDR's budget is revised.

Motion by Suzanne Perkins, second Dr. Vicki McNamara, to approve **ALL** reports as presented.

AYE: Chris Bothwell, Betty Baxter, Dr. Vicki McNamara, Paul DiBello,  
Nancy Hayes, Suzanne Perkins

NO: None

### **March 2020 Credit Card Statement**

No Questions and a vote not necessary.

### **Discussion & Conclusion of Resolutions:**

- **Resolution 2020-31 OATS Contract Renewal July 1<sup>st</sup>, 2020 to June 30<sup>th</sup>, 2021 - Employment Transportation**

This is the annual renewal contract. Chris asked if there were any major hiccups, and Ed said no. No call, no show trend with clients is ongoing and OATS is unable to recoup funds. SC's will work with clients to call OATS if they do not need transportation service. There is a \$.50 per trip increase from last year due to the no call, no shows, but this will not be a significant impact on this year's budget. Nancy asked what the current rate was – Ed replied \$4.75 within city limits of Camden and \$5.75 outside the city limits. CCDDR pays all transportation for our clients being transported to and from the sheltered workshop.

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Motion by Nancy Hayes, second Paul DiBello, to approve the resolution as presented.

AYE: Chris Bothwell, Betty Baxter, Dr. Vicki McNamara, Paul DiBello,  
Nancy Hayes, Suzanne Perkins

NO: None

**Note: There will be no Board Educational Presentation at this Month's Meeting**

Ed announced that CARF may interview board members when they arrive to complete the CARF Accreditation survey. Ed said he would be more than happy to meet with individual board members for further education on operations, CARF, etc.

**Public Comment:**

NONE

**Adjournment:**

Motion by Paul DiBello, second Dr. Vicki McNamara, to adjourn meeting.

AYE: Chris Bothwell, Betty Baxter, Dr. Vicki McNamara, Paul DiBello,  
Nancy Hayes, Suzanne Perkins

NO: None

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Board Chairperson/Other Board Member

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Secretary/Other Board Member

# **CLC Monthly Report**



**SB40/CCDDR Funding Request  
for  
JUNE 2020**

Utilizing MAY 2020 Records

**CHILDREN'S LEARNING CENTER**  
**AGENCY UPDATE/PROGRESS REPORT**  
June 2020

○ **CHILD COUNT/ATTENDANCE**

Step Ahead currently has 20 children enrolled  
15 of the 20 with special needs/dd (10 one-on-ones)

○ **COMMUNITY EVENTS**

**Attended:**

None at this time

**Current / Upcoming:**

6/5/20 – CLC Night GLOW 5k – CANCELLED/POSTPONED

○ **GENERAL PROGRAM NEWS**

- Hired 4 new staff members due to one-on-one needs.

Due to public school not being in session, we usually share children with the public school for half of the days. Therefore, all of our one-on-one children are asking to come full time for the summer & we needed additional staff to accommodate these families.

(Received paycheck protection plan to help with the payroll costs.)

○ **FUNDRAISING/GRANTS**

**CHILDREN'S LEARNING CENTER**  
**Statement of Activity**  
 May 2020

	<u>First Steps</u>	<u>Step Ahead</u>	<u>TOTAL</u>
Revenue			
40000 INCOME			0.00
41000 Contributions & Grants		17,550.00	17,550.00
41500 Misc. Grant Revenue			0.00
41501 Paycheck Protection Plan		50,500.00	50,500.00
Total 41500 Misc. Grant Revenue	\$ 0.00	\$ 50,500.00	\$ 50,500.00
Total 41000 Contributions & Grants	\$ 0.00	\$ 68,050.00	\$ 68,050.00
42000 Program Services			0.00
42100 First Steps			0.00
Total 42100 First Steps	\$ 860.13	\$ 867.00	\$ 1,727.13
Total 42000 Program Services	\$ 860.13	\$ 867.00	\$ 1,727.13
45000 Other Revenue			0.00
45300 Donation Income			0.00
45310 Donations		369.04	369.04
45312 Community Rewards		223.31	223.31
45315 Bear Market		150.00	150.00
45351 Community Foundation of the Lake		750.00	750.00
Total 45310 Donations	\$ 0.00	\$ 1,492.35	\$ 1,492.35
Total 45300 Donation Income	\$ 0.00	\$ 1,492.35	\$ 1,492.35
Total 45000 Other Revenue	\$ 0.00	\$ 1,492.35	\$ 1,492.35
Total 40000 INCOME	\$ 860.13	\$ 70,409.35	\$ 71,269.48
Total Revenue	\$ 860.13	\$ 70,409.35	\$ 71,269.48
Gross Profit	\$ 860.13	\$ 70,409.35	\$ 71,269.48
Expenditures			
50000 EXPENDITURES			0.00
51000 Payroll Expenditures			0.00
51100 Employee Salaries			0.00
Total 51000 Payroll Expenditures	\$ 0.00	\$ 22,264.96	\$ 22,264.96
52000 Advertising/Promotional		16.95	16.95
53000 Equipment		988.91	988.91
56000 Office Expenditures			0.00
56300 Office Supplies		189.94	189.94
Total 56000 Office Expenditures	\$ 0.00	\$ 189.94	\$ 189.94
57000 Office/General Administrative Expenditures			0.00
57160 QuickBooks Payments Fees		129.00	129.00
57400 Child Management Software		35.00	35.00
57600 License/Accreditation/Permit Fees		682.21	682.21
57960 Janitorial/Custodial		200.00	200.00
Total 57000 Office/General Administrative Expenditures	\$ 0.00	\$ 1,046.21	\$ 1,046.21
58000 Operating Supplies			0.00
58200 Dining		407.17	407.17
58400 Sanitizing		5.28	5.28

Total 58000 Operating Supplies	\$	0.00	\$	412.45	\$	412.45
59000 Program Service Fees						0.00
59100 First Steps						0.00
Total 59100 First Steps	\$	1,354.00	\$	0.00	\$	1,354.00
Total 59000 Program Service Fees	\$	1,354.00	\$	0.00	\$	1,354.00
63000 Utilities						0.00
63200 Internet		24.10		48.64		72.74
63300 Telephone		41.15		96.01		137.16
63400 Trash Service				39.71		39.71
Total 63000 Utilities	\$	65.25	\$	184.36	\$	249.61
Total 50000 EXPENDITURES	\$	1,419.25	\$	25,103.78	\$	26,523.03
EEXPENDITURES						0.00
Payroll Expenditures						0.00
Employee Salaries						0.00
Care & Education Aide				80.00		80.00
Total Employee Salaries	\$	0.00	\$	80.00	\$	80.00
Total Payroll Expenditures	\$	0.00	\$	80.00	\$	80.00
Total EEXPENDITURES	\$	0.00	\$	80.00	\$	80.00
Payroll Expenses						0.00
Company Contributions						0.00
Retirement				240.00		240.00
Total Company Contributions	\$	0.00	\$	240.00	\$	240.00
Taxes				6.82		6.82
Total Payroll Expenses	\$	0.00	\$	246.82	\$	246.82
Reimbursements				50.00		50.00
Total Expenditures	\$	1,419.25	\$	25,480.60	\$	26,899.85
Net Operating Revenue	-\$	559.12	\$	44,928.75	\$	44,369.63
Net Revenue	-\$	559.12	\$	44,928.75	\$	44,369.63

**CHILDREN'S LEARNING CENTER**  
**Statement of Activity**  
January - May, 2020

	First Steps	Step Ahead	TOTAL
Revenue			
40000 INCOME			0.00
41000 Contributions & Grants		17,550.00	17,550.00
41100 CACFP		2,558.90	2,558.90
41200 Camden County SB40	3,174.60	63,259.22	66,433.82
41210 Camden County SB40 One-Time Grants		10,000.00	10,000.00
Total 41200 Camden County SB40	\$ 3,174.60	\$ 73,259.22	\$ 76,433.82
41500 Misc. Grant Revenue			0.00
41501 Paycheck Protection Plan		50,500.00	50,500.00
Total 41500 Misc. Grant Revenue	\$ 0.00	\$ 50,500.00	\$ 50,500.00
Total 41000 Contributions & Grants	\$ 3,174.60	\$ 143,868.12	\$ 147,042.72
42000 Program Services			0.00
42100 First Steps			0.00
Total 42100 First Steps	\$ 19,060.54	\$ 867.00	\$ 19,927.54
Total 42000 Program Services	\$ 19,060.54	\$ 867.00	\$ 19,927.54
43000 Tuition			0.00
43100 Dining			0.00
43120 Lunch		425.00	425.00
43130 Snack		70.00	70.00
Total 43100 Dining	\$ 0.00	\$ 495.00	\$ 495.00
43500 Tuition		7,228.83	7,228.83
43505 Subsidy Tuition		82.18	82.18
Total 43500 Tuition	\$ 0.00	\$ 7,311.01	\$ 7,311.01
Total 43000 Tuition	\$ 0.00	\$ 7,806.01	\$ 7,806.01
45000 Other Revenue			0.00
45200 Fundraising Income			0.00
45280 Pizza For A Purpose		5,393.37	5,393.37
45281 Pizza For A Purpose - Gun Raffle		1,590.00	1,590.00
Total 45280 Pizza For A Purpose	\$ 0.00	\$ 6,983.37	\$ 6,983.37
Total 45200 Fundraising Income	\$ 0.00	\$ 6,983.37	\$ 6,983.37
45300 Donation Income			0.00
45310 Donations		661.04	661.04
45312 Community Rewards		424.37	424.37
45315 Bear Market		375.00	375.00
45351 Community Foundation of the Lake		3,150.00	3,150.00
45352 KC Chiefs Ticket Fundraiser		40.00	40.00
45353 Alley Cats - Santas Little Helpers		2,205.00	2,205.00
Total 45310 Donations	\$ 0.00	\$ 6,855.41	\$ 6,855.41
Total 45300 Donation Income	\$ 0.00	\$ 6,855.41	\$ 6,855.41
Total 45000 Other Revenue	\$ 0.00	\$ 13,838.78	\$ 13,838.78
Total 40000 INCOME	\$ 22,235.14	\$ 166,379.91	\$ 188,615.05
Total Revenue	\$ 22,235.14	\$ 166,379.91	\$ 188,615.05
Gross Profit	\$ 22,235.14	\$ 166,379.91	\$ 188,615.05
Expenditures			
50000 EXPENDITURES		41.75	41.75
51000 Payroll Expenditures			0.00
Total 51000 Payroll Expenditures	\$ 0.00	\$ 106,790.27	\$ 106,790.27
52000 Advertising/Promotional		718.78	718.78
53000 Equipment		1,116.71	1,116.71
54000 Fundraising/Grants		60.00	60.00
54200 Summer Night Glow 5K		264.00	264.00
54700 Pizza For A Purpose		840.97	840.97
Total 54000 Fundraising/Grants	\$ 0.00	\$ 1,164.97	\$ 1,164.97
55000 Insurance			0.00
55200 Commercial General Liability		720.00	720.00

55300 Commercial Property		512.00	512.00
55400 Director's & Officers		538.00	538.00
55500 Hired & Non-Owned Auto		102.00	102.00
55600 Professional Liability		1,563.00	1,563.00
<b>Total 55000 Insurance</b>	<b>\$ 0.00</b>	<b>\$ 3,435.00</b>	<b>\$ 3,435.00</b>
56000 Office Expenditures			0.00
56100 Copy Machine	431.34	1,006.48	1,437.82
56200 Miscellaneous		69.81	69.81
56300 Office Supplies		319.93	319.93
<b>Total 56000 Office Expenditures</b>	<b>\$ 431.34</b>	<b>\$ 1,396.22</b>	<b>\$ 1,827.56</b>
57000 Office/General Administrative Expenditures		142.84	142.84
57100 Accounting Fees			0.00
57150 Online Accounting Software Service		70.00	70.00
<b>Total 57100 Accounting Fees</b>	<b>\$ 0.00</b>	<b>\$ 70.00</b>	<b>\$ 70.00</b>
57160 QuickBooks Payments Fees		687.44	687.44
57400 Child Management Software		175.00	175.00
57600 License/Accreditation/Permit Fees		807.21	807.21
57900 Seminars/Training		20.00	20.00
57960 Janitorial/Custodial		800.00	800.00
<b>Total 57000 Office/General Administrative Expenditures</b>	<b>\$ 0.00</b>	<b>\$ 2,702.49</b>	<b>\$ 2,702.49</b>
58000 Operating Supplies			0.00
58100 Classroom Consumables		206.29	206.29
58150 Center Consumables		455.63	455.63
58175 Paper Consumables		46.17	46.17
58200 Dining		4,176.97	4,176.97
58400 Sanitizing		154.02	154.02
<b>Total 58000 Operating Supplies</b>	<b>\$ 0.00</b>	<b>\$ 5,039.08</b>	<b>\$ 5,039.08</b>
59000 Program Service Fees			0.00
59100 First Steps			0.00
<b>Total 59100 First Steps</b>	<b>\$ 11,965.45</b>	<b>\$ 1,636.37</b>	<b>\$ 13,601.82</b>
<b>Total 59000 Program Service Fees</b>	<b>\$ 11,965.45</b>	<b>\$ 1,636.37</b>	<b>\$ 13,601.82</b>
62000 Safety & Security		620.00	620.00
63000 Utilities			0.00
63100 Electric	354.75	827.77	1,182.52
63200 Internet	108.10	244.25	352.35
63300 Telephone	201.23	469.51	670.74
63400 Trash Service		198.55	198.55
63500 Water Softener		78.95	78.95
<b>Total 63000 Utilities</b>	<b>\$ 664.08</b>	<b>\$ 1,819.03</b>	<b>\$ 2,483.11</b>
65000 Other Expenditures			0.00
65100 Miscellaneous Expenditures		197.43	197.43
<b>Total 65000 Other Expenditures</b>	<b>\$ 0.00</b>	<b>\$ 197.43</b>	<b>\$ 197.43</b>
<b>Total 50000 EXPENDITURES</b>	<b>\$ 13,060.87</b>	<b>\$ 126,678.10</b>	<b>\$ 139,736.97</b>
<b>EEXPENDITURES</b>			0.00
Payroll Expenditures			0.00
<b>Total Payroll Expenditures</b>	<b>\$ 0.00</b>	<b>\$ 80.00</b>	<b>\$ 80.00</b>
<b>Total EEXPENDITURES</b>	<b>\$ 0.00</b>	<b>\$ 80.00</b>	<b>\$ 80.00</b>
Payroll Expenses			0.00
Company Contributions			0.00
Retirement		800.00	800.00
<b>Total Company Contributions</b>	<b>\$ 0.00</b>	<b>\$ 800.00</b>	<b>\$ 800.00</b>
Taxes		6.82	6.82
<b>Total Payroll Expenses</b>	<b>\$ 0.00</b>	<b>\$ 806.82</b>	<b>\$ 806.82</b>
Reimbursements		437.03	437.03
<b>Total Expenditures</b>	<b>\$ 13,060.87</b>	<b>\$ 128,001.95</b>	<b>\$ 141,062.82</b>
<b>Net Operating Revenue</b>	<b>\$ 9,174.27</b>	<b>\$ 38,377.96</b>	<b>\$ 47,552.23</b>
Other Expenditures			
Other Miscellaneous Expenditure		25.00	25.00
<b>Total Other Expenditures</b>	<b>\$ 0.00</b>	<b>\$ 25.00</b>	<b>\$ 25.00</b>
<b>Net Other Revenue</b>	<b>\$ 0.00</b>	<b>\$ 25.00</b>	<b>\$ 25.00</b>
<b>Net Revenue</b>	<b>\$ 9,174.27</b>	<b>\$ 38,352.96</b>	<b>\$ 47,527.23</b>

**CHILDREN'S LEARNING CENTER**  
**Statement of Cash Flows**  
January - May, 2020

	First Steps	Step Ahead	Not Specified	TOTAL
<b>OPERATING ACTIVITIES</b>				
Net Revenue	9,174.27	38,352.94	0.02	47,527.23
Adjustments to reconcile Net Revenue to Net Cash provided by operations:				0.00
Accounts Receivable (A/R)			322.53	322.53
Repayment:Cash Advance Repayment			300.00	300.00
Accounts Payable (A/P)			-1,648.62	-1,648.62
21000 CBOLO MasterCard -8027		-3,320.74	4,765.65	1,444.91
21200 Kroger-DS1634 CLC		-4,264.87	4,118.20	-146.67
22300 Payroll Liabilities:Federal Taxes (941/944)			1,201.63	1,201.63
22400 Payroll Liabilities:MO income Tax			19.00	19.00
22500 Payroll Liabilities:MO Unemployment Tax			-272.35	-272.35
Direct Deposit Payable			0.00	0.00
Payroll Liabilities:Ascensus			1,600.00	1,600.00
Total Adjustments to reconcile Net Revenue to Net Cash provided by operations:	\$ 0.00	-\$ 7,585.61	\$ 10,406.04	\$ 2,820.4
Net cash provided by operating activities	\$ 9,174.27	\$ 30,767.33	\$ 10,406.06	\$ 50,347.6
Net cash increase for period	\$ 9,174.27	\$ 30,767.33	\$ 10,406.06	\$ 50,347.6
Cash at beginning of period			9,795.82	9,795.82
Cash at end of period	\$ 9,174.27	\$ 30,767.33	\$ 20,201.88	\$ 60,143.4

**CHILDREN'S LEARNING CENTER**  
**Statement of Financial Position**  
As of May 31, 2020

Jan - May, 2020

**ASSETS**

**Current Assets**

**Bank Accounts**

11000 CBOLO Checking	59,685.98
<b>Total Bank Accounts</b>	<b>\$ 59,68</b>

**Accounts Receivable**

Accounts Receivable (A/R)	522.27
<b>Total Accounts Receivable</b>	<b>\$ 52</b>

**Other Current Assets**

14000 Undeposited Funds	457.50
Cash Advance	700.00
Prepaid Expenses	7,971.74
<b>Repayment</b>	
Cash Advance Repayment	-1,000.00
<b>Total Repayment</b>	<b>-\$ 1,00</b>
<b>Total Other Current Assets</b>	<b>\$ 8,12</b>

**Total Current Assets**

	<b>\$ 68,33</b>
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**TOTAL ASSETS**

	<b>\$ 68,33</b>
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**LIABILITIES AND EQUITY**

**Liabilities**

**Current Liabilities**

**Accounts Payable**

Accounts Payable (A/P)	39.71
<b>Total Accounts Payable</b>	<b>\$ 3</b>

**Credit Cards**

21000 CBOLO MasterCard -8027	1,560.34
21200 Kroger-DS1634 CLC	373.61
<b>Total Credit Cards</b>	<b>\$ 1,93</b>

**Other Current Liabilities**

**22000 Payroll Liabilities**

22100 Anthem	2,191.63
22200 Childcare Tuition	3,141.44
22300 Federal Taxes (941/944)	-6,974.27
22400 MO Income Tax	-2,727.48
22500 MO Unemployment Tax	-721.25
22600 Primevest Financial	448.19
Aflac	8,859.15
Aliera	9,354.60
Ascensus	5,245.00
Health Care (United HealthCare)	776.25
US Department of Education	1,115.65

<b>Total 22000 Payroll Liabilities</b>	<b>\$ 20,70</b>
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Direct Deposit Payable	0.00
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<b>Total Other Current Liabilities</b>	<b>\$ 20,70</b>
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<b>Total Current Liabilities</b>	<b>\$ 22,68</b>
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**Total Liabilities**

	<b>\$ 22,68</b>
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**Equity**

30000 Opening Balance Equity	13,816.12
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Retained Earnings	-15,688.43
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Net Revenue	47,527.23
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<b>Total Equity</b>	<b>\$ 45,65</b>
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**TOTAL LIABILITIES AND EQUITY**

	<b>\$ 68,33</b>
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**CHILDREN'S LEARNING CENTER**  
**Accounts Receivable YTD by Class**  
 January 1 - June 1, 2020

	Date	Transacti on Type	Num	Name	Departme nt	Class	Memo/Description	Split	Amount	Balance
Step Ahead	02/01/2020	Pledge	2132			Step Ahead	February Tuition	Accounts Receivable (AVR)	240.00	240.00
	03/02/2020	Pledge	2139			Step Ahead	March Tuition Fee	Accounts Receivable (AVR)	270.00	510.00
<b>Total for Step Ahead</b>									<u>\$ 510.00</u>	

# **LAI Monthly Report**



## Monthly Financial Reports

Lake Area Industries, Inc.

**MAY 31, 2020**

**Lake Area Industries, Inc.  
Balance Sheet Comparison**

	May 31, 2020	May 31, 2019 (PY)
<b>ASSETS</b>		
Current Assets		
Total Bank Accounts	483,246	257,569
Total Accounts Receivable	49,911	73,742
Other Current Assets		
Certificate of Deposit 12 mo mat 1/7/21- 1.35%	25,218	
Certificate of Deposit 12 mo. mat 3/27/21- .65%	25,632	25,000
Certificate of Deposit 12 mo. mat 10/22/20	25,415	25,000
Certificate of Deposit 12 mo. mat 6/27/20	25,349	
Community Foundation of the Ozarks Agency Partner Account	1,024	1,009
GIFTED GARDEN CASH	500	500
INVENTORY	4,454	5,743
PETTY CASH	145	150
Undeposited Funds	3,780	0
Total Other Current Assets	111,517	57,402
Total Current Assets	644,675	388,714
Fixed Assets		
ACCUMULATED DEPRECIATION	(760,895)	(737,843)
AUTO AND TRUCK	128,809	128,809
BUILDING	403,567	377,261
Deposit on Construction	0	29,115
FURN & FIX ORIGINAL VALUE	19,284	19,284
GH RETAIL STORE	16,505	16,505
GREENHOUSE EQUIPMENT	2,870	0
LAND	33,324	33,324
LAND IMPROVEMENT	25,502	25,502
MACHINERY & EQUIPMENT	234,464	229,732
OFFICE EQUIPMENT	12,838	12,838
Sewer Equipment	19,354	19,354
SHREDDING EQUIPMENT	45,572	45,572
Total Fixed Assets	181,192	199,451
Other Assets		
CURRENT CAPITAL IMPROVEMENT	50,313	38,567
UTILITY DEPOSITS	554	554
Total Other Assets	50,867	39,121
<b>TOTAL ASSETS</b>	<b>876,734</b>	<b>627,286</b>
<b>LIABILITIES AND EQUITY</b>		
Liabilities		
Current Liabilities		
Total Accounts Payable	3,689	10,449
Total Credit Cards	1,497	642
Other Current Liabilities		
ACCRUED WAGES	6,274	0
AFLAC DEDUCTIONS PAYABLE	373	27
Gift Certificate Payable	25	(88)
Missouri Department of Revenue Payable	93	42
Payroll Protection Program Loan	107,900	
Rock Sales @ 75%	191	
SALES TAX PAYABLE	3,920	3,316
Trellis sales	90	
United Way contributions payable	40	
Total Other Current Liabilities	118,905	3,297
Total Current Liabilities	124,091	14,389
Total Liabilities	124,091	14,389
Equity		
Unrestricted Net Assets	653,811	508,965
Net Income	98,832	103,932
Total Equity	752,643	612,897
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>876,734</b>	<b>627,286</b>

## Lake Area Industries, Inc. Profit and Loss

	May 2020	YTD
<b>Income</b>		
CONTRACT PACKAGING	36,861	155,677
FOAM RECYCLING	406	406
GREENHOUSE SALES	25,655	53,141
SECURE DOCUMENT SHREDDING	5,740	16,123
Services	46	46
<b>Total Income</b>	<b>68,708</b>	<b>225,393</b>
<b>Cost of Goods Sold</b>		
Cost of Goods Sold	2,169	13,524
GG PLANTS & SUPPLIES	6,292	28,689
SHIPPING AND DELIVERY		2,154
Textile Purchases	103	413
WAGES - TEMPORARY WORKERS	5,720	28,939
WAGES-EMPLOYEES	23,569	110,754
<b>Total Cost of Goods Sold</b>	<b>37,853</b>	<b>184,473</b>
<b>Gross Profit</b>	<b>30,856</b>	<b>40,920</b>
<b>Expenses</b>		
ACCTG. & AUDIT FEES	5,075	9,075
ALL OTHER EXPENSES	1,926	4,996
Bus Fare	400	600
CASH OVER/SHORT	(49)	(51)
EQUIP. PURCHASES & MAINTENANCE	1,789	15,407
INSURANCE	1,572	7,858
NON MANUFACTURING SUPPLIES		303
PAYROLL	15,392	77,573
PAYROLL EXP & BENEFITS	6,641	33,008
PROFESSIONAL SERVICES	1,406	7,025
SALES TAX		(0)
UTILITIES	1,060	8,701
<b>Total Expenses</b>	<b>35,212</b>	<b>164,496</b>
<b>Net Operating Income</b>	<b>(4,356)</b>	<b>(123,576)</b>
<b>Other Income</b>		
INTEREST INCOME	178	1,283
OTHER CONTRIBUTIONS	25	2,175
SB-40 REVENUE	38,575	127,508
STATE AID	14,305	91,443
<b>Total Other Income</b>	<b>53,083</b>	<b>222,409</b>
<b>Other Expenses</b>		
ALLOCATION NON OPERATING EXPENSES	0	0
<b>Total Other Expenses</b>	<b>0</b>	<b>0</b>
<b>Net Other Income</b>	<b>53,083</b>	<b>222,409</b>
<b>Net Income</b>	<b>48,727</b>	<b>98,832</b>

**Lake Area Industries, Inc.**  
**Budget vs. Actuals**  
**January - May, 2020**

	May 2020			Total		
	Actual	Budget	over Budget	Actual	Budget	over Budget
Income						
CONTRACT PACKAGING	36,861	23,997	12,864	155,677	127,749	27,928
FOAM RECYCLING	406	500	(94)	406	2,500	(2,094)
GREENHOUSE SALES	25,655	24,355	1,300	53,141	46,485	6,657
SECURE DOCUMENT SHREDDING	5,740	1,759	3,981	16,123	14,825	1,297
Services	46		46	46	0	46
Total Income	68,708	50,612	18,097	225,393	191,559	33,834
Cost of Goods Sold						
Cost of Goods Sold	2,169	1,962	206	13,524	11,832	1,692
GG PLANTS & SUPPLIES	6,292	14,439	(8,147)	28,689	29,929	(1,240)
SHIPPING AND DELIVERY		919	(919)	2,154	3,791	(1,637)
Textile Purchases	103	0	103	413	0	413
WAGES - TEMPORARY WORKERS	5,720	0	5,720	28,939	0	28,939
WAGES-EMPLOYEES	23,569	22,636	934	110,754	116,703	(5,949)
Total Cost of Goods Sold	37,853	39,955	(2,102)	184,473	162,255	22,218
Gross Profit	30,856	10,657	20,199	40,920	29,304	11,616
Expenses						
ACCTG. & AUDIT FEES	5,075	0	5,075	9,075	8,111	964
ALL OTHER EXPENSES	1,926	3,397	(1,470)	4,996	7,667	(2,670)
Bus Fare	400	50	350	600	150	450
CASH OVER/SHORT	(49)		(49)	(51)	0	(51)
EQUIP. PURCHASES & MAINTENANCE	1,789	4,628	(2,839)	15,407	22,762	(7,355)
INSURANCE	1,572	1,563	9	7,858	7,813	45
NON MANUFACTURING SUPPLIES		0	0	303	251	52
PAYROLL	15,392	18,296	(2,904)	77,573	89,947	(12,374)
PAYROLL EXP & BENEFITS	6,641	7,408	(767)	33,008	36,914	(3,906)
PROFESSIONAL SERVICES	1,406	1,207	199	7,025	5,970	1,055
SALES TAX			0	(0)	0	(0)
UTILITIES	1,060	1,389	(329)	8,701	9,862	(1,161)
Total Expenses	35,212	37,938	(2,726)	164,496	189,448	(24,952)
Net Operating Income	(4,356)	(27,281)	22,925	(123,576)	(160,144)	36,568
Other Income						
INTEREST INCOME	178	136	43	1,283	694	589
OTHER CONTRIBUTIONS	25		25	2,175	0	2,175
SB-40 REVENUE	38,575	16,795	21,780	127,508	88,312	39,196
STATE AID	14,305	18,508	(4,203)	91,443	96,889	(5,446)
Total Other Income	53,083	35,439	17,645	222,409	185,895	36,514
Net Income	48,727	8,157	40,570	98,832	25,751	73,081

**Lake Area Industries, Inc.**  
**Statement of Cash Flows**  
 May 2020

	Total
<b>OPERATING ACTIVITIES</b>	
Net Income	48,727
Adjustments to reconcile Net Income to Net Cash provided by operations:	
ACCOUNTS RECEIVABLE	21,687
INVENTORY:GG PLANT & SUPPLIES INVEN	3,192
INVENTORY:RAW MATERIAL INVENTORY	213
Accounts Payable	(3,954)
CBOLO CC - 1565 Natalie	64
CBOLO CC - 5203 Lillie	(262)
Sam's Club Mastercard- 2148	163
AFLAC DEDUCTIONS PAYABLE	87
Gift Certificate Payable	(25)
Missouri Department of Revenue Payable	50
Payroll Protection Program Loan	107,900
Rock Sales @ 75%	191
SALES TAX PAYABLE	1,893
Trellis sales	90
United Way contributions payable	20
Total Adjustments to reconcile Net Income to Net Cash provided by operations:	131,308
Net cash provided by operating activities	180,035
Net cash increase for period	180,035
Cash at beginning of period	306,992
Cash at end of period	487,026

<b>Lake Area Industries, Inc.</b>						
<b>A/P Aging Summary</b>						
As of May 31, 2020						
	Current	1 - 30	31 - 60	61 - 90	91 and over	Total
<b>TOTAL</b>	\$ 1,799	\$ 1,890	\$ 0	\$ 0	\$ 0	\$ 3,689

<b>Lake Area Industries, Inc.</b>						
<b>A/R Aging Summary</b>						
As of May 31, 2020						
	Current	1 - 30	31 - 60	61 - 90	91 and over	Total
<b>TOTAL</b>	\$ 42,801	\$ 5,485	\$ 225	\$ 1,225	\$ 10	\$ 49,746

**Lake Area Industries, Inc.**  
**Statement of Cash Flows**  
January - May, 2020

	Total
<b>OPERATING ACTIVITIES</b>	
Net Income	98,832
Adjustments to reconcile Net Income to Net Cash provided by operations:	
<b>ACCOUNTS RECEIVABLE</b>	37,536
Certificate of Deposit 12 mo mat 1/7/21- 1.35%	(93)
Certificate of Deposit 12 mo. mat 3/27/21- .65%	(158)
Certificate of Deposit 12 mo. mat 10/22/20	(181)
Certificate of Deposit 12 mo. mat 6/27/20	(116)
<b>INVENTORY:GG PLANT &amp; SUPPLIES INVEN</b>	0
<b>INVENTORY:RAW MATERIAL INVENTORY</b>	3,329
Accounts Payable	(3,778)
CBOLO CC - 1565 Natalie	104
CBOLO CC - 5203 Lillie	(314)
Sam's Club Mastercard- 2148	218
<b>AFLAC DEDUCTIONS PAYABLE</b>	346
Gift Certificate Payable	(25)
Missouri Department of Revenue Payable	50
Payroll Protection Program Loan	107,900
Rock Sales @ 75%	191
<b>SALES TAX PAYABLE</b>	3,920
Trellis sales	90
United Way contributions payable	40
Total Adjustments to reconcile Net Income to Net Cash provided by operations:	149,058
Net cash provided by operating activities	247,890
<b>INVESTING ACTIVITIES</b>	
<b>CURRENT CAPITAL IMPROVEMENT</b>	(45,849)
Net cash provided by investing activities	(45,849)
Net cash increase for period	202,041
Cash at beginning of period	284,985
Cash at end of period	487,026

# Support Coordination Report

June 2020

# Client Caseloads

- Number of Caseloads as of June 30<sup>th</sup>, 2020: 336
- Budgeted Number of Caseloads: 360
- Pending Number of New Intakes: 7
- Medicaid Eligibility: 86.31%

## Caseload Counts

Cynthia Brown – 36  
Elizabeth Chambers - 14  
Stephanie Enoch – 33  
Teri Guttman - 31  
Micah Joseph – 42  
Jennifer Lyon – 31  
Annie Meyer - 37  
Mary Petersen – 38  
Patricia Strouse - 37  
Jami Weisenborn - 37

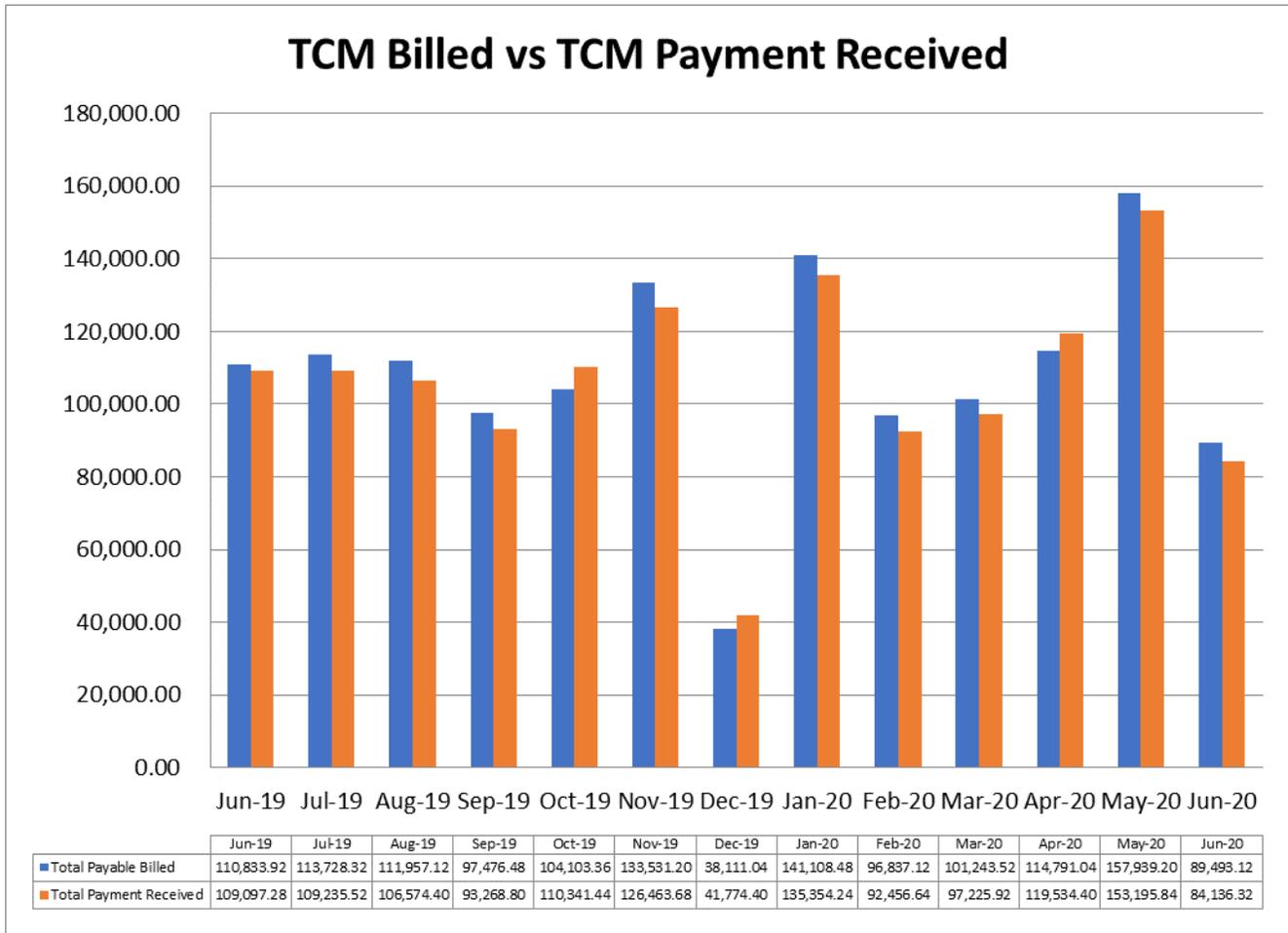
# **Employment Report**



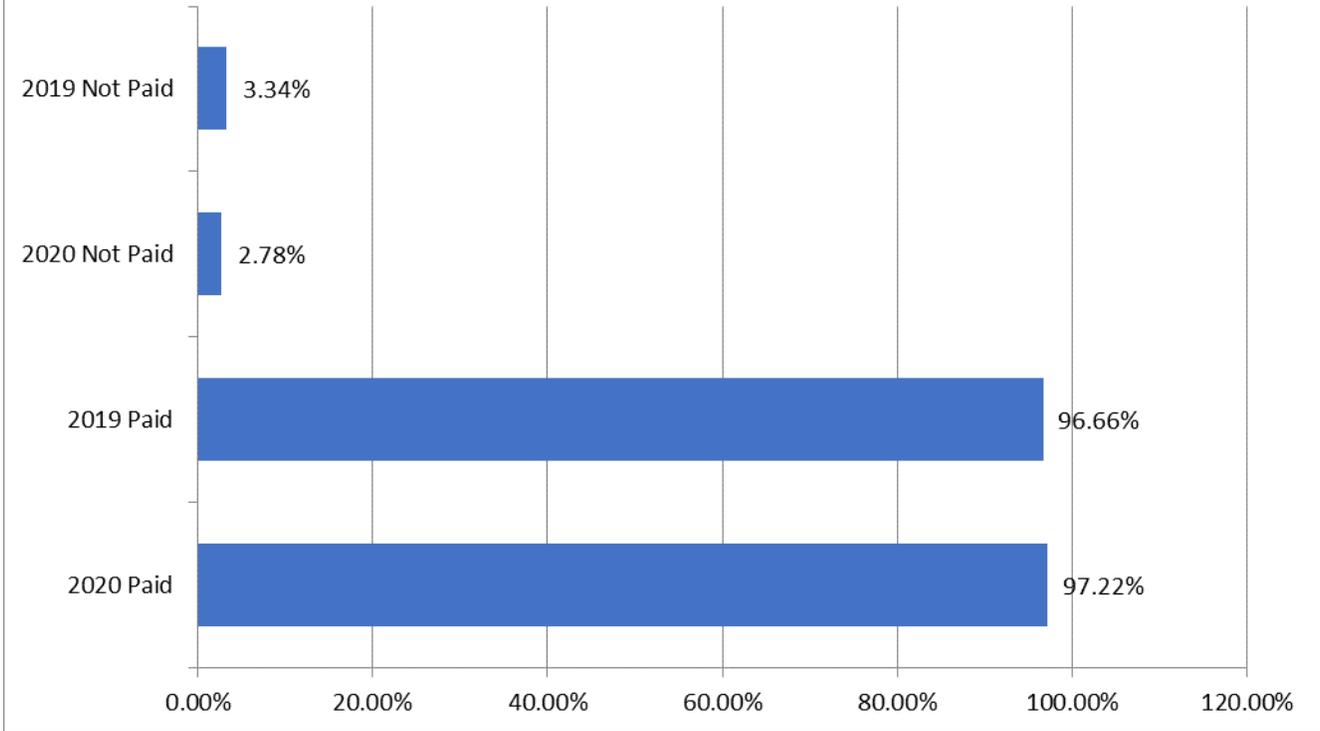
Agency Economic  
Report  
(Unaudited)

June 2020

## Targeted Case Management Income



## 2020 vs 2019 Percentage Comparison Medicaid Billed vs Medicaid Paid



## Budget vs. Actuals: FY 2020 - FY20 P&L Departments

June 2020

	SB 40 Tax			Services		
	Actual	Budget	Variance	Actual	Budget	Variance
<b>Income</b>						
4000 SB 40 Tax Income	11,150	7,865	3,285			0
4500 Services Income			0	97,163	110,234	(13,071)
<b>Total Income</b>	<b>11,150</b>	<b>7,865</b>	<b>3,285</b>	<b>97,163</b>	<b>110,234</b>	<b>(13,071)</b>
<b>Gross Profit</b>						
	<b>11,150</b>	<b>7,865</b>	<b>3,285</b>	<b>97,163</b>	<b>110,234</b>	<b>(13,071)</b>
<b>Expenses</b>						
5000 Payroll & Benefits			0	91,306	99,171	(7,865)
5100 Repairs & Maintenance			0	450	1,510	(1,060)
5500 Contracted Business Services			0	4,744	5,415	(671)
5600 Presentations/Public Meetings			0		228	(228)
5700 Office Expenses			0	3,326	4,177	(851)
5800 Other General & Administrative			0	2,725	1,506	1,219
5900 Utilities			0	313	850	(537)
6100 Insurance			0	1,555	1,700	(145)
6700 Partnership for Hope	3,325	4,585	(1,260)			0
6900 Direct Services	11,358	91,230	(79,872)			0
7100 Housing Programs	6,550	8,158	(1,608)			0
7200 CLC	17,550	17,550	0			0
7300 Sheltered Employment Programs	17,650	24,150	(6,500)			0
7600 Community Resources		5,136	(5,136)			0
7900 Special/Additional Needs		6,490	(6,490)			0
<b>Total Expenses</b>	<b>56,433</b>	<b>157,299</b>	<b>(100,866)</b>	<b>104,419</b>	<b>114,557</b>	<b>(10,138)</b>
<b>Net Operating Income</b>	<b>(45,283)</b>	<b>(149,434)</b>	<b>104,151</b>	<b>(7,256)</b>	<b>(4,323)</b>	<b>(2,933)</b>
<b>Other Expenses</b>						
8500 Depreciation			0	3,076	3,250	(174)
<b>Total Other Expenses</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,076</b>	<b>3,250</b>	<b>(174)</b>
<b>Net Other Income</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(3,076)</b>	<b>(3,250)</b>	<b>174</b>
<b>Net Income</b>	<b>(45,283)</b>	<b>(149,434)</b>	<b>104,151</b>	<b>(10,332)</b>	<b>(7,573)</b>	<b>(2,759)</b>

### Budget Variance Report

Total Income: In June 2020, SB 40 Tax Revenues were higher than projected. Services Program income was lower than projected because of the vacant Support Coordinator position; however, a new Support Coordinator has been hired and is being trained.

