

Central Missouri's Lake of the Ozarks Demographic Profile 2020



"Best Recreational Lake"

IN THE NATION AS CHOSEN BY
Readers of **USA TODAY & 10Best**



Lake of the Ozarks Facts & Figures

Water Covers 54,000 Acres

95 Miles Long (Truman Dam to Bagnell Dam)

1,150 Miles of Shoreline

Including the Counties and Communities of:
Camden County, Miller County, Morgan County

Camdenton, Eldon, Lake Ozark, Osage Beach,
and Versailles



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Regional Economic Development Council
Quality Life. Quality Business.

October 2020



Photo By: Lake of the Ozarks CVB

Lake of the Ozarks- Demographic Profile 2020

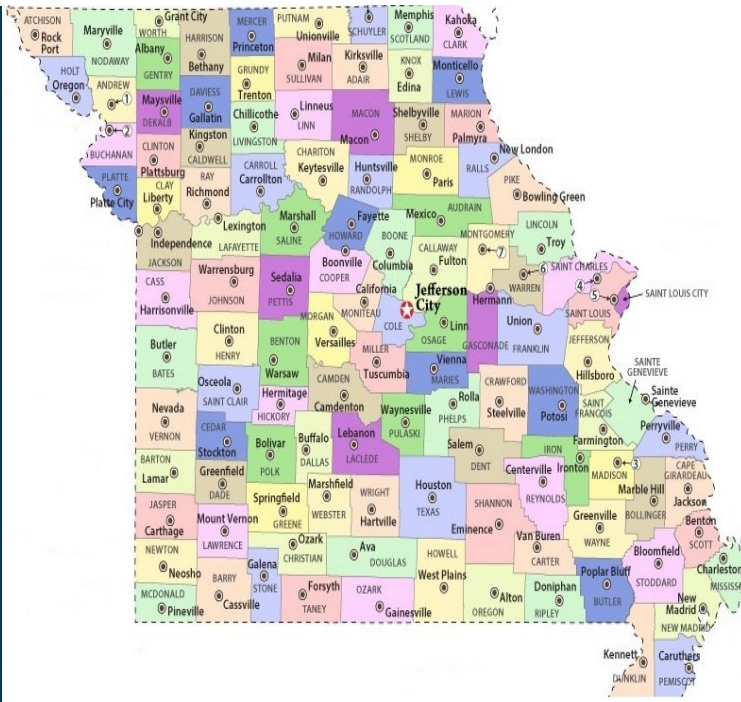
Table of Contents

(Click on Section to Go Directly to Related Data)

Missouri Facts and Figures	4
Population Data.....	12
Education Data.....	19
Income Data	27
Employment Data.....	31
Taxation Data	41
Transportation and Logistics Data	47
Utilities and Telecommunications Data	56
Lake Area Information	64



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Facts

- State Population 6,152,772 (2019)
- 18th Largest State in Population
- 114 Counties + City of St. Louis

Figures

Land Area (sq. mi.)

Total 69,707

Land 68,742

Water 965

Median Family Income (2019) \$54,478

Per Capita Personal Income (2018)
\$49,589

Unemployment Rate (March 2020) 4.5%

Cost of Living (2019) 5th Lowest in the Nation

Sales Tax Rate (2020) 4.225%

Gasoline Tax Rate (2020) State \$0.17,
Federal \$0.184 gallon

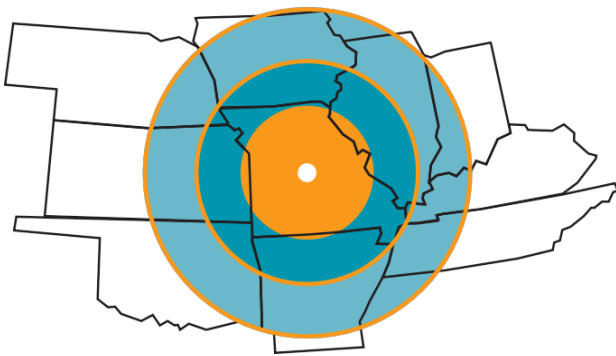
Gross State Domestic Product (2019)
\$332 Billion (22nd largest State GDP)

Sources: United States Census Bureau 2018 ACS, United States Census Bureau QuickFacts,
Bureau of Economic Development, Missouri Department of Labor, MERIC, Missouri Department of Revenue



The Lake of the Ozarks Region

Lake of the Ozarks has experienced tremendous growth and development over the last 20 years and now boasts a population of more than 92,551 permanent residents and a thriving tourism industry. The popularity of the Lake of the Ozarks region is accentuated by its central location in Missouri; it is a similar distance from the state's largest population centers, St. Louis and Kansas City. Because of the unique ability to build at the water's edge and the availability of diverse activities, the Lake Area is projected to experience continued growth and development.



St. Louis	165 Miles	Kansas City	198 Miles
Springfield	100 Miles	Branson	133 Miles
Chicago	463 Miles	Omaha	386 Miles
Tulsa	278 Miles	Wichita	286 Miles
OK City	481 Miles	Little Rock	307 Miles
Des Moines	325 Miles	Memphis	298 Miles

Within a 165-mile radius, Lake of the Ozarks is a short driving distance to nearly all of Missouri, in addition to portions of Arkansas, Kansas, Illinois and Iowa.

State Parks

The beauty of our region can be experienced at our State Parks. Lake of the Ozarks offers visitors the opportunity to visit the great outdoors with two state parks within our region:

Ha Ha Tonka State Park
1491 State Road D
Camdenton, MO 65020

Lake of the Ozarks State Park
403 Hwy 134
Kaiser, MO 65047

Pa He Tsi Park (part of LOTO State Park)
Nichols Road
Osage Beach, MO 65065

Ha Ha Tonka State Park was voted #4 State Park in America by readers of USA TODAY and 10Best



MISSOURI
 DEPARTMENT OF
 NATURAL RESOURCES



enjoy the show

FY 2019 Missouri State Tax Revenue reflects that every **\$1.00** spent on tourism brought **\$3.47** back to Missouri.

FY 2019 Economic impact of tourism **\$17.7 Billion** **(+\$0.5B from 2018)**

FY 2019 Total spending in tourism-related SIC codes **\$14.1 Billion** **(+\$0.8B)**

FY 2019 Missouri hosted more than **42.9 Million Visitors** **(+0.9M)**

FY 2019 Out-of-State Visitors **57.9%** In-State Visitors **42.1%**

FY 2019 The number of Missourians employed in tourism industry: **304,329**

FY 2019 Shopping is the most common activity for Missouri visitors, followed by local dining, city sightseeing, and family attractions.

Lake of the Ozarks is the 5th most visited location in Missouri.

Source: <https://mdt-visitmo-cdn.s3.amazonaws.com/industry-files/OBP-Targeted-And-Nationwide-Markets-FEB-2020/1582839123-60101-mdt-annualreport-fnl-reference.pdf>



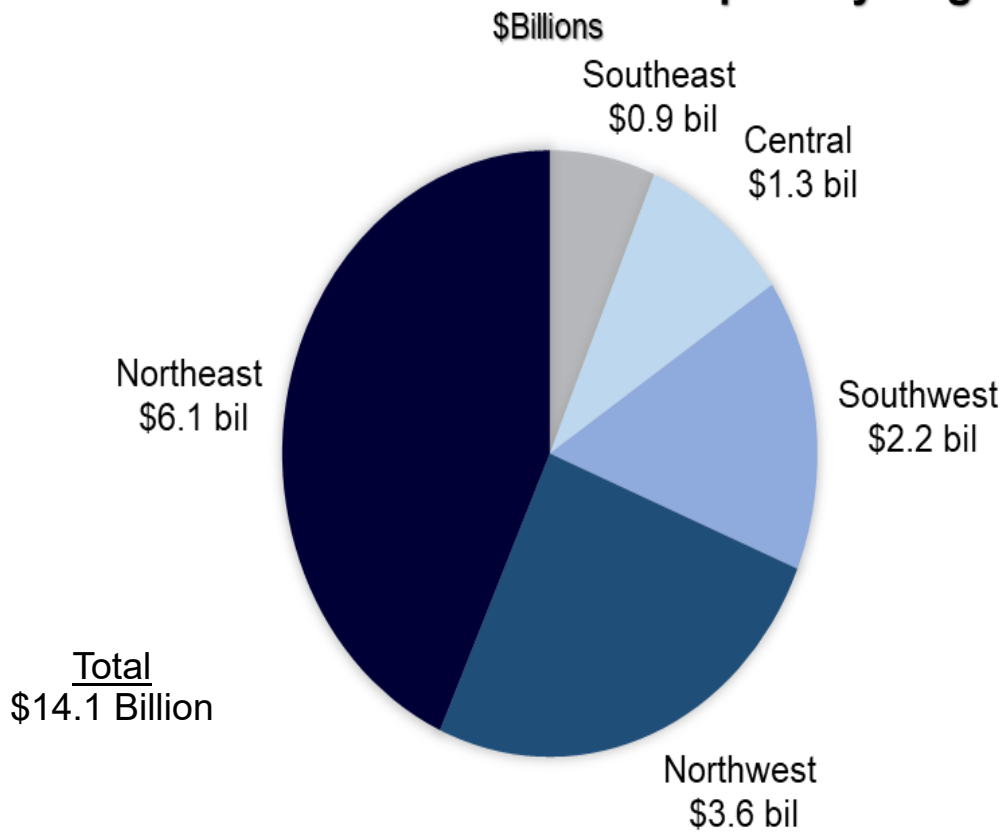
Lake of the Ozarks Convention & Visitor Bureau
P.O. Box 1498 Osage Beach, MO 65065
Phone: 573-348-1599 www.funlake.com

Total Tourism Spending by Region, FY 2018

Of the \$13.3 Billion total tourism spending:

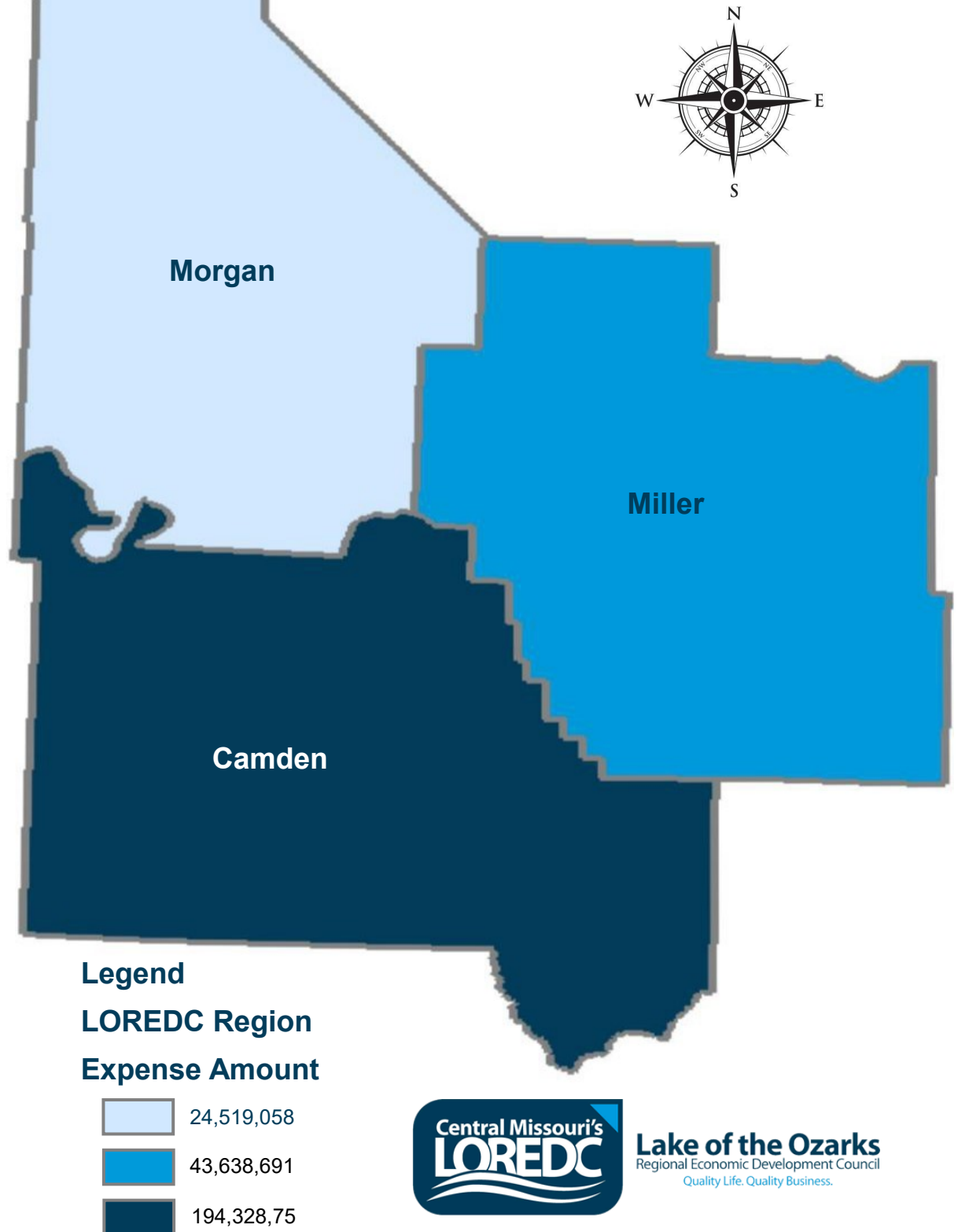
- Northeast region accounts for **\$6.1** billion or % of Missouri's tourism economy
- Northwest: **\$3.6** billion or %
- Central **\$1.3** billion or %
- Southeast **\$0.9** billion or %
- Southwest **\$2.2** billion or %

