Consolidated Plan: *Fiscal Years 2005—2009*

Community Consultation

Affordable Housing

Economic Development

Quality of Life

City of Springfield, Missouri
Department of Planning and Development
Adopted By City Council: April 4, 2005

CITY of SPRINGFIELD

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EXECUTIVE SUMMARY

The Community Vision

Springfield-Greene County will be a community in which people can learn, work, and play in safety and comfort. We want to be a vibrant community that presents an opportunity for everyone to achieve their full potential.

Overview

The *Consolidated Plan* is a strategy that involves examining the needs in the community to set a unifying vision with steps to meet priority needs. This document is required to outline how funding assistance through the Department of Housing and Urban Development will be allocated. The *Consolidated Plan* was created using a collaborative process guided by the statutory program goals to provide decent housing, a suitable living environment, and expanded economic opportunities. The following is a general summary of the plan.

Housing Need

Housing need was evaluated based on several sources and types of information including the 2000 Census of Population and Housing, Vision 20/20 Affordable Housing Strategic Plan, public meetings, consultations with housing advocacy groups, the Missouri Association for Social Welfare homeless counts, the *Socio-Economic and Housing Survey: 2004*, housing program experience, local inventories, and other state and national publications.

Twenty-eight percent, or approximately 18,192 households experience housing problems as defined by the Bureau of the Census. This means that they pay more than 30 percent of their income for housing or live in substandard condition housing. The *Socio-Economic Housing Survey*: *2004* found that 16.5% percent of housing units surveyed are in substandard condition. From these surveyed households 27.6 percent earn less than $19,000 per year in annual income.

Renters, single parent households, homeless, households with special needs, and minorities stand out as groups with the greatest housing needs. There are 381 households on waiting lists for public housing assistance from the Housing Authority of Springfield (HAS), and 172 households that have been approved as eligible for assistance. In addition 472 households are eligible for Section 8 rental assistance and 973 applications are on waiting lists with the HAS.

There is a large segment of the community that cannot afford suitable housing in standard condition. This is generated by housing costs rising at a rate greater than household income. It is clear that a problem of housing and inadequate income exists in Springfield. Also it is the consensus among the community, that a considerable amount of the affordable housing stock is poor quality.

Housing Priorities

Housing needs that ranked high include (in no particular order):

- Small renter households. (Income 0-50 percent of median income.)
- Large renter households. (Income 0-80 percent of median income.)
- Existing homeowners. (Income 31-80 percent of median income.)
- First-time homebuyers with children. (Income 51-80 percent of median.)
- Homeless.
- Persons with special needs.

Activities to Address Housing Needs

Over the next five years, approximately 1,000 additional households are targeted for assistance through the following programs and resources.

- Continue the City's Comprehensive Housing Assistance Program through the CDBG and HOME Programs, which provides financing for housing rehabilitation, purchase and clearance or rehabilitation of substandard units, and down payment and closing costs for homebuyers.

- Encourage the continued use of Low Income Housing Tax Credits to finance new rental housing for low-income households.

- Encourage private financing and programs such as special financing that several local lending institutions have created, and non-profit ventures such as the Affordable Housing Action Board, Burrell Center, etc.

- Encourage continued assistance through other governmental agencies such as the Department of Housing and Urban Development, Missouri Housing Development Commission, Missouri Department of Mental Health, etc.

- Encourage continued support for housing development in the center city through the Community Development Corporations and programs (Urban Neighborhoods Alliance and Urban Districts Alliance).

- Encourage the increase of quality affordable housing through construction of new units by groups such as Habitat for Humanity.

Non-Housing Priorities

Other priorities of the Consolidated Plan are as follows:

- Center City Funding and Redevelopment
- Commercial Property Loans
- Planning Management Capacity
  - Neighborhood Conservation Office
  - Economic Development Office
- Reasonable Administrative and Program Delivery Costs
- Targeting CDBG Activities
- Implementation of the Central Springfield Neighborhood Revitalization Strategy

Consolidated Plan Objectives

The primary objective is to establish a viable community by providing decent affordable housing, creating economic opportunities and providing a suitable living environment, principally for persons of low and moderate income.

Funded projects should leverage other funds, have a high degree of benefit to cost, be interactive with other planned activities, be a product of community involvement and provide a return of investment to the greatest extent feasible.

The priorities, goals and objectives of the *Consolidated Plan* follow those previously adopted by the City Council in the CDBG Community Development Plan.

Neighborhood Revitalization Strategy Area (NRSA)

To maximize the impact of CDBG and other resources in a neighborhood of low income and socioeconomic conditions, the Downtown and West Central Neighborhood has been designated as a NRSA. This Central Springfield NRS has been approved by HUD and the first year annual benchmark status report was submitted with the 2003 CAPER. The purpose of the NRS is to improve housing, stimulate economic conditions, and preserve the historical significance of one of Springfield's oldest neighborhoods.

Coordinating and Managing the Consolidated Plan Process

The *Consolidated Plan* represents the continuing planning process of the *CHAS, Community Development Plan, Vision 20/20 Springfield and Greene County Plan, and the Capital Improvement Program.* These processes all rely on public participation and community dialogue to create a blueprint for Springfield's future. The *Consolidated Plan* combined these processes and planning efforts into this document. The process was managed by staff of the Department of Planning and Development of the City of Springfield. The plan is prepared to obtain funding from the Department of Housing and Urban Development.

Vision 20/20

Vision 20/20, is a community-driven process which began in 1994 and involved several hundred citizen volunteers who donated thousands of hours to development of a plan for the future of Springfield and Greene County. Citizens volunteered their time by serving on one of twelve focus groups with concerns ranging from Economic Development to Housing and Neighborhoods. The Focus Groups contributed to the *Consolidated Plan* by creating vision statements, many of which are reflected in the plan elements. In 2003 these planning groups reorganized to review and update the original plans and create a five year action plan for each category. The Affordable Housing Planning Group was assembled to revisit the issues of housing and neighborhoods which were combined during the original process due to similar issues. This planning group was assembled of public housing providers, private housing developers, neighborhood leaders, and representatives of special needs in the community.

The following charge was set forth as a guide to creating the future of Affordable Housing in our community:

"The **Charge** to the Affordable Housing Planning Group is to recommend a **Five Year Strategic Plan** for implementation of the Vision set forth by the Housing Focus Group of *Vision 20/20*: *The Future is Now* and other *VISION 20/20 Plan Elements* and plans and/or studies related to affordable housing issues in Springfield-Greene County that identify key action steps to be undertaken to continue implementation of VISION 20/20 and identify the responsibility for carrying out the actions and their timing."

From this charge the Affordable Housing Planning Group created the following statement to direct their planning process:

"How do we ensure an ample supply of quality affordable housing units in Springfield and Greene County over the next ten years?"

Consultation

Many agencies, groups, organizations, and others participated in or contributed to the development and preparation of the *Consolidated Plan*. The participants include: Housing Authority of Springfield (HAS), Ozarks Area Community Action Corporation (OACAC), Affordable Housing Action Board (AHAB), Springfield Board of Realtors, Home Builders Association, Southwest Center for Independent Living, the Family Violence Center, Grupo Latinoamericano, African American Agenda Collaborative, the Southwest Missouri Office on Aging, Victory Mission, The Kitchen, Inc., AIDS Project of the Ozarks, Missouri Housing Development Commission, Missouri Association for Social Welfare, and the Center for Social Research, The Community Foundation through the publication of their report, and The Springfield-Greene County Department of Health.

The non-housing portion of the *Consolidated Plan* resulted from information contained in the City's former *Community Development Plan* and current *Capital Improvements Program.* The *Capital Improvements Program* (CIP) provides a mechanism for scheduling public physical improvements over a number of years. The CIP establishes the City's priorities for public projects based on available financial resources and project criteria. The City's capital improvement needs are continually evolving, and a series of long-range studies are in process to better understand some of these needs.

Citizen Participation

The *Consolidated Plan* was developed with strong emphasis on the 2004 Vision 20/20 Affordable Housing Plan which revolves around intense citizen participation and public input. The planning group included a wide range of housing service providers, and representatives from persons with special needs. This group met once a week for sixteen weeks to develop an affordable housing action plan for the next five years. Following the planning process, open public presentations and public hearings have been held for citizen comment on the Affordable Housing Plan. The plan was adopted by the Planning and Zoning Commission on September 9, 2004 and was adopted by City Council on November 15, 2004. A public hearing was held to discuss the *Consolidated Plan* and the proposed projects on January 25, 2005. The *Consolidated Plan* was then offered for public comment. Upon receipt of public comment and Council review and another public hearing, the plan will be finalized for submission to the Department of Housing and Urban Development by May 15, 2005.

Summary of Citizen Participation Process

Public Hearings:	***Date Advertised***	***Date Held***	***Location***
Planning & Zoning Commission	September 1, 2004	September 16, 2004	City Hall Council Chambers (Vision 20/20 Affordable Housing Plan)
	November 1, 2004	November 15, 2004	City Hall Council Chambers (Vision 20/20 Affordable Housing Plan)
Public Hearing on CDBG Activities (City Council & Advisory Committee)	January 20, 2005	January 25, 2005	City Hall Council Chambers
First Reading Before City Council	March 16, 2005	March 21, 2005	City Hall Council Chambers
Public Meeting Second Reading & Adoption by City Council		April 4, 2005	City Hall Council Chambers

Public Comment Period:	***Opening Date***	***Closing Date***
	March 4, 2005	April 3, 2005

I. HOUSING AND HOMELESS NEEDS

A. Housing needs for the next 5 years (including expected to reside)

There are many factors involved, and resource information available, in defining housing assistance needs in Springfield. The 2000 census provides data on population and housing, the Vision 20/20 Affordable Housing Group undertook extensive research of housing needs in 2004, and the Department of Planning and Development recently completed a Socio Economic Housing Survey. There have also been several studies by the City of Springfield, the activities and report of the Affordable Housing Action Board, experience of those involved in the provision of assisted housing, elected officials, the people in need of assistance, and the general public all have a unique perspective to housing need.

This section begins with a summary of findings from the 2000 census. Much information regarding housing, income, race, etc. is available to draw conclusions. However, conclusions from census data must be tempered with other information available within the community. For example, information regarding housing condition is available from tables showing the incidence of "housing problems." This means "households with housing problems include those that: (1) occupy units meeting the definition of physical defects; (2) meet the definition of overcrowded; and (3) meet the definition of cost burden, which is the extent to which gross housing costs, including utilities, exceed 30 percent of gross income." Physical defects are defined as "a housing unit lacking a complete kitchen or bathroom." A housing unit having complete kitchen and bathroom plumbing is often substandard due to other deteriorated conditions. However, it is the best information on condition from the census. In 2004, Springfield undertook a study of socio-economic and housing conditions by surveying households and inspecting the condition of some units from the street. The 2004 survey provides us with a more current picture of housing needs than the 2000 census, but a true knowledge of housing condition cannot be determined from the street. Keeping in mind the limitations of the information, this plan put forth great effort to include both quantitative and qualitative data when assessing housing needs and priorities for Springfield.

The needs assessment begins with a general discussion of housing need as found in the 2000 census; followed by an analysis of need by each identified income category. Following these items is a summary of need, as defined through the other resources mentioned above, and the five year projections.

General Discussion of Housing Need

Renters have more housing problems, according to the 2000 census, than home owners. Renters experience housing problems at the rate of 39.8 percent while owners have problems at only 17.8 percent. However the gap between renter and owner housing problems in general has narrowed slightly since the 1990 census. Overcrowding continues to effect renter households, occurring at a rate of 33 percent for renters compared to 3 percent for owners. Single female parent households have increased by 36.5 percent between 1990 and 2000, while elderly households (persons age 65 and over) increased by 42 percent and minorities by 50 percent. Families below the poverty level have actually decreased by 13 percent. There continues to be a rising trend in the presence of the non-traditional households. Of very low-income renter households, the highest incidence of housing problems occurs in the "other" classification. These households are comprised of unrelated or single persons. In 2004 the Vision 20/20 Affordable Housing Planning Group and the Department of Planning and Development began an analysis of existing housing needs. From the 26 citizens attending the meetings a summary of housing problems, issues, and concerns was created. Participants then voted on these items to prioritize needs of Springfield. The Planning group listed the following problems, issues, and concerns, in priority order according to the results of the group vote.

Vision 20/20 Affordable Housing: Summary of Issues, Problems, & Concerns

Low Income
There is a need for quality affordable housing for lower income families earning 30% - 60% of the median income, (the “working poor” and disabled).

Special Populations
There is a need for quality housing support, (financial and social) for those who cannot provide for themselves, and for those transitioning from one economic class to another; such as the elderly, disabled, minorities, single parent households, people on fixed incomes, families in shelters, etc.

Housing Condition
Existing aging housing stock, and substandard housing needs improvement. To improve housing conditions there is a need for affordable home repair programs and resources for all homeowners, including small private landlords, to maintain or improve existing housing.

Coordination
There is a need for public/private coordination regarding housing development. Housing is a complex issue and cannot be solved by the public or private sector acting alone. Public policies and private sector practices must be coordinated to achieve any success in the delivery of housing that is affordable to all segments of our society.

Housing Survey
There is a need for an up-to-date *Housing Condition and Information Survey*.

Public Education
There is a need for greater public education about existing housing program opportunities. Education should promote homeownership, assist renters transitioning to homeowners; and help correct the issue of realtors and lenders not targeting low-income households.

Homeless
There is a need for an overnight emergency shelter (Safe Haven) for homeless persons not suitable for or on a waiting list for transitional housing programs. There is also a need for permanent housing options for the chronic homeless (such as single men, mentally ill, disabled, elderly, etc.)

Information Sharing
There is a need for coordination, information sharing, and awareness among public service providers and committees on affordable housing. Consumers need concise and consolidated access to affordable housing resources and educational opportunities. Example: First-time homebuyer classes.

Definition
The community does not have a working definition of "Quality Affordable Housing." Acceptance of a working definition is important for discussion of issues and establishment of policy.

Ineligible Groups
There is a need for greater housing options for people with drug and other criminal convictions who are ineligible for public housing or housing assistance.

Subsidized Options
There is a need for more options in subsidized housing; such as housing type, size, number of bedrooms, etc.

Teenagers
There is a need for greater housing options for teenagers who are ineligible for public housing or housing assistance.

Neighborhood Perceptions
Negative neighborhood perceptions regarding safety, housing condition, schools, etc. are leaving existing affordable housing underutilized.

Demolition
Private and public redevelopments are causing a loss of housing stock without assuring replacement.

Qualification Gaps
There are qualification gaps between existing programs in terms of over-qualification and under-qualification for income based assistance.

1. Statement and Specification of Needs

Extremely Low-Income (0 - 30 percent of median)

Large Family, Rental – Large family rental continue to experience a high percentage of housing problems, at 80 percent, although this group has less problems than in 1990. Of the large-family households, 79 percent have a cost burden of 30 percent or more while 64 percent have a cost burden of at least 50 percent. Approximately 12 percent of the large-family rental households are of very low-income. The *Socio-Economic and Housing Survey: 2004* found that large households with five or more members represented 6 percent of the total households in Springfield and had 28 percent of their number living in substandard housing units.

Most of the larger (4 bedrooms or more) affordable housing units are older housing stock and many are in less than standard condition. These large houses are difficult to maintain and repairs can become costly, and as a result often fall into

deterioration. Thus, the combination of the prevalence of low-income, large families and lack of affordable large rental units, results in a high percentage of large families having housing problems.

Large Family, Owner - Large-family owner occupants fare slightly better that those renting, but still have a high incidence of housing problems. Owner-occupied data combines small and large families, but one can assume that most of the problems identified for this group apply to large families since the conditions affecting large family renters affects owners as well. The data shows 1,546, or 67 percent, of the small/large family owners have housing problems. Large families who own their home are less likely to live in overcrowded conditions than their renter counterparts. However, many live in old houses that are in bad condition and consume large amounts of utilities, adversely affecting affordability.

Small Family, Rental - Very low-income renters with small families suffer from more severe housing conditions and cost burden. Of 1,641 small-rental families, 83 percent, have some housing problems. Eighty-one (81) percent have a cost burden of 30 percent, and 64 percent pay more than 50 percent for rent and utilities. The information reveals 217, or 4.4 percent, of the small families live in overcrowded conditions. The *Socio-Economic and Housing Survey: 2004* states that small households constitute 64 percent of the total, and 19.7 percent live in sub-standard conditions.

All Other, Owners - Small-family, large-family, and other owner-occupied households are combined in the data. These households comprise 768, or 35 percent, of the owner households with very-low-incomes. Housing problems exist among 76 percent of the households. Seventy-three percent (73), or 1,123, have cost burdens of at least 30 percent and 53 percent have cost burdens of at least 50 percent. Very-low-income owners occupy 2,940 houses built prior to 1940. Since all other owners comprise 35 percent of the very low-income owners, it is assumed that 1,029, or 58 percent, of the very low-income owners live in pre-1940 housing. Housing stock of this age was not designed for modern use or codes. These homes are often badly constructed, obsolete and suffer from lack of maintenance, often due to very low-income of the inhabitants. The occurrence of housing problems can be attributed to the very low-income of households within this group and the age and general condition of the housing.

Elderly, Rental - Of the 1,243 elderly rental households 733, or 59 percent, have housing problems. Fifty-nine percent, or 733, of these suffer from cost burden of at least 30 percent, while 472, or 38 percent pay at least 50 percent for rent and utilities. Since the Housing Authority of Springfield assists 258 elderly households with public housing or through Section 8, most other very low-income elderly renters have a cost burden.

Elderly, Owners - There are 1,397 elderly, very low-income home owners. Of these, 698, or 50 percent have housing problems. Cost burden of at least 30 percent impacts 50 percent of these households, while 19 percent are impacted with cost burden of at least 50 percent. Most elderly owners do not have a mortgage on their home, and generally have no cost burden. However, high utilities and very low-income could combine for a cost burden (especially for those having a large house). Probably, any very low-income owner who has a mortgage to pay will experience a cost burden. Elderly home owners of very low-income are the most likely group to have a deteriorating house. They have no money left over for the high cost of repairs and rehabilitation, and are not able to perform the work themselves. Overcrowding is generally not a problem for the elderly. Elderly comprise 17.5 percent of the very low-income households.

There is not much difference in the income of the rental minority population from the overall rental population according to the 2000 Census. Of all renters, 39 percent are extremely low-income. Minorities in this group are also low-income at the rate of 23 percent, while African American renters are of low-income at 20 percent. Minorities represent a small percentage of the total renters with 2,781 minority households, or 4.0 percent. Of these, 1,189 are African American. However, of the very low-income households, 12.6 percent of the elderly, 40.9 percent of the small family, and 17.4 percent of the large family are minorities. They constitute a smaller percent of the elderly very low-income households, but a disproportionately high amount of the family groups (Table CP 1).

Of very low-income renters, African American and Hispanic households experience housing problems at the rate of 88.9 and 91.4 respectively compared to 78.4 percent overall. Looking at this another way, 36 percent of all very low-income minorities have housing problems compared to 32 percent overall (Table CP 2).

Hispanics have the highest very low-income rate with 38% of households earning less than $15,000 and have housing problems at 51 percent. Hispanics comprised 1.4 percent of households in Springfield according to the 2000 census, but they are the fastest growing population group in Springfield with an increase of 161 percent between the years 1990 and 2000.

Minorities are much more likely to have housing problems. 33 percent, of minority owners compared to 5 percent of total owners live with housing problems. African Americans and Hispanics are more likely than other groups to experience housing problems. *The Socio- Economic and Housing Survey: 2004*, also confirms that minority households have a higher percentage of housing problems than non-minorities. According to the survey, among those reporting specific housing problems, African Americans are far more likely to need windows (or window repair), exterior paint, and insulation than other groups. Hispanics

are far more likely to need roof and heating system repairs or replacement than other racial/ethnic groups, and also have relatively strong needs for insulation.

Minority owners do not have the incidence of problems that renters as a whole do. Minority homeowners have disproportionately high incidence of housing problems when compared to the entire city, but they have fewer housing problems than minority renters. According to representatives from local minority groups, much of the housing problems minorities face is a result of lack of education regarding home maintenance, personal finance and housing programs available.

TABLE CP 1

Household Type Distribution of Renter Households With Income Below 50 Percent of the Median				
Total	% Elderly	% Small	% Large	
11,827	17.0	26.0	4.3	All
633	12.6	40.9	17.4	Minority
243	14.4	36.6	23.0	Black
140	13.6	62.9	5.0	Hispanic

Source: 2000 Census

TABLE CP 2

Income Distribution of Renter Households By Minority Status				
Total	% Below 50%		% With Housing Problems	Number
29,984	41.3	All	32	8097
2,781	44.5	Minority	42	720
1,189	34.6	Black	30	215
320	43.8	Hispanic	40	128

*Source: 2000 Census**

Low-Income (31 - 50 percent of median)

Large Family, Rental - Again, large family renters have the highest incidence of housing problems (78%) compared to other household groups. Of low-income renters, 82 percent have problems. Cost burden of at least 30 percent and 50 percent is experienced by 60 and 8 percent respectively. There are 33.5 percent of the low-income rental households with large families that are overcrowded, compared to only 4.4 percent of other low-income groups other than large family. The low-incomes of the people and the age and condition of the housing stock available for low-income households contribute to the problem. Twenty-three (23) percent of large families live in substandard housing.

Large Family, Owner - Low-income large families are combined with other groups, other than elderly, in the data. There are 996 households in these groups and 59 percent have problems. Large families are probably represented at a higher rate, consistent with findings in other areas where data is available for large families. There are 7.6 percent, other than elderly, units that are overcrowded. Again, large families are probably overcrowded at a greater rate.

