CITY OF SPRINGFIELD
HOUSING STUDY
AND NEIGHBORHOOD REVITALIZATION STRATEGY

2023

CITY OF Springfield

A P D
Urban Planning +
Management

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EXECUTIVE SUMMARY

Plan Background

Adequate, safe and cost appropriate housing is a concern for the City of Springfield, as well as cities around the nation. In 2022, following extensive community engagement and robust public support, the City adopted a new comprehensive plan, Forward SGF - 2040. A key component of the Plan focuses on housing and neighborhoods, with four aspirational goals to guide future policies and decision-making.

- Support the Creation of Complete Neighborhoods
- Diversify Housing Choices
- Revitalize Springfield's Neighborhoods
- Cultivate Neighborhood Identity and Cohesion

To support decision-making, the City needed a fresh, unbiased evaluation of the physical conditions of housing, neighborhoods, demographics and the marketplace. This report examined these conditions through on-the-ground data gathering, research, and considerable community engagement.

APD Urban Planning and Management, LLC was commissioned to develop the Springfield Housing Study, completed between November 2022 and October 2023. The study documents data on housing, neighborhoods, and the residential market in Springfield. Throughout the process, community feedback was elicited on multiple levels, and implementation strategies for both neighborhoods and housing were proposed.

Neighborhoods

The housing study area includes all 34 neighborhoods within the city boundary, excluding adjacent, unincorporated areas. The 34 neighborhoods are divided into four quadrants of city council zones, with downtown Springfield located approximately in the center. Older aged neighborhoods are concentrated north of downtown, and newer neighborhoods are found in the City's southern half. Springfield's older communities contain homes from as early as the 1800s, with the majority constructed during the post WWII era of the 1950s through 1960s. Many of Springfield's southernmost neighborhoods were built during the 1970s and 1980s as the City continued to expand.

Downtown enjoyed a renaissance with considerable investment beginning in the 1990s and the Vision 2020 program. Missouri State University expanded into the area, buildings were renovated and new businesses moved in. Today, a second vibrant commercial area, dating to 1870 around the arrival of the Atlantic and Pacific Railroad, is located about one mile north of downtown and named Commercial Street. It is listed on the National Register of Historic Places and is a place of revival on the north side of Springfield with shops and restaurants occupying the historic buildings in a very pedestrian friendly environment.

Demographics

As of 2021, the population of the City of Springfield is 169,724 and growing. With four universities and colleges, there is a substantial student population and the 20-29 year old cohort is the largest in the City. There is also an expanding senior population with a nearly 25% increase in seniors expected by 2030. The median household income is $37, 491, which is lower than any of Springfield's peer cities in Missouri. The City's poverty rate stands at 22%. Forty-two percent of households are owner-occupied homes, with the remainder renting.

HOME OWNERSHIP AND RESIDENTIAL TRENDS

- The home ownership rate decreased over the past decade and is now 42%.
- In Springfield, 2-person households are most frequently found, with a median gross annual income of $37,491 and cannot afford market-rate sales prices.
- The majority of residential parcels are zoned for single family detached homes; a minority of residential parcels are zoned for other types of housing.
- There is a growing senior population, and a significant population of university students, each of which could benefit from housing options.
- The largest gap in affordable, available rental housing exists for those households earning up to 30% AMI ($17,420).
- The Springfield community supports the inclusion of missing middle housing within their neighborhoods, including tiny homes, cottage courts, townhomes, small apartments and accessory dwelling units. These housing types can create opportunities for affordability and increase the available housing stock.

HOUSING MARKET STUDY

The housing market study examined the supply and demand for housing in Springfield, which included both for-sale and for-rent properties.

OWNER OCCUPIED HOUSING

- Households earning 150% AMI, or those earning 1.5 times more than the median income of $37,491, are the largest home-owning cohort.
- A typical 2-person household at or above 150% AMI earns more than $77,280 a year and can afford to own a home priced at $348,473 and greater. There are 1,603 homes priced in this range.
- There is a shortage of homes priced for owner households at more than 100% AMI, or $61,824 a year. At the same time, there is a surplus of affordable homes priced for those earning less than $61,824. This dynamic signifies that higher-income households occupy homes valued below what they can afford.

RENTAL HOUSING

- Households below 30% AMI experience the greatest shortage of affordable rental units. Units at this level of affordability require a substantial investment to create and maintain affordability.

- The deficit of housing priced for high-end incomes suggests renter households with higher incomes have access to a surplus of rental housing priced below what they can afford.
- Conversely, there is a shortage of available rental units for lower income households as well.

Community Engagement

The Springfield Housing Study featured bi-monthly steering committee meetings, informational meetings with Restore SGF and the Neighborhood Advisory Committee, three community meetings and numerous stakeholder interviews.

A key goal of community engagement was to raise awareness of the full range of housing types needed over a lifetime, and at all income levels. The engagement process emphasized the importance of including a wide range of housing typologies for sale and rent, and access to everyday goods and services within neighborhoods.

- Residents, at large, support missing middle housing types and have a particular interest in developing cottage and tiny homes.
- There is a significant need for rental housing regulation programs to ensure the quality and safety of existing rental housing.

IMPLEMENTATION STRATEGIES

The implementation strategies are a guide to address the housing and neighborhood challenges and opportunities documented in the study. Strong partnerships and community support are critical to successful implementation. The steering committee members may serve as champions of the study and continue to build political and community support for implementation. Implementation strategies focus on four broad areas.

- Neighborhood stabilization strategies halt neighborhood decline.
- Neighborhood improvement strategies are interventions to increase vibrancy and attractiveness.
- Housing stabilization strategies prevent the housing stock from falling into further decline.
- Housing improvement strategies provide methods and programs to improve the housing stock.

NEIGHBORHOOD STABILIZATION

Healthy neighborhoods promote the health and welfare of residents. Neighborhood stabilization implementation strategies outline methods to halt neighborhood decline and begin to make improvements, including:

- Increasing the home ownership rate
- Ensuring all neighborhoods include resident amenities
- Community retention strategies to prevent displacement of long term residents
- Strategies to improve safety

NEIGHBORHOOD IMPROVEMENT

Strategies to improve neighborhoods address the City's desire for the 15-minute neighborhood, where a full range of housing, amenities, and daily needs are within a 15-minute walk, and vacant

and abandoned properties are converted into needed housing. Neighborhood improvement strategies include:

- Connectivity improvements for all modes and abilities
- Complete neighborhoods strategies
- Improved aesthetics
- Economic development
- Increased public safety

HOUSING STABILIZATION

A high percentage of Springfield's housing stock is aged and could benefit from reinvestment and strategic infill. There is also the threat of losing naturally occuring affordable housing stock due to deterioration. There are three (3) housing stabilization strategies.

- Historic and affordable housing preservation strategies
- Improvement of existing owner-occupied housing
- Improvement of existing rental housing conditions

HOUSING IMPROVEMENT

Housing improvement strategies address the need for mixed-income housing in Springfield, along with regulatory and funding strategies to achieve this goal. Housing improvement strategies include:

- Development of mixed-income housing
- Development code, regulatory and policy changes
- Funding strategies

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INTRODUCTION

The City of Springfield is a large municipality with a population of 169,176, and the third largest city in Missouri. Located in the Ozarks region of southwestern Missouri, the City is the Greene County seat and includes about 84 square miles. Since 2000, population growth increased by 11.23%, and the greater Springfield MSA grew by 25%. Springfield is the area's major employment center, regional provider of medical care and a hub for higher education.

Following extensive investment in the downtown and Commercial Street districts, the City's focus turned to housing and neighborhood revitalization efforts. Springfield neighborhoods are organized and well-represented under the umbrella of the Neighborhood Advisory Council. The Council represents twenty-four neighborhood organizations, meets regularly, is unified in voicing neighborhood issues, and provides input to the City Council on budget and policy matters.

In 2023, the Forward SGF 2040 comprehensive plan was adopted. The community voiced a preference for significant focus on neighborhood improvement, and especially housing stock. In addition, a new non-profit organization, Restore SGF, was formed to focus on neighborhood revitalization. This report, the Housing Needs and Conditions Study and Recommendations on a Neighborhood Revitalization Strategy aims to provide substantive data to inform decision-making around these issues, and implementation recommendations to guide a path to significant neighborhood and housing improvements.

Forward SGF 2040 Vision Statements

"Quality of Place should serve as a north star used to guide all future decision making."

"Quality Places begin with healthy neighborhoods that host a range of diverse housing types, that are well connected with multi-modal facilities and access to goods, services, and community facilities."
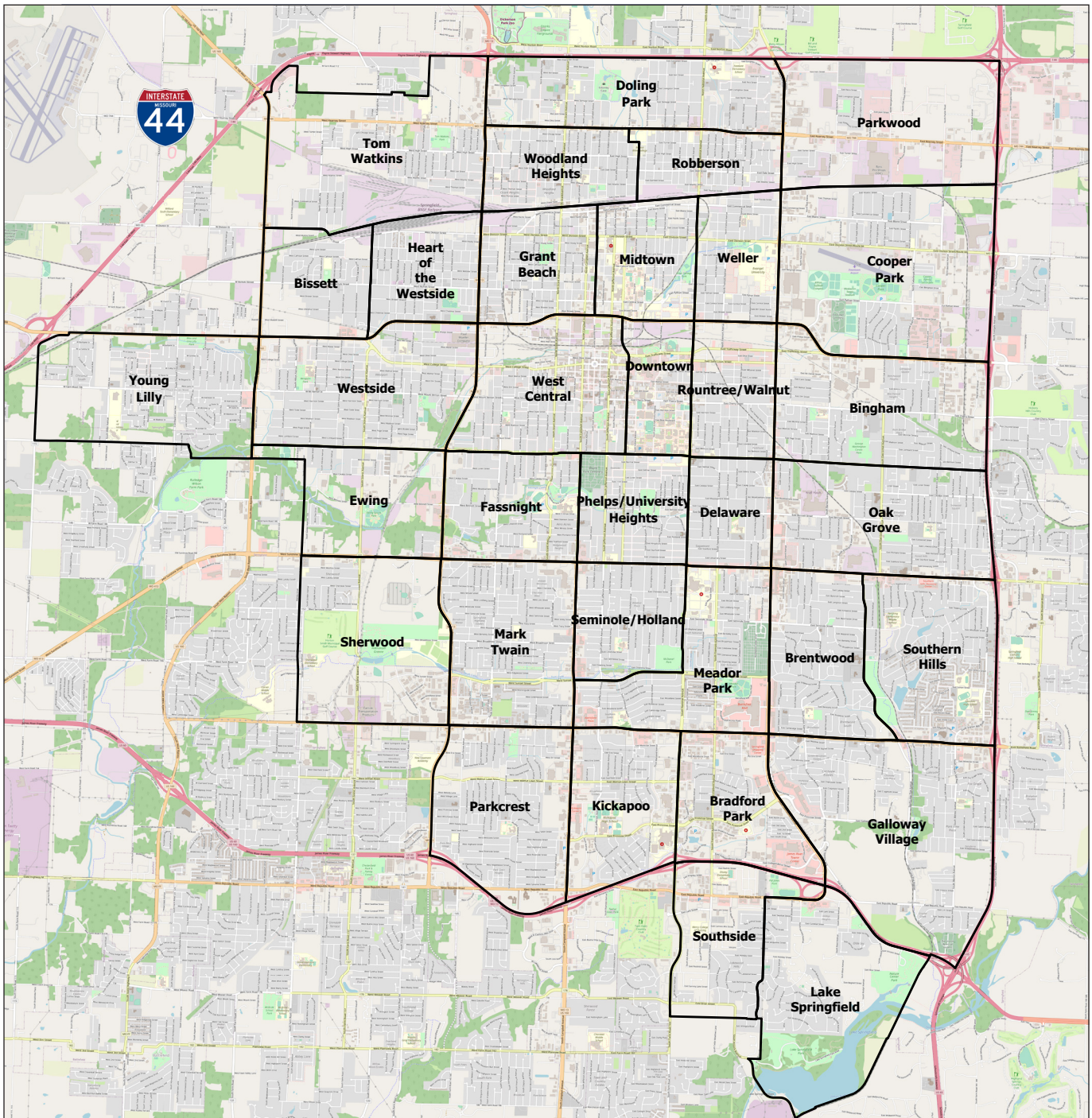
The study area is comprised of incorporated Springfield and includes 34 distinct neighborhoods and four city council zones. The study area encompasses the parcels incorporated within City boundaries, and includes approximately 49,000 residential parcels. There are housing areas outside of the city boundaries where city services are provided. **These unincorporated areas are not included within the limits of this study.**

SECTION 01

ANALYSIS

PREVIOUS PLANS AND STUDIES

A list of previous plans and studies that affect Springfield are described on a timeline, briefly describing each plan. Previous recommendations from these plans are considered in assessments and incorporated where appropriate in the recommendations.

Previous plans and studies provide valuable historical context and data on past housing and social initiatives, and help to identify trends, successes, and opportunities. Understanding Springfield's contextual environment informs the development of effective housing policies and strategies tailored to the specific needs and challenges of the City.

Some common themes may be drawn from Springfield's previous plans and studies.

1
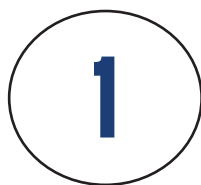
QUALITY OF LIFE

Springfield is intentional about attracting and retaining young families by focusing on efforts that improve livability, aesthetics, affordabiiity, and infrastructure improvements. The Capital Improvements Plan and the Forward SGF 2040 Plan illustrate these themes through future visioning and municpal spending priorities.

2

NEIGHBORHOOD-LEVEL

Neighborhood-level data and community engagement are core to initiatives and consistency in planning. Programs such as Great Neighborhoods, Neighborhood Advisory Council, and the neighborhood associations indicate success in using neighborhoods as an evaluation parameter and mode to engage the public.

3

COMMUNITY ENGAGEMENT

Nearly all plans and studies conducted by or on behalf of Springfield included extensive civic engagement activities, including:
- Listening Tours
- Community Workshops
- Visioning Sessions

Engagement recordings and their results were consistent, and data was made public.

The following plans impacted Springfield and the recommendations of this study.

2022

FORWARD SGF 2040
This comprehensive plan encompassed all of the planning areas that contribute to future growth and development in Springfield. The goals and plan items are aligned with the community vision and inform future initiatives for the 20-year time horizon.

CAPITAL IMPROVEMENT PLAN
Serves to outline long-range planning initiatives that respond to the vision for the City with support from residents and the larger community. Included sidewalks, sanitation, and neighborhood improvement programs to take place in 2022.

2021

NEIGHBORHOOD HEALTH INDICATORS
Quarterly report that assesses neighborhood health based on several indicators that contribute to the quality of life and health of neighborhoods. Results in neighborhood ranking and heat maps.

2020

FORWARD SGF
ISSUES AND OPPORTUNITIES REPORT
Summarized existing conditions to identify key issue areas, actions, and assets using a range of community engagement strategies. Assessed those issues and opportunities through community lenses, including land use, industry, housing, and transportation.

2017

NEIGHBORHOOD INDICATORS
The last recorded report to assess the socio-economic health of Springfield neighborhoods. Variables included crime, owner occupancy, service requests, and foreclosures.

2005

NEIGHBORHOOD ASSESSMENTS
Residents were empowered, in response to the Vision 2020 Comprehensive Plan, to participate in the development of their own neighborhood assessments. Assessed neighborhood quality, identified areas for neighborhood improvement, and developed an action plan in alignment with current issues.

NUISANCE PROPERTY WORK GROUP FINAL REPORT
Community members collaborated to develop a report that assessed the prevalence of nuisance properties have a negative affect on neighborhoods in contrast to the goals of neighborhood revitalization in Springfield. Recommendations provided methods to mitigate further deterioration.

ANNUAL ACTION PLAN
Outlined the programs and efforts to be undertaken for the fiscal year to receive CDBG funds for community development projects, as outlined by HUD objectives.

ECONOMIC & MARKET ANALYSIS
RENEW JORDAN CREEK PROJECT AREA
Evaluated real estate market, demographic, and economic trends around a downtown area that was ripe for commercial development. Identified vacant and underutilized properties in a 16-block area.

COMMERCIAL STREET HISTORIC DISTRICT
STRATEGY FOR SUCCESS
Outlined a vision and priorities for future development of the Commercial Street district. Dictated the ideal land use, community activities, residential uses based on then-current activity in the area, and projects' usage and impact on the local economic market and existing businesses.

SPRINGFIELD CITY PROFILE

A peer city comparison was conducted to better understand existing market conditions and trends. Analysis of various indicators and peer city comparisons can provide valuable insights into the housing market and its broader socioeconomic context.

A comparison of Springfield to similar cities enhances the assessment of performance against overarching market trends, and identifies strengths and opportunities in Springfield's housing market and policies. The analysis also provides opportunity to identify new and novel policies driving housing reform, and assists in forecasting future trends to create policy and programmatic interventions. These indicators are useful in a variety of ways, including:

- **Population:** Understanding the population helps gauge the demand for housing.
- **Age:** Demographics offer insight into housing preferences and accommodations.
- **Educational Attainment:** Education levels influence incomes, employment opportunities and housing preferences.
- **Income:** Income allows for an assessment of affordability by area or income class.
- **Poverty Rate:** The poverty rate reflects a city's economic well-being and signals the need for interventions.
- **Ownership & Renter Rates:** The proportion of owners versus renters reveals the stability of the housing market.

Springfield's comparison cities are evaluated in the following analysis.

City of Springfield

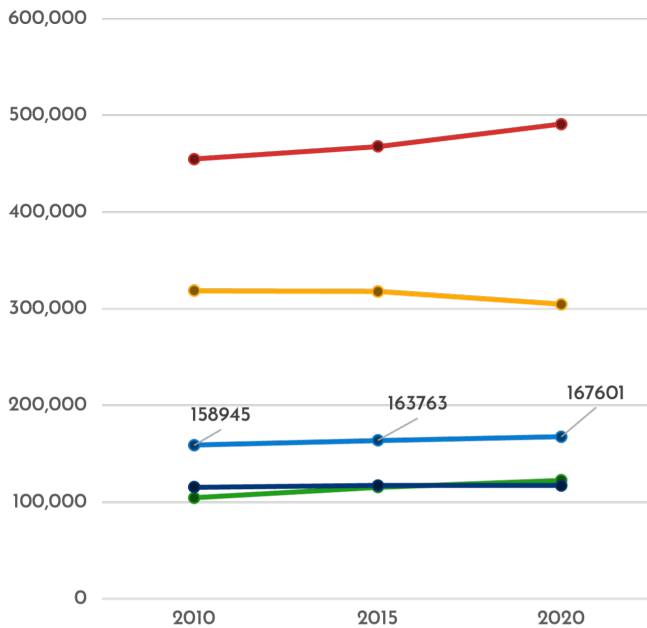City of Columbia

City of Independence

Kansas City

City of St. Louis

POPULATION

Springfield experienced moderate population growth of 5% from 2010 to 2020, while Columbia and Kansas City experienced rapid growths of 17% and 8%.

Figure 1: Population Comparison Data

City of Springfield	5%
City of Columbia	17%
City of Independence	1%
Kansas City	8%
City of St. Louis	-4%
State of Missouri (not shown)	3%
United States (not shown)	7%

Source: APD Urban Planning + Management, HUD, American Community Survey

AGE

Springfield has a comparatively young population, with the largest cohort aged 20-29. This is influenced by the colleges in the area, and is similar to the age distribution in the City of Columbia.

Figure 2: Age Comparison Data

City of Springfield	City of Columbia	City of Independence	Kansas City	City of St. Louis
Median Age 33.2	Median Age 28.8	Median Age 39.5	Median Age 35.4	Median Age 36.0
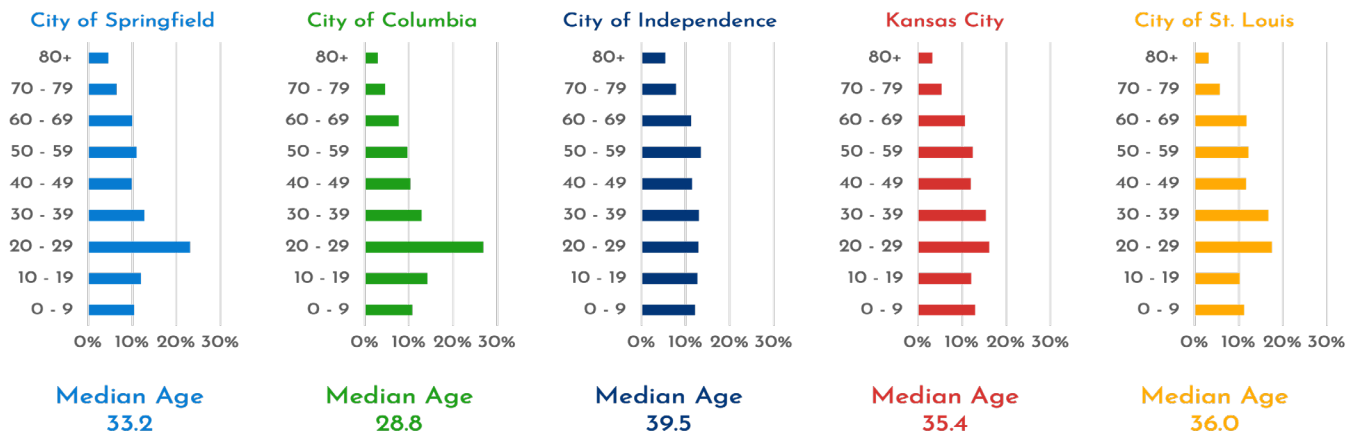
Source: APD Urban Planning + Management, HUD, American Community Survey

EDUCATION

All cities experienced an increase in population education attainment, with 29% of Springfield's residents attaining a Bachelor's degree or higher.

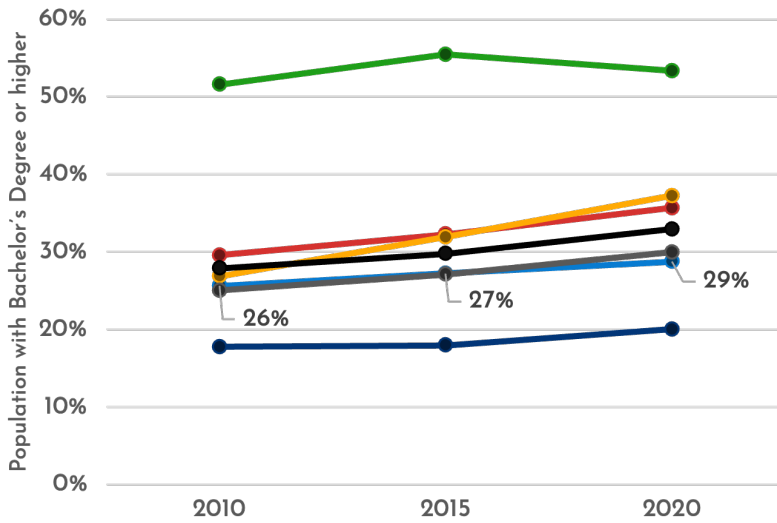**Figure 3: Education Comparison Data**

City of Springfield	12%
City of Columbia	3%
City of Independence	13%
Kansas City	21%
City of St. Louis	38%
State of Missouri	20%
United States	18%

Source: APD Urban Planning + Management, HUD, American Community Survey

INCOMES

Springfield's average median household income is $37, 491, with 33% of households earning less than $25,000 per annum. The average median income for the state of Missouri is $57,290. Springfield has the lowest 2020 average median income and largest proportion of households with low incomes.

Figure 4: Income Comparison Data
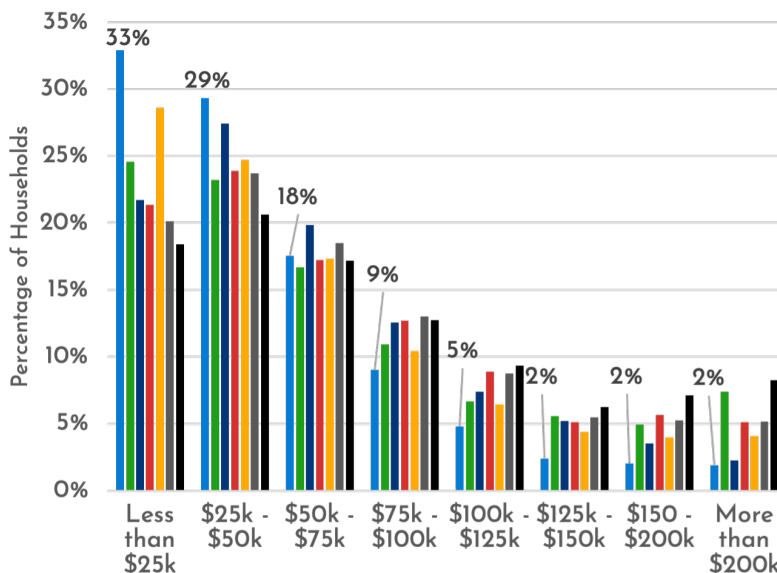
City of Springfield	$37,491
City of Columbia	$53,447
City of Independence	$50,797
Kansas City	$56,179
City of St. Louis	$45,782
State of Missouri	$57,290
United States	$64,994

Source: APD Urban Planning + Management, HUD, American Community Survey

POVERTY RATE

While all cities experienced a decrease in poverty, Springfield possesses the highest poverty rate, and experienced zero percent change in that rate between 2010 and 2020. Springfield's poverty rate is 22%. Columbia and St. Louis also show poverty rates at greater than 20% of the population.

