



2026

ANNUAL REPORT

We provide safe, affordable housing & foster partnerships for economic vitality.



Ms. Rebeca Pacheco
*Executive Director & CEO
Board Secretary &
Treasurer*

PBHA BOARD OF COMMISSIONERS

Lonnie Taylor
Chairperson

Leann Clark
Vice Chairperson

Barbara Siliven
Commissioner

Shannon Midyett
Commissioner

Dennis Keeling
Commissioner



Mission

The mission of the Housing Authority of Poplar Bluff is to assist low-income households through the provision of decent, safe and affordable housing, to create partnerships of awareness with the City, Community and local organizations, to improve the quality of life, promote self-sufficiency and economic vitality, ensure fair housing, and to encourage affordable housing opportunities for persons of low to moderate income.

Vision

Empowering Communities: Creating vibrant, inclusive communities where every resident has access to safe, affordable housing and opportunities for personal and economic growth.



Front Row: John Scott, Lonnie Taylor, Dennis Keeling **Back Row:** Barbara Siliven, Leann Clark, Rebeca Pacheco, Shannon Midyett

Dear Residents, Partners, and Community Members

Public housing is often discussed in terms of buildings and units. In reality, it is about people. Stable housing creates the conditions that allow families to work, children to learn, and residents to live healthier lives.

Across the United States, public housing serves nearly **1.1 million low-income families**, making it one of the nation's most important tools for housing stability and economic opportunity.

Housing stability directly supports employment. When families can afford their rent, they can stay close to jobs, transportation, and childcare. Research shows that without housing assistance, low-wage workers in many cities would need to work **between 68 and 118 hours per week to afford the average market-rate apartment.**

Public housing bridges this gap and helps workers remain in the labor force while supporting the industries and services that depend on them.

Housing also plays a critical role in education. Children perform better in school when their basic needs are secure. Stable housing reduces disruptions resulting from frequent moves, and allows children to remain in the same schools, maintain friendships, and participate in after-school programs and academic support.

The connection between housing and health is equally clear. Researchers consistently identify housing stability as a key social determinant of health, influencing access to healthcare, exposure to environmental risks, and overall well-being. National initiatives linking housing and health data have demonstrated safe, stable housing can improve health outcomes and reduce the burden of illness among vulnerable populations.

These outcomes reflect the broader purpose of public housing. It is not simply a safety net. **It is a platform for opportunity.** When families have a stable place to live, they can pursue employment, support their children's education, and invest in their health and future.

At the Poplar Bluff Housing Authority, our work is guided by this understanding. We remain committed to providing safe, quality housing while strengthening partnerships that expand opportunities for our residents. Our staff works every day to connect families with resources that support employment, education, and health.

Public housing succeeds because of the dedication of many people. I thank our residents, staff, board members, and community partners for their continued commitment to our mission.

Together, we are building stronger families and a stronger community.

Sincerely,

Rebeca Pacheco, MBA, PHM

Chief Executive Officer

Poplar Bluff Housing
Authority



Understanding the Impact When Rent Is Not Affordable



1 out of 4

renters in Poplar Bluff pays more than 50% of their income to rent.

These renters are considered severely rent-burdened.

When rent rises faster than available income, families and individuals lose stability fast. PBHA keeps housing predictable so people can keep working, living, and thriving with fewer disruptions.

The Real Cost of Being Rent Burdened

Housing is considered affordable when it costs no more than 30% of a household's income. This federal benchmark has guided housing policy for decades because it leaves enough income for basic needs like food, healthcare, and transportation.

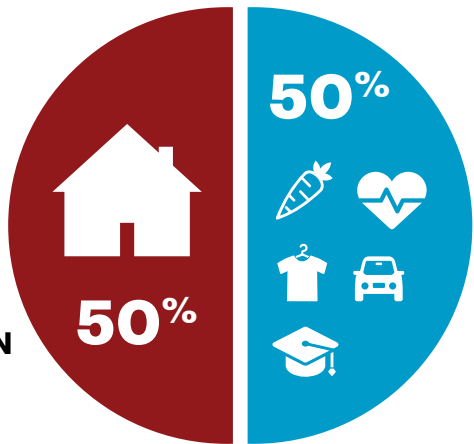
When costs exceed this threshold, families are considered cost-burdened, and at 50% or more, they are classified as severely cost-burdened—a level that creates significant instability in everyday life.

