Comprehensive Housing Market Analysis City of Joplin, MO

FINAL

Submitted to:
City of Joplin, MO

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1. Study Background

The City of Joplin is located in southwest Missouri, mostly within Jasper County but a small portion in Newton County. Though the zinc mining industry that fueled the City's initial growth in the 19th century has dissipated, Joplin continues to serve as the center of economic activity in southwest Missouri, accounting for more than half of all jobs in Jasper/Newton Counties.

As part of an effort to maintain a robust yet balanced housing market for the benefit of all its residents, the City of Joplin commissioned a Comprehensive Housing Market Analysis and retained Urban Partners as a consultant to undertake the study. The stated goals of the study are to provide City decision makers, stakeholders, developers, and community members with comprehensive and meaningful data to establish a baseline of existing housing stock for current and future residential needs in Joplin. Using this document, the City intends to guide new housing investments using a set of strategic funding and policy interventions.

Figure 1: Historic Home in the Murphysburg District of Joplin



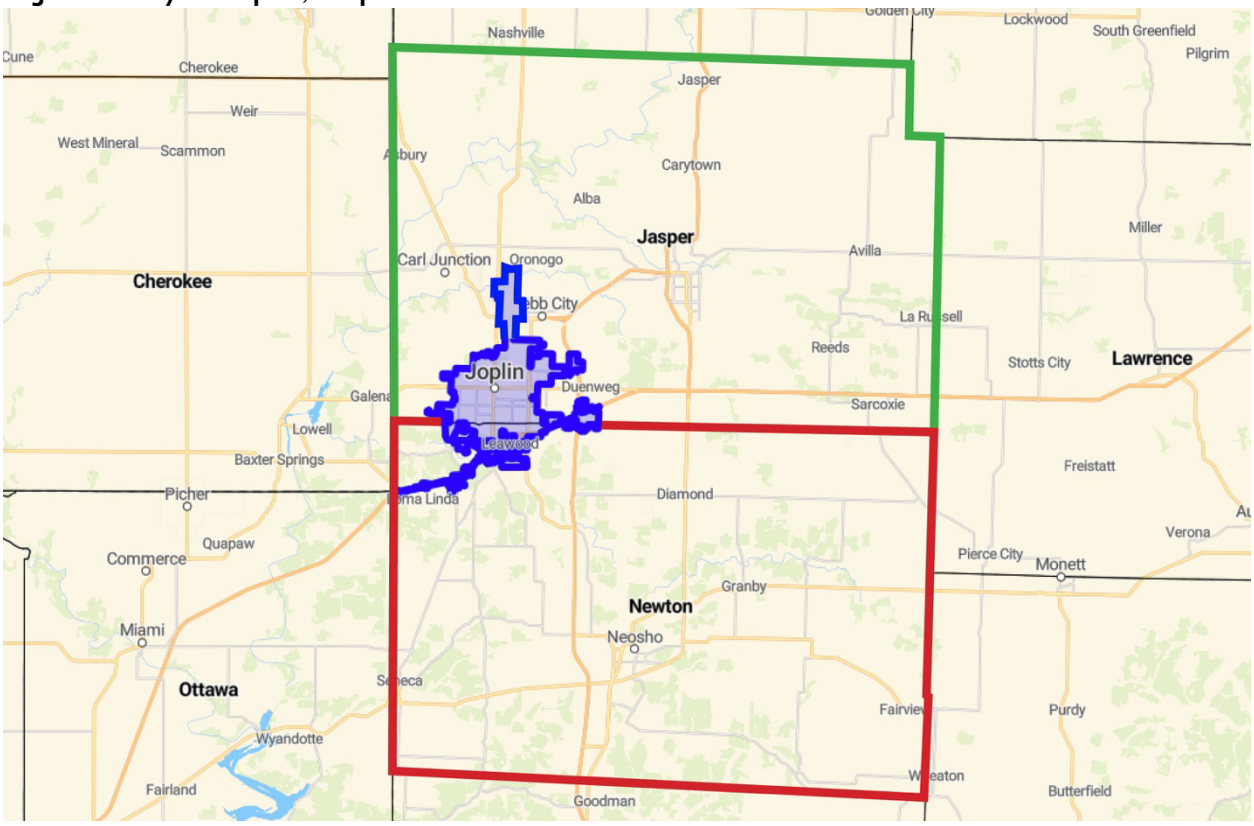
Photo Credit: Joplin Convention and Visitors Bureau.

2. Demographic Trends

The appropriate starting point for a housing market analysis is an examination of key demographic trends to identify the composition of the market's residents in addition to its housing stock. Specific elements of these trends include population and household characteristics, and income and poverty characteristics. Detailed analyses of the housing stock and housing market conditions will be discussed in subsequent sections of this study.

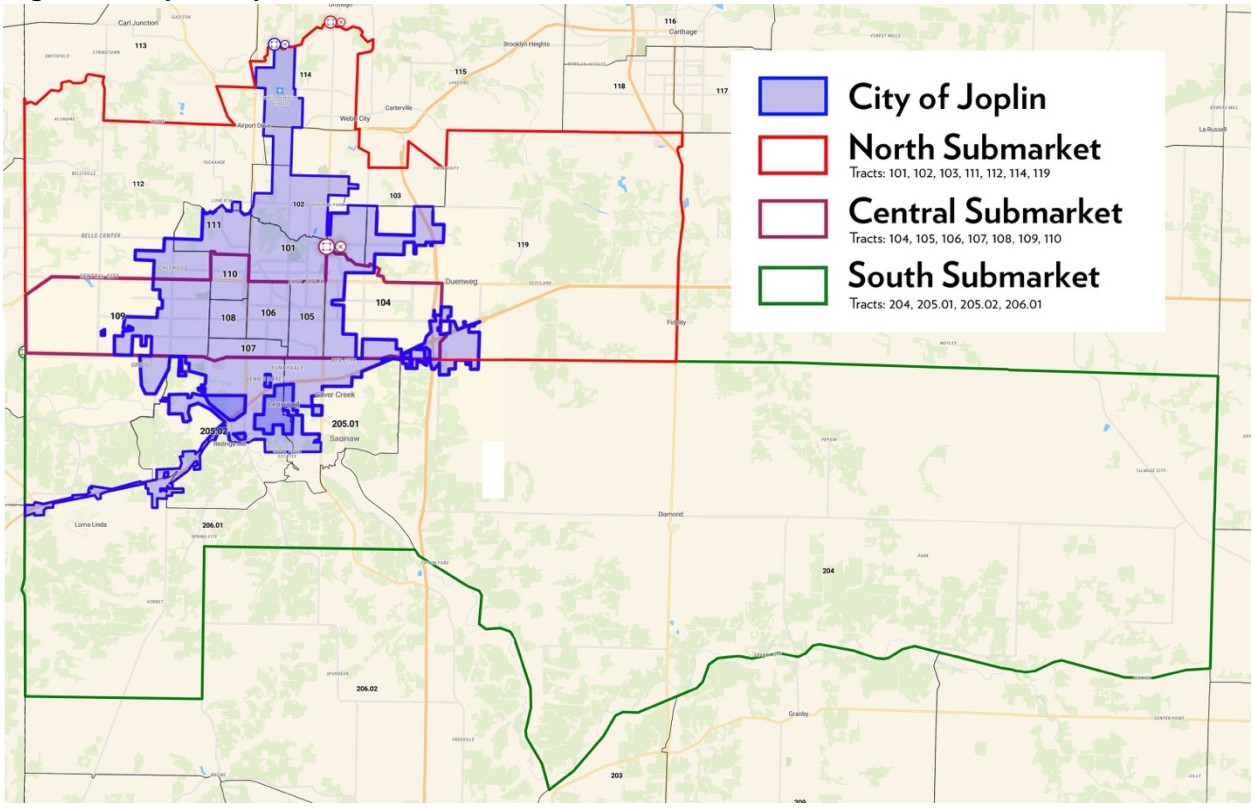
The primary data sources for the demographic analysis are the U.S. Census Bureau's Decennial Census, providing actual counts for the year 2000, and the American Community Survey, providing data based on calculated estimates for 2010 and 2019—the latest year for which detailed demographic data is available. The geographic study areas analyzed and compared for this analysis include the City of Joplin, Jasper County, and Newton County (see Figure 2).

Figure 2: City of Joplin, Jasper and Newton Counties



To account for unique attributes within the City—and staying consistent with the 2014 Housing Needs Assessment report—demographic trends were observed for three separate submarkets: North, Central and South. The aggregate area for the three submarkets are larger than the City of Joplin since they are based on census tract boundaries (see Figure 3)

Figure 3: City of Joplin, Three Submarkets



Population and Household Characteristics

The 2019 American Community Survey 5-Year Estimates (ACS) reported a total population of 50,386 for the City of Joplin, an increase of 1.9% from 2010 (See Table 1 on the following page). However, from 2000 to 2010, the City's population increased by 8.5%, likely a result of both population growth combined with the City's annexation of formerly unincorporated land.

The submarkets and Jasper/Newton counties experienced similar patterns of growth in population. Once the largest submarket in 2000 and 2010, the Central Submarket grew by just 6.7% from 2000 to 2010 and decreased by 2.1% by 2019, likely a result of the tornado in 2011 which passed through this section of the City. The North Submarket became the largest of the three, increasing by just over 10% from 2010 to 2019, down from 7.6% the previous 10 years. The South Submarket witnessed significant growth in the 2000s—40.6%—but only increased by 1.6% during the following decade. Jasper County remained approximately twice as populated as Newton County, though the growth rate for Jasper County from 2010 to 2019 (4.3%) was notably faster than Newton County's (1.1%).

Table 1: Population Trends, 2000-2019

	2000 Census	2010 ACS	2019 ACS	% Change (2000-2010)	% Change (2010-2019)
City of Joplin	45,566	49,453	50,386	8.5%	1.9%
North Submarket	29,730	31,983	35,218	7.6%	10.1%
Central Submarket	31,657	33,778	33,054	6.7%	-2.1%
South Submarket	15,731	22,125	22,468	40.6%	1.6%
Jasper County	104,686	115,029	119,920	9.9%	4.3%
Newton County	52,636	57,561	58,180	9.4%	1.1%

Source: U.S. Census Bureau, Urban Partners

As shown on Table 2 below, the area's household growth trend was similar to the population growth from 2000 to 2019. Joplin's households increased by 6.0% from 2000 to 2010—again, likely the result of annexation—but by just 0.1% since 2010.

The submarkets and Jasper/Newton counties also experienced similar patterns of household growth. Households in the Central Submarket increased in the 2000s by 3.3% but decreased in the 2010s by 4.5%—which was likely due in large part by the 2011 tornado. The North Submarket witnessed the largest household growth of the three submarkets from 2010 to 2019, increasing by 8.6%. The South Submarket experienced more significant household growth during the prior decade, increasing by 38.0%. Households in Jasper and Newton Counties grew by 7.3% and 10.1% in the 2000s, respectively. From 2010 to 2019, however, the increase in Jasper County households was a more modest 2.8%, while estimates for Newton County suggested no change.

Table 2: Household Trends, 2010-2019

	2000 Census	2010 ACS	2019 ACS	% Change (2000-2010)	% Change (2010-2019)
City of Joplin	19,196	20,339	20,369	6.0%	0.1%
North Submarket	11,510	12,549	13,632	9.0%	8.6%
Central Submarket	13,696	14,150	13,510	3.3%	-4.5%
South Submarket	6,129	8,457	8,781	38.0%	3.8%
Jasper County	41,471	44,505	45,759	7.3%	2.8%
Newton County	20,163	22,202	22,202	10.1%	0.0%

Source: U.S. Census Bureau, Urban Partners

Contrary to national trends, Joplin experienced an increase in average household size from 2010 to 2019, expanding from 2.33 to 2.38 (see Table 3 on the following page). Renter-occupied household size increased by a significant margin over owner-occupied households, though they remained smaller than owner-occupied households in both 2010 and 2019. Average household size grew even more substantially—4.3%—in the Central Submarket, with an even larger growth rate of household size among renters. Both the North and South Submarkets experienced a reduction in owner-occupied average household size, while the South

Submarkets also witnessed a total reduction of 3.5%. At the same time, the South Submarket's average household size among renters grew by more than 7%. While Newton County's average remained unchanged from 2010 to 2019, owner-occupied households experienced a 3.0% reduction in average household size.

Table 3: Average Household Size, 2010-2019

	2010 ACS			2019 ACS			% Change (2010-2019)		
	All	Owner	Renter	All	Owner	Renter	All	Owner	Renter
City of Joplin	2.33	2.45	2.18	2.38	2.48	2.25	2.1%	1.2%	3.2%
North Submarket	2.44	2.58	2.33	2.47	2.57	2.42	1.2%	-0.4%	3.9%
Central Submarket	2.33	2.48	2.17	2.43	2.52	2.29	4.3%	1.6%	5.5%
South Submarket	2.59	2.67	2.24	2.50	2.54	2.40	-3.5%	-4.9%	7.1%
Jasper County	2.53	2.61	2.36	2.57	2.64	2.44	1.6%	1.1%	3.4%
Newton County	2.57	2.68	2.49	2.57	2.60	2.51	0.0%	-3.0%	0.8%

Source: U.S. Census Bureau, Urban Partners

Joplin has a higher percentage of residents in non-household group quarters at 3.8%, compared to Jasper and Newton Counties (see Table 4)[1]. However, the North and South Submarkets have a much lower percentage of group quarters residents at 1.2% and 1.8%, respectively. Among those living in households, the Counties have a much higher percentage of population living in family households (82.7% and 86.2%, respectively), compared to the City's 75.3%. However, this figure is quite varied across the three submarkets. The North Submarket has the lowest percentage of family households at 74.0%, while the South Submarket has the highest at 86.1%

Table 4: Population by Household Type, 2019

	City of Joplin	North Submarket	Central Submarket	South Submarket	Jasper County	Newton County
Total Population	50,073	32,841	34,577	22,344	119,238	58,202
In Households	48,188	32,439	33,210	21,951	116,865	57,154
In Households (% of Total Population)	96.2%	98.8%	96.0%	98.2%	98.0%	98.2%
In Family Households (% of Households)	75.3%	74.0%	81.3%	86.1%	82.7%	86.2%
In Non-Family Households (% of Households)	24.7%	26.0%	18.7%	13.9%	17.3%	13.8%
In Group Quarters (% of Total Population)	3.8%	1.2%	4.0%	1.8%	2.0%	1.8%

Source: U.S. Census Bureau, Urban Partners

The ethnic/racial composition of the city and region's population is predominantly White, though the area is growing more diverse (see Table 5 shown on the following page). In 2010, the South Submarket had the highest percentage of White residents (92.0%) among the three submarkets and continued that pattern in 2019, though it dropped to 90.2%. The largest percentages of African American and Asian residents lived in the Central Submarket in

1 The Census Bureau classifies all people not living in housing units (house, apartment, mobile home, rented rooms) as living in Group Quarters, of which there are two types: 1) Institutional, such as correctional facilities, nursing homes, or mental hospitals; and 2) Non-Institutional, such as college dormitories, military barracks, group homes, missions, or shelters.

2019—shifting from the North Submarket in 2010—though in relatively small numbers. In most instances, from 2010 to 2019, the comparative geographies experienced the most gains in residents of Two or More Races and Hispanic residents. In Joplin, this growth amounted to increases of 60.0% and 43.5%, respectively. The largest gains in the Hispanic population occurred in the South Submarket, where an increase of 126.6% occurred, though growing to just 657 residents.

Table 5: Ethnic/Racial Composition, 2010-2019

	White Alone	Black or African American Alone	American Indian & Alaska Native Alone	Asian Alone	Native Hawaiian & Other Pac Islander Alone	Some other Race Alone	Two or More Races	Hispanic (All Races)
City of Joplin								
2010	87.2%	3.1%	2.0%	0.9%	0.6%	0.0%	2.6%	3.6%
2019	83.4%	3.2%	1.7%	2.3%	0.1%	0.2%	4.1%	5.1%
North Submarket								
2010	88.2%	2.7%	2.2%	1.3%	0.1%	0.2%	2.2%	3.1%
2019	87.6%	2.3%	1.3%	1.1%	0.0%	0.0%	3.0%	4.5%
Central Submarket								
2010	87.7%	2.3%	2.1%	0.6%	0.7%	0.1%	2.7%	3.9%
2019	84.1%	3.0%	2.0%	2.4%	0.1%	0.1%	4.4%	3.9%
South Submarket								
2010	92.0%	0.7%	2.2%	1.0%	0.4%	0.0%	2.4%	1.3%
2019	90.2%	1.1%	1.7%	1.5%	0.0%	0.1%	2.5%	2.9%
Jasper County								
2010	86.8%	1.8%	1.6%	0.8%	0.2%	0.1%	2.3%	6.4%
2019	84.2%	1.8%	1.3%	1.1%	0.1%	0.1%	3.4%	8.0%
Newton County								
2010	88.4%	0.7%	2.3%	1.3%	0.8%	0.1%	2.2%	4.1%
2019	86.1%	0.9%	2.3%	1.4%	1.0%	0.0%	2.9%	5.3%

Source: U.S. Census Bureau, Urban Partners

Table 6 and Figure 4, shown on the following page, compare the age distribution patterns between the City of Joplin, submarkets, and Jasper/Newton counties. The largest age cohort in 2019 in the City, according to the ACS, is adults aged 25 to 34, comprising 14.8% of the population. This is followed closely by the population aged 15 to 24 at 14.0%. The former cohort's share of the City's total population increased just slightly since 2010, while the 15 to 24-year cohort decreased by 15.1%.

The submarkets and Jasper/Newton counties exhibit different age patterns than the city in 2019. The North Submarket's largest cohort is 15- to 24-year-olds, at 15.4% of its population—also the largest cohort in 2010. In the Central Submarket, 25- to 34-year-olds comprise the largest group at 15.7%. The South Submarket trends toward the older end of the age spectrum, where the largest cohort there is aged 45 to 54 (15.0%)—also the largest for that area in 2010. In both Jasper and Newton Counties, the largest age group is the much younger 5- to 14-year-

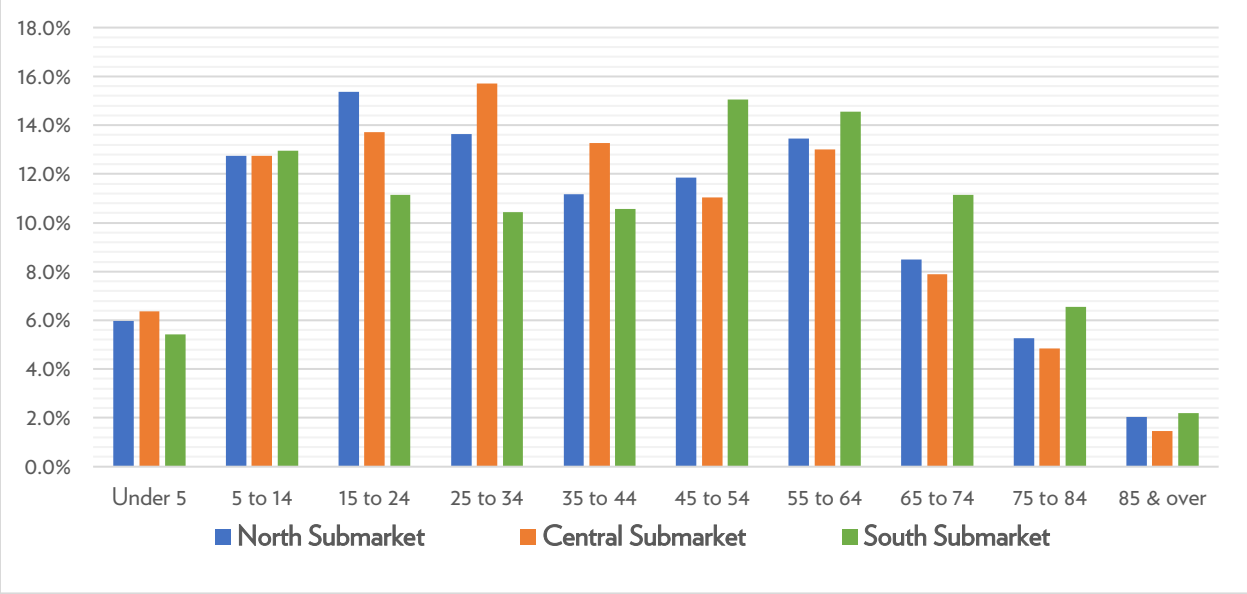
olds, at 14.1% and 13.6% of the population, respectively. The number of residents over age 65 increased significantly in Joplin as well, by 13.6% from 2010 to 2019. Each of the other geographies examined experienced increases in seniors as well except for the Central Submarket, which had a slight decrease.

Table 6: Distribution of Age, 2010-2019

	Under 5	5 to 14	15 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75 to 84	85 & Over
City of Joplin										
2010	7.7%	10.7%	16.8%	14.3%	12.2%	13.1%	10.4%	6.8%	5.9%	2.1%
2019	6.3%	12.8%	14.0%	14.8%	12.2%	10.8%	12.7%	9.1%	5.4%	2.0%
North Submarket										
2010	6.4%	14.8%	15.9%	13.5%	13.3%	12.6%	10.4%	7.7%	3.9%	1.4%
2019	6.0%	12.7%	15.4%	13.6%	11.2%	11.8%	13.5%	8.5%	5.3%	2.0%
Central Submarket										
2010	8.8%	9.9%	16.6%	14.8%	11.0%	13.8%	10.4%	6.7%	6.0%	2.0%
2019	6.4%	12.7%	13.7%	15.7%	13.3%	11.0%	13.0%	7.9%	4.9%	1.5%
South Submarket										
2010	5.1%	12.8%	12.7%	9.3%	13.1%	16.7%	14.1%	9.1%	5.8%	1.3%
2019	5.4%	12.9%	11.1%	10.4%	10.6%	15.0%	14.5%	11.1%	6.6%	2.2%
Jasper County										
2010	7.7%	14.0%	14.4%	13.7%	13.0%	13.3%	10.6%	7.0%	4.7%	1.6%
2019	6.8%	14.1%	13.4%	14.0%	12.6%	11.8%	12.2%	8.6%	4.9%	1.7%
Newton County										
2010	6.7%	14.3%	13.5%	10.9%	13.2%	14.4%	12.3%	8.2%	4.9%	1.6%
2019	6.2%	13.6%	12.6%	11.8%	11.4%	13.0%	13.6%	10.3%	5.5%	2.0%

Source: U.S. Census Bureau, Urban Partners

Figure 4: Comparison of Age Distribution by Submarkets, 2019



Source: U.S. Census Bureau, Urban Partners

The City of Joplin in 2019 has a higher educational attainment level of residents over the age of 25 than both Jasper and Newton Counties (see Table 7). Over a quarter of the residents aged 25 and above in Joplin have bachelor's degrees or graduate/professional degrees as the highest educational attainment, up 31.4% from 2010. In each geography examined, the largest percentage of residents have high school diplomas as the highest educational attainment. Among the submarkets, both the North and South Submarkets have the same proportion of their populations—25.8%—with bachelor's degrees or higher, compared to 24.2% in the Central Submarket. The North Submarket experienced significant growth in the proportion of residents with graduate or professional degrees at 3.2%, or a 78.3% increase in actual residents.

Table 7: Educational Attainment for Population 25 Years and Over, 2010-2019

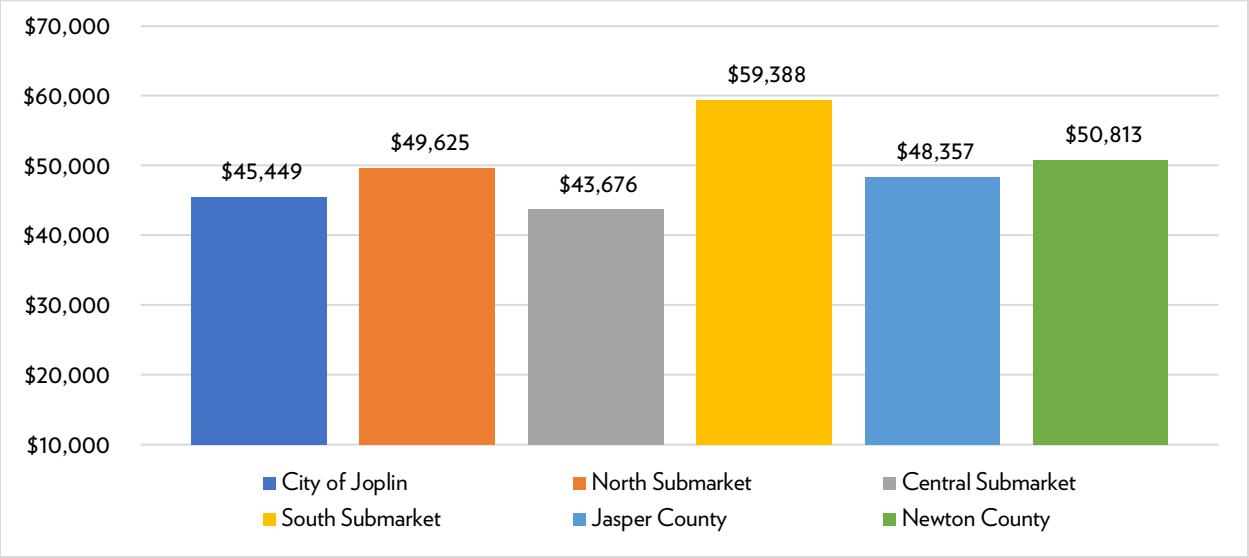
	Less Than 9th Grade	9th to 12th Grade, No Diploma	High School Graduate (Includes Equiv.)	Some College, No Degree	Associate's Degree	Bachelor's Degree	Graduate/ Professional Degree
City of Joplin							
2010	3.8%	12.5%	29.9%	25.9%	6.7%	13.4%	7.9%
2019	2.8%	7.6%	30.5%	25.3%	7.3%	17.5%	9.0%
North Submarket							
2010	3.4%	12.4%	33.7%	23.5%	7.6%	13.7%	5.7%
2019	2.3%	8.6%	32.9%	24.0%	6.5%	16.9%	8.9%
Central Submarket							
2010	4.1%	14.4%	30.3%	26.5%	6.5%	11.6%	6.5%
2019	2.4%	8.6%	31.3%	25.4%	8.1%	18.0%	6.2%
South Submarket							
2010	2.8%	8.1%	32.7%	24.2%	8.5%	14.0%	9.6%
2019	2.6%	6.8%	32.4%	23.5%	9.0%	16.9%	8.9%
Jasper County							
2010	5.8%	12.8%	33.3%	23.1%	6.3%	12.6%	5.9%
2019	4.4%	8.8%	33.6%	22.7%	6.9%	16.7%	6.9%
Newton County							
2010	4.9%	10.2%	34.6%	23.9%	8.2%	11.4%	6.9%
2019	4.4%	8.5%	34.5%	23.6%	9.0%	13.3%	6.7%

Source: U.S. Census Bureau, Urban Partners

Household Income & Poverty Characteristics

As shown in Figure 5 on the following page, City of Joplin households, with a median household income of $45,449, are poorer than households in Jasper and Newton Counties, according to the 2019 ACS. The South Submarket has the highest median household of the examined geographies at $59,388, exceeding that of both counties. The Central Submarket has the lowest at $43,676.

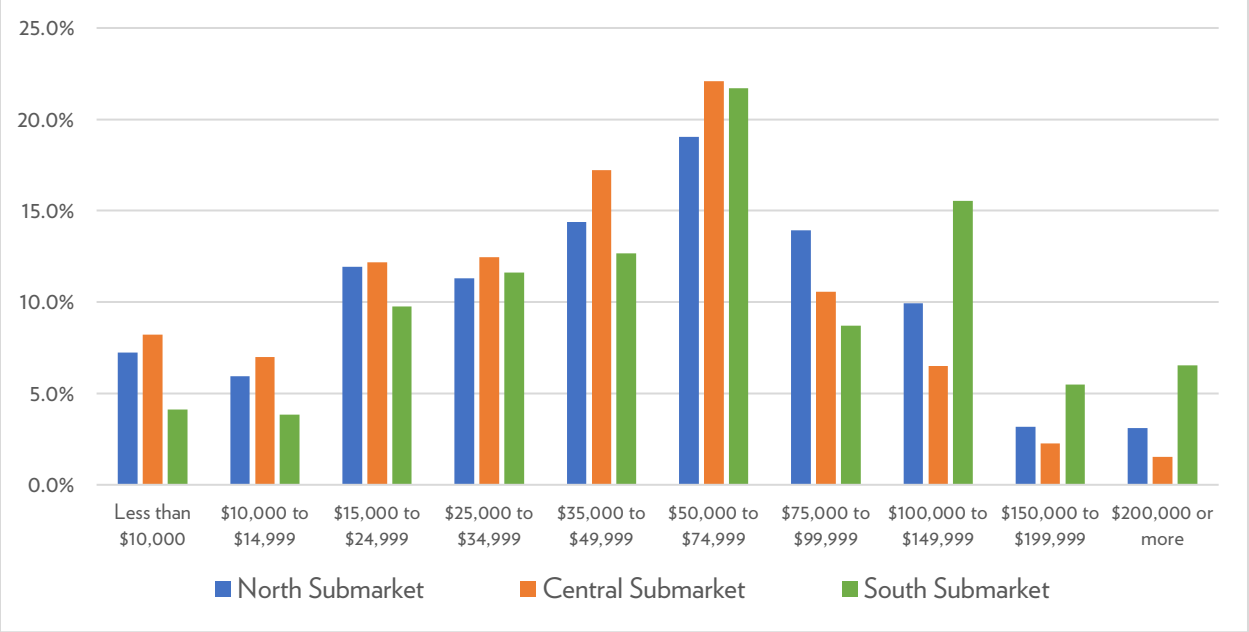
Figure 5: Median Household Income, 2019



Source: U.S. Census Bureau, Urban Partners

In the City of Joplin, almost 27% of the households earn less than $25,000 annually, compared to 23.6% in Jasper County and 19.9% in Newton County (see Figure 6). The poorest of the three submarkets is the Central Submarket, where 27.4% of households earn less than $25,000, in contrast with 17.8% in the South Submarket. The largest income category in each of the examined geographies is $50,000 to $74,999, comprising approximately 20% of households in the City of Joplin. The South Submarket contains the households with the highest median income, where 27.6% earn more than $100,000 per year and 6.6% more than $200,000.

