

# HOUSING MARKET STRATEGY FOR THE CITY OF WASHINGTON



NOVEMBER 2012

Where are we?

What do we want to see?

How do we get there?

*Where are we?*

A look at existing census data

*What do we want to see?*

Compare and contrast  
neighboring municipalities

*How do we get there?*

Zoning regulations  
review

<http://censusviewer.com/city/MO/Washington>

Washington, Missouri - Overview	2010 Census		2000 Census		2000-2010 Change	
	Counts	Percentages	Counts	Percentages	Change	Percentages
<b>Total Population</b>	13,982	100.00%	13,243	100.00%	739	5.58%
<b>Population by Race</b>						
American Indian and Alaska native alone	20	0.14%	17	0.13%	3	17.65%
Asian alone	76	0.54%	55	0.42%	21	38.18%
Black or African American alone	96	0.69%	112	0.85%	-16	-14.29%
Native Hawaiian and Other Pacific native alone	10	0.07%	0	0%	10	0%
Some other race alone	95	0.68%	30	0.23%	65	216.67%
Two or more races	164	1.17%	83	0.63%	81	97.59%
White alone	13,521	96.70%	12,946	97.76%	575	4.44%
<b>Population by Hispanic or Latino Origin (of any race)</b>						
Persons of Hispanic or Latino Origin	299	2.14%	88	0.66%	211	239.77%
Persons Not of Hispanic or Latino Origin	13,683	97.86%	13,155	99.34%	528	4.01%
<b>Population by Gender</b>						
Male	6,682	47.79%	6,327	47.78%	355	5.61%
Female	7,300	52.21%	6,916	52.22%	384	5.55%
<b>Population by Age</b>						
Persons 0 to 4 years	917	6.56%	990	7.48%	-73	-7.37%
Persons 5 to 17 years	2,455	17.56%	2,408	18.18%	47	1.95%
Persons 18 to 64 years	8,238	58.92%	7,723	58.32%	515	6.67%
Persons 65 years and over	2,372	16.96%	2,122	16.02%	250	11.78%

<http://censusviewer.com/city/MO/Union>

Union, Missouri - Overview	2010 Census		2000 Census		2000-2010 Change	
	Counts	Percentages	Counts	Percentages	Change	Percentages
<b>Total Population</b>	10,204	100.00%	7,757	100.00%	2,447	31.55%
<b>Population by Race</b>						
American Indian and Alaska native alone	57	0.56%	23	0.30%	34	147.83%
Asian alone	43	0.42%	13	0.17%	30	230.77%
Black or African American alone	110	1.08%	111	1.43%	-1	-0.90%
Native Hawaiian and Other Pacific native alone	3	0.03%	0	0%	3	0%
Some other race alone	56	0.55%	18	0.23%	38	211.11%
Two or more races	168	1.65%	111	1.43%	57	51.35%
White alone	9,767	95.72%	7,481	96.44%	2,286	30.56%
<b>Population by Hispanic or Latino Origin (of any race)</b>						
Persons of Hispanic or Latino Origin	146	1.43%	77	0.99%	69	89.61%
Persons Not of Hispanic or Latino Origin	10,058	98.57%	7,680	99.01%	2,378	30.96%
<b>Population by Gender</b>						
Male	4,930	48.31%	3,761	48.49%	1,169	31.08%
Female	5,274	51.69%	3,996	51.51%	1,278	31.98%
<b>Population by Age</b>						
Persons 0 to 4 years	938	9.19%	576	7.43%	362	62.85%
Persons 5 to 17 years	1,942	19.03%	1,568	20.21%	374	23.85%
Persons 18 to 64 years	6,146	60.23%	4,605	59.37%	1,541	33.46%
Persons 65 years and over	1,178	11.54%	1,008	12.99%	170	16.87%