Missouri Tourism Economic Impact by Region



Source: Missouri Division of Tourism and Tourism Economics

2019 Tourism Expenditures



Source: Missouri Division of Tourism

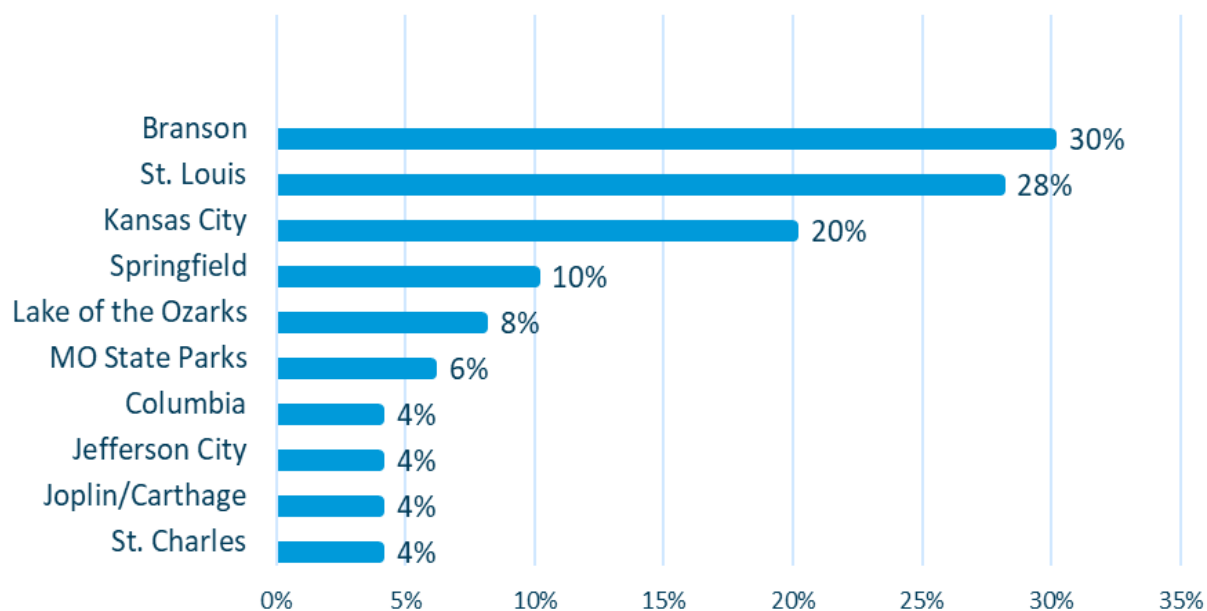
Central Region		
County Name	FY19 Expenditures in 45 Tourism-Related NAICS Codes*	FY19 Tourism-Related Employment*
Benton County	\$18,246,504.94	432
Boone County	\$425,607,600.08	11632
Callaway County	\$47,645,435.27	1251
Camden County	\$194,328,751.78	3948
Cole County	\$149,250,181.44	3675
Cooper County	\$23,321,028.66	802
Dallas County	\$13,307,487.22	296
Henry County	\$32,323,159.56	759
Hickory County	\$5,737,760.58	162
Johnson County	\$65,046,929.97	2046
Laclede County	\$60,310,676.21	1229
Maries County	\$2,883,256.44	39
Miller County	\$43,638,690.81	731
Moniteau County	\$8,188,472.70	233
Morgan County	\$24,519,058.41	555
Osage County	\$7,459,022.39	200
Pettis County	\$77,089,555.82	1687
Pulaski County	\$81,366,376.39	2704
St. Clair County	\$3,619,410.79	84
Total	\$1,283,889,359.46	32465

<https://mdt-visitmo-cdn.s3.amazonaws.com/industry-files/OBP-Targeted-And-Nationwide-Markets-FEB-2020/1582839123-60101-mdt-annualreport-fnl-reference.pdf>

Missouri Visitor Profile	
Average Age	46.3
Average Income	\$70,125
Average Education Level	51% of visitors to Missouri have a bachelor's degree or higher compared to 48% of non-visitors to Missouri have a college degree
Average Leisure Party Travel Size	3.7
Travel Party Composition	35% Couple 32% Family traveling with children 8% Extended family 8% Group of friends 7% Traveling Alone 6% Women only trip 2% Men only trip 2% Other
Top Activities	44% Shopping 40% Dining at unique, local restaurants 31% Visiting a city/city attractions 24% Family event or activity 22% Family attractions, e.g., zoos, water-parks 20% Attending entertainment or live shows 17% Driving tours or scenic drives 17% Museums/cultural events 16% Visiting a theme park 15% Visiting quaint attractions and small towns 14% Touring historic sites 12% Visiting state parks 8% Attending a professional sporting event 8% Fishing, boating or other water activities 8% Gambling/casinos 8% Visiting breweries
Average Daily Expenditures per Person	\$84
Average Expenditures per Travel Party per Trip	\$884
Average Trip Length	2.8 Nights

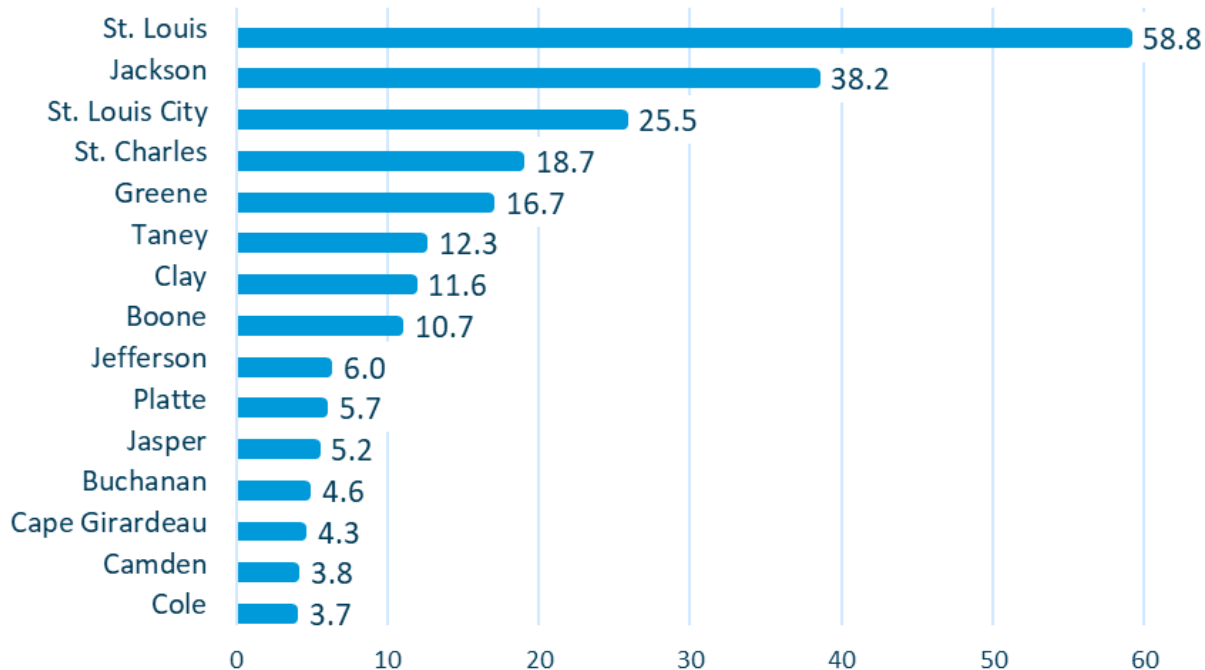
<https://mdt-visitmo-cdn.s3.amazonaws.com/industry-files/OBP-Targeted-And-Nationwide-Markets-FEB-2020/1582839123-60101-mdt-annualreport-fnl->

Destinations



Economic Impact Top Counties

Top Counties and St. Louis City, thousands



Sources: Tourism Economics,
Mo. Dept. of Labor

Population Data

- County Population/Projections
- City Populations & Estimates
 - County Population by Age
- County Populations by Race & Ethnicity
 - County Housing
- County Populations by Employment Status
 - Population Density Map

[Return to Table of Contents](#)



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County Population/Projections

	2000	2010	2020 (est)	2030 (est)	% Change '10-'30
Camden	37,051	41,660	46,290	49,124	15%
Miller	23,564	25,550	27,277	28,404	10%
Morgan	19,309	21,386	23,357	24,827	14%

Source: <http://oa.mo.gov/bp/projections/TotalPop.pdf>

City Populations & Estimates

	2010	2018	Change	
			#	%
Camden County	44,002	45,096	1094	2.5%
Camdenton	3,718	3977	259	6.7%
Linn Creek	244	302	58	21.2%
Osage Beach	4,351	4909	558	12.1%
Stoutland	152	185	33	21.7%
Sunrise Beach	357	542**	185	51.8%
Village of Four Seasons	2,217	2122	-95	4.4%

Source: United State Census Bureau 2010 Census, 2018 ACS 5-Year Estimates

** Source 2019 Vintage Population Estimates



Photo By: Lake of the Ozarks CVB



Photo By: Edgewater Estate

City Populations & Estimates

	2010	2018	Change	
			#	%
Miller County	24,748	25,049	301	1.2%
Bagnell	93	34	-59	93.0%
Brumley	91	95	4	4.3%
Eldon	4,567	4,591	24	0.5%
Iberia	736	674	-62	8.8%
Lake Ozark	1,459	1,759	173	10.3%
Olean	128	55	-73	79.8%
St. Elizabeth	336	332	-4	1.2%
Tuscumbia	203	183	20	10.4%

City Population & Estimates

	2010	2018	Change	
			#	%
Morgan County	20,565	20,137	-428	2.1%
Barnett	203	249	46	20.3%
Gravois Mills	144	172	28	17.7%
Laurie	945	1,024	79	8.0%
Stover	1,094	1,359	265	21.6%
Syracuse	172	144	-28	17.7%
Versailles	2,482	2,760	278	10.6%

Source: United States Census Bureau 2010 Census, 2018 ACS 5-Year Estimates



Photo By: Bridal Cave and Thunder Mountain Park



Photo By: Missouri Business

County Population by Age

Year 2010	Camden		Miller		Morgan	
<20	9264	21.1%	6,719	27.2%	5,034	24.5%
20 - 44	10,510	23.9%	7,182	29.0%	4,938	24.0%
45 - 64	14,694	33.4%	6,950	28.0%	6,058	29.5%
65 - 84	8,813	20.0%	3,363	13.6%	4,043	19.7%
85<	721	1.6%	534	2.2%	492	2.3%
Year 2018	Camden		Miller		Morgan	
<20	8912	19.8%	6,475	26.0%	4,934	24.4%
20 - 44	10,226	22.7%	7,094	28.2%	4,882	24.2%
45 - 64	13,737	30.5%	6,932	27.7%	5,610	27.9%
65 - 84	11,069	24.6%	3,895	15.5%	4,133	20.4%
85<	1,152	2.6%	653	2.6%	578	2.9%

Source: United States Census Bureau, 2010 Census and 2018 ACS 5 Year Estimates

County Populations by Race & Ethnicity

	Camden		Miller		Morgan	
	2010	2018	2010	2018	2010	2018
White	42,468	43,463	23,941	24,104	19,770	19,279
Black/African American	179	339	99	111	131	161
American Indian/ Alaska Native	219	267	136	237	135	100
Asian	184	145	70	108	76	183
Native Hawaiian/ Pacific Islander	8	0	36	0	2	0
Some Other Race	362	287	96	161	87	143
Two or More Races	582	595	370	328	364	271
Hispanic/Latino	1,014	1,203	343	470	365	446

Source: United States Census Bureau, 2018 ACS 5-Year Estimates

County Housing

	Camden		Miller		Morgan	
	2010	2018	2010	2018	2010	2018
Total Housing Units	39,997	41,714	12,649	12,903	15,342	15,577
Occupied Housing Units	18,349	16,096	10,410	9,804	8,414	7,755
Owner-Occupied Units	14,914	12,909	7,835	7,244	6,874	6,021
Renter-Occupied Units	3,435	3,187	2,575	2,560	1,540	1,734
Ave. Household Size	2.27	2.77	2.47	2.52	2.40	2.55
Ave. Family Size	2.68	3.25	2.97	3.05	2.91	3.15

Source: United States Census Bureau, 2018 ACS 5-Year Estimates



Photo: Lake of the Ozarks CVB



Photo: Lake News Online

Camden County

Rent vs Own

2018

2017

Home Ownership Rate

80.2%

79.8%

Miller County

Rent vs Own

2018

2017

Home Ownership Rate

73.9%

74.8%

Morgan County

Rent vs Own

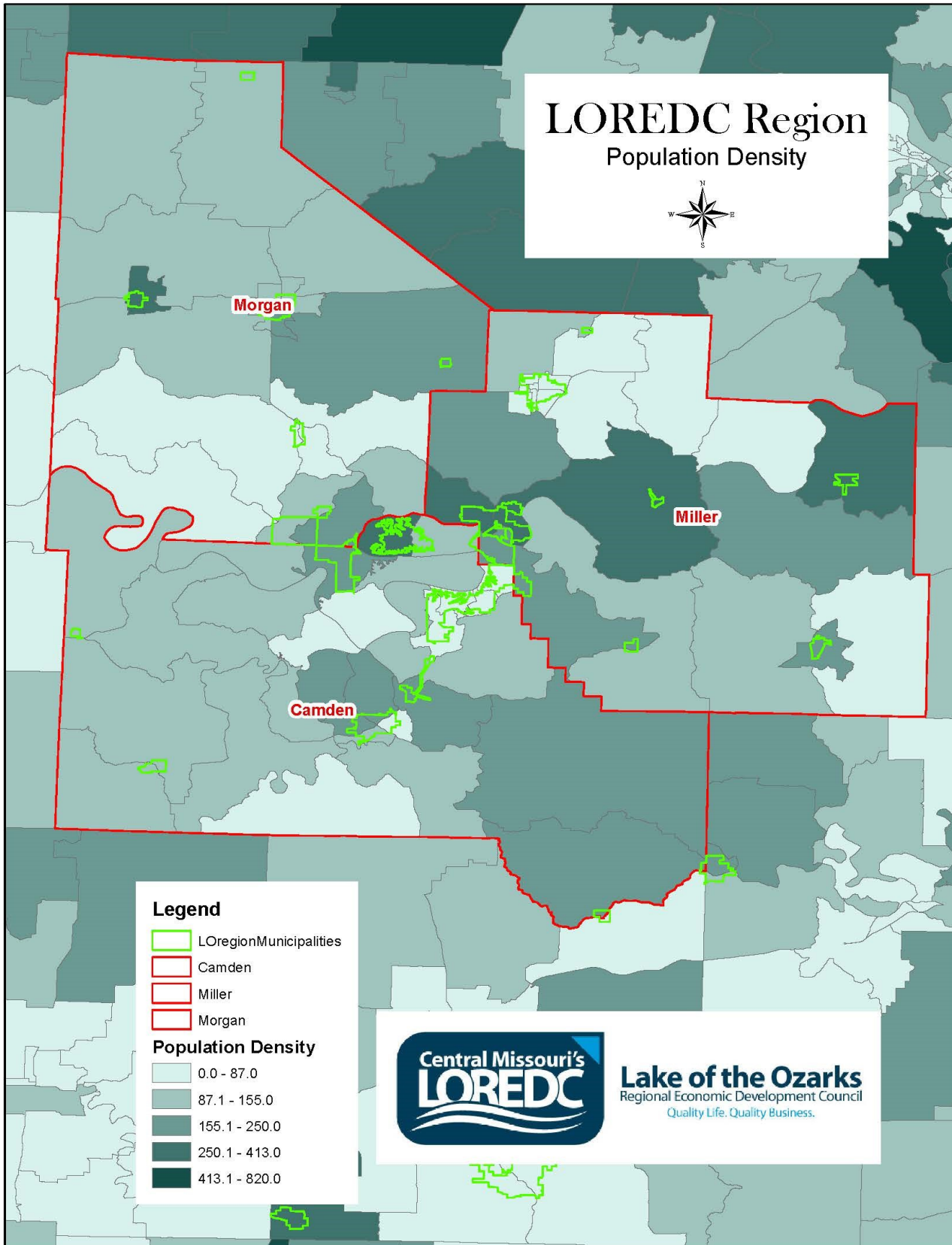
2018

2017

Home Ownership Rate

77.6%

75.4%



U.S. Census Bureau, 2016 ACS 5-Year Estimates



Photo By: LOCLG

Education Data

- County Educational Attainment
- County Public, Private, College, University Schools
 - County Education Statistics
- Public and Private School Locations

