

## HOUSING

Residential areas are the basic element of every city and reflect the community's health, policies of civic leaders and general attitude of its citizens. A healthy and prosperous community is one that is growing in all areas. While community growth is normally thought of as new subdivisions and new houses, it also includes regular maintenance and periodic updating of older housing. Thus, a truly healthy community is in a continual process of building...repairing...remodeling...tearing down...and rebuilding. When a community stops rebuilding itself, even though new houses and new subdivisions may spring up in the fringe areas, the community begins to decay at its core. Urban decay is visibly evident in rundown buildings, vacant business areas, unrepaired streets and deteriorating or dilapidated houses.

A housing survey within the city of Butler was conducted during November 1979 by the staff of the Kaysinger Basin Regional Planning Commission in order to update and supplement 1970 Census data. The housing data contained in this report was derived from these two primary sources:

KBRPC Survey - The "windshield" survey of housing conducted by staff members emphasized housing condition, type, location and current number of housing units in the community.

Census of Housing - The U.S. Bureau of the Census conducted a survey of population and housing in April 1970. The statistics are contained on tapes and in various published reports. The Census was used primarily for determining age, availability of plumbing, value, rent, persons per household, group housing and vacancy of housing in Butler.

The *City Housing - 1970* table shows the general relationship of population to housing in Butler as recorded by the U.S. Bureau of the Census in 1970.

Items to note from the *City Housing - 1970* table include:

- Ninety-eight percent of the population are living in housing units as opposed to group quarters.
- There are more persons per occupied rental unit than owner-occupied unit in Butler, which is the reverse of the state.
- The high percentage of primary individuals (household heads who are living alone or with nonrelatives only), especially those age 65 and over.
- The high percentage of one-unit structures; the incidence is 11% higher than the state's.
- The low percentage of housing built between 1960 and 1970 as compared to the state.
- The low incidence of overcrowded units in Butler, as compared to the state.

- The low owner median value, but comparable median rent when compared to that for Missouri.

The 1980 Housing Census figures available at this time only gives the total figures. The Census shows an increase of 14.3% or 240 residential units (1,682 in 1970 and 1,922 in 1980) within the city.

### CITY HOUSING - 1970

	<u>BUTLER</u>		<u>MISSOURI</u>
	<u>Number</u>	<u>%</u>	
Population	3,984	100%	
Living in Housing Units	3,897	98%	97%
Persons per occupied unit	2.5		3.0
Owner-occupied	2.4		3.1
Renter-occupied	2.6		2.7
Primary individuals	484	12%	7%
Age 65 and over	317	65%	49%
Living in Group Quarters	87	2%	3%
Housing	1,682		
Year-Round Units	1,678	99.8%	
Mobile homes	45	3%	3%
One-unit structures	1,434	85%	74%
Built 1960-1970	271	16%	24%
Lacking plumbing	133	8%	10%
Median number of rooms	5.0		4.8
Occupied Housing Units	1,578	94%	
Owner-occupied	1,101	70%	67%
Negro head	52	3%	9%
Single-person households	454	29%	19%
1.01 or more persons per room	61	4%	8%
Owner median value	\$11,300		\$14,400
Renter median rent	\$75		\$74
Head of family age 65 and over	280	18%	12%

Source: U.S. Census of Housing, 1970.

### TYPE

There are three basic types of housing in Butler: single units, multiple units and mobile homes. Single units are defined as single-family detached housing placed upon a permanent foundation. This category includes modular homes, but not mobile homes, and accounts for over 84% of the housing in Butler.

Approximately 12% of the housing stock in 1970 was composed of multiple units. This category includes those structures designed as multi-family housing as well as large, older structures which were converted from single-family use into apartments.

Mobile homes are factory built, moveable housing units. Although they comprise only four percent of Butler's housing today, the number has increased by 67% since 1970. Of the 75 mobile homes located in the city, 44 are in mobile home parks containing two or more units, and 31 are located on individual lots. The present City Zoning Ordinance permits mobile homes in mobile home parks only. Mobile homes occur primarily in two areas in Butler; in the six block area north of Highway 52, west of the railroad tracks; and in the northeastern section of the city.