Small Family, Renter - Of low-income renters, 71 percent have housing problems. Sixty-seven percent experience cost burden of at least 30 percent, and 17 percent have a cost burden of at least 50 percent. Approximately 4.4 percent live in overcrowded conditions (data is combined with other than elderly).

All Others, Owners - Small family, large family and other households are combined. This group comprises 996 households and 59 percent, or 588 of them have housing problems. Fifty-seven percent, or 598 have a cost burden of at least 30 percent, and 179 or 18 percent have at least a 50 percent cost burden. The low-income households indicate less of a cost burden than the extremely low-income households.

Elderly, Rental - There are 898 elderly renters of low-income. Of these, 620 or 69 percent have housing problems. Cost burden of 30 and 50 percent are experienced by 67 and 31 percent respectively. Overcrowding is not a problem.

Elderly, Owner - Only 18 percent of low-income elderly households experience housing problems. All of these have a cost burden of at least 30 percent while 5 percent pay more than 50 percent for payments and rent. Most elderly persons have their houses paid for, and generally have a low incidence of problems. They usually have fewer other expenses than a family and can pay for utilities and maintenance. As identified in the *Socio-Economic and Housing Survey: 1994*, elderly are most likely to be living in substandard housing. There is no overcrowding problem.

Moderate Income (51-80 percent of median)

Moderate income households make up only 10.5 percent of total households. They do not experience near the housing problems of lower income groups. Renters have housing problems at the rate of 35 percent and owners at the rate of 20 percent. Again, large families have the most severe problem as they have problems at the rate of 57 and 32 percent for renters and owners respectively. Overcrowding is the greatest problem for large families of moderate income.

Middle Income (81- 95 percent of median)

Middle income large family households still experience housing problems at the rate of 37 percent. However, cost burden is only 6 percent for 30 or greater and 0 for 50 or greater. Small families experience very little housing problems (6 percent.) Elderly renters experience 27 percent housing problems and 27 percent cost burden above 30. All owners other than elderly experience 19 percent housing problems and 16 percent cost burden greater than 30. The elderly owners experience only 6 percent housing problems.

2. Disproportionate Needs of Racial/Ethnic Groups

According to the *Socio Economic Housing Survey 2004*, African Americans, Hispanics, and Asians occupy a disproportionate share of Springfield's substandard housing. Among those reporting specific problems, African Americans are far more likely to need windows, exterior paint, and insulation than other groups.

Hispanics are far more likely to need roof and heating system repairs or replacement than other racial/ethnic groups, and also have relatively strong needs for insulation. After meeting with a representative of the Hispanic organization, Groupo Latinio, it was determined that many Hispanics who migrate from Mexico have housing problems as a result of the language barrier which prevents them from reading basic housing maintenance instructions, and rental/lease agreements. Hispanics also experience more overcrowding issues.

Asians are far more likely to occupy apartments than other racial/ethnic groups in the city and somewhat more likely to occupy duplexes than other groups.

All non-Caucasian groups (except Pacific Islanders and "other") are far more likely to be renters than Caucasians and less likely to own the dwelling in which they reside.

The table below was taken from the *Socio Economic Housing Survey 2004* and describes the relationship between housing condition and race/ethnic background.

Table 54. Race or Ethnic Background

Which of the following conditions describe your household or dwelling?

Socioeconomic or Housing Measure (and Citywide Frequency):	*With This Race or Ethnic Background…*					
	Cauc- Asians	African- American & Other	His- panic	Native# asian	Pac. Is. Americanpanic	
Standard (87.8%)	87.9%	83.9%	83.3%	87.7%	83.3%	87.0%
Substandard (11.8%)	11.7	16.1	16.7	12.3	16.7	13.0
Not Worth Fixing (0.3%)	0.4	0.0	0.0	0.0	0.0	0.0

Housing Repair/Needs

3. Other Indications of Housing Need

There are 381 households on waiting lists for public housing assistance from the Housing Authority of Springfield (HAS), and 172 households that have been approved as eligible for assistance. In addition 472 households are eligible for Section 8 rental assistance and 973 applications are on the waiting list with the HAS.

There is no local preference system. Applicants are served on a first-come first-served basis within the HUD preference system for Section 8 housing and on a first-come first-served basis by bedroom within the HUD preference system for HAS owned housing. The waiting list always remains open.

Currently, HAS has 25 vouchers or certificates for the Family Self-Sufficiency Program, with 22 slots filled, and 34 vouchers or certificates for the Shelter Plus Care Program (in support of The Kitchen, Inc.).

Need for Quality Affordable Housing- The most recent information regarding housing need in Springfield has been adopted by City Council in the *Vision 20/20 Affordable Housing Five Year Strategic Plan.* The creation of this plan, involved background research into the existing housing stock and a collaborated effort by housing providers and developers to determine the problems issues, and concerns. Some of the greatest needs identified included assistance for very low income persons, a housing information office to direct people in need of assistance to the various service providers, home maintenance education, and a funding source for large scale home repair such as roof replacement. An emphasis on helping people transition to homeownership also continued to be an important need. However, the focus group realized that not everyone should be to become a home owner. Due to factors such as poor health, lack of ability, very low-incomes or disability, many people should continue to rent. There seems to be a segment of the low/moderate income population that can transition to responsible home ownership with the proper education, assistance, including down payment/closing costs, counseling, etc.

4. Housing Need Projections

Anticipated Changes in Need (Five-Year Projection) - The need for housing assistance is increasing, particularly for very low-income renters. Growing demand on the housing supply is causing rising costs in every area of the city. Much of the housing that

is most affordable is aging and in need of rehabilitation and is mismatched according to type and size required to serve low-income households.

This is a large gap, and if housing costs in Springfield continue to rise, many people more may experience housing problems. While costs will probably not rise enough to increase the homeless population, the pressure exists. The cost burden of extremely low-income and low income (less than 50 percent of median income) households is already 40.9 percent, which in on the downward trend, but and as costs rise, this burden will become more critical. The median income group (51-80 percent of median income) will begin to experience more cost burden and will suffer as the low-income people do now. One positive note on this, is as rents go up, the ability for landlords to rehabilitate their property increases and the quality of the housing stock may improve. But, if assistance is not provided, the rents will rise even more above affordability.

The problem is already so much larger than the resources to assist people that it may not be as important to project numbers as to identify trends. The trends discussed above indicate that the needs will increase and the community must be prepared to seek creative solutions or suffer grave consequences.

The following *Current Projections Table* shows additional needs by projecting 2000 needs to the year 2010 by applying the percentage anticipated increase in growth according to the Springfield population projections.

CURRENT NEED & 2010 PROJECTIONS

	Renter										Owner						Total Households	
	Elderly		Small Related		Large Related		Other		Total Renters		Elderly		Other		Total Owner			
	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010
0-30%	972	1,049	1,499	1,619	168	181	3,404	3,676	6,043	6,526	973	1,050	589	636	1,953	2,109	7,996	8,635
31-50	1,039	1,122	1,579	1,705	339	366	2,827	3,053	5,784	6,247	1,735	138	560	604	3,163	3,416	8,947	9,662
51-80	877	947	2,625	2,835	360	389	3,884	4,195	7,746	8,366	2,747	2,885	1,119	1,208	6,162	6,654	13,908	15,020
>81	1,333	1,439	4,350	4,698	504	544	4,314	4,659	10,501	11,340	6,468	6,985	3,740	4,039	23,431	25,305	33,932	36,646

Source: SOCDS CHAS Data: 2000 and Springfield Population Projections

***Vision 20/20 Affordable Housing Strategic Five Year Plan Priorities*:**

As part of the housing needs assessment process the Department of Planning and Development created the following housing need and price matrix using data from the 2000 census.

2010 PROJECTED HOUSING NEEDS & INCOME PRICE MATRIX, SPRINGFIELD

Income Group	**Affordable Monthly Housing Cost Based on 30% of Income**	**Price Ranges For Owner Occupied Housing**	**Number of Households Per Price Range, *2000***	**% of Households**	**# of Owner Units *2000***	**# of Rental Units *2000***	**Total Units Available, *2000***	**Projected # of Households for *2010***	**Projected Balance**	**Projected Number of Additional Housing Units Needed**
Under $15,000	0-375	0 - 45,000	14,460	22.3	5,373	10,787	16,160	16,340	-180	180
$15,000-24,999	375-625	45,000 - 74,997	12,835	19.8	10,449	15,001	25,450	14,504	10,946	0
$25,000-34,999	625-875	74,000 - 104,997	10,759	16.6	9,671	2,544	12,215	12,158	57	0
$35,000-$49,999	875-1,250	104,997 - 149,997	11,440	17.7	5,229	251	5,480	12,927	-7,447	7,447
$50,000-74,999	1,250-1,875	149,997 - 224,997	8,399	13.0	2,503	195	2,698	9,491	-6,793	6,793
$75,000-124,999	1,875-3,125	224,997 - 374,997	4,783	7.4	644	138	782	5,405	-4623	4,623
$125,000 or more	3,125 and above	$375,000 or more	2,103	3.2	463	NA	463	2,376	-1,913	1,913
Total			**64,779**	**100**	**34,332**	**28,916**	**63,248**	**73,201**	**-9,953**	**9,953**

Summary

The **above table indicates a projected need for 8,871 new housing units for the year 2010 within the city of Springfield.** This figure was calculated using the household growth rate of 13% between 1990-2000 to project the number of households we will have by the year 2010. By subtracting the current/2000 number of units from the 2010 household projection we find the projected balance of units. From this balance we can estimate the additional housing units necessary to accommodate the demand for housing in 2010. The formula has been applied for each income category, and is based on affordable units available for each income range.

Equation applied to each income category:

(Housing units available in 2000) - (1990-2000 Household growth rate)(# of households in 2000) + (# households in 2000)

Assumptions for Housing Needs and Income Price Matrix

- Household growth rate continues at 13% for Springfield, and 20% for Greene County, as it did from 1990-2000
- All existing units (vacant and occupied) will be occupied by 2010
- We will have the same percentage of households per income category in 2010 as in 2000
- Household size will remain the same
- All other external circumstances and demographics remain constant (the same as from 1990-2000)
- Those households without cash rent are not included due to a lack of information required to calculate estimates

Problems, Issues and Concerns
Priority Order
August 5, 2003 - September 19, 2003

The following housing problems, issues, and concerns were also identified by the Vision 20/20 Affordable Housing focus group and are listed in priority order determined by a group vote.

1. There is a need for quality housing support, (financial and social) for those who cannot provide for themselves, and for those transitioning from one economic class to another; such as the elderly, disabled, minorities, single parent households, people on fixed incomes, families in shelters, etc.

2. There are qualification gaps between existing programs in terms of over-qualification and under-qualification for income based assistance.
3. There is a need for greater housing options for people with drug and other convictions who are ineligible for public housing or housing assistance.
4. There is a need for greater housing options for teenagers who are ineligible for public housing or housing assistance.
5. There is a need for greater housing options for the chronic homeless (such as single men, mentally ill, disabled, elderly, etc.)
6. There is a need for quality affordable housing for lower income families earning 30% - 60% of the median income, (the "working poor" and disabled).
7. Private and public redevelopments are causing a loss of housing stock without assuring replacement.
8. There is a need for more options in subsidized housing; such as housing type, size, number of bedrooms, etc.
9. Existing aging housing stock, and substandard housing needs improvement.
10. There is a need for an up-to-date *Housing Condition and Information Survey*.
11. There is a need for coordination, information sharing, and awareness among public service providers and committees on affordable housing.
12. There is a need for public and private coordination regarding housing development strategies.
13. The public is unaware of the affordable housing issues.
14. Tenants and landlords are undereducated about housing responsibilities. Non-profit and private groups are not using communication and resources to coordinate regulations and programs.
15. There needs to be a strategy to support and encourage small private landlords to maintain or improve existing housing.
16. There is a need for greater public education about existing housing program opportunities.
17. The community does not have a working definition of "Quality Affordable Housing."
18. There is a need to promote homeownership and assist renters transitioning to homeownership.
19. There is a need for affordable home repair programs and resources for all homeowners.
20. Realtors and lenders do not target low-income households.
21. Negative neighborhood perceptions regarding safety, housing condition, schools, etc. are leaving existing affordable housing underutilized.
22. There is a problem of high mobility among low-income residents.
23. There needs to be more first floor level (wheelchair accessible and adaptable) units with emergency exits for wheelchairs.

B. Homeless Needs

Introduction

Homelessness is a social process imbedded in the housing market, the changing economy, and the public welfare policy. While there is much variety in the separate populations that make up the composite group called homeless, they are all enmeshed in the process of homelessness. That process includes a decreasing supply of low-cost housing resulting from a variety of factors, including a retreating federal commitment to low-income housing and unprofitable market factors. Because housing is treated as a commodity in the United States, units can be offered at low cost only with substantial subsidies in financing and rents. With fewer federal subsidies and rising housing costs, existing low-cost units have been lost through redevelopment to higher uses and disinvestment (the inability or failure to maintain units in good condition) often leading to condemnation and abandonment.

The dynamics of the housing market are linked with larger changes in the economy that have resulted in increased poverty, higher rates and longer periods of unemployment, declining average wages, and a small but significant shift in wealth from lower-to-upper income groups. Higher-paying industrial jobs have been traded for lower-paying service positions with an overall loss in jobs for the unskilled. Add to this the insufficiency of public assistance benefits and training and educational opportunities for the poor, and a picture of growing numbers of lower-income people competing for a decreasing supply of low-cost housing emerges. The result is a steady stream of homelessness when the failure to pay rent or utilities ends in eviction or utility cutoffs, or when overcrowding and unsafe living conditions lead to interpersonal friction or condemnation.

Source: Julia S. Kunz, "Homelessness in the United States," Volume I: State Surveys by Jamshid A. Momeni. Praeger Paperback. New York. 1990.

1. Nature and Extent of Homelessness (sheltered and unsheltered)

The Sheltered Homeless

Data for the inventory of facilities and services, and the population of homeless was taken from the *1998 Census of Shelter Providers* and local phone interviews. This survey was originally designed and administered by the Missouri Association for Social Welfare (MASW) to provide accurate inventory and population data for the Missouri state CHAS.
Data on four categories of shelter was gathered:

Emergency Shelter - On-site accommodations of normally 90 days maximum stay.

Transitional Shelter - On-site accommodations of normally two years maximum stay.

The Unsheltered Homeless

Studies in Springfield by the Continuum of Care Committee place the number of unsheltered homeless individuals at a point in time to be approximately thirty-two based on field research.

These individuals were identified in very small, camps in the Springfield area, as well as living on the street, in cars, under viaducts, etc.

Subpopulations

The Sheltered Homeless

The needs of the subpopulations of the homeless are summarized on Table CP 4 . Table CP 4 shows that there are an estimated 24 homeless individuals who suffer from severe mental illness. Currently, there are services for these individuals A group of people are suffering from domestic violence according to Tables CP 4 and CP 5. Table CP 4 shows an estimated 21 homeless individuals at this time who are victims of domestic violence.

The Unsheltered Homeless

The unsheltered homeless are difficult to count, but are present in the City of Springfield and surrounding area. Police and the homeless service providers have identified homeless camps in underpasses and vacant industrial areas. These groups are difficult to locate and to communicate with to provide service although attempts have been made.

2. Needs of Persons Threatened with Homelessness

Perhaps the greatest housing problem faced is the large group of people facing homelessness. They are difficult to define and harder to identify, but estimates can be made.

According to the SOCDS CHAS Data for the year 2000, there are 16,943 households living in Springfield whose household income is less than 50 percent of the median income of the city. Of these, 12,707, or 76 percent have housing problems. Many of these are families and many are "doubled up" in an attempt to be housed.

There are currently 381 households on the waiting list of the Housing Authority of Springfield. These are mostly families waiting for standard housing.

Extensive waiting lists also confront those striving for housing in private-owned, assisted housing. A wait of two years is not uncommon in some instances and some complexes do not even take names anymore.

Local programs (FEMA, ECIP) assisted more than 5,000 households that are very low-income with emergency needs for rent, mortgage payment, and/or utilities.

TABLE CP 4

Individuals as of 1/25/05		**Estimated Need**	**Current Inventory**	**Unmet Need/ Gap**
Units / Beds	Emergency Shelter	183	122	61 (E)
	Transitional Housing	79	79	0
	Permanent Supportive Housing	132	30	102 (E)
	Total	394	231	248 (E)

Sub-populations	Chronic Substance Abusers	76 (E)
	Seriously Mentally Ill	24 (E)
	Veterans	11 (S)
	Persons with HIV/AIDS	0 (S)
	Victims of Domestic Violence	21 (A)
	Youth	10 (A)

(E) estimates, **(S)** statistically reliable samples, **(A)** administrative records. The quality of the data presented in each box must be identified as: **(E), (S), or (A)**.

TABLE CP 5

Persons in Families with Children as of 1/25/05		Estimated Need	Current Inventory	Unmet Need/ Gap
Units / Beds	Emergency Shelter	233	201	32 (E)
	Transitional Housing	126	126	0
	Permanent Supportive Housing	87	34	53 (E)
	Total	446	361	85 (E)

Sub-populations	Chronic Substance Abusers	8 (E)
	Seriously Mentally Ill	11 (E)
	Veterans	1 (S)
	Persons with HIV/AIDS	0 (E)
	Victims of Domestic Violence	50 (A)
	Youth	2 (E)

(E) estimates, **(S)** statistically reliable samples, **(A)** administrative records. The quality of the data presented in each box must be identified as: **(E), (S), or (A)**.

C. Populations with Special Needs - Other Than Homeless

Need for Supportive Housing

This section will discuss the extent of need for supportive housing for special needs populations. It will include discussion about need for the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, and persons diagnosed with AIDS and related disease. The section will also assess the need for low-income families in public or assisted housing for home ownership, economic independence, and self sufficiency programs.

Elderly/Frail Elderly

In a cooperative effort, the Southwest Missouri Office on Aging and the Council of Churches of the Ozarks conducted an opinion survey of persons in Greene County and the City of Springfield. The purpose of the study was to determine a variety of needs for persons 70 years of age and older. Also, the survey was an attempt to define the number of frail elderly in Greene County and the city of Springfield. Of the total number of surveys returned (425), about 25 percent (105) were obtained through phone calls.

In the housing portion of the survey, the majority (82 percent) lived in a house and 72 percent had their house paid off. Public housing was used by only 3 percent of those surveyed. Question number 36 in the survey asked about the condition of each respondents house. Two choices, major and minor repair were given. Of the 425 surveyed, 5 percent said their home was in need of major repair.

In an attempt to determine numbers of elderly and frail elderly in need of supportive services and housing, a question was asked regarding the need for one or more services not now being provided. The survey listed 208 responses. Of those, 19 percent listed some needed support and 3 percent listed 3 or more needed services, indicating they might fit a frail elderly definition. Applied to the total number of elderly in the city, these percentages yield 1,219 frail elderly and 7,718 elderly in need of some supportive housing.

Developmental Disabilities

The developmental disabilities system in Springfield consists of 8 group homes managed by the Greater Ozarks Association for Retarded Citizens (ARC), and Babcock and Associates. The developmental disabilities center is in the process of moving developmental disabled persons away from the group home setting and into individual supportive living (ISL); in this setting, individuals rent their own apartments, and on occasion, buy their own home.

There are 135 developmentally disabled persons in ISL situations, and 82 in the 8 group homes. If the trend continues toward individual supported living arrangements, all 82 persons now in the group homes will be seeking suitable housing.

Mentally Ill

Because Burrell Center is the only provider of Supportive Independent Living services for adults, the thirty-one mentally ill adults on the center's current waiting list are considered reflective of this housing need. One-hundred percent of those waiting fall within the 0-30% of median income level designation qualifying them as "very low-income."

Physically Disabled

Approximately 15.3 percent of Springfield's households had physically disabled persons according to the *Socio-Economic and Housing Survey: 2004*. This shows an increasing trend from the 11.3 percent of households in 1994, and is most likely a result of the aging population in Springfield. Survey results from 2004 indicated that an average of 1.15 persons with disabilities lives in these households. Their distribution in terms of housing condition varied little from the general population. Disabled households were more likely to live in standard units, and 87 percent felt that their home accommodates the needs of the disabled persons living there.

According to an interview on August 20, 2004 with representatives from the Southwest Center for Independent Living, in Springfield, one of the greatest needs is for more housing options for persons with disabilities. Persons with disabilities have limited choices in respect to housing type, size, number of bedrooms, and location within the city. Housing stock which is wheelchair accessible is often only available in rental or in group housing. There is also a need for education regarding home financing and ownership options for those with disabilities. Representatives are working to promote the construction of more

universally designed units throughout the city and educate their clients on how they can move into these units and have more housing options as homeowner.

Based on the data, Springfield can expect the need for housing that accommodates disabilities to continue to grow. The Department of Planning and Development is working to encourage construction of more universal design units with cooperation from Habitat for Humanity.

Disabled Veterans

According to the Association for Disabled American Veterans, one of the greatest needs is for mental health and substance abuse services. They are currently meeting the needs of housing for homeless veterans, and also have a free ride program which services an estimated 112 veterans, providing them with transportation around town.

Alcohol or Other Drug Addiction

For the supportive housing needs for alcohol or other drug addiction, 7 residential care facilities were contacted. Most of the facilities depend on some sort of government funding. The number of persons in the facilities depends on available funding and not on the capacity of the facility. The facilities contacted reported a total of 153 on their waiting lists. Most of these facilities are long-term, allowing patients to stay from a few weeks to over a year.

