

Section V: Housing Analysis

Housing Overview

The Affton community contains a diversity of housing styles and types. The oldest housing in the Affton area is generally located adjacent to the City of St. Louis. According to information from the St. Louis County Department of Revenue Assessor's Office, this majority of housing in the study area was generally built in the 1950s and 1960s. Newer housing is located intermittently throughout the area on a lot-by-lot basis.

Housing values in the Affton community are stable. According to the St. Louis County Department of Revenue Assessor's Office, the average sales price per square foot from 1996–1998 ranged from \$72 to \$87. The Countywide median is \$74 per square foot. Additionally, over a 10-year period, 1987–1997, the average sales price has increased between 15.4% to nearly 32% throughout the community. On the average, other communities in St. Louis County increased 16% or more during the same period. These factors demonstrate the desirability of the Affton area. According to the 1990 Census, the percent of single-family houses that are renter-occupied ranges from 3.9% to 8.1%.

Community Housing Perceptions

As part of the public input process for this plan, study participants were asked to provide input regarding their perception of the housing conditions in the Affton area.

Participants focused on the need to attract young, professional families to the area. The Affton area is perceived as a good starter home location for many young families. A lack of modern housing units, however, makes it difficult for those families to find move-up housing that meets today's consumer preferences. Generally, these preferences included three or more bedrooms, two or more bathrooms, and a two-car garage. According to local realtors, a much of the housing stock that is available requires a substantial amount of

updating and modernization. As a result, many families leave the Affton community for other areas to find housing that meets their needs.

New housing development is desirable, specifically homes priced from the \$150,000 to \$170,000+. Currently, single-family attached housing is very popular in the market but not available in the Affton area. In 2001, St. Louis County approved 295 units of attached single-family housing throughout other areas of unincorporated St. Louis County. Older residents and young professionals who want to minimize exterior maintenance responsibilities seek this type of housing. Additional renter-occupied multi-family housing units are not desirable. A perceived growth in the amount of rental housing was mentioned by several groups as a growing problem. Many think that owner-occupied housing units are being converted to renter-occupied housing as elderly homeowners die or move into alternate senior-type housing.

Other comments included creating a conservation district in the Affton area to prevent the quality of housing from deteriorating.

Affton Housing Condition Analysis

In order to provide a qualitative analysis of the housing stock in the Affton community, a housing condition survey was completed. A total of 1,992 housing units were surveyed in Affton. The survey areas are detailed in Maps VA and VB. The two areas that were surveyed are most commonly identified as the Gardenville and Lakewood areas. The Gardenville area is located south of Gravois Road and generally extends from the County line westward to Siebert Avenue. The Lakewood area is north of Gravois Road and extends east/west between Heege Road and Mackenzie Road. These areas of the Affton community were targeted based on several factors including:

- ~~///~~ Historical precedence for certain physical and/or socio-economic conditions
- ~~///~~ Comments from the community received during the public process
- ~~///~~ Windshield tour of the entire Affton community
- ~~///~~ Proximity to the City of St. Louis
- ~~///~~ Discussion with key personnel from the Department of Health Neighborhood Preservation Division

Overall, it should be noted that the housing conditions throughout the Affton area are very good. Most neighborhoods include housing that is well maintained. Areas of concern are most notable within a few blocks of Gravois Road.

Exterior Housing Condition Survey Instrument

The Exterior Housing Condition Survey was developed by the Department of Planning in 2000. A copy of the housing survey is included at the end of this section. The survey was based upon the exterior property maintenance code used by the Department of Health's Neighborhood Preservation Division. The purpose of the survey is to allow for greater consistency of standards when measuring housing quality. Additionally, the information gathered during the survey will be useful to Neighborhood Preservation to follow-up on properties noted as having deficiencies for property maintenance issues.

Housing Condition Survey Categories	
Number of Deficiencies	Condition Rating
0-1	Good Condition
2-3	Minor Rehabilitation

It should be noted that multiple individuals conducted these surveys, and as a result, there is a subjective element to the survey. Overall, however, the survey and accompanying map provides a snapshot image of the general condition of the housing units in the area.

