HOUSING ASSESSMENT

Regional Plan for Sustainable Development

St. Louis Regional Sustainable Communities

July 2012

St. Louis Regional
Sustainable
Communities

Regional Plan for Sustainable Development

Housing Assessment

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Executive Summary

The Housing Assessment (the Assessment) for the St. Louis region is part of the Regional Plan for Sustainable Development (RPSD) partnership funded by U.S. HUD, DOT, and EPA that includes 11 core partners and hundreds of additional partners from a variety of public, private, and non-profit organizations throughout the St. Louis region. The goal of the three-year planning process is to create a regional plan that builds the capacity of local and regional leaders to implement sustainable practices by sharing knowledge, best practices, and resources; connecting local, regional, state, and federal planning efforts; and making federal and local investments more effective and efficient. The Assessment combines the views of residents, local government officials, and housing experts with an immense amount of data to document housing challenges and priorities in the St. Louis region. The Assessment provides a common set of facts the RPSD partnership Housing Committee will reference to create a factually accurate and data-driven Housing Plan that will be incorporated into the RPSD.

The Housing Plan will be a set of tools, strategies, and recommendations of how entities throughout the region can meet the housing needs of their community and an interactive web based tool that will provide the information in a user-friendly format. An additional goal of the planning process is to bring leaders and planners from the region together to take a more integrated approach to planning.

The following are key findings of the Housing Assessment:

- Changing demographics will likely affect housing demand.
- Although housing in the St. Louis region is thought of as affordable, many people pay more for housing than is traditionally considered affordable, particularly when accounting for the location of housing.
- The lack of diverse housing options throughout the region continues to be a challenge.
- Subsidized housing is heavily concentrated in the urban core and the lack of funding as well as stigma of low-income housing hampers the ability to meet the needs of the population.
- Housing unit growth is outpacing population growth while vacancy rates have increased in many parts of the region.
- Homebuilding has declined over the past seven years and the overwhelming majority of housing that continues to be built is single-family.
- The housing stock is aging and substandard housing still exists in the region.
- There is an interest in more energy-efficient housing.
- Delinquencies, foreclosures, and underwater mortgages continue to be a stress on many households and communities in the region.
- Lack of integrated planning for land use and zoning stifles the development of diverse housing options in the region and makes integrated planning challenging.
- The prevalence of absentee landlords is a key challenge in many communities.

The following are recommendations for potential areas to address in the Housing Plan:

- Discuss survey results with local government officials.
- Gain a better understanding of residents' views through the CPA meetings.
- Explore the issue of absentee landlords and identify potential responses.
- Identify a regional strategy for discussing and addressing housing in the region.
- Determine if and how a regional response to foreclosures can be beneficial.
- Pursue a marketing and education campaign to educate audiences on affordable housing.
- Collect zoning ordinances.
- Promote energy-efficient housing.

1

Introduction

The Regional Plan for Sustainable Development (RPSD) is a collaborative partnership funded through U.S. HUD, DOT, and EPA that includes 11 core partners and hundreds of additional partners from a variety of public, private, and non-profit organizations throughout the St. Louis region. The goal of the three-year planning process is:

To create a regional plan that builds the capacity of local and regional leaders to implement sustainable practices by sharing knowledge, best practices, and resources; connecting local, regional, state, and federal planning efforts; and making federal and local investments more effective and efficient.

An important component of this effort, which is required by HUD for all grantees, is a Housing Assessment (the Assessment) and a Housing Plan (the Plan). To fulfill this requirement, a Housing Committee was formed and is currently made up of approximately 40 volunteer members who represent a diverse group of non-profit, public, and private entities in the region.[1] The goal of the Committee is to inform the regional planning process and the St. Louis Regional Plan for Sustainable Development on (a) the housing related needs of the region and (b) provide recommendations, strategies, and tools to address the housing related needs of the region.

This document fulfills the requirement of the Assessment and provides a common set of facts the Housing Committee will reference to create a factually accurate and data-driven Housing Plan. The Plan will be a collection of best practices and lessons learned on the housing related issues identified through the Assessment; a set of tools, strategies, and recommendations of how entities throughout the region can meet the housing needs of their community; and an interactive web based tool that will provide this information in a user-friendly format. An additional goal of the planning process is to bring leaders and planners from the region together to take a more integrated approach to planning.

1 See Appendix A for a list of committee members.

2

Approach to Housing Assessment

Housing Assessment

Housing is a complex issue, affected by a web of federal, state, and local policies, rooted in a long history of planning and development decisions, and dependant on ever-changing consumer preferences. Where one lives is a fundamental cornerstone that affects everything in daily life—where one goes to school, how long it takes to get to work, and one's access to quality food options. In setting out to assess housing in the St. Louis region it was recognized that not every string of this web could be fully documented in less than a year. Therefore, data as well as public opinion and local knowledge were referenced to determine the key housing-related issues to address in the Assessment.

The following are the three main types of information used to identify these key issues:

1) Quantitative/Statistical Data: A large amount of data was analyzed at the national, regional, county, and local level to provide a factual base for the analysis.
2) Existing Policies, Programs, and Organizations: There are a number of existing policies, programs, and organizations that are dedicated to addressing housing issues in the region. They were referenced as part of the research for the Assessment and will be heavily drawn on for the Plan.
3) Local Knowledge: Since data alone cannot tell the entire story, knowledge of specific housing issues in local communities was used, when possible, including:
   a. Resident views were identified through a statistically significant region-wide telephone survey, an online survey, and the first round of public engagement meetings in the Community Planning Areas (CPAs).[2]
   b. Local government leaders' views were identified through a survey on community development and housing-related priorities and challenges.
   c. The views of those who work on different aspects of housing were incorporated through Housing Committee input and interviews with Housing Authority officials.[3]

Based on these sources, the report is organized around the following key topics:

Overview of Housing: This section provides an overview of housing, household, and demographic trends for the St. Louis region. In addition to providing a general overview, this section touches on some of the important demographic issues identified by residents, local leaders, and the Housing Committee including a growing senior population and the need to provide more appropriate housing options for this population. This section also provides a general overview of the land use and zoning history of the region, which the Housing Committee identified as one of the key challenges.

2 For the regional planning process, 11 diverse Community Planning Areas (CPAs) were selected as a representative sampling of communities across the region. Four meetings in each CPA will be hosted throughout the year to encourage residents, business owners, and public leaders in these communities to attend in order to share their hopes, concerns, and expectations for their community's future. See Appendix B for detailed maps and housing information for each of the CPAs.

3 See summaries of the resident surveys in Appendix C, local government survey in Appendix D and Housing Authority interviews in Appendix E.

Affordability: Residents and housing professionals both identified the lack of diverse housing options, particularly affordable housing near jobs and other opportunities, as an issue that continues to be a problem in the region. This section documents the availability of affordable housing; provides an overview of subsidized housing in the region, including findings from interviews with Housing Authorities; documents the current status of homelessness; and identifies some of the barriers to providing affordable housing.

Physical Housing Stock: According to local government officials, the physical condition of the housing stock is a challenge in many communities. New homebuilding takes place every day, yet some cities and towns in the region are home to a disproportionate number of aging or outdated housing structures. This section documents where housing is aging, where new housing is being built, and where challenges and opportunities lay for strengthening the housing stock.

Delinquency and Foreclosure: Local government officials, along with data sources, confirm that foreclosures continue to be a stress in many communities. The most recent report indicated that one out of every 667 housing units in the St. Louis metro have a foreclosure filing in May 2012.[i] While limited public data is available on foreclosures, this section documents what is available about this important topic affecting many areas of the region.

Lack of Integrated Planning: Discussions with residents, local leaders, and local housing experts revealed a common perception that the lack of coordination in planning continues to be a significant barrier to progress in the St. Louis region. Housing Authority officials pointed to land use choices that have created undue burdens for certain parts of the region. Housing experts identified land use, zoning, and policy decisions as stifling the geographic diversity of housing types and values and reinforcing the homogenization of communities. The Housing Committee identified the lack of a regional coordinated effort and forum of discussion of housing issues as a barrier to addressing the challenges present in the region.

Additionally, two important topic areas are being documented by other efforts as part of this planning process:

1. *St. Louis County Housing Study (the Study):* Development Strategies was contracted to collect and analyze data on subsidized multi-family and either unsubsidized or subsidized single-family rental units in selected areas of St. Louis County. The Study is referred to throughout this report. See Appendix E for a summary of the research that will be completed in September 2012.

2. *Fair Housing Equity Assessment (FHEA):* The Metropolitan St. Louis Equal Housing Opportunity Council (EHOC) will be completing an in-depth analysis that will identify and discuss disparities on the basis of race and ethnicity among housing, transportation, economic, and public investments. See Appendix E for a summary of the research that will be completed by March 2013.

3

Overview of Housing in the St. Louis Region

The St. Louis Region

The St. Louis region is an eight county bi-state region including the city of St. Louis, Franklin, Jefferson, St. Charles, and St. Louis counties in Missouri and Madison, Monroe, and St. Clair counties in Illinois. Data and analysis is provided throughout the report at different geographic levels depending on the availability of data. Data is provided most often at the county level for the eight counties in the St. Louis region (referred to as “the St. Louis region” or “the East-West Gateway region”). Data is also provided at the St. Louis MSA level, which is the Census defined 16-county Metropolitan Statistical Area. Additionally, Appendix F provides localized housing data for each of the municipalities, Census Designated Places (CDPs), and counties in the St. Louis eight-county region. Lastly, for the regional planning process, 11 diverse Community Planning Areas (CPAs) were selected as a representative sampling of communities across the region. Appendix B provides a map and key housing data for each of the CPAs.

Changing Demographics

Since 2000, the U.S. has experienced a 9.7 percent increase in population (growing from 281.4 million in 2000 to 308.7 million in 2010), the slowest rate in the past six decades and second slowest since 1900. Much of the population gain over the past decade has occurred in the South and West regions, while the Midwest and Northeast has experienced below average growth.

From 2000 to 2010, the St. Louis MSA added 114,209 people, growing from 2,698,687 to 2,812,896. This 4.1 percent increase is much smaller than the average growth rate of 12 percent for St. Louis’ peer metropolitan regions.[ii] However, St. Louis’ growth rate is in line with the population trends of MSAs throughout the Midwest and is actually growing faster than some of the most populated regions of the U.S. such as New York, Chicago, and Los Angeles.

The counties that make up the St. Louis region have undergone dramatic population shifts over the last century. From 1900 to 1960, the city of St. Louis was the largest county in the region. Since the 1950s, though, the City has experienced a dramatic and steady population decline. Today it has around 319,000 residents, roughly one-third of the population that it had at its peak at the turn of the century.

With just under one million people, St. Louis County is the most populated county in the region. The city of St. Louis has fallen to the third most populated county, having recently been surpassed by booming St. Charles County. As of 2010, there are 2,571,253 people in the East-West Gateway eight-county region.

Table 1 provides an overview of demographic and housing trends discussed in this section.

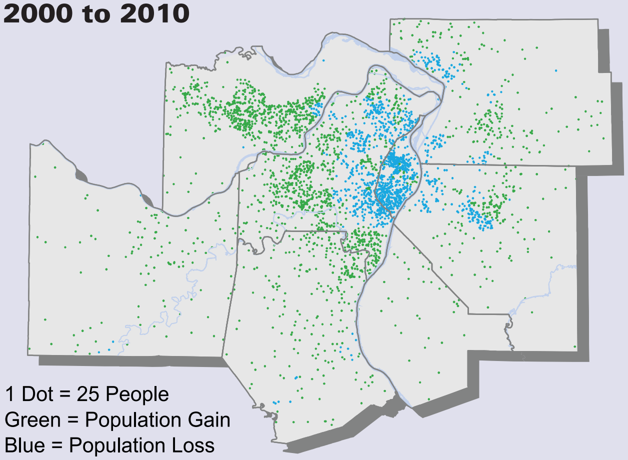
Table 1: Demographic and Housing Trends
St. Louis MSA
1960 to 2010

	1960	1970	1980	1990	2000	2010
Population	2,144,000	2,411,000	2,356,000	2,444,000	2,698,687	2,812,896
Persons Under Age 18	757,000	858,000	676,172	642,772	684,749	670,844
Percent of Population	35.3	35.6	28.7	26.3	26.3	23.8
Persons Over Age 65	201,000	238,000	275,652	312,832	335,865	375,107
Percent of Population	9.4	9.9	11.7	12.8	12.9	13.3
Median Age	n/a	n/a	30.3	33.2	36	38.2
Households	650,000	749,900	838,000	925,000	1,013,341	1,119,000
Population per Household	3.3	3.22	2.81	2.64	2.57	2.51
1 Person Households	87,000	131,000	193,000	239,000	277,005	318,499
Percent of Households	13.4	17.5	23	25.8	27.3	28.5
Families with Children	n/a	n/a	337,865	316,350	339,587	356,317
Percent of Households	n/a	n/a	40.3	34.2	33.5	31.8

Note: This table contains tabulations done by the Census Bureau at the MSA or SMSA level. Geographies changed over the decades as new areas became integrated into the metropolitan area.

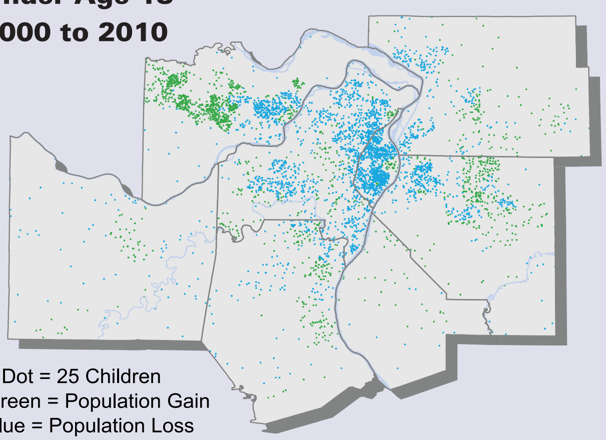
Sources: Statistical Abstract of the United States, 1982; Where We Stand, 1993 and 2003; US Census (via Missouri Census Data Center); State/Metro Data Book, 1982

Map 1: Change in Population Age 65 and Over 2000 to 2010



1 Dot = 25 People
Green = Population Gain
Blue = Population Loss

Map 2: Change in Population Under Age 18 2000 to 2010



1 Dot = 25 Children
Green = Population Gain
Blue = Population Loss

Households and Population: Although St. Louis is a slow-growing region it has maintained a positive growth rate since 1980. Between 1990 and 2010, the population has grown 15 percent, while the number of households has grown 21 percent.

Seniors: The number of persons over age 65 has increased steadily over the last 50 years. Seniors also represent an increasing percentage of the region's population. With baby boomers beginning to reach retirement age, this trend can be expected to continue. A 2011 analysis by East-West Gateway projected that persons over the age of 85 are likely to be the fastest growing cohort over the next 30 years. The growing senior population suggests a need to ensure adequate housing resources for seniors, including units built using universal design principles. Survey responses of local government officials and residents reiterated the importance of this issue. Over 60 percent of local government officials indicated that there is a need for more senior housing and universal design housing in their communities. Additionally, residents in all but one of the CPAs indicated they think their community needs more retirement housing. Map 1 shows an increase in the over 65 population in the outer parts of the region, while the inner core and suburbs saw losses. While this is expected to change some, the more rural parts of the region are aging faster than the urbanized areas of the region.

Children: The number of children in the region has fluctuated as the baby boom cohort moved into adulthood, and then began having children of their own. Although the number of children has risen and fallen, it has never risen faster than the population as a whole. As a result, the percentage of the population under the age of 18 has fallen steadily in recent decades. Also fluctuating has been the number of households that have children under the age of 18, although the percentage of households with children has fallen steadily over the last half century. Map 2 shows this, with relatively few green dots (indicating gains in the under 18 population from 2000 to 2010). The majority of gain in this population was in St. Charles County, where most of the regional population growth also occurred over the time period.

Median Age: With the number of children growing more slowly than the population as a whole, and the number of seniors growing more quickly, the region's median age is also increasing. The median age rose from 30.3 in 1980 to 38.2 in 2010.

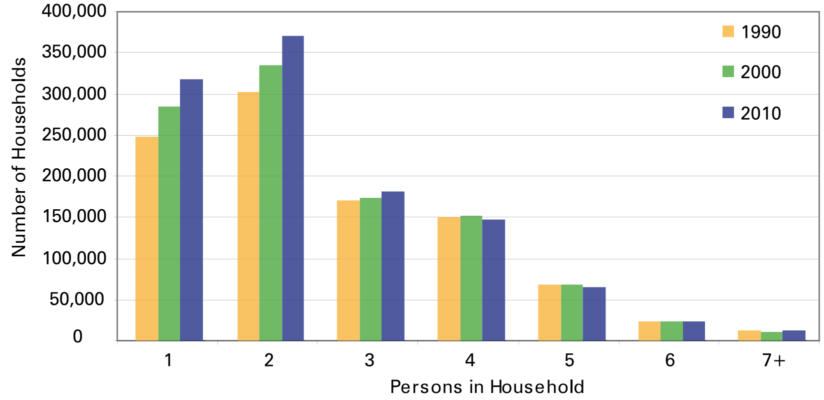
Household Size: With the number of households growing more quickly than population, household sizes are declining. In 1960, the region had 3.3 persons for every household; in 2010, the figure was 2.5 persons. Figure 1 (page 10) shows that since 1990, the increase in the number of households has been almost entirely attributable to the growth in one and two person households. The number of three-person households has been almost unchanged since 1990, while the number of households with more than three-persons has actually declined slightly. As shown in Table 1, the number of people who live alone has tripled over the last 50 years, while the percentage of households with one person has more than doubled. Single person households now make up more than a quarter of all households.

Multigenerational Housing: In recent years there has been an increase in the number of multi-generation family households. While multigenerational housing decreased from 25 percent of U.S. households in 1940 to 12 percent in 1980, the percent has steadily increased to over 16 percent of households in 2008. The shift is attributed to the rise in the median age of marriage, and an increase in the number of people living with parents longer due to an increasing cost of living. Additionally, an increasing number of immigrants that have moved to the U.S. since 1970, particularly of Latin and Asian origins, come from cultures where it is common to live in a multigenerational household.[iii]

Population and Housing Growth

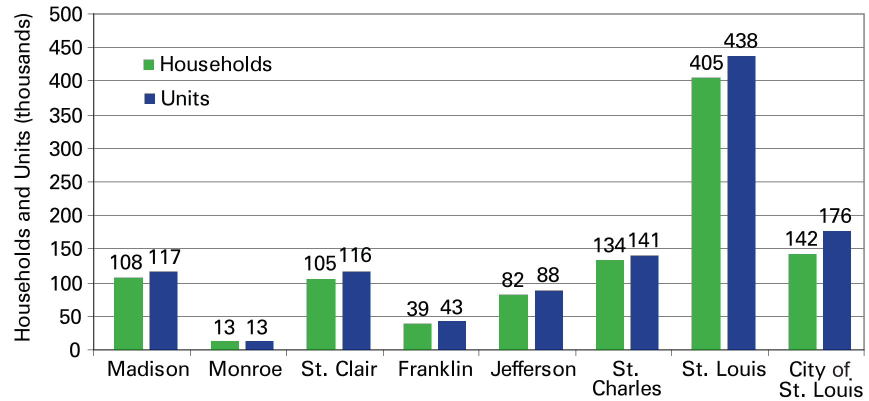
The St. Louis region boasts a diverse mix of housing but that diversity is not distributed throughout the region. The city of St. Louis residents hold a sense of pride for the historic five hundred square foot "shotgun" homes, turn-of-the-century redbrick row-houses and mid-modern ranch-style homes that have helped define the built environment of St. Louis over the past century. Suburban dwellers enjoy their larger lot sizes, two-car garages and more modern amenities, particularly in the outer suburbs. Inner ring suburbs enjoy their more quaint housing that is similar to City homes. Rural residents prefer their serenity and rolling green landscape. In addition to the historic homes throughout the region, new construction and rehabilitation of the housing stock continues to create new residential communities as well as reinvent areas in distress. Map 3 (page 12) depicts the growth of the St. Louis region from 1950 to 2010 with the lightest areas depicting the urbanized area in 1950 and the color of green being a shade darker for each decennial census designated urbanized area. An "urban area" has a population of 50,000 or more with a density of 500 or 1,000 people per square mile, depending on block level population. The urban area of the St. Louis region has grown larger during each 10-year period.

Figure 1: Household Size St. Louis Region, 1990 to 2010



Source: U.S. Census Bureau

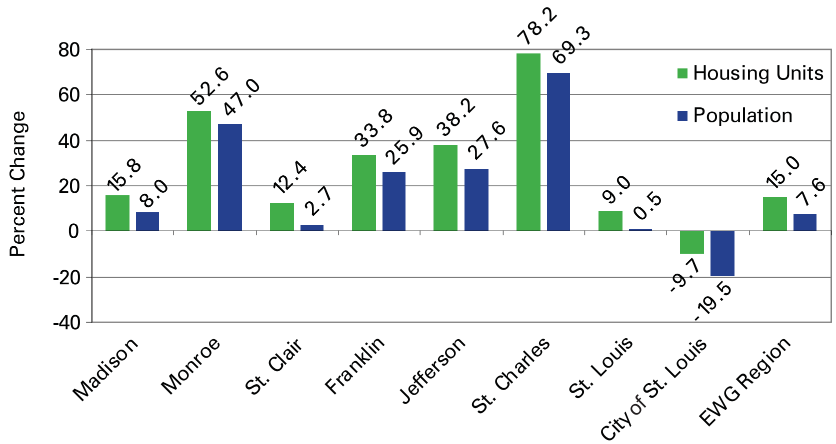
Figure 2: Households and Housing Units St. Louis Region, by County, 2010



Source: U.S. Census Bureau

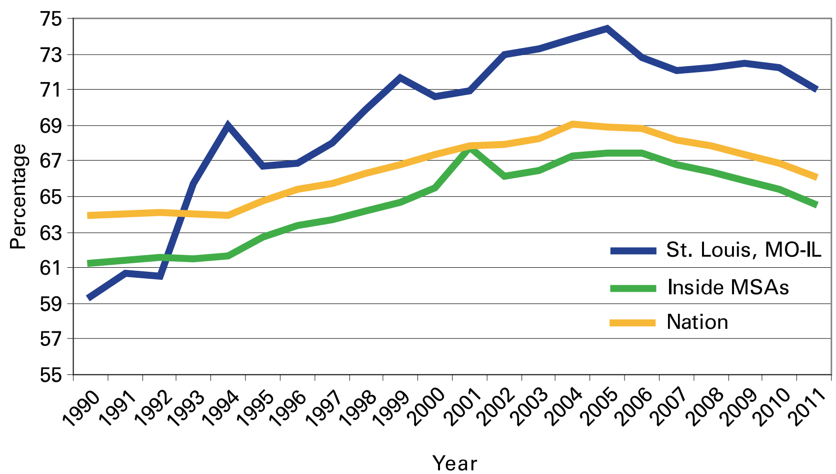
As of 2010, there were 1,132,000 housing units and 1,027,000 households in the St. Louis region. Figure 2 provides the number of households and housing units (in thousands) for 2010 by county. St. Louis County, home to the greatest number of people in the region, also has the most residential structures. With over 405,000 households and 438,000 housing units, St. Louis County outnumbers the counties of the city of St. Louis and St. Charles with 142,000 households/176,000 units and 134,000 households/141,000 units, respectively.

Figure 3: Change in Population and Housing Units St. Louis Region, By County, 1990 to 2010



Source: U.S. Census Bureau

Figure 4: Homeownership Rates St. Louis MSA, U.S. MSAs and U.S., 1990 to 2011



Source: U.S. Census Bureau

The pace and location of housing growth is another story. Figure 3 provides the percent change in population and the percent change in the number of housing units from 1990 to 2010. Over the past two decades, the St. Louis region has seen a 15 percent increase in the number of housing units. While St. Louis County and the city of St. Louis are still home to the greatest number of housing units, they were the two slowest-growing counties over the past 20 years. St. Louis County added roughly 36,000 housing units (9 percent increase), but at a rate far below the regional average. The city of St. Louis is the only county that experienced a decrease (10 percent) in the number of its housing units, decreasing its stock by roughly 19,000 units. The conversion of multi-family structures to single-family homes contributed to this trend. Most of this decrease in housing stock occurred in the 1990's. In 2000 the City had 176,354 units and in 2010 it had 176,002 units (0.2 percent decrease).

St. Charles County was at the other end of the spectrum and drastically outpaced the St. Louis region and other seven counties in housing unit growth. From 1990 to 2010, St. Charles County added roughly 61,000 units, growing from 79,000 to over 141,000 (78 percent increase). Other counties also experienced housing unit growth at a rate more than twice that of the regional average. Monroe County grew by 5,500 units (53 percent increase), Jefferson County by 24,000 units (38 percent increase), and Franklin County by 11,000 (34 percent increase).

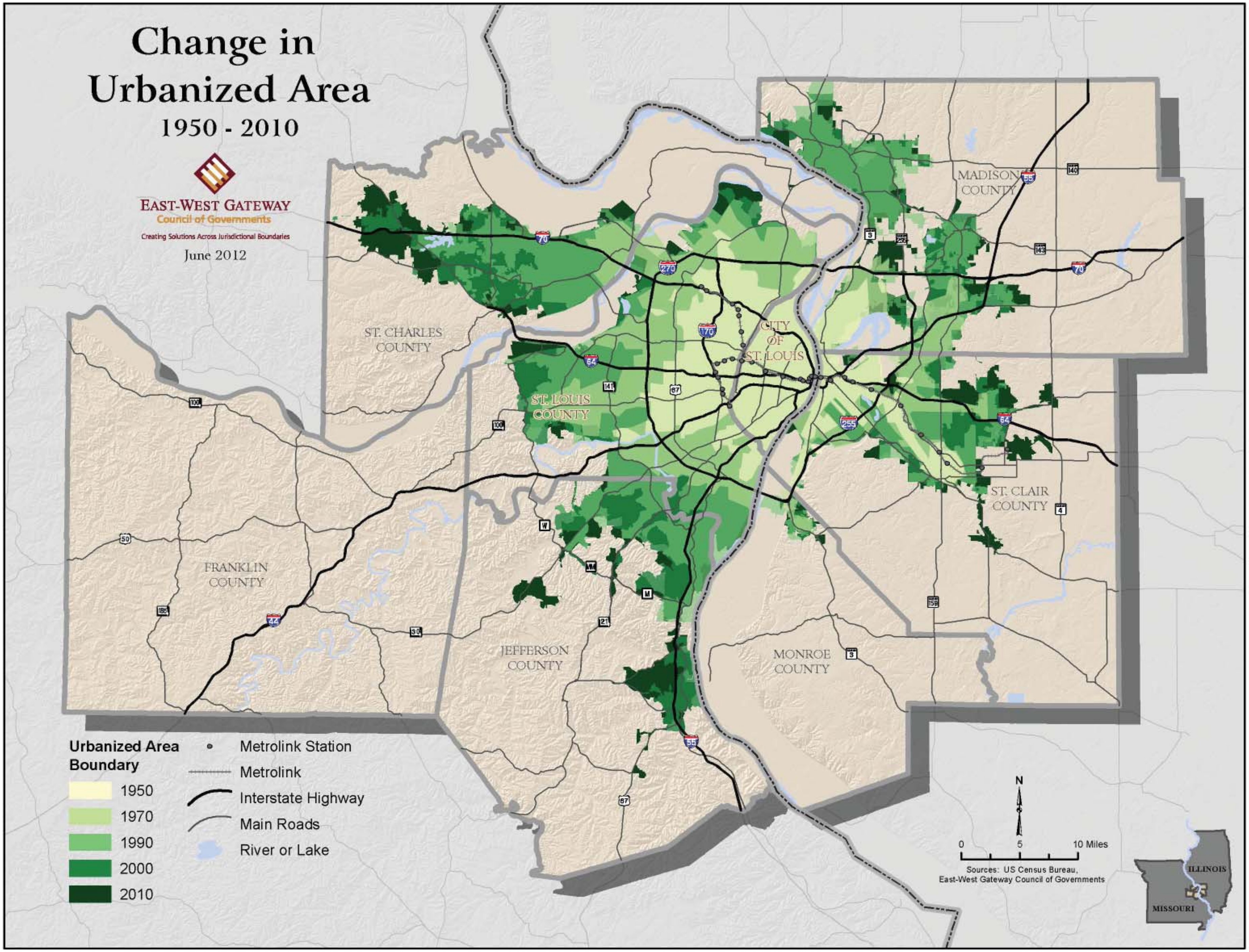
Housing Tenure

For the past two decades, the St. Louis MSA has boasted a strong and growing homeownership rate. Figure 4 provides the annual homeownership rates for the St. Louis MSA, the average for all MSAs in the U.S.,[4] and the national homeownership rate for 1990 to 2011. In 1990, roughly 59 percent of residents were homeowners, two percent less than other MSAs, and five percent below the national average. Since 1994, the homeownership rate of St. Louis has been above average, outpacing the nation and the MSA average. After reaching a peak rate of roughly 74 percent in 2005, St. Louis has leveled off at a

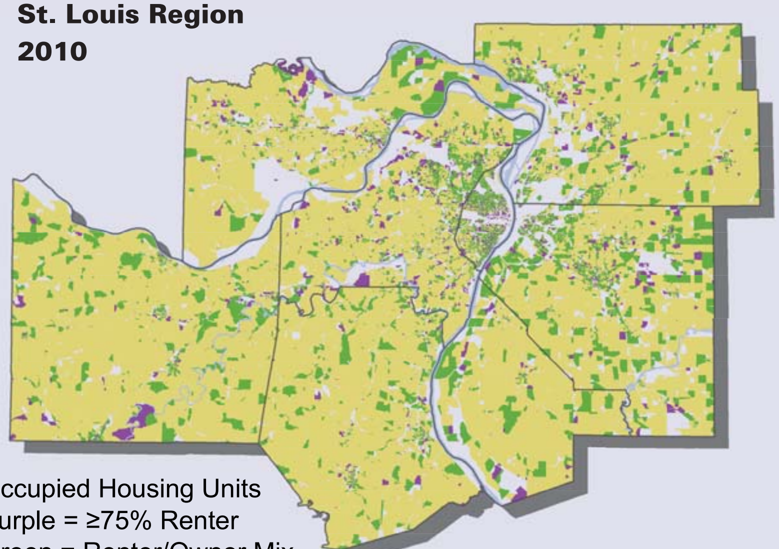
4 The U.S. Office of Management and Budget defines 366 MSAs for the United States.

Overview of Housing

Map 3:

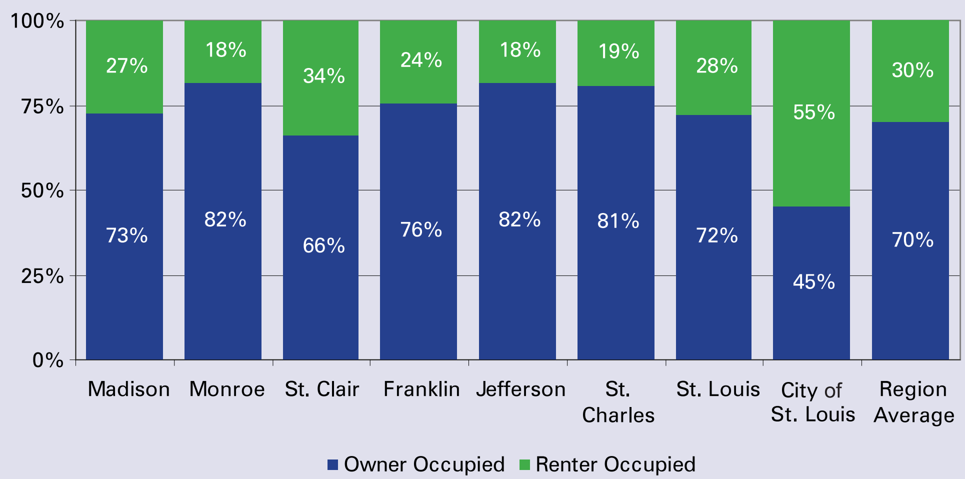

Change in
Urbanized Area
1950 - 2010
EAST-WEST GATEWAY
Council of Governments
Creating Solutions Across Jurisdictional Boundaries
June 2012
ST. CHARLES COUNTY
ST. LOUIS COUNTY
CITY OF ST. LOUIS
MADISON COUNTY
ST. CLAIR COUNTY
FRANKLIN COUNTY
JEFFERSON COUNTY
MONROE COUNTY
Urbanized Area Boundary
1950
1970
1990
2000
2010
Metrolink Station
Metrolink
Interstate Highway
Main Roads
River or Lake
N
0
5
10 Miles
Sources: US Census Bureau, East-West Gateway Council of Governments
ILLINOIS
MISSOURI

Map 4: Housing Tenure
St. Louis Region
2010



Occupied Housing Units
Purple = ≥75% Renter
Green = Renter/Owner Mix
Yellow = ≥75% Owner

Figure 5: Housing Tenure
St. Louis Region, by County, 2010



Source: U.S. Census Bureau

homeownership rate of around 71 percent. The U.S. reached its peak of 69.0 percent in 2004 and has since decreased 2.9 percentage points to 66.1 percent in 2011.

As of 2010, roughly 70 percent of households in the East-West Gateway region are homeowners. Map 4 provides a graphic depiction of the mixture of owner and renter occupied housing units in the region. Purple represents areas that have a high proportion of rental units and green represents areas that have a mix of rental and owner occupied units. Figure 5 provides the same data (percent of renter and occupied housing units) by county for 2010. Jefferson and Monroe counties have the highest homeownership rates in the region (82 percent) with St. Charles County following closely behind with a rate of 81 percent. St. Clair County and the city of St. Louis are the only counties in the region with homeownership rates below the regional average (66 percent and 45 percent, respectively). The city of St. Louis is the only county that has more renters than homeowners, which is typical for the central cities of most U.S. MSAs.

A recently released Harvard study on the nation's housing reported an increase of 5.1 million additional renters in the 2000s, the largest decade-long increase in the postwar era.[iv] The report indicates that the increase in renters is due to larger shares of young, minority, and lower-income households, who are typically more likely to rent. Increases in middle-aged, white, married, and moderate-income renters, presumably due to foreclosures and the aging of the population have added to this increase as well. Looking forward, the report predicts that the echo-boom generation will begin to move out on their own once the economy recovers and provide an additional boost to the rental market.

Additionally, the value of multi-family properties has increased over the past few years. According to the NCREIF's Transaction Based Apartment Price Index, multi-family property values have increased 34.4 percent from 2009 to 2011.[v] This price increase is thought to reflect a demand for rental properties, falling vacancy rates, and additional starts in new multifamily dwellings.

Many local government officials continue to see a need for more owner-occupied housing in their communities (56 percent of respondents) but a substantial number of officials also believe that this need is being met (41 percent). Regarding rental housing, there is a larger variation in responses. Twenty percent of local government officials indicated a need for more rental options, 34 percent indicated the need is met, and 44 percent indicated their community needs less rental options. Members of the Housing Committee identified the perception that single-family owner occupied housing is good and rental housing is bad as a challenge. Further, this perception is thought to often be unwarranted and is likely in part due to the presence of absentee landlords, rather than renters themselves.

Housing Occupancy

Over the past 20 years, the vacancy rate in St. Louis has increased by a little over one percent, but has fluctuated over the time period. Table 2 provides the number of vacant units and the vacancy rate for the EWG region and each county in the region for 1990, 2000, and 2010 as well as the absolute change in the number of units and the percentage change in the vacancy rate. In 1990, the vacancy rate in the St. Louis region was 8.0 percent. Ten years later, the rate fell to 7.2 percent only to rise over two percentage points to 9.3 percent by 2010.[vi]

From 1990 to 2000, every county except Madison County and the city of St. Louis experienced a decline in vacancy rates. Madison County's rate increased by just one-fifth of a percentage point and the city of St. Louis' rate increased by 1.2 percentage points. Conversely, from 2000 to 2010, every county in the region experienced an increase in vacancies. St. Charles, Franklin, and Monroe counties were the only counties to see decreases in vacancies over the entire two decade time period.

The city of St. Louis has seen a 3.9 percent increase in its vacancy rate over the past 20 years and remains the county with the highest vacancy rate. Its vacancy rate of 19.3 percent is more than double the regional vacancy rate of 9.3 percent. St. Louis County experienced the second largest percent change in its vacancy rate over the last two decades (2.2 percent) but its vacancy rate of 7.6 percent is still the third lowest in the region.

Franklin County, on the other hand, experienced the largest decrease (-1.3 percent) in its vacancy rate, but still has the second highest vacancy rate in the region, at 9.8 percent. St. Charles County has the lowest vacancy rate in the region as of 2010 (4.8 percent) and has had the lowest rate over the past two decades. From 1990 to 2010, St. Charles County experienced the second largest decrease in its vacancy rate (-1.2 percent). Map 5 provides a graphic depiction of the number of vacant housing units throughout the region with one dot equaling 20 vacant housing units. The dot density map depicts the high vacancy rate in the inner core but also shows there are a number of vacancies even in the counties that have less dense housing.

Figure 6 shows the change in vacancy rates for rental and homeownership in the St. Louis MSA and for the U.S. since 1990. As depicted, the MSA rental vacancy rate is much more volatile than the homeowner vacancy rate, which has remained fairly stable over the past two decades. The St. Louis MSA homeownership vacancy rate has been similar to the United States over the past two years —hovering around two percent. Since the end of the recession in 2009 the vacancy rate for the U.S. has decreased from its high of 2.9 percent in 2008

Table 2: Vacant Units and Vacancy Rates St. Louis Region, by County, 1990 to 2010

	1990	2000	2010	1900 to 2010
	Number of Units			Change in Units
County	Vacancy Rate			Percent Change
Madison	6,241	6,989	9,012	2,771
	6.2	6.4	7.7	1.5
Monroe	585	474	803	218
	6.7	4.4	6.0	-0.7
St. Clair	8,099	7,636	11,204	3,105
	7.8	7.3	9.6	1.8
Franklin	3,595	3,350	4,249	654
	11.1	8.7	9.8	-1.3
Jefferson	4,224	4,087	5,926	1,702
	6.7	5.4	6.8	0.1
St. Charles	4,782	3,851	6,742	1,960
	6.0	3.6	4.8	-1.3
St. Louis	21,729	19,437	33,267	11,538
	5.4	4.6	7.6	2.2
City of St. Louis	29,988	29,278	33,945	3,957
	15.4	16.6	19.3	3.9
Regional Total	79,243	75,102	105,148	25,905
	8.0	7.2	9.3	1.2

Source: U.S. Census Bureau

Map 5: Vacant Housing Units
St. Louis Region
2010

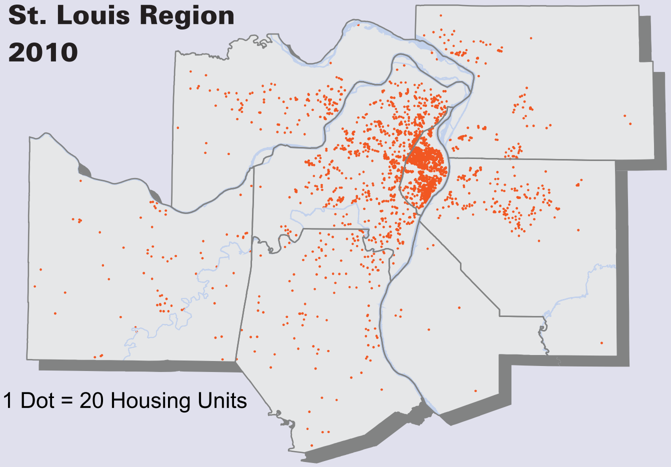
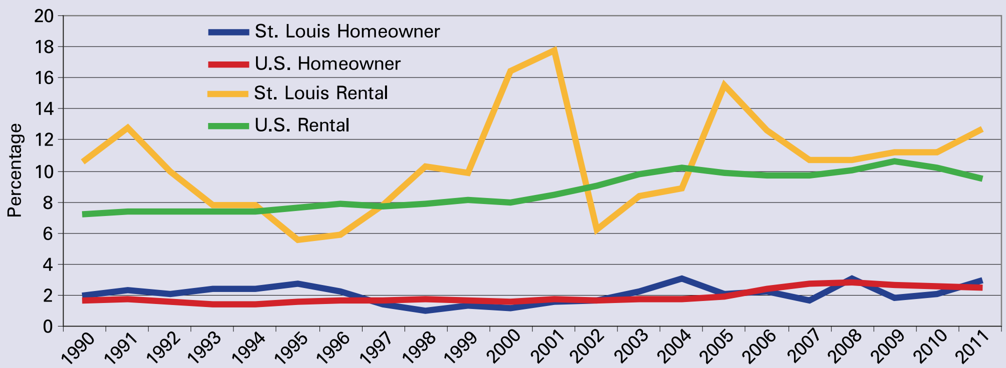


Figure 6: Homeowner and Rental Vacancy Rates
St. Louis MSA and U.S., 1990 to 2011



Source: U.S. Census Bureau

while St. Louis' dipped to 1.8 percent in 2009 but has risen almost back to its high of 3.1 percent (in 2004 and 2008) to 2.9 percent in 2011.

The U.S. rental vacancy rate has increased with some fluctuation since 1990 when the rate was 7.2 percent to a high of 10.6 percent in 2009. The rental vacancy rate in the St. Louis region has been much more volatile over the past two decades. In 1990, the rate was higher than the national average, at 10.7 percent, and then dipped below the nation's to 5.6 percent in 1995 only to spike to a high of 17.8 percent in 2001; double the national average of 8.4 percent. The following year the MSA's rate dropped below the national average (9.0 percent) to 6.2 percent, but increased again to 15.5 percent in 2005. Since 2005 the region's rate has decreased, becoming more in line with, but still higher than, the national average at close to 10 percent. Over the last two years the U.S. rate has decreased to 9.5 percent in 2011 while the MSA rate has increased to 12.6 percent in 2011. Further research is needed to explain the volatility of the rental market in St. Louis MSA.