HIV/AIDS

According to the Greene County Health Department there are 200 clients in the HIV/AIDS case management program that currently live in Greene County. Approximately 30 of these cases are below poverty level and receiving long term housing support from either AID's Project of the Ozarks program called OMO Next Step, or the HOPWA program. Data is not available for those HIV/AIDS cases not served.

D. Lead-Based Paint Needs

Springfield actively seeks to reduce the hazards of lead-based paint in its housing stock. This is accomplished through its Health Department, Housing Authority, and its rehabilitation programs. In the year 2000 an estimated 21% of the population in Greene County (including Springfield) was living in housing built before 1950 which poses the greatest risk for lead poising. Of those persons living in at risk housing 50% of them were below poverty level. In 2003 the Health Department tested 3350 children in all of Greene County age six and under for the presence of lead in the blood. Of those children tested 70 cases (equivalent to 2 percent) of lead poisoning were detected. The percent of elevated blood lead levels has remained close to 2 percent throughout the decade which is comparatively less than that of the state of Missouri as a whole which has fluctuated between six and 14 percent. This is most likely a reflection of the successful policies and programs carried out by the Springfield Greene County Health Department in coordination with other local agencies.

Health Department - The Springfield-Greene County Health Department screens children for lead in the blood through the WIC Program, as well as upon request. The purpose of the screening is to identify the threat as soon as possible, and reduce the hazard in the housing unit in which the child lives. The Health Department immediately inspects the unit and orders lead hazard reduction measures if lead paint is found on the premises at sufficient levels to create a hazard. Educational outreach programs through WIC, daycares, civic groups, and other outlets demonstrates the Health Department's proactive approach to preventing cases of lead poisoning. As part of this philosophy they also provide free environmental consultation on request to inspect residences and child care facilities for possible lead hazards.

Housing Authority - The Housing Authority of Springfield inspects each housing unit that is proposed to house a child under the age of seven through the Section 8 Rental Assistance Program. If lead is found at sufficient levels to create a hazard, it must be reduced according to HUD standards.

Rehabilitation Program - The program inspectors inspect each unit proposed for rehabilitation and call for the removal, covering, or replacement of any surface containing deteriorated paint. If a child that has an Elevated Blood Level living in the unit, the lead hazard must be reduced according to HUD standards.

Environmental Quality

The primary environmental concern relating to housing in Springfield is lead based paint. The interiors of older homes and apartments (primarily ones constructed before 1978) often have layers of lead-based paint on the walls, ceilings, window sills, doors and door frames. Lead-based paint and primers may also have been used on outside porches, railings, garages, fire escapes and lamp posts. When the paint chips, flakes or peels off, there may be a real danger for babies and young children. Children may eat paint chips or chew on painted railings, window sills or other items when parents are not around. Children can also ingest lead even if they do not specifically eat paint chips. For example, when children play in an area where there are loose paint chips or dust particles containing lead, they may get these particles on their hands, put their hands into their mouths, and ingest a dangerous amount of lead.

Lead poisoning is dangerous especially to children under the age of seven (7). It can eventually cause mental retardation, blindness, and even death.

A comprehensive survey of the housing stock to detect lead hazards has not been done in Springfield. However, an inventory of the older housing stock can indicate the magnitude of the problem. There are 46,103 (69 percent of the total housing units) housing units constructed prior to 1980. Of these, 13,798, or 21 percent of the total housing units were constructed prior to 1960. Seventy-seven percent of the units built prior to 1980 are occupied by persons of low-income and 89 percent of the units built prior to 1960 are occupied by low-income persons.

All of these housing units do not pose lead hazards, nor are they occupied by children under seven years of age. However, a substantial number of them are, and this must be recognized. It is important to keep paint intact and to monitor children who come in contact with older structures.

E. Housing Market

1. Supply, Demand, Cost of Housing

During the first Vision 20/20 process, the Housing Focus Group of Vision 20/20 ranked “availability of affordable housing” as one of its top five priorities. When Vision Fest -- a public meeting that showed the community the preliminary vision created by Vision 20/20 -- was held in March 1995, citizens were given the opportunity to rank their top housing priorities. Again, affordable housing was in the top five.

Housing Suitability

Suitability for Elderly. Items that are important to the elderly are:

* Steps. The houses were constructed relatively high off the ground, requiring steps or ramps.

* Bathroom facilities. Often the bathtub is very deep, causing difficulty in use.

* Heating and ventilation. Many of the older houses do not have central heat causing some rooms to be colder than others and the ventilation systems are not adequate to maintain fresh air.

* Exterior maintenance. Houses with deteriorated exteriors are difficult to maintain and often fall into disrepair.

* Too large. The elderly often live in houses that were the correct size to raise a family, but are now too large for them to maintain and heat.

Disabled Families. Items important to persons with disabilities are:

* Universal design. There is a limited supply of housing that accommodates wheelchairs and is accessible for those with disabilities.

* Proximity to public transportation.

* Proximity to grocery stores, retail establishments, and other services.

Families with children. Items important to families with children are:

* Obsolete floor plans. Older houses have floor plans that do not provide adequate bedrooms and often, the bathroom must be entered through a bedroom.

* Lead paint. Older houses have lead paint that causes a health hazard for children.

* Size. Many of the older houses are not large enough to accommodate large families.

Racial/Ethnic Concentrations

Concentrations of minorities are found in three locations. The Sherman Avenue/Silver Springs area is the largest concentration, with Washington Avenue and the Franklin Avenue area also containing noticeable minority populations. Concentration of minorities is defined as 10 percent per census block group from the 1990 census data and are shown on Figures 1, 2 and 3. This low-income concentration is the same area of eligibility for the City Comprehensive Rehabilitation Program boundary.

Low Income Concentrations

Low-income households are not as concentrated as minority populations. Low-income concentration is defined as a census tract that has a median income at or below 80 percent of the median for the city. Census tracts one and two are classified as low income, while low/moderate income (50%-80% of median for the city) are tracts 5, 6, 7, 8, 17, 18, 19, 22, 23, 30.01, 31, 32, 33, 36, and 55. These concentrations are shown in the attached maps at the end of the document.

TABLE CP 6
POPULATION DISTRIBUTION
SPRINGFIELD

	1980	1990	2000	% Change 1990-2000
TOTAL POPULATION	113,116	140,494	151,580	7.9
Males	62,330	66,406	73,016	10.0
Females	70,786	74,088	78,564	6.0
AGE:				
Under 5 years	8,849	8,698	8,935	2.7
5 - 9 years	8,421	8,220	8,439	2.7
10 - 19 years	21,504	19,710	20,142	2.2
20 - 34 years	40,103	40,570	41,096	1.3
35 - 54 years	24,587	30,505	38,350	25.7
55 - 64 years	12,063	11,462	12,032	5.0
65 or more years	17,589	21,329	22,586	5.9

Source: U.S. Department of Commerce, Bureau of the Census, 1980, 1990, 2000

TABLE CP 7
SPRINGFIELD RACIAL COMPOSITION
2000

	2000 Number	**Percent**
TOTAL POPULATION	151,580	100.0
White	138,987	91.7
Black	4,961	3.3
American Indian, and Alaska Native	1,142	.7
Asian	2,060	1.3
Native Hawaiian and Other Pacific Islander	136	0.1
Some other race alone	1,332	.9
Two or more races	2,962	2.0

Source: U.S. Bureau of the Census, 2000

TABLE CP 8
HOUSEHOLD COMPOSITION
SPRINGFIELD

	1980	1990	2000	Percent Change 1990-2000
Total number of households	51,702	57,353	64,691	12.8
Average size of household	2.40	2.28	2.17	-4.9
Number of female-headed households	5,088	5,802	7,037	
PERCENT OF TOTAL	9.84	10.1	10.9	21.3
Number of female-headed households with related children	2,659	3,708	4,336	
PERCENT OF TOTAL	5.1	6.5	6.7	16.9
Number of non-family households	17,596	22,753	29,009	
PERCENT OF TOTAL	34.0	39.7	44.8	27.5

Source: U.S. Department of Commerce, Bureau of the Census, 1980, 1990, 2000.

TABLE CP 9
POPULATION DISTRIBUTION BY RACE

SPRINGFIELD	**1980**	**1990**	**2000**	**PERCENT**
TOTAL POPULATION	133,116 (100.0%)	140,494 (100.0%)	151,580 (100.0%)	7.9
WHITE	128,478 (96.5%)	134,384 (95.7%)	138,987 (91.7%)	3.4
BLACK	2,900 (2.2%)	3,527 (2.5%)	4,961 (3.3%)	40.7
AMERICAN INDIAN AND ALASKA NATIVE	733 (.6%)	939 (.7%)	1,142 (.7%)	20.6
ASIAN	686 (.5%)	1,264 (.9%)	2,060 (1.3%)	63.0
NATIVE HAWAIIAN AND OTHER PACIFIC ISLANDER			136 (.1%)	NA
OTHER RACES	319 (.2%)	380 (.3%)	1,332 (.9)	251.0
TWO OR MORE RACES			2,962 (2.0%)	NA
GREENE COUNTY	**1980**	**1990**	**2000**	**PERCENT CHANGE**
TOTAL POPULATION	185,302 (100.0%)	207,949 (100.0%)	240,391 (100.0%)	15.6
WHITE	180,125 (97.2%)	200,912 (96.6%)	224,859 (93.5%)	11.9
BLACK	2,980 (1.6%)	3,749 (1.8%)	5,426 (2.3%)	44.7
AMERICAN INDIAN, AND ALASKA NATIVE	1,050 (.6%)	1,281 (.6%)	1,583 (.7%)	23.6

ASIAN	796 (.4%)	1,523 (.7%)	2,720 (1.1%)	78.6
NATIVE HAWAIIAN AND OTHER PACIFIC ISLANDER			145 (.1%)	NA
OTHER RACES	351 (.2%)	484 (.2%)	1,617 (.7%)	234.1
TWO OR MORE RACES			4,041 (1.7%)	NA
MISSOURI	**1980**	**1990**	**2000**	**PERCENT CHANGE**
TOTAL POPULATION	4,916,686 (100.0%)	5,117,073 (100.0%)	5,595,211 (100.0%)	9.3
WHITE	4,345,521 (88.4%)	4,486,228 (87.7%)	4,748,083 (85.0%)	5.8
BLACK	514,276 (10.5%)	548,208 (10.7%)	629,391 (11.2%)	14.8
AMERICAN INDIAN AND ALASKA NATIVE	12,321 (.3%)	19,835 (.4%)	25,076 (.4%)	26.4
ASIAN	23,096 (.5%)	41,277 (.8%)	61,595 (1.1%)	49.2
NATIVE HAWAIIAN AND OTHER PACIFIC ISLANDER			3,178 (.1%)	NA
OTHER RACES	21,472 (.4%)	21,525 (.4%)	45,827 (.8%)	113.0%
TWO OR MORE RACES			82,061 (1.5%)	NA

Source: U.S. Bureau of the Census, 1990, 2000.

TABLE CP 10
HOUSING BY RACE, 2000

SPRINGFIELD	OWNER OCCUPIED	AVERAGE VALUE	RENTER OCCUPIED	AVERAGE RENT
WHITE	95.7%	$80,200	90.7%	$453
BLACK	1.3%	$67,300	3.6%	$437
AMERICAN INDIAN AND ALASKA NATIVE	.8%	$69,400	1.0%	$484
ASIAN	.6%	$89,500	1.4%	$441
OTHER RACE	1.6%	$69,100	3.3%	$470
GREENE COUNTY				
WHITE	96.6%	$88,500	91.4%	$464
BLACK	1.0%	$71,500	3.1%	$439
AMERICAN INDIAN AND ALASKA NATIVE	.6%	$75,500	1.0%	$503
ASIAN	.5%	$94,200	1.2%	$440
OTHER RACE	1.4%	$88,400	3.3%	$480
MISSOURI				
WHITE	90.8%	$93,000	76.5%	$486
BLACK	6.9%	$60,700	18.3%	$472

AMERICAN INDIAN AND ALASKA NATIVE	.4%	$75,400	.6%	$452
ASIAN	.6%	$129,900	1.6%	$540
OTHER RACE	1.3%	$88,400	3.0%	$474

Source: U.S. Bureau of the Census, 2000.

Socio-Economic and Housing Study: 2004 summary

The *Socio-Economic and Housing Study: 2004* is based on a random sample of Springfield households. With cooperation from Springfield City Utilities, which serves virtually every home within the city limits of Springfield, MO, a stratified random sample of households was developed from their data base. The stratification was based on the desire to insure specific area responses and obtain the most complete set of information possible.

A 9 percent sample size, about 5,400 households, was chosen in hopes of providing sufficient returns for standard errors to be within 2-3 percent of the true population percentage with a 95 percent probability. Almost without exception, this has been accomplished due to the household response rate. Slightly more than 27.5 percent of the households returned the survey.

The 5,400 households randomly selected to represent Springfield's households are in a geographic area that is almost entirely within the city limits. There are a few exceptions due to meter routes crisscrossing the city's boundary.

The socio-economic survey is a two-page questionnaire that asks households to provide information about their household. Descriptive characteristics including age, dependents, renter, owner, marital status, and length of residency were sought. Households also received a follow-up questionnaire in hopes of encouraging greater participation.

The housing, dwelling unit, component of the survey is based on 'on site' evaluation of one-half of the sampled 4,000 households. Individual site evaluation of the dwelling units provides information about (1) general condition: standard, sub-standard, rehabitable, and sub-standard, non-rehabitable and (2) specific observable needs: roof, windows, siding, paint, etc.

Sub-standard rehabitable dwellings are divided further into those needing major and minor repair. Although somewhat arbitrary, sub-standard, major structures are those deemed so because they need major repairs--a severe structural problem exists or several costly repairs such as roof, windows, porch, etc., are needed. Sub-standard, minor dwellings is a category reserved for dwellings that required some or perhaps a lot of maintenance work, but the dwelling appears structurally sound. Non-rehabitable dwellings are those dwellings judged not to be cost effective to rehabilitate. While this is an objective data collection method it is based on the existence of observable severe structural damage and/or several major repairs.

General Housing Condition

Springfield's housing consists of:

- 51,358 standard dwellings (82.9%)
- 10,209 sub-standard dwellings (16.5%)
- 371 dilapidated dwellings (0.6%)

The relationship between housing condition and rent shows that of those paying less than $300:

- 13,722 households are in standard condition housing (61.6 percent)
- 8,175 are in sub-standard housing (36.7 percent)
- 379 are in dilapidated housing (1.7 percent)

Households paying rent in the range of $300-$399:

- 16,061 households are in standard condition housing (72.1 percent)
- 6,036 are in substandard housing (27.1 percent)
- 200 are in dilapidated housing (0.9 percent)

Further:

- 48.7 percent of households in sub-standard housing pay less than $300
- 35.8 percent pay $300-$399 per month

Housing Condition and Repair Requirements

Which of the following needs/repairs apply to your dwelling?

2004 Survey	*Under This Housing Condition…*		
Dwelling Repair Needs (and Citywide Frequency):	Standard	Substandard	Not Worth Fixing Up
Windows (22.1%)	16.9%	59.2%	100.0%
Insulation (13.2%)	9.0	42.5	80.0
Paint—Exterior (14.3%)	10.6	40.8	40.0
Plumbing (10.0%)	6.0	38.5	40.0
Roof (11.5%)	8.2	34.5	60.0
Wiring (9.8%)	6.3	33.9	80.0
Heating System (7.5%)	4.2	31.0	60.0
Foundation (4.6%)	2.6	17.8	80.0
Other (11.2%)	8.1	33.3	40.0
Springfield Average Number of Repair Needs per Dwelling	0.72	3.32	5.80
1994 Survey			
Windows (20.8%)	14.3%	51.4%	60.0%
Paint—Exterior (23.7%)	17.9	51.4	60.0
Insulation (16.4%)	10.7	43.5	50.0
Roof (14.0%)	10.1	31.5	60.0

Plumbing (10.9%)	6.8	30.1	40.0
Heating System (8.7%)	5.4	25.0	20.0

2005 Socio Economic Housing Survey

According to the above table, the most common need/repair found in substandard dwellings is windows—especially storm windows to reduce drafts and heating or cooling costs. This problem is mentioned by 59.2% of those residing in substandard dwellings. Other common problems for substandard homes are insulation (42.5%) and exterior paint (40.8%). Each of these is about three times as great in substandard dwellings as one observes generally (13.2% and 14.3%, respectively).

Repair Requirements and Age of Dwelling

Which of the following needs/repairs apply to your dwelling?

2004 Survey	*Construction Date…*	
Dwelling repair needs (and citywide frequency):	Since 1950	Prior to 1950
Windows (22.6%)	19.2%	34.0%
Insulation (13.3%)	9.8	25.5
Paint—Exterior (14.4%)	11.9	22.8
Wiring (9.9%)	7.0	19.5
Heating System (7.6%)	5.4	14.6
Plumbing (9.9%)	8.1	16.1
Roof (11.7%)	10.1	17.0
Foundation (4.6%)	3.0	10.0
Other (11.3%)	10.8	13.1
Springfield Average (Number of Repairs Needed per Dwelling)	0.9	1.7
1994 Survey		
Paint—Exterior (33.7%)	28.9%	38.0%
Roof (25.2%)	17.8	32.0
Insulation (25.3%)	24.4	26.0
Windows (28.4%)	31.1	26.0
Heating System (11.6%)	6.7	16.0

Plumbing (21.1%)	24.4	18.0

2005 Socio Economic Housing Survey

Impediments/
Opportunities Created by Market Conditions

Impediments to producing rental housing for low/moderate occupants are:

* Incomes are not sufficient to pay rents that will cover construction and operating costs, interest, and return on investment. This is particularly true with large families. They are often of low-income, have large financial obligations, and cannot pay the additional rent necessary to produce large units.

Rental Housing

* The cost of rehabilitation cannot be offset by additional rent. A substandard unit will rent for nearly as much as one that has been rehabilitated.

* Demand for housing drives the rent structure and keeps rents at an unaffordable level for lower-income families.

* Much of the housing stock was built prior to 1940 and is obsolete and contaminated with lead paint.

* Neighborhood conditions often deter rehabilitation or new construction if they are deteriorated.

* Inadequate infrastructure will deter investment in the housing stock.

* There is resistance to low-income multi-family housing.

Opportunities for producing rental housing units are:

* The Federal income tax credit program encourages investors to build or rehabilitate low/moderate income housing.

* Private interest rates are currently lower than they have been in the past 20 years.

* The City of Springfield offers low-interest loans to investors to rehabilitate rental property.

* The City has included many barrier removal sections in the new zoning ordinance that was adopted in 1995.

Home Ownership

Impediments to home ownership are:

* Inadequate incomes.

* Not able to save down payment.

* Inability to maintain a house.

* Inability to obtain credit.

* Deteriorated neighborhoods.

* Deteriorated infrastructure.

Opportunities for home ownership are:

* Most of the financial institutions are responding to the need for affordable financing with programs for low/moderate income households in target areas.

* The City has a low interest loan program for rehabilitation of owner-occupied property.

* The City funds down payment/closing cost programs for low/moderate income home buyers in selected neighborhoods.

* The Missouri Housing Development Commission has developed programs targeted toward home ownership for low/moderate income households.

Overcrowding

The problem with alleviating overcrowding for low/moderate income households is mainly due to their lack of income. The units must be larger, creating higher costs for construction or rehabilitation as well as utilities. The main supply of large units is within the older housing stock. Often these units are in bad condition due to the costs to rehabilitate them. Hispanics experience the highest rate of overcrowding issues.

Underserved Populations

The very low-income population has many current housing needs. They find it very difficult to locate housing that is affordable, in standard condition, and is of the proper size for their household. Large families have particular difficulty with finding suitable housing. Many of these people become homeless and often have special needs to be addressed, in addition to housing.

TABLE CP 11
HOUSING UNITS
SPRINGFIELD

	1980	**1990**	**2000**
Total number of housing units	56,078	62,472	64,821
Number OWNER occupied PERCENT	31,487 56.1	31,829 50.9	34,752
Number RENTER occupied PERCENT	20,215 36.0	25,524 40.9	30,069
Number of boarded-up units PERCENT	62 .1	107 .2	300 .5
Number of crowded units (more than one person per room) PERCENT	1,346 2.4	1,213 1.9	1,534 2.0
Median contract rent	$162	$280	$384
Average value of units Owner occupied	$33,900	$60,445	$79,800
Number of vacant rental units PERCENT	2,395 4.3	2,737 4.4	3,578 7.2%

Source:U.S. Department of Commerce, Bureau of the Census, 1980, 1990, 2000

Housing Condition and Repair Requirements

Which of the following needs/repairs apply to your dwelling?

2004 Survey	*Under This Housing Condition…*		
Dwelling Repair Needs (and Citywide Frequency):	Standard	Substandard	Not Worth Fixing Up
Windows (22.1%)	16.9%	59.2%	100.0%
Insulation (13.2%)	9.0	42.5	80.0
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Insulation (16.4%)	10.7	43.5	50.0

Roof (14.0%)	10.1	31.5	60.0
Plumbing (10.9%)	6.8	30.1	40.0
Heating System (8.7%)	5.4	25.0	20.0

Source: Housing Condition Survey 2004

Note: Because some dwellings have several one repair needs, columns may sum to more than 100%.

Interpretation: Among dwellings rated standard in 2004, 4.2% require repairs to the heating system. Meanwhile, 31% of dwellings rated substandard in 2004 require heating system repairs, while 7.5% of all Springfield dwellings require heating system repairs. The average standard-rated home has 0.72 repair needs, and the average home rated substandard has 3.32 repair needs.