[Return to Table of Contents](#)



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County Educational Attainment, 2018

	Camden	Miller	Morgan
Population 18-24 years	3,086	1,919	1,360
< than High School Graduate	16.4%	16.2%	40.2%
High School Graduate (includes equivalency)	52.6%	38.9%	42.8%
Some College/Assoc. Degree	29.5%	42.2%	14.7%
Bachelor's Degree <	1.6%	2.7%	2.3%
Population 25 years >	33,978	17,186	14,230
Less than 9th Grade	2.7%	4.8%	9.0%
9-12 Grade (no diploma)	8.1%	8.7%	11.7%
High School Graduate (includes equivalency)	37.7%	43.1%	40.1%
Some College (no degree)	20.9%	19.8%	19.4%
Associate's Degree	8.8%	7.0%	7.0%
Bachelor's Degree	13.8%	10.5%	8.1%
Graduate/Professional Degree	8.0%	6.1%	4.7%

Source: 2018 ACS 5-Year Estimates



Photo By: The Lake News Online



Photo By: Camdenton High School

County Public, Private, College, University Schools 2019

Camden County Schools	Number of Students	Public	Private	College/ University	Other/ Alternative
Camdenton R-III High	1332	X			
Camdenton R-III Middle	636	X			
Camdenton R-III Dogwood Elementary	693	X			
Camdenton R-III Oak Ridge Intermediate	664	X			
Camdenton R-III Hurricane Deck Elementary	174	X			
Camdenton R-III Hawthorn Elementary	472	X			
Camdenton R-III Osage Beach Elementary	307	X			
Climax Springs R-IV High	117	X			
Climax Springs R-IV Elementary	90	X			
Macks Creek R-V High	136	X			
Macks Creek R-V Elementary	182	X			
Stoutland R-II High	209	X			
Stoutland R-II Elementary	225	X			
Lake West Christian	63		X		
Life Christian University	N/A		X		
State Fair Community College	300			X	
Columbia College	N/A			X	

Source: PublicSchoolReview, PrivateSchoolReview

County Public, Private, College, University Schools 2019

Miller County Schools	Number of Students	Public	Private	College/ University	Other/ Alternative
Eldon R-I High	552	X			
Eldon R-I Middle	295	X			
Eldon R-I Upper Elementary	452	X			
Eldon R-I South Elementary	611	X			
Miller R-III Tuscumbia High	56	X			
Miller R-III Elementary	129	X			
St. Elizabeth R-IV High	109	X			
St. Elizabeth R-IV Elementary	157				
School of the Osage High	593	X			
School of the Osage Middle	443	X			
School of the Osage Upper Elementary	458	X			
School of the Osage Heritage Elementary	520	X			
Iberia R-V High	312	X			
Iberia R-V Elementary	388	X			
Lakeview Christian	23		X		
Our Lady of the Snows	79		X		

Source: PublicSchoolReview, PrivateSchoolReview



Photo By: School of the Osage Heritage Elementary

County Public, Private, College, University Schools 2019

Morgan County Schools	Number of Students	Public	Private	College/ University	Other/ Alternative
Morgan Co R-I High	306	X			
Morgan Co R-I Elementary	432	X			
Morgan Co R-II High	367	X			
Morgan Co R-II Middle	316	X			
Morgan Co R-II Elementary	626	X			
Morgan Co R-II South Elementary	53	X			
Dogwood Grove	30		X		
St. Paul Lutheran	51		X		

Source: MO DESE, School Report Card, 2018, Great Schools



Photo By: Morgan County R-II High School



Photo By: Deposit Photos

County Education Statistics 2018

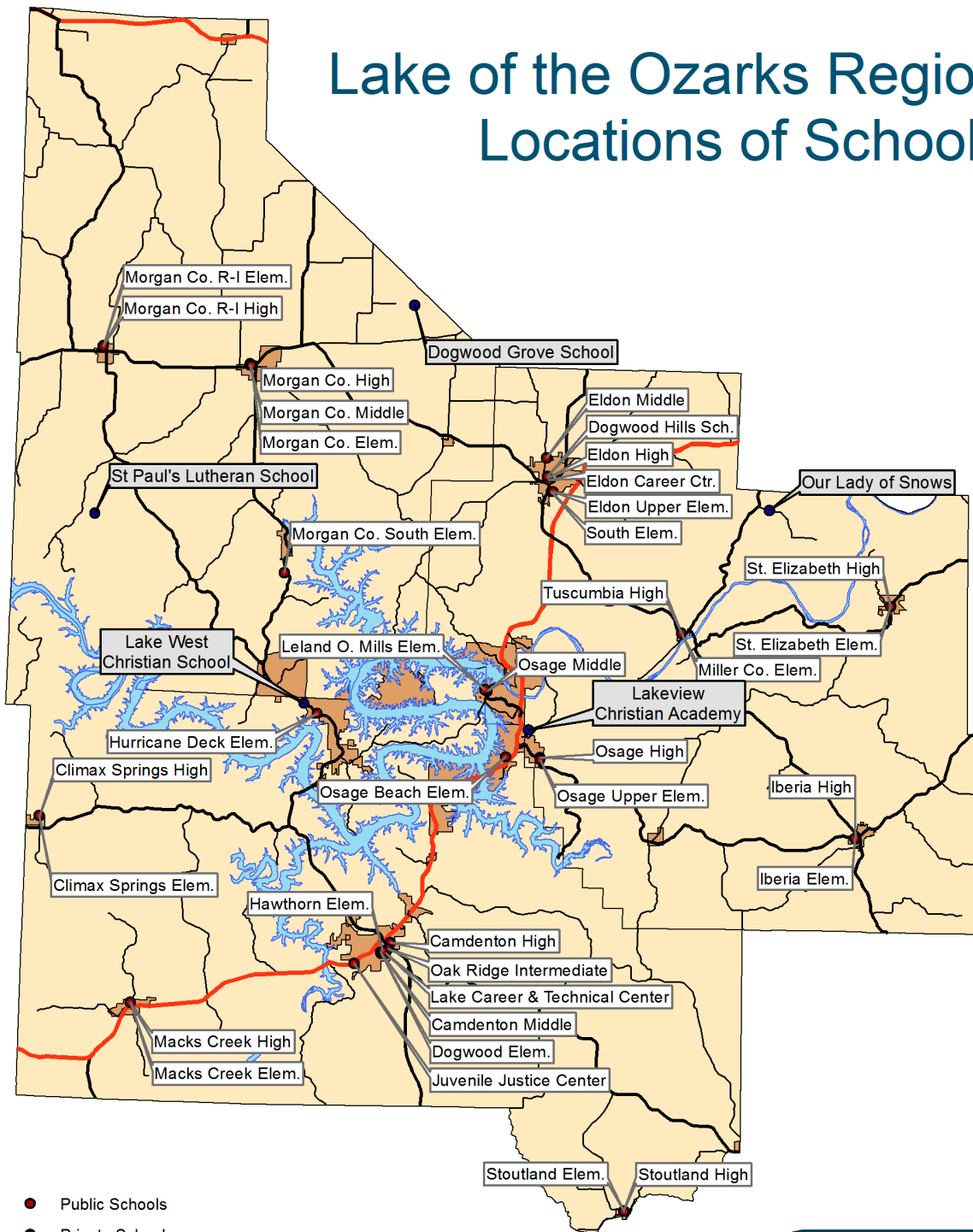
	Graduation Rate	Dropout Rate	Students/ Classroom Teacher	# of Students	Professional Staff with Advanced Degrees
Camden County Districts					
Camdenton R-III	91.23%	1.2%	18	4,099	55.2
Climax Springs R-IV	86.36%	7.0%	10	196	48.3
Macks Creek R-V	94.12%	0.0%	12	318	33.3
Stoutland R-II	93.55%	0.7%	15	404	38.9
Miller County Districts					
Eldon R-I	92.47%	0.4%	18	1,847	41.6
Miller Co. R-III	100.00%	1.7%	10	181	36.2
St. Elizabeth R-IV	90.00%	0.0%	15	232	36.1
School of the Osage R-II	96.92%	0.7%	18	1,940	64.4
Iberia R-V	95.12%	0.0%	16	692	62.4
Morgan County Districts					
Morgan Co. R-I	97.62%	0.0%	19	709	48
Morgan Co. R-II	96.25%	0.0%	17	1,286	43.3

Source: Mo DESD, District Report Card, 2019, LocalSchoolDirectory



Photo By: Tuscumbia High School

Lake of the Ozarks Region Locations of Schools



- Public Schools
- Private Schools
- State Numbered Highway
- State Lettered Highway
- US Highway

Map by: Andy Thomason
Lake of the Ozarks Council of
Local Governments
Source: MSDIS
Date: 1/8/2015



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Photo By: KSAT

Income Data

- County Populations by Household Income
- Map of Statewide Household Income, Census Tracts
- Map of Regional Household Income, Block Groups

[Return to Table of Contents](#)



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Photo By: Lake of the Ozarks CVB

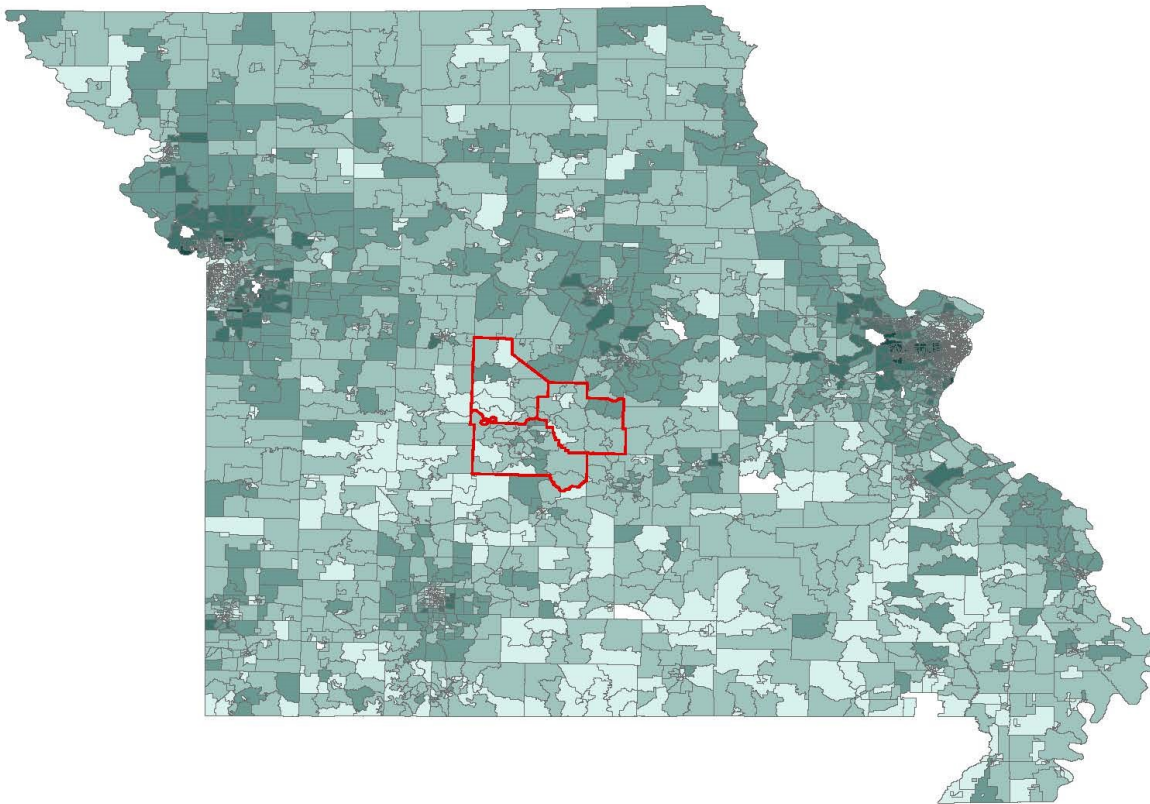
County Populations by Household Income (2010, 2018 ACS 5 yr.)

	Camden		Miller		Morgan	
	2010	2018	2010	2018	2010	2018
Occupied Housing Units	18,349	16,096	10,410	9,804	8,414	7,755
< \$10,000	1,083	1,211	1,035	675	861	955
\$10,000 - \$14,999	896	843	872	686	602	538
\$15,000- \$19,999	1,073	724	656	623	594	452
\$20,000- \$24,999	1,470	806	954	819	490	538
\$25,000 - \$34,999	2,541	1,752	1,554	1,108	1,430	1,122
\$35,000 - \$49,999	3,255	2,287	1,838	1,784	1,632	1,052
\$50,000 - \$74,999	3,947	3,180	2,094	1,675	1,648	1,446
\$75,000 - \$99,999	1,895	2,068	828	1,076	499	760
\$100,000 - \$149,999	1,316	1,909	434	905	553	680
\$150,000 <	873	1,316	145	453	105	212
Median Household Income	44,617	52,087	35,838	42,718	36,696	37,727

Source: US Census, 2010 ACS 5-Year (In 2010 Inflation-Adjusted Dollars) and 2018 ACS 5-Year (In 2018 Inflation-Adjusted Dollars).