In Poplar Bluff, this challenge is widespread. An estimated 44% of all renters are rent-burdened.

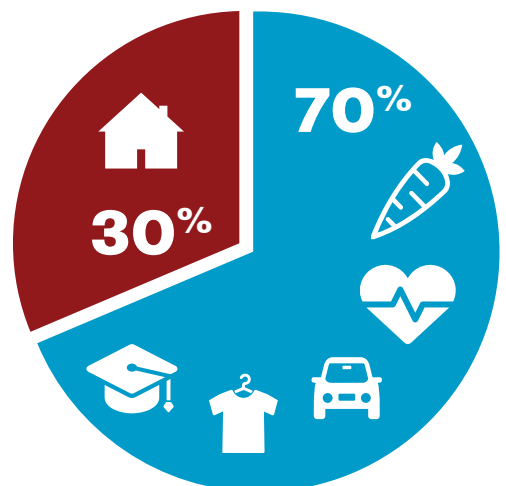
The Solution PBHA Provides

The Poplar Bluff Housing Authority addresses this issue directly by maintaining income-based rent at or below 30% of a resident's income. This approach creates predictable housing costs and allows residents to better meet essential needs such as food, healthcare, and transportation.

SEVERELY RENT-BURDENED RENTER INCOME ALLOCATION



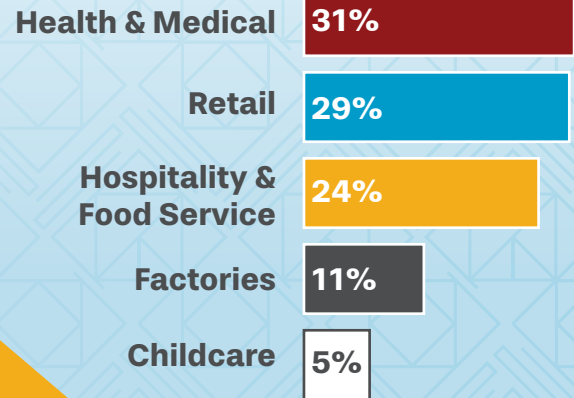
PBHA RENTER INCOME ALLOCATION





Housing the Local Workforce

Many PBHA residents work in industries Poplar Bluff depends on. When housing is predictable, people keep showing up for shifts, caring for patients, stocking shelves, and supporting local businesses.



A Growing Demand

Stable housing supports our most vulnerable residents, including children and seniors. A growing waitlist for available homes signals the demand is still not met.

Today, 74% of those served are children, seniors, or adults with disabilities—individuals who depend on stable housing for health, safety, and daily living.

The numbers below illustrate the growing gap between need and available housing.


1,972
residents


575
homes


810
wait-list
applicants

38%
children



36%
seniors or
adults
with a
disability



26%
adults



The Ripple Effect of Affordable Housing

When housing is affordable, it creates more than relief. It creates opportunity. With predictable rent, residents can focus on work, support their families, and build routines that move life forward.

That impact reaches far beyond the home, extending into the workforce, the lives of children, and the wellbeing of seniors.

In the stories that follow, you'll see what that looks like in practice: residents building careers, raising families, and aging with dignity in a community they're proud to call home.

A Home That Made A Career Possible.

For **Karen Ross**, affordable housing created the foundation to keep working, keep learning, and keep building a better life.

A Safe Place to Start Again

Karen Ross knows firsthand that stable housing does more than provide a roof overhead. It creates the kind of security that makes work, education, and long-term progress possible.

A former resident of Poplar Bluff Housing Authority and now Clinical Development Officer for FCC Behavioral Health, Karen lived in PBHA housing during three pivotal seasons of her life. The first was at age 25. The second came after leaving an unhealthy marriage. The third came while she was finishing her degree and expecting another child. Each time, PBHA offered what she needed most: a safe, affordable place to regroup, refocus, and move forward.

When Karen reflects on what changed first once housing became stable, her answer is simple: accomplishment and independence.

Stability Made Progress Possible

Affordable rent brought relief, peace, and stability each month. It meant Karen could keep one job, be present for her son, and continue her education. That stability protected opportunities that might otherwise have been lost.

