

2025

**POPLAR  
BLUFF**

COMPREHENSIVE PLAN

HOUSING STUDY



POPLAR-BLUFF HOUSING AUTHORITY

N TOWERS  
APARTMENTS  
16 HAZEL

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**ON THE COVER**  
*The Twin Towers is one of Poplar Bluff's most iconic buildings. The two 14-story towers reach 171 feet above the east side of the Black River. Completed in 1969, the building is maintained by the Poplar Bluff Housing Authority.*

**TWIN TOWERS  
 APARTMENTS  
 506 HAZEL**

**T**he City of Poplar Bluff updated its Comprehensive Plan starting in 2024, however, the project was suspended following a deadly tornado in March 2025. The City determined that a housing study was needed to assess the current state of housing in the wake of the damaging storm.

**PROJECT FUNDING**

The City partnered with the Ozark Foothills Regional Planning Commission to seek grant funding for the project and for the Commission to produce the final report. The Delta Regional Authority awarded the City a grant to fully fund the project on Oct. 1, 2023, as part of the Strategic Planning Program and approved the delay of the project following the tornado and creation of this report as part of the project.

**ACKNOWLEDGMENTS**

This Housing Plan was produced with the help of many people, including the City of Poplar Bluff, Greater Poplar Bluff Chamber of Commerce, Poplar Bluff Housing Authority, Ripley County Public Housing Agency, Butler County Assessor, Municipal Utilities of Poplar Bluff, the Poplar Bluff R-I School District as well as Next Move Group with providing its study.

This report will be part of the City's Comprehensive Plan, which will be approved by the City Council.



# INTRODUCTION



A large dark cloud swept through Poplar Bluff and Butler County just before midnight on Friday, March 14, 2025. With an estimated peak winds of 145 miles per hour it raked through neighborhoods and across commercial areas along Kanell and Westwood boulevards. Trees were snapped or uprooted, damage to structures ranged from minor to completely leveled along the nearly 19-mile path. Three people were injured and one, 62-year-old Ronnie Ezell, died, the first fatality in the county caused by a tornado in nearly a half century.

The storm took a similar path through the area as the deadly Feb. 1976 tornado, starting in western Butler County along County Road 462 before crossing Highway M and following County Road 450 to Township Line Road. After crossing Highway 67 it hit a mobile home park, Heritage Court, and the New Covenant Fellowship church before sideswiping the Kindergarten Center and 10Box grocery store. Three Riv-

ers College campus suffered damage before the Bluff Estates neighborhood took a direct hit. Once it crossed Westwood between Northwood and Sunset, the storm cut through residential areas on the north side of the city before continuing northeast to Highway T.

It is estimated that approximately 300 structures were damaged by the storm, the majority of which were residential homes. The City of Poplar Bluff reported \$9 million in damages to structures, not counting repairs to the R-I kindergarten building that suffered \$5.4 million in damage.

This put pressure on an already tight housing market in a community where the number of housing units has declined over the past decade.

This study undertakes a community-wide housing needs assessment that includes an inventory of existing housing of all types, analysis of demographic, economic and household trends, housing affordability and rent burden analysis, as well as forecast housing needs over the next five years. Data used to determine the state of housing in and around

Poplar Bluff was pulled from the U.S. Census, Butler County Assessor, City of Poplar Bluff, Municipal Utilities of Poplar Bluff, Poplar Bluff Housing Authority, Ripley County Public Housing Agency, Poplar Bluff Area Chamber of Commerce, among others including Next Move Group, which produced a “Workforce Housing Demand Study for the Next 5 Years” for this report.

It is important to note that the area of determination varies. There is the City of Poplar Bluff, which is approximately 13.14 square miles within the oddly-shaped city limits, and there is the Poplar Bluff Township, which is approximately 138.7 square miles that includes and surrounds the city. The population in 2020 of the City of Poplar Bluff was 16,225, which accounts for 38.5% of Butler County’s population of 42,130. Poplar Bluff Township’s population, including the City, was 25,127, or 59.6% of the County’s population. Much of that 8,902 difference between residents living outside the city limits falls within six miles of the city’s center.

*A fallen tree that clipped a house on Seifert Drive in Poplar Bluff is pictured the morning after an EF-3 tornado blew through the city on Friday, March 14, 2025.*



# INTRODUCTION



*The Butler County Courthouse was built in 1928 after the previous building at the same location was damaged by a tornado on May 9, 1927, that killed 98 people and caused \$4 million in damages at the time.*

**T**he City of Poplar Bluff is located at the crossroads of U.S. Highways 60 and 67 along the Black River in Butler County, Missouri. It is the county seat and the largest incorporated area and economic hub for a region within a 50-mile radius among the southeast part of the state and northeast Arkansas.

The city, known as the “Gateway to the Ozarks” is situated on the Ozark Escarpment, the point where the foothills of the Ozark Mountains meet the flat Mississippi Alluvial Plain with much of the 13.21-square mile area featuring hills to the west. Along with the Black River, the Current and St. Francis rivers are all within 40 miles with Poplar Bluff in the middle making the “Three Rivers” region that features numerous outdoor recreation areas, including Mark Twain National Forest and Lake Wappapello to the north and the Ozark Scenic Waterways National Park to the west, which averages 1.5 million visits each year.

The city is a stop on Amtrak’s Texas Eagle line that connects it to St. Louis north and Little Rock, Arkansas, and points south. The Poplar Bluff Municipal Airport features a 5,000-foot runway three miles east of the city limits, handling approximately 15,000 operations annually.

Agriculture is the predominant industry of the county with Poplar Bluff featuring the majority of the residential, commercial and industrial areas. The city is home to the region’s medical services, including the Veterans Administration’s John J. Pershing Medical Center (50 beds) and Poplar Bluff Regional Medical Center (240 beds), accounting for 21.6% of jobs. Manufacturing jobs account for 15.5% of the city’s workforce according to Census estimates followed by retail trade (11.5%).

The city is home to the Poplar Bluff R-I School District featuring one high school, a junior high school, a middle school, four elementary schools, a kindergarten

center, early childhood center and technical career center. Two private schools, Westwood Baptist and Sacred Heart Catholic, also operate in the city along with the MERS Goodwill Excel Center for adult education. Three Rivers College is a public, two-year community college that provides associate degrees at eight campus locations, including the 80-acre campus in Poplar Bluff.

Poplar Bluff is considered a third class city under state law and operates under the council-manager form of government. The City Council consists of seven elected members, one each from five wards and two at-large members, each serving staggered three-year terms. Each year the members of the Council elect a mayor and mayor pro tem. Council meetings are held on the first and third Monday of each month. The administrative head of the city is the city manager who is appointed by the elected members of the Council.

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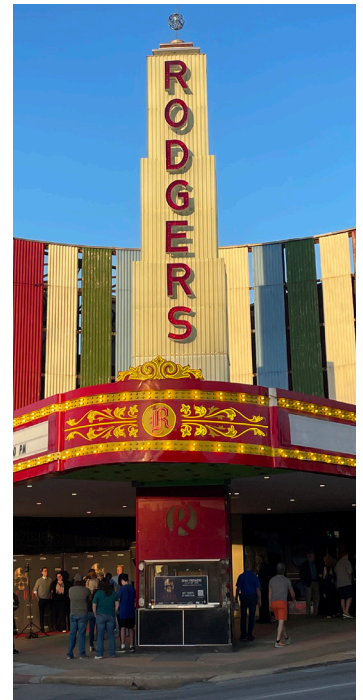
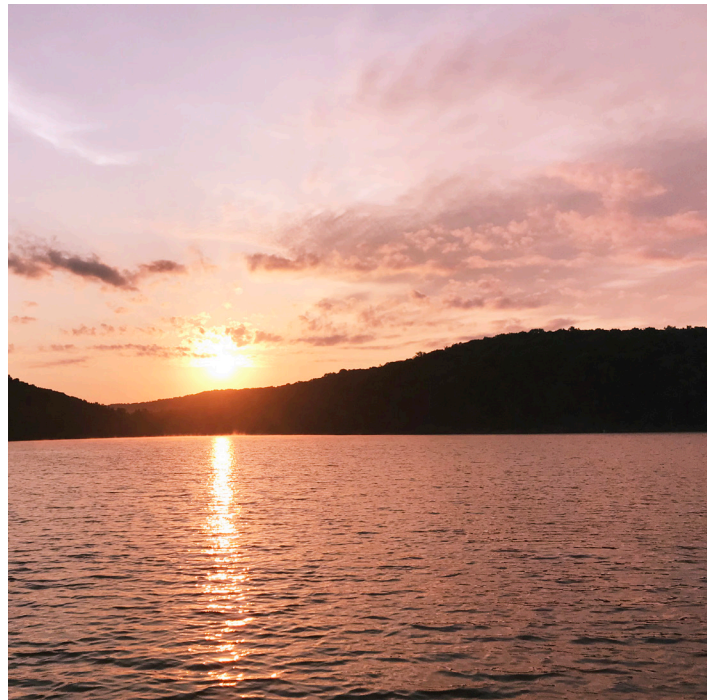


# INTRODUCTION

The City’s police department features 43 sworn officers, eight telecommunicators and two civilian employees along with a code enforcement and animal control division while the fire department has a staff of 33 operating out of three stations. The city’s Municipal Utilities provides water, sewer and electric services while the city also maintains the streets and cemetery. The Parks and Recreation Department oversees recreation programs for all ages, numerous trails throughout the city, a 19,000-square foot skateboard park downtown, 14 parks throughout the city and an 18-hole golf course. Ozark Ridge Golf Course, and the privately-owned Westwood Hills Country Club, host tournaments all year.

The Black River Coliseum, a 115,000-square foot multi-purpose facility, hosts various events with seating up to 4,700 along with the city’s municipal court and council meetings. The historic Rodgers Theatre downtown and the Tinnin Fine Arts Center at Three Rivers College hosts concerts and special events while the city features museums such as the Margaret Harwell Art Museum, the Poplar Bluff History Museum, the Mo-Ark Regional Railroad Museum at the historic Frisco Depot and the Wheatley School and Black History Museum. The Poplar Bluff Municipal Library features two locations with approximately 51,000 items in its collection.

There are nearly 150 miles of nature trails located within 40 miles of Poplar Bluff between the Ozark Trail, Wolf



*Poplar Bluff features entertainment venues, such as the historic Rodgers Theater (above right) and Black River Coliseum (left), along with outdoor recreation such as Lake Wappapello (above left) to the north.*

Creek Trail and others in the Mark Twain National Forest, Mingo National Wildlife Refuge or state parks such as Lake Wappapello, Sam A. Baker and Big Spring.

The story of Poplar Bluff begins with the creation of Butler County 28 years after Missouri became the 24th state. The area was part of Wayne County until Feb. 27, 1849 when a new county was formed and named after William O. Butler, the previous year’s vice-presidential nominee for the Democrats from Kentucky who was the commander of American forces following the Mexican-American War. The largest area of settled inhabi-

tants at the time was along the Natchitoches Trail on Ten Mile Creek and Cane Creek but a central location for the county seat along the Black River was sought and on August 13 a site was chosen. The new city’s name was suggested by a dense growth of tulip poplar trees – *Liriodendron Tulipifera* – that covered the bluffs overlooking the Black River.

The railroad arrived in 1872 and Poplar Bluff’s population doubled in the first 20 years of the 20th century until the slow decline of the timber industry and a deadly tornado that struck the town on May 9, 1927. In all, 98 people were killed – today ranking as the

17th deadliest tornado in the United States – and caused an estimated \$4 million in damage (\$74 billion today) as it consumed 35 city blocks. The county courthouse was replaced two years later but the city’s population dropped 6% in 1930 to 7,551. By 1950, it nearly doubled to 15,064 as the city expanded in size, the new veterans hospital opened and a 43-acre industrial park was created.

Today, Poplar Bluff is positioned for growth with the expansion of Interstate 57 through the city in the coming years.



# POPULATION

Poplar Bluff’s total population as of the US Census Bureau’s 2020 decennial census was 16,225. That ranks the city 47th among the largest in the state of Missouri and fifth among the Eighth Congressional District behind Cape Girardeau (39,531), Rolla (19,934), Farmington (18,221) and Sikeston (16,289).

Poplar Bluff saw a 4.7% drop in population over the 2010 census, the largest percentage decrease since 1930, which saw a 6.1% fall following the 1927 tornado and closing of mills the previous decade. The city’s population has never gotten above the 1980 count of 17,139 and has seen a drop in population in three of the last four censuses.

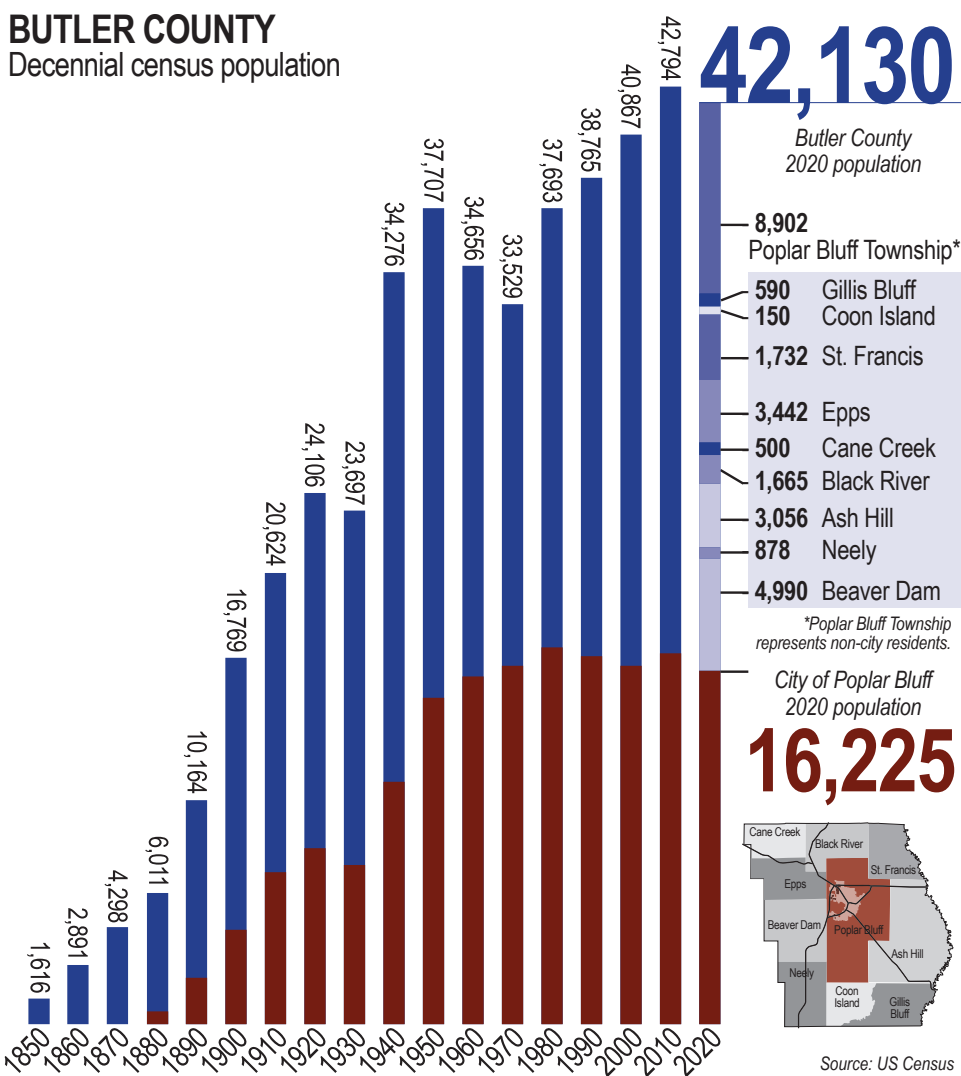
Butler County’s population, meanwhile, saw an increase of 5,101 residents since 1980 to reach 42,794 in 2010 before a smaller percentage drop (1.6%) than the city saw for a population of 42,130 in 2020.