Figure 5: Poverty Rate Comparison Data
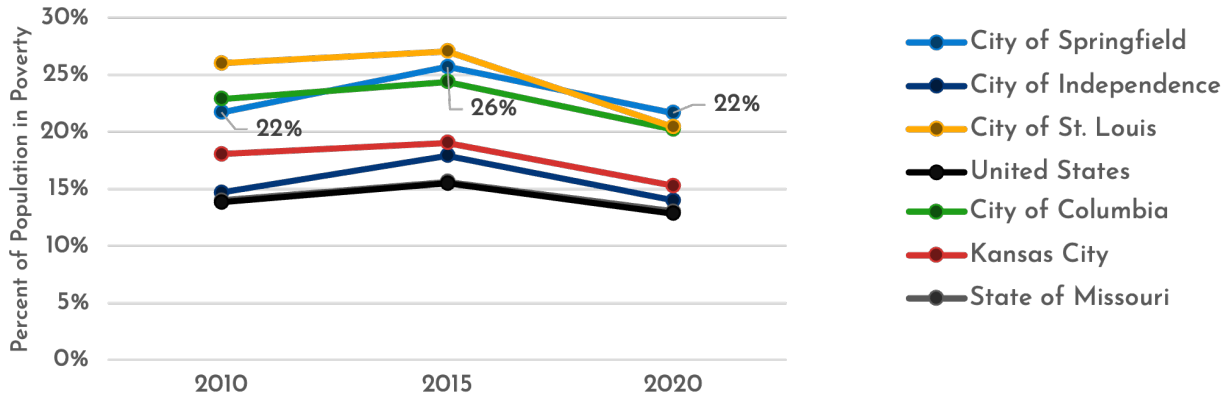
Source: APD Urban Planning + Management, HUD, American Community Survey

OWNERSHIP RATES

While all markets experienced a decline in home ownership, Springfield experienced the largest decline in home ownership, with a 17% decrease from 2010 to 2020. Springfield also experiences the smallest percentage of owner occupied households at 42%.

Figure 6: Ownership Rate Comparison Data

City of Springfield	-17%
City of Columbia	-2%
City of Independence	-11%
Kansas City	-8%
City of St. Louis	-6%
State of Missouri	-4%
United States	-3%
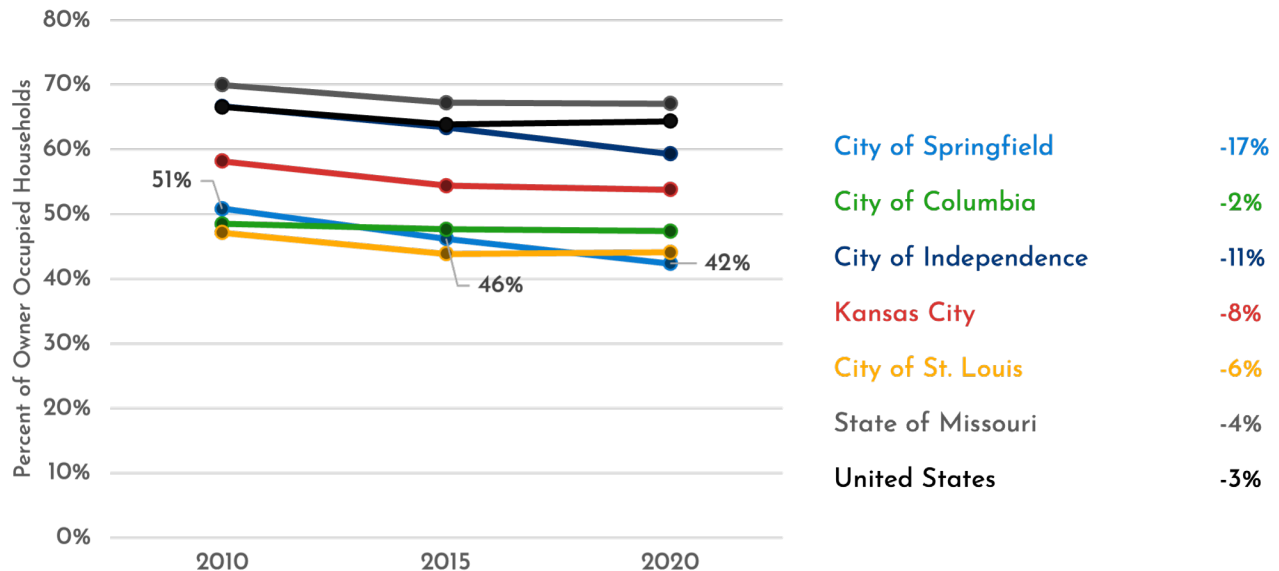
Source: APD Urban Planning + Management, HUD, American Community Survey

RENTER RATES

The inverse to home ownership, Springfield has one of the highest rates of renting compared to peer cities. It experienced a 17% increase in rental households, second to the City of Columbia's 22% increase in renting.

Figure 7: Renter Rate Comparison Data
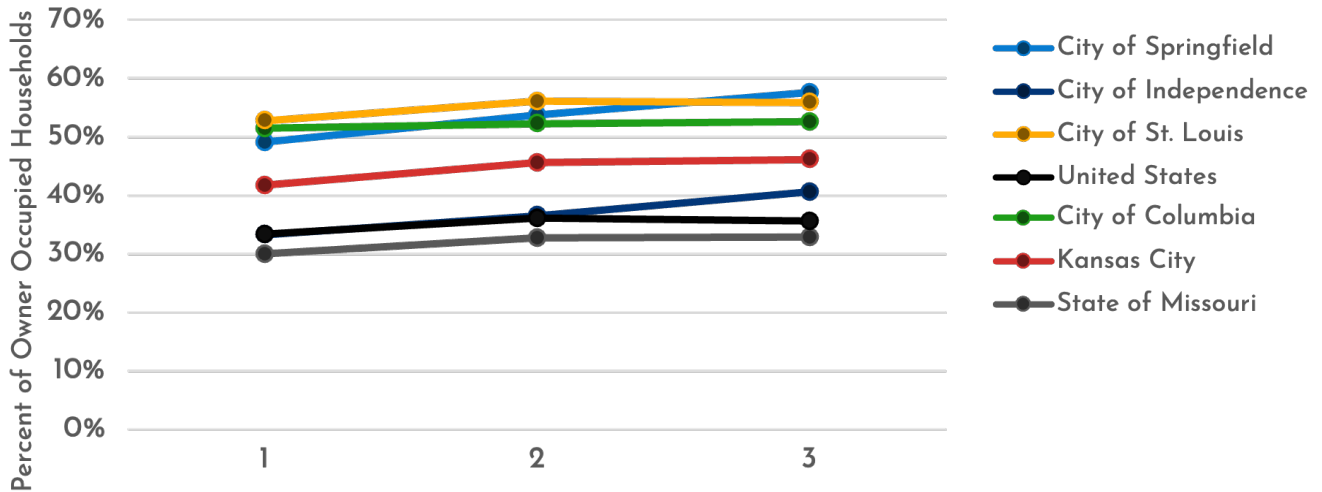
Source: APD Urban Planning + Management, HUD, American Community Survey

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SPRINGFIELD ZONING REGULATIONS

"Figure 8: City of Springfield Zoning Map," opposite, depicts the current zoning within the study area City limits boundary. The predominant zoning category is single-family detached dwellings. There are a few areas zoned Residential Townhome, Residential Low Density and Residential Medium Density. These three categories are sited adjacent to arterials and/or commercial districts. There is a scarcity of zoned areas permitting missing middle type housing. Residential High Density is restricted to the downtown area and is intended for high-rise development. An overview of the residential zoning types currently in place follows.

Residential Zoning Summary

R-SF Single-Family Residential District
- Single family detached
- Single-family semi-detached
- Grandfathered duplex
- ADU if owner occupied
- 6,000 sf lot minimum

R-TH Residential Townhouse District
- Single-family detached
- Single-family semi-detached
- Duplex
- ADU if owner occupied
- Townhomes

R-LD Residential Low Density
- Maximum 18 units per acre
- Minimum lot size varies

R-MD Residential Medium Density
- Maximum 29 units per acre
- Minimum lot size varies

R-HD Residential High Density
- Maximum 40 units per acre
- High rise near downtown and commercial areas

MAJOR TAKEAWAYS

1. The great majority of residentially zoned parcels are restricted to R-SF.
2. Other housing types, including ADUs and "missing middle" are excluded from these areas, contributing to the lack of diversity in available housing.

Figure 8: City of Springfield Zoning Map

Legend

PLANZONE

- City Center District
- Commercial Districts
- General Retail
- Limited Business
- Office District
- Residential Single Family
- Residential Townhome
- Residential Low Density
- Residential Medium Density
- Residential High Density
- Manufactured Homes
- Planned Development District
- Industrial
- Grant Avenue Parkway Subdistrict
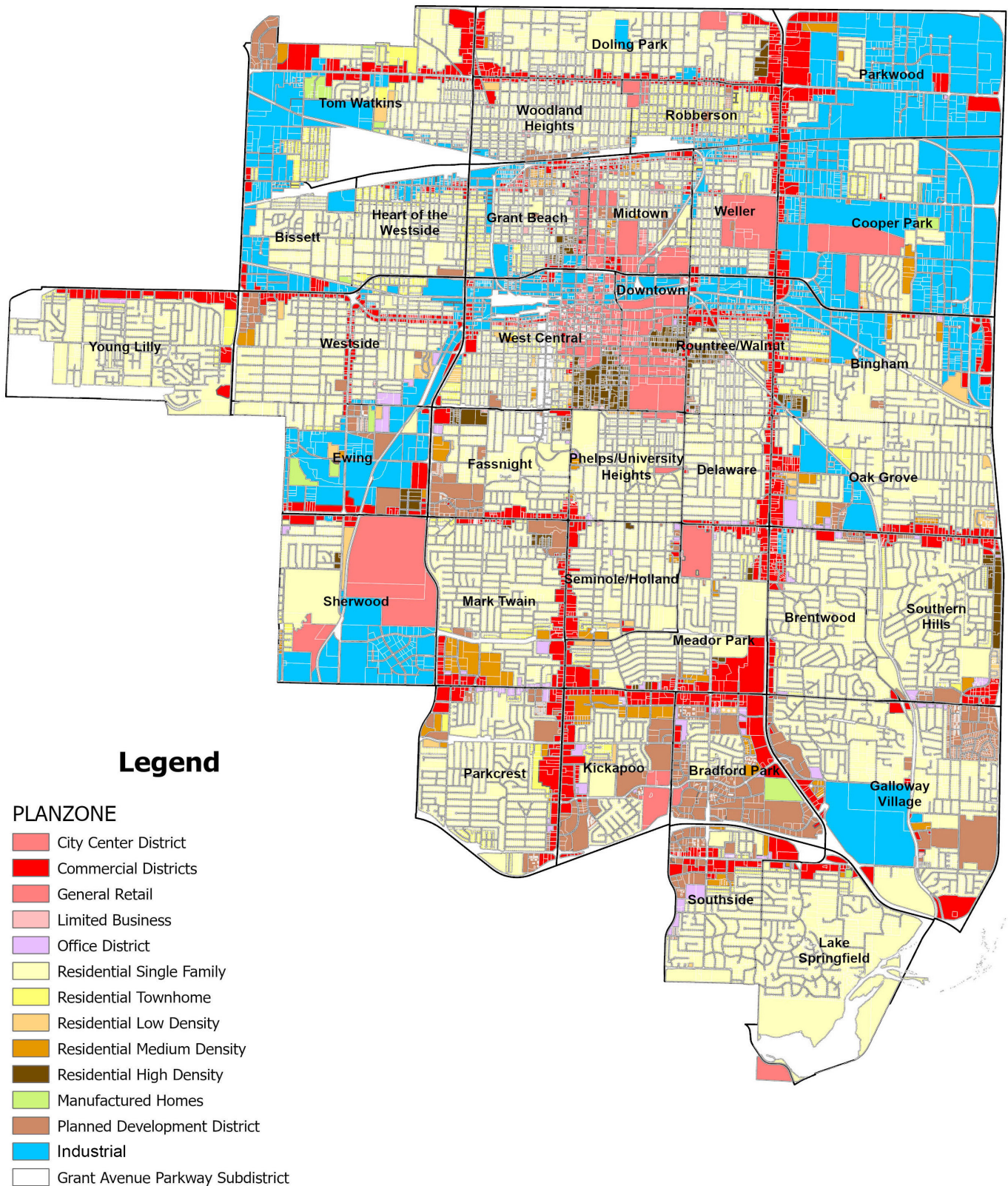
Source: APD Urban Planning + Management, City of Springfield GIS Dept.

SECTION 02

HOUSING MARKET STUDY

HOUSING ANALYSIS

The housing analysis examines existing demand and supply of housing to understand the market dynamics, current affordability of housing, and determine how an increase in the supply of housing can meet the needs of current and future residents.

Affordability

The U.S. Department of Housing and Urban Development (HUD) defines affordability as a household paying no more than 30% of their income on housing. A household paying more than 30% of their income on housing is classified as cost-burdened. The notion of cost-burden is incorporated into local affordability figures, which HUD defines based upon household sizes, local incomes, and national averages from year to year.

This information is segmented into Area Median Income (AMI) limits to ensure consistency across the United States. AMI categories are an important concept. They are regularly utilized in federal, state, and local programs. The following charts break down the AMI income groups and the dollar amount each group can spend on housing before they are cost-burdened.

Figure 9: AMI breakdown by household income

AMI Bands	Household Size							
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
0% to 30%	$ 13,550	$ 17,420	$ 21,960	$ 26,500	$ 31,040	$ 35,580	$ 39,950	$ 42,550
30% to 50%	$ 22,550	$ 25,800	$ 29,000	$ 32,200	$ 34,800	$ 37,400	$ 39,950	$ 42,550
50% to 80%	$ 36,050	$ 41,200	$ 46,350	$ 51,500	$ 55,650	$ 59,750	$ 63,900	$ 68,000
80% to 100%	$ 45,080	$ 51,520	$ 57,960	$ 64,400	$ 69,552	$ 74,704	$ 79,856	$ 85,008
100% to 120%	$ 54,096	$ 61,824	$ 69,552	$ 77,280	$ 83,462	$ 89,645	$ 95,827	$ 102,010
120% to 150%	$ 67,620	$ 77,280	$ 86,940	$ 96,600	$ 104,328	$ 112,056	$ 119,784	$ 127,512

Figure 10: AMI breakdown by household maximum housing payment

AMI Bands	Household Size							
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
0% to 30%	$ 339	$ 436	$ 549	$ 663	$ 776	$ 890	$ 999	$ 1,064
30% to 50%	$ 564	$ 645	$ 725	$ 805	$ 870	$ 935	$ 999	$ 1,064
50% to 80%	$ 901	$ 1,030	$ 1,159	$ 1,288	$ 1,391	$ 1,494	$ 1,598	$ 1,700
80% to 100%	$ 1,127	$ 1,288	$ 1,449	$ 1,610	$ 1,739	$ 1,868	$ 1,996	$ 2,125
100% to 120%	$ 1,352	$ 1,546	$ 1,739	$ 1,932	$ 2,087	$ 2,241	$ 2,396	$ 2,550
120% to 150%	$ 1,691	$ 1,932	$ 2,174	$ 2,415	$ 2,608	$ 2,801	$ 2,995	$ 3,188

Source: APD Urban Planning + Management, HUD

Affordability Calculations

To quantify existing demand and supply for homeowners and renter, households and housing units were segmented into AMI income groups as defined by HUD for the Springfield Metropolitan Area. Existing demand was calculated by combining household incomes by household size, and then segmented into the AMI income groups. Existing supply was segmented using home values and rents for 2-person household AMIs, which is the average household size for owners and renters in Springfield.

The following data utilizes the 2021 American Community Survey 5-year estimates by the U.S. Census Bureau. The census data allows the analysis of income and housing units by a plethora of geographies, including at the neighborhood level. Importantly, the census is retrospective and is not up to date in terms of current incomes and home market values.

MAJOR TAKEAWAYS

1. The typical 2-person household, between 30% to 50% of AMI, earns between $17,420 and $25,800 per year. With this income level, they can afford a mortgage or rent between $436 and $645 per month.

Existing Homeowner Demand

There is a nearly fifty-fifty split between owner households that can afford purchasing a new home above market price and those that can afford homes below market price. Households above 100% AMI, or those that can afford homes above market rate, comprise 54% of all owner households. A typical 2-person owner household can afford a home priced at greater than $232,315.38. Households earning less than 100% AMI, or those that can afford homes below market rate, comprise 46% of all owner households.

The largest group of owner households by AMI are those earning more than 150% of AMI. This group comprises 34% of the total owner households in Springfield. A typical 2-person owner household with an income over 150% of AMI earns $77,280 a year and can afford a home price over $348,473.07. These households can afford to purchase an existing or newly built luxury home.

Figure 11: Existing homeowner demand in the Springfield study area
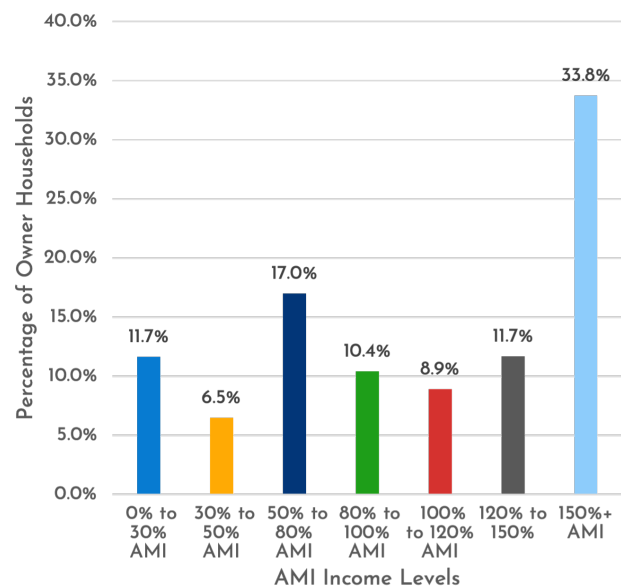
Source: APD Urban Planning + Management, HUD, American Community Survey

The second largest group of owner households by AMI are those between 50% and 80% AMI. This group comprises 17% of the total owner households in Springfield. A typical 2-person owner household between 50% to 80% AMI earns between $25,800 and $41,200 per year and can afford a home priced between $116,338.06 and $185,780.15. These households usually cannot afford to purchase new homes unless assistance is provided.
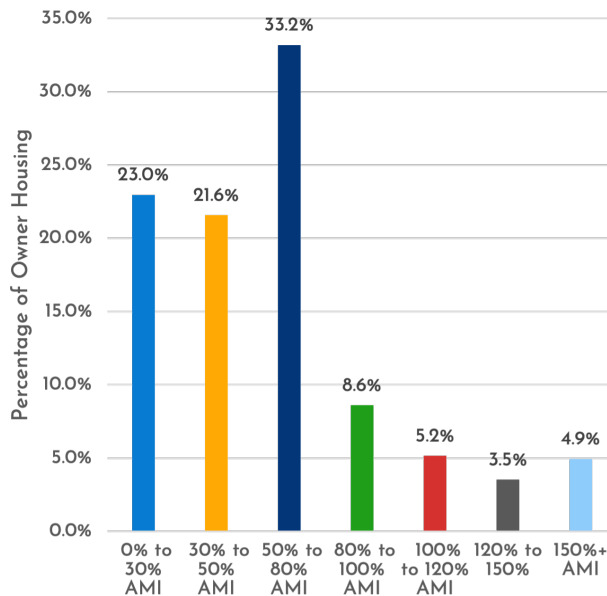
Existing Homeowner Supply

The largest proportion of owner housing stock is priced for households earning less than 100% AMI. This signifies the remaining owner housing stock, or 14%, is priced for households over 100% AMI. The largest group of owner housing stock is priced for households with incomes between 50% and 80% AMI. This housing stock comprises 33% of the total owner housing stock in Springfield and is priced between $232,315.38 and $278,850.60 for a typical 2-person household.

The second largest group of owner housing stock is priced for those households earning between 0% and 30% AMI. This housing stock comprises 23% of the total owner housing stock in Springfield. The owner housing stock between 0% and 30% AMI is priced between $0 and $78,640.92 for a typical 2-person household.

Existing Homeowner Financial Gaps

The largest group of owner households by AMI are those over 150% of AMI. There are 10,936 households that earn more than $77,280 a year and can afford a home priced greater than $348,473. There are 1,603 homes priced at this range. When matching the number of households and housing units at over 150% AMI, there is a deficit of 9,333 housing units (10,936 - 1,603).

Figure 12: Existing homeowner supply in the Springfield study area

Source: APD Urban Planning + Management, HUD, American Community Survey

Figure 13: Existing homeowner gap in the Springfield study area

AMI Income Groups	Owner Households / Owner Housing	Surplus or Deficit
0% to 30% AMI	3,782 / 7,443	3,661 Surplus
30% to 50% AMI	2,104 / 6,994	4,890 Surplus
50% to 80% AMI	5,513 / 10,754	5,241 Surplus
80% to 100% AMI	3,385 / 2,791	-594 Deficit
100% to 120% AMI	2,891 / 1,672	-1,219 Deficit
120% to 150% AMI	3,791 / 1,144	-2,647 Deficit
Over 150% AMI	10,936 / 1,603	-9,333 Deficit

Source: APD Urban Planning + Management, HUD, American Community Survey

The deficit can be coined as downward pressure, where households with higher incomes either purchase or live in homes below what they can afford due to the lack of desired housing or budgetary reasons. The result of this action decreases the number of homes that could technically be affordable for households with lower incomes.

On the other side of the AMI spectrum, owner households between 50% to 80% AMI make up the second largest group. There are 5,513 households that earn between $25,800 and $41,200 a year and can afford a home between $116,338 and $185,780. There are 10,754 homes priced in this range. When matching the number of households and houisng units at between 50% and 80% AMI, there is a surplus of 5,241 housing units (5,513 - 10,754). The surplus of homes does not signify that they are vacant or empty. Rather, the surplus of 5,241 housing units are being occupied by households with incomes lower than $25,800 or higher than $41,200 a year.

Existing Renter Demand

Seventy-three percent of renter households in the City of Springfield earn less than 100% AMI. They cannot afford market rents without being cost-burdened. These households either live in naturally occurring affordable rental housing, through a process of filtering, or in subsidized rental housing. Filtering is the process by which properties age and depreciate in quality and price, becoming more affordable to lower-income households.

The largest group of renter households by AMI are those between 0% and 30% AMI. This group encompasses 27% of all renter households in Springfield. A typical 2-person renter household between 0% and 30% AMI earns between $0 and $17,420 a year and can afford a rent between $0 and $436 per month.