Figure 6: Distribution of Median Household Income, 2019



Source: U.S. Census Bureau, Urban Partners

According to the 2019 ACS, 8,851 City of Joplin residents (or 18.2%) are living below the poverty level, a decrease of 4.2% since 2010 (see Table 8), though Joplin's 2019 poverty rate continues to exceed that of both Jasper and Newton Counties. The Central Submarket had the highest poverty rate among examined geographies in both 2019 and 2010, though the number of residents living below the poverty level decreased by almost 7% during that time. The poverty rate also decreased in the North Submarket, while it increased slightly in the South Submarket.

Table 8: Population Living Below Poverty Level, 2010-2019

	City of Joplin	North Submarket	Central Submarket	South Submarket	Jasper County	Newton County
Population Living Below Poverty Level						
2010	9,235	5,593	6,940	2,332	21,124	9,241
2019	8,851	5,592	6,460	2,401	20,089	7,714
Population Living Below Poverty Level (%)						
2010	19.6%	18.6%	21.1%	10.7%	18.9%	16.3%
2019	18.2%	16.5%	19.8%	10.9%	17.1%	13.5%

Source: U.S. Census Bureau, Urban Partners

According to the 2019 ACS, 13.9% of owner-occupant households in the City of Joplin pay more than 30% of their income toward housing costs (and thus are "cost-burdened"), and 47.5% of renter households are cost burdened (see Table 9).

Table 9: Tenure by Housing Costs – City of Joplin, 2019

	Owner Occupants	%	Renter Occupants	%
All Household Income Levels	11,761	-	8,608	-
Less than 20%	7,751	65.9%	2,138	24.8%
20 to 29%	2,269	19.3%	1,788	20.8%
30% or more	1,632	13.9%	4,091	47.5%
Zero or negative income/no cash rent	109	0.9%	591	6.9%

Source: U.S. Census Bureau, Urban Partners

The most cost burdened households in Joplin are renters with annual household incomes under $35,000 (see Table 10 shown on the following page). A total of 4,493 such renter households reside in Joplin and 3,816 (or 84.9%) are cost burdened.[2] At earnings greater than $35,000 annually, owner-and renter-occupied households have a much more even burden of housing costs as a percentage. Households with annual earnings greater than $75,000 are effectively free of housing cost burdens, both among owner-occupants and renter-occupants.

2 This figure includes 2,184 renter households earning less than $20,000 and 1,632 renter households earning between $20,000 and $34,999.

Table 10: Tenure by Housing Costs as a Percentage of Household Income, 2019

	Owner Occupants	%	Renter Occupants	%
Households earning less than $20,000	1,258		2,431	
Less than 30% (not cost burdened)	445	35.4%	247	10.2%
30% or more (cost burdened)	813	64.6%	2,184	89.8%
Households earning $20,000 to $34,999	1,757		2,062	
Less than 30% (not cost burdened)	1,267	72.1%	430	20.9%
30% or more (cost burdened)	490	27.9%	1,632	79.1%
Households earning $35,000 to $49,999	1,573		1,327	
Less than 30% (not cost burdened)	1,334	84.8%	1,101	83.0%
30% or more (cost burdened)	239	15.2%	226	17.0%
Households earning $50,000 to $74,999	2,563		1,422	
Less than 30% (not cost burdened)	2,487	97.0%	1,373	96.6%
30% or more (cost burdened)	76	3.0%	49	3.4%
Households earning $75,000 or more	4,501		775	
Less than 30% (not cost burdened)	4,487	99.7%	775	100.0%
30% or more (cost burdened)	14	0.3%	0	0.0%

Source: U.S. Census Bureau, Urban Partners

3. Employment Trends

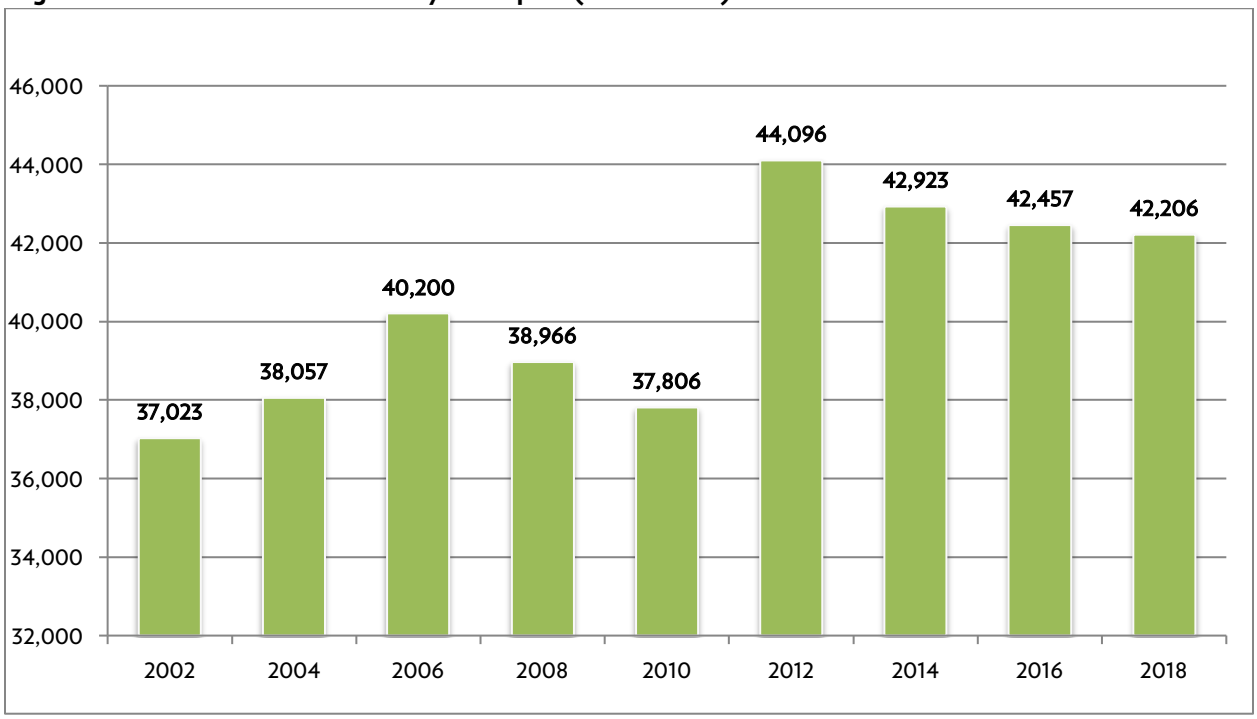
The correlation between job growth (or decline) and the local housing market is complex and beyond the scope of this study, but simply stated—as a region or municipality adds new jobs, it attracts new workers and their families that will need housing. The increase in new residents will increase demand for homes and will result in a more competitive marketplace for housing. Conversely, the opposite will occur when a region or municipality loses jobs.

The following is an examination of employment patterns for the City of Joplin and its residents from 2002 to 2018. The data source for this analysis is the *OnTheMap* application from the U.S. Census Bureau's Longitudinal Employer-Household Dynamics Program, which uses employer payroll tax information to geo-locate jobs within a defined area.

Jobs Located in Joplin

According to the *OnTheMap* application, the City of Joplin reported a total of 42,206 jobs, adding 5,183 jobs from 2002 to 2018, a growth of 14.0% (see Figure 7). The total number of jobs reached 40,200 in 2006, but then began decreasing at the onset of the Great Recession in 2008. Joplin experienced a rebound and reported 44,096 jobs in 2012 (at the height of the post-tornado recovery period), followed immediately by a modest loss of jobs from 2012 to 2018.

Figure 7: Jobs Located in the City of Joplin (2002-2018)



Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

Detailed in Table 11 below, there are two significant employment trends for the City of Joplin. First, five industrial sectors experienced robust job growth—from 2002 to 2018, *Administrative & Support, Waste Management/Remediation* sector[3] added 1,190 net new jobs (growth rate of 72.3%), *Transportation & Warehousing* sector added 938 net new jobs (growth rate of 50.6%), *Accommodation & Food Services* sector added 947 net new jobs (growth rate of 29.7%), *Retail Trade* sector added 887 net new jobs (growth rate of 17.0%), and *Health Care & Social Assistance* sector added 789 net new jobs (growth rate of 8.9%). Second, the *Manufacturing* sector experienced a steep decline from 2002 to 2012, losing 2,383 jobs during this period (from 6,700 jobs to 4,317 jobs). From 2012 to 2018, however, Joplin added 1,632 *Manufacturing* jobs—resulting in a net loss of 751 jobs from 2002 to 2018 (loss of 11.2%).

Table 11: Jobs Located in the City of Joplin by Industry Sectors, 2002-2018

	Jobs in 2002	%	Jobs in 2018	%	Change 2002-2018
All Sectors	37,023	100.0%	42,206	100.0%	5,183
Health Care and Social Assistance	8,904	24.0%	9,693	23.0%	789
Retail Trade	5,224	14.1%	6,111	14.5%	887
Manufacturing	6,700	18.1%	5,949	14.1%	-751
Accommodation and Food Services	3,189	8.6%	4,136	9.8%	947
Admin & Support, Waste Mgmt/Remed.	1,645	4.4%	2,835	6.7%	1,190
Transportation and Warehousing	1,855	5.0%	2,793	6.6%	938
Educational Services	1,595	4.3%	2,195	5.2%	600
Wholesale Trade	1,288	3.5%	1,746	4.1%	458
Professional, Scientific, and Technical Services	824	2.2%	1,210	2.9%	386
Construction	1,084	2.9%	1,079	2.6%	-5
Other Services (excluding Public Administration)	1,232	3.3%	1,056	2.5%	-176
Finance and Insurance	799	2.2%	853	2.0%	54
Management of Companies and Enterprises	182	0.5%	763	1.8%	581
Public Administration	611	1.7%	441	1.0%	-170
Real Estate and Rental and Leasing	457	1.2%	414	1.0%	-43
Information	726	2.0%	381	0.9%	-345
Arts, Entertainment, and Recreation	170	0.5%	366	0.9%	196
Utilities	525	1.4%	169	0.4%	-356
Mining, Quarrying, and Oil and Gas Extraction	9	0.0%	10	0.0%	1
Agriculture, Forestry, Fishing and Hunting	4	0.0%	6	0.0%	2

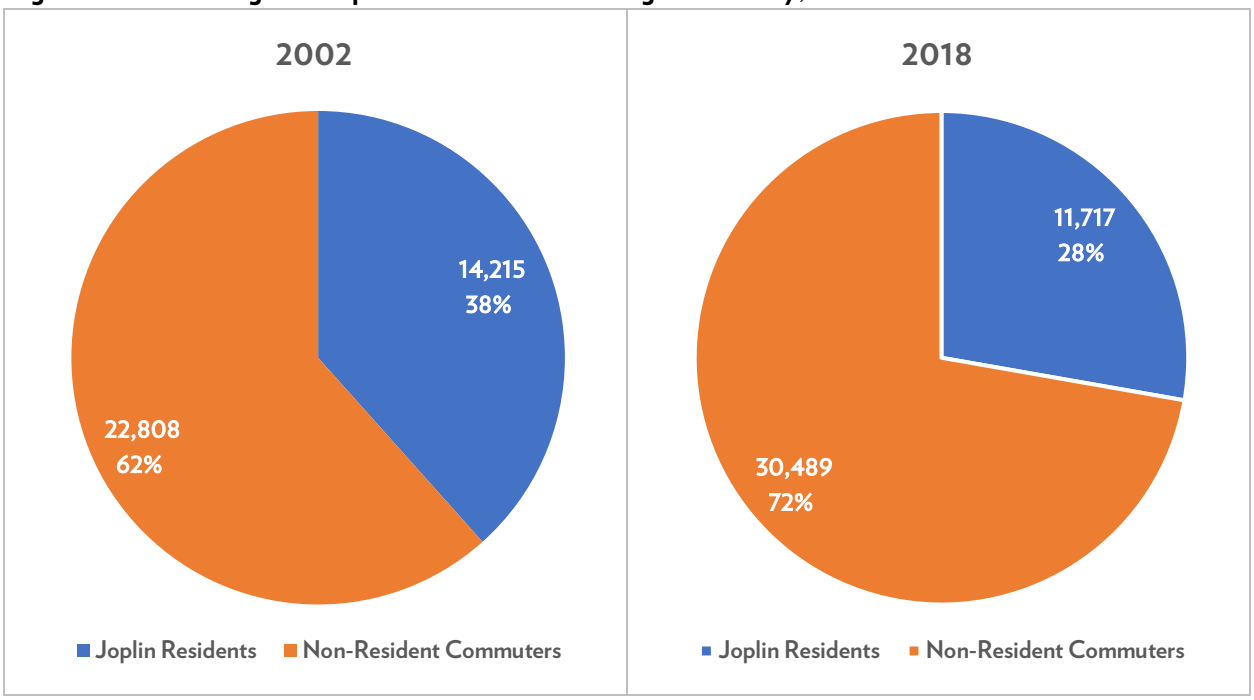
Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

Other key sectors adding jobs in significant numbers since 2002 are: *Management of Companies and Enterprises* (581 jobs for a 319.2% increase); *Arts, Entertainment, and Recreation* (196 jobs for a 115.3% increase); *Professional, Scientific, and Technical Services* (386 jobs for a 46.8% increase); *Educational Services* (600 jobs for a 37.6% increase); and *Wholesale Trade* (458 jobs for a 35.6% increase).

3 Top occupations in the Administrative & Support, Waste Management/Remediation sector include: janitors and cleaners, laborers; freight, stock, and material movers; landscaping and groundskeeping workers; office clerks; and security guards.

In terms of commuting, the *OnTheMap* application reports that the number/percentage of workers commuting from outside Joplin are increasing. In 2002, a total of 14,215 Joplin workers were also residents (comprising 38.4%). In 2018, that number decreased to 11,717 individuals living and working in Joplin (27.8%, see Figure 8).

Figure 8: Percentage of Joplin Residents Working in the City, 2002-2018



Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

Despite the decreasing numbers, Joplin residents continue to make up the largest block of workers employed in the city (11,717 workers, or 27.8% of all workers), followed by those commuting from Webb City (2,166 workers, 5.1% of all workers in Joplin, see Table 12).

Table 12: Top 10 Commuting Origins for Joplin Workers, 2002-2018

	Jobs in 2002	%	Jobs in 2018	%	% Change 2002-2018
Joplin	14,215	38.4%	11,717	27.8%	-17.6%
Webb City	22,70	6.1%	2,166	5.1%	-4.6%
Carl Junction	1438	3.9%	1,542	3.7%	7.2%
Carthage	996	2.7%	1,218	2.9%	22.3%
Neosho	788	2.1%	1,006	2.4%	27.7%
Springfield	595	1.6%	749	1.8%	25.9%
Kansas City	558	1.5%	422	1.0%	-24.4%
Duquesne	510	1.4%	410	1.0%	-19.6%
Oronogo	464	1.3%	380	0.9%	-18.1%
Baxter Springs	406	1.1%	374	0.9%	-7.9%
All Other Locations	14,783	39.9%	22,222	52.7%	50.3%

Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

Employed Joplin Residents

According to the *OnTheMap* application, there were a total of 21,625 employed residents of Joplin in 2018, an increase of 990 persons (4.6%) from 2002 (see Table 13). The top five sectors in which Joplin residents were employed remained unchanged from 2002 to 2018: *Health Care & Social Assistance; Manufacturing; Retail Trade*; *Accommodation & Food Services;* and *Educational Services*.

Table 13: Jobs of Joplin Residents by Industry Sectors, 2002-2018

	Jobs in 2002	%	Jobs in 2018	%	Change 2002-2018
All Sectors	21,625	100.0%	22,615	100.0%	990
Health Care and Social Assistance	1,987	14.6%	2,369	16.0%	382
Manufacturing	1,963	14.4%	2,016	13.6%	53
Educational Services	1,905	14.0%	1,773	11.9%	-132
Retail Trade	1,581	11.6%	1,572	10.6%	-9
Accommodation and Food Services	1,044	7.7%	1,430	9.6%	386
Construction	771	5.7%	811	5.5%	40
Admin. & Support, Waste Mgmt/Remed.	582	4.3%	712	4.8%	130
Professional, Scientific, and Technical Services	485	3.6%	651	4.4%	166
Public Administration	638	4.7%	635	4.3%	-3
Other Services (excluding Public Administration)	502	3.7%	607	4.1%	105
Wholesale Trade	552	4.1%	514	3.5%	-38
Transportation and Warehousing	377	2.8%	446	3.0%	69
Finance and Insurance	423	3.1%	442	3.0%	19
Information	233	1.7%	190	1.3%	-43
Arts, Entertainment, and Recreation	161	1.2%	172	1.2%	11
Management of Companies and Enterprises	78	0.6%	163	1.1%	85
Real Estate and Rental and Leasing	183	1.3%	160	1.1%	-23
Utilities	98	0.7%	144	1.0%	46
Agriculture, Forestry, Fishing and Hunting	16	0.1%	28	0.2%	12
Mining, Quarrying, and Oil and Gas Extraction	26	0.2%	4	0.0%	-22

Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

The *OnTheMap* application reports that 11,717 out of the 22,615 employed residents, or 51.8%, work inside the City of Joplin, meaning that 48.2% of employed city residents commute elsewhere for work. In 2002, 34.3% of employed city residents commuted outside Joplin for work.

Notable locations of job growth for Joplin residents from 2002 to 2018, as shown in Table 14 on the following page, include Duenweg (105.1% increase), Springfield (91.8% increase), Kansas City (90.4% increase), and Webb City, (28.3% increase).

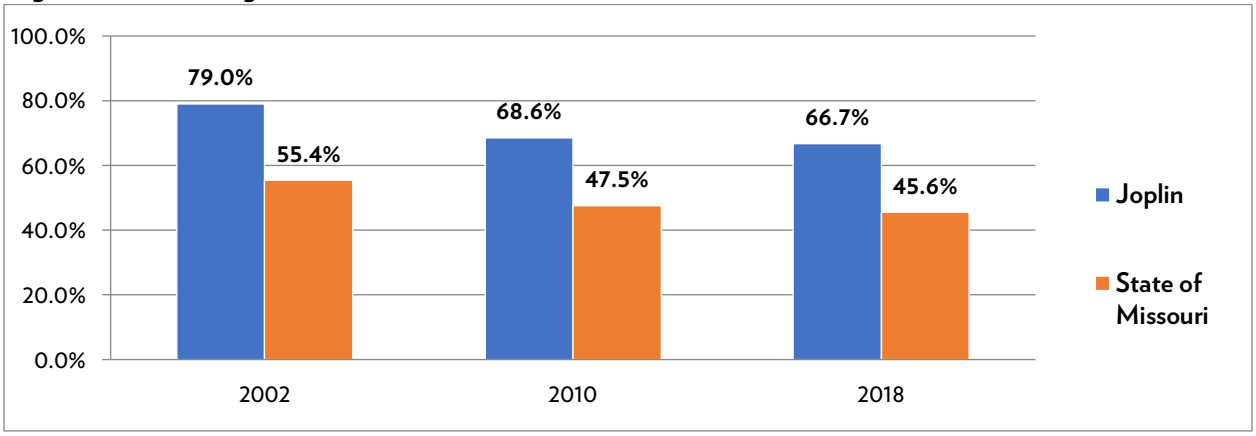
Table 14: Top Commuting Destinations for Employed Joplin Residents, 2002-2017

	Jobs in 2002	%	Jobs in 2018	%	% Change 2002-2018
Joplin	14,215	42.8%	11,717	51.8%	-17.6%
Springfield	598	4.9%	1,147	5.1%	91.8%
Carthage	898	4.9%	993	4.4%	10.6%
Webb City	735	5.4%	943	4.2%	28.3%
Neosho	432	3.3%	530	2.3%	22.7%
Duenweg	136	2.1%	279	1.2%	105.1%
Duquesne	239	1.9%	278	1.2%	16.3%
Kansas City	135	2.2%	257	1.1%	90.4%
All Other Locations	3,634	32.5%	6,471	28.6%	78.1%

Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

Commuting distances have also evolved among employed Joplin residents. Figure 9 illustrates the percentage of employed residents who live less than 10 miles from their place of employment. In 2018, 66.7% of the employed Joplin residents lived less than 10 miles from their jobs, compared to 45.6% of all workers in the State of Missouri.

Figure 9: Percentage of Workers that Live Less than 10 Miles from Work, 2002-2018



Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

At the same time, longer-distance commutes have increased significantly among employed residents since 2002 (see Table 15). Most notably, the number of commuters traveling beyond 50 miles has increased by 119.7% from 2002 to 2018.

Table 15: Distances Traveled to Work by Employed City of Joplin Residents, 2002-2018

	Jobs in 2002	%	Jobs in 2018	%	Change 2002-2018
Less than 10 miles	17,091	79.0%	15,080	66.7%	-11.8%
10 to 24 miles	2,155	10.0%	2,547	11.3%	18.2%
25 to 50 miles	493	2.3%	844	3.7%	71.2%
Greater than 50 miles	1,886	8.7%	4,144	18.3%	119.7%

Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

4. Housing Supply Analysis

From 2010 to 2019, the total number of housing units in the City of Joplin remained relatively the same, with the vacancy rate remaining unchanged as well at 12.8% (see Table 16). However, the three submarkets exhibited very different patterns:

- Housing units within the North Submarket grew by 7.1% overall, while its occupied units grew by 8.6% to constitute 90% of its housing stock.
- The Central Submarket's housing units decreased 3.4% during that same time, while its number of vacant units grew by 4.0%, likely a result of the tornado. As of 2019, 13.7% of the housing stock is vacant.
- The South Submarket experienced an overall increase in housing units—growing by 4.2%—while both its occupied and vacant inventory increased, resulting in a vacancy rate of 9.3% in 2019.
- Housing units in both Jasper and Newton Counties grew from 2010 to 2019, resulting in countywide vacancy rates of 10.8% and 10.3%, respectively.

Table 16: Housing Occupancy Status, 2010-2019

	2010 ACS	%	2019 ACS	%	% Change 2010-2019
City of Joplin	23,336	-	23,347	-	0.0%
Occupied Units	20,339	87.2%	20,369	87.2%	0.1%
Vacant Units	2,997	12.8%	2,978	12.8%	-0.6%
North Submarket	14,134	-	15,140	-	7.1%
Occupied Units	12,549	88.8%	13,632	90.0%	8.6%
Vacant Units	1,585	11.2%	1,508	10.0%	-4.9%
Central Submarket	16,205	-	15,648	-	-3.4%
Occupied Units	14,150	87.3%	13,510	86.3%	-4.5%
Vacant Units	2,055	12.7%	2,138	13.7%	4.0%
South Submarket	9,289	-	9,682	-	4.2%
Occupied Units	8,457	91.0%	8,781	90.7%	3.8%
Vacant Units	832	9.0%	901	9.3%	8.3%
Jasper County	50,259	-	51,322	-	2.1%
Occupied Units	44,505	88.6%	45,759	89.2%	2.8%
Vacant Units	5,754	11.4%	5,563	10.8%	-3.3%
Newton County	24,076	-	24,753	-	2.8%
Occupied Units	21,618	89.8%	22,202	89.7%	2.7%
Vacant Units	2,458	10.2%	2,551	10.3%	3.8%

Source: U.S. Census Bureau, Urban Partners

The 2019 ACS specifies that in Joplin, 23.0% of the vacant units are available for rent, down 25.4% since 2010. At the same time, the number of homes rented but not occupied grew by almost 161%, the category of vacant housing with the largest increase. "Other vacant" units in Joplin increased by 33.6%. These vacancy conditions are likely reflecting the impacts of the

tornado, which eliminated a significant portion of the city's rental housing stock that still has not been completely replaced. At the same time, another component of the rental housing supply requires repairs to enable occupancy, and thus remains vacant (see Table 17).

Table 17: Housing Vacancy Status – City of Joplin, 2010-2019

	2010 ACS	%	2019 ACS	%	% Change 2010-2019
Total	2,997		2,978		-0.6%
For rent	920	30.7%	686	23.0%	-25.4%
Rented, not occupied	92	3.1%	240	8.1%	160.9%
For sale only	528	17.6%	174	5.8%	-67.0%
Sold, not occupied	117	3.9%	118	4.0%	0.9%
For seasonal use	68	2.3%	60	2.0%	-11.8%
For migrant workers	0	0.0%	0	0.0%	-
Other vacant	1,272	42.4%	1,700	57.1%	33.6%

Source: U.S. Census Bureau, Urban Partners

From 2010 to 2019, the home ownership rate for Joplin increased slightly—by just over 1%—while renter-occupancy decreased by the same percentage. As with occupancy, the three submarkets exhibited different patterns. In each, renter-occupied housing grew at a higher rate than owner-occupied. Occupied housing units within the North Submarket increased by 8.6%, with an 11.3% increase in rental housing (see Table 18).

Table 18: Housing Tenure, 2010-2019

	2010 ACS	%	2019 ACS	%	% Change 2010-2019
City of Joplin	20,339		20,369		0.1%
Owner-Occupied Units	11,635	57.2%	11,761	57.7%	1.1%
Renter-Occupied Units	8,704	42.8%	8,608	42.3%	-1.1%
North Submarket	12,549		13,632		8.6%
Owner-Occupied Units	8,086	64.4%	8,665	63.6%	7.2%
Renter-Occupied Units	4,463	35.6%	4,967	36.4%	11.3%
Central Submarket	14,150		13,510		-4.5%
Owner-Occupied Units	7,828	55.3%	7,171	53.1%	-8.4%
Renter-Occupied Units	6,322	44.7%	6,339	46.9%	0.3%
South Submarket	8,457		8,781		3.8%
Owner-Occupied Units	6,636	78.5%	6,875	78.3%	3.6%
Renter-Occupied Units	1,821	21.5%	1,906	21.7%	4.7%
Jasper County	44,505		45,759		2.8%
Owner-Occupied Units	29,254	65.7%	29,096	63.6%	-0.5%
Renter-Occupied Units	15,251	34.3%	16,663	36.4%	9.3%
Newton County	21,618		22,202		2.7%
Owner-Occupied Units	16,134	74.6%	15,877	71.5%	-1.6%
Renter-Occupied Units	5,484	25.4%	6,325	28.5%	15.3%

Source: U.S. Census Bureau, Urban Partners

On the other hand, the Central Submarket's occupied housing decreased by 4.5% during the 2010 to 2019 period, likely a result of the tornado, while its number of owner-occupied units decreased by 8.3%. The South Submarket experienced an overall increase in occupied housing units—growing by 3.8%—while both its owner-occupied and renter-0ccupied inventory increased. While occupied housing units in both Jasper and Newton Counties grew at about the same rate from 2010 to 2019, owner-occupied housing decreased slightly while rental housing increased significantly in both jurisdictions.

A detailed breakdown of the age of housing stock by tenure for Joplin is shown in Table 19. Of all housing units in Joplin, 38.6% were built before 1970. The U.S. Census Bureau also reports that owner-occupied homes are older than renter-occupied homes (40.3% of the owner-occupied housing were built in 1970 or earlier, compared to 36.3% of renter-occupied homes). At the same time, owner-occupied homes are also slightly newer than rentals; 25.5% were built since 2000, compared to 23.7% of the rental housing stock. The majority of rental housing in Joplin was built in the 1970s and 1990s. From 1970 through 1999, 39.9% of Joplin's renter-occupied homes were constructed.

Table 19: Age of Housing Stock by Tenure, City of Joplin, 2019

	All Units	%	Owner-Occupied	%	Renter-Occupied	%
Built 2014 or later	825	4.1%	475	4.0%	350	4.1%
Built 2010 to 2013	2,130	10.5%	1,147	9.8%	983	11.4%
Built 2000 to 2009	2,085	10.2%	1,375	11.7%	710	8.2%
Built 1990 to 1999	2,621	12.9%	1,482	12.6%	1,139	13.2%
Built 1980 to 1989	2,152	10.6%	1,359	11.6%	793	9.2%
Built 1970 to 1979	2,689	13.2%	1,184	10.1%	1,505	17.5%
Built 1960 to 1969	1,921	9.4%	1141	9.7%	780	9.1%
Built 1950 to 1959	1,993	9.8%	1,335	11.4%	658	7.6%
Built 1940 to 1949	963	4.7%	537	4.6%	426	4.9%
Built 1939 or earlier	2,990	14.7%	1,726	14.7%	1,264	14.7%

Source: U.S. Census Bureau, Urban Partners

The majority of homes (79.5%) within Joplin are one-unit structures—both attached and detached types (see Table 20 shown on the following page). According to the 2019 ACS, 98.2% of the homeowners live in residential structures with just one unit. Renter households are also predominantly occupying single units—54.1%—but are more evenly distributed among structures with more than one unit. The next largest number of renters (640 households, or 9.9% of all rental units) live in structures with 2 units (twins/duplexes). Just 6.7% of the renting households reside in buildings with 50 or more units.