The majority of residents in Butler County live within or near the Poplar Bluff city limits. The population in 2020 of Poplar Bluff Township, which includes the city limits and surrounding area, was 25,127. That accounts for nearly 60% of the county’s population while the city’s population is only 38.5% of the county’s total. Poplar Bluff Township also saw a smaller percentage drop (2.9%) in population from 2010 than the city.

The estimated population for Butler County in 2022 was 42,179 and is expected to decrease by 0.4% by 2027 while the labor force participation rate was 54.37% and also expected to fall. The number of residents expected to retire soon (13,605) is close to the national average while the number of residents age 25 to 39 (7,618) is below the national average. While the number of jobs declined by 2.0% from 2017 to 2022 to 20,442, which is short of the national growth rate of 3.8%, it is expected to increase to 21,600 by 2027.

In 2008, the Missouri Office of Administration’s population projections estimated Butler County’s 2020 population to be 41,613 (it was 517 more) and 41,491 by 2030.

## BUTLER COUNTY Decennial census population



The City’s Comprehensive Plan in 1962 estimated a population growth rate between 4.5% and 11.6%, with the population in 1980 reaching at minimum 17,420 and 20,000 as a high estimate.

Based on current conditions, it is estimated that Poplar Bluff’s population will remain between 16,000 and 17,000. The low end of that estimate is a 1.38% drop in population while a high estimate of growth is 4.77%.

There are many factors that determine a community’s future population.

The natural increase in population, the number of births minus the number of deaths, declined over the past 15 years in Missouri before COVID-19 pushed it to nearly zero. For 2019-21, there were virtually equal numbers of births and deaths statewide<sup>3</sup> while in rural areas, such as Butler County, there were 11,400 more

deaths than births (for every one death, there were 0.9 births). Deaths increased by 13.7% over the previous three-year time period while births only declined by 3.8%. As a result, natural increase declined statewide by approximately half in 10 years, from 77,394 to 36,165. The rate of deaths from 2017-21 for Butler County is among the highest in the state and the County saw a negative birth-to-death ratio in 2023 for the 10th time in 11 years.

One factor in the higher death rates among rural communities is that a higher percentage of the population is older than in urban areas. The senior population (65 years and older) made up 19.4% of the rural population compared to 16.6% of the urban population. Young adults (those age 20-34) made up 20.5% of urban counties compared to 18.1% in rural counties.

# POPULATION

## POPULATION LOSS

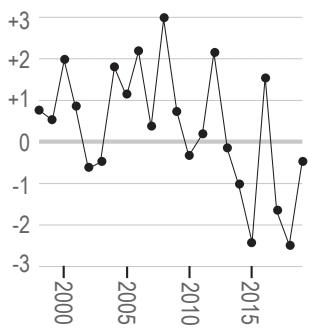
Missouri had never seen a negative birth-to-death ratio prior to 2020. But that ratio had fallen below zero in Butler County even before COVID-19 (right).

Butler County saw 10 more births than deaths between the 2010 and 2020 census, which saw a decrease of 664 in population. That loss was mainly due to migration.

Just as George Bailey wanted to leave his small town in the 1946 movie "It's a Wonderful Life," young adults (age 20-24) tend to move to urban areas as shown in the chart (far right).

The red bars show the percent of total population

BIRTH-TO-DEATH RATIO BUTLER COUNTY



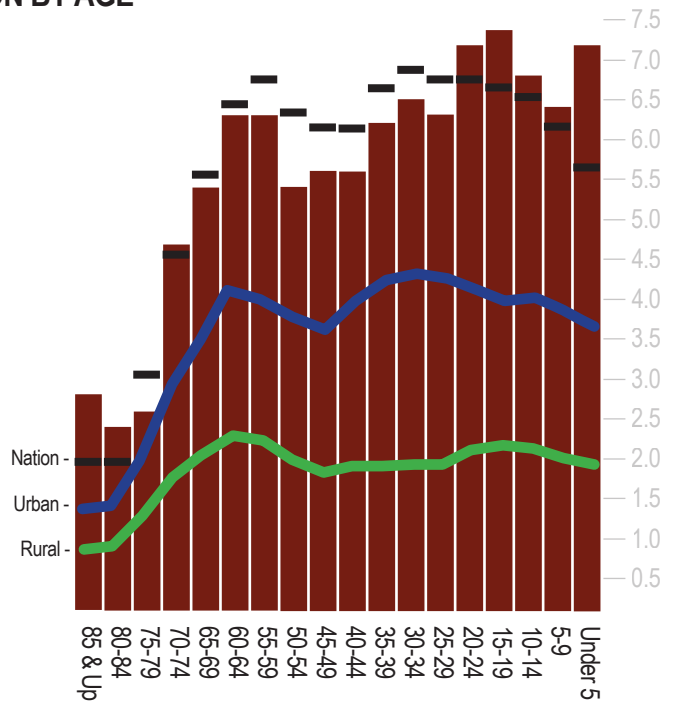
Source: Mo.HSS

for Poplar Bluff while the black lines are the national percentages. The blue (urban) and green (rural) lines are the state's percentages showing the migration from rural to urban areas and the reverse migration after retirement age.

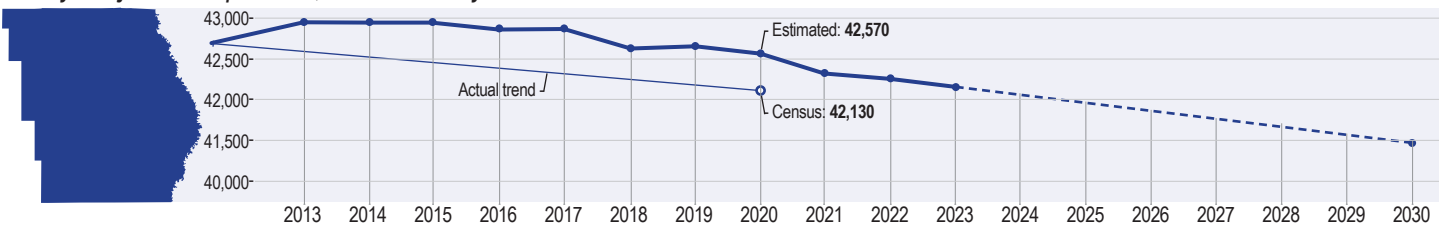
## POPULATION BY AGE

Poplar Bluff

Under 5.....	1,154
5-9 years.....	1,021
10-14.....	1,090
15-19.....	1,179
20-24.....	1,149
25-29.....	1,004
30-34.....	1,044
35-39.....	987
40-44.....	891
45-49.....	889
50-54.....	860
55-59.....	1,001
60-64.....	1,014
65-69.....	856
70-74.....	744
75-79.....	517
80-84.....	381
85 Over.....	444
16/Over.....	12,727
18/Over.....	12,316
21/Over.....	11,550
62/Over.....	3,565
65/Over.....	2,942



Yearly Projected Population, Butler County



Poplar Bluff's 2020 Census population by age showed that the City's residents age 65 or older was higher than the national average while those age 25 to 59 were below the national average. Of the total population in Poplar Bluff, 18.1% are aged 65 or older while in 1960 that percentage was 13.6% and just 6.8% in 1940. Poplar Bluff also had a higher than average number of persons under the age of 21. Statewide numbers show a trend that rural populations age 21 to 50 will fall while the urban numbers among those ages will rise as younger adults migrate.

Missouri saw a 0.9% in-

crease in population over the past three years. Statewide population trends, however, depended on location as the 99 rural counties had a population decline of 1.0% - including Butler County, which fell 0.9% - while urban areas saw an increase of 1.9% over the last three years. In 2021, the U.S. Census estimated that Missouri's rural population was 2.05 million, or 33.2% of the state's total.

The percentage of women among Poplar Bluff's population is 53.0%, which is lower than the national average. The median age of all residents is 37.3, a year younger than the national average. About 33.6% of households are married,

well below the state and national averages, while 40.5% of households feature single women, well above the state and national average of 27%, including 8% featuring single-mother homes, also above the national average of 5%.

Among the four largest rural cities within the Eighth Congressional District of Southeast Missouri - Rolla, Farmington, Sikeston and Poplar Bluff - two have seen continued gains in population while Poplar Bluff and Sikeston have seen declines. Rolla's population has increased 21.8% since 2000 as Farmington saw a 30.8% increase in residents over that same period. Sikeston, which surpassed Poplar Bluff in pop-

ulation during the 1980 census, has seen a 4.1% drop since 2000 as Poplar Bluff's population has dropped 2.5%.

Sikeston has a nearly identical population as Poplar Bluff with only 66 more residents and both communities are at the crossroads of major highways. Sedalia (2020 population 21,725) and Moberly (13,783) also feature similar traits as Poplar Bluff as regional hubs featuring a community college.

The key factors that affect a city's population are the availability of good paying jobs, housing options, educational opportunities and cultural attractions geared toward younger adults.



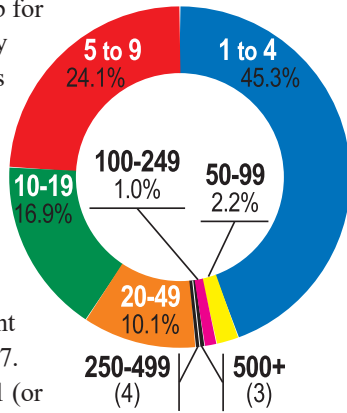
# EMPLOYMENT

**B**ecause the City of Poplar Bluff is the regional economic hub for Butler County and the surrounding area, its impact is felt beyond the city limits.

An overview of this economy, based on a report using data from the fourth quarter of 2024, shows that the total regional employment for Butler County was 20,147. That number increased by 21 (or 0.1%) over the last five years, below the national growth rate of 4.4%, but the labor force participation rate increased from 51.3% to 52.3% between 2019 and 2024. The area exported \$4.2 billion in goods, or 0.9% of the state's \$450.9 billion in total exports. The report projects a growth of 165 jobs over the next five years.

Two-thirds of all businesses in Butler County employed less than 10 people with 45% featur-

**BUSINESS SIZE**  
Number of employees

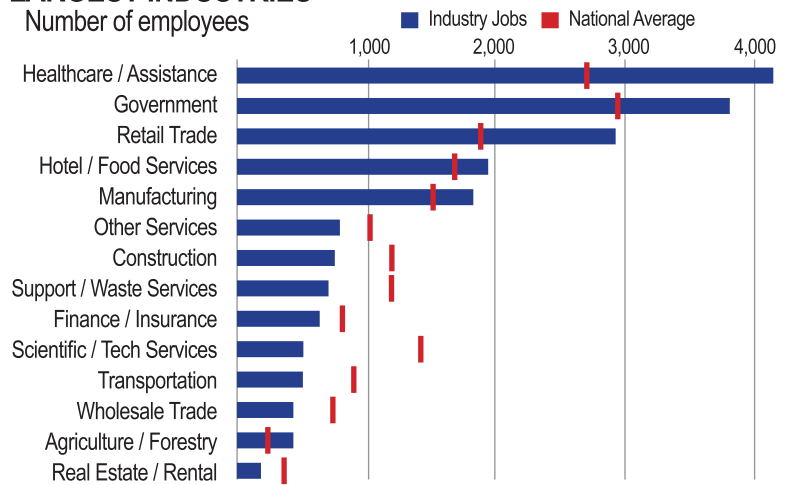


Source: Lightcast; US Census

ing only one to four employees in 2024. Only three employers feature more than 500 employees and the largest employers are Poplar Bluff Medical Center, Briggs & Stratton, Poplar Bluff R-1 School District, John J. Pershing VA Medical Center and Gates.

Among the full-time, year-round civilian employed population age 16 and over in 2024, Poplar Bluff's largest industry

**LARGEST INDUSTRIES**  
Number of employees

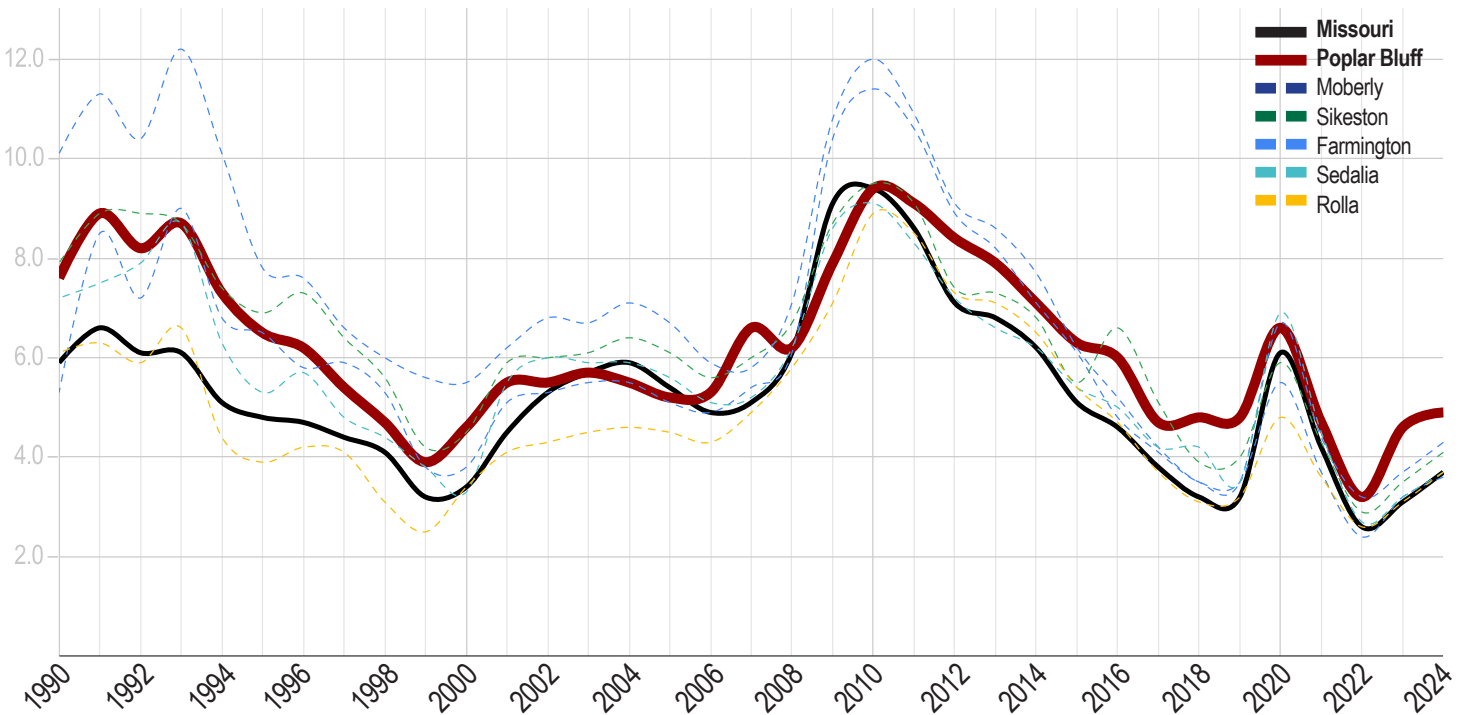


was health care and social assistance at 20.7%, followed by government (18.9%), retail trade (14.4%), accommodation and food services (9.6%) and manufacturing (9.2%). All are above the national average, along with agriculture, forestry, fishing and hunting jobs, which account for 1.9% of the total jobs, and utilities, which account for just 0.6% of total jobs in the area.