**Washington**

5.58%

-7.37%  
1.95%  
6.67%  
11.78%

<http://censusviewer.com/city/MO/Marthasville>

Marthasville, Missouri - Overview	2010 Census		2000 Census		2000-2010 Change		Washington
	Counts	Percentages	Counts	Percentages	Change	Percentages	
<b>Total Population</b>	1,136	100.00%	837	100.00%	299	35.72%	5.58%
<b>Population by Race</b>							
American Indian and Alaska native alone	3	0.26%	4	0.48%	-1	-25.00%	
Asian alone	1	0.09%	3	0.36%	-2	-66.67%	
Black or African American alone	2	0.18%	9	1.08%	-7	-77.78%	
Native Hawaiian and Other Pacific native alone	0	0%	0	0%	0	0%	
Some other race alone	8	0.70%	3	0.36%	5	166.67%	
Two or more races	14	1.23%	8	0.96%	6	75.00%	
White alone	1,108	97.54%	810	96.77%	298	36.79%	
<b>Population by Hispanic or Latino Origin (of any race)</b>							
Persons of Hispanic or Latino Origin	21	1.85%	3	0.36%	18	600.00%	
Persons Not of Hispanic or Latino Origin	1,115	98.15%	834	99.64%	281	33.69%	
<b>Population by Gender</b>							
Male	591	52.02%	430	51.37%	161	37.44%	
Female	545	47.98%	407	48.63%	138	33.91%	
<b>Population by Age</b>							
Persons 0 to 4 years	118	10.39%	66	7.89%	52	78.79%	-7.37%
Persons 5 to 17 years	214	18.84%	175	20.91%	39	22.29%	1.95%
Persons 18 to 64 years	689	60.65%	515	61.53%	174	33.79%	6.67%
Persons 65 years and over	115	10.12%	81	9.68%	34	41.98%	11.78%



**AFFORDABLE  
HOUSING  
MARKET  
SEEPAGE**

**MARTHASVILLE**

**Approximately  
8 miles from  
Washington to  
Marthasville**

**WASHINGTON**

**Approximately  
8.5 miles from  
Washington to  
Union**

**UNION**

Survey

3.22 mi

© 2012 Google

Google earth





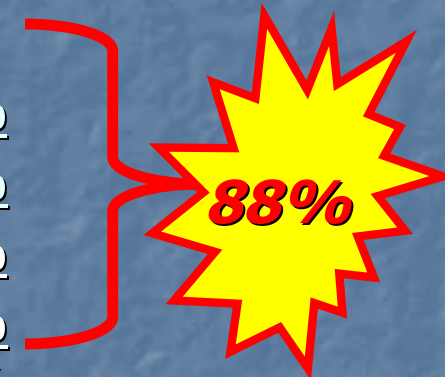
# *THE IMPORTANCE OF LIFE CYCLE HOUSING*

	<u>Union</u>	<u>Marthasville</u>	<u>Washington</u>
Population Change 2000-2010	31.55%	35.72%	5.58%
Persons 0 to 4 Years	62.85%	78.79%	<b>-7.37%</b>
Persons 5 to 17 Years	23.85%	22.29%	<b>1.95%</b>
<b>Persons 18 to 64 Years</b>	33.46%	33.79%	<b>6.67%</b>
Persons 65 and Older	16.87%	41.98%	11.78%

# WHO IS BUYING HOUSES TODAY?

(NATIONAL ASSOCIATION OF REALTORS 2011 STUDY)

<u>Age Group</u>	<u>Percentage of Homebuyers</u>
Persons 18-25 Years	4%
Persons 25-34 Years	27%
Persons 35-44 Years	19%
Persons 45-54 Years	19%
Persons 55-64 Years	19%
Persons 65 and Older	10%



	<u>Union</u>	<u>Marthasville</u>	<u>Washington</u>
Persons 18 to 64 Years	33.46%	33.79%	6.67%
Persons 65 and Older	16.87%	41.98%	11.78%

$$\frac{33.46}{6.67} = 5 \rightarrow$$

**500% More Growth in Union and Marthasville in the 18-64 Age Group**



# CENSUS VIEWER 2007 SALES DATA

	Union	Sullivan	Pacific	Washington
Retail Sales / Capita	\$19,099	\$45,912	\$18,189	\$29,791
Accomodation & Food Services Sales	\$16.43M	\$22.07M	\$10.01M	\$37.31M



**ROOFTOPS & TRAFFIC  
GENERATE SALES**

<http://quickfacts.census.gov/qfd/states/29000.html>

# Excerpts from Washington Missourian, Sept 19, 2012

Written by Bill Miller Sr., President, Washington 353 Redevelopment Corp.