The housing survey checklist noted the deficiencies observed on the exterior of the housing structure only. Interior surveys were not conducted. The survey assigns one of four possible condition ratings based upon the number of deficiencies noted. The housing condition survey looked at the following characteristics:

- ✍ Structural conditions- unstable porch, stairs, structure, chimney

- ✍ Facade– damaged siding or fascia, peeling paint, necessity of tuck–pointing
- ✍ Garage/Accessory Structure– peeling paint, unstable structure
- ✍ Roof– missing shingles, missing or deteriorated gutters
- ✍ Windows– broken glass or pane, torn screen
- ✍ Lawn– trash, tall grass/weeds, flooding/standing water
- ✍ Driveway– cracked concrete or asphalt, inadequate materials
- ✍ Sidewalk (if present)– cracked or broken concrete

Housing condition ratings range from good condition to very poor condition. Good condition and minor rehabilitation generally include those types of repairs, if any, which can be performed by the average homeowner for a reasonable cost. Major rehabilitation and very poor condition indicate that four or more deficiencies were noted and that the types of repair are substantial in difficulty and cost. These types of repairs could include structural issues with the home or major roof repairs.

Gardenville Survey Area

The Gardenville neighborhood is located adjacent to the City of St. Louis. The area is located south of Gravois Road. The following map illustrates the area of the Gardenville neighborhood that was surveyed. This neighborhood is located within the Bayless School District.

Homes in the Gardenville neighborhood range in style, age, and appraised value. This area contains some of the oldest housing in the Affton area, with the average year of homes built in 1928. According to the St. Louis County Department of Revenue Assessor’s Office, the oldest home surveyed in the Gardenville area was built in 1840. As recently as 2000, new homes were being constructed in the area on a lot-by-lot basis.

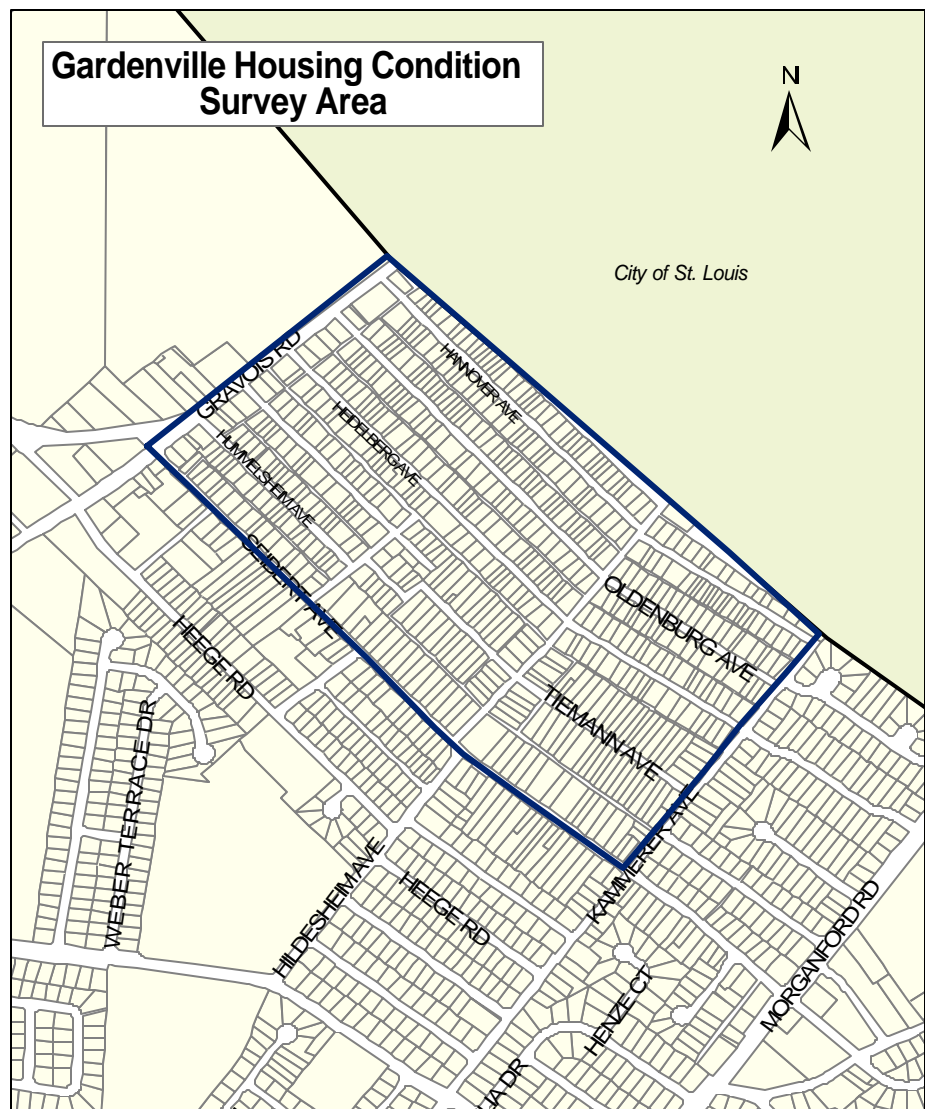
The housing styles in Gardenville range from bungalow style and German Arts and Crafts to modern ranch homes. Housing materials vary including frame, stucco, and brick. All of these variations reflect the style and construction standards during the period the homes were built. Homes in the Gardenville area are generally on lots that are 4,200 square feet. Most of the homes do not have any off–street parking, due to the absence of driveways or attached