Poplar Bluff's unemployment rate has historically been higher than the state's rate since 1990. Poplar Bluff's unemployment rate in August 2025 was 5.9%, much higher than the state's 4.1% rate and the 4.3% rate for the nation at the time, however, Poplar Bluff's rate dropped from 7.3% the previous month and was 5.3% at the same time the previous year.

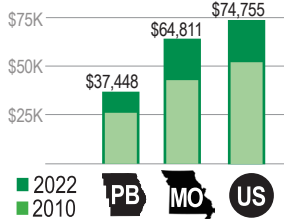
## UNEMPLOYMENT

Yearly adjusted pct. rate



# INCOME AND POVERTY

Median household income



Source: US Census (ACS)

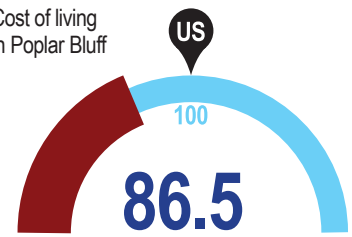
Percentage of residents living below poverty level

	2022	2017	2012
<b>PB</b>	<b>27.0%</b>	25.5%	30.4%
<b>MO</b>	<b>12.8%</b>	14.6%	15.0%
<b>US</b>	<b>12.5%</b>	14.6%	14.9%

Percentage of households on Food Stamps / SNAP

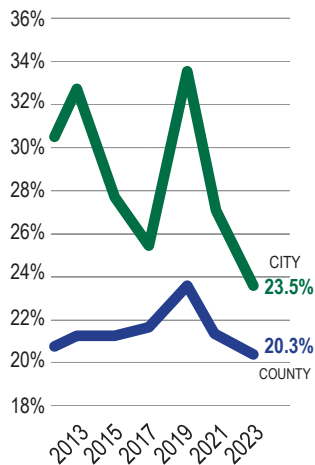
	2022	2017	2012
<b>PB</b>	<b>34.9%</b>	28.0%	30.4%
<b>MO</b>	<b>10.0%</b>	12.2%	13.1%
<b>US</b>	<b>11.5%</b>	12.6%	11.4%

Cost of living in Poplar Bluff



The Council for Community and Economic Research reports that Poplar Bluff's cost-of-living index is well below the national average (100).

Poverty Rate Change



Poverty Rate by Age & Race

2023	COUNTY	CITY	STATE
ALL	20.3%	23.5%	12.3%
Under 5	27.2	35.9	17.1
Under 18	25.3	30.9	15.4
18 to 64	19.9	22.0	11.5
18 to 34	23.2	27.0	14.0
35 to 64	18.1	18.7	10.0
65+	15.5	18.4	11.0
White	18.6	19.8	10.2
Black	36.6	40.0	23.0
Hispanic	28.3	59.6	20.0
Other, alone	35.1	36.1	28.4
Two or more	27.2	34.4	17.2

Poverty Rate by Education

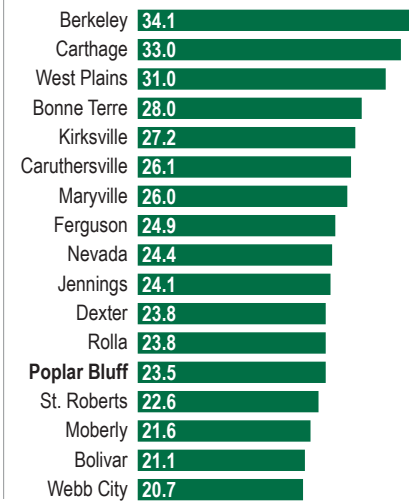
2023	COUNTY	CITY	STATE
Less than HS	40.1	35.7	29.3
HS graduate	20.3	22.5	13.8
Some college	12.1	16.4	9.6
Bachelor's+	3.5	7.5	4.3

Near Poverty Level

	COUNTY	CITY	STATE
125% poverty	26.5	33.6	15.9
150% poverty	34.0	44.4	19.9
185% poverty	45.0	54.5	25.8
200% poverty	48.0	58.2	28.5

Source: US Census (S1701 2012-23)

Highest Poverty Rates in Missouri



Poplar Bluff's cost-of-living index as determined by the Council for Community and Economic Research, is 86.5 with 100 being the national average. The five least expensive urban areas in 2023 all rated under 83.0 and Missouri ranked sixth among the least expensive states in the nation. Farmington (86.3) had an index below Poplar Bluff, which ranked better than Sedalia (88.4), Sikeston (89.4) and Rolla (90.0) among communities of similar size.

However, Poplar Bluff's median household income of \$37,448 in 2022 was \$200 less than Rolla while Farmington (\$49,317), Sikeston (\$47,464), Sedalia (\$48,518) and Moberly (\$39,332) all had MHI lower than the state MHI of \$65,920.

Poplar Bluff, and all of Butler County, has a much higher poverty rate than Missouri and has earned persistent poverty community status with a poverty rate above 20% in three of the last four censuses.

Poplar Bluff's socioeconomic ecosystem is a delicate balance between a low cost of living supporting a population that features among the lowest median household income in the state. This balance is being thrown off in recent years due to rising prices in housing costs.

A higher portion of that income goes toward housing costs for Poplar Bluff households, according to estimates.

One-third of Poplar Bluff residents are estimated to pay 30% or more of their monthly income toward housing costs.

More than half of renters (53.8%) pay 30% or more of their monthly income toward rent (see page 29 for a breakdown between owners and renters by income). That's higher than the state average of 45.2%, but Poplar Bluff has a higher rate of units in which the monthly rent is less than \$500 than the state average, 29.3% to 8.6%, but that percentage has dropped from 33.5% in just the last year.

The median monthly rent in Poplar Bluff is \$760 (the state average is \$996),

but that has jumped \$53 from \$707 in the last year while the state average increased \$39.

The median monthly housing costs for owners, meanwhile, is \$651. That is not the case statewide as owner's median monthly costs are \$1,029 to renters \$957, along with Sikeston, Farmington and Moberly, but renters in Sedalia do pay more than owners (\$825 to \$700).

In 2022, less than half of the households own their home in Poplar Bluff (48.7%), well below the state average of 67.6%. That number has gone up according to estimates, closing the gap but still well below the state average.

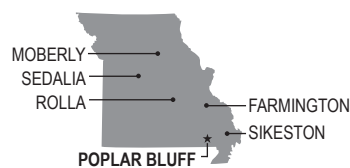
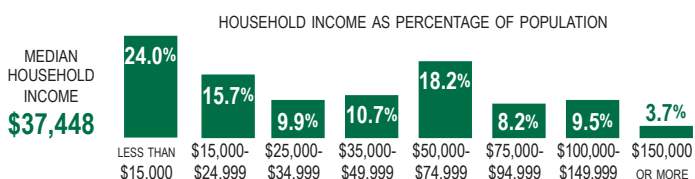
While there are other variables, such as education, that can lift people out of poverty, one is home ownership as renters are more likely to live below the poverty line than owners. Only 4.9% of home owners in Missouri live below the poverty level compared to 21.2% of all renters.



# COMPARABLE

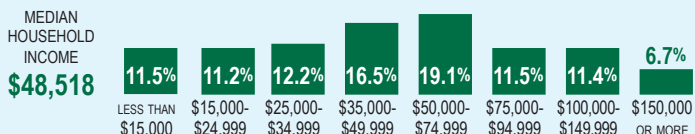
## POPLAR BLUFF

Population (2020): **16,225** Est. 1870  
 Cost of Living Index (100 avg.): **86.5**  
 Living in Poverty: **27.0%** UNEMPLOYMENT **4.1%**  
 Race (% of population) **4.1%**  
 White: 76.4 Black: 11.4 Latino: 2.8



## SEDALIA

Population (2020): **21,725** Est. 1860  
 Cost of Living Index: **88.4**  
 Living in Poverty: **17.6%** UNEMPLOYMENT **3.0%**  
 Race (% of population) **3.0%**  
 White: 77.1 Black: 5.3 Latino: 12.6

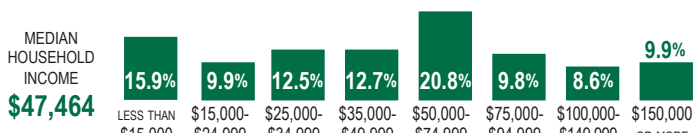


## JOBS

	FACTORY	HEALTH CARE	RETAIL	FOOD SERVICE
Poplar Bluff	15.5%	21.7	11.5	7.2
Sedalia	26.1	16.8	11.8	6.8
Sikeston	14.1	14.6	10.8	7.6
Rolla	9.7	13.6	12.5	6.5
Farmington	15.2	19.2	9.8	8.2
Moberly	13.0	19.1	19.7	1.8
STATE	13.7	14.7	9.7	3.9

## SIKESTON

Population: **16,291** Est. 1860  
 Cost of Living Index: **89.4**  
 Living in Poverty: **20.0%** UNEMPLOYMENT **2.8%**  
 Race (% of population) **2.8%**  
 White: 63.5 Black: 27.6 Latino: 3.0

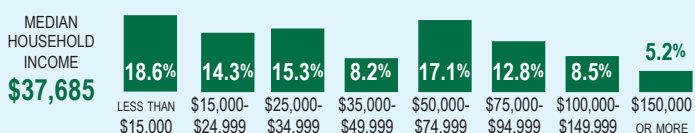


## HOUSING

	% OWNED	+1 SINCE 2010	% VACANT
Poplar Bluff	48.6%	-5.9%	12.2%
Sedalia	57.5	+3.3	12.8
Sikeston	59.5	+0.5	8.5
Rolla	40.4	+11.0	12.3
Farmington	53.4	+13.9	8.4
Moberly	53.0	+1.7	12.7
STATE	67.6	+2.7	11.0

## ROLLA

Population: **19,943** Est. 1858  
 Cost of Living Index: **90.0**  
 Living in Poverty: **24.5%** UNEMPLOYMENT **2.9%**  
 Race (% of population) **2.9%**  
 White: 79.4 Black: 4.1 Latino: 3.4

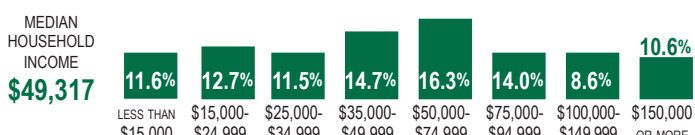


## EDUCATION

	PERCENT OF ATTAINMENT	NO HS DIPLOMA	ASSOCIATE'S DEGREE	BACHELOR'S DEGREE
Poplar Bluff	18.1%	7.3%	8.7%	
Sedalia	14.9	10.8	10.8	
Sikeston	12.1	6.1	14.3	
Rolla	6.6	6.1	18.8	
Farmington	12.0	9.0	7.8	
Moberly	11.9	7.8	12.3	
STATE	8.7	8.2	19.2	

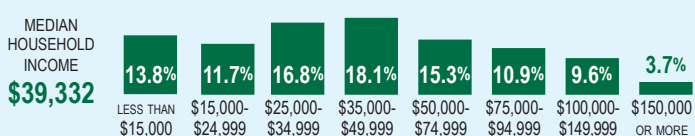
## FARMINGTON

Population: **18,217** Est. 1825  
 Cost of Living Index: **86.3**  
 Living in Poverty: **17.1%** UNEMPLOYMENT **3.3%**  
 Race (% of population) **3.3%**  
 White: 86.1 Black: 5.7 Latino: 2.2



## MOBERLY

Population: **13,783** Est. 1866  
 Cost of Living Index: **90.5**  
 Living in Poverty: **23.3%** UNEMPLOYMENT **3.3%**  
 Race (% of population) **3.3%**  
 White: 81.1 Black: 9.1 Latino: 2.7



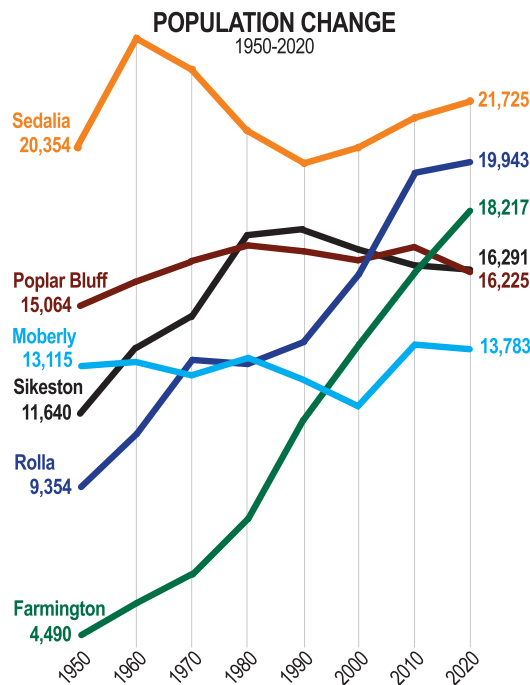
Sources: US Census - 2022 ACS 5-Year Estimates (S151)

Among the four largest rural cities within the Eighth Congressional District of Southeast Missouri — Rolla, Farmington, Sikeston and Poplar Bluff — two have seen continued gains in population while Poplar Bluff and Sikeston have seen declines.

Rolla's population has increased 21.8% since 2000 as Farmington saw a 30.8% increase in residents over that same period. Sikeston, which surpassed Poplar Bluff in population during the 1980 census, has seen a 4.1% drop since 2000 as Poplar Bluff's population has dropped 2.5%.

Location is the biggest difference between the four cities. On Interstate 44, Rolla features Missouri S&T University

but has a similar median household income as Poplar Bluff. Farmington, a little over an hour drive south of St. Louis, is the largest community in the Lead Belt area but also features 19.2% of its population within an institution (Farmington's population outside an institution is 14,713 while Poplar Bluff is 15,953). Meanwhile, Sikeston has a nearly identical population as Poplar Bluff with only 66 more residents and both communities are at the crossroads of major highways. Sedalia (2020 population 21,725) and Moberly (13,783) also feature similar traits as Poplar Bluff — such as a community college — with one gaining population and the other slightly losing residents over the past decade.



# SUMMARY



**T**he housing market is essentially split between two types of customers — owners and renters. A housing unit is either an investment where an owner lives, or an investment where an owner provides the service of shelter to another person by charging rent.

The housing market of any community must feature a delicate balance of being both affordable and profitable.

“Americans are stuck with increasingly unaffordable and unsatisfactory housing options because we have engineered a system where housing prices cannot be allowed to fall — not in any significant or lasting way. Yet we have reached a point where tens of millions of us desperately need them to fall,” said Daniel Herriges who is the co-author of *Escaping the Housing Trap: The Strong Towns Response to the Housing Crisis*. “The fundamental contradiction that has led us to this

juncture: We expect housing both to provide shelter and to be a good financial investment. Shelter must remain broadly affordable, but an investment must appreciate in price. These objectives are therefore contradictory.”