A reality is that Washington must encourage the type of housing that young couples can afford and allow them to reside here, rather than being forced to go to nearby communities. There are countless cases of young people who want to live in Washington but can't afford the land on which to build a home, or can't afford an existing residence. The answer is the building of small homes that are within the financial reach of young couples. Our zoning code should be flexible to meet this need and one that encourages builders rather than one that causes them to pause and become negative about building here. We are not

What we would like to see is more housing on smaller lot sizes. Large lots add to building expenses and the cost to the home buyer. We have mature citizens

**It's Reality Time**

**LIFE**

**CYCLE**

**HOUSING**

It's nice to have that situation all over town, but we are shutting the door to housing for young couples who can't afford those kinds of homes at this stage in their lives. This is a segment of home buyers, or renters, who we must accommodate. To make a community whole, we need to make available smaller homes on smaller lots that young couples, or even middle age people who want to downsize, are interested in buying or renting.

The one thing we don't want to be is an elitist community in which we forget our past in housing and forget there are young people who want to live in the city but who are being excluded. We must recognize and meet their needs. Leadership is



WHAT DO WE WANT TO SEE?

AFFORDABLE CHOICES

*Schnucks*



*Walgreens*





# INCOME VS. HOME VALUE

<u>MUNICIPALITY</u>	<u>MEDIAN HOUSEHOLD INCOME</u>	<u>MEDIAN HOME VALUE</u>
Washington	\$46,161*	\$155,600*
Union	\$45,579**	\$134,800**
Marthasville	\$43,190***	\$130,800***

\*<http://quickfacts.census.gov/qfd/states/29/2977416.html>

\*\*<http://quickfacts.census.gov/qfd/states/29/2974626.html>

\*\*\*U.S. Census Bureau

LIMITED AFFORDABLE CHOICES

*Schnucks*



*Walgreens*

**Walmart**   
Save money. Live better.

# *AFFORDABILITY*

## *FACTORS OF LOT COST*

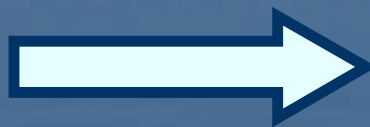
- *RAW GROUND COST*
  - *LOT SIZE*
- *INFRASTRUCTURE COST*
  - *STREET PAVEMENT WIDTH*
- *DEMAND*



# WHAT ARE THE MOST AFFORDABLE OPTIONS?

	Union	St. Clair	Pacific	New Haven	Warrenton	Wentzville	Washington
Zoning District	R2	R1C	R1A	R1B	R3	R1E	R1B
Min. Lot Size	7,500SF	6,000SF	7,500SF	6,000SF	8,400SF	8,300SF	10,000SF
Min. Frontage	65FT	60FT	80FT	50FT	70FT	70FT	50FT
Front Setback	25FT	20FT	25FT	25FT	20FT	25FT	25FT
Rear Setback	25FT	20FT	20FT	20FT	20FT	25FT	25FT
Side Setback	8FT	6FT	10FT	6FT	5FT	7FT	5FT