Vacancy rates vary throughout the St. Louis region ranging from no vacancies in some of the least populated municipalities in the region (Fults, Peaceful Village, and Champ) to over 30 percent in some of the most distressed communities (Hillsdale, Washington Park, and Kinloch).[5] Therefore, it is not surprising that nearly the same proportion of local leaders indicated that vacant lots/abandoned buildings is not an issue (49 percent) as indicated that vacancy is a challenge in their community (47 percent).

Housing Sales

The median value at which homes are sold is much lower in the St. Louis region than the United States as a whole. Figure 7 (page 16) depicts the median sales prices of existing family homes from 1990 to 2011 for the United States as a whole, the St. Louis MSA, and the four region of the U.S. as defined by the U.S. Census Bureau (Northeast, Midwest, South, and West). From 1995 to 2005, all four regions of the country, the St. Louis MSA and the United States all experienced substantial year-over-year increases in the median

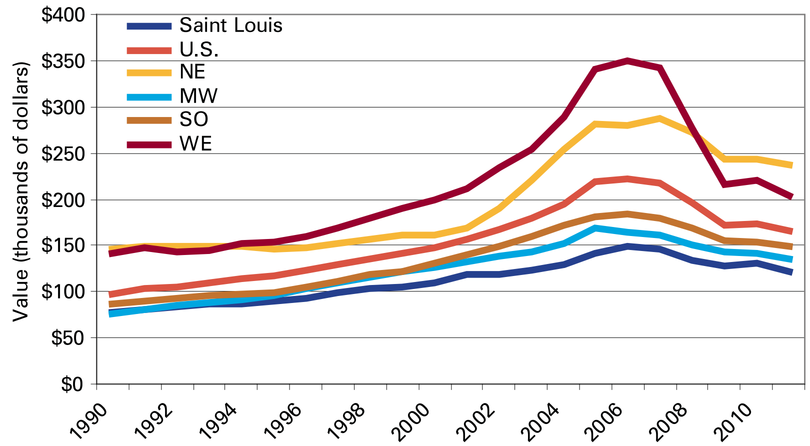
5 See Appendix F for the vacancy rate of all municipalities in the St. Louis region.

sale prices for existing single-family homes. The national median sale price rose from $117,000 ($149,935 in 2005 dollars) to almost $220,000 (88 percent, 46.7 percent when adjusting for inflation), while the West grew from $153,000 ($196,069 in 2005 dollars) to over $340,000 (122 percent, 73.4 percent when adjusting for inflation). The St. Louis MSA experienced a more moderate, yet fairly substantial increase, rising from $89,000 ($114,053 in 2005 dollars) to $141,000 (58 percent, 23.6 percent when adjusting to 2005 dollars). Along with the price increases, the number of homes sold in the nation more than doubled over this time period (1,929,000 to 4,548,099).[vii] St. Louis also increased its sales, but only marginally (25,755 to 26,574 or 3.2 percent).

Since 2005, the direction of home values has changed with declines first appearing in the Northeast and Midwest. By 2009 all four U.S. regions,[6] along with the St. Louis region and the United States as a whole had experienced rapid declines in the value of homes sold. The Midwest and the South experienced less volatility in home prices, while the Northeast and West experienced more dramatic losses. Nationally, this price decline coincided with a reduced number of sales. After peaking in 2005 with over 4.5 million houses sold, this number declined to just over 3.2 million in 2009 (29.5 percent reduction). The St. Louis MSA reached its apex in 2007 (35,540 sales) before declining to 30,726 in 2009, which still represents a 15.6 percent increase from 2005 sales.

Many had predicted, and hoped, that home values had reached "rock bottom" in 2009, since it had been years since the housing bubble burst. However, housing values continued to slowly decline or remain stagnant throughout much of the United States. After a minor up-tick in the value of homes in many parts of the country, including St. Louis, from 2009 to 2010, household values fell again with declines from 2010 to 2011. National home sales continued to decline, falling to 2,936,901 in 2011, a decline of 35.4 percent from its 2005 peak. St. Louis also reduced the number of home sales to 27,512 in 2011, 22.6 percent lower than its 2007 peak but still 3.5 percent above 2005 sales levels.

Figure 7: Median Sales Price of Existing Single Family Homes, 1990 to 2011



Source: National Association of Realtors

Eight times a year, the Federal Reserve Bank compiles anecdotal information on economic conditions in each of the Federal Reserve's 12 districts. Results are compiled into a report commonly referred to as the "Beige Book." In the most recent report,[viii] new home sales numbers provided a bright spot in an otherwise lackluster and slow economic recovery from the recession. Compared to the same period in 2011, May 2012 year-to-date home sales were up 19 percent in St. Louis. These numbers may indicate that the housing market is finally making a turn-around after a long decline.

Single & Multi-Family Housing[7]

As of 2010, 73 percent of the units in the St. Louis region were single-family structures. This figure includes both stand-alone single unit structures as well as connected, row-house type units. Roughly 24 percent of all of the units in the region are in multi-family structures.

6 The U.S. Census Bureau, 2010 Census divides the country into four regions (South, West, Midwest & Northeast).

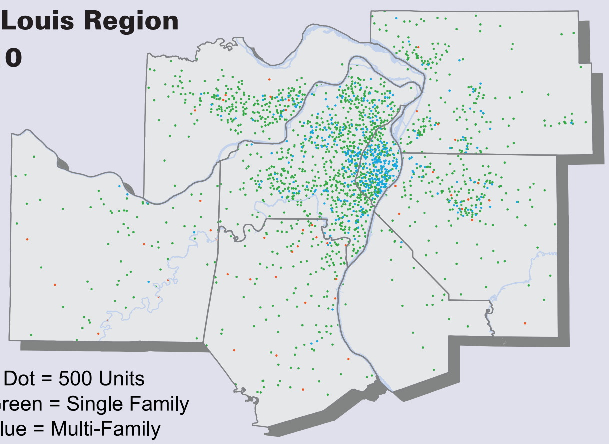
7 The number of single and multi-family homes is not available for the 2010 Census; therefore the American Community Survey is used for this section of the report. The total number of units is slightly lower (1,131,000) than reported in the 2010 Census but still provides an accurate depiction of housing in the St. Louis region. The American Community Survey data used is a sample based on a three-year average. Consequently, the difference in the number of households is likely the result of sampling error and weighting disparities.

Table 3: Units in Structure St. Louis Region, by County, 2010

County	Total Units	1 Unit	2 to 4 Units	5 to 19 Units	20 or More Units	Mobile Home, Boat, RV, Van, etc.
Madison	117,041	80%	9%	5%	2%	3%
Monroe	13,300	86%	5%	5%	1%	3%
St. Clair	115,881	73%	9%	9%	3%	5%
Franklin	43,333	76%	5%	6%	1%	12%
Jefferson	87,379	78%	4%	4%	1%	13%
St. Charles	139,888	81%	4%	7%	4%	3%
St. Louis	437,913	76%	7%	11%	5%	0%
City of St. Louis	176,177	46%	31%	9%	14%	0%
Reg. Total	1,130,912	72%	10%	9%	5%	3%

Source: American Community Survey, 2008-2010

Map 6: Housing Unit Type St. Louis Region 2010



Ten percent of these multi-family units are in structures of between two and four units, nine percent are in structures that house between five and 19 units, and only five percent of the units in the region are in structures that have 20 or more units. The remaining three percent of units in the region are comprised of mobile homes, RVs, boats, vans, or other dwelling units.

Table 3 provides the breakdown in the types of housing units for the region as well as for each county. The mix of single and multi-family housing is dispersed unevenly throughout the region. This is depicted in Map 6 which shows one green dot for every 500 single family housing units, one blue dot for every 500 multi-family units, and one orange dot for every 500 mobile units. As seen in the map, the overwhelming majority of housing within each county, with the exception of the city of St. Louis, is made up of single-family housing structures. Over 70 percent of the housing structures in these seven counties are single-family structures, while only 46 percent of the units in the city of St. Louis are single-family. Units in duplexes, townhouses, and four-family flats (structures with two to four housing units) make up less than 10 percent of the housing stock in each of these seven counties. In the city of St. Louis, however, 31 percent of all of the housing units are in such structures. The same goes for structures with five to 19 units, with the exception of St. Louis County, where roughly 11 percent of all units are located in these structures.

Housing units located in large apartment/condo buildings (with 20 or more units) are not very prevalent throughout the region. Each county, except the city of St. Louis (14 percent), has less than five percent of its units located in such structures. Franklin and Jefferson counties are the only counties in the region that have a fairly substantial number of units located in mobile homes, boats, RVs, vans, or other similar structures with 12 percent and 13 percent, respectively.

Similar to the results regarding owner-occupied housing, local government officials and residents both see a need for more single-family houses in their communities. Forty-five percent of officials indicated a need for more single-family housing while only 4 percent indicated a need for less and 51 percent said the need is met. Regarding multi-family housing, officials were split with 32 percent indicating their community needs less, 43 percent indicating the need is met, and 25 percent indicating more is needed. Residents in all of the CPAs, except the Mid-Metro Five CPA, ranked single-family housing as one of their top three types of housing of which their community needs more. Apartments/condos over businesses was the multi-family housing option that landed in the top three types of housing that are needed more for the most CPAs (Tri-City, Riverbend, Mid-Metro 5, Belleville, and Ferguson and Environs). Town homes (Belleville) and condominiums (Jefferson County) were also in the top three for one CPA each.

Home Values

When adjusted for inflation, home values in the St. Louis region have increased by 42 percent over the past two decades. Table 4 provides the median home value for each of the eight counties and the St. Louis region for 1990, 2000, and 2010 as well as the percent change in the median home values over the 20-year period. The median home value for the region was $116,000 in 1990, $126,000 in 2000 and over $165,000 in 2010. In 2010, Monroe, St. Charles, and St. Louis counties had higher median home values than the regional median value.

In the St. Louis region, all of the counties, except St. Louis and St. Clair counties, experienced an increase in median home values over the past two decades, at a rate equal to or above the regional rate. The median home values in St. Louis County increased by 32 percent, growing from $137,000 in 1990 to $181,000 in 2010 (the third highest median value in the region). St. Clair County's median housing value increased by 39 percent, growing from $91,000 in 1990 to $127,000 in 2010; the second lowest median value in the region.

Monroe County experienced the largest percent increase in its median home value, growing from $117,000 in 1990 to $200,000 in 2010 (the highest median value in the region). Franklin County experienced the second largest percentage increase, growing from $97,000 in 1990 to $152,000 in 2010 (the 4th lowest median value in the region). The city of St. Louis and Madison County tied for third for increase in home value, growing by 48 percent, but both counties are still home to the two lowest median home values in the region ($122,000 and $126,000, respectively).

Examining home values at the county level does not provide the complete picture, as there is great variation in values throughout each county. Appendix F provides the most recent median home value for each municipality in the region. Also, Map 7 (page 19) shows housing values in the region with each dot equaling 100 housing units. Lower-valued housing (houses valued at less than $125,000) is highly concentrated in areas of North St. Louis County and the city of St. Louis, as well as sections of St. Clair and Monroe counties. Housing valued from $125,000 to $250,000 is located across the entire region, but is highly concentrated in the southern parts of the city of St. Louis, St. Louis County, and St. Charles County. The highest valued houses (valued over $400,000) are located almost exclusively along the I-64 corridor in western St. Louis County.

Additionally, the St. Louis County Housing Study provides a more detailed look at the changes in values in different parts of the County. The Study uses assessed values, which are based on county appraised values. The analysis found that values declined throughout the County from 2007 to 2011 but values actually increased enough in Central, West, and South County from 2005 to 2007 to result in increases in values in these areas over the longer time period, 2005 to 2011. In North County the losses were so great that they erased any gains made from 2005 to 2007.

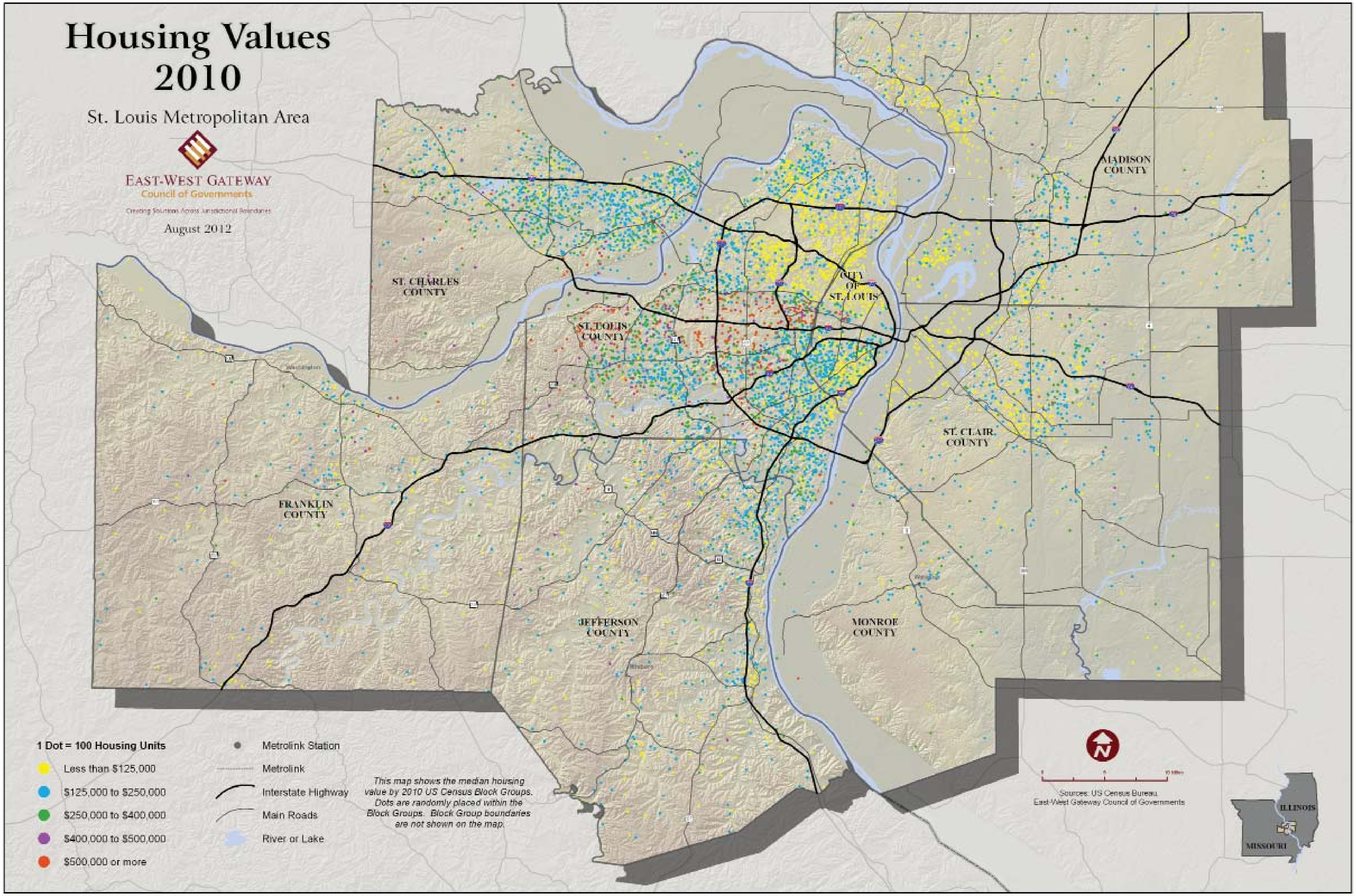
The Study asserts that home values in St. Louis County are suppressed in part due to the fact that the supply of housing has outpaced demand in the slow growing region. The Study states, "While the St. Louis housing stock is well known

Table 4: Median Home Value and Percent Change St. Louis Region, by County 1990 to 2010

County	1990	2000	2010	1990 to 2010 Percent Change
Madison	$85,087	$97,758	$126,000	48%
Monroe	$117,954	$158,920	$200,900	70%
St. Clair	$91,594	$98,391	$127,200	39%
Franklin	$97,767	$122,071	$152,000	55%
Jefferson	$108,611	$125,616	$156,600	44%
St. Charles	$139,809	$159,806	$198,800	42%
St. Louis	$137,807	$147,650	$181,600	32%
City of St. Louis	$82,918	$80,916	$122,900	48%
Regional Total	$116,557	$126,327	$165,378	42%

Note: Household value adjusted to reflect 2010 dollars
Source: 1990 Census, 2000 Census, American Community Survey 2008-2010

Map 7:



Housing Values
2010
St. Louis Metropolitan Area
EAST-WEST GATEWAY
Council of Governments
August 2012
ST. CHARLES COUNTY
ST. LOUIS COUNTY
CITY OF ST. LOUIS
MADISON COUNTY
ST. CLAIR COUNTY
FRANKLIN COUNTY
JEFFERSON COUNTY
MONROE COUNTY
1 Dot = 100 Housing Units
Less than $125,000
$125,000 to $250,000
$250,000 to $400,000
$400,000 to $500,000
$500,000 or more
Metrolink Station
Metrolink
Interstate Highway
Main Roads
River or Lake
This map shows the median housing value by 2010 US Census Block Groups. Dots are randomly placed within the Block Groups. Block Group boundaries are not shown on the map.
Sources: US Census Bureau, East-West Gateway Council of Governments
ILLINOIS
MISSOURI

for its affordability, and in some ways this is a strength of the region, it also creates significant limitations in terms of how much investment property owners are willing to undertake because they do not want to over-invest relative to their property's value. This is particularly true for mature areas with an aging housing stock.

"While this issue certainly pertains to individual homeowners and their lack of incentive to invest and maintain their own property, it also applies to larger investment property owners and/or real estate developers. Because of lower property values, current rents, and sale prices in the St. Louis area, particularly in North County, are too low to support the high costs of new infill construction, which has made new market rate development in North County, and many other parts of St. Louis County, infeasible. Additionally, rents and sale prices do not support sufficient ongoing maintenance or periodic renovations, which causes further decline of large properties." [8]

Zoning and Land Use

The Housing Committee identified land use and zoning as one of the key housing related challenges in the region to examine in the Assessment. Since zoning regulations are not compiled for the region in any systematic way, it would be a monumental task to collect all such ordinances to document an accurate depiction of zoning in the region. Further, zoning ordinances can vary greatly by city, making an "apples to apples" comparison challenging. Therefore, this section provides a brief history of zoning in St. Louis, attempts to depict a general picture of current land use, and references national literature on land use and zoning.[9]

The current land use and development that exists in metropolitan regions across the country is the result of a multitude of local, state, and federal policies as well as private and personal decisions and preferences. At the federal level, from 1954 to 1980, a grant program for local government zoning was based on a Federal Housing Administration model that was biased toward single-family owner-occupied homes, with the ideal of serving families with children, and promoted separation of land uses.[ix] Further, the building of the Federal Highway System created the means for people to move further from the urban core, helping to create the modern suburbs.

On the state level, courts have largely left zoning decisions up to the local governments. Zoning is a land use control measure that serves to implement the goals and objectives of a city or county's comprehensive plan and to separate potentially conflicting land uses (such as residential and industrial) to protect the health, safety, and welfare of the public. Typically, local governments are required to enact zoning regulations in accordance with the community's comprehensive plan. A local government's comprehensive plan sets forth a general guide and policy to govern the use of properties in the city or county. When writing a zoning ordinance, a local government considers the nature of the community's properties, their fitness for particular uses, and their proximity to other uses. For example, the Missouri Revised Statutes, Chapter 89 (Zoning and Planning), Section 89.040 Purpose of Regulations states:

8 See Appendix E for a summary of the St. Louis County Housing Study.

9 Recognizing that the history of zoning and land use in the St. Louis region is one that can be difficult to study, it is worth noting that this regional planning process will not seek to, nor does it have the authority to, force communities to change the characteristics of their neighborhoods against the will of their residents. The Housing Plan will instead seek to provide tools and model practices that communities can choose to use to address problems and challenges that are identified through the planning process. For example, regarding zoning and land use, the Housing Plan might reasonably provide tools and recommendations of how a community can address market failures that prevent the development of mixed income housing that might be desired by the community and viable in the market.

Such regulations shall be made in accordance with a comprehensive plan and designed to lessen congestion in the streets; to secure safety from fire, panic and other dangers; to promote health and the general welfare; to provide adequate light and air; to prevent the overcrowding of land; to avoid undue concentration of population; to preserve features of historical significance; to facilitate the adequate provision of transportation, water, sewage, schools, parks, and other public requirements. Such regulations shall be made with reasonable consideration, among other things, to the character of the district and its peculiar suitability for particular uses, and with a view to conserving the values of buildings and encouraging the most appropriate use of land throughout such municipality.

The courts have interpreted this statutory requirement that zoning be "in accordance with a comprehensive plan" as not requiring an actual planning document, but only that the zoning ordinance be comprehensive in nature and give evidence of rational thought.[x] More research would be required to determine how many cities and counties have a comprehensive plan that directly informs their zoning ordinance. There are cases where rezoning decisions have been made based on development interests or whatever is the most lucrative for tax revenue, even when they are contrary to an agreed upon plan.[xi] In many communities, this has meant zoning that is designed to encourage single-family, free-standing housing on large lots.[xii]

Illinois, along with 23 other states, has created fair share housing policies that require or authorize local governments to incorporate affordable housing concerns into land use plans and regulations. Illinois enacted such a statute in 2002, the Local Planning Technical Assistance Act. The act authorized the Department of Commerce and Community Affairs to make technical assistance grants to local governments to promote comprehensive plans that consider regional housing needs and take into consideration affordable housing needs. Missouri has no similar provision.[xiii]

For the St. Louis region, local zoning started in 1918 when the city of St. Louis passed its first zoning ordinance into law. The general goal of The Zone Plan was to segregate uses to make "the city profitable" and to use zoning as a solution to overcrowding, poor sanitation, and depreciating property values. The plan is said to have catered to wealthier residents and sought to protect the value of their land by separating uses. The most restrictive zoning category was "first residential" which were already limited to single-family homes through private deed restrictions.[xiv] Harland Bartholemew, the author of the plan, is said to have admitted that the districts were "prepared primarily with the view of preserving the more desirable residential neighborhoods."[xv]

As the St. Louis urbanized area grew, the number of local governments with zoning authority grew and the favoritism toward single-family homes spread as well. Traditional zoning, which separates the location of uses, controls density, and puts setback requirements in place became, and remains, the dominant approach to land use policy throughout the U.S. Colin Gordan, in his book Mapping Decline, provides the most thorough documentation of zoning in the city of St. Louis and St. Louis County. Regarding zoning in St. Louis County, he states,

Each of these governments had every incentive to maximize tax revenues, stabilize property values, and minimize demands on local government—a combination best accomplished by creating large-lot single-family enclaves. And none of these governments had any incentive to think about broader metropolitan goals or needs regarding commercial development, affordable housing, or regional infrastructure. Fragmented zoning, in this respect, came most directly at the expense of the city of St. Louis, which shouldered many of the costs of urban development even as the suburbs poached its population, retail trade, and employment base.[xvi]

Gordan notes that some inner-ring suburbs, such as Clayton, University City, Maplewood, and Jennings enacted zoning ordinances that closely resembled the city of St. Louis' with mixed use, some multifamily districts, and smaller single-family lot sizes. Other St. Louis County communities enacted more restrictive regulations including large lot size requirements and minimal allowances for multifamily or commercial development. This changed somewhat in the 1980s after state law created a new formula for local property assessment that made multifamily and commercial development more profitable. However, even then, planners sought to include only apartments that were developed for singles, students, young couples, and retirees, not families.[xvii]

Overview of Housing

Research indicates this approach to land use regulation has implications for the availability of housing options throughout a community, particularly in metropolitan areas like St. Louis that have multiple zoning jurisdictions.[xviii] The resulting lack of diverse housing options, which can be seen in the maps and tables throughout this section, contributes to the concentration of poverty as well as access to education, jobs, training, and other opportunities. This has negative consequences for both individuals and communities.

The issues of inequity in the region will be further explored through the Fair Housing Equity Assessment (FHEA) that EHOC is conducting as part of the Regional Plan for Sustainable Development over the next six months The FHEA will address issues of equity and access to opportunity in the greater St. Louis region by identifying and discussing disparities on the basis of race and ethnicity among housing, transportation, economic, and public investments. According to EHOC's proposal, "an understanding of the inequities among minority communities will allow regional planning to address issues and proactively open access to opportunities for all people." [10]

10 See Appendix E for a summary of the research.

4

Affordability

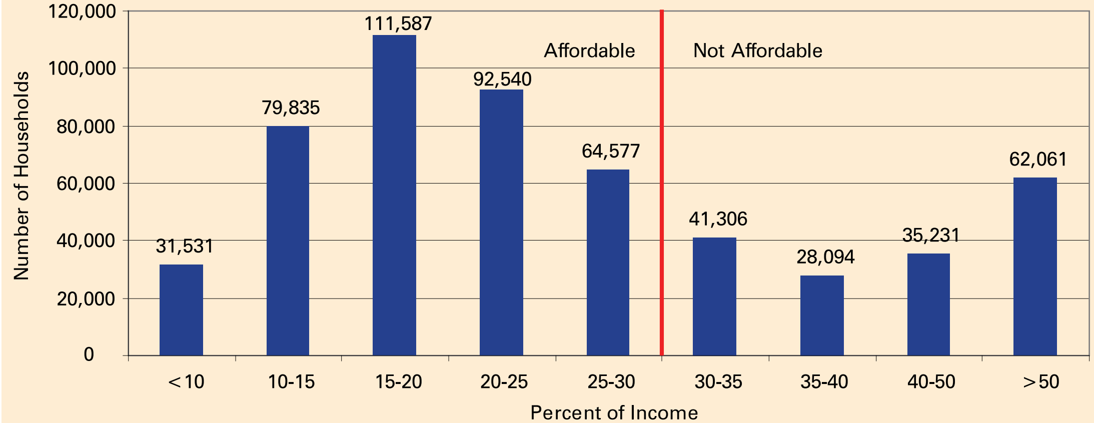
Affordability

Shelter is one of the fundamental needs for human existence. Every person desires a safe, comfortable, and decent home in which to live. The extent to which a home is considered ideal is subjective, and as a result, different neighborhoods of choice exist for different groups of like-minded people. Whether it is quality schooling, policing, access to public transportation, housing size or local amenities, there are an incalculable number of factors taken into consideration when choosing a home. However, two factors are often overriding—the cost of housing and the geographic location among transportation networks. Homes in areas deemed desirable to many are often unaffordable to the masses. As a result, there is often a disconnect between where one wants to live and where one can afford to live.

The Housing Committee and residents both identified the lack of diverse housing options as an issue of importance for the Assessment. In particular, people expressed a concern for the lack of affordable housing near, or with access to, jobs and other areas of opportunity. A number of local government officials reiterated this sentiment with 31percent of officials indicating that access to affordable housing is a challenge in their community. The remainder of officials view affordable housing as a non-issue in their community with 44 percent indicating it is not an issue and 23 percent choosing to remain neutral on the issue.

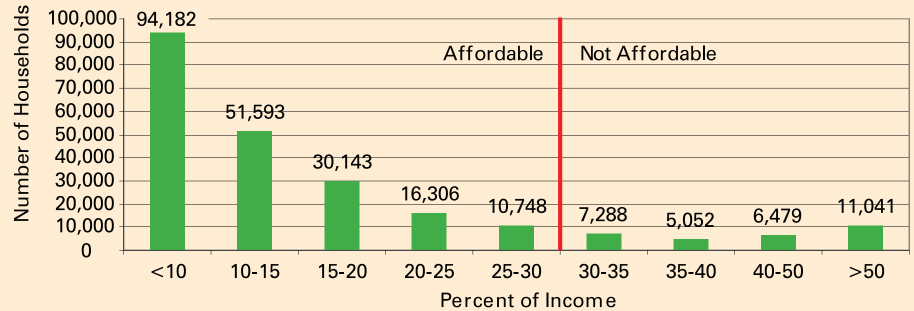
This section includes information on the issue of affordability including information on the availability of affordable housing based on the traditional definition of affordability and a definition that takes into account transportation costs; an overview of subsidized housing in the region, including findings from interviews with Housing Authorities; and information on homelessness in the region. Lastly, the section documents some of the barriers to providing affordable housing that were identified by the Housing Committee.

Figure 8: Households with Mortgage
Percent of Income Spent on Housing, St. Louis MSA, 2010



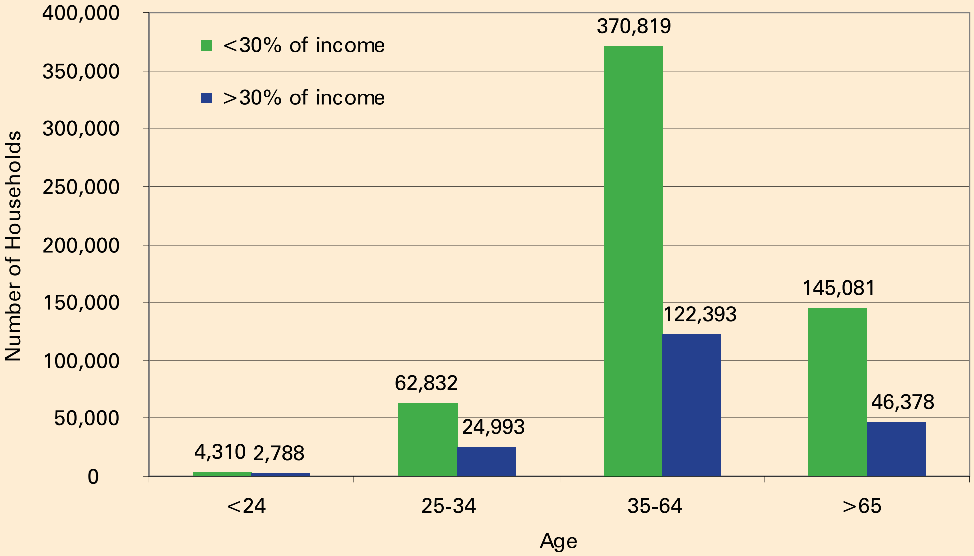
Source: American Community Survey, 2010

Figure 9: Owner Occupied, No Mortgage
Percent of Income Spent on Housing, St. Louis MSA, 2010



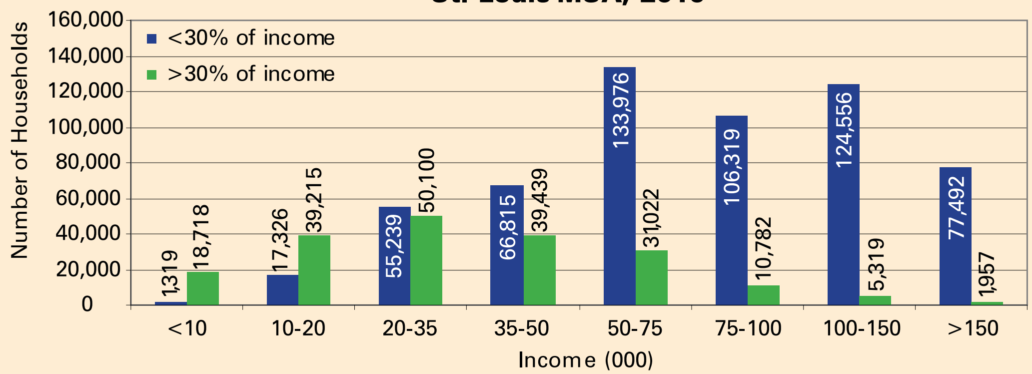
Source: American Community Survey, 2010

Figure 10: Owner Occupied
Percent of Household Income Spent on Housing, by Age
St. Louis MSA, 2010



Source: American Community Survey, 2010

Figure 11: Owner Occupied
Percent of Household Income Spent on Housing, by Income
St. Louis MSA, 2010



Source: American Community Survey, 2010

11 The primary source of data used in this section is the 1-year American Community Survey, 2010.

Traditional Definition of Affordability

A housing unit is generally considered affordable if it costs less than 30 percent of a household's income. Of the 1.1 million households in the St. Louis MSA, about 350,000 spend more than 30 percent of their incomes on housing. The following graphs break down the cost of housing by age, income, tenure, and mortgage status.[11]

Owner-Occupied Housing

Figure 8 shows the percentage of income spent by households currently paying off a mortgage. The median amount of income spent on housing by a household with a mortgage is 22.7 percent. Of the 548,000 households with mortgages, about 167,000 (30 percent) are paying more than 30 percent of household income on costs related to housing. These costs include payments for any mortgages, deeds of trust, contracts to purchase, home equity loans, real estate taxes, fire, hazard, and flood insurance, utilities (electricity, gas, water and sewer), and fuels (oil, coal, kerosene, wood, etc). They also include payments towards condominiums and mobile homes (loan payments, property taxes, rent, registration fees, and license fees).[xix]

Not surprisingly, housing becomes more affordable once the mortgage is paid off. Figure 9 shows the percentage of income spent on housing by households that own their residences without a mortgage. The median percentage of income paid by these households for housing-related costs is 12.2. Thirteen percent of these households pay more than 30 percent of their income on housing.

Figure 10 breaks down the number of households that pay more than 30 percent of incomes by age. Only about 7,000 householders under the age of 24 own their homes, although nearly 40 percent of these pay more than 30 percent of their incomes for housing. In all other age ranges, about one fourth pay more than 30 percent of their income for housing. Over 45,000 senior citizens are in homes that cost more than 30 percent of household income.

Figure 11 (page 25) shows the age distribution of households broken down by amount paid for owner-occupied housing. Owner occupants at the lower end of the income scale are more likely to spend over 30 percent of income on housing. The majority of homeowners with incomes less than $20,000 pay over 30 percent of their incomes for housing. For households in the $20,000 to $35,000 range, nearly half pay over 30 percent. Households with higher income levels are far less likely to pay over 30 percent for housing.

Rental Housing

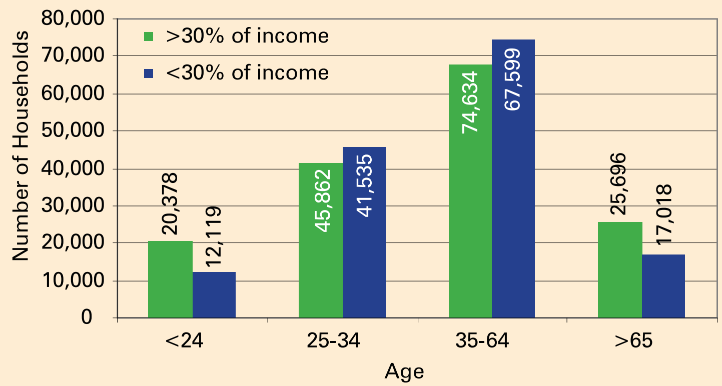
Households in rental units are more likely than owner occupants to pay more than 30 percent of income for housing. The median percentage of income spent on rent is 30.5, meaning that about half of all renters are in housing that meets the traditional definition of unaffordable. Of the 305,000 households in rental units, 155,000 (51 percent) pay more than 30 percent of household income for housing. More than 78,000 households spend over 50 percent of household income on rent.

Figure 12 shows rent as a percent of income by age. Young householders and old householders are more likely to pay more than 30 percent of household income for rent. More than 60 percent of householders under the age of 24, and over the age of 65, pay more than 30 percent. For households age 25 to 64, slightly less than half face rent burdens exceeding 30 percent.

As with owner occupants, low-income households are more likely to spend a high proportion of income on rent. As shown in Figure 13, over 90 percent of households with less than $10,000 in income pay over 30 percent for rent. Some 87 percent of households earning between $10,000 and $20,000 exceed this threshold. More than half of households with incomes between $20,000 and $35,000 face high rent burdens. For households at higher income levels, the likelihood of rent exceeding 30 percent of income drops dramatically.

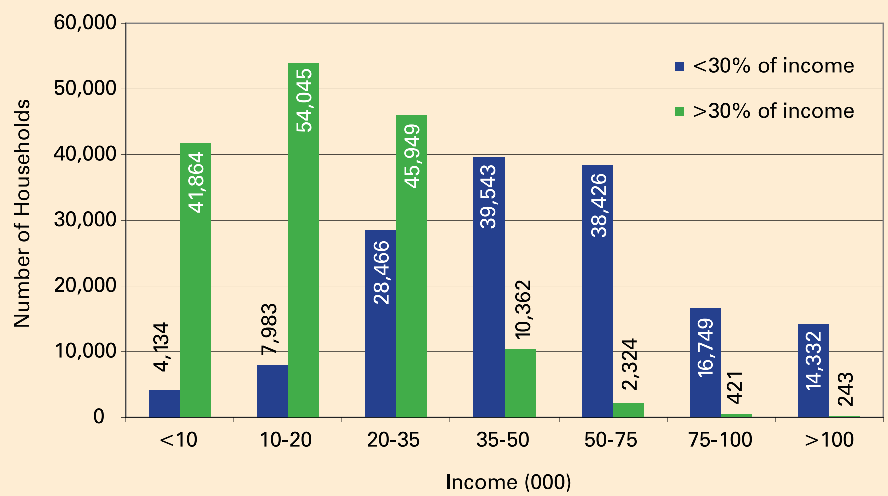
HUD publishes the Fair Market Rent (FMR) for an area on an annual basis. In general, the FMR for an area is the amount that would be needed to pay the gross rent (shelter, rent plus

Figure 12: Gross Rent as Percent of Household Income by Age, St. Louis MSA, 2010



Source: American Community Survey, 2010

Figure 13: Rent as Percent of Household Income, by Income St. Louis MSA, 2010



Source: American Community Survey, 2010

Table 5: Fair Market Rents St. Louis MSA, 2010

One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
$638	$792	$1,020	$1,068

Source: U.S. Department of Housing & Urban Development, Fair Market Rents, 2012

Affordability

Table 6: Households Paying More Than 30 Percent of Income for Housing, St. Louis Region, by County, 2008 to 2010

County	Total Households	Households Paying Over 30 Percent Number	Percent
Madison	106,658	30,619	28.7
Monroe	12,619	2,988	23.7
St. Clair	103,730	34,065	32.8
Franklin	38,974	11,171	28.7
Jefferson	80,423	21,756	27.1
St. Charles	132,907	35,732	26.9
St. Louis	404,049	126,429	31.3
City of St. Louis	140,844	57,415	40.8
Regional Total	1,020,204	320,175	31.4

Source: *American Community Survey, 2008-2010*

utilities) of privately owned, decent, and safe rental housing of a modest (non-luxury) nature with suitable amenities.[12] Table 5 provides the FMR for the St. Louis MSA for 2010. The FMR for a two-bedroom is considered $792. An annual salary of $31,680 or an hourly wage of approximately $15.23 is needed to afford a rent at this level.

Affordability, by County

Table 6 shows the number and percentage of households that are paying more than 30 percent of income for housing for each of the counties in the East-West Gateway region. According to the 3-year American Community Survey, just over 40 percent of households in the city of St. Louis exceeded the 30 percent threshold. In St. Louis and St. Clair counties, over 30 percent of households paid over 30 percent. In each of the other four counties, approximately a quarter of all households were in units that cost more than 30 percent of household income. In total, for the EWG region, about 31 percent of households pay more than the 30 percent threshold on housing.

Housing + Transportation

Although the traditional definition of housing affordability has been 30 percent of income, critics contend that this presents too narrow a view of housing costs. The Center for Neighborhood Technology (CNT) has pointed out that transportation costs are strongly influenced by where one lives; a household's location will determine how long its work commute is, and how far it has to drive to get to shopping centers. Moreover, a household's location will also influence mode choice, or the extent to which household members can choose public transportation, walking, biking or car sharing.

According to the St. Louis County Housing Study, "Certain areas of St. Louis County contain large concentrations of low-wage jobs, but have little or no low-income and moderate-income housing, which leads to a jobs-housing spatial mismatch. This leads to longer commutes for many households, which contributes to increased traffic congestion, reduces worker productivity, negatively impacts air quality, and harms overall quality life. The costs of these long commutes also puts an additional burden on low-income households that already have stretched budgets and creates additional strains for local transportation networks, particularly public transit operators."

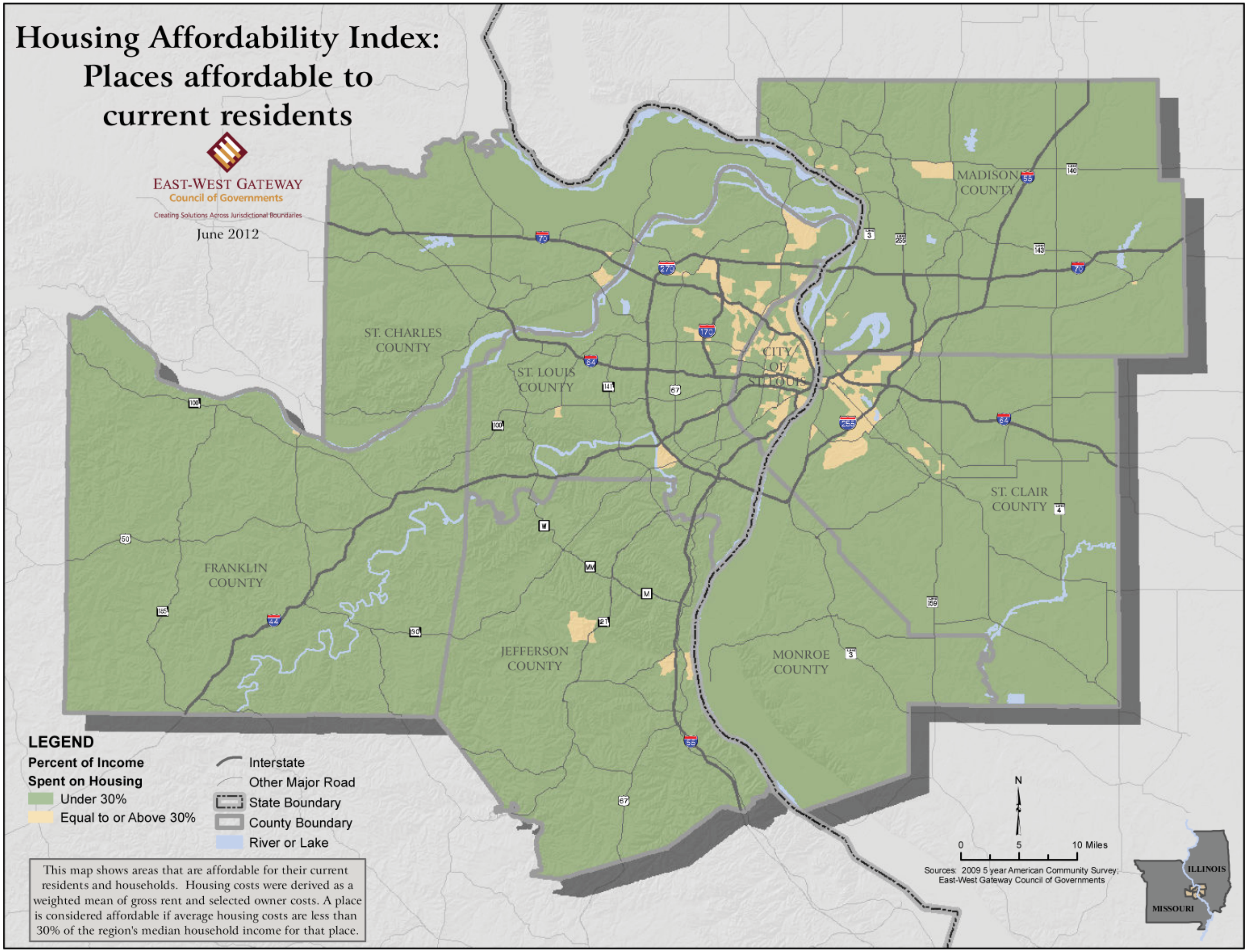
For these reasons, CNT proposes that a more realistic definition would be that a family's living situation is affordable if its total housing and transportation costs are less than 45 percent of that family's income. Using this criterion, affordability for a given geographic area is determined by assessing whether the average cost of housing plus transportation (H+T) exceeds 45 percent of median household income.