State of Missouri

Median Household Income



Legend

-  Camden
-  Miller
-  Morgan

Household Income

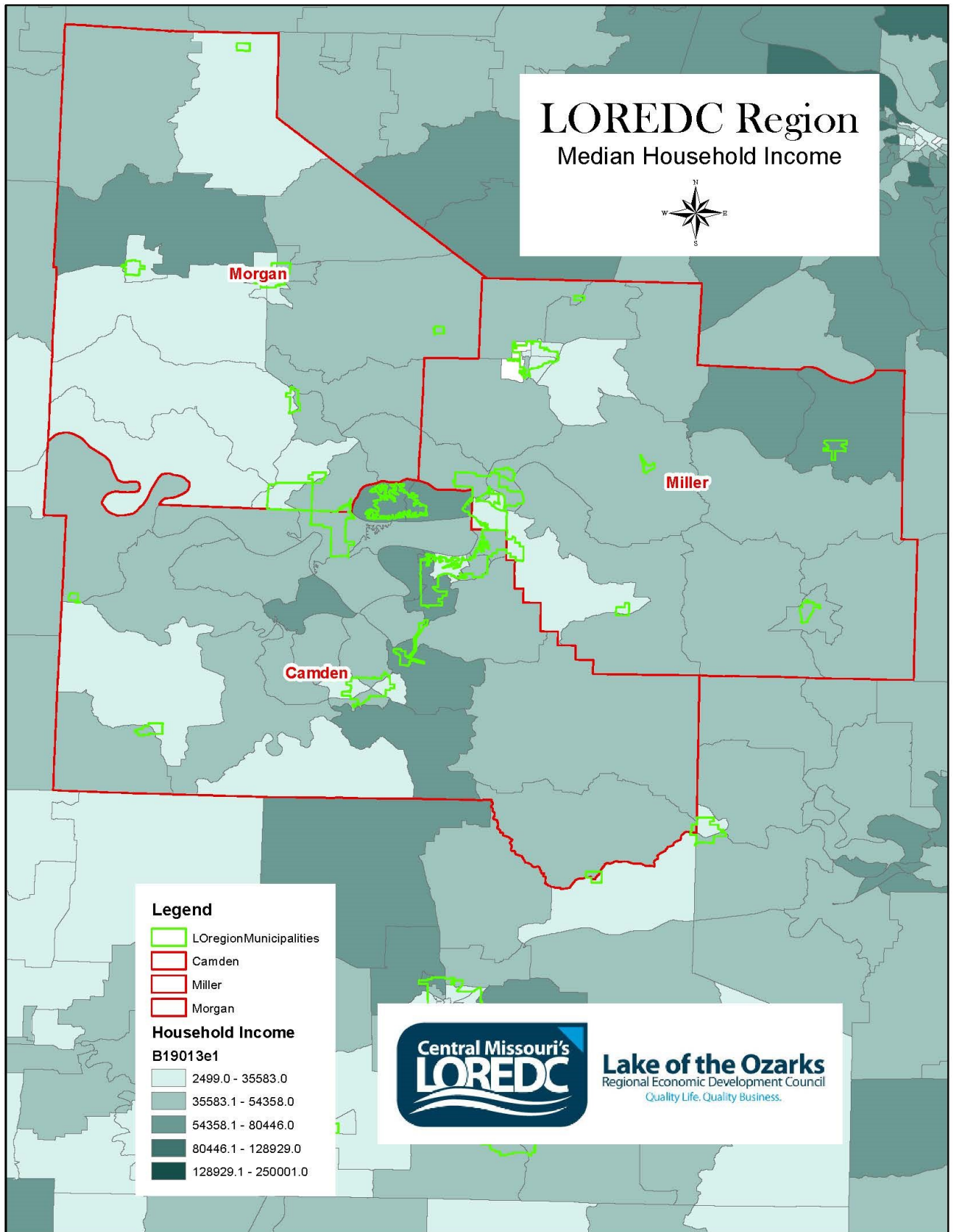
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U.S. Census Bureau, 2017 ACS 5-Year Estimates



U.S. Census Bureau, 2017 ACS 5-Year Estimates

Employment Data

- County Populations by Industry
- County Populations by Occupation
- County Populations by Class of Worker
 - County Average Wages 2017
- County Populations by Commute
- County Unemployment Statistics 2018
- County Highest Labor Categories
 - State Unemployment Map
 - Regional Unemployment Map

[Return to Table of Contents](#)



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County Populations by Industry (2010, 2018 ACS 5yr.)

Industry	Camden		Miller		Morgan	
	2010	2018	2010	2018	2010	2018
Agriculture/Forestry/ Fishing/Hunting	298	267	485	283	564	318
Construction	1,918	1,530	1,253	1,122	933	611
Manufacturing	1,634	1,075	1,441	1,090	1,438	1,070
Wholesale Trade	377	274	225	173	202	113
Retail Trade	2,780	2,902	1,297	2,013	1,041	1,335
Transportation/ Warehousing/Utilities	555	875	578	476	335	355
Information	314	124	162	175	124	75
Finance/Insurance/ Real Estate/Rental/Leasing	1,073	954	581	638	390	326
Professional/Scientific/ Management/ Administrative/ Waste Management	928	1,314	474	567	348	450
Educational/Health/ Social Services	2,776	3,703	1,624	1,943	1,342	1,330
Arts/Entertainment/ Recreation/Accommodation/ Food Services	2,145	2,460	1,274	1,245	589	387
Other Services, except Pub- lic Administration	677	1,011	601	519	413	395
Public Administration	864	647	931	824	483	356

Source: ACS 5-Year Community Survey 2010 and 2018

County Populations by Occupation

Occupation	Camden		Miller		Morgan	
	2010	2018	2010	2018	2010	2018
Management/Business/ Science/Arts	6,344	5,063	2,378	2,877	2,029	1,584
Service	3,317	4,001	2,062	2,338	1,212	1,329
Sales/Office	5,549	4,730	3,093	2,298	1,720	2,003
Natural Resources/ Construction/Maintenance/ Production/Transportation/ Material Moving	2,504	1,963	1,848	1,335	1,143	824
Production/Transportation	2,018	2,474	1,727	1,975	1,379	1,628

Source: ACS 5-Year Community Survey 2010 and 2018



Photo By: Lake of the Ozarks CVB

County Populations by Class of Worker

Industry	Camden		Miller		Morgan	
	2010	2018	2010	2018	2010	2018
Private Wage/Salary	13,773	12,634	7,756	7,253	4,663	4,830
Private Not-For-Profit	1,173	1,886	655	703	443	517
Government	2,094	1,962	1,969	1,921	1,320	1,037
Self-Employed/Unpaid Family Workers	2,692	1,749	1,088	946	1,057	984

Source: ACS 5-Year Community Survey 2010 and 2018

County Average Wages 2018

	2018 Total Wages All Industries, Private Ownership		2018 Total Wages All Industries Public/Private	
	Avg. Annual Wages	Avg. Hourly Wages	Avg. Annual Wages	Avg. Hourly Wages
Camden	\$33,179	\$15.95	\$33,317	\$16.02
Miller	\$33,513	\$15.15	\$32,040	\$15.40
Morgan	\$28,551	\$13.73	\$28,762	\$13.83

Source: Missouri Economic Research and Information Center, 2018

County Populations by Employment Status

	Camden		Miller		Morgan	
	2011	2018	2011	2018	2011	2018
16 years & older	36,261	38,091	19,484	19,795	16,727	16,053
In Labor Force	21,111	19,528	12,183	11,514	8,356	7,680
Employed	19,634	18,321	11,196	10,823	7,329	7,368
Unemployed	1,470	1,262	983	623	1,027	292
Armed Forces	7	35	3	17	0	20
Not in Labor Force	15,150	18,563	7,302	8,281	8,366	8,373

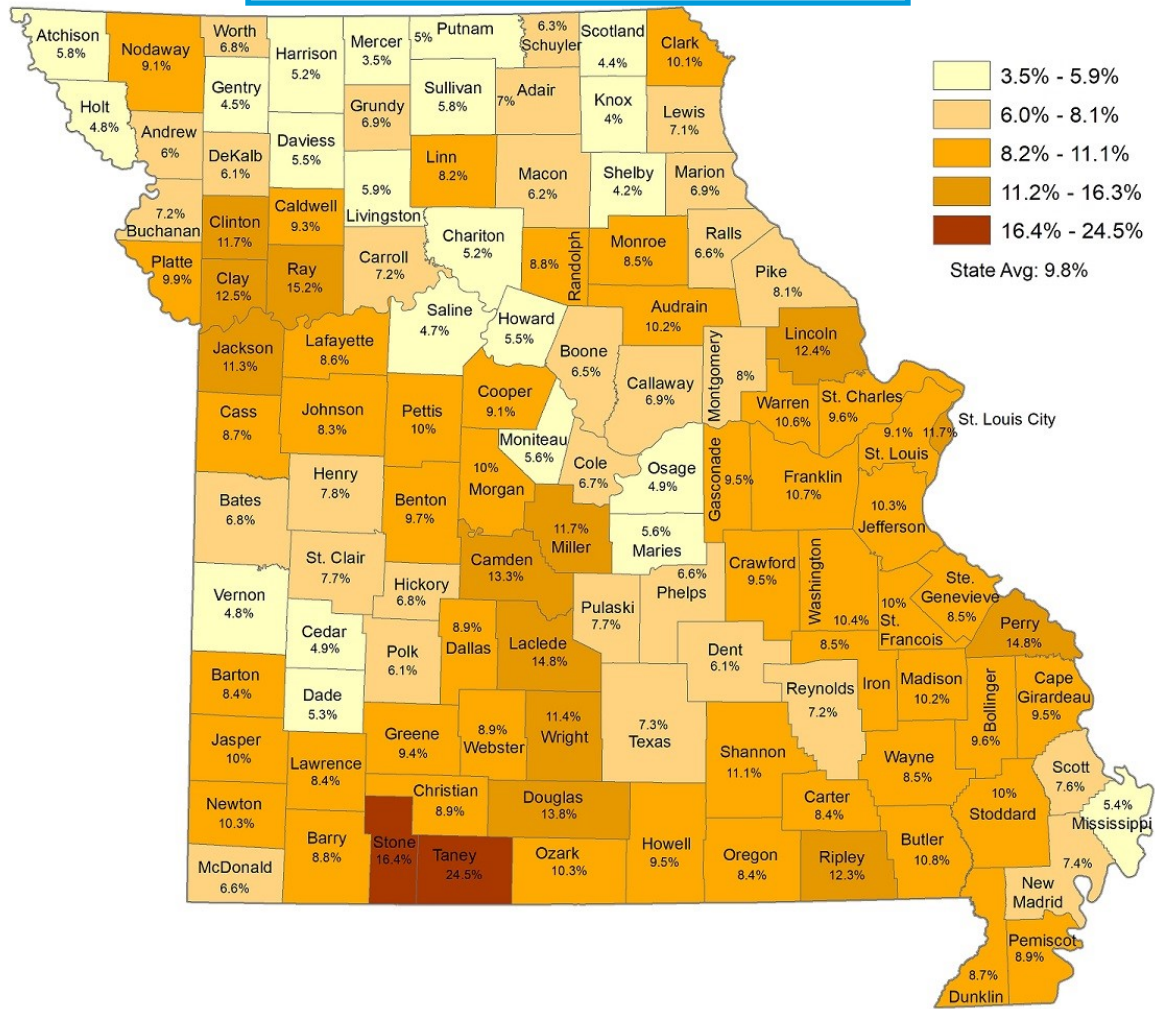
Source: ACS 5-Year Community Survey 2011 and 2018

County Populations by Commute

Mode of Transportation	Camden		Miller		Morgan	
	2010	2018	2010	2018	2010	2018
Car, Truck, Van drove alone	13,782	14,575	7,944	8,065	5,161	5,255
Car, Truck, Van carpooled	2,013	2,012	1,798	1,697	1,138	857
Public Transport	78	28	85	10	13	23
Walked	354	226	180	220	259	279
Taxicab, motorcycle, or other means	518	181	452	143	52	305
Worked at Home	1,978	973	590	400	608	522

Source: ACS 5-Year Community Survey 2010 and 2018

Unemployment Rates - April 2020 Not Seasonally Adjusted

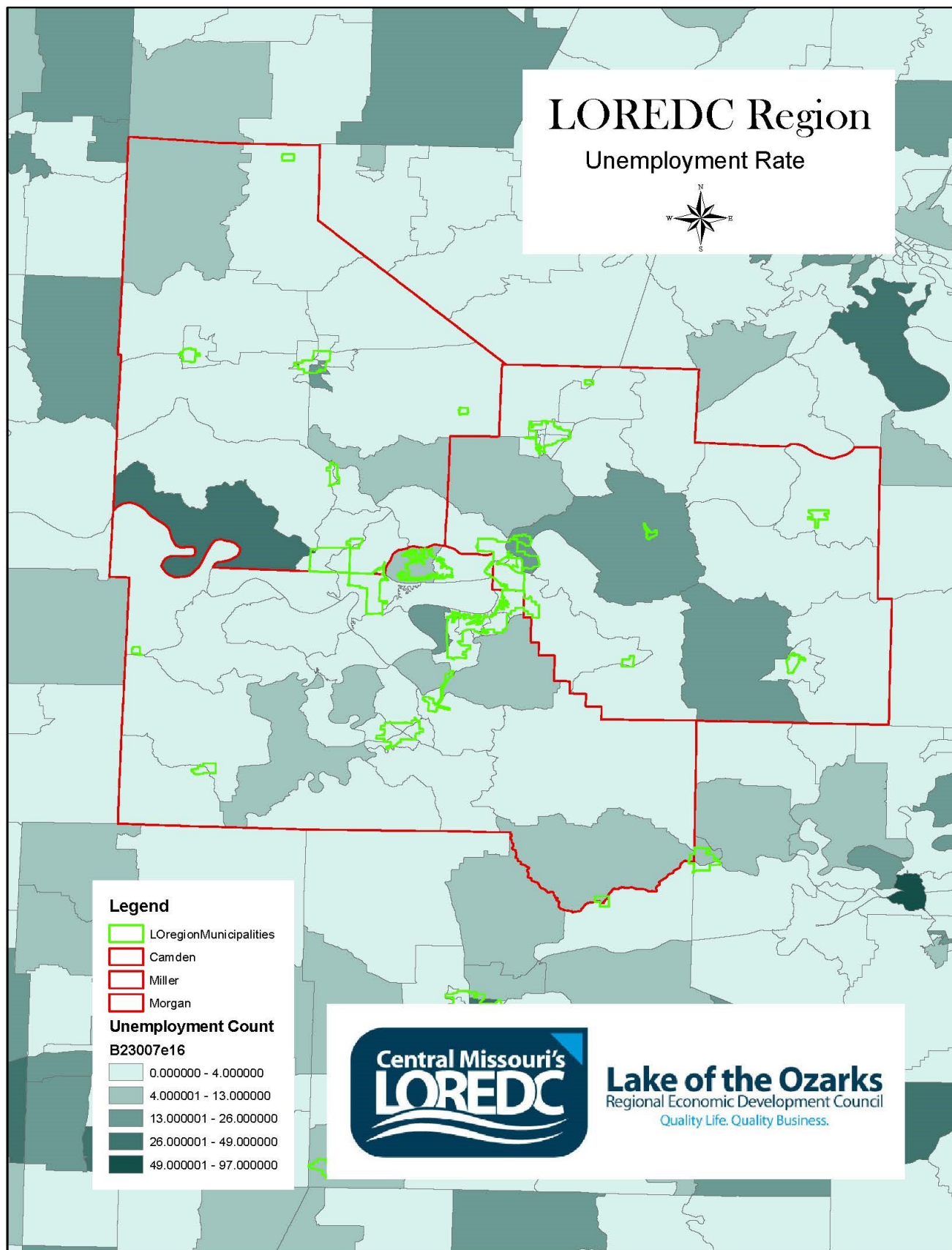


Camden County	13.3%
Miller County	11.7%
Morgan County	10.0%

Reason for higher unemployment rates are due to COVID-19 pandemic.