Table 20: Units in Structure by Tenure, City of Joplin, 2019

	All Units	%	Owner-Occupied	%	Renter-Occupied	%
1 Unit, detached	15,505	76.1%	11,486	97.7%	4,019	46.7%
1 Unit, attached	700	3.4%	60	0.5%	640	7.4%
2 Units	884	4.3%	33	0.3%	851	9.9%
3 or 4 Units	747	3.7%	15	0.1%	732	8.5%
5 to 9 Units	749	3.7%	12	0.1%	737	8.6%
10 to 19 Units	675	3.3%	0	0.0%	675	7.8%
20 to 49 Units	258	1.3%	0	0.0%	258	3.0%
50 or more Units	577	2.8%	0	0.0%	577	6.7%
Mobile home	274	1.3%	155	1.3%	119	1.4%
Boat, RV, van, etc.	0	0.0%	0	0.0%	0	0.0%

Source: U.S. Census Bureau, Urban Partners

Income-Restricted Communities in Joplin

Table 21 is a detailed list of the 32 income-restricted communities in Joplin that total 1,910 units. These units currently represent approximately a quarter of the total rental market. It should be noted that recently 224 units in two complexes—Frisco Station and Campbell Reserve—reached the end of their tax credit compliance periods and have emerged as market-rate apartments.

Table 21: List of Income-Restricted Communities in Joplin

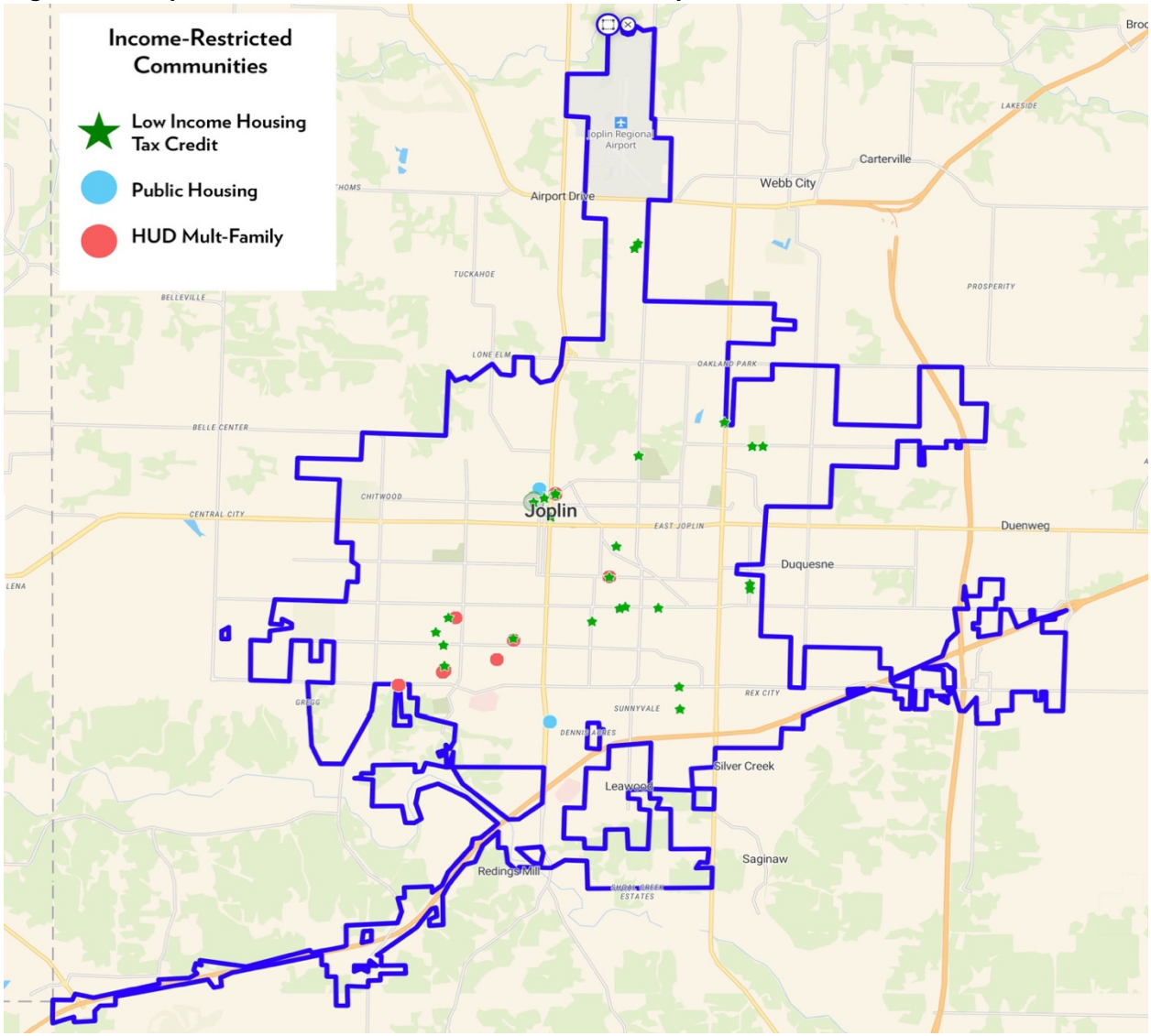
	Name	Address	Type	Subsidized Units	Earliest Expiration Date
1	1502 Michigan Place Apts.	1502 S. Michigan Ave	HUD MF - Section 8	138	2030
2	Bartlett Hill/Golden Oaks/Parr Hill	1009 E. 36th St	Public Housing	148	N/A
3	Cedar Hill	1807 W. 30th St	HUD MF - Senior	14	2021
4	Delaware Duplex Community	2226 E. 20th St	LIHTC	20	2027
5	Eagle Ridge	621 W. 25th St	LIHTC	40	2028
6	Eagle Ridge	601 W. 25th St	HUD MF - Section 8	40	2025
7	Ford Lofts of Joplin	228 S. Joplin Ave	LIHTC	35	2026
8	Forest Park Apartments	1815 To 1821 W. 29th St	LIHTC	25	2028
9	Hampshire Landing II	2021 Hampshire Terrace	LIHTC	38	2034
10	Hampshire Terrace II	2020 New Hampshire Ave	LIHTC	84	2028
11	Hope Cottages	2430 S. Tyler Ave	LIHTC	25	2028
12	Joplin Apartments	1631 Rex Ave	LIHTC	36	2030
13	Joplin Seniors	1501 Rex Ave	LIHTC	56	2028
14	Katherine Estates, L.P.	1500 Katherine Ave	LIHTC	48	2030
15	Logan's Run II	1630 Logan Dr	LIHTC	12	2030
16	Logan's Run III	1602 Lucas Dr	LIHTC	24	2031
17	Magnolia Heights	1820 W. 30th St	HUD MF - Senior	23	2021
18	Memorial Hills	1712 W. 26th Street	LIHTC	48	2034
10	Mercy Village Joplin	1120 W. 28th St	HUD MF - Senior	65	2021
20	Messenger Towers	102 E. 2nd St	HUD MF - Section 8	130	2029
21	Murphy Manor /Leonard Estates	128 S. Wall Ave	Public Housing	126	N/A
22	North Park Village	3508 Newman Rd	LIHTC	120	2026

23	North Park Village II	3430 Newman Rd	LIHTC	60	2034
24	Oak Meadows	1502 S. Michigan Ave	LIHTC	138	2027
25	Oxford Park Apartments	2630 E. 34th St	LIHTC	18	2025
26	Parkwood Senior Housing	1300 N. Range Line Rd	LIHTC	42	2028
27	Poplar Place	2540 W. 32nd St	HUD MF - Senior	14	2021
38	Ridgway Apartments	404 Byers Ave	LIHTC	12	2017
29	Springview Gardens	1736 W. 22nd St	HUD MF - Section 8	79	2023
30	Tanglewood Apartments	2525 E. 32nd St	LIHTC	176	2018
32	Union City Homes	2205 Indiana Ave	LIHTC	30	2028
32	Zahn Apartments	320 S. Wall Ave	LIHTC	46	2022

Source: HUD, PolicyMap, Urban Partners

The highest concentration of income-restricted communities is located in the Central Submarket, between Route 66/W. 7th Street and 32nd (see Figure 10).

Figure 10: Map of Income-Restricted Communities in Joplin



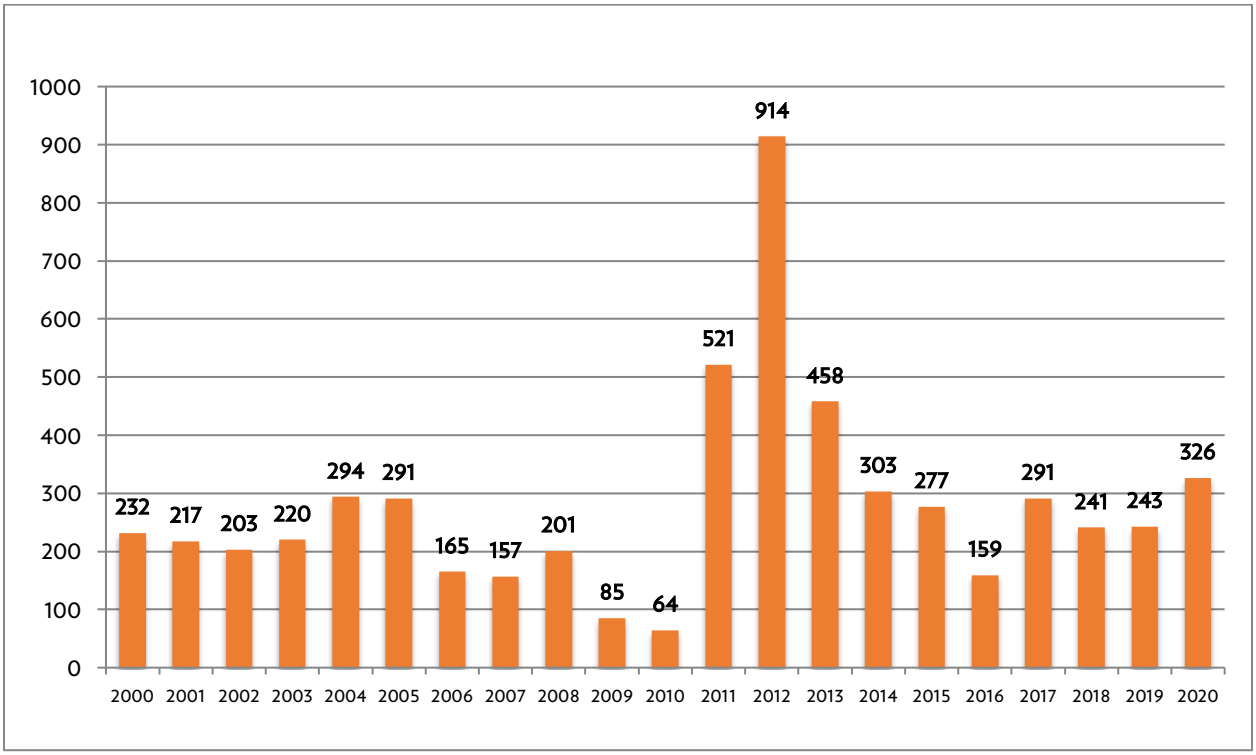
Source: HUD, PolicyMap, Urban Partners

5. Home Building Activity

Residential Building Permits Issued

Shown below are the City of Joplin's data on the number of authorized residential building permits in the City of Joplin. Prior to 2020, the peak residential production period was following the tornado in 2012 when permits to build over 900 units were issued. From 2014 to 2020, Joplin averaged 263 units of building permits per year (see Figure 11).

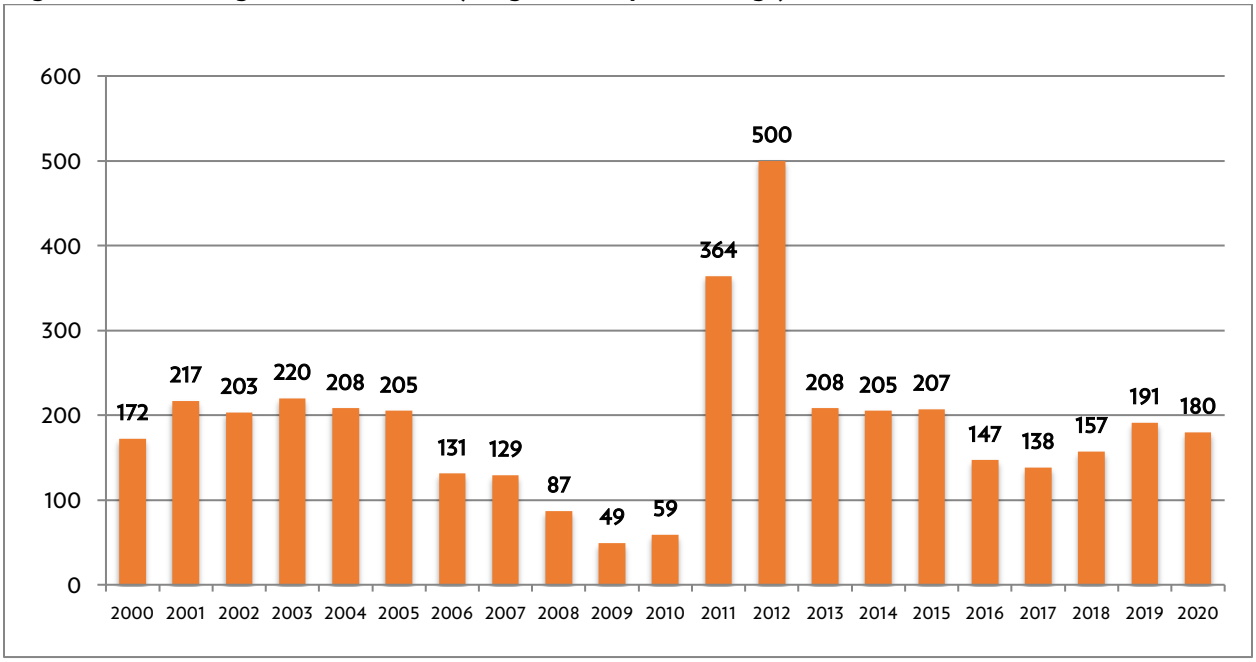
Figure 11: Building Permits Issued (Total Units), 2000-2020



Source: U.S. Census Bureau, City of Joplin, Urban Partners

Again, the peak period for single-family permitting was in the wake of the tornado when 364 units were permitted in 2011, followed by another 500 units in 2012. From 2013 to 2020, the City have been averaging 179 units of single family permits a year (see Figure 12 shown on the following page).

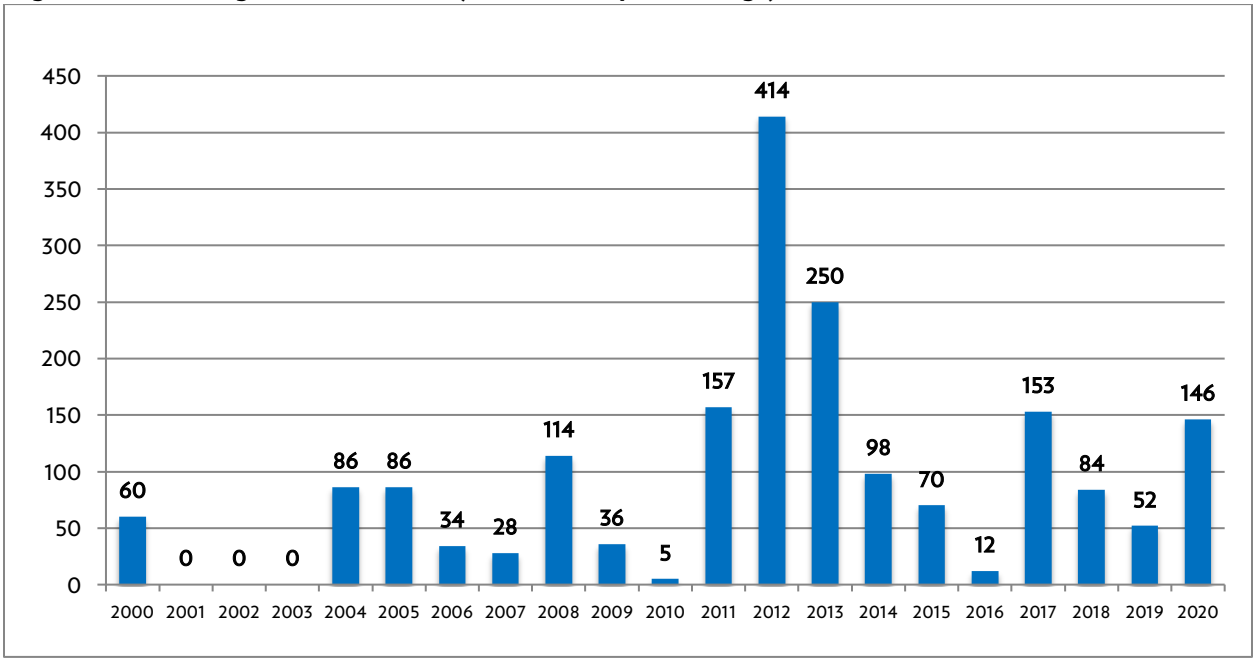
Figure 12: Building Permits Issued (Single-Family Dwellings), 2000-2020



Source: U.S. Census Bureau, City of Joplin, Urban Partners

Figure 13 below details Joplin's permitting activity from 2000 to 2020 for multi-family dwellings. The 414 units permitted in 2012 are an all-time high for multi-family building permit issuance. From 2014 to 2020, Joplin had permitted an average of 88 multi-family units per year.

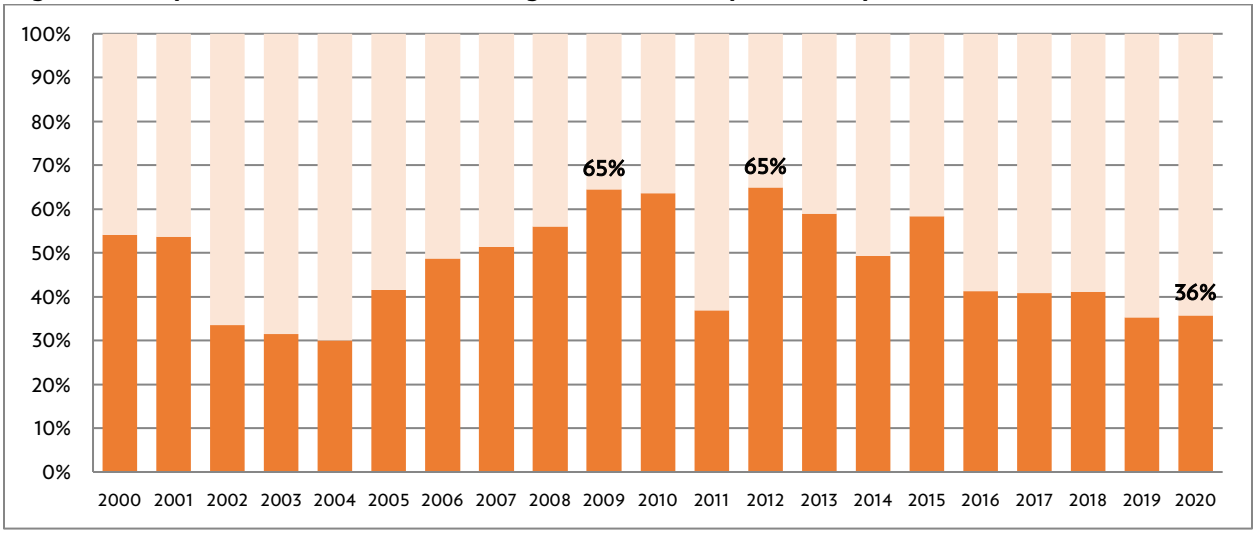
Figure 13: Building Permits Issued (Multi-Family Dwellings), 2000-2020



Source: U.S. Census Bureau, City of Joplin, Urban Partners

Figures 14 and 15 show the U.S. Census Bureau's report of Joplin's building permitting activity and compares it to Jasper County as a whole[4]. In 2020, building permits issued in the Jasper County portion of City of Joplin represented 36% of all residential permits issued in the county—which is significantly lower than the highs of 65% in 2009 and in 2012 (see Figure 14).

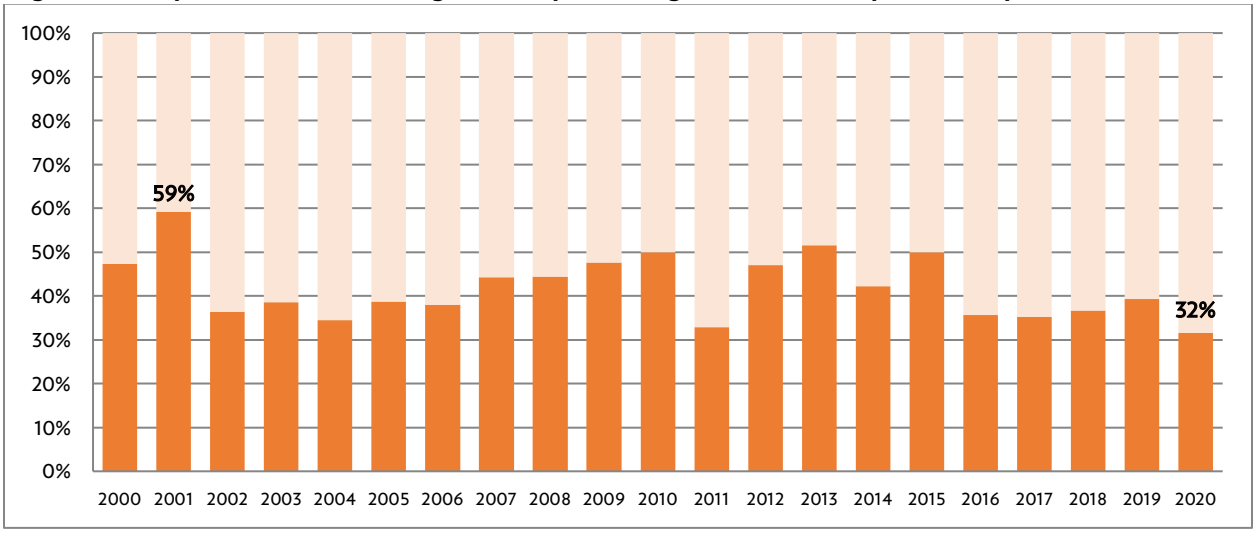
Figure 14: Joplin's Portion of All Building Permits in Jasper County, 2000-2020



Source: U.S. Census Bureau, Urban Partners

Figure 15 shows the Joplin's portion of the single-family building permits issued in Jasper County. In 2020, single-family building permits issued in Joplin (a total of 180) represented 32% of all single-family permits issued in the county—the lowest mark in the analysis period.

Figure 15: Joplin's Portion of Single-Family Building Permits in Jasper County, 2000-2020



Source: U.S. Census Bureau, Urban Partners

[4] *The U.S. Census Bureau's data significantly under-report Joplin's permitting activity, especially during the post-tornado recovery period.*

Planned Residential Building Projects

As of this report, there are 1,217 units of housing in various stages of development. There are two projects currently under construction (190 units), one proposed project in plan review (54 units), and six proposed projects in predevelopment (973 units).

The following projects are under construction as of this report:

1. Name of Development: Crescent Falls (see Figure 16)
   Units: 150 units
   Type: market-rate senior rental

2. Name of Development: Forest Park North
   Units: 40 units
   Type: affordable rental

Figure 16: Artist's Rendering of the Crescent Falls Complex



Photo Credit: Multifamilypress.com

The following projects are in plan review as of this report:

3. Name of Development: Memorial Hills Phase II
   Units: 54 units
   Type: affordable senior rental

The following projects are in various stages of predevelopment as of this report:

4. Name of Development: 500 Commons
   Units: 48 units
   Type: student-oriented rental

5. Name of Development: Hammons Residential Phase I, II, III
   Units: 447 units
   Type: market-rate rental

6. Name of Development: Red-Wood Apartments
   Units: 144 units
   Type: market-rate rental

7. Name of Development: Kansas City University on-campus housing
   Units: 179 units/254 bedrooms
   Type: Student housing

8. Name of Development: 1234 N. Duquesne Rd.
   Units: 7 units
   Type: market-rate rental

9. Name of Development: Township 27
   Units: 148 units
   Type: market-rate rental

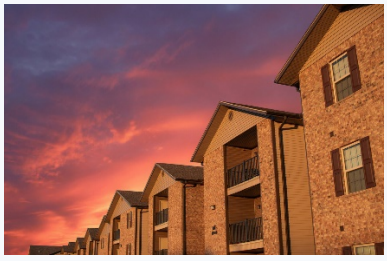
6. Rental Housing Market Analysis

To understand the Joplin market-rate rental housing market, Urban Partners has examined market conditions within Joplin as well as the portions of the three submarkets immediately surrounding the city where rental housing exists. Our focus for this market is the predominant form of rental housing in the area: multi-family housing complexes as well as individual units, mostly existing as single-family detached homes.

Multi-Family Rental Housing Complexes

The Joplin area has a significant supply of market-rate multi-family rental housing complexes located both within Joplin and in some adjacent communities. Figure 17 describes a sampling of these developments in terms of apartment and building amenities, size, and age as a representation of the variety of multi-family units available in the area.

Figure 17: Representative Rental Housing Complexes in Joplin and Adjacent Communities





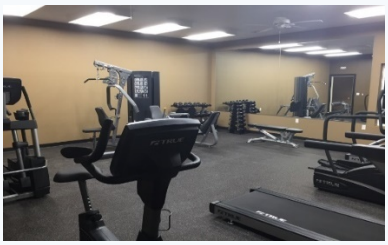

17th Place Apartments
1607 S. Ellis Street, Webb City

Total Units: 120
Built: 2019

Apartment amenities:
Stainless appliances, granite counters, laminate and carpet, walk-in closets, dens, balconies and patios, washer/dryer hookup.

Building amenities:
Business center, media center, game room, pool, clubhouse, cabana, fitness center, basketball court, picnic area, extra storage, pet play area.



Copper Point Landing
2034 Connecticut Avenue, Joplin

Total Units: 138
Built: 2015

Apartment amenities:
Fully-equipped kitchens, vaulted ceilings, walk-in closets, balconies and patios, in-unit washer/dryers.

Building amenities:
Clubhouse, pool, fitness center, media center, pet park, playground, basketball court, outdoor grills, storm shelter, walking distance to shops and parks.






Villas at the Plaza

1817 Rex Avenue, Joplin

Total Units: 70
Built: 2014

Apartment amenities:
Stainless appliances, granite counters, carpet and tile, crown molding, fireplaces, walk-in closets, balconies and patios, washer/dryer hookup, attached garages.

Building amenities:
Business center, lounge, clubhouse, fitness center, pool, spa, cabana, media center/theater, patio, grill/picnic area, pet play area, garage parking.






Terrace Green

3900 E. 7th Street, Joplin

Total Units: 220
Built: 2009

Apartment amenities:
Stainless appliances, granite counters, pantry, laminate and carpet, vaulted ceilings, balconies and patios, washer/dryer hookup.

Building amenities:
Business center, clubhouse, fitness center, pool, sundeck, fire pit, patio, grill/picnic area, surface lot parking.






Lion Crest Apartments

924 N. Goetz Boulevard, Joplin

Total Units: 63
Built: 2004

Apartment amenities:
Modern kitchens, carpet, vaulted ceilings, walk-in closets, dens, balconies and patios, washer/dryer hookup.

Building amenities:
Courtyard, grills, bike storage, surface parking, walking distance to shops, parks, and university.






Ellis Point Apartments
1604 S. Ellis Street, Webb City

Total Units: 104
Built: 1998

Apartment amenities:
Updated kitchens, laminate floors, vaulted ceilings, walk-in closets, balconies, washer/dryer hookup.

Building amenities:
Clubhouse, fitness center, media center, multi-use room, grill and picnic area, pond, playground, pet play area, surface lot parking.






Aspen Park Apartments (formerly Royal Orleans)
3902 College View Drive, Joplin

Total Units: 127
Built: 1970

Apartment amenities:
Spacious updated kitchens, carpet and vinyl, walk-in closets, balconies and decks, in-unit washer/dryers.

Building amenities:
Pool, fitness center, grill and picnic area, laundry facility, surface lot parking, pets allowed, walking distance to university.







Columbian Apartments
418 S. Main Street, Joplin

Total Units: 8
Built: 1890

Apartment amenities:
Fully renovated apartments in historic building, new appliances, hardwood and tile floors, high ceilings, central AC, original Victorian details and woodwork.

Building amenities:
Elevator, furnished common roof area, ground-floor commercial amenities, nearby off-street parking spot.

Source: Apartments.com, Apartmentfinder.com, Apartmentguide.com, individual complexes

In Table 22, shown on the following page, age, size, rental rate and occupancy information is summarized for all market-rate apartment complexes throughout the City of Joplin and adjacent communities where multifamily housing exists.

Age of Complexes

The Joplin area has several major multi-family developments that were constructed in the last ten years—many to replace lost housing resulting from the tornado in 2011. Such complexes include Redwood Garden Estates and the Dock Apartments, both completed in 2016, Copper Point Landing, completed in 2015, and the Plaza Apartments, built in 2016. The newest multi-family developments have occurred in Webb City, where Redwood Garden Estates of Webb City was completed in 2018, and 17th Place Apartments more recently opened in 2019. At the same time, recent apartment investment has been occurring in Downtown Joplin with several smaller projects recently completed or underway. These include Main Street Place Lofts, 824 S. Main Street, and the Willard Building, all completed within the last five years. Other projects are currently in the pipeline that will be bringing additional new residential units to downtown, including Olivia Apartments and the conversion of Frisco Station Apartments from income-restricted to market-rate.

Several more complexes were built in the 2000s, the most recent being Terrace Green, completed in 2009. Other buildings developed during the aughts include Cardinal Apartments, Lion Crest Apartments, Rockwood Apartments, and the Village at Wingfield.