Total Expenses: In June 2020, overall SB 40 Tax program expenses were lower than budgeted expectations in all categories. Please note that OATS invoices for transportation services had not yet been received or recorded for June, and the final State FY 2020 TCM Allocation Formula billing statement has not been received from DMH, which was budgeted to be \$82,261. Overall Services Program expenses were lower than budgeted expectations in all categories except Other G&A, which is attributable to legal counsel research into COVID-19 related policies and liabilities.

## Budget vs. Actuals: FY 2020 - FY20 P&L Departments

January - June, 2020

	SB 40 Tax			Services		
	Actual	Budget	Variance	Actual	Budget	Variance
<b>Income</b>						
<b>4000 SB 40 Tax Income</b>	967,713	951,273	16,440			0
<b>4500 Services Income</b>			0	756,247	770,694	(14,447)
<b>Total Income</b>	<b>967,713</b>	<b>951,273</b>	<b>16,440</b>	<b>756,247</b>	<b>770,694</b>	<b>(14,447)</b>
<b>Gross Profit</b>	<b>967,713</b>	<b>951,273</b>	<b>16,440</b>	<b>756,247</b>	<b>770,694</b>	<b>(14,447)</b>
<b>Expenses</b>						
<b>5000 Payroll &amp; Benefits</b>			0	609,936	634,780	(24,844)
<b>5100 Repairs &amp; Maintenance</b>			0	4,120	9,060	(4,940)
<b>5500 Contracted Business Services</b>			0	35,040	35,838	(798)
<b>5600 Presentations/Public Meetings</b>			0	3,062	1,368	1,694
<b>5700 Office Expenses</b>			0	36,348	31,062	5,286
<b>5800 Other General &amp; Administrative</b>			0	12,508	15,295	(2,787)
<b>5900 Utilities</b>			0	3,352	5,100	(1,748)
<b>6100 Insurance</b>			0	9,333	10,200	(867)
<b>6700 Partnership for Hope</b>	16,295	15,110	1,185			0
<b>6900 Direct Services</b>	68,410	147,553	(79,143)			0
<b>7100 Housing Programs</b>	36,620	48,948	(12,328)			0
<b>7200 CLC</b>	111,534	105,300	6,234			0
<b>7300 Sheltered Employment Programs</b>	111,808	144,900	(33,092)			0
<b>7500 Community Employment Programs</b>	93		93			0
<b>7600 Community Resources</b>	16,030	30,816	(14,786)			0
<b>7900 Special/Additional Needs</b>	10,904	38,724	(27,820)			0
<b>Total Expenses</b>	<b>371,693</b>	<b>531,351</b>	<b>(159,658)</b>	<b>713,700</b>	<b>742,703</b>	<b>(29,003)</b>
<b>Net Operating Income</b>	<b>596,019</b>	<b>419,922</b>	<b>176,097</b>	<b>42,547</b>	<b>27,991</b>	<b>14,556</b>
<b>Other Expenses</b>						
<b>8500 Depreciation</b>			0	18,112	19,500	(1,388)
<b>Total Other Expenses</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>18,112</b>	<b>19,500</b>	<b>(1,388)</b>
<b>Net Other Income</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(18,112)</b>	<b>(19,500)</b>	<b>1,388</b>
<b>Net Income</b>	<b>596,019</b>	<b>419,922</b>	<b>176,097</b>	<b>24,435</b>	<b>8,491</b>	<b>15,944</b>

### Budget Variance Report

Total Income: As of June 2020, YTD SB 40 Tax Revenues were slightly higher than projected. Services Program income was still slightly lower than projected due to Support Coordinator PTO utilized in December (paid in January) and Support Coordinator position vacancies throughout 2020, which reduced TCM billing. Services Income is straight-line budgeted for each billing period.

Total Expenses: As of June 2020, overall YTD SB 40 Tax program expenses were lower than budgeted expectations with only a slight overage in Community Employment Programs; a slight overage in Partnership for Hope Waiver expenses, which is due to an increase in authorized services; and an overage in CLC expenses, which is due to the unanticipated special funding request for \$10,000. Please note that OATS invoices for transportation had not yet been received or recorded for March, April, May, or June, and the final State FY 2020 TCM Allocation Formula billing statement has not been received from DMH, which was budgeted to be \$82,261. Overall Services Program expenses are lower than projected. However, Presentation/Public Meetings expenses were higher than budgeted because the December 2019 Holiday Celebration was postponed until January, and Office Expenses are higher because of the Camden office workstation expansion into the conference room.

# Balance Sheet

As of June 30, 2020

	SB 40 Tax	Services
<b>ASSETS</b>		
<b>Current Assets</b>		
<b>Bank Accounts</b>		
<b>1000 Bank Accounts</b>		
<b>1005 SB 40 Tax Bank Accounts</b>		
1010 SB 40 Tax Account (County Tax Funds) - First Nat'l Bank	0	0
1015 SB 40 Tax Reserve Account (County Tax Funds) - Central Bank	229	
1020 SB 40 Tax Certificate of Deposit	0	
1025 SB 40 Tax - Bank of Sullivan	1,080,703	0
1030 SB 40 Tax Reserve - Bank of Sullivan	0	
<b>Total 1005 SB 40 Tax Bank Accounts</b>	<b>1,080,932</b>	<b>0</b>
<b>1050 Services Bank Accounts</b>		
1055 Services Account - Oak Star Bank (Formerly 1st Nat'l Bank)	0	0
1060 Services Certificate of Deposit		0
1075 Services Account - Bank of Sullivan		257,741
<b>Total 1050 Services Bank Accounts</b>	<b>0</b>	<b>257,741</b>
<b>Total 1000 Bank Accounts</b>	<b>1,080,932</b>	<b>257,741</b>
<b>Total Bank Accounts</b>		
	<b>1,080,932</b>	<b>257,741</b>
<b>Accounts Receivable</b>		
<b>1200 Services</b>		
1210 Medicaid Direct Service		84,136
1215 Non-Medicaid Direct Service		38,871
<b>Total 1200 Services</b>	<b>0</b>	<b>123,008</b>
<b>1300 Property Taxes</b>		
1310 Property Tax Receivable	893,401	
1315 Allowance for Doubtful Accounts	(17,156)	
<b>Total 1300 Property Taxes</b>	<b>876,245</b>	<b>0</b>
<b>Total Accounts Receivable</b>	<b>876,245</b>	<b>123,008</b>
<b>Other Current Assets</b>		
1389 BANK ERROR Claim Confirmations (A/R)	0	0
1399 TCM Remittance Advices (In-Transit Payments)	0	0
<b>1400 Other Current Assets</b>		
1410 Other Deposits	0	
1430 Deferred Outflows Related to Pensions		52,933
1435 Net Pension Asset (Liability)		(8,677)
<b>Total 1400 Other Current Assets</b>	<b>0</b>	<b>44,256</b>
1450 Prepaid Expenses		0
1455 Prepaid-Insurance	0	19,877
<b>Total 1450 Prepaid Expenses</b>	<b>0</b>	<b>19,877</b>
<b>Total Other Current Assets</b>	<b>0</b>	<b>64,133</b>
<b>Total Current Assets</b>	<b>1,957,177</b>	<b>444,882</b>
<b>Fixed Assets</b>		
<b>1500 Fixed Assets</b>		
1510 100 Third Street Land		47,400

1511 Keystone Land		14,000
1520 100 Third Street Building		431,091
1521 Keystone		163,498
1525 Accumulated Depreciation - 100 Third Street		(161,525)
1526 Accumulated Depreciation - Keystone		(25,610)
1530 100 Third Street Remodeling		164,157
1531 Keystone Remodeling		110,596
1532 Osage Beach Office Remodeling		4,225
1535 Acc Dep - Remodeling - 100 Third Street		(62,806)
1536 Acc Dep - Remodeling - Keystone		(12,483)
1537 Acc Dep - Remodeling - Osage Beach Office		(1,243)
1540 Equipment		48,579
1545 Accumulated Depreciation - Equipment		(37,995)
1550 Vehicles		6,740
1555 Accumulated Depreciation - Vehicles		(6,740)
<b>Total 1500 Fixed Assets</b>	<b>0</b>	<b>681,883</b>
<b>Total Fixed Assets</b>	<b>0</b>	<b>681,883</b>
<b>TOTAL ASSETS</b>	<b>1,957,177</b>	<b>1,126,764</b>
<b>LIABILITIES AND EQUITY</b>		
<b>Liabilities</b>		
<b>Current Liabilities</b>		
<b>Accounts Payable</b>		
1900 Accounts Payable	38,871	3,793
<b>Total Accounts Payable</b>	<b>38,871</b>	<b>3,793</b>
<b>Other Current Liabilities</b>		
<b>2000 Current Liabilities</b>		
2005 Accrued Accounts Payable	0	0
2006 DMH Payable	0	
2007 Non-Medicaid Payable	0	
2010 Accrued Payroll Expense	0	0
2015 Accrued Compensated Absences	0	(2,157)
2025 Prepaid Services	0	
2030 Deposits	0	0
2050 Prepaid Tax Revenue	0	
2055 Deferred Inflows - Property Taxes	951,336	
2060 Payroll Tax Payable		0
2061 Federal W / H Tax Payable	0	0
2062 Social Security Tax Payable	0	61
2063 Medicare Tax Payable	0	0
2064 MO State W / H Tax Payable	0	2,140
2065 FFCRA Federal W/H Tax Credit		1,001
2066 FFCRA Health Insurance Credit		235
<b>Total 2060 Payroll Tax Payable</b>	<b>0</b>	<b>3,437</b>
<b>2070 Payroll Clearing</b>		
2071 AFLAC Pre-tax W / H	0	1,094
2072 AFLAC Post-tax W / H	0	152
2073 Vision Insurance W / H	0	2
2074 Health Insurance W / H	0	28
2075 Dental Insurance W / H	0	(32)
2076 Savings W / H		0

2078 Misc W / H		0
2079 Other W / H		0
<b>Total 2070 Payroll Clearing</b>	<b>0</b>	<b>1,244</b>
<b>2090 Deferred Inflows</b>		12,452
<b>Total 2000 Current Liabilities</b>	<b>951,336</b>	<b>14,976</b>
<b>Total Other Current Liabilities</b>	<b>951,336</b>	<b>14,976</b>
<b>Total Current Liabilities</b>	<b>990,208</b>	<b>18,769</b>
<b>Total Liabilities</b>	<b>990,208</b>	<b>18,769</b>
<b>Equity</b>		
<b>3000 Restricted SB 40 Tax Fund Balances</b>		
3001 Operational	0	
3005 Operational Reserves	244,565	
3010 Transportation	51,183	
3015 New Programs	0	
3030 Special Needs	0	
3040 Sheltered Workshop	95,700	
3045 Traditional Medicaid Match	0	
3050 Partnership for Hope Match	4,107	
3055 Building/Remodeling/Expansion	0	
3065 Legal	0	
3070 TCM	45,910	
3075 Community Resource	0	
<b>Total 3000 Restricted SB 40 Tax Fund Balances</b>	<b>441,465</b>	<b>0</b>
<b>3500 Restricted Services Fund Balances</b>		
3501 Operational		35,970
3505 Operational Reserves		200,000
3510 Transportation		0
3515 New Programs		0
3530 Special Needs		0
3550 Partnership for Hope Match		0
3555 Building/Remodeling/Expansion		84,633
3560 Sponsorships		0
3565 Legal		0
3575 Community Resources		5,000
3599 Other		681,883
<b>Total 3500 Restricted Services Fund Balances</b>	<b>0</b>	<b>1,007,486</b>
<b>3900 Unrestricted Fund Balances</b>	<b>(182,793)</b>	<b>(33,109)</b>
3950 Prior Period Adjustment	0	0
3999 Clearing Account	126,576	94,886
<b>Net Income</b>	<b>596,019</b>	<b>24,435</b>
<b>Total Equity</b>	<b>981,267</b>	<b>1,093,697</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>1,971,475</b>	<b>1,112,467</b>

# Statement of Cash Flows

June 2020

	SB 40 Tax	Services
<b>OPERATING ACTIVITIES</b>		
Net Income	(45,283)	(10,332)
Adjustments to reconcile Net Income to Net Cash provided by operations:		
1210 Services:Medicaid Direct Service		16,580
1215 Services:Non-Medicaid Direct Service		(12,528)
1455 Prepaid Expenses:Prepaid-Insurance		2,523
1525 Fixed Assets:Accumulated Depreciation - 100 Third Street		898
1526 Fixed Assets:Accumulated Depreciation - Keystone		341
1535 Fixed Assets:Acc Dep - Remodeling - 100 Third Street		684
1536 Fixed Assets:Acc Dep - Remodeling - Keystone		451
1537 Fixed Assets:Acc Dep - Remodeling - Osage Beach Office		249
1545 Fixed Assets:Accumulated Depreciation - Equipment		454
1900 Accounts Payable	38,254	(515)
2007 Current Liabilities:Non-Medicaid Payable	(26,343)	
2061 Current Liabilities:Payroll Tax Payable:Federal W / H Tax Payable		0
2062 Current Liabilities:Payroll Tax Payable:Social Security Tax Payable		17
2063 Current Liabilities:Payroll Tax Payable:Medicare Tax Payable		0
2064 Current Liabilities:Payroll Tax Payable:MO State W / H Tax Payable		(1,095)
2065 Current Liabilities:Payroll Tax Payable:FFCRA Federal W/H Tax Credit		277
2066 Current Liabilities:Payroll Tax Payable:FFCRA Health Insurance Credit		65
2071 Current Liabilities:Payroll Clearing:AFLAC Pre-tax W / H		684
2072 Current Liabilities:Payroll Clearing:AFLAC Post-tax W / H		107
2073 Current Liabilities:Payroll Clearing:Vision Insurance W / H		(3)
2075 Current Liabilities:Payroll Clearing:Dental Insurance W / H		232
<b>Total Adjustments to reconcile Net Income to Net Cash provided by operations:</b>	<b>11,911</b>	<b>9,419</b>
<b>Net cash provided by operating activities</b>	<b>(33,372)</b>	<b>(913)</b>
<b>FINANCING ACTIVITIES</b>		
3599 Restricted Services Fund Balances:Other		(3,076)
3999 Clearing Account		3,076
<b>Net cash provided by financing activities</b>	<b>0</b>	<b>0</b>
<b>Net cash increase for period</b>	<b>(33,372)</b>	<b>(913)</b>
<b>Cash at beginning of period</b>	<b>1,114,304</b>	<b>258,654</b>
<b>Cash at end of period</b>	<b>1,080,932</b>	<b>257,741</b>

# Statement of Cash Flows

January - June, 2020

	SB 40 Tax	Services
<b>OPERATING ACTIVITIES</b>		
Net Income	596,019	24,435
Adjustments to reconcile Net Income to Net Cash provided by operations:		
1210 Services:Medicaid Direct Service		(77,916)
1215 Services:Non-Medicaid Direct Service		(19,475)
1455 Prepaid Expenses:Prepaid-Insurance		2,952
1525 Fixed Assets:Accumulated Depreciation - 100 Third Street		5,389
1526 Fixed Assets:Accumulated Depreciation - Keystone		2,044
1535 Fixed Assets:Acc Dep - Remodeling - 100 Third Street		4,007
1536 Fixed Assets:Acc Dep - Remodeling - Keystone		2,705
1537 Fixed Assets:Acc Dep - Remodeling - Osage Beach Office		1,243
1545 Fixed Assets:Accumulated Depreciation - Equipment		2,725
1900 Accounts Payable	20,551	(10,638)
2007 Current Liabilities:Non-Medicaid Payable	(19,397)	
2061 Current Liabilities:Payroll Tax Payable:Federal W / H Tax Payable		0
2062 Current Liabilities:Payroll Tax Payable:Social Security Tax Payable		61
2063 Current Liabilities:Payroll Tax Payable:Medicare Tax Payable		0
2064 Current Liabilities:Payroll Tax Payable:MO State W / H Tax Payable		165
2065 Current Liabilities:Payroll Tax Payable:FFCRA Federal W/H Tax Credit		1,001
2066 Current Liabilities:Payroll Tax Payable:FFCRA Health Insurance Credit		235
2071 Current Liabilities:Payroll Clearing:AFLAC Pre-tax W / H		758
2072 Current Liabilities:Payroll Clearing:AFLAC Post-tax W / H		142
2073 Current Liabilities:Payroll Clearing:Vision Insurance W / H		40
2075 Current Liabilities:Payroll Clearing:Dental Insurance W / H		207
2076 Current Liabilities:Payroll Clearing:Savings W / H		0
2078 Current Liabilities:Payroll Clearing:Misc W / H		0
<b>Total Adjustments to reconcile Net Income to Net Cash provided by operations:</b>	<b>1,154</b>	<b>(84,356)</b>
<b>Net cash provided by operating activities</b>	<b>597,174</b>	<b>(59,921)</b>
<b>INVESTING ACTIVITIES</b>		
1530 Fixed Assets:100 Third Street Remodeling		(9,453)
1532 Fixed Assets:Osage Beach Office Remodeling		(4,225)
<b>Net cash provided by investing activities</b>	<b>0</b>	<b>(13,678)</b>
<b>FINANCING ACTIVITIES</b>		
3005 Restricted SB 40 Tax Fund Balances:Operational Reserves	11,269	
3010 Restricted SB 40 Tax Fund Balances:Transportation	6,563	
3040 Restricted SB 40 Tax Fund Balances:Sheltered Workshop	32,901	
3050 Restricted SB 40 Tax Fund Balances:Partnership for Hope Match	1,095	
3070 Restricted SB 40 Tax Fund Balances:TCM	15,839	
3501 Restricted Services Fund Balances:Operational		35,970
3555 Restricted Services Fund Balances:Building/Remodeling/Expansion		51,071
3599 Restricted Services Fund Balances:Other		(4,434)

<b>3900 Unrestricted Fund Balances</b>	(121,059)	(102,408)
<b>3999 Clearing Account</b>		19,801
<b>Net cash provided by financing activities</b>	<b>(53,392)</b>	<b>0</b>
<b>Net cash increase for period</b>	<b>543,782</b>	<b>(73,599)</b>
<b>Cash at beginning of period</b>	537,150	331,340
<b>Cash at end of period</b>	<b>1,080,932</b>	<b>257,741</b>

## Check Detail - SB 40 Tax Fund

June 2020

1025 SB 40 Tax - Bank of Sullivan

Date	Transaction Type	Num	Name	Amount
06/05/2020	Bill Payment (Check)	5764	Childrens Learning Center	(17,550.00)
06/05/2020	Bill Payment (Check)	5765	Lake Area Industries	(17,650.00)
06/08/2020	Bill Payment (Check)	5766	Revelation Construction & Development, LLC	(617.00)
06/12/2020	Bill Payment (Check)	5767	DMH Local Tax Matching Fund	(3,325.35)
06/19/2020	Bill Payment (Check)	5768	Camdenton Apartments dba Lauren's Place	(284.00)
06/19/2020	Bill Payment (Check)	5769	David A Schlenfort	(309.00)
06/19/2020	Bill Payment (Check)	5770	Kyle LaBrue	(976.00)
06/19/2020	Bill Payment (Check)	5771	Revelation Construction & Development, LLC	(467.00)
06/19/2020	Bill Payment (Check)	5772	Camdenton Apartments dba Lauren's Place	(300.00)
06/19/2020	Bill Payment (Check)	5773	David A Schlenfort	(673.00)
06/19/2020	Bill Payment (Check)	5774	Revelation Construction & Development, LLC	(531.00)
06/19/2020	Bill Payment (Check)	5775	Revelation Construction & Development, LLC	(617.00)
06/19/2020	Bill Payment (Check)	5776	Revelation Construction & Development, LLC	(761.00)
06/19/2020	Bill Payment (Check)	5777	Revelation Construction & Development, LLC	(794.00)
06/19/2020	Bill Payment (Check)	5778	Revelation Construction & Development, LLC	(838.00)

## Check Detail - Services Fund

1075 Services Account - Bank of Sullivan

Date	Transaction Type	Num	Name	Amount
06/04/2020	Bill Payment (Check)	2222	Republic Services #435	(55.73)
06/04/2020	Bill Payment (Check)	2223	Staples Advantage	(67.09)
06/04/2020	Bill Payment (Check)	2224	AT&T	(138.50)
06/04/2020	Bill Payment (Check)	2225	WCA Waste Corporation	(22.00)
06/04/2020	Bill Payment (Check)	2226	Refills Ink	(119.98)
06/04/2020	Bill Payment (Check)	2227	Robert J. Seek, Lawyer	(400.50)
06/04/2020	Bill Payment (Check)	2228	Connie L Baker	(69.80)
06/04/2020	Bill Payment (Check)	2229	Eddie L Thomas	(50.00)
06/04/2020	Bill Payment (Check)	2230	Jami Weisenborn	(50.00)
06/04/2020	Bill Payment (Check)	2231	Jeanna K Booth	(50.00)
06/04/2020	Bill Payment (Check)	2232	LaClede Electric Cooperative	(369.83)
06/04/2020	Bill Payment (Check)	2233	Patricia L. Strouse	(42.90)

06/04/2020	Bill Payment (Check)	2234	Direct Service Works	(795.00)
06/04/2020	Bill Payment (Check)	2235	Happy Maids Cleaning Services LLC	(100.00)
06/04/2020	Bill Payment (Check)	2236	Camden County PWSD #2	(69.35)
06/05/2020	Bill Payment (Check)	2237	Charter Business	(574.87)
06/05/2020	Bill Payment (Check)	2238	Cynthia Brown	(50.00)
06/05/2020	Bill Payment (Check)	2239	Mary P Petersen	(60.00)
06/05/2020	Bill Payment (Check)	2240	SUMNERONE	(1,075.00)
06/05/2020	Bill Payment (Check)	2241	Ameren Missouri	(180.08)
06/05/2020	Bill Payment (Check)	2242	Janine's Flowers	(40.00)
06/05/2020	Bill Payment (Check)	2243	Mo Department Of Revenue	(2.88)
06/11/2020	Bill Payment (Check)	2244	Annie Meyer	(150.00)
06/11/2020	Bill Payment (Check)	2245	AT&T TeleConference Services	(3.59)
06/11/2020	Bill Payment (Check)	2246	Lake Sun Leader	(106.80)
06/11/2020	Bill Payment (Check)	2247	Nicole M Whittle	(50.00)
06/11/2020	Bill Payment (Check)	2248	Ryan Johnson	(50.00)
06/11/2020	Bill Payment (Check)	2249	Sylvia M Santon	(52.20)
06/11/2020	Bill Payment (Check)	2250	Teri Guttman	(105.00)
06/11/2020	Bill Payment (Check)	2251	Ezard's, Inc.	(49.86)
06/11/2020	Bill Payment (Check)	2252	Webster Plumbing	(163.00)
06/11/2020	Bill Payment (Check)	2253	Happy Maids Cleaning Services LLC	(50.00)
06/11/2020	Bill Payment (Check)	2254	Missouri Dept of Revenue	(3,249.00)
06/11/2020	Bill Payment (Check)	2255	Janine's Flowers	(48.00)
06/12/2020	Expense	153340	Connie L Baker	(1,193.00)
06/12/2020	Expense	153341	Rachel K Baskerville	(1,257.29)
06/12/2020	Expense	153342	Jeanna K Booth	(1,262.24)
06/12/2020	Expense	153343	Cynthia Brown	(1,369.62)
06/12/2020	Expense	153344	Lori Cornwell	(1,466.00)
06/12/2020	Expense	153345	Stephanie E Enoch	(1,256.67)
06/12/2020	Expense	153346	Teri Guttman	(1,369.83)
06/12/2020	Expense	153347	Ryan Johnson	(1,583.88)
06/12/2020	Expense	153348	Micah J Joseph	(1,337.36)
06/12/2020	Expense	153349	Jennifer Lyon	(1,303.71)
06/12/2020	Expense	153350	Annie Meyer	(1,313.27)
06/12/2020	Expense	153351	Lisa D Patrick	(1,193.36)
06/12/2020	Expense	153352	Mary P Petersen	(1,204.21)
06/12/2020	Expense	153353	Sylvia M Santon	(1,039.62)
06/12/2020	Expense	153354	Patricia L. Strouse	(1,157.26)
06/12/2020	Expense	153355	Eddie L Thomas	(2,648.99)
06/12/2020	Expense	153356	Marcie L. Vansyoc	(1,628.20)
06/12/2020	Expense	153357	Jami Weisenborn	(1,307.43)
06/12/2020	Expense	153358	Nicole M Whittle	(1,599.63)
06/12/2020	Bill Payment (Check)	2256	Nicole M Whittle	(117.60)
06/12/2020	Bill Payment (Check)	2257	Patricia L. Strouse	(150.00)
06/12/2020	Bill Payment (Check)	2258	Rachel K Baskerville	(50.00)
06/12/2020	Bill Payment (Check)	2259	Linda Simms	(1,472.13)
06/12/2020	Expense	06/12/2020	Internal Revenue Service	(6,939.67)
06/19/2020	Bill Payment (Check)	2260	Lake Area Industries	(50.00)
06/19/2020	Bill Payment (Check)	2261	City Of Camdenton	(38.99)

06/19/2020	Bill Payment (Check)	2262	Bankcard Center	(2,877.91)
06/19/2020	Bill Payment (Check)	2263	Office Business Equipment	(40.00)
06/19/2020	Bill Payment (Check)	2264	Bryan Cave Leighton Paisner LLP	(1,808.75)
06/19/2020	Bill Payment (Check)	2265	All Seasons Services	(680.00)
06/19/2020	Bill Payment (Check)	2266	Ezard's, Inc.	(1,300.00)
06/19/2020	Bill Payment (Check)	2267	Happy Maids Cleaning Services LLC	(100.00)
06/26/2020	Expense	153360	Connie L Baker	(1,213.35)
06/26/2020	Expense	153361	Rachel K Baskerville	(1,286.99)
06/26/2020	Expense	153362	Jeanna K Booth	(1,299.09)
06/26/2020	Expense	153363	Cynthia Brown	(1,336.92)
06/26/2020	Expense	153364	Elizabeth L Chambers	(527.51)
06/26/2020	Expense	153365	Lori Cornwell	(1,466.01)
06/26/2020	Expense	153366	Stephanie E Enoch	(1,256.67)
06/26/2020	Expense	153367	Teri Guttman	(1,350.24)
06/26/2020	Expense	153368	Ryan Johnson	(1,583.88)
06/26/2020	Expense	153369	Micah J Joseph	(1,337.36)
06/26/2020	Expense	153370	Jennifer Lyon	(1,283.79)
06/26/2020	Expense	153371	Annie Meyer	(1,083.12)
06/26/2020	Expense	153372	Lisa D Patrick	(574.94)
06/26/2020	Expense	153374	Mary P Petersen	(1,168.86)
06/26/2020	Expense	153375	Sylvia M Santon	(1,031.66)
06/26/2020	Expense	1533376	Patricia L. Strouse	(1,088.58)
06/26/2020	Expense	153377	Eddie L Thomas	(2,648.99)
06/26/2020	Expense	153378	Marcie L. Vansyoc	(1,628.20)
06/26/2020	Expense	153379	Jami Weisenborn	(1,334.77)
06/26/2020	Expense	153380	Nicole M Whittle	(1,622.74)
06/26/2020	Bill Payment (Check)	2268	Delta Dental of Missouri	(287.42)
06/26/2020	Bill Payment (Check)	2269	Happy Maids Cleaning Services LLC	(50.00)
06/26/2020	Bill Payment (Check)	2270	Linda Simms	(1,456.05)
06/26/2020	Bill Payment (Check)	2271	Lisa D Patrick	(200.00)
06/26/2020	Bill Payment (Check)	2272	MO Consolidated Health Care	(14,698.73)
06/26/2020	Bill Payment (Check)	2273	Principal Life Ins	(274.56)
06/26/2020	Bill Payment (Check)	2274	Scott's Heating & Air	(278.00)
06/26/2020	Bill Payment (Check)	2275	Summit Natural Gas of Missouri, Inc.	(22.06)
06/26/2020	Bill Payment (Check)	2276	Lisa D Patrick	(804.31)
06/26/2020	Expense	06/26/2020	Internal Revenue Service	(7,333.25)

**May 2020**  
**Credit Card Statement**

CENTRAL BANK

BL ACCT 0000256-1000000  
CAMDEN CO DD RES  
Account Number: ##### 5386  
Page 1 of 4



**SCORECARD**  
Bonus Points Available  
44,079

**Account Summary**

Billing Cycle		06/04/2020
Days In Billing Cycle		31
Previous Balance		\$608.82
Purchases	+	\$2,906.40
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$28.49
Payments	-	\$608.82
Other Charges	+	\$0.00
Finance Charges	+	\$0.00
<b>NEW BALANCE</b>		<b>\$2,877.91</b>

**Credit Summary**

Total Credit Line	\$10,000.00
Available Credit Line	\$7,122.09
Available Cash	\$6,000.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

**Account Inquiries**

- Call us at: (800) 445-9272  
Lost or Stolen Card: (866) 839-3485
- Go to [www.bankcardcenter.net](http://www.bankcardcenter.net)
- Write us at PO BOX 779, JEFFERSON CTY, MO 65102-0779

**Payment Summary**

NEW BALANCE	\$2,877.91
MINIMUM PAYMENT	\$87.00
PAYMENT DUE DATE	07/02/2020

*NOTE: Grace period to avoid a finance charge on purchases, pay entire new balance by payment due date. Finance charge accrues on cash advances until paid and will be billed on your next statement.*

**Corporate Activity**

TOTAL CORPORATE ACTIVITY				\$608.82-
Trans Date	Post Date	Reference Number	Transaction Description	Amount
05/18	05/18	00401352	PAYMENT - THANK YOU	\$608.82-

**Cardholder Account Summary**

<b>EDDIE THOMAS</b> ##### 0953	Payments & Other Credits \$0.00	Purchases & Other Charges \$978.00	Cash Advances \$0.00	Total Activity \$978.00
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**Cardholder Account Detail**

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
05/12	05/13	PBUS01	55547420134207436300242	CARF INTERNATIONAL 5203251044 AZ	\$828.00
06/04	06/04	PBUS01	55432860156200533594633	INT*QuickBooks Online 800-446-8848 CA	\$150.00

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW UP TO 7 DAYS FOR RECEIPT

CENTRAL BANK  
PO BOX 779  
JEFFERSON CTY MO 65102-0779

Account Number  
##### 5386

Check box to indicate name/address change   
on back of this coupon

AMOUNT OF PAYMENT ENCLOSED

<b>Closing Date</b>	<b>New Balance</b>	<b>Total Minimum Payment Due</b>	<b>Payment Due Date</b>
06/04/20	\$2,877.91	\$87.00	07/02/20

\$

BL ACCT 00000256-10000000  
CAMDEN CO DD RES  
PO BOX 722  
CAMDENTON MO 65020-0722



MAKE CHECK PAYABLE TO:



BANKCARD SERVICES  
PO BOX 8000  
JEFFERSON CTY MO 65102-8000

5475780000055386 00008700 00287791

IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance Charge Calculation Method applicable to your account for Cash Advances and Credit Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below:

Method A - Average Daily Balance (including current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of your account. To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Method E - Average Daily Balance (excluding current transactions): To avoid incurring an additional Finance Charge on the balance of purchases (and cash advances if Method E is specified as applicable to cash advances) reflected on your monthly statement, you must pay the New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in any new purchases or cash advances. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Method G - Average Daily Balance (including current transactions): To avoid incurring an additional Finance Charge on the balance of purchases (and cash advances, if Method G is specified as applicable to cash advances) reflected on your monthly statement and, on any new purchases (and if applicable, cash advances) appearing on your next monthly statement, you must pay the New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request in writing, a full refund. Submit your request to the Account Inquiries address on the front of this statement.

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account on which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing Date: The closing date is the last day of the billing cycle; all transactions received after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill. Submit your request to the Account Inquiries address on the front of this statement. You may use your card(s) during this 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

In Case of Errors or Inquiries About Your Bill: If you suspect there is an error on your account or you need information about a transaction on your bill, send your written inquiry to the Account Inquiries address on the front of this statement within 60 days of the date of the statement containing the transaction in question. You may telephone us, however a written request is required to preserve your rights.