### Mobile Homes

Mobile homes are often thought of and treated as a cheap form of housing for low-income, transient people. The "trailer camp" developments of the 1940's and 1950's may still be remembered, but after careful examination of the people who now live in mobile homes and the current mobile home industry, it is apparent that conditions have changed. The mobile home of today has come a long way from the "trailer" of the past and is, in reality, a moderately priced housing unit which can provide decent, safe and sanitary housing for many low- and middle-income families and individuals.

In 1980, the average price of a new 14' x 70' mobile home, completely furnished, was about \$17,500 in Missouri. When this cost is added to estimated land costs of \$5,000 for an average city lot, plus site improvements of a foundation and utility connections, a complete home could be obtained for approximately \$25,000. This price would require a family to have an unincumbered \$2,400 annually which would represent an annual income of approximately \$10,000 in order to be able to afford this type of housing. The cost of the "average new conventional house", of comparable size, based on the 1980 permits issued by the City would have been \$47,210. With a minimum down-payment, a debt free family would need an annual income of \$25,900 in order to secure a conventional loan on the conventionally built house without appliances or furniture. Thus, factory-built housing can fill the gap between the high prices of new conventional housing and the lower prices of older homes which, in many cases, require extensive remodeling and which may or may not be available for purchase.

While the factory-built home has greatly changed, regulations still exist in many communities which discriminate against manufactured homes as a recognized and acceptable or desirable form of housing. Unfortunately, these regulations have encouraged mobile homes to locate outside the city limits, where there are no controls and/or services, or in undesirable areas within the city. The results have been, in many cases, that mobile homes remain an eyesore on the urban scene because they are forced to develop as "trailer camps" even though the housing unit has greatly improved. In Butler, a mobile home may be permitted only in an improved mobile home park. In addition, the wheels are to be left in place. There are no provisions in the present zoning ordinance which allow mobile homes the status of a "permanent" dwelling.

Because the modern modular manufactured and mobile home units are continually changing, policies and regulations need to be reviewed periodically for needed changes. The trend toward factory-built housing in Butler is very evident today and will continue during the planning period. Since Butler needs to attract young families in order to maintain its population and expand its labor force, the availability of moderately-priced housing becomes of major importance. It was established from U.S. Department of

Housing and Urban Development housing surveys in 1968, that approximately half of the retired population lived in manufactured homes.\* When these factors are considered, it becomes obvious that manufactured homes will play an increasing role in providing future housing for the community.

### Senior Citizen's Housing

Excluding the facilities provided by Butler's Nursing homes, there are presently 80 units providing rental housing for the senior citizens of the community. This federally subsidized project is located in the south-central portion of the city and was constructed to serve senior citizens with low-to-moderate incomes.

### CONDITION

In addition to type, structural condition of each housing structure was determined by a visual exterior inspection. Results of this survey are shown on the *Current Housing* table. Residential structures were classified into four general conditions:

- Standard Good* - Residences of recent construction and/or residences appearing to be in good structural condition and well maintained.
- Standard Fair* - Residences in good structural condition but needing maintenance.
- Deteriorating* - Residences in poor structural condition and needing major repairs.
- Deteriorated* - Residences in such poor structural condition that rehabilitation does not appear to be economically feasible and the structure should probably be razed.

It should be noted that these classifications were based upon an exterior inspection of each housing structure, and reflect the judgement of the surveyor. Some of the major structural conditions which prompted "deteriorating" or "deteriorated" classifications included large cracks in foundations or walls, sagging roofs, makeshift additions and visible out-of-plumbness resulting from severe foundation settling or structural failure.

*Standard Good* housing is located in all areas of the city. The northwest quadrant and the southern portion of the city have the highest concentrations. This classification accounts for 64.3% of the total number of housing structures in Butler.