garages. Alleyways are located behind many of these homes. After years of deferred maintenance and an accumulation of trash and other vegetation, these alleyways are no longer used.

The area also contains a mix of single-family and multi-family housing. The homes in the Gardenville area are primarily owner-occupied. Based upon records from the St.

Louis County Department of Revenue Assessor's Office, 14.7% of the housing units are renter-occupied, which is higher than in other parts of Affton. The multi-family housing noted was mostly two-family units.

The variety of housing types and age of structures are reflected in the wide range of appraised value. The appraised value of single-family homes ranges from \$11,400 to \$121,580.



Housing Condition Survey Results. A total of 578 units were surveyed in the Gardenville neighborhood. As shown on Map V-A, the homes surveyed were in good condition. Homes that were identified as needing major rehabilitation or are in

poor condition were scattered throughout the neighborhood. The following table illustrates the condition of the housing units surveyed.

Gardenville Housing Condition Survey Results		
Number of Homes Surveyed	Condition	Percentage of Total
336	Good	58.1%
176	Minor Rehabilitation	30.4%
54	Major Rehabilitation	9.3%
5	Very Poor Condition	.86%
2	Vacant Lots	.34%
5	Other	.86%
578 TOTAL SURVEYS		

As the table indicates, the largest portion of the housing, over 50%, is in good condition. Homes requiring minor rehabilitation accounted for over 30%. When surveyed, these homes were noted as having two or three deficiencies. Usually these homes require little improvement involving minimal effort.

Over 9% of the homes in the Gardenville area were identified as requiring some type of major rehabilitation. The deficiencies most often cited in this area involved the condition of the roof (deteriorating shingles), falling gutters, and the facade (peeling paint or deteriorating siding).

Less than 1% of the homes in the Gardenville area were identified as in very poor condition. These homes had six or more deficiencies involving overgrown

lawns, trash and litter, peeling paint or deteriorated siding, slumping roofs, and other structural issues.

The homes that were noted as having deficiencies were spread throughout the survey area. Problem areas were not clustered among any one block or street.