In your letter, give us the following information:

- Your name and account number.
The dollar amount of the suspected error.
Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Please provide a legal document evidencing your name change, such as a court document. Please use blue or black ink to complete form

NAME CHANGE

Last
First Middle

ADDRESS CHANGE

Street

City State ZIP Code

Home Phone ( ) Business Phone ( )

Cell Phone ( ) E-mail Address

SIGNATURE REQUIRED TO AUTHORIZE CHANGES

Signature



Cardholder Account Summary					
LINDA SIMMS ##### 0961		Payments & Other Credits \$28.49-	Purchases & Other Charges \$1,692.09	Cash Advances \$0.00	Total Activity \$1,663.60

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
05/04	05/06		55429500126852554724566	CREDIT VOUCHER MIDSCI 6362259997 MO	\$28.49
05/07	05/10	PBUS01	55429500129852756206583	MIDWESTSCIENTIFIC 6362259997 MO	\$128.48
05/18	05/19	PBUS01	05436840139300152156659	B&H PHOTO MOTO 800-606-6969 NY	\$128.00
05/19	05/20	PBUS01	55432860140200720999057	AMZN Digital*M77509OZ2 888-802-3080 WA	\$150.00
05/19	05/21	PBUS01	55429500141852478583529	MIDWESTSCIENTIFIC 6362259997 MO	\$428.48
05/21	05/22	PBUS01	55483820143091000826444	SAMSLUB #8296 SPRINGFIELD MO	\$15.68
05/26	05/27	PBUS01	55457020147400215000015	CELLULAR SALES KC-OB OSAGE BEACH MO	\$268.70
05/30	06/01	PBUS01	02305370152300228058967	MENARDS LAKE OZARK MO LAKE OZARK MO	\$292.14
05/30	06/01	PBUS01	55483820152400001852200	WAL-MART #0089 CAMDENTON MO	\$30.61
06/04	06/04	PBUS01	55432860156200473244256	NUANCECOMMUNICATIONINC 866-383-9031 MA	\$250.00

Cardholder Account Summary					
CONNIE L BAKER ##### 1859		Payments & Other Credits \$0.00	Purchases & Other Charges \$236.31	Cash Advances \$0.00	Total Activity \$236.31

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
05/04	05/05	PBUS01	05436840126400046831049	WM SUPERCENTER #89 CAMDENTON MO	\$12.97
05/04	05/05	PBUS01	02305370126000359532490	USPS PO 2812420020 CAMDENTON MO	\$13.90
05/08	05/10	PBUS01	02305370130000422057990	USPS PO 2812420020 CAMDENTON MO	\$6.95
05/11	05/12	PBUS01	02305370133000342791824	USPS PO 2812420020 CAMDENTON MO	\$20.85
05/15	05/17	PBUS01	02305370137000329888185	USPS PO 2812420020 CAMDENTON MO	\$6.95
05/20	05/21	PBUS01	02305370142000391499278	USPS PO 2812420020 CAMDENTON MO	\$15.60
05/27	05/28	PBUS01	02305370149000407607206	USPS PO 2812420020 CAMDENTON MO	\$43.20
05/28	05/29	PBUS01	02305370150000411047205	USPS PO 2812420020 CAMDENTON MO	\$16.60
05/29	05/31	PBUS01	02305370151000434716223	USPS PO 2812420020 CAMDENTON MO	\$8.25
05/29	05/31	PBUS01	02305370151000434716306	USPS PO 2812420020 CAMDENTON MO	\$6.40
06/03	06/04	PBUS01	05436840156400048425850	WM SUPERCENTER #89 CAMDENTON MO	\$84.64

**Additional Information About Your Account**

MANAGE YOUR CARD ACCOUNT ONLINE. IT'S FREE! IT'S EASY! SIMPLY GO TO [WWW.BANKCARDCENTER.NET](http://WWW.BANKCARDCENTER.NET) AND ENROLL IN OUR ONLINE SERVICE. YOU CAN REVIEW ACCOUNT INFORMATION, TRACK SPENDING, SET ALERT NOTIFICATIONS, DOWNLOAD FILES, AND MUCH MORE. MANAGING YOUR ACCOUNT IS FAST, SECURE AND EASY. ENROLL TODAY!

ScoreCard Bonus Points Information as of 06/03/2020					
SCORECARD	Beginning Balance	Points Earned	Points Adjusted	Points Redeemed	Ending Balance
	41,479	2,600	0	0	44,079

**Finance Charge Summary / Plan Level Information**

Plan Name	Plan Description	FCM <sup>1</sup>	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
<b>Purchases</b>									
PBUS01 001	PURCHASE	E	\$0.00	0.83250%(M)	9.9900%(V)	\$0.00	\$0.00	0.0000%	\$2,877.91
<b>Cash</b>									
CBUS01 001	CASH	A	\$0.00	2.08250%(M)	24.9900%(V)	\$0.00	\$0.00	0.0000%	\$0.00
* Periodic Rate (M)=Monthly (D)=Daily							Days In Billing Cycle: 31		
** includes cash advance and foreign currency fees							APR = Annual Percentage Rate		
<sup>1</sup> FCM = Finance Charge Method									
(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.									

Ed Thomas  
Camden County Developmental  
Disability Resources

Ed Thomas  
Camden County Developmental  
Disability Resources

ED'S CARD

573-693-1511  
100 Third Street  
Camdenton, MO 65020  
US

573-693-1511  
PO Box 722  
Camdenton, MO 65020-0722  
US

CODE 5860  
SVC'S  
PER ED

**Payment Method**

MasterCard (\$828.00)

**Shipping Method**

Shipping: UPS Ground Service (allow 2-3 business days for processing):

CARF INTERNATIONAL ONLINE STORE

Item	Qty	Price	Subtotal
2020 Employment and Community Services Standards Manual with Survey Workbook (Electronic Download) 9620.72	1		\$519.00
		\$519.00	

CARF MANUALS

2020 Employment and Community Services Survey Preparation Package #1 9620.61	1	\$294.00	\$294.00
--	---	----------	----------

Shipping: UPS Ground Service (allow 2-3 business days for processing)

\$15.00

Acct # 5860-SR1

Sales Tax

\$0.00

**Total USD**

**\$828.00**

Payment: MasterCard

(\$828.00)

**From:** Intuit QuickBooks Team <intuit@notifications.intuit.com>  
**Sent:** Thursday, June 4, 2020 6:47 AM  
**To:** Ed Thomas <director@ccddr.org>  
**Subject:** We received your QuickBooks subscription payment!

---

## Payment success

Edmond J Thomas, thank you  
for your payment.

**Invoice**  
**number:** 1000152723183  
**Invoice date:** 06/04/2020  
**Total:** \$150.00  
**Payment method:** MASTER  
ending in 0953

Sign in to QuickBooks where you can see your billing history and view, save, and print your invoice.

[View billing history](#)

## Account details

<b>Billed to:</b>	Camden County Developmental Disability Resources
<b>Company ID ending:</b>	0995
<b>Items on this invoice:</b>	QuickBooks Online Advanced

(1) For subscriptions, your payment method on file will be automatically charged monthly/annually at the then-current list price until you cancel. If you have a discount it will apply to the then-current list price until it expires. To cancel your subscription at any time, go to [Account & Settings](#) and cancel the subscription. (2) For one-time services, your payment method on file will reflect the charge in the amount referenced in this invoice. Terms, conditions, pricing, features, service, and support options are subject to change without notice.



custserv@midsci.com  
www.midsci.com

Remit payment to:  
Midwest Scientific  
P.O. Box 11750  
St. Louis, MO 63105  
Phone: 636-225-9997 800-227-9997  
Fax: 636-225-9998

**INVOICE**

PAGE	1
INVOICE NO.	627817
INVOICE DATE	5/01/20

Sales Rep: Missouri - STL -13  
**SHOULD RECEIVE A \$28.49 CREDIT FOR SHIPPING ON MAY BILL.**

S O L D T O  
MOCDDR  
CAMDEN COUNTY DEVELOP DIS RES  
LINDA SIMMS  
PO BOX 722  
CAMDENTON, MO 65020  
United States of America

SH I P T O  
[001  
CAMDEN COUNTY DEVELOP DIS RES  
LINDA SIMMS  
100 THIRD ST  
CAMDENTON, MO 65020  
United States of America

CUSTOMER PURCHASE ORDER NO.	SHIP VIA	TERMS	DATE SHIPPED	SLMN 1	SLMN 2	PICK TICKET NO.
CC	FedEx Ground	Net 30	5/01/20	650		803276-000

SPECIAL INSTRUCTIONS >

QTY. ORDERED	QTY. SHIPPED	QTY. BACK ORDERED	U/M	ITEM NO./DESCRIPTION	PRICE	AMOUNT
1.00	1.00	.00	EA	73996 Aurelia Bold Black Gloves Small, 100/box 63888	12.0000	12.00
1.00	.00	1.00	EA	Robust Plus, Powder-Free Nitrile Gloves, 12" length, ph# 573-693-1511 Linda Simms DO NOT MAIL INV E-MAIL INV TO linda@ccddr.org Used CC on file ending "0961"	12.0000	.00
<b>APRIL INVOICE CREDIT</b>						
				<b>CREDIT FOR SHIPPING</b>		

All returns are subject to a minimum 15% restocking charge

SUB - TOTAL	SHIPPING & HANDLING	TAX	SUB-TOTAL	DEPOSIT	BALANCE DUE
12.00	28.49	.00	40.49	40.49	.00



custserv@midsci.com  
www.midsci.com

Remit payment to:  
Midwest Scientific  
P.O. Box 11750  
St. Louis, MO 63105  
Phone: 636-225-9997 800-227-9997  
Fax: 636-225-9998

# INVOICE

PAGE	1
INVOICE NO.	628324
INVOICE DATE	5/07/20

Sales Rep: Missouri - STL -13

SOLD TO  
MOCDDR  
CAMDEN COUNTY DEVELOP DIS RES  
LINDA SIMMS  
PO BOX 722  
CAMDENTON, MO 65020  
United States of America

SHIP TO  
001  
CAMDEN COUNTY DEVELOP DIS RES  
LINDA SIMMS  
100 THIRD ST  
CAMDENTON, MO 65020  
United States of America

CUSTOMER PURCHASE ORDER NO.	SHIP VIA	TERMS	DATE SHIPPED	SLMN 1	SLMN 2	PICK TICKET NO.
CC	FedEx Ground	Net 30	5/07/20	650		803274-000

SPECIAL INSTRUCTIONS >

QTY. ORDERED	QTY. SHIPPED	QTY. BACK ORDERED	U/M	ITEM NO./DESCRIPTION	PRICE	AMOUNT
1.00	1.00	.00	EA	GPMASK-50 General Purpose 3-Ply Face Mask 50 Masks/Box All sales are final, non-cancelable, and non-returnable ph# 573-693-1511 Linda Simms DO NOT MAIL INV E-MAIL INV TO linda@ccddr.org Used CC on file ending "0961"	100.0000	100.00
All returns are subject to a minimum 15% restocking charge						

SUB-TOTAL	SHIPPING & HANDLING	TAX	SUB-TOTAL	DEPOSIT	BALANCE DUE
100.00	28.48	.00	128.48	128.48	.00

# B&H Photo Order Confirmation for Order #863460260

B&H Photo <ord-status@bhphotovideo.com>

Mon 5/18/2020 3:39 PM

To: Linda Simms <linda@ccddr.org>

420 Ninth Avenue, New York, NY 10001  
[www.bhphotovideo.com](http://www.bhphotovideo.com)  
800 - 221 - 5743  
212 - 239 - 7765

## Order Status

Dear LINDA SAMMS,

Thank you for your order. Below is a confirmation of the recent order you placed with us.

**Order Number:** 863460260  
**Billing Address:** LINDA SAMMS  
 LINDA SAMMS  
 PO BOX 722  
 CAMDENTON, MO 65020  
 (573) 693-1511

**Shipping Address:** CCDDR  
 LINDA SAMMS  
 100 THIRD ST.  
 CAMDENTON, MO 65020  
 (573) 693-1511

**Shipping Method:** EXPEDITED DELIVERY

*HEADSET WITH MIC*

Note: Signature may be required upon delivery

Item	Qty	Item Description	Price	Total Price
SOWHCH700NB	1.00	WH-CH700N Wireless Noise-Canceling Over-Ear Headph	128.00	128.00

**Subtotal:** 128.00  
**Shipping Charges:** 0.00  
**Taxes:** 0.00  
**Total:** 128.00

Payment Type	Amount
MASTER CARD	128.00

In most instances we begin processing your order shortly after you submit your order. Please review the information and verify that everything is correct. If any modifications or deletions are necessary you MUST contact us via PHONE ONLY, at 800-221-5743 or 212-239-7765 . Please refer to your order number when calling us. Orders CANNOT be changed, cancelled or updated based on E-mail requests.

All orders are subject to verification.

We hope you enjoy your new purchase and look forward to serving you again.

To Track Your Order:

**Online**  
Please go to <https://www.bhphotovideo.com/find/order-history.jsp>

**Phone**  
Call our automated Order Tracking Line at 1-800-221-5743 or 212-239-7765

**Thank you**

All ▾ Enter keyword or product number

Deliver to Camden  
Camdenton 65020

Departments

Buy now

EN

Help & Info  
Account for Camden Cou...

WMT

Business Plan

Your Account > Your Orders > Order Summary #D01-0217159-0710626

Amazon.com order number: D01-0217159-0710626  
Order Total: \$150.00

Manage Your Digital Items  
Kindle, Your Video Library, Games & Software, Prime Photos, Amazon Drive, Music, Apps & Devices

✓ Digital Order: May 19, 2020 Status: Pending

Recipient:	Items Ordered	Price
Linda Simms	Dragon Professional Individual 15.0, Upgrade from Pro Versions 12.0 and Up [PC Download] [Software Download] Sold By: Amazon.com Services LLC Qty: 1	\$150.00



SOFTWARE TO GO WITH HEADSET

Item(s) Subtotal: \$150.00

Total Before Tax: \$150.00

Tax Collected: \$0.00

Total for this Order: \$150.00

Payment Information

Payment Methods  
Mastercard ending in 0961

Billing Address  
Camden County Developmental Disability Resources  
100 3RD ST  
PO BOX 722  
CAMDENTON, MO 65020-7336, US  
573-317-9233

Need to print an invoice?

Item(s) Subtotal: \$150.00

Total Before Tax: \$150.00

Tax Collected: \$0.00

Grand Total: \$150.00



Recommended magazine subscriptions for you



Smithsonian 972  
Print Magazine \$12.00



National Geographic Little Kids 809  
Print Magazine \$25.00



Ranger Rick 217  
Print Magazine



The Economist 1,224  
Print Magazine \$189.00

Popular albums



custserv@midsci.com  
www.midsci.com

Remit payment to:  
Midwest Scientific  
P.O. Box 11750  
St. Louis, MO 63105  
Phone: 636-225-9997 800-227-9997  
Fax: 636-225-9998

**INVOICE**

PAGE	1
INVOICE NO.	629106
INVOICE DATE	5/19/20

Sales Rep: Missouri - STL -13

S O L D T O  
MOCDDR  
CAMDEN COUNTY DEVELOP DIS RES  
LINDA SIMMS  
PO BOX 722  
CAMDENTON, MO 65020  
United States of America

S H I P T O  
001  
CAMDEN COUNTY DEVELOP DIS RES  
LINDA SIMMS  
100 THIRD ST  
CAMDENTON, MO 65020  
United States of America

CUSTOMER PURCHASE ORDER NO.	SHIP VIA	TERMS	DATE SHIPPED	SLMN 1	SLMN 2	PICK TICKET NO.
CC	FedEx Ground	Net 30	5/19/20	650		805107-000

SPECIAL INSTRUCTIONS >

QTY. ORDERED	QTY. SHIPPED	QTY. BACK ORDERED	U/M	ITEM NO./DESCRIPTION	PRICE	AMOUNT
4.00	4.00	.00	EA	GPMASK-50 General Purpose 3-Ply Face Mask 50 Masks/Box All sales are final, non-cancellable, and non-returnable PH 573-693-1511 LINDA SIMMS EMAIL INVOICT TO LINDA@CCDDR.ORG CC 0961	100.0000	400.00
<i>LINDA'S CARD FROM FOR COSTUME PURPOSES</i> <i>LEFT ED FROM FOR</i>						
				All returns are subject to a minimum 15% restocking charge		
SUB - TOTAL		SHIPPING & HANDLING		TAX		BALANCE DUE
400.00		28.48		428.48		.00
				DEPOSIT		428.48

LINDA'S CARD

MAY 21, 2020

\$15.68

TRASH BAGS



LINDA MISPLACED THE RECEIPT



**CELLULARSALES**

Cellular Sales of Knoxville, Inc

**KCOB-OSAGE BEACH**

3825 HIGHWAY 54  
OSAGE BEACH MO United States 65065  
(573)302-7492

**Sale**



Invoice : KCOB1IN5187

*HEAT CODE  
SSID*

Tendered On: 26-May-2020 02:11 PM  
Sales Person: Matt Robinson  
Tendered By: Matt Robinson  
Tendered At: KCOB-OSAGE BEACH

**Bill To:** CAMDEN COUNTY DEVELOPMENTAL DI  
100 3RD ST  
CAMDENTON MO United States 65020-7336

*HOT SPOTS  
EMPLOYEES WORK READY*

Product SKU	Product Name	Tracking #	Qty	Your Price	Your Total
DVMBNV000021	Novatel Mifi 6620L	990015610252769	1	\$50.00	\$50.00
CLVZRB000126	MOBILE HOTSPOT 2 YR ACT	5737450466	1	\$0.00	\$0.00
CLVWNS000443	Verizon Business Tracking New	5737450466	1	\$0.00	\$0.00
DVMBNV000021	Novatel Mifi 6620L	990015610284697	1	\$50.00	\$50.00
CLVZRB000126	MOBILE HOTSPOT 2 YR ACT	5737450470	1	\$0.00	\$0.00
CLVWNS000443	Verizon Business Tracking New	5737450470	1	\$0.00	\$0.00
DVMBNV000021	Novatel Mifi 6620L	990015610252033	1	\$50.00	\$50.00
CLVZRB000126	MOBILE HOTSPOT 2 YR ACT	5737450520	1	\$0.00	\$0.00
CLVWNS000443	Verizon Business Tracking New	5737450520	1	\$0.00	\$0.00
DVMBNV000021	Novatel Mifi 6620L	990015610258584	1	\$50.00	\$50.00
CLVZRB000126	MOBILE HOTSPOT 2 YR ACT	5737450231	1	\$0.00	\$0.00
CLVWNS000443	Verizon Business Tracking New	5737450231	1	\$0.00	\$0.00
DVMBNV000021	Novatel Mifi 6620L	990015610283988	1	\$50.00	\$50.00
CLVZRB000126	MOBILE HOTSPOT 2 YR ACT	5737450538	1	\$0.00	\$0.00
CLVWNS000443	Verizon Business Tracking New	5737450538	1	\$0.00	\$0.00

**Payment:**

Credit EMV / TAP (Non-Debit) \$268.70 Approval #:60457C  
\*\*\*\*\*0961

SIMMS/LINDA  
Entry Type: Chip

I agree to pay the above total according to the card holders agreement.

*Linda Simms*

Change: \$0.00

Subtotal: \$250.00

MO 7.475% Sales Tax: \$18.70

**Total: \$268.70**

PPE  
OB OFFICE  
CAM OFFICE  
304 MASKS

**MENARDS - LAKE OZARK**  
1015 Barred Owl Lane  
Lake Ozark, MO 65049

KEEP YOUR RECEIPT  
RETURN POLICY VARIES BY PRODUCT TYPE

Unless noted below allowable returns for items on this receipt will be in the form of an in store credit voucher if the return is done after 08/28/20

If you have questions regarding the charges on your receipt, please email us at:  
OZRKfrontend@menards.com



Sale Transaction

SANI-MAXX FACE MASK		NR
5616847	304 @0.89	270.56
TOTAL		270.56
TAX LAKE OZARK-MO 7.975%		21.58
TOTAL SALE		292.14
MasterCard 0961		292.14
Auth Code:66422C		
Chip Inserted		
a0000000041010		
TC - 9554855f0db19274		

TOTAL NUMBER OF ITEMS = 304

THE FOLLOWING REBATE RECEIPTS WERE PRINTED FOR THIS TRANSACTION:  
554

GUEST COPY

The Cardholder acknowledges receipt of goods/services in the total amount shown hereon and agrees to pay the card issuer according to its current terms.

THIS IS YOUR CREDIT CARD SALES SLIP  
PLEASE RETAIN FOR YOUR RECORDS.

NR = Non-Returnable item. If opened, we cannot accept returns of herbicides, pesticides, or aerosols. Opened product will be replaced or refunded. Guest will keep the product. Unopened product may be returned with the regular return policy.

PPE

OB & CAM  
OFFICE

PPE

See back of receipt for your chance  
to win \$1000 ID #:7P8KBVYYJH

**Walmart** \*

573-346-3588 Mgr: PAUL  
94 CECIL ST  
CAMDENTON MD 65620

ST# 00089	DP# 003585	TE# 02	TR# 02319	
EQ GLOVE 200	068113127735			11.98 X
** VOIDED ENTRY **				
EQ GLOVE 200	068113127735			11.98-X
EQ GLOVE 200	068113127735			11.98 0
AS 18 MG	003040079267			14.97 0
DSNFECT WIPE	068113102608			1.83 0
DSNFECT WIPE	068113102608			1.83 0
	SUBTOTAL			30.61
	TOTAL			30.61
	MCARD TEND			30.61

MasterCard \*\*\*\* \* 0901 1 22  
 APPROVAL # 62052C  
 REF # 015100185220  
 PAYMENT SERVICE - A  
 AID A0000000041010  
 AAC F1420941421D3908  
 TERMINAL # SC011224

05/30/20 12:42:08  
 CHANGE DUE 0.00  
 # ITEMS SOLD 4

TC# 1576 9567 5931 3504 9333



05/30/20 12:42:20  
 \*\*\*CUSTOMER COPY\*\*\*



One Wayside Rd, Burlington, MA 01803  
Tel. (781)565-5516 Fax: (781)565-5586

LINDA'S  
CARD

**REMIT TO:**  
NUANCE COMMUNICATIONS, INC  
PO BOX 2561  
CAROL STREAM, IL 60132-2561  
US

Camden County Developmental Disability Resources  
ANNIE MEYER  
PO BOX 722  
CAMDENTON, MO 65020

**SHIP TO:**  
Camden County Developmental Disability Resources  
ANNIE MEYER/  
5816 OSAGE BEACH PKWY STE 108  
OSAGE BEACH, MO 65065-3046  
US

Invoice	
INVOICE NUMBER 50774569	
DATE 02-JUN-20	PAGE 1 of 1
PURCHASE ORDER NUMBER	REFERENCE NUMBER 1384888
AGREEMENT NUMBER	SERVICE REQUEST NUMBER
CUSTOMER NUMBER 1495825	LOCATION CAMDENTON
PAYMENT TERMS Credit Card	DUE DATE 05-JUN-20
VAT REGISTRATION NUMBER	
FEDERAL IDENTIFICATION NUMBER 94-3156479	

Call: 781-565-5516  
Fax: 781-565-5586 or  
E-Mail: [accounts.receivable@nuance.com](mailto:accounts.receivable@nuance.com)

For Questions Contact:

TERMS	DUE DATE	SHIP VIA	FOB	WAYBILL NUMBER		
Credit Card	05-JUN-20	UPS	SHIP POINT	0		
CUSTOMER CONTACT	SALES PERSON	SHIP DATE	FREIGHT TERMS			
ANNIEMEYER	Develos, Liza	02-JUN-20	N			
ITEM NO	PART/MODEL NO.	DESCRIPTION	SERIAL NUMBER	QTY	UNIT PRICE	AMOUNT
1	ESD-K809A-G00-15.0	Download, Dragon Professional Individual 15, US English, Retail for Lic # K809A-G00-Y4M7-Z8N7-H1, Lic ID 12440057		1	250.00	250.00
Comments	Tracking Number	SUB TOTAL	SHIPPING/HANDLING	TAX	TOTAL	CURRENCY
		250.00	0.00	0.00	250.00	USD

SOFTWARE FOR WIRELESS HEADSET  
SO [REDACTED] CAN USE IT TO DICTATE,



One Wayside Rd, Burlington, MA 01803  
Tel. (781)565-5516 Fax: (781)565-5586

## REMITTANCE ADVICE

INVOICE NUMBER	PO NUMBER	REFERENCE NUMBER	CUSTOMER NUMBER	BALANCE DUE	AMOUNT PAID
50774569		1384888	1495825	0.00 USD	USD

**BILL TO:** Camden County Developmental Disability Resources  
PO BOX 722  
CAMDENTON, MO 65020  
US

**REMIT TO:** NUANCE COMMUNICATIONS, INC  
PO BOX 2561  
CAROL STREAM, IL 60132-2561  
US

**Customer: To insure proper credit, please return this stub with your payment.**

# Connie's Card

See back of receipt for your chance  
to win \$1000 ID #:7P8GN4Z464

## Walmart\*

573-346-3588 Mgr:PAUL

94 CECIL ST

CAMDENTON MD 65020

ST# 00089 OP# 000332 TE# 04 TR# 07764  
GV PREM 18MR 007874221044 12.97 0

SUBTOTAL 12.97

TOTAL 12.97

MCARD TEND 12.97

MasterCard \*\*\*\* \* 1859 1 21

APPROVAL # 65580C

REF # 1042000314

AID A000000041010

IC 4080768874603C10

TERMINAL # SC010655

\*NO SIGNATURE REQUIRED

05/04/20 11:16:03

CHANGE DUE 0.00

# ITEMS SOLD 1

TC# 3522 0907 2746 4786 3404



05/04/20 11:16:17

\*\*\*CUSTOMER COPY\*\*\*

T.P.

Connie's Card

CAMDENTON  
 625 W US HIGHWAY 54  
 CAMDENTON, MO 65020-9998  
 281242-0020  
 (800)275-8777  
 05/04/2020 04:02 PM

Product	Qty	Unit Price	Price
First-Class Mail® Letter (Domestic) (LINN CREEK, MO 65052) (Weight:0 Lb 0.60 Oz) (Estimated Delivery Date) (Thursday 05/07/2020)	1	\$0.55	\$0.55
Certified (USPS Certified Mail #) (70190160000078146547)			\$3.55
Return Receipt (USPS Return Receipt #) (9590940229877094615884)			\$2.85
First-Class Mail® Letter (Domestic) (LINN CREEK, MO 65052) (Weight:0 Lb 0.60 Oz) (Estimated Delivery Date) (Thursday 05/07/2020)	1	\$0.55	\$0.55
Certified (USPS Certified Mail #) (70190160000078146554)			\$3.55
Return Receipt (USPS Return Receipt #) (9590940229877094615891)			\$2.85
<b>Total:</b>			<b>\$13.90</b>

Credit Card Remitd \$13.90  
 (Card Name:MasterCard)  
 (Account #:XXXXXXXXXXXX1859)  
 (Approval #:62122C)  
 (Transaction #:272)  
 (AID:A0000000041010 Chip)  
 (AL:MasterCard)  
 (PIN:Not Required)

45-Day letters

7019 0160 0000 7814 6547

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**OFFICIAL USE**

Certified Mail Fee	\$3.55
Postage	\$0.55
<b>Total Postage and Fees</b>	<b>\$6.95</b>

Extra Services & Fees (check box, add fee as appropriate)

<input type="checkbox"/> Return Receipt (hardcopy)	\$ 2.85
<input type="checkbox"/> Return Receipt (electronic)	\$ 0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$ 0.00
<input type="checkbox"/> Adult Signature Required	\$ 0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$ 0.00

Postmark Here  
 CAMDENTON MO 65020  
 MAY 04 2020



7019 0160 0000 7814 6554

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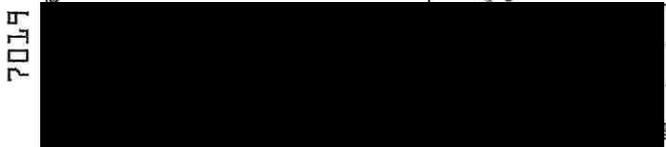
**OFFICIAL USE**

Certified Mail Fee	\$3.55
Postage	\$0.55
<b>Total Postage and Fees</b>	<b>\$6.95</b>

Extra Services & Fees (check box, add fee as appropriate)

<input type="checkbox"/> Return Receipt (hardcopy)	\$ 2.85
<input type="checkbox"/> Return Receipt (electronic)	\$ 0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$ 0.00
<input type="checkbox"/> Adult Signature Required	\$ 0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$ 0.00

Postmark Here  
 CAMDENTON MO 65020  
 MAY 04 2020



# Connie's Card

=====

CAMDENTON  
 625 W US HIGHWAY 54  
 CAMDENTON, MO 65020-9998  
 281242-0020  
 (800)275-8777  
 05/08/2020 04:14 PM

=====

Product	Qty	Unit Price	Price
First-Class Mail® Letter (Domestic) (LINN CREEK, MO 65052) (Weight:0 Lb 0.60 Oz) (Estimated Delivery Date) (Monday 05/11/2020)	1	\$0.55	\$0.55
Certified (USPS Certified Mail #) (70190160000078146578)			\$3.55
Return Receipt (USPS Return Receipt #) (9590940229877094615877)			\$2.85
<b>Total:</b>			<b>\$6.95</b>

Credit Card Remitd  
 (Card Name:MasterCard)  
 (Account #:XXXXXXXXXXXX1859)  
 (Approval #:64223C)  
 (Transaction #:867)  
 (AID:A0000000041010)  
 (AL:MasterCard)  
 (PIN:Not Required)

\$6.95

Chip)

Text your tracking number to 28777  
 (2USPS) to get the latest status.  
 Standard Message and Data rates may  
 apply. You may also visit [www.usps.com](http://www.usps.com)  
 USPS Tracking or call 1-800-222-1811.

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45-Day Letter

2019 0160 0000 7814 6578

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LINN CREEK, MO 65052

**OFFICIAL USE**

Certified Mail Fee	\$3.55	
Extra Services & Fees (check box, add fee as appropriate)		\$2.85
<input type="checkbox"/> Return Receipt (hardcopy)	\$0.00	
<input type="checkbox"/> Return Receipt (electronic)	\$0.00	
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00	
<input type="checkbox"/> Adult Signature Required	\$0.00	
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00	
Postage	\$0.55	
<b>Total Postage and Fees</b>	<b>\$6.95</b>	

Postmark Here: 05/08/2020

Committee Card

CAMDENTON  
625 W US HIGHWAY 54  
CAMDENTON, MO 65020-9998  
281242-0020  
(800)275-8777  
05/11/2020 03:56 PM

Product	Qty	Unit Price	Price
First-Class Mail® Letter (Domestic) (CAMDENTON, MO 65020) (Weight: 0 Lb 0.70 Oz) (Estimated Delivery Date) (Thursday 05/14/2020)	1	\$0.55	\$0.55
Certified (USPS Certified Mail #) (70190160000078146561)			\$3.55
Return Receipt (USPS Return Receipt #) (9590940229877094615860)			\$2.85
PM 2-Day (Domestic) (VERSAILLES, MO 65084) (Weight: 0 Lb 10.00 Oz) (Expected Delivery Day) (Thursday 05/14/2020)	1	\$7.50	\$7.50
Certified (USPS Certified Mail #) (70162710000007642115)			\$3.55
Return Receipt (USPS Return Receipt #) (9590940229877094615433)			\$2.85
<b>Total:</b>			<b>\$20.85</b>

Credit Card Remitd  
(Card Name: MasterCard) \$20.85  
(Account #: XXXXXXXXXX1859)  
(Approval #: 66294C)  
(Transaction #: 317)  
(AID: A0000000041010 Chip)  
(AL: MasterCard)  
(PIN: Not Required)

Text your tracking number to 28777

7016 2710 0000 0764 2115

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**OFFICIAL USE**

Certified Mail Fee \$3.55

Extra Services & Fees (check box, add fee as appropriate)

<input type="checkbox"/> Return Receipt (hardcopy)	\$ 0.00
<input type="checkbox"/> Return Receipt (electronic)	\$ 0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$ 0.00
<input type="checkbox"/> Adult Signature Required	\$ 0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$ 0.00

Postage \$7.50

**Total Postage and Fees \$13.90**

Sent To  
Morgan County SBAD Board  
105 N Fisher  
Versailles, MO 65084

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

Postmark Here  
MAY 11 2020  
CAMDENTON MO 65020 USPS

Transf

45 Day

7016 0160 0000 7814 6561

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**OFFICIAL USE**

Certified Mail Fee \$3.55

Extra Services & Fees (check box, add fee as appropriate)

<input type="checkbox"/> Return Receipt (hardcopy)	\$ 0.00
<input type="checkbox"/> Return Receipt (electronic)	\$ 0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$ 0.00
<input type="checkbox"/> Adult Signature Required	\$ 0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$ 0.00

Postage \$0.55

**Total Postage and Fees \$6.95**

Postmark Here  
MAY 11 2020  
CAMDENTON MO 65020 USPS

# Connie's Card

=====

CAMDENTON  
 625 W US HIGHWAY 54  
 CAMDENTON, MO 65020-9998  
 281242-0020  
 (800)275-8777  
 05/15/2020 04:03 PM

=====

Product	Qty	Unit Price	Price
First-Class Mail® Letter (Domestic) (CAMDENTON, MO 65020) (Weight: 0 Lb 0.60 Oz) (Estimated Delivery Date) (Monday 05/18/2020)	1	\$0.55	\$0.55
Certified (USPS Certified Mail #) (70190160000078146585)			\$3.55
Return Receipt (USPS Return Receipt #) (9590940229877094615853)			\$2.85
<b>Total:</b>			<b>\$6.95</b>

Credit Card Remitd \$6.95

(Card Name: MasterCard)  
 (Account #:XXXXXXXXXXXX1859)  
 (Approval #: 63428C)  
 (Transaction #: 192)  
 (AID: A0000000041010 Chip)  
 (AL: MasterCard)  
 (PIN: Not Required)

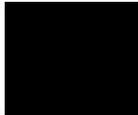
Text your tracking number to 28777 (2USPS) to get the latest status. Standard Message and Data rates may apply. You may also visit [www.usps.com](http://www.usps.com) USPS Tracking or call 1-800-222-1811.

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45-Day Letter

2019 0160 0000 7814 6585

U.S. Postal Service™ CERTIFIED MAIL® RECEIPT Domestic Mail Only	
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CAMDENTON, MO 65020	
OFFICIAL USE	
Certified Mail Fee	\$3.55
Extra Services & Fees (check box, add fee as appropriate)	\$2.85
<input type="checkbox"/> Return Receipt (hardcopy)	\$0.00
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00
<input type="checkbox"/> Adult Signature Required	\$0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00
Postage	\$0.55
<b>Total Postage and Fees</b>	<b>\$6.95</b>



Connie's Card

RECEIVED

MAY 21 2020

CAMDENTON  
625 W US HIGHWAY 54  
CAMDENTON, MO 65020-9998  
281242-0020  
(800)275-8777  
05/20/2020 04:23 PM

Product	Qty	Unit Price	Price
PM 2-Day (Domestic) (ROLLA, MO 65401) (Weight:3 Lb 1.80 Oz) (Expected Delivery Day) (Saturday 05/23/2020)	1	\$9.20	\$9.20
Certified (USPS Certified Mail #) (70190160000078146592)			\$3.55
Return Receipt (USPS Return Receipt #) (9590940229877094615846)			\$2.85
<b>Total:</b>			<b>\$15.60</b>

Credit Card Remitd \$15.60  
 (Card Name:MasterCard)  
 (Account #:XXXXXXXXXXXX1859)  
 (Approval #:63430C)  
 (Transaction #:955)  
 (AID:A0000000041010)  
 (AL:MasterCard)  
 (PIN:Not Required)  
 Chip)

Text your tracking number to 28777 (2USPS) to get the latest status. Standard Message and Data rates may apply. You may also visit [www.usps.com](http://www.usps.com) USPS Tracking or call 1-800-222-1811.

