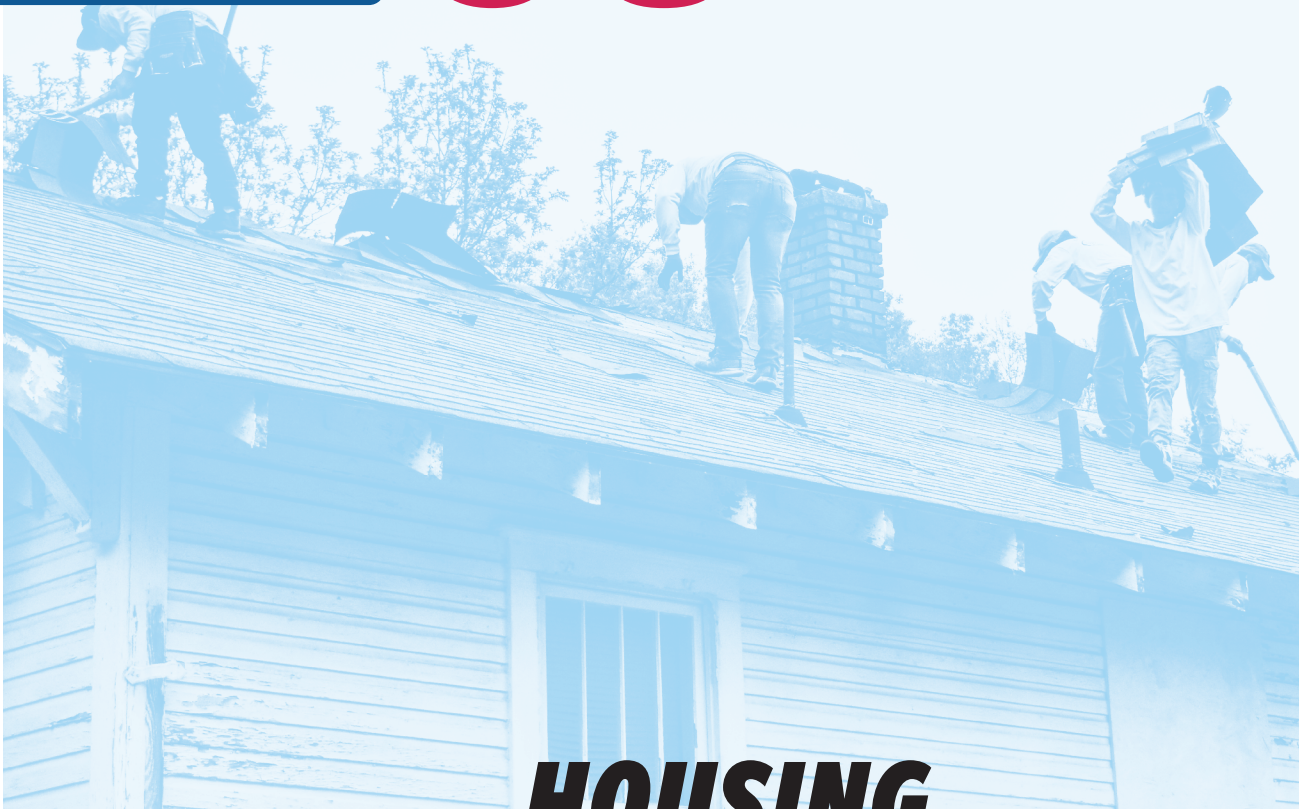


COMMUNITY FOCUS REPORT

2021 UPDATE

A series of white papers on the report's 11 primary topics will be published on a rolling basis ahead of the 2021 edition. For news, podcasts and more information, visit springfieldcommunityfocus.org.



HOUSING

Despite pandemic-related support, Springfield still faces a shortage of high-quality, affordable housing.


BLUE RIBBONS Collaborative spirit · Civic engagement · Influx of financial assistance

RED FLAGS Shortage of safe, affordable housing · Aging housing stock · Housing instability

Resources help blunt impact of pandemic on housing

As the pandemic has taken an economic toll and impacted people's ability to meet their daily needs, the links between adequate employment, income and housing stability have never been more apparent.