Housing in "*standard fair*" structural condition is generally located in the older central area of the city. While this classification of housing is considered in standard structural condition, this housing has reached a critical stage. With rehabilitation and proper maintenance, this structure can be upgraded to a "standard good" rating. Without the necessary repairs and maintenance, however, the structure will deteriorate rapidly and may ultimately require demolition. Approximately 22% of the total number of housing structures were rated as "standard fair".

\*Mobile Home Phenomenon, A Show-Me Region Study; Mark Miller, Show-Me Regional Planning Commission, 1973.

CURRENT HOUSING

-TYPE AND CONDITION-

	<u>STANDARD GOOD</u>	<u>STANDARD FAIR</u>	<u>DETERIOR- ATING</u>	<u>DETERIOR- ATED</u>	<u>HOUSING STRUCTURES</u>	<u>DWELLING UNITS</u>
SINGLE UNITS	971	355	186	33	1,546	1,546
MULTIPLE UNITS						
Duplex	21	13	5	-	39	78
3-unit	-	3	4	-	7	21
4-unit	18	-	2	-	20	80
5-unit	-	3	1	-	4	20
6-unit	-	-	1	-	1	6
8-unit	1	-	-	-	1	8
MOBILE HOMES	<u>75</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>75</u>	<u>75</u>
TOTAL STRUCTURES	1,087	374	199	33	1,693	
Percentage	64.3	22.1	11.7	1.9		
TOTAL DWELLING UNITS	1,169	405	227	33		1,834
Percentage	63.7	22.1	12.4	1.8		

*Source: KBRPC Survey, November 1979.*

*Deteriorating* housing is located in primarily the older sections of the city and is not concentrated in any single area; however, the only area in which this classification of housing does not appear to a large extent is in the southern portion of the city. Deteriorating housing structures account for 12% of the total number of structures in Butler.

*Deteriorated* housing is, like the other categories of condition, not found in only one or two isolated areas. "Deteriorated" housing is, instead, scattered throughout the city. Although "deteriorated" housing structures constitute only 2% of the total structures, their presence seems to amplify the loss of neighborhood pride generated by the presence of "deteriorated" housing. In most cases, the "deteriorated" structures were in such advanced states of disrepair that they were no longer occupied and should probably be torn down in order to eliminate their blighting influence.

Substandard Housing

There are several methods which may be used to identify substandard housing. In addition to the physical condition, a house may be substandard based on the following criteria tabulated from the 1970 Census of Housing:

- 1) Units valued at \$5,000 or less
- 2) Rental units with gross rents of \$40.00 per month or less
- 3) Overcrowded units containing more than 1.01 persons per room
- 4) Units lacking some or all plumbing facilities

It should be noted that a substandard house could have one or all of the above characteristics affecting it as a desirable living unit. The *Substandard Housing* table shows the number and percent of substandard housing in Butler existing in 1970.

## SUBSTANDARD HOUSING

	HOUSING UNITS	% OF UNITS
VALUE	164	11%
Owner occupied	145	14%
Rental	19	4%
OVERCROWDING	61	4%
Owner occupied	29	3%
Rental	32	7%
PLUMBING		
Lacking plumbing	133	8%
Only hot water	24	1%
Other plumbing	109	7%

*Source: U.S. Census of Housing 1970.*

An owner-occupied housing unit which was valued at \$5,000 or less was considered substandard. Because of the lack of adequate maintenance and repair, the house has lost its market value to a point where only the lot has any real value. There were 145 such housing units in Butler, representing 14% of the owner occupied housing stock. This may be an unrealistic figure because census figures reflect only the owners' estimates of value. Therefore, these figures are the result of individual judgement and will vary as to their accuracy.

Rental units are considered substandard if the gross monthly rent was less than \$40. This appears to have been an accurate guage of substandard housing because it was a good assumption that quality housing would rent for more than \$40 per month if in good condition. Units that rented for less than \$40 per month in 1970 could not produce any appreciable yield to the owner and cover taxes, maintenance and repair costs. There were 19 units in Butler which were substandard based upon their rental value. These units comprised 4% of the total number of rental units in the city.