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2 - Discharges

7019 0160 0000 7814 6592

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ROLLA, MO 65401

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Certified Mail Fee \$3.55  
 Extra Services & Fees (check box, add fee as appropriate)  
 Return Receipt (hardcopy) \$2.85  
 Return Receipt (electronic) \$0.00  
 Certified Mail Restricted Delivery \$0.00  
 Adult Signature Required \$0.00  
 Adult Signature Restricted Delivery \$0.00

Postage \$9.20  
 Total Postage and Fees \$15.60

Postmark Here  
 05/20/2020

Rolla Regional Office  
 105 Fairgrounds Road  
 Rolla, MO 65401

Instructions

Connie's Card

CAMDENTON  
625 W US HIGHWAY 54  
CAMDENTON, MO 65020-9998  
281242-0020  
(800)275-8777  
05/27/2020 03:52 PM

Product	Qty	Unit Price	Price
PM 2-Day (Domestic) (SPRINGFIELD, MO 65804) (Weight:0 Lb 9.80 Oz) (Expected Delivery Day) (Saturday 05/30/2020)	1	\$7.50	\$7.50
Certified (USPS Certified Mail #) (70162710000007642146)			\$3.55
Return Receipt (USPS Return Receipt #) (9590940229877094615402)			\$2.85
PM 2-Day (Domestic) (HUMANSVILLE, MO 65674) (Weight:1 Lb 14.40 Oz) (Expected Delivery Day) (Saturday 05/30/2020)	1	\$8.25	\$8.25
Certified (USPS Certified Mail #) (70162710000007642122)			\$3.55
Return Receipt (USPS Return Receipt #) (9590940229877094615419)			\$2.85
PM 2-Day (Domestic) (ROLLA, MO 65401) (Weight:1 Lb 12.60 Oz) (Expected Delivery Day) (Saturday 05/30/2020)	1	\$8.25	\$8.25
Certified (USPS Certified Mail #) (70162710000007642153)			\$3.55
Return Receipt (USPS Return Receipt #) (9590940229877094615396)			\$2.85
<b>Total:</b>			<b>\$43.20</b>

Credit Card Remitd  
(Card Name:MasterCard)  
(Account #:XXXXXXXXXX1859)  
(Approval #:62098C)  
(Transaction #:975)  
(AID:A0000000041010  
(AL:MasterCard)  
(PIN:Not Required)

\$43.20

Chip)

7016 2710 0000 0764 2146

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SPRINGFIELD, MO 65804

Certified Mail Fee	\$3.55
Extra Services & Fees (check box, add fee as appropriate)	\$2.85
<input type="checkbox"/> Return Receipt (hardcopy)	\$0.00
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00
<input type="checkbox"/> Adult Signature Required	\$0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00

Postage \$7.50

Total Postage and Fees \$14.65

Sent To

Street and

City, State

PS Form

**Green County SB 40 Board**  
**Abilities First**  
**1370 E. Primrose Avenue**  
**Suite A**  
**Springfield, Mo. 65804**



7016 2710 0000 0764 2122

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For delivery information, visit our website at [www.usps.com](http://www.usps.com)

HUMANSVILLE, MO 65674

Certified Mail Fee	\$3.55
Extra Services & Fees (check box, add fee as appropriate)	\$2.85
<input type="checkbox"/> Return Receipt (hardcopy)	\$0.00
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00
<input type="checkbox"/> Adult Signature Required	\$0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00

Postage \$8.25

Total Postage and Fees \$14.65

Sent To

Street and

City, State

PS Form

**Polk County Board**  
**PO Box 167**  
**Humansville, Mo 65674**



7016 2710 0000 0764 2153

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ROLLA, MO 65401

Certified Mail Fee	\$3.55
Extra Services & Fees (check box, add fee as appropriate)	\$2.85
<input type="checkbox"/> Return Receipt (hardcopy)	\$0.00
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00
<input type="checkbox"/> Adult Signature Required	\$0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00

Postage \$8.25

Total Postage and Fees \$14.65

Sent To

Street and

City, State

PS Form

**Rolla Regional Offices**  
**105 Fairgrounds Road**  
**Rolla, Mo 65401**



Connie's Card

CAMDENTON  
625 W US HIGHWAY 54  
CAMDENTON, MO 65020-9998  
281242-0020  
(800)275-8777  
05/28/2020 04:12 PM

Product	Qty	Unit Price	Price
PM 2-Day (Domestic) (ROLLA, MO 65401) (Weight:4 Lb 1.60 Oz) (Expected Delivery Day) (Monday 06/01/2020)	1	\$10.20	\$10.20
Certified (USPS Certified Mail #) (70162710000007642160)			\$3.55
Return Receipt (USPS Return Receipt #) (9590940229877094615389)			\$2.85
<b>Total:</b>			<b>\$16.60</b>

Credit Card Remitd \$16.60  
 (Card Name:MasterCard)  
 (Account #:XXXXXXXXXX1859)  
 (Approval #:62240C)  
 (Transaction #:278)  
 (AID:A0000000041010 Chip)  
 (AL:MasterCard)  
 (PIN:Not Required)

\*\*\*\*\*  
 Due to limited transportation availability as a result of nationwide COVID-19 impacts package delivery times may be extended. Priority Mail Express® service will not change.  
 \*\*\*\*\*

Text your tracking number to 28777

7016 2710 0000 0764 2160

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Domestic Mail Only	
For delivery information, visit our website at <a href="http://www.usps.com">www.usps.com</a>	
ROLLA, MO 65401	
<b>OFFICIAL USE</b>	
Certified Mail Fee \$3.55	0020 12
<input type="checkbox"/> Return Receipt (hardcopy) \$ <del>\$7.85</del> <sup>\$11.00</sup> <input type="checkbox"/> Return Receipt (electronic) \$ <del>\$0.00</del> <input type="checkbox"/> Certified Mail Restricted Delivery \$ <del>\$0.00</del> <input type="checkbox"/> Adult Signature Required \$ <del>\$0.00</del> <input type="checkbox"/> Adult Signature Restricted Delivery \$ <del>\$0.00</del>	Postmark Here MA 28 2020 05/28/2020
Postage \$10.20	
<b>Total Postage and Fees</b> \$16.60	
Sent To	<b>Rolla Regional Offices</b>
Street	<b>105 Fairgrounds Road</b>
City, St	<b>Rolla, Mo 65401</b>
PS Form	Instructions



# Connie's Card

CAMDENTON  
 625 W US HIGHWAY 54  
 CAMDENTON, MO 65020-9998  
 281242-0020  
 (800)275-8777  
 05/29/2020 04:13 PM

Product	Qty	Unit Price	Price
PM 2-Day (Domestic) (WARRENSBURG, MO 64093) (Weight:1 Lb 13.80 Oz) (Expected Delivery Day) (Monday 06/01/2020)	1	\$8.25	\$8.25
Certified (USPS Certified Mail #) (70162710000007642177)			\$3.55
Return Receipt (USPS Return Receipt #) (9590940229877094615372)			\$2.85
Affixed Postage (Affixed Amount:\$8.25)			(\$8.25)
<b>Total:</b>			<b>\$6.40</b>

Credit Card Remitd \$6.40  
 (Card Name:MasterCard)  
 (Account #:XXXXXXXXXX1859)  
 (Approval #:62573C)  
 (Transaction #:407)  
 (AID:A0000000041010 Chip)  
 (AL:MasterCard)  
 (PIN:Not Required)

\*\*\*\*\*  
 Due to limited transportation availability as a result of nationwide COVID-19 impacts

CAMDENTON  
 625 W US HIGHWAY 54  
 CAMDENTON, MO 65020-9998  
 281242-0020  
 (800)275-8777  
 05/29/2020 04:10 PM

Product	Qty	Unit Price	Price
PM 2-Day (Domestic) (WARRENSBURG, MO 64093) (Weight:1 Lb 13.80 Oz) (Expected Delivery Day) (Monday 06/01/2020) (USPS Tracking #) (9505 5124 9718 0150 2910 46)	1	\$8.25	\$8.25
Insurance (Up to \$50.00 included)			\$0.00
<b>Total:</b>			<b>\$8.25</b>

Credit Card Remitd \$8.25  
 (Card Name:MasterCard)  
 (Account #:XXXXXXXXXX1859)  
 (Approval #:60439C)  
 (Transaction #:406)  
 (AID:A0000000041010 Chip)  
 (AL:MasterCard)  
 (PIN:Not Required)

\*\*\*\*\*  
 Due to limited transportation availability as a result of nationwide COVID-19 impacts package delivery times may be extended. Priority Mail Express® service will not change.  
 \*\*\*\*\*

Text your tracking number to 28777 (2USPS) to get the latest status. Standard Message and Data rates may apply. You may also visit [www.usps.com](http://www.usps.com)

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**CERTIFIED MAIL® RECEIPT**  
 Domestic Mail Only

For delivery information, visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

Certified Mail Fee	\$4.50
Extra Services & Fees (check box, add fee as appropriate)	
<input type="checkbox"/> Return Receipt (hardcopy)	\$0.00
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00
<input type="checkbox"/> Adult Signature Required	\$0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00
Postage	\$1.90
<b>Total Postage and Fees</b>	<b>\$6.40</b>

Sent To  
 Street Address: **TCM Services Compass Health**  
 City, State: **PO BOX 736**  
**Warsaw, Mo.64093**

Postmark Here  
 MAY 29 2020

2177 2170 0000 0764 4922

Connie's Card

See back of receipt for your chance  
to win \$1000 ID #:7PBSYHYVL9

**Walmart** \*

573-346-3588 Mgr:PAUL  
94 CECIL ST

CAMDENTON MD 65020

ST# 00089	OP# 004992	TE# 04	TR# 02375	
SPK 6 DBL PR	003040022094		6.44	0
GV ULT 18 HG	007874221070		14.74	0
FACE TISSUE	007874220843		1.00	0
FACE TISSUE	007874220843		1.00	0
GV FR RST 96	007874224014	F	24.92	0
POTTING MIX	002149601740		3.93	0
FQL 370Z BS	002550010147	F	9.96	0
	SUBTOTAL		61.99	
GORILLA GLUE	005242775001		4.84	0
3OCT FASHION	890132402526		2.97	0
PLANTER	072980522988		14.84	0
	SUBTOTAL		84.64	
	TOTAL		84.64	
	MCARD TEND		84.64	

re-potted  
office plant

MasterCard \*\*\*\* \* 1859 1 21  
APPROVAL # 65102C  
REF # 1042000314  
ATD A0000000041010  
AAC 6C7FOC3075F366BE  
TERMINAL # SC010655

06/03/20 10:05:18  
CHANGE DUE 0.00

# ITEMS SOLD 10  
TC# 6606 9267 5931 3804 8383



06/03/20 10:05:35  
\*\*\*CUSTOMER COPY\*\*\*

Resolutions 2020-32,  
2020-33, & 2020-34



*CAMDEN COUNTY SB40 BOARD OF DIRECTORS*  
**RESOLUTION NO. 2020-32**

**LACDC SPECIAL FUNDING REQUEST**

**WHEREAS**, Sections 205.968-205.972 RSMo and subsequent passage by Camden Co. voters of the Senate Bill 40 enabling legislation in August of 1980 allows for the business, property, affairs, administrative control, and management to rest solely with the Camden County SB40 Board of Directors (dba Camden County Developmental Disability Resources).

**WHEREAS**, The Camden County SB 40 Board has historically approved and authorized special funding requests for new programs promoting and enabling community inclusion for Camden County citizens with developmental disabilities.

**NOW, THEREFORE, BE IT RESOLVED:**

1. That the Camden County Senate Bill 40 Board (dba Camden County Developmental Disability Resources), hereafter referred to as the "Board", recognizes a Special Funding Request (see Attachment "A" hereto) has been received from the newly formed Lake Area Community Development Corporation, hereafter referred to as "LACDC". LACDC is a Missouri non-profit agency, and the Board authorizes payment towards the request for start-up funding for the newly formed not-for-profit, which will concentrate its efforts on promoting affordable, Universal Design Concept housing in Camden County and the Lake Area.
2. That the Board acknowledges its staff has been significantly involved in helping local community leaders to develop a local community development corporation to address the shortfall in affordable, accessible housing in Camden County and the Lake Area; has assisted in educating the local communities about the current lack of affordable, accessible housing units in Camden County and the Lake Area; and has established the need for affordable, accessible housing units to accommodate the permanent housing needs of many of the Board's clients.
3. A quorum has been established for vote on this resolution, this resolution has been approved by a majority Board vote as defined in the Board bylaws, and this resolution shall remain in effect until otherwise amended or changed.

\_\_\_\_\_  
Chairperson/Officer/Board Member

\_\_\_\_\_  
Date

\_\_\_\_\_  
Secretary/Vice Chairperson/Treasurer/Board Member

\_\_\_\_\_  
Date

Attachment “A” to  
Resolution 2020-32

**CAMDEN COUNTY DEVELOPMENTAL DISABILITY RESOURCES  
SPECIAL FUNDING REQUEST**

**I. AGENCY INFORMATION**

Agency Name: Lake Area Community Development Corporation  
Address: 3162 Bagnell Dam Blvd, Lake Ozark, MO 65049  
Phone #: (314) 496-1187  
Contact Person: Gerry Murawski

**II. FUNDING REQUESTED**

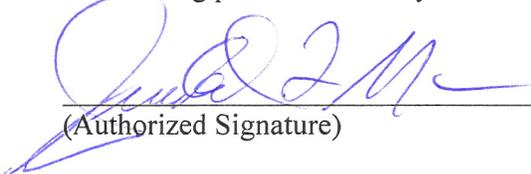
**Purpose of this Special Funding Request:**

- New Service and/or Support Program
- Transportation
- Community Inclusion
- Community Employment
- Housing
- Vehicle(s)
- Property Acquisition and/or New Construction
- Other Capital/Major Purchases (Equipment, Renovations, Major Repairs, etc.)
- Health & Safety Abatement
- Operational Shortfall
- Other: Start-Up Funding for New Community Development Corporation - Affordable, Workforce & Universal Design Housing

Amount Requested: \$ 5,000.00

**(All supporting evidence associated with this request MUST be attached. CCDDR Reserves the right to request additional documentation as needed to support this Funding Request. See CCDDR Policy #10)**

“I certify to the best of my knowledge and belief that all data supplied with this request is true and correct to the best of my knowledge. This request has been duly authorized by the governing body of the applicant, and I further understand and agree to the conditions and funding policies issued by Camden County Developmental Disability Resources.”

  
\_\_\_\_\_  
(Authorized Signature)

5-19-2020  
\_\_\_\_\_  
(Date)

Printed Name of Authorized Agency Representative: Gerry Murawski

## Program and Funding Summary

Lake Area Community Development Corporation (LACDC) is a not-for-profit organization created through the efforts of a local housing task force coalition, including Lake of the Ozarks Regional Economic Development Council (LOREDC), Missouri Inclusive Housing Development Corporation, University of Missouri Extension, municipal leaders, real estate professionals, developers, builders, and Camden County Developmental Disability Resources (CCDDR). The purpose of LACDC is to assist low to moderate income individuals and/or families in gaining access to affordable, universal design housing and to improve, promote, coordinate, and/or develop new affordable housing opportunities in the Lake Area. To support its programs, LACDC shall engage, as needed, in research, information sharing, skills development, and the implementation of projects and programs leading to community inclusion, community empowerment, and community-based development. LACDC's mission is to *"become the recognized central organization that implements housing programs and educates our community toward housing resources through effective relationships with all business and governmental entities."*

LACDC will utilize the housing needs identified in the 2016 LOREDC housing study as a basis for addressing housing deficiencies in the Lake Area, more specifically the lack of affordable housing. LACDC will also solicit funding from local, state, and federal sources in an ongoing effort to fulfill its mission and to educate local communities, increase public awareness, promote affordable housing development, and promote universal housing design concepts. The funds requested will be intended for initial LACDC costs associated with community outreach programs, grant-writing efforts, data analysis, stakeholder engagement, and informational sharing for facilitating the development of new workforce housing that is affordable and adopts universal design housing concepts. Our long-range goal is to become a Community Housing Development Corporation (CHODO), which could secure long-term program funding through the United States Department of Housing and Urban Development's (HUD) Home Investment Partnerships Program (HOME).

<b>2020 (Start-Up) Budget</b>	
Grants	\$5,000
Donations	\$1,000
Total Income	\$6,000
Outreach	\$1,000
Insurances	\$800
Website	\$1,200
Grantwriting	\$1,000
Seminars/Training	\$1,000
Uncategorized Expenses	\$1,000
Total Expenses	\$6,000
Net Income	\$0

Board of Directors as of 5/1/2020

<b>Board Position #</b>	<b>Name</b>	<b>Position</b>
1	Gerry Murawski	Chairperson
2	Roger Corbin	Vice Chairperson
3	Mark Shellenberg	Secretary
4	Brian Thompson	Treasurer
5	Richard Ross	Member at Large
6	Jeff Hancock	Member at Large
7	Joanne Pope	Member at Large
8	Jennifer Hart	Member at Large
9	Heather Cotton	Member at Large
10	April Moore	Member at Large
11	Dave Van Dee	Member at Large
12	Ron Yarbrough	Member at Large
13	<b>Vacant</b>	Member at Large
14	<b>Vacant</b>	Member at Large
15	<b>Vacant</b>	Member at Large

# Lake Area Community Development Corporation 2020 to 2022 Strategic Plan

## Vision and Mission Statement

Vision: The purpose of the LACDC is to assist low to moderate income individuals and/or families in gaining access to affordable, universal design housing and to improve, promote, coordinate, and/or develop new affordable housing opportunities in the Lake Area.

Mission: Become the recognized central organization that implements housing programs and educates our community toward housing resources through effective relationships with all business and government entities involved in housing.

## Campaigning the Cause

This non-profit organization has been established to answer the needs described in the LOREDC housing study. Specifically, the lack of affordable workforce housing. We will solicit funding from area stakeholders to establish and operate this CDC. The funds will be intended for community outreach programs and sharing of ideas to help facilitate this affordable housing. Our long range goal is to become a Community Housing Development Corporation (CHODO). This will be funded by HUD with the Home Investment Partnerships Program.

## Goals and Tasks

Over the next three years, LACDC's intentions are to:

- Develop opportunities for low to moderate income individuals and/or families to secure quality, universal design housing that is affordable on a short-term or long-term basis
- Develop support programs for low to moderate income individuals

- in accessing and maintaining transitional and/or permanent housing (i.e. case coordination, case management, budgeting, job search, transportation, etc.)
- Educate the public, developers, builders, community leaders, local governments, and other community stakeholders on affordable, universal design housing
  - Improve the quality of life and community development opportunities in the Lake Area by establishing networks for resource and information sharing
  - Combat housing deficiencies by assisting community stakeholders in improving the livability and safety, as well as the social and economic well-being, of their communities
  - Coordinate efforts within Lake Area communities to ensure development and implementation of plans to address community housing needs
  - Identify housing needs and economic opportunities in the Lake of the Ozarks region
  - Develop a coordinated research and analysis system and network
  - Identify and develop cooperative efforts between community stakeholders and government agencies in achieving desired affordable, universal design housing outcomes
  - Create community partnerships and collaborations for ongoing project planning and development
  - Pursue a wide range of activities and projects, including, but not limited to, developing affordable housing, redeveloping existing properties to create mixed use (i.e. commercial and office projects, business recruitment and retention, commercial loans, etc.) and on-going property management for the purpose of carrying on its objects and purposes
  - Partner with private sector entities and persons to pursue development opportunities consistent with the corporation's charitable purposes, including, but not limited to, forming single purpose limited liability companies or other entities to develop and/or manage real property for the purpose of carrying on the corporation's objects and purposes
  - Enter into contracts with public and private entities that may be necessary or expedient to carry on its objects and purposes

To support the above efforts, LACDC shall engage, as needed, in research, information sharing, skills development, and the implementation of projects and programs leading to community empowerment and community-based development. LACDC aspires to position itself to become a recognized Community Housing and Development Corporation during the subsequent years.

## **Key Performance Indicators**

This non-profit organization has been established to answer the needs described in the LOREDC housing study. Specifically, the lack of affordable workforce housing. We will solicit funding from area stakeholders to establish and operate this CDC. The funds will be intended for community outreach programs and sharing of ideas to help facilitate this affordable housing. Our long-range goal is to become a Community Housing Development Corporation (CHODO). This will be funded by HUD with the Home Investment Partnerships Program.



**State of Missouri**  
**John R. Ashcroft, Secretary of State**  
 Corporations Division  
 PO Box 778 / 600 W. Main St., Rm. 322  
 Jefferson City, MO 65102

**N000711973**  
**Date Filed: 6/17/2019**  
**John R. Ashcroft**  
**Missouri Secretary of State**

**Articles of Incorporation of a Nonprofit Corporation**

*(Submit with a filing fee of \$25.00)*

The undersigned natural person(s) of the age of eighteen years or more for the purpose of forming a corporation under the Missouri Nonprofit Corporation Act adopt the following Articles of Incorporation:

Lake Area Community Development Corporation

1. The name of the corporation is: \_\_\_\_\_

2. This corporation is a Public \_\_\_\_\_ Benefit Corporation.  
*Public or Mutual*

3. The period of duration of the corporation is \_\_\_\_\_  
*Perpetual*  
*"Perpetual" unless stated otherwise*

4. The name and street address of the Registered Agent and Registered Office in Missouri is:  
 375 Fontana Lane

John R Perkins \_\_\_\_\_ Linn Creek MO 65052  
*Name Address City/State/Zip*

5. The name(s) and address(es) of each incorporator:

Perkins, John \_\_\_\_\_ 375 Fontana Lane  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
Linn Creek MO 65052

6. Will the corporation have members?  YES  NO

7. The assets of the corporation will be distributed on dissolution as follows

Upon termination or dissolution of the Lake Area Community Development Corporation, any assets lawfully available for distribution shall be distributed to one(1) of more qualifying organizations described in Section 501 c 3 of the 1986 Internal Revenue Code which organization or organizations have a charitable purpose which , at least generally, includes a purpose similar to the terminating or dissolving corporation: or shall be distributed to a United States or local governmental entity for a public purpose.

8. The corporation is formed for the following purpose(s):

To operate a not for profit corporation exclusively for charitable purposes within the meaning of Section 501 c 3 of the Internal Revenue Code of 1986 to assist low to moderate income individuals and /or families in gaining access to affordable, universal design housing and to improve , promote, coordinate, and develop affordable housing.

Name and address to return filed document:
Name: <u>John Perkins</u>
Address: <u>Email: perkinslawjohn@charter.net</u>
City, State, and Zip Code: _____

9. The effective date of this document is the date it is filed by the Secretary of State of Missouri unless a future date is otherwise indicated: \_\_\_\_\_

*(Date may not be more than 90 days after the filing date in this office)*

*(Please see next page)*

Articles of Incorporation of a Nonprofit Corporation

In Affirmation thereof, the facts stated above are true and correct:

*(The undersigned understands that false statements made in this filing are subject to the penalties provided under Section 575.040, RSMo)*

Must be signed by all Incorporator(s):

John Perkins  
*Signature*

JOHN PERKINS  
*Printed Name*

06/17/2019  
*Date of Signature*

---

# STATE OF MISSOURI



**John R. Ashcroft**  
**Secretary of State**

## CERTIFICATE OF INCORPORATION

WHEREAS, Articles of Incorporation of

*Lake Area Community Development Corporation*  
*N000711973*

have been received and filed in the Office of the Secretary of State, which Articles, in all respects, comply with the requirements of Missouri Nonprofit Corporation Law;

NOW, THEREFORE, I, JOHN R. ASHCROFT, Secretary of State of the State of Missouri, do by virtue of the authority vested in me by law, do hereby certify and declare this entity a body corporate, duly organized this date and that it is entitled to all rights and privileges granted corporations organized under the Missouri Nonprofit Corporation Law.

IN TESTIMONY WHEREOF, I hereunto set my hand and cause to be affixed the GREAT SEAL of the State of Missouri. Done at the City of Jefferson, this 17th day of June, 2019.

  
Secretary of State



INTERNAL REVENUE SERVICE  
P. O. BOX 2508  
CINCINNATI, OH 45201

DEPARTMENT OF THE TREASURY

Date: **OCT 18 2019**

LAKE AREA COMMUNITY DEVELOPMENT  
CORPORATION  
5816 OSAGE BEACH PARKWAY SUITE 108  
OSAGE BEACH, MO 65052-0000

Employer Identification Number:  
84-2117643  
DLN:  
26053680004539  
Contact Person:  
CUSTOMER SERVICE ID# 31954  
Contact Telephone Number:  
(877) 829-5500  
Accounting Period Ending:  
December 31  
Public Charity Status:  
509(a)(2)  
Form 990/990-EZ/990-N Required:  
Yes  
Effective Date of Exemption:  
June 17, 2019  
Contribution Deductibility:  
Yes  
Addendum Applies:  
No

Dear Applicant:

We're pleased to tell you we determined you're exempt from federal income tax under Internal Revenue Code (IRC) Section 501(c)(3). Donors can deduct contributions they make to you under IRC Section 170. You're also qualified to receive tax deductible bequests, devises, transfers or gifts under Section 2055, 2106, or 2522. This letter could help resolve questions on your exempt status. Please keep it for your records.

Organizations exempt under IRC Section 501(c)(3) are further classified as either public charities or private foundations. We determined you're a public charity under the IRC Section listed at the top of this letter.

If we indicated at the top of this letter that you're required to file Form 990/990-EZ/990-N, our records show you're required to file an annual information return (Form 990 or Form 990-EZ) or electronic notice (Form 990-N, the e-Postcard). If you don't file a required return or notice for three consecutive years, your exempt status will be automatically revoked.

If we indicated at the top of this letter that an addendum applies, the enclosed addendum is an integral part of this letter.

For important information about your responsibilities as a tax-exempt organization, go to [www.irs.gov/charities](http://www.irs.gov/charities). Enter "4221-PC" in the search bar to view Publication 4221-PC, Compliance Guide for 501(c)(3) Public Charities, which describes your recordkeeping, reporting, and disclosure requirements.

Letter 947

LAKE AREA COMMUNITY DEVELOPMENT

Sincerely,

*Stephen A. Martin*

Director, Exempt Organizations  
Rulings and Agreements



## Confirmation

[Home](#) | [Security Profile](#) | [Logout](#)

Your Form 990-N(e-Postcard) has been submitted to the IRS

- **Organization Name:** LAKE AREA COMMUNITY DEVELOPMENT CORPORATION
- **EIN:** 842117643
- **Tax Year:** 2019
- **Tax Year Start Date:** 01-01-2019
- **Tax Year End Date:** 12-31-2019
- **Submission ID:** 10065520201413760851
- **Filing Status Date:** 05-20-2020
- **Filing Status:** Pending

**Note:** [Print](#) a copy of this filing for your records. Once you leave this page, you will not be able to do so.

**MANAGE FORM 990-N SUBMISSIONS**

Department of the Treasury  
Internal Revenue Service

for Tax-Exempt Organization not Required to File Form 990 or 990-EZ

2019

Open to Public Inspection

A For the 2019 Calendar year, or tax year beginning 2019-01-01 and ending 2019-12-31

B Check if available

 Terminated for Business Gross receipts are normally \$50,000 or lessC Name of Organization: LAKE AREA COMMUNITYDEVELOPMENT CORPORATION3162 Bagnell Dam Blvd, LakeOzark, MO, US, 65049

D Employee Identification

Number 84-2117643

E Website:

F Name of Principal Officer: Gerry Murawski3162 Bagnell Dam Blvd, LakeOzark, MO, US, 65049

**Privacy Act and Paperwork Reduction Act Notice:** We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to give us the information. We need it to ensure that you are complying with these laws.

The organization is not required to provide information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. The rules governing the confidentiality of the Form 990-N is covered in code section 6104.

The time needed to complete and file this form and related schedules will vary depending on the individual circumstances. The estimated average times is 15 minutes.

**Note:** This image is provided for your records only. Do Not mail this page to the IRS. The IRS will not accept this filing via paper. You must file your Form 990-N (e-Postcard) electronically.

**MISSOURI  
DISCLAIMER NOTICE COMMERCIAL  
LINES DEREGULATION**

---

This policy may include rates and forms which may not be filed with the Missouri department of insurance, financial institutions and professional registration.

**A.M. Best Rated A++**

**This Policy is issued by the stock insurance company listed above ("Insurer").**

**THE INSURED PERSONS AND ORGANIZATION AND EMPLOYMENT PRACTICES LIABILITY SECTIONS OF THIS POLICY, WHICHEVER ARE APPLICABLE, COVER ONLY CLAIMS FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD OR, IF ELECTED, THE EXTENDED PERIOD AND REPORTED TO THE INSURER PURSUANT TO THE TERMS OF THE RELEVANT COVERAGE SECTION. PLEASE READ THIS POLICY CAREFULLY.**

**THE LIMITS OF LIABILITY AVAILABLE TO PAY INSURED LOSS SHALL NOT BE REDUCED BY AMOUNTS INCURRED FOR COSTS, CHARGES AND EXPENSES UNLESS OTHERWISE PROVIDED HEREIN. AMOUNTS INCURRED FOR COSTS, CHARGES AND EXPENSES AND LOSS SHALL BE APPLIED AGAINST THE RETENTION AND DEDUCTIBLE AMOUNTS. TERMS THAT APPEAR IN BOLD FACE TYPE HAVE SPECIAL MEANING. PLEASE REFER TO THE APPROPRIATE DEFINITIONS SECTIONS OF THIS POLICY.**

**Policy Number:** NFPMOF157152122

**Renewal of:** New

Item A. **Parent Organization & Principal Address:**  
Lake Area Community Development Corporation  
3162 Bagnell Dam Blvd  
Lake Ozark, MO 65049-9730

Item B. **Policy Period:** From **April 16, 2020 to April 16, 2021**  
12:01 a.m. local time at the Principal Address shown in Item A.

Item C. Coverage Section(s):  
**INSURED PERSONS AND ORGANIZATION**

1. Limit of Liability:
  - a. \$1,000,000 aggregate for all **Loss** (other than **Costs, Charges and Expenses**)
  - b. \$1,000,000 additional aggregate for all **Loss** under Insuring Clause A1, subject to 1c immediately below,
  - c. \$2,000,000 maximum aggregate for this Coverage Section
2. Retentions:
  - \$0 each **Claim** under Insuring Clause 1
  - \$0 each **Claim** under Insuring Clause 2
  - \$0 each **Claim** under Insuring Clause 3
3. **Continuity Date:**  
04-16-2020

Item D. Premium: \$640.00  
Total Amount Due: \$640.00 Broker Fee \$100.00

Item E. **Discovery Period**

1. One (1) year	75% of the premium set forth in Item D of the Declarations
2. Two (2) years	100% of the premium set forth in Item D of the Declarations
3. Three (3) years	150% of the premium set forth in Item D of the Declarations

As provided in subsection H of the General Terms and Conditions, only one of the above **Discovery Period** options may be elected and purchased.

Item F. **Run-Off Period**

1. One (1) year	75% of the premium set forth in Item D of the Declarations
2. Two (2) years	85% of the premium set forth in Item D of the Declarations
3. Three (3) years	95% of the premium set forth in Item D of the Declarations
4. Four (4) years	105% of the premium set forth in Item D of the Declarations
5. Five (5) years	115% of the premium set forth in Item D of the Declarations
6. Six (6) years	125% of the premium set forth in Item D of the Declarations

As provided in subsection I of the General Terms and Conditions, only one of the above **Run-Off Period** options may be elected and purchased.

Item G. **NOTICE TO INSURER:**

**Phone:**

800-433-0385 (Business Hours)

800-523-9254 (After Hours)

*Please be advised that Financial Lines claims must be reported in writing and cannot be reported by phone. Please refer to your policy for proper reporting procedures.*

**Mail:**

Chubb North America Claims

PO Box 5122

Scranton, PA 18505-0554

**FIRST NOTICES FAX:**

877-395-0131 (Toll Free)

**FIRST NOTICES EMAIL:**

[ChubbClaimsFirstNotice@Chubb.com](mailto:ChubbClaimsFirstNotice@Chubb.com)

Item H. **Special Event Fund:** \$25,000  
unless otherwise amended

Item I. Forms attached at **Policy** issuance:

<b>Form Number</b>	<b>Edition</b>	<b>Title</b>
ALL51220	0918	MISSOURI DISCLAIMER NOTICE COMMERCIAL LINES DEREGULATION
PF43511	0714	NOT-FOR-PROFIT ORGANIZATION MANAGEMENT INDEMNITY PACKAGE DECLARATIONS
PF28172	1009	INSURED PERSONS AND ORGANIZATION COVERAGE SECTION
PF43532	0714	GENERAL TERMS AND CONDITIONS
PF43412	0614	UNLIMITED EXTENSION
EPLIAssist	0329	EPL Assist
CC1K11i	0218	SIGNATURES
PF18480	0909	SEXUAL MISCONDUCT, CHILD ABUSE, NEGLECT EXCLUSION
PF18490	0909	PROFESSIONAL SERVICES ERRORS AND OMISSIONS EXCLUSIONS
PF28126	0909	AMENDATORY ENDORSEMENT – MISSOURI
PF43534	0714	KNOWN WRONGFUL ACT, FACT, CIRCUMSTANCE SITUATION EXCLUSION
ILP001	0104	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
ALL20887	1006	CHUBB PRODUCER COMPENSATION PRACTICES & POLICIES
PF46422	0715	TRADE OR ECONOMIC SANCTIONS ENDORSEMENT
PF45354	0115	Cap On Losses From Certified Acts of Terrorism
TR45231	0115	POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

IN WITNESS WHEREOF, the **Insurer** has caused this **Policy** to be signed by its President and Secretary, and countersigned by a duly authorized representative of the **Insurer**.

DATE: 04-22-2020

  
\_\_\_\_\_  
Authorized Representative

AUTHORIZED AGENT

**Chubb. Insured.™**

# **Lake Area Community Development Corporation**

A Missouri Non-Profit Public Benefit Corporation

## **BYLAWS**

### **ARTICLE I**

#### **NAME**

##### **1.01 Name**

The name of this corporation shall be Lake Area Community Development Corporation. The business of the corporation may be conducted as Lake Area Community Development Corporation or “LACDC”.

### **ARTICLE II**

#### **PURPOSES AND POWERS**

##### **2.01 Purpose**

Lake Area Community Development Corporation is a non-profit corporation and shall be operated exclusively for charitable purposes within the meaning of Section 501 (c)(3) of the Internal Revenue Code of 1986, or the corresponding section of any future Federal tax code. The purpose of the Lake Area Community Development Corporation is to assist low to moderate income individuals and/or families in gaining access to affordable, universal design housing and to improve, promote, coordinate, and/or develop new affordable housing opportunities in Camden, Miller, Morgan, and Laclede Counties in Missouri. To carry out this purpose, Lake Area Community Development Corporation may develop, coordinate, and/or implement programs to include, but are not limited to,

- (a) developing opportunities for low to moderate income individuals and/or families to secure quality, universal design housing that is affordable on a short-term or long-term basis;
- (b) developing support programs for low to moderate income individuals in accessing and maintaining transitional and/or permanent housing (i.e. case coordination, case management, budgeting, job search, transportation, etc.);
- (c) educating the public, developers, builders, community leaders, local governments, and other community stakeholders on affordable, universal design housing;
- (d) improving the quality of life and community development opportunities in the Lake Area by establishing networks for resource and information sharing;
- (e) combating housing deficiencies by assisting community stakeholders in improving the livability and safety, as well as the social and economic well-being, of their communities;
- (f) coordinating efforts within Lake Area communities to ensure development and implementation of plans to address community housing needs;
- (g) identifying housing needs and economic opportunities in the Lake of the Ozarks region;

- (h) developing a coordinated research and analysis system and network;
- (i) identifying and developing cooperative efforts between community stakeholders and government agencies in achieving desired affordable, universal design housing outcomes;
- (j) creating community partnerships and collaborations for ongoing project planning and development;
- (k) pursuing a wide range of activities and projects, including, but not limited to, developing affordable housing, redeveloping existing properties to create mixed use (i.e. commercial and office projects, business recruitment and retention, commercial loans, etc.) and on-going property management for the purpose of carrying on its objects and purposes;
- (l) partnering with private sector entities and persons to pursue development opportunities consistent with the corporation's charitable purposes, including, but not limited to, forming single purpose limited liability companies or other entities to develop and/or manage real property for the purpose of carrying on the corporation's objects and purposes; and/or
- (m) entering into contracts with public and private entities that may be necessary or expedient to carry on its objects and purposes.

To support the above programs, Lake Area Community Development Corporation shall engage, as needed, in research, information sharing, skills development, and the implementation of projects and programs leading to community empowerment and community-based development.

## **2.02 Powers**

The corporation shall have the power, directly or indirectly, alone or in conjunction or cooperation with others, to do any and all lawful acts which may be necessary or convenient to affect the charitable purposes, for which the corporation is organized, and to aid or assist other organizations or persons whose activities further accomplish, foster, or attain such purposes. The powers of the corporation may include, but not be limited to, the acceptance of contributions from the public and private sectors, whether financial or in-kind contributions.

## **2.03 Nonprofit Status and Exempt Activities Limitation.**

(a) Nonprofit Legal Status. Lake Area Community Development Corporation is a Missouri non-profit public benefit corporation, recognized as tax exempt under Section 501(c)(3) of the United States Internal Revenue Code.

(b) Exempt Activities Limitation. Notwithstanding any other provision of these Bylaws, no director, officer, employee, member, or representative of this corporation shall take any action or carry on any activity by or on behalf of the corporation not permitted to be taken or carried on by an organization exempt under Section 501(c)(3) of the Internal Revenue Code as it now exists or may be amended, or by any organization contributions to which are deductible under Section 170(c)(2) of such Code and Regulations as it now exists or may be amended. No part of the net earnings of the corporation shall inure to the benefit or be distributable to any director, officer, or other private person, except that the corporation shall be authorized and empowered to pay reasonable compensation for services rendered and to make payments and distributions in furtherance of the purposes set forth in the Articles of Incorporation and these Bylaws.

(c) Distribution Upon Dissolution. Upon termination or dissolution of the Lake Area Community Development Corporation, any assets lawfully available for distribution shall be distributed to one (1) or more qualifying organizations described in Section 501(c)(3) of the 1986 Internal Revenue Code (or described in any corresponding provision of any successor statute) which organization or organizations have a charitable purpose which, at least generally, includes a purpose similar to the terminating or dissolving corporation; or shall be distributed to a United States or local governmental entity for a public purpose.

The organization to receive the assets of the Lake Area Community Development Corporation hereunder shall be selected in the discretion of a majority of the managing body of the corporation, and if its members cannot so agree, then the recipient organization shall be selected pursuant to a verified petition in equity filed in a court of proper jurisdiction against the Lake Area Community Development Corporation, by one (1) or more of its managing body which verified petition shall contain such statements as reasonably indicate the applicability of this section. The court upon a finding that this section is applicable shall select the qualifying organization or organizations to receive the assets to be distributed, giving preference if practicable to organizations located within the State of Missouri.

In the event that the court shall find that this section is applicable but that there is no qualifying organization known to it which has a charitable purpose, which, at least generally, includes a purpose similar to the Lake Area Community Development Corporation, then the court shall direct the distribution of its assets lawfully available for distribution to the Treasurer of the State of Missouri to be added to the general fund.

### **ARTICLE III** **MEMBERSHIP**

#### **3.01 No Membership Classes**

The corporation shall have no members who have any right to vote or title or interest in or to the corporation, its properties and franchises.

### **ARTICLE IV** **BOARD OF DIRECTORS**

#### **4.01 Number of Directors**

Lake Area Community Development Corporation shall have a board of directors consisting of at least 9 and no more than 15 directors. At least one-third (1/3) of the directors must be representatives of the low to moderate income community, and at least one (1) director must be a representative of the disability community. Within these limits, the board may increase or decrease the number of directors serving on the board, including for the purpose of staggering the terms of directors.

#### **4.02 Powers**

All corporate powers shall be exercised by or under the authority of the board, and the affairs of the Lake Area Community Development Corporation shall be managed under the direction of the board, except as otherwise provided by law.

#### **4.03 Terms**

- (a) All directors shall be elected to serve a two-year term, however the term may be extended until a successor has been elected.
- (b) Director terms shall be staggered so that approximately half the number of directors will end their terms in any given year.
- (c) Directors may serve terms in succession.
- (d) The term of office shall be considered to begin January 1 and end December 31 of the second year in office, unless the term is extended until such time as a successor has been elected.

#### **4.04 Qualifications and Election of Directors**

In order to be eligible to serve as a director on the board of directors, the individual must be 18 years of age. Directors may be elected at any board meeting by the majority vote of the existing board of directors. The election of directors to replace those who have fulfilled their term of office shall take place in December or the last meeting of the calendar year.

#### **4.05 Vacancies**

The board of directors may fill vacancies due to the expiration of a director's term of office, resignation, death, or removal of a director or may appoint new directors to fill a previously unfilled board position, subject to the maximum number of directors under these Bylaws.

- (a) Unexpected Vacancies. Vacancies in the board of directors due to resignation, death, or removal shall be filled by the board for the balance of the term of the director being replaced.

#### **4.06 Removal of Directors**

A director may be removed by two-thirds ( $\frac{2}{3}$ ) vote of the board of directors then in office, if:

- (a) the director is absent and unexcused from two or more regular meetings of the board of directors in a twelve-month period. The board chairperson is empowered to excuse directors from attendance for a reason deemed adequate by the board chairperson. The chairperson shall not have the power to excuse him/herself from the board meeting attendance and in that case, the board vice-chairperson shall excuse the chairperson. Or:
- (b) for cause or no cause, if before any meeting of the board at which a vote on removal will be made, the director in question is given electronic or written notification of the board's intention

to discuss her/his case and is given the opportunity to be heard at a meeting of the board.