However, federal and state assistance has mitigated some of the negative impacts of the pandemic on housing by providing much-needed financial relief and a moratorium on evictions. Amid the uncertainty, local collaboration continued to be a bright spot for our community. With growing partnerships and enhanced access to resources,

Springfield has continued to make progress in addressing the various barriers to accessing safe, decent and affordable housing.

BLUE RIBBONS

"Safe," "decent" and "affordable" are not just buzzwords among Springfield's housing advocates; such housing is the target to actively work toward for our community. To help reach that goal, our local **collaborative spirit** fosters connections and creative solutions.

Connections among agencies and systems have become stronger since the



PHOTO COURTESY OF COMMUNITY PARTNERSHIP OF THE OZARKS
Members of Community Partnership of the Ozarks' Housing Collaborative recognize Y Gardens, an affordable housing community for youth who have been in foster care, with a 2021 Landlord Appreciation Award.

COVID-19 IMPACT



In March 2020, "home" became a different place for many. Those who had adequate housing were suddenly isolated and forced to decide who was safe to allow inside their residences, greatly affecting those who depended on caregivers. Others had to quickly figure out how to work from home, and many had to create online learning environments for their children when schools shifted to virtual instruction. This homebound lifestyle resulted in more home repairs and projects. The pandemic has also impacted home purchases, creating a seller's market and demands for homes with larger spaces.

The pandemic highlighted the concept that housing is health care. When news first came out about the dangers of COVID-19, those without homes became a priority. From April 2020 to April 2021, Community Partnership of the Ozarks helped place more than 1,075 vulnerable individuals in area hotels to reduce potential exposure. Housing programs, emergency shelters and supportive services started taking extra precautions to increase the safety of their staff and those they served. These efforts helped prevent a widespread outbreak

of COVID-19 among people experiencing homelessness in our community.

While those who were unsheltered were fearful of contracting COVID, nursing home cases were on the rise. Many put their facilities on lockdown to reduce exposure and increase safety. Empower: Abilities, formerly the Southwest Center for Independent Living, kept its transition program going so those who wanted to return to a more independent life could. Despite barriers stemming from the pandemic, Empower: Abilities provided the necessary resources so 34 individuals could move out of nursing homes into their own homes.

Federal stimulus funds helped boost the economy and support renters, landlords and homeowners, but the lack of affordable and accessible housing continued to create barriers to those looking for rental housing. As the lockdown was slowly lifted, many returned to work, but others were left without a steady income; renters fell behind and utility bills piled up. By mid-July 2021, agencies in Greene County had distributed \$2,651,765.50 in Emergency Rental Assistance Funds out of the \$8,765,982.70 available. Of the funds distributed, 45% covered

rental arrears, 35.8% covered future real costs, and 19.7% covered utility arrears.

An eviction moratorium, created to protect renters and tenants, depended on landlords and managers to be understanding while they were faced with their own expenses. These short-term solutions helped people maintain housing, but the long-term effects once federal assistance ends are yet to be seen.

Despite COVID challenges creating a sense of fear and unrest, our community collaborated on a broad level to provide housing, shelter, and health resources in creative ways. Virtual meetings became the new norm as housing advocates worked together to meet emerging needs; strategies changed constantly based on new information. Emergency shelter providers at Catholic Charities of Southern Missouri, Great Circle, Harmony House, Isabel's House, Safe to Sleep, Salvation Army, The Kitchen Inc. and Victory Mission continued to provide services while agencies including Catholic Charities, CPO, OACAC and Salvation Army administered federal, state and local relief funding.

2021 UPDATE: HOUSING

► HOW WOULD YOU DEFINE SPRINGFIELD? SUBMIT YOUR RESPONSE AT [SGFENGAGE.ORG](https://sgfengage.org)

2019 Community Focus Report, even as the COVID-19 pandemic changed the ways that groups work together. Despite restrictions caused by the pandemic, our community was able to realize a long-term goal with the opening of the Community Partnership of the Ozarks' O'Reilly Center for Hope. The center, at 1518 E. Dale St., embodies this collaborative spirit through its creative model that offers 20 on-site partner agencies at one location to provide education and resources for affordable housing, financial literacy and essential services.