No matter how structurally sound a housing unit may be, it is not considered adequate if there are too many inhabitants in the unit in relation to its size. A unit which houses more people than there are rooms is, by Census definition, overcrowded. Studies have indicated that overcrowding often generates social problems such as antagonism and mental distress, may be detrimental to the solidarity of the basic family unit, and generally results in a loss of social values. Overcrowding generally seems to be more of a problem among rentals than owner-occupied housing. Citywide, Butler does not appear to have much of a problem with overcrowding, with just 4% of the total number of housing units overcrowded. This was considerably below the state average of 8% overcrowding. Butler's rental units experienced a rate of overcrowding nearly twice that of owner occupied units.

Housing units which have piped hot and cold water, flush toilet and bathtub or shower inside the housing unit for use only by the occupants of

that unit are considered to have all plumbing facilities. Statewide, 9% of all housing units had incomplete plumbing facilities. Butler had somewhat fewer substandard homes using the plumbing criteria than the state, with 8%. One percent of the units with incomplete plumbing facilities in Butler lacks only hot water. Plumbing facilities is probably the most accurate criteria of substandard housing. It is not a subjective measure such as value or condition and unlike the statistics on overcrowding, it includes substandard vacant housing.

The survey of housing conditions in Butler conducted in November 1979, which was mentioned earlier, showed 260 units in "deteriorating" and "deteriorated" condition. This represents 14% of the housing stock, which is a somewhat higher percentage of substandard housing than was found using the other criteria.

It is obvious that a family's income will determine whether or not they will be able to purchase or rent standard housing. It was generally recommended in the early 1970s that a family should not spend more than twice its gross annual income on housing. If a family is renting, their total cost for housing, including utilities, should not exceed 25% of their gross monthly income. Based on these generalities, in the early 1970s, families whose incomes were less than \$2,500 annually were, in most cases, unable to buy anything but substandard housing. A family whose income was less than \$1,920 was probably not able to even rent adequate housing. As the 1970s progressed, the incomes increased, but likewise, so did the purchase and rental prices of residences.

#### AGE

The citizens of Butler have been fairly active in maintaining their housing stock, which is evident from a comparison of the general condition with the *Age of Housing* table. This table shows that nearly half of Butler's housing stock was constructed before 1940. Gauging from Butler's population history, much of this construction took place from 1880 to 1910, when the community experienced most of its growth. Housing constructed between 1960 and 1970 accounts for 15% of the total structures. The rate of housing construction has decreased in more recent years, the percentage declining to just under 9% for the period since April 1970. With such a high percentage of older homes, the city of Butler should encourage housing maintenance and neighborhood improvements.

#### AGE OF HOUSING

<u>YEAR BUILT</u>	<u>NO. STRUCTURES</u>	<u>%</u>	<u>AVERAGE NUMBER OF UNITS PER YEAR</u>
1939 or earlier	861	46.9	11
1940 - 1949	191	10.4	19
1950 - 1959	355	19.4	36
1960 - 1964	150	8.2	30
1965 - 1968	92	5.0	23
1969 - Mar. 1970	29	1.6	21
April 1970 - Nov. 1979*	156	8.5	16

Source: U.S. Census of Housing, 1970  
 \*KBRPC Staff Survey, November 1979

## VALUE

The value and cost of housing is of interest to all citizens in a community whether they are owners or renters. A livable community should have an adequate mix of housing price ranges related to income levels. The *Housing Value* table shows the value and rent of housing in Butler in 1970.