#### **4.07 Board of Directors Meetings.**

(a) Regular Meetings. The board of directors shall have a minimum of four (4) regular meetings each calendar year at times and places fixed by the board. Notice of meetings shall specify the place, day, and hour of meeting. The purpose of the meeting need not be specified.

(b) Special Meetings. Special meetings of the board may be called by the chairperson, vice-chairperson, secretary, treasurer, or any two (2) other directors of the board of directors.

#### **4.08 Manner of Acting.**

(a) Quorum. A majority of the directors in office immediately before a meeting shall constitute a quorum for the transaction of business at that meeting of the board. No business shall be considered by the board at any meeting at which a quorum is not present.

(b) Majority Vote. Except as otherwise required by law or by the articles of incorporation, the act of the majority of the directors present at a meeting at which a quorum is present shall be the act of the board.

(c) Hung Board Decisions. On the occasion that directors of the board are unable to make a decision based on a tied number of votes, the chairperson or vice-chairperson in the order of presence shall have the power to swing the vote based on his/her discretion.

(d) Participation. Except as required otherwise by law, the Articles of Incorporation, or these Bylaws, directors may participate in a regular or special meeting through the use of any means of communication by which all directors participating may simultaneously hear each other during the meeting, including in person, internet video meeting or by telephonic conference call.

#### **4.09 Compensation for Board Service**

Directors shall receive no compensation for carrying out their duties as directors. The board may adopt policies providing for reasonable reimbursement of directors for expenses incurred in conjunction with carrying out board responsibilities.

### **ARTICLE V** **COMMITTEES**

#### **5.01 Committees**

The board of directors may, by the resolution adopted by a majority of the directors then in office, designate one or more committees, each consisting of at least one director, to serve at the pleasure of the board. Any committee, to the extent provided in the resolution of the board, shall have all the authority of the board, except that no committee, regardless of board resolution, may:

- (a) take any final action on matters which also requires board members' approval or approval of a majority of all members;
- (b) fill vacancies on the board of directors of/in any committee which has the authority of the board;
- (c) amend or repeal Bylaws or adopt new Bylaws;
- (d) amend or repeal any resolution of the board of directors which by its express terms is not so amendable or repealable;
- (e) appoint any other committees of the board of directors or the members of these committees;
- (f) expend corporate funds to support a nominee for director; or
- (g) approve any transaction;
  - (i) to which the corporation is a party and one or more directors have a material financial interest; or
  - (ii) between the corporation and one or more of its directors or between the corporation or any person in which one or more of its directors have a material financial interest.

## **5.2 Meetings and Action of Committees**

Meetings and action of the committees shall be governed by and held and taken in accordance with, the provisions of Article IV of these Bylaws concerning meetings of the directors, with such changes in the context of those Bylaws as are necessary to substitute the committee and its members for the board of directors and its members, except that the time for regular meetings of committees may be determined either by resolution of the board of directors or by resolution of the committee. Special meetings of the committee may also be called by resolution of the board of directors. Notice of special meetings of committees shall also be given to any and all alternate members, who shall have the right to attend all meetings of the committee. Minutes shall be kept of each meeting of any committee and shall be filed with the corporate records. The board of directors may adopt rules for the governing of the committee not inconsistent with the provision of these Bylaws.

## **5.3 Informal Action by the Board of Directors**

Any action required or permitted to be taken by the board of directors at a meeting may be taken without a meeting if consent in writing, setting forth the action so taken, shall be agreed by the consensus of a quorum. For purposes of this section an e-mail transmission from an e-mail address on record constitutes a valid writing. The intent of this provision is to allow the board of directors to use email to approve actions, as long as a quorum of board members gives consent.

## **ARTICLE VI** **OFFICERS**

### **6.01 Board Officers**

The officers of the corporation shall be a board chairperson, vice-chairperson, secretary, and treasurer, all of whom shall be chosen by, and serve at the pleasure of, the board of directors. Each board officer shall have the authority and shall perform the duties set forth in these Bylaws or by resolution of the board or by direction of an officer authorized by the board to prescribe the duties and authority of other officers. The board may also appoint additional vice-chairpersons and such other officers as it deems expedient for the proper conduct of the business of the corporation, each of whom shall have such authority and shall perform such duties as the board of directors may determine. One person may hold two or more board offices, but no board officer may act in more than one capacity where action of two or more officers is required.

### **6.02 Term of Office**

Each officer shall serve a two-year term of office and may succeed themselves. Each board officer's term of office shall begin on January 1 of the designated term or upon the adjournment of the board meeting at which elected and shall end on December 31 of the designated term or upon the adjournment of the board meeting during which a successor is elected.

### **6.03 Removal and Resignation**

The board of directors may remove an officer at any time, with or without cause, by two-thirds ( $\frac{2}{3}$ ) vote of the board of directors then in office. Any officer may resign at any time by giving written notice to the corporation without prejudice to the rights, if any, of the corporation under any contract to which the officer is a party. Any resignation shall take effect at the date of the receipt of the notice or at any later time specified in the notice, unless otherwise specified in the notice. The acceptance of the resignation shall not be necessary to make it effective.

### **6.04 Board Chairperson**

The board chairperson shall be the chief volunteer officer of the corporation. The board chairperson shall lead the board of directors in performing its duties and responsibilities, including, if present, presiding at all meetings of the board of directors, and shall perform all other duties incident to the office or properly required by the board of directors.

### **6.05 Vice Chairperson**

In the absence or disability of the board chairperson, the ranking vice-chairperson or vice-chairperson designated by the board of directors shall perform the duties of the board chairperson. When so acting, the vice-chairperson shall have all the powers of and be subject to all the restrictions upon the board chairperson. The vice-chairperson shall have such other powers and perform such other duties prescribed for them by the board of directors or the board chairperson.

## **6.06 Secretary**

The secretary shall keep or cause to be kept a book of minutes of all meetings and actions of directors and committees of directors. The minutes of each meeting shall state the time and place that it was held and such other information as shall be necessary to determine the actions taken and whether the meeting was held in accordance with the law and these Bylaws. The secretary shall cause notice to be given of all meetings of directors and committees as required by the Bylaws. The secretary shall have such other powers and perform such other duties as may be prescribed by the board of directors or the board chairperson. The secretary may appoint, with approval of the board, another/other director(s) or other designated volunteer(s)/individual(s) to assist in performance of all or part of the duties of the secretary.

## **6.07 Treasurer**

The treasurer shall be the lead director for oversight of the financial condition and affairs of the corporation. The treasurer shall oversee and keep the board informed of the financial condition of the corporation and of audit or financial review results. In conjunction with other directors or officers, the treasurer shall oversee budget preparation and shall ensure that appropriate financial reports, including an account of major transactions and the financial condition of the corporation, are made available to the board of directors on a timely basis or as may be required by the board of directors. The treasurer shall perform all duties properly required by the board of directors or the board chairperson. The treasurer may appoint, with approval of the board, another/other director(s) or other designated volunteer(s)/individual(s) to assist in performance of all or part of the duties of the treasurer.

## **6.08 Non-Director Officers**

The board of directors may designate additional officer positions of the corporation and may appoint and assign duties to other non-director volunteers, individuals, or officers of the corporation.

# **ARTICLE VII** **CONTRACTS, CHECKS, LOANS,** **INDEMNIFICATION AND RELATED MATTERS**

## **7.01 Contracts and other Writings**

Except as otherwise provided by resolution of the board or board policy, all contracts, deeds, leases, mortgages, grants, and other agreements of the corporation shall be executed on its behalf by the treasurer or other persons to whom the corporation has delegated authority to execute such documents in accordance with policies approved by the board.

## **7.02 Checks, Drafts**

All checks, drafts, or other orders for payment of money, notes, or other evidence of indebtedness issued in the name of the corporation, shall be signed by such officer or officers,

agent or agents, of the corporation and in such manner as shall from time to time be determined by resolution of the board.

### **7.03 Deposits**

All funds of the corporation not otherwise employed shall be deposited from time to time to the credit of the corporation in such banks, trust companies, or other depository as the board may select.

### **7.04 Loans**

No loans shall be contracted on behalf of the corporation and no evidence of indebtedness shall be issued in its name unless authorized by resolution of the board. Such authority may be general or confined to specific instances.

### **7.05 Indemnification**

(a) Mandatory Indemnification. The corporation shall indemnify a director or former director, who was wholly successful, on the merits or otherwise, in the defense of any proceeding to which he or she was a party because he or she is or was a director of the corporation against reasonable expenses incurred by him or her in connection with the proceedings.

(b) Permissible Indemnification. The corporation shall indemnify a director or former director made a party to a proceeding because he or she is or was a director of the corporation, against liability incurred in the proceeding, if the determination to indemnify him or her has been made in the manner prescribed by the law and payment has been authorized in the manner prescribed by law.

(c) Advance for Expenses. Expenses incurred in defending a civil or criminal action, suit or proceeding may be paid by the corporation in advance of the final disposition of such action, suit or proceeding, as authorized by the board of directors in the specific case, upon receipt of (I) a written affirmation from the director, officer, employee or agent of his or her good faith belief that he or she is entitled to indemnification as authorized in this article, and (II) an undertaking by or on behalf of the director, officer, employee or agent to repay such amount, unless it shall ultimately be determined that he or she is entitled to be indemnified by the corporation in these Bylaws.

(d) Indemnification of Officers, Agents and Employees. An officer of the corporation who is not a director is entitled to mandatory indemnification under this article to the same extent as a director. The corporation may also indemnify and advance expenses to an employee or agent of the corporation who is not a director, consistent with Missouri Law and public policy, provided that such indemnification, and the scope of such indemnification, is set forth by the general or specific action of the board or by contract.

**ARTICLE VIII**  
**MISCELLANEOUS**

**8.01 Books and Records**

The corporation shall keep correct and complete books and records of account and shall keep minutes of the proceedings of all meetings of its board of directors, a record of all actions taken by board of directors without a meeting, and a record of all actions taken by committees of the board. In addition, the corporation shall keep a copy of the corporation's Articles of Incorporation and Bylaws as amended to date.

**8.02 Fiscal Year**

The fiscal year of the corporation shall be from January 1 to December 31 of each year.

**8.03 Conflict of Interest**

The board shall adopt and periodically review a conflict of interest policy to protect the corporation's interest when it is contemplating any transaction or arrangement which may benefit any director, officer, employee, or member of a committee with board-delegated powers.

**8.04 Nondiscrimination Policy**

The officers, directors, committee members, employees, and persons served by this corporation shall be selected entirely on a nondiscriminatory basis with respect to age, sex, race, religion, national origin, and sexual orientation. It is the policy of Lake Area Community Development Corporation not to discriminate on the basis of race, creed, ancestry, marital status, gender, sexual orientation, age, disability, veteran's status, political service or affiliation, color, religion, or national origin.

**8.05 Bylaws Amendment**

These Bylaws may be amended, altered, repealed, or restated by a vote of the majority of the board of directors then in office at a meeting of the Board, provided, however,

- (a) that no amendment shall be made to these Bylaws which would cause the corporation to cease to qualify as an exempt corporation under Section 501 (c)(3) of the Internal Revenue Code of 1986, or the corresponding section of any future Federal tax code;
- (b) that an amendment does not affect the voting rights of directors – an amendment that does affect the voting rights of directors further requires ratification by a two-thirds ( $\frac{2}{3}$ ) vote of a quorum of directors at a Board meeting;
- (c) that all amendments be consistent with the Articles of Incorporation; and,
- (d) that the proposed amended Bylaws shall be presented at a meeting prior to being voted upon

at a subsequent meeting.

**ARTICLE IX**  
**AMENDMENT OF ARTICLES OF INCORPORATION**

**9.01 Amendment**

Any amendment to the Articles of Incorporation may be adopted by approval of two-thirds (2/3) of the board of directors then in office.

Adopted August 20<sup>th</sup>, 2019

# POLICY 1

## **COUNTERTERRORISM AND DUE DILIGENCE POLICY**

In furtherance of its exemption by contributions to other organizations, domestic or foreign, Lake Area Community Development Corporation shall stipulate how the funds will be used and shall require the recipient to provide the corporation with detailed records and financial proof of how the funds were utilized.

Although adherence and compliance with the US Department of the Treasury's publication the "Voluntary Best Practice for US. Based Charities", or most recent version thereof, is not mandatory, Lake Area Community Development Corporation willfully and voluntarily recognizes and puts to practice these guidelines and suggestions to reduce, develop, re-evaluate and strengthen a risk-based approach to guard against the threat of diversion of charitable funds or exploitation of charitable activity by terrorist organizations and their support networks.

Lake Area Community Development Corporation shall also comply and put into practice the federal guidelines, suggestion, laws and limitation set forth by pre-existing U.S. legal requirements related to combating terrorist financing, which include, but are not limited to, various sanctions programs administered by the Office of Foreign Assets Control (OFAC) in regard to any foreign activities, if applicable.

# POLICY 2

## **DOCUMENT RETENTION POLICY**

### **Purpose**

The purpose of this document retention policy is establishing standards for document integrity, retention, and destruction and to promote the proper treatment of Lake Area Community Development Corporation records.

### **Policy**

**Section 1. General Guidelines.** Records should not be kept if they are no longer needed for the operation of the business or required by law. Unnecessary records should be eliminated from the files. The cost of maintaining records is an expense which can grow unreasonably if good housekeeping is not performed. A mass of records also makes it more difficult to find pertinent records.

From time to time, Lake Area Community Development Corporation may establish retention or destruction policies or schedules for specific categories of records in order to ensure legal compliance, and also to accomplish other objectives, such as preserving intellectual property and cost management. Several categories of documents that warrant special consideration are identified below. While minimum retention periods are established, the retention of the documents identified below and of documents not included in the identified categories should be determined primarily by the application of the general guidelines affecting document retention, as well as the exception for litigation relevant documents and any other pertinent factors.

**Section 2. Exception for Litigation Relevant Documents.** Lake Area Community Development Corporation expects all officers, directors, and employees to comply fully with any published records retention or destruction policies and schedules, provided that all officers, directors, and employees should note the following general exception to any stated destruction schedule: If you believe, or the Lake Area Community Development Corporation informs you, that corporate records are relevant to litigation, or potential litigation (i.e. a dispute that could result in litigation), then you must preserve those records until it is determined that the records are no longer needed. That exception supersedes any previously or subsequently established destruction schedule for those records.

### **Section 3. Minimum Retention Periods for Specific Categories**

(a) **Corporate Documents.** Corporate records include the corporation's Articles of Incorporation, By-Laws, IRS 501(c) determination letter, IRS EIN assignment letter, IRS Form 1023 and Missouri Secretary of State Certificate of Incorporation. Corporate records should be retained permanently. IRS regulations require that the Form 1023 be available for public inspection upon request.

(b) **Tax Records.** Tax records include, but may not be limited to, documents concerning payroll,

# POLICY 2

expenses, proof of contributions made by donors, accounting procedures, and other documents concerning the corporation's revenues. Tax records should be retained for at least seven years from the date of filing the applicable return.

(c) Employment Records/Personnel Records. State and federal statutes require the corporation to keep certain recruitment, employment and personnel information. The corporation should also keep personnel files that reflect performance reviews and any complaints brought against the corporation or individual employees under applicable state and federal statutes. The corporation should also keep in the employee's personnel file all final memoranda and correspondence reflecting performance reviews and actions taken by or against personnel. Employment applications should be retained for three years. Retirement and pension records should be kept permanently. Other employment and personnel records should be retained for seven years.

(d) Board and Board Committee Materials. Meeting minutes should be retained in perpetuity in the corporation's minute book. A clean copy of all other Board and Board Committee materials should be kept for no less than three years by the corporation.

(e) Press Releases/Public Filings. The corporation should retain permanent copies of all press releases and publicly filed documents under the theory that the corporation should have its own copy to test the accuracy of any document a member of the public can theoretically produce against the corporation.

(f) Legal Files. Legal counsel should be consulted to determine the retention period of particular documents, but legal documents should generally be maintained for a period of ten years.

(g) Marketing and Sales Documents. The corporation should keep final copies of marketing and sales documents for the same period of time it keeps other corporate files, generally three years. An exception to the three-year policy may be sales invoices, contracts, leases, licenses, and other legal documentation. These documents should be kept for at least three years beyond the life of the agreement.

(h) Development/Intellectual Property and Trade Secrets. Development documents are often subject to intellectual property protection in their final form (e.g., patents and copyrights). The documents detailing the development process are often also of value to the corporation and are protected as a trade secret where the corporation:

- (i) derives independent economic value from the secrecy of the information; and
- (ii) has taken affirmative steps to keep the information confidential.

The corporation should keep all documents designated as containing trade secret information for at least the life of the trade secret.

(i) Contracts. Final, execution copies of all contracts entered into by the corporation should be retained. The corporation should retain copies of the final contracts for at least three years beyond the life of the agreement, and longer in the case of publicly filed contracts.

# POLICY 2

(j) Correspondence. Unless correspondence falls under another category listed elsewhere in this policy, correspondence should generally be saved for two years.

(k) Banking and Accounting. Accounts payable ledgers and schedules should be kept for seven years. Bank reconciliations, bank statements, deposit slips and checks (unless for important payments and purchases) should be kept for three years. Any inventories of products, materials, and supplies and any invoices should be kept for seven years.

(l) Insurance. Expired insurance policies, insurance records, accident reports, claims, etc. should be kept permanently.

(m) Audit Records. External audit reports should be kept permanently. Internal audit reports should be kept for three years.

## **Section 4. Electronic Mail**

E-mail that needs to be saved should be either:

(i) printed in hard copy and kept in the appropriate file; or

(ii) downloaded to a computer file, saved in online file storage systems or kept electronically on a disk as a separate file. The retention period depends upon the subject matter of the e-mail, as covered elsewhere in this policy.

# POLICY 3

## **Transparency and Accountability** **Disclosure of Financial Information with The General Public**

### **Purpose**

By making full and accurate information about its mission, activities, finances, and governance publicly available, Lake Area Community Development Corporation practices and encourages transparency and accountability to the general public. This policy will:

- (a) indicate which documents and materials produced by the corporation are presumptively open to staff and/or the public
- (b) indicate which documents and materials produced by the corporation are presumptively closed to staff and/or the public
- (c) specify the procedures whereby the open/closed status of documents and materials can be altered.

The details of this policy are as follows:

### **Financial and IRS documents (The form 1023 and the form 990)**

Lake Area Community Development Corporation shall provide its Internal Revenue forms 990, 1023, bylaws, conflict of interest policy, and financial statements to the general public for inspection free of charge.

### **IRS Annual Information Returns (Form 990)**

Lake Area Community Development Corporation shall submit the Form 990 to its board of directors prior to the filing of the Form 990. While neither the approval of the Form 990 or a review of the 990 is required under Federal law, the corporation's Form 990 shall be submitted to each member of the board of director's via (hard copy or email) before the Form 990 is filed with the IRS.

### **Board**

- (a) All board deliberations shall be open to the public except where the board passes a motion to make any specific portion confidential.
- (b) All board minutes shall be open to the public once accepted by the board, except where the board passes a motion to make any specific portion confidential.
- (c) All papers and materials considered by the board shall be open to the public following the

# POLICY 3

meeting at which they are considered, except where the board passes a motion to make any specific paper or material confidential.

## **Staff Records**

- (a) All staff records shall be available for consultation by the staff member concerned or by their legal representatives.
- (b) No staff records shall be made available to any person outside the corporation except the authorized governmental agencies.
- (c) Within the corporation, staff records shall be made available only to those persons with managerial or personnel responsibilities for that staff member, except that
- (d) Staff records shall be made available to the board when requested.

## **Donor Records**

- (a) All donor records shall be available for consultation by the members and donors concerned or by their legal representatives.
- (b) No donor records shall be made available to any other person outside the corporation except the authorized governmental agencies.
- (c) Within the corporation, donor records shall be made available only to those persons with managerial or personnel responsibilities for dealing with those donors, except that;
- (d) donor records shall be made available to the board when requested.

# POLICY 4

## CODE OF ETHICS AND WHISTLEBLOWER POLICY

### **Purpose**

Lake Area Community Development Corporation requires and encourages directors, officers, employees, affiliates and volunteers to observe and practice high standards of business and personal ethics in the conduct of their duties, responsibilities, and activities. The employees and representatives of the corporation must practice honesty and integrity in fulfilling their responsibilities and comply with all applicable laws and regulations. It is the intent of Lake Area Community Development Corporation to adhere to all laws and regulations that apply to the corporation and the underlying purpose of this policy is to support the corporation's goal of legal compliance.

### **Fraud**

Fraud is defined as the intentional, false representation or concealment of a material fact for the purpose of inducing another to act upon it to his or her injury. Any irregularity that is detected or suspected must be reported immediately. The terms defalcation, misappropriation, and other fiscal irregularities refer, but are not limited, to:

- Any dishonest or fraudulent act
- Misappropriation of funds, securities, supplies, or other assets
- Impropriety in the handling or reporting of money or financial transactions
- Profiteering as a result of insider knowledge of corporation activities
- Disclosing confidential and proprietary information to outside parties
- Disclosing to other persons any securities activities engaged in or contemplated by the corporation
- Inappropriately or illegally accepting or seeking anything of material value from donors, contractors, vendors, or persons providing services/materials to the corporation
- Destruction, removal, or inappropriate use of records, furniture, fixtures, and equipment
- Any similar or related irregularity

### **Reporting Violations**

If any director, officer, volunteer, affiliate or employee reasonably believes that some policy, practice, or activity of Lake Area Community Development Corporation is in violation of law or constitutes an unethical behavior or action, a written complaint must be filed by that person with the board chairperson or vice-chairperson.

### **Acting in Good Faith**

Anyone filing a complaint concerning a violation or suspected violation must be acting in good faith and have reasonable grounds for believing the information disclosed indicates a violation. Any allegations that prove not to be substantiated and which prove to have been made maliciously or knowingly to be false shall be viewed as a serious offense.

# POLICY 4

## **Retaliation**

Said person is protected from retaliation only if she/he brings the alleged unlawful activity, policy, or practice to the attention of Lake Area Community Development Corporation and provides the Lake Area Community Development Corporation with a reasonable opportunity to investigate and correct the alleged unlawful activity. The protection described below is only available to individuals that comply with this requirement.

Lake Area Community Development Corporation shall not retaliate against any director, officer, staff or employee who in good faith, has made a protest or raised a complaint against some practice of Lake Area Community Development Corporation or of another individual or entity with whom Lake Area Community Development Corporation has a business relationship, on the basis of a reasonable belief that the practice is in violation of law, or a clear mandate of public policy.

Lake Area Community Development Corporation shall not retaliate against any director, officer, staff or employee who disclose or threaten to disclose to a supervisor or a public body, any activity, policy, or practice of Lake Area Community Development Corporation that the individual reasonably believes is in violation of a law, or a rule, or regulation mandated pursuant to law or is in violation of a clear mandate of public policy concerning the health, safety, welfare, or protection of the environment.

## **Confidentiality**

Violations or suspected violations may be submitted on a confidential basis by the complainant or may be submitted anonymously. Reports of violations or suspected violations shall be kept confidential to the extent possible, consistent with the need to conduct an adequate investigation.

## **Handling of Reported Violations**

Unless reported anonymously and without a method for contact, the board chairperson or vice-chairperson shall notify the sender and acknowledge receipt of the reported violation or suspected violation. All reports shall be promptly reported to and investigated by the board and/or its appointed committee. Appropriate corrective action shall be taken if warranted by the investigation. Decisions to prosecute or refer the investigation results to the appropriate law enforcement and/or regulatory agencies for independent investigation may be made in conjunction with legal counsel, as may the final decisions on the dispositions of the reports.

This policy shall be made available to all directors, officers, staffs or employees and they shall have the opportunity to ask questions about the policy.

# POLICY 5

## CONFLICT OF INTEREST POLICY

### PURPOSE

It is important for Lake Area Community Development Corporation directors, officers, and staff to be aware that both real and apparent conflicts of interest or dualities of interest sometimes occur in the course of conducting the affairs of the corporation and that the appearance of conflict can be troublesome even if there is in fact no conflict whatsoever. Conflicts occur because the many persons associated with the corporation should be expected to, and do in fact, generally have multiple interests, affiliations and various positions of responsibility within the community. In these situations, a person will sometimes owe identical duties of loyalty to two or more corporations. The purpose of the conflict of interest policy is to protect the corporation's tax-exempt interest when it is contemplating entering into a transaction or arrangement that might benefit the private interest of an officer or director of the corporation or might result in a possible excess benefit transaction. The policy is intended to supplement, but not replace, any applicable state and federal laws governing conflict of interest applicable to nonprofit and charitable organizations.

Conflicts are undesirable because they potentially or eventually place the interests of others ahead of the corporation's obligations to its charitable purposes and to the public interest. Conflicts are also undesirable because they often reflect adversely upon the person involved and upon the institutions with which they are affiliated, regardless of the actual facts or motivations of the parties. However, the long-range best interests of the corporation do not require the termination of all association with persons who may have real or apparent conflicts that are harmless to all individuals or entities involved.

Each member of the board of directors and the staff of the corporation has a duty of loyalty to the corporation. The duty of loyalty generally requires a director or staff member to prefer the interests of the corporation over the director's/staff's interest or the interests of others. In addition, directors and staff of the corporation shall avoid acts of self-dealing which may adversely affect the tax-exempt status of the corporation or cause there to arise any sanction or penalty by a governmental authority.

In connection with any actual or possible conflict of interest, an interested person must disclose the existence of the financial interest and be given the opportunity to disclose all material facts to the board of directors and members of committees considering the proposed transaction or arrangement.

### Interested Person

Any director, principal officer, or member of a committee, who has a direct or indirect financial interest, as defined below, is an interested person.

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## **Financial Interest**

A person has a financial interest if the person has, directly or indirectly, through business, investment, or family:

- (a) An ownership or investment interest in any entity with which the corporation has a transaction or arrangement,
- (b) A compensation arrangement with the corporation or with any entity or individual with which the corporation has a transaction or arrangement, or
- (c) A potential ownership or investment interest in, or compensation arrangement with, any entity or individual with which the corporation is negotiating a transaction or arrangement.

Compensation includes direct and indirect remuneration as well as gifts or favors that are not insubstantial. A financial interest is not necessarily a conflict of interest. A person who has a financial interest may have a conflict of interest only if the board of directors or board committee decides that a conflict of interest exists.

## **Duty to Disclose**

In connection with any actual or possible conflict of interest, an interested person must disclose the existence of the financial interest and be given the opportunity to disclose all material facts to the board of directors and/or members of a committee considering the proposed transaction or arrangement

## **Determining Whether a Conflict of Interest Exists**

After disclosure of the financial interest and all material facts, and after any discussion with the interested person, he/she shall leave the board of directors or committee meeting while the determination of a conflict of interest is discussed and voted upon. The remaining board or committee members shall decide if a conflict of interest exists.

## **Addressing the Conflict of Interest**

- (a) An interested person may make a presentation at the board of directors or committee meeting, but after the presentation, he/she shall leave the meeting during the discussion of, and the vote on, the transaction or arrangement involving the possible conflict of interest.
- (b) The chairperson of the board of directors or committee shall, if appropriate, appoint a disinterested person or committee to investigate alternatives to the proposed transaction or arrangement.

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(c) After exercising due diligence, the board of directors or committee shall determine whether the corporation can obtain with reasonable efforts a more advantageous transaction or arrangement from a person or entity that would not give rise to a conflict of interest.

(d) If a more advantageous transaction or arrangement is not reasonably possible under circumstances not producing a conflict of interest, the board of directors or committee shall determine by a majority vote of the disinterested directors or committee members whether the transaction or arrangement is in the corporation's best interest, for its own benefit, and whether it is fair and reasonable. In conformity with the above determination it shall make its decision as to whether to enter into the transaction or arrangement.

## **Violations of the Conflicts of Interest Policy**

(a) If the board of directors or committee has reasonable cause to believe a member has failed to disclose actual or possible conflicts of interest, it shall inform the member of the basis for such belief and afford the member an opportunity to explain the alleged failure to disclose.

(b) If, after hearing the member's response and after making further investigation as warranted by the circumstances, the board of directors or committee determines the member has failed to disclose an actual or possible conflict of interest, it shall take appropriate disciplinary and corrective action.

## **RECORDS OF PROCEEDINGS**

### **Minutes**

The minutes of the board of directors and all committee meetings shall contain:

(a) The names of the persons who disclosed or otherwise were found to have a financial interest in connection with an actual or possible conflict of interest, the nature of the financial interest, any action taken to determine whether a conflict of interest was present, and the board of directors' or committee's decision as to whether a conflict of interest in fact existed.

(b) The names of the persons who were present for discussions and votes relating to the transaction or arrangement, the content of the discussion, including any alternatives to the proposed transaction or arrangement, and a record of any votes taken in connection with the proceedings.

## **ANNUAL STATEMENTS**

Each director, principal officer and member of a committee shall annually sign a statement which affirms such person:

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- (a) Has received a copy of the conflicts of interest policy,
- (b) Has read and understands the policy,
- (c) Has agreed to comply with the policy, and
- (e) Understands that the corporation is charitable and in order to maintain its federal tax exemption it must engage primarily in activities which accomplish one or more of its tax-exempt purposes.

## **PERIODIC REVIEWS**

To ensure the corporation operates in a manner consistent with charitable purposes and does not engage in activities that could jeopardize its tax-exempt status, periodic reviews shall be conducted. The periodic reviews shall, at a minimum, include the following subjects:

- (a) Whether compensation arrangements and benefits are reasonable, based on competent survey information and the result of arm's length bargaining.
- (b) Whether partnerships, joint ventures, and arrangements with management corporations conform to the corporation's written policies, are properly recorded, reflect reasonable investment or payments for goods and services, further charitable purposes and do not result in inurement, impermissible private benefit or in an excess benefit transaction.

## **USE OF OUTSIDE EXPERTS**

When conducting the periodic reviews, the corporation may, but need not, use outside advisors. If outside experts are used, their use shall not relieve the board of directors of its responsibility for ensuring periodic reviews are conducted.

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## **FINANCIAL MANAGEMENT POLICY**

### **Purpose**

It is important for Lake Area Community Development Corporation to establish a sound financial management policy and to establish standards for fiscal management and integrity.

### **Basis of Accounting**

The corporation uses a cash basis of accounting. The accounting procedures used by the corporation shall conform to Generally Accepted Accounting Principles (GAAP) to ensure accuracy of information and compliance with external standards.

### **Bank Reconciliations**

All bank statements will be opened and reviewed in a timely manner. Bank reconciliation and approval will occur within 30 days of the close of the month.

### **Internal Financial Reports**

The corporation prepares regular financial reports on a monthly basis. All reports are finalized no later than 30 days after the close of the prior month.

### **Revenue**

All applicable grants and projects are invoiced each month. All contributions received will be deposited promptly by the chairperson, vice-chairperson, secretary or treasurer and will be recorded. Contributions will be recorded to the appropriate revenue lines and coded as designated in the corporation's Chart of Accounts.

### **Expenses**

All invoices must be approved by the treasurer or another officer if the treasurer is unavailable. Approved invoices will be paid within 30 days of receipt. Checks written and submitted for payment shall be signed by at least two officers. Each officer shall be an authorized signer on all corporation bank accounts. Expenses will be recorded to the appropriate expense lines and coded as designated in the corporation's Chart of Accounts.

### **Annual Budgeting Process**

The corporation's annual budget is prepared and approved annually. The budget is prepared by the treasurer in conjunction with the chairperson, vice-chairperson and secretary. The budget is to be approved by the Board of Directors prior to the start of each fiscal year or as soon thereafter as possible. If the current fiscal year budget is not approved by the start of the current

# POLICY 6

fiscal year, the prior fiscal year budget shall remain in effect. The budget is revised during the year only if approved by the Board of Directors.

## **Exceeding Budgeted Guidelines**

Costs may exceed what was approved in the corporations budget; however, no corporation costs shall be incurred or procured which will cause the overall expenses to exceed the corporation's overall total income or cash available for payment.

**U.S. DEPARTMENT OF THE TREASURY ANTI-TERRORIST FINANCING GUIDELINES:  
VOLUNTARY BEST PRACTICES FOR U.S.-BASED CHARITIES<sup>1</sup>**

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<sup>1</sup> This document is a revised version of the original *Anti-Terrorist Financing Guidelines: Voluntary Best Practices for U.S.-Based Charities* released by the U.S. Department of the Treasury in November 2002. This revised version incorporates comments received in response to the issuance of the draft revised Guidelines released for public comment in December 2005.

These Guidelines are designed to assist charities that attempt in good faith to protect themselves from terrorist abuse and are not intended to address the problem of organizations that use the cover of charitable work, whether real or perceived, to provide support to terrorist groups or fronts operating on behalf of terrorist groups. Non-adherence to these Guidelines, in and of itself, does not constitute a violation of existing U.S. law. Conversely, adherence to these Guidelines does not excuse any person (individual or entity) from compliance with any local, state, or federal law or regulation, nor does it release any person from or constitute a legal defense against any civil or criminal liability for violating any such law or regulation. In particular, adherence to these Guidelines shall not be construed to preclude any criminal charge, civil fine, or other action by Treasury or the Department of Justice against persons who engage in prohibited transactions with persons designated pursuant to the Antiterrorism and Effective Death Penalty Act of 1996, as amended, or with those that are designated under the criteria defining prohibited persons in the relevant Executive orders issued pursuant to statute, such as the International Emergency Economic Powers Act, as amended. Please see Footnote 12 for an explanation of the master list of Specially Designated Nationals (the “SDN List”), which includes all such designated persons. These Guidelines are also separate and apart from requirements that apply to charitable organizations under the Internal Revenue Code (“IRC”).

## I. Introduction

Upon issuance of Executive Order 13224, President George W. Bush directed the U.S. Department of the Treasury (“Treasury”) to work with other elements of the federal government and the international community to develop a comprehensive and sustained campaign against the sources and conduits of terrorist financing. Investigations have revealed terrorist abuse of charitable organizations, both in the United States and worldwide, to raise and move funds, provide logistical support, encourage terrorist recruitment or otherwise cultivate support for terrorist organizations and operations. This abuse threatens to undermine donor confidence and jeopardizes the integrity of the charitable sector, whose services are indispensable to both national and world communities.

In response to this threat, Treasury first released the *Anti-Terrorist Financing Guidelines: Voluntary Best Practices for U.S.-Based Charities* (“Guidelines”) in November 2002. In December 2005, based on extensive review and comment by public and private sector interested parties, Treasury revised and released the Guidelines in draft form for further public comment. Based on the comments received, Treasury has further amended the Guidelines to improve their utility to the charitable sector in adopting practices that can better protect it from terrorists and their support networks.

The Guidelines are designed to enhance awareness in the donor and charitable communities of the kinds of practices that charities may adopt to reduce the risk of terrorist financing or abuse. These Guidelines are voluntary and do not create, supersede, or modify current or future legal requirements applicable to U.S. persons, including U.S. non-profit institutions. Adherence to these guidelines does not constitute a legal defense against any civil or criminal liability for violating any local, state, or federal law or regulations. In addition, these Guidelines do not represent an exhaustive or comprehensive compilation of best practices. Many charities, through their extensive experience and expertise in delivering international aid, have already developed effective internal controls and practices that lessen the risk of terrorist financing or abuse. In view of this fact, Treasury does not want charities to abandon proven internal controls and practices. Rather, the Guidelines are intended to assist charities in developing, re-evaluating, or strengthening a risk-based approach to guard against the threat of diversion of charitable funds or exploitation of charitable activity by terrorist organizations and their support networks.

In addition, these Guidelines are intended to assist charities in understanding and facilitating compliance with preexisting U.S. legal requirements related to combating terrorist financing, which include, but are not limited to, various sanctions programs administered by the Office of Foreign Assets Control (“OFAC”). These preexisting legal requirements are clearly marked in the text of the Guidelines.

The risk-based nature of these Guidelines reflects Treasury’s recognition that a “one-size-fits-all” approach is untenable and inappropriate due to the diversity of the charitable sector and its operations. Accordingly, certain aspects of the Guidelines will not be applicable to every charity, charitable activity, or circumstance. Moreover, Treasury acknowledges that certain exigent circumstances (such as catastrophic disasters) may make application of the Guidelines difficult. In such cases, charities should maintain a risk-based approach that includes all prudent and reasonable measures that are feasible under the circumstances. Charities and

donors are encouraged to consult these Guidelines when considering protective measures to prevent infiltration, exploitation, or abuse by terrorists. Although adherence to these Guidelines does not guarantee protection from terrorist abuse, effective internal controls which incorporate the principles and practices set forth in these Guidelines can prevent the diversion of charitable resources from their proper uses, as well as identify situations involving terrorist financing or abuse.

Treasury recognizes the vital importance of the charitable community in providing essential services around the world. Treasury also understands the difficulty of providing assistance to those in need, often in remote and inaccessible regions, and applauds the efforts of the charitable community to meet such needs. The goal of these Guidelines is to facilitate legitimate charitable efforts and protect the integrity of the charitable sector and good faith donors by offering the sector ways to prevent terrorist organizations from exploiting charitable activities for their own benefit.

## **II. Fundamental Principles of Good Charitable Practice**

- A. Charities are independent entities and are not part of the U.S. Government. Like all U.S. persons, charitable organizations must comply with the laws of the United States, which include, but are not limited to, all OFAC-administered sanctions programs.<sup>2</sup>

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<sup>2</sup> OFAC sanctions programs include those relating to particular countries or regimes (country-based programs), as well as those relating to groups, individuals, or entities engaged in specific activities (list-based programs). Sanctions programs normally: (i) prohibit U.S. persons from engaging in certain transactions, such as trade in goods and services and financial transactions, and/or (ii) require U.S. persons to block the assets and property of persons designated under the relevant Executive order or law. The particular prohibitions and/or obligations of U.S. persons vary by program. OFAC can issue licenses to U.S. persons to engage in transactions that would otherwise be prohibited, if there is a policy-permissible reason to do so, and if permitted by statute. Further information on how to apply for specific licenses is available at <http://www.treas.gov/offices/enforcement/ofac/faq/index.shtml#license>.

