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Attachment A – Partner Documentation

State of Missouri

MOAttAPartnerDocumentation.pdf

Friday, February 20, 2015

Missouri Department of Economic Development
301 West High Street
Jefferson City, MO 65101

Re: Intent to Participate

This letter is to confirm the mutual intent of both the State of Missouri and the St. Louis Economic Development Partnership to collaborate and enter into a partner agreement, contingent upon the award of funds from the United States Department of Housing and Urban Development for the Community Development Block Grant National Disaster Resilience (CDBG-NDR) competition, to carry out eligible activities as provided in the State of Missouri's CDBG-NDR application.

St. Louis Economic Development Partnership (SLEDP) has a mission to lead in the development and growth of long-term diversified business and employment opportunities by creating innovative solutions that generate increased wealth and enhanced quality of life for the citizens, businesses and institutions of the St. Louis region.

SLEDP has spent \$470,000 to date on 19.48 acres dedicated to the assembling of property for Transit Oriented Development and redevelopment in the City of Wellston, a distressed area.

Additionally, SLEDP along with St. Louis County Port Authority has allocated \$500,000 for demolition, marketing and beautification efforts for the Cities of Ferguson and Dellwood. These funds will assist property owners with demolishing properties which were destroyed due to civil unrest in November 2014.

It is understood that this letter is only an expression of our intent and a binding partner agreement [or other agreement] detailing the terms and conditions of the proposed partnership must be executed before the use of any CDBG-NDR funds, if awarded.

Thank you,



Rodney Crim, President
St. Louis Economic Development Partnership

Steven V. Stenger
County Executive



Glenn A. Powers
Director of Planning

February 27, 2015

Missouri Department of Economic Development
301 West High Street
Jefferson City, MO 65101

RE: Intent to Participate in the National Disaster Resiliency Competition.

This letter is to confirm the mutual intent of both the State of Missouri and St. Louis County Department of Planning to collaborate and enter into a partner agreement, contingent upon the award of funds from the United State Department of Housing and Urban Development for the Community Development Block Grant National Disaster Resilience (CDBG-NDR) Competition.

St. Louis County is fully committed to serving its residents and businesses through all available means, including the National Disaster Resilience Competition (NDRC). County views NDRC as an ideal opportunity in a time of incredible need. The County also values resiliency as top policy priority. If funded, the County is fully committed to plan for and implement resiliency initiatives into the future.

St. Louis County appreciates the opportunity and is very grateful for the invitation from the State of Missouri to be included in this new and exciting competition.

Thank you,

A handwritten signature in blue ink that reads "Glenn A. Powers".

Glenn Powers
Director of Planning
St. Louis County

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OFFICE OF COMMUNITY DEVELOPMENT

41 South Central Avenue • 5th floor • Clayton, MO 63105-1725 • PH 314/615-4405 • FAX 314/615-8674 • RelayMO 711 or 800-735-2966
South County Location • PH 314/615-4025 • Fax 314/615-4125
web <http://www.stlouisco.com>



February 19, 2015

Laura Kinsell-Baer
St. Louis Economic Development Partnership
7733 Forsythe, Suite 2300
St. Louis, Mo. 63105

Dear Ms. Kinsell-Baer,

Re: Intent to Participate

This letter is to confirm the mutual intent of both the State of Missouri and the St. Louis Economic Development Partnership to collaborate and enter into a partner agreement [or other agreement], contingent upon the award of funds from the United States Department of Housing and Urban Development for the Community Development Block Grant National Disaster Resilience (CDBG-NDR) competition, to carry out eligible activities as provided in the State of Missouri's CDBG-NDR application.

Beyond Housing is a placed based community development organization that believes that Home Matters and carries out, in partnership with others, an intentionally integrated, comprehensive community building effort in the boundaries of the Normandy Schools Collaborative. This nationally recognized initiative is called 24:1.

We are excited to partner on a transit orientated development project at the St. Charles Rock Road light rail stop. This project, driven by the voice of the community, will energize the under utilized station and create housing, retail, office and community space. We recently purchased the largest parcel of land in the project for just over \$1,000,000. We look forward to working with all partners to make this project come to fruition.

It is understood that this is letter is only an expression of our intent and a binding partner agreement [or other agreement] detailing the terms and conditions of the proposed partnership must be executed before the use of any CDBG-NDR funds, if awarded.

Sincerely,

A handwritten signature in blue ink, appearing to read "Chris Krehmeyer", with a long horizontal flourish extending to the right.