### VALUE OF HOUSING, 1970

OWNER OCCUPIED			RENTER OCCUPIED		
VALUE <sup>1</sup>	UNITS	%	GROSS RENT <sup>2</sup>	UNITS	%
Less than \$5,000	145	14	Less than \$30	5	1
\$ 5,000 - \$ 9,999	282	28	\$ 30 - \$ 39	14	3
\$10,000 - \$14,999	245	24	\$ 40 - \$ 59	138	29
\$15,000 - \$19,999	175	17	\$ 60 - \$ 79	80	17
\$20,000 - \$24,999	78	8	\$ 80 - \$ 99	96	20
\$25,000 - \$34,999	43	4	\$100 - \$149	83	17
\$35,000 or more	36	4	\$150 - \$199	11	2
			\$200 or more	--	--
			No cash rent	50	11
Total units: 1,004			Total units: 477		
Median value: \$11,300			Median rent: \$75		
Percent owner occupied: 70%			Percent renter occupied: 30%		

<sup>1</sup>Statistics shown are for one family houses on less than 10 acres without a commercial establishment or medical office on the property. The value tabulations also exclude mobile homes and trailers and units in cooperatives and condominiums.

<sup>2</sup>Gross rent is the contract rent plus the estimated average monthly cost of utilities and fuels if these items are paid for by the renter in addition to rent. Gross rent is intended to eliminate differentials which result from varying practices with respect to the inclusion of utilities and fuel as part of the rental payment.

*Source: U.S. Census of Housing, 1970.*

The *Value of Housing* table shows that most of Butler's housing, in 1970, was valued or rents at the low and middle ranges, which was typical of cities which had a high percentage of older homes. High-valued housing (\$35,000 and over) comprised about 4% of the total, which was relatively high. This reflected the number of high-income families living in the community. Also of interest to note from the table are the 11% of rental units for which no cash rent was paid.

## COMMUNITY DEVELOPMENT PROGRAM

Butler's Community Development Block Grant programs have improved the quality and retained the existing housing stock within the northeastern portion of the city. The city was funded a Community Development Block Grant through the Department of Housing and Urban Development for the first time in August 1977 to provide necessary sanitary sewer improvements and housing rehabilitation within the project area. Total first-year funding, now fully depleted, was as follows:

Sewer laterals	\$204,000
Housing rehabilitation	<u>95,000</u>
	\$299,000

The city was again funded under this program in 1978, as an extension of the previous year's activity. Funding was also provided for the removal of dangerous buildings and building code enforcement. Total second-year funding was as follows:

Housing rehabilitation	\$120,000
Code enforcement	20,000
Demolition	<u>24,000</u>
	\$164,000