The 1990s were equally as active in terms of multi-family construction. Six complexes were constructed that decade, the largest of which is Ellis Point Apartments, which opened in 1998. Magnolia Place, Northside Apartments, and Peachtree Apartments were also developed in the '90s. No major complexes were constructed in the 1980s. Aspen Park and Village Apartments were built in the 1970s while Riverview Apartments and Ozark Terrace Apartments were constructed in the '60s. Various more historic buildings have been renovated for apartments, including Columbian Apartments and Olivia Apartments, both constructed around the turn of the 20th Century.

Table 22: Summary of Market-Rate Rental Characteristics for Multi-Family Complexes in and Adjacent to the City of Joplin

Name	Address	City	Year Built	Units	Type	Rent	Size	Rent/SF	Availability (9/21)
17th Place Apartments	1607 S. Ellis Street	Webb City	2019	120	1 Bedroom	$745	865 SF	$0.86	0
					2 Bedroom	$895	1,200 SF	$0.75	0
					3 Bedroom	$975	1,300 SF	$0.75	0
1810-1918 Connecticut Avenue	1810-1918 Connecticut Avenue	Joplin	2012	18	3 Bedroom	N/A	1,600 SF	N/A	0
824 S. Main Street	824 S. Main Street	Joplin	2014	4	N/A	N/A	N/A	N/A	N/A
Airport Landings Apartments	25022 W. C Street	Joplin	2012	54	1 Bedroom	N/A	676 SF	N/A	1
					2 Bedroom	$912	750 SF	$1.22	1
					3 Bedroom	$850	1,008 SF	$0.84	0
Airport Village Apartments	24971 Betty Rose Lane	Joplin	1996	32	2 Bedroom	N/A	N/A	N/A	0
Appletree Townhomes	2909 W. 14th Street	Joplin	1999	20	Studio	N/A	600 SF	N/A	0
					2 Bedroom	N/A	1,100 SF	N/A	0
Aspen Park Apartments (Royal Orleans)	3902 College View Drive	Joplin	1970	127	Studio	$695	600 SF	$1.16	0
					1 Bedroom	$705-$805	665 SF	$1.06-$1.21	0
					2 Bedroom	$820-$920	925-960 SF	$0.87-$0.96	0
Bridgestone Townhomes	777 Cardinal Drive	Webb City	N/A	N/A	1 Bedroom	$550	N/A	N/A	0
					2 Bedroom	$695	N/A	N/A	0
Buchanan Place	E. Broadway Street	Joplin	2017	14	3 Bedroom	$1,195	1,500 SF	$0.80	0
Campbell Reserve (Formerly the Park, a LIHTC community)	1703 Campbell Parkway	Joplin	1976	192	Studio	$625	436 SF	$1.43	Available
					1 Bedroom	$725	649 SF	$1.12	Available
					2 Bedroom	$825	807 SF	$1.02	Available
					3 Bedroom	$995	1,000 SF	$0.99	Available
Cardinal Apartments	733 Cardinal Drive	Webb City	2001	12	2 Bedroom	$695	N/A	N/A	0
Carolina West Rentals	1101 S. Williard Avenue	Joplin	N/A	N/A	1 Bedroom	$550	N/A	N/A	0
					2 Bedroom	$635	N/A	N/A	0
Classic Townhomes	1836 S. Oronogo Street	Webb City	N/A	N/A	2 Bedroom	$695	N/A	N/A	0
College View Apartments	3808 College View Drive	Joplin	N/A	16	1 Bedroom	N/A	708 SF	N/A	0
Columbian Apartments	418 S. Main Street	Joplin	1890	8	2 Bedroom	N/A	N/A	N/A	0
Connecticut Place Townhomes	3220 Connecticut Avenue	Joplin	2013	20	2 Bedroom	N/A	N/A	N/A	0

Copper Point Landing	2034 Connecticut Avenue	Joplin	2015	138	Studio	$650	494 SF	$1.32	0
					1 Bedroom	$720	676 SF	$1.07	0
					2 Bedroom	$850	994 SF	$0.86	0
					3 Bedroom	$875-$905	1,164-1,312 SF	$0.69-$0.75	0
Crestwood Apartments	2306 E. 8th Street	Joplin	N/A	16	1 Bedroom	$795	N/A	N/A	0
The Dock Apartments	2123 S. Rhode Island Avenue	Joplin	2016	44	2 Bedroom	N/A	1,100 SF	N/A	0
Eastmoreland Place	2910 E. Markwardt Street	Joplin	N/A	16	1 Bedroom	$595	668 SF	$0.89	0
					2 Bedroom	$660	869 SF	$0.76	0
					3 Bedroom	$725	1,055 SF	$0.69	0
Ellis Point Apartments	1604 S. Ellis Street	Webb City	1998	104	2 Bedroom	$685	1,060 SF	$0.65	0
					3 Bedroom	$785	1,200 SF	$0.65	0
					3 Bedroom	$835	1,200 SF	$0.70	0
French Gables	1002 Goetz Boulevard	Joplin	N/A	32	3 Bedroom	N/A	1,400 SF	N/A	0
Frisco Station (formerly LIHTC community)	601 S. Main Street	Joplin	1913	57	1 Bedroom	N/A	N/A	N/A	N/A
					2 Bedroom	N/A	N/A	N/A	N/A
LeFleur Luxury Lofts	719 S. Main Street	Joplin	N/A	4	2 Bedroom	N/A	1,400 SF	N/A	0
Lion Crest Apartments	924 N. Goetz Boulevard	Joplin	2004	63	Studio	$450	550 SF	$0.82	0
Magnolia Place {Casa Grande}	2401 Texas Avenue	Joplin	1993	89	1 Bedroom	$625	500 SF	$1.25	1
					2 Bedroom	$700	1,000 SF	$0.70	0
Main Street Place Lofts	501 S. Main Street	Joplin	N/A	26	1 Bedroom	$575-$865	625-1,000 SF	$0.87-$0.92	0
					2 Bedroom	N/A	N/A	N/A	0
					3 Bedroom	N/A	N/A	N/A	0
McClelland Cottages	2950 McClelland Boulevard	Joplin	N/A	N/A	1 Bedroom	$540	N/A	N/A	0
					2 Bedroom	$700	N/A	N/A	0
Northside Apartments	3209-327 N. Range Line Road	Joplin	1993	44	2 Bedroom	N/A	980	N/A	0
Olivia Apartments	320 S. Moffet Avenue	Joplin	1906	Being Rehabbed	N/A	N/A	N/A	N/A	0
Ozark Terrace Apartments	1501-5 S. Michigan Avenue	Joplin	1963	30	1 Bedroom	N/A	N/A	N/A	0
					2 Bedroom	N/A	N/A	N/A	0
Peachtree Apartments	1848 S. Oronogo Street	Webb City	1995	32	2 Bedroom	$595	900 SF	$0.66	0
The Plaza Apartments	1715 Rex Avenue	Joplin	2012	198	1 Bedroom	$705	895 SF	$0.79	0
					2 Bedroom	$860	1,195 SF	$0.72	0
					3 Bedroom	$935	1,300 SF	$0.72	0
The Plaza of Webb City	1715 Redwood Drive	Webb City	2012	84	1 Bedroom	$660	865 SF	$0.76	0
					2 Bedroom	$795	1,200 SF	$0.66	0
					3 Bedroom	$875	1,300 SF	$0.67	0

Redwood Garden Estates	1431 S. Rex Avenue	Joplin	2016	52	2 Bedroom	$975	1,248 SF	$0.78	0
Redwood Garden Estates of Webb City	1750 Redwood Drive	Webb City	2018	61	2 Bedroom	$975-$1,125	1,318 SF	$0.74-$0.85	0
Riverview Apartments	5258 Courtney Lane	Joplin	1961	32	1 Bedroom	N/A	N/A	N/A	0
					2 Bedroom	N/A	N/A	N/A	0
Rockwood Apartments	4551 E. Zora Street	Joplin	2005	36	1 Bedroom	N/A	N/A	N/A	0
					2 Bedroom	N/A	N/A	N/A	0
Rustic Ridge Villas	404 N. Cattleman Drive	Joplin	2014	84	1 Bedroom	$855	750 SF	$1.14	0
					2 Bedroom	$988	1,050 SF	$0.94	0
Southern Trails Estates	3185 S. Waterview Court	Joplin	2016	52	1 Bedroom	$645	625 SF	$1.03	0
Terrace Green	3900 E. 7th Street	Joplin	2009	220	Studio	$675-$685	804 SF	$0.84-$0.85	0
					1 Bedroom	$700-$745	830-836 SF	$0.84-$0.89	1
					2 Bedroom	$800-$845	1,057-1,070 SF	$0.76-$0.79	0
					3 Bedroom	$900-$960	1,152-1,299 SF	$0.74-$0.78	0
Village Apartments	3516 E. Range Line Road	Joplin	1972	20	1 Bedroom	N/A	N/A	N/A	0
					2 Bedroom	N/A	N/A	N/A	0
The Village at Wingfield	1308 Mary Lane	Webb City	2005	32	2 Bedroom	N/A	800 SF	N/A	0
Villas at the Plaza	1817 Rex Avenue	Joplin	2014	70	1 Bedroom	$1,125	852 SF	$1.32	0
					2 Bedroom	$1,225-$1,475	1,110-1,526 SF	$0.97-$1.10	0
					3 Bedroom	$1,575	1,436-1,539 SF	$1.02-$1.10	0
Waterview Estates	3185 S. Waterview Lane	Joplin	2018	100	1 Bedroom	$645-$745	N/A	N/A	0
					2 Bedroom	$725	N/A	N/A	0
Webb City Duplexes	1400 S. Ellis Street	Webb City	N/A	14	2 Bedroom	$815	1,100 SF	$0.74	0
Webb City Plaza Duplexes	1883 Kristin Lane	Webb City	N/A	12	2 Bedroom	$835	1,250 SF	$0.67	0
Willard Building	925 S. Main Street	Joplin	2019	N/A	N/A	N/A	N/A	N/A	N/A
Willington Lofts	702 S. Wall Avenue	Joplin	N/A	7	1 Bedroom	$875	700 SF	$1.25	0
					2 Bedroom	$1,100	950 SF	$1.16	0
Willow Vista	5703 W. 33rd Street	Joplin	2018	24	1 Bedroom	$645	550 SF	$1.17	0

Source: Apartments.com, Apartmentfinder.com, Apartmentguide.com, Rent.com, individual complexes, Urban Partners

Number of Units

The largest market-rate multi-family complex in the Joplin area is Terrace Green, with 220 units. The next largest development—the Plaza Apartments—consists of 198 units. The other largest complexes, containing 100 units or more, include Campbell Reserve (formerly the Park Apartments which was until recently a LIHTC community) with 176 units; Copper Point Landing, with 138 units; Aspen Park Apartments (formerly Royal Orleans), with 127 units; 17th Place Apartments, with 120 units; Ellis Point Apartments, with 104 units; and Waterview Estates, with 100 units. Seven additional developments contain more than 100 apartments. Many of the market-rate complexes in the Joplin area are relatively small; 13 complexes examined have 20 units or less.

Rents

Rents at the Joplin-area multi-family apartment complexes examined in Table 22, for which rents were available, cover a variety of price-points—ranging from $0.65 to $1.32 per square foot. The upper end of this scale can be found at Copper Point Landing, built in 2015 with 138 studio, one-bedroom, two-bedroom, and three-bedroom apartments. Amenities there include a clubhouse, pool, fitness center, media center, pet park, playground, basketball court, outdoor grills, and storm shelter, and the complex is walking distance to shops and parks. Rents at Copper Point have the following ranges:

- Studio units: $650 per month ($1.32 per square foot, "SF" henceforth)
- One-bedroom units: $720 per month ($1.07 per SF)
- Two-bedroom units: $850 per month ($0.86 per SF)
- Three-bedroom units: $875 to $905 per month ($0.69 to $0.75 per SF)

Other complexes at the upper end of the rent scale (more than $1.00 per SF) include Willington Lofts, with one- and two-bedroom units renting for up to $1.25 and $1.16, respectively; Airport Landings Apartments, with two-bedroom units renting for up to $1.22 per SF; Aspen Park Apartments, with one-bedroom units renting for up to $1.21 per SF; Rustic Ridge Villas, with one-bedroom units renting for up to $1.14; Willow Vista, with one-bedroom units renting for up to $1.17; and Villas at the Plaza, with one- and two-bedroom units renting for up to $1.10.

Villas at the Plaza is Joplin's premier multi-family complex with the highest rents, though not the highest rent per SF due to the larger sizes of the apartments. Built in 2014, the Villas has 70 units. Amenities include a business center, lounge, clubhouse, fitness center, pool, spa, cabana, media center/theater, patio, grill/picnic area, pet play area, and garage parking. Rents at the Villas have the following ranges:

- One-bedroom units: $1,125 per month ($1.32 per SF)
- Two-bedroom units: $1,225 to $1,475 per month ($0.97 to $1.10 per SF)

- Three-bedroom units: $1,575 per month ($1.02-$1.10 per SF)

On the opposite end of the rent spectrum, there are several relatively affordable market-rate multi-family housing complexes in the Joplin area. At the Lion Crest Apartments, studio units rent for $450 per month, which is $0.82 per SF for a 550 SF unit. One-bedroom units at Bridgestone Townhomes in Webb City rent for $550 per month. Also for $550 per month are one-bedroom units at Carolina West Rentals.

The majority of apartments in representative multi-family complexes in the Joplin have rents that straddle $0.75 per SF, as Table 22 shows. This results in typical rents of approximately $600 to $700 per month for one-bedroom apartments, $800 to $900 for two-bedroom apartments, and $900 to $1,000 for three-bedroom units. Complexes in this mid-level range include Main Street Place Lofts, the Plaza Apartments and Plaza of Webb City, and Terrace Green. These developments still typically offer similar amenities as the higher-priced complexes, including pools, outdoor recreation, and community rooms, creating a good value for their residents.

Availability

Joplin appears to have an extremely competitive multi-family rental housing market in terms of availability. Just three (6.3%) of the 48 representative complexes identified in Table 22 had any available units at the time of this research (September 2021), however additional vacancies exist for move-in dates in October and November. The complexes with availability include Airport Landings Apartments, with a one- and two-bedroom unit; Magnolia Place (former Casa Grande) with a one-bedroom unit; and Terrace Green, with a one-bedroom unit.

Individual Apartments in Single-Family Houses

Aside from larger multi-family complexes, additional market-rate rental housing units in Joplin are found mostly in individual homes, including detached, duplexes, and townhouses. As of September 2021, there were several such homes available for rent (see Table 23).

Figure 18: Sample of Available Single-Family Houses for Rent



1322 W. 13th Street


2115 Virginia Avenue


2121 Maryland Avenue

Source: Zillow.com

Table 23: Summary of Available Single-Family Houses for Rent

Address	Type	Rent	SF	Rent/SF	BR	BA	Description
Wisconsin Ave.	Duplex	$595	900	$0.66	2	1.0	Hardwood floors, washer/dryer hookups, walk-in closets, attached garage. Tenant pays utilities.
1322 W. 13th St.	Duplex	$650	850	$0.76	2	1.0	Duplex with new carpet, in-unit washer/dryer, one-car attached garage. Tenant pays utilities.
2601 S. Pitcher Ave.	Duplex	$900	1,000	$0.90	2	2.0	Newer duplex with carpet and tile, utility room with washer/dryer hookup, attached one-car garage, near parks and medical school. Tenant pays utilities.
1228 S. Pitcher Ave.	House	$675	800	$0.84	2	1.0	New carpet and paint, new central AC, washer/dryer hookup, one-car carport. Tenant pays utilities.
1220 New Hampshire Ave.	House	$825	1,100	$0.75	3	1.0	Renovated interior, hardwood floors, washer/dryer hookup, central AC, fenced yard, one-car garage, close to parks and trails. Tenant pays utilities.
1743 Central St.	House	$950	995	$0.95	3	2.0	Hardwood floors, in-unit washer/dryer, central AC, detached garage. Tenant pays utilities.
508 S. St. Charles Ave.	House	$1,000	1,700	$0.59	3	2.0	All brick house, updated baths and kitchen with new appliances, new flooring, washer/dryer hookup, central AC, large yard, detached large one-car garage. Tenant pays utilities.
1322 Missouri Ave.	House	$1,000	900	$1.11	2	1.0	Renovated interior, newly painted, hardwood floors, washer/dryer hookup, new roof and windows, fenced yard, one-car garage. Tenant pays utilities.
828 S. Brownell Ave.	House	$1,100	1,020	$1.08	3	2.0	Hardwood floors, in-unit washer/dryer, central AC, garage, porch. Tenant pays utilities.
2225 Pearl Ave.	House	$1,100	1,100	$1.00	3	2.0	Newer construction on corner lot, laminate flooring, in-unit washer/ dryer, central AC, covered patio and deck, yard. Tenant pays utilities.
1852 W. 20th St.	House	$1,150	1,550	$0.74	4	2.0	Newly remodeled, ensuite master bathroom, tile and carpet, laundry room with washer/dryer hookup, front porch, large backyard. Tenant pays utilities.
2501 Markwardt St.	House	$1,200	1,567	$0.77	3	1.5	Fireplace, washer/dryer hookup, central AC, fenced yard, two-car garage, close to parks and trails. Tenant pays utiilties.
2108 Alabama Ave.	House	$1,500	1,418	$1.06	3	2.0	Newer home, granite countertops, fireplace, washer/ dryer hookup, central AC, covered patio and deck, fenced yard, two-car garage. Tenant pays utilities.
W. 42nd St.	House	$1,500	1,300	$1.15	3	2.0	Newer modern house with open floor plan, master suite, in-unit washer/dryer, firepit, garage. Tenant pays utilities.
2121 Maryland Ave.	Townhouse	$1,200	1,700	$0.71	3	2.0	New townhouse w/ granite countertops, vaulted ceilings, hardwood floors, washer/ dryer hookup, large master suite, large closets, upstairs den, storm shelter under attached garage. Tenant pays utilities.

Source: Apartments.com, Zillow.com, Craigslist, Urban Partners

Most advertised single-family homes for rent are recently renovated or newer construction. They include two- to four-bedroom homes with relatively similar amenities, including in-home washer/dryers, porches or patios, yards, and off-street parking. The highest rent commanded among available houses of this type is $1,500 per month for a 1,300 SF three-bedroom home, or $1.15 per SF. This is also the highest rent on a square-footage basis among available houses for rent. More commonly, homes range from $0.75 to $0.90 per SF, however five exceed $1.00. Overall, rents range from $595 to $1,000 per month for two-bedroom homes (including duplexes); $825 to $1,500 for three-bedroom homes (including a townhouse); and $1,150 for a four-bedroom home.

7. For-Sale Housing Market Analysis

Summary of Recently Sold Homes

To understand the for-sale housing market in Joplin's market area, Urban Partners examined market conditions for the sale of newly-constructed homes as well as the resale of older homes. By using a comprehensive real estate database service called *RealQuest*, we can gauge pricing information for recently sold homes in the Joplin area. For this analysis, we obtained records of home sales for a five-year period starting June of 2016 and ending June of 2021.[5]

The home sale market in Joplin is strong and active. We have identified more than 4,500 home sales during this five-year period. These home sales are almost exclusively single-family detached homes. The median sale price for these homes was $129,000 (see Table 24). 79.3% of these homes were purchased by homeowners—3,582 homes at a median sales price of more than $138,000. The remaining 934 homes, generally those less attractive to homebuyers, were bought by investors for a median price of $84,000. For more than 70% of homes sold during this period, the seller was a previous homeowner. Investors generated nearly 20% of sales. Home builders were also active during this period, releasing 356 newly-built homes (nearly 8% of homes sold). Finally, lenders sold a total of 92 homes (2%) that had been repossessed or otherwise acquired.

Table 24: Summary of Home Sales in the Joplin Study Area (June 2016 to June 2021)

	Number of Sales	Median Sale Price	Share of Sales
Purchased by Homeowner	**3,582**	**$138,148**	**100.0%**
- Sold by Developer	303	$173,663	8.5%
- Sold by Homeowner	2,717	$138,839	75.9%
- Sold by Investor	510	$119,516	14.2%
- Sold by Lender	52	$88,256	1.5%
Purchased by Investor	**934**	**$84,000**	**100.0%**
- Sold by Developer	53	$155,716	5.7%
- Sold by Homeowner	468	$85,000	50.1%
- Sold by Investor	373	$76,250	39.9%
- Sold by Lender	40	$58,700	4.3%
Total	**4,516**	**$129,000**	**100.0%**
All Homes Sold by Developer	**356**		**7.9%**
All Homes Sold by Homeowner	**3,185**		**70.5%**
All Homes Sold by Investor	**883**		**19.6%**
All Homes Sold by Lender	**92**		**2.0%**

Source: RealQuest, Jasper County, Urban Partners

[5] *Note: the following sale prices and transactional activities reflect, for the most part, pre-pandemic market conditions. The nature and scale in which the COVID-19 pandemic impacted and will continue to impact Joplin's housing market is beyond the scope of this study but should be examined in the future.*

More than three-quarters of homes purchased by homeowners were bought from other homeowners. These homeowner-to-homeowner transactions were 60% of all home sales. The median price of these homeowner-to-homeowner sales was nearly $139,000. Another 468 homes were sold by homeowners to investors. These properties represented half of all homes purchased by investors during the period and were purchased for a median price of $85,000. An important subset of investors buys these properties with intent to make modest repairs and upgrades and resell the homes to new homeowners. In fact, during this period, investors sold 883 homes, including 510 to homeowners at a median sales price of nearly $120,000. The remaining 373 investor sales were to other investors at a median price of $76,000, with nearly 40% of investor-to-investor sales as "bulk sales" of two or more homes in a package.

The 92 lender sales were similar to other home sale categories in that better quality properties were sold directly to homeowners at a median price of more than $88,000, while lesser quality properties went to investors at a median price of nearly $59,000. Not surprisingly, newly-constructed homes by developers were largely sold to homeowners (303 sales) at the highest median price of any category—nearly $174,000. However, investors were also interested in purchasing newly constructed homes with 53 being purchased at a median sales price of nearly $156,000.

Homeowner Purchases

As noted above, home purchases by owner-occupants represent nearly 80% of all home sales in the past five years. These purchases include newly-constructed homes as well as homes built as far back as the 19th century. Table 25 analyzes these sales transactions based on the age of the house. About half of homes purchased by homeowners during this period were built before 1990; half after. Nearly 20% of these homes are 70 years old or older (built before 1950) while 8.5% are newly constructed and being sold by developers and home builders.

Table 25: Homeowner Purchases by Age of House (2016-2021)

	No. of Transactions	% of All Transactions	Median Sales Price	Median Square Footage	Median Price Per SF
House Built Before 1950	704	19.7%	$83,214	1,362	$61.10
House Built 1950-1969	523	14.6%	$107,725	1,444	$74.60
House Built 1970-1989	587	16.4%	$146,137	1,682	$86.88
House Built 1990-2010	994	27.7%	$156,745	1,693	$92.58
House Built After 2010	471	13.1%	$164,588	1,654	$99.51
New Construction	303	8.5%	$173,663	1,716	$101.20
Total	**3,582**	**100.0%**	**$138,148**		

Source: RealQuest, Jasper County, Urban Partners

As shown above on Table 25, in general the newer the home, the higher the sales price. Median sales prices by age of home grow from $83,214 for homes built before 1950 through $107,725 for 1950-69 homes, $146,137 for 1970-89 homes, and on up to $164,588 for homes less than 10 years old—only slightly less than the median of $173,663 for newly constructed homes.

Median home sizes (for homeowner purchase) have been fairly steady at about 1,700 SF since 1970. Typical older homes built before 1970 are somewhat smaller. On a square foot basis, pre-1950 homes sell for a median of $61 per square foot (SF). These price points range upward to $75/SF (1950-69 vintage); $87/SF (1970-89); $93/SF (1990-2009); $100/SF (2010 and newer); and $101/SF for new construction.

Similarly, on Table 26, we examine these homeowner purchases on the basis of location within three submarkets of the Joplin market: North, Central, and South. During this five-year period, roughly half of homeowner purchases occurred in the North Submarket; 40.9% in the Central Submarket; and only 10% in the South Submarket. The median sales price was $140,085 ($84.64/SF) in the North Submarket and $125,377 ($82.98/SF) in the submarket. On the other hand, in the South Submarket median price and price per square foot were significantly higher at $218,344 and $119.25/SF. The typical home in the Central Submarket was somewhat older—median year built of 1979 versus 1988 for the North Submarket and 1989 for the South Submarket. The typical home in the South Submarket was considerably larger at 1,831 SF.

Table 26: Homeowner Purchases by Submarket (2016-2021)

	No. of Transactions	% of All Transactions	Median Sales Price	Median Square Footage	Median Price Per SF	Median Year Built
North Submarket	1,754	49.0%	$140,085	1,655	$84.64	1988
Central Submarket	1,464	40.9%	$125,377	1,511	$82.98	1979
South Submarket	364	10.2%	$218,344	1,831	$119.25	1989
Total	**3,582**	**100.00%**	**$138,148**			

Source: RealQuest, Jasper County, Urban Partners

New Housing Construction

Table 27 shown on the following page analyzes the sales during this five-year period of homes constructed or substantially rehabilitated by developers and homebuilders. We have identified 356 such sales including 303 to homeowner-occupants and 53 to investors.

Joplin Area Habitat for Humanity has been a consistent developer of affordable homes in the community over this five-year period with 24 sales. These sales have generally been in the range of $85,000 to $125,000 with a median sales price of $107,600, or $89.09/SF for a 1,200 SF home. All 24 of these homes were sold to owner-occupants.

Table 27: Sales of Newly Constructed Homes (2016-2021)

	No. of Sales	Median Sale Price	Median Square Footage	Median Price Per SF	Typical Sales Price Range
Sold to Homeowners					
- Habitat for Humanity	24	$107,600	1,208	$89.07	$85k to $125k
- Older Properties	16	$128,900	1,267	$101.74	$85k to $210k
- New Homes Less Than 1,100 SF	15	$102,900	1,017	$101.18	$90k to $145k
- New Homes: 1,100-1,700 SF	102	$145,400	1,482	$98.11	$110k to $190k
- New Homes: 1,700 to 2,200 SF	91	$192,800	1,874	$102.88	$150k to $255k
- New Homes: 2,200 to 3,000 SF	49	$264,600	2,548	$103.85	$195k to $320k
- Custom Homes: Over 3,000 SF	6	$341,750	3,818	$89.51	N/A
Total	303				
Sold to Investors					
- Older Properties	4	$107,900	960	$112.40	N/A
- New Homes Less Than 1,100 SF	3	$106,300	940	$113.09	N/A
- New Homes: 1,100-1,700 SF	32	$155,800	1,374	$113.39	$100k to $270k
- New Homes: 1,700 to 2,200 SF	6	$135,000	1,820	$74.18	N/A
- New Homes: 2,200 to 3,000 SF	4	$265,800	2,390	$111.21	N/A
- Custom Homes: Over 3,000 SF	4	$325,000	3,391	$95.84	N/A
Total	53				

Source: RealQuest, Jasper County, Urban Partners

Another 20 sales involve older properties (more than 10 years old) that were moderately or substantially rehabilitated by builders. 16 of these homes were sold to homeowners generally in the range of $85,000 to $210,000 with a median sales price of $128,900, or $101.74/SF. The median size of these 16 homes was 1,267 SF. The other four homes were sold to investors. These were generally smaller homes (median size of 960 SF) selling for a median of $107,900, or $112.40/SF.

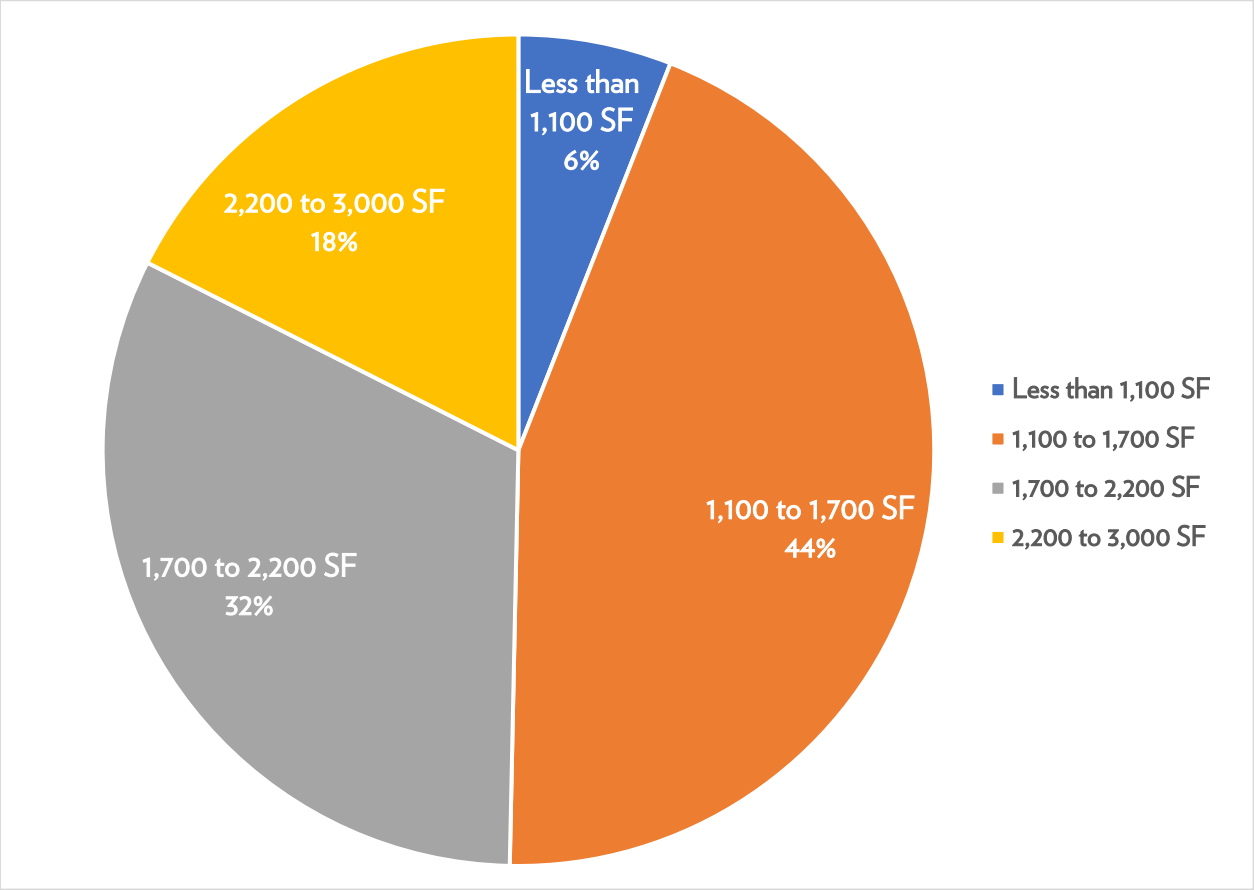
At the high end of the spectrum, ten custom homes of over 3,000 SF were sold in the $325,000 to $341,750 range, or $89.51 to $95.84 per square foot.