Figure 14: Existing renter demand in the Springfield study area

Source: APD Urban Planning + Management, HUD, American Community Survey

The second largest group of renter households by AMI are those between 50% and 80% AMI. This group encompasses 22% of all renter households. A typical 2-person renter household between 50% and 80% AMI earns between $25,800 and $41,200 per year and can afford rents between $645 and $1,030 a month.
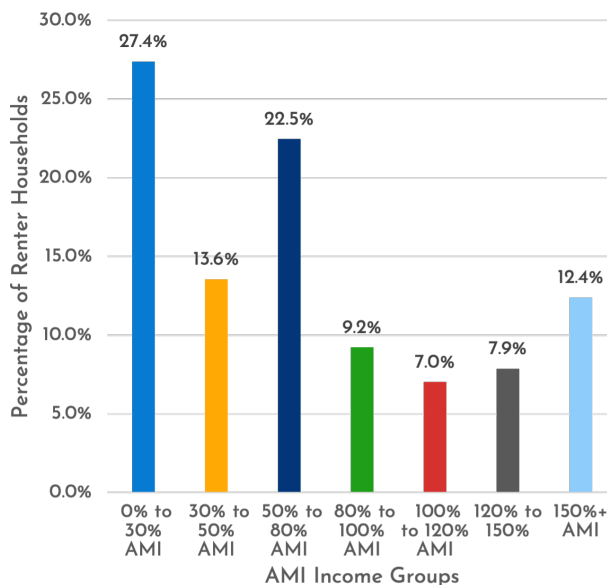
Existing Rental Supply

A significant proportion of the rental housing stock in Springfield is priced for households earning less than 100% AMI. Of these, the most frequent rental housing unit found in Springfield is priced for household incomes between 50% to 80% AMI. These rental housing units comprise of 50% of the total rental housing stock. For a typical 2-person household, these rental units are priced between $645 and $1,030 per month.
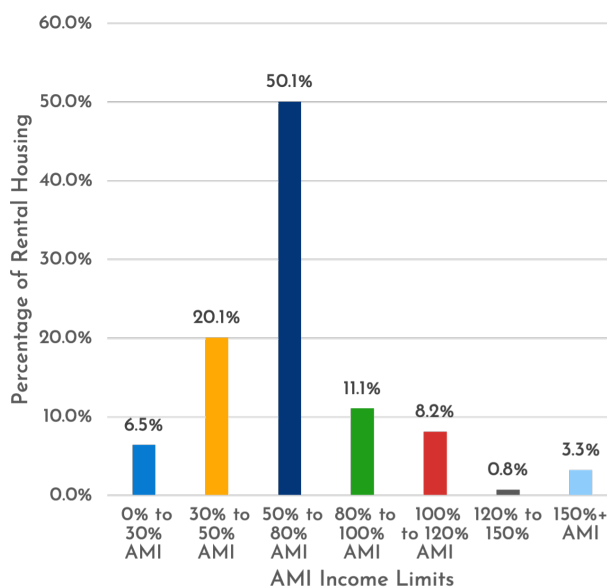
Existing Rental Gap

The largest group of renter households are those earning between 0% and 30% AMI. There are 11,726 households that earn less than $17,420 a year and can afford a rent below $436 a month. There are 2,766 rental units that have rents below $436 a month. When matching the number of households and rental units at 0% to 30% AMI, there is a deficit of 8,960 rental housing units (11,726 - 2,766).

The deficit can be coined as upward pressure, which signifies that there is a need for rental units priced at or lower than $436 a month. Rental units at this price level require a substantial amount of investment to maintain affordability.

The second largest group of renter households are those earning between 50% and 80% AMI. There are 9,624 households that earn between $25,800 and $41,200 a year and can afford rents between $645 and $1,030 a month. There are 21,451 rental units priced at this range. When matching the number of households and rental units at 50% to 80% AMI, there is a considerable surplus of 11,827 units (9,624 - 21,451).

Figure 16: Existing renter supply in the Springfield study area

Source: APD Urban Planning + Management, HUD, American Community Survey

Figure 15: Existing renter gap in the Springfield study area

AMI Income Groups	Renter Households / Renter Housing	Surplus or Deficit
0% to 30% AMI	11,726 / 2,766	-8,960 Deficit
30% to 50% AMI	5,805 / 8,604	2,799 Surplus
50% to 80% AMI	9,624 / 21,451	11,827 Surplus
80% to 100% AMI	3,953 / 4,754	801 Surplus
100% to 120% AMI	3,014 / 3,492	478 Surplus
120% to 150% AMI	3,375 / 327	-3,048 Deficit
Over 150% AMI	5,310 / 1,408	-3,902 Deficit

Source: APD Urban Planning + Management, HUD, American Community Survey

The significant surplus denotes that the majority of rental units in Springfield are priced at this level. These rental units are occupied, indicating that renter households with higher incomes are paying less than what they can afford while those with lower incomes are paying more than what they can afford.

MAJOR TAKEAWAYS

1. There is a shortage of homes priced for owner households earning more than 100% of AMI, or $61,824 a year. At the same time, there is a surplus of affordable homes that are priced below $61,824. This signifies that higher income households occupy homes that are valued below what they can afford.

2. There is a shortage of rental units at the low-end and high-end of incomes. The largest deficit is for rental units affordable for households below 30% AMI. These require a substantial investment to create and maintain affordability. The deficit at the high end of income suggests renter households with higher incomes are comfortable paying a rent that is below what they can afford.

HOUSING CONDITION
AND NEIGHBORHOOD EVALUATIONS
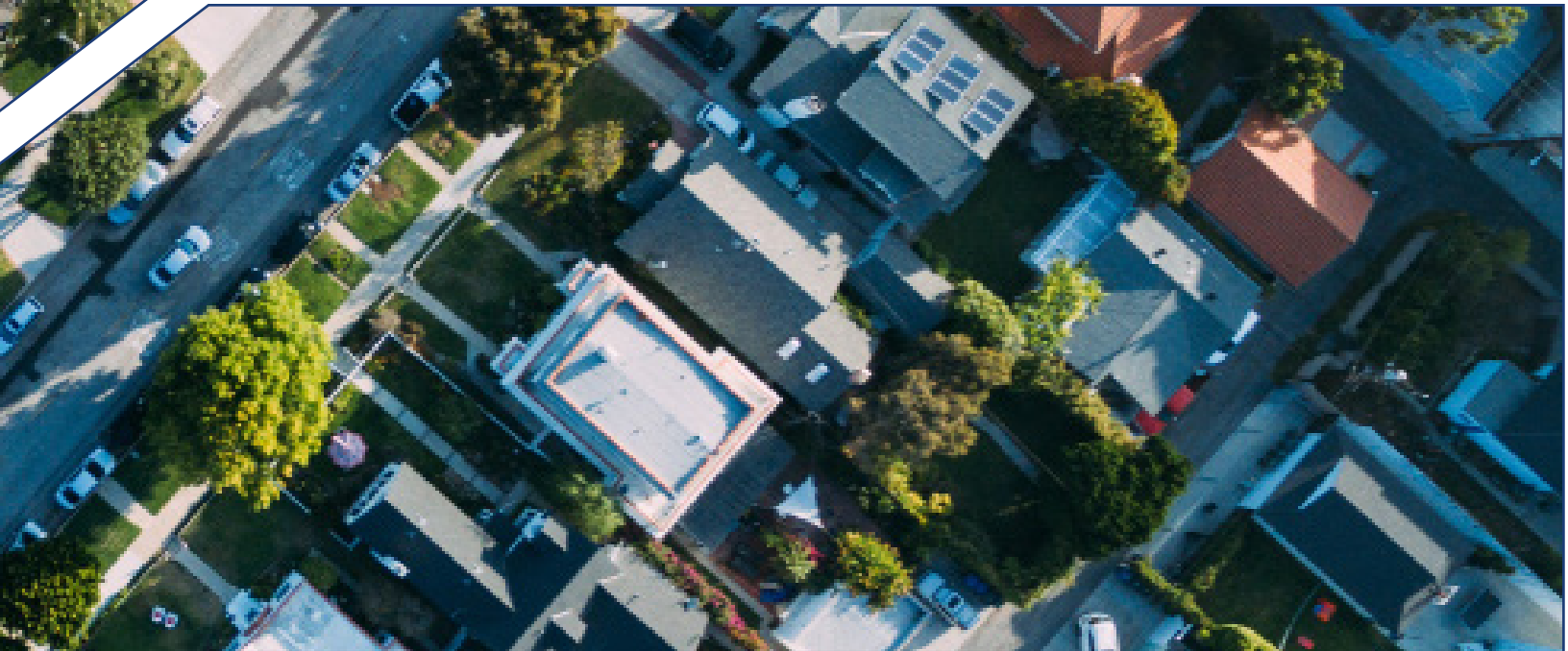
WINDSHIELD SURVEY

Windshield Survey Methodology

A windshield survey analysis is a parcel-level examination that evaluates properties based on established criteria. The analysis was conducted to evaluate the City of Springfield's 47,513 housing parcels. There were three categories of criteria used in the analysis. First is housing type, describing the type of structure located on a parcel. The second is housing condition, evaluating the exterior condition of the structure. The third is tenure, which describes the occupancy of the housing structure.

Building Category Descriptors

The following categories were utilized to evaluate residential buildings and parcels.

HOUSING TYPE

- Single-family detached: Single-family housing structure without shared walls
- Single-family attached: Single-family housing structure with shared walls
- Duplex: Two-unit housing structure with separate entrances
- Triplex: Three-unit housing structure with separate entrances
- Quadplex: Four-unit housing structure with separate entrances
- Multifamily: Housing structure with 5 or more units
- Mixed-use: Building with commercial uses on the ground floor and housing above
- Vacant Residential Lot: Parcels located in residential land use area with no existing structure

BUILDING CONDITIONS

- Dilapidated: Property requires extensive rehabilitation or demolition
- Deteriorated: Major repairs needed (roof, foundation, siding, windows)
- Poor: Deferred maintenance; requires general repairs of $1,000 or more
- Fair: Minor repairs; less than $1,000
- Good: Sound condition, no repairs or maintenance needed
- Under Construction: Housing structure that is under construction
- Rehabilitation: Housing structure is currently being rehabilitated
- Vacant Residential Lot: Parcels located in residential land use area with no existing structure

TENURE

- Vacant Housing: Open entry or boarded up housing structure
- Occupied Housing: Housing structures that are in use and show signs of activity
- Vacant Residential Lot: Parcels located in residential land use area with no existing structure

Figure 17: Map of Residential Parcels in Springfield

Residential Parcels

Other Land Uses
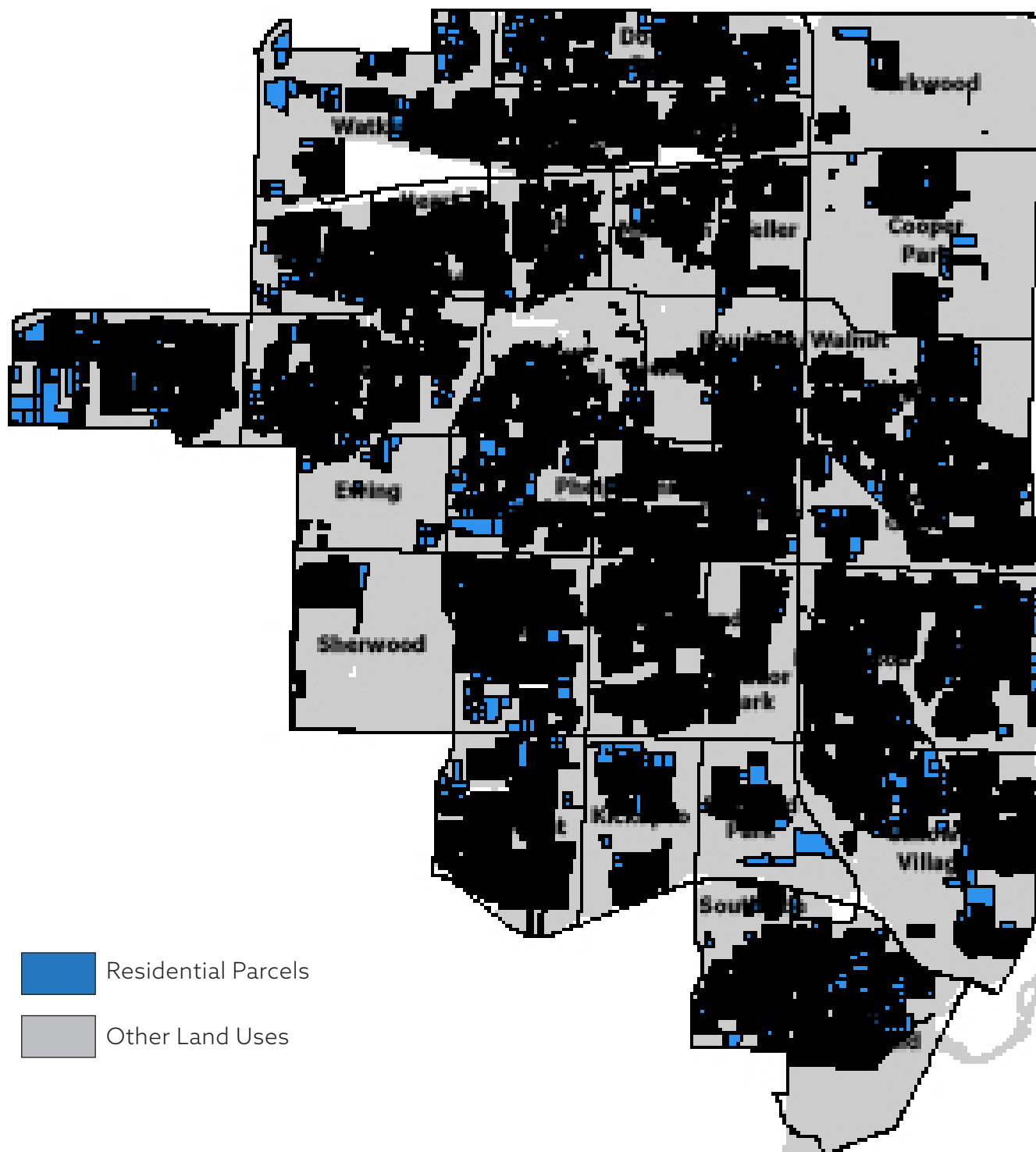
Source: APD Urban Planning + Management, City of Springfield GIS Dept.

The data collection method used in the windshield survey analysis evaluates the exterior of housing structures. The interior condition of housing structures is not considered.

Housing Types

The study evaluated the existing inventory of housing by building type. With an understanding of existing structures in the study area, data-based decisions can be made to determine what new housing can or should be developed in a particular area.

Within the study area, 92% of all housing is single-family detached housing. "Figure 18: Map of Springfield Housing Types" displays single-family housing structures in pale yellow. The most frequent form of multifamily housing is duplexes, located sporadically throughout the Springfield neighborhoods. Multifamily housing structures, that include triplexes to large apartment units, are concentrated around higher education institutions and along the major arterials.

Table 1: Housing Type Breakdown

HOUSING TYPE	COUNT	PERCENT
Single-Family Detached	43,861	92%
Single-Family Attached	909	2%
Duplex	992	2%
Triplex	55	0%
Quadplex	100	0%
Multifamily	562	1%
Mixed Use	7	0%
Vacant Residential Lot	1,027	2%
TOTAL	**47,513**	**100%**

Source: APD Urban Planning + Management, City of Springfield GIS Dept.

MAJOR TAKEAWAYS

1. 92% of all housing structures are single-family housing.
2. Multifamily housing is concentrated around higher education institutions and major thoroughfares.

Figure 18: Map of Springfield Housing Types

Legend:
- Single-family Detached
- Single-family Attached
- Duplex
- Triplex
- Quadplex
- Multifamily
- Mixed Use
- Vacant Residential Lot
- Other Land Uses
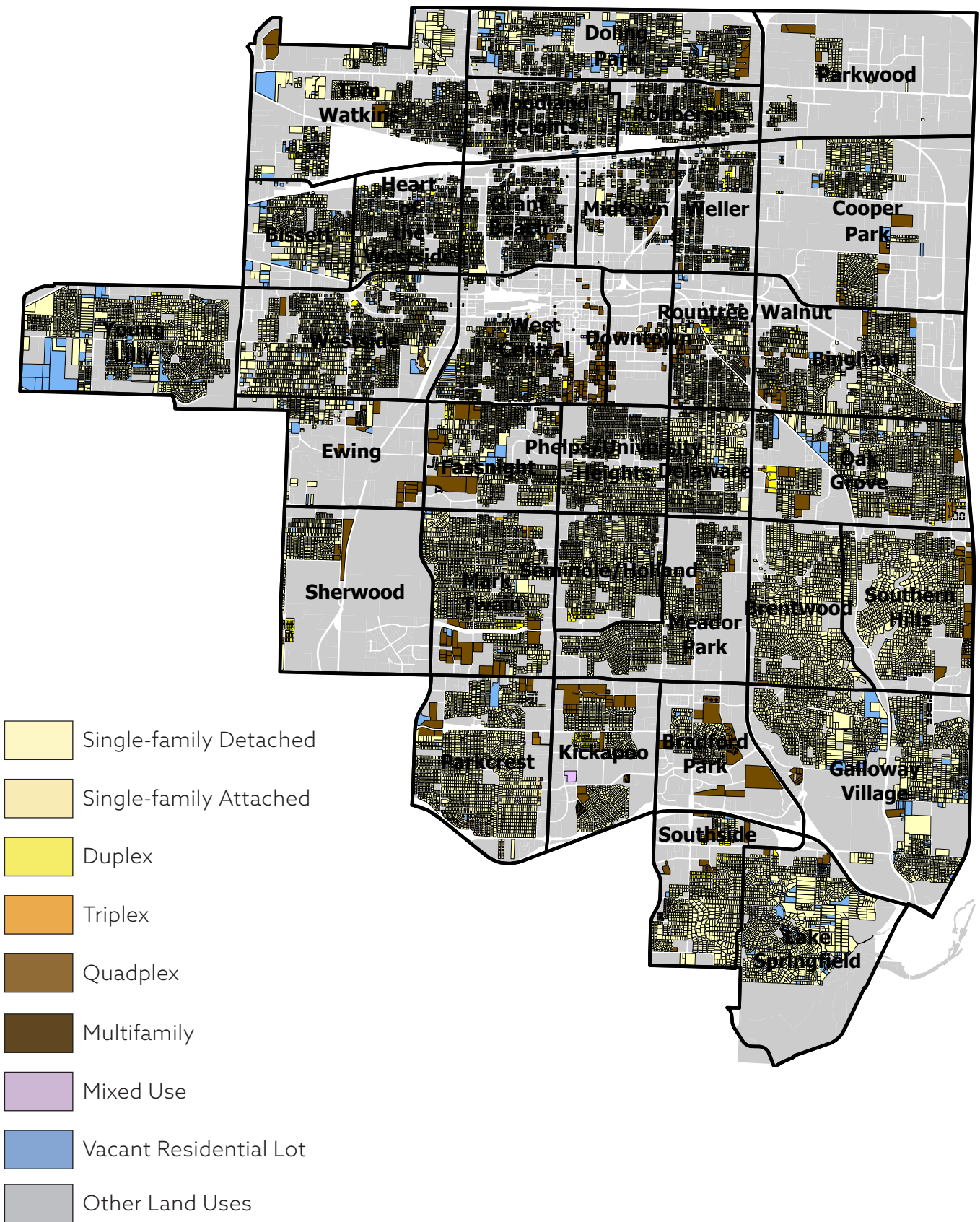
Source: APD Urban Planning + Management, City of Springfield GIS Dept.

Housing Conditions

Housing conditions were analyzed to understand the quality of housing in Springfield's neighborhoods. This data may be utilized to identify target areas where investment is needed to address blight and dangerous properties.

Of all housing structures in Springfield, 77% are in good condition, requiring minimal or no repairs. However, 21% of housing structures are in fair to worse condition. Without intervention or assistance to property owners, approximately 25% of all housing could fall into disrepair over time. Housing structures located in the northwestern sector of Springfield, near downtown, have a wider range of housing conditions from good to dilapidated. Housing structures located in neighborhoods farther from downtown are generally in good condition as shown in green, "Figure 19: Map of Housing Conditions in Springfield."

Table 2: Housing Conditions

HOUSING TYPE	COUNT	PERCENT
Dilapidated	61	0%
Deteriorated	256	1%
Poor	1,892	4%
Fair	7,697	16%
Good	36,493	77%
Under Construction	49	0%
Rehabilitation	38	0%
Vacant Residential Lot	1,027	2%
TOTAL	**47,513**	**100%**

Source: APD Urban Planning + Management, City of Springfield GIS Dept.

MAJOR TAKEAWAYS

1. 21% of all housing structures are in fair to worse condition.
2. 77% of all housing structures are in good condition.

Figure 19: Map of Housing Conditions in Springfield

Good

Under Construction

Rehabilitation

Other Land Uses

Dilapidated

Deteriorated

Poor

Fair

Source: APD Urban Planning + Management, City of Springfield GIS Dept.

Housing Tenure

Housing tenure examines the occupancy status of housing structures in Springfield. In addition, there were community concerns expressed about the quantity of vacant properties within neighborhoods. Vacant properties can pose a blighting effect on neighborhoods, yet also hold potential for much needed housing development.

The results of the windshield survey found that 97% of all housing structures in Springfield are occupied, and 403, or 1%, are currently vacant based on an exterior evaluation. The City of Springfield also provided additional data to assess the quantity of vacant housing structures. Data is sourced from the United States Postal Service (USPS) and City Utilities data. It should be noted that the use of post office boxes by residents results in a USPS "No-Stat;" the address registers as vacant property even if the housing structure is occupied. This means that the numbers reported from this data source could be inflated depending on the number of residents using post office boxes. To address this, USPS data was cross referenced to City water utility usage to differentiate between residents with post office boxes and vacant housing structures.

Table 3: Housing Tenure

HOUSING TYPE	COUNT	PERCENT
Vacant Housing Structure	403	1%
Occupied Housing Structure	46,083	97%
Vacant Residential Lot	1,027	2%
TOTAL	**47,513**	**100%**

Source: APD Urban Planning + Management, City of Springfield GIS Dept.

MAJOR TAKEAWAYS

1. 97% of all housing structures are occupied
2. Each neighborhood has vacant residential lots that could be used for additional housing development.

Figure 20: Map of Housing Occupancy in Springfield

Legend:
- Occupied Housing
- Vacant Housing
- Vacant Residential Lot
- Other Land Uses
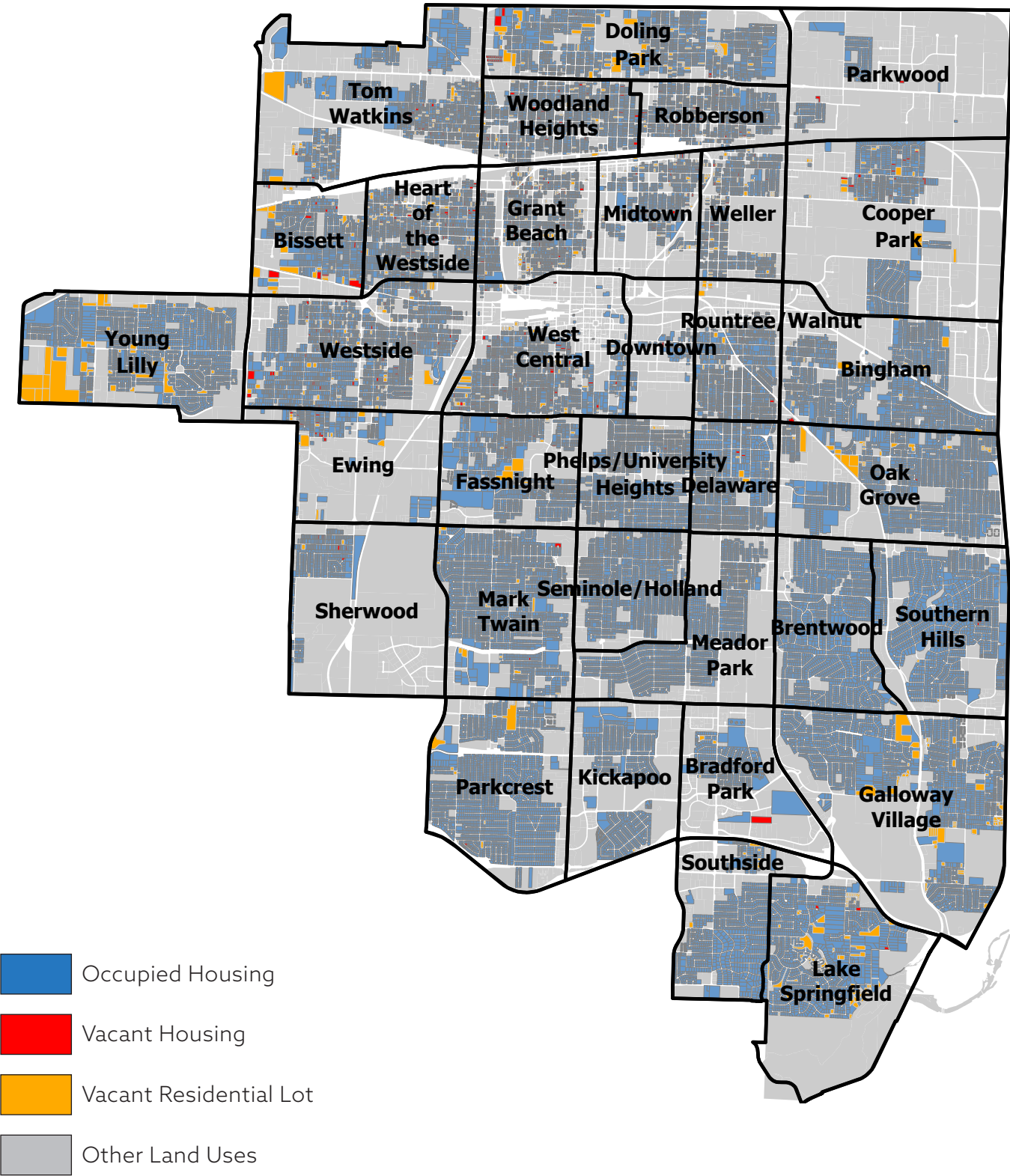
Source: APD Urban Planning + Management, City of Springfield GIS Dept.