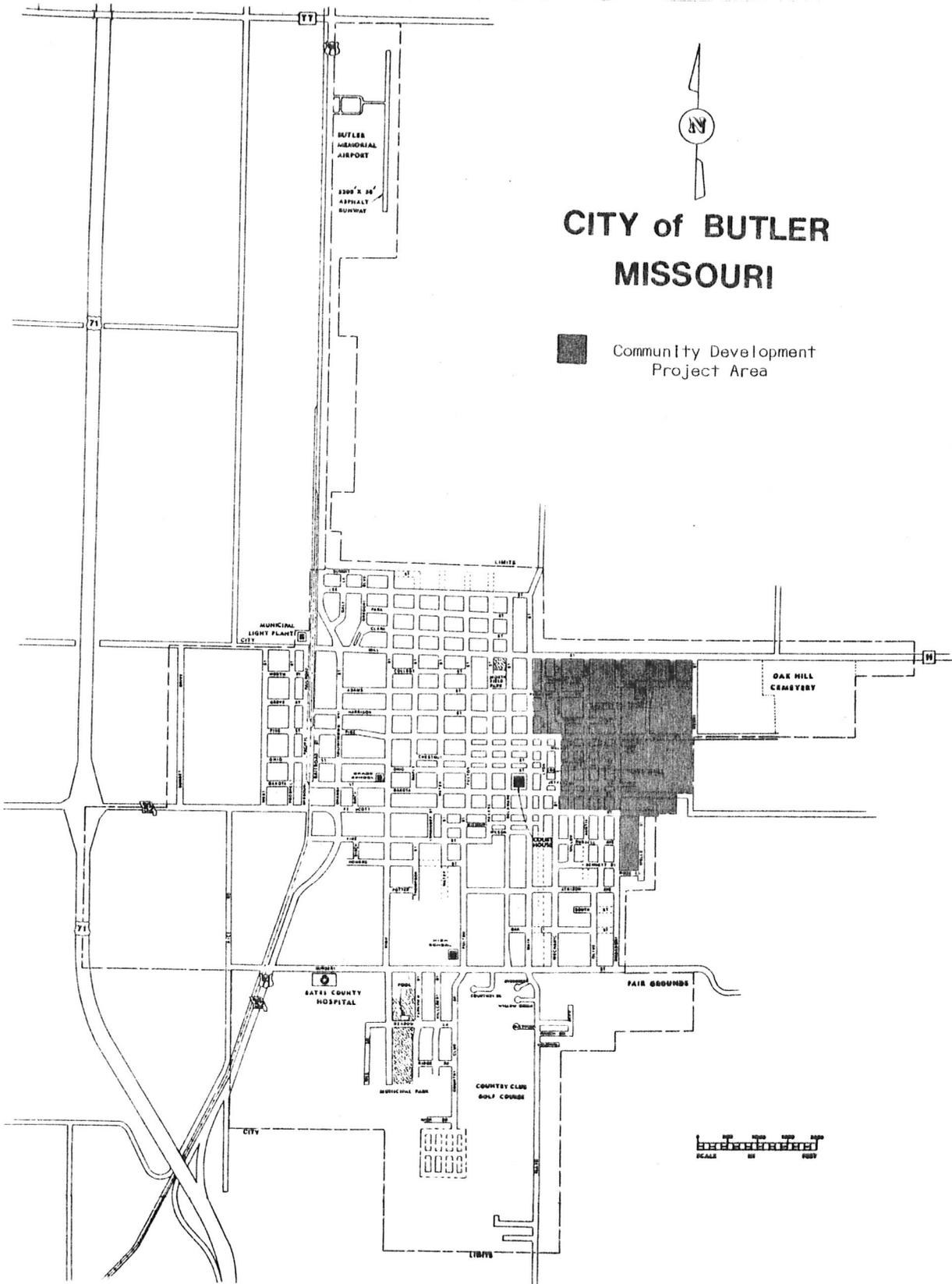
The second year funds have been totally expended. To date a total of 92 houses have been rehabilitated from the two years of funding. As of this date six structures have been removed using second year funds.

The city was again awarded a Community Development Block Grant in 1980. The 1980 program is in the process of rehabilitating 25 additional houses through grants to low or moderate income homeowners. At this time approximately one-third of the program funds have been obligated. Total third-year funding is as follows:

Housing rehabilitation	\$100,000
Demolition	15,000
Code enforcement	<u>5,000</u>
	\$120,000

Butler's Community Development project area lies in the northeastern quadrant of the city, as shown on the accompanying map. Through the city's continued efforts to upgrade and maintain its housing stock through federal financial assistance and private endeavors, Butler is regenerating the feeling of neighborhood pride in its residents.

While one of the primary purposes of past housing rehabilitation projects has been to eliminate the most commonly used indicator of sub-standard housing -- that of incomplete plumbing facilities -- there will soon come a time when virtually all residences will have complete plumbing facilities. The process of redecorating, remodeling and structural improvement, however, must never end. A strong and enforced minimum housing standards can assist in upgrading and maintaining the rental housing stock. It will be through the efforts of the city in the area of instilling neighborhood pride which accomplishes not only the retention of the present housing stock, but keeps it in good condition, that Butler will remain a dynamic community.



# CITY of BUTLER MISSOURI

Community Development  
Project Area



## HOUSING NEEDS

The average price for a new home financed under the Farmers Home Administration is now approximately \$40,000, with construction costs currently rising at about 14% per year. While new housing cannot be constructed to meet the housing needs of low-income persons, new housing is an important factor in providing moderate and lower cost housing for them through the "filtering down" process. This process involves the building of new housing for upper income families, which makes available moderate-priced housing, which in turn, opens up housing for lower income persons.

There are several groups within society which have critical housing problems; most of them have at least one characteristic in common which prohibits them from obtaining adequate housing -- low incomes.