Maps 8 and 9 (pages 28 and 29) provide a comparison of the 30 percent definition with the 45 percent H+T definition. The unit of geography in these maps is the Transportation Analysis Zone (TAZ), a small area unit roughly the same size as a Census Block Group.[13] Map 8 shows areas of the region where an average household pays more than 30 percent of its income for housing.

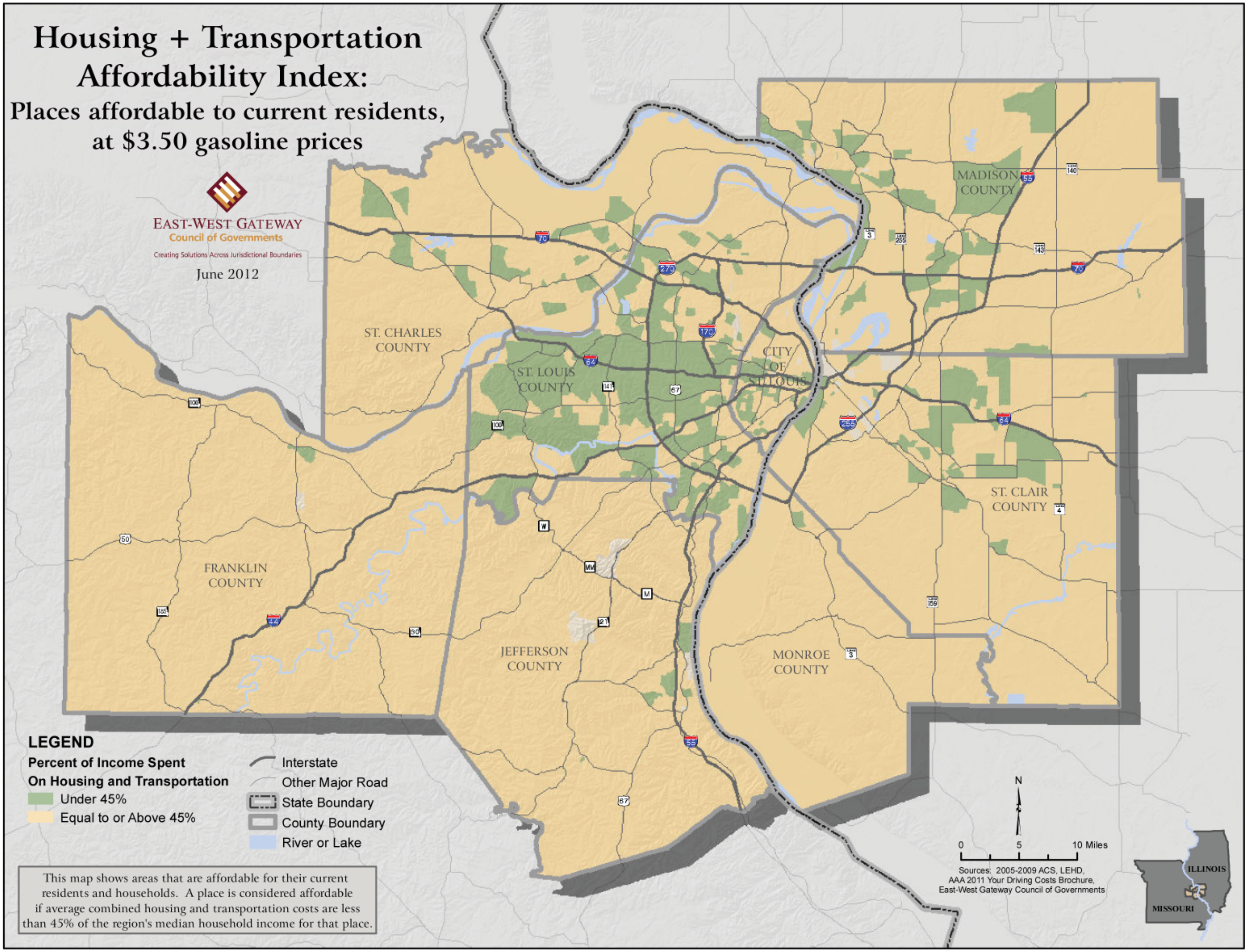
12 Section 8 of the United States Housing Act of 1937 requires HUD to publish fair market rents (FMR) at least annually. The primary uses of FMRs are to determine payment standards for the Housing Choice Voucher (HCV) program, to determine initial renewal rents for some expiring project-based Section 8 contracts, to determine initial rents for housing assistance payment contracts in the Moderate Rehabilitation Single Room Occupancy program, and to serve as rent ceilings in the HOME program.

13 This analysis modifies the CNT method, making use of the East-West Gateway travel demand model to more accurately measure transportation costs.

Map 8

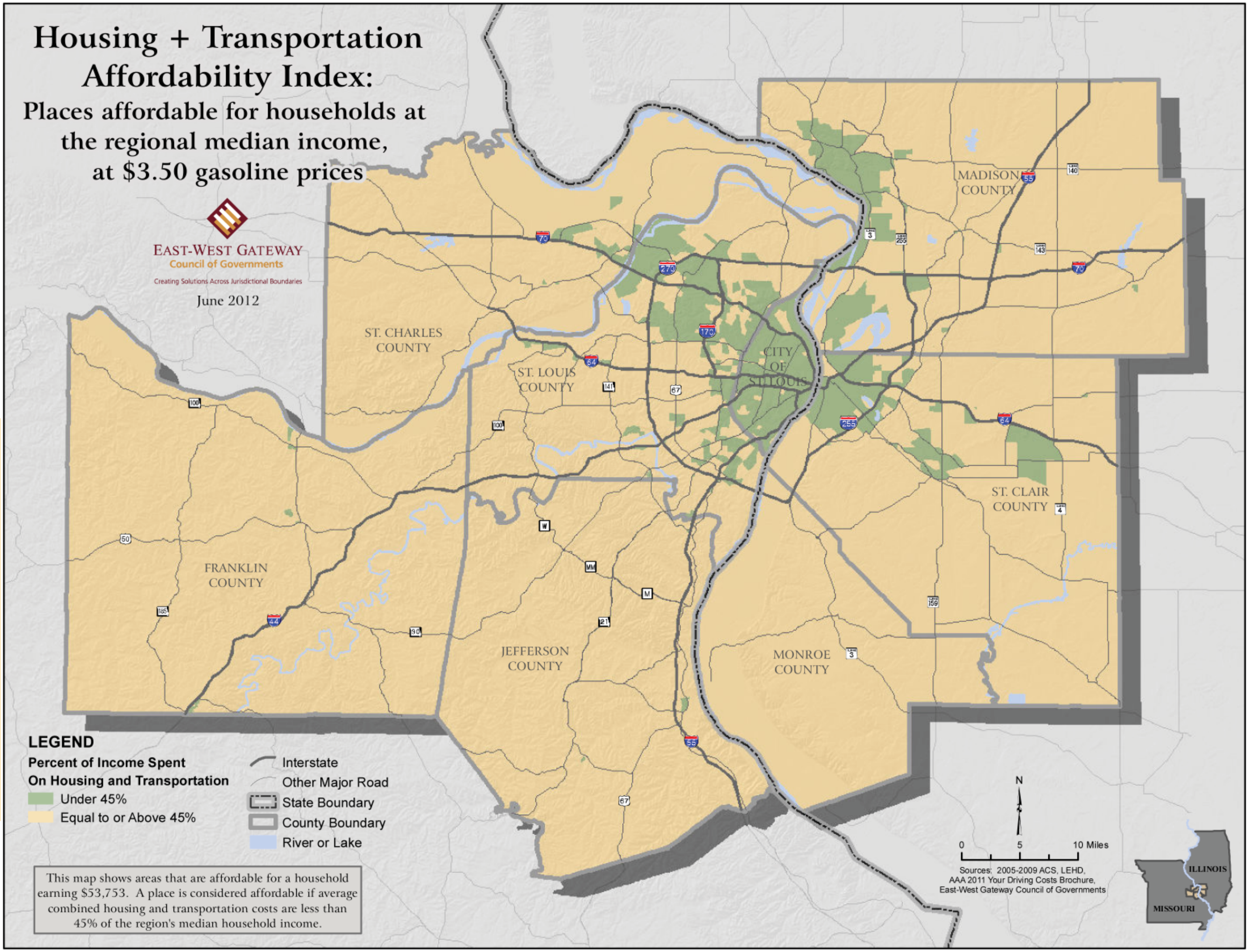

Housing Affordability Index:
Places affordable to
current residents
EAST-WEST GATEWAY
Council of Governments
Creating Solutions Across Jurisdictional Boundaries
June 2012
MADISON COUNTY
ST. CHARLES COUNTY
ST. LOUIS COUNTY
CITY OF ST. LOUIS
ST. CLAIR COUNTY
FRANKLIN COUNTY
JEFFERSON COUNTY
MONROE COUNTY
LEGEND
Percent of Income Spent on Housing
Under 30%
Equal to or Above 30%
Interstate
Other Major Road
State Boundary
County Boundary
River or Lake
This map shows areas that are affordable for their current residents and households. Housing costs were derived as a weighted mean of gross rent and selected owner costs. A place is considered affordable if average housing costs are less than 30% of the region's median household income for that place.
N
0
5
10 Miles
Sources: 2009 5 year American Community Survey; East-West Gateway Council of Governments
ILLINOIS
MISSOURI

Map 9



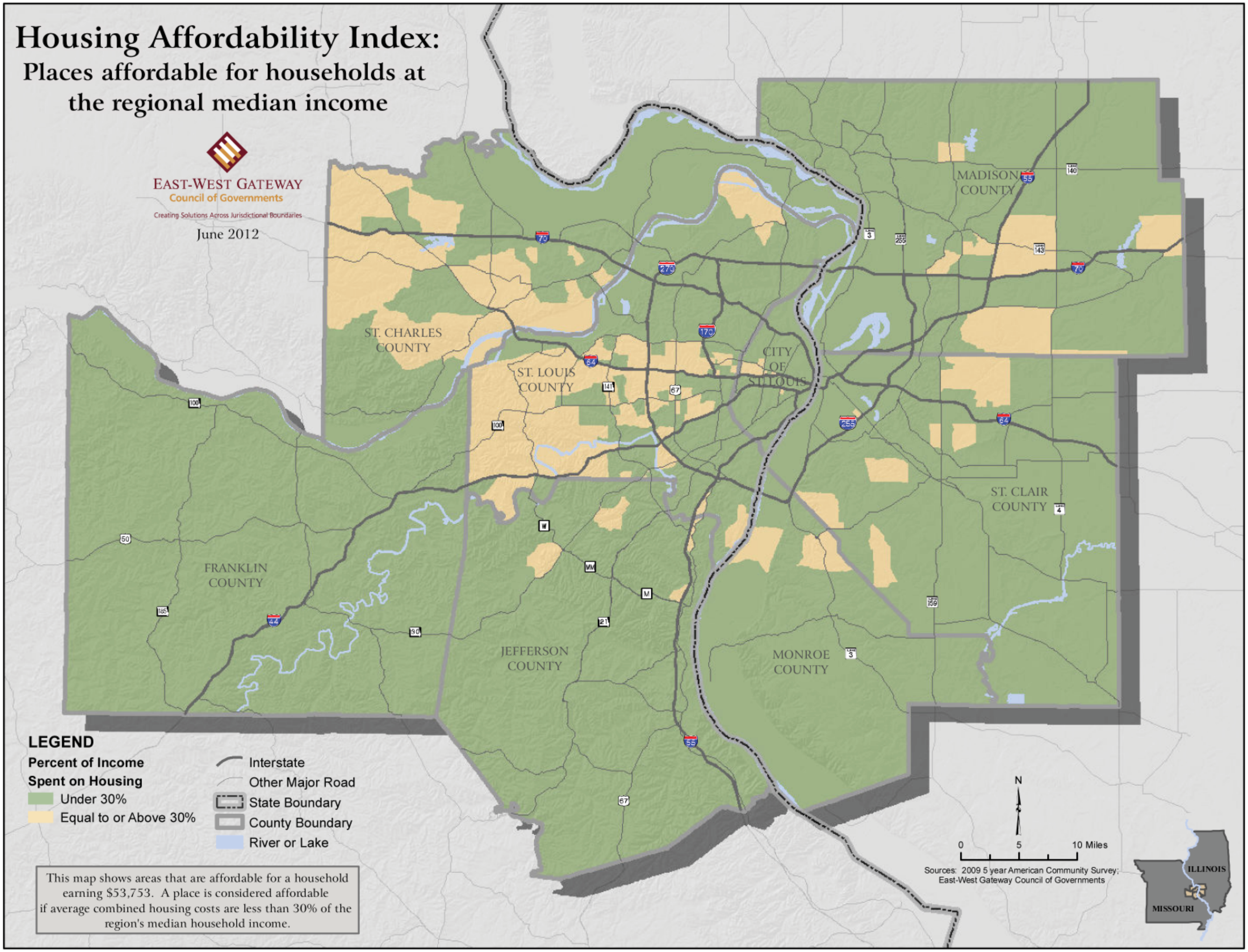
Affordability

Map 10



Affordability

Map 11



Affordability

By this criterion, most of the region is affordable, with the exception of lower-income areas in the city of St. Louis, North St. Louis County, and eastern St. Clair County. In Map 8, the 45 percent H+T threshold is used, showing that when transportation costs are included, the region appears to be much less affordable.

Whereas Maps 8 and 9 showed places that are affordable to the people who live there, Maps 10 and 11 (pages 30 and 31) show places that are affordable to households earning about $53,000, the regional median household income. Map 10 shows that most of the places in the region that are affordable to a household at the median are clustered in the city of St. Louis, north St. Louis County, riverfront communities in Madison and St. Clair counties, and Belleville. When transportation costs are included in the calculation, most of the region is not affordable to average households.

To give some perspective, a person making the regional median income ($53,753) and spending 30 percent of income on housing can afford a mortgage of about $138,000 to $181,000, depending on the down payment and the terms of the mortgage.[14] The following are a few of the professions that, on average, make under $53,000: teacher, barber, bus driver, auto mechanic, nurse, firefighter, police officer, and postal carrier. See the Housing Value map on Page 19 for a graphic depiction of the location of housing by value.

Subsidized Housing

The United States federal government has played a large role in the production, funding, and oversight of affordable housing for nearly a century. While the actual programs and initiatives have changed, the goal of providing a "decent home and a suitable living environment" for every American has remained.[xx]

Since 1965, the Department of Housing and Urban Development (HUD) has been the primary federal agency overseeing housing development and monitoring housing policy across the nation. The agency has overseen periods of great building, as well as periods of extensive slum clearing, referred to as "urban renewal." During the Great Society (roughly from 1960 to 1964), a period of great building, the production of public housing units was around a half of a million units, annually, for a four-year period.[xxi] Funding, however, eventually evaporated, and building slowed. The massive building and demolishing that took place by the federal government left a dramatic impact on the built and social environment in many parts of the country that is still visible today.

In the post-urban renewal era, the federal government plays a more passive role in housing production throughout the United States. Today, much of HUD's development comes in the form of subsidies for low-income residents as well as funding for the private development of affordable housing units.

Table 7 provides a breakdown of the number of subsidized housing units by county for Section 8 Housing Vouchers, Public Housing, Section 236 and other subsidized programs.

3.18%	**Percent of Region Living in Subsidized Housing**
$262	**Average Household Contributions Towards Rent per Month (includes utilities)**
$491	**Average Federal Spending Per Unit Per Month**
$11,761	**Average Household Income Per Year**
$6,564[xxii]	**Average Household Income Per Person Per Year**

14 Figures calculated by East-West Gateway. These figures are based on current interest rates, which are at historically low levels

Affordability

Table 7: Subsidized Housing St. Louis Region, by County, 2009

County	Section 8 Certificates & Vouchers	Section 8 New Construction & Substantial Rehabilitation	Section 236 Projects	Public Housing	All Other Multifamily Assisted Projects	Total
Madison	881	1,199	164	1,065	121	3,430
Monroe	2	0	0	0	0	2
St. Clair	2,291	549	64	2,985	641	6,530
Franklin	354	40	0	0	12	406
Jefferson	666	552	0	57	0	1,275
St. Charles	914	545	0	70	166	1,695
St. Louis	7,145	2,898	407	885	1,355	12,690
City of St. Louis	4,907	4,544	698	2,946	2,406	15,501
Regional Total	17,160	10,327	1,333	8,008	4,701	41,529

Source: U.S. Department of Housing & Urban Development, A Picture of Subsidized Housing, 2009

Public Housing

Under the Housing Act of 1937, public housing was created, allowing state-charted municipal and county housing authorities (HAs) to originate municipal bonds and the federal government would fund the capital costs.[xxiii] Tenants' rent would then cover the operating costs of each housing project.

Pruitt-Igoe and Darst-Webbe were two large-scale, federal "public housing" projects built in St. Louis under this program. Today, the title of "public housing" carries strong emotional, and often negative reactions but the model still exists for the 1.2 million households living in public housing units, managed by some 3,300 HAs.[xxiv]

Public housing is considered a non-entitlement program, meaning that not everyone who is eligible is guaranteed benefit. The finance model is set up to ensure that individuals pay a maximum of 30 percent of their income on housing. HAs are responsible for the management and operation of their local public housing program and are funded through HUD. The governance and programming of each HA, though, is determined by state statue. While the federal government has moved away from massive, high-rise, multi-family public housing projects, there are still many public housing projects around. In St. Louis there are over 8,000 public housing units, operated by various HAs across the region, although heavily concentrated in the city of St. Louis.

Section 8

Another well-known and frequently used housing subsidy is Section 8. The program, a by-product of the Housing and Community Development Act of 1974, was designed to give localities more flexibility in using housing funds for new construction, substantial rehabilitation or tenant based assistance for occupancy of existing rental units. The Section 8 Housing Choice Voucher (HCV) program is a rental subsidy for financially eligible families (including single persons) and remains an important housing resource for millions of low-income citizens.[xxv]

Eligibility for the Section 8 HCV program is determined by the HA based on total annual gross income and family size, and is limited to U.S. citizens and specified categories of non-citizens who have eligible immigration status. In general, the family's income may not exceed 50 percent of the median income for the county or metropolitan area in which the family chooses to live. By law, a HA must provide 75 percent of its vouchers to applicants whose incomes do not exceed 30 percent of the area median income.

Since its creation, Section 8 has undergone various changes, including the elimination of the new construction and rehabilitation component in 1983.[xxvi] Over 10,000 units created or rehabilitated in the St. Louis region, under that portion of the program, remain in circulation today.

There are over 17,000 units in the St. Louis region that accept Section 8 HCV certificates and vouchers. St. Louis County, the city of St. Louis, and St. Clair County have the largest concentration of this type of subsidized housing among the counties (with 7,145 units, 4,907 units, and 2,291 units, respectively).

Map 12 depicts the location of housing voucher units with each dot equaling five units. There is a concentration of units in the city of St. Louis as well as in the northern part of St. Louis County and parts of St. Clair and Monroe counties. To a lesser extent, there are units along the I-70 corridor in St. Charles County and in relatively fewer numbers throughout the remainder of the region.

The negative perception of Section 8 housing is one of the biggest challenges identified by housing authorities in the St. Louis region. This perception greatly reduces the potential locations for affordable housing. The St. Louis County Housing Study notes that while the Section 8 program is criticized for crime and declining property values, research indicates that voucher holders are often limited to existing high crime areas, not that voucher holders moving in increases crime. The St. Louis County Housing Study concludes, "based on research, policies that ensure that vouchers are accepted more widely throughout St. Louis County would not only promote the deconcentration of poverty, but also is unlikely to adversely affect healthy, vibrant communities."[15]

Section 236

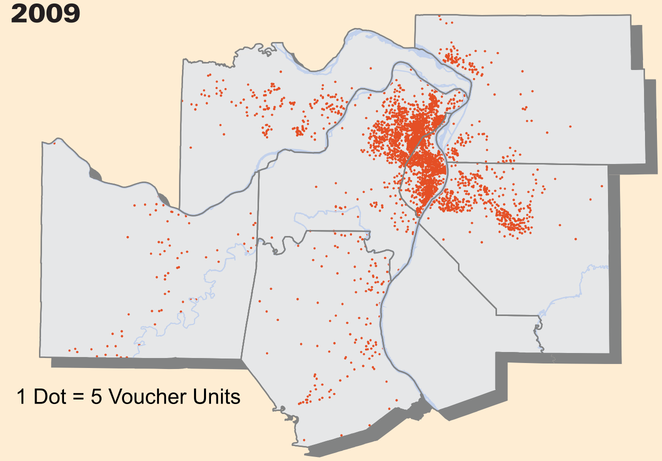
Congress enacted the Section 236 Program in the Housing and Urban Development Act of 1968 to help with the financing of low-income rental housing projects. Developers would need to secure financing for the development of housing units on their own, but the government would pay the lender the difference between the market interest rate and one percent, enabling rents to be reduced accordingly to account for extremely low effective mortgage interest rates being charged by the developer. This one-time subsidy ultimately lowered the overall project cost, subsequently reducing the rental costs for low-income residents. President Nixon eliminated new construction under the program in 1973, just five years after its creation. No new projects have been included in the program since that year, but almost 250,000 units[16] are still in circulation in the United States[xxvii] and 1,300 in the St. Louis region.

Low Income Housing Tax Credit Program

The Tax Reform Act of 1986 created the Low Income Housing Tax Credit (LIHTC) as Section 42 of the U.S. Internal Revenue Code. The Act eliminated a variety of tax provisions for rental housing and created a program of credits for producing rental housing targeted to lower income households. LIHTC has undergone many transformations, but became a permanent part of federal tax code in 1993. Under the LIHTC program, over 60 state and local agencies are authorized, subject to an annual per capita limit, to issue federal tax credits for acquiring, rehabilitating, or constructing affordable rental housing.

Property owners can use these credits to reduce federal income taxes. To qualify for the credit, a project must have a specific proportion of its units set aside for low-income households. The amount of credit provided for a project depends on the development costs, the proportion of units set-aside, and the credit rate. LIHTC are provided to the developer for a period of 10 years and qualifying units must be rented to low-income residents

Map 12: Voucher Housing Units
St. Louis Region
2009



15 St. Louis County Housing Study, see Appendix E.

16 This number is accurate as of fiscal year 2009.

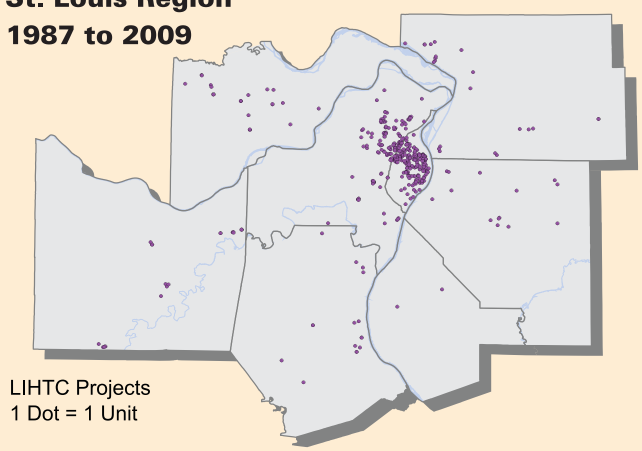
Affordability

Table 8: Low Income Housing Tax Credit Projects St. Louis Region, by County 1987 to 2009

County	Number of Projects	Number of Units	Low Income Units	Percent Low Income Units
Madison	23	809	776	96%
Monroe	2	38	38	100%
St. Clair	14	386	333	86%
Franklin	22	506	498	98%
Jefferson	16	1,596	1,596	100%
St. Charles	26	1,651	1,651	100%
St. Louis	153	4,521	4,253	94%
City of St. Louis	251	9,283	8,071	87%
Regional Total	507	18,790	17,216	92%

Source: U.S. Department of Housing & Urban Development, LIHTC Database, 2009

Map 13: LIHTC Projects St. Louis Region 1987 to 2009



for 30 years. Also, states are required to ensure that no more tax credit was allocated to a project than was necessary for financial viability.

Identifying the number of units developed under the program is a difficult task due to the decentralized nature of the program (i.e. the Internal Revenue Service administers the credit, and HUD collects necessary data from state and local agencies). HUD's LIHTC database contains data on projects and units placed in service between 1987 and 2009. The best data is available starting in 1995 when nearly all of the 60 reporting agencies started providing data.

According to HUD's data, there have been over 20,700 projects placed in service in the United States between 1995 and 2009, totaling over 1.5 million low-income housing units. The average project has over 70 units and 85 percent of all the projects have over 20 units. Over 63 percent of the projects are classified as "New Construction." LIHTC requires that 10 percent of each state's LIHTC dollar allocation be set-aside for projects with non-profit sponsors. For the U.S. as a whole this requirement was exceeded with over 27 percent of all the projects from 1995 to 2009 being sponsored by non-profits.[xxviii]

Table 8 provides the number of LIHTC projects placed into service in the region from 1987 to 2009 by county. Over this time period, 507 LIHTC projects have been placed into service in the St. Louis region. These projects created a total of almost 19,000 new and rehabilitated housing units, 92 percent of which were reserved as low-income units. The city of St. Louis led the region's counties, with over 9,000 LIHTC units over the period. St. Louis County placed over 4,500 units into service with the help of LIHTC, and Jefferson and St. Charles counties added around 1,600 each. Map 13 depicts the location of LIHTC projects in the region. The concentration of LIHTC projects in the city of St. Louis can easily be seen in this map.

The states of Missouri and Illinois both have low-income housing tax credit programs that are similar, but independent from the federal LIHTC program.[xxix] In 2011, Missouri allocated over $113 million towards its state tax credit program. The credits bear a 10-year credit period and are allocated and administered by the Missouri Housing Development Commission. Illinois, on the other hand, allocated just over $15 million towards its state tax credit program.[xxx] Those credits bear a one-year credit period and are allocated and administered by the Illinois Housing Development Authority.

The St. Louis County Housing Study was undertaken in part due to the fact that many of the LIHTC projects in the County are about to expire and there is concern that these properties will not be kept at the affordable level. The Study found that most of the property owners intend to maintain their property's affordability or reapply for continued LIHTC funding. While this is encouraging, LIHTC and other tax credit programs are continually in jeopardy, especially in tough economic times. In the state of Missouri these programs are routinely discussed in the legislature as potential programs to cut or cap as a means of reining in spending.

The Availability, Condition, and Location of Subsidized Housing

The St. Louis County Housing Study created a database of all rental properties that were developed using time-limited affordable housing subsidies available through HUD or the LIHTC program to evaluate their availability, condition, and location. They identified 208 affordable rental housing properties containing 8,098 units within St. Louis County. Eighty-five percent of these units are located in 60 larger properties that have 50 units or more each. The majority of the remaining scattered-site properties, totaling 108 properties containing 10 or fewer units each, are not professionally managed.

The Study focused on the 60 larger properties, which contain a total of 6,596 units. A total of 63 percent of these units are found in North County while only 18 percent are in Central County, 15 percent in South County, and 2 percent in West County. The units in West County are all in one senior Section 8 property located in Ellisville.

It was found that while a range of unit types are available, a vast majority of the affordable units are one and two bedroom units, comprising 45 percent and 36 percent, respectively, of the total affordable units. Three and four-bedroom units are in much shorter supply with four-bedroom units comprising less than one percent of the total housing stock.

The Study rated all of the large-scale rental properties (50+ units) in the County to assess the quality and condition of their exterior. Ratings were based on condition, architecture, landscaping, ground appearance, and location. The Study found that most of the properties are in average to good condition but there are 10 properties that are in fair, below average or poor condition. The one property in poor condition is in Kinloch and is currently being foreclosed on. The other nine properties are located throughout the County —in unincorporated as well as incorporated areas and in North County and the central portion of the County.

The Study concludes that the nine properties that are in fair to below average condition "provide the best opportunities for addressing deferred maintenance—or, where warranted, providing replacement housing— before additional decline causes them to become derelict and blighted." The attention to these properties is important due to the potential of further deterioration to have a negative impact on their operation as well as on neighboring properties.

Housing Authorities

Sixteen housing authorities (HAs) were identified in the St. Louis region. Interviews were conducted with the directors of seven of these HAs. The goal of the interviews was to gain an understanding of the challenges and programs of housing authorities in the region; explore the relationships between housing authorities, local governments, and other organizations; and to strengthen the relationship between the Regional Plan for Sustainable Development consortium partners and the housing authorities in the region.[17]

17 See Appendix E for a summary of the report.

Affordability

HAs are responsible for the management and operation of their local public housing program and are funded through the U.S. Department of Housing and Urban Development. Generally, HAs sponsor two housing programs: Low Rent Traditional Public Housing and the Section 8 Housing Choice Voucher Program. (See Page 33 for a description of these programs.) Smaller HAs in the region (Alton, Granite City, Festus, Olivette, Hillsdale, Pagedale, Kirkwood, and Wellston) support only the public housing program, two (Franklin and St. Charles counties) offer only the Section 8 Voucher program and the larger HAs offer both programs (the city of St. Louis, St. Louis County, St. Charles County, East St. Louis, Madison County, and St. Clair County).

HAs may provide other services such as homeownership opportunities for qualified families, employment training opportunities, other special training, and employment programs for residents, and support programs for the elderly. However, such services require partnerships or additional funds. Therefore, they are infrequently administered by HAs in the region.

HAs are funded primarily through the federal government and received some funding through rental payments received from occupants. The two main sources for public housing are the Capitol Improvement Fund and the operating subsidy. HUD supplies housing authorities with funds to pay the Housing Voucher subsidy, although there is a maximum number of vouchers allotted to a HA. Most of HAs did not report any plans for new developments at this time. In the past few years, four housing authorities engaged in development projects using a variety of financial strategies, including: HUD Replacement Housing Factor Funds, Low Income Housing Tax Credits (where the housing authority serves as the developer), private partnerships for mixed income property under the HOPE IV program, and stimulus funding for "green" development of 43 new multifamily units.

When asked about issues and challenges in their communities, HA officials' overwhelming housing concern was the need for decent, affordable housing. The housing authorities deal every day with an abundance of needy families, made evident by extremely long or closed waiting lists. Some counties have over 6,000 individuals on their waiting list, and other counties have closed their waiting list for up to the past three years.

Additional key challenges identified by Housing Authorities include:

The larger community's negative perspective on public housing and its clients is a major hindrance to being able to adequately provide low-income housing in the region. The viewpoint "Not In My Back Yard" (NIMBY) is seen in several ways in many municipalities including cities that fight the development of public housing projects in their jurisdiction, politicians who run on a platform of eliminating public housing, and community residents who negatively view public housing clients. Moreover, there is a negative stigma voiced by landlords, the private sector, some mayors, and police departments regarding the nature of the housing authorities' clients, and their deservedness of clean and quality housing. This pervasive opinion impacts the integration of the public housing clients into communities as well as influences decision makers' funding priorities.

Availability of low-income housing is insufficient to meet the need in the region. The long waiting lists indicate that more people need housing than are being served by the housing authorities, and the numbers provided by the HAs only begin to capture the need, since many of the waiting lists are closed. The HAs speculated what individuals and families do in the interim. They have heard of families staying in motels or in a friend's basement. HA staff expressed that they felt helpless and are only able to refer families to other housing authorities or homelessness services.

The housing is deteriorating and funds are not adequate for maintenance of older structures. The housing that does exist for the clients is older and requires costly maintenance and upgrades that the HAs do not have the funds to support. HUD allocates two types of funding for public housing: funds for operation and funds for capitol improvements. Even combined with the client rent, the HAs universally articulated that there was not enough money to adequately maintain the aging housing. Some HAs have to use the operating subsidy for building improvements and must adjust in other ways such as personnel and management costs. Furthermore, the available funds for improvements come with stipulations that make them cost ineffective or inappropriate for the HAs. For example, one county HA has units that need to be demolished, but the only funds available are *Replacement Housing Factor Funds*, which require building replacement units. These funds alone are not enough to build new infrastructure, nor do they come with additional operation costs. Finally, the HAs expressed frustration in the formula for fund allocation. The directors expressed a need for HUD to adequately consider the age and size of the buildings when allocating resources and not penalize the HAs for building a healthy reserve. One director stated that how HUD is currently running the program, "Is not a good business model. There is no thought about sustainability."

Housing that exists is often located in places removed from opportunity. The public housing in Festus is located in a subdivision community that is completely car-dependent and therefore only viable for families with cars. Some buildings in St. Louis County are located in areas disconnected from roads, and clients must walk a long distance to reach public transportation. While located close to the downtown of the city, the Kirkwood HA lacks an appropriate transportation system to meet the needs of the senior residents. Because most residents do not own cars or are unable to walk the half-mile to services, they are quite isolated by their housing circumstance. An additional example occurs in the larger county HAs with many dispersed properties. Some properties are located in undesirable locations that are far away from jobs, schools, and other services; therefore, just being housed is not worth it given the limitations of the property.

Related to the disconnect of housing to necessary services, *the system that supports the living circumstances of people in public housing is insufficient and overwhelmed by the challenge of supporting occupants for anything beyond shelter.* Due to the lack of staff and funds, the HAs are only able to manage the rent and application of the clients. They do not have the resources to engage in programs to help move the clients into self-sufficiency. The federal government has recognized the importance of adjusting the social safety net by creating opportunities for economic development and upward mobility through programs such the Housing Choice Voucher Family Self Sufficiency Program, the Drug Elimination Funds, and the CHOICE Neighborhoods that focus on a holistic approach to social service delivery. However, all three are examples of programs well designed at the federal level but not given appropriate funding to be implemented at the local level. One director remarked that HUD's programs and policies are "unfunded mandates." Another commented that the CHOICE Neighborhood grants require that the HA support services such as health, employment, and education in addition to their housing responsibilities. Instead of helping the clients to transition out of needing public housing, these programs exist as a burden on top of an already stressed system.

The need for low-income housing is large and growing, and requires a regional response. One solution would be to build more units to house more people. More sustainable, though, would be to craft a system that supports movement through public housing, as individuals and families land on their feet and achieve self-sufficiency. Connecting housing to additional services is crucial but requiring it without additional funds results in the opposite effect. The HAs are unable to fully partner with other organizations, recognizing that any programming would have to come out of the partner's budget and all social services are strapped financially. Therefore, it is important that the region explores different strategies to support a comprehensive program for clients in public housing. Potential opportunities exist in looking at public/private collaboration, funding from foundations, and possibly social entrepreneurship models. Looking at the programming that private housing organizations run with the same cliental can also help inform practice. On a federal level, it is important to advocate for federal spending that is sustainable rather than the current practice of cuts that result in run-down infrastructure and continuous housing need.

Table 9: Homelessness St. Louis Region, by Continuums of Care (CoC) 2007 and 2011

Continuums of Care	Number of People 2007	Number of People 2011	2007 to 2011 Percent Change
St. Louis County CoC	336	657	95.5%
St. Louis City CoC	1,386	1,344	-3.0%
St. Charles, Lincoln, Warren Counties CoC	498	1,003	101.4%
East St. Louis/Belleville/ St. Clair County CoC	799	370	-49.6%
Regional Total	3,019	3,374	11.8%

Source: U.S. Department of Housing & Urban Development, 2011& 2007 Point-in-Time (PIT) Estimates of Homelessness, 2012

Homelessness

While homelessness declined from 2009 to 2011, socioeconomic indicators show there is still reason for concern. Additionally, as stated in the previous section, housing authorities are continually troubled with long waiting lists and a shortage of options for low-income residents. Homelessness is considered a lagging indicator and the effects of the poor economy will continue to weigh on the problem of homelessness for years to come. Concurrently, the federal government has slashed budgets and cut additional programs aimed at alleviating homelessness. These together, are making the battle against homelessness even tougher.

According to the most recently available data, 636,017 people were homeless[18] in the United States on a single night in January 2011. Almost 400,000 were individuals and over 236,000 were persons in families. Of the total, almost two-thirds were in shelters and about one-third was in unsheltered locations. About 17 percent of all homeless persons were classified as chronically homeless[19] and roughly 14 percent of all homeless adults were military veterans.

Across the nation, there were almost 695,000 beds available for the homeless in emergency shelters, transitional housing, and permanent supportive housing programs.

The State of Homelessness in America 2012[xxxi] shows that despite the bad economy, homelessness decreased by one percent from 2009 to 2011. The report finds that investment in federal programs funded through the American Recovery and Reinvestment Act of 2009 significantly assisted this decline. The Homeless Prevention and Rapid Re-Housing Program (HPRP) was a $1.5 billion federal effort to prevent a recession-related increase in homelessness. In 2010, its first year in service, nearly 700,000 at-risk and homeless people were assisted.

In the St. Louis region, homelessness is a major concern and top priority for many policy makers and politicians. In March of 2004, the city of St. Louis Mayor Francis Slay and St. Louis County Executive Charlie Dooley formally announced a partnership between the City and the County in a Ten-Year Plan to End Chronic Homelessness.[xxxii] The city of St. Louis and St. Louis County staff combined forces and crafted a set of action-oriented objectives with the goal of ending chronic homelessness by 2015.

Table 9 shows that, as of 2011, there are 3,374 homeless people in the St. Louis region. Forty percent (1,344) of these people are under the St. Louis City Continuum of Care (CoC)[20] nearly 20 percent in St. Louis County, 11 percent in St. Clair County, and 30 percent in St. Charles, Lincoln, and Warren counties.[xxxiii] Over the past five years, homelessness has slightly decreased in the city of St. Louis and greatly decreased in East St. Louis while homelessness has nearly doubled in St. Louis and St. Charles counties.

Barriers to Affordable Housing

Several barriers to providing adequate affordable housing were identified through the research for the Assessment. While not exhaustive, the following are

18 According to the HUD Federal definition, a person is considered homeless only when he/she resides in one of the following places: places not meant for human habitation, such as cars, parks, sidewalks, abandoned buildings, on the street; in an emergency shelter; in transitional or supportive housing for homeless persons who originally came from the streets or emergency shelters" (for complete HUD federal definition of homeless go to http://www.hud/gov/homeless/definition.cfm)

19 According to HUD's chronic homelessness definition—a chronically homeless person is one who is "an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more OR has had at least four (4) episodes of homelessness in the past three (3) years."

20 A Continuum of Care is a community plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximum self-sufficiency. It includes action steps to end homelessness and prevent a return to homelessness.

some of the challenges the Housing Committee identified as important to include in the Assessment.

Cost of Regulations

One issue in the discussion of affordability is the cost of building new homes. The Home Builders Association, as well as the U.S. Department of Housing and Urban Development believe that excessive government regulations is keeping more people from becoming homeowners. The Home Builders Association estimates that fees associated with regulations can account for up to 25 percent of the final price of a new single-family home. A little over 16 percent of the costs are estimated to come during development through costs such as applying for zoning/subdivision approval, impact fees, environmental mitigation, setbacks, and road widths and nearly nine percent during construction through costs such as changes in construction codes/standards, permits, and hook-ups.[xxxiv] HUD has estimated that an average of 10 percent of these costs are due to "unnecessary" or "excessive" regulations.[xxxv] Greater oversight and increasing red tape are thought to be driving development costs for affordable housing above what it would cost to develop market rate housing. In the St. Louis County Housing Study, Development Strategies finds that," a per unit development cost of $200,000 to $250,000 per unit is common in St. Louis. Market rate units of similar quality might be constructed for $90,000 to $125,000 per unit, so affordable housing can be twice as expensive to build."

HUD has established a Regulatory Barriers Clearinghouse to collect, process, assemble, and disseminate information on the barriers faced in the creation and maintenance of affordable housing. The clearinghouse includes a searchable database, as well as an interactive map tool, of strategies and resources that have been developed across the country to reduce the barriers to affordable housing. The clearinghouse can be found on the U.S. Department of Housing and Urban Development user site at huduser.org/rbc.

Lack of Regional Coordination

The St. Louis region is a highly fragmented region with a long history of inter-governmental competition. The lack of regional coordination, including piecemeal municipal policies and ordinances, is an issue that was identified as a barrier to providing adequate housing options for residents of St. Louis. In the St. Louis eight county bi-state region there are over 200 local governments that have authority to make zoning decisions and there is no mechanism by which they can coordinate affordable housing development. As described in the previous section, the result is a highly localized approach to land use that has created communities with a lack of diversity in housing options throughout the region and communities that have segregated themselves by household size, income, and race.
Additionally, there is no home for a regional housing strategy or an entity to take-up the cause. While this regional planning effort is incorporating housing in its efforts, the Consortium does not have the authority to pursue a large-scale approach to housing planning in the region. There have been other efforts to connect housing initiatives in the region but the Housing Committee still expressed a need for a more regional approach and forum for discussion.