When compared to state and national data, Poplar Bluff housing is extremely affordable. The median home price is 60% less expensive than the national average and 38% less expensive than the state average. Rent is also cheaper in Poplar Bluff, 21% less expensive than the national average.

Poplar Bluff’s cost-of-living index as determined by the Council for Community and Economic Research, is 86.5 with 100 being the national average. The five least expensive urban areas in 2023 all rated under 83.0 and Missouri ranked sixth among the least expensive states in the nation. Farmington (86.3) had an index below Poplar Bluff, which ranked better than Sedalia (88.4), Sikeston (89.4), Rolla (90.0). However,

Poplar Bluff’s median household income of \$37,448 in 2022 was \$200 less than Rolla while Farmington (\$49,317), Sikeston (\$47,464), Sedalia (\$48,518) and Moberly (\$39,332) all had MHI lower than the state MHI of \$65,920.

A higher portion of that income goes toward housing costs for Poplar Bluff households, according to estimates. One-third of Poplar Bluff residents are estimated to pay 30% or more of their monthly income toward housing costs. Half of renters pay 30% or more of their monthly income toward rent, higher than the state average (45.2%).

The median monthly rent in Poplar Bluff jumped \$53 between 2022 and 2023 to \$760 (the state average raised \$39 to \$996), but that is higher than the median monthly cost for an owner (\$651). That is not the case state-wide (owner’s median monthly costs are \$1,029 to renter’s \$957) and in Sikeston, Farmington and Moberly, but renters in Sedalia do pay more than owners (\$825 to \$700).

*Homes in the 900 block of Cynthia are part of the Cynthia-Kinzer Historic District that were placed on the National Register of Historic Places in 2015.*

→



# SUMMARY

The percentage of home ownership within the City of Poplar Bluff ranks among the lowest in the state. Of the 231 communities with at least 1,000 housing units in Missouri, Poplar Bluff's home ownership rate ranks 38th lowest and that ranking drops to 30th when taking out communities that feature colleges, universities or vacation rentals such as Branson. While the rate of home ownership goes up outside the city limits, Butler County overall is still lower than the state average (67.9%).

Mapping data from the Butler County Assessor shows that rental properties are not isolated in certain areas. There are pockets where rental units are higher, such as the south end of the city (see page 32) that features a home-ownership rate of 41.4%.

In the six-mile radius around Poplar Bluff, the data shows that 51.24% of housing units are owned. Of the rental properties, a little more than half, 52.6%, are owned by 274 individuals that own three or more properties and of those 53 own 10 or more accounting for 29.5% of all rental properties.

This suggests a large enough rental market to serve the community, however, this is only part of the picture.

Poplar Bluff's vacancy rate for all housing units (17.3%) is much higher than the state average (11.6%) and the rate of vacant rental properties in the City (12.5) is more than double the state (5.5) and national averages (5.0). Utility usage data from Municipal Utilities in Poplar Bluff show a vacancy rate of around 7% of all residential hookups for water and electricity.

The vacancy rate tracks

housing units and not vacant properties. The total number of housing units within the City of Poplar Bluff, according to Census estimates, has dropped approximately 617 since 2010 and 372 in the County.

On the south end of Poplar Bluff (South End Study) the number of empty lot parcels (100) is approximately 11% of the residential land.

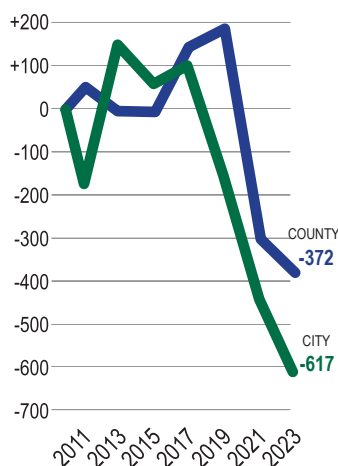
The combination of empty lots and vacant units puts pressure on the market.

Between 2013 and 2021, Census estimates show more than half of housing units were rentals with in the City of Poplar Bluff. The sharp rise in rental units prior to that is likely due to the construction of the 425,000-square-foot hospital facility, which opened in 2013. Investors purchased homes to rent them to temporary workers on the project and slowly returned those homes to the market. The current rental unit rate of 48.6% is slightly higher than the rate in 2010 (47.8%).

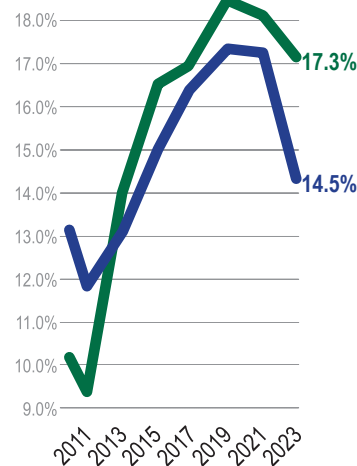
The rise and fall in the number of rental units may have contributed to a slight pause in the rise of the median rental price between 2017 and 2021, but it returned in the years since and the gap between the median rental price and the median mortgage cost has gone from \$316 in 2011 to \$198 in 2023. In other words, rent is rising faster than mortgage payments.

This has caused a sharp increase in the number of renters who spend 35% or more of their income on housing. In 2020, renters within the City that paid 35% or more of their income to housing was 37.7% but it has increased to 44.4% in three years.

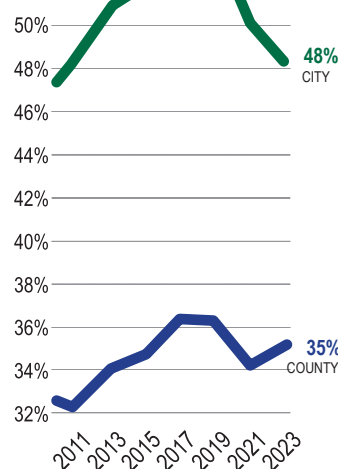
## Change In Units



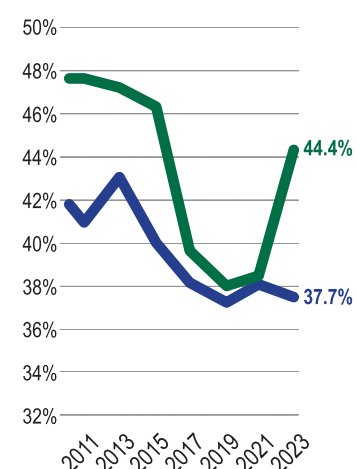
## Vacancy Rate



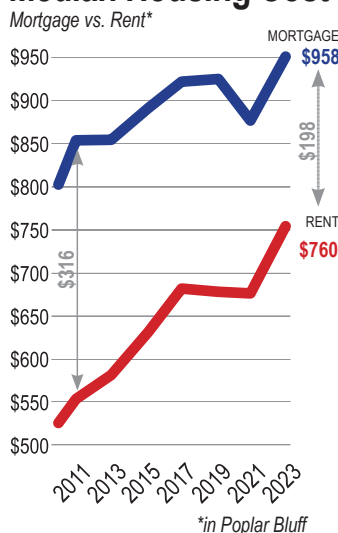
## Renters



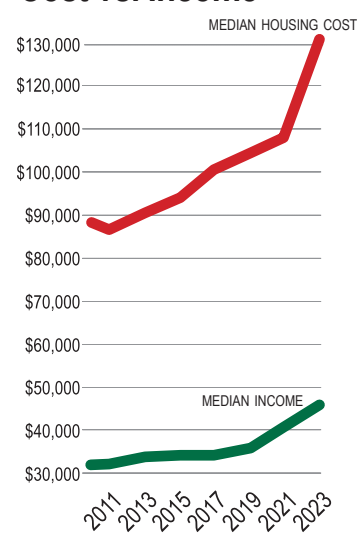
## Rent 35%+ of Income



## Median Housing Cost



## Cost vs. Income



Source: US Census ACS (DP04 2010-23)

# SUMMARY

## Community Survey

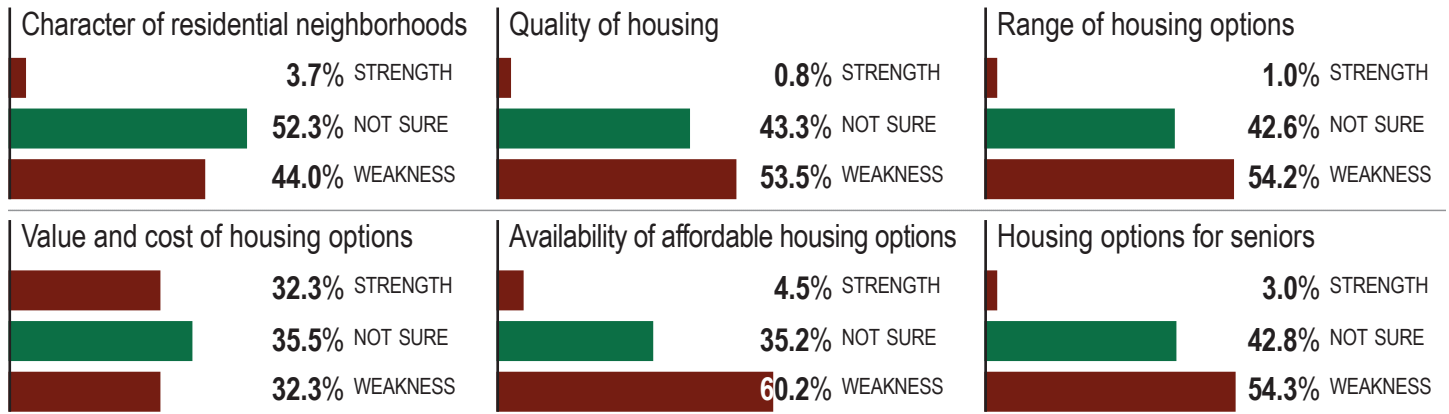
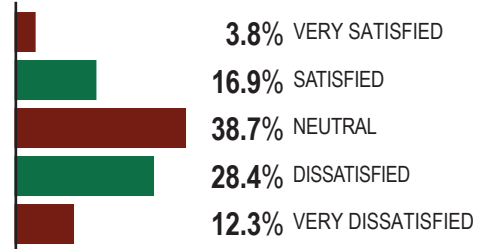
Area residents surveyed in 2024 for the City of Poplar Bluff's Comprehensive Plan ranked housing as the No. 1 reason why they chose to live outside the city



limits along with "space" as another popular reason. Other housing-related questions in the survey which received 2,129 responses include:

### QUESTION

**How satisfied are you with the current availability of housing options?**



### National Trends

“In 2025, households and housing markets face an ever-more challenging environment. High home prices and elevated interest rates reduced homebuying to its lowest level since the mid-1990s. Increases in both insurance premiums and property taxes have heightened financial stress on homeowners and landlords. And, despite an abundance of new apartments, high rents have left more people than ever cost burdened, and have contributed to a sharp rise in homelessness. Meanwhile, unprecedented destruction from wildfires has further highlighted the growing threat to the housing stock from climate-related disasters. At the same time, federal housing support is lessening, creating uncertainty regarding the availability of crucial assistance programs.”

THE STATE OF THE NATION'S HOUSING 2025  
Joint Center for Housing Studies of Harvard University

Among all City renters, 56.7% make less than \$35,000 a year while the percentage of all home owners in that income bracket is 28.2%. However, two-thirds of those homeowners spend 30% or more on housing in a month. Poplar Bluff's median income is \$37,448 with 49.6% of residents making less than \$35,000.

Nearly 60% of home owners make \$50,000 or more and just 2.9% of them have monthly housing costs of 30% or more.

If half of Poplar Bluff's residents can't afford to own a home and nearly half of renters can't afford rent, that suggests there are not enough affordable housing units for sale or rent.

Issues seen at the national level such as housing turned into short-term rental units or investment companies buying properties and driving up rental prices have yet to make a major impact in Poplar Bluff. The number of short-term rentals listed in the Poplar Bluff area (41) accounted for less than half a percent of the total

housing units. Meanwhile, the vast majority of rental units were owned by local companies or residents with only 13 such owners holding 30 or more properties, accounting for 16% of the rental market, and the largest rental owner holding 3.9% of the market.

An assessment of the housing demand over the next five years by Next Move Group for Poplar Bluff (pages 48-55) determined 227 new homes and 155 new units to rent were needed.

While the population is trending down, household

incomes over \$50,000 are projected to increase.

Currently, 49.5% of people who work in Poplar Bluff live here. That percentage may be higher if there was a larger number of housing options.

During the fall of 2025, Next Move Group found 23 homes for sale in Poplar Bluff priced between \$150,000 and \$199,999 along with nine rental units priced between \$750 and \$899 per month. An additional 29 homes were for sale priced between \$200,000 and \$299,999 along with five

rental units priced between \$900 and \$1,099.

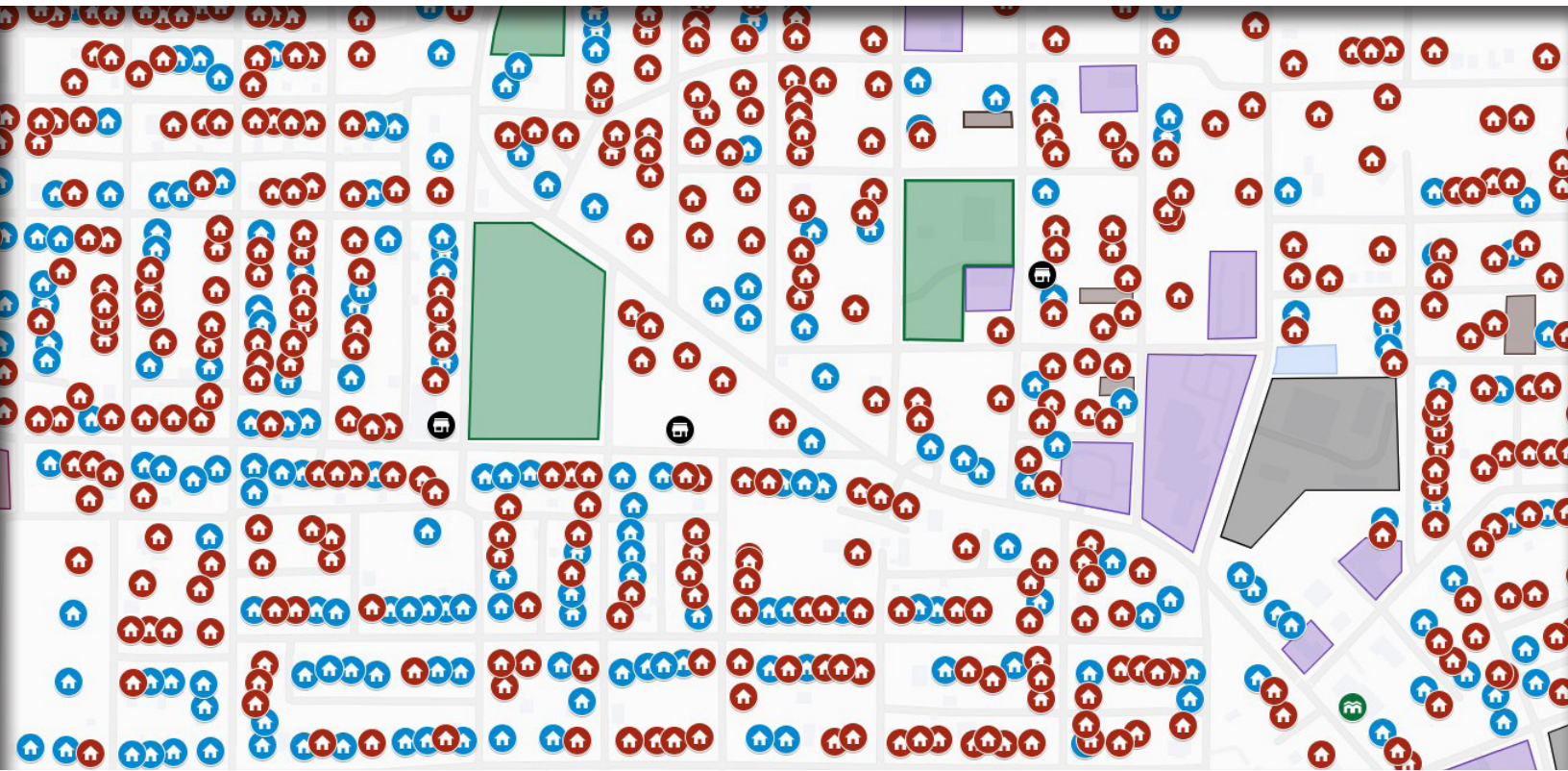
Someone making between \$50,000 and \$75,000 can afford, conservatively, a mortgage on for-sale homes priced between \$150,000 and \$199,999 and a rental price between \$750 and \$899 per month.