Housing Projections

Housing costs are rising rapidly. The Springfield Board of Realtors reported that the average sold price increased by more than 30 percent from 2000 to 2004. The average sold price of a home was $125,535 in September 2000, and year to date average sold price was $130,554.

Economic opportunity has continued to bring people to the area seeking employment and housing. The Springfield Apartment and Housing Association reported that the vacancy rate in rental housing in May 1999 was 10.7 compared to 4.7 in May 1994. The change in vacancy rate follows a nationwide trend that can be attributed to a rental housing construction boom that began in 1995-96. Currently the highest vacancy rate (13.6) is in efficiency type apartments. Vacancy rates of one and two bedroom apartments are 9.8 and 8.8 respectively. Other rental types show a 7.2 vacancy rate according to the 2000 Census.

Racial/Ethnic Concentrations

Concentrations of minorities are found in three locations. The Sherman Avenue/Silver Springs area is the largest concentration, with Washington Avenue and the Franklin Avenue area also containing noticeable minority populations. Concentration of minorities is defined as 10 percent per census block group from the 2000 census data and are shown on Figures 1, 2 and 3. This low-income concentration is the same area of eligibility for the City Comprehensive Rehabilitation Program boundary.

Low-income households are not as concentrated as minority populations. Low-income concentration is defined as a census tract that has a median income at or below 80 percent of the median for the city. These are also shown on Figures 1, 2 and 3.

F. Public Housing Needs

1. Number of Public Housing Units

The Housing Authority of Springfield currently has 766 Public Housing units and 584 Section 8 Certificates and Vouchers. The number of Section 8 assistance continues to grow as the Authority responds to the needs of the community. The Authority is interacting more with other community agencies in Springfield because affordable housing is an issue that affects services to their clients. The number of organizations aware of the affordable housing shortage in Springfield and dealing with the homeless population is surprising. A summary of HAS involvement with other area agencies is taken from their Annual Report and is as follows:

Affordable Housing Action Board (AHAB)

The Authority has joined AHAB, in a support role, in their efforts to create more affordable housing for low-income families within the city of Springfield, Missouri.

Missouri Hotel/The Kitchen

The Authority uses 30 vouchers in support of the Missouri Hotel in their effort to house the homeless. This is called the Single Room Occupancy Program.

Franciscan Villa

The Authority uses 10 vouchers in support of the Franciscan Villa in their efforts to support the Frail Elderly. The Authority is hoping to have more vouchers available later.

Family Self-Sufficiency Program

The Authority uses 25 vouchers or certificates for the Family Self-Sufficiency Program. This program deals with the education and training of the head of household, through other support groups, bringing the family to self sufficiency. This will enable the family to move off of public assistance.

Shelter Plus Care Program

The Authority has reapplied to HUD for 34 vouchers or certificates for the Shelter Plus Care Program. The Authority will be working in support of the Kitchen for this program. The Authority will be supplying the housing and the Kitchen will be supplying the care needed by the family.

Ozarks Fighting Back

The Housing Authority is a member of The Ozarks Fighting Back coalition against alcohol and drug abuse.

Vision 20/20

The Housing Authority is a support unit in the housing portion of Vision 20/20. Their purpose is to provide housing for all low-income families by the year 2020

Community Task Force

The Housing Authority also supports this endeavor to provide housing to low-income families.

Section 8

HAS administers 584 units of Section 8 Existing Certificates and Vouchers in Springfield. The units are no longer administered by number of bedrooms, and currently all units are being utilized.

It is questionable whether units are expected to be lost from the existing Section 8 inventory. However, as Table CP 15 shows several units from the Section 8 New program have contract expiration dates within the next few years.

A concern has arisen in past years regarding the calculation of Fair Market Rent and how it affects the ability of the Housing Authority of Springfield to continue attracting landlords in the Section 8 existing program. Market rents are rising rapidly due to increased economic activity and housing demand. If the Fair Market Rents do not keep up with market rent, landlords will not participate in the program**.**

2. Physical Condition, Restoration/Revitalization and Comprehensive Grant Activities

MO-058-002 Heritage tower. This is a nine story hi-rise apartment building with 98 apartments and community space on the ground floor. The property is in good condition. The Fire Detection Panel and the Emergency Call System will be replaced in the 00/01 Comprehensive Grant Program. Remodeling of exterior brick walls with silicone will also be funded in 00/01.

MO-058-003 Madison tower. This is an 11 story apartment building with 130 apartments, administrative offices and community space on the ground floor. The property is in good condition. The Fire Detection system Panel, Emergency Call System and the heating and cooling thermostats will be replaced in the 00/01 Comprehensive Grant Program. Minor exterior renovations will also be funded in 00/01.

MO-058-004 Cedarbrook Apartments. This is an 80 apartment housing development consisting of 20 apartment buildings and one community building. The property is in good condition, but requires constant maintenance to remain so. Replacement of apartment water heaters and installation of vents and receptacles for dryers will be funded in the 00/01 Comprehensive Grant Programs.

MO-058-005 Villa Marie Apartments. This is a 32 apartment housing development consisting of 11 buildings. The property is in good condition, but requires constant maintenance to remain so. Replacement of apartment water heaters and installation of vents and receptacles for dryers will be funded in the 00/01 Comprehensive Grant Programs.

MO-058-006 Bolivar Road Apartments. This housing development consists of 80 apartments in 14 buildings and one community building. The property is in good condition, but requires constant maintenance to remain so. No improvements are scheduled for funding in the 00/01 Comprehensive Grant Program.

MO-058-007 South Tower. This is an 8 story hi-rise apartment building with 84 apartments and community space on the ground floor. The property is in good condition. The Fire Detection Panel and Emergency Call System will be replaced as part of the 00/01 comprehensive Grant Program.

MO-058-008 Glenwood Apartments. This is a 33 apartment housing development consisting of 5 apartment buildings and one community building. The property is in good condition but requires constant maintenance to remain so. Replacement of apartment closet doors, apartment interior doors, apartment exterior hydrants, and apartment mail boxes will be funded in the 00/01 Comprehensive Grant Programs. The building of new enclosed dumpster pads and landscaping of the grounds will be funded in 00/01.

MO-058-009 Circles. This housing development consists of 30 apartments in 15 duplexes in three different locations within the city limits of Springfield. The property is in good condition, but requires constant maintenance to remain so. Installation of new floor tile in apartments will be funded in the 00/01 Comprehensive Grant Program.

MO-058-011A Stillwell Columns. This is 9 story hi-rise apartment building with 142 apartments and community space on the ground floor. The property is in good condition, but requires constant maintenance to remain so. No improvements are scheduled for funding in the 00/01 Comprehensive Grant Program.

MO-058-011C Scattered. Installation of new floor tile in apartments will be funded in the 00/01 Comprehensive Grant Program.

The inventory of public housing is shown on Table CP 14.

Source: HAS Annual Report: 1999

TABLE CP 14
PUBLIC HOUSING INVENTORY

Project	Total Units	0 BR		1 BR		2 BR		3 BR		4 BR		5 BR	
		No	Vac	No	Vac	No	Vac	No	Vac	No	Vac	No	Vac.
Heritage Tower, 515 Mt. Vernon St.	98	64	14	33	2	1							
Madison Tower, 421 West Madison St.	128	98	5	30	1								
South Tower, 770 S. Ave.	84	63	14	21	0								
Cedarbrook Apts., 811 N. Cedarbrook	79			23	1	32	2	16	4	8	1		
Villa Marie Apts., Villa Marie & Norton Road	32			3	0	15	2	10	1	4	0		
Bolivar Rd. Apts., 2336 Bolivar Rd.	80			18	1	32	1	20	1	8	0	2	0
Glenwood Apts., 722 E. Glenwood	33					13	1	20	1				
Circle Apts., S. Wedgewood, S. Weaver, N. Delaware	29			5	0	21	2	3	0				
Stillwell Columns, 525 S. Campbell	142			141	3	1	0						
Dogwood Square (2 sites)	24			24									
Scattered Sites	32					16	0	16	1				

Total	761	225	33	298	9	131	8	85	8	20	1	2	0

* Vacancies as of July 1999. Note: The remaining of the total 766 units are offline and are not currently housing residents.

Public Housing Resident Initiatives

The Public Housing Authority has identified rehabilitation of existing rental units as a top priority need.

HAS also includes plans for upgrading management of rental units. The effort will be toward upgrading security. However, a significant amount will be allocated to resident management training. This should improve services to housing residents.

HAS also considered home ownership options for some of the residents. While home ownership is a desirable goal, many of the assisted residents do not have the resources to become homeowners. Through an informal survey, HAS also found that many housing authorities had difficulties in implementing the program. It should be noted, however, that the City will continue to review programs like HOPE for applicability and implementation in Springfield.

The current HAS Five-Year Action Plan outlines the rehabilitation needs and plan for correcting the problems for HAS properties. Also included in the Five-Year Plan is the start of Community Housing and Assistance Development, Inc. (CHAD). CHAD is planning a 36 acre development in west central Springfield. The proposed development will include up to 160 patio-type homes.

No public housing units are expected to be lost from the inventory through public housing demolition or conversion to home ownership.

G. Public Housing Units Assisted by Local, State and Federally Funded Programs

The City of Springfield Department of Planning and Development operates a low-interest revolving loan program for housing rehabilitation that has financed the rehabilitation of 285 owner-occupant houses and 607 rental units, totaling 892 units. Since the inception of the programs in 1984, the City of Springfield has paid out $14,996,064 for rental rehabilitation and $8,643,946 for owner occupied rehabilitation. While the income from loans varies greatly (as much is determined from payoffs rather than regular monthly payments), estimated income for the next year (2005-2006) from the housing-related programs is expected to be in excess of $700,000.

There are several projects in Springfield that are privately owned but are assisted by the federal government through one or more of various programs. These projects are shown on Table CP 15.

As can be seen, 794 units are scheduled to go off line as assisted housing within the next five years. As these contracts for Section 8 subsidy expire, there is uncertainty as to whether the contracts will be renewed, and if not, what will happen to the rent rates and the tenants.

Low-income Housing Tax Credit Programs - The federal Low-Income Housing Tax Credit program was created by the Federal Tax Reform Act of 1986. Projects that have received tax credits are shown on Table CP 16.

Sherman Avenue Neighborhood Association - The Sherman Avenue Neighborhood was organized in 1991 and lies within one of Springfield's areas of racial/ethnic concentration. The neighborhood organization has worked with the City for over 20 years improving the area through redevelopment and rehabilitation. The group currently operates (in conjunction with the City) a Downpayment/Closing Cost Assistance Program for lower income persons that provides up to $3,000 loans for these activities. They have assisted in at least 39 projects to date. The Sherman Avenue Housing Organization operates a lower-income rental program in conjunction with the Citiy's HOME/CDBG programs. The organization currently owns 14 rental housing units and has a budget for two additional units for the 2005-2006 program year.

Affordable Housing Action Board (AHAB) - AHAB is a not-for-profit organization committed to providing affordable housing. In July 2000 AHAB established a Transitional Housing Program in conjunction with the Salvation Army Family Enrichment Center. As of November 2004 AHAb currently has 58 units; 41 of these are new construction, 17 are rehabilitated units, and 7 are vacant lots. Construction on four of the vacant lots is expected to begin in early 2005.

TABLE CP 15
Private Assisted Housing Inventory

VLI = Very Low Income/Below 50% Median
LI = Low Income/Below 80% Median
* Percentages relative to median income

Project		Total	Distribution BR=Bedroom Size			Gross Rent Price			Income	Vac-	Waiting List	Cont. Exp. Date
Name	Type	Units	l BR	2 BR	3 BR	1 BR	2 BR	3 BR	Elig.	ancy		
Battlefield Towers 1451 E. Woodland	Eld. Sec 8	92	92	0	0	468	NA	NA	*50% VLI	0	1 yr	1999
Coker Apartments 1363 E. Division	Eld. Sec 8	8	4	4	0	356	459	NA	50% VLI	0	app. 9 households	2002
Country Club Village I & II 1950 E. Cinderella	221	98	28 14	34 14	8 0	512 505	621 639	714 NA	50% VLI	0	6 mos. - 1 year	2001 2003
Craigmont Place 1900 W. Mt. Vernon	Sec 8	90	20	60	10	415	473	583	50% VLI	0	app. 6 mos.	1999
Forest Park Apartments 1500 W. Grand	236/ Sec 8	170 (114)	0	34	136	NA Basic	319 319	374 374	80% LI 50% VLI	3/236 0 Sec 8	6 mos - 1 yr**	2000
Glenwood Manor	Sec 8	119	41	64	14	453	516	580	80% LI	0	1 BD - 1 yr	1999

Project		Total	Distribution BR=Bedroom Size			Gross Rent Price			Income	Vac-	Waiting List	Cont. Exp. Date
Name	Type	Units	l BR	2 BR	3 BR	1 BR	2 BR	3 BR	Elig.	ancy		
2540 N. Delaware	100%								50% VLI		2 Bd - 1+ yr 3 BD - 2 yrs	
Lancelot Apartments 1269 E. Guinevere	Eld. Sec 8	45	45	0	0	512	NA	NA	50% VLI	0	6 mos. - 1 yr.	2002
Jenny Lind Hall 711 S. Jefferson	Sec 8 100%	78	78	0	0	495	NA	NA	80% LI	0	1 yr.	2007
John B. Hughes I and II 2100 N. Clifton	Sec 8 100%	138	2 BR 64	3 BR 58	4 BR 16	2 BR 513	3 BR 654	4 BR 698	50% VLI	I- 5 II - 0	2 BD - 6 to 8 mos 3 BD - 3 to 4 mos.	1999 2011
Burrell Housing Alternatives	202/8 100%	7	Eff. 2 1 BR 5	0	0	499	NA	NA				2011
Craigmont III	221D4	16	4	12	0	419	532 535	NA				2000

Project		Total	Distribution BR=Bedroom Size			Gross Rent Price			Income	Vac-	Waiting List	Cont. Exp. Date
Name	Type	Units	l BR	2 BR	3 BR	1 BR	2 BR	3 BR	Elig.	ancy		
NU Elm Apartments 440 S. New Avenue	236 Sec 8	72 (58)	24	48	0	354	420	NA	50% VLI 80% LI	0	6 mos.	1999 1999
Crown Heights 606 S. Scenic	Eld. 202	24	Eff. 6 1 BR 18	0	0	327 378	NA	NA	50% VLI	0	1 yr.	2006
Kearney Villa 2320 N. Fremont	Eld 202	31	Eff. 7 1 BR 24	0	0	402 434	NA	NA	50% VLI	0	1-2 yrs	2011
James Valley Group Homes	202/8	20	Eff. 20	0	0	N/A	N/A	N/A	N/A	N/A	N/A	2009
al Units		1,008	496	328	184							

N/A = Information not available

** When a Section 8 vacancy occurs, preference is given to residents of Forest Park Apartments who are eligible for Section 8 housing, but are currently paying a higher rent

TABLE CP 16
Tax Credits Projects

Date	Project Name & Address	Type Building	Total Units	Financing	Annual Tax Credit Allocated (Federal/State)
1987	2124 Clifton Avenue, Bldg. Nos. 1-6	Acquis	84	FHA	$55,998 $0
1987	2100 North Clifton, Bldg. Nos. 1-4	Acquis	54	FHA	$34,000 $0
1988	Kentwood Apts., 3000 North Kentwood	New	40	Conv.	$46,777 $0
1988	Lorraine Apts., 527 East Walnut	Rehab.	30	Conv. Rental Rehabilitate	$30,841 $0
1988	John B. Hughes I Apts., 2124 Clifton	Rehab.	84	Conv.	$3,442 $0
1988	John B. Hughes II Apts., 2100 North Clifton	Rehab.	54	Conv.	$1,939 $0
1989	3040, 3050 and 3060 West, Walnut Lawn	New	56	Conv.	$173,397 $0
1990	Hickory Hills Apartments, 3455 East Lombard	New	24	Conv.	$83,333 $0

Date	Project Name & Address	Type Building	Total Units	Financing	Annual Tax Credit Allocated (Federal/State)
1990	Semi-Independent Apts., 235 A South National	New	7	Owner Equity	$31,351 $0 Non-Profit
1990	Young Adult Group Home, 235 B South National	New	5	Owner Equity	$22,743 $0 Non-Profit
1991	North Town Apartments, 1970 East Kerr	New	24	Conv.	$66,980 $0
1991	Burrell Apartment Project, 900 Block South Campbell	New	7	Equity	$40,041 $0
1991	Primrose Circle Apts. II, 2161 East Mac Court	New	24	Conv.	$23,335 $0
1991	Quail Ridge East Apts., S. Ingram Mill Road	Acquis/ Rehab.	72	Conv.	$81,317 $8,879
1991	Forest Cove North Apts., N. National	Acquis/ Rehab.	60	Conv. Rent Rehab.Grant	$47,145 $0
1992	Park Place II Apartments, Springfield	New	96	Conv.	$221,737 $0
1992	Delaware/Primrose Apts., Corner Delaware & Primrose	New	160	Conv.	$403,614 $0

Date	Project Name & Address	Type Building	Total Units	Financing	Annual Tax Credit Allocated (Federal/State)
1992	Meadow View Apartments, 3400 Block East Lombard	New	43	Conv.	$138,853 $0
1992	Springfield Inter-Dependent, Living, Inc. 2800 Block Meadowbrook Ave.	New	10	Owner Equity	$42,744 $8,549
1993	Grandview Village Apts., Kentwood Ave. & McCann St.	New	92	Conv.	$234,416 $46,883
1993	Hunter's Glen Apts., Erie St. at Kansas Expressway	New	168	Conv.	$476,234 $95,247
1993	English Village South Phase II, 218B, 230, 318, 324, 328, 332, South Oak Grove Ave.	New	48	Conv.	$142,571 $0
1993	Chesterfield, 2310 West Chesterfield Blvd.	New	92	Conv.	$351,750 $70,350
1995	Chaparrel Apts., 865 South Douglas	Acquis/ Rehab	36	Home Loan Conv.	$88,746 $32,980
1995	AHAB Rental Units, 1528 North Lyon, 717, 721 South Nettleton, 1203 North Sherman, 2953, 3003, 3232, 3238 West Lynn	Rehab.	17	Home Loan Conv. FHLB Loan	$102,088 $40,840
1997	Cobblestone, 2865 Ingram Mill Road Bldgs B, C, E and F	New	144	Conv.	$285,638

Date	Project Name & Address	Type Building	Total Units	Financing	Annual Tax Credit Allocated (Federal/State)
					$209,128

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H. Inventory of Facilities and Services for the Homeless and Persons Threatened with Homelessness

The Missouri Association for Social Welfare (MASW), under contract with the Missouri Housing Development Commission (MHDC), conducted a survey of service providers for homeless people in Missouri during 1993. At that time, MASW identified nine shelter providers in Springfield with a total of 400 beds. In June 1999, there were ten shelter providers in Springfield with a total of 579 beds. Table CP 17A is a summary of information compiled by the Springfield Department of Planning and Development, which shows the emergency shelters and transitional housing.

In addition, the Missouri Hotel/The Kitchen has constructed eighteen units of transitional housing for families within two projects adjacent to and behind the Missouri Hotel. The first project (The K.I.N.D. Project) contains ten units. It was acquired with a Community Development Block Grant obtained from the City of Springfield. The building was rehabilitated under the Neighborhood Tax Credit Program through private contributions. The second project has eight units. This building was bought with private financing and was rehabilitated through a Community Development Block Grant, a rental rehabilitation loan through the City's HOME program, the CHDO set aside portion of the HOME Program, and the Neighborhood Assistance Program.

There is no permanent housing set aside for homeless persons with disabilities. The Kitchen, Inc. often accommodates those persons within their facility using the SRO Vouchers from Housing Authority. However, The Kitchen has no facilities which are accessible to persons with disabilities.

The Victory Mission and the Kitchen offer soup kitchen meals in addition to their shelter service.

The Housing Authority of Springfield (HAS) provides 40 vouchers for use at the Missouri Hotel and Franciscan Villa operated by the Kitchen, Inc.

Table CP 17B shows social service programs for assisting the homeless. As Table CP 17B shows, a full range of services is available through various homeless providers. Many agencies cooperate to provide these services. For example, Burrell, Inc., has offices at The Kitchen to counsel persons with mental illness. Also, other agencies provide substance abuse counseling.

Activities to Prevent Homelessness

Three programs (FEMA, MHDC Housing Trust Fund, and ECIP) directly help prevent homelessness by providing emergency funds to households facing eviction for nonpayment of rent, mortgage, or utilities. Many other programs effectively keep people from becoming homeless through rent subsidies, property rehabilitation, down payment-closing cost assistance, sanitary sewer assistance, training, employment programs, education, individual living assistance, etc. See Table 17B for a summary of social programs that help prevent homelessness.