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U.S. Census Bureau, 2016 ACS 5-Year Estimates

Tri-County Major Regional Employers (* MO's Top 50 Employers 2016)

Employer	Product/Service	Location
Adient	Manufacturing	Miller
Ameren Missouri*	Utility	All Counties
American Home Care	Health Care	Camden
APAC-Missouri Inc	Infrastructure Services	Camden
Big Surf Waterpark	Recreational Services	Camden
Camden County	Government	Camden
Camden on the Lake	Resort/Hotel	Camden
Camdenton R-III School District	Education	Camden
Casey's General Store *	Retail/Services	All Counties
Central Bank	Financial Service	All Counties
Charter Communication *	Infrastructure Services	All Counties
Country Club Hotel & Spa	Resort/Hotel	Camden
Dierbergs Markets*	Retail	Camden
Dollar General *	Retail	All Counties
Eldon School District	Education	Miller
G-2-M Supermarkets	Retail	Morgan
Gates Rubber Company	Manufacturing	Morgan
Gerbes Market & Pharmacy	Retail	Camden
Good Shepherd Nursing	Health Care	Morgan
Home Depot *	Retail	Miller
Hy-Vee *	Retail	Camden
Iberia R-V District	Education	Miller
Innovative Procurement	Manufacturing	Miller
Kohls	Retail	Miller
Lake Regional Health System	Health Care	All Counties
Lowe's *	Retail	Miller
Malone Staffing	Employment	All Counties
Manpower Staffing	Employment	All Counties
Mc Donald's*	Restaurants	Miller
Menards	Retail	Miller
Miller County	Government	Miller



Source: Lake of the Ozarks Council of Local Governments and <http://www.missourieconomy.org/>

Tri-County Major Regional Employers (* MO's Top 50 Employers 2016)

Employer	Product/Service	Location
Miller County Nursing Home	Health Care	Miller
Morgan County	Government	Morgan
Morgan County School District	Education	Morgan
Old Kinderhook Golf & Lodge	Resort/Hotel	Camden
Opies, Inc.	Transportation	Miller
O'Reilly's Auto Parts	Retail	All Counties
Panera Bread Company *	Restaurants	Camden
Penmac Staffing *	Employment	All Counties
Premium Outlets	Retail	Camden
Re/Max Lake Of The Ozarks	Real Estate	Miller
The Lodge Of Port Arrowhead	Resort/Hotel	Miller
School of the Osage R-II	Education	Miller
Speedline Technologies	Manufacturing	Camden
Margaritaville Resort	Resort/Hotel	Camden
Target *	Retail	Camden
The Lodge of Four Seasons	Resort/Hotel	Camden
Unilever	Manufacturing	Miller
UPS *	Logistics	All Counties
Vitronics Soltec Inc	Manufacturing	Camden
Walgreens *	Retail	Miller
YMCA *	Recreational Services	Camden
Walmart *	Retail	All Counties



Photo By: Lake of the Ozarks CVB



Photo By: LOCLG

Taxation Data

- State of Missouri Tax Rates
- Sales Tax Per County, April 2018
- County Classifications/Assessments 2018
- County Personal Property Tax Rates
 - County Real Estate Tax Rates
 - Local Sales Tax Receipts
 - TIF District Map
 - Enterprise Zone Map

[Return to Table of Contents](#)



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State of Missouri Tax Rates

Corporate Tax Rate: 6.25%

State Sales Tax Rates: 4.225%

Personal Income Tax Rate: 1.5—5.4% on income <\$8,424; 5.4% on income >\$8,424

Sales Tax Per County, May 2020*

Camden** 5.475%	Miller 5.225%	Morgan 5.725%
W/Ambulance District** 5.975%	W/Ambulance District 5.725%	W/Ambulance District 5.725%



Photo By: Camdenton Area Chamber of Commerce

Sales Tax Per City, August 2019*

Camden		Miller		Morgan	
Camdenton**	7.475%	Bagnell	6.225%	Barnett	5.725%
Lake Ozark	8.225%	Brumley	6.725%	Gravois Mills	7.225%
Laurie	7.975%	Eldon	8.125%	Laurie	7.725%
Linn Creek	8.725%	Iberia	7.725%	Rocky Mount	5.725%
Osage Beach**	7.475%	Lake Ozark**	7.975%	Stover	7.225%
Richland	8.475%	Osage Beach**	7.725%	Sunrise Beach	7.725%
Stoutland	6.475%	St. Elizabeth	6.725%	Syracuse	5.725%
Sunrise Beach**	7.975%	Tuscumbia	6.725%	Versailles	7.975%
Village of Four Seasons**	6.975%				

Source: <http://dor.mo.gov/pdf/localsales.pdf>, <https://dor.mo.gov/pdf/rates/2018/jun2018.pdf>

*Includes State tax rate of 4.225%

** Higher rates within various CIDs and TDDs

County Classifications/Assessments 2019

	Camden	Miller	Morgan
County Seat	Camdenton 65020	Tuscumbia 65082	Versailles 65084
Classification	First Class	Third Class	Third Class
Assessed Valuation	\$1,729,077,450	\$432,265,511	\$521,116,930
Square Miles	709	600	614

County Personal Property Tax Rates

	Camden	Miller	Morgan
Personal Property: % on \$100 Appraised Value	33 1/3	33 1/3	33 1/3
Farm Machinery: % on \$100 Appraised Value	12	12	12



Photo By: Camdenton Area Chamber of Commerce

County Real Estate Tax Rates

	Camden	Miller	Morgan
Commercial: % of Appraised Value	32	32	32
Residential: % of Appraised Value	19	19	19
Agriculture: % of Appraised Value	12	12	12

Source: Missouri State Auditor, 2019 Property Tax Rates

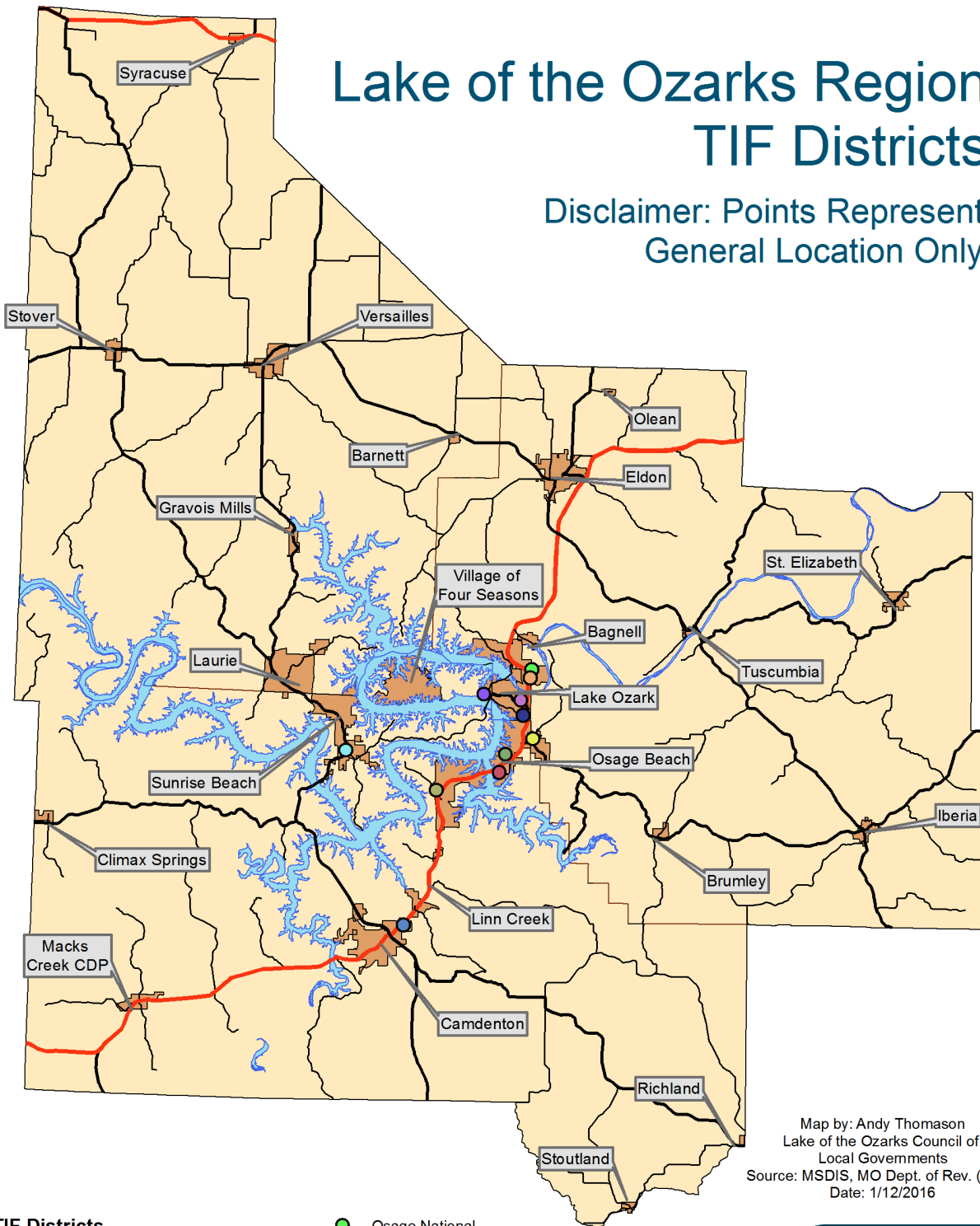
Local Sales Tax Receipts

City	2019	2018	2017	2016
Camdenton	175,807,682.36	175,450,674.73	169,536,740.44	168,144,744.34
Eldon	91,918,671.45	92,191,395.68	85,146,000.88	84,107,493.01
Lake Ozark	126,957,026.94	126,331,337.72	144,976,187.45	111,021,723.96
Osage Beach	497,195,026.97	449,504,271.96	488,084,663.55	487,671,264.71
Versailles	73,769,170.58	70,528,114.58	67,537,059.25	67,711,917.00
City	2015	2014	2013	2012
Camdenton	156,500,562.50	151,095,525	148,054,280	144,628,117
Eldon	78,358,969.76	85,900,121	86,120,466	82,931,772
Lake Ozark	104,424,317.71	137,122,062	95,879,469	86,792,893
Osage Beach	479,280,683.88	468,246,096	455,089,892	449,384,817
Versailles	63,279,369.31	62,449,024	60,376,116	58,629,524
City	2011	2010	2009	2008
Camdenton	140,106,717	137,501,929	140,199,707	142,873,355
Eldon	85,383,318	83,866,052	82,603,191	87,128,709
Lake Ozark	54,600,931	52,134,700	51,847,572	57,751,337
Osage Beach	442,456,889	435,620,458	438,065,306	458,992,271
Versailles	55,126,629	55,090,741	55,536,898	59,164,387

Source: Missouri Department of Revenue Taxable Sales Report

Lake of the Ozarks Region TIF Districts

Disclaimer: Points Represent
General Location Only



TIF Districts

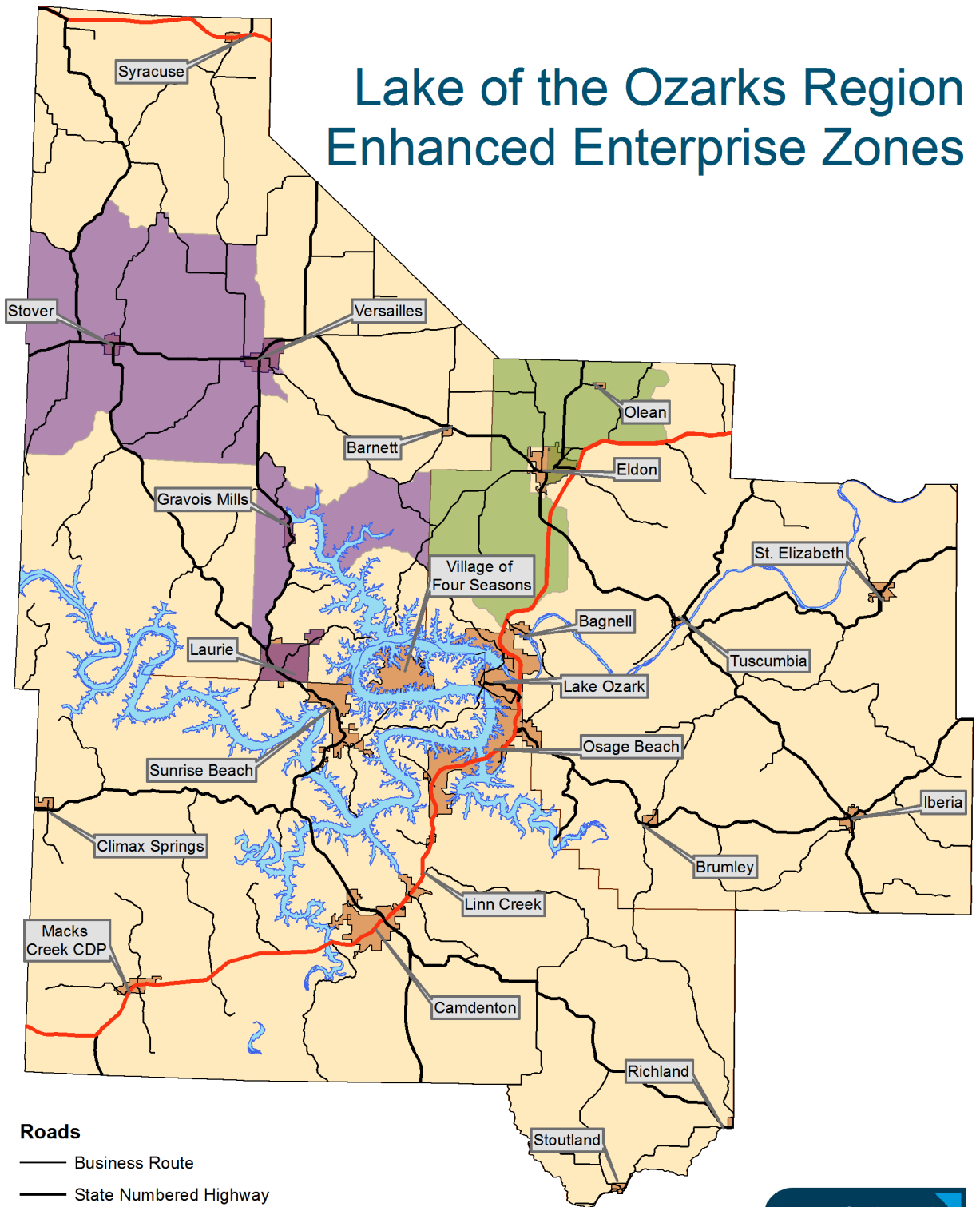
- | | |
|---------------------------------------|--|
| ● Arrowhead Centre | ● Osage National |
| ● Dierbergs Osage Beach Redevelopment | ● Osage National Retail |
| ● Horseshoe Bend | ● Prewitt's Highway 54 Enterprises |
| ● Marina View Redevelopment | ● Sunrise Beach Market Center |
| ● Oak Ridge Landing | ● The Briscoe's |
| | ● US Highway 54 and Business US Highway 54 |

