

Housing

Housing fulfills the basic human need of shelter from the elements, provides stability to occupants, and *contributes to the economic vitality of the community*. In addition, it is crucial to maintaining an adequate labor force. However, the mere presence of housing is not enough. *Housing must be readily available as well as safe and affordable.*

Providing an ample supply of safe and affordable housing can create challenges for the community. The Greene County housing market, however, is showing signs of improvement. The collaborative spirit and innovative work of community members have brought new opportunities for all demographics in Springfield and Greene County. Since the 2011 Community Focus report, the lack of a centralized resource center/data collection point to address housing issues has turned from a red flag to a blue ribbon. Additionally, significant progress has been made regarding the lack of emergency shelters, a previous red flag issue. As we review these successes and work to improve other concerns, it is important to stay focused on providing quality, affordable housing for every citizen in our community.

BLUE RIBBONS

Collaborative Partnerships

To address this red flag from previous Community Focus reports, innovation and collaboration resulted in the establishment of the Springfield Area Affordable Housing Center. This community housing office will accommodate multiple housing and homeless prevention service provider representatives and provide a central access point for available affordable housing unit information, homeless service eligibility, screening, and referrals. The establishment of the Housing Center in 2012 was the culmination of many hours spent by community members visioning, researching, and planning to fulfill goals set forth in previous Community Focus reports.

The Affordable Housing Center offers residents needing housing or homeless assistance direct access to services through the One Door centralized shelter assessment center and the new affordable housing locator (www.TheAffordableHousingCenter.org). A toll-free call center offers assistance, in both English and Spanish, for landlords and people seeking affordable housing. In addition to searchable real-time listings of available housing, the site also provides helpful tools such as a rent checklist, affordability calculator, and links to other helpful



The Rare Breed Youth Drop-in Center.

resources. Residents and area professionals, such as real estate agents, nonprofit employees, case workers, and social workers, will have free access to information about available affordable housing units in Springfield, as well as Greene, Christian, and Webster counties.

Homeless Services

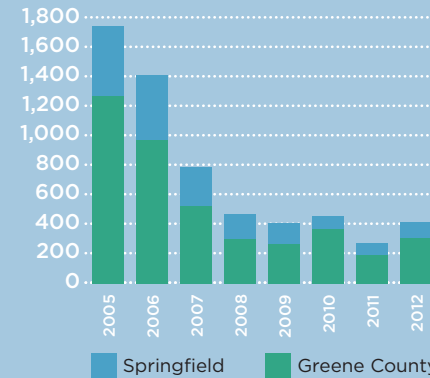
The community continues to invest in programs to address the needs of the homeless with some of these programs addressing red flags from past reports.

- Rare Breed Youth Services opened its new center at 301 N. Main Ave. in 2012. Its services provide young people, typically 10–18 years old, access to safety, help, and supportive resources.
- The Safe to Sleep program, operated by the Council of Churches, has grown from an extreme cold weather shelter for women to a year-round crisis shelter at Pathways United Methodist Church. Its unique program is operated by volunteers who donate their time to stay the night with women who seek a safe place to sleep.
- The One Door Service, established in 2010, continues to provide assistance and referrals to anyone who is homeless, at risk of becoming homeless, or in need of any assistance.
- The Department of Housing and Urban Development (HUD) Emergency Solutions Grant was increased for the coming year from \$75,000 to \$371,000 for our area, which should assist The Salvation Army, The Kitchen, Harmony House, and Ozarks Area Community Action Corporation (OACAC) in maintaining programs for the homeless.
- City Council adopted an Economic and Housing Access Calamity program, which allows qualifying individuals, agencies, and churches to provide food and lodging to the working poor and unemployed who are without a permanent residence.

Innovative Housing Programs

During the past year, development has started on three innovative affordable housing projects. Two of these projects set aside units to meet the needs of the disabled

NEW HOUSING PERMITS BEGINNING TO REBOUND



Source: Building & Development Offices of the City of Springfield and Greene County

community through a partnership with the Southwest Center for Independent Living (SCIL). The third brings a new affordable homeownership model to Springfield.

Westport Park, developed by Affordable Homes Development, is currently under construction. Located adjacent to Westport Park and Westport School, it consists of 46 two- and three-bedroom units, six of which will be fully accessible, including roll-in showers. The complex also includes a large community room with a fully accessible kitchen as well as an intake room that can be utilized by social workers from SCIL and other agencies. The Frisco, developed by The Vecino Group, will renovate the blighted Landmark Building into a modern Universally Designed community. A mix of 16 studio apartments, 25 one-bedroom apartments, 26 two-bedroom apartments, and one three-bedroom unit will create almost 70 affordable residences downtown. Like Westport Park, The Frisco has been designed with accessibility in mind, an asset in a city with a shortage of housing for individuals living with disabilities.

Springfield Community Land Trust

The Springfield Community Land Trust (SCLT) is a new program available to citizens who would not otherwise be able to afford a home in the private market. Formerly foreclosed homes receive substantial rehabilitation and meet a high



Springfield Community Land Trust home.

energy efficiency standard. SCLT homes are sold to families with limited incomes. These homes cost less than market rate homes because the SCLT homebuyers purchase only the house and enter into a 99-year ground lease with the SCLT for use of the land.



“You gave us the opportunity to have a real home, not just a place that we call home. We now have a home for family events such as Thanksgiving, Christmas, and even birthday parties.”