Limited Public Awareness, Political Will, and "Not In My Back Yard"

As discussed in the Housing Authority section, affordable housing has a stigma that weighs heavy on political officials and residents. This ill-will goes so far that public sentiment will often block the development of affordable housing units, even if there is a need for it in the community. Similarly, there is often a negative perception associated with rental housing that can be problematic. In 2005, a FOCUS St. Louis Affordable-Workforce Housing Task Force recommended creating a marketing and education campaign designed to raise awareness of the issues many working families face. Based on the findings of the interviews with Housing Authorities and the Housing Committee, a need to enact such a campaign remains.

Affordability

5

Physical Housing Stock

According to local government officials, the physical condition of the housing stock is a challenge in many communities (43 percent indicated it as a challenge). New homebuilding takes place every day, yet some cities and towns in the region are home to a disproportionate number of aging or outdated housing structures. This section documents where housing is aging, where new housing is being built and where challenges and opportunities lay for strengthening the St. Louis region's housing stock.

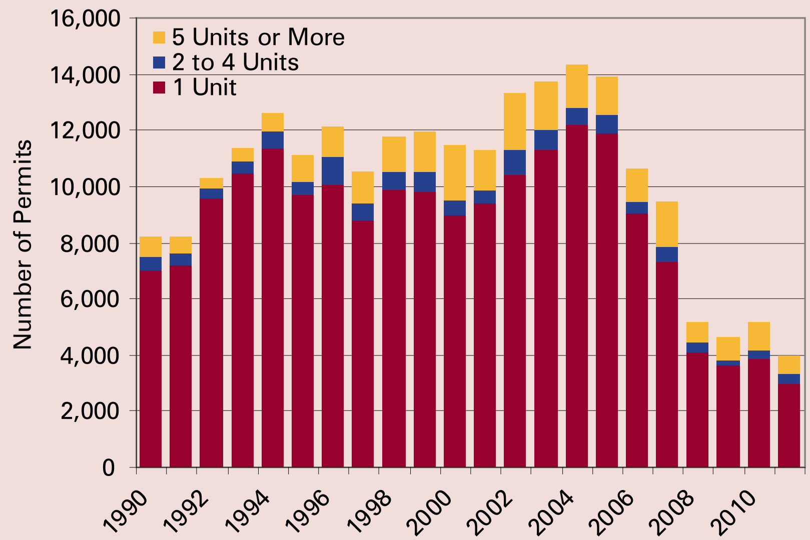
Home Building

Figure 14 shows the total number of building permits issued in the St. Louis region annually from 1990 to 2011. Since 2004, there was only one year (2010) in which the St. Louis region experienced an increase in the number of building permits authorized, resulting in nearly a decade of year-over-year decline. In 2004, at the height of homebuilding over the past two decades building permits were authorized for the new construction of over 14,000 units, 86 percent (12,000) of which were for single-unit households.

Four years later, the economic recession had taken its toll on the home building market in St. Louis. From 2004 to 2008, new building decreased by almost two-thirds, with roughly 5,000 units authorized for construction in 2008. In 2010, the homebuilding market appeared to be starting to recover with just over 5,000 units authorized, but in 2011 fewer than 4,000 units were authorized for construction, the lowest number in over three decades. New data from the Federal Reserve Bank's "Beige Book" shows a positive trend in home building over the last year. Compared to the same period in 2011, May 2012 year-to-date single-family housing permits increased 25 percent in St. Louis. These numbers may indicate that the housing market is finally making a turn-around after a long decline.

From 1990 to 2011, over 225,000 housing units were authorized for construction in the St. Louis region. Table 10 provides the breakdown of these units by county and by single and multi-family units. Not surprisingly, almost one-third of all of these units were authorized for construction in booming St. Charles County. Together, with

Figure 14: Building Permits EWG Region, 1990 to 2011



Source: U.S. Department of Housing & Urban Development State of the Cities Data System, Building Permits Database

Table 10: Single & Multi-Family Building Permits Authorized, St. Louis Region, by County, 1990 to 2011

County	Single Family Units	Single Family Percent of Total	Multi-Family Units	Multi-Family Percent of Total	Total Permits	County Share of Regional Total
Madison	20,270	81%	4,646	19%	24,916	11%
Monroe	4,762	89%	610	11%	5,372	2%
St. Clair	20,575	81%	4,745	19%	25,320	11%
Franklin	11,347	86%	1,788	14%	13,135	6%
Jefferson	25,801	94%	1,544	6%	27,345	12%
St. Charles	58,960	86%	9,234	14%	68,194	30%
St. Louis	44,359	83%	9,225	17%	53,584	24%
City of St. Louis	2,880	39%	4,463	61%	7,343	3%
Regional Total	188,954	84%	36,255	16%	225,209	100%

Source: U.S. Department of Housing & Urban Development State of the Cities Data System, Building Permits Database

Housing Stock

St. Louis County, the two counties experienced over half of all of the new construction in the past two decades, comparable to their proportion of the regional population. On the other hand, Franklin County, Monroe County, and the city of St. Louis have 17.6 percent of region's population but accounted for only about 10 percent of new construction.

Of all of the new units constructed in the last two decades, 84 percent were single-family units and 16 percent were multi-family units. For each county, with the exception of the city of St. Louis, over 80 percent of new construction was in the form of single-family units. The city of St. Louis was the lone county to break this trend with over 60 percent of the new units being built as multi-family units. No other county came even close to this figure.

While data is not available to document the number of "zombie" subdivisions in St. Louis, there is speculation that this is a growing problem, particularly in the fast growing counties in the region. A "zombie subdivision" is a term that refers to land that was in some stage of housing development when the market crashed. The St. Louis Post-Dispatch identified at least a half-dozen such subdivisions spread across the region. In St. Clair, St. Charles, and Madison counties, "zombie subdivisions" are showing up "near the metro fringes, where cheap and plentiful land drew developers eager to take advantage of a strong housing market."[xxxvi] Often, roads and other infrastructure have already been built and as a result, these vacant lots are not producing tax revenue for the local districts. The lagging housing market does not appear to be turning and there is little speculation that there will be a market for the higher value, large homes planned for many of these subdivisions, if and when they are actually built.

Housing Age

About one in 10 housing units in the St. Louis region was built in the last decade, three in 10 in the last 30 years, and six in 10 in the last half century. Map 14 (page 44) shows the age of housing with one dot equaling 2,500 housing units. Orange represents the oldest housing units in the region (those built before 1960), green for units built between 1960 and 1980, blue for those built from 1980 to 2000, and purple for those built since 2000.

Table 11 (page 44) provides the percent of each county's housing stock that fits into each age range as of 2010. The median age of housing for each of the counties and the region as a whole is also provided. St. Charles County, home to the greatest percentage of new structures in the region, has seen over 25 percent of its housing structures built in the last decade and over 70 percent built in the last 30 years. In fact, over 90 percent of the county's housing structures have been built in the last 50 years and its median housing structure age is 20 years old. Monroe and Jefferson (median housing ages of 24 and 27 years old, respectively) are the only counties that come close to those numbers. Monroe has seen 78 percent of its housing structures built within the last 50 years, while Jefferson has seen 82 percent.

Almost four in 10 housing units in the St. Louis region are over 50 years old and almost two in 10 are over 70 years old. The counties in which older municipalities are located also hold much of the region's aging housing structures. The city of St. Louis is home to the largest concentration of older housing structures, with over 78 percent built more than 50 years ago. Madison, St. Louis, and St. Clair counties also have a high percentage of housing structures built over 50 years ago (median housing ages of 44, 43, and 41 years old, respectively). Only the city of St. Louis has a median housing structure age greater than the St. Louis region's age of 48 years old. The City's median age of housing may be even older than 1939 because the American Community Survey's earliest category is "built before 1939" and therefore may not accurately depict the true age of housing in the city.

Older housing stock does not necessarily mean substandard or obsolete housing. Some of the region's oldest homes are well maintained and have been renovated with great care, but some of the older homes are considered "obsolete" meaning they will depreciate in value or be less attractive because they do not include modern amenities. Obsolete housing was not viewed as a challenge by most local officials, with 46 percent indicating it was not an issue but 30 percent did indicate it is a challenge in their community. One local official commented they were not familiar with the term, indicating that a definition should be provided in future discussions.

Regarding obsolete housing, the St. Louis County Housing Study asserts, "In the case of North (St. Louis) County, much of the housing is in a style that is no longer preferred in the market or has limited appeal."

Substandard Housing

Another way to assess the condition of the region's housing stock is to examine the number of housing units that lack complete kitchen and plumbing facilities (bathrooms).[21] Table 12 provides the number of substandard housing units in the St. Louis region by county. Of the 1.13 million units in the St. Louis region, around 57,000 have facilities that are considered substandard. Regionally, there are roughly 33 percent more units lacking complete kitchens (around 36,000) than units lacking complete bathrooms (around 22,000).

Regionally, roughly five percent of all housing units lack complete kitchens or bathrooms. However, when only occupied units are considered, the number drops to roughly one percent of units. In The city of St. Louis one in 10 of all housing units have substandard kitchens or bathrooms but this is in part due to the high number of vacant housing units. The prevalence of substandard units drops substantially to one in 76 units, when considering occupied units only but the City still has highest rate of substandard facilities. Jefferson County has the lowest rate of substandard facilities with just one in 145 occupied housing units lacking complete kitchens or bathrooms.

Map 14: Median Housing Age
St. Louis Region
2010

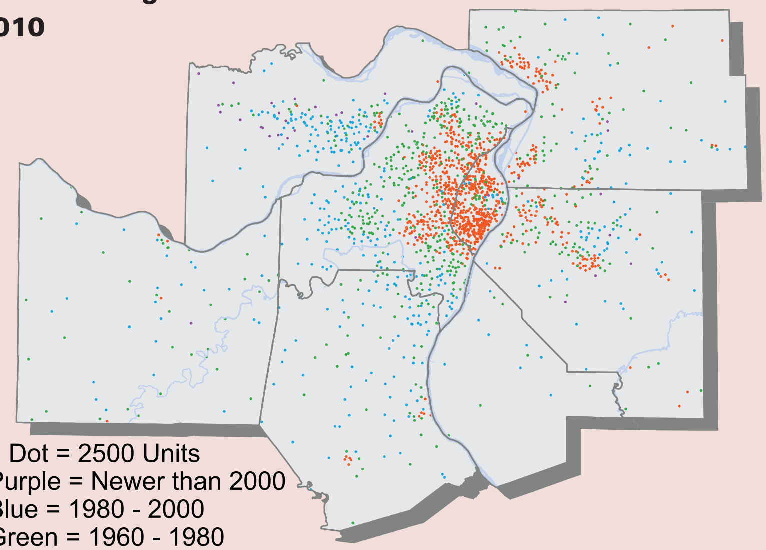


Table 11: Age of Housing Structure
St. Louis Region, by County
2010

County	0 to 10 years	11 to 30 years	31 to 50 years	51 to 70 years	Over 70 years	Median Age
Madison	10.4%	21.1%	26.6%	24.4%	17.5%	44
Monroe	23.6%	34.2%	20.4%	9.9%	11.9%	24
St. Clair	15.0%	22.1%	23.8%	23.5%	15.6%	41
Franklin	16.9%	33.1%	24.9%	12.9%	12.2%	30
Jefferson	18.7%	36.3%	27.3%	12.7%	5.0%	27
St. Charles	26.8%	43.2%	21.8%	5.8%	2.5%	20
St. Louis	5.6%	20.9%	36.2%	27.0%	10.3%	43
City of St. Louis	3.9%	7.0%	11.2%	20.5%	57.4%	71
Regional Total	11.1%	23.4%	27.0%	20.9%	17.7%	48

Source: American Community Survey, 2008-2010

21 According to the American Community Survey a kitchen facility is considered "complete" if it has a sink with piped water, a stove or range and a refrigerator. A plumbing facility is considered "complete" if it has hot and cold piped water, a flushing toilet and a bathtub or shower.

Table 12: Housing Units with Substandard Bathrooms and Kitchens St. Louis Region, by County 2010

County	Lacking Complete Plumbing (All Units)	Lacking Complete Kitchens (All Units)	Prevalence of Substandard Units, 1 in x (All Units)	Prevalence of Substandard Units, 1 in x (Occupied Units Only)
Madison	4,619	5,395	12	86
Monroe	70	210	48	89
St. Clair	2,045	3,569	21	86
Franklin	812	1,109	23	95
Jefferson	1,092	1,898	30	145
St. Charles	991	2,167	45	94
St. Louis	5,064	9,655	30	90
City of St. Louis	6,897	11,967	10	76
Regional Total	21,590	35,970	20	90

Source: American Community Survey, 2008-2010

Green Housing

Environmentally sensitive and resource conscious building techniques have been around for decades, but new technological advances, improvements in manufacturing, and the proliferation of energy-efficiency rating systems have given rise to an ever-growing green homebuilding sector. While it is known that green homebuilding is taking place in the region, it is difficult to track the true number of green units. Local government officials, homebuilders, and other local leaders indicate a support of more energy-efficient housing throughout the region as well as a need for more education on how to use green features in a home.

The U.S. Green Building Council (USGBC) is a non-profit agency, founded 1993, that promotes sustainability in how buildings are designed, built, and operated. The agency is best known for its Leadership in Energy and Environmental Design (LEED) green building rating system, created in 1998. Since its inception, the rating system has undergone much iteration, and new types of rating systems have been created (including a rating system specifically for green home building), but the core values for green building have remained. Since 2006, there have been over 8,100 LEED certified projects in the United States and Canada, producing over 21,000 certified housing units.[xxxvii]

LEED is the best-known green home building rating system in the United States, but there are many other third party verification systems. The Enterprise Green Communities, initiated in 2004, is a green home building certification eligible for projects that dedicate a certain number of units for low-income residents. The National Association of Home Builders Green Building Program (NAHBGreen), initiated in 2008, provides a comprehensive set of educational resources, advocacy tools, and referrals to a national green home certification system by the NAHB to assist homebuilders in building green anywhere. Energy Star, an international standard for energy efficient consumer products, now offers a certification for new homes that meet strict guidelines for energy efficiency.

These three rating systems, along with LEED, are some of the most commonly used rating systems in the St. Louis region, but are by no mean the only ones. The proliferation of rating systems, coupled with uncertified, energy-efficient homes that go undocumented, makes it extremely difficult to get an accurate count of the number of green homes in the St. Louis region. The Home Builders Association of St. Louis, along with Laclede Gas Company, have verified approximately 320 homes according to flexible green standards[xxxviii] and there have been 69 LEED certified homes built in the St. Louis region since 2007.[xxxix] Other than those numbers and specific projects from other rating systems, very little verified data is available for obtaining an accurate count of green homes in the St. Louis region.

According to many local government officials there is a need for more energy-efficient, or green housing, in communities in the St. Louis region. The overwhelming majority of local government officials (77 percent) indicated that energy-efficient housing is needed while only seven percent said they need less and 16 percent said the need for such housing is met in their community.

At a 2012 sustainable home building event in St. Louis,[xl] local professionals in the field stressed the importance of focusing more on green building techniques, rather than emphasizing specific certification systems. They have found that costs and strict documentation requirements associated with certain programs leave a sour taste in developers' mouths but the various certification programs offer options for developers, government officials, and residents which allow them to choose the one that works best for them. Therefore, their recommendation is for policy makers to incorporate green techniques and standards into building codes. In their view this would prove more successful than focusing on one certification program alone. The Housing Committee found a disagreement among some homebuilders in the region regarding the cost of building green. Some builders indicated that the government needs to incentivize green building since the higher front-end costs adds to the challenge of providing affordable housing. Others feel that the argument that green building costs more is a moot point. While they agree that the cost for some energy efficient features (like solar or geothermal) are expensive, there are other inexpensive green features (upgraded insulation and reducing air infiltration) that can be affordably included in a project from the beginning. The National Housing Institute believes that one of the biggest obstacles to bringing green building into affordable housing is the idea that it costs too much. Over the past five to 10 years, affordable housing advocates have discovered that a great majority of green building is the industry standard for quality home construction (like better windows, better lighting, and greater access to the surrounding community and transportation).[xli]

The Missouri Housing Development Commission, now requires that new construction proposals seeking funding from the agency use "…sustainable building techniques and materials to produce quality, affordable and healthy housing."[xlii] The Commission, however, does not limit green certification to one program alone, but allows developers to choose from a number of supported ones. Habitat for Humanity Saint Louis[xliii] has been working with USGBC and Energy Star for new home construction in the region and now ensures that all new projects are completed as LEED Platinum standard. This rating system has suited the organization well and has helped them build 51 new LEED Platinum homes in the city of St. Louis since 2008, with over 40 more currently under construction in the region.

A recent study conducted by the St. Louis County Office of Community Development (OCD) found that building green housing is not enough; there also needs to be an education component. OCD, in partnership with Laclede Gas Company and a private developer, conducted an energy study to determine the best combination of green building techniques to control utility costs. The 10-home project, Patrician Place, examined traditional building methods and various Energy Star features to determine how to maximize utility savings. All 10 homes had the same floor plan. The control home was designed to meet the energy efficiency requirements of the 2003 International Residential Code and contained

standard-efficiency HVAC equipment. The other nine homes were "green homes" that incorporated a number of different energy-efficient components, including increased air sealing and insulation, Energy Star windows, and high-efficiency natural gas and electric HVAC systems. All of the homeowners received training in energy-efficient features of their home and their behaviors and energy use was collected and analyzed. The study found that compared to the control home, the average green home saved approximately $200 annually. However, residents that were more energy-conscious and those who properly used their home's energy-efficient features, saw nearly twice as much savings.

In response to the study, OCD created an energy-savings curriculum, Saving Money by Saving Energy that is delivered to all homebuyers receiving federal, state or locally funded grants administered by the office. The curriculum teaches homebuyers regular habits they can adopt that will save them energy and money. [xliv]

6

Delinquency and Foreclosure

Delinquency & Foreclosure

Foreclosures are one of the most frequently discussed topics regarding housing today. The rate of forecloses increased substantially following the Great Recession, slowed in some areas in 2011 but has picked back up in 2012. The drop in foreclosures in 2011 is thought to largely be due to lenders waiting on a settlement with the federal government. Once the settlement was reached, the number of foreclosures increased again. The most recent RealtyTrac U.S. Foreclosure Market Report reported 205,990 foreclosure filings (default notices, scheduled auctions, and bank repossessions) on U.S. Properties in May 2012. This is equivalent to one in every 639 U.S housing units, down four percent from May 2011 but up nine percent from April 2012. Missouri and Illinois were two of the 33 states that had saw an increase in foreclosure starts from May 2011 to May 2012, 35 percent, and 28 percent, respectively.[xlv]

Unfortunately, long-term and geographically specific data are not available for all parts of the region. However, the Federal Reserve Bank of St. Louis recently released the first of its new quarterly Housing Market Conditions[xlvi] report, which provides a snapshot and analysis into housing market conditions as of March 2012 for the United States and the St. Louis Federal Reserve's Eighth District.[22] Additionally, some historical perspective is provided based on county-level data on mortgage delinquencies provided by the Federal Reserve Bank of New York, and county-level data on foreclosure activity provided by RealtyTrac. Additionally, more data is available for St. Louis County and summarized in the section.

The St. Louis Region and the Nation

The Federal Reserve Bank of St. Louis report finds that the housing crisis has been milder in the Eighth District than the rest of the nation but still remains a problem in parts of the St. Louis region. Some of the highest delinquency rates in the U.S. are in those states that have suffered large swings in house prices. Since the St. Louis region did not experiences those same swings, the delinquencies and foreclosures are more likely to be related to job losses. The same is seen for other areas that have suffered large losses in manufacturing employment.[xlvii]

To provide a snapshot of the housing market, the Housing Market Conditions report provides house price index charts and delinquency and foreclosure rates. In the first quarter of 2012, house prices in Missouri were 0.5 percent higher than in the fourth quarter of 2011 and in Illinois they were 1.1 percent lower. The nation, with house prices increasing 0.16 percent since the previous quarter, performed better than Illinois, but not quite as well as Missouri. While Missouri and the United States have seen some leveling out in prices, both at about 2003 prices, Illinois' home prices have steadily declined and are now down to 2000 levels.

The report also provides a look at the problematic areas within each state at the zip code geography, documenting the percentage of seriously delinquent mortgages (90-plus days overdue, or in foreclosure) as well as the percentage change that has occurred since the previous quarter. Table 13 provides a snapshot comparison of Missouri and Illinois to the United States and the other states in

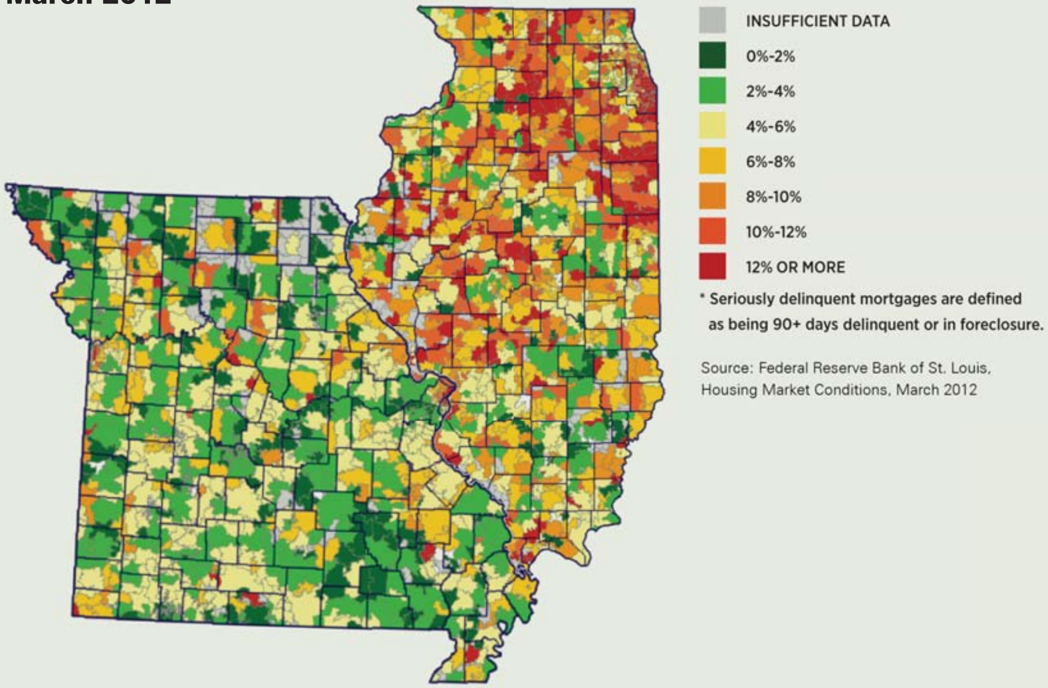
Table 13: Mortgage Performance U.S. and States in the Federal Reserve Eighth District

	2012 Quarter 1							
	U.S.	IL	MO	AR	IN	KY	MS	TN
Percent seriously delinquent (90-plus days overdue, or in foreclosure)	7.3	9.9	4.5	5.9	7.3	5.9	8.9	6
Percent change from previous quarter	2	2	0.4	6.5	-1.5	1.4	1.7	-1.3
Percent change in loans 90+ days delinquent	-2.8	-5.4	-4.1	1.8	-6.4	-4.8	-2.4	-0.5
Percent change in foreclosures	7	6.3	8.2	18	2.4	6.8	8.6	-3

Source: Federal Reserve Bank of St. Louis, Housing Market Conditions, March 2012

22 The St. Louis Federal Reserve's Eighth District is comprised of seven states: Arkansas, Illinois, Indiana, Kentucky, Missouri, Mississippi and Tennessee.

Map 15: Seriously Delinquent Mortgages by Zip Code for Missouri and Illinois March 2012



Source: Federal Reserve Bank of St. Louis, Housing Market Conditions, March 2012

the Eighth District for the first quarter of 2012. Missouri's delinquency rate is much lower than both Illinois and the U.S. as a whole. All three geographies saw a decrease in the percent of loans in delinquency from the previous quarter but an increase in the percent of mortgages in foreclosure.

In its report, the Federal Reserve Bank provides maps of seriously delinquent mortgages by zip code and a list of the 10 zip codes with the highest percent of mortgages under stress for each state. In Missouri, seven of the 10 zip codes with the highest percentage of mortgages under stress are in the St. Louis region. All of these zip codes[23] are located in north St. Louis County and City and have over 10 percent of mortgages considered seriously delinquent. Single-family residences within these zip codes have a median assessed value of $63,800, less than half of that for the St. Louis region ($139,140). None of the zip codes within the Illinois counties of the East-West Gateway region fell in the top 10 list for the state of Illinois (all of them are located in the Chicago region).

The two state maps (Map 15) are directly from the Federal Reserve Bank report. They provide the percent of seriously delinquent mortgages by ZIP code for Missouri (left) and Illinois (right). As of March 2012, 7.3 percent of loans in the United States, 4.5 percent of loans in Missouri, and 9.9 percent of loans in Illinois were seriously delinquent. For Missouri this was a 0.4 percent increase since December 2012 and a 2.0 percent increase for both Illinois and the nation as a whole.

RealtyTrac U.S. Foreclosure Market Rate report provides another perspective, allowing for comparison among the largest 20 metro areas. Table 14 on the following page shows foreclosure activity for these metro areas. St. Louis lands near the middle of the pack with one foreclosure filing for every 667 housing units in May 2012. It ranked the same, 13 out of 20, in the percent change in activity from May 2012 with a 16.7 percent increase.

23 The zip codes include: 63138, 63115, 63136, 63147, 63137, 63134 & 63121.

Delinquency & Foreclosure

The St. Louis Region, by County

Similar to many of the issues discussed throughout this report, foreclosures are problematic in only some communities in the region. In the survey of local government officials, foreclosures were indicated as a challenge in most communities (50 percent), but were indicated as a non-issue in 31 percent of communities.

Table 15 shows delinquencies for all mortgages by county for the 3rd quarter of 2010. Only mortgages that were delinquent for more than 90 days were available for all counties. The city of St. Louis had the highest percentage of delinquencies, with over five percent overdue by more than 90 days. Monroe County had the lowest percentage, with 2.4.

Additional information is available for prime mortgages, those servicing the most qualified borrowers, and usually offering the lowest available mortgage rates. Table 16 breaks down delinquencies by the number of months that the mortgage has been delinquent for these prime mortgages.

Table 14: Foreclosure Activity 20 Largest U.S. Metro Areas, March 2012

Metro	May 2012 Properties with Foreclosure Filings	1/every X Housing Units (Rate)	Percent Change from April 2012	Percent Change from May 2011
Riverside-San Bernardino, CA	8,388	179	19	-3
Atlanta	9,677	224	33.1	28.4
Phoenix	7,353	245	27.8	-30.3
Chicago	15,066	252	27.3	56.2
Tampa	4,446	304	3.5	110.7
Miami	7,405	333	-18	11.3
Detroit	4,846	389	-6.8	-41.6
San Diego	2,840	410	-4.1	-20.8
Los Angeles	10,816	415	-0.8	-24.4
San Francisco	3,589	485	5.8	-25.8
Minneapolis	2,347	577	-6	-7.2
Dallas	4,182	598	23.9	30.2
St. Louis	1,872	667	4.4	16.7
Houston	3,410	677	24.4	24.8
Seattle	1,686	868	43.9	-22.7
Philadelphia	2,484	980	1.6	57.7
Washington, D.C.	2,020	1,096	32	-25.8
Boston	1,436	1,311	-26.8	-10.1
Baltimore	686	1,651	7.7	-2.6
New York	3,948	1,907	40.4	39.8

Note: Reproduced from RealtyTrac.com

Report Methodology: The RealtyTrac U.S. Foreclosure Market Report provides a count of the total number of properties with at least one foreclosure filing entered into the RealtyTrac database during the month — broken out by type of filing. Some foreclosure filings entered into the database during the month may have been recorded in previous months. Data is collected from more than 2,200 counties nationwide, and those counties account for more than 90 percent of the U.S. population. RealtyTrac's report incorporates documents filed in all three phases of foreclosure: Default — Notice of Default (NOD) and Lis Pendens (LIS); Auction — Notice of Trustee's Sale and Notice of Foreclosure Sale (NTS and NFS); and Real Estate Owned, or REO properties (that have been foreclosed on and repurchased by a bank). The report does not count a property again if it receives the same type of foreclosure filing multiple times within the estimated foreclosure timeframe for the state where the property is located. Source: http://www.realtytrac.com/content/foreclosure-market-report/may-2012-us-foreclosure-market-report-7238

Table 15 Percent of Mortgages Delinquent Over 90 Days

County	Percent of Mortgages
Madison	3.2
Monroe	2.4
St. Clair	4.0
Franklin	2.8
Jefferson	3.0
St. Charles	2.6
St. Louis	3.5
City of St. Louis	5.3

Source: Federal Reserve Bank of New York

Table 16: Delinquency for Prime Mortgages St. Louis Region, by County June 2011

County	Active Loans	30-60 Days	60-90 Days	Over 90 Days	Total
Madison	20,214	3.8%	1.3%	2.7%	7.7%
Monroe	2,019	3.2%	1.3%	2.0%	6.5%
Saint Clair	20,754	3.5%	1.3%	3.0%	7.8%
Franklin	8,142	3.7%	1.4%	1.9%	7.0%
Jefferson	19,997	4.2%	1.6%	2.6%	8.4%
Saint Charles	41,870	2.7%	1.1%	1.8%	5.7%
Saint Louis	110,214	3.3%	1.3%	2.6%	7.2%
City of St. Louis	26,147	3.9%	1.7%	3.5%	9.1%

Source: Federal Reserve Bank of New York

24 RealtyTrac.com

Table 17: Number of Foreclosures St. Louis Region, by County May 2011 to April 2012

County	May 2011	June 2011	July 2011	Aug 2011	Sept 2011	Oct 2011	Nov 2011	Dec 2011	Jan 2012	Feb 2012	March 2012	April 2012	Total
Madison							41	57	21	39	99	84	341
Monroe							0	2	5	1	1	2	11
St. Clair							40	27	30	36	80	40	253
Franklin	25	17	12	23	15	11	24	35	17	15	34	26	254
Jefferson	91	157	93	116	139	96	146	115	134	152	125	142	1,506
St. Charles	196	223	212	255	179	176	210	179	206	273	229	227	2,565
St. Louis	579	567	495	639	619	653	702	606	669	711	650	737	7,627
City of St. Louis	255	263	237	308	242	278	280	276	282	332	274	267	3,294

Source: RealtyTrac

Table 18: Number of Sales of Foreclosure Properties St. Louis Region, Counties for which Data is Available May 2011 to April 2012

County	May 2011	June 2011	July 2011	Aug 2011	Sept 2011	Oct 2011	Nov 2011	Dec 1011	Jan 2012	Feb 2012	March 2012	April 2012	Total
St. Clair	43	42	39	31	36	37	42	34	35	35	29	0	403
St. Charles	97	104	75	83	83	71	88	105	78	88	101	58	1,031
St. Louis	357	373	267	320	323	186	216	283	282	292	351	297	3,547
City of St. Louis	120	145	110	136	105	124	104	142	134	134	174	129	1,557

Source: RealtyTrac

Since Table 16 includes mortgages that have been delinquent for less than 90 days, the delinquency rates are higher than those shown in Table 15. As in the previous table, the city of St. Louis shows the highest delinquency rate, with 9.1 percent of mortgages at least 30 days behind. St. Charles County has the lowest delinquency rate, at 5.7 percent.

Table 17 shows recent foreclosure activity for each county in the St. Louis region. Foreclosure activities reported include both notices of foreclosure auction and bank repossession. For Missouri counties, data were available for the 12-month period ending April 2012. For Illinois counties, only six months of data were available. Due to differences in state law, there are fewer foreclosures in Illinois than in Missouri. In Illinois foreclosures are carried out solely through court proceedings and the typical timeline is approximately one year. In Missouri, foreclosures can be handled in court or, more typically, through a non-judicial process out of court and the typical process is much shorter, about two months.[24]

Since St. Louis County has the highest number of households, it is no surprise that it also has the highest number of foreclosures. Over the past year the number of foreclosures from month-to-month has fluctuated for all counties. For counties in Missouri the number of foreclosures was higher in April 2012 than in May 2011, although not by much for Franklin County and the city of St. Louis.

The presence of foreclosed properties on the real estate market has been found to depress sales prices of other homes nearby.[xlviii] Research indicates that surrounding property values (within an eight of a mile) are estimated to decline about one percent (0.9) for each foreclosure.[xlix] These lowered property values have the additional effect of reducing their city's property tax base. Thus, the rate at which banks are able to find buyers for foreclosed properties has an impact on property values as well as tax revenues. Table 18 shows sales of foreclosed properties for the four counties in the region for which data for a 12-month period ending April 2012 was available. Unfortunately, data on the counties of Franklin, Jefferson, Monroe, and Madison are not available. The number of sales of foreclosed properties in each county has fluctuated some from month to month, with each county seeing both decreases and increases over the time period. Comparing the data in Tables 17 and 18 for each of the Missouri counties for which data were available, the number of new foreclosures in the last 12 months exceeded the number of sales.

Included in Table 18 are sales of properties that were in some stage of the foreclosure process: default, auction or bank-owned. Table 19 shows the current stock of foreclosed properties, by county, as of June 2012.

More data is available for St. Louis County. The St. Louis County Housing Study found that more than 24,000 foreclosures have taken place in the County since 2005, and that most of these (about 70 percent) were in North County. In North County, the cumulative number of foreclosures from 2005 to 2011 was about 12 per 100 households, compared to two to three per 100 households in other parts of the County. According to the Study, the highest concentration of foreclosure activity in North County has occurred on the eastern half of the County—from the city of St. Louis border to just east of US 61/67.[25]

Underwater Mortgages

A related issue is that of underwater mortgages. This is an issue that affects not only the 11.1 million homeowners who are underwater but also on the housing sector and the economy as a whole. Underwater mortgages are mortgage arrangements that effectively leave the owner with more debt on the property than the current market value. Generally, an underwater mortgage situation does not arise when a buyer takes out a first mortgage. The condition tends to arise when a second or third mortgage is taken out, or if factors within the area cause the property to depreciate in value unexpectedly. Underwater mortgages have been found to affect the sales of new homes as well as investment in existing homes.[l]

According to a new report, 31.4 percent of U.S. homeowners with a mortgage are underwater.[li] On average, these homeowners owe 45 percent more than what their houses are worth and almost five percent owe more than twice what their house is worth. While a third of homeowners with mortgages are underwater, 90 percent of underwater homeowners are current on their mortgages and continue to make payments.

High rates of negative equity have accumulated in some of the hardest hit areas of the housing recession including California, Florida, Nevada, Arizona, and Georgia. Over half of all homes with mortgages are underwater in 36 out of 812 metros. Las Vegas (71 percent), Phoenix (55.5 percent), Atlanta (55.2 percent), Orlando (53.9 percent), and Riverside (53.4 percent) are just some of the larger metros with astonishingly high rates. In St. Louis, roughly 30.7 percent of all homeowners with mortgages have negative equity, a rate just below the national average.

Table 19: Foreclosure Properties, Current Stock St. Louis Region June, 2012

County	Auction	Bank-Owned	Total
Madison	149	226	375
Monroe	2	35	37
St. Clair	61	340	401
Franklin	31	53	84
Jefferson	312	97	409
St. Charles	326	763	1,089
St. Louis	1,134	1,045	2,179
City of St. Louis	336	1,113	1,449

Source: RealtyTrac

25 St. Louis County Housing Study, see Appendix E for summary of the report.

The Home Affordable Refinancing Program (HARP) was created under the American Recovery and Reinvestment Act of 2009 to help homeowners with underwater mortgages. Originally, the program was only eligible to homeowners with mortgages from Fannie Mae or Freddie Mac (who control approximately 60 percent of all mortgages) and, who owed no more than 125 percent more than the value of their home.[lii] The program was recently revised and now there is no ceiling for how underwater a homeowner can be. The federal government hopes that the reworked program will help cut regulatory restrictions and ultimately help turn around a still-ailing housing market.

The Impact of Foreclosures and Delinquencies

According to review of literature on the effect of mortgages on nearby property values," the foreclosure process is costly to both borrowers and lenders and perhaps even society as a whole. Borrowers incur search costs and moving expenses, face family disruptions, and have difficultly accessing credit in the future. Lender costs include the shortfall between the ultimate sales price and the mortgage balance and carrying costs (for example, legal, property management, and sales expenses and forgone interest). Social costs associated with foreclosure may arise from both direct municipal expenses as well as any reduction in the value of nearby properties. These costs would seem to be especially acute for vacant properties, which are more likely to attract criminal activity (resulting in higher municipal costs) and be in worse physical condition (depressing property values)."[liii]

While there are many programs in the region that are providing counseling and other services to those being foreclosed on, getting information into the hands of homeowners when they need it remains an issue. Additionally, housing counseling agencies are operating at maximum capacity with no additional financial assistance from the state.[liv]

7

Lack of Integrated Planning

One of the goals of the regional planning process is to better integrate housing, transportation, and environmental planning. While this is an admirable goal, it is also one that has been difficult to achieve. Discussions with residents, local leaders, and local housing experts revealed a common perception that the lack of coordination in planning continues to be a significant barrier to progress in the St. Louis region. Housing Authority officials pointed to land use choices that have created unduly burdens for certain parts of the region, particularly in the city of St. Louis, which is home to a dramatically higher than average number of low-income and homeless people. Housing experts identified land use, zoning, and policy decisions as stifling the geographic diversity of housing types and values and reinforcing the homogenization of communities. The Housing Committee identified the lack of a regional coordinated effort and forum of discussion of housing issues as a barrier to addressing the challenges present in the region.

While the Committee recognizes that regional coordination has not always been a strong suit for the St. Louis region, it acknowledges that there are several initiatives underway that can serve as good examples of cooperative efforts. It is important to highlight these plans, programs, and initiatives and build on these efforts as the Committee moves forward into the next phase of the planning process.

The following list touches on some of these initiatives.

24:1 Community Building Initiative

The 24 municipalities located wholly or partially within the boundaries of the Normandy School District in North St. Louis County have joined forces with Beyond Housing to develop a community-driven plan in the areas of: community engagement, education, community health and wellness, commercial and residential real estate development, research, and resource development. One activity happening under the program is an effort to consolidate services in an effort to foster unity and collaboration among the communities.

Community Builders Network of Metro St. Louis (CBN)

CBN is a professional association of nonprofit community building organizations created in 2012 with the goal of building vibrant neighborhoods where people want—and can afford—to live, creating a stronger and more competitive regional economy. The Network has 35 member organizations and three working Committees that seek to address the needs and issues faced by the community-building sector. CBN is focused on increasing the capacity of community building organizations, engaging community development support institutions (government, foundations, banks, and corporations), providing the sector a voice in public dialogue and raising the profile of community development in the St. Louis region.

St. Louis Home Consortium

St. Louis County originally formed the HOME Consortium in 2003 to allow adjacent local units of government (cities and counties) to receive HOME funds. The HOME Consortium consists of Florissant, St. Charles City, Wentzville, O'Fallon, St. Charles County, Jefferson County, and St. Louis County. Members of the HOME Consortium are eligible to receive an allocation of HOME funds through St. Louis County. The HOME Consortium increases the amount of federal funding available to the St. Louis region to produce more affordable housing choices for working class families.

Missouri Workforce Housing Association (MOWHA)

MOWHA was created by a FOCUS St. Louis 43-member task force consisting of members from the public, private, and nonprofit sectors to increase the supply of affordable-workforce housing, with an emphasis on opportunities for home ownership, in order to build the assets of more people in the community. The mission of MOWHA is to have a sustained effort influencing positive workforce housing policy at the federal, state, and local levels. The association works with the Missouri Housing Development Commission (MHDC), the Affordable Housing Assistance Program (AHAP), Low Income Housing Tax Credits (LIHTC), Trust Fund, Supportive Housing, and other housing programs for low income Missourians. http://www.moworkforcehousing.com/

St. Louis County Sustainable Zoning/ Subdivision Code Update
St. Louis County has undertaken a project to revise its zoning and subdivision regulations to incorporate regulations the promote sustainability. It the first phase of the initiative, current regulations were evaluated. Regarding housing, the diagnosis report concludes: "A truly sustainable community must provide a variety of housing options to meet the needs of a diverse population. The community's housing stock must be affordable in that it offers a variety of rental and for sale units within reach of a mix of incomes. Housing must also be provided that is accessible to disabled residents and allows older residents to 'age in place'."

As part of the Sustainable Zoning and Subdivision Ordinance Revisions project, the county has an opportunity to expand its current efforts and to address these issues more broadly in the land use regulations. In particular, the county needs to more explicitly address the types of housing preferred in different locations, increasing predictability for the development community and neighborhood residents about what will be built in the future. Some of the potential changes identified include:

- Clarifying language in the zoning and subdivision related to housing types to more clearly define where in the county a diverse mix of housing types is desirable and ensuring standards are in place to accommodate this mix while protecting established neighborhoods;
- Establish procedures to encourage accessory dwelling units; and
- Allowing for creative approaches to infill housing, especially small-lot development.

The second and third phases of the initiative will seek to (1) draft code revisions that the County would like to take further action on and (2) create a sustainable community development manual aimed at assisting County municipalities in evaluating their own land use codes from a sustainable development perspective.[lv]

Inclusionary Zoning
Several communities are examining the option of revising their zoning ordinances, acknowledging the implications of the traditional exclusionary zoning policies. One response to this challenge is to implement inclusionary zoning (IZ). IZ "requires or encourages construction of lower-income housing as a condition of a project's approval. Provisions may include density or other bonuses in return for housing commitments and may require housing on site or allow construction at another site."[lvi] Even though IZ has been around since the early 1970's and over 300 jurisdictions have such ordinances on their books, the impacts on the supply of affordable housing, quality of life factors, and the supply and costs of market-rate housing are not well studied and deserve further research.[lvii]

Form Based Codes
Another response some communities are taking to the implications of traditional zoning ordinances is considering is implementing form-based codes. Form-based codes are said to "foster predictable built results and a high-quality public realm by using physical form (rather than separation of uses) as the organizing principle for the code. They are regulations, not mere guidelines, adopted into city or county law. Form-based codes offer a powerful alternative to conventional zoning.