TABLE CP 17A

Inventory of Facilities and Services for the Homeless and Persons Threatened with Homelessness Shelter/Housing Services

Provider	Emergency Shelter		Transitional Housing		Referral Shelter		Day Shelter	Permanent Housing for Homeless with Disabilities
	Capacity	Census	Capacity	Census	Capacity	Census		
Christian Foundation	20	14	0	0		0		0
Family Violence Center	70	64	0	0		0	X	0
Kitchen/Missouri Hotel	250	153	78	40	X	233 in 1998	X	0
Neighborhood Ctr. OACAC	0	0	0	0	X	50 from 10/98 - 7/99		0
New Life Evangelistic Ctr.	7	Unavailable	0	0	Unavailable	Unavailable	Unavailable	Unavailable
Salvation Army-New Start Housing	0	0	28	21	X	0		0
Sigma House	12	12	8	10		0		0
Victory Mission	50	38	15	5		0		0
Victory House	0	0	15	10		0		0
Carol Jones Recovery Ctr.	0	0	26	22	X	0		0

Total	409	281	170	108		288		0

Represents individuals, not households

Census numbers as of 6/26/99

TABLE 17B

Inventory of Facilities and Services for the Homeless and Persons Threatened with Homelessness Non-Housing Services

Provider	Food/ Meals	Substance Abuse Counseling	Mental Health Services	Medical Services	Child Care	Job Counseling/ Ed/Training	Clothing
Christian Foundation							X
Family Violence Center	X		X	Referral	X	X	X
Kitchen/Missouri Hotel	X	X	X	X	X	X	X
Neighborhood Ctr, OACAC	Referral	Referral	Referral	Referral	Referral	Referral	Referral
New Life Evangelistic Ctr.	Unavailable	Unavailable	Unavailable	Unavailable	Unavailable	Unavailable	Unavailable
Salvation Army-New Start Housing	X	Referral	Referral	Referral	X	Referral	X
Sigma House	X	X	X	X		X	X
Victory Mission	X	X				X	X
Victory House							
AIDS Project of the Ozarks Carol Jones Recovery Ctr.	X	X	X	X	X	X	X

I. Special needs Facilities and Services

Group Homes

The Greater Ozarks Association for Retarded Citizens owns and operates eight facilities with 66 beds and 8 respite beds as shown on Table CP 18:

TABLE CP 18

Location	Type	Number of Beds	Client
Lakeside	HUD 202	8	Elderly Women/Retarded
Sherman	HUD 202	9	Elderly Men/Retarded
Delaware	HUD 202	9	Young Women/Mildly Retarded
Sagamont	Private	8 - 2 Respite	Retarded
Madison	Private	8 - 2 Respite	Retarded
Lombard	Private	8 - 2 Respite	Retarded
Elm	Private	8	Retarded
Norton	Private	8 - 2 Respite	Heavy Care
Total		66 - 8 Respite	

Burrell, Inc., a comprehensive community mental health provider, operates the following residential care and group homes that include a total of 60 beds as shown on Table CP 19.

TABLE CP 19

Facility	Beds	Client
Bramblewood	14	Emotionally disturbed children
Milano House	16	Emotionally disturbed adolescents
Robberson House	10	Adult Crisis Stabilization
Start Living	10	Severely mentally ill adults
Senior Living Center	10	Severely mentally ill elderly persons
Total	60	

Concentrations of minorities are found in three locations. The Sherman Avenue/Silver Springs area is the largest concentration with Washington Avenue and the Franklin Avenue area also containing noticeable minority populations. Concentration of minorities is defined as 10 percent per census block group from the 2000 census data and are shown on map attached at the end of the document. This low-income concentration is the same area of eligibility for the City Comprehensive Rehabilitation program boundary.

Low-income households are not as concentrated as minority populations. Low-income concentration is defined as a census tract that has a median income at or below 80 percent of the median for the city. These are also shown on a map at the end of the

document.

Grace Residential Care RCF1 has two facilities with a total of 12 beds.

Together, there are 146 group home beds for those with special need in Springfield.

Single-Room Occupancy (SRO)

The Housing Authority of Springfield (HAS) cooperates with The Kitchen, Inc. in providing 40 SRO vouchers for use at the Missouri Hotel, a homeless shelter and the Franciscan Villa, a facility for the frail elderly.

Individual Supportive Living (ISL)

Recent trends in supportive housing for the mentally retarded, developmentally disabled, recovering mentally ill, head injured and adults recovering from mental illness are toward ISL. This specialized approach supports people in their own homes. Clients are referred by the Missouri Department of Mental Health to providers for the support. Clients are assisted in locating and setting up housing. They are also assisted, to the degree required, with the chores and necessary life skills of operating a household and caring for themselves.

There are five providers of ISL in Springfield: They are Babcock and Associates, Greater Ozarks Association for Retarded Citizens, Easy Living, and Brookcare, Inc. who provide service to mentally retarded/developmentally disabled persons, and Burrell, Inc., who serves the mentally ill. They serve 45, 26, 24, 2, and 31 clients respectively for a total of 128 ISL clients served in Springfield.

Alcohol and Drug Abuse Residential Facilities

The Alcohol and Drug Abuse facilities are shown on Table CP 20. These facilities provide housing while people are participating in substance abuse treatment. Length of stay can be up to a year or more.

TABLE CP 20

Substance Abuse and Ex-Offender Residential Facilities			
Facility	Type	Client	Funding Source
Lakes Country Rehabilitation Center/Carol Jones Recovery Center	Primary Inpatient Treatment	Women over the age of 18 years	Missouri Department of Mental Health
Sigma House	Substance Abuse Program	Alcohol and other drug abusers	Missouri Department of Mental Health
Oxford House South Catalina (Men)	Transitional Living	Recovering Men	Self-Supportive
Oxford House McCann (Women)	Transitional Living	Recovering Women	Self-Supportive
Boys and Girls Town of Missouri	Residential Treatment and Outreach Services	Children aged 6-18 suffering from behavioral and emotional problems	Missouri Division of Family Services, Department of Mental Health and private funding
Alpha House of Springfield	After Care	Adults 15 years of age or older	Federal Bureau of Prisons (Greene County contract through 10/99)
Regional Girls' Shelter	Residential Care Facility	Abused and Neglected Girls 12-21 years of age in DSS custody or Juvenile System	Division of Family Services and private donations

Other

Franciscan Villa - The Villa is a 95 bed residential self care/retirement support facility for the frail elderly, owned by The Kitchen, Inc.

Semi Independent Apartment Programs - Burrell, Inc. operates this program that is 14 bed semi-independent apartment units that include individualized treatment planning, weekly counseling as needed, life skills training, recreational activities, and case management services.

Housing Opportunities for Persons With AIDS (HOPWA) - This is a HUD program administered by the Missouri Department of Health and delivered by OACAC, the local community action agency. The program provides 75 vouchers to persons in Greene County with AIDS, and pays up to $175 per month toward housing and utilities. Currently, 30 people are receiving housing assistance under this program. An estimated 25-30 HIV/AIDS clients are on Section 8 housing assitance in Greene County.

Spring Ridge Residential Care Center - Active in providing housing for the physically handicapped of Springfield. The center is a 17 room facility, including 3 semi-independent rooms. The center is able to accommodate 22 residents.

New Start Housing - Another program to address homeless needs is called New Start Housing. New Start has seven units at Apple Court North and is a transitional housing program for homeless families with children. It is sponsored by OACAC and the Salvation Army and is financed by a $74,394 three-year grant from HUD that will expire September 1, 2007 and a $32,742 grant from MHDC that will expire June 30, 2001.

Coordination of service programs for addressing the needs of mentally retarded/developmentally disabled populations requiring supportive housing are carried out by the Springfield Regional Center of the Missouri Department of Mental Health. When people are returning to the community from institutions or otherwise require supportive housing, they may begin by contacting the Springfield Regional Center who will take all of the necessary information and refer the client to the proper provider of the service that they require. This might include Babcock and Associates, the Greater Ozarks Association for Retarded Citizens, or private sources if the client has sufficient resources.

Burrell, Inc., provides coordination services for the mentally ill who leave institutions.

The Southwest Center for Independent Living provides information and coordination for persons with disabilities.

See Section above for assistance available to persons requiring supportive housing.

J. Barriers to Affordable Housing

1. Relevant Public Policies

Policies that can affect land and property, and return on residential investment, include: taxing policies, land use controls, zoning ordinances, building codes, fees and charges, and growth limits.

Taxing policies - Springfield has very low property tax rates that have no, or very little effect on development. Most property tax goes to the R 12 school system.

Land use controls and zoning - The primary land use controls in Springfield are subdivision regulation and zoning. Lots as small as 6,000 square feet may be created by subdivision and built upon. This lot size allows for moderately priced housing. The City adopted a new zoning ordinance in 1995 that allows the development of parks and subdivisions for manufactured housing within districts zoned residential. The ordinance also allows accessory apartments in single-family areas.

Building codes - Springfield regulates building under the BOCA building codes. This includes codes for building (new construction and existing structures), electrical, plumbing, and mechanical. There is also a housing code that delineates minimum condition for occupancy. The City received several complaints from citizens who thought that the City was too strict when rehabilitating buildings in the older areas of town. City Council directed staff to study these complaints, and the Older Areas Report was adopted by Council. The study investigated each complaint, surveyed other cities around the nation, held public meetings, and coordinated with the Urban Districts Alliance. The Alliance represents the Downtown Springfield Association, Walnut Street Historic District, and the Commercial Street Historic District. Following extensive analysis, the City determined that its codes are no more strict than other cities, nor does the City enforce them in a significantly different manner.
Fees and charges - Fees and charges are low and reflect the cost of issuing and administering them.

Design Guidelines - In an effort to promote quality housing design and preserve the character of our older neighborhoods, the City of Springfield has adopted Design Guidelines for in-fill housing projects. In some cases the additional design requirements could add additional construction cost to both rehabilitation projects and new construction.

Growth limits - The only growth limiting policy that Springfield follows is the Urban Service Boundary. This policy says that growth should occur within the watersheds that can be serviced by gravity sewers. This is a large area with plenty of developable land available and does not inhibit the construction of low-cost housing.

2. Strategy to Address Negative Effects

Land use controls - The new zoning ordinance should allow for more flexible development.

Building codes - Council adopted the Older Areas Report mentioned previously. It requires five steps to be taken to improve communication, coordination, cooperation and education when redeveloping older areas.

Relationship to costs - By adopting the new zoning ordinance, making it easier to rehabilitate older buildings, and preserving the housing stock, costs should be reduced and the incentive to provide affordable housing should increase.

No excessive, exclusionary, discriminatory, or duplicative aspects of these policies, rules, and regulations constitute barriers to affordability.

No court orders or HUD Sanctions have been identified that would affect the provision of assisted housing or Fair Housing.

3. Other Actions

Relationship to costs - By adopting the new zoning ordinance, making it easier to rehabilitate older buildings, and preserving the housing stock, costs should be reduced and the incentive to provide affordable housing should increase.

No excessive, exclusionary, discriminatory, or duplicative aspects of these policies, rules, and regulations constitute barriers to affordability.

Public Policies

Strategy to Address Negative Effects

Land use controls - The new zoning ordinance was adopted on March 7, 2005.

Building codes - Council adopted the Older Areas Report mentioned previously. It requires five steps to be taken to improve communication, coordination, cooperation and education when redeveloping older areas.

Relationship to costs - By adopting the new zoning ordinance, making it easier to rehabilitate older buildings, and preserving the housing stock, costs should be reduced and the incentive to provide affordable housing should increase.

No excessive, exclusionary, discriminatory, or duplicative aspects of these policies, rules, and regulations constitute barriers to affordability.

The City is a regional leader in fair housing issues and has a long standing Fair Housing Ordinance. Current efforts to promote fair housing in Springfield are governed and influenced by the following:

Fair Housing Plan
Mayor's Commission on Human Rights and Community Relations
The Community Housing Resource Board
The Affordable Housing Action Board
Comprehensive Housing Affordability Strategy
Springfield Chapter of the National Association for the Advancement of Colored People
City of Springfield Human Rights Ordinance

United States Fair Housing Amendments Act of 1988
1968 Civil Rights Act
Analysis of Impediments to Fair Housing Choice and Action Plan

K. Fair Housing

The City is a regional leader in fair housing issues and has a long standing Fair Housing Ordinance. Current efforts to promote fair housing in Springfield are governed and influenced by the following:

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Comprehensive Housing Affordability Strategy
Springfield Chapter of the National Association for the Advancement of Colored People
City of Springfield Human Rights Ordinance
United States Fair Housing Amendments Act of 1988
1968 Civil Rights Act
Analysis of Impediments to Fair Housing Choice and Action Plan

As previously noted, there are disproportionate needs among African Americans. They are more likely to live in sub-standard housing, and sometimes experience discrimination in renting. Education and awareness are helping the discrimination in renting, however there is a continuing need within the community. It is difficult for many minorities to transition into homeownership due to a lack of financial, maintenance, and educational opportunities needed for becoming a successful homeowner. Targeting minority concentrations for housing rehabilitation and down-payment/closing costs programs also help improve housing condition and homeownership opportunity.

Minorities

In 2000, minorities made up approximately 4% of the population in Springfield. Data obtained from the *Socio-Economic and Housing Survey: 2004* suggests that minorities make up approximately 7 percent of the population.

As seen in most areas of the country, minorities in Springfield do not fare as well as whites in terms of housing and income. For example, although only 2.5% of the households in Springfield are black, they occupy 20% of the non-rehabitable substandard housing units. In addition, the income of minorities is generally below that of whites. While a 1994 survey revealed that 37% of households headed by whites made $30,000 or more, only 12% of Blacks and 25% of Hispanics made that amount. Asian Americans, on the other hand, had the highest incomes of all racial groups, with 53% making more than $30,000 a year.

As Springfield's minority population continues to grow, so does its struggle to deal with racism. Progress has been made, but it's a slow process. The Mayor's Commission on Human Rights has been instrumental in these efforts. The Commission has investigated complaints against employers and landlords on charges of discrimination. In addition, the Commission was successful in its effort to have Martin Luther King's birthday established as a holiday for City employees and the public schools. Other organizations, such as the Diversity Network of the Ozarks, Grupo Latino, the NAACP, the Southwest Missouri Indian Center, and the Center for Interracial Family Living, have also made significant contributions of service to Springfield's minority population. The Department of Planning and Development is focusing loan programs in areas of minority concentration. Great Southern Bank also offers a home loan program targeted to this area.

Key informants identified the following needs in 2004:

- Development of good community skills among minority youth to create more successful and educated renters and homeowners of the future.
- Representation from all minorities in local multi-cultural groups.
- Help with financial literacy/credit scores required for eligibility for a home purchase because there is a disproportionate need for this type of education among minorities.
- Financial management classes for renters striving to become homeowners.
- Greater emphasis on youth activities, especially preschool programs and pre- and post-natal classes for new parents.
- Education for the rental providers and financial institutions who are involved in loan programs.

Several action items, or first steps, were identified which can be taken to meet Springfield's minority needs:

- Increase and enhance public, private, non-profit, and educational partnerships to coordinate programs with the community to maximize the impact of funding. Examples could include partnerships between the Boys and Girls Club which serves a high

percentage of minorities, faith based institutions, and Southwest Missouri State University where a homeowner education program could be implemented.
- Provide a minority liaison position within the Springfield Public Schools.
- Provide a mediator between the potential homebuyers and the financial institutions for the loan application process.
- There is a need for credit counseling and education prior to home purchase.
- Provide mentors working with people during the first years of homeownership to ensure responsible management of finances and home maintenance.
- Involve more children in educational programs about cultural diversity
- Provide training for minority students in local businesses

The Key Informants interviewed for the 2004 update felt that progress has been made, however opportunities for advancing conditions for minorities still exist. From our conversations, representatives stated financial education programs and housing mentor programs as the greatest unmet needs for improving the future of minority populations. Currently some organizations such as the NAACP are able to offer services for housing that were not available in past years. Informants also felt that minorities have benefited from the City of Springfield's housing loan programs which are targeted to areas of minority concentration.

II. HOUSING AND COMMUNITY DEVELOPMENT STRATEGIC PLAN

General Discussion

Vision 20/20

Vision 20/20 is the process of developing the Springfield-Greene County Comprehensive Plan. More than 350 people participated in the process by serving on one of 12 focus groups. The focus groups included housing and non-housing community development topics. Vision 20/20 is a roadmap to the future by articulating a community vision and developing strategies for accomplishing the vision.

The focus groups developed preliminary vision statements, which were reviewed and commented on by the community. The

comments and analysis resulted in a vision statement for each group and the community. The Housing Focus Group's goals and objectives were incorporated into the Neighborhoods Plan Element of Vision 20/20. The Neighborhoods Plan Element outlines objectives and actions that Springfield and Greene County will pursue to stabilize or improve existing neighborhoods and to create sustainable, attractive new neighborhoods. Many of the key housing recommendations are discussed in this *Consolidated Plan*. The Neighborhoods Plan Element was adopted by City Council on July 10, 2000.

Capital Improvement Program

The Capital Improvement Program (CIP) identifies and prioritizes needed capital improvements. The improvements are in response to City department public involvement processes to determine projects meeting the needs of citizens. Going beyond just a listing of priority projects, the CIP can provide a mechanism for estimating all of the City's capital needs, allow public improvement proposals to be tested against a set of criteria, provide an opportunity for long-range financial planning and management, and inform the public of projected capital improvements.

Council Strategic Plan

The Council Strategic Plan lists and describes short term strategies for implementing priorities. The priorities strive to balance economic development and quality of life and are included in the *Consolidated Plan*.

Transportation Improvement Plan

Proposals to meet transportation needs are laid out in the TIP. Streets and roads, as well as transit, pedestrian, air, and other modes are identified as transportation solutions.

CHAS

The CHAS was developed in 1994 through considerable cooperation, consultation, and public discussion. Some of the elements of the CHAS are current and are incorporated into the *Consolidated Plan* wherever possible.

Community Development Plan

The Community Development Plan was a guide for the expenditure of CDBG funds and has been incorporated into the *Consolidated Plan*. The Community Development Plan is no longer a stand alone document.

Community Focus: *A Report for Springfield and Greene County 2004*

The Community Foundation of the Ozarks in cooperation with the Springfield Area Chamber of Commerce and representatives from several other leading community groups, worked together to produce an assessment of the strengths and weaknesses in the community. This report, covers several topics including business and economic climate, transportation, and community wellness, safety, and education. The goal of this report was to provide information collected from numerous groups in one document to evaluate the needs of the community.

A. General Priorities

Community Development Goals and Priorities

1. Funding commitments necessary to satisfy housing goals established in this *Consolidated Plan* are given highest priority.

2. Commercial property rehabilitation and assistance to small businesses in targeted areas shall remain a priority.

3. Priority shall be given to maintenance of a policy planning and management capacity in order to determine needs, establish short and long term goals and objectives, and evaluate progress on programs and activities in accomplishing overall goals and objectives. The focus shall be neighborhood conservation, business revitalization and commercial viability, historic preservation and affordable housing in the older, built environment of the city.

4. Staff funding shall continue to (a) implement specifically assigned community development projects, (b) provide technical assistance in the planning formulation and implementation of public-private partnerships, particularly in relation to affordable housing and other activities of principal benefit to persons of low and moderate income, (c) pursue funds and resources to further enhance the community development program, and (d) administer the CDBG Program and meet other necessary and unavoidable program requirements.

5. The following target areas shall be priorities for channeling fiscal resources for housing and economic development:

* Residential Rehabilitation Loan Area:
  Area bound by Grand, West Bypass, (principally) the northern city limits, and Glenstone

* Commercial Property Rehabilitation and Assistance Areas:
  Central Business District
  Westside Area (designated)
  Commercial Street
  Walnut Street Conservation District (West)
  Boonville Avenue Corridor
* Legally Designated Redevelopment Areas:
  Silver Springs, Sherman Avenue and Grant Avenue Playground Redevelopment Projects

B. Obstacles to Meeting Unserved Needs

Impediments/ Opportunities Created by Market Conditions

Rental Housing

Impediments to producing rental housing for low/moderate occupants are:

* Incomes are not sufficient to pay rents that will cover construction and operating costs, interest, and return on investment. This is particularly true with large families. They are often of low-income, have large financial obligations, and cannot pay the additional rent necessary to produce large units.

* The cost of rehabilitation cannot be offset by additional rent. A substandard unit will rent for nearly as much as one that has been rehabilitated.

* Demand for housing drives the rent structure and keeps rents at an unaffordable level for lower-income families.

* Much of the housing stock was built prior to 1940 and is obsolete and contaminated with lead paint.

* Neighborhood conditions often deter rehabilitation or new construction if they are deteriorated.

* Inadequate infrastructure will deter investment in the housing stock.

* There is resistance to low-income multi-family housing.

Opportunities for producing rental housing units are:

* The Federal income tax credit program encourages investors to build or rehabilitate low/moderate income housing.

* Private interest rates are currently lower than they have been in the past 20 years.

* The City of Springfield offers low-interest loans to investors to rehabilitate rental property.

* The City has included many barrier removal sections in the new zoning ordinance adopted in 1995.

Homeownership

Impediments to home ownership are:

* Inadequate incomes.

* Not able to save down payment.

* Inability to maintain a house.

* Inability to obtain credit.

* Deteriorated neighborhoods.

* Deteriorated infrastructure.

Opportunities for home ownership are:

* Most of the financial institutions are responding to the need for affordable financing with programs for low/moderate income households in target areas.

* The City has a low interest loan programs for rehabilitation of owner-occupied property.

* The City funds down payment/closing cost programs for low/moderate income home buyers in selected neighborhoods.

* The City funds minor repair programs aimed at deferred maintenance and emergencies that are carried out by several non-profit groups including CPO/Americorps, OACAC, and the Greater Springfield Board of Realtors, and Council of

Churches.

* The Missouri Housing Development Commission has developed programs targeted toward home ownership for low/moderate income households.

Overcrowding

The problem with alleviating overcrowding for low/moderate income households, is mainly due to their lack of income. The units must be larger, creating higher costs for construction or rehabilitation as well as utilities. The main supply of large units is within the older housing stock. Often these units are in bad condition due to the costs to rehabilitate them.

Underserved Populations. The very low-income population has many current housing needs. They find it very difficult to locate housing that is affordable, in standard condition, and is of the proper size for their household. Large families have particular difficulty with finding suitable housing. Many of these people become homeless and often have special needs to be addressed, in addition to housing.