For further information on OFAC-administered sanctions programs and general licensing under these programs, please see <http://www.treas.gov/offices/enforcement/ofac>.

OFAC guidelines for non-governmental organizations wishing to undertake humanitarian activities in sanctioned countries are available at [http://www.treas.gov/offices/enforcement/ofac/regulations/ngo\\_reg.pdf](http://www.treas.gov/offices/enforcement/ofac/regulations/ngo_reg.pdf).

Other helpful guidance materials for charities relating to protection from terrorist abuse may be found at <http://www.treas.gov/offices/enforcement/key-issues/protecting/index.shtml>.

The United States relies on a wide array of federal criminal statutes in fighting the threat of terrorist financing. Charities should be particularly aware that in its efforts against the financing of terrorism, the U.S. relies on, among others, the federal statutes that prohibit:

- the financing of terrorism (18 U.S.C. § 2339C),
- providing material support or resources to terrorists (18 U.S.C. § 2339A), and
- providing material support or resources to designated terrorist organizations (18 U.S.C. § 2339B).

In that effort, the U.S. also particularly relies upon the federal statutes which criminalize:

- B. Charitable organizations are encouraged to adopt practices in addition to those required by law that provide additional assurances that all assets<sup>3</sup> are used exclusively for charitable or other legitimate purposes.<sup>4</sup>
- C. Individuals acting in a fiduciary capacity for any charitable organization should exercise due care in the performance of their responsibilities, consistent with applicable common law as well as local, state, and federal statutes and regulations.
- D. Governance, fiscal and programmatic responsibility and accountability are essential components of charitable work and must be reflected at every level of a charitable organization and its operations.

### III. Governance Accountability and Transparency

- A. Governing Instruments: Charitable organizations should operate in accordance with governing instruments, *e.g.*, charter, articles of incorporation, bylaws, *etc.* The governing instruments should:
  - 1. delineate the charity's basic goal(s) and purpose(s);
  - 2. define the structure of the charity, including the composition of its governing body, how such body is selected and replaced, and the authority and responsibilities of the body;
  - 3. set forth requirements concerning financial reporting, accountability, and practices for solicitation and distribution of funds; and
  - 4. state that the charity shall comply with all applicable local, state, and federal laws and regulations.
- B. Independent Oversight: It is important for charitable organizations to have independent oversight of charitable operations, and each charitable organization should determine what oversight structure best suits that organization and will provide for unbiased scrutiny of its operations. The following provisions set forth

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- the laundering of monetary instruments (18 U.S.C. § 1956), and
  - engaging in monetary transactions in property derived from specified unlawful activity (18 U.S.C. § 1957).

<sup>3</sup> An asset is any item of value, including, but not limited to, services, resources, business, equitable holdings, real estate, stocks, bonds, mutual funds, currency, certificates of deposit, bank accounts, trust funds, and the property and investments placed therein.

<sup>4</sup> A charitable organization may never use charitable assets for illegal purposes; however, a charitable organization may accrue unrelated business taxable income in the course of legitimately doing business as a charitable organization. Even though an organization is recognized as tax exempt, it still may be liable for tax on its unrelated business taxable income.

basic principles for the creation of a transparent and accountable oversight body (the “governing board”).

1. Members of the governing board ordinarily should not have an active role in the day-to-day management of the charitable organization.<sup>5</sup> The charity should establish a conflict of interest policy for both members of the governing board and employees. That policy should establish procedures to be followed if a member of the governing board or employee has a conflict of interest or a perceived conflict of interest relating to the management or operations of the charity.
2. The governing board should be responsible for the charitable organization’s compliance with relevant laws, its finances and accounting practices and for the adoption, implementation, and oversight of practices, including financial recordkeeping that will safeguard charitable assets effectively.
3. The governing board should maintain records of its decisions.
4. Charities should maintain and make publicly available a current list of members of the governing board, their salaries and their affiliation with any subsidiary or affiliate of the charitable organization.
5. While fully respecting individual privacy rights, charities should maintain records of additional identifying information about the members of the governing board, such as available home, email and URL addresses, social security number, citizenship, *etc.*
6. While fully respecting individual privacy rights, charities should maintain records of identifying information for the members of the governing boards of any subsidiaries or affiliates<sup>6</sup> receiving funds from them.
7. When served with process or when other appropriate authorization exists, charities should produce requested records maintained in accordance with these Guidelines to the appropriate regulatory/supervisory and law enforcement authorities in a timely fashion.

### C. Key Employees<sup>7</sup>

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<sup>5</sup> Certain charitable organizations, such as houses of worship, certain trusts, and corporations sole, may not be able to apply this practice due to their varying organizational and operational structures.

<sup>6</sup> Subsidiaries or affiliates are organizations that are subject to the general supervision or control of a parent or central organization.

<sup>7</sup> Key employees include not only highly compensated employees but employees who have responsibilities, powers, or influence similar to those of officials, directors, or trustees. Key employees also include chief management and administrative officials of a charitable organization, including those involved in the disbursement of funds.

1. Charities should maintain and make publicly available a current list of their five highest paid or most influential employees (the key employees) and the salaries and direct or indirect benefits they receive.
2. While fully respecting individual privacy rights, charities should maintain records containing identifying information (such as available home, email and URL addresses, social security or other identification number – *e.g.*, taxpayer identification number, national identity, or passport number – citizenship, *etc.*) about their key, non-U.S. employees working abroad. Such information should be similar to that maintained by charities in the normal course of operations about all U.S. employees, wherever employed, and foreign employees working in the United States.
3. While fully respecting individual privacy rights, charities should maintain records containing identifying information for the key employees of any subsidiaries or affiliates receiving funds from them.

#### **IV. Financial Accountability and Transparency**

- A. The charity should have a budget, adopted in advance on an annual basis and approved and overseen by the governing board.
- B. The governing board should appoint one individual to serve as the financial/accounting officer who should be responsible for day-to-day control over the charity's assets.
- C. If the charity's total annual gross income exceeds \$250,000,<sup>8</sup> the governing board should select an independent certified public accounting firm to audit the finances of the charity and to issue a publicly available, audited financial statement on an annual basis.
- D. Solicitations for Funds
  1. The charity should clearly state its goals for and purposes of soliciting funds so that anyone examining the charity's disbursement of funds can determine whether the charity is adhering to those goals.
  2. Solicitations for donations should accurately and transparently tell donors how and where their donations are going to be expended.
  3. The charity should substantiate on request that solicitations and

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<sup>8</sup> The \$250,000 figure is drawn from the June 2005 final report to Congress of the Panel on the Nonprofit Sector, convened by Independent Sector. This report, which offers a comprehensive approach to improving oversight and governance of charitable organizations, recommends independent financial audits for charities that have more than \$250,000 in total annual revenue. This report is available at <http://www.nonprofitpanel.org/final/>.

informational materials, distributed by any means, are accurate, truthful, and not misleading, in whole or in part.

4. The charity should fully, immediately, and publicly disclose if it makes a determination that circumstances justify applying funds for a charitable purpose different from the purpose for which such funds were contributed or solicited.

#### E. Receipt and Disbursement of Funds

1. The charity should account for all funds received and disbursed in accordance with generally accepted accounting principles and the requirements of the Internal Revenue Code. The charity should maintain records of the salaries it pays and the expenses it incurs (domestically and internationally).
2. The charity should include in its accounting of all charitable disbursements the name of each grantee,<sup>9</sup> the amount disbursed, the date, and form of payment for each disbursement.
3. The charity, after recording, should promptly deposit all received funds into an account maintained by the charity at a financial institution. In particular, all currency donated should be promptly deposited into the charity's financial institution account.
4. The charity should make disbursements by check or wire transfer rather than in currency whenever such financial arrangements are reasonably available. Where these financial services do not exist or other exigencies require making disbursements in currency (as in the case of humanitarian assistance provided in rural areas of many developing countries, or in remote areas afflicted by natural disasters), the charity should disburse the currency in the smallest increments sufficient to meet immediate and short-term needs or specific projects/initiatives rather than in large sums intended to cover needs over an extended time frame, and it should exercise oversight regarding the use of the currency for the intended charitable purposes, including keeping detailed internal records of such currency disbursements.

#### F. Mechanisms for Public Disclosure of Distribution of Resources and Services

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<sup>9</sup> The term "grantee," as it is used throughout these Guidelines, means an immediate grantee of charitable resources or services. To the extent reasonably practicable, charitable organizations should also apply or ensure the existence of applicable safeguards (as described in Sections III, IV, V, and VI) in any downstream sub-grantees or recipients to protect charitable resources from exploitation by terrorists, terrorist organizations, or terrorist supporters. Charities should not enter into a relationship with a grantee where any doubts exist about the grantee's ability to ensure safe delivery of charitable resources independent of influence by or association with any terrorist organization.

1. The charity should maintain and make publicly available a current list of any branches, subsidiaries, and/or affiliates that receive resources and/or services from the charity.
2. The charity should make publicly available or provide to any member of the general public, upon request, an annual report. The annual report should describe the charity's purpose(s), programs, activities, tax exempt status, the structure and responsibility of the governing board of the charity, and financial information.
3. The charity should make publicly available or provide to any member of the general public, upon request, complete annual financial statements, including a summary of the results of the charity's most recent audit. The financial statements should present the overall financial condition of the charity and its financial activities in accordance with generally accepted accounting principles and reporting practices.

## **V. Programmatic Verification**

### **A. Supplying Resources**

When supplying charitable *resources* (monetary and in-kind contributions), fiscal responsibility on the part of a charity should include:

1. determining that the potential grantee of monetary or in-kind contributions has the ability to both accomplish the charitable purpose of the grant and protect the resources from diversion to non-charitable purposes or exploitation by terrorist organizations and/or their support networks;
2. reducing the terms of the grant to a written agreement signed by both the charity and the grantee;
3. ongoing monitoring of the grantee and the activities funded under the grant for the term of the grant; and
4. correcting any misuse of resources by the grantee and terminating the relationship should misuse continue.

### **B. Supplying Services**

When supplying charitable *services*, fiscal responsibility on the part of a charity should include:

1. appropriate measures to reduce the risk that its assets would be used for non-charitable purposes or exploitation by terrorist organizations and/or their support networks; and

2. sufficient auditing or accounting controls to trace services or commodities between delivery by the charity and/or service provider and use by the grantee.

C. Programmatic Review

The charity should review the programmatic and financial operations of each grantee as follows:

1. The charity should require periodic reports from grantees on their operational activities and their use of the disbursed funds;
2. The charity should require grantees to take reasonable steps to ensure that funds provided by the charity are neither distributed to terrorists or their support networks nor used for activities that support terrorism or terrorist organizations. Periodically, a grantee should apprise the charity of the steps it has taken to meet this goal; and
3. The charity should perform routine, on-site audits of grantees to the extent reasonable – consistent with the size of the disbursement, the cost of the audit, and the risks of diversion or abuse of charitable resources – to ensure that the grantee has taken adequate measures to protect its charitable resources from diversion to, or abuse or influence by, terrorists or their support networks.

## VI. Anti-Terrorist Financing Best Practices

Charities should consider taking the following steps before distributing any charitable funds (and in-kind contributions). As explained in Section I, these suggested steps are voluntary. The purpose of these steps is to enable charities to better protect themselves from the risk of terrorist abuse and to facilitate compliance with U.S. laws, statutes, and regulations, with which all U.S. persons, including U.S. charities, must comply. Depending upon the risk profile of an individual charitable organization, adopting all of these steps may not be applicable or appropriate. When taking these steps, charities should apply a risk-based approach, particularly with respect to engagement with foreign grantees due to the increased risks associated with overseas charitable activity.

A. The charity should collect the following basic information about grantees:

1. The grantee's name in English, in the language of origin, and any acronym or other names used to identify the grantee;<sup>10</sup>

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<sup>10</sup> Charities should also be mindful of the possibility that a grantee may have changed its name or transformed its organizational structure to avoid being associated with prior questionable activity. If a charity has any reason to believe that the grantee is operating under a different identity or has used a different name in the past, the charity should undertake reasonable efforts to uncover any such prior identity or name.

2. The jurisdictions in which a grantee maintains a physical presence;
3. Any reasonably available historical information about the grantee that assures the charity of the grantee's identity and integrity, including: (i) the jurisdiction in which a grantee organization is incorporated or formed; (ii) copies of incorporating or other governing instruments; (iii) information on the individuals who formed and operate the organization; and (iv) information relating to the grantee's operating history;
4. The available postal, email and URL addresses and phone number of each place of business of a grantee;
5. A statement of the principal purpose of the grantee, including a detailed report of the grantee's projects and goals;
6. The names and available postal, email and URL addresses of individuals, entities, or organizations to which the grantee currently provides or proposes to provide funding, services, or material support, to the extent reasonably discoverable;
7. The names and available postal, email and URL addresses of any subcontracting organizations utilized by the grantee;
8. Copies of any public filings or releases made by the grantee, including the most recent official registry documents, annual reports, and annual filings with the pertinent government, as applicable; and
9. The grantee's sources of income, such as official grants, private endowments, and commercial activities.

B. The charity should conduct basic vetting of grantees as follows:

1. The charity should conduct a reasonable search of publicly available information to determine whether the grantee is suspected of activity relating to terrorism, including terrorist financing or other support. Charities should not enter into a relationship with a grantee where any terrorist-related suspicions exist;<sup>11</sup>

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<sup>11</sup> List-checking alone (as described throughout this section) does not guarantee the safe and secure delivery of charitable funds and services in high-risk areas. For this reason, the Guidelines encourage charities to employ all reasonably available resources both when determining the level of risk in a particular charitable operation and when engaging in appropriate vetting procedures. One example of publicly available information of which charities should be aware is the Terrorist Exclusion List (the "TEL"). The TEL was created pursuant to the USA PATRIOT Act, which authorizes the Secretary of State to designate organizations or groups for inclusion on the TEL in consultation with or upon the request of the Attorney General. Inclusion on the TEL allows the U.S. Government to exclude or deport aliens who provide material assistance to, or solicit assistance for, designated TEL organizations. Although many of the organizations included on the TEL are also included on the Office of Foreign Assets Control ("OFAC") SDN List, several TEL organizations are not listed on the SDN List because of the different purposes and legal criteria associated with these lists.

2. The charity should assure itself that grantees do not appear on OFAC's master list of Specially Designated Nationals (the "SDN List"), maintained on OFAC's website at [www.treas.gov/offices/enforcement/ofac/sdn/](http://www.treas.gov/offices/enforcement/ofac/sdn/),<sup>12</sup> and are not otherwise subject to OFAC sanctions.<sup>13</sup>
3. With respect to key employees, members of the governing board, or other senior management at a grantee's principal place of business, and for key employees at the grantee's other business locations, the charity should, to the extent reasonable, obtain the full name in English, in the language of origin, and any acronym or other names used; nationality; citizenship;

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TEL designations do not trigger any legal obligations for U.S. persons; however, the TEL does provide charities with additional terrorist-related information that may assist charities in making well-informed decisions on how best to protect themselves from terrorist abuse or association. For further information regarding the TEL, including access to the list containing all TEL designees, please refer to the U.S. Department of State's website at <http://www.state.gov/s/ct/rls/fs/2004/32678.htm>.

<sup>12</sup> The master SDN List is an integrated listing of designated parties with whom U.S. persons are prohibited from providing services or conducting transactions and whose assets are blocked. OFAC's designations are available in a variety of formats and can easily be broken down into subsets of the master list by program, by country of residency, individuals vs. entities, and other variations for appropriate use in a charity's risk-based approach. Each charity should determine which OFAC listings align with the specific risks the charity faces in its operations and should check grantees accordingly.

OFAC routinely updates information on its targets, including persons designated under country-based and list-based economic sanctions programs, such as individuals and entities designated under the various Executive orders and statutes aimed at terrorism. OFAC offers a free email subscription service that enables subscribers to keep current with these updates. With respect to terrorism-related OFAC sanctions programs, SDN listings include persons designated under Executive Order 13224, Executive Order 12947, or the Antiterrorism and Effective Death Penalty Act of 1996, as amended; such persons are called "Specially Designated Global Terrorists" or "SDGTs", "Specially Designated Terrorists" or "SDTs", or "Foreign Terrorist Organizations" or "FTOs", respectively. SDN listings also include parties subject to OFAC sanctions pursuant to other list-based programs (such as counter-WMD proliferation and counter-narcotics) and country-based programs.

In addition to checking appropriate SDN listings, charities should consult OFAC's website for other information relating to sanctioned activities or countries that may implicate their operations.

<sup>13</sup> As discussed in Footnote 12, the SDN List is an integrated list of individuals, organizations, and entities that the U.S. Government has designated pursuant to both country-based and list-based OFAC administered sanctions programs. U.S. persons, including U.S.-based charities, are prohibited from dealing with any of the parties included on the SDN List. A charity wishing to engage in activity in a country subject to economic sanctions should contact OFAC directly about any authorizations necessary to engage in such activity. Although the SDN List includes persons meeting the criteria established in the authorities or Executive orders that define certain OFAC sanctions programs, transactions with actors not named on the SDN List may nevertheless violate U.S. sanctions due to interests of designated parties in such transactions or prohibitions owing to country-based OFAC administered sanctions programs. For example, if a charity engages in a particular transaction with a party not on the SDN List that involves the property or interests in property of a designated actor, the transaction may be subject to OFAC sanctions. This underscores the importance of charities knowing their grantees and monitoring their programs and transactions through the use of appropriate due diligence measures. Therefore, while the SDN List is a critically important compliance tool that can assist charities in meeting their legal obligations under the variety of sanctions programs that OFAC administers, it should only form one part of a charitable organization's broader risk-based approach to protect against the risks of terrorist abuse.

current country of residence; and place and date of birth. The charity should assure itself that none of these individuals is subject to OFAC sanctions.

4. Charities should be aware that other nations may have their own lists of designated terrorist-related individuals, entities, or organizations pursuant to national obligations arising from United Nations Security Council Resolution 1373 (2001).<sup>14</sup>
5. With respect to the key employees, members of the governing board, or other senior management described in the preceding paragraph, the charity should also consider consulting publicly available information to ensure that such parties are not reasonably suspected of activity relating to terrorism, including terrorist financing or other support; and
6. As a pre-condition to the issuance of a charitable grant, the charity should require grantees to certify that they are in compliance with all laws, statutes, and regulations restricting U.S. persons from dealing with any individuals, entities, or groups subject to OFAC sanctions, or, in the case of foreign grantees, that they do not deal with any individuals, entities, or groups subject to OFAC sanctions or any other persons known to the foreign grantee to support terrorism or to have violated OFAC sanctions.

C. The charity should conduct basic vetting of its own key employees as follows:

1. The charity should conduct a reasonable search of publicly available information to determine whether any of its key employees is suspected of activity relating to terrorism, including terrorist financing or other support. Charities should not employ a person where any terrorist-related suspicions exist; and

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<sup>14</sup> Under United Nations Security Council Resolution 1373 (2001) (UNSCR 1373), UN Member States must generally freeze without delay the funds and other financial assets or economic resources of persons financing or otherwise supporting terrorist activity or terrorist-related individuals, entities, or organizations. In addition, UN Member States must generally prohibit their nationals from engaging in transactions with such parties. In order to implement these obligations under UNSCR 1373, each UN member state should, as a practical matter, develop its own list of parties sanctioned under the criteria of UNSCR 1373. For example, the SDN List incorporates those parties designated by the United States pursuant to its national obligations under UNSCR 1373.

The Guidelines do not legitimize or endorse the UNSCR 1373 lists adopted by foreign jurisdictions. Rather, this information is intended to assist charities in developing their own risk-based programs based upon a full understanding of the law in those jurisdictions in which they may operate. Charities operating in a foreign jurisdiction may choose to take the additional precautionary measures of determining whether that jurisdiction maintains a national list under UNSCR 1373 and screening the identities of grantee organizations (including their directors and key employees) against any such list. Such precautionary measures may protect charities from potential sanctions or other consequences to which they might be subject from foreign jurisdictions as a result of engaging in transactions with individuals, entities, or organizations deemed to be financing or otherwise supportive of terrorist activity under the laws of those jurisdictions.

2. The charity should assure itself that none of its key employees is subject to OFAC sanctions or have violated OFAC sanctions.
- D. Should a charity's vetting practices lead to a finding that any of its own key employees, any of its grantees, or any of the key employees, members of the governing board, or other senior management of its grantees is suspected of activity relating to terrorism, including terrorist financing or other support, there are a number of available mechanisms and resources that a charity may utilize:
1. If the charity believes there is a match between the name of one of the individuals or organizations listed above and a name on the SDN List, the charity should take appropriate due diligence steps to ascertain whether the match is valid. These steps and further guidance are available on OFAC's Web site at <http://www.treas.gov/offices/enforcement/ofac/faq/answer.shtml#hotline>; and
  2. The charity should provide information on any suspicious activity relating to terrorism, including terrorist financing or other support, which does not directly involve an OFAC match, through a referral form available on Treasury's Web site at <http://www.treas.gov/offices/enforcement/key-issues/protecting/index.shtml>. In addition, the Federal Bureau of Investigation maintains local field offices to which charities should provide such suspicious information. A list of the locations and phone numbers of the FBI's field offices is available at <http://www.fbi.gov/contact/fo/fo.htm>.

## ANNEX TO GUIDELINES

The risk of terrorist abuse facing charitable organizations is ongoing and significant and cannot be measured from the important but relatively narrow perspective of terrorist diversion of charitable funds to support terrorist acts. Rather, terrorist abuse also includes the exploitation of charitable services and activities to radicalize vulnerable populations and cultivate support for terrorist organizations and activities. As reported through a wide range of media sources, terrorist organizations deliberately establish, infiltrate, or otherwise exploit charitable organizations to build terrorist support networks.<sup>15</sup> Recent developments – such as the exploitation by Lashkar e Tayyiba (a.k.a. Jamaat-ud-Dawa) and other terrorist entities/charitable fronts of relief efforts following the October 2005 earthquake in South Asia, the critical role of Hamas-associated charities in building popular support in the Palestinian territories for the terrorist organization, and Hezbollah’s substantial control of charitable distribution networks in southern Lebanon – demonstrate the ongoing intent and effectiveness of terrorist organizations in exploiting charitable organizations and relief efforts.

Treasury, together with other Departments across the U.S. Government, is continuing to combat such terrorist abuse of the charitable sector by: (i) administratively sanctioning terrorist-related charities and charitable officials through terrorist financing designations; (ii) contributing financial information and investigative resources and expertise to advance criminal investigations and prosecutions of charities and charitable officials providing material support for designated terrorist organizations or activities; (iii) facilitating international action to address these abuses; and (iv) conducting comprehensive outreach to the charitable sector to raise awareness of terrorist exploitation and the steps charities can take protect themselves from such abuse.

U.S. designations of charities and charitable officials demonstrate the breadth of the problem of terrorist infiltration and exploitation of the charitable sector. To date, the United States has designated forty-three charities worldwide and twenty-nine associated individuals for their support of terrorist organizations and operations. These seventy-two charities and individuals

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<sup>15</sup> See, e.g., Matthew Levitt, *HAMAS: Politics, Charity and Terrorism in the Service of Jihad*; New Haven, CT: Yale Univ. Press, 2006 (documenting the logistical and financial support Hamas charities provide for the group’s political and terrorist activities); Heather Timmons, *British Study Charitable Organizations for Links to Plot*, N.Y. TIMES, Aug. 25, 2006 (describing the risks inherent in delivering charitable aid and resources to high-risk areas where terrorist organizations are known to operate); Robert F. Worth & Hassan M. Fattah, *Relief Agencies Find Hezbollah Hard to Avoid*, N.Y. TIMES, Aug. 23, 2006 (describing Hezbollah’s efforts to cultivate support by controlling the provision of charitable resources and services across southern Lebanon); Laila Bokhair, *Political Struggle Over Earthquake Victims*, Norwegian Defense Research Establishment, Nov. 23, 2005 (documenting terrorist organizations such as Lashkar-e-Taiba and Jaish-e-Mohammed efforts to provide humanitarian aid to affected areas in the months following the earthquake in South Asia); Christopher Kremmer, *Charities Linked to Extremists Lead Quake Relief*, AGE, Nov. 21, 2005 (reporting that in addition to providing relief in South Asia, terrorist organizations are recruiting and indoctrinating orphan children in their extensive network of orphanages); Evan Kohlmann, *The Role of Islamic Charities in International Terrorist Recruitment and Financing* (2006), Danish Institute for International Studies: available at <http://www.diiis.dk/graphics/Publications/WP2006/DIIS%20WP%202006-7.web.pdf> (tracing the historical link between charitable organizations and terrorist activities from the Soviet-Afghan war through to the present); BBC News, *Faith, hate and charity: Transcript*, BBC One, Recorded from Transmission, July 30, 2006 (reporting on one of Britain’s leading Islamic charities, Interpal, and illustrating Interpal’s use of a network of charities in Gaza and the West Bank to support and fund Hamas, a terrorist organization designated by the U.S. Government and the European Union).

comprise over fifteen percent of all U.S.-designated terrorist supporters or financiers, indicating the primary importance of charities as a critical means of support for terrorist organizations and activities. Treasury maintains a summary of all designated charities, including unclassified background information summarizing the basis of each designation, to assist the donor and charitable communities in identifying those charities associated with terrorist financing and support. Further information and press releases relating to these designations are available on the Treasury Web site at [http://www.treas.gov/offices/enforcement/key-issues/protecting/charities\\_exec-orders.shtml](http://www.treas.gov/offices/enforcement/key-issues/protecting/charities_exec-orders.shtml).

In addition to these ongoing efforts by Treasury and the U.S. Government, other countries and organizations from around the world have recognized and helped curb abuse of the charitable sector by terrorist organizations. The Financial Action Task Force (FATF) – the premier inter-governmental organization responsible for developing and promoting global policies to combat money laundering and terrorist financing – has studied the problem of terrorist financing and abuse across the charitable sector globally and has published typologies of such abuse. The FATF has also published Best Practices for Non-Profit Organizations and more recently issued interpretive guidance strengthening the international standard for combating terrorist abuse of non-profit organizations. Additionally, FATF style regional bodies (FSRBs) such as the Asia Pacific Group (APG), Eurasian Group (EAG) and the Middle East and North Africa Financial Action Task Force (MENA FATF) are developing typologies and studies on the active threat of terrorist financing and support through charities that operate within their regions.<sup>16</sup> These organizations and their member countries are implementing measures to actively combat this threat through the development and application of supervisory, investigative, and financial authorities to identify and dismantle charities engaged in terrorist financing or support. Many of these documents, which underscore the threat that terrorist organizations and operations pose to the charitable sector, are available on the Treasury Web site at <http://www.treas.gov/offices/enforcement/key-issues/protecting/index.shtml>.

Treasury continually engages in outreach and updates its Web site to communicate useful information regarding: (i) the ongoing risks of terrorist abuse in the charitable sector; (ii) ongoing U.S. and other governmental efforts to mitigate these risks and combat terrorist abuse, and (iii) steps the sector can take to protect against such abuse. Treasury's Guidelines represent one essential component and product of the ongoing outreach that Treasury is conducting with the charitable sector to empower and protect the sector from terrorist abuse. Another example of available resources is Treasury's December 2005 advisory paper, which provides information to charities delivering relief in areas affected by the 2005 South Asia earthquake by detailing typologies of terrorist abuse of charities and reports on activity by militant and terrorist groups in those areas. This paper also shows, through media reports, the extent to which terrorist organizations pose a risk to charities trying to deliver aid in unstable areas, where terrorist

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<sup>16</sup> The efforts of the MENA FATF are particularly exemplary of international efforts to combat terrorist abuse of charities. MENA FATF Member States have issued a best practices paper, based on the FATF's international standard for combating terrorist abuse of the non-profit sector, tailored to the specific religious, social, and economic values of the region. The comprehensive framework, crafted by the MENA FATF, outlines legislative, regulatory, and procedural measures to ensure that the charitable sector is not misused or abused by terrorist financiers. The MENA FATF charities best practices paper is an indispensable tool for the Middle East and North Africa region in helping to protect against terrorist abuse of charities by offering guidance to promote transparency and accountability in the charitable sector.

organizations themselves and/or their charitable fronts are often engaged in delivering relief as an effective recruitment mechanism in building broader support for their organizations.

Treasury will continue its outreach and informational efforts as part of its larger mission to combat terrorist financing and safeguard the charitable sector from terrorist abuse.

# Facts We Already Know

	Tri-County	Missouri	USA
Residents with Disabilities	17.33%	14.51%	12.59%
Families with Income Over \$75,000 Annually	31.65%	42.31%	47.16%
Population Below 200% FPL	40.27%	33.79%	32.75%
Population Below 100% FPL	19.01%	14.63%	14.58%
Population Below 50% FPL	6.88%	6.36%	6.48%
Students with Free/Reduced Lunch at School	62.06%	50.53%	49.21%
Average Household Size	2.71/2.59/2.54	2.45	2.53
Cost Burdened Owner-Occupied Households (with Mortgage)	31.25%	23.87%	29.33%
Cost Burdened Owner-Occupied Households (W/O Mortgage)	14.25%	11.32%	13.78%
Cost Burdened Renter-Occupied Households	40.28%	42.35%	46.84%
Labor Force Participation Rate	51.97%	62.82%	63.00%
Migration Rate (Age 20-39)	<b>-1.85%</b>	2.34%	7.21%

**75% of the workforce will be millennials (current age 20-35) by 2025**

2017 Federal Poverty Levels			
HH Size	50%	100%	200%
1	\$6,030	\$12,060	\$24,120
2	\$8,120	\$16,240	\$32,480
3	\$10,210	\$20,420	\$40,840
4	\$12,300	\$24,600	\$49,200
5	\$14,390	\$28,780	\$57,560
6	\$16,480	\$32,960	\$65,920
7	\$18,570	\$37,140	\$74,280
8	\$20,660	\$41,320	\$82,640

2017 Income Limits - Camden County - Median Income is \$52,400								
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
80%	\$29,350	\$33,550	\$37,750	\$41,900	\$45,300	\$48,650	\$52,000	\$55,350
50%	\$18,350	\$21,000	\$23,600	\$26,200	\$28,300	\$30,400	\$32,500	\$34,600
30%	\$12,060	\$16,240	\$20,420	\$24,600	\$28,300	\$30,400	\$32,500	\$34,600

2017 Income Limits - Miller County - \$46,300								
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
80%	\$28,500	\$32,550	\$36,600	\$40,650	\$43,950	\$47,200	\$50,450	\$53,700
50%	\$17,800	\$20,350	\$22,900	\$25,400	\$27,450	\$29,500	\$31,500	\$33,550
30%	\$12,060	\$16,240	\$20,420	\$24,600	\$27,450	\$29,500	\$31,500	\$33,550

2017 Income Limits - Morgan County - Median Income is \$45,900								
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
80%	\$28,500	\$32,550	\$36,600	\$40,650	\$43,950	\$47,200	\$50,450	\$53,700
50%	\$17,800	\$20,350	\$22,900	\$25,400	\$27,450	\$29,500	\$31,500	\$33,550
30%	\$12,060	\$16,240	\$20,420	\$24,600	\$27,450	\$29,500	\$31,500	\$33,550

# What is a Community Development Corporation?

## What is a Community Development Corporation?

Community development corporations (CDCs) are 501(c)(3) non-profit organizations that are created to support and revitalize communities, especially those that are impoverished or struggling. CDCs often deal with the development of affordable housing. They can also be involved in a wide range of community services that meet local needs such as education, job training, healthcare, commercial development, and other social programs.

While CDCs may work closely with a representative from the local government, they are not a government entity.

As non-profits, CDCs are tax-exempt and may receive funding from private and public sources.

CDCs run the gamut from large, well-established organizations like New Community Corporation in Newark, NJ (which owns and manages 2,000 units of housing and employs more than 500 people) to community groups that meet in a church basement. Large or small, CDCs have in common an involvement in development work. They generally have a staff and some degree of incorporation.

It's important to note that CDCs are self-identified. That is, there is no specific tax ID or certification that distinguishes a CDC from other non-profits. There are state and local associations that work specifically with CDCs (such as the Philadelphia Association of Community Development Corporations), but there has been no national association directly representing CDCs since the National Congress for Community Economic Development (NCCED) dissolved in 2006. The National Alliance of Community Economic Development Associations (NACEDA) represents state and regional associations but does not directly represent CDCs.

## CDCs in numbers

The NCCED estimated that in 2006, there were around 4,600 CDCs nationally. There has not been a more recent count. Some experts guess the number is lower due to the decline of available public and private sector resources caused by the economic recession, although it's worth noting that the demand for CDCs services has increased (also because of the recession).

Unlike some other states, Pa. does not have a state-level CDC association. There is no statewide count or report of CDCs.

Two of the larger CDC associations in Pa. are the Philadelphia Association of Community Development Corporations (PACDC) and the Pittsburgh Community Reinvestment Group (PCRG).

PACDC put out a report at the end of 2012 estimating Philadelphia CDCs contributed \$5.1 billion to Pennsylvania's economy (and \$3.3 billion to Philly's economy) over the past 20 years. This includes 37,100 jobs statewide and 11,600 in the city.

According to the report, the majority (72 percent) of Philadelphia CDC investment has gone to home construction and rehabilitation, with 21percent to small business construction and rehabilitation and seven percent to streetscape/vacant lot greening projects.

## **A brief history of CDCs**

Robert F. Kennedy played a big role in setting up the first CDC through the Special Impact Program, an amendment to the Economic Opportunity Act of 1964, allowing the federal funding of community development projects in poor urban areas. Kennedy created an action plan for community development, which led to the formation of the Bedford Stuyvesant Restoration Corporation, considered the first CDC in the country.

Historically, many CDCs grew out of the Civil Rights movement to fight against redlining and divestment issues in cities. Many had a community organizing/activism background.

While traditionally CDCs were location-based, there are organizations that target specific demographics (for example, the Women's Revitalization Project in Philadelphia serves low-income women and their families). And CDCs now typically focus on development rather than activism.

## **How do CDCs work?**

CDCs follow a bottom-up approach; they are set up and run by community members or local groups like churches and civic associations. In fact, a key feature of CDCs is the inclusion of community representatives in their governing/advisory boards. While it's difficult to enforce because CDCs act independently, the rule of thumb is at least one third of the board is comprised of local residents.

As non-profit institutions, CDCs are tax-exempt and may receive unlimited donations and grants from private and public sources. A significant portion of funding comes from local government and through state and federal grants, such as the U.S. Department of Housing and Urban Development's Community Development Block Grant. CDCs can also receive funding from philanthropic foundations like the Ford Foundation and the Surdna Foundation.

CDCs may also apply for funding through intermediary organizations (like the Local Initiative Support Corporation and NeighborWorks America nationally and local

organizations like Pittsburgh's Neighborhood Allies) that receive government resources and then allocate funding to community groups.

In Pennsylvania, CDCs can get support from local business partnerships through a statewide tax credit called the Neighborhood Assistance Program, administered by the Pennsylvania Department of Community and Economic Development (DCED). CDCs can also apply for funding for affordable housing projects through the Pennsylvania Housing Finance Agency (PHFA), which administers the federal low-income housing tax credit program and PA State Housing Trust Fund (PHARE), among other programs. (This funding is not limited to non-profits or CDCs).

There are also city-level funding opportunities for CDCs. For example, Philadelphia has its own CDC grants and tax credit programs and its own housing trust fund. The City of Pittsburgh's Community Development Administration Division allocates city resources through its Advisory Commission on Community Based Organizations (ACCBO).

One criticism of CDCs is that they are too dependent on government and foundational funding streams. Although CDCs are meant to meet the specific needs of a local community, a large amount of available funding might be tailored to specific types of projects (like affordable housing). Because of this, CDCs may be compelled to focus efforts based on what funds are available, rather than responding primarily to community demand.

Some CDCs are finding ways to diversify their funding streams. For example, Bickerdike Redvelopment Corporation (Chicago) has its own rental properties and a for-profit construction company, which generate income.

- I. CDC Development
  - a. Residential Housing – Affordable & Workforce housing with an emphasis on Universal Design Concepts for Morgan, Miller, Camden, and Laclede Counties
  - b. Board of Directors – Up to 15 Members with a minimum of 5 members from the general public (residents in all of the counties served plus one) who are classified as living in low income households, with the remaining members representing social service-related organizations, private business, banks/credit unions, and/or designated elected officials
  - c. Develop MOUs with local banks for Community Reinvestment funding
  - d. Develop partnership with USDA for loan packaging and other services
  - e. Develop partnership with local social service agencies for client assistance, case management services, and networking
  - f. Develop partnership with local CHDOs for affordable and workforce housing development with an emphasis on Universal Housing Design Concepts
  - g. Develop MOUs with the municipalities and county governments
  - h. Develop MOUs with local community action agencies for shared information, education, case management services, and material distributions
  - i. Develop MOUs with LOREDC and LOCLG for informational sharing, joint collaborations, grant opportunities, private investment opportunities, etc.
  - j. Work with municipalities and county governments to develop and manage consortium creation and related activities
- II. Identified CHDOs
  - a. Missouri Ozarks Community Action Agency (MOCA)
  - b. West Central Missouri Community Action Agency (WCMCAA)
  - c. Ozarks Area Community Action Corporation (OACAC)
- III. Participation Jurisdiction (PJ) Consortium Potentials (\$500K to \$750K to Qualify)
  - a. Scenario 3
  - b. Scenario 4



# Affordable Housing Taskforce Impacts

Ripple Effects Mapping Results



**Lake of the Ozarks**  
Regional Economic Development Council  
Quality Life. Quality Business.

Presented by:  
Michele Kroll, EdSp, MS  
Community Economic  
Development Specialist  
1/28/2019



# Introduction

The Lake of the Ozarks Regional Housing Study by an outside firm represents an in-depth study of the housing conditions of three counties that constitute the Lake of the Ozarks Regional Economic Development Council (LOREDC) service area. The Housing Study was designed to be a strategic and frequently used road map to identify and meet current and future housing priorities. After the study was completed, an affordable housing task force formed around these issues to prioritize specific needs. The first year focused on education to have a more in-depth understanding of housing issues and resources.

