



Office of
Jason Crowell State
Senator

The Crowell Connection



Senator Jason Crowell – Serving Bollinger, Cape Girardeau, Madison, Mississippi, Perry, and Scott Counties.

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Helping Missourians Have a Home

It has been said that one's home is one's castle and it is true. Home ownership is vital to reducing crime and providing children with a world class education. The Missouri Housing Development Commission (MHDC) works to ensure that all Missourians can enjoy a home by administering programs such as rental assistance, help for first-time homebuyers, and homeless prevention programs. Since January 2005, residents in Southeast Missouri have benefited from more than \$17 million in grants, funding, tax credits, and loans through the five main programs of MHDC.



One of the most influential programs is the Low Income Housing Tax Credit. This program provides 10-year state and federal credits that are sold to investors to generate project equity. Since 2005, a total of \$1.9 million in credits has helped to create low-income housing in our community.

West Court Manor in Cape Girardeau is a great example of how this program can help. It was approved for tax credit support in December 2005, and provides housing to senior citizens and disabled persons who would not otherwise be able to afford housing. Bill and Carol Schmitt were among the first residents to move into West Court Manor. The couple would be unable to afford a comparable apartment elsewhere in Cape Girardeau due to the high costs of health insurance and medications necessary to care for Bill Schmitt's damaged lungs and cancers. According to Schmitt, "If I had to pay \$600 a month, I'd starve to death."

For 2008, there are two projects that are receiving credits in our area: Schultz Senior

Housing in Cape Girardeau will be providing 45 units and Eagles Landing in East Prairie will be providing 30 units.

According to a local manager for the West Court apartments, many of the tenants have never lived in brand new housing. “I moved one gentleman in, and he said that in his last apartment he couldn’t even walk into the kitchen because of the roaches”. The tax credits are essential in order for companies to offer housing to low-income tenants.

Another program of the MHDC is the Affordable Housing Assistance Program (AHAP). It helps to create housing opportunities by allowing qualified donors to receive state tax credits for making contributions to approved housing non-profit agencies. This program encourages individuals and businesses to make donations,



which then creates the needed housing. Over the past three years it has led to approximately \$1.5 million in donations in Southeast Missouri and \$831,996 in tax credits to the donors. By motivating Missourians to donate to non-profit agencies, the donors take personal responsibility for their fellow citizens.

Other programs offered by the MHDC include the First Place Loan Program, HeRO Home Repair Program, and the Missouri Housing Trust Fund. Cumulatively, these programs support Missourians in their need for adequate housing. The MHDC works hard to ensure that every Missourian has a place to live and I support those efforts. It is my goal to work to strengthen our communities through state programs that support a better quality of life for Missourians. For more information on the MHDC, visit www.mhdc.com or call 1-866-605-7467.

Contact Me

As always, I appreciate hearing your comments, opinions and concerns. Please feel free to contact me in Jefferson City at (573) 751-2459. You may write to me at Jason Crowell; Missouri Senate; State Capitol; Jefferson City, MO 65101, or email me at: jcrowell@senate.mo.gov or visit me on the web at <http://www.jasoncrowell.com>.

Contact Information

Capitol Office
State Capitol Building
Room 323
Jefferson City, MO 65101

Website:
<http://www.senate.mo.gov/crowell>

Phone Number:
573.751.2459
Fax:
573.522.9289