**AVAILABLE SMALLER LOTS**



**AFFORDABILITY POTENTIAL**



**O'FALLON  
LIFE CYCLE  
HOUSING  
EXAMPLE**

urvey

264 ft

Google earth

















**O'FALLON  
LIFE CYCLE  
HOUSING  
EXAMPLE**

urvey

264 ft

Google earth







**O'FALLON  
LIFE CYCLE  
HOUSING  
EXAMPLE**



urvey

264 ft

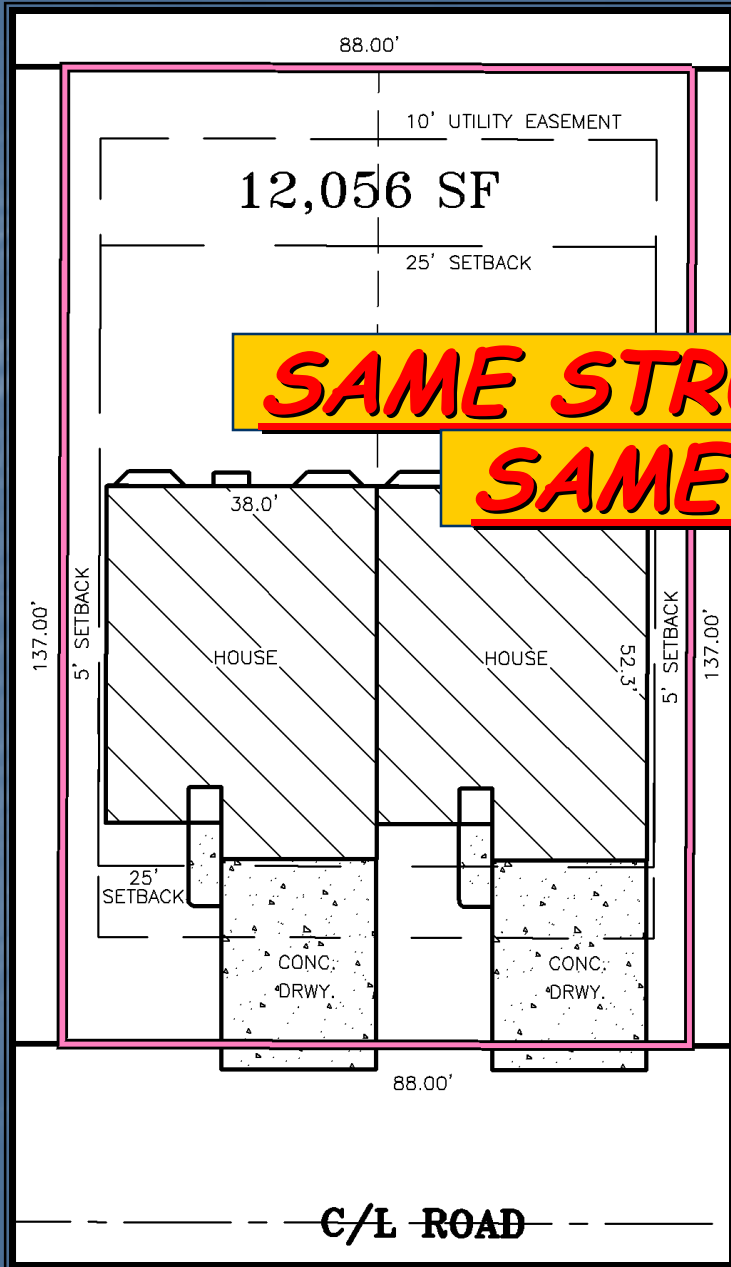
Google earth



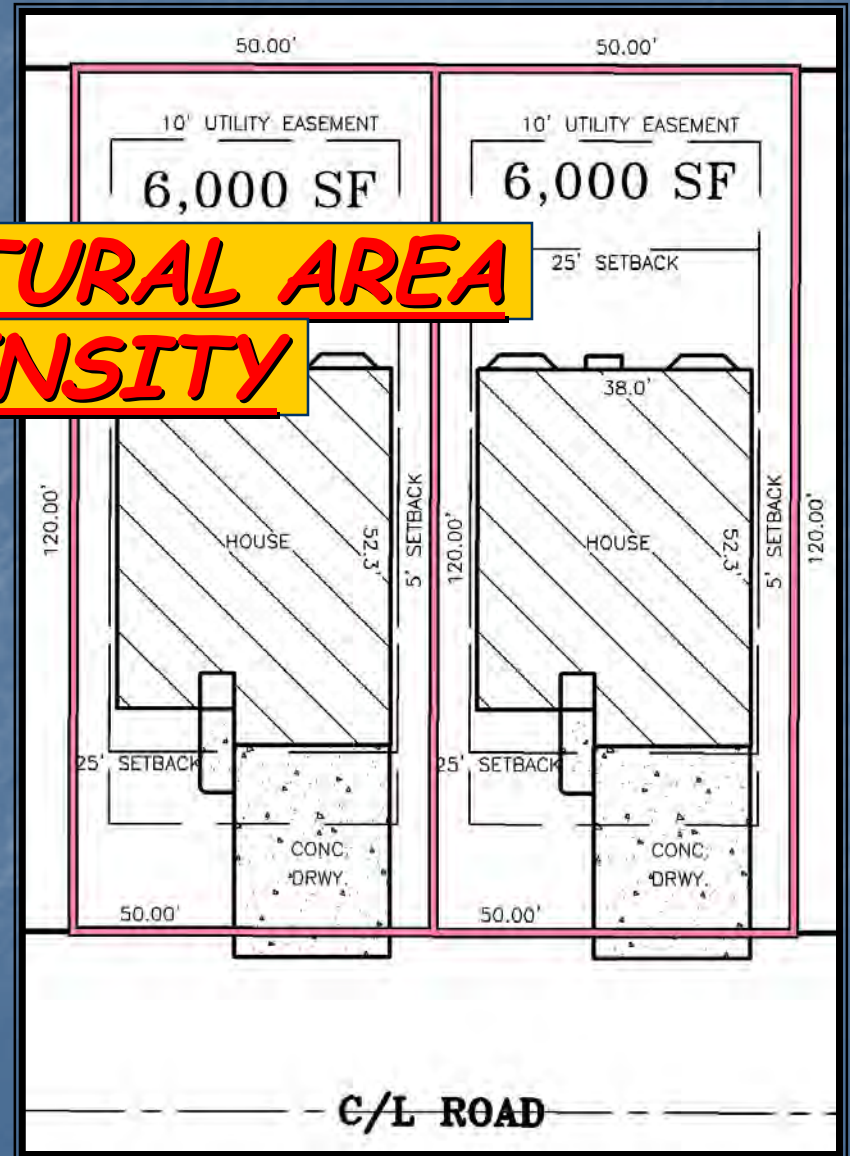




# R-2 LIFE CYCLE



# R-1B LIFE CYCLE



***SAME STRUCTURAL AREA***  
***SAME DENSITY***

# R-1B LIFE CYCLE

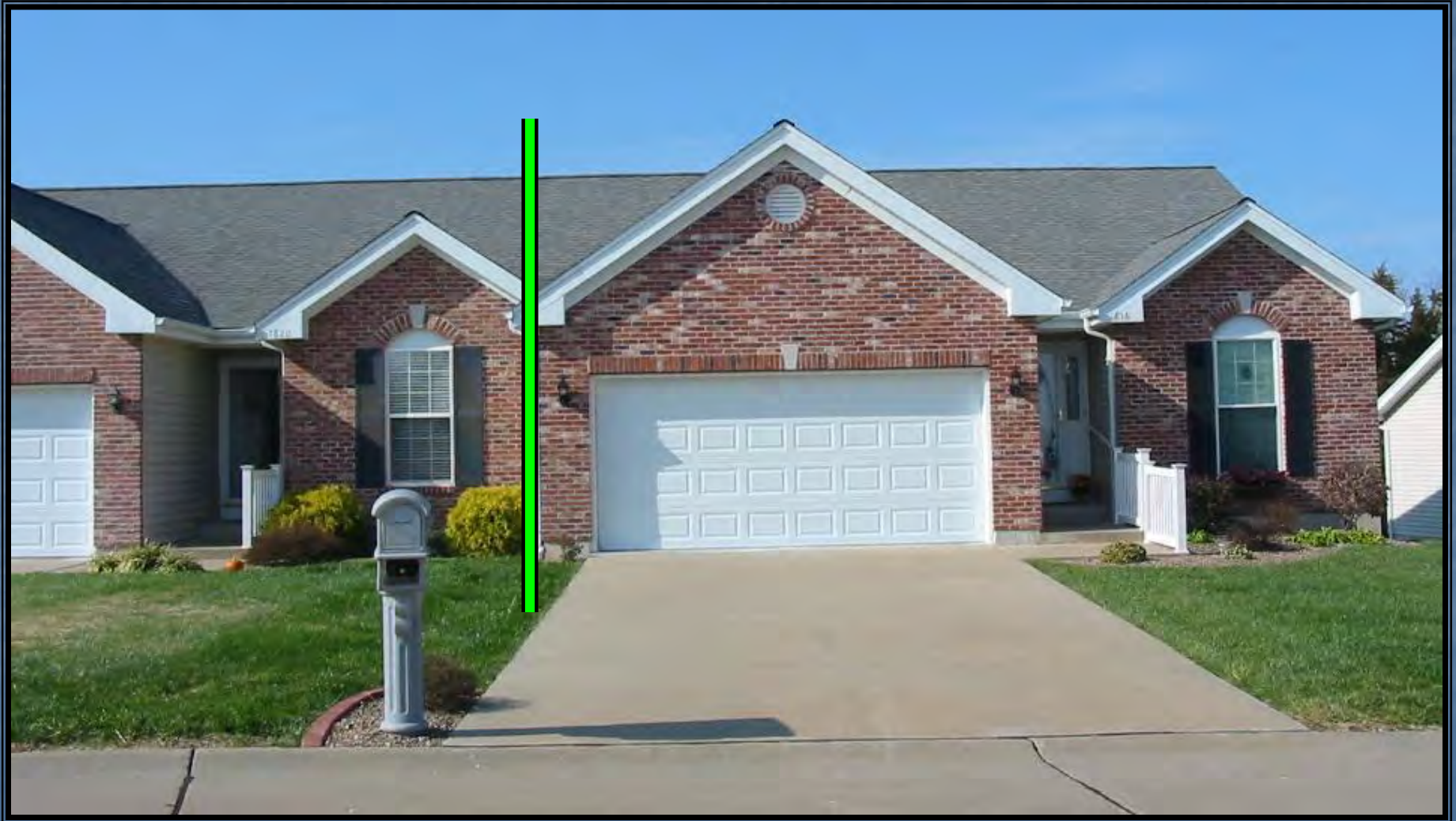




# R-1B LIFE CYCLE

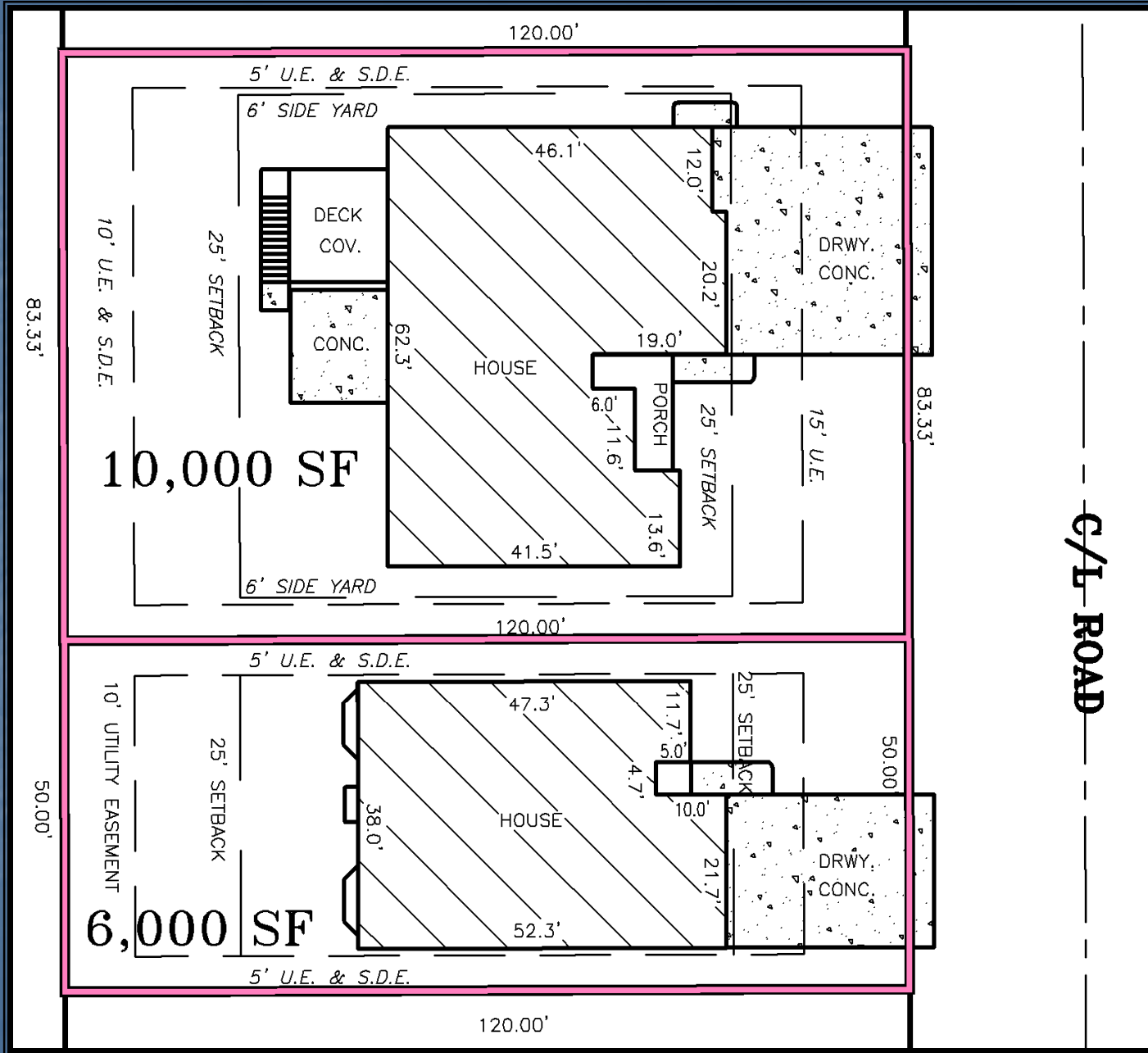