Map by: Andy Thomason
Lake of the Ozarks Council of
Local Governments
Source: MSDIS, MO Dept. of Rev. (2014)
Date: 1/12/2016



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Lake of the Ozarks Region Enhanced Enterprise Zones



Roads

- Business Route
- State Numbered Highway
- State Lettered Highway
- US Highway

Enhanced Enterprise Zones

- Miller County EEZ
- Morgan County EEZ

Map by: Andy Thomason
Lake of the Ozarks Council of
Local Governments
Source: MSDIS
Date: 5/12/2015



Lake of the Ozarks
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Transportation and Logistics Data

- County Major Roadways
- County Traffic Count 2019
- Traffic Volumes Map 2019
- Transportation - Major Airport
- County Area Transportation - Local/Regional Airports (within 100 miles)
 - Airport Locations Map
 - Active Rail Lines Map
 - Railroads/Railways
- Commercial Traffic Volume Map
- Missouri Transportation - Bus /Taxi Transportation
- County Area Transportation - Major Freight Carriers
- County Area Transportation - Local/Regional Freight Carriers

[Return to Table of Contents](#)



Lake of the Ozarks
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County Major Roadways

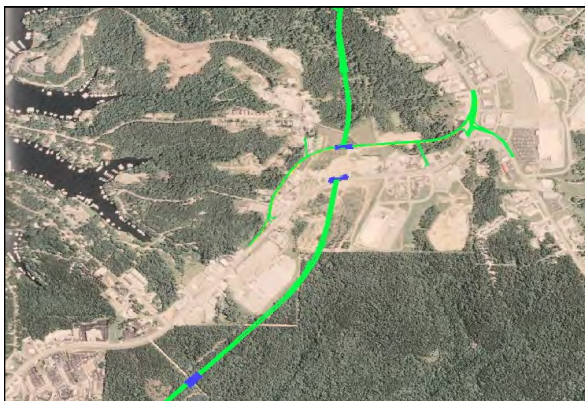
Camden	Miller	Camden
US 54	US 54	US 50
	Missouri 17	
Missouri 5	Missouri 42	Missouri 5
	Missouri 52	Missouri 52
Missouri 7	Missouri 87	
	Missouri 242	Missouri 135

Source: <http://www.modot.org/newsandinfo/CountyMaps.htm>

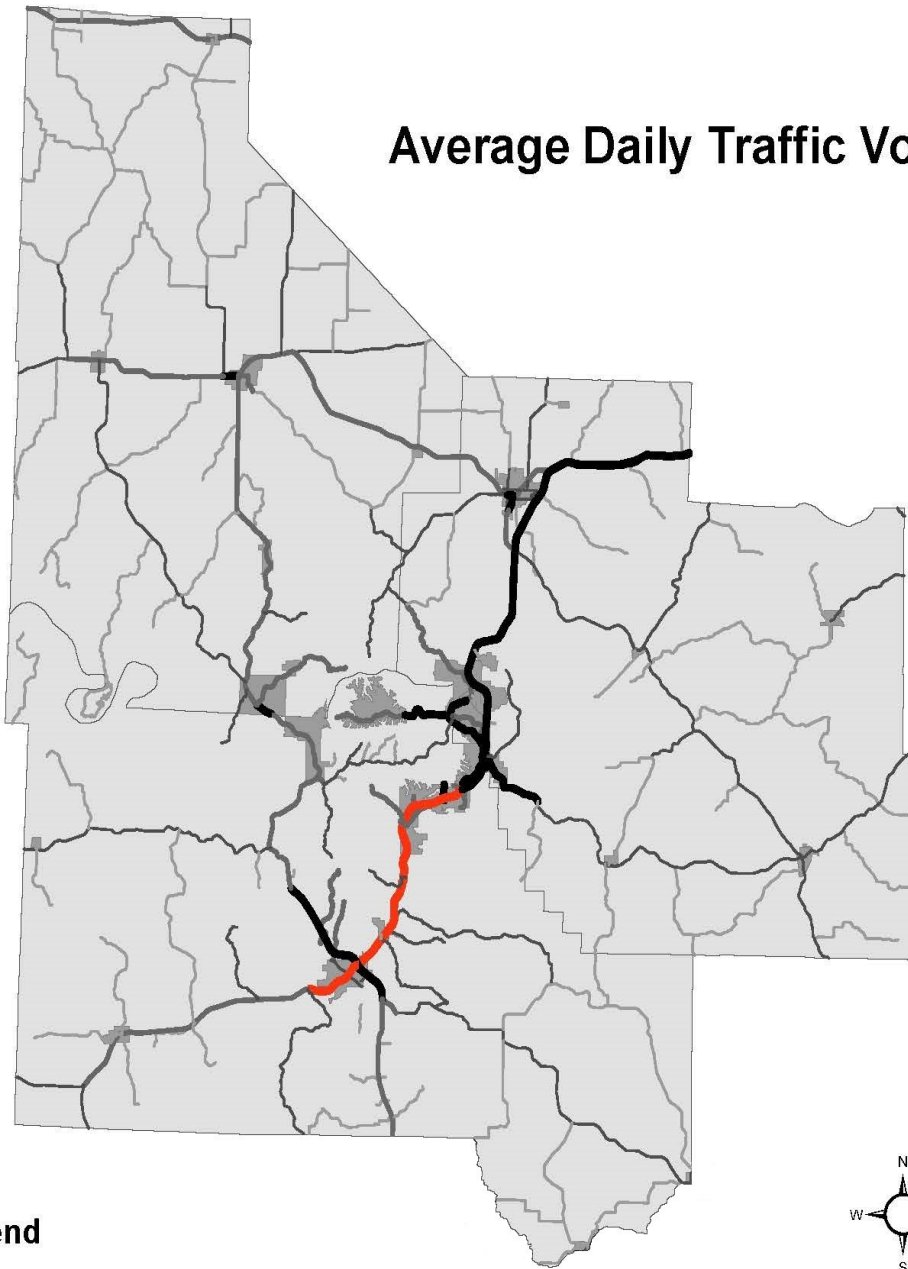
County Traffic Count 2019

County	Intersection/Location	Traffic Count
Camden	Hwy 54-Hwy 73	4,845
Camden	Hwy 54-Hwy 5	26,557
Camden	Hwy 5-Hwy 7 North	9,762
Camden	Hwy 5-Hwy 7 South	7,465
Camden	Hwy 54-Hwy 42	29,172
Miller	Hwy 52-Hwy 17 North	3,376
Miller	Hwy 52-Hwy 17 South	3,152
Miller	Hwy 54b-Hwy 87	8,133
Miller	Hwy 17-Hwy 42	4,686
Morgan	Hwy 5-Hwy 135	7,086
Morgan	Hwy 5-Hwy 52	13,329
Morgan	Hwy 52-Hwy C	7,093
Morgan	Hwy 50-Hwy 5	13,869

Source: MoDOT datazoneapps.mod.gov



Average Daily Traffic Volume



Legend

Roads

Daily Traffic Count

- 10 - 1000
- 1001 - 3500
- 3501 - 10000
- 10001 - 20000
- 20001 - 39493
- City Boundary
- County Boundary



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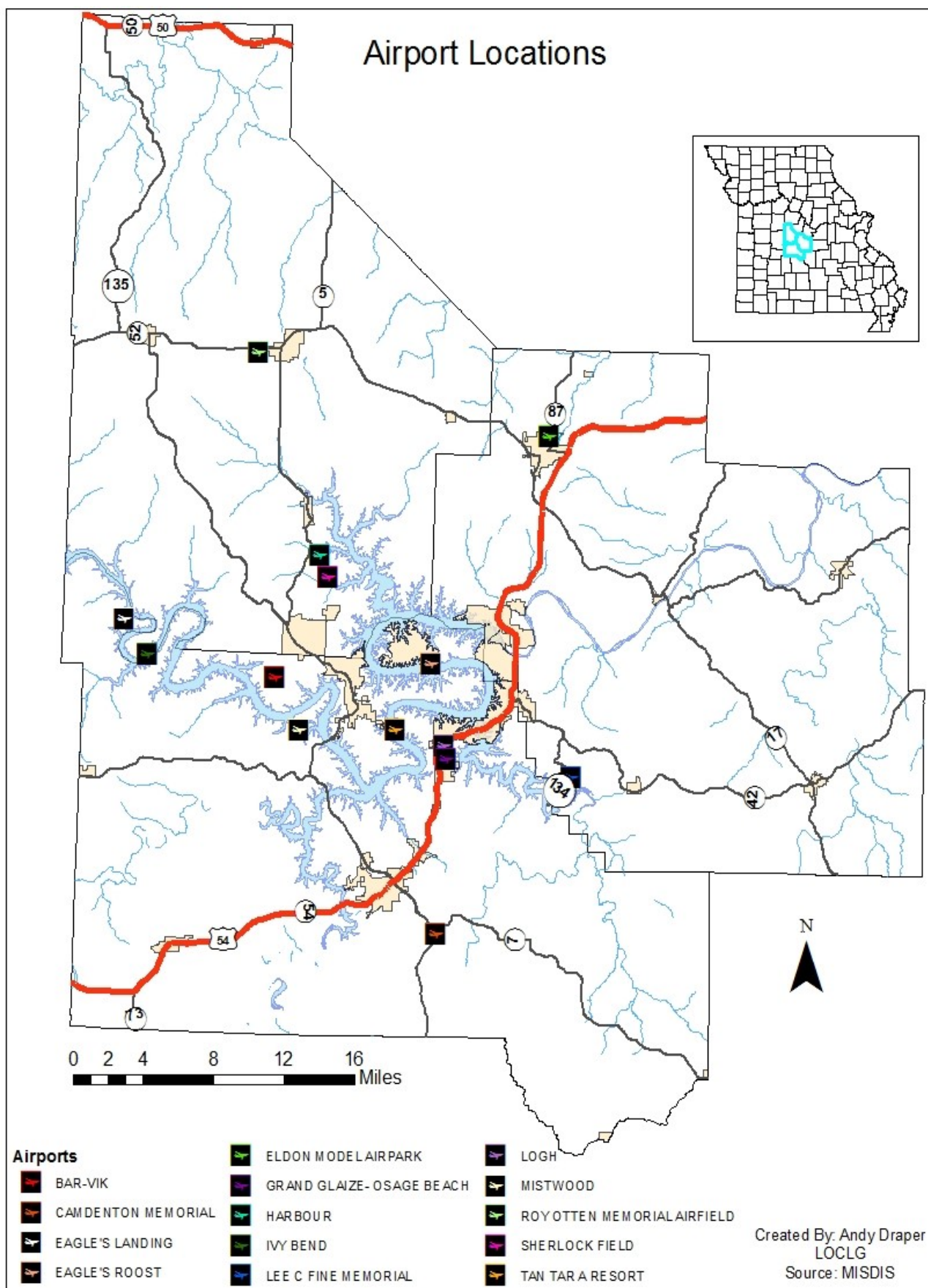
Transportation - Major Airports

Columbia Regiaon Airport (COU) Columbia, MO 65201	Springfield-Branson National Airport (SGF) Springfield, MO 65802
Kansas City International Airport (MCI) Kansas City, MO 64153	Lambert-St. Louis International Airport (STL) St. Louis, MO 63145
Branson Airport (BKG) Hollister, MO 65672	Waynesville Regional Airport (TBN) Ft. Leonard Wood, MO 65473

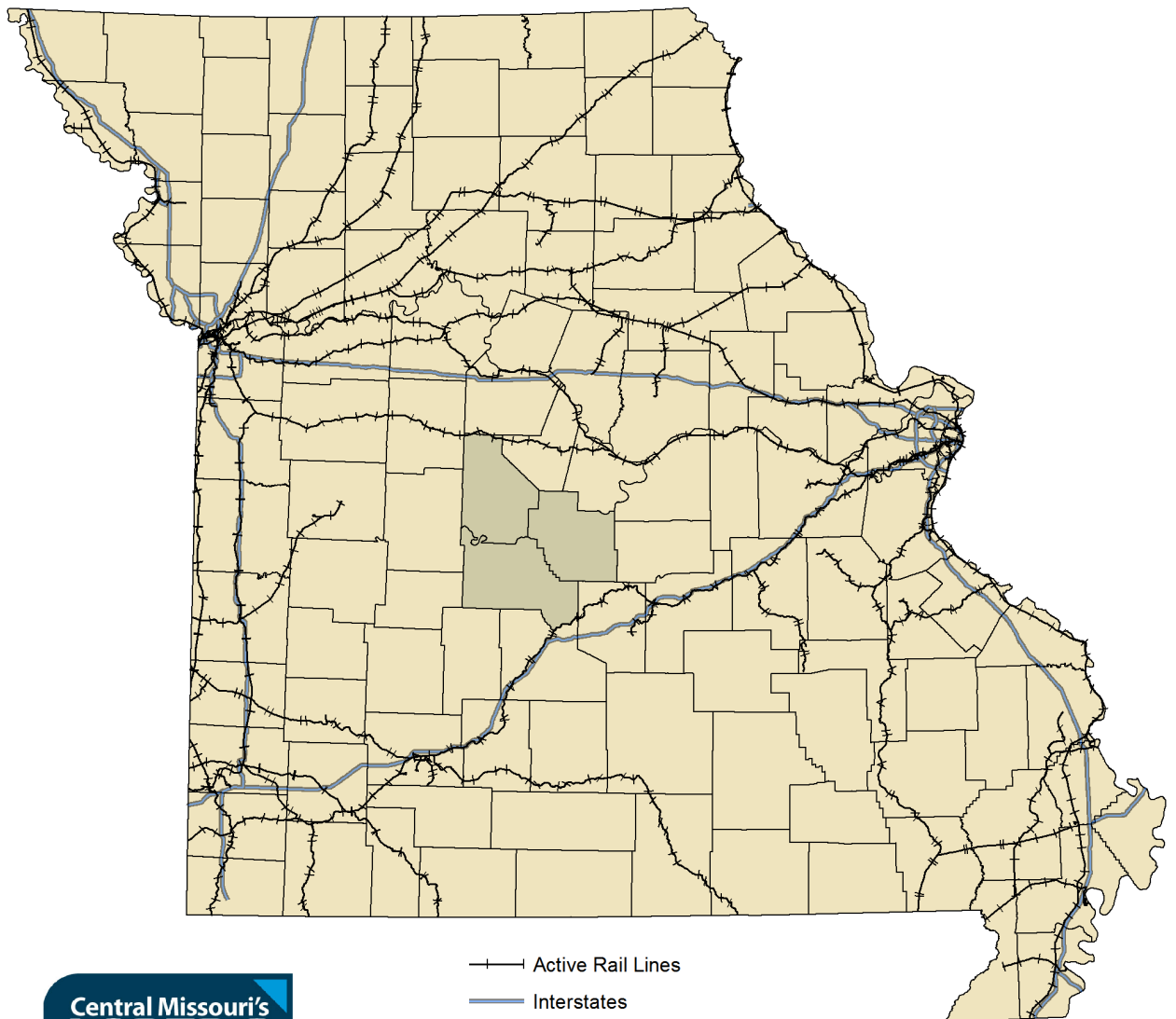
County Area Transportation - Local/Regional Airports (within 100 miles)