Karen's career path was built step by step. Over the years, she worked clerical, factory, retail, and human services jobs while taking college courses. With stable housing, she completed her associate

degree in her 30s and is now working toward her bachelor's degree. Professionally, she advanced from case worker to piloting two programs, then to Care Coordinator Supervisor, and now serves on the leadership team of the largest mental health organization in the region.

**“It was the first time I realized
I could do it on my own.”**

- KAREN ROSS

FORMER RESIDENT & CLINICAL DEVELOPMENT OFFICER
FOR FCC BEHAVIORAL HEALTH



More Than a Place to Live

PBHA did not simply help Karen through a difficult season. It helped her build momentum. It gave her a safe space, especially during times of transition and hardship, and helped her see herself differently. She describes that experience as self-empowering, the moment she realized she could stand on her own and create a better path.

Karen pushes back against the stigma that too often surrounds public housing. She remembers PBHA properties as safe, clean, well-maintained, and cared for with pride. For her family, housing was not just shelter. It was community. Her grandmother lived in PBHA housing for 20 years, where neighbors became like family.

Karen's story is a reminder that success is not just about moving out of housing. Sometimes success begins with a stable place to stand, so everything else can grow.



“Stable housing did not just give me a place to live. It gave me the drive to want more and seek more.”



A Home That Helps Children & Families Thrive

For families like the **Carters** and **Sarah Harden**, stable, affordable housing through Poplar Bluff Housing Authority creates the consistency children need to feel secure, stay on track, and grow.



Consistency Changes Everything

When you're raising children, stability isn't a nice-to-have. It's the foundation that holds everything else in place.

Saleda and Dadreon Carter have experienced what a steady home can mean. With housing stability, their children can build routines and relationships that support day-to-day learning and confidence.

They ride the bus with neighbors they know, play with friends close to home, and feel rooted in a community. That kind of consistency is hard to sustain when families are forced to move or start over.

A Home That Supports Growing and Learning

Sarah Harden knows that feeling well. At 24, she recently moved to Poplar Bluff from Arkansas and welcomed her second baby soon after arriving. With a two-year-old daughter and a two-month-old son, she needed a place where she could keep up with bills, care for her kids, and hold a steady routine.

PBHA made that possible through affordable rent on a sliding scale, allowing Sarah to budget, stay current, and provide a comfortable and safe home for her children.

With a stable home base, Sarah has been able to maintain a schedule as she balances work and parenting. She works as a CNA at a nursing home, lines up reliable childcare, and knows her children are safe and cared for while she's on the job.



“It’s a big lift off my shoulders.”

- SARAH HARDEN

CURRENT RESIDENT & MOTHER OF TWO

When Life Gets Hard, Support Matters

Stability is also about what happens when challenges hit. When the Carters faced a difficult season without reliable transportation, PBHA stepped in with support that helped them stay steady, including assistance with a utility bill and help when they fell behind. That support meant less fear of losing ground, and more ability to keep school, routines, and progress moving forward.

Sarah experienced that same kind of support during maternity leave. With a newborn at home, PBHA provided practical assistance, including rent support and a light-bill voucher. She credits the PBHA team for being kind, responsive, and solutions-oriented. She describes the community as welcoming: neighbors are sweet, and her daughter has other kids nearby to play with, building the sense of belonging that helps children thrive.



“If PBHA weren’t there to support us, it would have been a very trying time.”

- SALEDDA & DADREON CARTER
CURRENT RESIDENT & PARENTS OF FIVE



A Home That Enables Healthy Aging in Place

For **Mrs. Jobyna Owens**, affordable housing has created the foundation to lower stress, maintain steady routines, and age safely with dignity and support.

Home Means Peace of Mind

Mrs. Owens is 72 and has called PBHA home for 22 years. She waited two years on the list before moving in, and once she did, she found what many seniors need most: a private place to feel secure and a community that makes daily life easier.

Living alone doesn't mean being isolated. Mrs. Owens uses the day room regularly, where a consistent group of neighbors gathers to visit. In the evenings, she often goes to her friend Brenda's home from 6 to 9 p.m. That steady rhythm of familiar faces and familiar places brings comfort and a sense of belonging that supports mental well-being.