# R-1B LIFE CYCLE





# LIFE CYCLE HOUSING EXAMPLE







# PAVEMENT WIDTH COMPARISON

	Union	St. Clair	Pacific	O'Fallon	Warrenton	Washington
Major/ Arterial			50	60	32	40
Collector	38-39	36	40	39	28	40
Minor	32-33	24	32	32	26	
Local Access	28		30	26		35

$$\frac{35}{28} = 1.25 \longrightarrow \underline{25\% \text{ MORE PAVEMENT}}$$

$\longrightarrow$  MORE STORM WATER RUNOFF

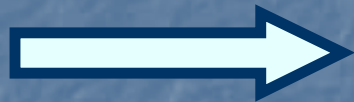
$\longrightarrow$  LESS GREEN SPACE

# *NEIGHBORHOOD STREET DESIGN GUIDELINES*

OREGON, NOVEMBER 2000

BY THE NEIGHBORHOOD STREETS PROJECT STAKEHOLDERS

"A TYPICAL 36-FOOT WIDE RESIDENTIAL STREET HAS 1.21 COLLISIONS/MILE/YEAR AS OPPOSED TO 0.32 FOR A 24-FOOT WIDE STREET. THE SAFEST STREETS WERE NARROW, SLOW, 24-FOOT WIDE STREETS."



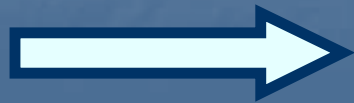
**378% MORE ACCIDENTS ON  
36-FOOT WIDE STREETS**



# RESIDENTIAL STREET TYPOLOGY & INJURY ACCIDENT FREQUENCY

PETER SWIFT, P.E., 2006

- 20,000 ACCIDENT REPORTS ANALYZED
  - ELIMINATED ACCIDENTS INVOLVING
    - WET, ICY, OR SNOW COVERED STREETS
    - SUBSTANCE ABUSE
    - STREETS  $\geq$  2,500 AVERAGE DAILY TRAFFIC
- 36-FOOT WIDE STREETS: 0.16 ACCIDENTS/MILE/YR
- 24-FOOT WIDE STREETS: 0.03 ACCIDENTS/MILE/YR



**533% MORE ACCIDENTS ON**  
**36-FOOT WIDE STREETS**



# LEXINGTON LANE





# LEXINGTON LANE



# AFFORDABILITY

<u>MUNICIPALITY</u>	<u>MEDIAN HOUSEHOLD INCOME</u>	<u>MEDIAN HOME VALUE</u>
Washington	\$46,161	\$155,600
Union	\$45,579	\$134,800

$$\frac{\$155,600}{\$134,800} = 1.15$$

 **15% MORE COST**



# AFFORDABILITY

## WHAT IS THE ROLE OF AFFORDABLE HOUSING IN CREATING JOBS AND STIMULATING LOCAL ECONOMIC DEVELOPMENT?

- *CREATES JOBS*
- *CREATES ROOFTOPS FOR COMMERCIAL GROWTH & SALES*
- *INCREASES TAX REVENUES*
- *MAINTAINS COMMUNITIES / NEIGHBORHOODS*
- *DECREASES FORECLOSURE LIKELIHOOD*
- *IF AFFORDABLE HOUSING IS ALLOWED IN THE ZONING CODES IT WILL INCREASE VOLUNTARY ANNEXATION*