C. Affordable Housing

Prior to setting priorities and strategies, a housing analysis was conducted. It viewed the housing stock from three approaches and relied largely on census data:

1. Availability

2. Adequacy

3. Affordability

This analysis was then compared to other housing need and priority setting information within the community to set priorities. These sources included the 2000 Census, Vision 20/20 Affordable Housing Focus Group, the 2004 Socio-Economic Housing Survey, and various other City of Springfield plans and studies, discussions with housing providers, etc.

Availability

An analysis of housing availability compares the supply of units with the demand for units. Complete analysis compares not just absolute numbers, but examines unit size, tenure type, and even location in relationship to household size tenure preference, and locational desires.

A comparison of change in housing units and households, between 1990 and 2000, reveals that units increased by 11.5 percent (7,178) and households increased by 12.8 percent (7,338), showing that households outpaced units slightly in growth. Major growth of new units occurred in south Springfield which also supported the increase of households.

The very center of the city suffered a loss of total units and households. The central part of town and the north remained generally stagnant, when comparing demolitions and new units. However there was a considerable shift from owner-occupied housing to rentals in the 10 year period, throughout the central and north side (north of Grand). Most of the low-income census tracts are located in this area. There is no mismatch in loss of units compared to locations of racial/ethnic concentration. In fact, the area of heaviest racial/ethnic concentration showed an increase of units, primarily due to the construction of Apple Court North, a 125

unit Housing Development Grant (HODAG) project built during the mid 1980s.

There was a 7.2 percent vacancy rate in 2000, down slightly from 1990. Owner, for sale units were vacant at the rate of 2.4 percent. The smaller units showed the highest rate of vacancy while the larger units showed less. Central and north Springfield showed higher vacancy rates than the entire city.

Looking at the type and size of units in Springfield, compared to the household composition reveals an inverse relationship as shown below in Table CP 21.

TABLE CP 21

TYPE AND SIZE OF HOUSING UNITS			
Number in Household	Number of Households	Number of Bedrooms	Number of Units by Size
1	22,762	0	1,980
2	23,130	1	10,175
3 and 4	15,385	2	24,766
5+	3,544	3+	32,956

Source: 2000 Census

There is a mismatch between household composition and bedroom size. This is assuming a ratio of two people per bedroom (the approximate Section 8 guidelines). Market forces desire larger units as evidenced by this information. The vacancy rate of smaller units is higher, and information provided by HAS that said that it is difficult to keep the efficiency public housing units rented also points to the general undesirability of smaller units. The Victory Mission submitted written testimony following the public hearing that a need exists for single-room-occupancy housing such as used to be found in boarding houses and the YMCA.

Adequacy

Analysis of housing adequacy helps to determine whether the available housing is standard and up to federal and local housing code.

Approximately 16.5 percent of the housing stock is in substandard condition according to the *Socio-Economic and Housing Survey: 2004*. Substandard conditions were found in unequal proportions between owner and rental housing as 27.9 percent rental units were substandard compared to 10 percent owner occupied units. Boarded up units increased by 42 percent, to 107 units.

This is due to the aging of the housing stock, lack of maintenance, and stepped-up enforcement of the City's dangerous building ordinance.

Information is not available from the survey regarding location of substandard units, but local sources agree that at least 75 percent of the substandard housing in Springfield is north of Grand, in the low-income areas. This is also the location of much of the affordable housing. With this assumption, approximately 20 percent, or one in five housing units in central and north Springfield is substandard. African American households, those under the age of 30, and large families are the groups most likely to live in substandard housing according to the *Socio-Economic and Housing Survey: 2004*.

Table CP 22 shows the adequacy of the housing stock.

TABLE CP 22

ADEQUACY OF THE HOUSING STOCK			
Number of Bedrooms Per Unit	Total Number of Units	Total Number of Substandard Units	Standard Units
0 Bedroom	1,292		
1 Bedroom	9,389	874	9,807
2 Bedroom	22,546	3,186	19,360
3 Bedroom	23,997	1,062	22,935
4 Bedroom	4,299	562	3,737
4+ Bedroom	949	187	762

Affordability

An affordability analysis allows the determination of whether Springfield's households can afford the units currently available. This is accomplished by looking at income characteristics and housing costs.

According to the 2000 census data, Springfield has a surplus of affordable housing. This is known to be not true as evidenced by waiting lists at HAS, OACAC, The Kitchen, other housing providers, and information studied throughout this *Consolidated Plan*.

It was also concluded through extensive housing analysis by the Vision 20/20 Affordable Housing Planning Groups that a large portion of the affordable housing units are substandard and/or vacant.

The information probably has more real meaning when applied to rental property than owner property. Owner occupants reported mortgage payments and other selected information to the Census Bureau to derive it. While affordable to the existing owner because they may have a small loan, or no loan at all, this unit may not be affordable to the next inhabitant who must purchase it at market rate. However, the data, if correct, is useful in looking at affordability for renters. We know, through other census data, that low-income, households that rent are suffering from cost burden at the rate of 74 percent. It is quite evident that they are not living in affordable housing; so who is?

Through information known from operating the rental rehabilitation program in Springfield, City staff believe that housing rented at a rate affordable to the low-income group, is most likely substandard. The median monthly contract rent in Springfield in 2000 was $384 according to the U.S. Census. According to the HUD definition of affordability, this was barely affordable to a four person household at 50 percent of the median. It was not affordable to those below this income. According to the Springfield Apartment and Housing Association, in March 1999 the average monthly rent was $350 for a one bedroom apartment and $475 for a two bedroom apartment.

This all points to the fact that although, aggregate figures say that there is an excess of affordable housing, closer examination and experience tells otherwise.

Priorities

The following priorities were established by the CHAS Task Force prior to the adoption of the previous five-year plan. The Task Force was composed of affordable housing providers, representatives of United Way of the Ozarks, and City Planning staff members. City Planning staff reviewed priority assignations and feel they are still valid.

Each household type, by income was assigned a number to identify each priority and a priority ranking letter. The numerical identifier is merely a number used to identify the particular household type. The priority ranking shows the relative ranking of L for low, M for medium, or H for high.

Table CP 23 summarizes the priorities and is followed by a Priority Analysis and Strategy Development Investment Plan.

TABLE CP 23
SUMMARY OF PRIORITIES

Numerical Identifier	Priority Ranking	Household Type
1	L	Elderly 1 & 2 Member Renter Households
2	H	Small Related Renter Households (Extremely Low to Low-Income, including 0-30% and 31-50% MFI) and All Other Renter Households (Extremely Low to Low-Income, including 0-30% and 31-50% MFI)
3	M	Small Related Renter Households (Moderate-Income, Including 51-80% MFI) and All Other Renter Households (Moderate-Income, Including 51-80% MFI)
4	H	Large Related Renter Households (0-80% MFI)
5	L	Extremely Low-Income (less than 30% MFI) Existing Homeowners and First-Time Homebuyers and Low-Income (31-50% MFI) First-Time Homebuyers
6	H	Existing Homeowners, Low-Income (31-50% MFI) and Moderate-Income (51-80% MFI)
7	M	Moderate-Income (51-80% MFI) First-Time Homebuyers, With Children
8	M	Moderate-Income (51-80% MFI) First-time Homebuyers
9	H	Homeless

10	H	Non-Homeless Persons With Special Needs

1. <u>Elderly 1 & 2 Member Renter Households</u> (Priority <u>L</u>)

Analysis

Elderly renters experience less problems, in less percentage (64 percent) than any other rental group. They also have the most resources available to them for housing assistance. The Housing Authority of Springfield (HAS) currently provides 258 units of housing for elderly. (There are actually more units that were constructed for elderly, but under the current Federal preference requirements, disabled people must be allowed to live in the elderly high-rises) Elderly households also have the shortest waiting list.

A 1991 survey of social service agencies serving Springfield conducted by the City of Springfield concluded that the elderly were relatively well served.

Many elderly renter households have housing problems, especially those not living in Public or Section 8 housing. The remainder of elderly renters often live in substandard housing. However, they have less problems and more opportunities for assistance than any other household group.

Obstacles that might be encountered are an adequate amount of resources to meet the demand.

Strategy Development - Investment Plan

Activity 1:<u>Rental Assistance</u>

Description - Provide assistance for rent and utilities

Program/resources to be used - Public Housing, Section 8, FEMA, ECIP

Program/resources not being pursued and why - HUD 202, Competitive program with insufficient funding.

2. Small Related Renter Households (Extremely Low to Low-Income, including 0 - 30 % and 31 - 50 % MFI) and All Other Renter Households (Extremely Low to Low-Income, including 0 - 30 % and 31 - 50 % MFI) (Priority H)

Analysis

Small Related and Other Renter Households (0 -50 %) constitute the largest group of households in need. Combined, 82 percent, or 6,220 have housing problems. Of those not reporting a cost burden, 103 have physical defects (incomplete kitchen or bathroom). Many experience both cost burden and physical defects.

There is a shortage of smaller housing units in Springfield compared to the number of smaller households. There are over 53,000 households with less than 4 members, and only about 33,000 units that have two bedrooms or less. These smaller units are predominately older and/or apartments. The three bedroom and more units were mostly built within the last 30 years and are often not available or affordable to low-income households. As the general housing analysis pointed out, larger units are preferred in Springfield and smaller units have higher vacancy rates.

In summary, small families with extremely low-incomes and other households rate a high priority since they do not have sufficient income to obtain market rate, standard housing and they have housing problems in greater numbers than any other group. Obstacles that might be encountered are an adequate amount of Section 8 vouchers or certificates, and an inadequate supply of standard rental units that landlords are willing to rent for the fair market rent.

Strategy Development - Investment Plan (Activities and Programs)

Activity 1: Rehabilitation

Description - Rehabilitation of existing properties.

Programs/resources to be used - HOME, CDBG, Low-Income Housing Tax Credit Program, Private, Historic Tax Credits.

Activity 2:Rental Assistance

Description - Assist households with the cost of rent and utilities

Programs/resources to be used - Section 8 Rental Assistance, Public Housing, FEMA, ECIP

Programs/resources not being pursued and why - none

Activity 3:Acquisition

Description - Acquire substandard properties for rehabilitation and resale.

Programs/resources to be used - CDBG, HOME, Private
Programs/resources not being pursued and why - none

Activity 4:New Construction

Description - Construct new housing units

Program/resources to be used - Low-Income Housing Tax Credit Program, HOME, MHDC Multi-Family Program

Programs/resources not being pursued and why - none

3. Small Related Renter households (Moderate-Income, Including 51-80% MFI) and All Other Renter Households (Moderate-Income, Including 51-80% MFI (Priority M)

Analysis

There are 4,553 households in this combined category and 33 percent experience housing problems. By reporting housing problems, but no cost burden, 107 households have physical defects with the housing unit in which they live.

The small related renter households and the other renter households (51-80% MFI) have needs in relatively large numbers, but their problem is not as severe as those of extremely-low to low income. Since their income is higher, they have a better chance in the marketplace than those of extremely-low to low income.

Obstacles that might be encountered include an insufficient amount of Section 8 vouchers or certificates, and an insufficient amount of standard rental housing that landlords are willing to rent for the fair market rent.

Strategy Development - Investment Plan (Activities and Programs)

Activity 1:Rehabilitation

Description - Rehabilitation of existing properties.

Programs/resources to be used - HOME, CDBG, Private, Historic Tax Credits

Programs/resources not being pursued and why - none

Activity 2:Rental Assistance

Description - Assist households with the cost of rent and utilities

Programs/resources to be used - Section 8 Rental Assistance, Public Housing

Programs/resources not being pursued and why - none

Activity 3:Acquisition

Description - Acquire substandard properties for rehabilitation and resale.

Programs/resources to be used - CDBG, HOME, Private

Programs/resources not being pursued and why - none

Activity 4:New Construction

Description - Construct new housing units

Program/resources to be used - Low-Income Housing Tax Credit Program, MHDC Multi-Family Program

Programs/resources not being pursued and why - none

4. Large Related Renter Households (0-80% MFI) (Priority H)

Analysis

Large family renters have proportionately more housing problems than any other group. The lower the income, the worse the problem. As a group, they experience housing problems at the rate of 74 percent. Of those households below 30 MFI, 96 percent have housing problems. Households below 50 percent have problems at the rate of 86 percent. Extremely low-income households have cost burden of 30 and 50 percent at the rate of 92 and 73 respectively. Households with incomes between 51 and 80 percent of the median experience cost burden of more than 30 percent at the rate of 31 percent.

Besides cost burden and condition, large families experience overcrowding more than any other group. Overall, 23 percent of large families are overcrowded. But within the extremely low-income group, 44.5 percent are overcrowded.

Sufficient large units exist within the housing stock in Springfield, but there are not enough that are for rent and affordable to the low-income households. Also, most of the available large rentals are in old houses that are in poor condition due to their size and inability of the occupants to pay sufficient rent to justify rehabilitation. Combined with these problems, rents for large units are higher than smaller units. Even with several hundred assisted units in Springfield, there are many households still in need of assistance.

In summary, large-family households are given a high priority because of their preponderance of housing problems, the lack of

sufficient housing stock to fulfill their needs, and the fact that the units that they require due to family size are more expensive. These factors create a critical need, even though for a relatively small group.

Obstacles that might be encountered include an insufficient amount of Section 8 vouchers or certificates, and a lack of large units in adequate condition, that the landlord will rent for fair market rent.

Strategy Development - Investment Plan

Activity 1:Rehabilitation

Description - Rehabilitation loan to owners of rental property requiring that the unit be affordable to the tenant.

Program/resources to be used - HOME, Private, Low-Income Housing Tax Credit Program, Historic Tax Credits

Program/ resources not pursued and why - none

Activity 2:Rental Assistance

Description - Assist in payment of rent and utilities.

Programs/resources to be used - Section 8, Public Housing, FEMA, ECIP

Programs/resources not being pursued - none

Activity 3:Acquisition

Description - Acquire substandard properties for rehabilitation and resale.

Programs/resources to be used - CDBG, HOME, Private

Programs/resources not being pursued and why - Section 8 Moderate Rehabilitation. Very competitive, with insufficient funding.

Activity 4:New Construction

Description - Construct new housing units

Program/resources to be used - Low-Income Housing Tax Credit Program, MHDC Multi-Family Program

Programs/resources not being pursued and why - none

5. Extremely Low-Income (less than 30 % MFI) Existing Homeowners and First-Time Homebuyers and Low-Income (31 - 50 % MFI) First-Time Homebuyers (Priority L)

Analysis

Extremely low-income (less than 30 percent MFI) households should not (in most cases) be encouraged to become, or continue to be, homeowners. The responsibilities of owning property may be more than people's capacity who make less than 30 percent of the median income. Households of this income group could have afforded only $206 per month for payment, taxes, insurance, utilities, and maintenance.

Existing owners received a low priority because of the factors listed above, plus the fact that they probably let their property fall into disrepair due to their lack of income, and effective assistance must be structured very carefully, or it may happen again. It is generally best that households of this income group be helped through rental assistance.

First-time homebuyers of this income level will likely experience the problems outlined above without intensive support for maintenance and other responsibilities of ownership. Rental assistance is preferred for this income group.

Emphasis should be placed on helping this group of households rise above the poverty level so that they can become homeowners some day. (See Anti-Poverty Section)

The group was assigned a low priority instead of none in recognition that there are exceptions to every situation. Should the situation arise that a very, very low-income household should be assisted as an existing homeowner or first-time homebuyer, it will be possible.

The greatest obstacle confronting this group in remaining or becoming homeowners is the lack of income.

Strategy Development - Investment Plan

Activity 1:<u>Rehabilitation</u>

Description - Rehabilitation of existing property.
Programs/Resources to be used - CDBG, HOME, Private or Board of Realtors Homeowner Repair Program

Programs/ resources not being pursued - none

6. Existing Homeowners, Low-Income (31 - 50 % MFI) and Moderate-Income (51 - 80 % MFI) (Priority H)

Analysis

Home ownership is generally preferred in Springfield whenever the household has the capacity to be a responsible homeowner. The reason that existing homeowners (31-50% MFI) received a high priority is to account for the elderly that own homes (generally without debt) in need of rehabilitation. When they have no mortgage payments or substantial other debts, this income group can often afford their homes if they can receive funds to rehabilitate it.

The *Socio Economic and Housing Survey: 2004* states that many elderly live in substandard housing. CHAS Table 1C shows that elderly households in this income group have problems at the rate of 18 percent, or 336 households. But according to the public hearing, the task force, and the City rehabilitation staff, many more elderly homes are in need of rehabilitation. Currently, the waiting list is 25 and could take one year to be served.

There are also other homeowners that should be assisted with rehabilitation. Thirty-two percent of other homeowners have housing problems. Some of these could benefit through a rehabilitation program and still be able to afford their house.

Obstacles encountered by this group include the lack of resources for rehabilitation, and down payment/closing costs.

Strategy Development - Investment Plan

Activity 1: Rehabilitation

Description - Rehabilitation of existing property.

Programs/Resources to be used - CDBG, HOME, CPO/Americorps, Weatherization, FEMA

Programs/ resources not being pursued - none

7. <u>Moderate-Income (51 - 80 % MFI) First-Time Homebuyers, with children</u> (Priority <u>H</u>)

Analysis

Moderate-income first-time homebuyers, with children, are rated a high priority because as renters, they suffer from having housing problems, including cost burden. However, unlike the extremely low to low-income households, they have sufficient income to become homeowners. They are rated above all other first-time home buyers because they have children and probably have more need.

Home ownership is desirable in Springfield. It tends to stabilize neighborhoods by instilling pride of ownership while helping to beat inflation as mortgage payments do not rise like rent.

Since potential first-time homebuyers are currently renters, this income group of renters will be examined. There are 5,517 renters within the moderate-income group. They have housing problems at the rate of 35 percent. Cost burden rates at 34 and 2 percent for those paying 30 and 50 percent of their incomes for rent and utilities. Even though there are several hundred assisted housing units in Springfield, these cannot begin to satisfy the need for rental housing assistance. Thus, people in this income range can best be served by becoming homeowners.

Due to very favorable interest rates and aggressive programs offered through MHDC, these needs are being met currently to a great extent. Priority remains high, however, even though the numbers being served are at an unprecedented level.

Obstacles encountered by this group include the lack of resources for rehabilitation, and down payment/closing costs. Poor credit worthiness has been a consistent obstacle as observed by staff experience.

Strategy Development - Investment Plan

Activity 1:<u>Acquisition</u>

Description - Acquire property for rehabilitation and resale.

Programs/resources to be used - Private, CDBG, MHDC First-Time Homebuyers

Programs not being pursued - none

Activity 2:Down Payment/Closing Cost Assistance

Description - Funds to assist with down payment and closing costs.

Programs/resources to be used – CDBG, ADDI

Programs/ resources not being pursued - none

Activity 3:Rehabilitation

Description - Rehabilitation of property.

Programs/resources to be used - Private, CDBG

Programs/resources not being pursued - none

Activity 4:Support Services

Description - Homeowner counseling.

Programs/resources - Ozarks Technical Community College, Private Financial Institutions, Board of Realtors

8. Moderate-Income (51 - 80 % MFI) First-Time Homebuyers (Priority M)

Analysis

Moderate-income first-time homebuyers, without children, are rated a medium priority because as renters, they suffer from having housing problems, including cost burden. However, unlike the extremely low to low-income households, they have sufficient income to become homeowners.

Home ownership is desirable in Springfield. It tends to stabilize neighborhoods by instilling pride of ownership while helping to beat inflation as mortgage payments do not rise like rent.

Since potential first-time homebuyers are currently renters, this income group of renters will be examined. There are 5,517 renters within the other low-income group. They have housing problems at the rate of 35 percent. Cost burden rates at 34 and 2 percent for those paying 30 and 50 percent of their incomes for rent and utilities. Even though there are several hundred assisted housing units in Springfield, these cannot begin to satisfy the need for rental housing assistance. Thus, people in this income range can best be served by becoming homeowners.

Obstacles encountered by this group include the lack of resources for rehabilitation, and down payment/closing costs. Staff has observed that credit worthiness is a frequent obstacle encountered.

Strategy Development - Investment Plan

Activity 1: Acquisition

Description - Acquire property for rehabilitation and resale.

Programs/resources to be used - Private, CDBG, MHDC First-Time Homebuyers

Programs not being pursued - none

Activity 2:Down Payment/Closing Cost Assistance

Description - Funds to assist with down payment and closing costs.

Programs/resources to be used – CDBG, ADDI

Programs/ resources not being pursued - none

Activity 3:Rehabilitation

Description - Rehabilitation of property.

Programs/resources to be used - Private, CDBG

Programs/resources not being pursued - none

Activity 4:Support Services

Description - Homeowner counseling.

Programs/resources - Ozarks Technical Community College, Private Financial Institutions, Board of Realtors

9. Homeless (Priority H)

Analysis

Assisting homeless people rates a high priority because they have such critical need. Homeless people have nowhere to live, no money, no access to medical care or other support services, nothing to eat and no hope without the assistance of homeless service providers. There were 298 people who were sheltered on June 29, 1998 in Springfield, when the Missouri Association for Social

Welfare conducted the 1998 Census of Shelter Providers. This point-in-time survey reveals the number of sheltered homeless on that night, but does not account for the full extent of the problem throughout the year. Nor does it account for the unsheltered homeless and the near homeless.

With relative income shrinking, and housing costs rising, many of the near homeless could become homeless in the coming years. The number of persons below poverty decreased by more than .6 percent between 1990 and 2000, however housing costs continued to rise by 13 percent. Many very-low-income households survive on public assistance which does not rise at the rate of inflation in Missouri.