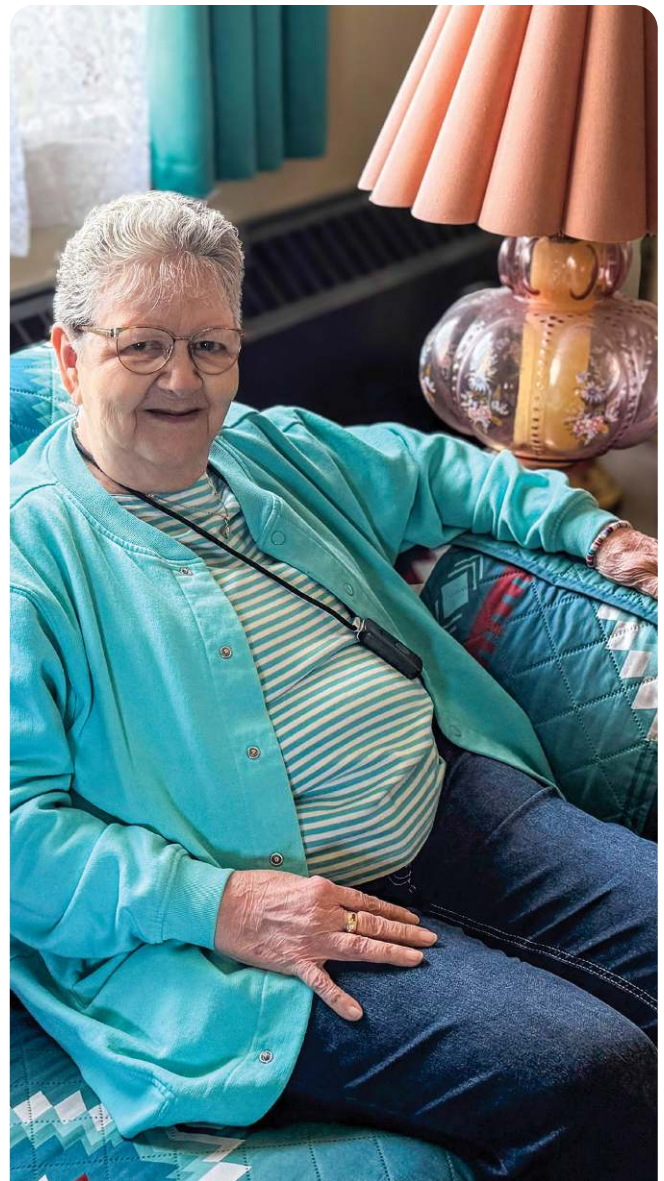
Routines That Support Health

Stable housing helps Mrs. Owens maintain the routines that keep her feeling her best. She sleeps well—often 12 hours—and keeps a predictable schedule that reduces stress and supports her overall health.

As a veteran, she receives care at the VA hospital located nearby. With PBHA located close to the VA, and with VA bus service available, it's easier to keep appointments and stay connected to care without the added pressure of complicated transportation. Her daughter and sister-in-law also live in the area, adding another layer of reassurance.

Daily nutrition is part of that stability, too. Mrs. Owens eats lunch at the on-site nutrition center each day,

where a hot, fresh meal is available for \$5. With meals, services, and support within reach, she can focus on staying well.



Support That Makes Aging in Place Possible

Mrs. Owens describes PBHA as a "good place to live," and she points to the everyday details that make aging in place possible: laundry on-site, services available on the premises, helpful staff, and a responsive maintenance team she trusts. "They take good care of the residents," she says, noting that in more than two decades, she has never wanted to live anywhere else.

Combined with nearby family and a community where "everybody gets along," PBHA provides the kind of stability that helps seniors stay independent and well, physically, mentally, and emotionally.



**“I’m perfectly happy here.
I love it here, and I’m thankful
to be here.”**

- JOBYNA OWENS

RESIDENT OF 22 YEARS AND RETIRED VETERAN

Support That Strengthens Stability

Through strong partnerships and resident services, PBHA helps people **build stability, well-being**, and a **stronger future**.

More Than an Exit Plan

At Poplar Bluff Housing Authority, success is not defined by how quickly someone moves out. For many residents, success means something deeper and more lasting: keeping a steady job, staying healthy, supporting a child's education, aging safely in place, or living independently with a disability.

That is why resident services matter. Through partnerships with trusted community organizations such as South Central Missouri Community Action Agency, PBHA helps connect residents to the practical support that makes long-term stability possible.