Form-based codes address the relationship between building facades and the public realm, the form and mass of buildings in relation to one another, and the scale and types of streets and blocks. The regulations and standards in form-based codes are presented in both words and clearly drawn diagrams and other visuals. They are keyed to a *regulating plan* that designates the appropriate form and scale (and therefore, character) of development, rather than only distinctions in land-use types.

This approach contrasts with conventional zoning's focus on the micromanagement and segregation of land uses, and the control of development intensity through abstract and uncoordinated parameters (e.g., FAR, dwellings per acre, setbacks, parking ratios, traffic LOS), to the neglect of an integrated built form. Not to be confused with design guidelines or general statements of policy, form-based codes are regulatory, not advisory. They are drafted to implement a community plan. They try to achieve a community vision based on time-tested forms of urbanism. Ultimately, a form-based code is a tool; the quality of development outcomes depends on the quality and objectives of the community plan that a code implements." [lviii]

In mid-July, the city of St. Louis adopted legislation, which allows for the creation of new overlay districts in the City, to be known as Form-Based Districts. The purpose of the new district is to "…encourage sustainable growth…[enhance] the vibrancy and atmosphere of a neighborhood or commercial corridor by providing a cohesive urban form and character…[and] reinforce the character of existing City historic districts…" [lix]

Ferguson, MO is in the midst of a public planning process to explore the potential use of form-based codes for downtown Ferguson's future. Residents at a March 2012 meeting were asked which types of businesses and services as well as building types that may or may not be suitable for redevelopment of different parts of the Florissant Road corridor. Future meetings will elaborate on the residents' responses and expand the conversation about form-based codes.

8

Key Findings and Recommendations

Key Findings

This Housing Assessment provides a broad overview of housing in the St. Louis region with the purpose of informing the Housing Plan and the broader Regional Plan for Sustainable Development initiative. Similar to many research reports, this report initiates just as many questions as it answers. The Assessment concludes with key findings and recommendations for potential options for moving forward.

Key Findings

Changing demographics will likely affect housing demand. Changes in household size and age distribution may alter demand for the amount and type of housing. The number of persons over age 65 has increased steadily over the last 50 years and can be expected to continue to grow. The number of households that have children under the age of 18 has fluctuated, although the percentage of households with children has fallen steadily over the last half century. Single person households now make up more than a quarter of all households. If past trends continue, there may be a need in the region for additional units for one and two person households. The growing senior population suggests a need to ensure adequate housing resources for seniors, including units built using universal design principles. Also, there is indication that the demand for rental units is increasing. This is due to the larger share of young, minority, and lower-income households as well as the increasing number of middle-aged, white, married, and moderate-income renters.

Although housing in the St. Louis region is thought of as affordable, many people pay more for housing than is traditionally considered affordable, particularly when accounting for the location of housing. Over 30 percent of homeowners and over 50 percent of renters currently pay more than is considered affordable for their housing. When transportation costs are accounted for, along with housing costs, much less of the housing in the region is considered affordable at the regional median income level.

The lack of diverse housing options throughout the region continues to be a challenge. Residents and housing professionals both identified the lack of diverse housing options as an issue in the region. The mix of single and multi-family housing, rental and owner-occupied housing, and housing of various values is dispersed unevenly throughout the region. The overwhelming majority of housing within each county, with the exception of the city of St. Louis, is made up of single-family owner-occupied housing structures. The values of housing are segregated in the region, which makes housing unaffordable for many, particularly when transportation costs are considered. This has widespread implications for low-income and minority populations including an unequal access to quality education and other opportunities. Additionally, this has implications for businesses that require a workforce with varying housing and transportation needs.

Subsidized housing is heavily concentrated in the urban core and the lack of funding as well as the stigma of low-income housing hampers the ability to meet the needs of the population. There is an inadequate supply of housing for low-income people, which has resulted in overflowing and often closed public housing program lists. Funding for subsidy programs is insufficient for providing programs that will assist low-income people out of poverty and continue to be cut. Additionally, homelessness continues to increase despite efforts to combat it.

Housing unit growth is outpacing population growth while vacancy rates have increased in many parts of the region. All of the counties in the St. Louis region, except the city of St. Louis, have seen an increase in the number of housing units over the past two decades. The number of units has increased at a faster rate than each county's population while vacancy rates have also increased in the region. Vacancies continue to be a large problem, particularly in the city of St. Louis where nearly one in five housing units is vacant.

Homebuilding has declined over the past seven years and the overwhelming majority of housing that continues to be built is single-family. Over 84 percent of all new housing permits approved over the last two decades were for single-family housing units in the St. Louis region. The city of St. Louis was the only county that had more multi-family housing building permits approved than single-family units. Still, many local government officials indicated they think there is a need for more single-family housing in their communities. Even though the industry has seen a dramatic decline in production (going from a high of over 14,000 building permits in 2004 to under 4,000 in 2011), around 75 percent of all the new housing permits continue to be single-family housing units in St. Louis.

The housing stock is aging and substandard housing still exists in the region. Some areas of the St. Louis region are home to a disproportionate number of older housing structures. It is possible that some of these structures are in sound physical condition and their aesthetic, historic charm caters to those seeking neighborhoods of the past. However, more likely, is that there is a large number of properties that face physical and financial hurdles for modernization, even if only to simply meet housing and fire codes, and provide livable kitchens and bathrooms. The number of one person households is trending upwards, so there may be opportunities for creative adaptation of smaller, older housing, to meet their potential upcoming demand.

There is an interest in more energy-efficient housing. Environmentally sensitive and resource conscious building techniques have been around for decades, but new technological advances, improvements in manufacturing, and the proliferation of energy-efficiency rating systems have given rise to an ever-growing green homebuilding sector. While it is known that green homebuilding is taking place in the region, it is difficult to track the true number of green units. Local government officials, homebuilders, and other local leaders indicate a support of more energy-efficient housing throughout the region as well as a need for more education on how to use green features in a home.

Delinquencies, foreclosures, and underwater mortgages continue to be a stress on many households and communities in the region. Foreclosures are one of the most frequently discussed topics regarding housing today. The rate of foreclosures in the nation and the St. Louis region slowed in some areas in 2011 but has picked back up. Missouri and Illinois were two of the 33 states that saw an increase in foreclosure starts from May 2011 to May 2012, 35 percent and 28 percent, respectively. Foreclosures are linked with a host of costs and societal problems including being costly to borrowers and lenders, depressing sale prices of nearby homes and reducing tax revenues. While there are many programs in the region that are providing counseling and other services to those being foreclosed on, getting information into the hands of homeowners when they need it remains an issue. Additionally, housing counseling agencies are operating at maximum capacity with no additional financial assistance from the state.

Lack of integrated planning for land use and zoning stifles the development of diverse housing options in the region and makes integrated planning challenging. The fragmented approach to zoning in the region has contributed to a lack of integrated planning—both across boundaries and in planning for transportation, the environment, schools, and other aspects of the region. While there is a desire to allow people to live according to their preferences, research indicates there are implications to a fragmented approach to development that creates inequity.

The prevalence of absentee landlords is a key challenge in many communities. When local government leaders were asked to indicate how much of a challenge is posed in their community by 13 common housing challenges, the issue that was rated as a challenge by the greatest number of officials was "absentee landlords," with 40 respondents (57 percent) indicating this as a challenge. Besides the survey, no information was identified in the Assessment to document or understand the prevalence or impact of this issue. Further discussions and research should seek to better document, understand, and address this issue.

Recommendations

This document fulfills the regional planning grant requirement of the Housing Assessment and provides a common set of facts from which the Housing Committee can reference to create a factually accurate and data-driven Housing Plan. The Plan will be a collection of best practices and lessons learned on the housing related issues identified through the Assessment; a set of tools, strategies, and recommendations of how entities throughout the region can meet the housing needs of their community; and an interactive web based tool that will provide this information in a user-friendly format.

The following list, as well as the report in its entirety, is meant to be a starting point for the Housing Committee to determine its approach to the Housing Plan. These recommendations can be considered a menu of options that the Committee can add to and choose from to determine the most effective path for moving forward to address the housing needs in the St. Louis region and fulfill the goals of the Committee.

Discuss survey results with local government officials. The survey of local government officials helped guide the focus areas of the Assessment. The Committee could have further discussions with local officials on what their issues are and what type of tools or strategies would be the most beneficial.

Gain a better understanding of residents' views through the CPA meetings. The regional planning process is currently in its second of four rounds of meetings in the CPAs. Through these meetings residents will have the opportunity to provide their feedback and preferred scenarios for development. The Committee can incorporate the feedback from the residents into their strategies.

Explore the issue of absentee landlords and identify potential responses. Absentee landlords were identified as a challenge by the largest number of governments. This is an issue that could be explored more fully to gain an understanding of the issue and potential responses. This could also include addressing the stigma associated with rental housing in the region.

Identify a regional strategy for discussing and addressing housing in the region. The Committee identified, no "home" for or entity to take on a regional strategy to housing or for discussing housing challenges as a barrier to addressing affordable housing in the region. The Committee could explore what approaches other regions have taken and determine if they can be adapted to the needs of the St. Louis region.

Determine if and how a regional response to foreclosure can be beneficial. Foreclosures continue to be an issue that plagues the nation and the region. The Committee identified potential responses to foreclosure issues that surround two main areas—providing training and resources to municipalities and other government agencies receiving calls from the public regarding credit counseling and other foreclosure issues and creating outreach tools to ensure the public knows about programs that are available and how to access them.

Pursue a marketing and education campaign to educate audiences on affordable housing. Limited public awareness, political will and NIMBY'ism regarding affordable housing were identified as issues throughout the research. The Committee could pick up the FOCUS St. Louis campaign strategy and determine how it can be built on and more fully implemented.

Collect zoning ordinances. There is interest among some Committee members to create a library of zoning ordinances that can be referenced for research to better understand the implications of specific ordinances and to be used as examples for local governments seeking to revise their ordinances.

Promote Energy-Efficient Housing. The Committee could work with the Environmental Best Practices Committee (another sub-committee of the regional planning effort) on developing strategies to incorporate more energy-efficient housing in the region while maintaining affordability.

A

Housing Committee Members

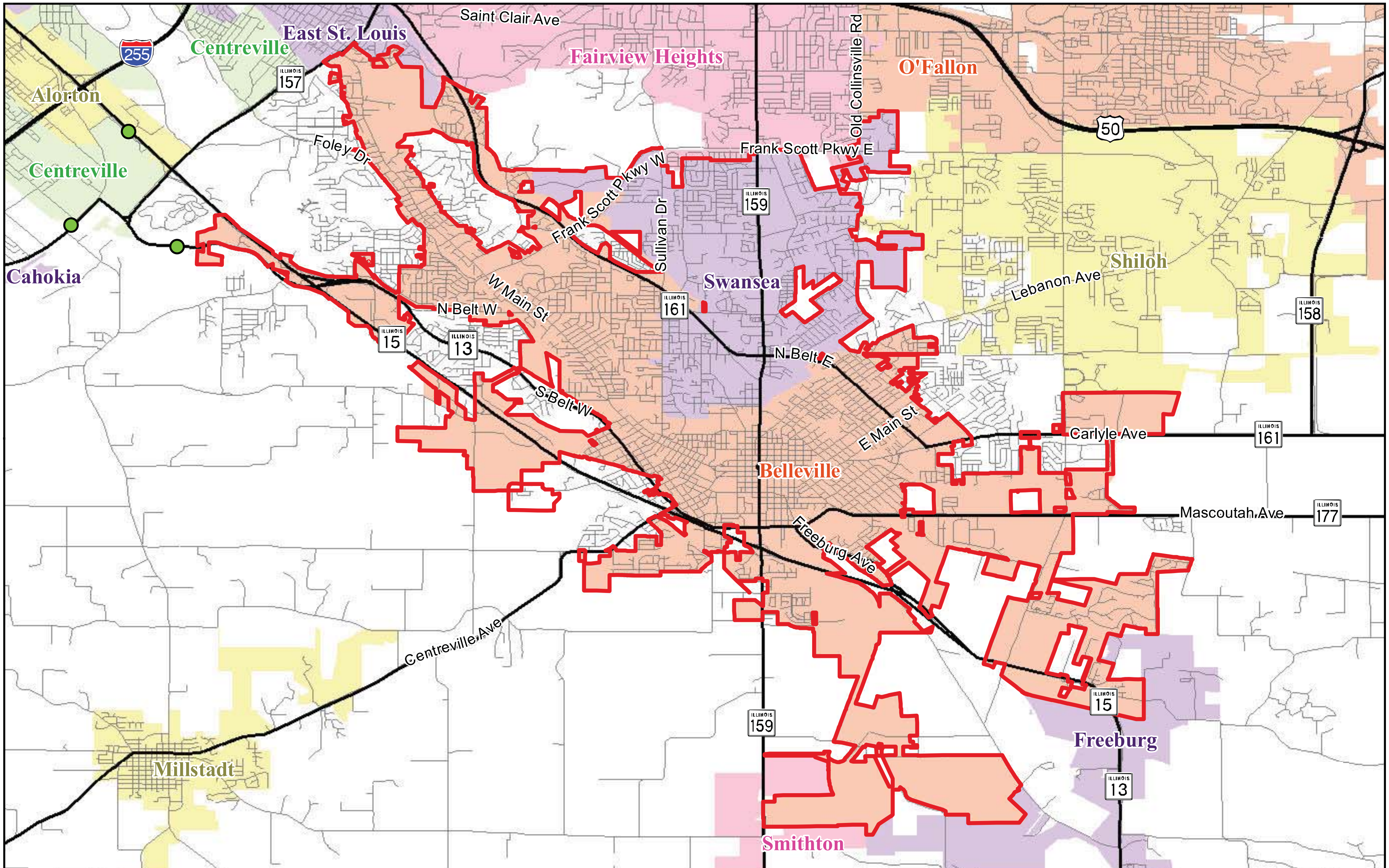
The Housing Committee[26] is comprised of members who represent a diverse group of non-profit, public, and private entities in the region. They bring an immense amount of experience and expertise to the process with their various backgrounds on different components of planning and developing housing in the St. Louis region. Housing Committee members volunteered to be a part of the Committee based on their interest in participating. The following members have engaged in the process of creating the Housing Assessment, either through regular meetings or email communication. East-West Gateway is grateful for their continued time and participation in this regional planning initiative.

Name	*Organization*
Aaron Young	East-West Gateway Council of Governments
Abigail Baum	Washington University Practicum Student - Public Health and Social Work
Adam Roberts	St. Louis County - Planning
Andrew Schreiber	Southwestern Illinois University - Edwardsville (Evaluation team member)
Anita C. Telkamp	City of St. Charles, CDBG Administrator
Cindy Cantrell	Trailnet
Cynthia Jordan	Regions Bank
David Wilson	East-West Gateway Council of Governments
Don Roe	City of St. Louis
Eric Kohring	Equal Housing Opportunity Council
Gina Ryan	Lemay Housing Partnership
Hilary Perkins	City of Maryland Heights
Hugh Pavitt	Southwestern Illinois University - Edwardsville (Evaluation team member)
Jason Carbone	Lemay Housing Development Corporation
Jay Swoboda	Eco Urban: Building Sustainable Solutions
Jennifer George	St. Charles County
Jennifer Hess	Trailnet
Jennifer Howland	East-West Gateway Council of Governments
Jennifer Yackley	City of Rock Hill
Joe Cavato	JAC Consulting, LLC
John Neurnberger	Regional Housing and Community Development Alliance
Jon Ferry	City of Granite City
Karl Guenther	University of Missouri - St. Louis; Community Development Network
Kathy Sorkin	Rosemann Architects
Katrina Sommer	St. Louis County
Mary Rocchio	East-West Gateway Council of Governments
Matt Ashby	Federal Reserve Bank of St. Louis
Matt Green	East-West Gateway Council of Governments
Patrick Sullivan	Home Builders Association
Paul Meier	Habitat for Humanity
Pete Salsich	Saint Louis University School of Law
Rebecca Nathanson	University of Illinois at Urbana - Champaign, Urban and Regional Planning Masters Candidate
Reggie Scott	Lemay Housing Partnership
Roslind Williams	City of Ferguson
Ross Friedman	East-West Gateway Council of Governments
Sarah Coffin	Saint Louis University
Sharon Mathes	Granite City Housing Authority
Vivian Ramos-Zimmers	BR & Associates, Inc.
William Rogers	University of Missouri - St. Louis

26 The Housing Committee is a subcommittee of the Technical Planning (TP) Committee. The TP Committee is one of four standing committees created to build a St. Louis Regional Plan for Sustainable Development.

B

CPA Housing Profiles



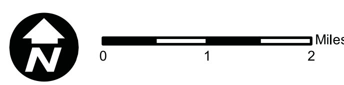
LEGEND

CPA Boundary — Municipal Boundaries

Minor Roads — County Boundary

Major Roads — Water Bodies

Source: East-West Gateway Council of Governments



EAST-WEST GATEWAY
Council of Governments
Creating Solutions Across Jurisdictional Boundaries

Belleville - Swansea CPA, Illinois

July 2012

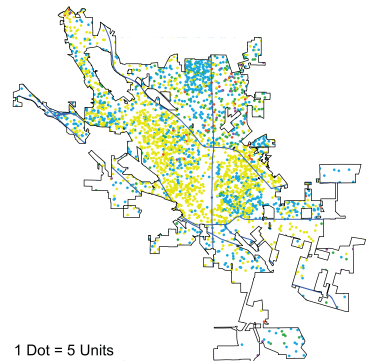
Housing & Community Profile

Population	57,908
Number of Housing Units	26,803
Percent Single Family	71.1%
Percent Vacant	9.9%
Percent Owner Occupied	64.5%
Average Household Size	2.33
Number of Families	14,623
Number of Households with person(s) under 18	26,803
Number of Households with person(s) 65 years and older	24,155
Median Age of Householder	49.6
Median Household Income	$47,95
Median Gross Rent	$703
Percent of Units Receiving Public Assistance or Food Stamps	10.5%
Median Housing Structure Value	$117,706
Median Year Housing Structure Built	1962

The Belleville-Swansea Community Planning Area (CPA) is located in St. Clair County, Illinois. The CPA includes the municipalities of Belleville and Swansea. The area has a strong cultural and civic community that has helped develop and maintain the unique job centers and neighborhoods found throughout the CPA. Although there is not direct access to an interstate and there is an abundance of aging buildings and infrastructure, there is still a fair amount of new development taking place in the community.

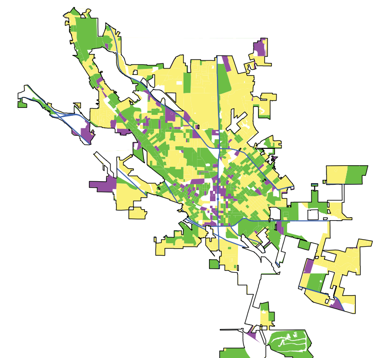
Organizations, such as the Swansea Chamber of Commerce and the Belleville Neighborhood Partnership, work to strengthen the local business community and enhance leadership capacity with the goal of enabling community members and groups to influence positive change. The CPA's close proximity to downtown St. Louis, its access to MetroLink and its abundance of undeveloped land creates opportunities for future growth and development.

Housing Value, 2010



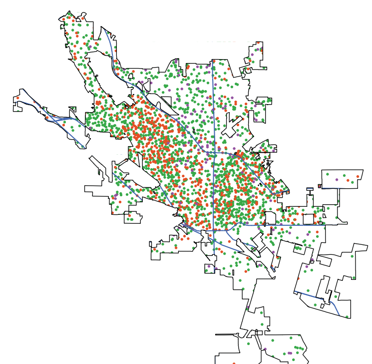
1 Dot = 5 Units
Yellow = Under $125,000
Blue = $125k to $249
Green = $250k to $399k
Purple = $400k to $500k
Orange = Over $500k

Single & Multi-Family Housing, 2010



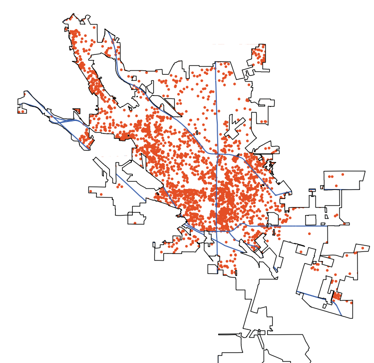
Occupied Housing Units
Purple = ≥75% Renter
Green = Renter/Owner Mix
Yellow = ≥75% Owner

Housing Tenure, 2010

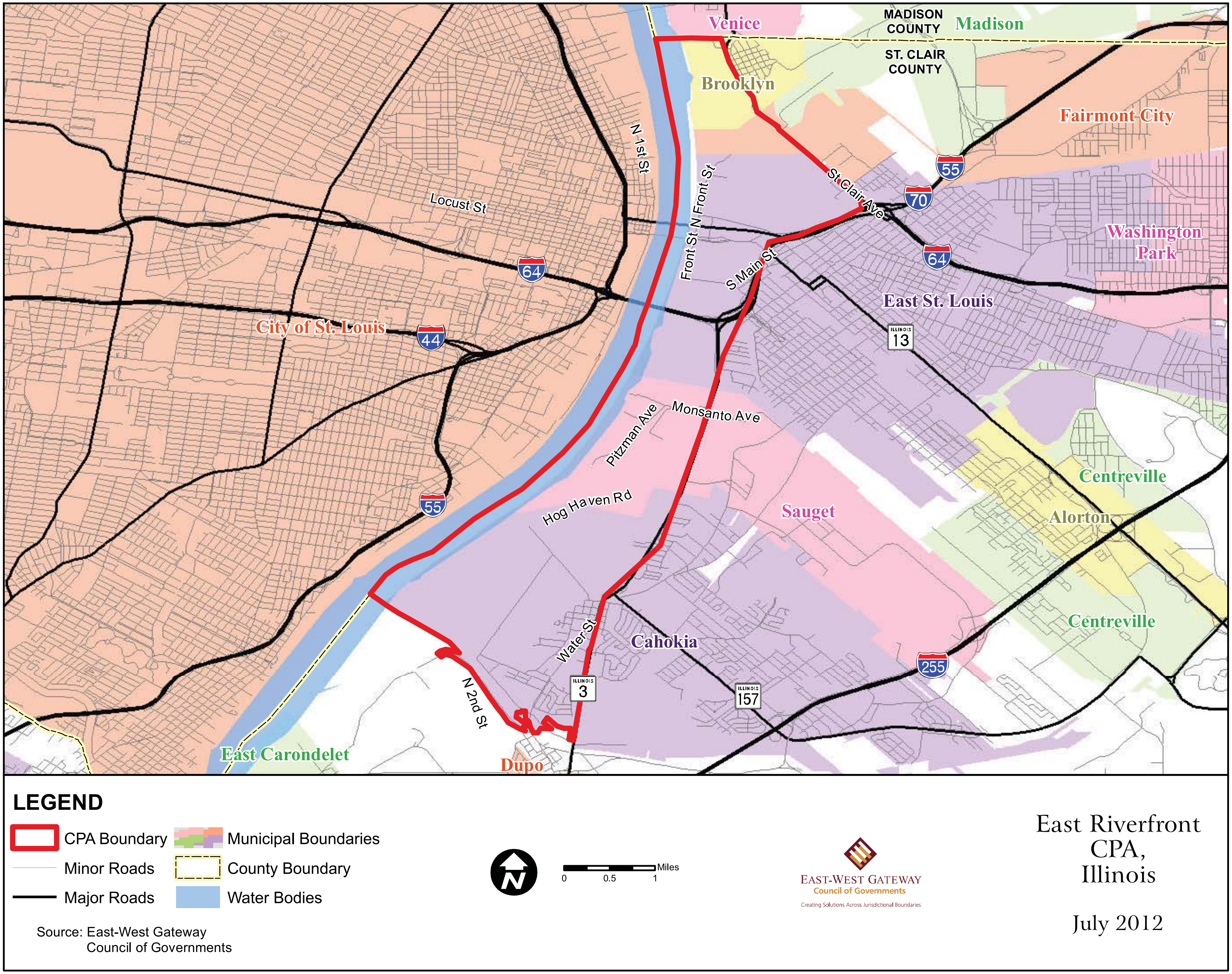


1 Dot = 10 Units
Green = Single Family
Orange = Multi-Family
Purple = Mobile Living

Vacancies, 2010



1 Dot = 1 Unit


Venice
MADISON COUNTY
Madison
ST. CLAIR COUNTY
Brooklyn
Fairmont City
N 1st St
Front St
N Front St
St Clair Ave
Locust St
55
70
64
Washington Park
S Main St
East St. Louis
City of St. Louis
44
13
Monsanto Ave
Pitzman Ave
Hog Haven Rd
Centreville
Sauget
Alorton
Centreville
Water St
Cahokia
255
N 2nd St
3
157
East Carondelet
Dupo
LEGEND
CPA Boundary
Minor Roads
Major Roads
Municipal Boundaries
County Boundary
Water Bodies
Source: East-West Gateway Council of Governments
N
0
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1
Miles
EAST-WEST GATEWAY
Council of Governments
Creating Solutions Across Jurisdictional Boundaries
East Riverfront CPA, Illinois
July 2012

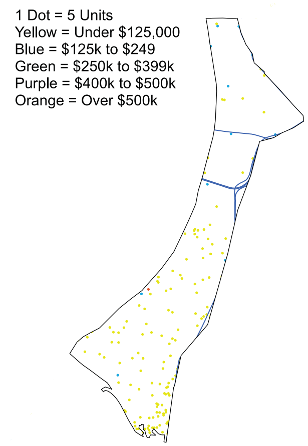
Housing & Community Profile

Population	819
Number of Housing Units	375
Percent Single Family	69.0%
Percent Vacant	13.1%
Percent Owner Occupied	69.9%
Average Household Size	2.51
Number of Families	218
Number of Households with person(s) under 18	108
Number of Households with person(s) 65 years and older	82
Median Age of Householder	50.3
Median Household Income	$58,470
Median Gross Rent	$474
Percent of Units Receiving Public Assistance or Food Stamps	NA
Median Housing Structure Value	$61,979
Median Year Housing Structure Built	1967

The East Riverfront Community Planning Area (CPA) is located in St. Clair County, Illinois. The CPA includes portions of the municipalities of Brooklyn, East St. Louis, Sauget, and Cahokia. The area is comprised of primarily industrial zoned land, but also contains some light commercial, residential, and recreational areas. There is a need to improve the infrastructure (waster, sewer and flood control) in many parts of the CPA to strengthen and protect existing investments and residents.

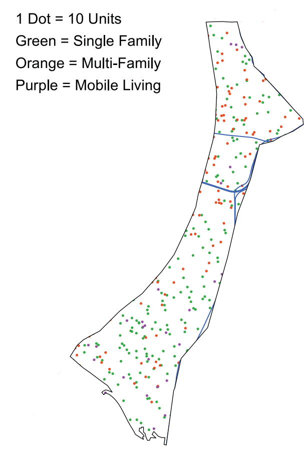
While the CPA has high levels of poverty and unemployment, substandard housing, and a declining quality of public education, it is rich with other assets. It has access to a wide array of transportation networks (rail, highway, light rail, airports, and river) and has opportunity for redevelopment. By better managing and connecting to assets (such as the Malcolm W. Martin Memorial Park) the CPA has an opportunity to become more stable and attractive.

Housing Value, 2010

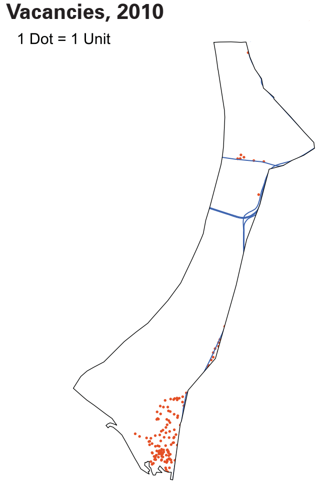


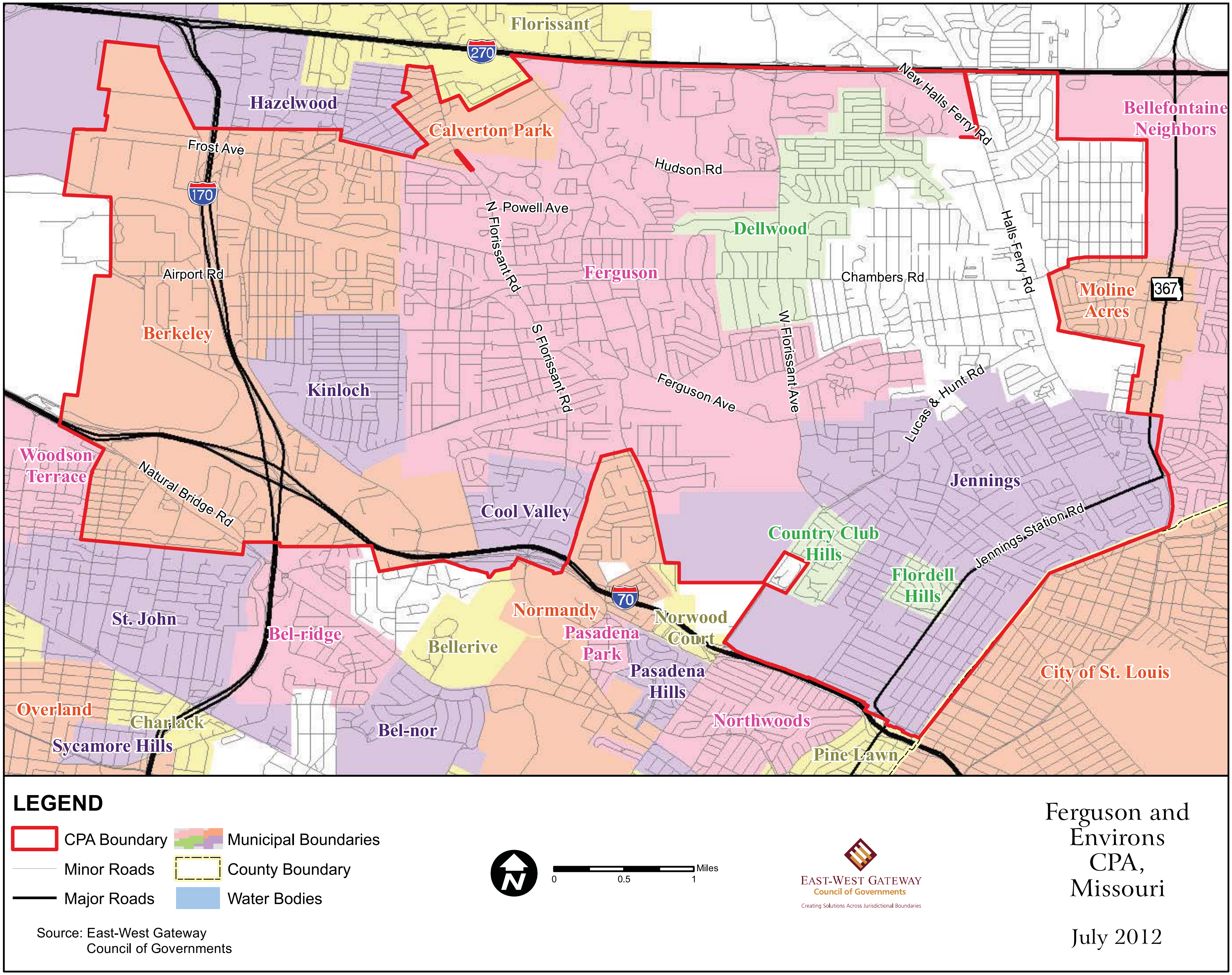
Single & Multi-Family Housing, 2010

Housing Tenure, 2010



Vacancies, 2010




Florissant
Hazelwood
Calverton Park
Bellefontaine
Neighbors
Dellwood
Ferguson
Moline
Acres
Berkeley
Kinloch
Woodson
Terrace
Jennings
Cool Valley
Country Club
Hills
Flordell
Hills
St. John
Bel-ridge
Bellerive
Normandy
Pasadena
Park
Norwood
Court
Pasadena
Hills
City of St. Louis
Overland
Charlack
Sycamore Hills
Bel-nor
Northwoods
Pine Lawn
270
170
70
367
Frost Ave
Hudson Rd
N Powell Ave
N Florissant Rd
S Florissant Rd
Airport Rd
Chambers Rd
Halls Ferry Rd
New Halls Ferry Rd
W Florissant Ave
Ferguson Ave
Lucas & Hunt Rd
Natural Bridge Rd
Jennings Station Rd
LEGEND
CPA Boundary
Municipal Boundaries
Minor Roads
County Boundary
Major Roads
Water Bodies
Source: East-West Gateway
Council of Governments
N
0
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1
Miles
East-West Gateway
Council of Governments
Creating Solutions Across Jurisdictional Boundaries
Ferguson and
Environs
CPA,
Missouri
July 2012

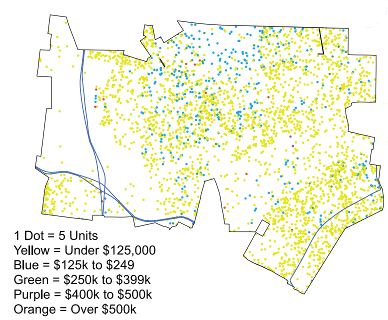
Housing & Community Profile

Population	68,969
Number of Housing Units	30101
Percent Single Family	82.1%
Percent Vacant	13.4%
Percent Owner Occupied	58.8%
Average Household Size	2.63
Number of Families	17,772
Number of Households with person(s) under 18	10,413
Number of Households with person(s) 65 years and older	5,589
Median Age of Householder	49.6
Median Household Income	$33,672
Median Gross Rent	$785
Percent of Units Receiving Public Assistance or Food Stamps	NA
Median Housing Structure Value	$86,083
Median Year Housing Structure Built	1957

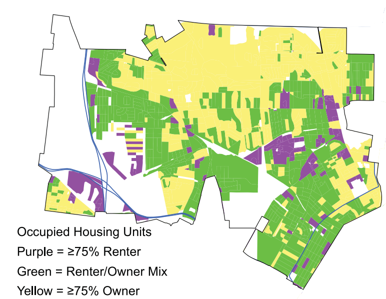
The Ferguson & Environs Community Planning Area (CPA) is located in St. Louis County, Missouri. The CPA includes the municipalities of Dellwood, Jennings, Ferguson, Country Club Hills, Flordell Hills, Kinloch, Berkeley, Cool Valley, and Calverton Park. The moderate-to-low income communities are home to thriving residential neighborhoods as well as areas struggling with an abundance of vacancies and extreme poverty. St. Louis County has identified the area as an example of an "Aging Suburb" in the County.

St. Louis County has identified the area as an example of a "Redevelopment Corridor," recognizing the revitalization potential of some of the area's underperforming commercial developments. Ferguson is actively working to find creative and effective ways to redevelop its historic commercial district downtown, as well as its historic housing stock. Initiatives, such as Live Well Ferguson!, the Ferguson Downtown Development Strategy Implementation, and the Ferguson Pedestrian and Bicycle Plan seek to improve the area's overall quality of life.

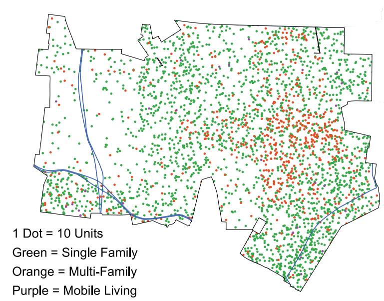
Housing Value, 2010



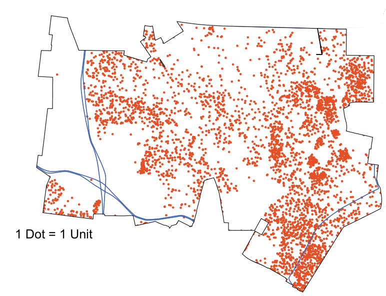
Single & Multi-Family Housing, 2010

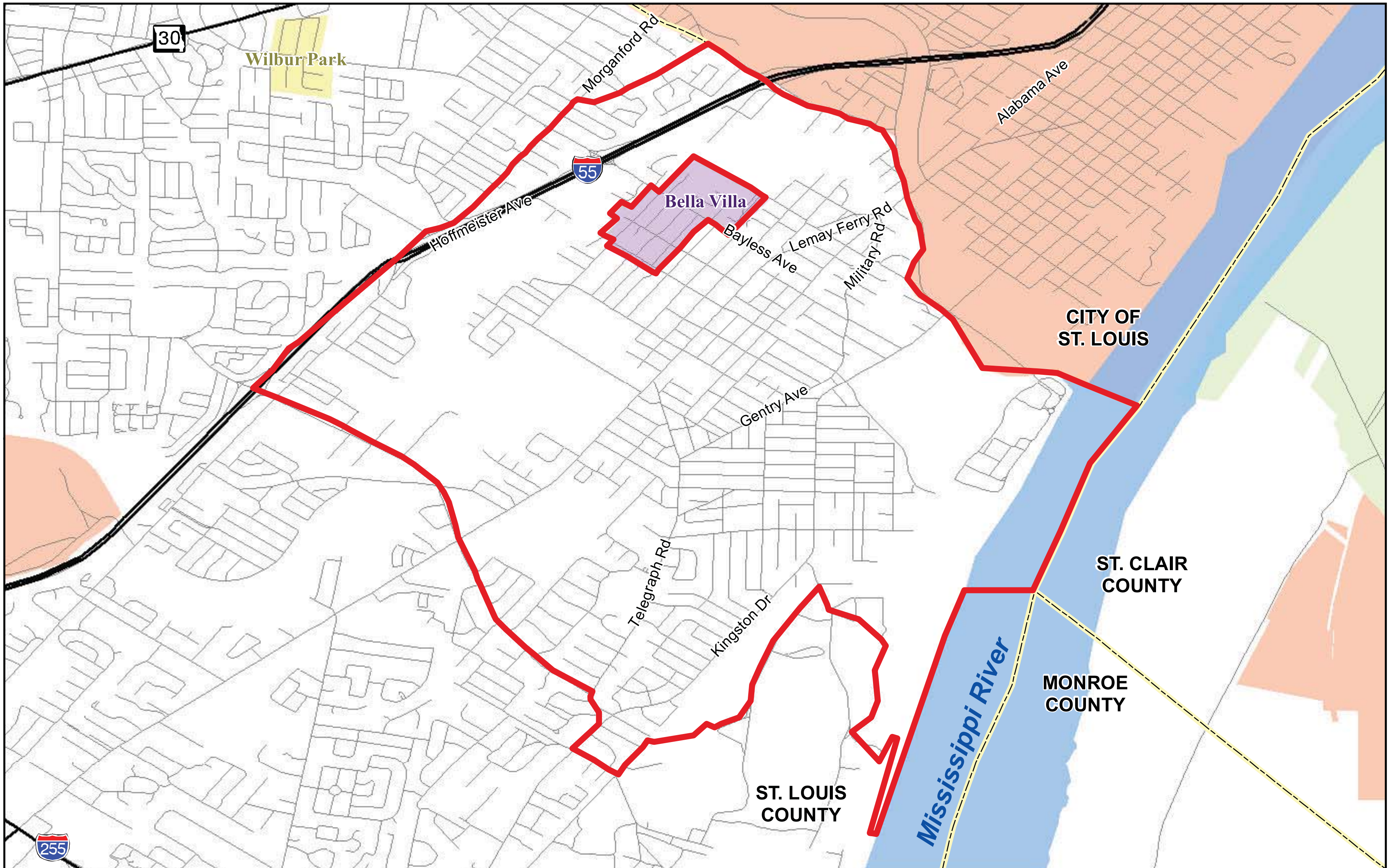


Housing Tenure, 2010



Vacancies, 2010





LEGEND

CPA Boundary
Minor Roads
Major Roads
Municipal Boundaries
County Boundary
Water Bodies

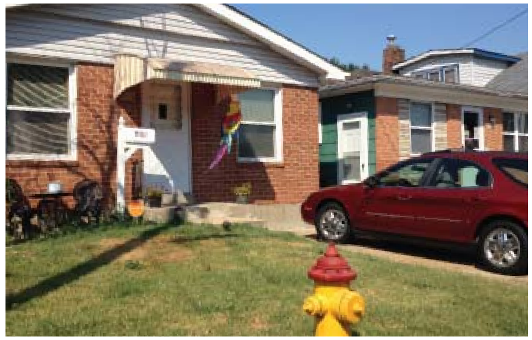
Source: East-West Gateway Council of Governments

0 0.25 0.5 Miles

EAST-WEST GATEWAY
Council of Governments
Creating Solutions Across Jurisdictional Boundaries

Lemay CPA, Missouri

July 2012



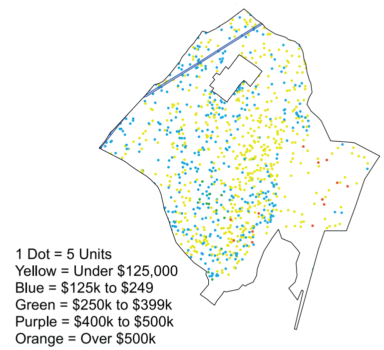
Housing & Community Profile

Population	16,645
Number of Housing Units	7,610
Percent Single Family	81.4%
Percent Vacant	9.1%
Percent Owner Occupied	75.4%
Average Household Size	2.36
Number of Families	4,123
Number of Households with person(s) under 18	2,020
Number of Households with person(s) 65 years and older	2,020
Median Age of Householder	52.2
Median Household Income	$41,649
Median Gross Rent	$669
Percent of Units Receiving Public Assistance or Food Stamps	11.4%
Median Housing Structure Value	$115,500
Median Year Housing Structure Built	1954

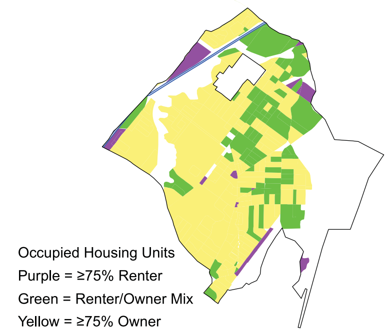
The Lemay Community Planning Area (CPA) is located in St. Louis County, Missouri. The CPA includes the unincorporated community of Lemay. The area has been a primarily working class neighborhood since it was founded. Today, however, declining household incomes, aging housing and infrastructure, and increased vacancies and foreclosures has brought distress upon the area. St. Louis County has identified the CPA as an example of a "Distressed Inner-Ring Area."