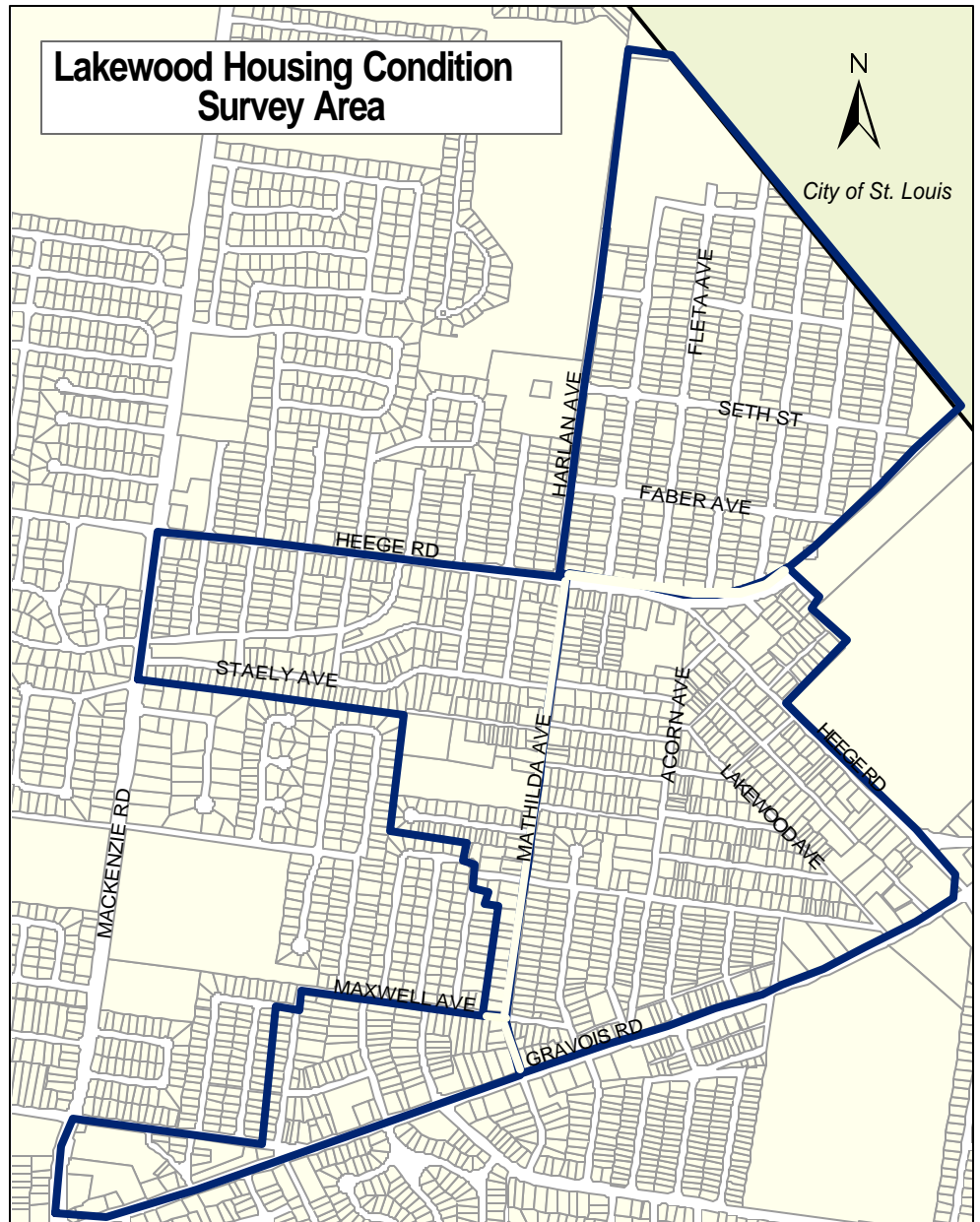
Lakewood Survey Area

The boundary of the Lakewood area is Gravois Road to the south, Mackenzie Road on the northwest, and St. Marcus Cemetery on the east. The map of the Lakewood area indicates the area surveyed. The Lakewood area is in the Affton School District.

Similar to the Gardenville area, the homes in the Lakewood area range in size, age, and housing style. The Lakewood area, however, has more new homes with most homes constructed between 1942–1947. The age of homes in the Lakewood area ranges from 1860 to 2001. Only 19 homes out of the 1414 homes surveyed were built in the last decade.

The housing style in the Lakewood area reflects a more modern design compared to the Gardenville area. The Lakewood area has larger lot sizes and homes with driveways and attached garages; alleys are not common compared to the Gardenville area. Construction materials are largely brick, stone, and frame.

The Lakewood area primarily consists of single-family housing units. Forty-two of the units surveyed were a duplex or town home. Approximately 98 of the homes, or 10.2%, were identified as being renter-occupied. According to the St. Louis County Department of Revenue Assessor's Office, the appraised value of these homes ranges from \$18,400 to \$145,450. The varied range in appraised value is due to lots being sold without any improvements, property being sold at below-market value to family members, or other abnormalities in the data.



Housing Survey Results. Map V-B illustrates the surveyed conditions. Overall, the housing units in the area are in good condition. A total of 1,414 homes were surveyed in the Lakewood neighborhood. The following table illustrates the condition of the housing units surveyed. A small percentage, less than 1%

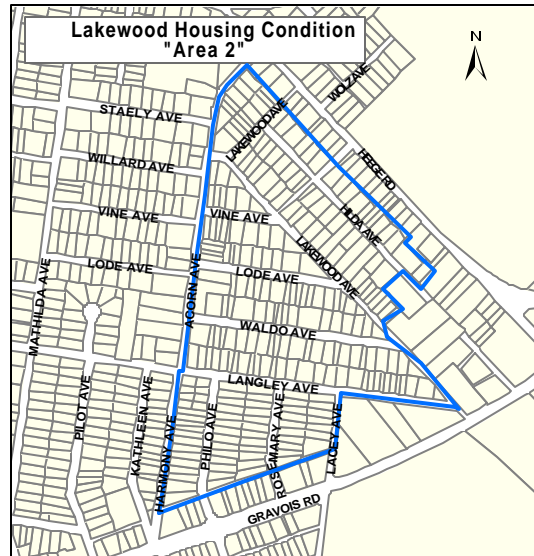
were identified as being very poor. These homes generally had six or more deficiencies noted.