Housing Age

To reveal additional data on the housing conditions, an analysis of housing structure age was completed.

The majority of Springfield housing stock is older, with 44% of its housing structures built between 1950 and 1970. This aligns with development patterns across the nation for the time period. The oldest housing structures are located in northwest Springfield, closest to the downtown area. The age of this housing contributes to the range of conditions found. Factors such as costly deferred maintenance to older homes and long-term fixed-income residents impact this area. Newly constructed housing structures are concentrated farther away from the downtown area, primarily in the southern neighborhoods.

Figure 21: Housing by Decade Built
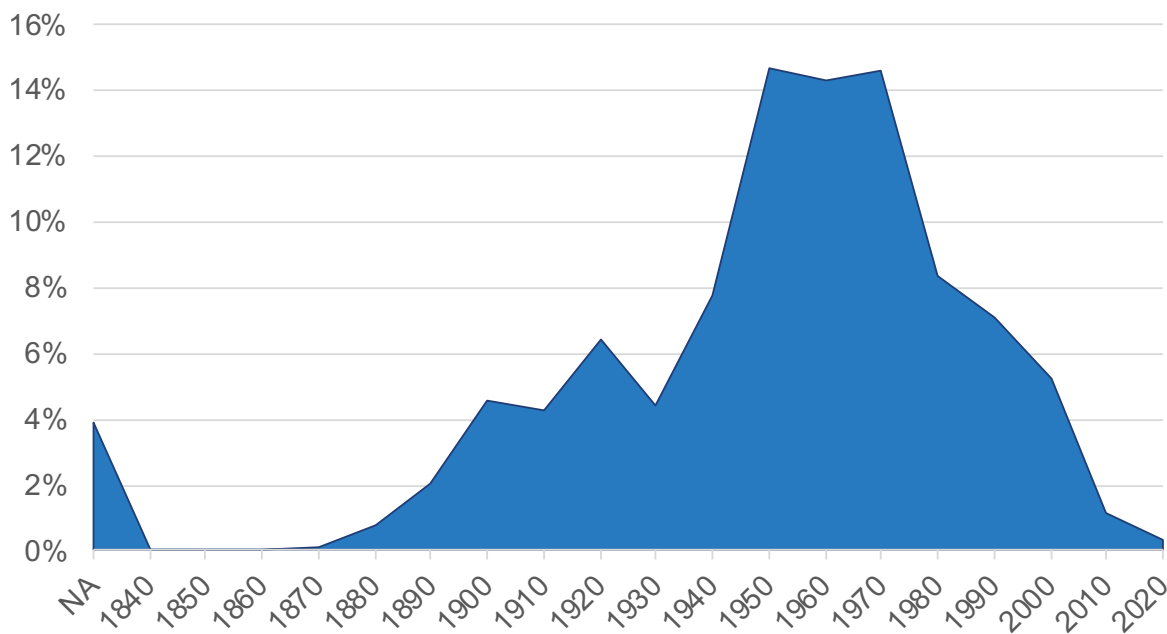
Source: APD Urban Planning + Management, City of Springfield GIS Dept.

MAJOR TAKEAWAYS

1. 44% of all housing structures were built between 1950 and 1970.
2. The oldest homes are located in the northwest portion of Springfield and influence the range of housing conditions found in the area.

Figure 22: Map of Housing Age in Springfield

Prior to 1900

1900 - 1969

1970 -1989

1990 - 2023
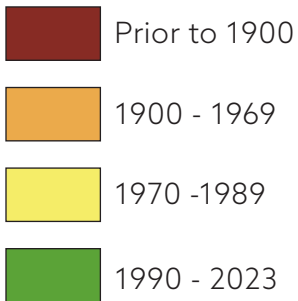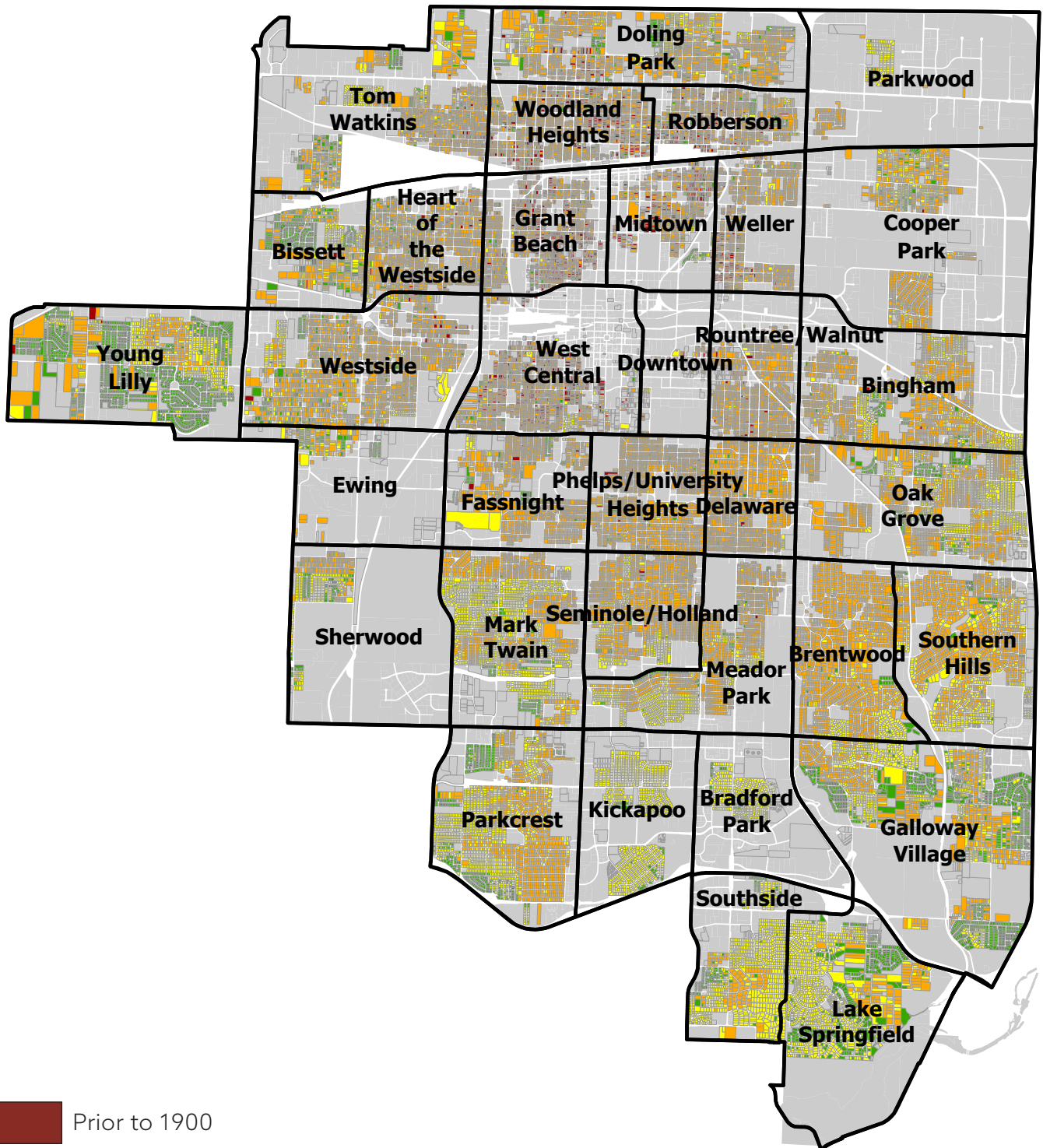
Source: APD Urban Planning + Management, City of Springfield GIS Dept.

INVESTMENT OWNERSHIP

The study examined the role real estate investors play in the Springfield housing market. The analysis uncovered the number of residential properties owned by investors, the types of residential properties owned, and their condition. The examination also explored whether investor properties are concentrated in specific neighborhoods, or evenly dispersed throughout the city. The analysis was performed using four methodologies.

• Investors owning 20 or more properties
• Investors owning 5 or more properties
• Investors owning 3 or more properties
• Investors named as LLCs or LPs

Investors with more than 20 properties

The first analysis examined investors with a substantial inventory, or those with 20 or more properties. The analysis uncovered a total of 38 entities which own 1,404 residential properties, or 7.0% of all the residential properties in Springfield.

The most significant type of investor-owned, residential property were detached single-family homes, at 86.2% of their total portfolio. Most were occupied at the time of the analysis, with 91.2% of the inventory identified as occupied. These investor-owned properties were characterized as in generally good condition. According to the windshield survey, 83.4% of investor properties were identified in "Good" or "Fair" condition. However, it is important to note that properties in "Fair" condition could deteriorate if not maintained by the investor.

Figure 23: Building Conditions of Investor Owned Properties (20 or more)
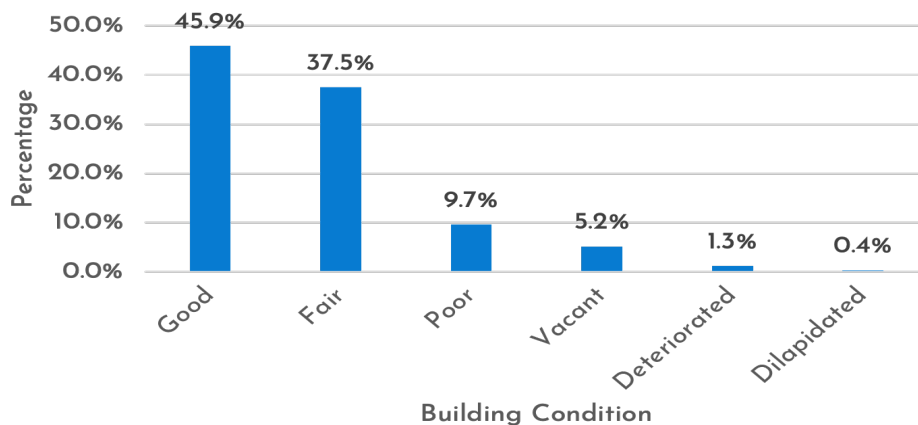
Source: APD Urban Planning + Management, City of Springfield GIS Dept.

These investor-owned properties were concentrated in neighborhoods proximal to downtown Springfield. The West Central neighborhood had the highest number of investor-owned properties. Investor-owned properties comprised 11.1% of the total housing stock in West Cent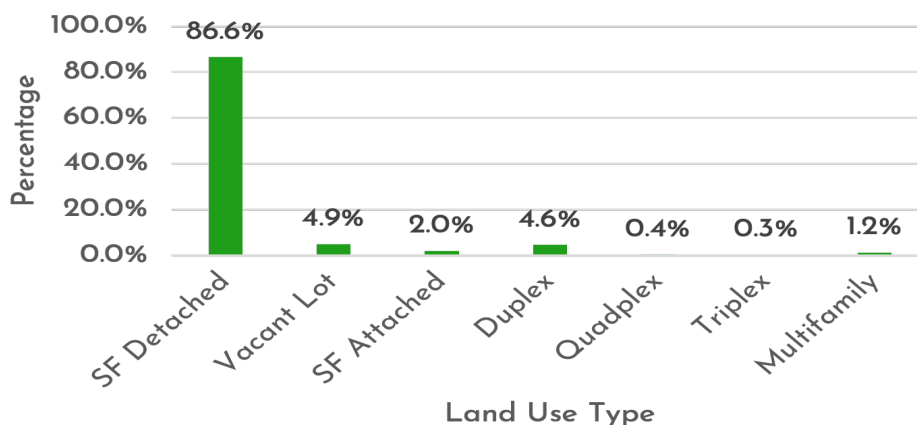ral. Grant Beach, Robberson, Doling Park, Heart of the Westside, and Midtown collectively experience investor rates of over 8% of their total housing stock.

Investors with more than 5 properties

The second analysis examined investors with 5 or more properties. The analysis uncovered a total of 337 entities which own 3,859 residential properties, or 19.1% of the residential properties in Springfield.

Figure 24: Number of investor properties by neighborhood (20 or more)

Neighborhood	Number of Investor Properties	Ratio of investor to all residential properties by neighborhood
West Central	205	11.1%
Grant Beach	162	9.9%
Robberson	120	9.7%
Doling Park	168	8.9%
Heart of Westside	130	8.5%
Midtown	68	8.0%
Tom Watkins	120	7.7%
Woodland Heights	118	7.0%
Weller	72	6.9%
Westside	176	6.9%

Source: APD Urban Planning + Management, City of Springfield GIS Dept.

Figure 25: Building Conditions of Investor Owned Properties (5 or more)

Source: APD Urban Planning + Management, City of Springfield GIS Dept.

Similar results were revealed. Detached single-family homes were the most common inventory type (86.6%) with the majority occupied (91.8%). Building conditions were identified as 82.2% in "Good" or "Fair" condition.

Properties owned by investors were predominantly found in neighborhoods surrounding downtown Springfield. The West Central neighborhood topped the list (510 investor-owned properties) followed closely by the Westside neighborhood (504 investor-owned properties). The prevalence of investor-owned properties is higher under this

Figure 26: Number of investor properties by neighborhood (5 or more)

| Neighborhood	Number of Investor Properties	Ratio of investor to all residential properties by neighborhood
West Central	510	27.6%
Westside	504	19.6%
Grant Beach	433	26.5%
Heart of the Westside	358	23.3%
Tom Watkins	358	23.0%
Woodland Heights	333	19.8%
Doling Park	320	16.9%
Robberson	317	25.5%
Weller	245	23.6%
Midtown	188	22.2%

Source: APD Urban Planning + Management, City of Springfield GIS Dept.

criteria, consisting of over one fifth of the total residential properties in the West Central, Grant Beach, Heart of the Westside, and Tom Watkins neighborhoods.

Investors with more than 3 properties

The third analysis examined investors with 3 or more properties. The analysis uncovered a total of 751 entities which own 5,245 residential properties, or 26.0% of the all the residential properties in Springfield.

Figure 27: Building Conditions of Investor Owned Properties (3 or more)
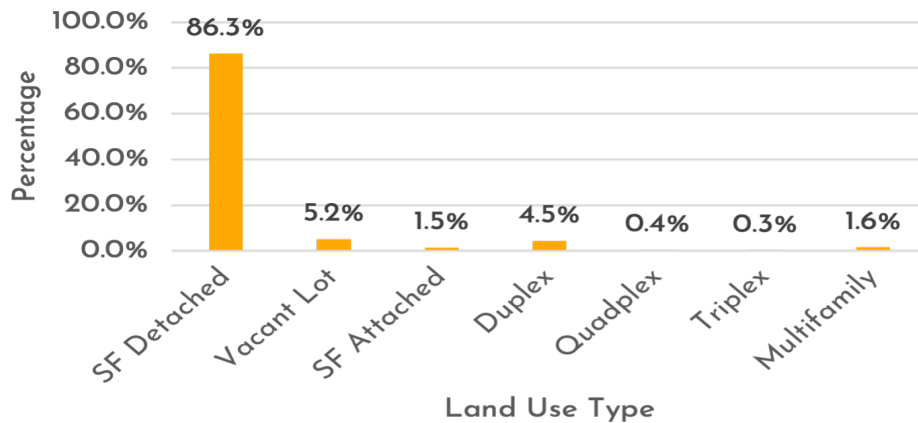
Source: APD Urban Planning + Management, City of Springfield GIS Dept.

Detached single-family homes were the most common inventory type (86.3%) with the majority occupied (91.8%). Building conditions were identified with 82.1% in "Good" or "Fair" condition.

The number of investor-owned properties in neighborhoods surrounding downtown Springfield are very substantial, nearly 40% of the total residential properties. West Central tops the list for a third time, with 696 investor properties. Closely following are Grant Beach (581), Robberson (436), and Weller (339). All these mentioned neighborhoods hold investor-owned properties totaling over 30% of the residential properties in their respective neighborhoods.

Figure 28: Number of investor properties by neighborhood (3 or more)

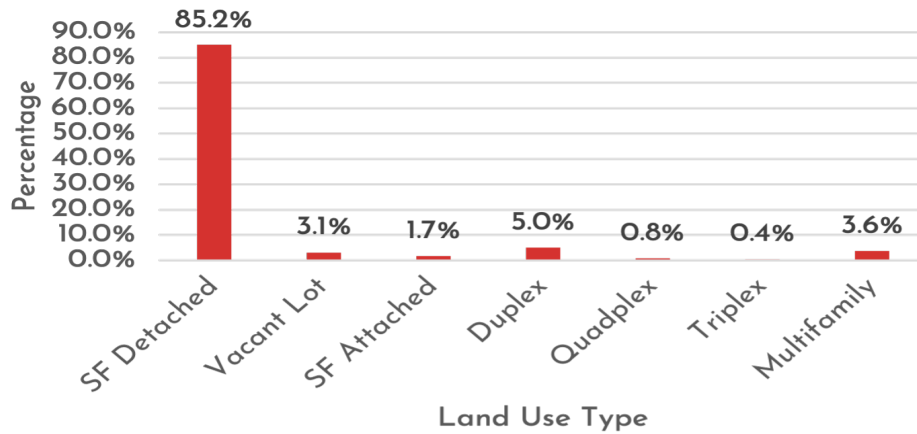| Neighborhood	Number of Investor Properties	Ratio of investor to all residential properties by neighborhood
West Central	696	37.6%
Grant Beach	581	35.6%
Robberson	436	35.1%
Weller	339	32.6%
Midtown	256	30.2%
Heart of the Westside	462	30.1%
Tom Watkins	450	28.9%
Westside	699	27.2%
Woodland Heights	435	25.8%
Downtown	30	25.4%

Source: APD Urban Planning + Management, City of Springfield GIS Dept.

LLC or LP Investors

The last analysis focused solely on property records listing an LLC or LP as owner of the property. This analysis was conducted to remove the existence of other legal entities, such as governmental entities and trusts, from the list. The analysis uncovered a total of 1,796 entities which own 4,999 residential properties, or 24.8% of the all the residential properties in Springfield.

Detached single-family homes were the most common inventory type (84.6%) with the majority occupied (93.8%). Building conditions identified 82.1% in "Good" or "Fair" condition.

Figure 29: Building Conditions of Investor Owned Properties (LLCs or LPs)

Source: APD Urban Planning + Management, City of Springfield GIS Dept.

The analysis of LLC/LP investor-owned properties provides a clear insight into "true" investor property ownership within neighborhoods. West Central, Robberson, Weller, and Grant Beach all appear at the top of the list, with 783, 394, 316, and 489 investor properties respectively. The Downtown neighborhood appears at the top of the list due to having the highest proportion of investor properties compared to all residential properties, at 58.5%.

Figure 30: Number of investor properties by neighborhood (LLCs or LPs)

Neighborhood	Number of Investor Properties	Ratio of investor to all residential properties by neighborhood
Downtown	69	58.5%
West Central	783	42.3%
Robberson	394	31.7%
Weller	316	30.4%
Grant Beach	489	29.9%
Heart of the Westside	388	25.3%
Midtown	211	24.9%
Tom Watkins	381	24.4%
Woodland Heights	399	23.7%
Westside	601	23.4%

Source: APD Urban Planning + Management, City of Springfield GIS Dept.

MAJOR TAKEAWAYS

1. Investors may own from 7% to 26% of the total residential properties in the City of Springfield. The most common type of residential property owned by investors are detached single family homes which are in mostly good or fair condition. Investor-owned properties are concentrated in older neighborhoods surrounding downtown Springfield.

NEIGHBORHOOD SUITABILITY ANALYSIS

NEIGHBORHOOD TYPOLOGY

The purpose of the neighborhood typology is to characterize and group Springfield's neighborhoods. This allows for programs and policies to be created that are best suited for neighborhoods with similar characteristics.

Neighborhood Suitability Analysis Process

The neighborhood typology results are a product of a suitability analysis. A suitability analysis is a geographic information system (GIS) technique used to assess the most suitable location for a particular activity, project, or development based on predefined criteria. This is performed by layering data points to produce a final existing conditions suitability analysis output that encompasses information from all criteria. "Figure 31: Existing Conditions Suitability Analysis Process" is a graphic representation of how the layers of information are combined for the final analysis results. There are four existing conditions criteria used to create the neighborhood typologies.

- **Proximity to housing structures in good condition - Positive** criteria: Housing structures in close proximity to other housing structures in good condition convey positive outcomes to those living in the area.
- **Proximity to vacant residential lots - Positive** criteria: Areas with vacant residential lots have land available for housing development opportunities.
- **Proximity to vacant housing structures - Negative** criteria: Vacant housing structures are considered negative due to safety issues with vacant properties.
- **Median income -** Median income provides an additional layer of context to the results of the suitability analysis.

Income Definitions
- **Low:** $12,000 - $31,346
- **Moderate:** $31,347 - $50,360
- **High:** $50,361 - $88,576+

Neighborhood Typology Definitions
- **Static:** Low count housing stock and/or low median income area.
- **Stable:** Fully developed area with housing structures in good condition.
- **Progressing:** Housing structures in moderate condition in areas with moderate incomes.
- **Developing:** Housing structures in good condition in areas with higher incomes.
- **Transitioning:** Low to high income area with new development opportunities.
- **Opportunity:** High income neighborhoods with vacant land for development.

Figure 31: Existing Conditions Suitability Analysis Process

Criteria 1

Proximity to housing structures in good condition

Criteria 2

Proximity to vacant residential lots

Criteria 3

Proximity to vacant housing structures

Criteria 4

Median Income

Suitability Analysis

The suitability analysis is the result of combining all criteria into one map.
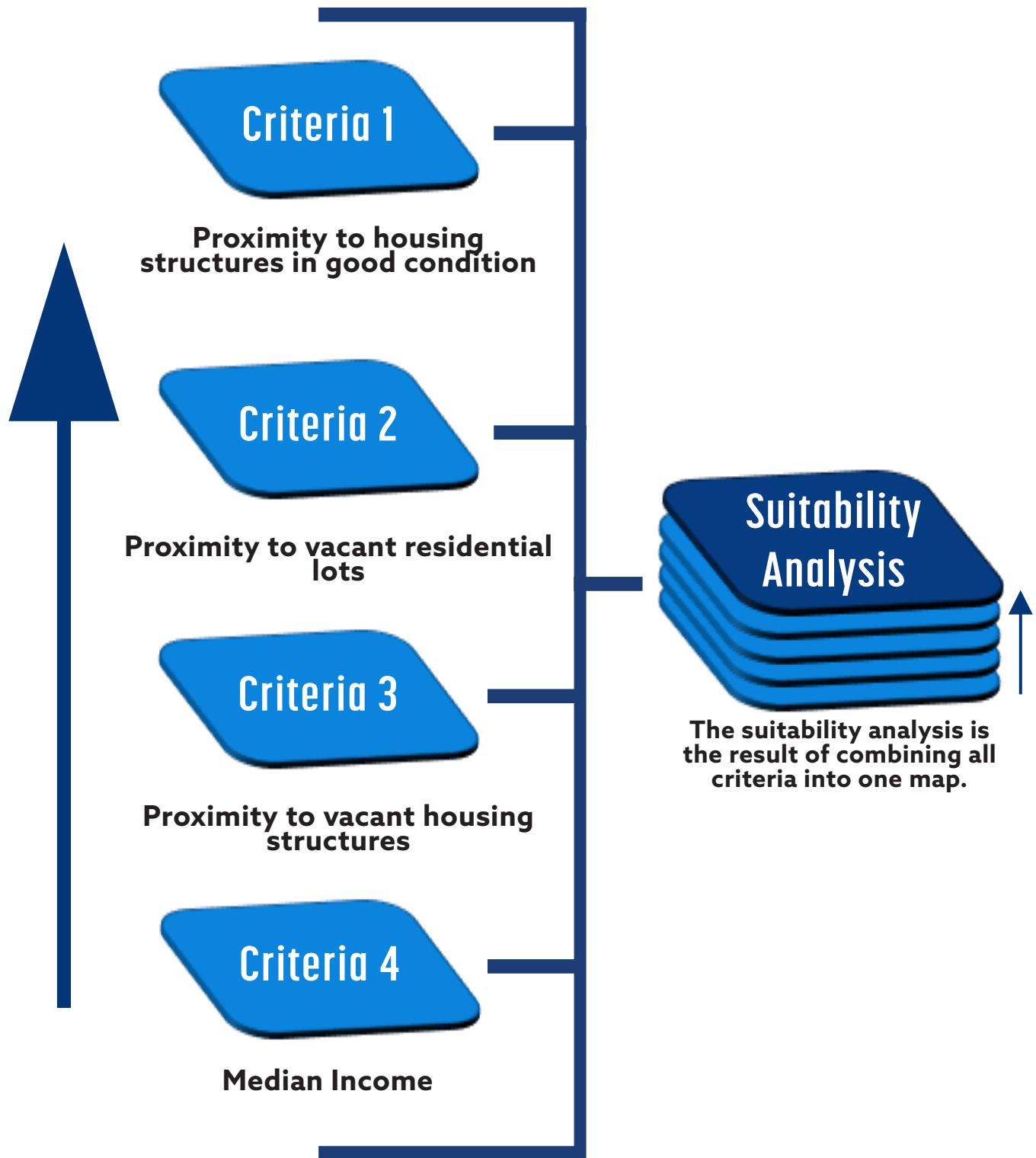
1. Proximity to housing structures in good condition: Housing structures in close proximity to other housing structures in good condition are primarily concentrated in the southeastern sector of Springfield, as shown in dark purple in Figure 32. This is due to many of the housing structures constructed more recently, within the past 20 to 25 years, and not yet aged to a point where major repairs are needed.