Chris Krehmeyer
President/CEO

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Mark A. Kern
Chairman, St. Clair County Board

Vice Chair

Ken Waller
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Mayor, City of St. Louis

Steve Stenger
County Executive
St. Louis County

Members

Mark Eckert
Vice President,
Southwestern Illinois
Council of Mayors

John Hamm III
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Metropolitan & Regional
Planning Commission

Ted Hoskins
St. Louis County
John Miller
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President, Board of Aldermen
City of St. Louis

Thomas P. Schneider
St. Louis County Municipal League
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St. Charles County

Regional Citizens

Barbara Geisman
Richard Kellett
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Non-voting Members

Charles Ingersoll
Illinois Department of
Transportation

Eddie Koch
Illinois Department of Commerce
and Economic Opportunity
John Nations
Metro

Doug Nelson
Missouri Office of Administration
Dave Nichols
Missouri Department of
Transportation

Executive Director

Ed Hillhouse

Assistant Executive Director

James M. Wild

March 9, 2015

Missouri Department of Economic Development
301 West High Street
Jefferson City, MO 65101

Re: Support for National Disaster Resilience application

Dear Sir/Madam:

This letter is to express the support of East West Gateway Council of Governments (EWG) for the collaborative effort by the State of Missouri and the St. Louis Economic Development Partnership to secure funding through the US Department of Housing and Urban Development for the Community Development Block Grant National Disaster Resilience Competition (NDRC).

EWG is the Metropolitan Planning Organization for the St. Louis bi-state region. As such, EWG develops and maintains the region's long range transportation plan and administers the Transportation Improvement Program that allocates federal transportation money in the region. EWG also administers corridor transportation studies and planning efforts in the region. The Great Streets Initiative program, in particular, provides coordinated multi-disciplinary planning assistance for selected corridors and communities in the region. Direct and iterative engagement with the community is an integral element to all Great Streets project.

The Great Streets plan for West Florissant Avenue in the cities of Ferguson and Dellwood was completed in June of 2014 and is the most recent of eight completed Great Streets projects. The \$480,000 effort resulted in a plan that defines a multi-jurisdictional approach to revitalizing the West Florissant corridor and reinforcing the adjacent neighborhoods. A vision for land use, economic development, transportation network (inclusive of all modes), and environmental infrastructure provides the framework for the document. The final plan document may be found on the EWG website at: (<http://www.ewgateway.org/GreatStreets/WFA/wfa.htm>).

In December of 2014, the EWG board amended the EWG work plan, dedicating \$2M for preliminary engineering in the corridor in order to advance the Great Streets plan. St. Louis County committed the required \$500,000 in matching funds.

Missouri Department of Economic Development
March 9, 2015
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The NDRC funds would allow communities in North St. Louis County, such as those along West Florissant Avenue in Ferguson and Dellwood, to transform quickly, noticeably, and wholly consistent with their existing, continuing efforts.

Respectfully,

A handwritten signature in black ink, appearing to read "E. Hillhouse". The signature is written in a cursive style with a large, sweeping flourish at the end.

Edward Hillhouse
Executive Director

Jeremiah W. (Jay) Nixon
Governor
State of Missouri



Office of the Director

Department of Insurance
Financial Institutions
and Professional Registration
John M. Huff, Director

March 16, 2015

Missouri Department of Economic Development
301 West High Street
Jefferson City, Missouri 65101

Re: National Disaster Resiliency Competition

Please accept this letter as confirmation of this Department's intent and desire to partner with the Missouri Department of Economic Development to engage in consumer outreach and education activities related to insurance products. These activities would be in conjunction with the United States Department of Housing and Urban Development for the Community Development Block Grant National Disaster Resilience competition.

One of the Missouri Department of Insurance, Financial Institutions and Professional Registration's core missions is consumer protection. This mission is met through the work done in the Department's various Divisions, which regulate the state's financial services industries of insurance, state chartered banks and state chartered credit unions.

We have seen in recent years, the impact of how insurance coverage enables communities to recover from catastrophic events. Following the Joplin tornado, the insurance industry infused \$1 Billion into Joplin through insurance claim payments within the first 100 days post event. This quick flow of financial fuel ensured the residents had the resources needed to start rebuilding their lives. Our Department quickly mobilized and provided Joplin residents with assistance with unresolved insurance questions or complaints. Through its Consumer Affairs Division, the Department assisted Joplin residents recover an additional \$4.5M in insurance claims.

The one thing we unfortunately learned from Joplin that we could not assist with was the high rate of underinsured and uninsured properties. In recognition of this, the Department partnered with the Missouri Insurance Education Foundation and local organizations to launch a consumer education initiative on the one year anniversary of the Joplin tornado. This was a multi-faceted campaign that utilized radio, television, billboards and print publications to increase consumer awareness about having adequate insurance coverage.