Lakewood Housing Conditions		
Number of Homes Surveyed	Condition	Percentage of Total
910	Good	64.3%
397	Minor Rehabilitation	28%
77	Major Rehabilitation	5.4%
8	Very Poor	.56%
14	Vacant Lots	.99%
8	Other	.56%
1414 TOTAL SURVEYS		

The homes that were noted as having deficiencies were spread throughout the survey area; however, there appears to be two concentrated areas of housing deficiencies. The first area is located north of Heege Road delineated by Genesta Street to the west, Seth Street to the north and the Olde English Apartment complex to the east. Out of the 217 residential units in this area, 25 were considered as “Major Rehabilitation” or “Very Poor” housing units and 82 were “Minor Rehabilitation”. This suggests that 49% of housing units in “Area 1” need some type of rehabilitation.



The second area is a triangular section delineated by Acorn/Harmony Avenues on the West, Gravois Avenue on the South, and Hilda Avenue on the east. Out of the 225 properties in this area, 21 were surveyed as Major Rehabilitation, or Very Poor, 71 as Minor Rehabilitation and 125 are listed in Good condition. This suggests that 41% of housing units in “Area 2” need some type of rehabilitation.



Survey Area Observations

While each neighborhood has its own unique characteristics and attributes, several over-arching conditions were noted in the Gardenville and Lakewood survey areas. These observations create both challenges and opportunities to the overall housing quality in the area.

- ✍️ **Property Maintenance Violations.** Throughout the Gardenville and Lakewood areas, a significant amount of property maintenance violations were noted. Most were minor in nature, but detracted from the overall neighborhood. This observation is supported by the fact that the Neighborhood Preservation Division has assigned a focus inspector to the area. A focus inspector is an inspector who is assigned to a smaller area than most inspectors due to the high volume of violations in the area.
- ✍️ **Vacant parcels.** Several vacant parcels of land were noted throughout the survey area. Vacant parcels, if not maintained, can become unsightly areas plagued by high grass, weeds, and litter. Many of the vacant parcels have potential for new construction of single-family housing. Not all of the vacant parcels of land were identified as being for sale. Although a large percentage of the lots are long and narrow, innovation

in design could lend itself to fit homes that meet today's consumer preferences.

~~2/2~~ **New Single-family Construction.** A substantial amount of new housing construction was noted particularly in the Lakewood area. Most of the new construction is being done on a lot-by-lot basis. On a few streets, such as Lode, higher concentrations of new homes were under construction. Several of the new homes being constructed contained consumer-preferred amenities such as two car garages. A random telephone survey to real estate agents indicated the price of homes began in the low-mid \$140,000s.

~~2/2~~ **Maintenance of alleys.** Alleys were most predominant in the Gardenville area and not all alleyways are improved. The condition of alleys in the survey area was noted as a problem for immobile cars, junk appliances, and trash were observed in many of the alleyways. Additionally, residents using the alleys as private property for gardens, storage, and parking was noted. Finally, over-grown vegetation makes using the alleys as secondary access to residents' homes impossible.

St. Louis County Department of Highways and Traffic does not provide maintenance of alleys. If residents want to improve or provide ongoing maintenance of an alleyway, the County Department of Highways and Traffic encourages the use of special taxing districts to support those improvements. The St. Louis County Department of Highways and Traffic is also amicable to vacating alleys provided the majority of property owners agree.

~~2/2~~ **Sidewalks and Driveways.** Inadequate or lack of driveways and sidewalks were noted in both the Gardenville and the Lakewood areas. Gravel driveways are grand-fathered in the zoning ordinance as a permitted use. It was noted, however, that many of these gravel driveways were covered with weeds, were graded inefficiently causing low points and pooled water, and did not contain a sufficient level of gravel.