The majority of new home sales—302 homes—were developer production models in a variety of sizes. For this analysis, we have grouped these sales in four size classes:

- Less than 1,100 SF (18 homes—15 sold to homeowners; three to investors).
- 1,100 to 1,700 SF (134 homes—102 sold to homeowners; 32 to investors).
- 1,700 to 2,200 SF (97 homes—91 sold to homeowners; six to investors).
- 2,200 to 3,000 SF (53 homes—49 sold to homeowners; four to investors).

Figure 19 shown on the following page is a pie chart summarizing the distribution of developer built new home sales by home sizes.

Figure 19: Size Distribution of Developer Built New Home Sales by Home Sizes



For the homes sold to owner-occupants, the pricing is very consistent—$98 to $104/SF—through these size ranges. In effect, there is a new home available for a broad range of homebuyers with sales from $90,000 to $320,000. The most popular homes sizes are in the 1,100 to 2,200 SF range with 193 homes sold to owner-occupants at prices ranging from $110,000 to $255,000.

In all size categories, investors tended to purchase units 3% to 8% smaller than typical for homeowner purchase, but at higher prices per square foot—generally in the range of $111/SF to $113/SF. This suggests that new units purchased to rent had higher end finishes to attract top end renters.[6]

6The six investor purchases in the 1,700 to 2,200 SF range are at lower prices. This information may be skewed by one or two distressed sales or transactions among related parties.

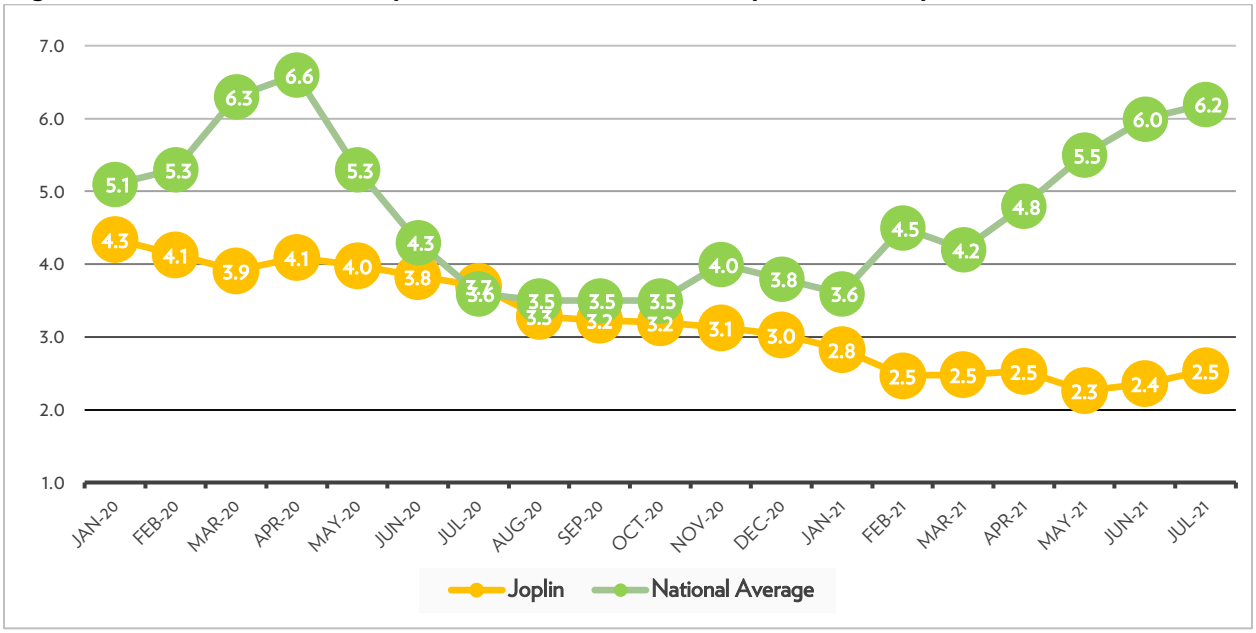
Months of Inventory, For-Sale Homes

The Ozark Gateway Association of REALTORS (OGAR) maintains statistics on residential sales based on the Multiple Listing Service (MLS) data. In Joplin, home sales that utilize the MLS service represent approximately 85 to 90% of all sales reported to the county assessor's offices.

The Months of Inventory is a useful indicator in determining the size of the for-sale inventory in relation to the number of homes sold. It provides an estimate of the number of months it would take for a typical home to sell if no new listings became available in the area. For instance, if the Months of Inventory number is 5.0, all the current listings can expect to be sold within 5 months. According to the National Association of REALTORS, "six months of supply is associated with moderate price appreciation, and a lower level of months' supply tends to push prices up more rapidly."

Since January 2020, Joplin's Months of Inventory is far lower than the national average, indicating a limited supply of homes and pointing to an escalation of housing prices. In January of 2020, Joplin maintained 4.3 months of inventory, compared to 5.1 months for the U.S. From that point on, Joplin's for-sale market tightened every month with only a few small exceptions. From February to July of 2021, Joplin maintained an average of 2.5 months of inventory, which is considerably lower than the 6.2 months of inventory available for the U.S. (see Figure 20).

Figure 20: Months of Inventory of Homes for Sale, January 2020 to July 2021



Source: Federal Reserve of St. Louis, Ozark Gateway Association of REALTORS, Urban Partners

8. Population Projections, Housing Needs

Population Growth Assumptions & Housing Demand

Utilizing population projections provided in the 2019 Comprehensive Economic Development Strategy of the Harry S. Truman Coordinating Council, Urban Partners estimates that Jasper County and Newton County will grow at annual rates of 0.27% and 0.07% per year from 2020 to 2030, respectively (see Table 28). Jasper County's total population in 2030 is projected at 126,500 residents, about 3,700 more than the estimated 2020 population, while Newton County is projected to remain flat at 59,100 in 2030 (just 352 more residents over the ten-year period).

Table 28: Population Growth Forecasts, Jasper County, Newton County, 2020-2030

	2010	2018	2020	2025	2030
Jasper County Population	117,404	120,426	122,761	124,600	126,500
Forecasted Growth 2020 to 2030					3.05%
Annual Growth Rate					0.27%
Newton County Population	58,114	58,827	58,648	58,900	59,100
Forecasted Growth 2020 to 2030					0.77%
Annual Growth Rate					0.07%

Sources: U.S. Census Bureau; Harry S. Truman Comprehensive Economic Development Strategy, Urban Partners

According to the U.S. Census Bureau, the population of Joplin grew from 50,150 in 2010 to 51,762 in 2020[7]. To achieve this population, Joplin captured 28.5% of the population growth in Jasper/Newton Counties. Assuming that Joplin's share of the two counites' population increases slightly to 29.1% by 2030, Joplin can anticipate a total population of 54,000 in 2030 (Table 29).

Table 29: Joplin Share of Jasper/Newton County Population 2010-2030

	2010	2018	2020	2025	2030
Jasper + Newton Counties	175,518	179,253	181,409	183,500	185,600
Joplin City	50,150	50,073	51,762	52,900	54,000
Joplin Share of Jasper/Newton Population	28.6%	27.9%	28.5%	28.8%	29.1%
Joplin Growth 2020 to 2030					4.32%
Annual Growth Rate					0.38%

Sources: U.S. Census Bureau; Harry S. Truman Comprehensive Economic Development Strategy, Urban Partners

About 4% of Joplin's population lives in group quarters such as college dorms, correctional institutions, and nursing home and assisted living facilities. We anticipate that the group quarters population will remain flat at around 2,000 residents through 2020 (see Table 30 shown on the following page).

7 According to the 2010 and 2020 Decennial Census datasets.

Table 30: Estimated Group Quarters Population, 2010-2030

	2010	2018	2020	2025	2030
Total Joplin Population	50,150	50,073	51,762	52,900	54,000
Group Quarters Population	2,006	2,008	2,008	2,009	2,010
Population In Households	48,144	48,065	49,754	50,891	51,990

Sources: U.S. Census Bureau; Urban Partners

As show in Table 31 below, the remaining population (about 52,000 by 2030) will reside in households. In recent years, the average household size in Joplin has been about 2.3 persons. Assuming that the ratio declines to 2.28 by 2025 and to 2.26 by 2030, the projected number of Joplin households in 2030 is 22,996. Factoring housing vacancies[8], we estimate that Joplin will require a total of 628 units by 2025 and an additional 547 units from 2025 to 2030.

Table 31: Estimated Population in Households, Total Housing Need, 2010-2030

	2010	2018	2020	2025	2030
Population in Households	48,144	48,065	49,754	50,891	51,990
Households	20,860	20,251	21,664	22,353	22,996
Average Household Size	2.31	2.37	2.30	2.28	2.26
Housing Units Reported	23,322	23,375	24,052		
Vacancy	10.6%	13.4%	9.9%	8.5%	7.0%
Housing Units Required				24,430	24,727
Demolition 2020-2025 (@50/Yr.)				250	
Net New Units Required: 2020-2025				**628**	
Demolition 2025-2030 (@50/Yr.)					250
Net New Units Required: 2025-2030					**547**

Sources: U.S. Census Bureau; City of Joplin, Urban Partners

Under those assumptions, ***the Joplin market will require substantial levels of housing production in the 2020 to 2030 period. Specifically, an annual average of 118 housing units in the 2020 to 2030 period—a total of 1,175 new units during the decade***. Based on the City's residential building permit data from the past five years, Joplin has averaged 250 new units annually (approximately 160 single-family units and 90 multi-family units).

Population Growth by Age Group

The manner in which Joplin's population age composition will evolve in the coming decade will inform necessary components of the 1,175 total housing demand. There has been limited forecasting of population dynamics in Missouri; in 2008, the Missouri Office of Administration developed population forecasts for Jasper and Newton Counties by age group. Utilizing that analysis and applying historic relationships of population age between Joplin and Jasper/Newton Counties, Urban Partners forecasts the population of Joplin for 2025 and 2030 by age group on Tables 32 shown on the following page.

[8] *Reported housing vacancy in Joplin has declined in recent years from 13.4% in 2010 to 9.9% in 2020. This vacancy includes housing for sale or rent, units in the process of being occupied, seasonal housing, and uninhabitable units. For forecast purposes, we assume this aggregate vacancy will decline to 7% of the housing stock by 2030.*

Table 32: Joplin Population Forecast by Age

	2020	2025	2030	Change 2020-2030
Population				
Under 15 Years	9,877	9,854	9,867	(10)
15 to 34 Years	14,841	15,188	15,422	581
35 to 64 Years	18,461	18,159	18,162	(299)
65+ Years	8,583	9,699	10,549	1,966
All Ages	**51,762**	**52,900**	**54,000**	**2,238**

Sources: U.S. Census; Missouri Office of Administration; Urban Partners

After adjusting for group quarters population, these forecasts show a large growth in the population over 65 in households of almost 2,000 persons during the decade versus more modest growth or population loss in younger age groups. In fact, ***the growth in the over 65+ population is 87.8% of all household population growth during the 2020 to 2030 period*** (1,964 out of 2,236 new residents, see Table 33). This aging of the population is highly consistent with trends observed throughout the United States.

Table 33: Joplin Groups Quarters and Population in Households Forecast by Age

	2020	2025	2030	Change 2020-2030
Group Quarters				
Under 15 Years	10	10	10	
15 to 34 Years	1,275	1,275	1,275	
35 to 64 Years	225	225	225	
65+ Years	498	499	500	2
All Ages	**2,008**	**2,009**	**2010**	**2**
Population in Households				
Under 15 Years	9,867	9,844	9,857	-10
15 to 34 Years	13,566	13,913	14,147	581
35 to 64 Years	18,236	17,934	17,937	-299
65+ Years	8,085	9,200	10,049	1,964
All Ages	**49,754**	**50,891**	**51,990**	**2,236**

Sources: U.S. Census; Missouri Office of Administration; Urban Partners

Components of Housing Demand

Urban Partners analyzed the 2010 to 2020 U.S. Census data for Joplin to understand the demand for housing by age of householder and tenure. As shown on Table 34 on the following page, the householder per capital ratio (i.e., the ratio of people who are head of a household to the total population within a specific age group) varies by age group from 0.364 householders per capita for those ages 15 to 34 to 0.673 householders per capita for those ages 65 and older. Depending on the age of the householder, there is also significant variation in tenure, with 68.6% of 15 to 34-year-old households renting, while 76.5% of households over age 65 are homeowners.

Table 34: Recent Joplin Housing Demand by Age of Householder

	2020 Population	Householders Per Capita	2020 Households	Owner Share	Renter Share
Persons 15 to 34 Years	13,566	0.364			
Persons 35 to 64 Years	18,236	0.548			
Persons 65+ Years	8,085	0.673			
Householders 15 to 34 Years			4,937	31.4%	68.6%
Householders 35 to 64 Years			9,988	60.5%	39.5%
Householders 65+ Years			5,444	76.5%	23.5%

Sources: U.S. Census Bureau; Urban Partners

On Table 35, we apply these factors to the household population growth data on Table 33 to identify the likely composition of households in Joplin in 2025 and 2030 by age of householder and tenure. Note that total growth in households is estimated at 1,373 for the ten-year period with 1,319 of those households (96.1%) being headed by a householder 65 years of age or older.

Table 35: Joplin Housing Demand by Tenure & Age of Householder (2020-2030)

	2020	2025	2030	Growth 2020-2030
All Households	**20,369**	**21,084**	**21,742**	**1,373**
15 to 34 Years	4,937	5,064	5,150	213
35 to 64 Years	9,988	9,828	9,829	-159
65+ Years	5,444	6,192	6,763	1,319
All Owner-Occupied Housing	**11,758**	**12,273**	**12,737**	**980**
15 to 34 Years	1,550	1,590	1,617	67
35 to 64 Years	6,043	5,946	5,947	-96
65+ Years	4,165	4,737	5,174	1,009
All Renter-Occupied Housing	**8,611**	**8,811**	**9,005**	**393**
15 to 34 Years	3,387	3,474	3,533	146
35 to 64 Years	3,945	3,882	3,883	-63
65+ Years	1,279	1,455	1,589	310

Sources: U.S. Census Bureau; Urban Partners

Finally, on Table 36 on the following page, we disaggregate this information to identify the increments of household demand likely to appear in Joplin during the 2020 to 2030 period. ***This new demand is heavily oriented toward the senior market with 100% of the net new demand involving additional sales housing occupied by seniors and 78.9% oriented to senior rentals***.

Table 36: Incremental Housing Need for 2025 & 2030 by Tenure & Age of Householder

	Units Needed 2020 to 2025	Units Needed 2025 to 2030	Total Units Needed 2020 to 2030
Owner-Occupied Housing	**515**	**465**	**980**
Householder 15 to 34 Years	40	27	67
Householder 35 to 64 Years	-97	1	-96
Householder 65+ Years	572	437	1,009
Renter-Occupied Housing	**200**	**193**	**393**
Householder 15 to 34 Years	87	58	146
Householder 35 to 64 Years	-63	1	-63
Householder 65+ Years	176	134	310
Total Demand Growth	**715**	**658**	**1,373**
Net Absorption of Vacant Units (Adjusted for Demolition)	**87**	**111**	**198**
New Supply Needed (7% Vacancy)	**628**	**547**	**1,175**

Sources: Urban Partners

It should be noted that the demand for housing for seniors doesn't necessitate building over 1,300 units of senior oriented housing units in the next ten years. The increment of senior housing can be accommodated in a variety of ways:

- Many of the households aging into the 65+ age segment in the next ten years will choose to remain in their current homes. Many of these homes will most likely need to be adapted or modified to enable the aging-in-place option.
- Existing housing stock in well-serviced locations will be attractive options for downsizing seniors.
- There will be demand for new construction homes that are suitable for senior living. These communities don't necessarily need to be aged-restricted, but features such as first floor main bedrooms, community maintained exterior spaces (e.g., lawn care, snow removal, etc.), and close proximity to shops/services/walking trails will be crucial elements of new developments that can attract senior households.

9: Housing Strategies

The following strategies were formulated by Urban Partners based on the quantitative analysis performed above, with input and guidance from City staff and key stakeholders. The four strategies detailed below represent the most significant topics for the City to pursue in the coming decade, but not necessarily an exhaustive list of policies and strategies the City may pursue in the effort to promote a healthy and balanced housing market in Joplin.

Strategy #1: Encourage development of a variety of senior housing units

Key findings:

- Consistent with national demographic trends, Joplin's population is aging.
- Ninety-six percent (96%) of all net household growth in the next ten years in Joplin will be headed by householders 65 years of age or older.
- The incremental housing demand for seniors from 2020 to 2030 are 1,009 owner-occupied units and 310 rental units, far greater than any other age group.

Policy recommendations:

1.1. Evaluate the feasibility of initiating a senior home modification program that can offer grants, low-interest loans, and/or volunteer labor for a variety of items to accommodate senior households wishing to age-in-place (such as ramps, stair lifts, bathroom grab bars, roll-in showers, and ground floor bedroom conversion).

1.2. Increase the supply of new lower-maintenance housing in walkable, amenity-rich neighborhoods with design features that are suitable for senior living (such as one-level living, common or no-maintenance arrangement, and walking distance to shops/services/outdoor recreational facilities). Suitable areas may include: Downtown and near-Downtown neighborhoods such as Murphysburg and East Town; neighborhoods within close proximity to commercial corridors such as Range Line Road and 32nd Street; and neighborhoods near the hospitals and ancillary medical services.

1.3. Institute sensible building and zoning regulations for accessory dwelling units for households interested in intergenerational living arrangements.

1.4. Work with affordable housing providers to build new low-income senior apartments and retain the current supply of such units. Prioritize areas serviced by public transit, social services, and medical facilities.

Strategy #2: Promote housing development in Downtown

Key findings:

- Millennials and retiring Baby Boomers, as well as Gen Zs who will play an increasingly pivotal role in the market the next ten years, are increasingly preferring walkable communities with urban amenities, entertainment, culture, and education.
- Endowed with a rich history and beautiful architecture, Downtown Joplin has a unique opportunity within the region to strengthen its status as a 24-hour district by adding more residential units.

Policy recommendations:

2.1. Work with developers and home builders to construct denser housing types such as townhomes, apartments, and condominiums that properly integrate design features to the downtown environment (see examples of downtown housing in other cities below).



Condo: Central Shoe Lofts (Springfield, MO)



Condo: St. Paul's Square (Valparaiso, IN)



Townhome: Carini Townhomes (Bryan, TX)



Apartment: Electric City (Schenectady, NY)

2.2. Strengthen the Downtown housing market with additional high-quality rental developments that can attract young adults and seniors alike. Once the Downtown is gaining traction as a residential district, encourage additional for-sale products such as condominiums and townhomes.

2.3. Examine and modify current zoning as necessary to ensure developers can build denser residential structures by right. Consider a downtown overlay district that regulates, among other items: design standards, building setbacks, floor area ratios, building heights, minimum parking requirements/shared parking arrangements, minimum lot sizes, and signage.

2.4. Create a working group consisting of housing specialists and business recruitment/economic development practitioners to identify key housing initiatives to maintain and grow the downtown.

2.5. Evaluate the feasibility of offering employer-assisted housing programs and/or a cash incentive to new residents to relocate to Downtown Joplin (see examples in other cities and communities below).

Relocation Incentive Programs in Other Cities and Communities

- **Northwest Arkansas ($10,000)**
  Must be at least 24 years-of-age. Applicants must reside outside of Arkansas and upon acceptances must move to Benton County or Washington County within six months. Must have full time employment (remote or self).

- **Tulsa, Oklahoma ($10,000)**
  Must be at least 18 years-of-age. Applicants must reside outside of Oklahoma and upon acceptances must move to Tulsa in 12 months. Must have a full-time job outside of Oklahoma or accept a position with a participating Tulsa-based company. Must live in Tulsa for at least one year.

- **Bloomfield, Iowa ($15,000 + tax incentive)**
  New homes built in an existing tax increment financing (TIF) area qualify for a $15,000 cash incentive. Homes built outside an existing TIF district are eligible for a $10,000 cash incentive and will receive a three-year property tax abatement.

- **Jasper, Indiana ($5,000)**
  Must be between 25 and 40 years-of-age. Applicants must reside outside of Indiana and upon acceptances must move to Jasper in six months. Must work remotely or be able to bring their job to Jasper. Must have a minimum income. Must live in Dubois County for at least two years.

- **Lewisburg, West Virginia ($12,000)**
  Must be at least 18 years-of-age. Must have a full-time job outside of West Virginia. Must live in Lewisburg for at least two years

Strategy #3: Continue support for improvements in older housing stock

Key findings:

- Census data show that 38.6% of all housing units in Joplin were built before 1970.
- As of 2019, there are 1,700 "other vacant" units which generally refer to long-term vacancies for homes in disrepair, legal issues, or other circumstances that prevent safe occupancy.
- Many older homes are underperforming in the market and/or will require major investments in order to retain their value.
- 54.1% of renter-occupied homes are in single-family structures.

Policy recommendations:

3.1. Maintain a real-time inventory of vacant or distressed homes along with key property information (such as ownership with mailing address, lien/judgment status, tax payment status, mortgage, etc.).

3.2. Evaluate the feasibility of instituting a vacant property registration program.

3.3. Incentivize the demolition/replacement of distressed homes by offering grants ranging from $20,000 to $40,000 based on the appraised value of the newly built replacement home. Institute deed restrictions to keep replacement homes from being converting to rental units.

3.4. Partner with various service providers to launch a multi-faceted home improvement program in older neighborhoods where focused intervention efforts will reverse disinvestment and stabilize the housing stock. Initiate a pilot program in North Heights, East Town, Conklin, Emerson, and other neighborhoods with similar physical and economic characteristics. Support basic systems repairs (roofing/ weatherization, mechanical system, etc.) and façade improvements (repairs to front porch, sidewalks, street address labels, landscaping, etc.).

3.5. Evaluate the feasibility of instituting a real estate tax abatement program for substantial home repairs (e.g., a ten-year tax abatement for older homes requiring a minimum monetary threshold in repairs).

3.6. Work with local lending institutions to establish and widely publicize mortgage products that support the purchase and rehabilitation of homes (e.g., 203K loans). Explore the potential of leveraging other resources available for first time homebuyers (such as Missouri Housing Development Commission's First Place program).

3.7. Evaluate the feasibility of launching a tangled title legal assistance program for low-and-moderate income households ("*Tangle Title refers to situations in which the deed to a property bears the name of someone other than the apparent owner. Tangled titles can have serious ramifications for residents and neighborhoods,*

sometimes causing people to lose their primary residence or be unable to manage its upkeep" from The Pew Charitable Trusts).

3.8. Initiate a citywide rental registration program to ensure code compliance and proper tenant protection. Conduct regularly scheduled inspections.

Strategy #4: Ensure long-term availability of homes within reach of low-and-moderate income households

Key findings:

- Census data show that nearly 9,000 Joplin residents are living under the poverty line.
- More than 5,500 households earning less than $50,000 a year are cost burdened (1,542 homeowners and 4,042 renters) and may experience hardships in affording other necessities such as medical costs, food, clothing, education, and transportation.
- Despite the presence of 32 income-restricted rental communities offering a total of 1,910 units, the demand for affordable rentals far exceeds the current supply in Joplin.

Policy recommendations:

4.1. Collaborate with Missouri Housing Development Commission, County agencies, and private/non-profit housing development organizations to preserve existing income-restricted rental housing stock (i.e., devise a plan for communities with expiring compliance periods).

4.2. Work with MHDC, County agencies and private/non-profit housing development organizations to build new income-restricted rental units. Evaluate the potential of mixed-income development schemes.

4.3. Continue working with affordable housing providers to increase production of subsidized for-sale homes (both new and renovation of existing units).

4.4. Continue working with major employers and institutions to increase housing options within reach of moderate-income households (at 60% to 80% of the Area Median Income, or $36,000 to $48,000 annually for a 4-person household). Potential programs initiated by employers/institutions may include downpayment assistance, mortgage guarantees, and home repair grants. Programs offered by the city and/or partnering organizations may include financial literacy education, development incentives, site assemblage, expedited permitting process, real estate tax abatements, density bonus for allocating a percentage of the units to moderate-income households, etc.

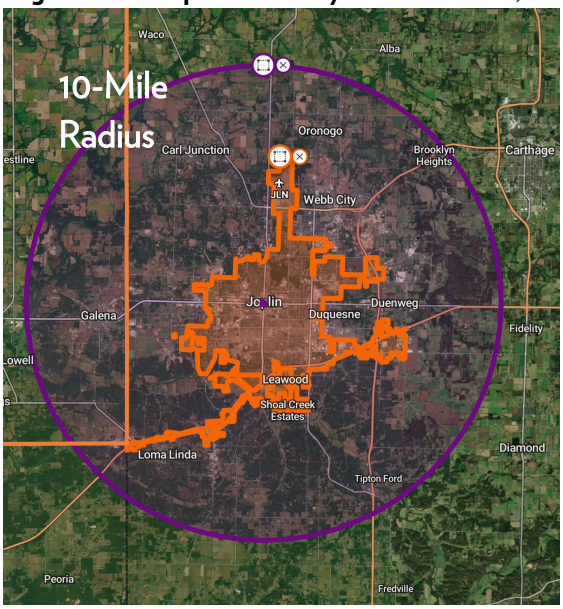
4.5. Continue to promote workforce development opportunities with the city's economic development partners to raise potential earnings of poverty level residents.

Appendix 1: Residential Tapestry Segmentation

In addition to the traditional demographic data from the U.S. Census Bureau, a Psychographic Segmentation was analyzed for area residents. Whereas the Census Data provide historical resident profiles in a particular geographic location, psychographics broadens the scope by identifying lifestyle habits, values, attitudes, and other defining attributes.

For this analysis, ESRI Tapestry Segmentation dataset—which classifies resident groups into 67 unique segments in easy-to-visualize terms based not only on demographics but also on socioeconomic characteristics—was analysis for residents within a 10-mile radius from Downtown Joplin (see Figure 21).

Figure 21: Map of Primary Market Area, 10-mile Radius from Downtown Joplin



Source: ESRI, Urban Partners

The 10-mile radius includes adjacent Jasper communities of Webb City, Carl Junction, Oronogo, Duquesne, and Duenweg—in addition to portions of Newton County, small portions of southeast Kansas and northeast Oklahoma. PolicyMap estimates that approximately 105,600 people reside within this 10-mile radius.

According to ESRI, the segment called *Traditional Living* is the most prevalent in the 10-mile radius, followed by *Old and Newcomers, Middleburg, Midlife Constraints, and Salt of the Earth*. Almost two-thirds of all households fall in one of these five segments (Table 37).

Table 37: Top ESRI Tapestry Segments

	10-Mile Radius Area Households %	All U.S. Households %
1. Traditional Living	19.8%	1.9%
2. Old and Newcomers	14.9%	2.3%
3. Middleburg	12.3%	3.0%
4. Midlife Constraints	9.2%	2.5%
5. Salt of the Earth	6.9%	2.9%

Source: ESRI, Urban Partners

The following pages show detailed profiles for the top segments.