—Mary and Tom Cunningham,
New Springfield Community
Land Trust Homeowners

and transitional housing services. As a result, the lack of emergency shelter beds continues to be an ongoing Community Focus red flag. Populations seeing the greatest need are families with children, single adults, and unaccompanied youth (age 17–24). During 2012, the waiting list for shelter services hovered at an average of 180 per month for these populations. Further, crisis shelters created through the City of Springfield’s Economic Calamity Ordinance report record numbers of unsheltered homeless through mainstream shelter and

A two-pronged strategy is needed to reduce youth homelessness. First, primary prevention programs must focus on strengthening families, intervening in troubled households to improve family dynamics, and facilitating state programs to better prepare youth for independent living upon release. Additionally, secondary prevention programs must provide homeless youth with an array of services to prevent them from becoming chronically homeless. While many such programs are already in place in Springfield, funding to increase program capacities can be enlarged to meet the needs of the area’s growing population of homeless young people. According to the 2012 Homeless and At-Risk Youth Survey, collaborative investments should be made within the Springfield community to build the capacity and long-term sustainability of these services, so no youth in need is ever turned away.

RED FLAGS

Foreclosures

Even with numbers trending down, foreclosures are still well above 2007 levels and, thus, continue to be a red flag. Although some foreclosure prevention programs are available, a shortage of funding does have an impact on the number of borrowers receiving assistance. As the economy continues to improve, foreclosures will more than likely continue on a downward trend.

Rising Housing Costs

Housing affordability greatly depends on the ability of a household to bear the cost burden of mortgage/rent, taxes, utilities, and insurance. Affordability remains a large concern for residents, especially for households earning less than \$15,000 annually. Since the 2000 census, 20 percent of Greene County households have consistently earned less than \$15,000 annually.

As energy costs rise, so does the burden of these costs on low-income households. According to the National Energy Assistance Association (NEAA), the average cost to heat homes in the winter has risen about 27.3 percent and the price of residential electrical service has jumped 22 percent since 2005. The impact of rising energy costs during an economic downturn can be financially devastating for low-income households. The NEAA reports the average low-income household spends 16 percent of its annual income on home energy costs—more than four times the level all households, on average, devote to home energy bills. Locally, many households turn to energy assistance programs for help. Although federal funding support has increased since 2010 for programs like the Low Income Home Energy Assistance Program, so, too, has the need for services. In 2012, 31,531 households sought assistance from OACAC’s Energy Assistance programs, compared to 35,000 in 2011 and 24,000 in 2010.

Lack of Emergency Shelter Beds

Over the last five years, local shelter providers have experienced a growing demand for shelter

housing programs.

Single men are served throughout the winter months when temperatures reach the freezing mark. Over the last three years, Springfield’s winter shelters report a steady increase of unduplicated individuals served, rising from 117 in 2009 to 209 during the 2013 service period. For single, unaccompanied women, this number hit its peak in 2012 with 417 individuals served throughout the year at Safe-to-Sleep, a year-round crisis shelter.

The local crisis shelters, coupled with the long waiting list for mainstream shelter services, are a barometer for the critical need to increase program-based emergency shelter beds in our community.

Homeless Youth

The 2012 Springfield High Risk and Homeless Youth survey found 151 of 511 participants (30 percent) had experienced homelessness with their families earlier in life. In addition, 222 youth (40 percent) reported being homeless on their own without their families. Using the three-dimension definition of homelessness from the 2002 McKinney-Vento Homeless Assistance Act, 315 young people (63.4 percent) had experienced some form of homelessness.

Shrinking Financial Resources

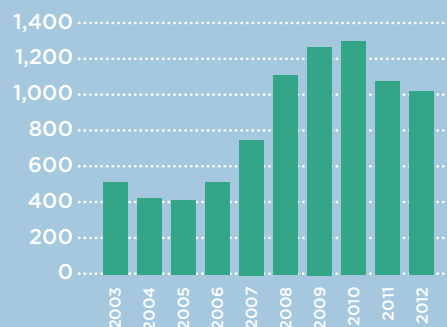
Dwindling federal funding continues to be a red flag. The impact of sequestration, as well as past federal budget cuts, has reduced the amount of funding for housing and homeless programs. HUD funding to the City of Springfield has been cut by up to 50 percent for the HOME affordable housing program. Further, the Section 8 Housing Choice Voucher program will see cuts under sequestration. Currently, 820 families are receiving housing assistance through this program with an approximate wait time of 20 to 24 months.



Jacobs Landing, MHDC Affordable Housing Tax Credit Development.

FORECLOSURES REMAIN HIGH ...

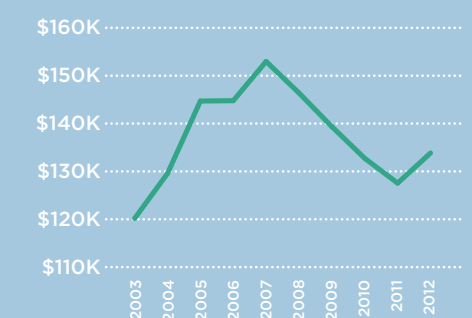
Yearly foreclosures in Greene County



Source: Greene County Recorder of Deeds, 2013

... WHILE HOUSING VALUES HAVE DECLINED

Average home sales price in Greene County



Source: Economic & Market Watch Reports from the Greater Springfield Board of Realtors (four-quarter average)