General agencies cooperate to provide transitional services for households moving from the shelter to permanent housing. The services include transitional housing, mental health counseling, alcohol and drug counseling, family living skills, budgeting, etc.

Obstacles to meeting the priority are lack of sufficient income for the extremely-low-income, and the lack of sufficient resources to provide housing and support services.

Strategy Development - Investment Plan

Activity 1:Rehabilitation

Description - Rehabilitation of existing property.

Programs/resources to be used - CDBG, HOME CHDO, Neighborhood Assistance Program, Shelter Plus Care, Private Contributions, Emergency Shelter Grant, Private Financing, Low-Income Housing Tax Credit Program, Historic Tax Credits

Programs/resources not being pursued and why - none

Activity 2:Rental Assistance

Description - Assistance for paying rent and utilities.

Programs/resources to be used - Section 8, Shelter Plus Care, Section 8 SRO (MHDC), New Start Housing, Private, FEMA, ECIP

Programs/resources not being pursued and why - none

Activity 3:Support Facilities and Services

Description - Supply support services for homeless such as medical, counseling, etc.

Programs/resources to be used - Shelter Plus Care, Private Contributions, In-kind contributions from other providers, Emergency Shelter Grant, HUD Supportive Housing Demonstration Program, Homeless Services Network

10. Non-Homeless Persons With Special Needs (Priority H)

Analysis

Non-homeless persons with special (particularly those of low-income) needs are a high priority because they must have help to live in decent housing. They include elderly, frail elderly, persons with disabilities (mental, physical, developmental) persons with alcohol or other drug addiction and persons diagnosed with AIDS and related diseases.
Many elderly live in substandard housing. Although many of them have their house free of debt, they do not have the resources to rehabilitate it. Frail elderly need special care and services. The elderly and frail elderly group is increasing and will need more assistance through the years.

Persons with mental illness and developmental disabilities require varying levels of care and support. With less emphasis on institutions, the groups are being integrated into the community more and more.

The physically disabled require special types of housing. With up to 8,000 persons in Springfield who are disabled and 400 requiring wheelchairs, the housing stock must be altered to accommodate these special needs. Also, it is often more cost effective and appropriate to build new housing to accommodate those with disabilities.

Alcohol and drug abuse are often accompanied by homelessness or inadequate housing. With this group, it is particularly

important to provide support services along with housing.

Finding affordable housing is difficult enough, but HIV/AIDS adds not only additional persons to the system, but it demands special considerations. This special population faces not only the obvious stigma associated with the disease, but also a weakened immune system that cannot tolerate unsanitary environments and group living where they may be exposed to multiple pathogens.

Emergency and transitional placement of persons with HIV/AIDS is practically nonexistent, with the exception of group shelters that pose a threat to someone with a compromised immune system.

With 385 reported cases in Greene County, only 51 are receiving assistance through HOPWA. Of the 385 cases in Greene County, 79 are at or below the poverty level.

Obstacles to serving this population will be limited resources.

In summary, people with special needs require special attention and a high priority.

Strategy Development - Investment Plan Development

Activity 1:Rehabilitation

Description - Rehabilitation of existing properties.

Programs/resources to be used - CDBG, HOME, Low-Income Housing Tax Credit Program

Programs/resources not being pursued - none

Activity 2:New Construction

Description - Construction of new units that will accommodate persons with disabilities.

Programs/resources to be used - Section 811, Section 202, Private, Low-Income Housing Tax Credit Program

Programs/resources not being pursued - none

Rental Assistance

Description - Provide assistance for paying rent and utilities.

Programs/resources to be used - Section 8, Section 811, HOPWA, Department of Mental Health, Section 8 Frail Elderly (MHDC), FEMA, ECIP

Programs/resources not being pursued - none

Support Facilities and Services

Description - People with special needs require varying levels of support in conjunction with housing. It includes counseling, transportation, medical, etc.

Programs/resources to be used - Private Contributions

Programs/resources not being pursued - Supportive Housing Program, funding was denied.

Influence of Housing Characteristics on Funds for Housing Assistance

Rental

The lack of affordable housing in standard condition indicates that rehabilitation of property with an affordability requirement will be most appropriate. Of course, the Section 8 program will continue to subsidize low-income households' rent. There is a waiting list for this program and should be increased if possible.

New Units

The Low Income Tax Credit program is most appropriate for new housing production. It provides incentives for building new units (or substantial rehabilitation) and some of them must be affordable and rented to low-income households.

Rehabilitation
Rehabilitation of existing units for low-income households will remain a priority of the City of Springfield. This preserves the housing stock while providing affordable housing.

Acquisition

Springfield will acquire dilapidated property for clearance and new construction.

Rising rents and costs require that the City continue to intervene in the housing market making units more affordable and in standard condition for more households.

D. Homelessness

1. Helping low-income families avoid becoming homeless

The City will continue to provide public housing, and rental assistance. This assistance is keeping several hundred households from becoming homeless. Also, the City loan programs allow many homeowners to remain in their homes and provide affordable rental housing.

The anti-poverty policy of providing education, training and job opportunity will continue to help people become employed and support themselves and their families.

2. Reaching out to homeless persons and assessing their individual needs

The City is continually addressing the impact of homeless and transient persons on center city business and residential neighborhoods. Results of ongoing studies will be used to determine the needs of homeless persons and identify services that would help people and keep them from living on the streets.

3. Addressing the emergency shelter and transitional housing needs of homeless persons

The City will continue to apply for and pass Emergency Shelter Grant funds to homeless service providers. The Salvation Army operates an emergency shelter and there are a sufficient number of shelter beds in the community. There is a more critical need for transitional and permanent housing for homeless persons to work their way back into the mainstream community. The City will continue to support homeless and housing agencies in providing transitional housing like the Ollis Building and the KIND Place.

4. Helping homeless persons make the transition to permanent housing and independent living

The City will continue to support local service providers delivering the continuum of care which includes the move from homelessness to permanent housing. Many of the housing assistance programs outlined in the strategy will be available to homeless persons as they enter the work force and purchase or rent housing.

E. Populations With Special Needs - Other Than Homeless

1. General Description

This section will discuss the extent of need for supportive housing for special needs populations It will include discussion about need for the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, and persons diagnosed with AIDS and related disease. The section will also assess the need for low-income families in public or assisted housing for home ownership, economic independence, and self sufficiency programs.

Elderly/Frail Elderly

In a cooperative effort, the Southwest Missouri Office on Aging and the Council of Churches of the Ozarks conducted an opinion survey of persons in Greene County and the City of Springfield. The purpose of the study was to determine a variety of needs for persons 70 years of age and older. Also, the survey was an attempt to define the number of frail elderly in Greene County and the city of Springfield. Of the total number of surveys returned (425), about 25 percent (105) were obtained through phone calls.

In the housing portion of the survey, the majority (82 percent) lived in a house and 72 percent had their house paid off. Public housing was used by only 3 percent of those surveyed. Question number 36 in the survey asked about the condition of each respondents house. Two choices, major and minor repair were given. Of the 425 surveyed, 5 percent said their home was in need of major repair.

In an attempt to determine numbers of elderly and frail elderly in need of supportive services and housing, a question was asked regarding the need for one or more services not now being provided. The survey listed 208 responses. Of those, 19 percent listed some needed support and 3 percent listed 3 or more needed services, indicating they might fit a frail elderly definition. Applied to the total number of elderly in the city, these percentages yield 1,219 frail elderly and 7,718 elderly in need of some supportive housing.

Developmental Disabilities

The developmental disabilities system in Springfield consists of 8 group homes managed by the Greater Ozarks Association for Retarded Citizens (ARC), and Babcock and Associates. The developmental disabilities center is in the process of moving developmental disabled persons away from the group home setting and into individual supportive living (ISL); in this setting, individuals rent their own apartments, and on occasion, buy their own home.

There are four providers of ISL in Springfield, who provide service to mentally retarded/developmentally disabled persons. Babcock and Associates, Greater Ozarks Association for Retarded Citizens, Easy Living and Brookcare, Inc. serve 45, 26, 24 and 2 respectively. If the trend continues toward individual supported living arrangements, all 66 persons now in the group homes will be seeking suitable housing.

Mentally Ill

Burrell Center is the only provider of Supportive Independent Living services for mentally ill adults. Currently, there is not a waiting list for the Center's Supportive Independent Living services. One-hundred percent of those receiving services fall within the 0-30% of median income level designation qualifying them as "very low-income."

Physically Disabled

About 15.3 percent of Springfield's households have physically challenged members according to *The Socio Economic and Housing Survey: 2004*. The majority of persons with disabilities are in the 75 and over age category. Of the survey respondents, 87 percent felt their home accommodates the needs of the disabled persons living there.

Two reports provide a basis for estimating housing needs of the disabled. They are *The Handicapped and Elderly Market for Urban Transportation*, prepared by the Urban Mass Transportation Administration and Transportation Systems Center; and "Elderly and Handicapped Transportation Needs" prepared by the Springfield Planning Department. These reports were an adequate basis for estimating housing needs of the disabled because a "transportation handicap" is a mobility handicap. It is also a

housing handicap necessitating special accommodations.

These reports show that approximately 8,000 persons in Springfield have some form of "transportation handicap." Of this total, approximately five percent, or 400 persons were confined to wheelchairs. Of these 400 persons, approximately 200 were housed in institutions. For the remaining 200 disabled individuals using wheelchairs, the reports indicated that approximately 100 persons were adequately housed. The remaining 100 persons were actively looking for proper housing. Therefore, housing goals should be aimed at supplying these special needs.

Alcohol or Other Drug Addiction

For the supportive housing needs for alcohol or other drug addiction, 7 residential care facilities were contacted. Most of the facilities depend on some sort of government funding. The number of persons in the facilities depends on available funding and not on the capacity of the facility. The facilities contacted reported a total of 130 on their waiting lists. Most of these facilities are long-term, allowing patients to stay from a few weeks to over a year.

HIV/AIDS

There were 385 HIV/AIDS cases reported in Greene County through the end of 2003. Of the 385 cases reported in Greene County, 51 or 13.2 percent received housing assistance (two of the 51 received only utilities assistance). Of the remaining 86.8 percent, many will, at some time during the course of the disease, require supportive housing services. Seventy-nine percent of all clients served in Greene County were at or below the poverty level. Data is not available for those HIV/AIDS cases not served.

F. Non-Housing Community Development Plan

Housing objectives are more fully described in other sections of this plan; however, mention of housing elements is essential to this non-housing component in order to establish a rank order for both housing and non-housing activities. The primary emphasis of this portion of the strategic plan is that of non-housing activities. Non-housing activities are specifically detailed in the Community Needs Table in Appendix B, along with Needs of Individuals and Persons in Families with Children, Special Needs/Non-Homeless, and Housing Needs.

Needs assessment and establishment of priorities for non-housing activities come from prior years commitment of the City to philosophies that established the priorities and short and long-term objectives further elaborated herein.

The process for the *Consolidated Plan* involved collaboration with certain groups that sets this process apart from past actions. That collaboration consisted of meeting with the Homeless Services network on homeless needs. The local public housing authority, HAS Properties, was involved with the housing portion of the *Consolidated Plan*. The *Capital Improvements Program* (CIP) was the source for most information contained in the Priority Community Development Needs Table. The CIP itself was the result of a comprehensive consultation and citizen participation effort, and by this reference is a part of this *Consolidated Plan* as fully as if repeated herein or appended hereto. Public Services for CDBG funding shall involve consultation with the United Way of the Ozarks, the Junior League of Springfield and the Community Foundation on an annual basis.

As a specific charge of the City Council, City staff shall meet with representatives of the Urban Districts Alliance (UDA) annually. The UDA shall outline a funding allocation agreement on the areas of greatest need in the Center City Area and develop projects for CDBG funding. Projects shall consist of infrastructure improvements and facade loans to rehabilitate storefronts in the Center City Area.

Community Development Goals and Priorities

1. Funding commitments necessary to satisfy housing goals established in this *Consolidated Plan* are given highest priority.

2. Commercial property rehabilitation and assistance to small businesses in targeted areas shall remain a priority

3. Priority shall be given to maintenance of a policy planning and management capacity in order to determine needs, establish short and long term goals and objectives, and evaluate progress on programs and activities in accomplishing overall goals and objectives. The focus shall be neighborhood conservation, business revitalization and commercial viability, historic preservation and affordable housing in the older, built environment of the city.

4. Staff funding shall continue to (a) implement specifically assigned community development projects, (b) provide technical assistance in the planning formulation and implementation of public-private partnerships, particularly in relation to affordable housing and other activities of principal benefit to persons of low and moderate income, (c) pursue funds and resources to further enhance the community development program, and (d) administer the CDBG Program and meet other necessary and unavoidable program requirements.

5. The following target areas shall be priorities for channeling fiscal resources for housing and economic development:

* Residential Rehabilitation Loan Area:
  Area bound by Grand, West Bypass, (principally) the northern city limits, and Glenstone

* Commercial Property Rehabilitation and Assistance Areas:
  Central Business District
  Westside Area (designated)
  Commercial Street

Walnut Street Conservation District (West)
Boonville Avenue Corridor

* Legally Designated Redevelopment Areas:
  Silver Springs, Sherman Avenue and Grant Avenue Playground Redevelopment Projects

G. Short Term/Long Term Community Development

Short Term

The following shall be utilized in selecting projects and activities for funding:

- Leveraging: Priority is given to the use of community development funds and resources to leverage direct private investment and to stimulate spin-off and ancillary development and activities consistent with established community development objectives and targets. The degree of leveraging will be considered in the evaluation of projects and programs.

- Cost Benefit: All allocations of community funds and resources should produce a benefit level measured in forms of community objectives and targets that justify the expenditure. Projects and programs should demonstrate a high degree of benefit to cost.

- Targeting: This allocation of community development funds and resources is most effective when an array of tools, projects and programs is directed toward a specific geographic area or particular sphere of concern consistent with prior planning and systematic needs assessment. Priority is thus given to programs and projects that demonstrate a high degree of interaction with other efforts and consistency with established community development objectives and targets.

- Citizen involvement: Community development efforts are most apt to prove effective where there is active involvement by those citizens affected by and benefiting from such efforts. Such involvement should begin in the earliest stages of program formulation and continue through implementation. Priority is thus given to programs demonstrating a high degree of citizen involvement in their conception and development, active participation through program implementation and organization and

commitment for sustained and continuing involvement.

- Self-Sufficiency: The establishment of a sustained community development program depends at least in part upon reliable and predictable revenue sources. Reduced reliance on outside funding sources is a high priority management objective. Preference is thus given to revolving programs or programs that produce revenues to the community development program.

Long Term

The establishment of a viable community by providing decent housing and a suitable living environment and expanding economic opportunities principally for persons of low and moderate income through activities designed to meet the specific objectives of

- the elimination of slum and blight

- the elimination of conditions which are detrimental to health, safety and public welfare

- principally benefitting persons of low and moderate income

Geographic Distribution

The only programs discussed above that have boundaries in which they may be utilized are as follows:

HOME, CDBG - Low-income census tracts shown on Figures 1, 2 and 3.

Financial Institutions - Any household may be assisted in the low-income Census tracts shown in Figures 1, 2 and 3. Low-income households may be assisted anywhere in the city.

H. Reduction of Barriers

Strategy to Address Negative Effects

Land use controls - The new zoning ordinance was adopted in 1995.

Building codes - Council adopted the Older Areas Report mentioned previously. It requires five steps to be taken to improve communication, coordination, cooperation and education when redeveloping older areas.

Relationship to costs - By adopting the new zoning ordinance, making it easier to rehabilitate older buildings, and preserving the housing stock, costs should be reduced and the incentive to provide affordable housing should increase.

No excessive, exclusionary, discriminatory, or duplicative aspects of these policies, rules, and regulations constitute barriers to affordability.

The City is a regional leader in fair housing issues and has a long standing Fair Housing Ordinance. Current efforts to promote fair housing in Springfield are governed and influenced by the following:

Fair Housing Plan
Mayor's Commission on Human Rights and Community Relations
The Community Housing Resource Board
The Affordable Housing Action Board
Comprehensive Housing Affordability Strategy
Springfield Chapter of the National Association for the Advancement of Colored People
City of Springfield Human Rights Ordinance
United States Fair Housing Amendments Act of 1988
1968 Civil Rights Act
Analysis of Impediments to Fair Housing Choice and Action Plan

I. Lead Based Paint

Springfield actively seeks to reduce the hazards of lead-based paint in its housing stock. This is accomplished through its Health Department, Housing Authority, and its rehabilitation programs.

Health Department - The Springfield-Greene County Health Department screens children for lead in the blood through the WIC Program, as well as upon request. The purpose of the screening is to identify the threat as soon as possible, and reduce the hazard in the housing unit in which the child lives. The Health Department immediately inspects the unit and orders lead hazard reduction measures if lead paint is found on the premises at sufficient levels to create a hazard.

Housing Authority - The Housing Authority of Springfield inspects each housing unit that is proposed to house a child under the age of seven through the Section 8 Rental Assistance Program. If lead is found at sufficient levels to create a hazard, it must be reduced according to HUD standards.

Rehabilitation Program - The program inspectors inspect each unit proposed for rehabilitation and call for the removal, covering, or replacement of any surface containing deteriorated paint. If a child that has an Elevated Blood Level living in the unit, the lead hazard must be reduced according to HUD standards.

All of these measures will continue next year.

Commission on Lead Poisoning SB 232 State Law

The commission's report should make recommendations to:

1. Eradicate childhood lead poisoning by the year 2012
2. Screen all children for lead poisoning
3. Treat and medically manage all indigent lead poisoned children
4. Prevent lead poisoning in children
5. Establish and maintain laboratory capacity for lead assessments and screening, and a quality control program for laboratories
6. Abate lead problems after discovery

7. Identify resources to implement programs necessary to address lead poisoning problems and issues
8. Provide an education program on lead poisoning for the general public and health providers
9. Determine how lead contaminated waste should be handled

Upon determination by the health department, or a representative of a unit of local government, that there is a lead hazard at a dwelling, the department shall provide written notification to the owner and an adult occupant of the dwelling. The notification shall include recommendations appropriate for reduction of the lead hazard.

Should the owner fail to comply with the requirements for abating the lead hazard, the owner will be found in violation of section 701.300 to 701.324 of the Lead Abatement and Prevention of Lead Poisoning Statute.

If the owner continues to be in violation:

1. The local health officer and local building officer may relocate individuals who occupy the affected dwelling
2. Violations will be presented to the prosecuting attorney

Manner of Abatement

Abatement should be performed in such a manner so as not to endanger the health of the occupants of the dwelling or persons performing abatement. An owner may perform lead abatement within a dwelling that he/she owns, providing he/she consults with the health department on proper procedures.

As of January 31, 1996, all employees of state and local health departments and agencies must be licensed with the Missouri Department of Health to perform lead inspections and abatement activities.

The health department shall develop regulations for laboratory analysis of lead-bearing substances. The department of health shall establish and maintain a lead poisoning information reporting system containing a record of cases in Missouri as well as information from other cases deemed pertinent.

The attending physician of any patient with lead poisoning shall provide, in writing, to the Department of Health required information as stated in the Lead abatement and Prevention of Lead Poisoning Statute. The Department of Health shall protect the

identity of the patient and physician involved in the reporting. The Health Department may request release of information for research purposes and information may be published to advance research, education, treatment and lead abatement. The Department of Health shall cooperate with the federal government in establishing public education activities and an information clearing house regarding childhood lead poisoning and other educational materials deemed necessary.

The Division of Family Services in collaboration with the Department of Health shall regularly inform eligible clients of the availability and desirability of lead screening and treatment services.

Springfield Health Department Surveys

During fiscal year 2003 the Springfield Health department tested approximately 3,500 children for elevated lead levels. Only 2% of the children tested 10 percent mcg/deciliter or above, compared to 13% of the 3,133 children tested in 1994.

J. Anti-Poverty Strategy

Springfield's Anti-Poverty Strategy consists of four elements including education, job training and placement and economic development.

Education is accomplished largely through the R-12 School District programs such as vocational-technical training, and the Ozarks Technical Community College. Through these institutions, people have the opportunity for free, or low-cost education in the technical trades. The students are also assisted with placement in meaningful employment. Workforce Development is a City department that functions by providing job training and creating employment opportunities for low-income persons.

Economic Development is one of the City Council's highest priorities in their strategic plan. The City of Springfield in cooperation with the Chamber of Commerce, and other stakeholders in the community continually seeks out projects that will revive the Center City and other areas in need to create jobs, opportunity, and improve the quality of life for residents.

K. Institutional Structure

Description

Public Institution

The two public institutions in the city of Springfield are the City of Springfield and the Springfield Public Housing Authority.

The City of Springfield is a planning agency, a community development agency, and an indirect housing provider. The Springfield Public Housing Authority is a housing agency.

The City of Springfield has responsibility for providing housing services through CDBG funds and HOME funds. The CDBG Program includes subprograms: owner-occupied Rehabilitation, Rental Rehabilitation and New Construction, and First-Time Homebuyer Downpayment Program. The HOME Program subprograms serve rental and owner-occupied rehabilitation projects. ADDI has been included to assist first-time home buyers.

The Housing Authority of Springfield (HAS) provides housing through public housing for the elderly and disabled, and families. Rental assistance is provided through Section 8 vouchers and certificates.

The organizational relationship between the City and HAS is that the Mayor appoints the Board of Directors for HAS. Each entity has its own hiring, contracting, and procurement policies. Nothing is funded by the City. If HAS develops a new site, the City would consult on site selection and design. The City Planning and Development Department consults with HAS on their Comprehensive Grant Program annually. There have been frequent meetings between City Staff and staff from HAS Properties, coordinating five-year efforts of both the HAS strategic plan and those outlined in the *Consolidated Plan*. There is no proposed demolition of public housing.