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The Department's Consumer Affairs Division routinely provides on-site storm education and assistance to consumers and businesses in impacted areas. The team spent two weeks in May 2014 in Orrick, Missouri providing resources and assistance to consumers after a storm affected that area. In the summer and fall of 2014, we visited Ferguson, Missouri seven different times in order to assist businesses impacted.

In addition, the Department's Consumer Affairs Division is active in organizations which aid in disasters for both immediate and post-disaster needs, including the Missouri Voluntary Organizations Active in Disaster, the Governor's Faith-Based and Community Service Partnership for Disaster Recovery and the Legal Help in Disaster Committee.

Each staff member of the Department's Property and Casualty Section of the Consumer Affairs Division is Mental Health First Aid Certified through the Missouri Department of Mental Health.

Outside of addressing the immediate insurance needs which follow a disaster, the Department has maintained a strong commitment to increasing consumer literacy about insurance and other financial products. One of the more visible ways the Department proactively furthers its mission of consumer protection is through its outreach efforts. The Department provides speakers free of charge to communities, groups and organizations to speak to insurance matters. These events allow the Consumer Affairs Division to provide targeted educational information on a variety of insurance topics.

Each year, the Department produces a number of consumer literacy publications, a few examples of which are enclosed. Since 2012, the Department has launched a weekly podcast which highlights the Department's consumer assistance services and also serves to facilitate consumer education about insurance products. The Department's website also contains substantial consumer information about insurance, banks and credit unions that are available to consumers, free of charge, 24 hours a day:

Insurance: <http://insurance.mo.gov/consumers/>

Finance: <http://finance.mo.gov/consumers/>

Credit Unions: <http://cu.mo.gov/>

In addition to the consumer education efforts, there are other structural market-wide initiatives and other consumer protections in Missouri law that also operate to ensure Missourians have access to affordable insurance coverage.

For instance, Missouri has enacted laws which prohibit an insurance practice known as "redlining". This is a practice where insurance companies refuse to write insurance in a specific geographic area of the state because of a perceived increase risk. Missouri law also prohibits underwriting and rating practices which are unfairly discriminatory, which could result in some Missourians having limited access to insurance coverage due to either availability or cost. Following the events in Joplin, for example, the Department closely monitored and analyzed all rate filings to ensure that the residents in Joplin were not charged rates which were excessive or unfairly discriminatory.

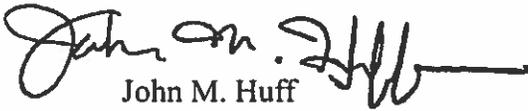
Finally, Missouri is fortunate to have enacted statutes which create residual markets for property (both residential and commercial) and private passenger automobiles. These residual markets are also known as high risk pools. These high risk pools ensure that if a property or property owner cannot, for any reason, find insurance coverage from a private insurance company, they still have access to insurance coverage through these pools. It is important to note that not all states have created high risk pools; accordingly, this is an additional measure taken by the State of Missouri to ensure its residents have access to insurance coverage.

For these high risk pools, the insurance industry collectively reinsures the properties covered by the pool, sharing in excess losses through industry assessments. For example, if the losses exceed premiums collected, the insurance companies are assessed and pay a percentage of the losses based upon their market share. For the auto and property high risk pools, the insurance companies do not receive any tax credit offsets from the State of Missouri for these assessments. Therefore, these assessments are absorbed by insurance companies as a cost of doing business in the State of Missouri.

Missouri has strong consumer protection laws and a competitive insurance market which work in tandem to provide Missourians access to affordable insurance. Despite the availability and relatively affordability of insurance coverage, we are disappointed to find relatively high rates of uninsured or underinsured properties. Just as we discovered in Joplin, the rate of insurance, often referred to as the take-up rate, in the target areas are low. For example, in zip code 63133 (Wellston), the take-up rate for homeowners' insurance is estimated at 73.3% and the take-up rate for renters' insurance is estimated at 8.6%. These are both far below state averages (92.7% and 39.50%, respectively). We believe these low take-up rates provide an opportunity for our Department to increase consumer awareness about the need for adequate insurance coverage and the relative affordability of such coverage in the target areas.

The Department of Insurance, Financial Institutions and Professional Registration appreciates this opportunity to further advance its mission of consumer protection and to work with the Department of Economic Development in increasing consumer literacy of insurance and other financial products.

Sincerely,


John M. Huff