Next Move Group's recommendations call for new homes and rental units priced at this rate and higher.

This should free up current housing units at lower prices.

More supply, however, may not help if there is no demand for higher-priced homes. Next Move Group's report assumes incomes will rise in Poplar Bluff as companies compete for workforce talent. If increases in home and rental prices outpace higher income levels along with inflation in other areas, as has been the case since the pandemic, residents will continue to face budgetary pressure and homelessness will rise as people fall through an already stretched safety net.

# HOUSING CENSUS



A map shows the location of structures in an area of Poplar Bluff created for this study. The map features residential units that are owned by residents at the same address (blue) and those which do not (red), indicating which units may be rental properties. Shaded areas show spaces for parks (green), religious (purple), city-owned (gray) and commercial (black) property.

To determine the current housing stock in Poplar Bluff, the U.S.

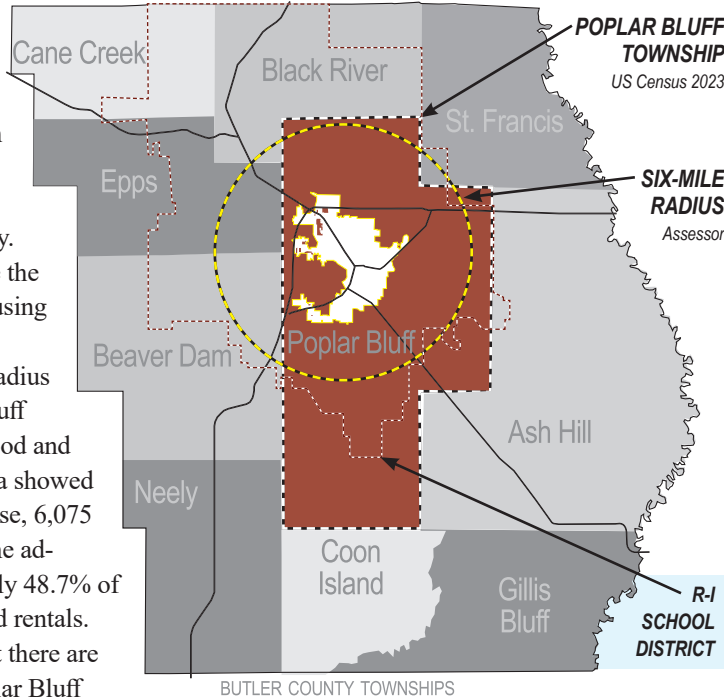
Census data estimates from 2023 have 7,654 housing units within the City of Poplar Bluff with an additional 4,233 units in Poplar Bluff Township and 19,296 total in Butler County.

Another way to determine the current housing stock is by using data from the Butler County Assessor. Using a six-mile radius from the center of Poplar Bluff – the intersection of Westwood and Kanell boulevards – this data showed 11,857 housing units. Of these, 6,075 had owners living at the same address, meaning approximately 48.7% of the units could be considered rentals.

Census data estimates that there are 11,887 housing units in Poplar Bluff Township – an area much larger than the 6-mile radius of data from the Assessor – and the percentage of renter-occupied units is 43.8%. However, the margin of error in the Census data is 368 total units and 4% for renter-

## DATA COLLECTION

Census estimates vs. actual counts



Housing Units  
**11,887**

Margin of error:  
±368 (11,519 - 12,255)

**11,857**

Owner-Occupied Units

**56.2%**

Margin of error:  
±4.0% (52.2% - 60.2%)

**51.3%**

**15,478** **62.3%**  
UNITS OWNED

occupied units, while the estimates are two years older than the Assessor data. The similarities in the data show that the Census estimates provide a picture of housing both within and surrounding

the City of Poplar Bluff in 2023. This also allows us to compare Poplar Bluff to similar communities and the state as a whole and through the years.

# HOUSING CENSUS

## WHAT IS POPLAR BLUFF?

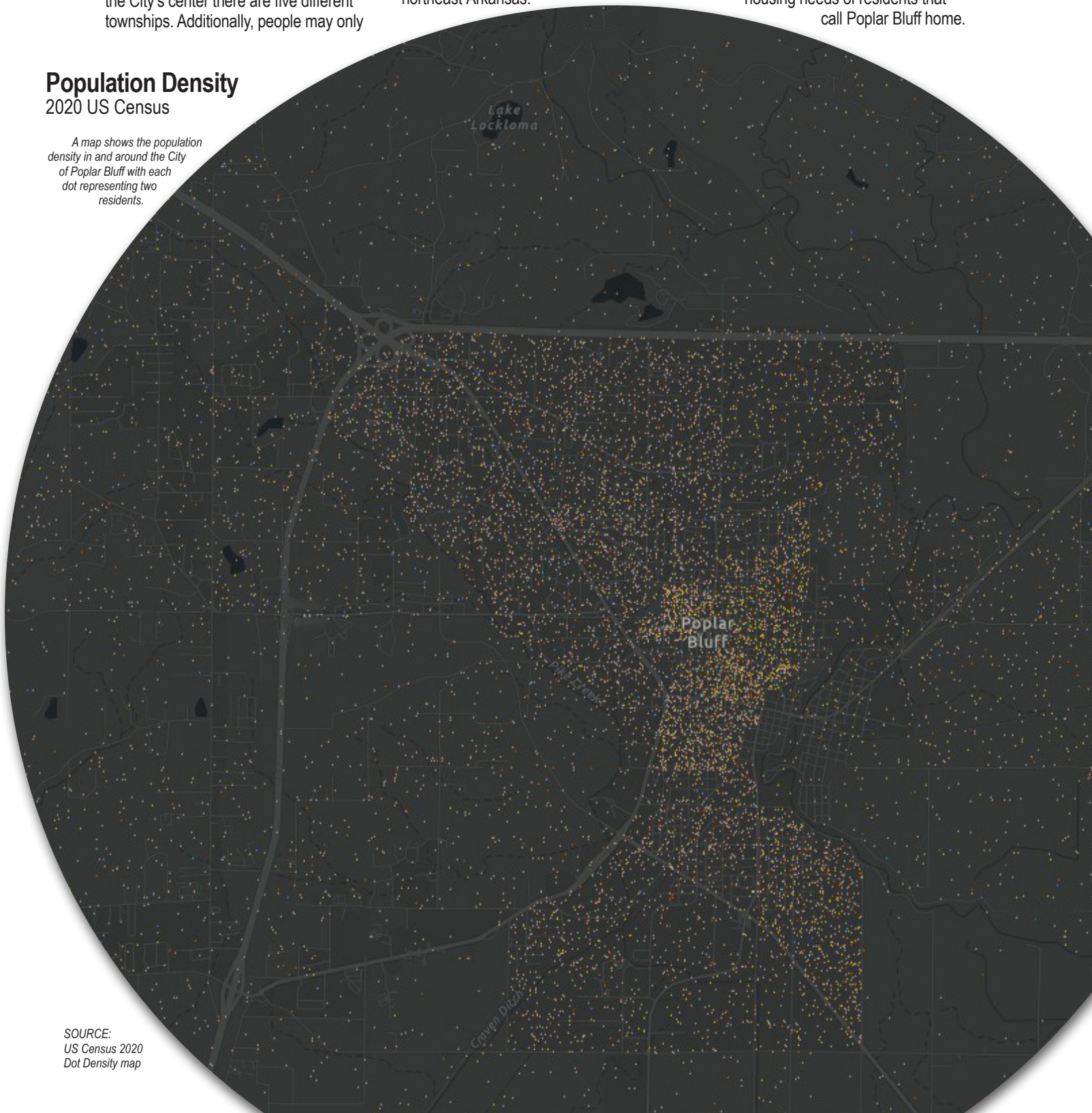
While there is a City of Poplar Bluff and a Poplar Bluff Township, the greater Poplar Bluff community extends beyond even those borders. Within a six-mile radius of the City's center there are five different townships. Additionally, people may only

work, shop or go to school in the City of Poplar Bluff, commuting from areas within Butler County and beyond as this is the largest community in a 50-mile region that includes southeast Missouri and northeast Arkansas.

For this report, Poplar Bluff will include the City of Poplar Bluff, Poplar Bluff Township, Butler County and the R-I School District because each is dependent on the other when it comes to serving the housing needs of residents that call Poplar Bluff home.

## Population Density 2020 US Census

*A map shows the population density in and around the City of Poplar Bluff with each dot representing two residents.*



SOURCE:  
US Census 2020  
Dot Density map



# HOUSING CENSUS



COUNTY



TOWNSHIP



CITY



STATE



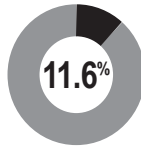
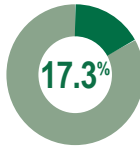
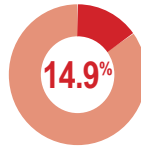
## TOTAL HOUSING UNITS

2023 **19,296** **11,887** **7,654** **2,809,501**

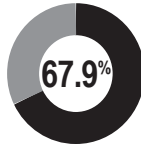
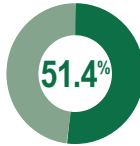
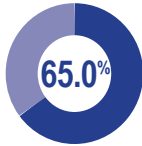
YEAR	TOTAL	CHANGE*	TOTAL	CHANGE*	TOTAL	CHANGE*	TOTAL	CHANGE*
2023	19,296	-0.2%	11,887	-0.1%	7,654	+0.3%	2,809,501	+0.5%
2022	19,336	-0.2%	11,871	-0.1%	7,633	+0.3%	2,795,030	+0.5%
2020	19,868	-2.9%	12,352	-3.9%	8,076	-5.5%	2,804,664	+0.2%
2015	19,662	-1.9%	12,131	-2.0%	8,344	-9.0%	2,729,862	+2.8%
2010	19,668	-1.9%	12,087	-1.7%	8,271	-8.1%	2,687,610	+4.3%

\*percentage change between year and 2023.

## VACANCY RATE

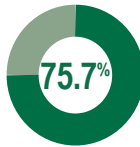
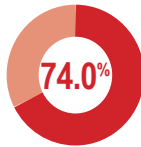
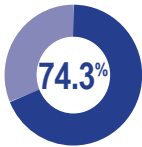


## HOME OWNERSHIP RATE



MEDIAN VALUE **\$138,800** **\$130,800** **\$109,700** **\$215,600**

## SINGLE-FAMILY UNITS



## UNITS IN STRUCTURE



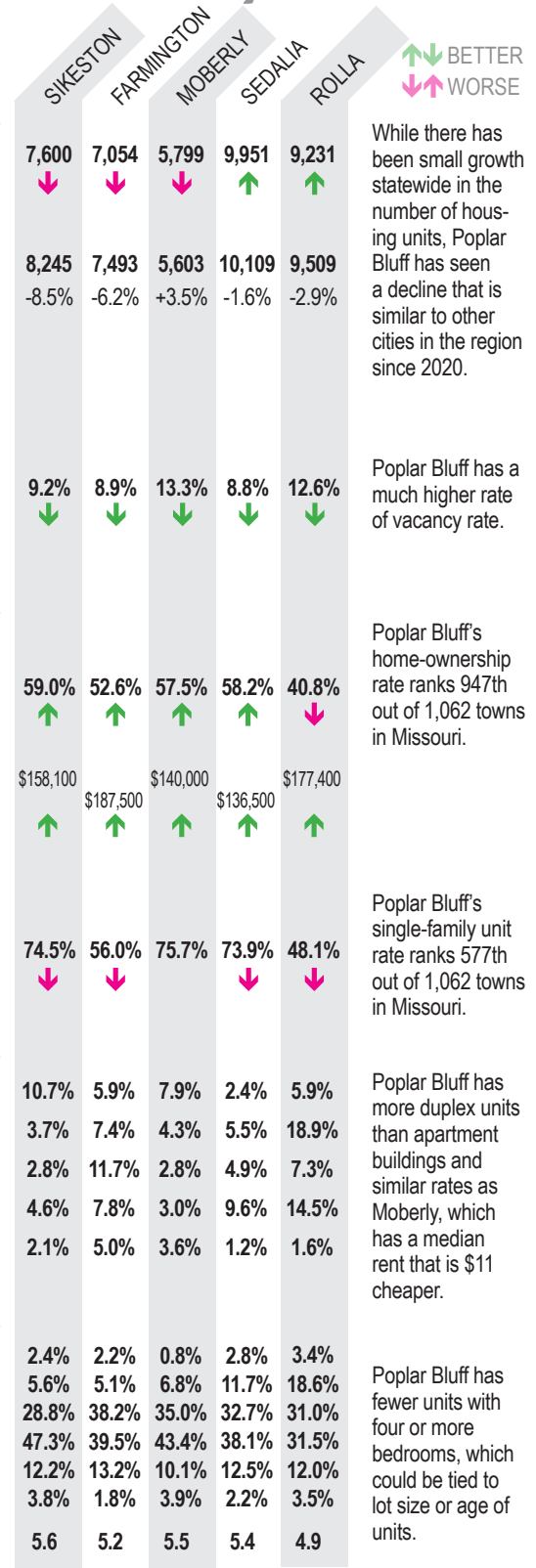
UNIT TYPE	COUNTY	TOWNSHIP	CITY	STATE
2	4.1%	6.1%	8.1%	3.2%
3-4	4.2%	6.3%	6.5%	4.5%
5-9	2.8%	3.9%	3.6%	3.7%
10+	1.8%	2.5%	3.9%	8.9%
MOBILE	11.5%	6.0%	1.0%	5.3%

## NUMBER OF BEDROOMS



BEDROOMS	COUNTY	TOWNSHIP	CITY	STATE
0	1.9%	1.4%	1.9%	2.0%
1	7.8%	8.7%	10.6%	26.3%
2	28.6%	33.0%	36.3%	41.3%
3	45.8%	42.1%	39.6%	41.3%
4	12.3%	11.6%	8.0%	16.4%
5+	3.7%	3.1%	3.6%	4.5%

MEDIAN TOTAL ROOMS **5.4** **5.2** **5.0** **5.7**



While there has been small growth statewide in the number of housing units, Poplar Bluff has seen a decline that is similar to other cities in the region since 2020.