St. Louis County, the Lemay Housing Partnership, and the Lemay Chamber of Commerce have successfully partnered on various planning, economic development, and quality of life efforts and continue to engage with each other and other community based organizations. There is potential for redevelopment of the older commercial corridors and an opportunity to modernize much of the obsolete infrastructure in the area.

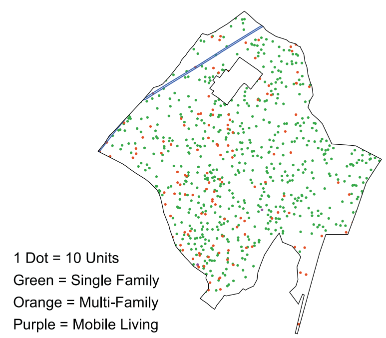
Housing Value, 2010



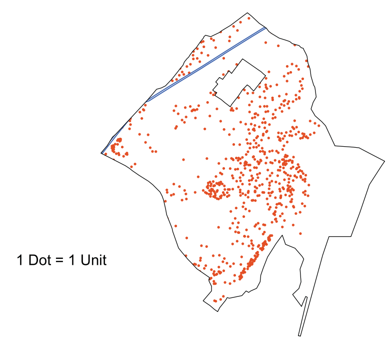
Single & Multi-Family Housing, 2010

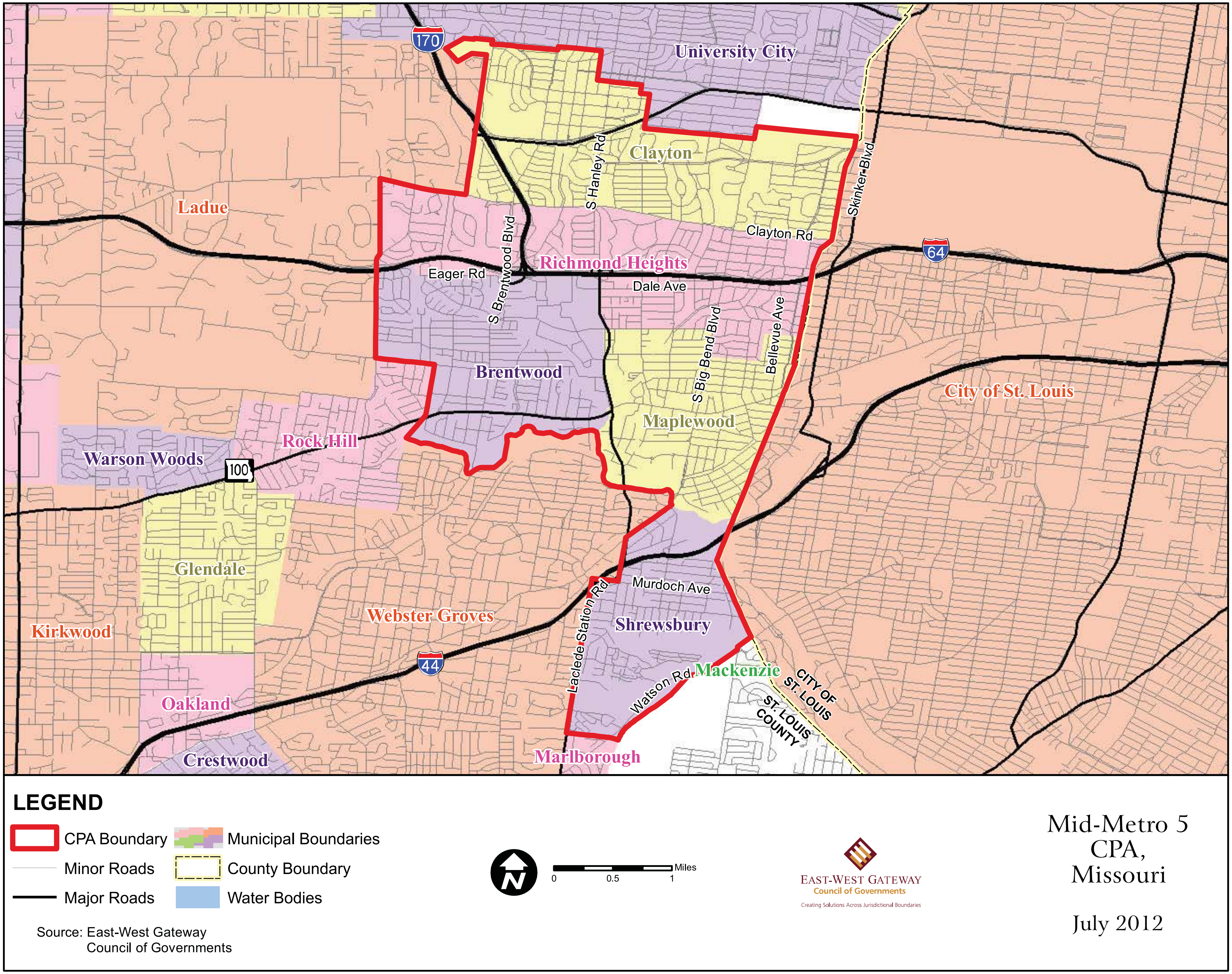


Housing Tenure, 2010



Vacancies, 2010




University City
Clayton
S Hanley Rd
Skinker Blvd
Ladue
S Brentwood Blvd
Clayton Rd
Richmond Heights
Eager Rd
Dale Ave
S Big Bend Blvd
Bellevue Ave
Brentwood
City of St. Louis
Maplewood
Rock Hill
Warson Woods
100
170
64
Glendale
Murdoch Ave
Laclede Station Rd
Webster Groves
Shrewsbury
Kirkwood
44
Watson Rd
Mackenzie
CITY OF ST. LOUIS
ST. LOUIS COUNTY
Oakland
Crestwood
Marlborough
LEGEND
CPA Boundary
Municipal Boundaries
Minor Roads
County Boundary
Major Roads
Water Bodies
Source: East-West Gateway Council of Governments
N
Miles
0
0.5
1
EAST-WEST GATEWAY
Council of Governments
Creating Solutions Across Jurisdictional Boundaries
Mid-Metro 5 CPA, Missouri
July 2012

Mid-Metro 5 CPA

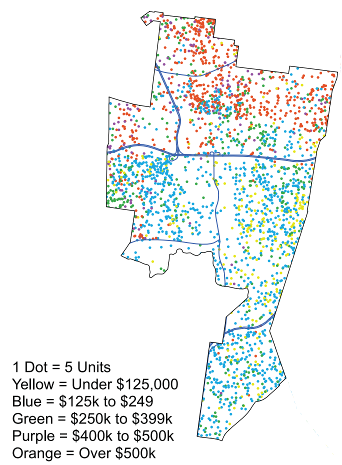
Housing & Community Profile

Population	46,897
Number of Housing Units	23,787
Percent Single Family	53.4%
Percent Vacant	10.9%
Percent Owner Occupied	56.3%
Average Household Size	1.97
Number of Families	9,865
Number of Households with person(s) under 18	4,544
Number of Households with person(s) 65 years and older	4,596
Median Age of Householder	47.6
Median Household Income	$57,127
Median Gross Rent	$811
Percent of Units Receiving Public Assistance or Food Stamps	4.8%
Median Housing Structure Value	$230,882
Median Year Housing Structure Built	1952

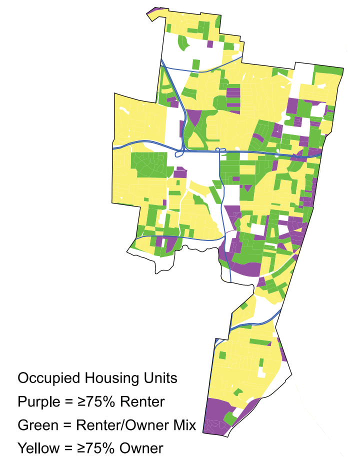
The Mid-Metro 5 Community Planning Area (CPA) is located in St. Louis County, Missouri. The CPA includes the municipalities of Clayton, Brentwood, Richmond Heights, Maplewood, and Shrewsbury. The area is comprised of middle-to-upper income residents, holds a low poverty rate and has an abundance of older, pre-war housing stock. St. Louis County identifies the area as an example of a "Stable Inner-Ring Suburb."

Due in part to the multiple MetroLink stations in the CPA, there is much opportunity for increased economic development. The St. Louis County government center is located in downtown Clayton, which is also home to a wide variety of businesses, residences, and amenities. Several of the communities are currently working together to promote equitable and affordable housing, provide more transportation choices, and enhance their economic competitiveness.

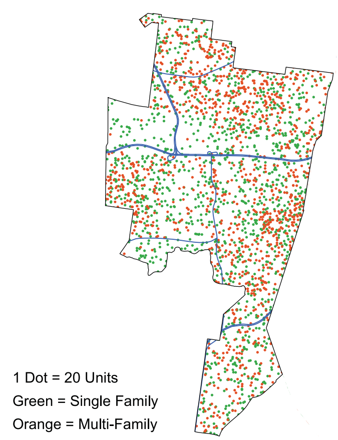
Housing Value, 2010



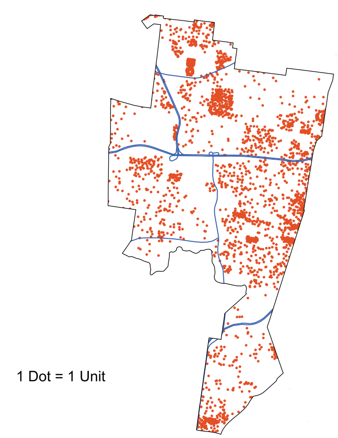
Single & Multi-Family Housing, 2010

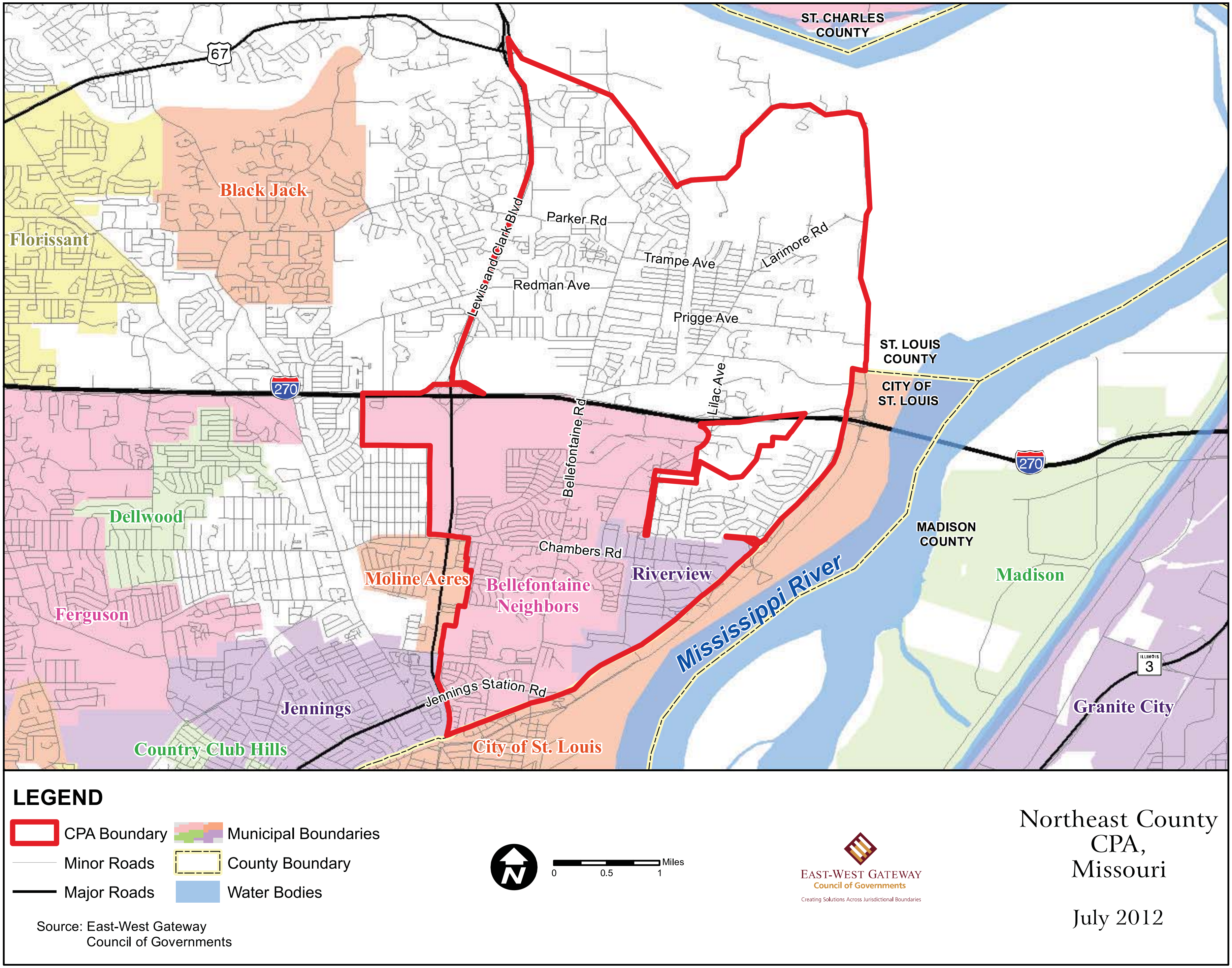


Housing Tenure, 2010



Vacancies, 2010




ST. CHARLES COUNTY
67
Black Jack
Florissant
Parker Rd
Lewis and Clark Blvd
Trampe Ave
Larimore Rd
Redman Ave
Prigge Ave
ST. LOUIS COUNTY
CITY OF ST. LOUIS
270
Lilac Ave
Bellefontaine Rd
270
Dellwood
MADISON COUNTY
Chambers Rd
Riverview
Madison
Moline Acres
Bellefontaine Neighbors
Ferguson
Mississippi River
3
Jennings Station Rd
Jennings
Granite City
Country Club Hills
City of St. Louis
LEGEND
CPA Boundary
Minor Roads
Major Roads
Municipal Boundaries
County Boundary
Water Bodies
Source: East-West Gateway Council of Governments
0
0.5
1
Miles
EAST-WEST GATEWAY
Council of Governments
Creating Solutions Across Jurisdictional Boundaries
Northeast County CPA, Missouri
July 2012

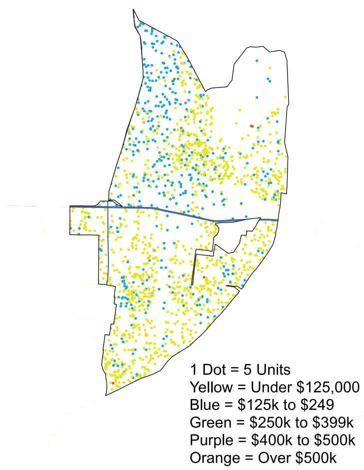
Housing & Community Profile

Population	38,795
Number of Housing Units	16,913
Percent Single Family	75.2%
Percent Vacant	11.9%
Percent Owner Occupied	60.7%
Average Household Size	2.56
Number of Families	9,742
Number of Households with person(s) under 18	5,863
Number of Households with person(s) 65 years and older	3,058
Median Age of Householder	48.3
Median Household Income	$35,029
Median Gross Rent	$771
Percent of Units Receiving Public Assistance or Food Stamps	22.6%
Median Housing Structure Value	$96,867
Median Year Housing Structure Built	1962

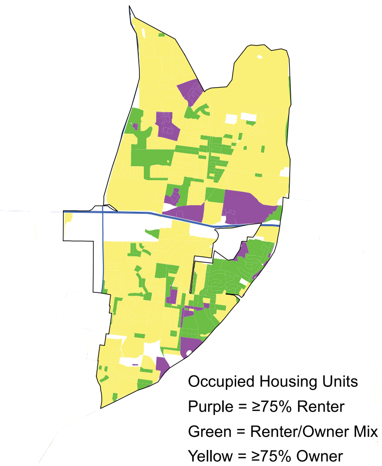
The Northeast County Community Planning Area (CPA) is located in St. Louis County, Missouri. The CPA includes the municipalities of Bellefontaine Neighbors and Riverview, as well as the unincorporated communities of Spanish Lake and Glasgow Village. What at one time was a fairly stable, middle-income area, the Northeast County CPA today is fraught with declining incomes and rising poverty. St. Louis County has identified the area as an example of a "Suburb in Transition."

The area has an extremely limited commercial and business base, poor access to public transportation, rising housing cost burdens, and a growing number of vacancies and foreclosures. St. Louis County maintains an active partnership with many of the community associations in the area in an effort to address the area's challenges as well as identify opportunities for investment and redevelopment.

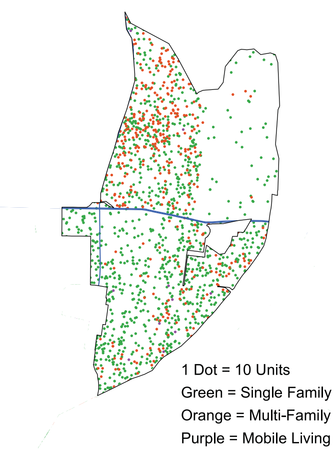
Housing Value, 2010



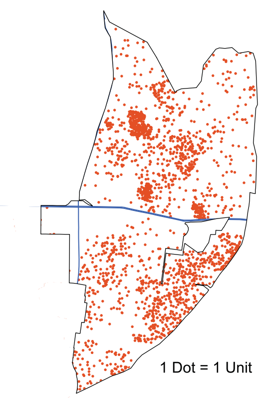
Single & Multi-Family Housing, 2010

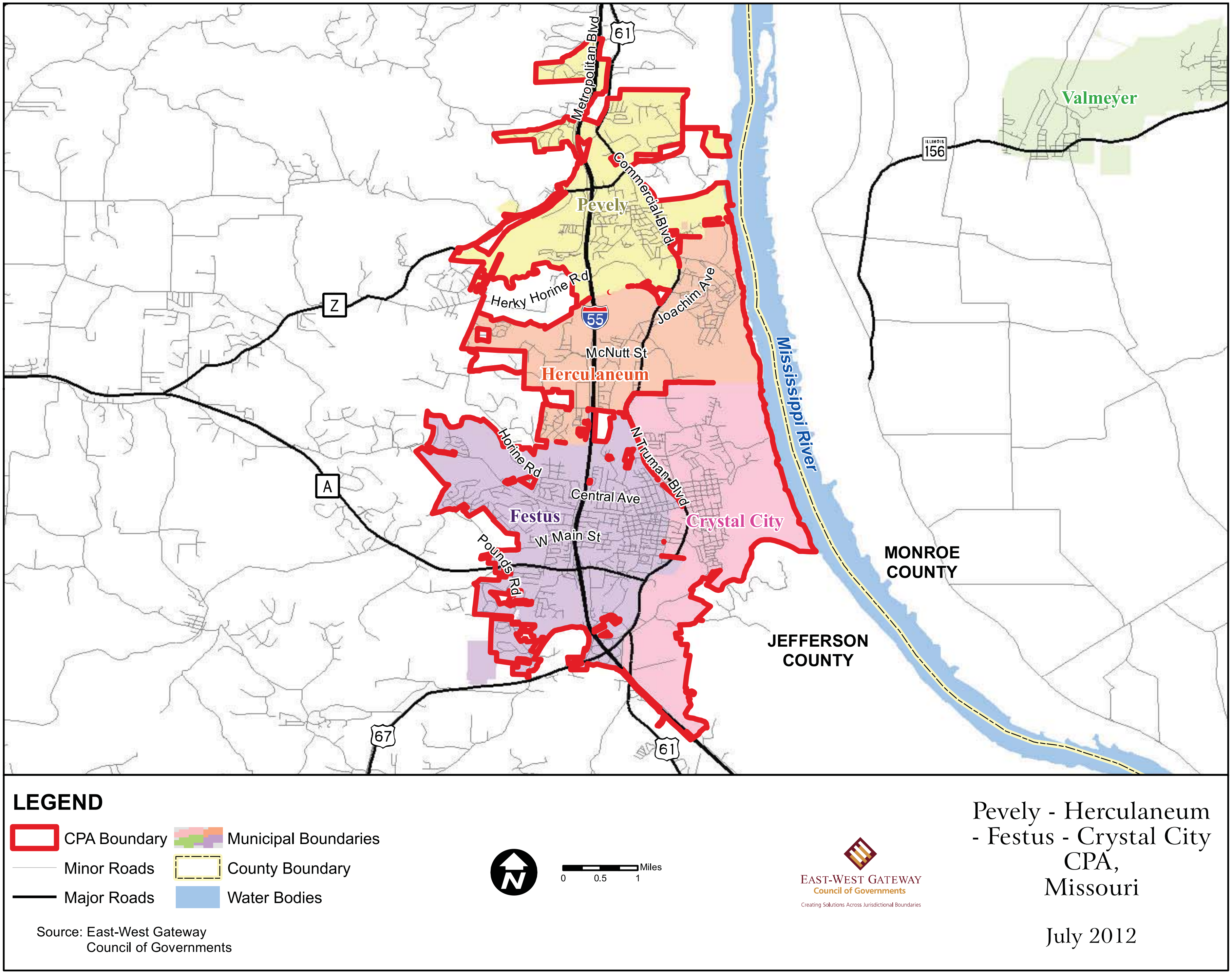


Housing Tenure, 2010



Vacancies, 2010





Metropolitan Blvd
61
Commercial Blvd
Pevely
Valmeyer
ILLINOIS
156
Herky Horine Rd
Z
55
Joachim Ave
McNutt St
Herculaneum
Mississippi River
Horine Rd
N Truman Blvd
A
Central Ave
Festus
Crystal City
W Main St
Pounds Rd
MONROE
COUNTY
JEFFERSON
COUNTY
67
61
LEGEND
CPA Boundary
Municipal Boundaries
Minor Roads
County Boundary
Major Roads
Water Bodies
Source: East-West Gateway
Council of Governments
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Miles
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EAST-WEST GATEWAY
Council of Governments
Creating Solutions Across Jurisdictional Boundaries
Pevely - Herculaneum
- Festus - Crystal City
CPA,
Missouri
July 2012



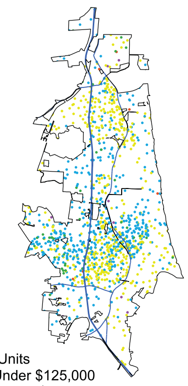

Housing & Community Profile

Population	25,409
Number of Housing Units	10,817
Percent Single Family	76.1%
Percent Vacant	8.2%
Percent Owner Occupied	69.2%
Average Household Size	2.50
Number of Families	6,684
Number of Households with person(s) under 18	3,740
Number of Households with person(s) 65 years and older	2,395
Median Age of Householder	49.0
Median Household Income	$44,764
Median Gross Rent	$586
Percent of Units Receiving Public Assistance or Food Stamps	16.6%
Median Housing Structure Value	$137,799
Median Year Housing Structure Built	1980

The Pevely-Herculaneum-Festus-Crystal City Community Planning Area (CPA) is located in Jefferson County, Missouri. The CPA includes the municipalities of Pevely, Herculaneum, Festus, and Crystal City. The municipalities are older cities that share a long history of intergovernmental cooperation. They are geographically contiguous and rely on common transportation corridors. Currently, the municipalities are exploring options for the location of future ports along the Mississippi River. They are also working together to improve biking and pedestrian paths.

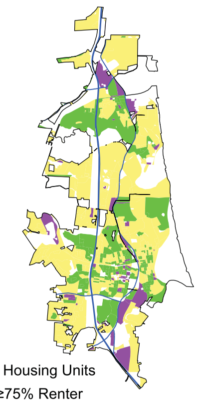
The CPA's location along Interstate 55, US 61-67, and the Mississippi River offer a competitive advantage for the growth of commerce and business activities. The communities are heavily reliant on these transportation networks and continue to explore options for using their assets to improve and strengthen the economy.

Housing Value, 2010



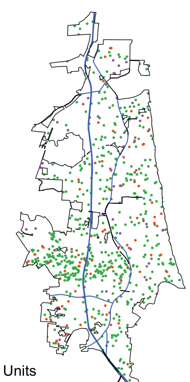
1 Dot = 5 Units
Yellow = Under $125,000
Blue = $125k to $249
Green = $250k to $399k
Purple = $400k to $500k
Orange = Over $500k

Single & Multi-Family Housing, 2010



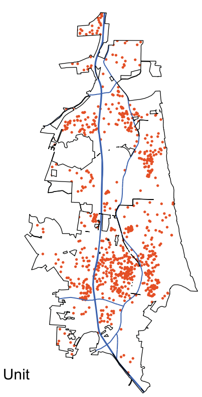
Occupied Housing Units
Purple = ≥75% Renter
Green = Renter/Owner Mix
Yellow = ≥75% Owner

Housing Tenure, 2010

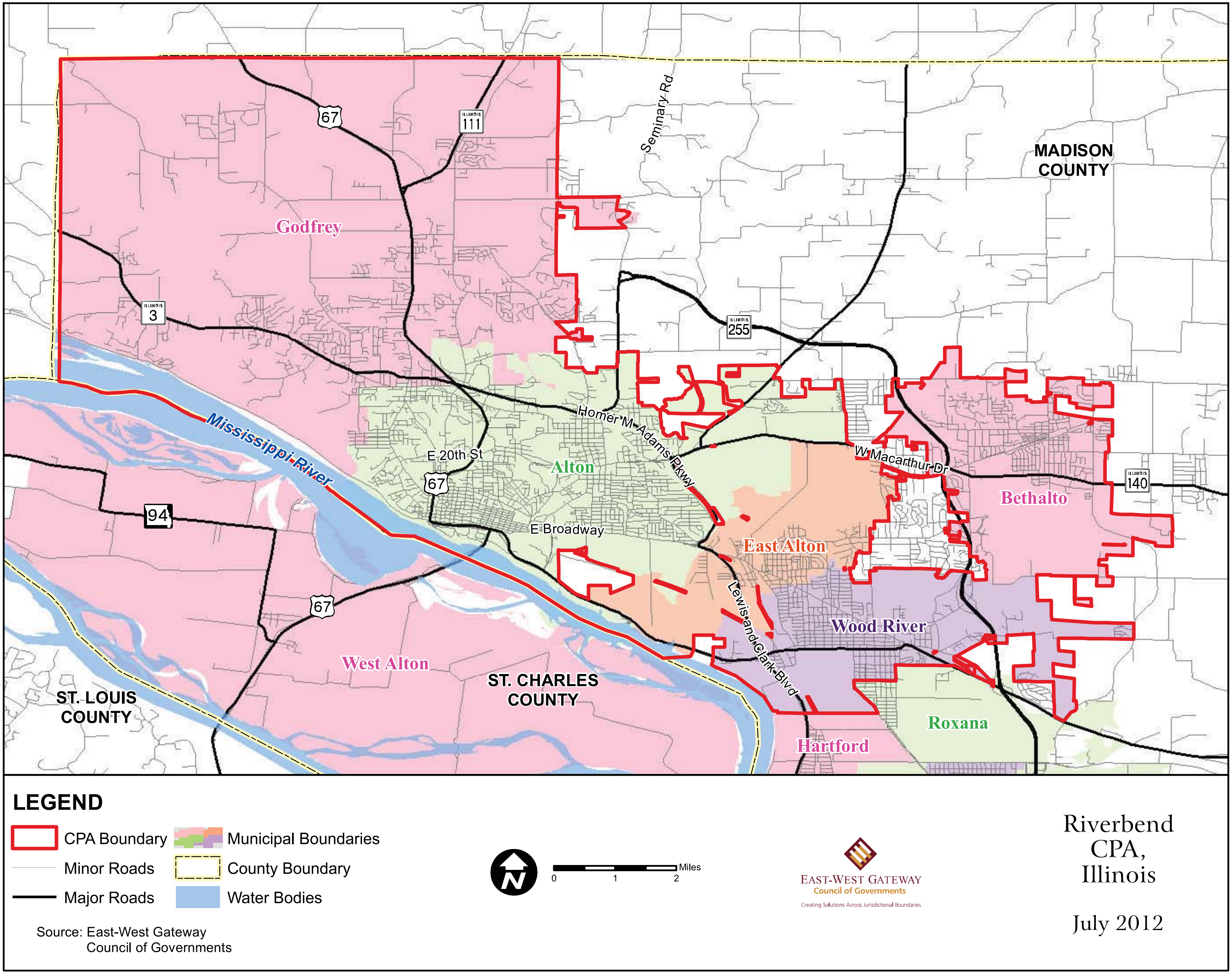


1 Dot = 10 Units
Green = Single Family
Orange = Multi-Family
Purple = Mobile Living

Vacancies, 2010



1 Dot = 1 Unit


Godfrey
Alton
East Alton
Bethalto
Wood River
Roxana
Hartford
West Alton
MADISON COUNTY
ST. CHARLES COUNTY
ST. LOUIS COUNTY
Mississippi River
Seminary Rd
Homer M Adams Pkwy
W Macarthur Dr
E 20th St
E Broadway
Lewis and Clark Blvd
67
111
3
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94
LEGEND
CPA Boundary
Minor Roads
Major Roads
Municipal Boundaries
County Boundary
Water Bodies
Source: East-West Gateway Council of Governments
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Miles
EAST-WEST GATEWAY
Council of Governments
Creating Solutions Across Jurisdictional Boundaries
Riverbend CPA, Illinois
July 2012

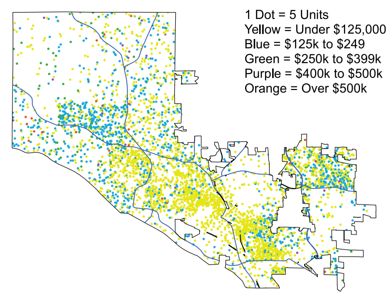
Housing & Community Profile

Population	72,326
Number of Housing Units	33,218
Percent Single Family	80.7%
Percent Vacant	9.0%
Percent Owner Occupied	68.1%
Average Household Size	2.35
Number of Families	18,915
Number of Households with person(s) under 18	8,879
Number of Households with person(s) 65 years and older	8,423
Median Age of Householder	51.9
Median Household Income	$43,785
Median Gross Rent	$687
Percent of Units Receiving Public Assistance or Food Stamps	12.7%
Median Housing Structure Value	$97,122
Median Year Housing Structure Built	1958

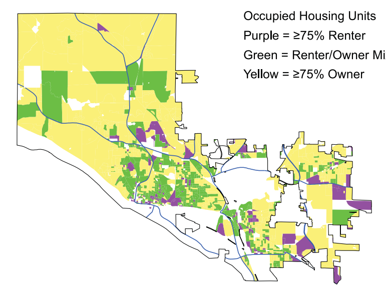
The Riverbend Community Planning Area (CPA) is located in Madison County, Illinois. The CPA includes the municipalities of Alton, East Alton, Bethalto, Godfrey, and Wood River. The area has a rich, historical foundation with many former heavily industrialized sites that are transitioning into smaller scale manufacturing and commercial centers. This transition has led to deep cuts in the employment base; something that other former industrial centers in the region are also experiencing.

The RiverBend Growth Association is one group in the CPA that works with the partnering municipalities, as well as area businesses, to coordinate activities and attract, promote, and support new and existing enterprise growth. While some areas in the CPA are experiencing new suburban development, and tourism is playing a larger role in the area's economy, there is still a need for more coordinated planning efforts to leverage local assets and improve existing neighborhoods.

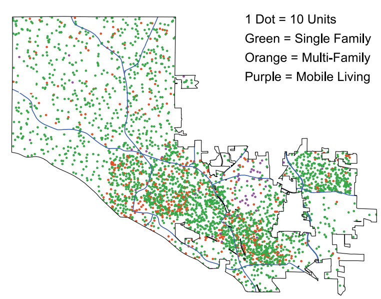
Housing Value, 2010



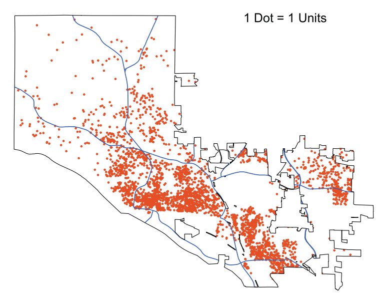
Single & Multi-Family Housing, 2010

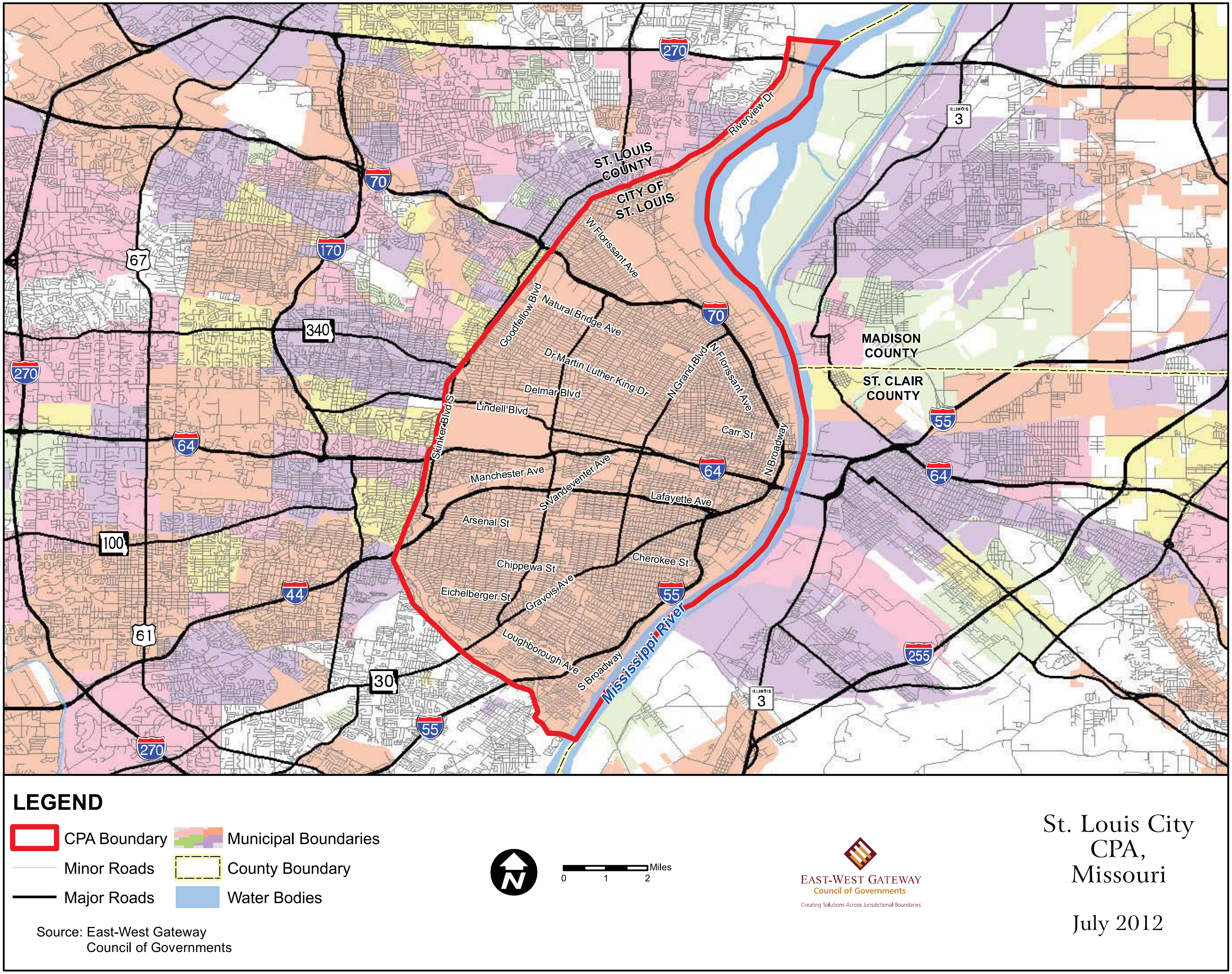


Housing Tenure, 2010



Vacancies, 2010





ST. LOUIS COUNTY
CITY OF ST. LOUIS
MADISON COUNTY
ST. CLAIR COUNTY
Mississippi River
Riverview Dr
W Florissant Ave
Goodfellow Blvd
Natural Bridge Ave
Dr Martin Luther King Dr
Delmar Blvd
Lindell Blvd
Skinker Blvd S
N Grand Blvd
N Florissant Ave
Carr St
N Broadway
Manchester Ave
S Vandeventer Ave
Lafayette Ave
Arsenal St
Chippewa St
Cherokee St
Eichelberger St
Gravois Ave
Loughborough Ave
S Broadway
270
70
170
67
340
64
44
100
61
30
55
3
255
LEGEND
CPA Boundary
Minor Roads
Major Roads
Municipal Boundaries
County Boundary
Water Bodies
Source: East-West Gateway Council of Governments
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Miles
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2
EAST-WEST GATEWAY
Council of Governments
Creating Solutions Across Jurisdictional Boundaries
St. Louis City CPA, Missouri
July 2012

St. Louis City CPA



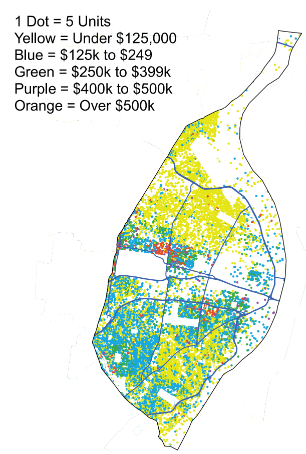

Housing & Community Profile

Population	319,294
Number of Housing Units	176,002
Percent Single Family	46.2%
Percent Vacant	19.3%
Percent Owner Occupied	45.4%
Average Household Size	2.16
Number of Families	67,488
Number of Households with person(s) under 18	35,204
Number of Households with person(s) 65 years and older	28,171
Median Age of Householder	46.6
Median Household Income	$33,657
Median Gross Rent	$658
Percent of Units Receiving Public Assistance or Food Stamps	24.5%
Median Housing Structure Value	$122,900
Median Year Housing Structure Built	1939

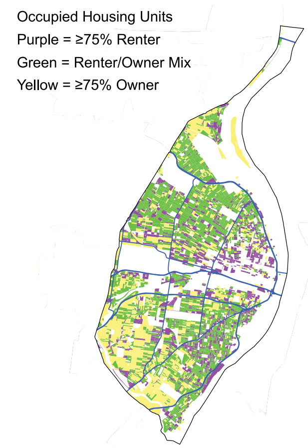
THE ST. LOUIS CITY COMMUNITY PLANNING AREA (CPA) includes the entire independent city of St. Louis, Missouri. This is the most populated of the CPAs, as well as one of the most racially and ethnically diverse areas in the St. Louis region. Compared to other parts of the region, the City is home to a greater proportion of aging housing, multi-family buildings and renters, as well as smaller households and younger adults. The City has been the geographic and historic center of the St. Louis region since its inception.

While the City's population has dramatically decreased to one-third of its 1950 population, the geographic boundary has not changed. This combination has resulted in large swaths of vacant land and buildings available for redevelopment. A City sponsored, citywide sustainability planning process is currently underway to identify ways to improve the existing conditions of the City for current and future residents.