Private Nonprofit Organizations

Private nonprofit organizations in the city include Ozark Area Community Action Corporation (OACAC), The Kitchen Inc., and Burrell, Inc.. The agencies, for the purpose of the *Consolidated Plan*, are considered housing providers/social service agencies.

The Kitchen Inc., has taken the responsibility of providing housing services to the homeless. The Kitchen Inc. has utilized a number of federal programs to meet the homeless need. These programs include HOME funds for rehabilitation of units, CDBG Funds for accessibility improvements to multi-story housing, rehabilitation of transitional apartments (8 units) in an apartment structure, bathroom rehabilitation in Missouri Hotel, and psychological counselors quarters near the main complex.

The Ozarks Area Community Action Corporation operates as the rural public housing authority for areas outside Springfield, although their rental vouchers and certificates are often used within the city. OACAC also provides a weatherization program within the city under the Department of Energy. Also, OACAC has a contract with the Missouri Department of Health to serve as a conduit for rental assistance to HIV/AIDS infected persons. OACAC is also a partner in providing transitional housing for homeless and homeowner repairs for very low-income homeowners.

A third private non-profit organization providing supportive housing in the mental health field is Burrell, Inc. The mental health center is the designated representative for the Missouri Department of Mental Health for the surrounding area, including the city of Springfield. Most of their supportive housing funds come from the State Department of Mental Health.

Private Industry

Private financial institutions, to meet the financing needs of low and moderate-income homebuyers, in conjunction with the MHDC, have developed other programs in cooperation with the City and local lenders such as UMB Bank.

Intergovernmental Cooperation

The City of Springfield participates in the Comprehensive Grant planning of the Public Housing Authority. The Public Housing Authority in turn, participates in the *Consolidated Plan*. Also the PHA has provided vouchers and certificates for tenant placement in the City's Rental Rehabilitation program.

Assessment

The City of Springfield has the institutional capacity to carry out its housing strategy although resources are not always present.

Overcoming Gaps

The City of Springfield has identified no gaps in its service delivery system. There is a capacity to address every need identified in the housing strategy.

L. Coordination Efforts

AHAB

The primary vehicle for coordination of housing services in Springfield is the Affordable Housing Action Board (AHAB). The AHAB serves as an umbrella group for many housing institutions in the city. Their mission is to assure the availability of decent and affordable housing for low and moderate-income households and families through the use of all resources available to the community.

AHAB consists of representatives from lending institutions, OACAC, Realtors, neighborhood groups, and many other groups interested in improving the distribution of the housing resources. AHAB has established a Housing Information Center so all housing information can be obtained in one location.

AHAB is a Missouri not-for-profit corporation and has achieved 501 (c) 3 status with the Internal Revenue Service. They also serve as a developer of affordable housing in the community.

Homeless Services Network

Under the auspices of the United Way, the Homeless Services Network serves as a coordinator of homeless activities. The group meets monthly to monitor and discuss issues involving the homeless. The Network consists of social service agencies, shelter providers, the Housing Authority, neighborhood groups, OACAC, and interested parties.

Redevelopment Review Team

The City established the Redevelopment Review Team to ease the burden of rehabilitating older buildings. The Team consists of representatives of Departments of Building Development Services, Planning, Health, Fire, Public Works, and Licensing. The Team will review projects, including all City housing rehabilitation projects, and help guide it smoothly through the system.

Vision 20/20

The City is has completed the update of the comprehensive plan for Springfield by revisiting Vision 20/20 with Vision 20/20 The Future is now. As we has explained previously, it contains an Affordable Housing element that was created by a focus group consisting of various housing service providers, developers, and representatives of special needs populations. The affordable housing focus group was created to provide information and guidance in the City's effort to provide affordable housing. The focus group worked to create a comprehensive view of the housing issues and needs in Springfield and develop a strategic action plan for ensuring an adequate supply of affordable housing for the next ten years..

Community Task Force

The Community Task Force was formed as an outgrowth of *Priorities for the Future: A Comprehensive Needs Assessment for Springfield, Missouri*. This publication has been a resource for the development of the *Consolidated Plan*. A recommendation of the needs assessment was to form a task force utilizing a variety of organizations in the community to set priorities and coordinate expertise and resources to meet the needs of the community. In February 1998 the Community Task Force linked with Ozarks Fighting Back and United Way of the Ozarks to form the Community Partnership of the Ozarks. This new structure was designed to develop and integrate resources in the Springfield community. The Housing Collaborative of the Community Partnership of the Ozarks provides the overall vision and the link to a broad grassroots involvement in addressing community issues. Members of the Housing Collaborative include housing providers, nonprofit organizations, government and public agencies, businesses, and community groups.

Continuum of Care Committee

The Continuum of Care Committee, organized in the mid 1990’s and has been an active group charged with surveying homeless needs, prioritizing City actions and promoting and locating appropriate resources to meet City needs. This group has now developed formal processes to guide the City in serving the homeless.

Housing Authority of Springfield

There have been recent meetings between City Staff and staff from HAS Properties, coordinating five-year efforts of both the HAS strategic plan and those outlined in the *Consolidated Plan*.

M. Public Housing Resident Initiatives

The Public Housing Authority has identified rehabilitation of existing rental units has a high priority need. There is a need for **quality** affordable housing, defined as decent, safe, and sanitary for persons of low and moderate income in Springfield.

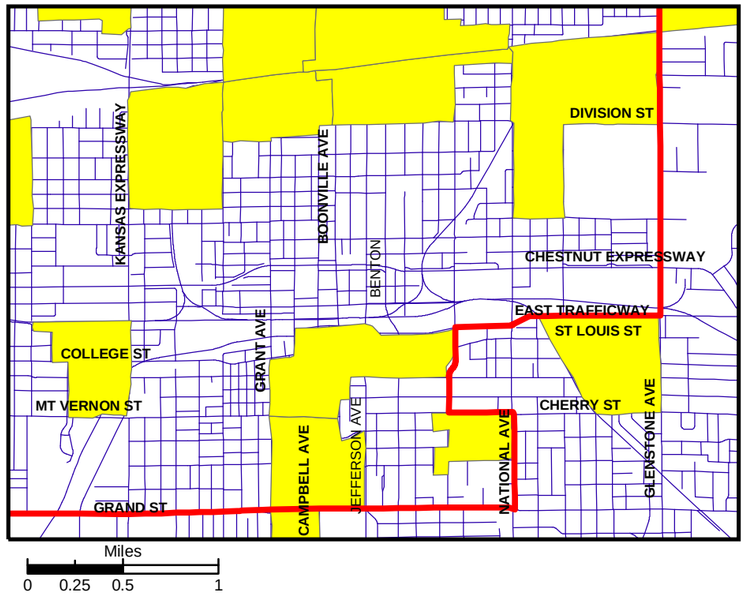
HAS also realizes, and has identified in the Vision 20/20 Affordable Housing Plan, a need for upgrading the management of rental units through landlord training programs, and home maintenance education for renters. Educational programs, should improve the services to housing residents.

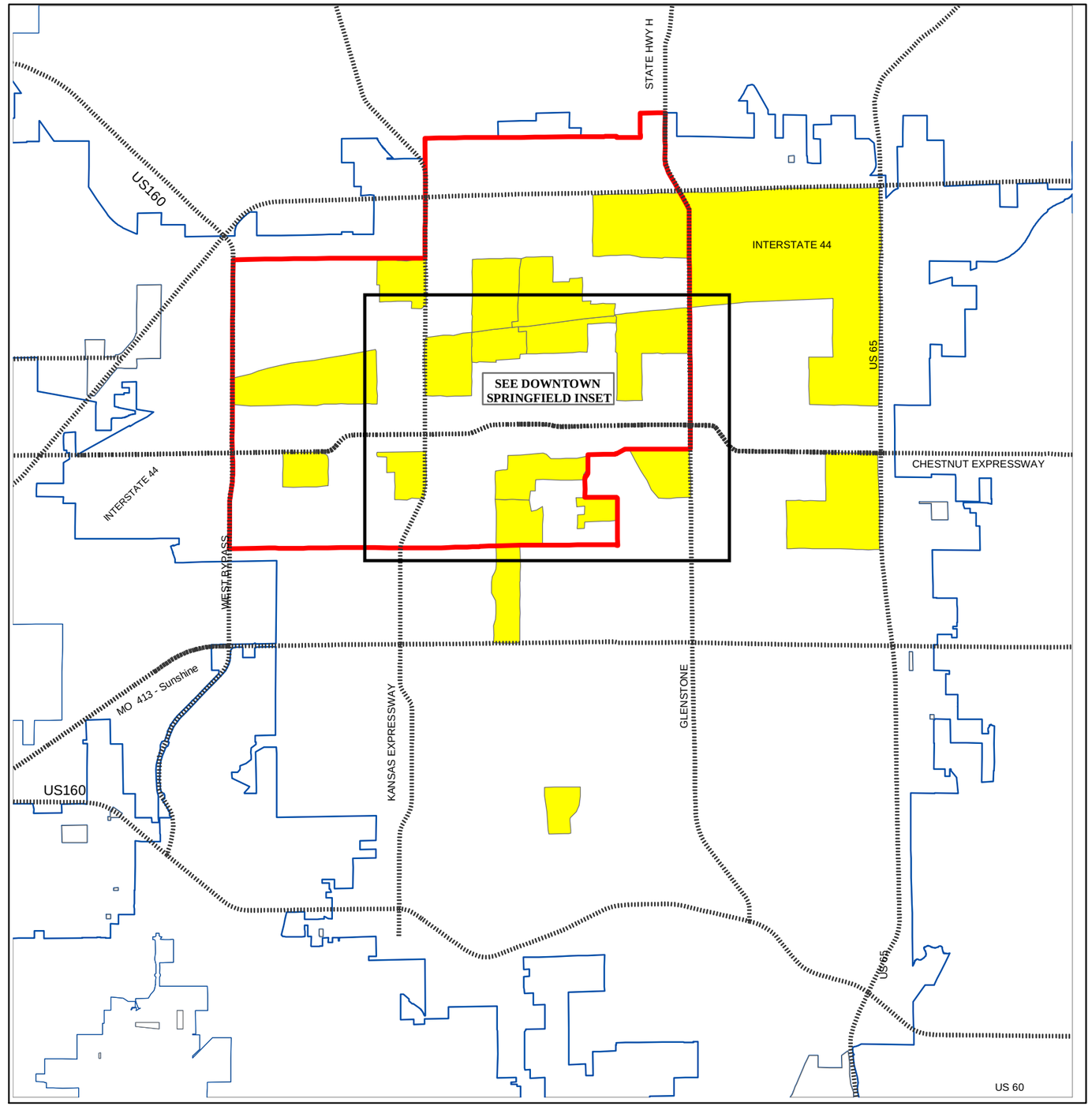
HAS also considered the importance of homeownership options for some residents. While homeownership is a desirable goal and key to personal financial stability, many of the assisted residents do not have the education, resources, or credit to become homeowners.

The current HAS Plan outlines the maintenance and rehabilitation needs of existing properties, and continued development of new affordable housing properties.

51 Percent or More of Households Low/Mod Income by 2000 Census Block Group

Downtown Springfield Inset Map





2000 Census Block Groups

Block Groups With 51% or More Low/Mod Income Households

Source: U.S. Census Bureau

0 0.35 0.7 1.4 Miles

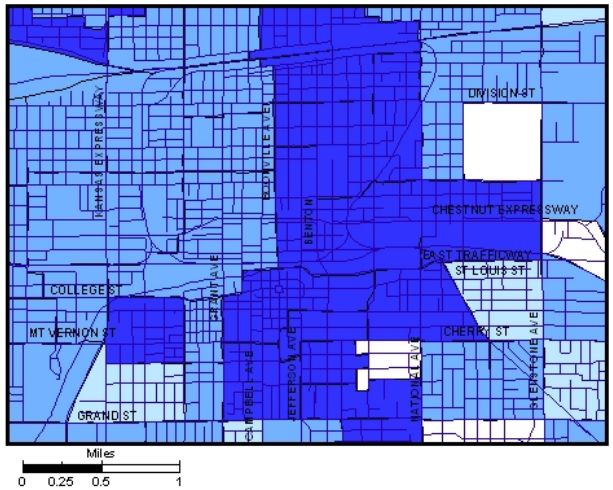
Scale: One inch = 7000 feet (1:84,000)

CITY of SPRINGFIELD

City of Springfield, Missouri
Department of Planning and Development
September 2004

Persons Below Poverty Level by 2000 Census Block Group

Downtown Springfield Inset Map



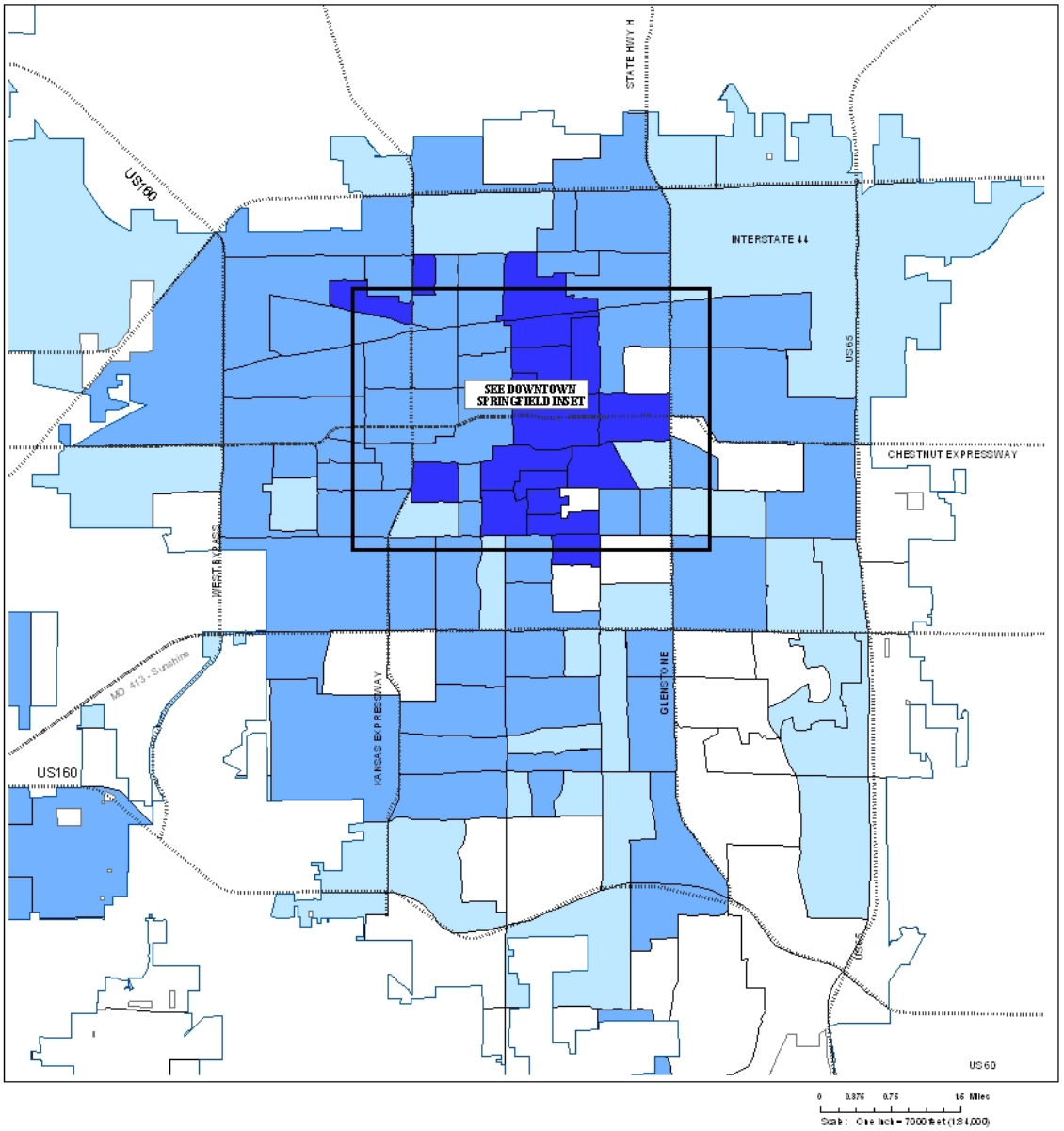
Legend

2000 Census Block Groups

Percent Poor

- 33.95% - 56%
- 11.89% - 33.94%
- 5.95% - 11.88%
- 0% - 5.94%

Source: U.S. Census Bureau

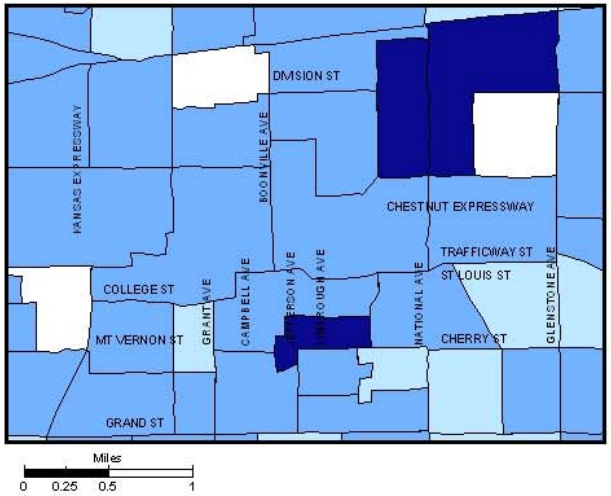


City of Springfield, Missouri
Department of Planning and Development
September 2004

Persons Below Poverty Level by 2000 Census Block Group

Minority Persons by Census 2000 Block Group

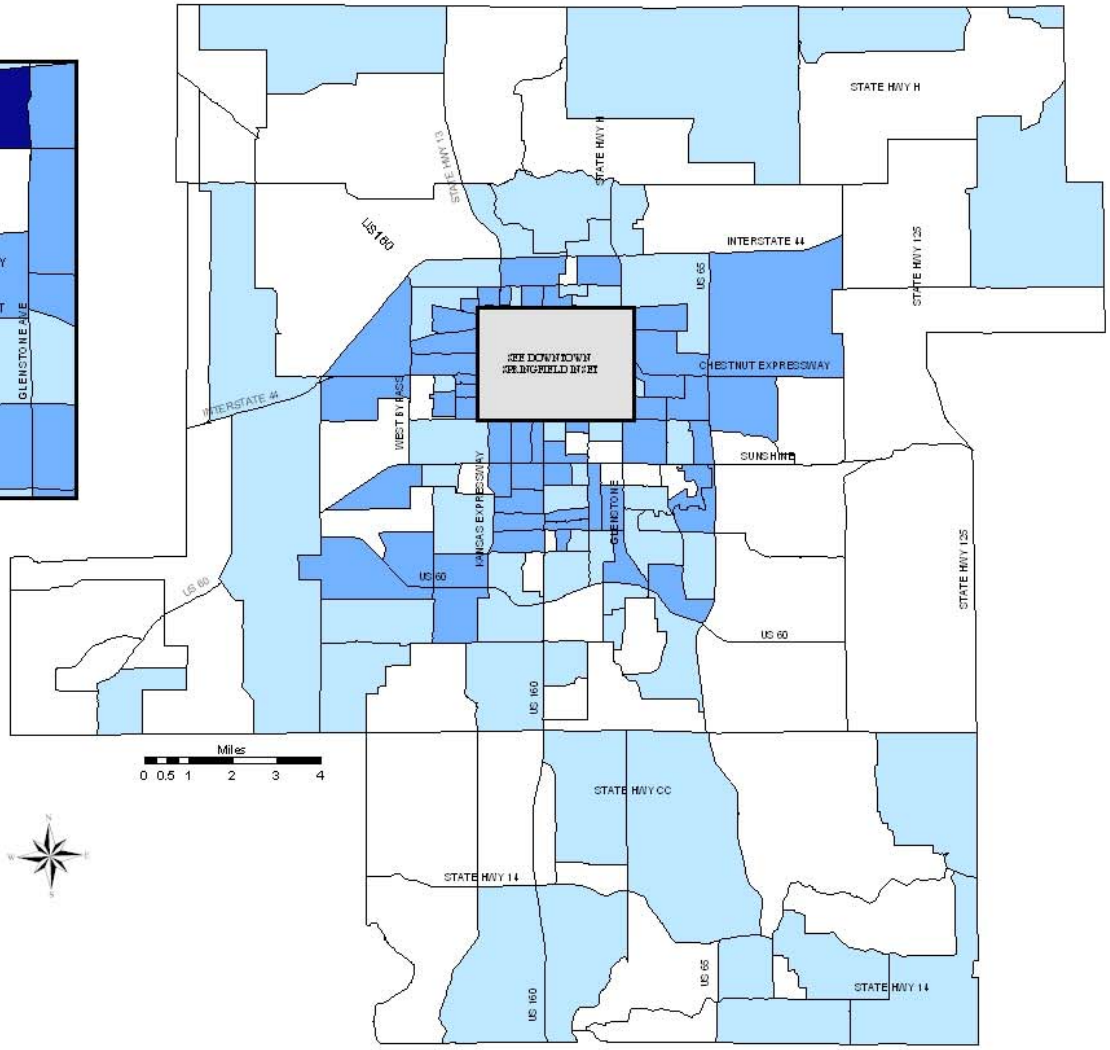
Downtown Springfield Inset Map



Percent of Minority Population

- 24.01% - 33.45%
- 7.05% - 24%
- 3.55% - 7.04%
- 0% - 3.54%

Source: U.S. Census Bureau



Minority Persons by Census 2000 Block Group