Poplar Bluff has a much higher rate of vacancy rate.

Poplar Bluff's home-ownership rate ranks 947th out of 1,062 towns in Missouri.

Poplar Bluff's single-family unit rate ranks 577th out of 1,062 towns in Missouri.

Poplar Bluff has more duplex units than apartment buildings and similar rates as Moberly, which has a median rent that is \$11 cheaper.

Poplar Bluff has fewer units with four or more bedrooms, which could be tied to lot size or age of units.

SOURCE: US Census - DP04: Selected Housing Characteristics ACS 5-Year Estimates Data Profiles 2023



# HOUSING CENSUS



COUNTY



TOWNSHIP



CITY



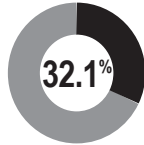
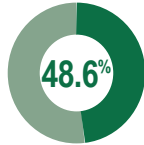
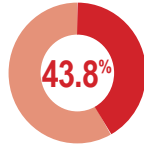
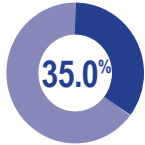
STATE



## TOTAL POPULATION

2020	<b>42,130</b>	<b>25,127</b>	<b>16,225</b>	<b>6,154,913</b>
UNIT RATE	<b>2.12</b>	<b>2.03</b>	<b>2.01</b>	<b>2.19</b>

## RENTAL RATE



## GROSS RENT

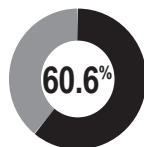
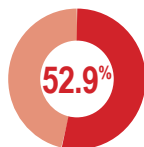
LESS THAN \$500	19.6%	22.9%	29.3%	8.6%
\$500 - \$999	55.2%	51.8%	50.4%	41.8%
\$1,000 - \$1,499	22.9%	23.7%	19.0%	34.1%
\$1,500 - \$1,999	1.7%	0.9%	1.0%	10.7%
\$2,000 - \$2,499	0.4%	0.5%	0%	2.9%
\$2,500 - \$2,999	0%	0%	0%	0.8%
\$3,000 OR MORE	0.2%	0.2%	0.3%	1.1%
NO RENT PAID	8.4%	5.9%	5.8%	6.3%

MEDIAN RENT	<b>\$768</b>	<b>\$766</b>	<b>\$760</b>	<b>\$996</b>
-------------	--------------	--------------	--------------	--------------

## RENT AS A PERCENTAGE OF HOUSEHOLD INCOME

LESS THAN 15.0%	12.3%	9.4%	8.0%	15.4%
15.0% - 19.9%	17.4%	18.6%	15.4%	14.4%
20.0% - 24.9%	10.5%	10.8%	11.8%	13.4%
25.0% - 29.9%	14.5%	14.5%	14.4%	11.7%
30.0% - 34.9%	7.6%	6.2%	6.0%	8.9%
35.0% OR MORE	37.7%	40.5%	44.4%	36.3%

## OWNER-OCCUPIED UNITS WITH A MORTGAGE



## AGE OF STRUCTURE

2020+ (1-5 YR)	0.8%	0.5%	0.0%	0.9%
2010s (6-15)	7.2%	5.5%	3.1%	7.6%
2000s (16-25)	13.4%	11.6%	10.0%	13.0%
1990s (26-35)	13.2%	9.5%	6.2%	13.3%
1980s (36-45)	15.7%	14.5%	10.8%	12.0%
1970s (46-55)	19.9%	21.7%	22.4%	14.6%
1960s (56-65)	11.9%	14.4%	18.0%	11.1%
1950s (66-75)	7.9%	8.4%	11.7%	9.8%
1940s (76-85)	3.3%	4.2%	4.9%	4.4%
« 1939 (86+)	6.8%	9.7%	12.9%	13.4%

SIKESTON	FARMINGTON	MOBERLY	SEDALIA	ROLLA
16,291	18,217	13,783	21,725	19,943
2.1 ↑	2.5 ↑	2.3 ↑	2.1 ↑	2.1 ↑
41.0% ↓	47.4% ↓	42.5% ↓	41.8% ↓	59.2% ↑
7.9%	6.6%	17.4%	12.6%	12.5%
66.4%	59.4%	62.3%	55.5%	65.3%
21.7%	32.4%	20.3%	26.0%	18.3%
4.0%	1.3%	0.0%	3.0%	3.8%
0.0%	0.0%	0.0%	1.0%	0.0%
0.0%	0.3%	0.0%	0.5%	0.0%
0.0%	0.0%	0.0%	1.4%	0.1%
5.4%	1.0%	1.9%	3.0%	3.1%
\$827 ↑	\$856 ↑	\$749 ↓	\$854 ↑	\$790 ↑
14.4%	18.7%	10.5%	21.2%	9.9%
12.7%	15.2%	5.7%	11.3%	13.3%
10.7%	9.4%	13.8%	9.1%	10.7%
12.9%	14.7%	18.2%	13.5%	10.0%
13.2%	4.8%	10.9%	6.4%	12.9%
36.0%	37.2%	40.9%	38.6%	43.3%
60.8% ↑	68.8% ↑	57.9% ↑	51.9% ↓	51.8% ↓

↑↓ BETTER  
↓↑ WORSE

Unit rate shows Poplar Bluff has a lower rate of units per person.

Only a college town like Rolla has a higher rate of rentals than Poplar Bluff, which ranks 116th out of 1,062 towns in Missouri.

All of those rental units create a competitive market ...

... but not enough for rental rates to be affordable as Poplar Bluff ranks in the bottom quarter of Missouri towns where rent is 35% or more of household income.

Poplar Bluff housing units are older than the rest of the state with nearly 70% built before 1980 compared to 53% statewide.

SOURCE: US Census - DP04: Selected Housing Characteristics ACS 5-Year Estimates Data Profiles 2023





# HOME OWNERSHIP

## National Trends

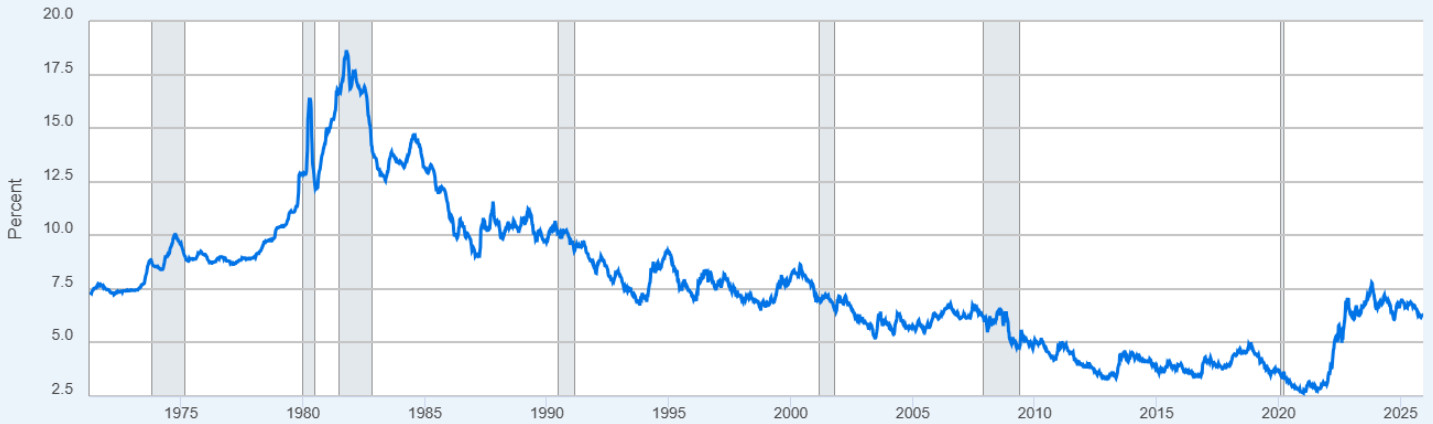
“The recent surge in homeownership has stalled. The homebuying boom has slowed, and homeownership rates have dropped for the first time in eight years in response to ever-increasing home prices, elevated interest rates, and an extremely

limited supply of inventory. Rising insurance premiums and property taxes are pushing up the number of cost-burdened homeowners, especially among those with low incomes, including many older adults. Still, home equity levels remain near record

highs, a testament to both the potential wealth benefits of homeownership and the urgent need to ensure widespread access by addressing the affordability crisis.”

THE STATE OF THE NATION'S HOUSING 2025  
Joint Center for Housing Studies of Harvard University

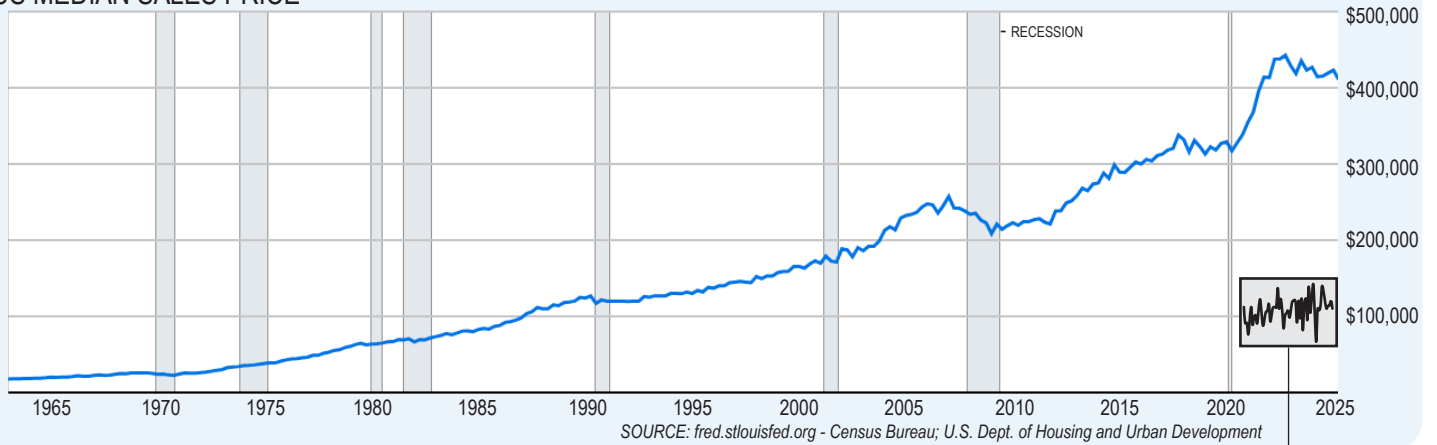
### 30-YEAR FIXED RATE MORTGAGE AVERAGE



Source: Freddie Mac via FRED®  
Shaded areas indicate U.S. recessions.

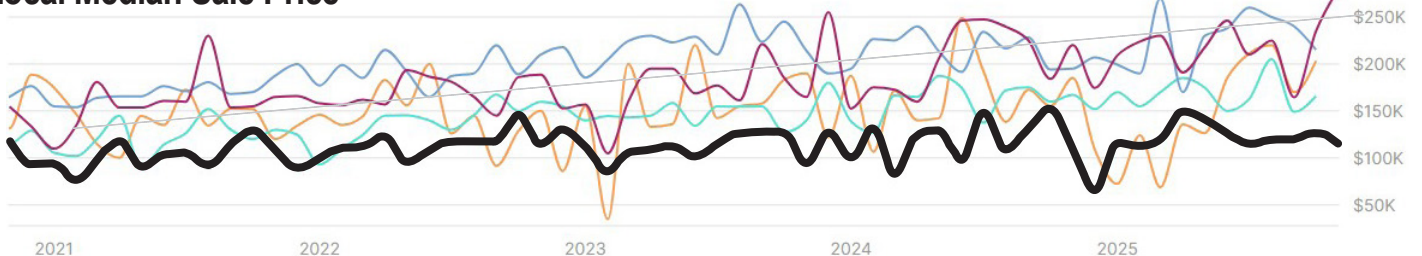
fred.stlouisfed.org

### US MEDIAN SALES PRICE



SOURCE: fred.stlouisfed.org - Census Bureau; U.S. Dept. of Housing and Urban Development

### Local Median Sale Price



CITY	MEDIAN PRICE	GROWTH YR.
Poplar Bluff	\$115,500	+7.4%
Sedalia	\$165,900	+3.7%
Sikeston	\$203,200	+31.1%
Farmington	\$215,000	+10.8%
Rolla	\$280,000	+27.3%

**Local Market Trends**  
The Poplar Bluff housing market is somewhat competitive. The median sale price per square foot in Poplar Bluff is \$92, up 10.8% since last year.

YEAR	SALES
2025*	182
2024	256
2023	191
2022	254
2021	259

On average, homes sell after 42 days on the market compared to 51 days last year, and 45% of homes sold above list price.  
\*THROUGH NOVEMBER

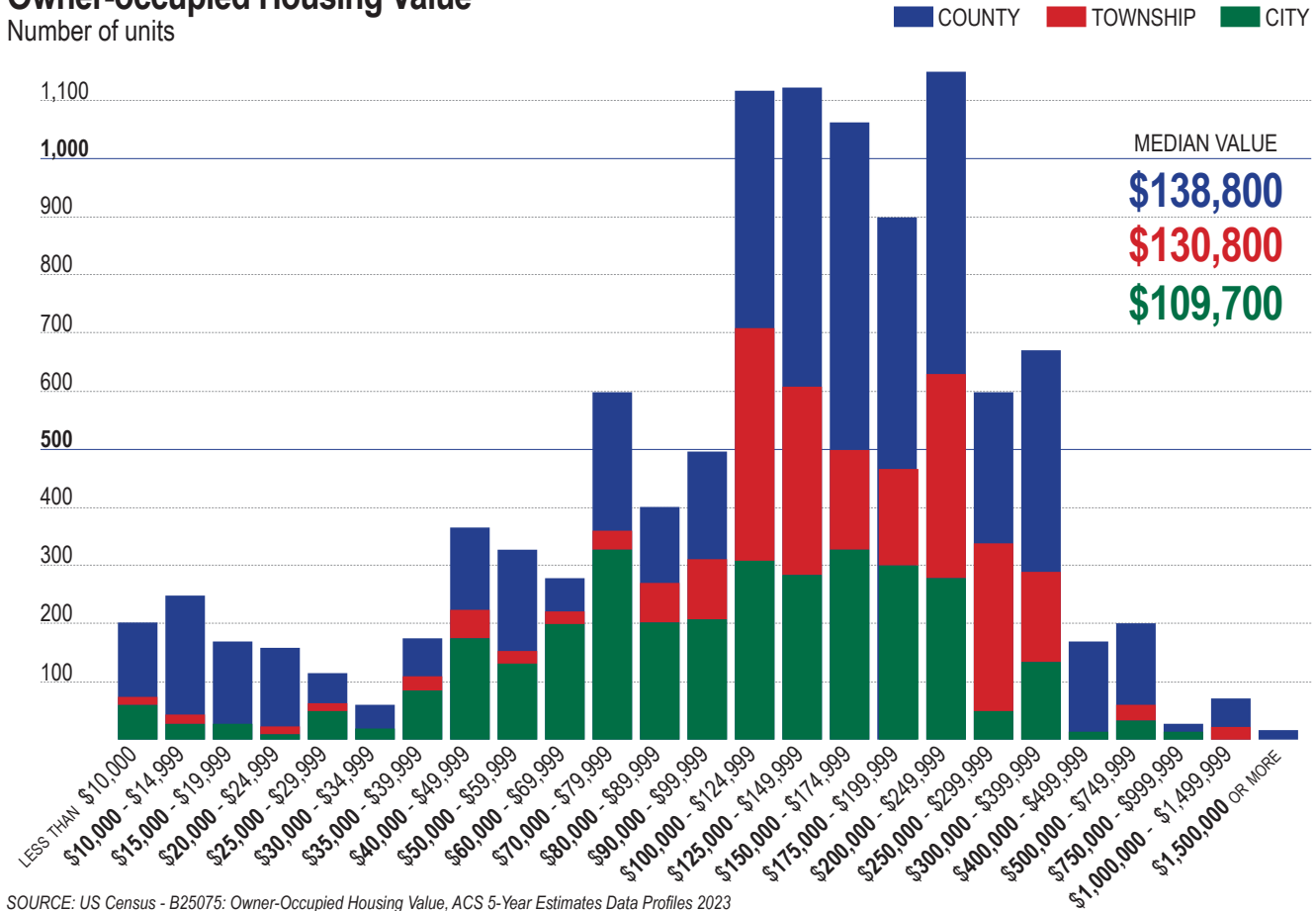
SOURCE: Redfin calculations of home data from MLS and/or public records



# HOME OWNERSHIP

## Owner-occupied Housing Value

Number of units



## Mortgage Affordability

How much someone afford based on income and monthly debt.