# THERE IS A NEED FOR LIFE CYCLE HOUSING

	Union	Marthasville	Washington
Population Change 2000-2010	31.55%	35.72%	5.58%
Persons 0 to 4 Years	62.85%	78.79%	<b>-7.37%</b>
Persons 5 to 17 Years	23.85%	22.29%	<b>1.95%</b>
Persons 18 to 64 Years	33.46%	33.79%	<b>6.67%</b>
Persons 65 and Older	16.87%	41.98%	11.78%



# HOW DO WE GET THERE?

## 1). HOW DO WE GET AFFORDABLE HOUSING WHILE CONSIDERING ALL INTERESTS?

- *CODE MODIFICATION*
- *ESTABLISH ARCHITECTURAL CONTROLS*
- *FORM COMMITTEES*
- *SEEK COMMUNITY INPUT*

## 2). WHAT SHOULD AN AFFORDABLE HOME LOOK LIKE?

- *THE FOLLOWING ARE WASHINGTON EXAMPLES*

# EXISTING AFFORDABLE HOME IN WASHINGTON





# EXISTING AFFORDABLE HOME IN WASHINGTON





*EXISTING AFFORDABLE HOME IN WASHINGTON*





# EXISTING AFFORDABLE HOME IN WASHINGTON



*NEW AFFORDABLE HOME IN O'FALLON*





*NEW AFFORDABLE HOME IN NEW TOWN*



DO YOU THINK WE NEED AN ARCHITECTURAL  
CONTROLS COMMITTEE?





DO YOU THINK WE NEED AN ARCHITECTURAL  
CONTROLS COMMITTEE?



Neighborhood  
Improvement District  
N.I.D.

Tax Credits

Tax Increment Financing  
T.I.F.

# CODE MODIFICATION

Community  
Improvement  
District  
C.I.D.

Transportation  
Improvement District  
T.I.D.



# *FLEXIBILITY IN MINIMUM LOT SIZE*

- *ADDS VARIETY TO HOME SIZES*
- *INCREASES AFFORDABILITY*
- *PROMOTES LIFE CYCLE HOUSING*
- *SUPPORTS WORKFORCE HOUSING*
- *SUSTAINS VALUE OF NEIGHBORING HOMES*
- *ALLOWS CREATIVITY FOR EFFICIENT LAND USE*
- *ONLY REQUIRES CODE MODIFICATION*

## REDUCED PAVEMENT WIDTHS

- *DECREASES COST PER LOT*
- *INCREASES GREEN SPACE*
- *DECREASES RUNOFF*
- *CAN PROVIDE TRAFFIC CALMING*
  - *LEXINGTON LANE*
- *ONLY REQUIRES CODE MODIFICATION*



# WHO PARTICIPATES?



## The City

- *CODE MODIFICATION*
- *ARCHITECTURAL CONTROLS*
- *COMMITTEES*

## The Community

- *DEVELOPERS*
- *BUILDERS*
- *PROFESSIONALS IN THE HOUSING INDUSTRY*

# HOUSING MARKET STRATEGY PRESENTED BY:



20 South Church Street, Suite 20  
Union, MO 63084  
(636) 583-8400  
WSETEAM.COM



KJU CONSTRUCTION  
4923 South Point Road  
Washington, MO 63090  
(636) 239-2028



S-K CONTRACTORS INC.  
910 West 14<sup>th</sup> Street, Suite 150  
Washington, MO 63090  
(636) 239-4344



CHELTENHAM CONSTRUCTION SERVICES

1853 HWY A  
Washington, MO 63090  
(636) 390-2111



MENTZ FOUNDATIONS INC.

57 Corporate Drive  
Union, MO 63084  
(636) 583-9505



**FRANKLIN COUNTY**  
CONSTRUCTION INDUSTRY COUNCIL