City/Location	Airport/Airline	Code
Bolivar	Bolivar Municipal	M17
Boonville	Jesse Viertel Memorial	VER
Buffalo	Buffalo Municipal	H17
Camdenton	Camdenton Memorial– Lake Regional	OZS
Eldon	Eldon Model Airpark	H79
Fulton	Elton Hensley Memorial	FTT
Jefferson City	Jefferson City Memorial	JEF
Kaiser/Lake Ozark	Lee C Fine Memorial	AIZ
Lebanon	Floyd W Jones	LBO
Linn	Linn State Technical College	1H3
Mansfield	Mansfield Municipal	O3B
Mexico	Mexico Municipal	MYJ
Osage Beach	Grand Glaize	K15
Osceola	Osceola Municipal	3MO
Richland	Richland Municipal	MO1
Rolla	Rolla Downtown	K07
Rolla/Vichy	Rolla National	VIH
Sedalia	Sedalia Memorial	DMO
Seymour	Owen Field	H58
Springfield	Springfield Downtown	3DW
Springfield	Flying Bar H	MO2
Stockton	Stockton Municipal	MO3
Versailles	Roy Otten Memorial	3VS
Warsaw	Warsaw Municipal	RAW
Waynesville	Waynesville St. Robert Regional	TBN

Airport Locations



State of Missouri, Active Rail Lines



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Map by: Andy Thomason
Lake of the Ozarks Council of
Local Governments
Source: MSDIS, MoDOT
Date: 1/12/2015

Railroads/Railways

19 Railroads in the State of Missouri

Railroad Classifications

Class 1	National Railroads
Regionals	Two/Three State
Terminals	Metropolitan Areas
Shortlines	Regional Inside State Lines
Tourists	Short Trip/Passengers
Amtrak	National Inter-City Passenger

Source: <http://www.modot.org/othertransportation/rail/FreightRailroads.htm>



Photo By: Trains Magazine

Code	Railroad/Railway
AM	Arkansas & Missouri Railroad
BNSF	Burlington Northern Santa Fe
CMR	Central Midland Railway
CMR	Central Midland Railway
CP	Canadian Pacific
CT	Columbia Terminal
FTRL	Foster Townsend Rail Logistics
KAW	Kaw River Railroad
KCS	Kansas City Southern
KCT	Kansas City Terminal Railway
MNA	Missouri & Northern Arkansas Railroad
MNC	Missouri North Central Railroad
NS	Norfolk Southern Railway
OVR	Ozark Valley Railroad
PCPA	Pemiscot County Port Railroad
SE	SEMO Port Railroad, Inc.
SKOL	South Kansas & Oklahoma Railroad
TRRA	Terminal Railroad Association of St. Louis
UP	Union Pacific Railroad
WBRW	West Belt Railway

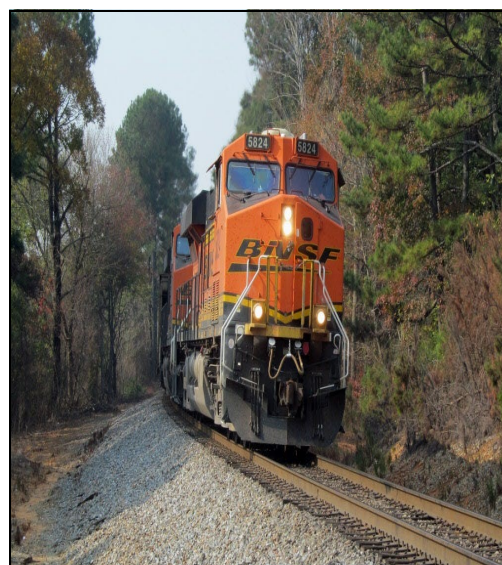
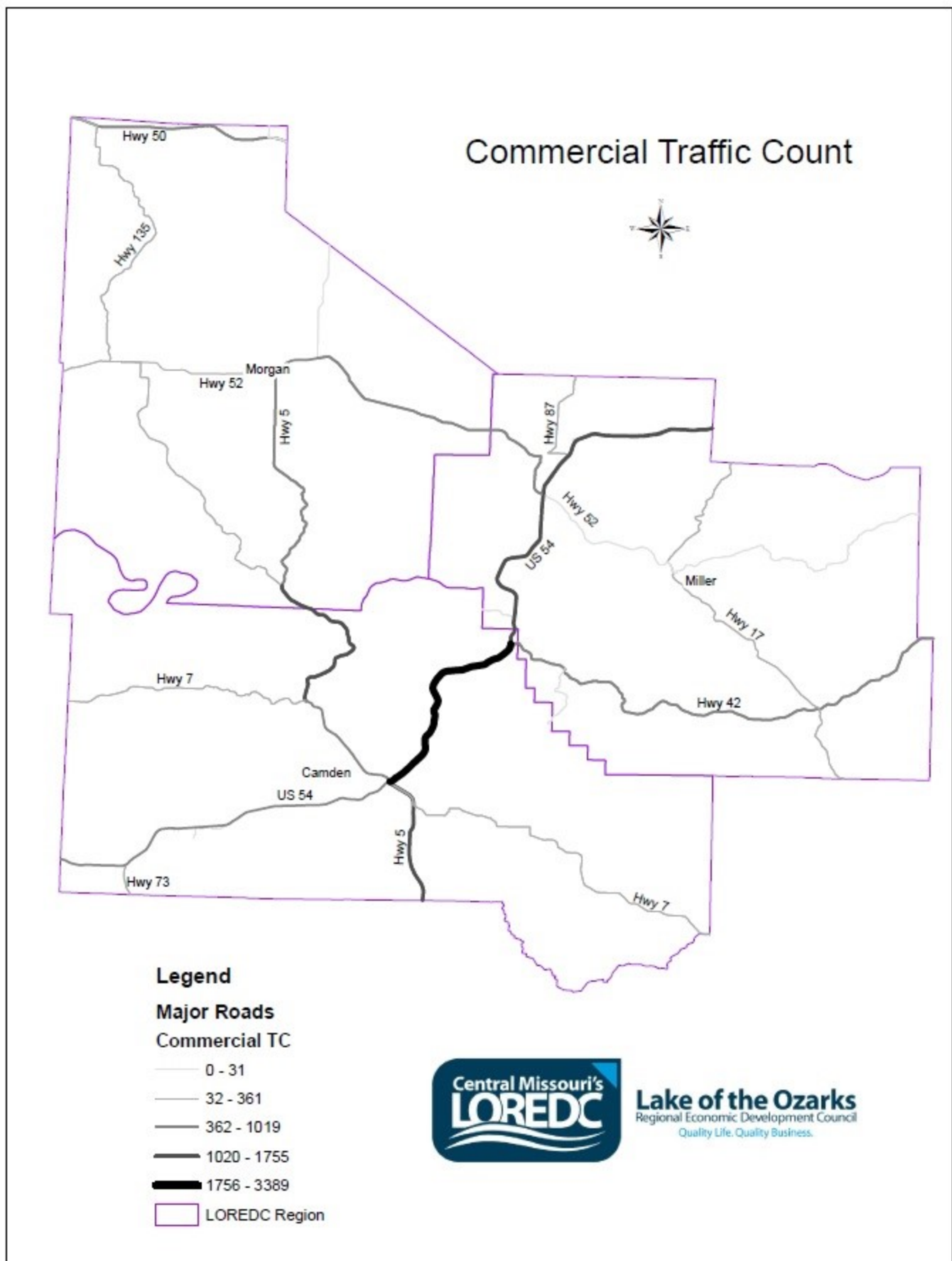


Photo By: Star Tribune

Amtrak Terminals

Hermann, MO
Independence, MO
Jefferson City, MO
Kansas City, MO
Kirkwood, MO
Lee's Summit, MO
Sedalia, MO
St. Louis, MO
Warrensburg, MO
Washington, MO



Source: MoDOT

Lake Area Transportation - Bus /Taxi Transportation

Busline/Taxi	Serving Counties
365 Cabs	Camden, Miller
Amy's Cab	Camden, Miller
ASAP Taxi	Camden, Miller
Buddy's Transportation Service	Camden, Miller, Morgan
Checker Cab	Camden, Miller, Morgan
Elegant Transport	Camden, Miller, Morgan
F&S Designated Drivers Service	Camden, Miller, Morgan
Good Guyz Taxi	Camden
Maxi Taxi and Loto Transportation	Camden, Miller
OATS, Inc.	Camden, Miller, Morgan
Playin Hooky Water Taxi & Charter, LLC	Morgan
Post Cab Company	Camden, Miller
Rides in Sight	Camden, Miller, Morgan
Shuttle Me Charters	Camden, Miller, Morgan
TaxeZ, LLC	Camden
TNA Designated Driving Service	Camden, Miller, Morgan
Toofat Taxi Service LLC	Camden, Miller
vRIDE	Camden, Miller, Morgan



Photo: KMZU



Photo: Wikimedia Commons

County Area Transportation - Major Freight Carriers

Carrier	Location
UPS	Lake Ozark Camdenton
FedEx	Osage Beach
DHL	Serving Lake Area
Ryder System	Serving Lake Area
Penske	Serving Lake Area
JB Hunt	Serving Lake Area
Swift Transportation	Serving Lake Area
Landstar System	Serving Lake Area
Werner	Serving Lake Area
Pacer International	Serving Lake Area
US Xpress	Serving Lake Area
Old Dominion	Serving Lake Area
Saia	Serving Lake Area

County Area Transportation - Local/Regional Freight Carriers

Carrier	Location
Eldon Freightways	Serving Lake Area
Sureway Transportation	Serving Lake Area
Online Freight	Serving Lake Area
Bisges Trucking	Serving Lake Area
Opies Trucking	Serving Lake Area
Elegant Transport	Serving Lake Area
Central Area Transportation	Serving Lake Area
Katschman Trucking	Serving Lake Area
ZP Trucking	Serving Lake Area
Posey Auto Transporters	Serving Lake Area
RoadRunner Auto Transport	Serving Lake Area
Suncoast Auto Transport	Serving Lake Area
AAA Anytime	Serving Lake Area
UHaul	Serving Lake Area



Photo By: Shutterstock

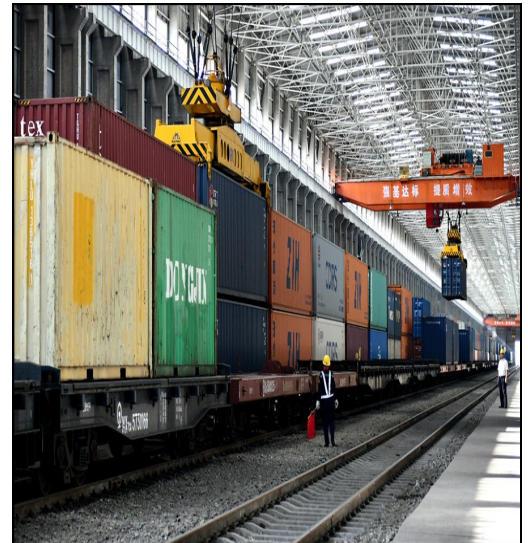


Photo By: China Daily



Photo By: Go By Truck News

Utilities and Telecommunications Data

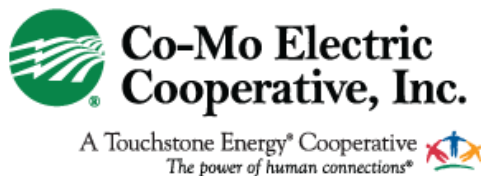
- County Population/Projections
 - City Populations & Estimates
 - County Population by Age
- County Populations by Race & Ethnicity
 - County Housing
- County Populations by Employment Status
 - Population Density

[Return to Table of Contents](#)



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County Area Utilities - Electric & Natural Gas



County Area Electric

Company	Location
Ameren Missouri	Eldon Lake Ozark Linn Creek Osage Beach Versailles
Co-Mo Electric Cooperative	Gravois Mills Laurie Sunrise Beach
Gasconade Electric Co-Op	Iberia
Laclede Electric Co-Op	Camdenton
Three Rivers Electric Co-Op	Eldon
Southwest Electric Co-Op	Roach

County Area Natural Gas

Company	Location
Ameren Natural Gas	Miller and Morgan Counties
Summit Natural Gas	Camden, Miller, and Morgan Counties



County Area Utilities - Public Water & Wastewater

County Area Water

Company	Location
Public Water Supply Dist.2	Camdenton
Public Water Supply Dist 1	Macks Creek
Crocker Public Water Supply	Crocker
Public Water Supply	Camdenton
Ozark Shores Water	Lake Ozark
American Water Works	Eldon
Lake Region Water & Sewer	Sunrise Beach
Laclede Co. Water Dist	Stoutland

Municipal Wastewater Systems

City	County	Design MGD
Barnett	Morgan	0.022
Camdenton	Camden	0.640
Eldon	Miller	1.000
Iberia	Miller	0.150
Lake Ozark/ Osage Beach	Miller, Cam- den	3.000
Laurie	Morgan	0.250
Linn Creek	Camden	0.046
St. Elizabeth	Miller	0.036
Stover	Morgan	0.073 0.120
Sunrise Beach	Camden	0.050
Versailles	Morgan	0.550