Using the Housing Condition Survey

The information gathered from the Housing Condition Survey is valuable not only internally to St. Louis County Government, but also externally in the community. As the primary local unit of government to the Affton community, these surveys can be used by St. Louis County to target code enforcement initiatives to ensure the stability of the neighborhoods, prioritize resources, and track the overall change in housing quality over time. Furthermore, tax credit programs and other home improvement programs can be directed towards these areas to help lower-income homeowners make improvements to their property. Long term, the success of programs aimed at these neighborhoods can be measured.

Externally, community groups and not-for-profit organizations can use this information to target neighborhood clean-ups, beautification efforts, or other initiatives aimed at improving the neighborhood.


Affton Community Housing Resources


Although the housing survey targeted two specific areas of the Affton community, multiple housing strategies can be implemented community-wide to maintain and improve the quality of the housing. Based on the housing surveys and general observations, there are several programs and resources available to address neighborhood issues that should be utilized to preserve and protect the quality of the housing in Affton.

St. Louis County Housing Programs

- ✍ St. Louis County Home Improvement Program (HIP). St. Louis County provides 10-year forgivable home improvement loans to low- and moderate-income homeowners to make necessary improvements to their homes. These loans are limited to a maximum of \$5,000 and are available to County residents through their local municipality or in targeted unincorporated areas, such as Affton. This program is only available to owner-occupants. Since its inception 25-years ago, HIP has made 940 loans in the 63123 zip code. Unfortunately, the Home Improvement Program has more applicants than funding available. In 2000, the HIP received \$1 million dollars to administer the program


throughout participating municipalities. The waiting list is long and several cases are never addressed.


 St. Louis County 1st HOPE Down Payment Loan Program. The 1st HOPE Down Payment Loan Program is a joint effort by the County and the St. Louis Fannie Mae Partnership Office to provide \$5,000 low-interest down payment loans to homebuyers purchasing their first home in St. Louis County. Under this initiative, the County purchases subordinated second mortgage loans that finance, in conjunction with the origination of the primary loans by the Mortgage Lender, the down payment and eligible closing costs associated with acquiring qualified owner-occupied residences. The second mortgage loans are originated and sold to the County by approved lending institutions. Town & Country Mortgage Company administers the program on behalf of the County and acts as Master Servicer on the second mortgage loans. To date, 10 loans have been made in the 63123 zip code out of a total of 91.

 Neighborhood Preservation. Neighborhood Preservation, formerly known as Property Maintenance and Zoning Inspections, was established to help protect against neighborhood deterioration and blight in the unincorporated areas of St. Louis County. As homes age, routine maintenance plays a vital role in maintaining property values. Neighborhood Preservation is responsible for inspecting existing housing for code violations and ensuring the violations are corrected. The Neighborhood Preservation inspection team is proactive in their pursuit of code violations. With a proactive approach, an inspector will discover code violations while rigorously surveying the designated area. Once a violation is discovered, a member of the team performs an inspection of the exterior of the house for Property Maintenance Code violations (paint peeling, house gutters not properly secured, loose or missing siding and roofing, litter in yards, etc). By correcting these code violations, neighborhoods can enjoy stability in their property value.

From January 1998 through October 1, 2001, the Neighborhood Preservation unit has received 715 complaints about properties in the Affton area. Nearly 1,000 violations have been issued based upon

complaints and proactive investigations. Additionally, 751 violations have been abated and 206 referred for legal action. It should be noted that a variety of circumstances keep these numbers from adding up. Some violations are written several times because ownership changes. Furthermore, other violations are dropped after a more detailed investigation.

 Nuisance Abatement. Nuisance abatement is a division of Neighborhood Preservation. This division began in 2001 to assist needy residents that have been cited for code violations. Nuisance abatement seeks to connect residents with social services or other resources to enable them to bring their home up to minimum standards and address any additional needs. Additionally, the nuisance abatement program seeks to address the County's Top 10 list of property maintenance violations. The Top 10 list contains those properties that are chronic, long-term violations of the County's property maintenance codes.

 Property Conservation District. A property conservation district is an area of unincorporated St. Louis County designated by the St. Louis County Council through enactment of legislation which requires permits for change in occupancy of dwelling units. The purpose of a property conservation district is to improve and maintain housing values, to preserve the quality of housing stock, and to protect neighborhoods from deterioration that threatens health, safety and welfare. Persons buying or renting homes in the district are assured that defects affecting the safety and structural soundness of the house have been corrected. When a housing unit in the neighborhood is sold or rented, the new occupant must obtain an occupancy permit indicating that the house has been inspected and meets St. Louis County's Property Maintenance Code requirements. Owners of property in an area or the County Council may initiate the establishment of a property conservation district. In order for property owners to request the establishment of a property conservation district, owners of 10% of the properties in a proposed area must sign a petition requesting district designation.