Tapestry Segmentation Area Profile

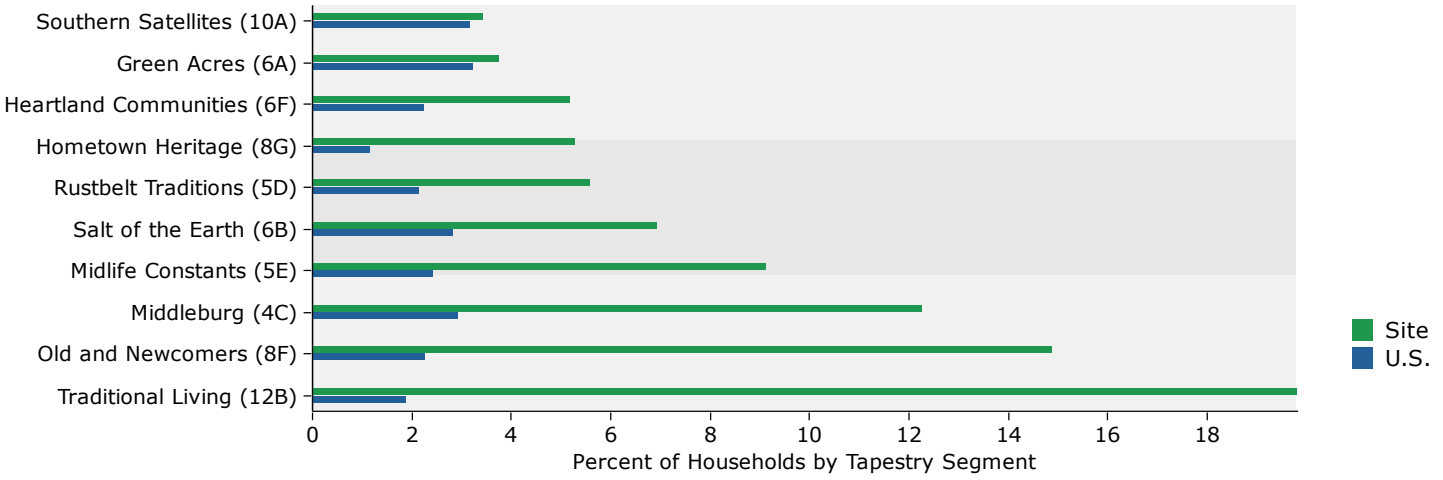
621 S Main St, JOPLIN MO 64801
621 S Main St, JOPLIN MO 64801
Ring: 10 mile radius

Latitude: 37.0851
Longitude: -94.5134

Top Twenty Tapestry Segments

		2021 Households		2021 U.S. Households		
			Cumulative		Cumulative	
Rank	Tapestry Segment	Percent	Percent	Percent	Percent	Index
1	Traditional Living (12B)	19.8%	19.8%	1.9%	1.9%	1046
2	Old and Newcomers (8F)	14.9%	34.8%	2.3%	4.2%	649
3	Middleburg (4C)	12.3%	47.0%	3.0%	7.2%	413
4	Midlife Constants (5E)	9.2%	56.2%	2.5%	9.6%	373
5	Salt of the Earth (6B)	6.9%	63.1%	2.9%	12.5%	242
	Subtotal	**63.1%**		**12.6%**		
6	Rustbelt Traditions (5D)	5.6%	68.7%	2.2%	14.7%	259
7	Hometown Heritage (8G)	5.3%	74.0%	1.2%	15.8%	445
8	Heartland Communities (6F)	5.2%	79.2%	2.3%	18.1%	229
9	Green Acres (6A)	3.8%	83.0%	3.3%	21.4%	116
10	Southern Satellites (10A)	3.5%	86.5%	3.2%	24.6%	109
	Subtotal	**23.4%**		**12.2%**		
11	Prairie Living (6D)	2.7%	89.2%	1.1%	25.6%	259
12	Small Town Simplicity (12C)	1.9%	91.2%	1.8%	27.4%	106
13	In Style (5B)	1.9%	93.1%	2.2%	29.7%	84
14	Set to Impress (11D)	1.6%	94.6%	1.4%	31.1%	114
15	Rooted Rural (10B)	1.0%	95.7%	2.0%	33.0%	53
	Subtotal	**9.1%**		**8.5%**		
16	Savvy Suburbanites (1D)	1.0%	96.7%	3.0%	36.0%	34
17	Social Security Set (9F)	0.9%	97.6%	0.8%	36.8%	113
18	Comfortable Empty Nesters (5A)	0.9%	98.5%	2.4%	39.3%	37
19	Home Improvement (4B)	0.8%	99.3%	1.7%	41.0%	48
20	Down the Road (10D)	0.7%	100.0%	1.2%	42.1%	59
	Subtotal	**4.3%**		**9.1%**		
	Total	**100.0%**		**42.1%**		**237**

Top Ten Tapestry Segments Site vs. U.S.



Data Note: This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or Total Population 18+ in the area, by Tapestry segment, to the percent of households or Total Population 18+ in the United States, by segment. An index of 100 is the US average.
Source: Esri

September 15, 2021

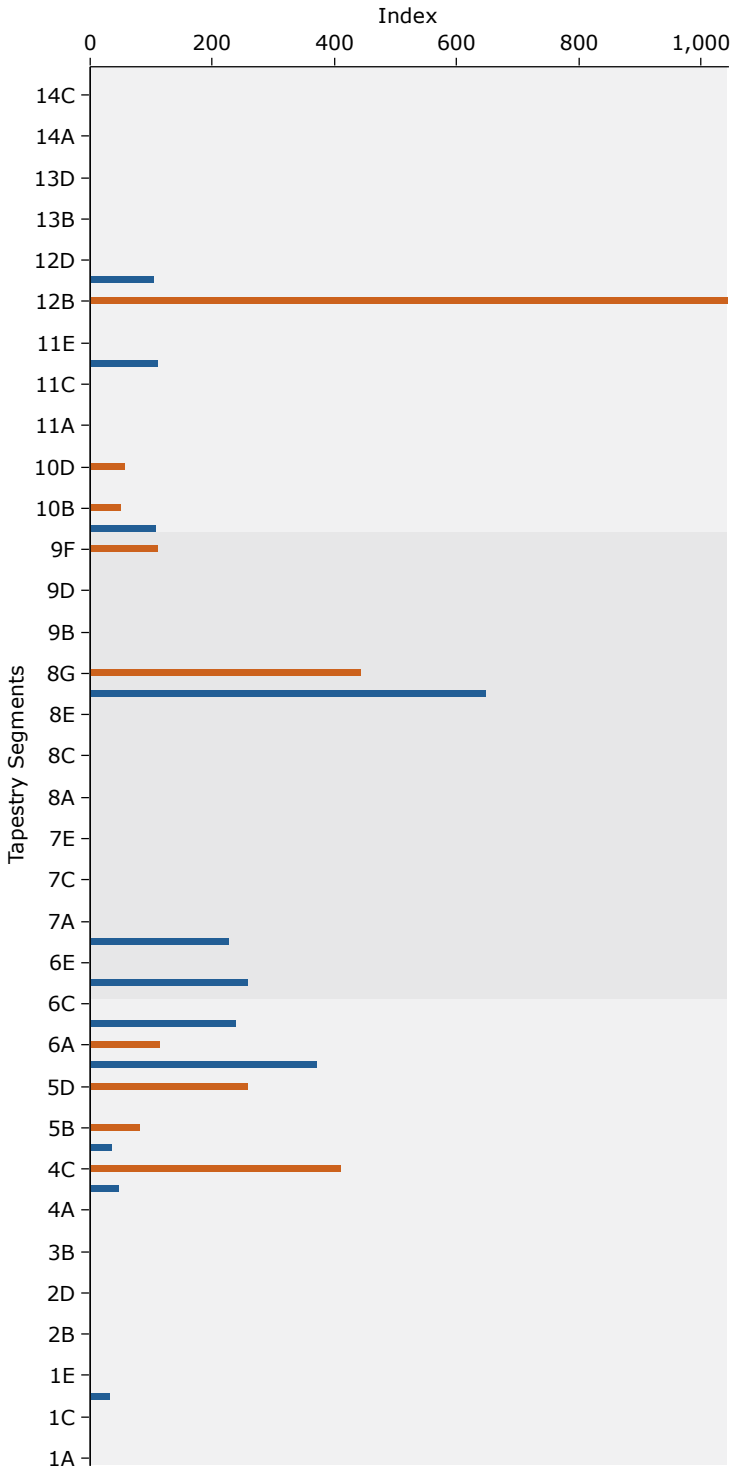
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Tapestry Segmentation Area Profile

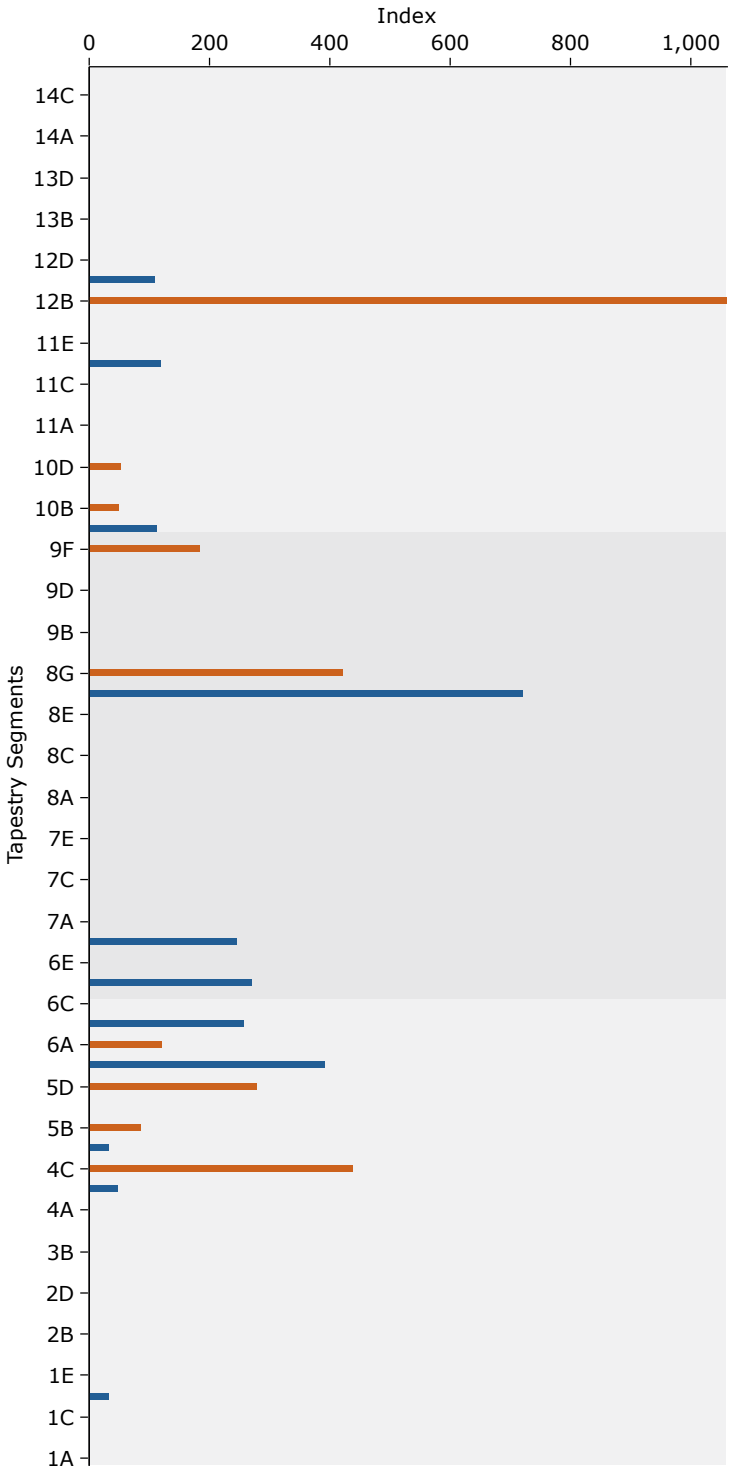
621 S Main St, JOPLIN MO 64801
621 S Main St, JOPLIN MO 64801
Ring: 10 mile radius

Latitude: 37.0851
Longitude: -94.5134

2021 Tapestry Indexes by Households



2021 Tapestry Indexes by Total Population 18+



Data Note: This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or Total Population 18+ in the area, by Tapestry segment, to the percent of households or Total Population 18+ in the United States, by segment. An index of 100 is the US average.
Source: Esri

September 15, 2021

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Tapestry Segmentation Area Profile

621 S Main St, JOPLIN MO 64801
621 S Main St, JOPLIN MO 64801
Ring: 10 mile radius

Latitude: 37.0851
Longitude: -94.5134

Tapestry LifeMode Groups	2021 Households			2021 Adult Population		
	Number	Percent	Index	Number	Percent	Index
Total:	45,254	100.0%		87,908	100.0%	
1. Affluent Estates	**457**	**1.0%**	**10**	**975**	**1.1%**	**10**
Top Tier (1A)	0	0.0%	0	0	0.0%	0
Professional Pride (1B)	0	0.0%	0	0	0.0%	0
Boomburbs (1C)	0	0.0%	0	0	0.0%	0
Savvy Suburbanites (1D)	457	1.0%	34	975	1.1%	34
Exurbanites (1E)	0	0.0%	0	0	0.0%	0
2. Upscale Avenues	**0**	**0.0%**	**0**	**0**	**0.0%**	**0**
Urban Chic (2A)	0	0.0%	0	0	0.0%	0
Pleasantville (2B)	0	0.0%	0	0	0.0%	0
Pacific Heights (2C)	0	0.0%	0	0	0.0%	0
Enterprising Professionals (2D)	0	0.0%	0	0	0.0%	0
3. Uptown Individuals	**0**	**0.0%**	**0**	**0**	**0.0%**	**0**
Laptops and Lattes (3A)	0	0.0%	0	0	0.0%	0
Metro Renters (3B)	0	0.0%	0	0	0.0%	0
Trendsetters (3C)	0	0.0%	0	0	0.0%	0
4. Family Landscapes	**5,928**	**13.1%**	**172**	**12,282**	**14.0%**	**175**
Workday Drive (4A)	0	0.0%	0	0	0.0%	0
Home Improvement (4B)	370	0.8%	48	789	0.9%	49
Middleburg (4C)	5,558	12.3%	413	11,493	13.1%	440
5. GenXurban	**7,938**	**17.5%**	**156**	**15,428**	**17.6%**	**163**
Comfortable Empty Nesters (5A)	406	0.9%	37	747	0.8%	35
In Style (5B)	850	1.9%	84	1,613	1.8%	88
Parks and Rec (5C)	0	0.0%	0	0	0.0%	0
Rustbelt Traditions (5D)	2,539	5.6%	259	5,040	5.7%	281
Midlife Constants (5E)	4,143	9.2%	373	8,028	9.1%	394
6. Cozy Country Living	**8,453**	**18.7%**	**155**	**17,261**	**19.6%**	**165**
Green Acres (6A)	1,715	3.8%	116	3,673	4.2%	124
Salt of the Earth (6B)	3,145	6.9%	242	6,554	7.5%	259
The Great Outdoors (6C)	0	0.0%	0	0	0.0%	0
Prairie Living (6D)	1,242	2.7%	259	2,447	2.8%	272
Rural Resort Dwellers (6E)	0	0.0%	0	0	0.0%	0
Heartland Communities (6F)	2,351	5.2%	229	4,587	5.2%	246
7. Sprouting Explorers	**0**	**0.0%**	**0**	**0**	**0.0%**	**0**
Up and Coming Families (7A)	0	0.0%	0	0	0.0%	0
Urban Villages (7B)	0	0.0%	0	0	0.0%	0
Urban Edge Families (7C)	0	0.0%	0	0	0.0%	0
Forging Opportunity (7D)	0	0.0%	0	0	0.0%	0
Farm to Table (7E)	0	0.0%	0	0	0.0%	0
Southwestern Families (7F)	0	0.0%	0	0	0.0%	0

Data Note: This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or Total Population 18+ in the area, by Tapestry segment, to the percent of households or Total Population 18+ in the United States, by segment. An index of 100 is the US average.
Source: Esri

September 15, 2021

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Tapestry Segmentation Area Profile

621 S Main St, JOPLIN MO 64801
621 S Main St, JOPLIN MO 64801
Ring: 10 mile radius

Latitude: 37.0851
Longitude: -94.5134

Tapestry LifeMode Groups	2021 Households			2021 Adult Population		
	Number	Percent	Index	Number	Percent	Index
Total:	45,254	100.0%		87,908	100.0%	
8. Middle Ground	**9,147**	**20.2%**	**187**	**16,811**	**19.1%**	**191**
City Lights (8A)	0	0.0%	0	0	0.0%	0
Emerald City (8B)	0	0.0%	0	0	0.0%	0
Bright Young Professionals (8C)	0	0.0%	0	0	0.0%	0
Downtown Melting Pot (8D)	0	0.0%	0	0	0.0%	0
Front Porches (8E)	0	0.0%	0	0	0.0%	0
Old and Newcomers (8F)	6,751	14.9%	649	12,554	14.3%	722
Hometown Heritage (8G)	2,396	5.3%	445	4,257	4.8%	424
9. Senior Styles	**412**	**0.9%**	**16**	**1,074**	**1.2%**	**24**
Silver & Gold (9A)	0	0.0%	0	0	0.0%	0
Golden Years (9B)	0	0.0%	0	0	0.0%	0
The Elders (9C)	0	0.0%	0	0	0.0%	0
Senior Escapes (9D)	0	0.0%	0	0	0.0%	0
Retirement Communities (9E)	0	0.0%	0	0	0.0%	0
Social Security Set (9F)	412	0.9%	113	1,074	1.2%	186
10. Rustic Outposts	**2,351**	**5.2%**	**63**	**4,699**	**5.3%**	**64**
Southern Satellites (10A)	1,563	3.5%	109	3,228	3.7%	114
Rooted Rural (10B)	475	1.0%	53	898	1.0%	52
Economic BedRock (10C)	0	0.0%	0	0	0.0%	0
Down the Road (10D)	313	0.7%	59	573	0.7%	55
Rural Bypasses (10E)	0	0.0%	0	0	0.0%	0
11. Midtown Singles	**712**	**1.6%**	**26**	**1,255**	**1.4%**	**26**
City Strivers (11A)	0	0.0%	0	0	0.0%	0
Young and Restless (11B)	0	0.0%	0	0	0.0%	0
Metro Fusion (11C)	0	0.0%	0	0	0.0%	0
Set to Impress (11D)	712	1.6%	114	1,255	1.4%	121
City Commons (11E)	0	0.0%	0	0	0.0%	0
12. Hometown	**9,856**	**21.8%**	**362**	**18,123**	**20.6%**	**363**
Family Foundations (12A)	0	0.0%	0	0	0.0%	0
Traditional Living (12B)	8,975	19.8%	1,046	16,526	18.8%	1,061
Small Town Simplicity (12C)	881	1.9%	106	1,597	1.8%	110
Modest Income Homes (12D)	0	0.0%	0	0	0.0%	0
13. Next Wave	**0**	**0.0%**	**0**	**0**	**0.0%**	**0**
Diverse Convergence (13A)	0	0.0%	0	0	0.0%	0
Family Extensions (13B)	0	0.0%	0	0	0.0%	0
NeWest Residents (13C)	0	0.0%	0	0	0.0%	0
Fresh Ambitions (13D)	0	0.0%	0	0	0.0%	0
High Rise Renters (13E)	0	0.0%	0	0	0.0%	0
14. Scholars and Patriots	**0**	**0.0%**	**0**	**0**	**0.0%**	**0**
Military Proximity (14A)	0	0.0%	0	0	0.0%	0
College Towns (14B)	0	0.0%	0	0	0.0%	0
Dorms to Diplomas (14C)	0	0.0%	0	0	0.0%	0
Unclassified (15)	0	0.0%	0	0	0.0%	0

Data Note: This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or Total Population 18+ in the area, by Tapestry segment, to the percent of households or Total Population 18+ in the United States, by segment. An index of 100 is the US average.
Source: Esri

September 15, 2021

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Tapestry Segmentation Area Profile

621 S Main St, JOPLIN MO 64801
621 S Main St, JOPLIN MO 64801
Ring: 10 mile radius

Latitude: 37.0851
Longitude: -94.5134

Tapestry Urbanization Groups	2021 Households			2021 Adult Population		
	Number	Percent	Index	Number	Percent	Index
Total:	45,254	100.0%		87,908	100.0%	
1. Principal Urban Center	**0**	**0.0%**	**0**	**0**	**0.0%**	**0**
Laptops and Lattes (3A)	0	0.0%	0	0	0.0%	0
Metro Renters (3B)	0	0.0%	0	0	0.0%	0
Trendsetters (3C)	0	0.0%	0	0	0.0%	0
Downtown Melting Pot (8D)	0	0.0%	0	0	0.0%	0
City Strivers (11A)	0	0.0%	0	0	0.0%	0
NeWest Residents (13C)	0	0.0%	0	0	0.0%	0
Fresh Ambitions (13D)	0	0.0%	0	0	0.0%	0
High Rise Renters (13E)	0	0.0%	0	0	0.0%	0
2. Urban Periphery	**2,539**	**5.6%**	**34**	**5,040**	**5.7%**	**33**
Pacific Heights (2C)	0	0.0%	0	0	0.0%	0
Rustbelt Traditions (5D)	2,539	5.6%	259	5,040	5.7%	281
Urban Villages (7B)	0	0.0%	0	0	0.0%	0
Urban Edge Families (7C)	0	0.0%	0	0	0.0%	0
Forging Opportunity (7D)	0	0.0%	0	0	0.0%	0
Southwestern Families (7F)	0	0.0%	0	0	0.0%	0
City Lights (8A)	0	0.0%	0	0	0.0%	0
Bright Young Professionals (8C)	0	0.0%	0	0	0.0%	0
Metro Fusion (11C)	0	0.0%	0	0	0.0%	0
Family Foundations (12A)	0	0.0%	0	0	0.0%	0
Modest Income Homes (12D)	0	0.0%	0	0	0.0%	0
Diverse Convergence (13A)	0	0.0%	0	0	0.0%	0
Family Extensions (13B)	0	0.0%	0	0	0.0%	0
3. Metro Cities	**20,096**	**44.4%**	**246**	**37,279**	**42.4%**	**254**
In Style (5B)	850	1.9%	84	1,613	1.8%	88
Emerald City (8B)	0	0.0%	0	0	0.0%	0
Front Porches (8E)	0	0.0%	0	0	0.0%	0
Old and Newcomers (8F)	6,751	14.9%	649	12,554	14.3%	722
Hometown Heritage (8G)	2,396	5.3%	445	4,257	4.8%	424
Retirement Communities (9E)	0	0.0%	0	0	0.0%	0
Social Security Set (9F)	412	0.9%	113	1,074	1.2%	186
Young and Restless (11B)	0	0.0%	0	0	0.0%	0
Set to Impress (11D)	712	1.6%	114	1,255	1.4%	121
City Commons (11E)	0	0.0%	0	0	0.0%	0
Traditional Living (12B)	8,975	19.8%	1,046	16,526	18.8%	1,061
College Towns (14B)	0	0.0%	0	0	0.0%	0
Dorms to Diplomas (14C)	0	0.0%	0	0	0.0%	0

Data Note: This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or Total Population 18+ in the area, by Tapestry segment, to the percent of households or Total Population 18+ in the United States, by segment. An index of 100 is the US average.
Source: Esri

September 15, 2021

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Tapestry Segmentation Area Profile

621 S Main St, JOPLIN MO 64801
621 S Main St, JOPLIN MO 64801
Ring: 10 mile radius

Latitude: 37.0851
Longitude: -94.5134

Tapestry Urbanization Groups	2021 Households			2021 Adult Population		
	Number	Percent	Index	Number	Percent	Index
Total:	45,254	100.0%		87,908	100.0%	
4. Suburban Periphery	**5,376**	**11.9%**	**37**	**10,539**	**12.0%**	**37**
Top Tier (1A)	0	0.0%	0	0	0.0%	0
Professional Pride (1B)	0	0.0%	0	0	0.0%	0
Boomburbs (1C)	0	0.0%	0	0	0.0%	0
Savvy Suburbanites (1D)	457	1.0%	34	975	1.1%	34
Exurbanites (1E)	0	0.0%	0	0	0.0%	0
Urban Chic (2A)	0	0.0%	0	0	0.0%	0
Pleasantville (2B)	0	0.0%	0	0	0.0%	0
Enterprising Professionals (2D)	0	0.0%	0	0	0.0%	0
Workday Drive (4A)	0	0.0%	0	0	0.0%	0
Home Improvement (4B)	370	0.8%	48	789	0.9%	49
Comfortable Empty Nesters (5A)	406	0.9%	37	747	0.8%	35
Parks and Rec (5C)	0	0.0%	0	0	0.0%	0
Midlife Constants (5E)	4,143	9.2%	373	8,028	9.1%	394
Up and Coming Families (7A)	0	0.0%	0	0	0.0%	0
Silver & Gold (9A)	0	0.0%	0	0	0.0%	0
Golden Years (9B)	0	0.0%	0	0	0.0%	0
The Elders (9C)	0	0.0%	0	0	0.0%	0
Military Proximity (14A)	0	0.0%	0	0	0.0%	0
5. Semirural	**9,103**	**20.1%**	**214**	**18,250**	**20.8%**	**228**
Middleburg (4C)	5,558	12.3%	413	11,493	13.1%	440
Heartland Communities (6F)	2,351	5.2%	229	4,587	5.2%	246
Farm to Table (7E)	0	0.0%	0	0	0.0%	0
Senior Escapes (9D)	0	0.0%	0	0	0.0%	0
Down the Road (10D)	313	0.7%	59	573	0.7%	55
Small Town Simplicity (12C)	881	1.9%	106	1,597	1.8%	110
6. Rural	**8,140**	**18.0%**	**106**	**16,800**	**19.1%**	**113**
Green Acres (6A)	1,715	3.8%	116	3,673	4.2%	124
Salt of the Earth (6B)	3,145	6.9%	242	6,554	7.5%	259
The Great Outdoors (6C)	0	0.0%	0	0	0.0%	0
Prairie Living (6D)	1,242	2.7%	259	2,447	2.8%	272
Rural Resort Dwellers (6E)	0	0.0%	0	0	0.0%	0
Southern Satellites (10A)	1,563	3.5%	109	3,228	3.7%	114
Rooted Rural (10B)	475	1.0%	53	898	1.0%	52
Economic BedRock (10C)	0	0.0%	0	0	0.0%	0
Rural Bypasses (10E)	0	0.0%	0	0	0.0%	0
Unclassified (15)	0	0.0%	0	0	0.0%	0

Data Note: This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or Total Population 18+ in the area, by Tapestry segment, to the percent of households or Total Population 18+ in the United States, by segment. An index of 100 is the US average.
Source: Esri

September 15, 2021

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LifeMode Group: Hometown

Traditional Living

12B

Households: 2,395,200

Average Household Size: 2.51

Median Age: 35.5

Median Household Income: $39,300

WHO ARE WE?

Residents in this segment live primarily in low-density, settled neighborhoods in the Midwest. The households are a mix of married-couple families and singles. Many families encompass two generations who have lived and worked in the community; their children are likely to follow suit. The manufacturing, retail trade, and health care sectors are the primary sources of employment for these residents. This is a younger market—beginning householders who are juggling the responsibilities of living on their own or a new marriage, while retaining their youthful interests in style and fun.

TAPESTRY SEGMENTATION
esri.com/tapestry

OUR NEIGHBORHOOD

- Married couples are the dominant household type, but fewer than expected from the younger age profile and fewer with children (Index 79); however, there are higher proportions of single-parent (Index 146) and single-person households (Index 112).
- Average household size is slightly lower at 2.51.
- Homes are primarily single family or duplexes in older neighborhoods, built before 1940 (Index 228).
- Most neighborhoods are located in lower-density urban clusters of metro areas throughout the Midwest and South.
- Average commuting time to work is very short (Index 22).
- Households have one or two vehicles.

SOCIOECONOMIC TRAITS

- Over 70% have completed high school or some college.
- Labor force participation is a bit higher than the national rate at 63.4%.
- Almost three quarters of households derive income from wages and salaries, augmented by Supplemental Security Income (Index 139) and public assistance (Index 152).
- Cost-conscious consumers that are comfortable with brand loyalty, unless the price is too high.
- Connected and comfortable with the Internet, more likely to participate in online gaming or posting pics on social media.
- TV is seen as the most trusted media.

Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100.
Consumer preferences are estimated from data by MRI-Simmons.

12B

LifeMode Group: Hometown

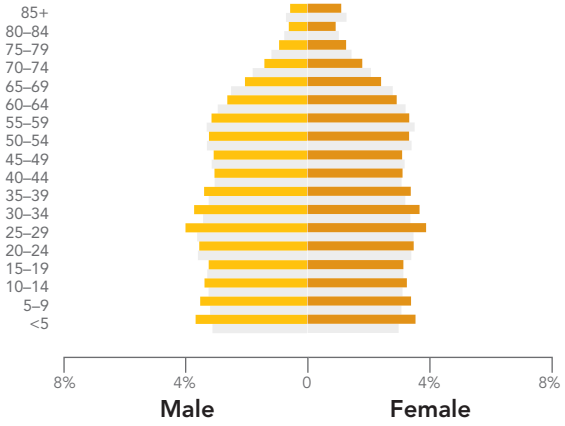
Traditional Living

TAPESTRY SEGMENTATION
esri.com/tapestry

AGE BY SEX (Esri data)

Median Age: 35.5 US: 38.2

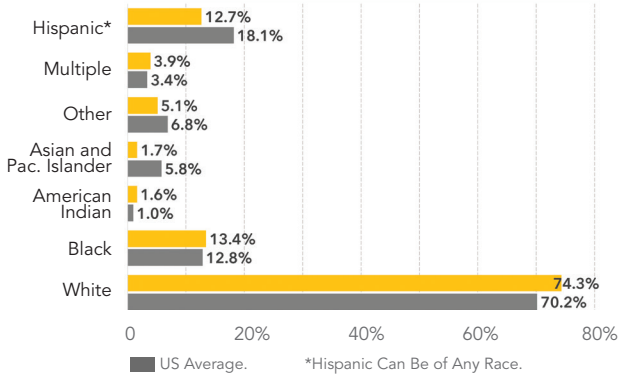
Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: 55.6 US: 64.0



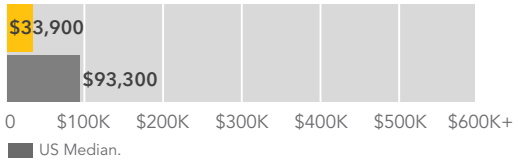
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

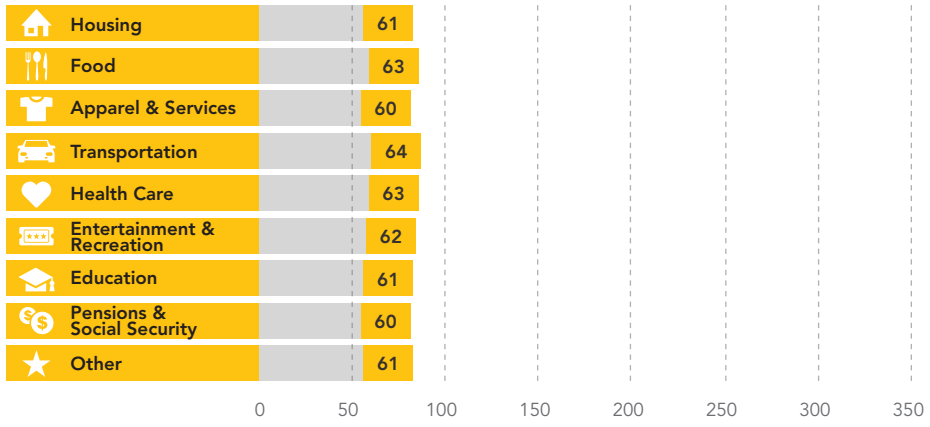


Median Net Worth



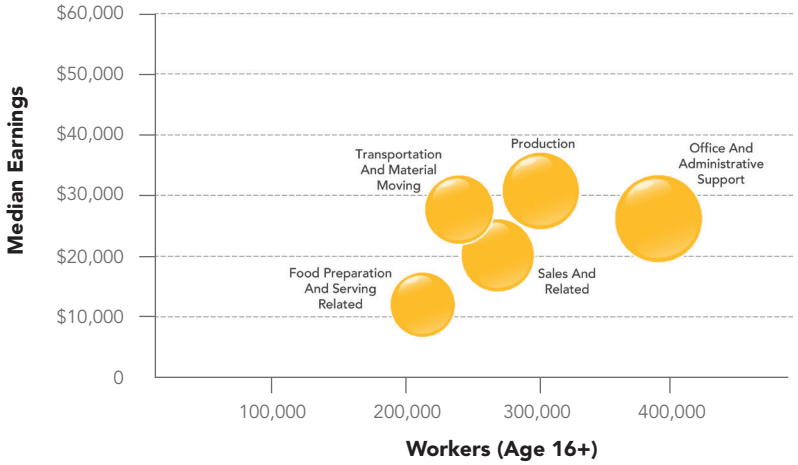
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.