2. Proximity to vacant residential lots: Housing structures that lie in close proximity to vacant residential lots are located in the northwestern sector of Springfield. Housing stock in this area is much older in this area of the City. This tends to lead to more occurrences of deferred maintenance and eventual demolition of older housing structures.

3. Proximity to vacant housing structures: Similar to criteria number two above, vacant housing structures are found primarily in the northwestern sector of Springfield. Housing structures here trend older and are closer to the end of their functional life cycle. Repairs and maintenance are more costly, which may result in many housing structures deteriorating into an uninhabitable state.

Figure 32: Suitability Analysis Criteria Results
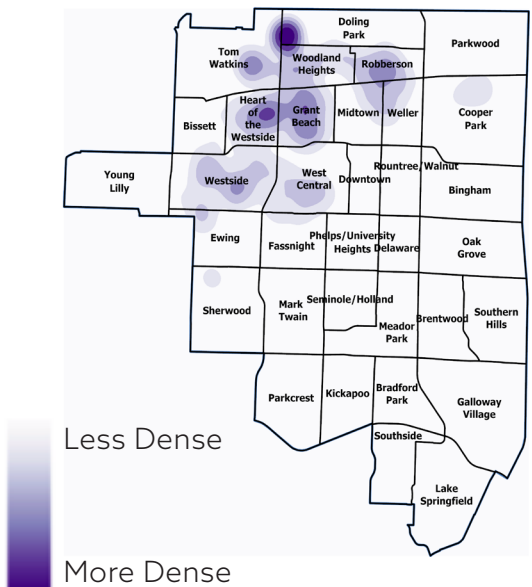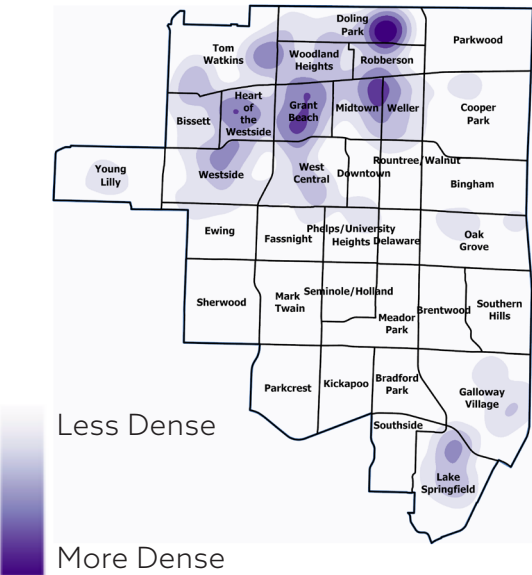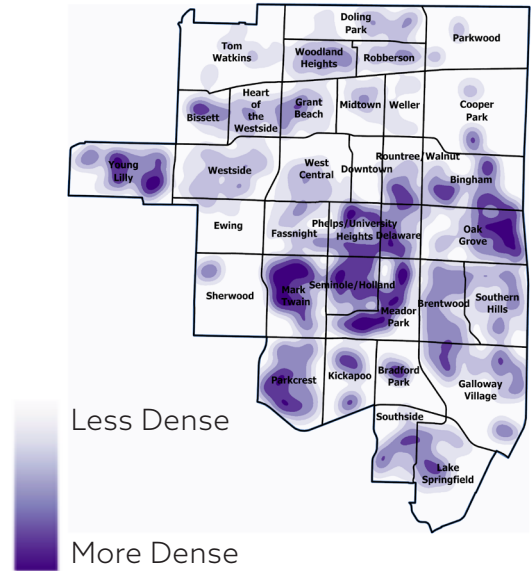
Neighborhood Suitability Analysis Results

The results of the existing conditions suitability analysis can be seen in "Figure 33: Existing Conditions Suitability Analysis Criteria Results." Springfield neighborhoods are large and all include a range of housing conditions, land uses, housing types, and occupancy, depending on the block or street. This results in mixed patterns of neighborhood typologies within each neighborhood boundary and not a single homogeneous condition.

Figure 33: Existing Conditions Suitability Analysis Criteria Results
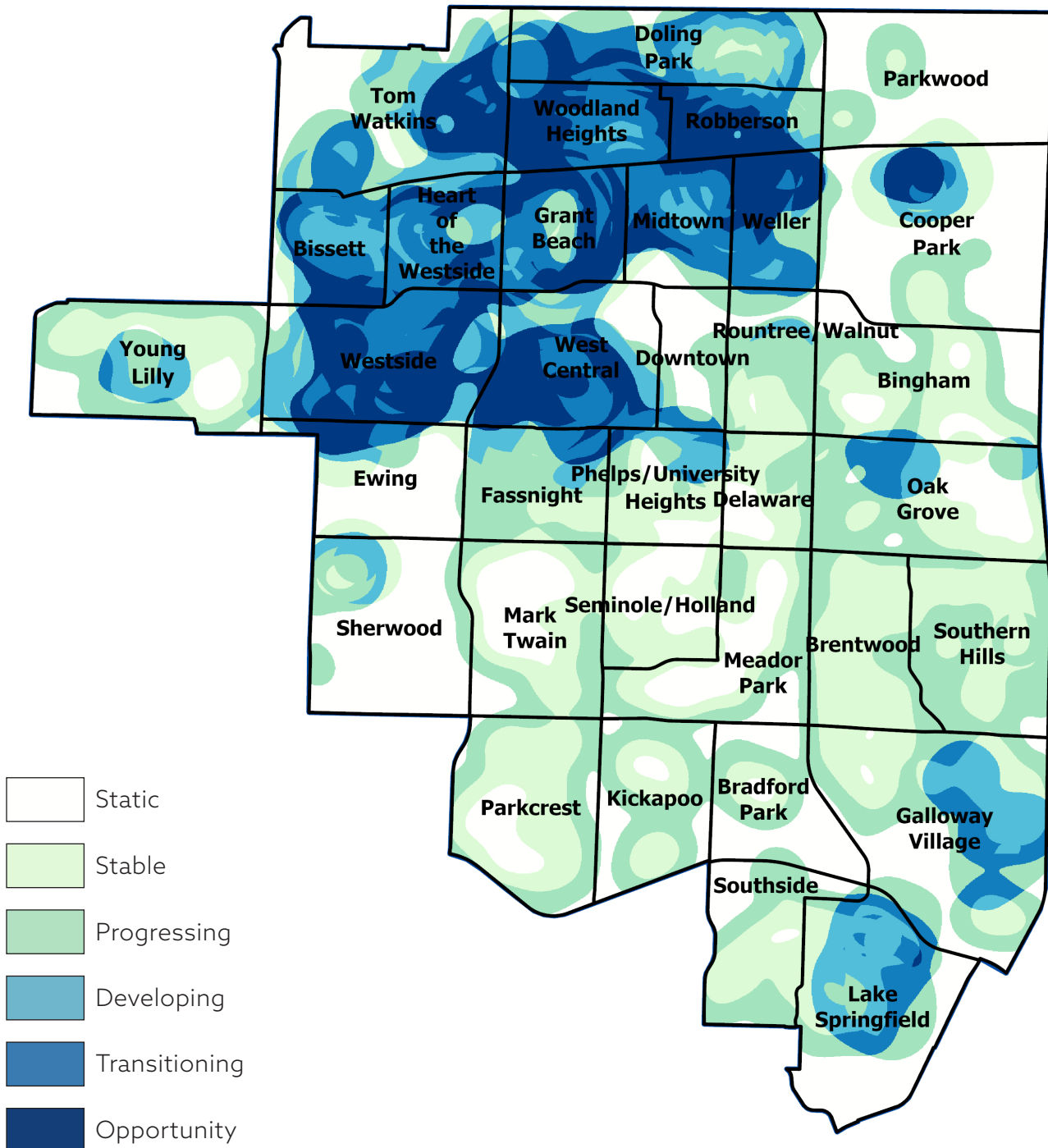
Source: APD Urban Planning + Management, City of Springfield GIS Dept.

To further refine the results, median incomes were used to provide additional context to the existing conditions suitability analysis results. Adding this information allows for a deeper understanding of why some neighborhoods have certain characteristics in terms of housing condition, or the number of vacant housing structures. For example, neighborhoods with a greater quantity of housing structures in fair to worse condition are typically associated with lower incomes. Residents with limited or fixed incomes do not have the necessary disposable income to perform expensive home repairs. This leads to some property abandonment. "Figure 34: Springfield Median Income" illustrates the median income within census tracts across Springfield.

Figure 34: Springfield Median Income
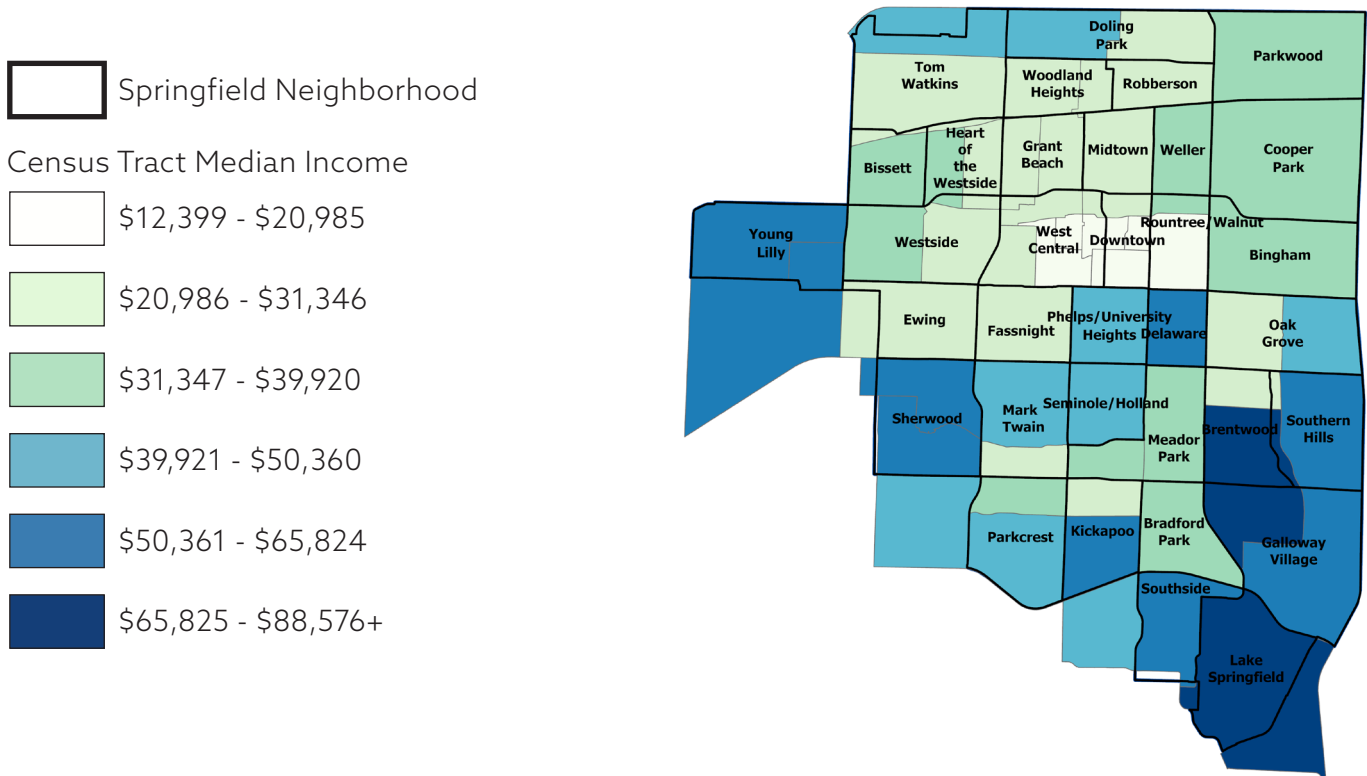
Figure 35: Neighborhood Typology Results Process

Median Income   Suitability Analysis   Neighborhood Typology
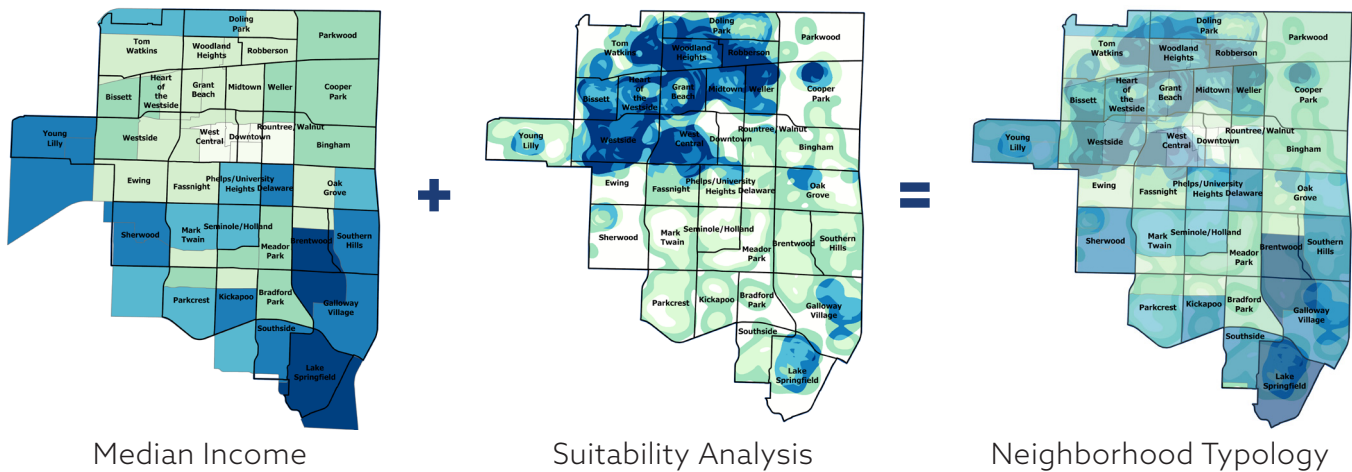
Figure 36: Suitability Analysis with Median Incomes

Legend:
- Static
- Stable
- Progressing
- Developing
- Transitioning
- Opportunity
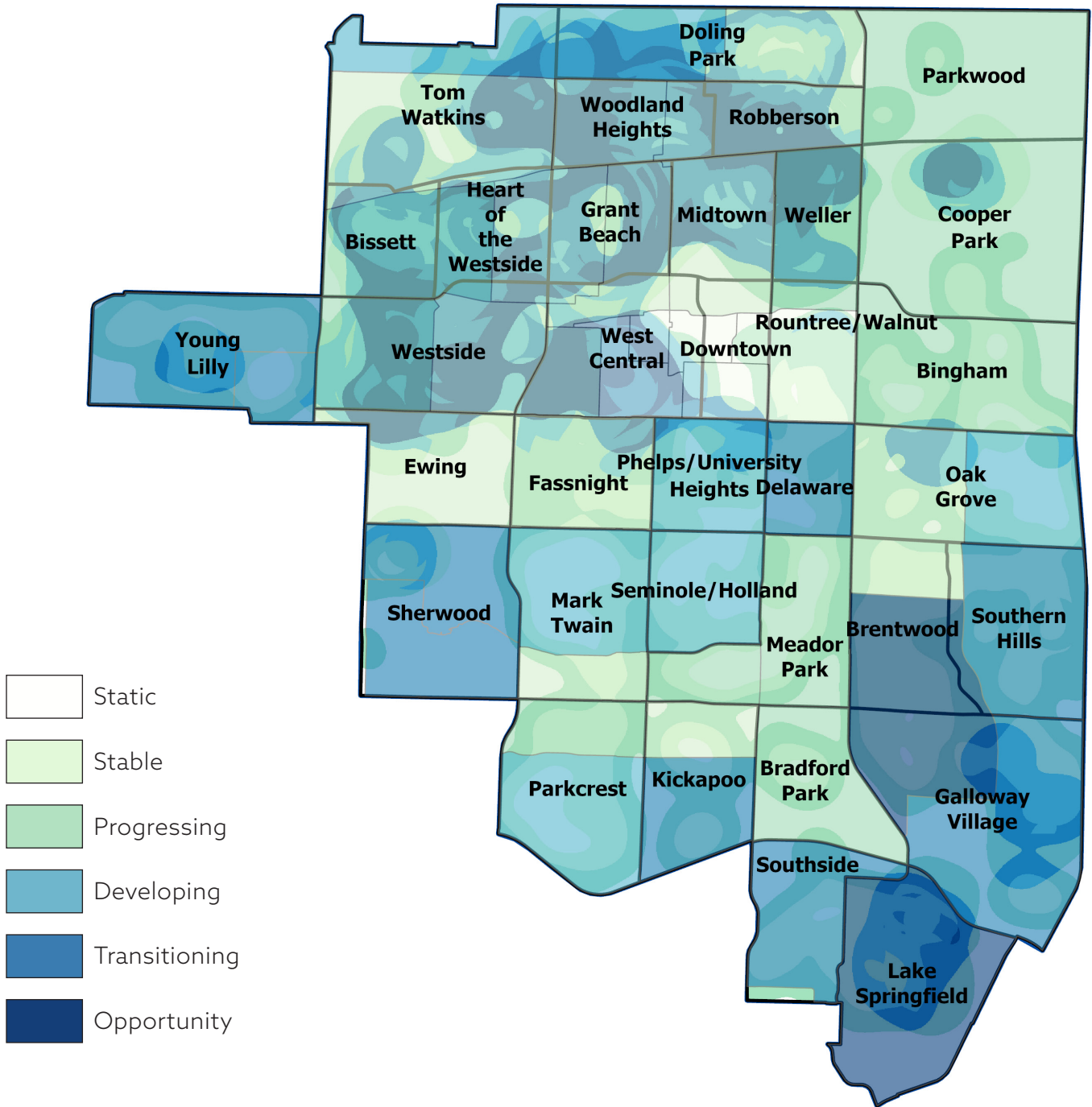
Source: APD Urban Planning + Management, City of Springfield GIS Dept.

MAJOR TAKEAWAYS

1. Downtown is the only static neighborhood.
2. The northwest and southeast sectors of Springfield have opportunity areas. There are many small vacant lots found in the older northwestern neighborhoods that could be used for housing development, and a few large vacant lots found in southeastern Springfield.

Below, Springfield neighborhoods are grouped by city council zone and assigned a neighborhood typology based on the results from the previous analyses.

Table 4: Neighborhood Typology by City Council Zone

NAME	TYPOLOGY	ZONE
Bissett	Developing	1
Westside	Developing	1
Grant Beach	Transitioning	1
Midtown	Transitioning	1
Woodland Heights	Transitioning	1
Tom Watkins	Transitioning	1
Heart of the Westside	Transitioning	1
Young Lilly	Transitioning	1

NAME	TYPOLOGY	ZONE
Rountree/Walnut	Stable	2
Cooper Park	Progressing	2
Bingham	Progressing	2
Parkwood	Progressing	2
Oak Grove	Developing	2
Weller	Transitioning	2
Delaware	Transitioning	2

NAME	TYPOLOGY	ZONE
Ewing	Stable	3
Fassnight	Progressing	3
Parkcrest	Developing	3
Mark Twain	Developing	3
Southside	Developing	3
Sherwood	Developing	3
Kickapoo	Transitioning	3

NAME	TYPOLOGY	ZONE
Southern Hills	Transitioning	4
Galloway Village	Opportunity	4
Lake Springfield	Opportunity	4
Brentwood	Opportunity	4
Meador Park	Progressing	4
Bradford Park	Progressing	4

NAME	TYPOLOGY	ZONE
Downtown	Static	1,2,3
Doling Park	Developing	1,2
Phelps/University Heights	Developing	2,3,4
Seminole/Holland	Developing	3,4
Robberson	Transitioning	1,2
West Central	Transitioning	1,3

Figure 37: Springfield City Council Zones
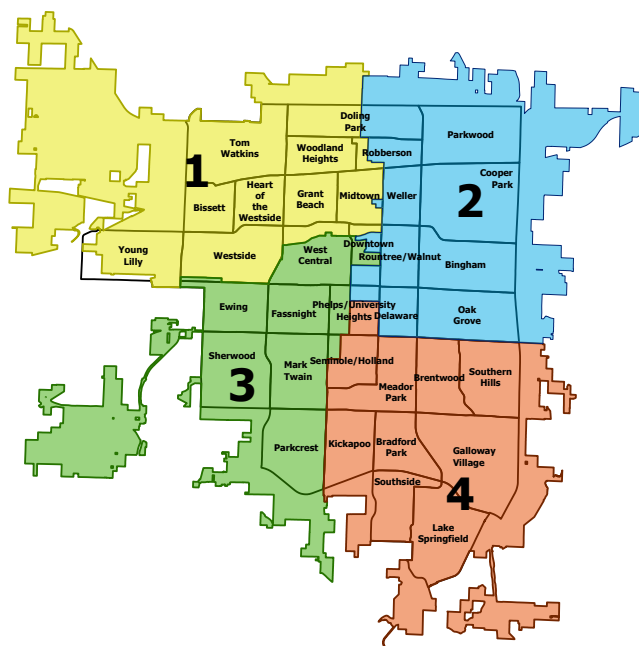
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COMMUNITY INPUT

COMMUNITY INPUT

Community input during the study process was vital to ensure data points aligned with lived experiences, to encourage consideration of housing in a broader sense, and to build support for implementation strategies recommended to improve housing and neighborhoods in Springfield.

Community Outreach Strategy

The Community Outreach and Engagement Plan recommends methods of outreach to promote awareness of, and participation by, Springfield residents in the City of Springfield Housing Needs study.

The Community Engagement Plan provides information on the target audience, and outlines engagement methods best suited to communicate with the residents and stakeholders effectively, encouraging participation in the planning process and continued interest in implementation outcomes.

Our Objectives

The outreach and engagement methods focus on leveraging the knowledge and resources of the organizations that currently provide services to residents in Springfield. Engaging the community ensures that residents' values and opinions are heard, understood, and incorporated into the planning process and final plan recommendations.

Purpose of Engagement

The community engagement process focuses on sharing relevant information and receiving feedback that reflects community experience.

A Meetings with the Steering Committee help determine the direction of the project and help prioritize project elements.

B One-on-one stakeholder interviews yield additional insight to initial research and other considerations in the assessment process.

C Public meetings serve as a forum to engage with the larger community, educate, share data, and receive input on the planning recommendations.

Target Audience

The study identified priority audiences to determine the most effective engagement approaches and activities to reach the larger Springfield community.

HOUSING PATTERNS

42% of Springfield residents are homeowners. Although partnering with strong neighborhood associations may be a useful communication tool, engagement techniques should be varied to reach residents who rent or experience transiency.

AGE

While the median age of residents is 33 years, the population of Springfield is evenly dispersed across age groups, due to the presence of colleges and universities. With this age range, outreach should be equitably distributed amongst means that appeal to the full range of age cohorts.

TRANSPORTATION AND ACCESS

Springfield's diverse network of transportation modes includes over 100 miles of trails and 80 miles of bicycle routes. Developments, such as the LINK, encourage connectivity to activity centers throughout the city. Outreach should maximize on the visibility and accessibility offered to ensure participation from geographically diverse areas of the city.