Civic engagement at the individual and local government level is an essential element for success in overcoming housing issues. The Springfield City Council's 2021 priorities of quality of place and economic vitality include the objectives of revitalization for safe, friendly neighborhoods and affordable options for high-quality housing.

Throughout the pandemic, direct service agencies remained open and united to provide needed assistance. Seeing livelihoods affected by unemployment, loss of child care or school closures, new donors, businesses and volunteers stepped in to address needs and provide resources to help sustain their neighbors. For those without housing, the community came together to support emergency hotel placements and Crisis Cold Weather Shelter sites.

The COVID-19 pandemic created an unusual funding dynamic where our community saw an **influx of financial assistance** for housing and supportive services, and leaders were tasked with identifying the most critical needs to address in the early stages of the pandemic. Besides stimulus payments to individuals, funds allocated at the system level continue to assist and support the local community through rent, utility, and mortgage assistance for individuals and families.

At the time of publication, over \$10,855,000 in federal assistance funds has been allocated to local social service agencies through the City of Springfield, Greene County, and Missouri Housing Development Commission. Future funds allocated through the American Rescue

Plan Act will provide further opportunity to meet local need.

Our collaborative spirit helped make the allocation and distribution of funds more efficient, allowing food pantries to serve people who never needed help before, providing loans to local businesses to keep people employed and ensuring shelter was available for COVID-vulnerable individuals with nowhere else to go. The efficient use of funds supported the path to recovery and kept many people in their homes.

RED FLAGS

Although the Blue Ribbons referenced examples of how our community is addressing housing needs, pressing issues remain that require dedication and innovation. These issues have been previously identified as Red Flags, and

the various social and economic impacts of the COVID-19 pandemic have only highlighted the need to continue to collectively address them.

Springfield faces a **critical shortage of safe, decent and affordable housing**, which is a recurring Red Flag. According to annual counts conducted by Community Partnership of the Ozarks' Ozarks Alliance to End Homelessness, approximately 500 people are experiencing homelessness in our community on any given night.

The local need for additional housing was exacerbated as the pandemic slowed construction and then increased construction costs. At the same time, more college students sought off-campus apartments. All of these circumstances have led to an increasingly competitive housing market.

SUCCESS STORY

In Springfield, agencies regularly collaborate with resources and volunteers to help residents who need help with housing.

One such example: The City of Springfield's Homeowner Emergency Loan Program, which facilitates connections between agencies to assist with home repairs for low- to moderate-income homeowners living within certain areas of the city.

After serving in the military for 13 years, Springfield resident Warren Dake worked in home renovation and construction. He lives on a limited income, and though he has the skills and knowledge to make repairs on his home, he doesn't have the funds to do so.

Dake applied for assistance through HELP. Through this program, Catholic Charities of Southern Missouri and Habitat for Humanity of Springfield, Missouri, partnered to complete the necessary repairs to Dake's home. Habitat for Humanity was able to extend the HELP funds by applying to have the new roof installed through the Habitat for Humanity Roof Deployment Project for Veterans. In addition to the new roof, Dake's house now has new windows, doors, gutters, downspouts and smoke detectors, replaced

siding, a rebuilt back porch and a new room.

"It meant a whole lot," Dake said of the help. "I like the house. It will be perfect once it has a few things done. It won't have any problems, and I'll keep it that way."

Other community partners of the city's HELP include Council of Churches' Connections Handyman Service and Ozarks Area Community Action Corp. Funding is made possible by the U.S. Department of Housing and Urban Development's Community Development Block Grant Program.



PHOTO COURTESY OF HABITAT FOR HUMANITY
Catholic Charities of Southern Missouri and Habitat for Humanity of Springfield, Missouri, partnered to repair Warren Dake's home through the City of Springfield's Home Emergency Loan Program.



2021 UPDATE: HOUSING

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In addition to simply not having enough housing available, the region also faces a shortage of accessible housing and rental opportunities for renters with evictions or low credit scores. Moreover, property owners who accept federal assistance rental funds available through the Department of Housing and Urban Development are required to work through complicated processes.