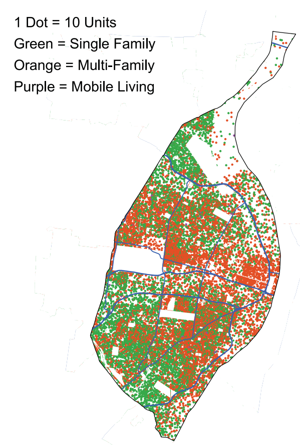
Housing Value, 2010



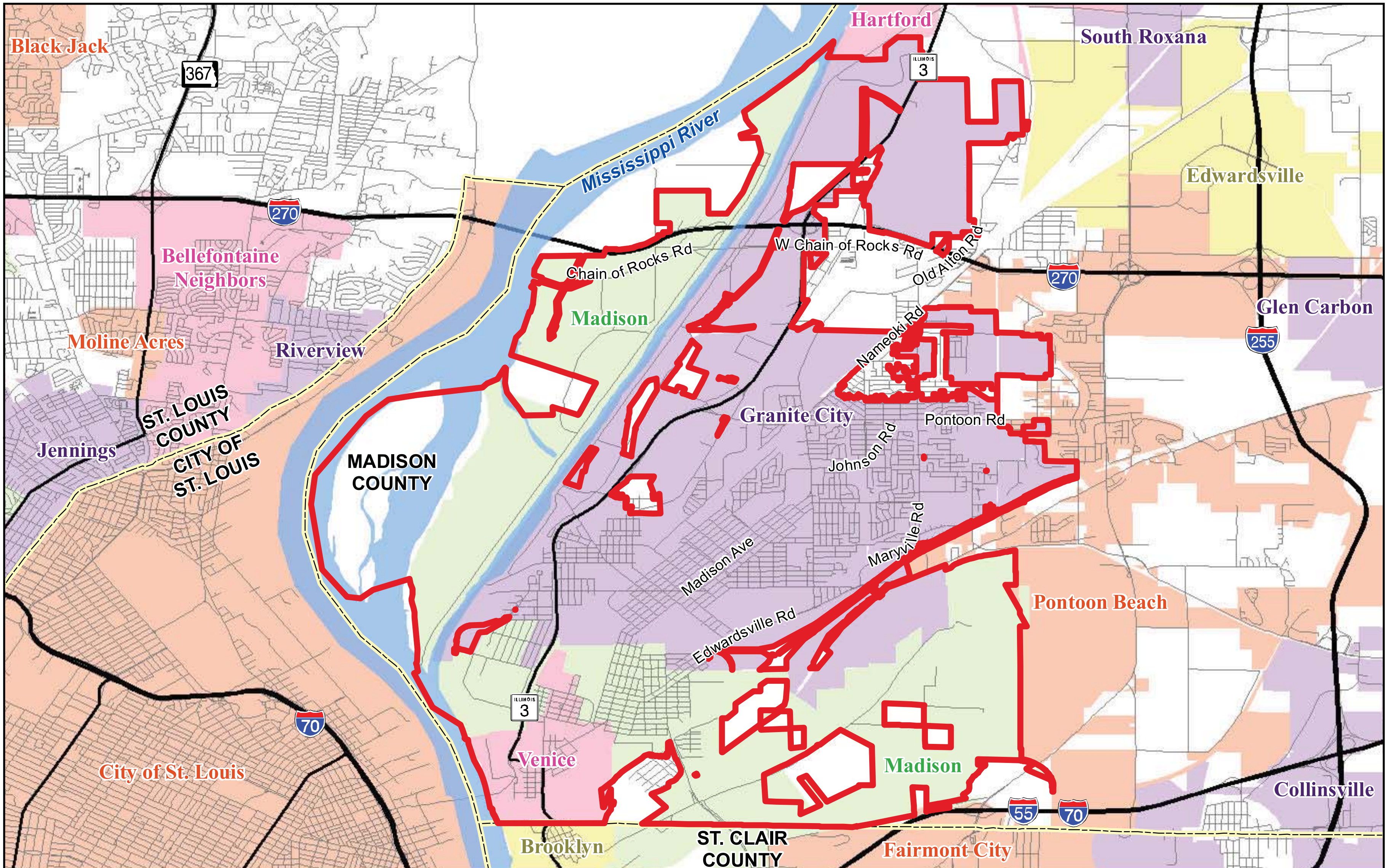
Single & Multi-Family Housing, 2010



Housing Tenure, 2010



Vacancies, 2010



LEGEND

CPA Boundary
Municipal Boundaries
Minor Roads
County Boundary
Major Roads
Water Bodies

Source: East-West Gateway Council of Governments

N

0 0.5 1 Miles

EAST-WEST GATEWAY
Council of Governments
Creating Solutions Across Jurisdictional Boundaries

Tri-City CPA, Illinois

July 2012

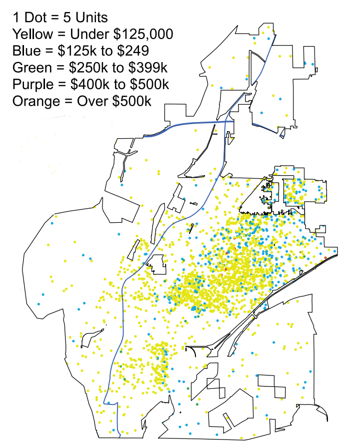
Housing & Community Profile

Population	35,630
Number of Housing Units	16,388
Percent Single Family	82.0%
Percent Vacant	11.4%
Percent Owner Occupied	67.1%
Average Household Size	2.43
Number of Families	9,216
Number of Households with person(s) under 18	4,652
Number of Households with person(s) 65 years and older	3,924
Median Age of Householder	51.6
Median Household Income	$37,742
Median Gross Rent	$641
Percent of Units Receiving Public Assistance or Food Stamps	18.0%
Median Housing Structure Value	$79,789
Median Year Housing Structure Built	1954

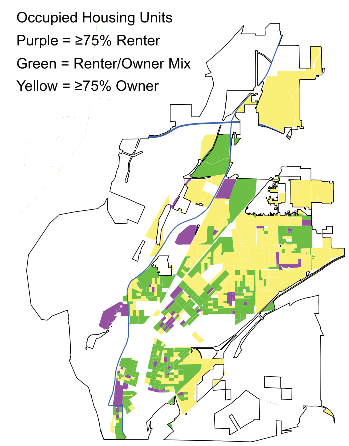
The Tri-City Community Planning Area (CPA) is located in Madison County, Illinois. The CPA includes the municipalities of Granite City, Madison, and Venice. The area is home to the largest concentration of employment and industrial development in Madison County. It serves as a regional example of an aging industrial and manufacturing center faced with challenges as well as opportunities for rehabilitation and reinvestment.

The Tri-City Port District is a key stakeholder in the area that actively works to strengthen the local economy. The CPA is home to mature residential neighborhoods, traditional downtowns, and industrial areas as well as arterial and neighborhood commercial development. The area is adapting to changes in the local employment base, family size, and an aging housing stock.

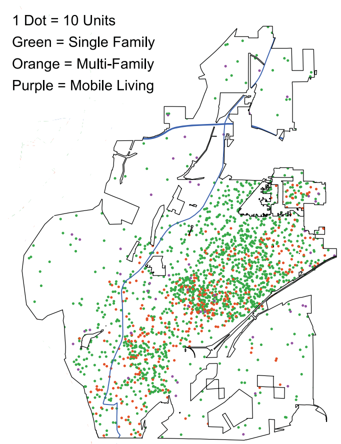
Housing Value, 2010



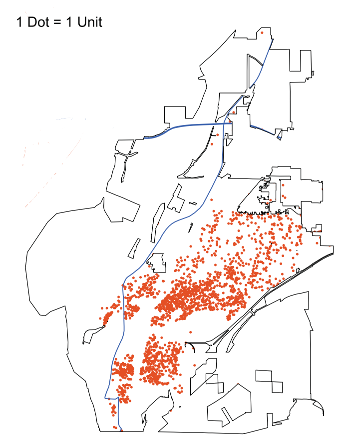
Single & Multi-Family Housing, 2010

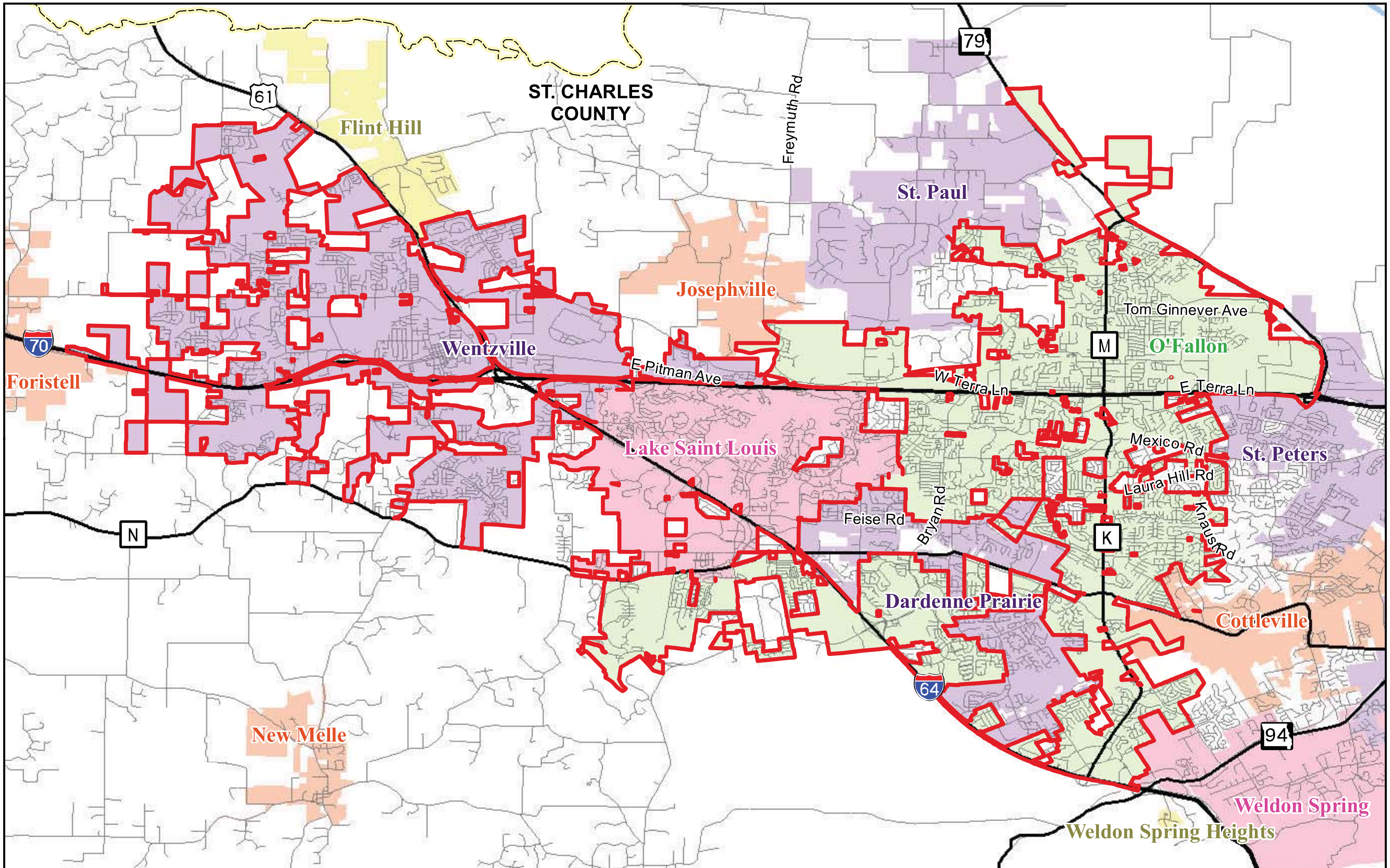


Housing Tenure, 2010



Vacancies, 2010





LEGEND

- CPA Boundary
- Minor Roads
- Major Roads
- Municipal Boundaries
- County Boundary
- Water Bodies

Source: East-West Gateway Council of Governments

Miles 0 1 2

EAST-WEST GATEWAY Council of Governments
Creating Solutions Across Jurisdictional Boundaries

Wentzville - Lake St. Louis - O'Fallon CPA, Missouri

July 2012

Wentzville-Lake St. Louis-O'Fallon CPA

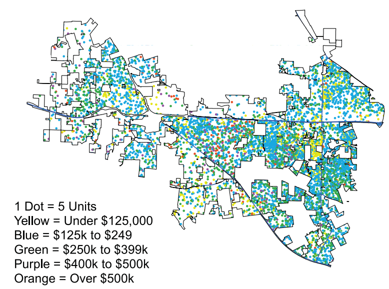
Housing & Community Profile

Population	122,944
Number of Housing Units	45,878
Percent Single Family	86.5%
Percent Vacant	4.5%
Percent Owner Occupied	82.4%
Average Household Size	2.80
Number of Families	33,501
Number of Households with person(s) under 18	19,485
Number of Households with person(s) 65 years and older	8,025
Median Age of Householder	46.4
Median Household Income	$76,072
Median Gross Rent	$874
Percent of Units Receiving Public Assistance or Food Stamps	3.9%
Median Housing Structure Value	$210,563
Median Year Housing Structure Built	1999

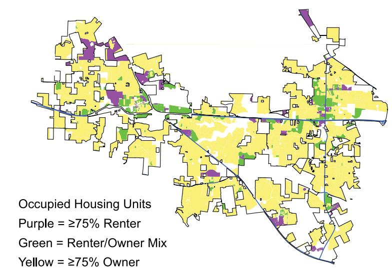
The Wentzville-Lake St. Louis-O'Fallon Community Planning Area (CPA) is located in St. Charles County, Missouri. The CPA includes the municipalities of Wentzville, Lake St. Louis, and O'Fallon. The area has seen significant growth over the past decade due to its abundance of developable land and access to Interstate 64. However, this rapid growth has led to increased traffic congestion as well as jurisdictional competition over land, residents, and businesses.

All three cities strive for a high quality of life through adequate access to employment centers, ample recreational amenities, walkable/bikeable neighborhoods, economic viability, and effective and efficient service delivery. However, due to the most recent economic downturn, they have had to adjust their growth and development strategies and adapt to changing market conditions.

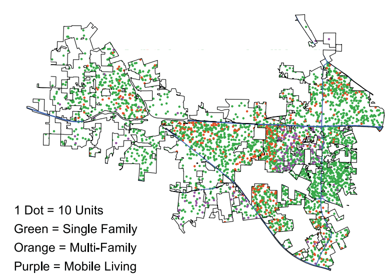
Housing Value, 2010



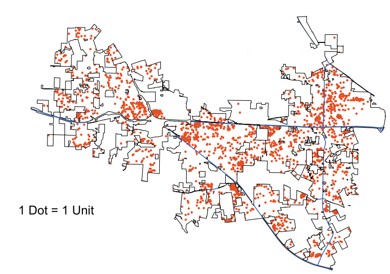
Single & Multi-Family Housing, 2010



Housing Tenure, 2010



Vacancies, 2010



C

Housing in the St. Louis Region

Summary of Resident Views

In 2011, East-West Gateway retained BBC Research & Consulting to develop, administer, and analyze a telephone survey as part of the Regional Plan for Sustainable Development program. The telephone survey was administered to provide context for the planning process. The survey examined St. Louis residents' attitudes toward: housing, transportation, public services, environment, economic competitiveness, and sustainability. This survey was conducted to reach a statistically valid representative random sample of St. Louis area residents with an over sample of low-income residents, non-Whites, and seniors.

The survey questions were later administered online by East-West Gateway to reach additional residents' opinions, with a focus on residents that reside in the CPAs (Community Planning Areas). While this survey was not random, it provides additional insight on the opinions of those who live in the focus areas being used for the planning process.

Additionally, during the first round of CPA meetings, residents were asked a series of questions and asked to respond using keypad polling devices.

While questions on a variety of topics were asked of residents through each of these surveys, this analysis examines those that are focused on housing for the purpose of being incorporated into the Regional Housing Assessment.

Telephone and Online Survey

Table 1 provides the totals for responses from the telephone survey and the online survey with the top two choices for each group highlighted in green. The resident telephone survey found that 41 percent of residents ranked "having enough homeownership options for all income levels in each community" as the top priority. The second largest number of respondents indicated, "having enough rental options for all income levels in each community" as a priority, with 28 percent.

The responses received online were similar but "having enough diverse housing types in each community" was ranked as the highest priority by 39.2 percent of online respondents with the homeownership option ranking second (32.3 percent).

Table 1: Results of Resident Responses to "If the St. Louis region had enough resources to address only one of these housing goals, which one should be addressed?"

Responses: Total telephone survey responses, total online responses and online responses by CPA	Total	Enough diverse housing options in each community	Enough government-subsidized housing in each community	Enough homeownership options for all income levels in each community	Enough rental options for all income levels in each community	I don't know	Other (please specify)
Telephone Survey	**390**	**20.0**	**12.0**	**41.0**	**28.0**	**NA**	**NA**
Total Online	**399**	**39.2**	**2.2**	**32.3**	**9.6**	**8.5**	**8.3**
Belleville-Swansea	7	71.4	0.0	28.6	0.0	0.0	0.0
City of St. Louis	97	48.5	5.2	20.6	13.4	4.1	8.2
Ferguson & Environs	8	50.0	0.0	12.5	0.0	12.5	25.0
Lemay	18	11.1	0.0	61.1	16.7	0.0	11.1
Mid-Metro 5	51	62.7	0.0	15.7	5.9	7.8	7.8
Northeast St. Louis County	28	21.4	7.1	53.6	3.6	0.0	14.3
Jefferson County (Pevely-Herculaneum-Festus-Crystal)	11	54.5	0.0	27.3	0.0	9.1	9.1
Riverbend	25	44.0	0.0	32.0	8.0	12.0	4.0
Tri-City	31	25.8	3.2	38.7	16.1	9.7	6.5
St. Charles County (Wentzville, Lake St. Louis, O'Fallon)	123	31.7	1.6	39.0	5.7	13.8	8.1
Non-CPA	155	36.8	1.3	32.9	12.3	9.0	7.7

Note: Most frequently picked choice is in dark blue and the second most frequently picked choice is in lighter blue

Appendix C

Table 2: Top Three Responses to Round I CPA Keypad Polling Question 6. Which types of housing do you think your community needs more of?

	Tri - City	Riverbend	Mid-Metro	Belleville	Ferguson & Environs	Jefferson County	Lemay	Northeast County	St. Charles County	Average Rating
Single family houses	1	1		1	2	1	1	2	1	21.98
Duplexes										4.20
Townhomes				3						10.28
Apartment buildings										3.99
Condominiums		3				3				9.38
Apartments/condos over businesses	2	2	1	3	2					12.73
Retirement housing	3		2	2	1	2	2	1	2	20.11
Assisted living			3			3	3	3	3	12.09
Other										2.67
None, we have the right kind of housing										2.57

CPA Responses

During Round I of the CPA community meetings residents were asked a variety of questions through keypad polling. Two questions were specifically relevant to housing. Tables 2 and 3 show the aggregate responses to those two questions.

1. Which types of housing do you think your community needs more of?

Residents in most CPAs think their community needs more single-family houses with retirement housing being the second most often type chosen. In Ferguson and Northeast County CPAs retirement housing was chosen by the most residents, with single family housing as the second highest ranked.

In the Mid Metro Five CPA, residents think their community needs more apartments and condos over businesses with retirement housing as second. This is the only CPA that single-family housing was not ranked in the top three.

Riverbend is the only CPA that did not rank “retirement housing” in the top three.

2. If you were choosing a new place to live, what would be your top priorities?

Residents in most CPAs chose "low crime" as the top priority. This was in the top three for all CPAs. A "pleasant place to walk and bike" was also in the top three for all CPAs. A "convenient location" was in the top three for all but two of the CPAs. Two CPAs, Tri-City and Jefferson County, ranked "good schools" in the top three.

Table 3: Top Three Responses to Round I CPA Keypad Polling Question 11. If you were choosing a new place to live, what would be your top priorities?

	Tri - City	River-bend	Mid Metro	Belleville	Ferguson & Envi-rons	Jefferson County	Lemay	North-east County	St. Charles County	Average Rating
Pleasant place to walk and bike	2	1	2	2	1	3	2	3	3	18.10
Neighborhood with dif-ferent house types										4.53
A large yard										4.96
Close to work										8.29
Convenient location		2	1	1	2		3	2	2	16.56
Neighbors with diverse backgrounds										5.29
Good schools	3					2				11.99
Low crime	1	3	3	2	1	1	1	1	1	19.75
Parks and playgrounds nearby										8.55
Other										1.99

Appendix C

D

Local Government Housing and Community Development Survey

Appendix D

Regional Plan for Sustainable Development
Local Government Housing and Community Development Survey

July 2012

A portion of the summary report for the local government housing and community development survey results is included here. For the complete report go to the EWG Website at http://www.ewgateway.org/rpsd/RPSD-Resources/rpsd-resources.htm#Docs

Overview

On February 29, 2012 letters were sent to leaders in all municipalities in the St. Louis eight county region inviting them to take a survey online regarding priorities and concerns of their communities. The letter was addressed to the city administrator or city manager in professionally managed cities and to the mayor in non-professionally managed cities. In the letter East-West Gateway, on behalf of the RPSD effort, asked that the leader assist with the RPSD effort by having "an appropriate member of your staff who is familiar with the city's community development efforts," complete the survey.[27] The leaders were told the purpose of the survey is as follows:

In order to create a plan that is useful we are using meetings and surveys to gain an understanding of the priorities and concerns of the local communities that comprise our region. The information we obtain from you in this survey will strengthen our regional data analysis by adding your local, informative narrative to the research. It will also give us a better understanding of what tools and recommendations are needed to address the priorities throughout the region.

These results will be further analyzed and drawn upon as part of the Housing Assessment for the Regional Plan for Sustainable Development in July 2012. This assessment will assist in the development of a Housing Plan for the St. Louis region.

The results will primarily be used to gain an understanding of the needs, priorities and challenges of local governments in the St. Louis region. Municipalities in the region have various population sizes, ranging from nine (Peaceful Village in Jefferson County) to over 319,000 (the city of St. Louis). In an effort to understand the differing challenges and priorities for various size local governments, the survey results are first reported in the aggregate, and then examined by population size.

The results should not be used to describe the challenges, priorities, and concerns of the region as a whole but only used to determine the types of tools and strategies that will be helpful to local governments in the region.

27 Municipalities in St. Louis County received a slightly different letter than other municipalities because the St. Louis County Office of Community Development followed up with municipalities in the County and are using the survey results for their planning purposes as well.

Profile

Responses were received from municipalities in every county of the region. Table 1 provides the breakdown of the total number of municipalities in the region as well as the number and percent of respondents by county. The total response rate was 35.7 percent. The results are fairly representative of the number of governments in the region by county. Franklin, St. Charles and St. Louis counties are slightly overrepresented in the survey results compared to the total number of governments, while the remaining counties are slightly underrepresented.

The City Administrator (21) or Mayor (16) completed most of the surveys with the reminder being completed by City Planners (7), Community Development Directors (9), and those that fulfill other roles (17). Those in the "other" category included City/Village Clerk (7), Assistant to City Administrator/Mayor (3), Board of Trustees chairman (3), City Engineer (3) and Director of Economic Development (1).

Table 2 provides the breakdown of municipalities in the St. Louis region by population size. In the St. Louis region the population of municipalities ranges from a low of nine persons (Peaceful Village in Jefferson County) to a high of 319,000 residents (city of St. Louis). Officials from municipalities of all sizes responded to the survey with 14 respondents (20.0 percent) who represent municipalities with a population of less than 1,000, 10 (14.3 percent) who represent municipalities between 1,000 and 3,000 persons, 21 (30.0 percent) who represent municipalities between 3,000 and 10,000 persons and 25 (35.7 percent) who represent municipalities with over 10,000 persons.

Table 1: Number of Surveys Sent and Received by County

County	Number of Local Governments	Percent of Local Governments in the Region	Number of Survey Respondents	Percent of Survey Respondents	Percent of Local Governments Responding
Franklin	12	6.1	7	10.0	58.3
Jefferson	15	7.7	3	4.3	20.0
St. Charles	17	8.7	8	11.4	47.1
City of St. Louis	1	0.5	1	1.4	100.0
St. Louis	90	45.9	36	51.4	40.0
Madison	27	13.8	8	11.4	29.6
Monroe	6	3.1	2	2.9	33.3
St. Clair	28	14.3	5	7.1	17.9
Total	**196**	**100.0**	**70**	**100.0**	**35.7**

Table 2: Number of Municipalities in the Region and Number Responding to Survey, by Population Size

Population	Number of Local Governments in Region	Percent of Local Governments in the Region	Number of Survey Respondents	Percent of Respondents
Under 1,000	60	30.6	14	20.0
Between 1,000 and 3,000	38	19.4	10	14.3
Between 3,000 and 10,000	52	26.5	21	30.0
Over 10,000	46	23.5	25	35.7
Total	196	100.0	70	100.0

Housing Development

Survey respondents were asked to indicate how much of a need there is in their community for 14 common housing types, considering current conditions as well as future needs of their municipality. See Table 3 for aggregated results.

The type of housing that was indicated, as "need more" by the largest number of leaders was "energy-efficient housing," with 77 percent (54 responses). The following were also indicated as "need more" more often than not:

- Owner-Occupied Housing
- Mixed-Use (residential and commercial)
- Senior Housing
- Universal-Design Housing

The following issues were most often ranked as "need met":

- Single-Family Housing
- Multi-Family Housing
- Low-Income Housing
- Moderate-Income Housing
- Larger Housing
- Smaller Housing
- High Density Housing
- Lower Density Housing

The only issue that was most often ranked as "need less" was "rental housing.

A statistical analysis of the survey responses and the population size of municipalities of responding leaders reveal a few weak to moderately significant relationships. The results indicate that as the population size of municipalities increases, the perceived need for more universal design, higher density, mixed-use, and senior housing increases. The relationship between population size and lower density housing revealed a weak negative relationship, indicating that as population size increases the perceived need for lower density housing decreases.[28]

Additionally, observations of the variance in responses by leaders of different population size communities finds that municipal leaders with larger populations appear to see more of a demand for a variety of housing types than their less populated counterparts. Leaders of less populated municipalities were more likely to respond that the need for most housing types is already met in their community. Leaders for communities with larger populations were more likely to see a need for mixed-used development and higher density housing. Although municipal leaders in the two larger population categories indicated a need for less or the need is met for rental housing, they were still more likely than their less populated counterparts to indicate a need for more of this type of housing.

The following are the top types of housing chosen as "need more" by the most respondents in each population size category:

Under 1,000

- Owner-Occupied Housing
- Single-Family Housing
- Energy-Efficient Housing

Between 1,000 and 3,000

- Owner-Occupied Housing
- Energy-Efficient Housing

Between 3,000 and 10,000

- Energy-Efficient Housing
- Senior Housing
- Universal-Design Housing

Over 10,000

- Energy-Efficient Housing
- Universal-Design Housing
- Mixed-Use (residential and commercial)

28 See full report for a lengthier description and data for statistically significant results.

Appendix D

Table 3: Housing Types

Responses to, "Below is a list of common housing types that may or may not be located in your community. Taking into consideration the current conditions as well as the future needs of your municipality, please indicate the NEED for the following types of housing in your community. Please make your ratings on a scale from 1 to 9, where 1 indicates a need for less and 9 indicates a need for more. Use the number on the scale that best reflects how much of a need each type of housing is for your municipality." N=69

Housing Types	Need Less (1-4)	Need Met (5)	Need More (6-9)	Average Rating
Owner-Occupied Housing	2 (3%)	29 (41%)	39 (56%)	6.4
Rental Housing	31 (44%)	24 (34%)	14 (20%)	4.1
Single-Family Housing	3 (4%)	36 (51%)	31 (44%)	6.0
Multi-Family Housing	22 (31%)	31 (44%)	17 (24%)	4.5
Mixed-Use (residential & commercial)	11 (16%)	16 (23%)	43 (61%)	6.0
Low-Income Housing (households earn between 50% and 80% of area median income)	23 (33%)	33 (47%)	14 (20%)	4.3
Moderate-Income Housing (households earn between 80% and 120% of area median income)	6 (9%)	33 (47%)	31 (44%)	5.5
Senior Housing	8 (11%)	19 (27%)	43 (61%)	6.1
Universal-Design Housing (usable to the greatest extent possible by everyone, regardless of their age, ability, or status in life)	8 (11%)	17 (24%)	44 (63%)	6.0
Energy-Efficient Housing	5 (7%)	11 (16%)	54 (77%)	6.8
Larger Housing	13 (19%)	34 (49%)	22 (32%)	5.2
Smaller Housing	13 (19%)	42 (60%)	15 (21%)	4.9
Higher Density Housing	18 (26%)	30 (43%)	20 (29%)	4.8
Lower Density Housing	16 (23%)	40 (57%)	14 (20%)	4.8

Other Housing Types Specified as "Need More":
- Walkable Planned Unit Developments
- Starter Homes
- Newer Housing
- Housing Re-development Areas

Housing Challenges

Considering current conditions as well as future needs of their municipality, leaders were asked to indicate how much of a challenge is posed in their community by 13 common housing challenges. See Table 4 for aggregated results.

The issue that was rated as a challenge by the greatest number of municipalities was "absentee landlords," with 40 respondents (57 percent) indicating this as a challenge. The following were also indicated as a challenge more often than not:

- Physical Condition of Housing Stock
- Foreclosures
- Market for New Construction
- Market for Existing Homes
- Code Violations

The following issues were most often rated as "neutral," indicating that these are not challenges in these communities:

- Fair Lending Practices
- Access to Credit/Financing for Home Repairs/Purchase

The following issues were most often indicated as "not an issue":

- Housing Affordability
- Vacant Lots/Abandoned Buildings
- Obsolete Housing
- Access to Credit Education/ Counseling
- Market for Rehabilitation

Although the last group of issues was rated most often as "not an issue," nearly as many communities rated them as a challenge, suggesting that all of these issues are a challenge in some communities while they are not in others. For example, although "housing affordability" was most often rated as "not an issue" (44 percent of respondents), a substantial number of communities still rated this as a challenge (22 respondents/31 percent).

The statistical analysis of the relationship between population size and the responses in this section reveals one statistically significant result—as the population size of municipalities increases, the perceived challenge of foreclosures increases.[29]

29 See full report for a lengthier description and data for statistically significant results.

Absentee landlords were rated as a challenge by most of the respondents in all size communities except in the lowest population category (under 1,000 persons). Fifty-seven percent of leaders in the smallest populated communities rated absentee landlords as "not an issue." By contrast, about sixty percent of respondents in the other three size categories indicated that absentee landlords are a challenge.

Leaders of different size communities chose different challenges more often than those chosen by the other size groups but all of the challenges are present in some communities, regardless of size. The following were the most often chosen challenges, by community size:

Under 1,000
- Market for Construction
- Market for Rehabilitation
- Code Violations

Between 1,000 and 3,000
- Absentee landlords
- Foreclosures

Between 3,000 and 10,000
- Absentee Landlords
- Code Violations

Over 10,000
- Foreclosures
- Absentee Landlords

Appendix D

Table 4: Housing Challenges

Responses to, "Below is a list of common housing challenges that you may or may not be facing in your community. Taking into consideration the current conditions as well as the future needs of your municipality, please indicate how much of a CHALLENGE is posed by each of the following housing issues in your community. Please make your ratings on a scale from 1 to 9, where 1 indicates no challenge and 9 indicates a serious challenge. Use the number on the scale that best reflects how much of a challenge each housing issue is for your municipality." N=70

Housing Challenges	Not an Issue (1-4)	Neutral (5)	Challenge (6-9)	Average Rating
Physical Condition of Housing Stock	28 (40%)	12 (17%)	30 (43%)	4.7
Fair Lending Practices	28 (40%)	30 (43%)	11 (16%)	4.1
Housing Affordability	31 (44%)	16 (23%)	22 (31%)	4.3
Foreclosures	22 (31%)	13 (19%)	35 (50%)	5.2
Absentee Landlords	23 (33%)	7 (10 %)	40 (57%)	5.3
Vacant Lots/Abandoned Buildings	34 (49%)	3 (4 %)	33 (47%)	4.6
Obsolete Housing	32 (46%)	16 (23 %)	21 (30%)	4.0
Access to Credit/Financing for Home Repairs/Purchase	24 (34%)	25 (36%)	21 (30%)	4.5
Access to Credit Education/ Counseling	27 (39%)	25 (36%)	18 (26%)	4.3
Market for New Construction	24 (34%)	15 (21 %)	31 (44 %)	4.9
Market for Rehabilitation	27 (39%)	19 (27%)	24 (34%)	4.6
Market for Existing Homes	24 (34 %)	20 (29%)	25 (36%)	4.5
Code Violations	27 (39%)	7 (10%)	35 (50 %)	4.9

Other Housing Challenges Specified as Challenges:

- Rental inspection program
- Older homes (with only 1 bathroom and in need of lots of maintenance)
- Fair Housing
- Derelict rental property due to downturn in economy and the local builders under serious foreclosure from their banks.

E

Outside Research Commissioned for this Report

Appendix E

Appendix E

The following pieces of research were commissioned as part of this Regional Housing Assessment. The complete reports, once available, can be found on the EWG website at http://www.ewgateway.org/rpsd/RPSD-Resources/rpsd-resources.htm#Docs

Fair Housing Equity Assessment (FHEA)

Prepared by: The Metropolitan St. Louis Equal Housing and Opportunity Council (EHOC)
To be completed by
March 30, 2012

EHOC will produce a report that meets the requirements of HUD for the Fair Housing Equity Assessment (FHEA) product. The FHEA is designed to address issues of equity and access to opportunity in the greater St. Louis region. This analysis will identify and discuss disparities on the basis of race and ethnicity among housing, transportation, economic, and public investments. An understanding of the inequities among minority communities will allow regional planning to address issues and proactively open access to opportunities for all people.

St. Louis County Housing Study

Prepared by: Development Strategies, for the Office of Community Development, St. Louis County Department of Planning
To be completed by
September 14, 2012

St. Louis County Department of Planning commissioned Development Strategies (DS) to undertake an assessment of the current state of affordable rental housing in St. Louis County and develop strategies and policy initiatives to preserve and expand the supply of decent and affordable rental housing with the goal of highlighting the role that rental housing can play in addressing broader issues such as anti-poverty efforts and developing strategies for revitalizing neighborhoods that have been declining.

The focus of the study is on affordable housing and the role it can play in addressing anti-poverty efforts. DS documented and evaluated the pace and scale of home foreclosures and the quality and condition of affordable rental housing in St. Louis County. They also analyzed the factors that lead to differences in the quality of affordable housing, the demographic variables that correlate with affordable housing and the policies that could lead to better outcomes and uses of limited public funds.

Housing Authorities in the St. Louis Region

Prepared by: Abigail Baum, Practicum Student
Washington University Brown School: Public Health and Social Work

Baum interviewed the directors of seven housing authorities in the St. Louis region and compiled their responses to a series of questions in a report that focuses on key challenges of housing authorities in the region. The goals of the interviews was to gain an understanding of the challenges and programs of housing authorities in the region; explore the relationships between housing authorities, local governments and other organizations; and to strengthen the relationship between the Regional Plan for Sustainable Development consortium partners and the Housing Authorities in the region. The key findings from the interviews include: the negative perception of public housing is prevalent and a major hindrance to being able to adequately provide low-income housing in the region; availability of low-income housing is insufficient to meet the need in the region; existing public housing is deteriorating and maintenance is not adequately funded; housing is often located in places removed from opportunity; and the need for low income housing is large, and growing.

F

County and Municipal Housing Statistics

Municipality	County	Population	Number of Housing Units	Percent Single Family	Percent Vacant	Percent Owner Occupied	Average Household Size	Number of Families	Number of Households with person(s) under age 18	Number of Households with person(s) 65 years or older	Median Age Householder	Median Household Income	Median Gross Rent	Percent Units Receiving Public Assistance or Food Stamps	Median Housing Structure Value	Median Year Housing Structure Built
Alhambra	Madison	681	253	85.4%	4.7%	73.0%	2.37	164	70	65	50.9	$46,875	$578	9.5%	$108,600	1959
Alton	Madison	27,865	13,266	75.9%	11.5%	59.9%	2.33	6,854	3,537	2,866	49.9	$38,073	$694	17.2%	$84,500	1950
Bethalto	Madison	9,521	4,289	80.0%	7.1%	71.3%	2.37	2,656	1,207	1,121	52.1	$49,210	$694	7.8%	$115,400	1970
Collinsville	Madison	25,579	11,891	68.0%	8.1%	65.1%	2.33	6,781	3,234	2,494	48.9	$48,816	$703	9.3%	$124,600	1966
East Alton	Madison	6,301	3,051	75.6%	9.5%	59.1%	2.28	1,600	775	787	52.7	$35,496	$501	18.4%	$70,200	1952
Edwardsville	Madison	24,293	9,703	75.6%	5.6%	66.9%	2.49	5,531	2,756	1,684	46.4	$66,462	$789	3.2%	$186,500	1978
Glen Carbon	Madison	12,934	5,471	75.9%	6.1%	71.1%	2.49	3,402	1,699	1,266	49.6	$67,386	$850	6.2%	$197,100	1987
Godfrey	Madison	17,982	7,708	89.9%	5.2%	83.4%	2.4	5,101	2,026	2,528	55.7	$51,834	$787	5.6%	$137,400	1972
Granite City	Madison	29,849	13,578	82.1%	10.0%	70.1%	2.42	7,791	3,805	3,358	51.6	$38,845	$642	15.5%	$83,400	1955
Grantfork	Madison	337	138	72.6%	6.5%	88.4%	2.61	98	58	26	48.2	$46,250		6.0%	$115,200	1983
Hamel	Madison	816	337	90.2%	3.3%	81.3%	2.5	244	128	85	48.2	$50,500	$760	6.7%	$148,900	1970
Hartford	Madison	1,429	677	93.3%	9.5%	73.4%	2.33	379	169	180	53.0	$40,673	$648	10.0%	$65,800	1951
Highland	Madison	9,919	4,283	78.3%	6.3%	68.2%	2.42	2,633	1,339	1,075	50.0	$53,350	$654	4.2%	$142,500	1974
Holiday Shores*	Madison	2,882	1,130	98.5%	4.5%	95.8%	2.67	852	408	242	50.9	$77,331		1.4%	$178,900	1985
Livingston	Madison	858	417	80.4%	10.1%	78.4%	2.29	231	112	105	51.3	$36,042	$707	13.3%	$77,100	1952
Madison	Madison	3,891	1,894	88.7%	16.9%	55.0%	2.45	925	545	376	51.1	$29,896	$670	26.0%	$46,700	1950
Marine	Madison	960	421	84.6%	6.7%	77.4%	2.44	259	114	91	51.0	$49,500	$750	7.9%	$123,100	1961
Maryville	Madison	7,487	3,149	82.1%	5.0%	79.7%	2.45	2,063	952	663	49.9	$76,477	$741	5.6%	$201,600	1993
Mitchell	Madison	1,356	549	98.3%	5.3%	88.8%	2.61	378	175	139	52.0	$52,885		4.2%	$95,300	1966
New Douglas	Madison	319	153	91.8%	15.7%	78.3%	2.47	89	43	33	50.3	$45,278	$596	9.8%	$78,000	1949
Pierron	Madison	600	263		6.1%	84.2%	2.43	157	79	60	52.7	$28,158		9.9%	$78,800	1963
Pontoon Beach	Madison	5,836	2,454	66.0%	9.4%	70.0%	2.61	1,536	761	449	49.6	$53,661	$783	9.8%	$107,500	1982
Rosewood Heights*	Madison	4,038	1,753	96.7%	5.7%	87.5%	2.44	1,180	478	552	55.3	$53,787	$753	9.1%	$111,000	1959
Roxana	Madison	1,542	698	91.4%	9.7%	70.8%	2.45	418	210	161	50.1	$40,260	$671	13.9%	$79,700	1948
St. Jacob	Madison	1,098	442	95.8%	6.1%	85.5%	2.65	315	164	84	46.7	$77,188	$648	4.8%	$152,700	1974
South Roxana	Madison	2,053	864	79.9%	8.4%	63.6%	2.6	527	278	179	48.6	$48,176	$729	20.9%	$71,600	1963
Troy	Madison	9,888	3,960	76.3%	4.5%	71.8%	2.61	2,739	1,510	697	48.1	$65,556	$662	3.8%	$172,500	1987
Venice	Madison	1,890	916	62.0%	19.7%	44.3%	2.56	500	302	190	51.5	$19,953	$493	41.7%	$37,500	1956
Williamson	Madison	230	109	87.4%	12.8%	86.3%	2.42	68	30	27	50.3	$27,125	$611	7.8%	$66,900	1946
Wood River	Madison	10,657	4,904	81.5%	9.4%	67.1%	2.35	2,704	1,334	1,121	50.5	$47,694	$717	13.5%	$87,000	1954
Worden	Madison	1,044	457	79.3%	6.1%	79.3%	2.43	293	143	100	49.3	$41,063	$479	13.4%	$98,200	1962
Columbia	Monroe	9,707	3,977	86.1%	4.7%	78.5%	2.53	2,692	1,307	947	51.0	$73,264	$774	3.4%	$203,300	1984

Municipality	County	Population	Number of Housing Units	Percent Single Family	Percent Vacant	Percent Owner Occupied	Average Household Size	Number of Families	Number of Households with person(s) under age 18	Number of Households with person(s) 65 years or older	Median Age Householder	Median Household Income	Median Gross Rent	Percent Units Receiving Public Assistance or Food Stamps	Median Housing Structure Value	Median Year Housing Structure Built
Fults	Monroe	26	11	100.0%	0.0%	100.0%	2.36	10	3	1	51.3	$108,125		23.5%	$106,300	1942
Hecker	Monroe	481	203	87.8%	4.4%	80.4%	2.48	133	62	70	53.1	$58,750	$499	4.1%	$118,900	1962
Maeystown	Monroe	157	66	100.0%	13.6%	84.2%	2.75	45	21	12	52.0	$85,313		0.0%	$181,900	1957
Valmeyer	Monroe	1,263	494	86.6%	12.1%	84.6%	2.91	345	215	81	49.5	$66,619	$840	5.6%	$168,900	1999
Waterloo	Monroe	9,811	4,046	82.0%	4.6%	74.9%	2.48	2,720	1,320	1,014	51.2	$61,012	$715	6.8%	$191,400	1988
Alorton	St. Clair	2,002	850	56.9%	13.6%	40.7%	2.73	503	305	157	49.1	$16,101	$659	38.8%	$34,300	1966
Belleville	St. Clair	44,478	21,099	69.4%	10.9%	61.3%	2.3	11,081	5,822	4,060	48.7	$45,459	$694	11.6%	$106,900	1958
Brooklyn	St. Clair	749	326	47.9%	8.0%	33.3%	2.5	192	115	76	50.1	$20,000	$425	29.2%	$53,500	1966
Cahokia	St. Clair	15,241	6,056	84.0%	15.4%	57.5%	2.93	3,707	2,253	977	47.5	$32,219	$759	24.4%	$65,800	1958
Caseyville	St. Clair	4,245	1,852	81.7%	10.4%	74.2%	2.48	1,059	498	468	52.5	$40,000	$601	7.9%	$84,100	1960
Centreville	St. Clair	5,309	2,336	59.6%	13.7%	51.5%	2.63	1,320	745	620	53.4	$27,681	$627	36.0%	$72,800	1959
Darmstadt*	St. Clair	68	29		3.4%	89.3%	2.43	21	8	11	55.0					
Dupo	St. Clair	4,138	1,863	73.2%	11.4%	71.8%	2.51	1,142	589	355	48.8	$46,375	$759	11.1%	$99,700	1973
East Carondelet	St. Clair	499	202	62.4%	12.4%	75.1%	2.82	135	69	47	52.5	$30,000	$764	21.8%	$56,300	1973
East St. Louis	St. Clair	27,006	12,055	63.8%	16.1%	45.5%	2.63	6,368	3,653	2,959	52.9	$20,386	$487	40.3%	$62,100	1955
Fairmont City	St. Clair	2,635	865	84.2%	8.1%	72.3%	3.31	571	364	195	48.8	$33,667	$648	17.4%	$63,300	1953
Fairview Heights	St. Clair	17,078	7,876	81.9%	6.6%	70.2%	2.32	4,664	2,088	1,864	51.0	$63,061	$904	4.9%	$132,800	1975
Fayetteville	St. Clair	366	157	69.1%	9.6%	75.4%	2.58	104	40	34	50.5	$53,333	$752	12.5%	$66,900	1958
Floraville*	St. Clair	53	26		23.1%	95.0%	2.65	14	8	3	45.0					
Freeburg	St. Clair	4,354	1,795	82.9%	4.6%	80.3%	2.46	1,215	573	429	52.3	$70,990	$689	4.2%	$175,300	1990
Lebanon	St. Clair	4,418	1,845	79.5%	11.0%	58.9%	2.39	953	427	408	49.7	$44,544	$544	11.8%	$126,300	1968
Lenzburg	St. Clair	521	229	63.4%	12.2%	74.1%	2.59	146	79	49	50.6	$35,250	$660	23.6%	$77,600	1964
Marissa	St. Clair	1,979	953	80.2%	14.0%	77.2%	2.41	546	245	254	54.5	$44,286	$515	14.5%	$73,200	1953
Mascoutah	St. Clair	7,483	3,038	82.5%	7.3%	74.6%	2.64	2,035	1,088	610	48.5	$64,432	$737	8.0%	$145,000	1973
Millstadt	St. Clair	4,011	1,722	75.4%	4.5%	76.4%	2.44	1,144	540	457	52.2	$56,469	$780	2.8%	$178,000	1981
New Athens	St. Clair	2,054	886	81.9%	7.3%	79.3%	2.45	566	291	227	51.4	$50,488	$664	6.9%	$101,800	1955
New Baden	St. Clair	3,349	1,333		6.5%	72.9%	2.62	907	476	272	49.4	$57,713	$721	9.9%	$122,600	1973
O'Fallon	St. Clair	28,281	11,414	75.5%	5.8%	70.0%	2.63	7,804	4,260	1,907	48.2	$72,831	$911	6.9%	$190,600	1989
Paderborn*	St. Clair	43	22	100.0%	4.5%	90.5%	2.05	13	4	6	59.5	$78,750		0.0%		
Rentchler*	St. Clair	34	13		7.7%	83.3%	2.83	8	4	4	50.0					
St. Libory	St. Clair	615	272	81.8%	5.1%	78.7%	2.38	176	81	67	52.1	$52,250	$556	5.0%	$156,000	1960
Sauget	St. Clair	159	83	57.9%	8.4%	56.6%	2.09	44	16	21	54.5	$32,955	$777	25.4%	$56,900	1967
Scott AFB*	St. Clair	3,612	1,239	62.7%	10.0%	0.4%	3.18	985	778	11	32.5	$49,046	$979	3.5%		1992
Shiloh	St. Clair	12,651	5,099	74.1%	7.6%	67.6%	2.63	3,396	1,877	754	47.9	$80,539	$785	5.5%	$208,900	1995