For Ginger Hill, Executive Director of South Central Missouri Community Action Agency, the partnership stands out because it is built on trust, accessibility, and a shared commitment to helping people thrive. Over the years, the agency has worked alongside PBHA through community events, referrals, Head Start programming, life skills classes, and direct support for residents facing urgent needs.

A key part of that accessibility is place-based support. SCMCAA utilizes PBHA office space at Karen West, one of PBHA's family unit neighborhoods, to offer an onsite daycare that serves both the surrounding community and PBHA residents.



Removing Barriers, Creating Opportunity

The services offered through this partnership are wide-ranging. Residents can access life skills classes on topics such as budgeting, healthy eating, and energy conservation. Families with young children can connect to Head Start and home-based support for pregnant and parenting moms. Residents may also be referred for emergency help with food, medication, essential supplies, or transportation to medical care.

Ginger sees one truth again and again: outcomes improve when barriers are removed. Transportation, child care, internet access, and unfamiliarity with providers can all stand in the way of getting help. Bringing services closer to residents makes a meaningful difference.

Stability Supports the Whole Person

That is what makes PBHA's approach so effective. The partnership is not only about meeting immediate needs. It is about coordinated support that helps residents move forward in ways that matter to them.

Ginger points to PBHA's openness, strong communication, and willingness to create space for service providers as key strengths. With plans for

additional on-site outreach space, the partnership will become even more accessible and effective for residents in the future.

Her perspective is simple: stable housing makes every other support work better. When people are safely housed, they can focus on bigger goals, stronger routines, and healthier futures.

PBHA's resident services model recognizes that stability is not one-size-fits-all. Sometimes the greatest success is not leaving housing at all. It is having the support to live well, grow stronger, and remain secure.



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“Stable housing makes our work more effective because stably housed clients can focus on education, employment, and other higher-impact strategies.”

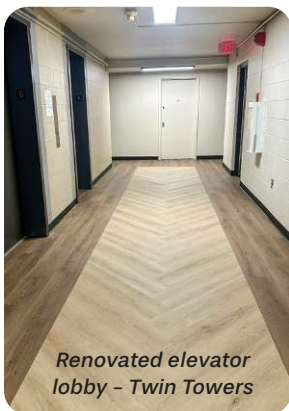


Upcoming Projects in 2026

Looking Ahead: Investing in Homes, Spaces, and Community

In 2026, Poplar Bluff Housing Authority continues to invest in the places residents call home, with projects designed to improve comfort, safety, accessibility, and quality of life across multiple properties.

Together, these projects reflect PBHA's commitment to creating housing that is affordable, welcoming, functional, and built for the future. They represent thoughtful investments in the residents' daily experiences. As PBHA plans for the future, these improvements represent more than upgrades. They reflect a long-term investment in residents, properties, and the greater community.



Projects

Twin Towers

- **Elevator Lobby Renovation North & South Towers** - flooring, paint, lighting, and emergency signage
- **Lobby Restrooms Renovation** - new flooring, paint, lighting, fixtures
- **Media Room Computer Lab** - new flooring, paint, and computers
- **Outdoor Area** - exterior benches, pet clean-up receptacle, smoking receptacle
- **New Appliances** - stoves and refrigerators

State Streets

- **New Roofing and Siding**

Hillcrest

- **HVAC System Replacement in common areas**
- **Outdoor Area** - exterior benches, pet clean-up receptacle, smoking receptacle
- **Green Space & Community Garden Project** - lot between Hillcrest and Library

Wilson

- **New Flooring & Paint** - common areas
- **Fire Suppression System (Sprinkler System)**
- **Outdoor Area** - exterior benches, pet clean-up receptacle, smoking receptacle

Karen West

- **Missouri Department of Conservation Shade Tree Planting Project**

FINANCES

2025

REVENUE

Tenant Revenue	\$1,773,197
Federal Grants & Subsidy	\$4,638,404
Investment	\$88,933
Other Income	\$204,254
Gain/Loss on the Sale of Assets	(\$23,768)
Total Revenue	\$6,681,020

EXPENSES

Administrative	\$917,142
Tenant Services	\$17,309
Utilities	\$513,392
Routine Maintenance	\$1,461,754
Protective Services	\$85,502
General	\$558,439
Non-Routine	\$179,039
Casualty Loss	\$112,949
Depreciation	\$1,155,501
Total Expenses	\$5,001,027



Support. Partner. Apply. Learn More.



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