Our **aging housing stock** also contributes to housing challenges. While Springfield boasts several historic neighborhoods and homes, these homes often require additional maintenance—which can be cost-prohibitive even when construction costs are not high—causing residents to live in potentially unsafe and unsanitary conditions because they have no other housing options.

Many assistance programs that relied on volunteers to build wheelchair ramps and repair homes had fewer volunteers, increased construction costs and a limited labor market. According to the U.S. Census Bureau, the five-year rolling average of Springfield residents living in owner-occupied housing had dropped to 42.3% in 2019 from 46.2% in 2015. Rental properties, if owned by absentee landlords, can quickly turn into chronic nuisance properties that affect the health and safety of both the people living in the homes and the neighborhoods surrounding them.

The Red Flag of **housing instability** encompasses other topics of the Community Focus Report—Business & Economic Development, Early Childhood, Education and Transportation—and speaks to the fact that so many in our community are one unexpected expense away from losing housing. Although we boast a cost of living lower than the national average, an individual in Greene County would have to work 68 hours per week at minimum wage to afford a 2-bedroom rental home at a fair-market rent payment of \$836 a month.

Low-earning households trying to meet all of their needs often have to choose which needs to meet first, resulting in stress and instability that can impact job readiness and long-term employment, educational success for

LEGISLATIVE IMPACT



Many different facets affect housing and how it influences the health and well-being of communities. Legislative actions over the last two years addressed concerns across the housing spectrum, from micro-level protections for individual tenants to macro-level state and federal funding supports for affordable housing:

- Low-Income Housing Tax Credits, which support affordable housing developments through the Missouri Housing Development Commission, were reinstated in 2020, after being ended in 2017 by former Gov. Eric Greitens.
- In 2019, a bill was passed that allowed victims of certain sexual and domestic violence crimes to break their lease without a significant fee.

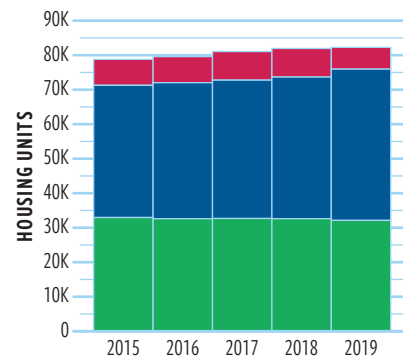
This legislation expanded on previous protections to ensure that individuals are not evicted because they survived domestic violence, sexual assault or stalking and that victims of these crimes have the ability to terminate their lease if there is risk to their safety.

- In 2019 and 2020, legislation to shorten the timeline on eviction finalization from 10 days to five days was stopped.

At the local level, the Springfield City Council passed ordinances in 2019 to support the enforcement of Nuisance and Housing Code. These changes allow the city to more effectively and proactively address chronic nuisance properties through expedited court proceedings and an increased number of code enforcement officers.

KEY METRICS

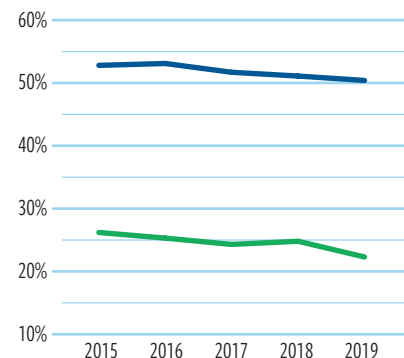
Estimated Housing Occupancy in Springfield



■ Owner-occupied
■ Renter-occupied
■ Unoccupied

SOURCE: 2019 AMERICAN COMMUNITY SURVEY, U.S. CENSUS BUREAU

Cost-burdened Households in Springfield



— Owner-occupied
— Renter-occupied

SOURCE: 2019 AMERICAN COMMUNITY SURVEY, U.S. CENSUS BUREAU

children, access to nutritional food, and other indicators of overall community health and well-being.

The Housing 2021 Update was produced by Amanda Stadler of Community Partnership of the Ozarks with input from: Bob Jones, Shelby Butler, Angie Perryman, Jason Elmore and Abby Glenn.