INCOME YEARLY GROSS	0% DOWN PAYMENT ON 30-YEAR LOAN*						5% DOWN PAYMENT ON 30-YEAR LOAN*					
	\$0 DEBT	\$500 DEBT	\$750 DEBT	\$1,000 DEBT	\$1,200 DEBT	\$1,500 DEBT	\$0 DEBT	\$500 DEBT	\$750 DEBT	\$1,000 DEBT	\$1,200 DEBT	\$1,500 DEBT
\$15,000	\$43,018	x	x	x	x	x	\$44,799	x	x	x	x	x
\$20,000	\$57,357	x	x	x	x	x	\$59,732	x	x	x	x	x
\$30,000	\$86,035	\$49,163	x	x	x	x	\$89,598	\$51,199	x	x	x	x
\$40,000	\$114,714	\$86,035	\$55,309	x	x	x	\$119,464	\$89,598	\$57,599	x	x	x
<b>\$42,035</b>	<b>\$120,550</b>	<b>\$93,539</b>	<b>\$62,812</b>	x	x	x	<b>\$125,541</b>	<b>\$97,412</b>	<b>\$65,413</b>	x	x	x
\$50,000	\$143,392	\$122,908	\$92,181	\$61,454	x	x	\$149,329	\$121,597	\$95,998	\$63,998	x	x
\$60,000	\$172,071	\$159,780	\$129,053	\$98,326	\$73,745	x	\$179,195	\$166,396	\$134,397	\$97,277	\$76,798	x
\$70,000	\$200,749	\$196,653	\$165,926	\$135,199	\$110,617	\$73,745	\$209,061	\$194,555	\$172,796	\$140,796	\$115,197	\$76,798
\$80,000	\$229,428	\$229,428	\$202,798	\$172,071	\$147,489	\$110,617	\$238,927	\$238,927	\$211,195	\$179,195	\$153,596	\$115,197
\$90,000	\$258,106	\$258,106	\$239,670	\$208,943	\$184,362	\$147,489	\$268,793	\$268,793	\$249,594	\$217,594	\$191,995	\$153,596
\$100,000	\$286,785	\$286,785	\$276,543	\$245,816	\$221,234	\$184,362	\$289,659	\$289,659	\$287,993	\$255,993	\$230,394	\$191,995

\*30-year loan at 6.089% with 1.5% property tax and 0.5% insurance rate using 28/36 debt-to-income rule; X-under \$40,000

**NOTE**

The above chart shows the amount of mortgage a person can afford based on their yearly gross income, how much monthly debt they carry and if there is no down payment or a 5% down payment, using the 28/36 debt-to-income rule that most lenders use.

Monthly debt includes payments for car loans, credit cards and personal or student loans. The average monthly debt payment rose to \$1,224 in 2024, up 5.2% from the year before, according to credit bureau Experian. The median household income for Poplar Bluff is highlighted in blue along with the average monthly debt a person pays.

A person carrying the average monthly debt of \$1,200 can only afford a house at the current median price (\$115,500) if they make more than \$70,000 and include 5%, or \$5,775, for a down payment. Based on Census data, 68% of renters in Poplar Bluff make less than \$50,000.



# HOME OWNERSHIP

## National Trends

“Home price appreciation combined with elevated interest rates to drive up homebuyers’ mortgage payments, pricing less affluent households out of the for-sale market. With the interest rate on the 30-year mortgage only dipping from 6.8% on average in 2023 to 6.7% in 2024, monthly mortgage payments on the median-priced home rose by \$90 to \$2,570, assuming the loan terms typical for a first-time homebuyer (30-year fixed rate, 3.5% downpayment, and 3% closing costs).

This record-breaking mortgage payment is about 40% higher than in 1990, after adjusting for inflation. Applying the standard lender affordability ratio of 31% debt to income, a buyer would need an annual income of at least \$126,700 to afford such a payment. As of 2023, only 6 million of

the nation’s nearly 46 million renters can meet this benchmark, according to the American Community Survey (ACS).

While home prices vary by market, a buyer still needs to earn at least \$100,000 in more than half (53%) of all metro areas to afford the median-priced home, up from 11% in 2021. Access to homeownership is further restricted by the large sums needed for a downpayment, which have grown in step with rising home prices. Inability to afford a downpayment was the primary reason households continued to rent, according to a 2024 report by the Federal Reserve. Last year, a buyer would need to possess \$26,800 in cash to cover both the closing costs and a 3.5% downpayment on the median-priced home, or \$95,000 in cash for closing

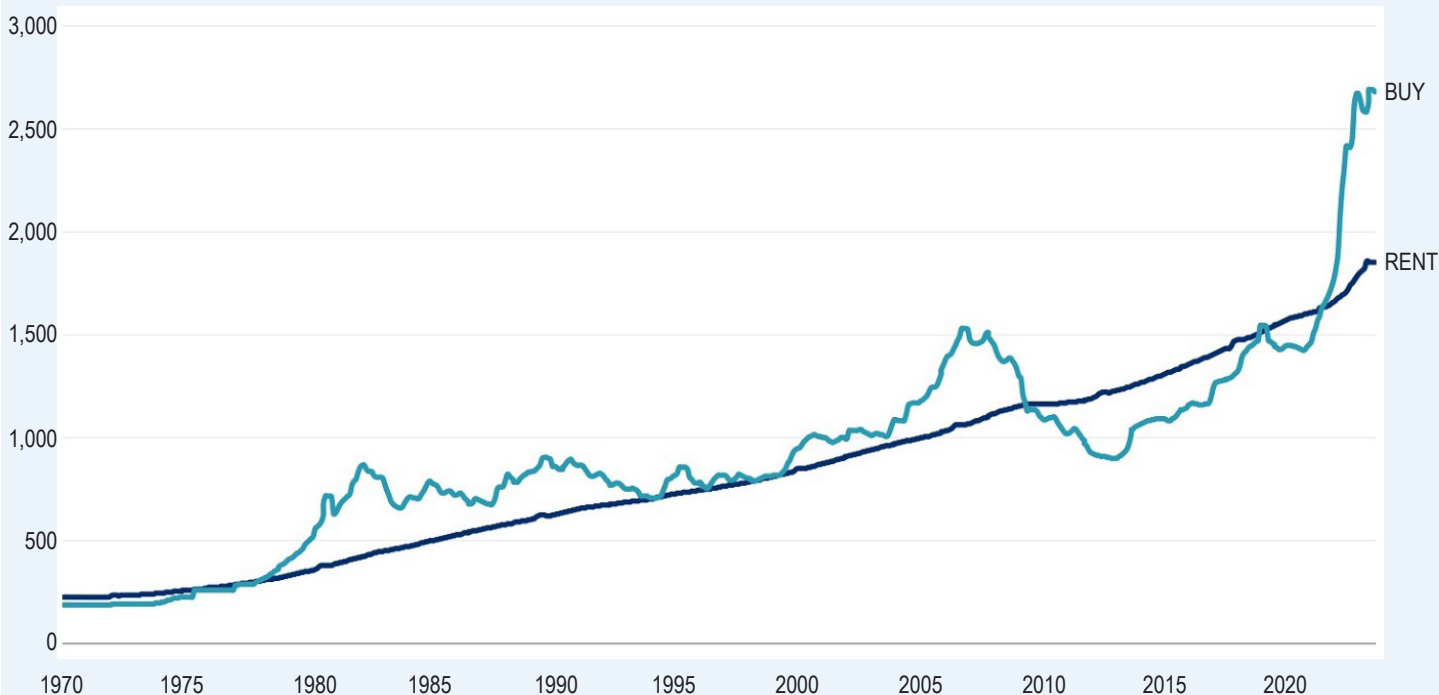
costs and a 20% downpayment. It is perhaps, then, not surprising that first-time homebuyers were older and more affluent in 2024. Nevertheless, they increasingly relied on friends and family for help covering the downpayment, according to NAR’s 2025 survey of homebuyers and sellers.

In this environment, annual growth in the number of homeowner households dropped from 1.25 million in 2023 to just 613,000 last year. The US homeownership rate fell in 2024 for the first time in eight years to 65.6 percent and continued downward to 65.1% in the first quarter of 2025. The largest decline occurred among households under the age of 35, dropping a full 1.4 percentage points in 2024.

THE STATE OF THE NATION’S HOUSING 2025  
Joint Center for Housing Studies of Harvard University

## Buying vs. Renting

Monthly cost to rent vs. buy a single-family home in US



Sources: Reventure Consulting, Zillow, Case Shiller, BLS, S&P CoreLogic Case-Shiller Home Price Index. Data as of 2023. Note: Represents cost of single-family residences, adjusted for inflation.

This chart shows the monthly cost to rent versus buy a single-family home in the United States from 1970 to 2023, adjusted for inflation. The cost to rent line rises steadily from about \$200 in 1970

to just above \$1,800 in 2023. The cost to buy line fluctuates more, starting near \$200 in 1970, rising near \$1,000 in the early 1980s and to \$1,500 in the mid-2000s, and then surging to over \$2,500

in 2023. In recent years, the cost to buy has increased sharply and is significantly higher than the cost to rent.



# HOUSING SUPPLY



*A single-family home under construction along Township Line Road outside the city limits where many of the new subdivisions have been built in recent years.*

Following a decade of little to no construction of new single-family homes within the City of Poplar Bluff, there were 22 permits issued in 2025, the most since 2011.

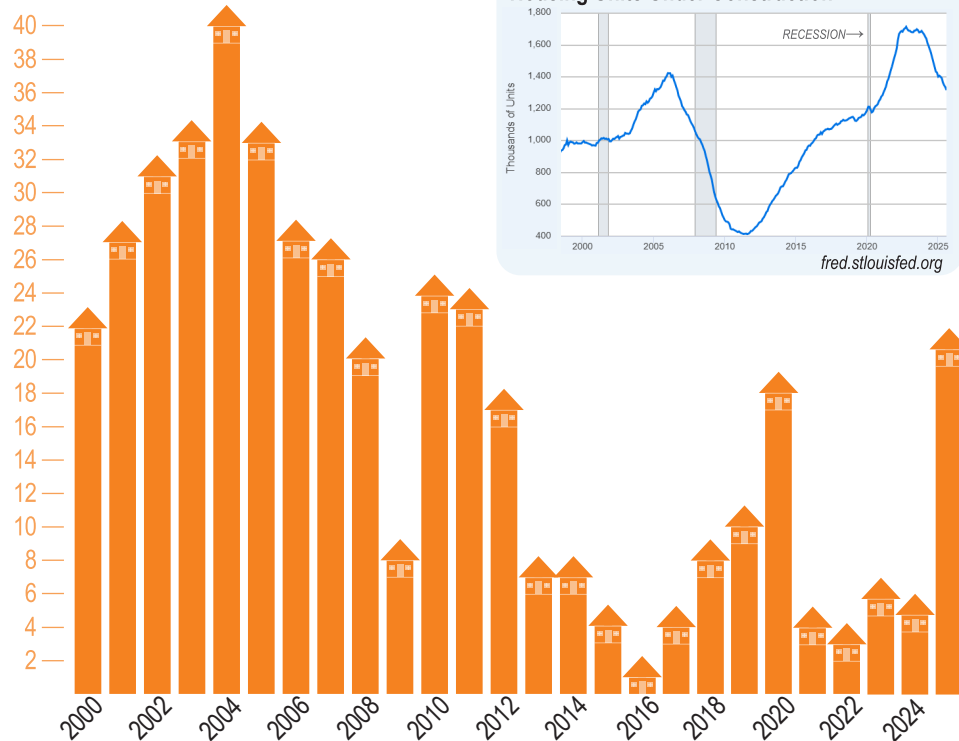
The primary reason for the drop in new housing construction in Poplar Bluff since the early 2000s is the shrinking amount of available land that can be developed within city limits. The construction of new homes within the city limits during the 1990s and early 2000s was mostly north of Barron Road.

The construction of new subdivisions has mostly centered west of the city limits along Township Line Road (see map on next page).

Some new home construction within the city has been on what was previously an

## New Home Construction

Construction permits

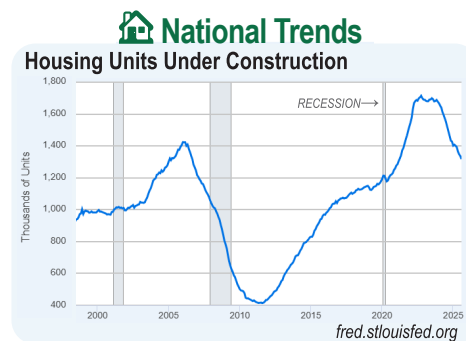


Source: City of Poplar Bluff

empty lot. Several companies have built homes in existing neighborhoods (see South End Study on

page 32). Nearly half of the homes in Poplar Bluff were built prior to 1970 and another 22.4% were built

before 1980 with a large number of empty lots available for new life.



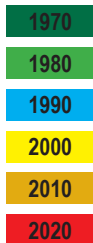
# HOUSING SUPPLY

## Growth Along Township Line Road

While there has been pockets of new construction within the city limits, mostly north of Barron Road or the western edges, new subdivision construction has centered along the Township Line Road corridor with the Batson Mini Farm subdivision in the 1970s (B1) and 1980s (B2).

Traffic along Highway PP east of Township Line Road has nearly doubled since 2000 with an Average Annual Daily Traffic count of 7,808 that year to 11,772 in 2024 (MoDOT traffic volume).