Photo By: Osage Beach/Lake Ozark Joint Sewer Plant

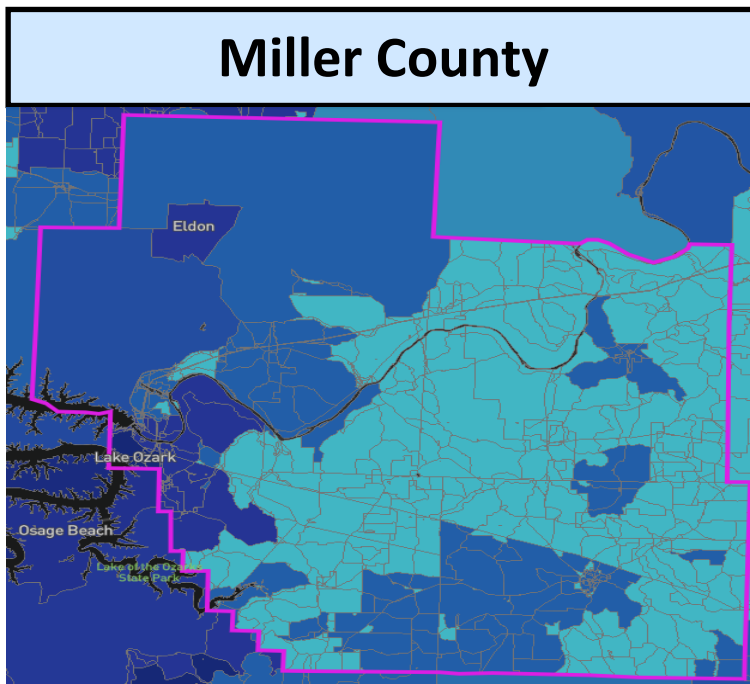
County Public Water Districts

Camden County
Public Water District I
Public Water District II
Public Water District III
Public Water District IV
Public Water District V

City Water Systems

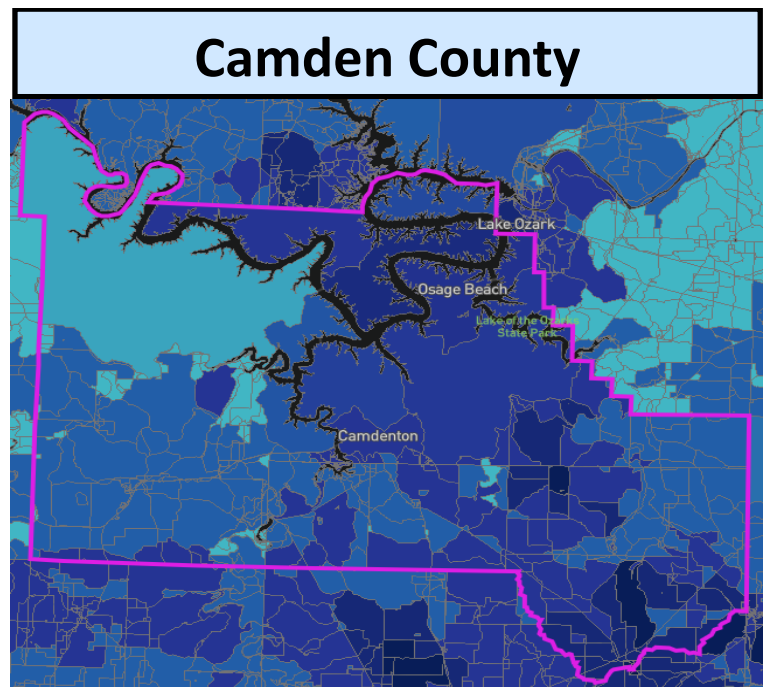
City	County
Barnett	Morgan
Camdenton	Camden
Eldon	Miller
Iberia	Miller
Lake Ozark	Miller, Camden
Laurie	Morgan
Linn Creek	Camden
Osage Beach (East)	Camden
Osage Beach (West)	Camden
St. Elizabeth	Miller
Stover	Morgan
Sunrise Beach	Camden
Versailles	Morgan



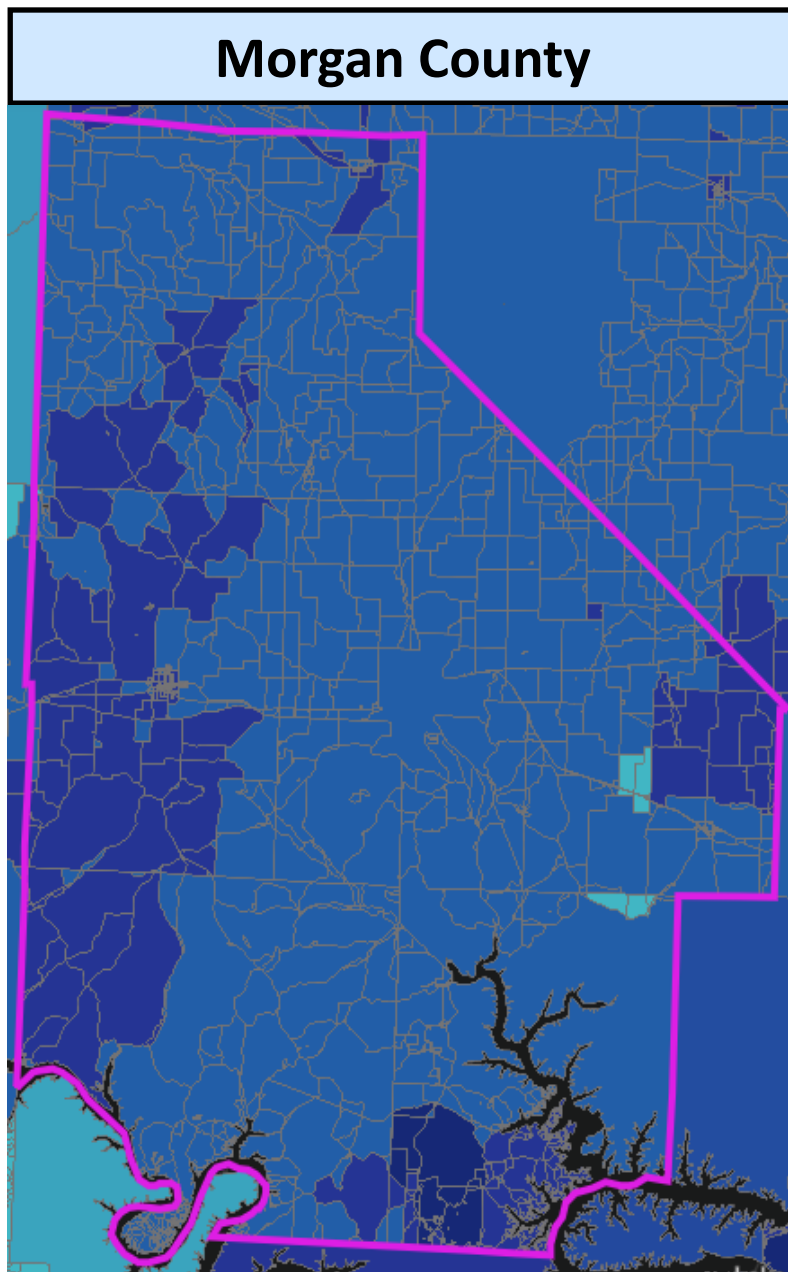


Darker color represents the higher number of internet providers available to residents

Number of Fixed Residential Broadband Providers



<https://broadbandmap.fcc.gov/#/location-summary>



Darker color represents the higher number of internet providers available to residents

Number of Fixed Residential Broadband Providers



Broadband Service Provides

Service Providers	Provider DBA Name
AT&T Communications of Texas Inc.	AT&T Southwest
AT&T Mobility LLC	AT&T Mobility LLC
Cable America	Cable America Missouri LLC
Cellco Partnership	Verizon Wireless
CenturyTel Inc.	Century Link
Charter Communications	Charter Communications
Co-Mo Comm Inc.	Co-Mo Connect
Deutsche Telekom AG	T-Mobile
Fidelity Communications Company	Fidelity Cablevision Inc.
Hughes Communications Inc.	Hughes Network Systems LLC
Imagination Inc.	Iland Internet Services LLC
Otelco Inc.	Otelco Mid-Missouri LLC
Radio Wire Inc.	Radio Wire Inc.
Skycasters	Skycasters
Sprint Nextel Corporation	Sprint
StarBand Communications Inc.	StarBand Communications Inc.
The Stoutland Telephone Company	TDS Telecom
Total Highspeed Internet Service	Total Highspeed Internet Service
United States Cellular Corporation	U.S. Cellular
Via Sat Inc.	Wild Blue Communications Inc.
Video Direct Satellite & Entertainment	Video Direct
Windstream Corporation	Windstream Corporation
Whisper Internet	Whisper
Wireless Investments LLC	Easy Net
YHTI Inc.	YHTI

Source: <http://www.locig.org/reportsstudies.htm>



Source: www.ntca.org

County Media - Newspaper/Magazine Publications/Online		
Publication/Web	Media Type	Location
Lake Sun	Publication	Eldon, Osage Beach
Lake Today	Publication	Lake Ozark
LO Profile	Publication	Lake Ozark
Focus	Publication	Camdenton, Eldon, Osage Beach
Lake Lifestyles	Publication	Camdenton, Eldon, Osage Beach
Lake of the Ozarks Official Vacation & Service Guide	Publication/Web	Camdenton, Eldon, Lake Ozark, Osage Beach
Lake of the Ozarks Restaurant Guide	Publication/Web	Camdenton, Eldon, Lake Ozark, Osage Beach
Vacation News	Publication/Web	Camdenton, Eldon, Osage Beach
Lake Media	Publication/Web	Camdenton, Eldon
Reporter	Publication	Camdenton
Weekly Standard	Publication	Camdenton, Eldon, Osage Beach
The Lake Online	Web	Camdenton
Lake News Online	Web	Eldon
Westside Star	Publication	Camdenton, Eldon, Osage Beach
Lake of the Ozarks Real Estate	Publication/Web	Camdenton
Tube Tab	Publication	Camdenton, Eldon, Osage Beach
Boats	Publication	Camdenton, Eldon, Osage Beach
Advertiser	Publication	Eldon
Pennysaver	Publication	Camdenton, Eldon, Osage Beach
Shop The Lake	Web	Osage Beach

County Communications Television Stations

Station	Location
KYTV (Channel 3) NBC	Springfield
KMOS (Channel 6) PBS	Sedalia
KOMU (Channel 8) NBC	Columbia
KOLR (Channel 10) CBS	Springfield
KRCG (Channel 13) CBS	Jefferson City
KMIZ (Channel 17) ABC	Columbia
KOZK (Channel 21) PBS	Springfield
KOZL (Channel 27) FOX	Springfield
Video Productions (Channel 32) IND	Osage Beach
KRBK (Channel 49) FOX	Osage Beach
Lake TV 32	Osage Beach
Charter Communications	Osage Beach

Source: <https://nocable.org/>



Photo By: Lake of the Ozarks CVB



Photo By: Lake of the Ozarks CVB

County Communications Radio Stations

Station	Broadcast Mode	Format	Location
KBNN	750 AM	Business/News	Lebanon
KRMS	1150 AM	News/Talk	Osage Beach
KLIK (Bott)	1240 AM	News/Talk	Jefferson City
KCRL (Bott)	90.3 FM	Christian News/Info.	Gravois Mills
KCVO	91.7 FM	Christian Contemporary	Camdenton
KLOZ	92.7 FM	Adult Contemporary	Eldon
KRMS	93.5 FM	Rock	Osage Beach
KTKS	95.1 FM	Country	Versailles
KCMQ	96.7 FM	Rock	Columbia
KJMO	97.5 FM	Oldies	Jefferson City
KCLR	99.3 FM	Country	Columbia
KZWV	101.9 FM	Adult Contemporary	Eldon
KQUL	102.7 FM	Classic Hits	Lake Ozark
KJEL	103.7 FM	Country	Lebanon
KTXV	106.9 FM	Top 40	Columbia
KCLQ	107.9 FM	Country	Lebanon
Zimmer Broadcast			Columbia
Bene Broadcast			Osage Beach



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Lake of the Ozarks- Demographic Profile 2019

Lake Area Information

- Area Chambers of Commerce
- Legislative Representatives – Federal
- Legislative Representatives – State

[Return to Table of Contents](#)



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



Eldon Area Chamber of Commerce
 403 East North Street
 Eldon, MO 65020
 573-392-3752
www.eldonchamber.com



Camdenton Area Chamber of Commerce
 739 U.S. Highway 54
 Camdenton, MO 65020
 573-346-2227
www.camdentonchamber.com



Lake Area Chamber of Commerce
 1 Willmore Lane
 Lake Ozark, MO 65049
 573-964-1008
www.lakeareachamber.com



Lake West Chamber of Commerce
 125 Oddo Drive
 Sunrise Beach, MO 65079
 573-374-5500
www.lakewestchamber.com



Versailles Area Chamber of Commerce
 109 N. Monroe
 Versailles, MO 65084
 573-378-4401
www.versailleschamber.com

Legislative Representatives – Federal



Roy Blunt-Senator

2740 East Sunshine Street, Suite B
Springfield, MO 65804
417-877-7814

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Josh Hawley-Senator

Dirksen Senate Office Building, B40A
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202-224-6154

www.hawley.senate.gov



Blaine Luetkemeyer-Congressman

3809 S. Providence Road, Suite A
Columbia, MO 65203
573-443-1041

www.luetkemeyer.house.gov



Vicky Hartzler-Congresswoman

2409 Hyde Park
Jefferson City, MO 65109
573-634-4884

www.hartzler.house.gov



Legislative Representatives – State



**Mike Bernskoetter-Senator
Miller & Morgan Counties**
MO Senate
201 West Capitol Avenue, Room 417
Jefferson City, MO 65101
573-751-2076
<https://www.senate.mo.gov/mem06/>



**Justin Brown-Senator
Camden County**
MO Senate
201 West Capitol Avenue, Room 420
Jefferson City, MO 65101
573-751-5713
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**Suzie Pollock—Representative
Camden County**
MO House of Representatives
201 West Capitol Avenue
Jefferson City, MO 65101
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<https://house.mo.gov/MemberDetails.aspx?year=2019&code=R&district=123>



**Rudy Veit—Representative
Miller County**
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201 West Capitol Avenue
Jefferson City, MO 65101
573-751-0665
<https://house.mo.gov/MemberDetails.aspx?year=2019&code=R&district=059>



**Tom Hurst-Representative
Miller County**
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<https://house.mo.gov/MemberDetails.aspx?year=2019&code=R&district=124>



**David Wood-Representative
Miller/Morgan Counties**
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