12B

LifeMode Group: Hometown

Traditional Living

TAPESTRY SEGMENTATION
esri.com/tapestry

MARKET PROFILE (Consumer preferences are estimated from data by MRI-Simmons.)

- Shop for groceries at discount stores such as Walmart supercenters.
- Convenience stores are commonly used for fuel or picking up incidentals.
- Tend to carry credit card balances, have personal loans, and pay bills in person.
- Half of households have abandoned landlines for cell phones only.
- Favorite TV channels include ABC Family, CMT, and Game Show Network.
- Fast-food devotees.
- Enjoy outdoor activities such as fishing and taking trips to the zoo.

HOUSING

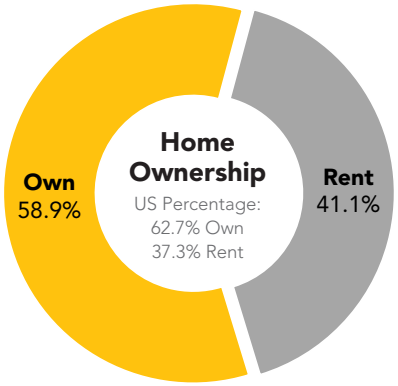
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

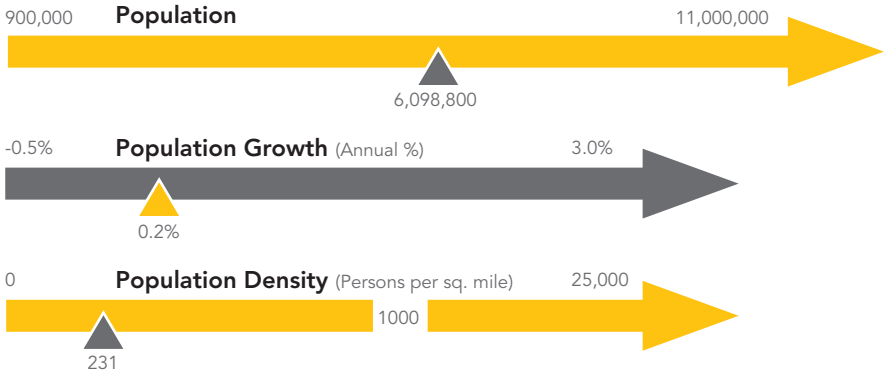
Median Value:
$83,200

US Median: $207,300



POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.



12B

LifeMode Group: Hometown

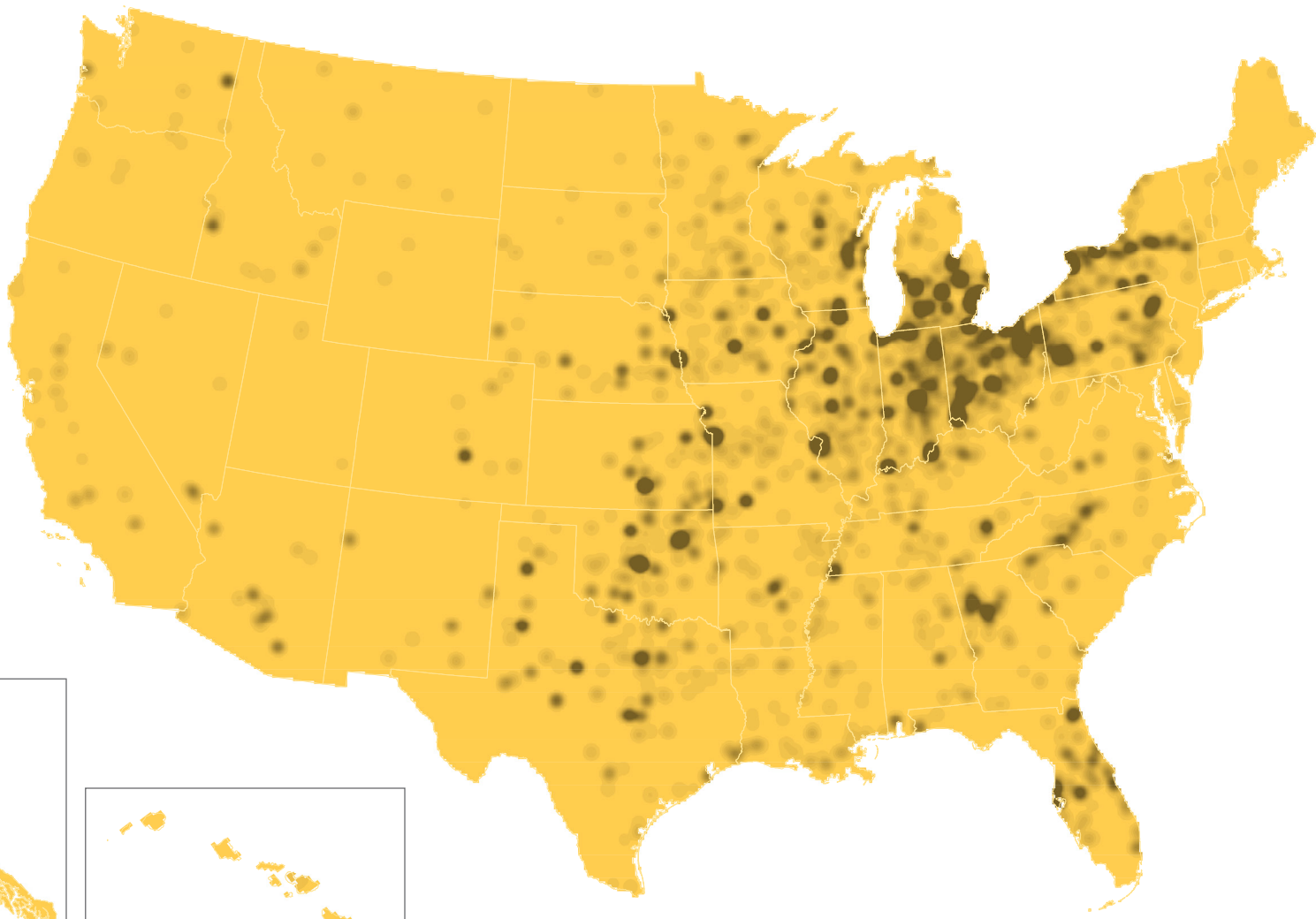
Traditional Living

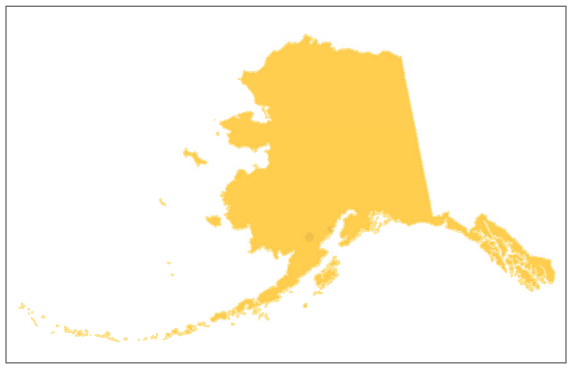
TAPESTRY SEGMENTATION
esri.com/tapestry

SEGMENT DENSITY

This map illustrates the density and distribution of the *Traditional Living* Tapestry Segment by households.







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LifeMode Group: Middle Ground

Old and Newcomers

8F

Households: 2,859,200

Average Household Size: 2.12

Median Age: 39.4

Median Household Income: $44,900

WHO ARE WE?

This market features singles' lifestyles, on a budget. The focus is more on convenience than consumerism, economy over acquisition. *Old and Newcomers* is composed of neighborhoods in transition, populated by renters who are just beginning their careers or retiring. Some are still in college; some are taking adult education classes. They support charity causes and are environmentally conscious. Age is not always obvious from their choices.

OUR NEIGHBORHOOD

- Metropolitan city dwellers.
- Predominantly single households (Index 148), with a mix of married couples (no children); average household size lower at 2.12.
- 55% renter occupied; average rent is lower than the US (Index 85).
- 45% of housing units are single-family dwellings; 45% are multiunit buildings in older neighborhoods, built before 1980.
- Average vacancy rate at 11%.

SOCIOECONOMIC TRAITS

- An average labor force participation rate of 62.6%, despite the increasing number of retired workers.
- 32% of households are currently receiving income from Social Security.
- 31% have a college degree (Index 99), 33% have some college education (Index 114), 9% are still enrolled in college (Index 121).
- Consumers are price aware and coupon clippers, but open to impulse buys.
- They are attentive to environmental concerns.
- They are comfortable with the latest technology.

TAPESTRY SEGMENTATION
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Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100.
Consumer preferences are estimated from data by MRI-Simmons.

8F

LifeMode Group: Middle Ground

Old and Newcomers

TAPESTRY SEGMENTATION
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AGE BY SEX (Esri data)

Median Age: 39.4 US: 38.2

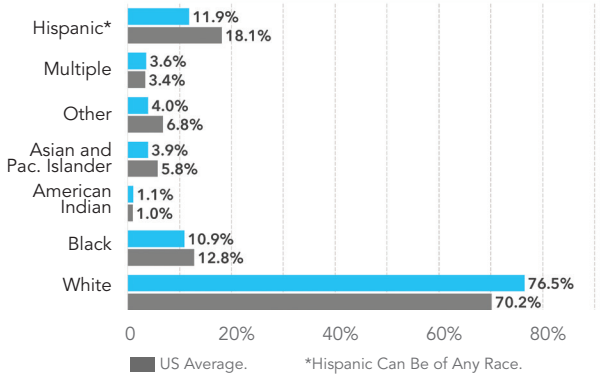
Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: 52.7 US: 64.0



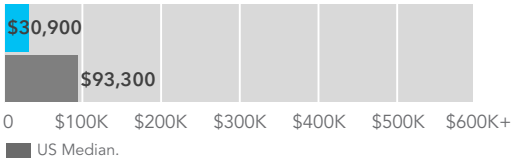
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

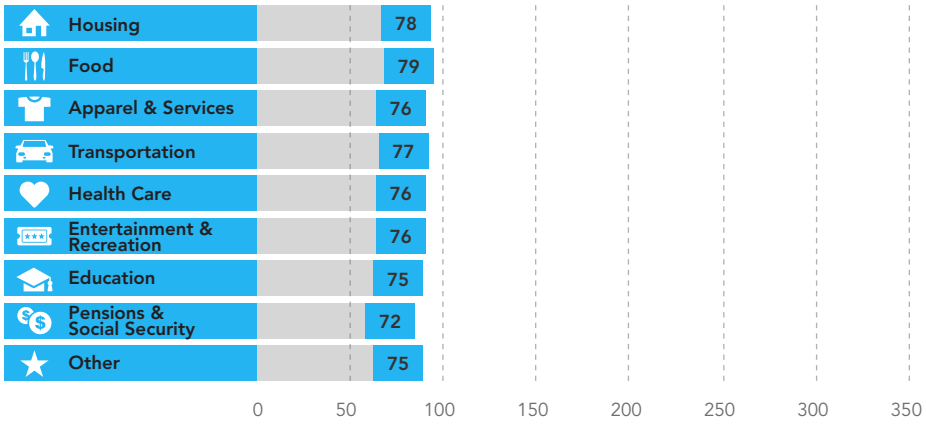


Median Net Worth



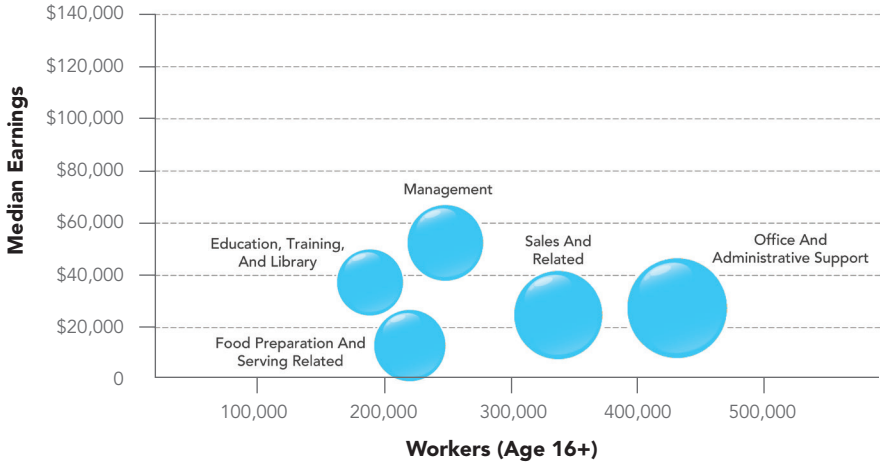
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.



8F

LifeMode Group: Middle Ground

Old and Newcomers

TAPESTRY SEGMENTATION
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MARKET PROFILE (Consumer preferences are estimated from data by MRI-Simmons.)

- Residents have a strong sense of community. They volunteer for charities, help fund raise, and recycle.
- They prefer cell phones to landlines.
- Entertainment features the Internet (employment searches, rating products, updating social media profiles), watching movies at home, listening to country music, and reading the paper.
- Vehicles are basically just a means of transportation.
- Food features convenience, frozen and fast food.
- They do banking as likely in person as online.

HOUSING

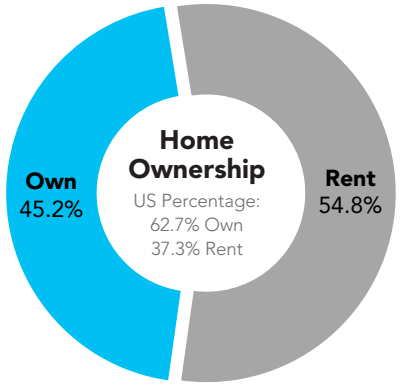
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family;
Multi-Units

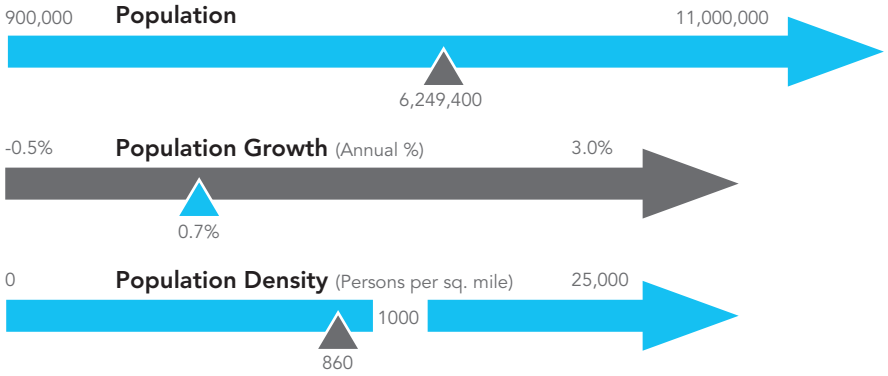
Average Rent:
$880

US Average: $1,038



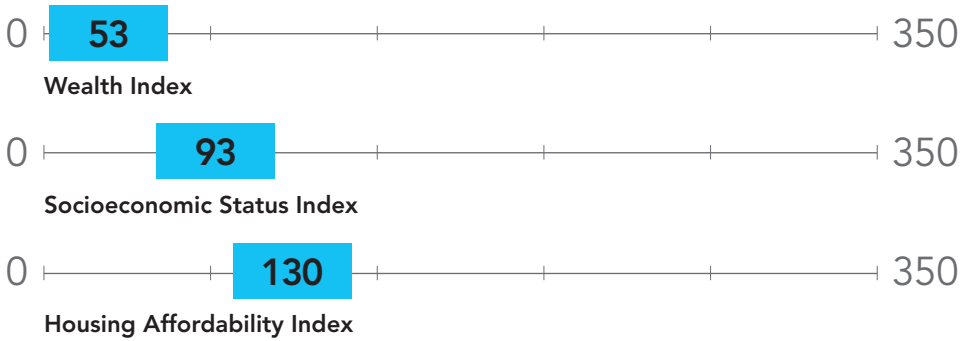
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8F

LifeMode Group: Middle Ground

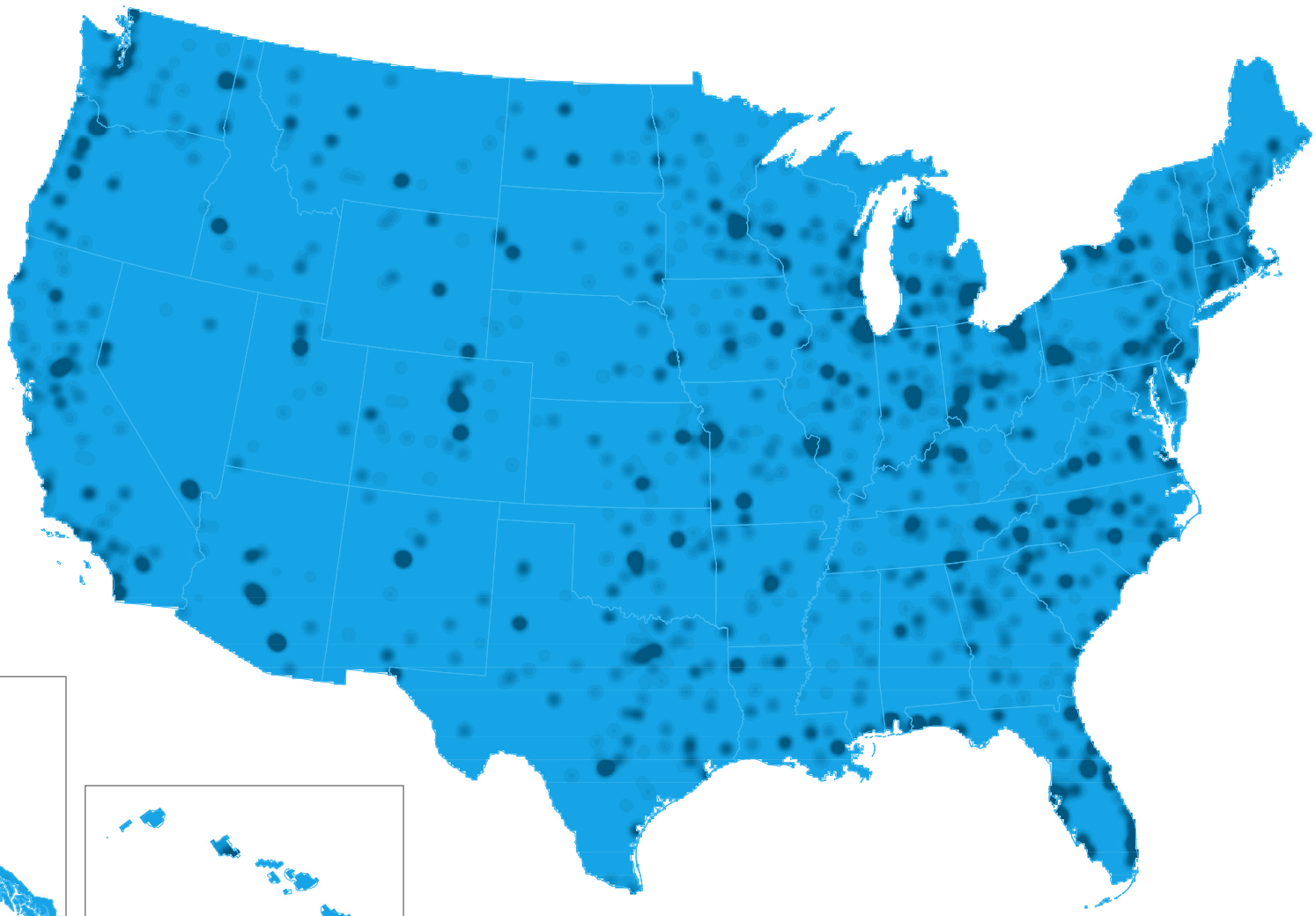
Old and Newcomers

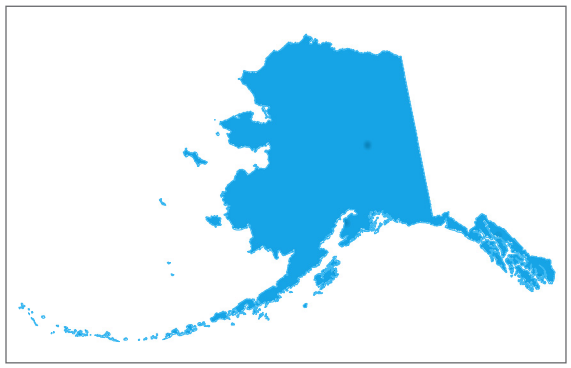
TAPESTRY SEGMENTATION
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SEGMENT DENSITY

This map illustrates the density and distribution of the *Old and Newcomers* Tapestry Segment by households.







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LifeMode Group: Family Landscapes

Middleburg

4C

Households: 3,511,200

Average Household Size: 2.75

Median Age: 36.1

Median Household Income: $59,800

WHO ARE WE?

Middleburg neighborhoods transformed from the easy pace of country living to semirural subdivisions in the last decade, as the housing boom spread beyond large metropolitan cities. Residents are traditional, family-oriented consumers. Still more country than rock and roll, they are thrifty but willing to carry some debt and are already investing in their futures. They rely on their smartphones and mobile devices to stay in touch and pride themselves on their expertise. They prefer to buy American and travel in the US. This market is younger but growing in size and assets.

OUR NEIGHBORHOOD

- Semirural locales within metropolitan areas.
- Neighborhoods changed rapidly in the previous decade with the addition of new single-family homes.
- Include a number of mobile homes (Index 150).
- Affordable housing, median value of $175,000 (Index 84) with a low vacancy rate.
- Young couples, many with children; average household size is 2.75.

SOCIOECONOMIC TRAITS

- Education: 65% with a high school diploma or some college.
- Labor force participation typical of a younger population at 66.7% (Index 107).
- Traditional values are the norm here—faith, country, and family.
- Prefer to buy American and for a good price.
- Comfortable with the latest in technology, for convenience (online banking or saving money on landlines) and entertainment.

TAPESTRY SEGMENTATION
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Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100.
Consumer preferences are estimated from data by MRI-Simmons.

4C

LifeMode Group: Family Landscapes

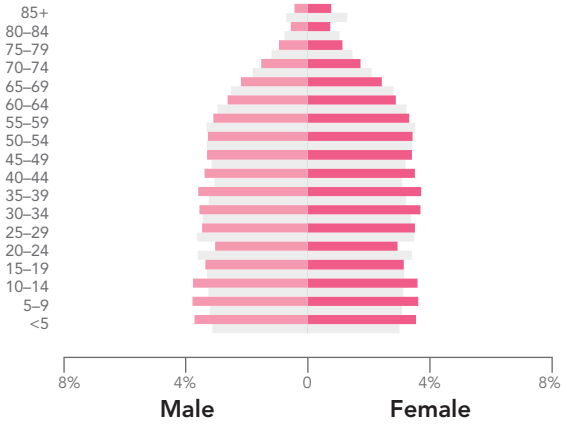
Middleburg

TAPESTRY SEGMENTATION
esri.com/tapestry

AGE BY SEX (Esri data)

Median Age: 36.1 US: 38.2

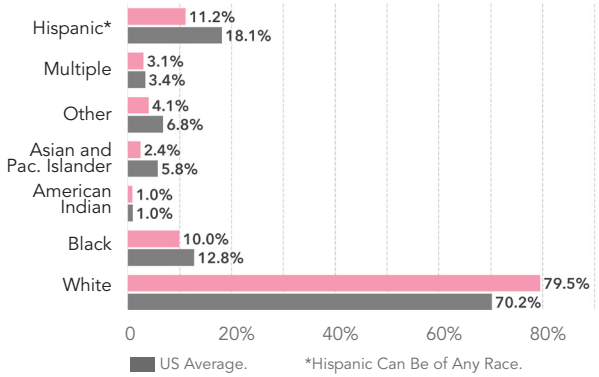
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Diversity Index: 48.5 US: 64.0



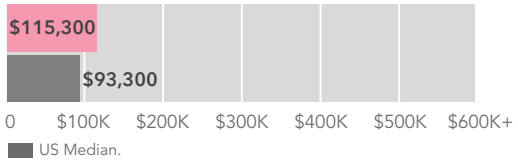
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Median Household Income

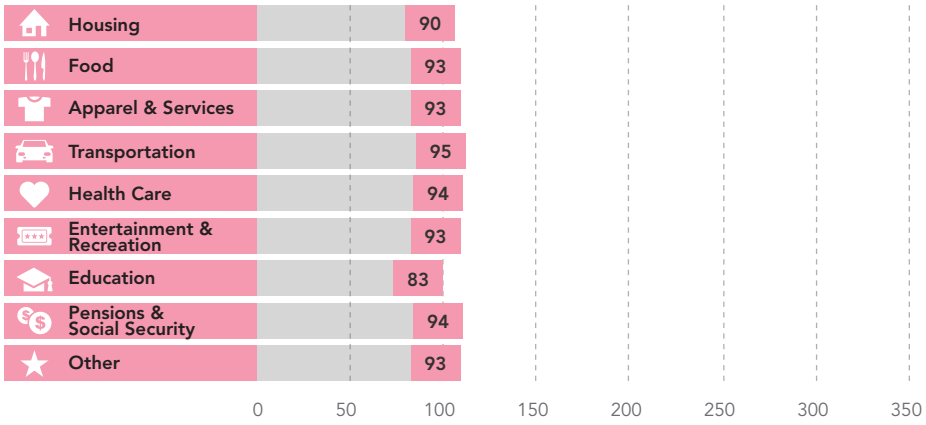


Median Net Worth



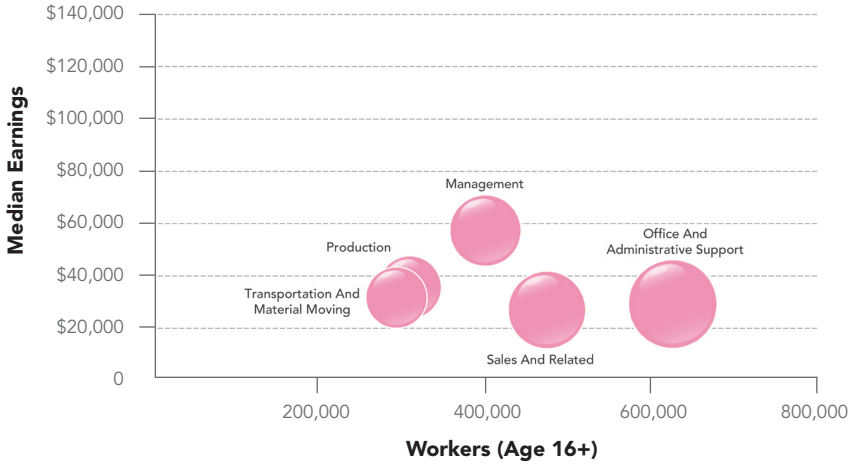
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OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.



4C

LifeMode Group: Family Landscapes

Middleburg

TAPESTRY SEGMENTATION
esri.com/tapestry

MARKET PROFILE (Consumer preferences are estimated from data by MRI-Simmons.)

- Residents are partial to domestic vehicles; they like to drive trucks, SUVs, or motorcycles.
- Entertainment is primarily family-oriented, TV and movie rentals or theme parks and family restaurants.
- Spending priorities also focus on family (children's toys and apparel) or home DIY projects.
- Sports include hunting, fishing, bowling, and baseball.
- TV and magazines provide entertainment and information.
- Media preferences include country and Christian channels.