HOUSEHOLD EXPENDITURES

Households with lower incomes may have less time and resources to devote to community engagement activities. This may limit their participation in traditional forms of community engagement, such as attending meetings, and alternative means of obtaining input may be necessary.

Considerations for Engagement

With potential barriers and demographic trends for any engagement process, the outreach plan addresses these potential pitfalls through effective marketing strategies. These strategies target under-reached audiences and leverage existing structures to communicate and encourage participation. Marketing strategies are presented below, enriched by context from the demographic data and general best practices.

FLYERS

Flyers posted at key intersections and shared with key stakeholders may be effective to ensure residents are informed of the engagement process. Fliers were designed with visual and simple language to capture audiences in frequently visited areas. This approach addresses diversity in outreach for the target audiences.

SOCIAL MEDIA POSTS

Due to the percentage of households with internet access and efficiency, as well as the student population, social media was a useful tool to inform the community of upcoming events. Facebook, Instagram, and NextDoor were some of the platforms best suited to inform the public.

NEWS MEDIA

Springfield's news media and communications department enjoy a strong viewership. Residents, particularly older citizens, relied on Springfield Neighborhood News and other sources for reliable, update-to-date information about the planning process. News media was also useful for longer-form announcements and event summaries.

NEIGHBORHOOD ASSOCIATIONS

The Neighborhood Advisory Council (NAC) is an active and visible organization of citizens and city staff that act as conduits of community information. Sharing information with the NAC means greater reach on a neighborhood-level and diversity of representation at community events.

CITY CALENDAR

The City of Springfield manages official notice for public meetings and community events. Notices are accessible to residents who are familiar with the resources available on SpringfieldMO. gov. The City calendar is also a means to connect residents to the trajectory of the project and past engagement efforts.

WORD OF MOUTH

Springfield's community, spread nearly equally across age demographics, fares well in word-of-mouth communication. Connection through social organizations and social media allows for residents to be well informed and share information with neighbors and friends.

Community Engagement Plan

Community engagement was conducted throughout the study, at several levels. A steering committee was established by invitation from the City of Springfield and included a broad spectrum of citizen leaders. Meetings with the steering committee occurred six times throughout the study. A group of community stakeholders were selected and interviewed to gain deeper insight into the opportunities and constraints surrounding housing in Springfield. Three community-wide meetings communicated the study intent, process, analysis results and citizen input into issues and opportunities around housing and neighborhoods. To acquire the maximum public input possible, an additional community-wide online survey was conducted with a high response rate of 577 individuals.

STAKEHOLDER INTERVIEWS

A total of 17 stakeholders were interviewed during December, 2022 and January, 2023. Seven of the interviews were in person with the remainder conducted over telephone or Zoom. Interviews represented a broad range of perspectives, including elected officials, city staff, real estate professionals, property investors, non-profits, and neighborhood leaders. Nearly all those interviewed were Springfield natives, with many leaving for college or employment, and then returning to their hometown.

A summary of the primary findings resulting from the interviews is located in the Appendix and covers neighborhoods, neighborhood schools, transportation, home ownership, rental housing, vacant properties, infill development, development process, code enforcement, crime, land banking, amenities, and resident hot-button issues.

STEERING COMMITTEE MEETINGS

A total of six steering committee meetings were held during the course of the project, with four held in Springfield and two conducted virtually.

Steering Committee Meeting 1

The housing study held its kickoff meeting with the steering committee on December 13, 2022. The committee was comprised of 15 community members representing residents, non-profit organizations, property owners, elected officials and other stakeholders. The project intent, process and schedule were presented to the committee. A strengths, weaknesses, opportunities and threat (SWOT) analysis was also conducted to gain understanding into the dynamics and viewpoints surrounding housing and neighborhoods in Springfield.

Steering Committee Meeting 2

The second steering committee meeting was conducted in Springfield on February 23, 2023. This meeting reviewed the results from the kickoff meeting survey, and previewed the first community town hall meeting scheduled for the following evening. A second survey gathered additional information anonymously from the steering committee about neighborhoods: most opportunity for improvement, highest vacancies, high number of distressed properties, best suited for neighborhood scaled commercial development, and stable but slipping into decline.

The presentation compared Springfield with peer cities in Missouri for population, age, educational attainment, incomes, poverty rate, ownership rates and renter rates. Preliminary demographic information illustrated population growth rates, and some of the drivers of growth. An important demographic detail for housing needs showed how the population of 65+ years of age increased by 25% from 2010 to 2020, a trend projected to continue through 2030.
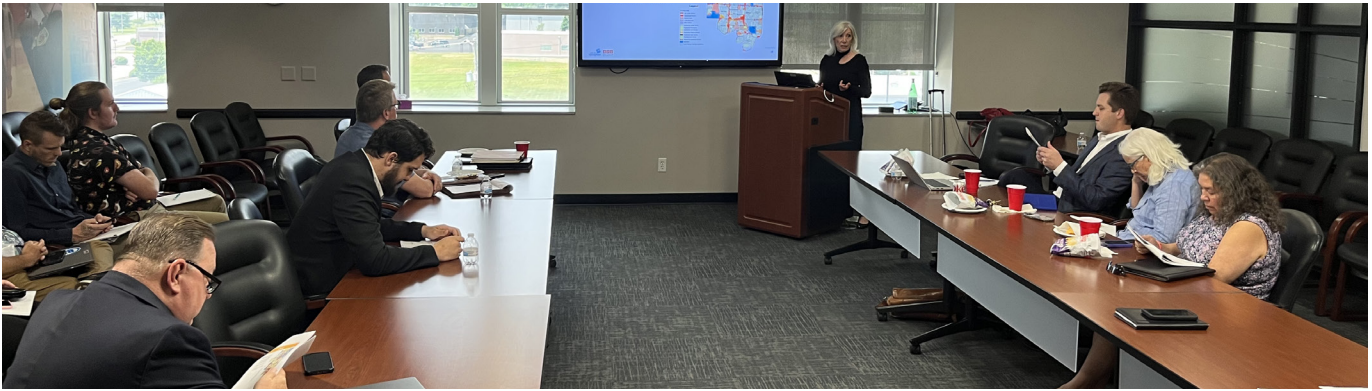
Steering Committee Meeting 3

The third steering committee meeting was conducted virtually on April 20, 2023. The meeting focused on results from the February steering committee and community meetings, updates on study data collection and analysis, and a review of rental registration programs in Missouri.

At this point, the windshield survey of all residential parcels in Springfield was more than half complete, with trends beginning to emerge. 92% of housing surveyed thus far is single family detached, a very high percentage. 95% of all housing units are occupied and 347 are vacant. 87% of all housing units are in fair to good condition, with 10% in poor to deteriorated condition. A comparative overview of the housing market illustrated how Springfield stacks up within Missouri and demonstrated the solid price increases for housing both in the State of Missouri and Springfield. Housing affordability was detailed from 2010 through 2020 comparing incomes and housing prices.

Steering Committee Meeting 4

The fourth steering committee meeting was held in Springfield on June 7, 2023 in Springfield. The meeting kicked off with a reminder of the Forward SGF 2040 vision for Springfield to focus on "quality places to create great neighborhoods." Analysis results from the completed windshield survey were shared, along with a neighborhood suitability analysis and beginning discussions around potential implementation strategies for improving housing and neighborhoods. This was followed by a preview of the second community presentation, scheduled for the following evening.

The suitability analysis scored neighborhoods by specific criteria: housing condition, vacant housing structures, vacant residential lots and incomes. These criteria were mapped, then sorted into tables organized by City Council zone. The bottom line revealed that no neighborhood is homogeneous in its scoring, but that each neighborhood contains varying score levels due to the large size of the neighborhoods. Zoning, and the fact that nearly all residential areas are zoned for detached single-family development, was discussed as a barrier to inclusion of other types of housing in neighborhoods.

The rapid growth, 25%, of Springfield's over 65 aged population was pointed out as another need for differing types of housing.

Steering Committee Meeting 5
The fifth steering committee meeting was held virtually on August 17, 2023. The meeting focused on the results from Community Meeting 2, the City-wide citizen survey, refinement of the housing database, an examination of investor rental properties, and continued discussion of potential implementation strategies to improve housing and neighborhoods.

The majority of steering committee members supported exterior maintenance programs (89%), establishing a land bank (88%), building new housing types in neighborhoods (88%), expanded down payment assistance (85%), neighborhood commercial (84%), regulating rental housing (73%) and Design Standards (66%). The investor-owned rental property analysis revealed that in the case of LLC or LP ownership, there are 4,999 properties held by 1,796 entities, and investors own 24.76% of all residential properties in Springfield.

Steering Committee Meeting 6
The sixth and last steering committee meeting was held in Springfield on October 25, 2023. The meeting reviewed all significant data analysis results and included a detailed discussion of recommended implementation strategies to positively impact housing and neighborhoods in Springfield.

Data analysis review included the housing market analysis, which revealed that there are gaps in available housing for sale and rent in the upper and lowest income brackets. Springfield is also projected to add 3,782 owner households and 29,376 renter households by 2040. Existing housing stock is 92% detached single-family which limits housing options for residents. And, that 77% of all housing is in "Good" or better condition, with 21% in "Fair" or worse condition. A range of implementation strategies to stabilize and improve housing and neighborhoods were reviewed, along with case study examples of successful implementation from around the country.

Community Meetings

A total of three community meetings were held during the course of the project, with each meeting recorded and broadcast to city residents.

Community Meeting 1

The first community meeting was held in a town hall format on the evening of February 23, 2023 at the Springfield Art Museum, and attended by residents, organizations and businesses. Nearly every Springfield neighborhood was represented. A presentation shared the purpose of the housing study, the schedule, and featured a survey to gather community information anonymously. The survey asked what type of housing respondents had lived in during their life, and what housing types are missing in Springfield. An online SWOT analysis collected live data on perceived strengths, weaknesses, opportunities and threats to housing and neighborhoods.

In addition, a series of boards were facilitated around the room to acquire additional information about housing issues, commercial uses, and housing types supported or opposed by the community. The results revealed concern about affordability of housing, a lived experience reported by residents of living in a very wide range of housing types, and support for tiny homes. The amenities in Springfield neighborhoods were strongly approved of, with concern expressed for the lack of available housing variety. Increasing housing affordability and character were viewed as opportunities, with housing affordability seen as the top threat.

Community Meeting 2

Community Meeting 2, on the evening of June 8 at Ozarks Technical Community College, featured a presentation with updates from the first meeting along with information on incomes, the housing market, housing conditions and a review of a wide range of potential housing types. A key takeaway concerned housing affordability indexed against incomes. There is a substantial gap between incomes and the costs of both rental and for-sale housing, resulting in cost-burdened households (30% or greater household income spent for housing). In addition, Greene County expects a nearly 25% population increase in seniors 65+ by 2030. These findings reinforce the need to modify zoning regulations that restrict the majority of Springfield property to single family, detached housing only.

The presentation reiterated the mission of the Forward SGF 2040 comprehensive plan:

"Quality of Place should serve as a north star used to guide all future decision making." "Creating Complete Neighborhoods: Quality Places begin with healthy neighborhoods that host a range of diverse housing types, that are well connected with multi-modal facilities and access to goods, services, and community facilities. Great neighborhoods thrive where residents take ownership and are involved in civic life and participate in making their neighborhood safe, beautiful and welcoming to all."

Following the presentation, attendees were asked to vote and comment on a series of facilitated boards to acquire specifics about where commercial uses, and various housing types should be built. The boards each featured one of the four city council zones, with neighborhoods labeled. Another board asked for votes in support of implementation policies and programs to improve housing and neighborhoods. A follow up survey was posted on the city website to encourage a broad range of residents to weigh in on important implementation strategies. The community voiced support for regulating rental housing (74%), new housing types (68%), improving housing affordability (61%), down payment assistance (61%), new commercial development in neighborhoods (49%), exterior maintenance programs (45%), design standards (44%), and tiny/cottage homes (40%).

★★★★ Regulate Rental Housing (74%), New Housing Types (68%), Housing Affordability (61%), Down Payment Assistance (61%)

★★★ New Commercial in Neighborhoods (49%), Exterior Maintenance Programs (45%), Design Standards (44%), Tiny/Cottage Homes (40%)

Community Meeting 3

Community Meeting 3 was held at Ozarks Technical Community College, Lincoln Hall, on the evening of October 26th at 6:00 p.m. This final community meeting presented the results from Community Meeting 2 and the online survey, reviewed the major findings of the housing study and followed with implementation recommendations based on research, national best practices, and community and steering committee prioritizations.

Demographic findings were reviewed, including the decline in homeownership across Springfield to a low of 42%. The housing market study information was shared, including gaps in affordability, housing conditions, and the results of the investor-ownership of rental property investigation. This review set the stage for presentation of neighborhood and housing issues, and recommended implementation strategies.

Following the presentation, there was a question and answer session about some of the findings and implementation strategies. It was noted that since the adoption of Forward SGF 2040, the City has successfully implemented recommendations of the plan, including commissioning of the housing study, establishment of Restore SGF and the commissioning of a zoning amendment process, which is currently underway. Boards with neighborhood and housing issues and strategies for stabilization and improvement were displayed at the back of Lincoln Hall for discussion with attendees following the presentation.

COMMUNITY HOUSING SURVEY

A community housing survey was conducted to understand what aspects of housing are most important to Springfield residents, and preferences for new developments, programs and policies. The survey was posted and publicized by the City Office of Information to collect as many citizen responses as possible. In total, there were 577 responses to the online survey.

SPRINGFIELD DEVELOPMENT PREFERENCES

1. Regarding housing in Springfield, rank the following topic(s) in order of importance to you.
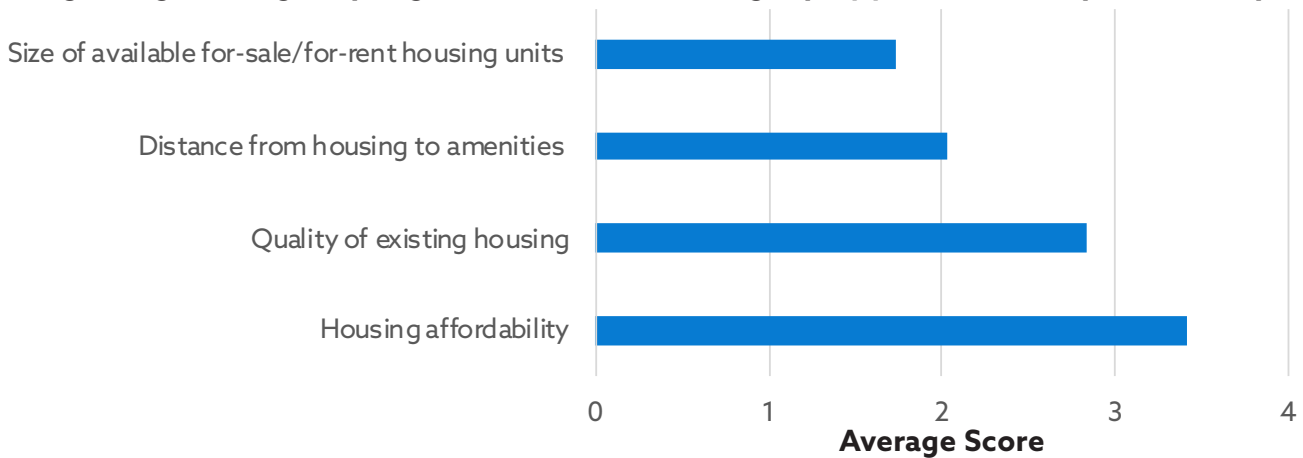
2. Housing Type Preference
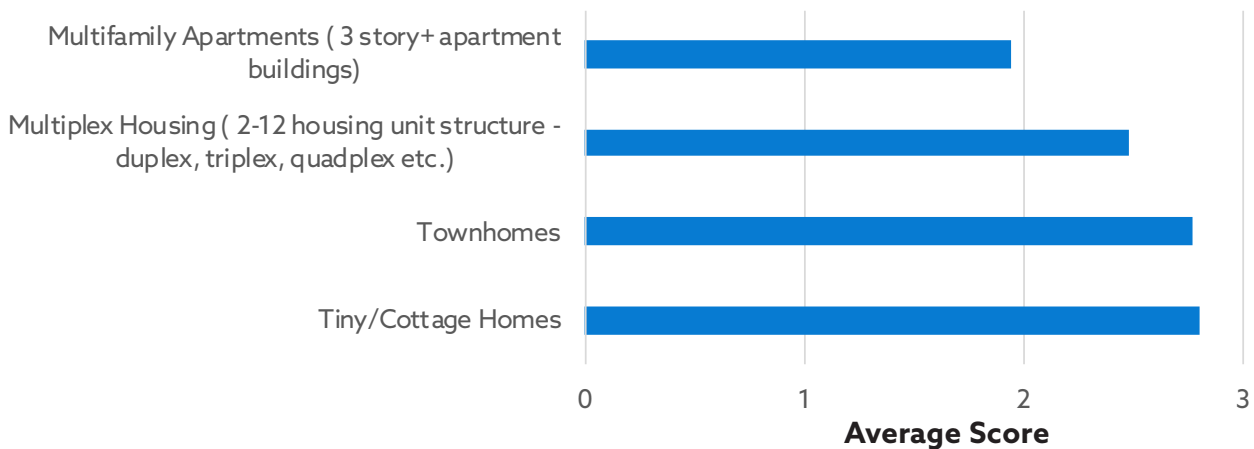
3. Where should new commercial development occur?
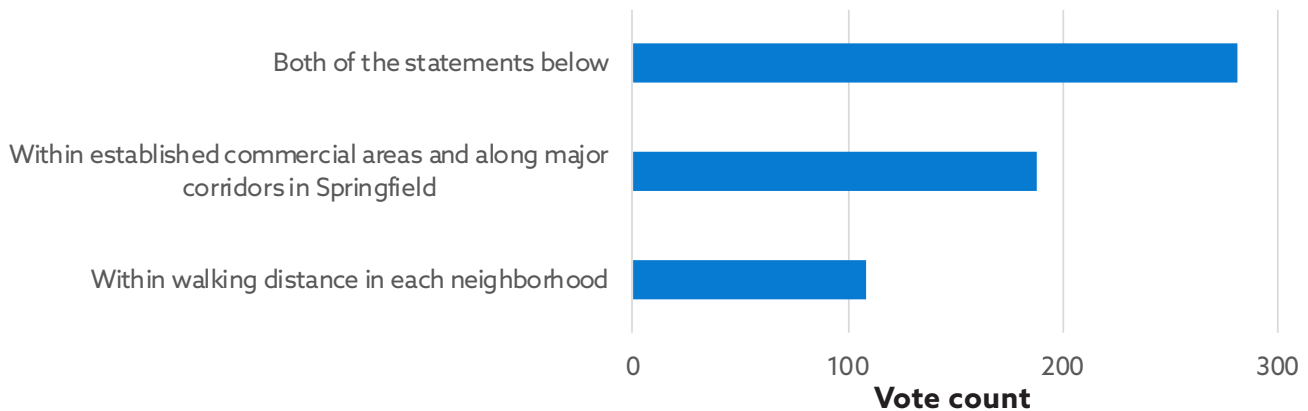
Housing Policy and Programs

4. Design Standards

Attractive and context-compatible housing is important as Springfield grows. Design Standards set expectations for residents and developers to ensure new buildings and renovations meet aesthetic standards that fit into the spirit of Springfield's neighborhoods.

Average Score: 3.8 Stars ★★★★

5. Exterior Maintenance Programs

Programs that provide modest funding for exterior home maintenance with matching funds from the homeowner.

Average Score: 4 Stars ★★★★

6. Regulation of Rental Housing

This type of program requires landlords to register rental units, may require an inspection, and helps to ensure safe housing stock and protect property values, including those of the landlord. Quality, healthy housing is a proactive measure.

Average Score: 4.5 Stars ★★★★★

7. Expanded Down Payment Assistance for Qualifying Home Buyers

Expand current programs to increase the number of owner-occupied homes in Springfield.

Average Score: 4.2 Stars ★★★★

8. Land Bank Program

A land bank requires state approval. It can serve to purchase delinquent tax properties, vacant and abandoned homes. The land bank holds the land until it is developed for housing.

Average Score: 3.6 Stars ★★★★

9. Neighborhood Commercial Areas

Many grew up with the neighborhood corner store or restaurant. Should these be encouraged in our Springfield neighborhoods?

Average Score: 3.8 Stars ★★★★

10. New Neighborhood Housing Types

Zoning changes to allow for more areas to develop smaller cottage homes, courtyard apartments, townhomes and condominiums - what we call Missing Middle housing. A wide range of housing for a broad spectrum of incomes.

Average Score: 3.9 Stars ★★★★

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SECTION 04

IMPLEMENTATION

IMPLEMENTATION STRATEGIES

Implementation strategies to improve neighborhoods and housing are based upon the completed analysis, community inputs and national best practices. To begin this process, neighborhood and housing issues were identified. The Forward SGF 2040 plan vision included a wish for complete neighborhoods, where everyday goods and services are available to residents. This concept is summarized in the following quote and also encompassed within the implementation strategies.

"Building a 15-minute city is about providing equal access to core services and opportunities, with everyone able to meet their basic needs within a short walk or bike ride from home. It means ensuring that the activities that make urban life liveable and enjoyable are available to all, not just concentrated in central or wealthy neighborhoods. This includes community-scale education and healthcare, essential retail, such as grocery shops and pharmacies, parks for recreation, working spaces and more. Cities built of 'complete neighborhoods', where residents can find most of what they need locally, generate more responsive local growth, vibrant neighborhoods, stronger communities, more viable local businesses and commerce, lower emissions and more active travel." (Source: C40 Cities Climate Leadership Group, C40 Knowledge Hub, May 2021)

Identified Neighborhood Issues

During the course of the housing study, neighborhood issues were identified and listed as targets for implementation strategies. The issues are summarized below.

- Oldest structures are located in the northwest of Springfield.
- Investor rental ownership is concentrated in certain neighborhoods.
- Neighborhoods have missing sidewalks, street lights and green space.
- Many neighborhoods lack access to everyday goods and services.
- There are vacant and/or abandoned structures and properties.
- Rental rates exceed home ownership rates.

Identified Housing Issues

Housing issues frequently found in Springfield were identified, and are summarized below.

- A mismatch between available housing and incomes.
- 44% of housing stock is 50 to 70 years old, many stuctures in need of repairs.
- Some substandard rental housing stock exists.
- There is difficulty affording first time home purchases.
- There is a lack of diversity in housing types offered for sale and rent.

Neighborhood Stabilization Strategies

Stabilization strategies seek to halt trends that may lead to decline. All summaries of implementation strategies are expanded upon in depth in the implementation tables following.

1. Neighborhood Stabilization Strategies
- Increase Home Ownership Rate to 50%+
- Expand Home Owner Education Programs
- Establish a Land Bank to Acquire/Hold Properties
- Employer-Assisted Housing Programs
- Land Use Restrictions

2. Amenties
- Renovate/Repurpose Vacant Public Buildings/Lots
- Preserve/Enhance Retail/Service Nodes
- Maintain/Upgrade Neighborhood Open Space

3. Community Retention
- Adequate Stock of Starter/Affordable Homes
- Legacy Resident Displacement Prevention
- Property Tax Relief for Seniors/Disabled

4. Neighborhood Safety
- Neighborhood Watch Programs
- Expanded Lead and Asbestos Remediation Programs
- Code Enforcement

Case Study: NeighborWorks Home Ownership Center, Sacramento, California

Stabilized Oak Park Neighborhood
- Acquisition-Rehab-Resale distressed single family homes
- Down payment assistance for low and moderate income borrowers
- Community improvement activities, "Paint the Town" to improve targeted blocks

Case Study: Atlanta Beltline Anti-Displacement Program

Legacy Resident Retention Program
- Aimed at homeowners who have lived in and occupied their homes since 2017 and earn less than 100% AMI
- Program covers the increased cost of property taxes for eligible homeowners through 2030.

Neighborhood Improvement Strategies

Improvement strategies address creation of more livable and desirable neighborhoods for all incomes and abilities.

1. Connectivity
- Complete Trail Connections
- Build Sidewalks in all Neighborhoods
- Pedestrian/Bike Safety Improvements
- Expand Micro-Transit Options

2. Complete Neighborhoods
- Increase Street Tree Plantings
- Encourage Construction of a Wide Range of Rental Housing
- Include New Housing Types/Sizes in Neighborhoods

Case Study: Buffalo, NY Green Code

Missing Middle Housing
- Expanded range of housing types allowable by right in the code. Eliminated minimum parking requirements.
- Has facilitated infill development of stacked units, row homes and ADUs.

BUFFALO greencode

Neighborhood Improvement Strategies (contd.)