~~2/2~~ Housing Receivership Ordinance. Missouri statutes allow for a home that is in violation of housing codes and is determined to be a public health/safety threat to undergo the process of appointing a receiver to abate the property. There is a sixty-day period where any interested party can take steps to abate the property. Once the sixty-day period elapses and the interested parties don't come forward, the case will be made before the court affirming the public safety threat and a receiver will be appointed. The receiver then rehabs the property in conformance to local building codes and then can rent out the property using the rent money to pay off the expense of the rehab. The receiver is usually a non-profit housing association. After a certain period, the court can award ownership to the receiver.

St. Louis County has had limited experience utilizing the home receivership statute, using it only once. The County's use of this statute is reserved for the most chronic and long-term violators of the property maintenance code.

State of Missouri Housing Programs and Resources

~~2/2~~ Tax credit programs (Neighborhood Preservation Act). The goal of the Neighborhood Preservation Act is to encourage the middle class to remain and, in some cases, move back into older neighborhoods that have experienced some flight. The Act aims to achieve this goal by providing a range of incentives designed to promote the updating of older homes in targeted neighborhoods in order to make them more attractive to residents and home buyers.

The Act provides for a 25% tax credit for the renovation of homes more than 40 years old in neighborhoods whose median income is below 90% of the median income for the St. Louis region, a 15% tax credit for the construction of in-fill housing in these neighborhoods and a 35% tax credit for the substantial rehabilitation of property in the region's poorest neighborhoods which fall below 70% of the metropolitan median income.

In the Affton area, four homeowners have applied for tax credits under the Neighborhood Preservation Act. To date, one homeowner has been issued the credits, one homeowner was not selected, and two applications are pending.

~~2/2~~ Neighborhood Improvement District. A Neighborhood Improvement District, or NID, can be established by St. Louis County Government to finance public improvements. The improvements are paid by a special assessment against real property of those residents benefiting from the improvements.

~~2/2~~ Community Improvement District. St. Louis County Government can establish a Community Improvement District, or CID, at the request of property owners. The purpose of a CID is to create an ongoing source of revenue for defined public improvements through taxation of real estate property within a specified boundary. A CID is similar to the NID with the exception that a CID provides ongoing revenue for multiple projects as opposed to a NID generally financing one public improvement for a one-time fee. Uses of the CID could include establishment of an alley improvement district in Affton.


Private Housing Programs and Resources


~~2/2~~ Sustainable Neighborhoods Home Improvement Loan Program. In addition to the HIP program, St. Louis County also participates in the Home Improvement Loan Program sponsored by St. Louis Sustainable Neighborhoods and four local banks. Any household that meets the program guidelines may be eligible for a below-market interest rate loan with low monthly payments for interior and exterior improvements.


Community Resources

~~2/2~~ Resident Involvement. Local residents play an important role in improving their neighborhoods. There are several things that residents can do to become more involved with the quality of their neighborhood.

Residents can take an active role in their community by being proactive in property maintenance enforcement, organizing neighborhood events to build a sense of community, and assisting neighbors. They can also organize to form a block group with the St. Louis County Police.

 Neighbors Helping Neighbors. The St. Louis County Nuisance Abatement Division of Neighborhood Preservation created the group. Since the groups' inception, the Neighbors Helping Neighbors program has organized neighborhood clean-ups in the Castle Point Neighborhood in North County, Lemay, and other areas of unincorporated St. Louis County. The organization is currently attempting to become a 501(c)(3) not-for-profit organization to enable them to apply for grants and other funding. In the future, the residents of the community of Affton could collaborate with this group on targeted projects.

 Affton Community Betterment Association. Formed in October 1999, the ACBA is a 501(c)(3) not-for-profit organization that formed to upgrade the quality of housing and stabilize neighborhoods. As the local community organization, the Affton Community Betterment Association (ACBA) can also provide assistance for residents through its various action committees such as beautification, community development, and housing.

 Other Service Groups. Community service groups can be used to assist with neighborhood clean-ups and minor exterior improvements. Skills and liability issues to address complex property maintenance violations, however, often limit these groups effectiveness.