## Committees:

- Investment in Housing Stock
- Workforce Development- Increasing Building Trades
- Increase Affordable Housing Stock (all housing unit types)
- Locating Financial Capital

# Housing Profile

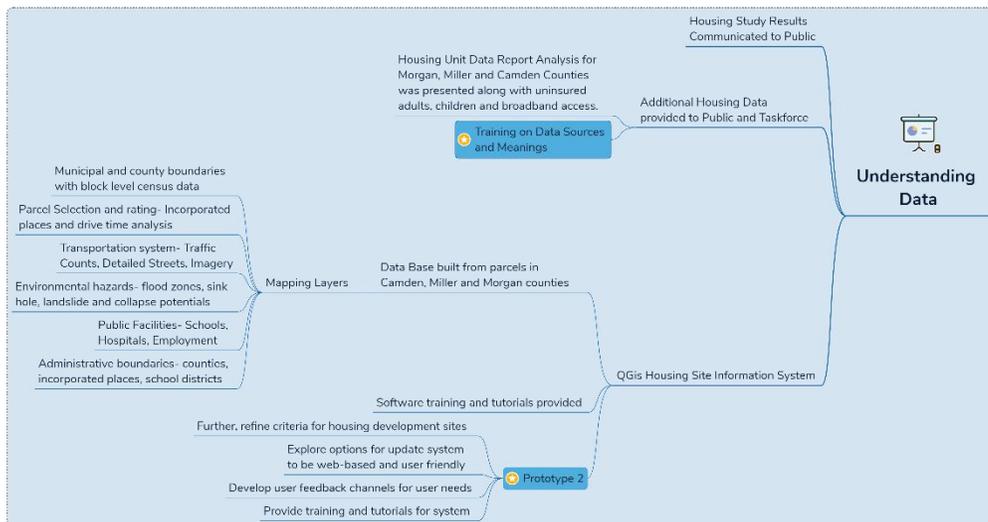
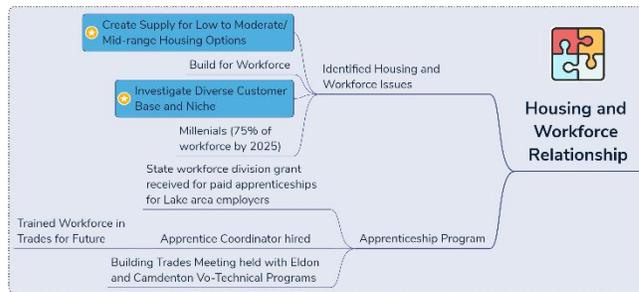
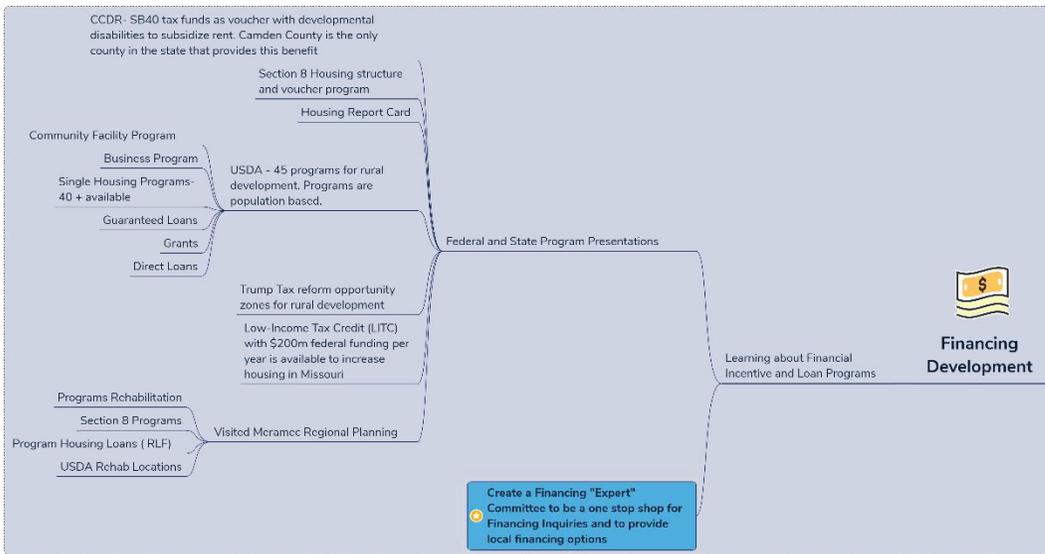
The three counties in the LOREDC region are Camden, Morgan and Miller, all three are classified as Rural using the Office of Management and Budget guidelines. Camden with a 2017 population of 45,632 is the most populous Rural County in Missouri and has experienced double digit population growth every decade since 1970, total population increased 242.7% (+32,317). During the same period Morgan's population increased 100.1% from 10,068 to 20,145 and Miller added 10,202 for a 67.9% growth rate. These counties accounted for 36.9% of the total population growth in the 59 + rural counties in Missouri between 1970 and 2017. Population growth has primarily been the result of retiree migration.

While the LOREDC population increased 136.9% the housing stock increased 209.1% adding 47,001 new units. The dramatic growth in housing demand created many challenges for local governments as they sought to accommodate the need for land and manage growth. Exacerbating the problem is the extraordinary proportion of housing that is vacant for seasonal use. In 2016 the American Community Survey reports 43.5% of the housing stock is in this category, the 30,226 seasonal use units account for 32.2% of the Statewide total of 93,788. The demand for housing also resulted in high housing costs with median housing values 63.4% higher than the median for all rural counties. Renting is also expensive with Camden County having the highest median rent when compared with all rural counties; Miller is ranked five and Morgan fourteen.

# Ripple Effects Mapping

- ▶ REM is a useful tool for impact analysis of complex community collaborations. Compared with other methods, it is straightforward, cost effective, and, most important, has the potential to generate further movement towards group, organizational, or community goals.
  - ▶ REM was used to explore the impacts of the affordable housing task force committees.
  - ▶ Potential gaps and goals were identified.
  - ▶ The technique successfully documents both intended and unintended effects of a project.
  - ▶ REM lets participants describe the connections they have built, as well as what the connections led to.
  - ▶ Community stakeholders visually map the "performance story."
  - ▶ REM employs elements of appreciative inquiry, mind mapping, and qualitative data analysis.
- Affordable Housing Taskforce Committee members and partners participating:
- ▶ Survey Interviews n=19
  - ▶ Ripple Mapping n=10

# REM Mapping Results



★ Indicate potential action steps committee can implement in 2019.



## Awareness

Individuals and Organizations sharing knowledge on housing issues

Meetings with Municipalities to look at housing issues

Laurie is developing new housing lots in the \$150,00-\$175,000 range.

Osage Beach is looking at TIFS.

Village of Four Seasons is looking at Commercial Options and they have incentivized lots and parcels to reduce HOA. Water Systems are available.

Versailles is looking to expand industrial development to add housing for workforce.



Affordable Housing Taskforce Impacts

**Develop Housing Profile for Municipalities and identify possible Solutions**



## New Collaborations and Partnerships



Camden County Developmental Disability Resources (CCDDR)

Hosted State Housing Conference

Over 100 in attendance

Developers interested in Universal Design

Investigation of the creation of a Community Development Corporation (CDC) for housing and support services

★ Development of a CDC

Lake Area Realtors

Presented real estate trends and housing report

Housing Inventory Report

Financing development needs

★ Continue Cultivating Relationships

Building Private/ Public Partnerships

Gaining Organizational Commitments for Continued Efforts



## Setting Goals



Affordable  
Housing  
Taskforce Impacts

### Housing Study Guided Taskforce Goals

4 Main Goals Determined

Investment in Housing Stock

Workforce Development to  
include Building Trades

Increase Affordable Housing Stock

Financial Capital

Volunteer Committee Formed- Meet Quarterly

Sub-Committees meet on  
their own

Education Focused First Year

Implementation Focused 2019

★ **Revising and Identifying Goals**

★ **Develop Strategic Plan**

★ **Articulate Measurable Goals**

CCDR- SB40 tax funds as voucher with developmental disabilities to subsidize rent. Camden County is the only county in the state that provides this benefit

Section 8 Housing structure and voucher program

Housing Report Card

Community Facility Program

Business Program

Single Housing Programs- 40 + available

Guaranteed Loans

Grants

Direct Loans

USDA - 45 programs for rural development. Programs are population based.

Federal and State Program Presentations

Trump Tax reform opportunity zones for rural development

Low-Income Tax Credit (LITC) with \$200m federal funding per year is available to increase housing in Missouri

Learning about Financial Incentive and Loan Programs



## Financing Development

Programs Rehabilitation

Section 8 Programs

Program Housing Loans ( RLF)

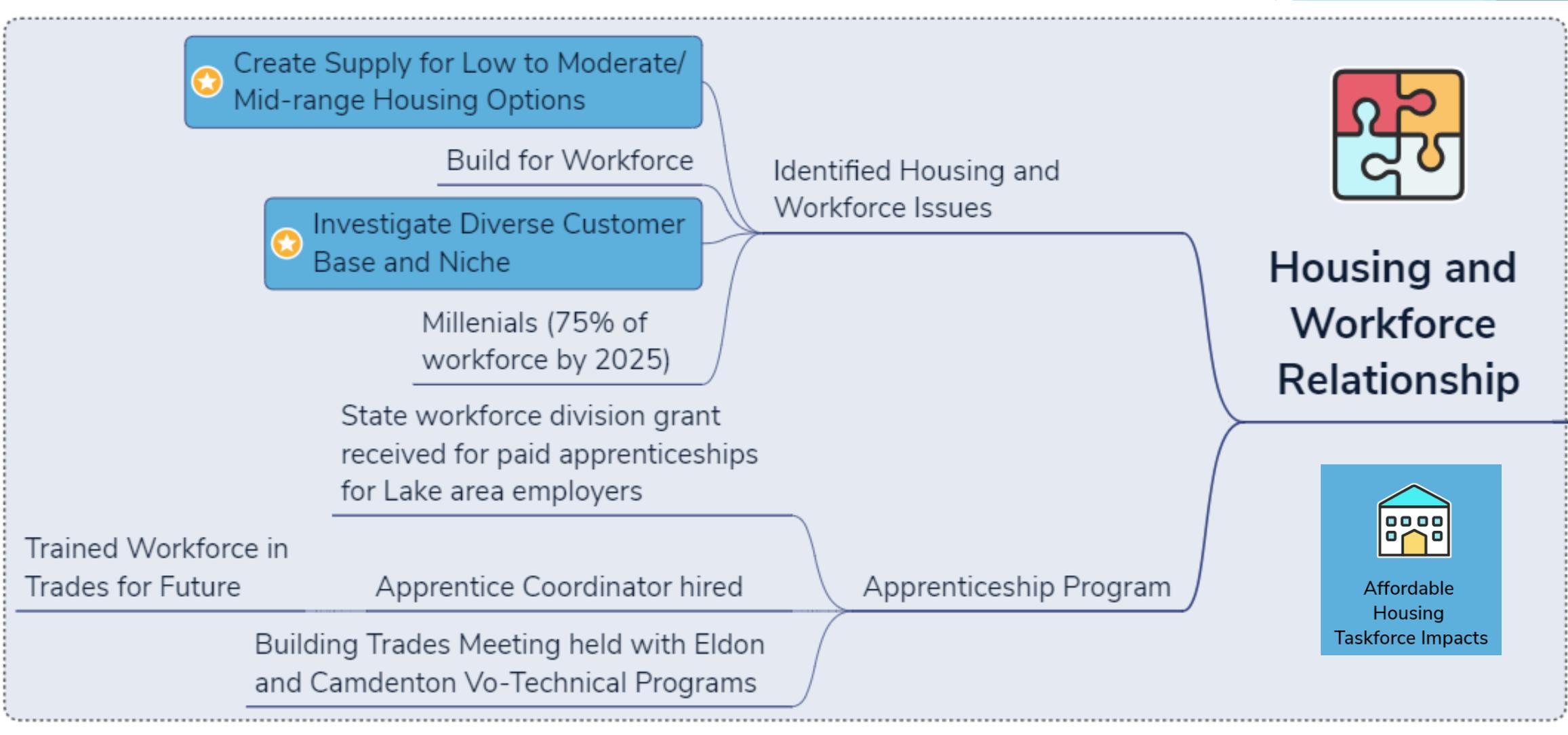
USDA Rehab Locations

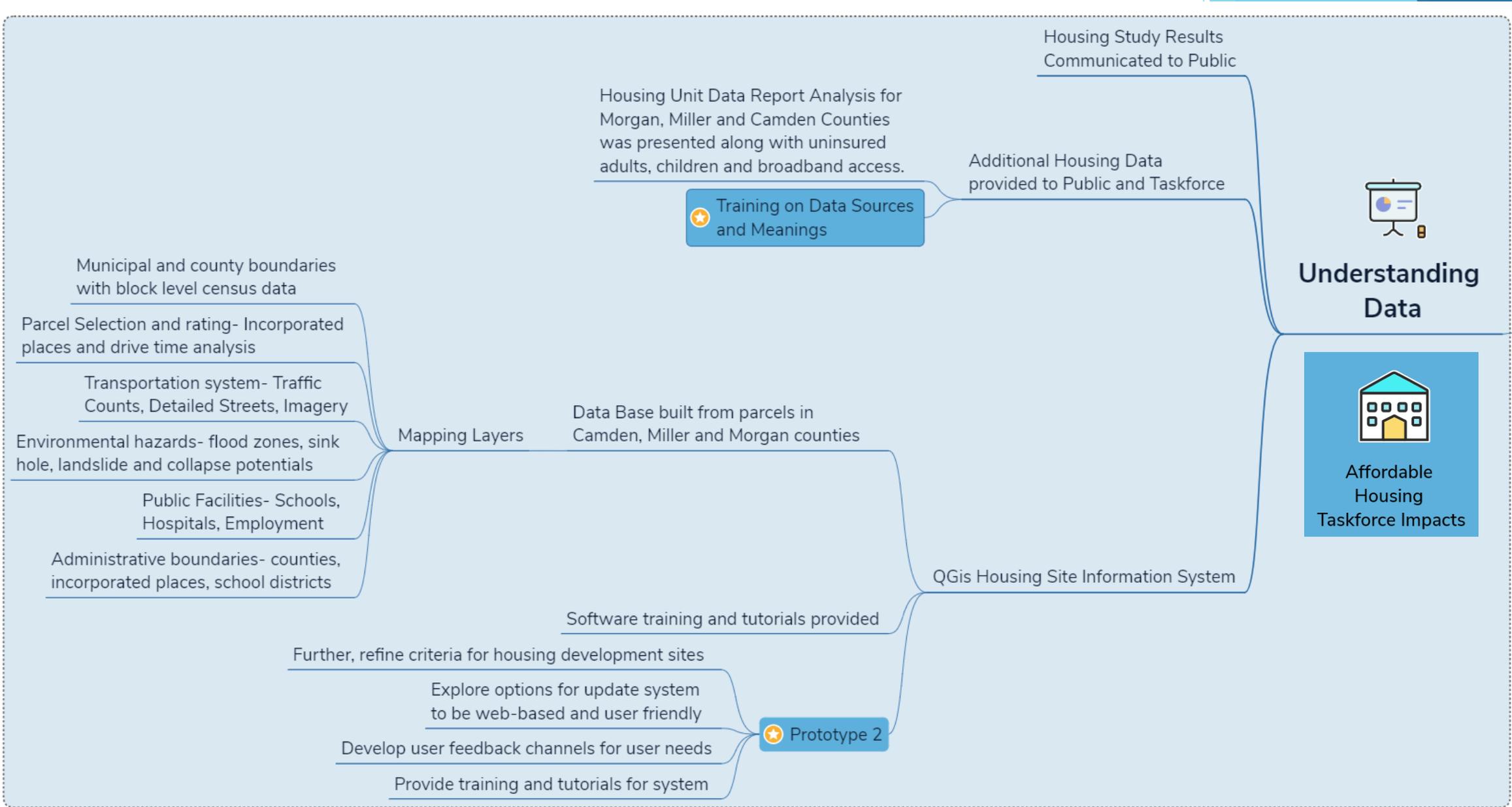
Visited Meramec Regional Planning

Create a Financing "Expert" Committee to be a one stop shop for Financing Inquiries and to provide local financing options



Affordable Housing Taskforce Impacts





# Community Capitals



**Natural-** The quality and quantity of natural and environmental resources existing in a community.

**Political-** The ability to influence and enforce rules, regulations, and standards. Access to individuals and groups with the power to influence decisions. Participating in civic discourse on difficult public issues.

**Social-** Connections existing among people and organizations that help make things happen in the community.

**Human-** Attributes of individuals that provide them with the ability to earn a living, strengthen community, and otherwise contribute to community organizations, to their families, and to self-improvement (Flora et. al, 2004).

**Cultural-** The values, norms, beliefs and traditions that people inherit from family, school and community.

**Financial-** The variety of financial resources available to invest in local projects or economic development initiatives. Efforts to build wealth to support community development activities.

**Built-** Assets include infrastructure that supports the community.

The Community Capitals Framework helps communities to conceptualize a community system in a way that leads to effective community and economic decision-making and sustainable development. Strong and resilient communities strive for balanced investments in all seven capitals. If communities place too much emphasis on one or two capitals, then growth can be suppressed in other capitals.

# Community Capitals Coding



natural



cultural



human



social



political



financial



built

Capitals	Natural	Cultural	Human	Social	Political	Financial	Built
Collaborations/ Partnerships			X	X	X		
Develop Community Housing Profiles		X		X	X		
Develop CDC		X	X	X	X	X	X
Develop Strategic Plan				X			
Financing Committee				X		X	X
Create Housing Supply				X		X	X
Investigate Customer Base	X	X	X	X			
Provide Data Resources Training				X	X		
Develop Prototype 2	X			X	X		X

\*Coding = REM potential actionable goals that were identified

# Next Steps

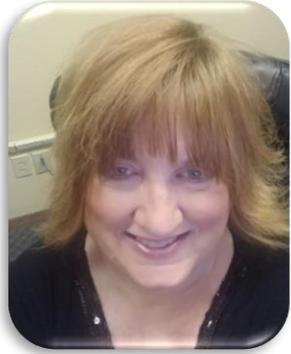
The task force is committed to moving from education to implementation for 2019 committee work.

Some important milestones identified include:

- Forming a CDC
- Refining the GIS Housing Site Information System
- Securing Local Financial Capital Channels
- Create Supply for low to moderate and mid-range housing
- Continue cultivating collaborative partnerships

## ACKNOWLEDGEMENTS

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# Universal Design in Housing

by Ronald L. Mace, FAIA

Universal design in housing is a growing and beneficial concept. It is subtle in its differences from barrier-free, accessible, and industry standard housing. Accessibility standards and codes have not mandated universal design and do not apply to most housing. Universal design exceeds their minimum specifications for accessible design and results in homes that are usable by and marketable to almost everyone. Universal homes avoid use of special assistive technology devices and, instead, incorporate consumer products and design features that are easily usable and commonly available.

The market for universal design in housing includes everyone at some point in their lives, and the movement toward universal design in housing and consumer products is becoming more viable as our population ages. In view of this, The Center for Universal Design has followed its development of the seven Principles of Universal Design (Center for Universal Design, 1997) with a draft list of characteristic features of universal design in housing. This list is intended to serve as a guide for designers, builders, and buyers today and in the future as universal design in the housing industry evolves.

## Background

Why universal design in housing? What is universal design in housing? How does it differ from accessible or barrier-free housing? These are all good questions with subtle answers that make universal design somewhat difficult to understand in this application.

Universal design in housing is both accessible and barrier-free, but it carries these goals to a greater and more marketable extent than has been common practice for either of the other two design types. Universal design goes far beyond the minimum specifications and limitations of legislated mandates for accessible and barrier-free facilities.

## Accessibility Standards

Accessible and barrier-free design for building types other than private housing has been mandated by building codes or laws and defined by minimum standards. By law, codes and standards stipulate the minimum regulatory action necessary to accomplish the stated goals, such as life safety or, in this case, accessibility.

Early standards and codes required few, if any, building features to be accessible. In 1961, the American National Standards Institute published the first national accessibility standard, titled "A117.1-Making Buildings and Facilities Accessible to and Usable by People with Disabilities." It stated that, for a building to comply and be usable, it had to have "a reasonable number but always at least one" of the features it described, i.e., one accessible door, one accessible toilet room, etc. Thus, most of the regulations and codes that adopted the standard have never mandated truly accessible or barrier-free buildings and facilities, but rather only parts and pieces of buildings were required to be accessible.

Also, only certain building types were required to comply. Early codes and standards included no provisions for private housing. The attitudes were that homes are private places not for public use and could not, or should not, be required to be accessible. Subsequent standards included some minimum specifications for accessible features in houses such as kitchen sinks, bathtubs, toilets,

etc. However, these specifications were adopted and mandated in most localities only for applications in multifamily housing programs, such as publicly owned or managed apartments.

For many years, the accessible apartment requirements in many state building codes have generally remained applicable to only 5% of new units. Under the access requirements for housing programs receiving federal financial assistance covered by section 504 of the Rehabilitation Act of 1973, only 5% of new apartments must be wheelchair accessible. An additional 2% must be equipped for visually impaired and blind residents and another 2% for hard-of-hearing and deaf tenants. These requirements, therefore, predominantly affect only selected features in a small number of rental apartments in publicly assisted housing projects.

The Fair Housing Act Amendments (THAA) of 1988 established a special and different accessibility standard for rental multifamily housing. The Act mandates a lower level of accessibility but covers a greater number of apartments, including all units on ground floors and all units on floors served by elevators. The minimum level of access provided is an improvement over many conventional and inaccessible apartments, but it is not sufficient for many people with disabilities and is far from being barrier-free or accessible.

The Americans with Disabilities Act of 1990 (ADA) does not cover or address accessible housing except for facilities such as motels, hotels, and dormitories. In these, the ADA standards for accessible design require, again, a limited number of units to meet minimal specifications that are special, not truly barrier-free, nor usable by many of the people with disabilities they are intended to accommodate.

### Private Housing

There are no requirements that single-family or other forms of private housing be accessible or barrier-free and no incentives for the housing industry to change. Most accessible housing is built by and for persons with disabilities on an individual basis. Very little accessible housing is available on the open market and housing opportunities for people with disabilities continue to be extremely limited. Realtors, citing stigma, largely discount accessible houses as not marketable to others and devalue them in the marketplace. Designers and builders are not taught how to build accessible housing and usually either defer to early institutional standards and codes or seek advice from rehabilitation specialists. This process too frequently results in unnecessary use of expensive assistive technology devices, durable medical equipment such as stainless steel and chrome grab bars, and awkward features such as ramps that give houses a clinical, "special" look. Thus, many such accessible homes give the genre a negative image and, indeed, are devalued in the marketplace.

### Universal Design in Housing

Universal design in housing far exceeds the minimum specifications of legislated barrier-free and accessible mandates. Universal design in housing applies the principles of universal design to all spaces, features, and aspects of houses and creates homes that are usable by and marketable to people of all ages and abilities. Some features of universally designed homes are adjustable to meet particular needs or needs that change as family members age yet allow the home to remain marketable on the open real estate market. Universal design has the unique quality that, when done well, it is invisible.

Universal design in housing:

- is not mandated and probably cannot be mandated;

- includes accessible and barrier-free design;
- is not assistive technology;
- avoids clinical images, use of durable medical equipment, and special features;
- includes some adaptable or adjustable features;
- seeks and uses consumer products that are universally usable and commonly available;
- makes houses easier and safer for everyone to use throughout the lifespan;
- anticipates future needs;
- supports the independent living, home health care, and aging-in-place movements;
- responds to common market trends and human needs; and
- creates a market for more universally usable products.

The idea for universal design in housing grew out of recognition that, because most of the features needed by people with disabilities were useful to others, there was justification to make their inclusion common practice. For example, raising electrical receptacles to 15 or 18 in. above the floor eliminates the need to bend over as far and makes them easier to use for everyone or more universal. Some universal features make common activities easier for all. For example, moving is much easier in houses with stepless entrances and wider doors and hallways. Some universal design features create experiences many people have not had before. For example, when well designed, bathrooms with extra floor space to accommodate users of mobility aids are perceived as luxurious and people revel in their new-found ability to have furniture in the bathroom. A chair, bookcase, towel rack, or etagere can give bathrooms a marketable elegance and utility, and they can be removed if the space is ever needed to accommodate a family member or friend.

Universal design in housing is not a new science, a style, or unique in any way. It requires only an awareness of need and market and a commonsense approach to making everything we design and produce usable by everyone to the greatest extent possible. In many instances, it requires only slight changes in simple things, such as the shape of an element, its placement or size, the force necessary to operate it, or the way in which the user must interact with the item.

#### Hierarchies of Usability

The term universal is not ideal because nothing can be truly universal; there will always be people who cannot use an item no matter how thoughtfully it is designed. However, we can almost always improve on the things we design to make them more universally usable. In fact, "more universal" or "more nearly universal" are expressions frequently used to recognize that there are hierarchies within universal design of building elements. Doors, e.g., can be arranged in a hierarchy that ranges from those that are most universal, i.e., require the least human action to use, to those that are least universal, i.e., require the most human action to use. The door hierarchy starts with a cased opening or an air door, which has no door and therefore requires no human action, then moves up to power doors with automatic sensors or mat switches, which require some action, and moves through a series of increasingly difficult manual doors to one equipped with a heavy automatic closer, a round knob, and a key-operated full-time lock.

In the product arena, hierarchies also exist. A product may meet the needs of most people but omit a feature for one category of user. Is a product universal if essential information cannot be perceived by blind users? The answer is no; it is neither truly universal nor as universal as possible. It could be more universal if its information were communicated by voice module or tactile method.

## Assistive Technology

Universal design in housing is not assistive technology. Assistive technology devices are special aids for use by individuals with a particular disability. In housing, they may include such items as wheelchairs, walkers, mechanical ventilators, special adjustable-height toilet seats, offset door hinges, bathtub lifts, and environmental control devices. Universally designed homes can eliminate the need for some assistive technology devices and make installation and use of others more convenient should the special type of assistance they provide become needed. For example, installing showers and tubs that have built-in folding or fixed seats that can be used by everyone eliminates the need for special seats. Including extra blocking in ceilings and walls at critical locations allows grab bars and track lifts to be installed if, when, and where needed without structural changes. Installing wide doors during initial home construction eliminates the need to install offset hinges later, and additional electrical service in bedrooms and baths accommodates add-on assistive technology as it is needed.

Thus, universal design in housing accommodates but is not based on assistive technology. Universal design in housing is usually possible only in new construction, but home modifications can improve the accessibility of existing homes. Many assistive technology devices are aids for functioning in existing inaccessible environments and are, therefore, often needed to help avoid or minimize the need for expensive and disruptive home modifications. Universal design is based in the mainstream consumer market and creates houses that at least do not hinder people from living as actively as their abilities will allow.

One large difference between assistive technology and universal design in housing is in their aesthetics and associated marketing approaches. Assistive technology devices are generally not the kind of products homeowners are eager to buy and use in their homes. Their design and development are generally concerned with function (as perceived by professional caregivers) and determined by competitive costs, not user preferences or experiences. Little or no attention is paid to the aesthetics of assistive technology and rarely is competitive marketing an issue. Users, considered to be patients, are expected to use the devices selected by their professional caregivers and be grateful for the improved function or support they receive despite any stigma, embarrassment, or negative image the devices may generate. Universal design, on the other hand, appeals to and is marketable to people of all ages and abilities.

## Consumer Products

Universal design in housing seeks and uses features and products that provide the same support as assistive technology devices but that are attractive and mass marketable to anyone. Some products cross over from assistive technology to consumer markets and vice versa. One such crossover product was an imported listening system for hard-of-hearing people who needed higher volume to watch their televisions but didn't want to disturb others. It consisted of wireless headphones with a built-in receiver, a discreet volume control, and an infrared or FM transmitter that could be attached to any television. The system became available as an assistive device in the early 1980s and cost approximately \$600. Today, it is a consumer product marketed to audiophiles for home stereos, televisions, and other sound systems. It is sold through retail outlets, electronic stores, and catalogs for \$69. Similarly, the inexpensive X-10 wireless residential remote control widely marketed as a convenience and home security system for more than 20 years is an excellent non-life-supporting environmental control device that can bring home automation, lighting, and small appliance control to people with disabilities. These consumer devices provide advantages similar to assistive technology equipment but are attractive and available at lower costs because they are designed and mass marketed as consumer products.

Some common home products such as the power garage-door operator are essentially assistive technology. They assist people who cannot open or have difficulty opening overhead garage doors. They are also a convenience item because, when equipped with remote controls, one need not get out of the car to open or close the door. Because they are mass marketed in a positive way as consumer products, they are widely available for about \$150 and are never perceived to be special or assistive devices. Residential power door operators for people who have difficulty opening and using entrance doors, on the other hand, are not widely available. Although no more complex or sophisticated, they cost four to six times as much as a garage opener and, as a result, are not seen as a consumer or convenience product. As their use increases, costs are coming down. Positive marketing could change the perception of this item and make it a common amenity, with great benefit to anyone bringing in groceries or doing similar daily tasks.

### The Population of People with Disabilities

The number of people who could benefit from widespread adoption of universal design principles in housing is large. It includes virtually everyone, by some measures. The frequently quoted government-generated number of 54 million people with disabilities (McNeil, 1997) was determined from limited census data and includes recipients of disability benefits programs. It excludes millions of people who have limitations but are outside the categories counted. The Arthritis Foundation estimates that 40 million Americans have arthritis alone (Arthritis Foundation, 1997). Other associations list similarly large numbers. Most non-government sources count people who do not identify themselves as disabled or receive any form of disability benefits or services and are not included in the 54 million figure. Added to these people are others who have no discernible cause of limitation other than the reduced stamina, agility, eyesight, hearing, etc. that accompany the normal process of aging.

All told, no one goes through life without experiencing some disabling conditions. Thus, the shift in approach in the design of housing and consumer products toward more universal usability has long-term value as our aging population grows.

### Examples of Universal Design in Housing

There are good examples that demonstrate that universal design in housing is progressing. Excel Homes in Pennsylvania asked The Center for Universal Design to modify 24 of their best-selling modular home plans. The houses are now available with optional kitchen and bathroom plans to fit almost any need. The Home Store in Wheatly, MA, markets Excel and similar houses in the northeast region and has had several additional universal units designed for their particular market. Amherst Homes in Cincinnati now makes all of its new homes as universal as possible. Miles Homes in Minnesota offers universal home design and marketing services. Planning is underway for the first commercially available book of universal house plans and related information. It is expected to be available in 1999.

### Characteristics of Universal Design in Housing

The Center for Universal Design has developed a draft list of the characteristic features of universal houses. It is a work in progress that is expected to evolve into a guide for designers, builders, and consumers. The list is based on experience with accessible, adaptable, and universal design in housing and product development for over 30 years. This list is intended to serve as a guide. The features described are those we might look for in a universal house, but not all are expected to be included in any given home.

The following list of characteristics includes elements, features, ideas, and concepts that contribute to or can be components of a universal house. Some are finite recommendations. Some are options.

Some are scope statements about how many of a feature must or should be included. Obviously, the more universal design characteristics or features included, the more usable the house. The Center welcomes readers' comments and advice on these characteristics.

## Entrances

- No steps at entrances
  - Making all home entrances stepless is best.
  - More than one stepless entrance is preferred.
  - At least one stepless entrance is essential; if only one, not through a garage or from a patio or deck.
- Site design methods for integrated stepless entrances
  - Level bridges to uphill point.
  - Garage elevated to floor level so vehicles do the climbing.
  - Earth berm and bridge and sloping walk details.
  - Site grading and earth work (with foundation waterproofing) and sloping walks at 1-in-20 maximum slope.
  - Ramps avoided; if used, ramps must be integrated into the design.
- Maximum rise of 1/2 in. at thresholds.
- View of visitors for all people, including children and seated users
  - Sidelights,
  - Wide-angle viewers,
  - TV monitors, and/or
  - Windows in doors or nearby.
- A place to put packages while opening doors: built-in shelf, bench, or table with knee space below located on the outside next to the door.
- Weather protection shelter while unlocking and opening doors
  - Porch,
  - Stoop with roof,
  - Long roof overhang,
  - Awning, and/or
  - Carport.
- A way for visitors to communicate with residents
  - Lighted doorbell,
  - Intercom with portable telephone link, and/or
  - Hardwired intercom.
- Space at entry doors: minimum 5 ft X 5 ft level clear space on both inside and outside of entry door for maneuvering while opening or closing door (can be smaller if automatic power door is provided).
- Light for operating at entry doors
  - Focused light on lockset,
  - General illumination for seeing visitors at night, and/or

- Motion detector controls that turn on lights when someone approaches the door, help eliminate the problem of dark approaches to home, and add to sense of security.

Address house number: large, high contrast and located in a prominent place to be easy for friends and emergency personal to locate.

### **Interior Circulation**

- At least one bedroom and accessible bathroom should be located on an accessible ground floor entry level (on the same level as the kitchen, living room, etc.).
- Minimum of 32 in. clear door opening width (34-36 in. wide doors) for all doorways.
- Minimum of 18 in. clear floor space beside door on pull side at latch jamb: provides space to move out of the way of the door swing when pulling it open.
- Accessible route (42 in. minimum width): provides maneuvering room in hallways and archways.
- Turning space of 5-ft diameter in all rooms.

### Vertical Circulation

- All stairs to have appropriate width and space at the bottom for later installation of a platform lift, if needed.
- At least one set of stacked closets, pantries, or storage spaces with knock-out floor for later use as an elevator shaft; or
- A residential elevator with minimum 3 ft X 4 ft clear floor installed at the time of initial construction.
- Stair handrails to extend horizontally beyond the top and bottom risers.

### Light and Color

- Contrast between floor surfaces and trim: color or contrast difference that facilitates recognition of the junction of floor surfaces and walls.
- Avoid glossy surfaces.
- Color contrast difference between treads and risers on stairs.
- Ambient and focused lighting: lots of light, lighting that is thoughtful and variable, emphasizing lighting at entrances, stairs, and task lighting.
- Contrast between counter tops and front edges or cabinet faces.

### Hardware

- Easy to use, requiring little or no strength and flexibility
  - Lever door handles,
  - Push plates,
  - Loop handle pulls on drawers and cabinet doors - no knobs,
  - Touch latches,
  - Magnetic latches in lieu of mechanical, and
  - Keyless locks.

### Switches and Controls

- Light switches at 36-44 in. above floor maximum and thermostats at 48 in. maximum height.
- Easy-touch rocker or hands-free switches (see Home Automation, below).
- Additional electrical outlets at bed locations and desk for equipment: fourplex boxes on each side for computer and electronic equipment as well as personal use equipment.
- Electrical outlets at 18 in. minimum height allows easy reach from a sitting position as well as for those who have trouble bending over.
- Electrical panel with top no more than 54 in. above floor located with a minimum 30 in. X 40 in. clear floor space in front.

#### Home Automation

- Motion detector light switches in garages, utility spaces, entrances, and basements.
- Remote controls for selected lights.
- Remote controls for heating and cooling.
- Doorbell intercoms that connect to portable telephones.
- Audible and visual alarms for doorbell, baby monitor, smoke detector, etc.

#### Plumbing Fixture Controls

- Single-lever water controls at all plumbing fixtures and faucets.
- Pressure balanced antiscald valves at tubs and showers.
- Hand-held showerheads at all tubs and showers in addition to fixed heads, if provided.

Single-lever diverter valves, if needed.

- Adjustable-height hand-held showerhead on 60 in. flexible hose: allows easy use by people of all heights.
- Mixer valve with pressure balancing and hot water limiter: prevents scalds by people who cannot move out of the way if the water temperature or pressure changes suddenly.

#### Bathrooms

When more than one bathroom is provided, all are to meet the following criteria, including bathrooms on second floors.

At least one bathroom must have one of the following accessible bathing fixtures:

- Minimum 5 ft long X 3 ft (4 ft preferred) deep curbless shower (see wet area shower details below).
- Tub with integral seat, waterproof floor, and a floor drain.

Other bathrooms in the same house may have a tub with an integral seat or a 3 ft X 3 ft transfer shower with an L-shaped folding seat and 1/2 in. maximum lip (curb) in lieu of the fixtures described above. When more than one bathroom has the same type of bathing fixture (a tub, shower, or wet area shower), at least one shower should be arranged for left-handed use and one for right-handed use.

- Adequate maneuvering space: 60 in. diameter turning space in the room and 30 in. X 48 in. clear floor spaces at each fixture. Spaces may overlap.
- Clear space of 3 ft in front and to one side of toilet: allows for easy maneuvering to and around toilet.
- Toilet centered 18 in. from any side wall, cabinet, or tub.
- Broad blocking between studs in walls around toilet, tub, and shower: allows for future placement and relocation of grab bars while assuring adequate load-bearing capacity (eliminates the need to open up wall to add blocking later).
- Minimum lavatory counter height of 32 in.
- Clear knee space 29 in. high under lavatory: allows someone to use the lavatory from a seated position. May provide open knee space or removable vanity or fold-back or self-storing doors. Pipe protection panels must be provided to prevent contact with hot or sharp surfaces.
- Countertop lavatories are preferred with the bowl mounted as close to the front edge of the counter as possible.
- Wall hung lavatories are acceptable with appropriate pipe protection.
- Pedestal lavatories are not acceptable.
- Long mirrors should be placed with bottom no more than 36 in. above the finished floor and top at least 72 in. high. Full-length mirrors are good choices.
- Offset controls in tub/shower with adjacent clear floor space: allows for easy access from outside the tub with no inconveniences when inside.
- Integral transfer seat in tub and in 3 ft X 3 ft shower stall: allows people to sit in tub/shower without needing additional equipment.
- Grab bars: if installed, should not be stainless steel or chrome. Use colors to match decor.