3. Aesthetics and Increased Desirability
- Prominently Brand Neighborhoods
- Create/Adopt Design Standards

4. Economic Development
- Develop Workforce Housing
- Preserve and Build Neighborhood Retail/Service Areas
- Encourage Diverse Housing Types in High-Opportunity Neighborhoods
- Split-Rate Taxes

5. Public Safety
- Install Street Lights Where Missing
- Acquire Dilapidated/Abandoned Buildings
- Lighting in Public Alleys
- Neighborhood Clean-ups/Illegal Dumping
- Promote CPTED Principals to Residents

Case Study: Johnston Square Art Crosswalk, Baltimore, MD

Neighborhood Branding and Safety
- Partnership with college design school to create colorful crosswalks and murals.
- Helps save lives and increase pedestrian safety in the neighborhood while branding.

Case Study: Cuyahoga Land Bank, Cuyahoga County, OH

Acquiring Dilapidated/Abandoned Buildings
- Assembles parcels for development or green space
- Constructs new affordable homes
- Offers vacant homes for sale and renovation

Housing Stabilization Strategies

These strategies deploy methods to prevent further deterioration of the existing housing stock.

1. Housing Preservation
- Historic Designation/Protection
- Affordable Housing Preservation Inventory
- Demolish Dilapidated Structures

2. Improve Existing Housing Quality
- Expand/Publicize Homeowner Rehabilitation Programs
- Create a Pre-Approved Pool of Contractors
- Energy Improvement Programs
- Restore SGF "Block Challenge Grant Program"

Case Study: CEDAC, Boston, MA

Affordable Housing Inventory
- Database of assisted properties privately owned, created with federal/state housing resources
- Includes a mapping tool with neighborhood locations and demographic information

3. Improve Rental Housing Quality
- Adopt & Fund a Rental Regulation Program
- Target Inspections and Code Enforcement More Effectively
- Initiate & Staff a Focused, Sustained Code Enforcement Program

Case Study: Kansas City, MO

Healthy Homes Rental Inspection Program
- Regulates minimum health and safety standards in rental housing
- $20 annual permit fee per unit
- Administered by Environmental Health Services Dept.

Housing Improvement Strategies

Improvement strategies address the need to provide a wide range of quality housing types and price points, both for sale and rent, throughout Springfield.

1. Develop Mixed Income Housing
- Use Publicly-Owned & Land Banked Properties to Develop Workforce Housing
- Develop Faith-Based Workforce Housing

2. Development Code/Regulatory
- Revise Zoning & Development Codes to Permit a Broad Range of Housing Types
- Broaden Housing Types Developed through Zoning Incentives
- Missing Middle Pre-Approved Plans
- Flexibility for Accessory Dwelling Units (ADUs)
- Encourage Tiny Homes and Villages
- Ensure Land Zoned for Higher Density is not Developed at Lower Densities

Case Study: Faith-Based Development Initiative, Atlanta, GA

Develop Faith-Based Workforce Housing
- Launched by City to address housing needs
- Faith institutions are major property owners
- 40 institutions participating

3. Funding Strategies
- Establish Lending Partnerships
- Expand Funding for Down Payment Assistance Programs
- Expand Funding for Rental Housing Improvements
- Expand and Promote Community Land Trusts

Case Study: Roland Curtis Gardens, Los Angeles, CA

Community Land Trust
- Household owns or rents housing unit; land is held in CLT
- Prolongs affordability by indefinitely mitigating capitalization and resale, as in private markets
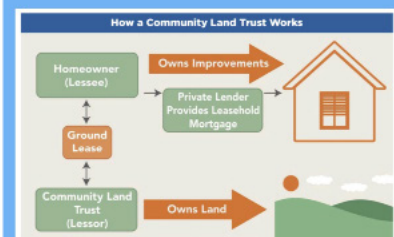
Implementation Tables

The following tables are organized to fully detail implementation strategies for neighborhoods and housing. Each strategy includes an explanatory strategy, responsible party(ies) for implementation, any efforts in place, an estimated time frame and the residents that will be served by the strategy.

The strategies are organized by the preceding categories:

- Neighborhood Stabilization Strategies
- Neighborhood Improvement Strategies
- Housing Stabilization Strategies
- Housing Improvement Strategies

1. STABILIZATION

Stabilization of neighborhoods includes reversing the trend of rentals over homeownership, increasing the tenure of residents in the neighborhoods, and eliminating blighting influences.

Neighborhood Stabilization

Strategy	Implementing Entity(ies)	Current and Past Efforts	Time Frame (Years)	Populations Served or Type of Units Supported
1.1 Increase Home Ownership Rate to 50% or Higher As of January 2022, the home ownership rate for Missouri stood at 70.6%; Springfield ranks below that at about 40%. Housing is an essential component of health and well-being, and provides stability and safety. Programs to assist with education, down payment and a wider range of for-purchase housing types, such as missing middle, can help improve the homeownership rate and stabilize neighborhoods.	City of Springfield; Habitat for Humanity; Springfield Housing Authority; Catholic Charities of So. Missouri; other non-profits	City existing home buyer down payment assistance programs	5-10 Years	Workforce (80-120% AMI); Affordable (<80% AMI) Market Rate (>120% AMI) For sale
1.2 Expanded Homeowner Education Programs Many agencies and non-profits offer pre-purchase counseling to aspiring home buyers. These programs focus on financial management, budgeting and credit workshops. For homeowners in jeopardy of default, mortgage delinquency and default resolution counseling are available. Publicize and raise awareness of these programs to prepare residents for home ownership.	City of Springfield; Habitat for Humanity Consumer Credit Counseling Service; Catholic Charities of So. Missouri	Many existing programs are available	< 1 Year	Workforce (80-120% AMI); Affordable (<80% AMI) Market Rate (>120% AMI) For sale

Neighborhood Stabilization

Strategy	Implementing Entity(ies)	Current and Past Efforts	Time Frame (Years)	Populations Served or Type of Units Supported
1.3 Establish Land Bank to Acquire & Hold Abandoned/ Dilapidated Properties for Future Development Public purchase of vacant or under-utilized sites for future affordable housing development serves to remove blight from neighborhoods, while earmarking properties for future affordable housing development.	City of Springfield; Habitat for Humanity;	Efforts are underway to acquire state legislative approval for establishment of a land bank	1-5 Years	Workforce (80-120% AMI); Affordable (<80% AMI) Market Rate (>120% AMI) For rent or sale
1.4 Employer-Assisted Housing Programs These programs provide a channel through which employers can help their employees with the cost of owning or renting a home, typically in neighborhoods close to the workplace. Assistance may be provided through down payment grants or loans that are forgiven over a period of employment, homeownership counseling and education, rental subsidies and occassionally through direct investment in the construction of rental housing.	Corporate and Institutional major employers, such as CoxHealth, Mercy Hospital, Bass Pro Shops, Ozarks Technical Community College, Great Southern Bank		1-5 Years	Workforce (80-120% AMI); Market Rate (>120% AMI); For rent or sale: Smaller Units

Neighborhood Stabilization

Strategy	Implementing Entity(ies)	Current and Past Efforts	Time Frame (Years)	Populations Served or Type of Units Supported
1.5 Land Use Restrictions Historic districts or conservation overlays may be used to preserve the historic character of neighborhoods by imposing higher standards of higher standards of setbacks, building code regulations, and lower allowable heights than the baseline zoning norms. The intent is to prevent the loss of older single-family housing to demolition and discourage new development that may not conform with neighborhood character.	City of Springfield		1-5 Years	Workforce (80-120% AMI); Market Rate (>120% AMI); For rent or sale

2. AMENITIES

Amenities, such as accessible green space and neighborhood service areas, improve the desirability and sustainability of neighborhoods.

Neighborhood Stabilization

Strategy	Implementing Entity(ies)	Current and Past Efforts	Time Frame (Years)	Populations Served or Type of Units Supported
2.1 Renovate/Repurpose Vacant Publicly Owned Buildings & Lots Publicly owned surplus properties can be a valuable source for development of housing, green space, or new commercial/service nodes to enhance neighborhoods. The City may develop these sites, or make them available at little to no cost to attract the investment in development desired.	City of Springfield; Habitat for Humanity; Restore SGF; Greene County		5-10 Years	All income levels; For sale, for rent
2.2 Preserve & Enhance Neighborhood Retail and Service Nodes Neighborhoods that are walkable and have local retail, restaurant and service nodes are highly desirable. Preserve and enhance these essential places by working with property owners to upgrade sidewalks, street trees, pedestrian lighting and building facades. Consider permitting outdoor seating and dining areas to increase economic activity.	City of Springfield; Neighborhood Associations		5-10 Years	All income levels; For sale, for rent
2.3 Maintain and Upgrade Neighborhood Open Spaces Springfield neighborhoods enjoy a wealth of parks and green space. A concentrated effort should be made to ensure all neighborhoods have accessible green space that is well maintained and programmed for its neighborhood.	City of Springfield; Neighborhood Associations		5-10 Years	All income levels; For sale, for rent

3. COMMUNITY RETENTION

Residential displacement mitigation strategies are important to neighborhood stability over time, and to keep neighborhoods affordable for all income levels throughout a life span. This becomes critical as neighborhoods are invested in over time, and revitalization poses threats to long term, lower-income residents.

Neighborhood Stabilization

Strategy	Implement-ing Entity(ies)	Current and Past Efforts	Time Frame (Years)	Populations Served or Type of Units Supported
3.1 Ensure Adequate Stock of Starter/Affordable Homes Affordable housing development can provide affordable alternatives to households and prevent a shortage of affordable housing for future low and moderate-income families.	City of Springfield; Housing Trust Funds; Federal LIHTC Program;	City of Springfield with private development entities	5-10 Years	Workforce (80-120% AMI); Affordable (<80% AMI) For rent or sale
3.2 Legacy Resident Displacement Prevention Identify the neighborhoods where displacement is likely, preserve existing market-affordable housing units and produce dedicated affordable housing in changing neighborhoods via new construction or acquisition/rehabilitation of existing properties. This may involve low-interest loans/revolving loan fund for preservation and/or code enforcement.	City of Springfield; Restore SGF		1-5 Years	Workforce (80-120% AMI); Affordable (<80% AMI) For rent or sale
3.3 Property Tax Relief for Seniors and Disabled Tax relief and assistance can help low-income homeowners. Tax relief policies tend to benefit elderly homeowners or non-elderly lower-income residents who have lived in their home for at least a specified minimum number of years. Tax deferral legislation allows elderly lower-income homeowners to defer payment of property tax increases that occur due to gentrification-related appreciation, until they sell their home, preventing displacement. Deploy outreach to educate homeowners of these programs and increase participation.	City of Springfield; Green County Tax Assessor		1-5 Years	Workforce (80-120% AMI); Affordable (<80% AMI) For sale

4. NEIGHBORHOOD SAFETY

Neighborhood safety is an important factor for residents when deciding where to live. Safety encompasses both protection from crime and also protection from harm when environmental challenges may be present. Safe and healthy neighborhoods are essential to quality of life.

Neighborhood Stabilization

Strategy	Implementing Entity(ies)	Current and Past Efforts	Time Frame (Years)	Populations Served or Type of Units Supported
4.1 Neighborhood Watch Programs Springfield has an established Neighborhood Watch Program and a Police Area Representative (PAR) officer system in place. Expand public outreach and engagement to strengthen this program and resolve neighborhood issues and improve safety.	City of Springfield; Springfield Police Department; Neighborhood Advisory Council	In place Neighborhood Watch Program	< 1 Year	All Incomes For sale or rent
4.2 Expanded Lead and Asbestos Remediation Programs The majority of Springfield's housing units are 50 years or older, and were built using asbestos in many building products and lead containing paint. Outreach and engagement to educate homeowners and landlords of these dangers, and programs for abatement can help stabilize the housing stock in neighborhoods. A rental registration program can generate funds to help the Health Department to pay for these programs, increasing the health and wellness of housing.	City of Springfield; Building Development Services; Springfield Health Dept. EPA Region 7	Private sector environmental services	5-10 Years	All Incomes For sale or rent

Neighborhood Stabilization

Strategy	Implementing Entity(ies)	Current and Past Efforts	Time Frame (Years)	Populations Served or Type of Units Supported
4.3 Code Enforcement Affordable housing can be lost through attrition due to lack of sufficient maintenance as properties become dilapidated. Residents and advocacy groups can increase pressure with city agencies to enforce appropriate codes, and raise awareness of homeowner and landlord repair funding available.	City of Springfield; Building Development Services; Neighborhood Advisory Council	In place Neighborhood Watch Program	1-5 Years	All Incomes For sale or rent

1. CONNECTIVITY

Connectivity improvements within and between neighborhoods and the region offer mobility options to residents and visitors, improve access for all ages and abilities, and create better access to essential goods and services.

Neighborhood Improvement

Strategy	Implementing Entity(ies)	Current and Past Efforts	Time Frame (Years)	Populations Served or Type of Units Supported
1.1 Complete Trail Connections The Ozark Greenways Trail and On-Street Bike Routes program is an award-winning program partnership by the City and Greene County. Capitalize on success by connecting the gaps and including all Springfield neighborhoods. This amenity can attract private investment into neighborhoods.	City of Springfield; Greene County; Missouri DOT; Ozark Greenways	Public trail system in development since 1991	1-5 Years	All income levels
1.2 Build Sidewalks in All Neighborhoods Sidewalks improve safety, livability and a healthier lifestyle. Prioritize sidewalk construction and maintenance throughout Springfield and require them for new construction.	City of Springfield; Missouri DOT; Greene County	City ongoing efforts, especially within 1/2 mile of elementary schools	5-10 Years	All income levels
1.3 Pedestrian and Bicycle Safety Improvements Continue education and enforcement practices to decrease accidents. Consider protected bike lanes where right-of-way width allows. Improve street lighting, median pedestrian refuges and network of sidewalks, especially along arterials.	City of Springfield; Missouri DOT; Greene County	Pedestrian Safety Ordinance adopted in January 2018; SGF Yields program 2020	1-5 Years	All income levels
1.4 Expand Micro-Transit Options Micro-transit may include e-scooters, e-bikes, e-skateboards and employer transit vehicles. All play a role providing low-cost, sustainable transportation options, removing cars from the road and improving mobility. E-scooters are currently permitted in only certain areas of Springfield. Cities may earn revenue by charging fees to license micro-transit providers for the use of public infrastructure, such as roads and sidewalks.	City of Springfield	Eway E-Scooter Launch, July 2023; Bird E-Scooter Expansion, June 2023	< 1 Year	All income levels

2. COMPLETE NEIGHBORHOODS

Complete neighborhoods are walkable, with essential goods and services within a 15 minute walk/bike shed. Daily needs are accessible within the neighborhood including fresh foods, green space, health care and other essential services.

Neighborhood Improvement

Strategy	Implementing Entity(ies)	Current and Past Efforts	Time Frame (Years)	Populations Served or Type of Units Supported
2.1 Increase Street Tree Plantings Street trees on City right-of-ways cool the environment in summer, help manage storm water and greatly increase the beauty and livability of neighborhoods.	City of Springfield	NeighborWoods Program	1-5 Years	All income levels
2.2 Encourage Constructruction of a Wide Range of Rental Housing Providing information to small, local developers can help them understand land use permitting processes and give them a sense of clarity and certainty about requirements so they can better provide smaller scale housing at an affordable level, including missing middle.	City of Springfield		1-5 Years	Workforce (80-120% AMI); Affordable (<80% AMI) Market Rate (>120% AMI) For rent or sale
2.3 Include New Housing Types and Sizes in Neighborhoods Springfield's housing stock is primarily single family detached due to zoning and development regulations. Single family zoning codes should be amended to allow the full range of housing options, from tiny homes to townhomes, condominiums, and all missing middle type housing in each neighborhood.	City of Springfield		5-10 Years	

3. AESTHETICS AND DESIRABILITY

Neighborhood appearance, including upkeep, architecture and landscapes, all influence attractiveness to potential and existing residents, and directly influence property values. These efforts may also increase neighborhood pride and sense of community.

Neighborhood Improvement				
Strategy	**Implementing Entity(ies)**	**Current and Past Efforts**	**Time Frame (Years)**	**Populations Served or Type of Units Supported**
3.1 Prominently Brand Neighborhoods Increase the number of neighborhood service areas participating in the Registered Neighborhood Organization. Prominently feature neighborhood logos at entrances. Also consider street sign toppers, plaques or banners to instill neighborhood pride of place.Promote the benefits of joining the Registered Neighborhood Organization.	City of Springfield; Neighborhood Advisory Council (NAC)	Vision 20/20 definitions; NAC regular meetings; support of City planning department	1-5 Years	All income levels
3.2 Create & Adopt Design Standards to Elevate Neighborhood Aesthetics Design standards can address the scale, massing and context of infill buildings as Springfield's neighborhoods redevelop and revitalize over time. This may encourage existing residents to approve of new development, while providing housing and services to neighborhoods that are context sensitive.	City of Springfield; Neighborhood Advisory Council (NAC)	Existing City building codes, zoning and development standards	1-5 Years	For-rent and for-sale housing; neighborhood commercial buildings

4. ECONOMIC DEVELOPMENT

Sustainable neighborhoods with a wide range of for-rent and for-sale housing, and daily needs easily accessible, help attract and retain businesses and residents.

Neighborhood Improvement

Strategy	Implementing Entity(ies)	Current and Past Efforts	Time Frame (Years)	Populations Served or Type of Units Supported
4.1 Develop Workforce Housing An adequate supply of workforce housing supports economic development efforts in Springfield. Local employers are able to recruit employees where there are many housing choices at a full range of price points, both for sale and for rent.	City of Springfield; Chamber of Commerce; Restore SGF; Other non-profits		1-5 Years	Workforce (80-120% AMI); Affordable (<80% AMI) Market Rate (>120% AMI) For rent or sale
4.2 Preserve and Build New Neighborhood Retail/Service Areas Access to daily goods and services elevate neighborhoods to a desirable status. The ability to walk to nearby goods and services are necessary to sustainable neighborhoods.	City of Springfield; Chamber of Commerce; Restore SGF; Other non-profits		1-5 Years	All income levels; For Rent and For Sale
4.3 Encourage Diverse Housing Types in High-Opportunity Neighborhoods Enable developments that support multiple unit sizes, types and tenure options to promote diverse housing options in high-opportunity neighborhoods, such as near high performing schools, transportation options, services, etc. Promote access to opportunity and reverse historical patterns of racial, ethnic, cultural and socioeconomic exclusion. Pair this with robust program incentives for these specific areas.	City of Springfield		1-5 Years	All income levels; For Rent and For Sale
4.4 Split-Rate Taxes Also known as two-tiered property tax reform, diffentiates property taxes into a lower tax rate for buildings and a higher tax rate for land. This creates a disincentive for land speculation and vacant buildings.	City of Springfield; State of Missouri		5-10 Years	All income levels

5. PUBLIC SAFETY

Safe neighborhoods are desirable neighborhoods. Expansion of existing programs and new public investments can improve safety in all neighborhoods.

Neighborhood Improvement

Strategy	Implementing Entity(ies)	Current and Past Efforts	Time Frame (Years)	Populations Served or Type of Units Supported
5.1 Street Lights Where Missing Ensure street lighting is ubiquitous throughout Springfields' neighborhoods, including along busy arterials where pedestrians and cyclists may be present. Lighting should focus on both pedestrians and the roadway, and not be limited to DOT type cobra head roadway lighting.	City of Springfield City Utilities; Missouri DOT; Greene County	City Utilities accepts requests for additional street lights	1-5 Years	All income levels; For Rent and For Sale
5.2 Dilapidated or Abandoned Buildings Acquire vacant lots and dilapidated properties that require demolition to create public land banks for future development of subsidized housing. This option is most applicable to neighborhoods that have not yet experienced significant increases in property values.	City of Springfield; Springfield Land Bank	Current effort to obtain state approval for establishment of a land bank	5-10 Years	All income levels; For Rent and For Sale
5.3 Lighting in Public Alleys Consider including lighting for public alleys within Springfield neighborhoods. Prioritize those areas with ADUs that are sited near the alleys.	City of Springfield City Utilities		1-5 Years	All income levels; For Rent and For Sale

Neighborhood Improvement

Strategy	Implementing Entity(ies)	Current and Past Efforts	Time Frame (Years)	Populations Served or Type of Units Supported
5.4 Illegal Dumping and Neighborhood Clean-Ups Illegal dumping and trash in neighborhoods convey neglect and may occur when disposal needs are not available or affordable in neighborhoods. Raise awareness of how to report illegal dumping. Expand the neighborhood clean up program to all neighborhoods in Springfield, not only those registered. Increase the frequency to spring and fall and establish central locations for free disposal, including hazardous materials such as e-waste and paints in the program.	City of Springfield	Annual neighborhood clean up program through City of Springfield planning; Neighborhood Teams program for registered neighborhoods; Adopt-a-Stream; Adopt-a-Street	< 1 Year	All income levels; For Rent and For Sale
5.5 Promote CPTED Principals to Existing and New Residents Crime Prevention Through Environmental Design applies physical design, citizen participation and law enforcement strategies to protect neighborhoods. Promote the programs offered by the Police Department's Crime Prevention Unit to increase awareness and adherence to these principles and practices.	City of Springfield Police Department, Crime Prevention Unit	Existing SPD crime prevention program	< 1 Year	All income levels; For Rent and For Sale

1. PRESERVATION

Historic preservation programs can strenghten neighborhoods and place-based economic development. They encourage local economic growth and conserve natural resources.

Housing Stabilization

Strategy	Implementing Entity(ies)	Current and Past Efforts	Time Frame (Years)	Populations Served or Type of Units Supported
1.1 Historic Designation and Protection of Contributing Structures and Districts Continue to expand historic Landmarks zoning districts and buildings to preserve the history and culture of Springfield's neighborhoods. Commit to a consistent policy of prioritizing the protection of the community's irreplaceable historic resources and conserving neighborhoods.	City of Springfield, Landmarks Board; Greene County; Historic Preservation Element Vision 2020	Springfield-Greene County	1-5 Years	Affordable (<80% AMI); Workforce (80-120% AMI); Market Rate (>120% AMI);For rent or sale
1.2 Affordable Housing Preservation Inventory Prepare an inventory of subsidized and naturally occurring affordable housing to support proactive policies intended to preserve the affordable housing stock. This strategy is intended to help offset some of the need for costly new construction.	City of Springfield		1-5 Years	Affordable (<80% AMI); Workforce (80-120% AMI); For rent or sale
1.3 Demolish Dilapidated Structures Dilapidated structures should be demolished and the land sold or banked for future housing development.	City of Springfield	Building Development Services; Springfield Fire Department	1-5 Years	Affordable (<80% AMI); Workforce (80-120% AMI); For rent or sale

2. IMPROVE EXISTING HOUSING QUALITY

Improvements to housing quality increase health and safety of residents, while improving neighborhood stability. Some measures help residents to age in place, while others save dollars by increasing energy efficiency.

Housing Stabilization

Strategy	Implementing Entity(ies)	Current and Past Efforts	Time Frame (Years)	Populations Served or Type of Units Supported
2.1 Expand and Publicize Homeowner Rehabilitation Programs The majority of Springfield's housing stock is aging and, without significant investment, may fall into disrepair. Expanded funding programs for homeowner repairs may preserve older housing for the future while improving living conditions for residents.	"City of Springfield; Restore SGF; Habitat for Humanity; Homeowner Emergency Loan Program (HELP) Catholic Charities of So. Missouri"	Restore SGF Block Challenge Grant Program; Habitat for Humanity Home Preservation Program; HELP; Catholic Charities of So. Missouri; Other non-profits	< 1 Year	Affordable (<80% AMI); Workforce (80-120% AMI); Market Rate (>120% AMI);For sale
2.2 Create a Pre-Approved Pool of Contractors for Repairs A pre-screened and approved pool of contractors for homeowner repairs can create jobs while improving the existing housing stock. It can be challenging for home owners to find quality carpenters and other trades for reputable home repairs.	City of Springfield; Restore SGF; Habitat for Humanity;		1-5 Years	Affordable (<80% AMI); Workforce (80-120% AMI); Market Rate (>120% AMI);For sale
2.3 Energy Improvement Programs Energy improvement programs can upgrade housing while saving natural resources and reducing costs for homeowners. Insulation upgrade rebates, thermostat rebates, heating and cooling, water conservation plumbing fixtures and electric vehicle charging rebates are all ongoing programs that should be publicized.	City of Springfield; City Utilities	Residential Rebates programs	< 1 Year	Affordable (<80% AMI); Workforce (80-120% AMI); Market Rate (>120% AMI);For sale

3. IMPROVE RENTAL HOUSING QUALITY

The data, physical survey and input from the community confirmed that there are some sub-standard housing units offered for rent in Springfield. Bringing these units up to health and safety standards is an important safety and well-being measure for the entire community. In addition, some neighborhoods were identified as having a high percentage of investor-owned rentals which were substandard or in danger of becoming so.