HOUSING

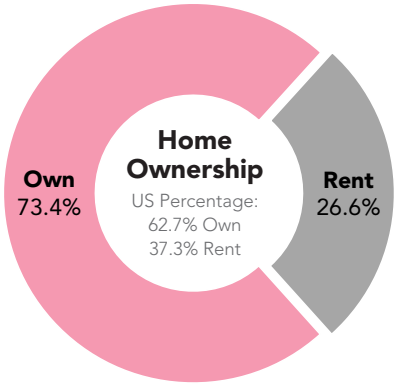
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Typical Housing:
Single Family

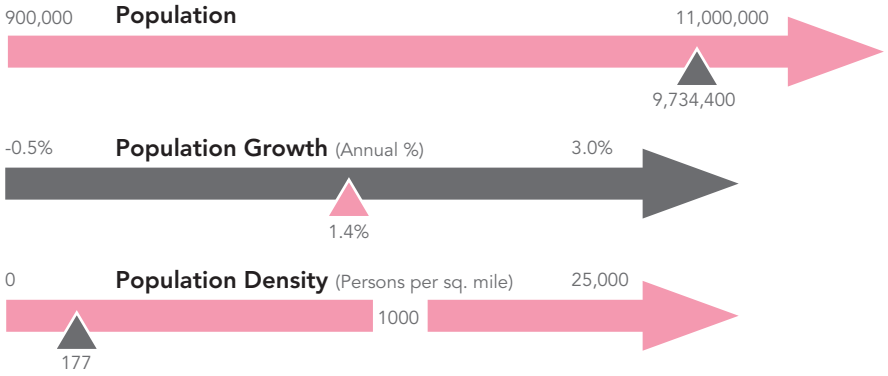
Median Value:
$175,000

US Median: $207,300



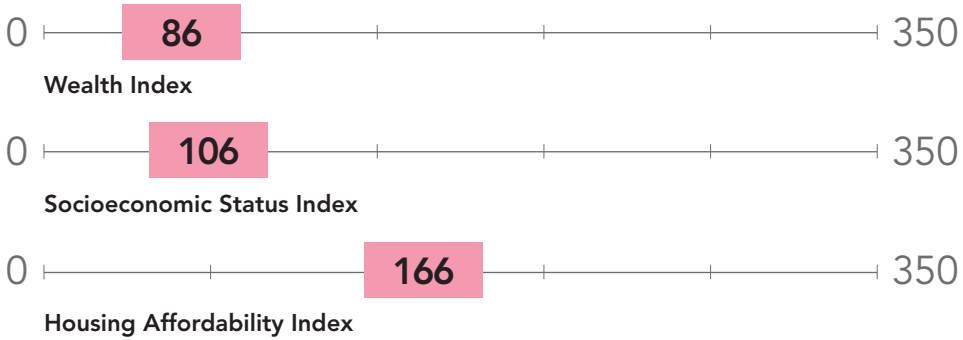
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.



4C

LifeMode Group: Family Landscapes

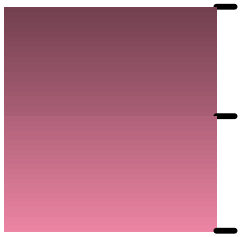
Middleburg

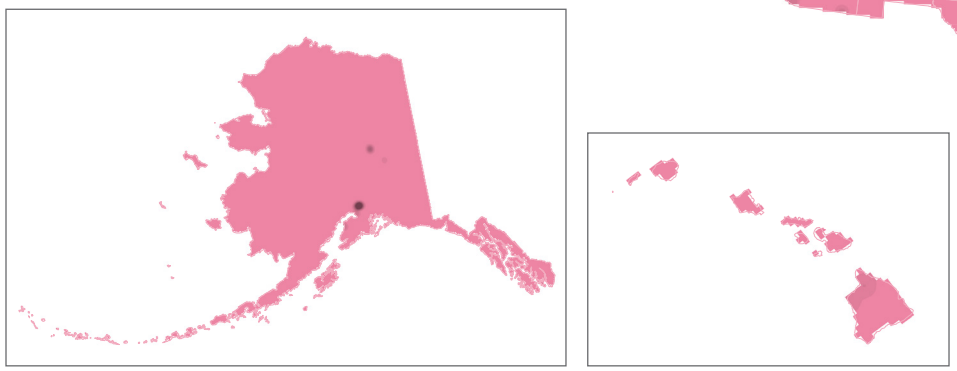
TAPESTRY SEGMENTATION

esri.com/tapestry

SEGMENT DENSITY

This map illustrates the density and distribution of the *Middleburg* Tapestry Segment by households.





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LifeMode Group: GenXurban

Midlife Constants

5E

Households: 3,068,400

Average Household Size: 2.31

Median Age: 47.0

Median Household Income: $53,200

WHO ARE WE?

Midlife Constants residents are seniors, at or approaching retirement, with below average labor force participation and above average net worth. Although located in predominantly metropolitan areas, they live outside the central cities, in smaller communities. Their lifestyle is more country than urban. They are generous, but not spendthrifts.

OUR NEIGHBORHOOD

- Older homes (most built before 1980) found in the suburban periphery of smaller metropolitan markets.
- Primarily married couples, with a growing share of singles.
- Settled neighborhoods with slow rates of change and residents that have lived in the same house for years.
- Single-family homes, less than half still mortgaged, with a median home value of $154,100 (Index 74).

SOCIOECONOMIC TRAITS

- Education: 63% have a high school diploma or some college.
- At 31%, the labor force participation rate is low in this market (Index 91).
- Almost 42% of households are receiving Social Security (Index 141); 27% also receive retirement income (Index 149).
- Traditional, not trendy; opt for convenience and comfort, not cutting-edge. Technology has its uses, but the bells and whistles are a bother.
- Attentive to price, but not at the expense of quality, they prefer to buy American and natural products.
- Radio and newspapers are the media of choice (after television).

TAPESTRY SEGMENTATION
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Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100.
Consumer preferences are estimated from data by MRI-Simmons.

5E

LifeMode Group: GenXurban

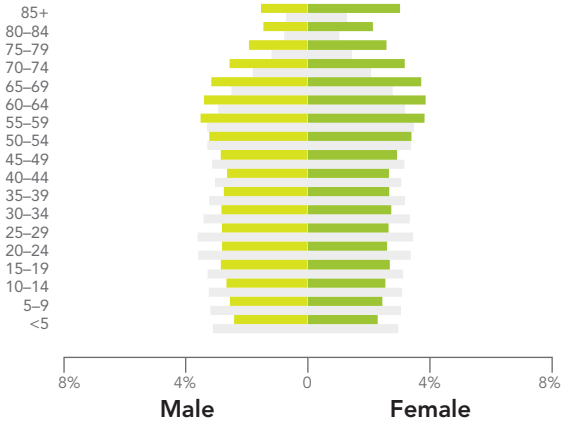
Midlife Constants

TAPESTRY SEGMENTATION
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AGE BY SEX (Esri data)

Median Age: 47.0 US: 38.2

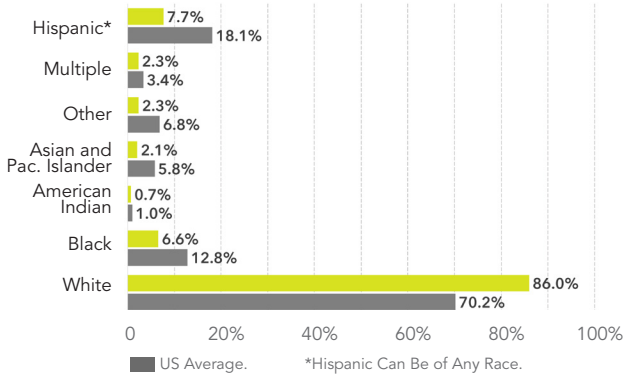
Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: 36.2 US: 64.0



INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

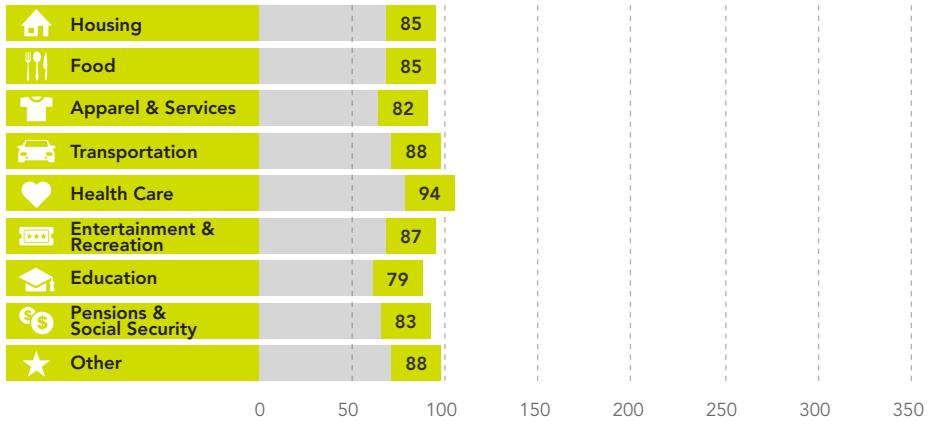


Median Net Worth



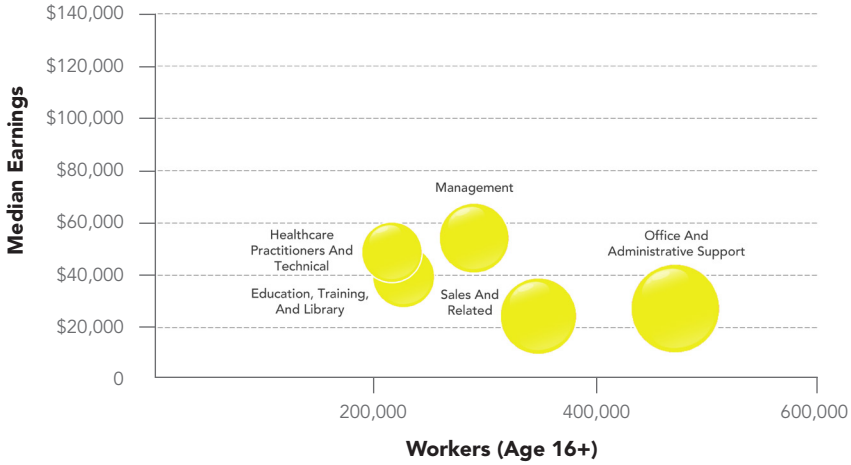
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.



5E

LifeMode Group: GenXurban

Midlife Constants

TAPESTRY SEGMENTATION
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MARKET PROFILE (Consumer preferences are estimated from data by MRI-Simmons.)

- Prefer practical vehicles like SUVs and trucks (domestic, of course).
- Sociable, church-going residents belonging to fraternal orders, veterans' clubs and charitable organizations and do volunteer work and fund-raising.
- Contribute to arts/cultural, educational, health, and social services organizations.
- DIY homebodies that spend on home improvement and gardening.
- Media preferences: country or movie channels.
- Leisure activities include movies at home, reading, fishing, and golf.

HOUSING

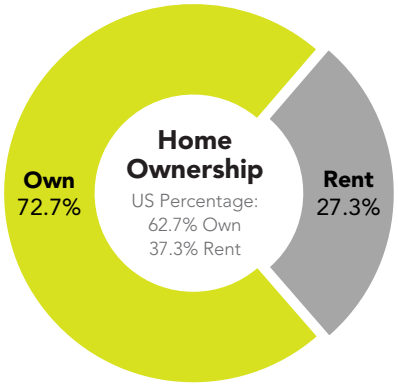
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Typical Housing:
Single Family

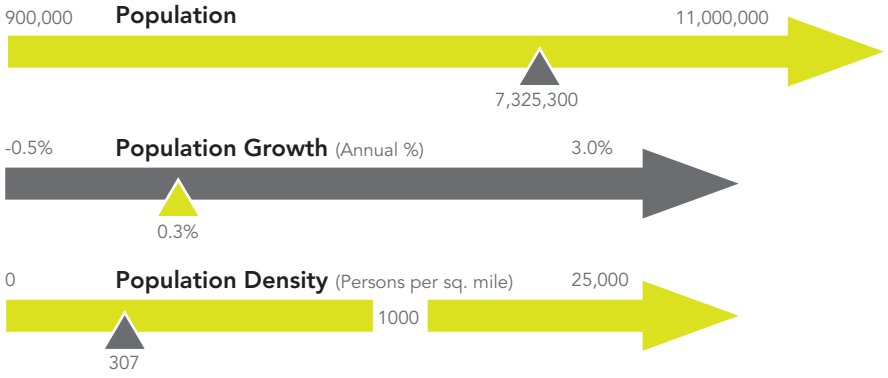
Median Value:
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US Median: $207,300



POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.



5E

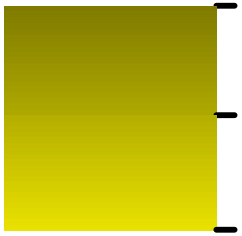
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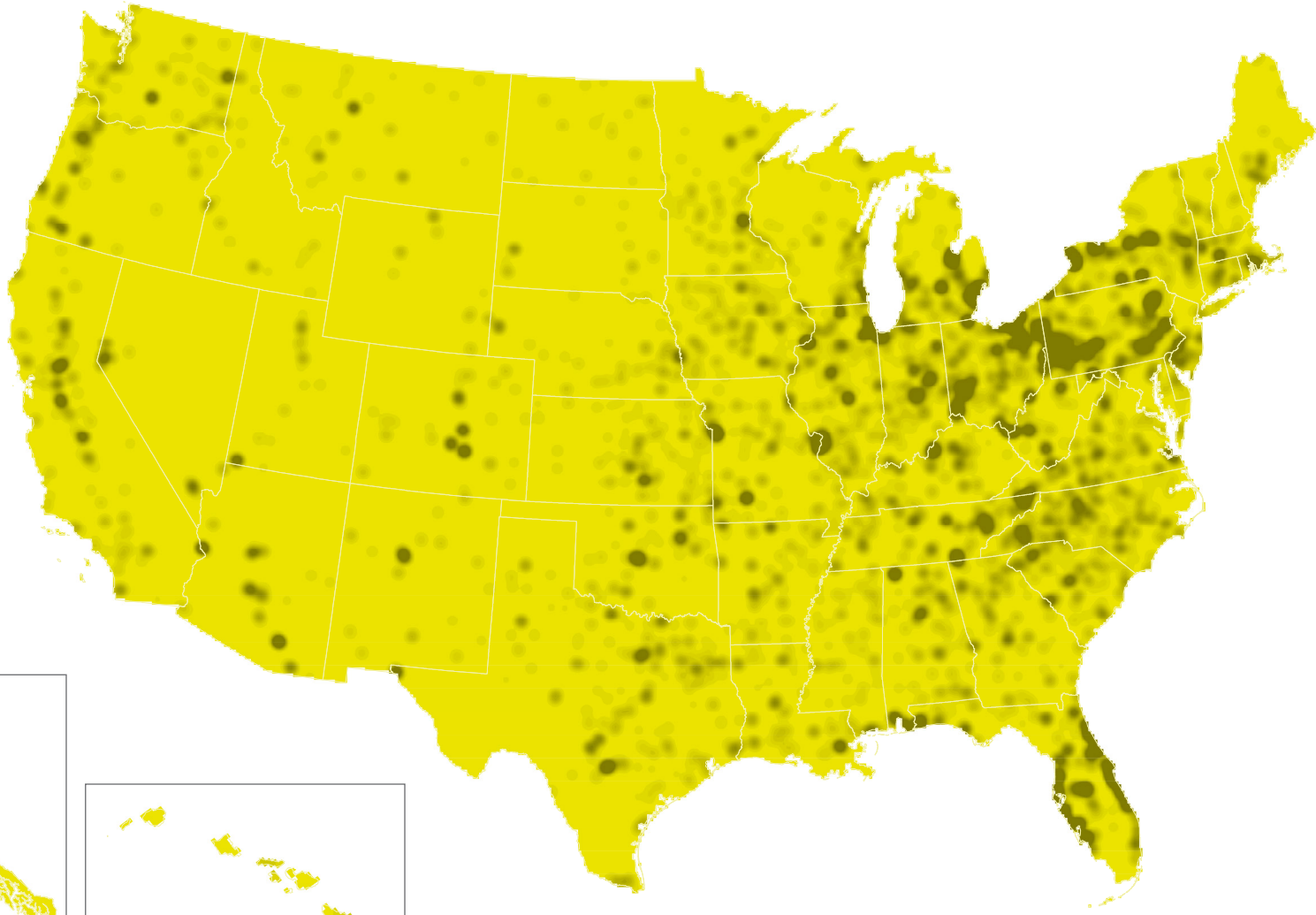
Midlife Constants

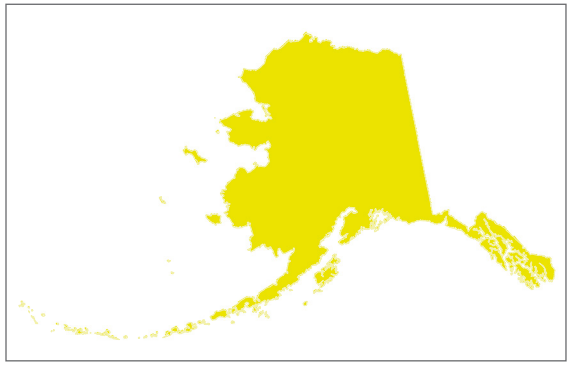
TAPESTRY SEGMENTATION
esri.com/tapestry

SEGMENT DENSITY

This map illustrates the density and distribution of the *Midlife Constants* Tapestry Segment by households.







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LifeMode Group: Cozy Country Living

Salt of the Earth

6B

Households: 3,545,800

Average Household Size: 2.59

Median Age: 44.1

Median Household Income: $56,300

WHO ARE WE?

Salt of the Earth residents are entrenched in their traditional, rural lifestyles. Citizens here are older, and many have grown children that have moved away. They still cherish family time and also tending to their vegetable gardens and preparing homemade meals. Residents embrace the outdoors; they spend most of their free time preparing for their next fishing, boating, or camping trip. The majority has at least a high school diploma or some college education; many have expanded their skill set during their years of employment in the manufacturing and related industries. They may be experts with DIY projects, but the latest technology is not their forte. They use it when absolutely necessary, but seek face-to-face contact in their routine activities.

OUR NEIGHBORHOOD

- This large segment is concentrated in the Midwest, particularly in Ohio, Pennsylvania, and Indiana.
- Due to their rural setting, households own two vehicles to cover their long commutes, often across county boundaries.
- Home ownership rates are very high (Index 133). Single-family homes are affordable, valued at 25 percent less than the national market.
- Nearly two in three households are com posed of married couples; less than half have children at home.

SOCIOECONOMIC TRAITS

- Steady employment in construction, manufacturing, and related service industries.
- Completed education: 40% with a high school diploma only.
- Household income just over the national median, while net worth is nearly double the national median.
- Spending time with family is their top priority.
- Cost-conscious consumers, loyal to brands they like, with a focus on buying American.
- Last to buy the latest and greatest products.
- Try to eat healthy, tracking the nutrition and ingredients in the food they purchase.

TAPESTRY SEGMENTATION
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Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100.
Consumer preferences are estimated from data by MRI-Simmons.

6B

LifeMode Group: Cozy Country Living

Salt of the Earth

TAPESTRY SEGMENTATION
esri.com/tapestry

AGE BY SEX (Esri data)

Median Age: 44.1 US: 38.2

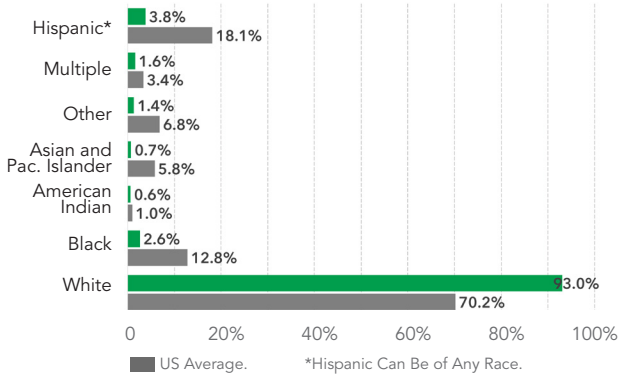
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Diversity Index: 19.8 US: 64.0



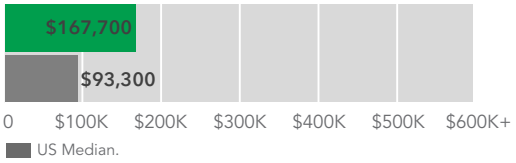
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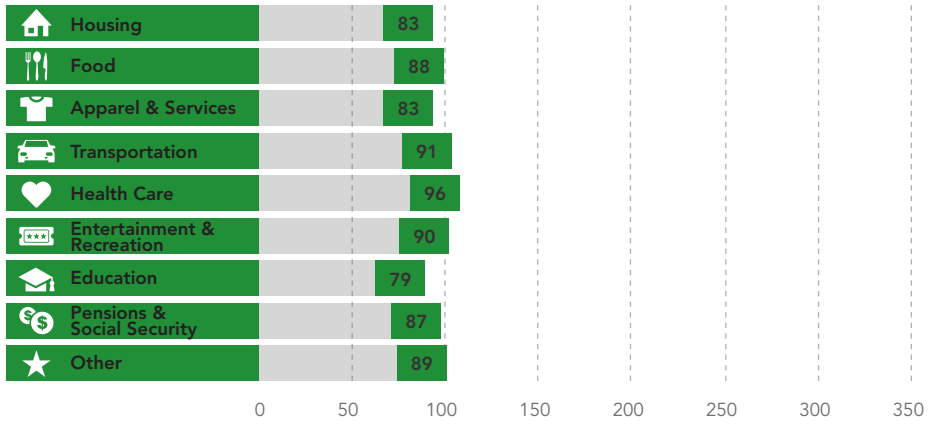


Median Net Worth



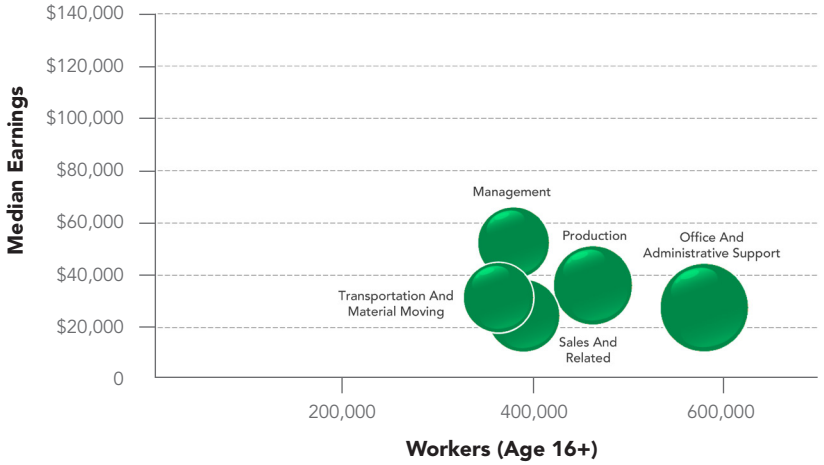
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6B

LifeMode Group: Cozy Country Living

Salt of the Earth

TAPESTRY SEGMENTATION
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MARKET PROFILE (Consumer preferences are estimated from data by MRI-Simmons.)

- Outdoor sports and activities, such as fishing, boating, hunting, and overnight camping trips are popular.
- To support their pastimes, truck ownership is high; many also own an ATV.
- They own the equipment to maintain their lawns and tend to their vegetable gardens.
- Residents often tackle home remodeling and improvement jobs themselves.
- Due to their locale, they own satellite dishes, and have access to high speed internet connections like DSL.
- These conservative consumers prefer to conduct their business in person rather than online. They use an agent to purchase insurance.

HOUSING

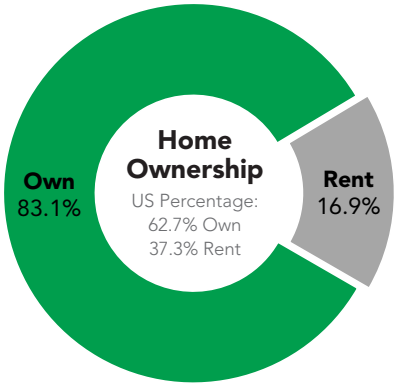
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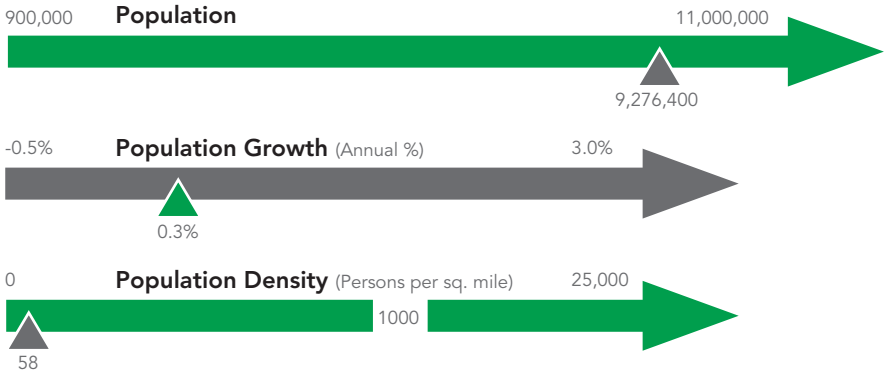
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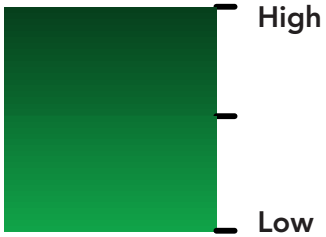
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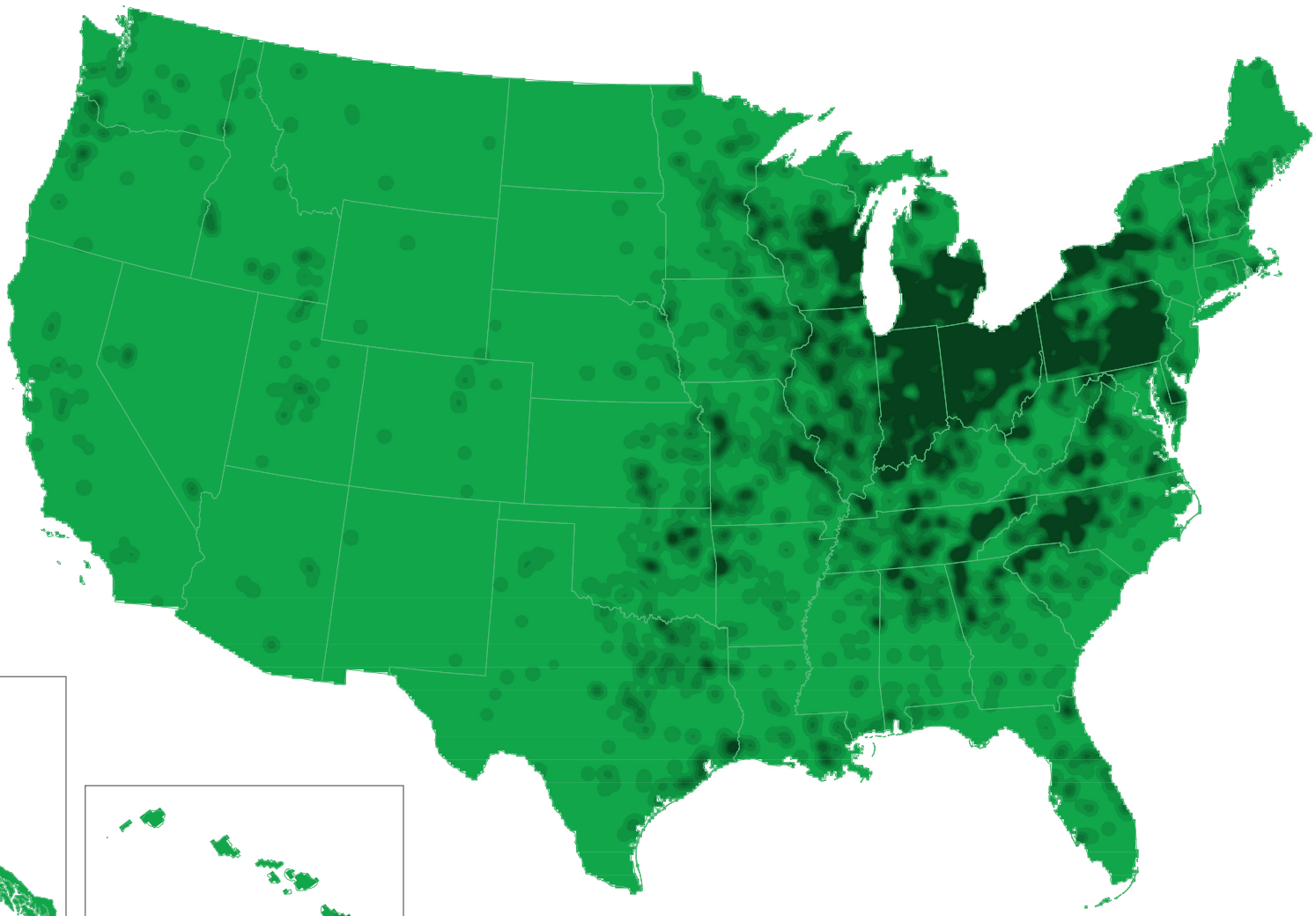
Salt of the Earth

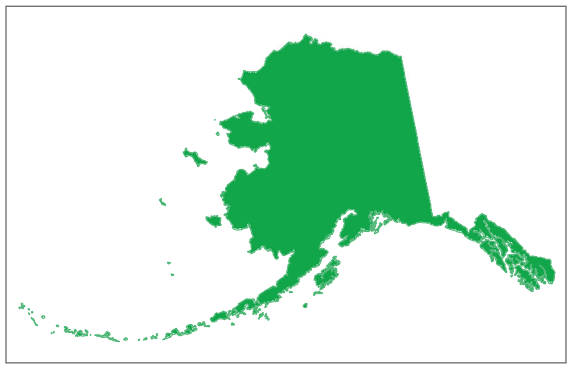
TAPESTRY SEGMENTATION
esri.com/tapestry

SEGMENT DENSITY

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