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Smithton	St. Clair	3,693	1,411	84.6%	3.7%	90.5%	2.66	1,030	515	307	50.2	$64,355	$595	1.9%	$180,200	1993
Summerfield	St. Clair	451	188	44.4%	11.2%	76.0%	2.7	119	61	35	49.6	$41,923	$641	16.2%	$81,700	1973
Swansea	St. Clair	13,430	5,704	77.0%	6.0%	75.5%	2.43	3,542	1,716	1,456	52.4	$61,940	$734	6.5%	$164,700	1986
Washington Park	St. Clair	4,196	1,677	88.1%	30.2%	54.7%	2.98	806	456	286	52.9	$24,721	$801	33.8%	$48,700	1955
Berger	Franklin	221	97	85.9%	12.4%	83.5%	2.6	49	33	25	54.2	$34,063	$425	2.8%	$68,800	1939
Gerald	Franklin	1,345	603	66.9%	12.6%	64.3%	2.5	356	179	133	49.8	$43,611	$522	17.2%	$113,100	1979
Gray Summit*	Franklin	2,701	1,127	80.4%	7.7%	82.1%	2.6	736	364	217	49.7	$48,441	$730	22.9%	$131,500	1989
Leslie	Franklin	171	60	61.4%	16.7%	66.0%	3.42	36	24	6	45.0	$24,375	$692	31.6%	$82,000	1961
Miramiguoa Park	Franklin	120	68	93.5%	26.5%	92.0%	2.4	32	12	14	51.7	$36,000	$750	11.3%	$74,600	1966
New Haven	Franklin	2,089	905	82.1%	9.6%	72.6%	2.45	533	285	210	50.4	$54,479	$567	5.6%	$118,600	1970
Oak Grove Village	Franklin	509	243	29.4%	11.1%	48.6%	2.36	114	67	65	51.9	$24,375	$588	39.0%	$45,000	1980
Pacific	Franklin	7,002	2,645	63.1%	10.5%	64.8%	2.45	1,524	767	558	49.2	$45,550	$565	8.9%	$134,900	1978
Parkway	Franklin	439	217	57.1%	11.1%	52.8%	2.27	110	55	75	54.6	$43,036	$447	9.8%	$92,500	1990
St. Clair	Franklin	4,724	2,142	64.8%	10.9%	53.6%	2.43	1,136	652	447	48.7	$34,788	$590	25.6%	$98,100	1977
Sullivan	Franklin	7,081	3,136	77.6%	9.8%	55.2%	2.44	1,793	971	810	50.6	$32,329	$652	13.3%	$106,500	1972
Union	Franklin	10,204	4,226	76.5%	7.7%	65.7%	2.59	2,612	1,524	859	47.1	$45,579	$658	10.4%	$134,800	1981
Villa Ridge*	Franklin	2,636	1,016	78.0%	6.7%	78.0%	2.77	738	351	236	51.6	$58,603	$586	5.6%	$153,800	1981
Washington	Franklin	13,982	6,319	77.1%	7.2%	68.1%	2.35	3,665	1,838	1,651	51.7	$46,161	$622	7.0%	$155,600	1977
Arnold	Jefferson	20,808	8,547	78.9%	5.3%	78.1%	2.55	5,695	2,759	2,118	51.3	$61,813	$705	9.4%	$155,800	1975
Barnhart*	Jefferson	5,682	2,003	98.2%	4.1%	92.3%	2.93	1,576	844	249	48.3	$66,988	$1,103	7.4%	$144,600	1978
Byrnes Mill	Jefferson	2,781	1,121	62.7%	7.4%	89.3%	2.68	782	360	179	50.6	$56,736	$593	6.4%	$169,600	1994
Cedar Hill*	Jefferson	1,721	692	74.3%	7.4%	83.9%	2.68	452	236	130	51.2	$33,527	$527	19.7%	$138,700	1980
Cedar Hill Lakes	Jefferson	237	120	100.0%	15.8%	91.1%	2.35	62	25	19	51.5	$55,486	$825	5.4%	$79,800	1958
Crystal City	Jefferson	4,855	2,078	84.4%	8.9%	70.2%	2.47	1,228	681	502	51.1	$47,550	$668	13.4%	$135,900	1968
De Soto	Jefferson	6,400	2,927	79.1%	10.2%	58.2%	2.38	1,633	880	714	50.9	$40,149	$600	24.2%	$102,500	1959
Festus	Jefferson	11,602	4,972	81.8%	6.8%	66.2%	2.47	3,036	1,715	1,163	49.2	$48,471	$602	16.5%	$142,200	1979
Herculaneum	Jefferson	3,468	1,449	87.5%	9.7%	81.0%	2.53	927	468	361	50.1	$48,841	$815	4.6%	$152,000	1984
High Ridge*	Jefferson	4,305	1,800	84.6%	6.2%	84.8%	2.53	1,134	566	341	50.0	$53,641	$589	7.4%	$129,600	1974
Hillsboro	Jefferson	2,821	957	65.7%	6.0%	62.0%	2.69	623	398	170	45.2	$49,583	$583	9.3%	$135,200	1980
Horine*	Jefferson	821	326	86.1%	6.1%	84.6%	2.68	229	108	80	52.1	$47,500	$842	22.4%	$102,700	1966
Imperial*	Jefferson	4,709	1,871	82.1%	5.5%	85.0%	2.66	1,297	641	370	50.4	$67,426	$648	7.1%	$151,900	1985
Kimmswick	Jefferson	157	68	57.6%	17.6%	82.1%	2.8	41	22	10	50.8	$31,875	$680	18.6%	$90,600	1959

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LaBarque Creek*	Jefferson	1,558	582	93.3%	3.3%	95.6%	2.76	478	193	110	53.4	$93,693		0.8%	$311,300	1993
Lake Tekakwitha	Jefferson	254	136	100.0%	15.4%	89.6%	2.21	60	33	20	49.3	$52,941		2.8%	$95,000	1971
Murphy*	Jefferson	8,690	3,750	62.9%	5.5%	79.1%	2.45	2,377	1,102	781	50.3	$47,062	$792	6.5%	$133,100	1979
Olympian Village	Jefferson	774	264	69.9%	6.8%	84.6%	3.15	201	122	35	47.5	$46,875	$818	9.3%	$95,900	1978
Parkdale	Jefferson	170	75	95.6%	2.7%	91.8%	2.33	57	16	24	57.3	$52,000		8.8%	$136,500	1960
Peaceful Village	Jefferson	9	4		0.0%	50.0%	2.25	3	0	2						
Pevely	Jefferson	5,484	2,318	50.0%	8.2%	67.6%	2.57	1,493	876	369	46.1	$36,045	$355	27.1%	$105,600	1988
Scotsdale	Jefferson	222	85	100.0%	4.7%	91.4%	2.74	63	31	19	52.9	$71,765	$850	2.1%	$173,900	1977
Augusta	St. Charles	253	131	98.1%	14.5%	83.0%	2.26	70	32	35	56.4	$53,750	$917	3.8%	$156,300	1939
Cottleville	St. Charles	3,075	1,145	99.8%	10.9%	93.9%	3.01	847	464	164	49.1	$97,596	$1,409	3.2%	$294,000	1998
Dardenne Prairie	St. Charles	11,494	3,768	95.6%	2.6%	96.1%	3.13	3,208	1,897	742	49.4	$96,002	$1,142	2.0%	$269,900	2001
Defiance*	St. Charles	155	77	100.0%	7.8%	70.4%	2.18	42	15	18	56.6	$49,750		0.0%	$354,200	1939
Flint Hill	St. Charles	525	187	100.0%	4.3%	87.7%	2.93	150	81	38	50.3	$91,667	$1,375	0.0%	$352,500	1994
Foristell	St. Charles	505	208		7.7%	82.8%	2.63	151	61	47	53.8	$76,875	$678	4.5%	$275,500	1992
Josephville	St. Charles	376	140	94.7%	5.0%	91.0%	2.83	110	43	34	52.7	$60,063	$618	5.3%	$212,500	1975
Lake St. Louis	St. Charles	14,545	6,197	83.1%	6.1%	78.1%	2.5	4,213	1,834	1,561	52.2	$81,393	$935	3.8%	$243,100	1993
New Melle	St. Charles	475	195	98.8%	8.2%	92.2%	2.65	143	54	68	59.9	$62,500	$347	5.4%	$249,200	1999
O'Fallon	St. Charles	79,329	29,376	85.3%	3.9%	82.8%	2.8	21,436	12,623	4,948	46.3	$76,839	$876	3.1%	$206,700	1998
Portage Des Sioux	St. Charles	328	166	92.2%	18.1%	85.3%	2.41	90	39	26	52.6	$48,542	$713	7.8%	$118,500	1958
St. Charles	St. Charles	65,794	28,590	66.3%	6.6%	64.8%	2.29	16,128	7,354	6,420	50.2	$54,936	$754	8.0%	$185,300	1982
St. Paul	St. Charles	1,829	656	99.7%	2.7%	92.9%	2.87	553	220	154	52.9	$92,321	$975	0.0%	$301,900	1992
St. Peters	St. Charles	52,575	21,717	80.9%	3.9%	81.0%	2.51	14,244	6,883	4,461	50.5	$70,275	$826	4.0%	$171,500	1986

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Weldon Spring	St. Charles	5,443	2,151	88.4%	4.7%	88.1%	2.59	1,580	632	690	57.4	$91,585	$1,362	0.0%	$392,200	1993
Weldon Spring Heights	St. Charles	91	36	100.0%	2.8%	100.0%	2.6	33	8	17	63.8	$79,583		0.0%	$323,500	1947
Wentzville	St. Charles	29,070	10,305	92.1%	5.2%	83.9%	2.96	7,852	5,028	1,516	43.4	$71,933	$717	6.4%	$207,100	2002
West Alton	St. Charles	522	267	100.0%	24.0%	86.2%	2.57	144	66	53	52.7	$42,375	$900	10.7%	$110,000	1958
Affton*	St. Louis	20,307	9,347	83.5%	5.4%	78.9%	2.3	5,419	2,368	2,476	52.0	$51,826	$700	4.4%	$152,000	1958
Ballwin	St. Louis	30,404	12,435	83.5%	4.5%	82.8%	2.56	8,631	4,059	3,240	52.6	$76,589	$908	2.3%	$233,500	1974
Bella Villa	St. Louis	729	346	89.4%	3.8%	83.8%	2.19	197	88	88	51.7	$48,239	$785	3.6%	$133,100	1950
Bellefontaine Neighbors	St. Louis	10,860	4,645	94.8%	7.2%	82.4%	2.41	2,784	1,453	982	51.1	$45,647	$930	14.3%	$90,300	1957
Bellerive	St. Louis	188	87	93.1%	5.7%	93.9%	2.29	63	20	29	60.0	$105,000	$785	0.0%	$290,100	1951
Bel-Nor	St. Louis	1,499	702	98.4%	4.8%	88.9%	2.24	412	147	186	56.3	$78,021	$1,058	3.7%	$169,200	1947
Bel-Ridge	St. Louis	2,737	1,249	72.4%	13.0%	40.0%	2.52	690	434	186	46.4	$32,857	$627	39.4%	$69,000	1961
Berkeley	St. Louis	8,978	3,776	80.8%	13.3%	55.2%	2.74	2,310	1,386	791	50.4	$31,507	$845	28.1%	$77,600	1957
Beverly Hills	St. Louis	574	288	85.4%	15.6%	60.1%	2.36	149	68	67	53.9	$32,083	$783	18.3%	$64,800	1950
Black Jack	St. Louis	6,929	2,809	76.2%	7.8%	73.8%	2.58	1,797	921	708	53.5	$50,553	$693	13.9%	$145,600	1977
Breckenridge Hills	St. Louis	4,746	2,128	74.3%	10.2%	48.7%	2.48	1,138	677	364	47.4	$32,490	$746	25.3%	$84,900	1955
Brentwood	St. Louis	8,055	4,410	58.6%	6.2%	64.7%	1.94	1,832	859	773	43.9	$65,456	$1,009	1.5%	$188,500	1957
Bridgeton	St. Louis	11,550	5,088	67.6%	6.4%	64.7%	2.33	2,957	1,335	1,527	54.1	$51,580	$765	8.5%	$166,100	1971
Calverton Park	St. Louis	1,293	540	100.0%	8.1%	77.0%	2.61	347	175	117	49.7	$50,050	$911	14.8%	$85,000	1955
Castle Point*	St. Louis	3,962	1,544	100.0%	18.5%	63.9%	3.15	964	583	295	51.0	$25,655	$903	43.9%	$81,500	1962
Champ	St. Louis	13	6	100.0%	0.0%	0.0%	2.17	3	1	2	60.0	$122,639	$483	0.0%		2002
Charlack	St. Louis	1,363	616	64.3%	8.3%	50.4%	2.41	337	201	74	42.8	$37,973	$772	18.0%	$96,500	1952
Chesterfield	St. Louis	47,484	20,393	77.5%	5.7%	77.9%	2.42	13,461	5,640	6,094	55.6	$97,247	$946	1.6%	$347,100	1980
Clarkson Valley	St. Louis	2,632	913	100.0%	3.4%	98.2%	2.98	801	360	255	56.5	$200,313		1.0%	$606,500	1979
Clayton	St. Louis	15,939	6,321	44.1%	15.8%	60.6%	2.12	2,921	1,401	1,307	50.3	$87,756	$905	0.9%	$607,800	1945
Concord*	St. Louis	16,421	7,304	88.0%	3.4%	87.2%	2.33	4,819	1,792	2,742	58.0	$63,328	$839	1.9%	$192,700	1966
Cool Valley	St. Louis	1,196	483	96.2%	8.9%	76.4%	2.72	303	161	111	53.4	$28,333	$947	35.4%	$82,200	1957
Country Club Hills	St. Louis	1,274	534	100.0%	13.5%	60.8%	2.76	343	208	79	48.0	$24,909	$1,015	35.0%	$68,200	1953
Country Life Acres	St. Louis	74	28	100.0%	3.6%	96.3%	2.74	24	6	12	61.3	$238,750		0.0%	$1,000,001	1956

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Crestwood	St. Louis	11,912	5,452	94.5%	5.5%	88.4%	2.29	3,348	1,310	1,929	57.0	$63,569	$990	3.6%	$193,000	1960
Creve Coeur	St. Louis	17,833	8,433	63.7%	9.2%	68.3%	2.26	4,717	1,993	2,368	53.8	$94,852	$937	1.8%	$378,200	1974
Crystal Lake Park	St. Louis	470	222	98.6%	9.0%	93.6%	2.33	136	60	72	59.8	$80,000		0.0%	$363,600	1972
Dellwood	St. Louis	5,025	1,978	97.9%	7.3%	82.4%	2.74	1,336	785	360	49.0	$46,198	$988	26.2%	$92,700	1957
Des Peres	St. Louis	8,373	3,155	100.0%	3.3%	95.0%	2.72	2,474	1,076	905	56.3	$123,462	$923	0.6%	$367,500	1973
Edmundson	St. Louis	834	345	82.3%	10.1%	56.1%	2.69	197	124	68	47.6	$35,708	$667	18.0%	$89,900	1956
Ellisville	St. Louis	9,133	3,802	81.9%	4.8%	80.1%	2.47	2,498	1,151	1,230	55.3	$69,567	$917	0.6%	$226,600	1982
Eureka	St. Louis	10,189	3,683	90.3%	5.7%	85.1%	2.87	2,758	1,630	589	48.6	$95,811	$823	3.0%	$244,900	1995
Fenton	St. Louis	4,022	1,611	91.7%	3.8%	86.8%	2.56	1,176	484	409	55.2	$84,500	$979	1.8%	$266,200	1984
Ferguson	St. Louis	21,203	9,105	79.7%	10.0%	59.7%	2.56	5,500	3,202	1,631	48.7	$37,134	$719	19.3%	$96,800	1957
Flordell Hills	St. Louis	822	387	93.4%	19.1%	54.6%	2.63	213	124	55	47.4	$31,875	$857	25.3%	$69,600	1954
Florissant	St. Louis	52,158	22,632	83.0%	6.1%	75.1%	2.42	13,800	6,864	5,818	51.3	$50,578	$755	7.2%	$118,100	1962
Frontenac	St. Louis	3,482	1,357	100.0%	6.6%	94.7%	2.7	1,036	439	450	58.0	$157,292	$970	2.1%	$675,500	1962
Glasgow Village*	St. Louis	5,429	2,001	81.3%	13.2%	54.7%	3.13	1,337	933	326	44.1	$30,992	$887	29.0%	$71,500	1957
Glendale	St. Louis	5,925	2,348	96.1%	3.2%	94.8%	2.61	1,686	877	578	53.4	$96,106	$1,773	0.5%	$319,300	1951
Glen Echo Park	St. Louis	160	64	100.0%	10.9%	91.2%	2.81	37	15	21	58.8	$78,571		4.7%	$104,800	1939
Grantwood Village	St. Louis	863	351	100.0%	3.1%	94.4%	2.54	262	103	140	58.9	$99,659		1.2%	$345,200	1957
Greendale	St. Louis	651	329	97.6%	5.2%	84.0%	2.09	174	76	85	54.3	$55,273	$838	10.3%	$99,500	1951
Green Park	St. Louis	2,622	1,034	93.7%	3.2%	87.3%	2.48	730	294	310	54.3	$63,641	$898	5.4%	$160,100	1964
Hanley Hills	St. Louis	2,101	940	98.2%	7.8%	66.7%	2.42	571	296	170	51.5	$35,102	$884	19.2%	$70,500	1953
Hazelwood	St. Louis	25,703	11,730	66.7%	6.8%	62.4%	2.34	6,608	3,410	2,470	49.6	$47,838	$748	10.7%	$128,900	1968
Hillsdale	St. Louis	1,478	696	91.1%	30.0%	43.3%	3.03	346	225	90	47.9	$22,708	$749	41.4%	$52,700	1951
Huntleigh	St. Louis	334	136	100.0%	11.0%	90.9%	2.76	94	34	50	60.2	$175,893		0.0%	$1,000,001	1970
Jennings	St. Louis	14,712	6,937	83.0%	15.7%	57.8%	2.51	3,782	2,126	1,342	51.5	$29,793	$730	32.2%	$78,800	1955
Kinloch	St. Louis	298	177	19.6%	40.7%	24.8%	2.84	67	38	17	53.0	$28,333	$562	63.6%	$48,600	1972
Kirkwood	St. Louis	27,540	12,895	78.6%	7.8%	77.2%	2.29	7,327	3,483	3,435	54.0	$71,824	$880	4.0%	$233,400	1957
Ladue	St. Louis	8,521	3,377	99.4%	6.2%	95.4%	2.69	2,538	1,160	1,083	57.6	$157,120	$2,001	1.4%	$773,000	1955
Lakeshire	St. Louis	1,432	808	35.2%	8.8%	31.9%	1.94	351	181	166	49.4	$42,788	$692	9.2%	$205,000	1965
Lemay*	St. Louis	16,645	7,610	81.4%	9.1%	75.4%	2.36	4,123	2,020	2,020	52.2	$41,649	$669	11.4%	$115,500	1954
Mackenzie	St. Louis	134	69	100.0%	5.8%	90.8%	2.06	35	15	11	44.0	$54,219	$1,125	3.5%	$144,200	1947
Manchester	St. Louis	18,094	7,553	81.5%	4.2%	77.9%	2.5	5,048	2,345	1,667	51.1	$71,071	$871	1.0%	$212,100	1976
Maplewood	St. Louis	8,046	4,889	50.1%	12.7%	41.8%	1.88	1,769	872	545	43.8	$36,020	$564	12.2%	$153,000	1951

Municipality	County	Population	Number of Housing Units	Percent Single Family	Percent Vacant	Percent Owner Occupied	Average Household Size	Number of Families	Number of Households with person(s) under age 18	Number of Households with person(s) 65 years or older	Median Age Householder	Median Household Income	Median Gross Rent	Percent Units Receiving Public Assistance or Food Stamps	Median Housing Structure Value	Median Year Housing Structure Built
Marlborough	St. Louis	2,179	1,456	20.7%	8.7%	13.6%	1.64	394	173	167	37.9	$28,262	$605	5.1%	$163,000	1972
Maryland Heights	St. Louis	27,472	13,092	58.8%	7.0%	58.6%	2.21	6,766	3,350	2,181	45.4	$55,200	$771	4.0%	$162,200	1973
Mehlville*	St. Louis	28,380	13,651	66.9%	5.8%	67.1%	2.19	7,487	3,172	3,923	52.8	$50,098	$705	7.9%	$161,800	1969
Moline Acres	St. Louis	2,442	1,043	84.1%	9.7%	66.0%	2.59	643	345	254	53.0	$38,558	$930	24.8%	$92,500	1958
Normandy	St. Louis	5,008	2,240	55.0%	13.3%	40.0%	2.34	1,023	607	264	42.4	$22,095	$704	26.8%	$80,800	1958
Northwoods	St. Louis	4,227	1,817	97.8%	9.1%	75.8%	2.51	1,126	518	611	58.0	$34,295	$946	19.0%	$88,800	1954
Norwood Court	St. Louis	959	582	5.3%	8.9%	9.4%	1.81	210	130	72	42.8	$32,292	$705	14.1%	$95,000	1970
Oakland	St. Louis	1,381	494	99.3%	8.5%	88.7%	2.43	324	146	145	54.3	$79,375	$957	1.8%	$266,000	1953
Oakville*	St. Louis	36,143	14,314	86.8%	3.7%	85.8%	2.61	10,511	4,474	3,510	53.8	$78,781	$760	2.5%	$220,900	1981
Old Jamestown*	St. Louis	19,184	7,450	92.1%	4.9%	94.9%	2.69	5,497	2,395	1,857	54.2	$67,974	$822	6.2%	$187,000	1984
Olivette	St. Louis	7,737	3,275	82.9%	6.3%	77.5%	2.52	2,216	1,099	919	54.4	$66,133	$912	5.9%	$279,600	1959
Overland	St. Louis	16,062	7,356	85.9%	8.7%	69.6%	2.38	4,136	2,027	1,537	50.0	$44,767	$762	15.2%	$103,000	1952
Pagedale	St. Louis	3,304	1,461	92.4%	19.3%	52.3%	2.79	829	460	329	51.9	$29,331	$793	38.6%	$73,300	1952
Pasadena Hills	St. Louis	930	470	79.0%	7.9%	72.3%	2.15	273	94	129	57.6	$83,375	$644	5.0%	$195,100	1939
Pasadena Park	St. Louis	470	232	100.0%	4.7%	86.9%	2.13	127	54	63	54.9	$55,417	$950	3.6%	$126,000	1939
Pine Lawn	St. Louis	3,275	1,606	91.4%	26.0%	51.1%	2.75	834	491	310	50.7	$32,128	$863	42.7%	$67,200	1947
Richmond Heights	St. Louis	8,603	4,680	68.8%	9.3%	57.0%	2.01	2,012	889	881	47.9	$58,281	$777	6.2%	$252,000	1939
Riverview	St. Louis	2,856	1,368	76.4%	17.8%	49.6%	2.54	700	412	188	47.1	$29,656	$688	20.9%	$78,400	1955
Rock Hill	St. Louis	4,635	2,217	92.1%	6.9%	76.9%	2.25	1,198	550	462	48.7	$58,232	$940	1.3%	$177,200	1952
St. Ann	St. Louis	13,020	6,496	69.6%	9.3%	56.4%	2.21	3,259	1,670	1,367	49.7	$40,354	$628	12.5%	$107,300	1958
St. George	St. Louis	1,337	724	56.0%	7.0%	78.6%	1.99	320	142	230	54.5	$42,250	$608	5.6%	$119,200	1959
St. John	St. Louis	6,517	2,953	94.3%	11.1%	74.2%	2.45	1,658	843	573	49.1	$43,855	$799	18.3%	$95,700	1953
Sappington*	St. Louis	7,580	3,756	68.4%	6.3%	71.7%	2.15	2,066	825	1,360	57.4	$52,574	$803	5.9%	$195,600	1968
Shrewsbury	St. Louis	6,254	3,487	50.5%	7.7%	56.6%	1.84	1,331	523	1,090	53.8	$50,960	$853	4.0%	$170,200	1972
Spanish Lake*	St. Louis	19,650	8,899	66.9%	13.1%	51.5%	2.52	4,921	3,065	1,562	47.6	$33,838	$741	24.3%	$114,700	1968
Sunset Hills	St. Louis	8,496	3,635	88.1%	5.8%	82.2%	2.39	2,422	901	1,424	60.0	$93,889	$1,592	1.9%	$352,400	1971
Sycamore Hills	St. Louis	668	294	95.2%	4.1%	87.6%	2.37	167	80	73	52.7	$42,875	$717	12.0%	$114,100	1939
Town and Country	St. Louis	10,815	3,871	90.8%	7.2%	86.6%	2.66	2,798	1,098	1,230	58.1	$137,400	$1,042	0.4%	$708,900	1981

Municipality	County	Population	Number of Housing Units	Percent Single Family	Percent Vacant	Percent Owner Occupied	Average Household Size	Number of Families	Number of Households with person(s) under age 18	Number of Households with person(s) 65 years or older	Median Age Householder	Median Household Income	Median Gross Rent	Percent Units Receiving Public Assistance or Food Stamps	Median Housing Structure Value	Median Year Housing Structure Built
Twin Oaks	St. Louis	392	182	91.7%	2.7%	94.9%	2.21	107	34	62	57.9	$62,303	$1,325	0.0%	$175,800	1975
University City	St. Louis	35,371	18,021	61.9%	10.4%	55.2%	2.18	8,484	3,850	4,376	50.2	$50,852	$809	10.7%	$187,300	1950
Uplands Park	St. Louis	445	187	100.0%	10.2%	81.0%	2.65	127	54	67	58.6	$55,000	$950	13.0%	$84,700	1945
Valley Park	St. Louis	6,942	3,209	71.1%	7.3%	57.5%	2.27	1,640	885	592	45.6	$60,982	$843	2.3%	$183,600	1991
Velda City	St. Louis	1,420	654	87.0%	11.6%	62.5%	2.46	363	200	175	53.5	$29,688	$686	21.7%	$74,800	1949
Velda Village Hills	St. Louis	1,055	465	99.3%	8.2%	74.0%	2.47	295	126	168	57.9	$31,538	$1,009	21.2%	$68,300	1945
Vinita Park	St. Louis	1,880	849	74.1%	10.4%	50.5%	2.46	496	256	149	48.3	$30,625	$761	18.7%	$81,500	1952
Vinita Terrace	St. Louis	277	116	100.0%	6.9%	80.6%	2.56	73	35	25	53.2	$47,639	$867	17.2%	$108,900	1943
Warson Woods	St. Louis	1,962	791	99.6%	3.9%	97.5%	2.58	568	255	288	58.0	$103,462		1.3%	$372,300	1959
Webster Groves	St. Louis	22,995	9,756	86.2%	6.2%	81.0%	2.43	6,024	2,988	2,530	53.6	$74,362	$1,089	4.7%	$244,600	1947
Wellston	St. Louis	2,313	999	81.7%	21.4%	36.8%	2.95	540	375	168	47.8	$24,688	$611	42.3%	$64,200	1967
Westwood	St. Louis	278	125	100.0%	4.0%	96.7%	2.32	88	28	53	60.4	$149,821	$2,001	0.0%	$627,700	1957
Wilbur Park	St. Louis	471	212	100.0%	4.2%	95.1%	2.32	132	54	55	48.9	$50,833	$642	1.5%	$142,600	1944
Wildwood	St. Louis	35,517	12,604	91.6%	3.9%	90.9%	2.93	10,153	5,495	2,205	51.7	$114,776	$951	1.0%	$354,500	1991
Winchester	St. Louis	1,547	608	99.5%	2.0%	78.4%	2.44	386	189	138	48.2	$55,758	$956	2.3%	$141,900	1961
Woodson Terrace	St. Louis	4,063	1,731	91.2%	7.4%	72.2%	2.53	1,019	531	377	49.9	$39,088	$684	12.0%	$85,700	1953

By County

	Population	Number of Housing Units	Percent Single Family	Percent Vacant	Percent Owner Occupied	Average Household Size	Number of Families	Number of Households with person(s) under age 18	Number of Households with person(s) 65 years or older	Median Age Householder	Median Household Income	Median Gross Rent	Percent Units Receiving Public Assistance or Food Stamps	Median Housing Structure Value	Median Year Housing Structure Built
St. Louis City	319,294	176,002	46.0%	19.3%	45.4%	2.16	67,488	35,204	28,171	46.9	$33,652	$658	22.4%	$122,900	1939
Madison County	269,282	117,106	80.0%	7.7%	72.6%	2.46	71,756	33,959	27,465	50.6	$51,506	$730	10.9%	$126,000	1966
Monroe County	32,957	13,392	86.3%	6.0%	81.7%	2.59	9,375	4,364	3,131	51.4	$69,353	$733	3.8%	$200,900	1986
St. Clair County	270,056	116,249	73.3%	9.6%	66.3%	2.53	70,689	36,427	24,711	49.9	$48,310	$740	14.1%	$127,200	1969
Franklin County	101,492	43,419	76.1%	9.8%	75.6%	2.57	27,633	13,275	9,858	50.8	$47,693	$628	10.8%	$152,000	1980
Jefferson County	218,733	87,626	77.7%	6.8%	81.8%	2.65	60,031	30,149	17,397	49.7	$55,472	$670	11.6%	$156,600	1983
St. Charles County	360,485	141,016	80.8%	4.8%	80.6%	2.64	97,621	49,980	28,470	48.7	$68,680	$822	5.4%	$198,800	1990
St. Louis County	998,954	438,032	76.2%	7.6%	72.1%	2.42	263,423	126,823	106,110	51.2	$56,847	$792	9.0%	$181,600	1967

Sources: 2010 Census, 2008-2010 American Community Survey, 2006-2010 American Community Survey

* Census Designated Place (CDP)

G

Federal Policies

Appendix G

Appendix G

One of the first major housing-related programs enacted by the federal government was the **National Housing Act (1934)**, which created the **Federal Housing Administration (FHA)**. The purpose of the Act and creation of the FHA was to encourage improvements in housing standards and conditions for Americans. It came during one of the most testing fiscal periods in United States history and attempted to improve both the social and economic condition of a much-ailing nation.

Today, the FHA provides mortgage insurance on loans made by FHA-approved lenders in the United States. It insures mortgages on single-family and multi-family homes, as well as hospitals. It is the largest insurer of mortgages in the world, insuring over 34 million properties since its inception.[lx]

The federal government has had programs to help low-income renters since the passage of the **United States Housing Act of 1937**. The public housing program was created to provide housing options in a post-Great Depression era, as well as to stir-up much needed economic activity. This Act was seen as the predecessor to the most sweeping and far-reaching federal housing policy in American history.

That influential and transformational policy was the **Housing Act of 1949**. This Act established grant programs to assist state and local governments with community planning and urban renewal. The large-scale slum-clearance programs that took place throughout many cities in the United States were a direct result of the Act. The Act also established the national "…goal of a decent home and a suitable living environment in every American family."[lxi]

While the federal government hoped that slum-clearance programs would stimulate economic activity, the "urban renewal" program simply led to a dramatic exodus in many inner cities across the nation. The effect of the Housing Act was compounded with the spread of automobile usage, the **1944 G.I. Bill** and the **Federal Highway Act of 1956**. Together, these policies supported suburbanization and the decentralization of American cities.

After the government started clearing large swaths of land in cities across America, they recognized the need for better planning and implementation of housing policies. As a result, the **Department of Housing and Urban Development Act (1965)** was passed and **HUD** was formed. The purpose of the Department was "…to achieve the best administration of the principal programs of the federal government which provide assistance for housing and for the development of the nation's communities, to assist the President in achieving maximum coordination of the various federal activities which have a major effect upon urban community, suburban, or metropolitan development…and to provide for full and appropriate consideration, at the national level, of the needs and interests of the Nation's communities and of the people who live and work in them."[lxii]

Three years later, two major federal housing policies were passed. The **Civil Rights Act (1968)** prohibited discrimination in housing and gave HUD responsibility for administering these provisions. The **Housing and Urban Development Act of 1968** established rental and homeownership programs for lower-income families. It also led to the partition of the Federal National Mortgage Association into two separate and distinct corporate entities (Fannie Mae and the Government National Mortgage Association, "Ginnie Mae").

These sweeping reforms aimed to promote racial equality **(Civil Rights Act of 1964)** and decrease poverty, two important goals put forth by President Lyndon B. Johnson during the **Great Society** (roughly the 1960s). While this time period saw a dramatic increase in the number of affordable housing units constructed, the effectiveness of such large-scale building was immediately questioned.[lxiii] In 1973, President Richard Nixon put a moratorium on new construction, in part because there were complaints that bad design and shoddy workmanship created instant slums. The federal government needed a new strategy to provide housing options and sought to move away from the centralized housing programs that had been around for decades.

The next major federal housing policy, the **Housing and Community Development Act of 1974**, came under President Gerald Ford. There were two key components of this Act, which ultimately helped move the federal government away from their centralized role as housing developer. First was the creation of **Community Development Block Grants (CDBG)**, which were given to state and local governments "to promote the development of viable communities."[lxiv] The program still exists today, but there is fear that the availability of funds will be cut in the near future.

In addition to the creation of CDBG funds, the Act established **Section 8** rent subsidies for low-income families. Ten years later, the **Housing and Urban-Rural Recovery Act (1983)** created the housing voucher program as an addition to Section 8 rent certificates and repealed authority to make new commitments under the Section 8 project-based program. Changes were made yet again to the program with the passage of the **Housing and Community Development Act of 1988** and Section 8 housing vouchers were made a permanent program.

In 1988, the **Fair Housing Amendments Act** expanded the scope of fair housing provisions of the Civil Rights Act of 1968. Two years later, there was another victory for equality with the passage of the **Americans with Disabilities Act of 1990**. This sweeping legislation prohibited discrimination based on disability status. That same year, the well known **HOME** and **HOPE** programs were created with the passage of the **Cranston-Gonzalez National Affordability Housing Act (1990)**.

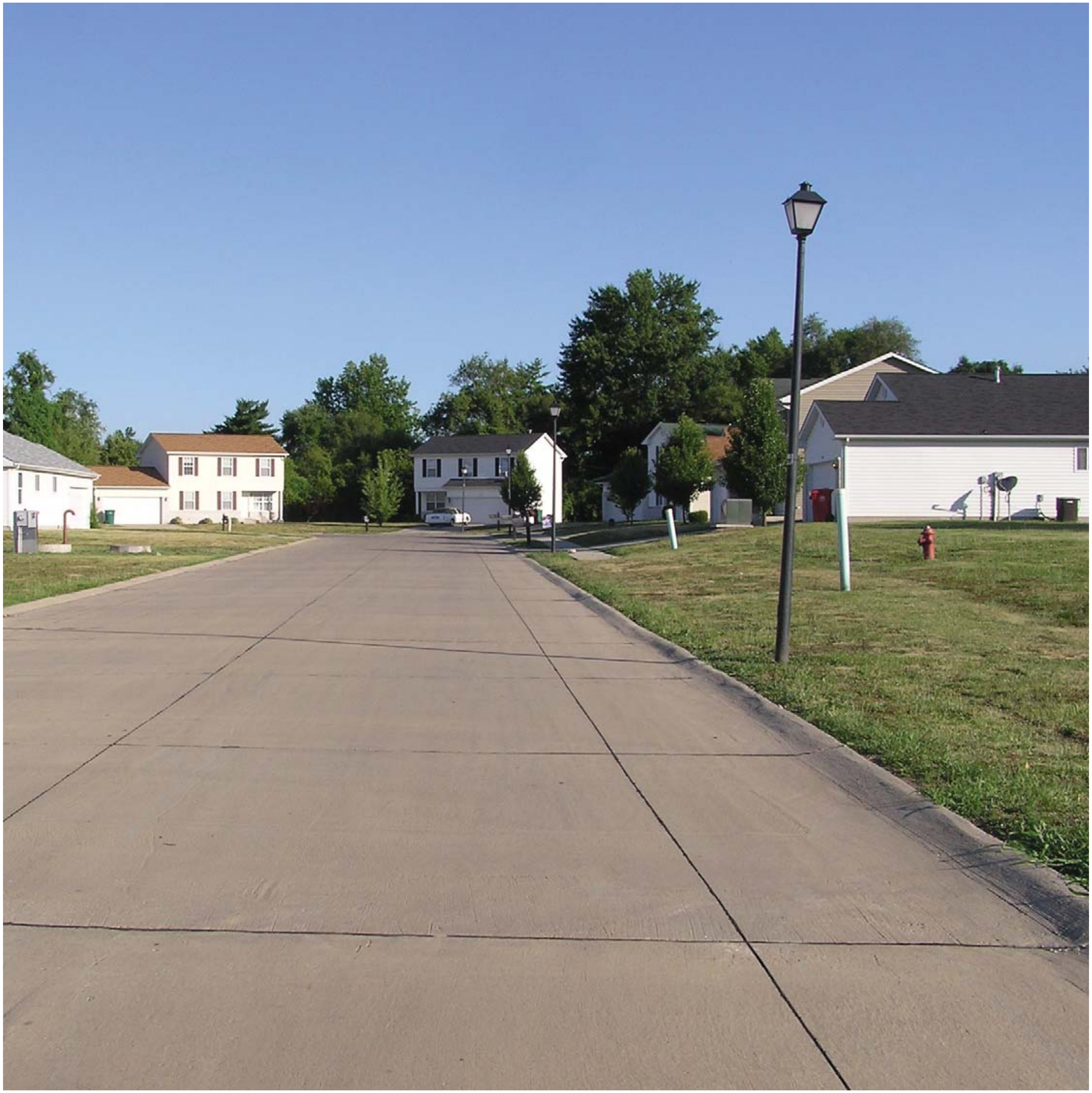
In the late 1980s, the federal government turned to tax credit programs as a way to spur economic development, provide safe and affordable housing as well as make them the "indirect" developer of affordable housing. The **Tax Reform Act of 1986** created the **Low-Income Housing Tax Credit (LIHTC)**. It was made a permanent part of the federal tax code in 1993. Since 1987, LIHTC has become the principal federal subsidy mechanism for supporting the production of new and rehabilitated housing for low-income people.[lxv]

Major reform came to public housing with the passage of the **Quality Housing and Work Responsibility Act of 1998 (also known as the Public Housing Reform Act)**. The Act substantially deregulated high-performing public housing authorities, decreased poverty concentrations in public housing and promoted mixed-income communities. Additionally, the Act ensured that a threshold share of units and housing vouchers would remain available for the truly needy and created incentives for residents to become self-sufficient.

Another popular tax credit program emerged at the beginning of the 21st century. With the passage of the **Community Renewal Tax Relief Act of 2000 the New Market Tax Credit (NMTC)** program was created. The goal of the program is to spur revitalization efforts of low-income and impoverished communities across the United States. The NMTC program provides tax credit incentives to investors for equity investments in certified Community Development Entities, which invest in low-income communities.

Over the course of the Great Recession, the federal government has passed a variety of housing-related statutes to aid the badly ailing economy. The **Recovery Rebates and Economic Stimulus for the American People Act of 2008** raised the statutory ceiling on the maximum principal obligation of a mortgage that may be purchased by the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac). Later that year, the **Emergency Economic Stabilization Act of 2008** authorized the Secretary of the Treasury to purchase and insure certain types of troubled assets for the purpose of providing stability to and preventing disruption of the U.S. economy, and established the **Troubled Assets Relief Program (TARP)**. **The American Recovery and Reinvestment Act of 2009** made massive appropriations for HUD-related programs. Some notable programs receiving this emergency funding were LIHTC funds and HOME Investment Partnership Projects. Later that year, the **Helping Families Save Their Homes ACT of 2009** was passed, allowing HUD to modify mortgages at risk of default and establish a program for payment of a partial claim to certain mortgagees. That same year, the **Home Affordable Refinance Program (HARP)** was passed to help homeowners with "underwater mortgages."

Appendix G



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Endnotes

EAST-WEST GATEWAY
Council of Governments

Creating Solutions Across Jurisdictional Boundaries

Gateway Tower
One Memorial Drive, Suite 1600
St. Louis, MO 63102-2451

314-421-4220
618-274-2750

www.ewgateway.org