Housing Stabilization

Strategy	Implementing Entity(ies)	Current and Past Efforts	Time Frame (Years)	Populations Served or Type of Units Supported
3.1 Adopt and Fund a Rental Regulation Program Model a rental registration program on Kansas City's Healthy Home program in partnership with the Greene County Health Department to improve safety and quality of rental housing in Springfield. This mandatory program requires landlords to register their rental units, requires inspections, prevents over-occupancy, helps with remediation of lead paint, and provides for housing for those temporarily displaced by rental violations.	City of Springfield; Greene County Health Department	Past voluntary rental registration program did not produce positive results	5-10 Years	Affordable (<80% AMI); Workforce (80-120% AMI); Market Rate (>120% AMI);For rent
3.2 Improve Rental Housing Quality Target inspections and code enforcement activities more effectively. Train community groups to conduct windshield surveys of the neighborhoods and report current code violations to the city. Work with landlords to address code violations through municipal funds.	City of Springfield; Springfield Neighborhood Associations	Current code enforcement is complaint driven	< 1 Year	Affordable (<80% AMI); Workforce (80-120% AMI); Market Rate (>120% AMI);For rent

Housing Stabilization

Strategy	Implementing Entity(ies)	Current and Past Efforts	Time Frame (Years)	Populations Served or Type of Units Supported
3.3 Initiate and Staff a Focused and Sustained Code Enforcement Program Without a municipal code, and subsequent code enforcement and compliance measures, the general plan lacks the teeth required to attain the community's vision. Increase budget and staffing levels of Building Development Services to address code violations and threats to public safety in neighborhoods. Work with land lords to improve the condition of rental properties.	City of Springfield, Building Development Services	Need for more robust staffing and increase budget to tackle the issue	1-5 Years	Affordable (<80% AMI); Workforce (80-120% AMI); Market Rate (>120% AMI);For rent, for sale

1. DEVELOP MIXED INCOME HOUSING

Mixed-income developments are associated with substantial decreases in violent crime rates, a reduction in environmental hazards, and other significant positive changes. A mixture of income levels reduces social pathology caused by a concentration of low-incomes.

Housing Improvement

Strategy	Implementing Entity(ies)	Current and Past Efforts	Time Frame (Years)	Populations Served or Type of Units Supported
1.1 Use Publicly-Owned and Land Banked Properties to Develop Workforce Housing in Neighborhoods Publicly-owned or land banked properties can be offered for free, or nearly free, to make development of workforce and mixed-income housing financially feasible in neighborhoods.	City of Springfield; Springfield Land Bank; Habitat for Humanity; Other non-profit mixed-income housing developers		5-10 Years	Affordable (<80% AMI); Workforce (80-120% AMI); For rent or sale
1.2 Develop Faith-Based Workforce Housing Churches and other faith-based houses of worship are some of the nation's largest landowners. Those that have adjacent land or other buildable assets are particularly well-suited to create housing for their communities. A successful collaboration between a faith-based organization and private developer, either for profit or not-for-profit, may yield new mixed-income housing that is a credit to the community and give the faith-based organization long-term financial benefit.	Catholic Charities of So. Missouri; Springfield Baptist Temple; Other faith-based organizations		5-10 Years	Affordable (<80% AMI); Workforce (80-120% AMI); For rent or sale

2. DEVELOPMENT CODES/REGULATORY

These strategies include potential changes to Springfield codes, development review processes, or other regulations that may be considered to help meet Springfield's housing needs and goals.

Housing Improvement

Strategy	Implementing Entity(ies)	Current and Past Efforts	Time Frame (Years)	Populations Served or Type of Units Supported
2.1 Revise Zoning and Development Codes to Permit a Broad Range of Housing Types Amend the zoning code to increase housing choices and reduce barriers to development of duplexes, triplexes, fourplexes, townhomes, cottage clusters and other ""missing middle"" housing types. Evaluate standards annually to assess any identified barriers to constructing middle housing.	City of Springfield	Zoning for duplexes in limited areas; zoning code revisions are underway	1-5 Years	Affordable (<80% AMI); Workforce (80-120% AMI); Market Rate (>120% AMI); For rent or sale: Smaller Units
2.2 Broaden Housing Types Developed through Zoning Incentives Create incentives for developers to provide affordable and workforce housing in exchange for flexibility from existing development standards. Examples include height bonuses, density bonuses, reduced parking requirements, flexibility in how affordable units are provided.	City of Springfield		1-5 Years	Affordable (<80% AMI); Workforce (80-120% AMI); For rent or sale
2.3 Inclusionary Zoning Used to produce affordable housing within new market-rate residential developments. Typically implemented through an ordinance mandating that a minimum percentage of units remain affordable for a set period of time.	City of Springfield		1-5 Years	Affordable (<80% AMI); Workforce (80-120% AMI); For rent or sale

Housing Improvement

Strategy	Implementing Entity(ies)	Current and Past Efforts	Time Frame (Years)	Populations Served or Type of Units Supported
2.4 Flexibility for Accessory Dwelling Units (ADUs) To gently increase density and housing options, permit single family residential property owners to develop ADUs. Consider eliminating off-street parking requirements and reducing rear setbacks or lot coverage restrictions.	City of Springfield	Permitted in specific areas only	< 1 Year	Workforce (80-120% AMI); Market Rate (>120% AMI); For rent; Smaller Units
2.5 Ensure Land Zoned for Higher Density is not Developed at Lower Densities Establish minimum density standards, prohibit low-density housing in high density zones, and allow single-dwelling detached homes in medium density zones only if they meet minimum density or maximum lot size requirements.	City of Springfield	No minimum density standards	1-5 Years	All income levels; For rent or sale High density
2.6 Revise Development Codes with Attention to Building Heights, Massing and Context Ensure infill development is compatible with existing development patterns by regulating transitions from low intensity to higher intensity uses, including massing, setbacks and site parking locations.	City of Springfield			All income levels; For rent or sale

Housing Improvement

Strategy	Implementing Entity(ies)	Current and Past Efforts	Time Frame (Years)	Populations Served or Type of Units Supported
2.7 Encourage Tiny Homes and Villages Consider ways to encourage development of tiny homes (600 SF or less) built on foundations through regulatory incentives such as reductions in required off-street parking or open space, or exemptions from design requirements.	City of Springfield		< 1 Year	Affordable (<80% AMI); Workforce (80-120% AMI); For rent or sale; Smaller units
2.8 Mixed Housing Types in Planned Developments Require or incentivize a mix of housing types within residential Planned Developments (PD).	City of Springfield		1-5 Years	Workforce (80-120% AMI); Market Rate (>120% AMI); For sale or rent
2.9 Incentivize and Promote Accessible Design Provide incentives in the developent code to increase the number of units designed to meet Universal Design, Lifelong Housing Certification and similar certifications. Educate builders/contractors.	City of Springfield		< 1 Year	People with disabilities or mobility challenges; all income levels; For rent or sale

Housing Improvement

Strategy	Implementing Entity(ies)	Current and Past Efforts	Time Frame (Years)	Populations Served or Type of Units Supported
2.10 Pre-Approved Plan Sets for Middle Housing Types Pre-approved plan sets would be highly efficient, designed for constrained lots and low cost solutions. They would allow for streamlined permitting which may help attract developers that typically only build single-family housing. Consider partnering with a university, design institution or developing a competition to produce plans.	City of Springfield; Potential university partner		1-5 Years	All income levels; For rent or sale
2.11 Pre-Approved Plan Sets for Accessory Dwelling Units Provide a pre-approved set of plans for ADUs that if utilized by a developer/owner would lead to automatic approvals and reduced permitting schedule. Plans would reduce the need for architectural costs and reduce barriers to entry.	City of Springfield; Potential university partner		1-5 Years	All income levels; For rent or sale

3. FUNDING STRATEGIES

The following strategies are intended to make development of housing - particularly affordable housing - more feasible or financially viable by reducing fees or other costs, reducing process barriers, and helping first time home buyers to achieve their goal.

Housing Improvement

Strategy	Implementing Entity(ies)	Current and Past Efforts	Time Frame (Years)	Populations Served or Type of Units Supported
3.1 Establish Lending Partnerships Lending partnerships can contribute to the affordability of mortgage loans for home buying, including down payment assistance. Boost outreach and engagement efforts to inform the community about these programs and encourage housing construction and home buying.	Restore SGF; Regions Bank; Habitat for Humanity; Commerce Bank; Chase Bank; Missouri Housing Development Commission; Fannie Mae; Freddie Mac; Cadence Bank; OakStar Bank; FHA; Drew Lewis Foundation; Veterans Administration	Programs in effect through these entities	< 1 Year	Workforce (80-120% AMI); For sale
3.2 Expand Funding for Down Payment Assistance Programs Earmark additional CDBG funds for down-payment assistance programs to increase the rate of home ownership in Springfield, especially in areas with low home ownership rates.	City of Springfield, Community Development Department	Existing program restricted to certain geographical areas	1-5 Years	Affordable (<80% AMI); Workforce (80-120% AMI); For sale

3. FUNDING STRATEGIES (CONT.)

Housing Improvement

Strategy	Implementing Entity(ies)	Current and Past Efforts	Time Frame (Years)	Populations Served or Type of Units Supported
3.3 Expand Funding for Rental Housing Improvements Expand the existing HOME Program to all neighborhoods of Springfield to promote rehabilitation of affordable rental housing throughout the city.	City of Springfield	HOME Program for rental housing	< 1 Year	Affordable (<80% AMI); Workforce (80-120% AMI); For rent;
3.4 Expand and Promote Community Land Trusts CLT is a model wherein a community organization owns the land and low- to moderate-income households own the housing and accrue equity. Springfield can support CLTs, including financial assistance such as grants or loans to homebuyers for down payments.	City of Springfield; Springfield Community Land Trust;	SCLT is established and operational	1-5 Years	Affordable (<80% AMI); Workforce (80-120% AMI); For sale

SECTION 05

APPENDIX

STAKEHOLDER INTERVIEWS

Neighborhoods

- Most neighborhoods have an official Neighborhood Association, registered with the City.
- The City has a Neighborhood Advisory Council that meets regularly. There are 24 registered neighborhoods, and 34 identified service areas.
- Resiliency hubs are run through the Office of Emergency Management. Severe weather, flash flooding and tornadoes are a concern.
- Springfield should elevate the quality of its neighborhoods to compete with local suburban and rural growth areas, including northwest Arkansas.
- Many far northside neighborhoods are distressed and deteriorating due to the age of the housing. Lack of infrastructure limits density potential as well.
- The northwest area is less than 30% home ownership with the lowest household incomes and highest concentration of substandard properties.
- The southeast quadrant contains the best neighborhoods. However, south side neighborhoods lack many supportive services. The southwest quadrant is considered the second best neighborhood.
- Seniors are not aging in place and are instead relocating.
- Poverty is concentrated north of Sunshine Street.
- Slow deterioration of neighborhoods began in the 1970s and 80s; accelerated in the 1990s. Transitioned from home ownership to renters as the housing stock aged.
- Fassnight neighborhood is middle class and beginning to decline.
- West Central neighborhood is beginning to decline.
- Division Street divides the northside from the southside.
- Heart of Westside and Tom Watkins neighborhoods need help, with small lots and no sidewalks.
- Doling neighborhood has issues with flooding, lack of sidewalks. Culverts are not well maintained.
- Woodland Heights is poised to gentrify. The neighborhood applied for and received funding through the Neighborhood Works program, run through Public Works. Paving alleys, community building repairs and adding electricity to Lafayette Park are recent funded projects. Needs zoning changes to permit townhomes and fourplexes. Many 1920-50's brick homes. Moon City Creative District holds neighborhood events. Needs additional sidewalks.
- Robberson needs additional sidewalks. Neighborhood is aging. Seniors struggle with home maintenance.
- Grant Beach neighborhood needs additional sidewalks.
- South Lone Pine (Oak Park) has a good mix of multifamily, commercial and single-family.
- West Central scores highest for crime on a heat map. The Grant Avenue Parkway redevelopment effort is located here.
- Downtown is primarily student housing and young professionals. Some empty nesters. Holds potential for condominiums.
- Rountree has some success with new commercial development, scaled to the neighborhood.
- Parkcrest is seeing younger families move in as older residents move out. They are renovating the 1960s-70s houses, which are mid-century ranches.
- Homeownership by younger people has declined. They are a target for affordable homes.
- Midtown needs additional sidewalks. Midtown is the historic black area with churches and Ozarks Technical College and Lincoln Hall. Also the location of African American Heritage Trail.
- Westside neighborhood sits adjacent to Route 66, a prime location for commercial development similar to Commercial Street. It also connects to West Central.
- Commercial Street is a CID and registered as a National Historic District with the state. Holds potential for higher density development. Jefferson Street footbridge connects it to Woodland Heights over railroad yards.
- Tom Watkins and north have environmental issues tied to the railroads. Concerns with pollution of the water table.

- Galloway Village, in southeast quadrant of the city, doubled in size since 2018 due to 300 units of multifamily added. Was previously designated as blighted. Residents are opposed to additional multifamily development. Location of Sequiota Park. Developer's property near the park is in limbo and historic buildings are sitting empty. Many seniors live in single-family homes.
- Lake Springfield on the south side is being master planned and the trail system should be linked to it.

Neighborhood Schools

- Empty historic school buildings in some neighborhoods have negative impacts. Grant Beach experienced this.
- Some buildings were renovated and reopened as schools; others were repurposed as housing, community centers and non-profit offices. This had positive effects on the neighborhoods where it occurred.
- The public school system is good. Neighborhood schools in general are pretty good.
- City has invested $100 million into older schools. The April election cycle has a school bond to renovate two middle schools in older neighborhoods. School renovations are seen as a catalyst.

Transportation

- Most north/south streets are State highways with high speeds and trash. Some do not have sidewalks.
- A multi-use path is desired. Any improvements would likely be funded by the city.

Home Ownership

- Typical home buyers are young professionals and retirees.
- Empty nesters are looking for homes in Phelps Grove and Rountree where there are historic homes from the 1920s and 30s.
- 40% homeownership is a decrease over the past two decades. Springfield purportedly has the second lowest homeownership rate in the nation.
- Some non-profit programs provide rent-to-own programs with requirements for income levels and education.
- Biggest barrier to home ownerhip is the general feeling of price plus interest rates. Lenders are able to lend and the pool has widened since 2007. There are more options. Good range of low down payment offerings, including zero percent down payment options and good programs.
- Census incomes may be skewed; there are many students in Springfield neighborhoods, and higher incomes just outside City boundaries.
- Good range of price points for home ownership at all income levels.
- Lack of subcontractors constrains home renovations.
- Competitive local banking environment.
- There is a large list of programs for housing purchase and repairs.
- Asbestos siding on older homes is very expensive to remediate.
- Habitat for Humanity is focused primarily on home repairs, along with some home building.

Rental Housing

- 60% rental rate, an increase over the past two decades.
- Some single-family rentals are owned by real estate entities who are investing in rental

- properties.
- Rising rents are pushing residents out of their neighborhoods.
- Market rate housing rents are $125-130/sf for newer developments.
- 3-bedroom units rent for $900/month, 4-bedroom units for $1,000-1,200 in older homes in good repair. They also rent quickly.
- There is a market for 1-bedroom duplex and triplex units; a large market for 1-bedroom units that are not apartment buildings. All rents have escalated.
- Evictions without tenant rights are an issue for some. Increases the homeless population.
- Many non-profits are involved in acquiring, renovating and renting single family houses.
- Center City is a target for rental acquisitions. Primarily 1920-1940s housing that is renovated.
- High end senior housing is growing; low end senior housing is lacking. Seniors 55+ in crisis shelters has experienced a large increase.
- Great supply of student housing, primarily downtown.
- Workforce and quality affordable rental housing is needed.
- Mobile home parks are mostly rental. Well-positioned for redevelopment.
- Section 8 housing voucher holders face large security and utility deposits which are a barrier.
- Most Housing Authority units are for elderly and disabled, including veterans. Waiting list for Housing Authority units is 1.5 – 2 years.
- Many who are now housed are on the verge of homelessness.
- Abandoned properties are primarily due to investor-owned problem property owners.

Vacant Properties

- Many residential buildings are vacant because the interiors are in poor condition. There are issues with break ins where properties are vacant. Vacancies are predominantly located in the north and northwest areas.
- Some are held by absentee landlords.
- City Council has held workshops to address vacancies, especially those of absentee property owners.

Infill Development

- There should be investment in other housing types to increase the income range of affordability, especially for those aging in place.
- Tiny home villages of about 30 homes were successfully developed for the homeless and are successful. They easily fit into existing neighborhoods.
- Perceived opportunity for several duplexes on one large residential lot.
- Workforce housing is needed. Concerned about those on the edge of homelessness.
- Land costs in the city are now comparable to those in suburbs. Good opportunity to build in older neighborhoods and local banks are onboard.
- Westside and West Central are high rental and older senior home ownership. Connected to Route 66, these areas are prime for redevelopment similar to Commercial Street, which was developed by Vecino Partners.
- There are concerns about potential displacement and gentrification with redevelopment at Grant Parkway. Grant Parkway should have a positive impact.
- There is a great need for different styles of housing, other than a 3,000 s.f. home on a single lot. Condominiums may help increase density and home ownership rates.
- Education and trust-building is greatly needed with the community.
- Restore SGF wants to help builders get financing to renovate or build new homes.

Development Process

- Flexibility of the development approvals process is needed. It is not always developer friendly. Some developers are going elsewhere in Missouri and Arkansas where the development process is less difficult.
- Very little property is zoned for anything other than single-family or duplex.
- City expectations for development may not be financially feasible.
- Parking regulations are reasonable.
- City requires developers to provide infrastructure.
- City charter permits zoning by popular vote, which presents issues.
- NIMBYism is extensive and organized against development in Springfield.
- The Forward SGF 2040 Plan identifies catalyst sites for redevelopment. City has ability to enter into development agreements and approve conditional overlay zones for development areas.

Code Enforcement

- Building Development Services (BDS) oversees all permitting and inspections, as well as nuisance abatement.
- Springfield Fire Department works with BDS on commercial inspections, but does not inspect single-family residential.
- Enforcement is complaint driven. Problem properties are becoming more pervasive. Housing quality standards need enforcement.
- BDS staffing of 40 total employees. 20 are inspectors. 7 or 8 are land use inspectors (trash, mowing).
- 50-60 houses were demolished in 2022, especially north of Chestnut.
- BDS makes decisions whether to extend additional time for repairs or demolish a structure.
- No Missouri mandated code standards. Springfield adopted 2018 IRC.
- 600 properties lie within FEMA floodplains, most downtown.
- Perception by some that BDS goes after those renovating, while ignoring problem properties.
- Most agree that code enforcement is an issue. There is a need for public education of code violations and the complaint process. Public engagement is needed. There is also a need to not tolerate substandard housing.
- Inspectors can only enter property where a mailman can go. Must be invited into home or into backyard.
- May be some difficulties for BDS to track down property owners.
- Complaints of miscommunication between BDS and property owners; negative perceptions.
- Department has suffered from repeated turnover.
- BDS cleans up homeless camps, with police department escorts.
- Problem property owners hold houses that should be rented but lack running water or other utilities, or have pests. Tenants are easily intimidated.
- Most complaints are from Chestnut Expressway and northwards.
- A rental registration program was voluntary and failed. Faced opposition from realtor and landlord associations, which are powerful.
- Rental registration holds potential for displacement as substandard rental properties are inspected and possibly closed for repairs.

Crime

- Perception of crime is greater than actual occurrences. Crime rates are evenly distributed around the City.
- Police remain understaffed since the pandemic, although staffing is slowly improving.

- Loitering on public or private property is a crime under Missouri state laws. There is a perception that crime is perpetrated by the homeless, which may or may not be true.
- The high poverty rate strains the community and increases property crime and domestic violence due to stress.
- Flop houses and vacant homes are top complaints in the northern sector neighborhoods.
- Police have an outreach and education program and work with the Neighborhood Associations to sponsor positive relationships.

Land Banking

- The city is pursuing authorization for a land bank with the State legislature. There is potential for Restore SGF to operate the land bank when established.
- Goal is to increase the rate of home ownership.
- City acquires abandoned property and auctions surplus properties twice per year. Many developers pick up these properties.
- Greene County also auctions off properties with taxes unpaid for three years. The owner has 12 months to pay back liens and regain the property.

Amenities

- More areas would benefit from sidewalks.
- Some neighborhoods have fast food outlets, but not grocery stores.
- Biking groups utilize the trail system; more areas should have bike lanes for safety.
- E-bikes and scooters are only located on-campus.
- Students focus on the greenway trails, living downtown.
- Greenway trails are an attraction.
- Galloway Village lacks many sidewalks.
- Lack of neighborhood amenities needs improving. Amenities are important to healthy neighborhoods. Walkability, goods and services, grocers are needed to balance the needs within the neighborhoods.
- City should prioritize park improvements and trail connections between neighborhoods to attract young residents.

Resident Hot-Button Issues

- General opposition to multifamily development, and development in general.
- Need for public education to counteract fears around development, and how development can benefit the neighborhoods.
- There is less opposition to "missing middle" type housing.
- Rental housing carries a perception of increased crime.
- There is a lack of affordable housing, unless one is able to find older housing stock in northern neighborhoods.
- High poverty rate (mid 20% range); loss of businesses and railroad jobs.
- Minority population is isolated; many left for St. Louis and Kansas City in the early 1900s due to racist mobs. Population is slowly returning but lacks a sense of community.
- There is a movement to amend zoning to allow ADUs.City has invested $100 million into older schools. The April election cycle has a school bond to renovate two middle schools in older neighborhoods. School renovations are seen as a catalyst.
- Most neighborhoods have an official Neighborhood Association, registered with the city.
- The city has a Neighborhood Advisory Council that meets regularly. There are 24 registered

neighborhoods, and 34 identified service areas.
- Resiliency hubs are run through the office of Emergency Management. Severe weather, flash flooding and tornadoes are a concern.

CITY OF SPRINGFIELD HOUSING STUDY & NEIGHBORHOOD REVITALIZATION STRATEGY

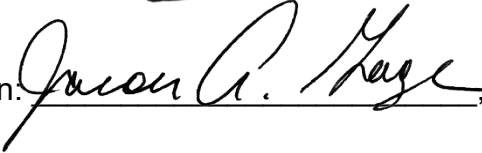## PREPARED BY APD URBAN PLANNING & MANAGEMENT

Sponsored by:_____City Council_____

COUNCIL BILL ____2024-002_____   RESOLUTION 10736_____

A RESOLUTION

1   ACCEPTING   the 2023 City of Springfield Housing Study and Neighborhood
2   Revitalization Strategy.
3   _____
4
5   WHEREAS, through a peer evaluation with the City of Des Moines, Iowa, it was
6   recognized the City needed to have a complete and updated housing study and align
7   recommendations with the key strategies outlined in the Restore SGF initiative,
8   Consolidated Plan, and Comprehensive Plan; and
9
10   WHEREAS, the ARPA Review Committee recommended to Springfield City
11 Council to allocate funding for the Housing Study and Neighborhood Revitalization
12 Strategy as one of eight "Transformative Growth Package" projects through direct
13 ARPA allocation from the State of Missouri in July 2021; and
14
15   WHEREAS, the 2023 City of Springfield Housing Study and Neighborhood
16 Revitalization Strategy ("Exhibit A") focused on four aspirational goals to guide future
17 policies and decision-making: support the creation of complete neighborhoods, diversity
18 housing choices, revitalize Springfield's neighborhoods, and cultivate neighborhood
19 identity and cohesion; and
20
21   WHEREAS, based on the analysis included in the study, 58 implementation
22 strategies were outlined that focus on neighborhood - housing improvement and
23 stabilization.
24
25   NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF
26 SPRINGFIELD, MISSOURI, as follows, that:
27
28   Section 1 – City Council hereby accepts the 2023 City of Springfield Housing
29 Study and Neighborhood Revitalization Strategy, which is attached hereto as "Exhibit
30 A."
31
32   Section 2 - This Resolution shall be in full force and effect from and after
33 passage.
34
35 Passed at meeting: _____

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36
37                                          _____
38                                                        Mayor
39
40   Attest: _____, City Clerk
41
42   Filed as Resolution _____
43
44
45   Approved as to form: _____, Assistant City Attorney
46
47
48   Approved for Council action: _____, City Manager
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