**Elderly** - There were 1106 persons in Butler in 1980 who were 65 years of age or older. Since a large percentage of elderly persons are living alone or with one other person, 66% are heads of household. Many live in older homes in acute need or rehabilitation that they cannot afford to repair because of their low, fixed incomes, or because of age, upkeep has become impossible.

**Large Family** - Large families experience low incomes fairly frequently and often have difficulty in locating housing that does not result in overcrowding. The larger homes are very often expensive, or in need or repair and expensive to maintain. It is the latter category which is usually available to the low-income, large family. However, since in many areas it is now fashionable to buy a large old house in need of repair, and refurbish it, this type of housing may be more difficult to obtain than in previous times.

**Handicapped** - Persons with physical handicaps have unique problems that must be considered when providing assisted housing. With such a large elderly population, the city of Butler should be keenly interested in seeing the needs of the handicapped addressed through the various housing programs.

**Low Income Families** - Low income families must often spend a high percentage of their incomes on housing due to the lack of adequate, low-priced units. If subsidized housing is not available, these families are often forced to live in substandard dwellings.

Existing dwellings still constitute the greatest housing resource available and it is imperative that Butler preserve these units in order to effectively increase the supply of housing. Therefore, Butler needs to promote neighborhood improvement and housing rehabilitation programs.

Butler contains 861 housing structures which were built before 1940. Most of these buildings are presently in *standard good* condition, but they will require maintenance and, in some cases, may eventually require major repairs if they are to remain adequate housing. During the visual survey of housing in Butler, 374 of the housing structures were found to already be in just *standard fair* condition.

There are at least 139 substandard units in Butler. These units are lacking some or all plumbing facilities and, in some cases, are structurally dilapidated as well. These units will have to be replaced unless they receive substantial renovation soon. Due to the extent of the repairs needed and the high cost of such renovation, it seems reasonable to assume that these units will be replaced.

Dilapidated units which are too deteriorated to repair, constitute serious health, economic and safety problems. Such units encourage the spread of blight, and frequently occupy valuable residential land, usually complete with public services. These units should be cleared in order to eliminate blighting influences and to make land available for new homes.

### PROJECTION

The population of Butler is projected to range between 5,000 and 9,300 by the year 2000. This growth of population will require approximately 250 to 1,800 additional housing units, not all of which will be the conventional single-family type. In fact, an increasing percentage of the entire housing stock and more than one-fourth of all new housing added during the planning period will be manufactured homes. The construction, energy and land costs will demand an increase in multiple housing units.

As standard conventional single-family housing is inflated out of financial reach of many low to middle income families, the manufactured home may offer the only viable alternative to renting. Today's factory-built mobile homes not only provide good housing, but they are designed for modern lifestyles; and they are priced within reach of most families.

In order to provide for an aesthetically pleasing urban environment, the following policies may be related to Butler's residential development:

Design of the area so that community amenities are preserved or provided. Paved streets and sidewalks, as well as safe and convenient access to shopping, employment, educational and recreational facilities are important features deserving consideration and protection.

Control of the density of development so that sufficient housing concentrations are maintained in order to provide and support the full range of public services and facilities.

Restriction of incompatible land uses so that good residential environments are maintained. The distinction between residential and nonresidential areas should be made through the use of major streets, natural drainageways and appropriate site design.

These goals appear to be realistic for *all* residential neighborhoods, regardless of the type, price range or age of housing.

The *Housing Projection* table shows the number of units which should be accumulated during five-year intervals in the planning period to meet the projected population figures.

HOUSING PROJECTION  
BUTLER, MISSOURI

<u>YEAR</u>	<u>POPULATION</u>	<u>TOTAL HOUSING UNITS</u>
1970	3,984	1,678*
1980	4,107	1,921**
1985	4,480	2,090
1990	5,280	2,112
1995	6,680	2,672
2000	9,030	3,212

*Source: U.S. Census of Housing, 1970\*; 1980 Census\*\*;  
KBRPC Survey, November 1979 and estimates, January 1981.*