#### Kitchens

- Space between face of cabinets and cabinets and walls should be 48 in. minimum.
- Clear knee space under sink 29 in. high minimum: allows someone to use the sink from a seated position. May provide open knee space or removable base cabinets or fold-back, bifold, or self-storing doors. Pipe protection panels must be provided to prevent contact with hot or sharp surfaces.
- Adjustable-height (28-42 in.) work surfaces: electrically powered continuously adjustable counter segments, some with cook tops, others with sink and disposal units; or
- Mechanically adjustable counter segments, some with cook tops, others with sinks and disposal units, adjustable from 28 in. to 42 in.: allows in-kitchen work for people of all heights, those with back trouble, people who are seated, and children.
- Contrasting color border treatment on counter tops: color or contrast difference that facilitates recognition of the edges of counters and the different heights to prevent accidental spills.
- Stretches of continuous counter tops for easy sliding of heavy items, particularly between refrigerator, sink, and stovetop for easy one-level flood flow.

- Full-extension pull-out drawers, shelves, and racks in base cabinets for easy reach to all storage space.
- Adjustable-height shelves in wall cabinets.
- Pantry storage with easy access pull-out and/or adjustable-height shelves for easy reach to all items stored (e.g., Stor-Ease pantry storage system).
- Front-mounted controls on appliances to facilitate reach.
- Cook top with knee space below: allows someone to use the appliance from a seated position. May provide open knee space or removable base cabinets or fold-back or self-storing doors. Pipe protection panels must be provided to prevent contact with hot or abrasive surfaces.
- Cook top or range with staggered burners and front- or side-mounted controls to eliminate dangerous reaching over hot burners.
- Glare-free task lighting to illuminate work areas without too much reflectivity. Side-by-side refrigerator: allows easy reach to all items, particularly if pull-out shelving is provided; or
- Use under-counter or drawer-type refrigerators and install them on raised platforms for optimum access to storage space at 18 in. to 48 in. above finished floor.
- Built-in oven with knee space beside. Locate so one pull-out oven rack is at same height as adjacent counter top with pull-out shelf.
- Drop-in range with knee space beside. Locate top surface at 34 in. above finished floor.
- Dishwasher raised on a platform or drawer unit so top rack is level with adjacent counter top. This also puts bottom racks within easy reach, requiring less bending.

#### Laundry Areas

- Front-loading washers and dryers with front controls. Washers and dryers raised on platforms to reduce need to bend, stoop, or lean over.
- Laundry sink and counter top surface no more than 34 in. above finished floor with knee space below.
- Clear space 36 in. wide across full width in front of washer and dryer and extending at least 18 in. beyond right and left sides (extended space can be part of knee space under counter tops, sink, etc.).

#### Storage

- Fifty percent of storage to be no more than 54 in. high.
- Adjustable-height closet rods and shelves: allows for flexibility of storage options.
- Provide lower storage options for children, short, and seated people.
- Motorized cabinets that raise and lower.
- Power operated clothing carousels.

#### Windows

- Windows for viewing to have 36 in. maximum sill height.
- Casements, awnings, hoppers, and jalousies are good choices but are not essential.
- Crank-operated windows.
- Power operators whenever possible.

## Sliding Doors

- Bypassing closet doors: each panel should create an opening at least 32 in. clear.
- Interior pocket doors: when fully open, door should extend 2 in. minimum beyond doorjamb and be equipped with an open-loop handle for easy gripping.
- Exterior sliding doors: drop frame and threshold into subfloor to reduce upstanding threshold track or ramp finished flooring to match top of track on both sides.

## Decks

- Build deck at same level as house floor.
- Keep deck clear of house and use slatted decking for positive drainage, e.g., a wood trench drain.

## Garages and Carports

- Power-operated overhead doors.
- Door height and headroom clearances 8 ft

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# Universal Design

## What is Universal Design?

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Universal design, also called barrier-free design, focuses on making the house safe and accessible for everyone, regardless of age, physical ability, or stature. Most of us think immediately of ramps and grab bars when we think of accessible housing, but universal design goes far beyond that while remaining largely invisible to the casual observer. In fact, applying universal design concepts, such as wider doors and hallways, makes a house feel more spacious. Here are some steps you can take to make a house more user-friendly.

### In the Kitchen

- Use pulls instead of knobs on cabinets and drawers. These are much easier on arthritic hands.
- Install a contrasting edge-band on countertops. This makes it easier for someone with failing eyesight to see the edge of the countertop. Anyone navigating a dimly lit kitchen for a middle-of-the-night snack will also appreciate this touch.
- Install varied-height cabinets and countertops. This is particularly appreciated in multi-cook families where, say, a very tall parent and a child may be working together to prepare a meal. Countertop heights can also be varied to accommodate particular tasks. For example, bakers value lower countertops for rolling out pastry and kneading dough.
- Consider flexible appliances. Items such as under-the-counter refrigerator drawers make a kitchen more accessible for someone in a wheelchair. They are still pretty expensive, but the price is certain to drop over time. Elevating the dishwasher accommodates people in wheelchairs as well as people who may not be able to bend easily. You can even get a sink that raises or lowers at the touch of a button.
- To accommodate a cook who uses a wheelchair, leave open space under the sink, cooktop, and prep counter, opt for higher toe-kicks on the base cabinets, install pull-down shelves in the upper cabinets, and choose a range with controls at the front or to the side of the cooktop (choose a model with a safety lock-out option if there are also young children in the house).

### In the Bathroom

- Install countertops with contrasting edge-banding.
- In the tub/shower, choose an adjustable-height showerhead so the showerhead can easily be positioned at a comfortable height for anyone. Use only anti-scald or pressure balancing valves. The very old and the very young, in particular, are susceptible to burns from scalding water.
- Offset shower and/or tub controls to the room side of the enclosure so they can easily be reached from outside the tub or shower.
- Install grab bars or at least install blocking between the studs so that grab bars can easily be added in the future.
- Install vanities of different heights if possible; even men of average height find they have to crouch while shaving at a standard vanity.
- To provide wheelchair access, make sure the doorway is 32 inches wide, install a curb-free shower pan, choose a wall-hung sink with covered pipes, and try to provide a 60-inch clear floor space for turning the wheelchair.

### Throughout the House

- Choose lever handles instead of doorknobs.
- Design hallways and doorways that are 32 inches wide or more.
- Avoid changes in floor height, including thresholds.
- Lower switches and raise receptacles so that they can be reached from a seated position.

# **Community Development Corporation (CDC) Discussion**

- I. Potential Funding Available**
  - a. HOME Investment Partnership Program (Includes TBRA & HeRO Programs)**
  - b. Project-Based Rental Assistance Program**
  - c. Section 202 Supportive Housing for Elderly Program**
  - d. Housing Opportunities for Person with AIDS (HOPWA)**
  - e. Section 811 Supportive Housing for Persons with Disabilities**
  - f. Low Income Housing Tax Credits**
  - g. U.S. Department of Agriculture Housing Assistance Programs**
  - h. Self-Help Homeownership Opportunity Program**
  - i. Housing Trust Fund (HTF)**
  - j. Continuum of Care (CoC)**
  - k. Community Development Block Grant (CDBG)**
  - l. Emergency Shelter/Solutions Grant (ESG)**
  - m. Local Initiatives Support Corporation (LISC)**
- II. HOME and Other Funds Available to Participating Jurisdictions (PJ)**
  - a. Missouri Housing Development Commission (MHDC)**
  - b. CDC can become a Community Housing & Development Organization (CHDO) – PJ's must Allocate 15% of their HOME Funds to CHDO's**
- III. USDA Programs**
  - a. Rural Housing Service – Community Facilities (7 Programs)**
  - b. Rural Housing Service – Multi-Family Housing (7 Programs)**
  - c. Rural Housing Service – Single-Family Housing (4 Programs)**
- IV. Participating Jurisdictions (PJ)**
  - a. Automatically Receive a Portion of the HOME Funds Available Annually**
  - b. Consortium PJ's are a Combination of Local Municipalities/Counties who would Otherwise not be eligible to be a PJ**

# HOME Overview

**Update:** HUD published a Final Rule in the Federal Register on July 24, 2013 to amend the HOME Program regulations. These amendments to the HOME regulations represent the most significant changes to the HOME Program in 17 years. HUD is in the process of updating this page to reflect the changes made to the HOME Final Rule. Please consult the [2013 HOME Final Rule page](#) for the latest guidance and resources on new requirements.

The HOME Investment Partnerships Program (HOME) provides formula grants to states and localities that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. It is the largest Federal block grant to state and local governments designed exclusively to create affordable housing for low-income households.

The program was designed to reinforce several important values and principles of community development:

- HOME's flexibility empowers people and communities to design and implement strategies tailored to their own needs and priorities.
- HOME's emphasis on consolidated planning expands and strengthens partnerships among all levels of government and the private sector in the development of affordable housing.
- HOME's technical assistance activities and set-aside for qualified community-based nonprofit housing groups builds the capacity of these partners.
- HOME's requirement that Participating Jurisdictions (PJs) match 25 cents of every dollar in program funds mobilizes community resources in support of affordable housing.

## HOME Tenant-Based Rental Assistance

HOME Investment Partnerships Program (HOME) permits Participating Jurisdictions (PJs) to create flexible programs that provide assistance to individual households to help them afford the housing costs of market-rate units. These programs are known as "tenant-based rental assistance," or TBRA. HOME TBRA programs differ from other types of HOME rental housing activities in three key ways:

- TBRA programs help individual households, rather than subsidizing particular rental projects.
- TBRA assistance moves with the tenant—if the household no longer wishes to rent a particular unit, the household may take its TBRA and move to another rental property.
- The level of TBRA subsidy varies—the level of subsidy is based upon the income of the household, the particular unit the household selects, and the PJ's rent standard (rather than being tied to the PJ's high and low HOME rents).

There are many different types of TBRA programs, but the most common type provides payments to make up the difference between the amount a household can afford to pay for housing and the local rent standards. Other TBRA programs help tenant pay for costs associated with their housing, such as security and utility deposits.

For more information on Tenant-Based Rental Assistance, see [24 CFR 92.209](#).

## HeRO Program

The Home Repair Opportunity (HeRO) Program provides funding to meet the need for home repair, modification and maintenance for low- and moderate-income homeowners in the non-metropolitan areas of Missouri. MHDC provides the funds to selected eligible Sub-Grantees (community action agencies, regional planning commissions, non-profit organizations, municipalities) from its annual HOME allocation using a competitive application process which begins with the issuance of a Notice of Funding Availability.

Eligible homeowners may receive cash assistance up to \$22,500 for necessary repairs, modifications, and maintenance on eligible properties.

## Project-Based Section 8 Rental Assistance Program

The Project-Based Section 8 Rental Assistance program provides affordable apartment communities that are owned by private landlords with a rental subsidy that helps pay the rent for low income tenants. Called the Total Tenant Payment (TTP), program tenants pay either 1) 10% of their monthly income (gross income minus exclusions), 2) 30% of their monthly adjusted income (gross income minus exclusions and deductions) or 3) a minimum rent of \$25. The Project-Based Section 8 rental subsidy may be available for every unit in a property, or a select number of units in the apartment community.

This program can be confused with the Section 8 Project-Based Voucher (PBV) program, which is managed by a Public Housing Agency as an offshoot of its Section 8 Housing Choice Voucher program.

## SECTION 202 SUPPORTIVE HOUSING FOR THE ELDERLY PROGRAM

### Summary:

HUD provides capital advances to finance the construction, rehabilitation or acquisition with or without rehabilitation of structures that will serve as supportive housing for very low-income elderly persons, including the frail elderly, and provides rent subsidies for the projects to help make them affordable.

## Housing Opportunities for Persons With AIDS

The Housing Opportunities for Persons With AIDS (HOPWA) Program is the only Federal program dedicated to the housing needs of people living with HIV/AIDS. Under the HOPWA Program, HUD makes grants to local communities, States, and nonprofit organizations for projects that benefit low-income persons living with HIV/AIDS and their families.

# **SECTION 811 SUPPORTIVE HOUSING FOR PERSONS WITH DISABILITIES**

## **Summary:**

Through the Section 811 Supportive Housing for Persons with Disabilities program, HUD provides funding to develop and subsidize rental housing with the availability of supportive services for very low- and extremely low-income adults with disabilities.

## **Low Income Housing Tax Credit Program**

The Low-Income Housing Tax Credit (LIHTC) program helps create affordable apartment communities with lower than market rents by offering tax incentives to the property owners (not the tenant renting the unit). Properties may contain market rate units that are not financially assisted, in addition to reduced rent LIHTC units under a tiered rent structure. A tiered rent structure means that it's possible for the same unit to have different rent amounts for occupants with different incomes. Private management companies and individual owners manage these low-income housing apartment communities. LIHTC units may also have a rental subsidy program attached to them, such as the Project-Based Section 8 program.

## **USDA Housing for Individuals**

USDA provides homeownership opportunities to rural Americans, and home renovation and repair programs. USDA also provides financing to elderly, disabled, or low-income rural residents in multi-unit housing complexes to ensure that they are able to make rent payments.

## **USDA Housing Development Opportunities**

USDA works with public and nonprofit organizations to provide housing developers with loans and grants to construct and renovate rural multi-family housing complexes. Eligible organizations include local and state governments, nonprofit groups, associations, nonprofit private corporations and cooperatives, and Native American groups.

# Self-Help Homeownership Opportunity Program (SHOP)

The Self-Help Homeownership Opportunity Program (SHOP) awards grant funds to eligible national and regional non-profit organizations and consortia to purchase home sites and develop or improve the infrastructure needed to set the stage for sweat equity and volunteer-based homeownership programs for low-income persons and families. SHOP funds must be used for eligible expenses to develop decent, safe and sanitary non-luxury housing for low-income persons and families who otherwise would not become homeowners. Homebuyers must be willing to contribute significant amounts of their own sweat equity toward the construction or rehabilitation of their homes.

SHOP is authorized by the Housing Opportunity Program Extension Act of 1996, Section 11, and is subject to other Federal crosscutting requirements. No separate program regulations exist. All program requirements are listed in the applicable SHOP Notice of Funding Availability (NOFA).

## Housing Trust Fund

The Housing Trust Fund (HTF) is an affordable housing production program that complements existing Federal, state and local efforts to increase and preserve the supply of decent, safe, and sanitary affordable housing for extremely low- and very low-income households, including homeless families. HTF funds may be used for the production or preservation of affordable housing through the acquisition, new construction, reconstruction, and/or rehabilitation of non-luxury housing with suitable amenities.

## Continuum of Care (CoC) Program

The Continuum of Care (CoC) Program is designed to promote communitywide commitment to the goal of ending homelessness; provide funding for efforts by nonprofit providers, and State and local governments to quickly rehouse homeless individuals and families while minimizing the trauma and dislocation caused to homeless individuals, families, and communities by homelessness; promote access to and effect utilization of mainstream programs by homeless individuals and families; and optimize self-sufficiency among individuals and families experiencing homelessness.

## COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM - CDBG

The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs. Beginning in 1974, the CDBG program is one of the longest continuously run programs at HUD. The CDBG program provides annual grants on a formula basis to 1209 general units of local government and States.

### Program Areas

- [CDBG Entitlement Program](#) provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent

housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons.

- [CDBG State Program](#) allows States to award grants to smaller units of general local government that develop and preserve decent affordable housing, to provide services to the most vulnerable in our communities, and to create and retain jobs.
- [CDBG HUD Administered Non-Entitled Counties in Hawaii Program](#) provides annual grants on a formula basis to Hawaii, Kauai, and Maui counties to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.
- [CDBG Insular Area Program](#) provides grants to four designated insular areas: American Samoa, Guam, Northern Mariana Islands, and the U.S. Virgin Islands to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.
- [CDBG Program Colonias Set-Aside](#) requires the border states of Arizona, California, New Mexico and Texas to set aside a percentage of their annual State CDBG allocations for use in the Colonia to help meet the needs of the Colonias residents in relationship to the need for potable water, adequate sewer systems, or decent, safe and sanitary housing.
- [Section 108 Loan Guarantee Program](#) is the loan guarantee provision of the CDBG Program and provides communities with a source of financing for economic development, housing rehabilitation, public facilities, and large-scale physical development projects.
- The [Neighborhood Stabilization Program](#) provided grants to communities that suffered from foreclosures and abandonment to purchase and redevelop foreclosed and abandoned homes and residential properties. Congress authorized NSP grants between 2008 and 2011; no new funds are available.

## About the Program

The CDBG program works to ensure decent affordable housing, to provide services to the most vulnerable in our communities, and to create jobs through the expansion and retention of businesses. CDBG is an important tool for helping local governments tackle serious challenges facing their communities. The CDBG program has made a difference in the lives of millions of people and their communities across the Nation.

The annual CDBG appropriation is allocated between States and local jurisdictions called "non-entitlement" and "entitlement" communities respectively. Entitlement communities are comprised of central cities of Metropolitan Statistical Areas (MSAs); metropolitan cities with populations of at least 50,000; and qualified urban counties with a population of 200,000 or more (excluding the populations of entitlement cities). States distribute CDBG funds to non-entitlement localities not qualified as entitlement communities.

HUD determines the amount of each grant by using a formula comprised of several measures of community need, including the extent of poverty, population, housing overcrowding, age of housing, and population growth lag in relationship to other metropolitan areas.

# Emergency Shelter Grants Program

The [HEARTH Act](#) revised the Emergency Shelter Grants Program to create the [Emergency Solutions Grants \(ESG\) Program](#). The Emergency Shelter Grants provided funds under the first allocation of FY 2011 funds and earlier fiscal years. ESG recipients and subrecipients use Emergency Shelter Grants Program funds to rehabilitate and operate emergency shelters and transitional shelters, provide essential social services, and prevent homelessness.

## What is LISC?

The Local Initiatives Support Corporation, known as LISC, is one of the largest organizations supporting projects to revitalize communities and bring greater economic opportunity to residents. These include more affordable housing, better schools, safer streets, growing businesses and programs that improve the financial outlook of people. We provide the capital, strategy and know-how to local partners to get this done. Our work impacts the lives of millions of Americans in both rural areas and urban centers across the country. See [our reach](#) as a national nonprofit and see [how we work](#).





*CAMDEN COUNTY SB40 BOARD OF DIRECTORS*  
***RESOLUTION NO. 2020-33***

**APPROVAL OF AMENDED ACCESSIBILITY PLAN**

**WHEREAS**, Sections 205.968-205.972 RSMo and subsequent passage by Camden Co. voters of the Senate Bill 40 enabling legislation in August of 1980 allows for the business, property, affairs, administrative control, and management to rest solely with the Camden County SB40 Board of Directors (dba Camden County Developmental Disability Resources).

**WHEREAS**, the Camden County SB 40 Board (dba Camden County Developmental Disability Resources) reviews, amends, and appeals its existing Bylaws, policies, plans, manuals, handbooks, and job descriptions and creates new Bylaws, policies, plans, manuals, handbooks, and job descriptions as needed to remain effective in its Agency administration and remain compliant with regulatory statutes.

**NOW, THEREFORE, BE IT RESOLVED:**

1. That the Camden County Senate Bill 40 Board (dba Camden County Developmental Disability Resources), hereafter referred to as the “Board”, hereby acknowledges the need to amend its Accessibility Plan.
2. That the Board hereby amends and adopts its Accessibility Plan (see Attachment “A” hereto) as presented.
3. A quorum has been established for vote on this resolution, this resolution has been approved by a majority Board vote as defined in the Board bylaws, and this resolution shall remain in effect until otherwise amended or changed.

\_\_\_\_\_  
Chairperson/Officer/Board Member

\_\_\_\_\_  
Date

\_\_\_\_\_  
Secretary/Vice Chairperson/Treasurer/Board Member

\_\_\_\_\_  
Date

Attachment “A” to  
Resolution 2020-33

# **CAMDEN COUNTY DEVELOPMENTAL DISABILITY RESOURCES**

## **ACCESSIBILITY PLAN**

(Revised 10/20/14, 8/21/17, 11/14/19, 7/9/2020)

**CCDDR Targeted Case Management (TCM) Office  
100 Third Street  
Camdenton MO 65020**

### *Parking Area*

The current parking area has 4 accessible spaces, which is adequate for the building size; however, a recent increase in visitor traffic to both CCDDR and Children's Learning Center has created significant parking congestion at times. The parking access points on Third Street also need to be raised and improved to prevent difficulty in entry by smaller vehicles. The current accessible parking spaces are in excess of 102 inches wide, more than required 96 inches wide. There is one van-accessible space with a 102 inch access aisle, more than the required 60 inches. All but one accessible parking space is near the main entrance of the facility. Plans are in process to expand parking in front of the building. There is an additional Third Street access point currently not being used. The intent is to expand parking adjacent to Third Street, which is currently lawn space. This will likely create at least 4 additional accessible parking spaces and accommodate the increase in visitors to the building, including the adjacent Children's Learning Center space at 88 Third Street.

### *Building Access*

The gradient ramps to the building are not too steep and are wide enough to accommodate wheelchairs, and another accessible sidewalk will be constructed in the near future to allow access to the employee-only entrance of the facility. The main entryway has a 36 inch door, which is more than the required 32 inches, with an accessibility push-button door opener. Thresholds to access the building are not more than ½ inch. The door handle is easily grasped, and pressure to open the door does not exceed 5 lbs. Accessibility push-button access with a door handle easily grasped and pressure not exceeding 5 lbs to open the door to the employee-only entrance will be installed in the near future.

### *Common Area*

The common area's flooring is tile with rubber-backed door mat at the entrance. The floor is a slip free surface. The common area is large enough to accommodate those with mobility concerns. The common area is free of obstacles.

### *Restrooms*

The restrooms are built to ADA standards, and are located near the building entrance and accessible from the common area. The doors have levers rather than

knob handles and are large enough to allow wheelchairs 51 inches of turning space. The toilets have grab bars located on the wall of the restroom and in back of the toilets. The doorways to the restrooms are 36 inches, and the thresholds are less than ½ inch. Sink handles are easy to reach and use. The paper towel holders are within 48 inches of the floors. The wash basins/countertops have clearance under them to allow for accessibility with wheelchairs.

### *Office and Work Areas*

The door to the Support Coordination area is 36 inches wide and has a handle doorknob. The threshold leading to the office area is less than ½ inch. The Support Coordination area and other work areas/offices are accessible; however, the general public and clients are not allowed in these areas without being escorted by an employee.

### *Lighting*

The main source of lighting for CCDDR offices is fluorescent lighting. At this time, there are no employees who are susceptible to seizures. If a client who has seizures needs to meet with an employee, they are referred to the public library as a meeting place. To replace all the lighting would be a financial burden to the agency at this time. The replacement of lighting may be a long-term goal of CCDDR.

### *Safety*

Fire extinguishers are available throughout the building. Employees have been trained by fire personnel in the use of extinguishers. Extinguishers are at a height where those in a wheelchair would be able to access them.

**CCDDR Administrative Office  
5816 Osage Beach Parkway, Suite 108  
Osage Beach MO 65065**

### *Parking Area*

The office space in Osage Beach is a leased commercial unit in a strip mall. The current parking area has 9 accessible spaces, 5 of which are immediately in front of CCDDR's office. The accessible parking spaces are in excess of 102 inches wide, which is more than the required 96 inches wide. There is van-accessible space with more than the required 60 inch space needed for an access aisle.

### *Building Access*

The gradient ramps to the building are not too steep and are wide enough to accommodate wheelchairs. The entryway has a 36 inch door, which is more than the required 32 inches, and an accessibility push-button. The threshold to access the office is not more than ½ inch. The door handles are fixated, door handles are easily grasped, and pressure to open the doors does not exceed 5 lbs.

### *Common Area*

The flooring is low pile commercial carpeting with a rubber backed door mat at the entrance. Floors are a slip free surface. Common areas are large enough to accommodate those with mobility concerns. The common areas are also free of obstacles.

### *Restroom*

There is one restroom built to ADA standards. The door has a lever rather than a knob handle and is large enough to allow wheelchairs 51 inches of turning space. The toilet has grab bars located on the wall of the restroom and in back of the toilet. The doorway to the restroom is 36 inches and the threshold is less than ½ inch. Sink handles are easy to reach and use. The paper towel holder is within 48 inches of the floor. The wash basin has clearance under it to allow for accessibility with wheelchairs.

### *Office and Work Areas*

There are entryways to the work areas 36 inches wide. There are multiple work areas which have 32" or wider entryways for accessibility with a wheelchair. The thresholds leading to the office areas are less than ½ inch. The general public and clients are not allowed in these areas without being escorted by an employee.

### *Lighting*

The main source of lighting for CCDDR offices is fluorescent lighting. At this time, there are no employees who are susceptible to seizures. If a client who has seizures needs to meet with an employee, they are referred to the public library as a meeting place. To replace all the lighting would be a financial burden to the agency at this time. The replacement of lighting may be a long-term goal of CCDDR.

### *Safety*

Fire extinguishers are available throughout the building. Employees have been trained by fire personnel in the use of extinguishers. Extinguishers are at a height where those in a wheelchair would be able to access them.

**CCDDR Keystone Facility  
255 Keystone Industrial Park Drive  
Camdenton MO 65020**

PLEASE NOTE: Use of the this facility is limited. Portions of the building are not being utilized and are closed to the public. Some renovations and upgrades have been completed and other renovations to the building's interior, exterior, and parking areas are being planned but have not yet been started. Planned renovations and/or upgrades are anticipated to take approximately 5 to 10 years to complete, depending on the availability of funds.

### *Parking Area*

The current parking area is a natural surface with no markings. There are currently 2 accessible parking spaces identified with signage only, which are immediately in front of the 2 public access entrances. Space for the accessible parking will be reserved to accommodate an excess of 102 inches wide, which is more than the required 96 inches wide, when utilized. Additional van-accessible spaces with more than the required 60 inches of space needed for an access aisle will also be reserved when utilized.

### *Building Access*

The gradient ramps to the building are not too steep and are wide enough to accommodate wheelchairs. A concrete ramp will be constructed in the near future to replace the current wooden ramp at the center section entrance. The entryways have 36 inch doors, which is more than the required 32 inches. Accessibility push buttons will also be added to both building entryways in the near future. Thresholds to access the building are not more than ½ inch. The door handles are fixated, door handles are easily grasped, and pressure to open the doors does not exceed 5 lbs.

### *Common Area*

The common area flooring in the center section is low pile commercial carpeting, and floors are a slip free surface in the front area. A slip free surface material will be added in the near future for bare floor areas in the center section. The common area in the center section is large enough to accommodate those with mobility concerns. The common area in the center section is also free of obstacles.

### *Restroom*

At least one restroom is built to ADA standards. The door has a lever rather than a knob handle and is large enough to allow wheelchairs 51 inches of turning space. The toilet has grab bars located on the wall of the restroom and in back of the toilet. The doorway to the restroom is 36 inches wide and the threshold is less than ½ inch. Sink handles are easy to reach and use. The paper towel holder is within 48 inches of the floor. The wash basin/countertop has clearance under it to allow for accessibility with wheelchairs.

### *Office and Work Areas*

There are entryways to each work area ranging from 32" to 59". There are multiple work areas which have 32" or wider entryways for accessibility with a wheelchair. The threshold leading to the office areas is less than ½ inch. The general public and clients are not allowed in these areas without being escorted by an employee.

### *Lighting*

The main source of lighting is standard and fluorescent lighting. Currently, there are no employees who are susceptible to seizures. If a client who has seizures needs to meet with an employee, they are referred to the public library as a meeting place. To replace all the lighting would be a financial burden to the agency at this time. The replacement of lighting may be a long-term goal of CCDDR.

### *Safety*

Fire extinguishers are available throughout the building. Employees have been trained by fire personnel in the use of extinguishers. Extinguishers are at a height where those in a wheelchair would be able to access them.

### **Attitudes**

CCDDR continues its public awareness efforts to expand community consciousness of persons with disabilities. This consists of speaking engagements, participation in community health fairs, etc. The Executive Director serves on the Arc of Missouri Board of Directors, Missouri Association of People Supporting Employment First Board of Directors, Missouri Association of County Developmental Disabilities Services Board of Directors, and Lake of the Ozarks Transportation Council Board of Directors.

CCDDR is a member of three local Chambers of Commerce, the Missouri Association of County Developmental Disabilities Services, the American Association on Intellectual and Developmental Disabilities, and the Lake of the Ozarks Regional Economic Development Council. Employees engage actively with various local organizations, non-profit agencies, and awareness groups.

CCDDR continually strives to build good will with our community so that they will support our efforts and be accepting of persons with disabilities. In 2016, CCDDR hired a Community Resource Specialist to do outreach and focus on building relationships in the local and statewide community. CCDDR also has consistent representation at transition from school to work IEP meetings to promote awareness of CCDDR services.

### **Financial**

CCDDR continues to advocate for individuals with developmental disabilities through various statewide advocacy efforts so its clients can have access to needed services and supports. Typically, the state legislature allocates funds for removing persons from service and support "wait lists" and also allocates funding for provider cost of living adjustments, as well as other needed services and supports. Legislative advocacy to support developmental disability services is achieved through the efforts of the Missouri Association of County Developmental Disabilities Services and revolves around the state legislative session (January-May).

## **Employment**

With regard to CCDDR staff, new employees are asked to identify any reasonable accommodations they need to fulfill the requirements of their position. For persons served, access to community employment has been identified as a barrier, which is also documented in CCDDR's Strategic Plan. This barrier is the result of two primary issues:

1. Public transit and other transportation services to community employment sites within Camden County has not yet realized its full potential.
2. Increasing the Vocational Rehabilitation and Home and Community-Based Services Waiver utilization funding levels are a perennial challenge.

The number of employment support providers in Camden County has increased in recent years. This has allowed clients to better exercise their right to choose which agency provides employment services and has also allowed clients to take advantage of services previously unavailable in the area. The quality of employment services is gradually improving as providers begin to compete for clients.

## **Communication**

CCDDR does not currently have a TTY phone, although Relay Missouri service is available. CCDDR uses "People First" language in all communications.

New employees of CCDDR go through a host of trainings which emphasize effective communication with people with developmental disabilities. CCDDR works to solve communication barriers by educating staff and the community on how to communicate with persons with developmental disabilities. Special emphasis is placed on dignity and respect in communication, listening to the unspoken messages that are sent, and being comfortable to let the person know if the message is not understood. CCDDR encourages employees to attend seminars and conferences that specifically emphasize communicating with persons with developmental disabilities.

CCDDR is flexible in how persons who use services communicate with their workers. CCDDR supports the use of email with clients if they choose this method of communication. CCDDR ensures all internet communication is secured by the use of "password protection" and encryption when needed. CCDDR expects its employees to be available to clients who use CCDDR services and helps promote this accessibility by partial reimbursement of monthly cell phone costs.

## **Transportation**

Transportation for anyone with or without a developmental disability is a concern in Camden County. CCDDR is addressing this issue through partnerships with Local Area Needs Initiative, Lake of the Ozarks Transportation Council, OATS, and several other social service and government agencies in the area. CCDDR has procured local transportation providers in an effort to temporarily alleviate transportation crisis situations and ensure clients can fully participate in community

inclusion and employment. CCDDR also utilizes an accessible van funded through the MoDOT Section 5310 program as well as local service providers, such as OATS, to address transportation needs.

CCDDR played an integral role in the formation of the Lake of the Ozarks Transportation Council, which is focused on identifying transportation needs and implementing solutions to improve public transportation access and services in the Lake area. OATS is now serving Camden County 7 days per week and offering evening hours. The extended OATS services are based primarily on employment but are also providing rides for other reasons. CCDDR will continue to work with community partners through the Lake of the Ozarks Council of Local Governments and Lake of the Ozarks Regional Economic Development Council, as well as maintain representation on the Lake of the Ozarks Transportation Council Board of Directors, to increase public awareness and develop more public transit and other transportation opportunities. These efforts will directly benefit many CCDDR clients as well as the general public.

### **Community-Wide Barriers**

In the past, meetings have been facilitated with the Independent Living Resource Center, local People First chapter, Arc of the Lake, Arc of Missouri, and other organizations. The purpose of the meetings was to identify community-wide barriers and develop a plan of action to address these community-wide barriers. CCDDR is actively engaged with the Local Area Needs Initiative. This group is working to address needs identified throughout the community such as providing no cost or low cost family friendly activities and access to vital community resources.

Barriers were identified within the following areas:

- Accessibility to places of business
- Accessibility to public facilities
- Accessibility to recreational facilities/attractions
- Lack of community transportation
- Lack of community employment opportunities

In discussing the proper method in which to address community barriers and how CCDDR might go about this, the facilitators of the meeting suggested the following protocol:

- Have face-to-face visits with business owners, store managers, and/or public officials to discuss the barriers in question
- If no positive action is taken, write letters to the business owners, store managers, and/or public officials
- If still no action is taken to address identified barriers and if CCDDR feels strongly something should be done, determine if regulatory agencies can provide guidance



*CAMDEN COUNTY SB40 BOARD OF DIRECTORS*  
***RESOLUTION NO. 2020-34***

**APPROVAL OF AMENDED POLICY #19**

**WHEREAS**, Sections 205.968-205.972 RSMo and subsequent passage by Camden Co. voters of the Senate Bill 40 enabling legislation in August of 1980 allows for the business, property, affairs, administrative control, and management to rest solely with the Camden County SB40 Board of Directors (dba Camden County Developmental Disability Resources).

**WHEREAS**, the Camden County SB 40 Board (dba Camden County Developmental Disability Resources) reviews, amends, and appeals its existing Bylaws, policies, plans, manuals, and job descriptions and creates new Bylaws, policies, plans, manuals, and job descriptions as needed to remain effective in its Agency administration and remain compliant with regulatory statutes.

**NOW, THEREFORE, BE IT RESOLVED:**

1. That the Camden County Senate Bill 40 Board (dba Camden County Developmental Disability Resources), hereafter referred to as the "Board", hereby acknowledges the need to amend Policy #19, Executive Director Succession.
2. That the Board hereby amends and adopts Policy #19 (Attachment "A" hereto) as presented.
3. A quorum has been established for vote on this resolution, this resolution has been approved by a majority Board vote as defined in the Board bylaws, and this resolution shall remain in effect until otherwise amended or changed.

\_\_\_\_\_  
Chairperson/Officer/Board Member

\_\_\_\_\_  
Date

\_\_\_\_\_  
Secretary/Vice Chairperson/Treasurer/Board Member

\_\_\_\_\_  
Date

Attachment “A” to  
Resolution 2020-34



Policy Number:  
19  
Effective: May 1, 2008  
Revised: October 16, 2017,  
November 14, 2019, July 9, 2020

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Subject: Executive Director Succession

**PURPOSE:**

Camden County Developmental Disability Resources (CCDDR) shall have policies in place that make for a smooth transition of executive leadership.

**POLICY:**

A change in executive leadership is inevitable for all organizations and can be a very challenging time. Therefore, it is the policy of CCDDR to be prepared for an eventual permanent change in leadership – either planned or unplanned – to ensure the stability and accountability of the organization until such time as new permanent leadership is identified. The CCDDR Board of Directors shall be responsible for implementing this policy. It is also the policy of the board to evaluate the permanent leadership needs of the organization to help ensure the selection of a qualified and capable leader who is representative of the community; a good fit for the organization’s mission, vision, values, goals and objectives; and who has the necessary skills for the organization. To ensure the organization’s operations are not interrupted while the CCDDR Board of Directors evaluates the leadership needs and recruits a permanent Executive Director, the Board will appoint interim executive leadership as described below. The interim executive leadership shall ensure that the organization continues to operate without disruption and that all organizational commitments previously made are adequately executed, including, but not limited to, services provided, reports due, contracts, licenses, certifications, memberships, and other obligations of CCDDR.

It is also the policy of CCDDR to develop a diverse pool of candidates and consider at least three finalist candidates, if possible, for its permanent Executive Director position. CCDDR shall implement an external recruiting and selection process, while at the same time encouraging the professional development and advancement of current employees. The interim executive leadership and any other interested internal candidates are encouraged to submit their qualifications for review and consideration to the Human Resource Committee according to the guidelines established for the search and recruitment process.

Succession Planning

- I. The CCDDR Human Resource Committee shall have primary responsibility for selecting a new Executive Director. The exiting Executive Director, if able to do so, shall assist the Human Resource Committee in developing and implementing the transition plan. The exiting Executive Director shall also assist in the transition process as directed by the Human Resource Committee.

II. In the event the CCDDR Executive Director is no longer able to serve in this position (i.e., leaves the position permanently) and/or cannot participate in the hiring of a successor, the following shall occur:

A. The interim executive leadership team shall be enabled and shall include:

1. Targeted Case Management Supervisors
2. Accounting Manager
3. Compliance Manager

The Board Chairperson shall name the primary point of contact for the interim executive leadership team. Should any of the interim executive leadership team positions be vacant at the time of succession, the Human Resource Committee shall appoint the appropriate employee(s) relative to the vacant position(s).

III. It shall be the responsibility of the CCDDR Human Resource Committee to implement the following transition plan:

A. Communicate with key stakeholders regarding actions taken by the Board in naming a successor and implementing the succession plan. The organization shall maintain a current list of key stakeholders who must be contacted, such as the Camden County Commission, government agencies, and other stakeholders.

B. Consider the need for consulting assistance (i.e., transition management or executive search consultant) based on the circumstances of the transition.

C. Review the organization's Strategic Plan and conduct a brief assessment of organizational strengths, weaknesses, opportunities, and threats to identify priority issues that may need to be addressed during the transition process and to identify attributes and characteristics that are important to consider in the selection of the next Executive Director.

D. Establish a time frame and plan for the recruitment and selection process.

IV. Once the transition plan is in place, the CCDDR Human Resource Committee shall initiate the recruitment and selection process for a replacement Executive Director. This shall include the following:

- Determination of the need for any change in total compensation package for the vacant position
- Reviewing current job description
- Engaging services of a management selection firm, if deemed necessary
- Advertise the position in area/statewide newspapers
- Advertise the position within state associations (MACDDS, MO-ANCHOR, MARF, etc.)
- Advertise the position using Internet resources

- Review all resumés and applications
- Interview selected applicants
- Select a finalist and make an offer of employment contingent upon background screening requirements
- Conduct all preliminary background checks
- Approve the selected candidate (by the full Board)

**REFERENCES:**

- CARF Standards Manual