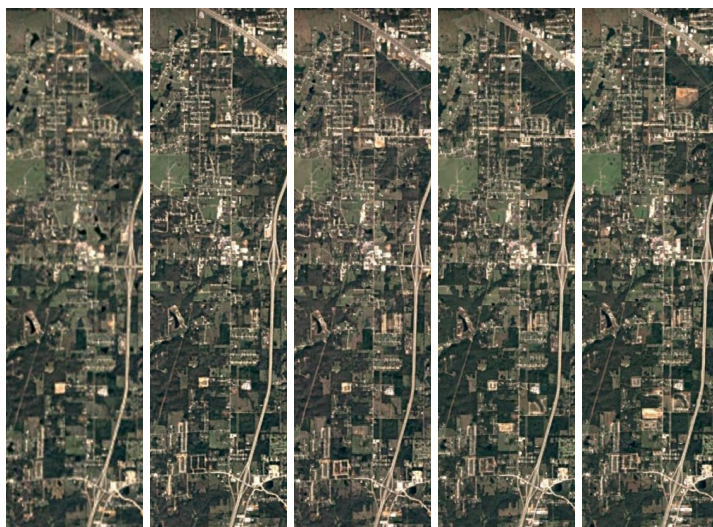
Approximate construction of subdivision:



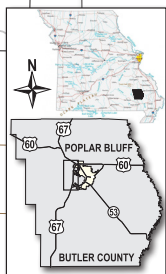
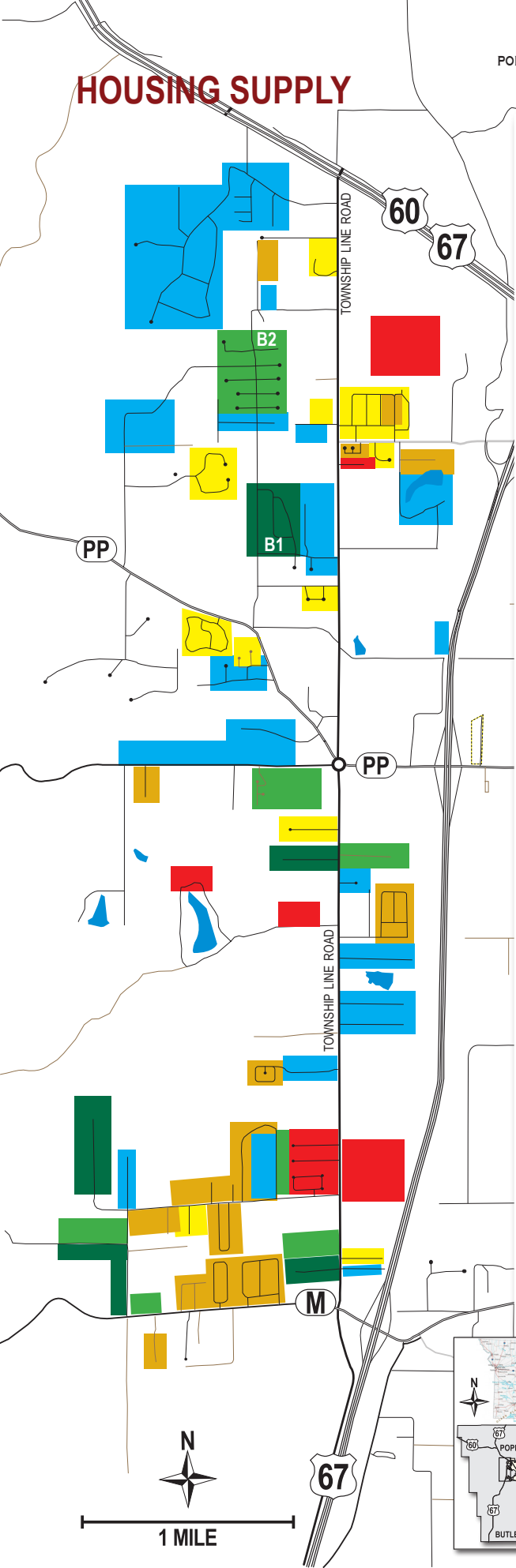
1993 1995 1997 1999 2001



2003 2005 2007 2009 2011



2013 2015 2017 2019 2021



# HOUSING SUPPLY



A building with four units in the 400 block of Main Street is an example of the type of housing that is considered part of the “Missing Middle” in the nation.

**W**ith the limited space available within the city limits of Poplar Bluff to build affordable single-family homes, other housing options could provide a good fit.

“As a nation, we need a shift in how homes are designed and developed. So-called Missing Middle Housing is a critical part of the solution,” wrote architect and urban designer Daniel Parolek, the founder of Opticos Design. He coined the term “Missing Middle” to describe a set of residential building types that exist in the middle of the continuum between detached single-family houses and large apartment buildings.

Such midsized, often moderately priced homes are referred to as missing because very few have been built in the U.S. since the early 1940s. The

shortage is largely due to zoning constraints, the shift to car-centric patterns of development, and the challenges of financing multi-unit dwellings. That’s a problem, because the benefits of this largely missing housing type include:

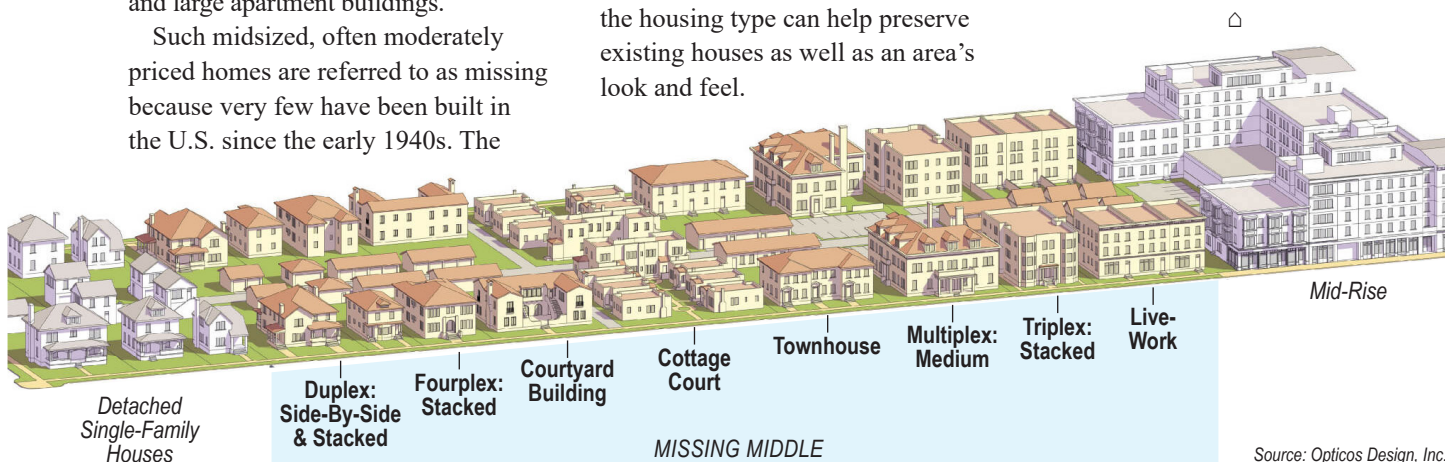
- Missing Middle homes provide the size and affordability options that people of all ages — including older adults — need but often can’t find.
- Since Missing Middle dwellings are house-scale, the design and size of the buildings fit comfortably among detached single-family houses.
- When a classic but too-large historic home is converted into a multi-unit Missing Middle-style residence, the housing type can help preserve existing houses as well as an area’s look and feel.

Learn more about the missing middle housing option and other ways to make communities more livable online at [www.aarp.org/livable-communities/](http://www.aarp.org/livable-communities/)



- The housing type can enable family members to live with or near one another while having their own space or residence.

Other benefits of this building option include shared land costs between multiple households, reduced transportation costs as residents are within walking distance of stores and services, smart land use with the ability of fitting into small plots of land which could be vacant or underdeveloped.



Source: Opticos Design, Inc.

# HOUSING SUPPLY

## Types of Missing Middle Housing Units



**Cottage Court**

A group of small (1 to 1.5-story\*), detached structures arranged around a shared court visible from the street. The shared court is an important community-enhancing element and unit entrances should be from the shared court. It replaces the function of a rear yard. Often rear-most building can be up to 2 stories.



**Side-by-Side Duplex**

A small (1 to 2-story), detached structure that consists of two dwelling units arranged side-by-side, each with an entry from the street. This type has the appearance of a small-to-medium single-unit house and may include a rear yard.



**Stacked Duplex**

A small (2 to 2.5-story), detached structure that consists of two dwelling units arranged one above the other, each with an entry from the street. This type has the appearance of a small-to-medium single-unit house, may include a rear yard and fits on narrower lots than the side-by-side duplex.



**Fourplex**

A detached (2 to 2.5-story) structure with four dwelling units, two on the ground floor and two above, with shared or individual entries from the street. This type has the appearance of a medium-sized single-unit house and may include a rear yard. This type is attractive to developers by generating four units on a typical 50' lot with alley access.



**Sixplex**

A detached (2 to 2.5-story) structure that consists of 5 to 12 dwelling units arranged side-by-side and/or stacked, typically with a shared entry from the street. This type has the appearance of a medium-to-large single-unit house and does not include a rear yard.



**Eightplex**

A small-to-medium (3 to 3.5-story\*) sized detached structure that consists of 3 dwelling units typically stacked on top of each other on consecutive floors, with one entry for the ground floor unit and a shared entry for the units above. This type does not include a rear yard.



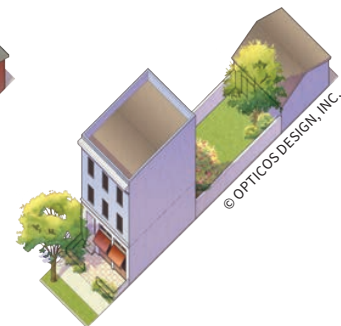
**Courtyard**

A medium-to-large sized (1 to 3.5-story\*) detached structure consisting of multiple side-by-side and/or stacked dwelling units oriented around a courtyard or series of courtyards. The courtyard replaces the function of a rear yard and is more open to the street in low intensity neighborhoods and less open to the street in more urban settings. Each unit is accessed from the courtyard and shared stairs each provide access up to 3 units.



**Townhouse**

A small-to medium-sized attached structure that consists of 2 to 16 multi-story dwelling units placed side-by-side. Entries are on the narrow side of the unit and typically face a street or courtyard. The street façades have entrances and avoid garages.



**Live / Work**

A small-to medium-sized (2 to 3.5-story) attached or detached structure consisting of one dwelling unit above or behind a fire-separated flexible ground floor space that can accommodate a range of non-residential use. The flex space and residential unit typically have separate street entrances. The flex space typically has a taller height (min. 10') and a shopfront frontage. This type does not include a rear yard.



Source: [missingmiddlehousing.com/](http://missingmiddlehousing.com/)



# HOUSING SUPPLY

There are several types of non-traditional housing units that were either difficult to count or not included in the housing census due to their temporary nature. These types of housing units do have an impact on the overall housing market.

- Accessory Dwelling Units are difficult to count because they can be included in the household and may not have a different address than the unit.
- Temporary housing, such as student housing at Three Rivers College which features 46 four-bedroom apartments, reduce the demand on rental units while vacation units such as Airbnb or Vrbo lower housing supply.
- Nursing homes or rehabilitation facilities provide nearly 500 beds in Poplar Bluff while a number of assisted living, independent living and memory care facilities are located in Butler County.

They include:

### NURSING HOMES

- Cedergate Healthcare
- Mark Twain Caring Center
- The Manor
- Oakdale Care Center
- Westwood Hills Center

### ASSISTED LIVING

- Adalyn Estates
- Aspire Senior Living
- New Hope
- Oakdale Assisted Living
- Oak Meadows
- Own Acres
- Peaceful Pines
- River Mist
- Swift Creek
- Whispering Oaks

## National Trends

### Accessory Dwelling Units

A majority of Americans, according to AARP surveys, prefer to live in walkable neighborhoods that offer a mix of housing and transportation options and are close to jobs, schools, shopping, entertainment and parks.

In fact, in the 2021 AARP Home and Community Preferences Survey, adults age 18 or older who would consider creating an ADU said they'd do so in order to:

- Provide a home for a loved one in need of care (86%)
- Provide housing for relatives or friends (86%)
- Have a space for guests (82%)
- Create a place for a caregiver to stay (74%)
- Increase the value of their home (69%)
- Feel safer by having someone living nearby (67%)
- Earn extra income from renting to a tenant (63%)

Since ADUs make use of the existing in-

frastructure and housing stock, they're also environmentally friendly and respectful of a neighborhood's pace and style. An increasing number of towns, cities, counties and entire states have been adapting their zoning or housing laws to make it easier for homeowners to create ADUs.

These preferences — coupled with the rapid aging of the United States' population overall, the decrease in households with children and the national housing shortage — will continue to boost the demand for smaller homes and affordable, quality rental housing.

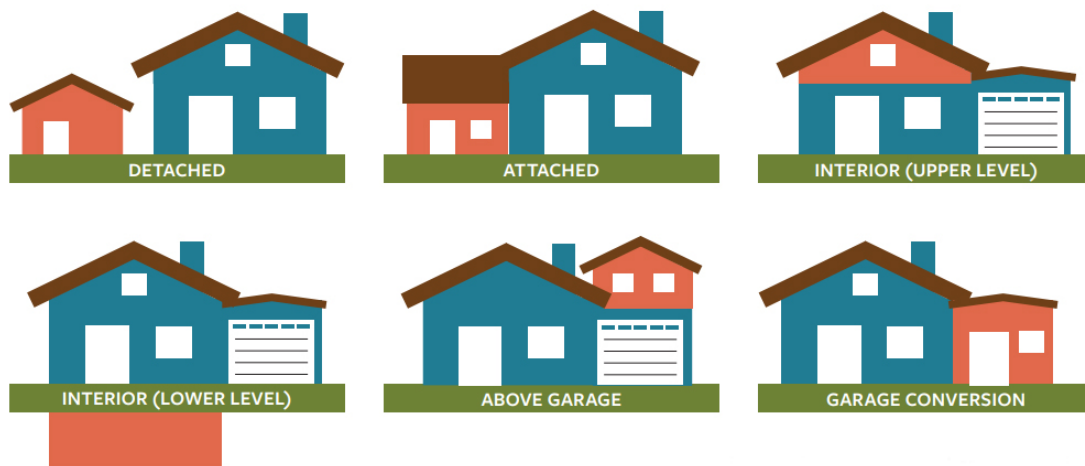
As small houses or apartments that exist on the same property lot as a single-family residence, accessory dwelling units — or ADUs — play a major role in serving a national housing need.

This traditional home type is reemerging as an affordable and flexible housing option that meets the needs of older adults and young families alike.

Accessory dwelling units (or ADUs) come in many shapes and styles:

- Accessory apartment
- Backyard bungalow
- Basement apartment
- Casita
- Carriage house
- Coach house
- English basement
- Garage apartment
- Granny flat
- Guest cottage
- Guest house
- In-law suite
- Laneway house
- Multi-generational house
- Ohana unit
- Secondary dwelling unit

Source: AARP



### Tiny Homes

Tiny houses have captured the popular imagination. Their appeal is often rooted in a desire to simplify. Technically speaking, most tiny houses are actually recreational vehicles, or RVs. Look closely. Many have wheels (sometimes hidden behind siding) or sit on a towable flatbed.

Unless the house is anchored to a slab foundation and connected to public utilities, a tiny house is not likely to be permitted under an urban jurisdiction's building code requirements for a permanent shelter.

However in communities where

they are permitted — such as in rural areas — tiny houses can be a viable and affordable housing option, especially for people who have access to land (such as their own or to a relative's yard or a farmer's field) and are just starting out or looking to downsize.

Tiny houses typically include a bedroom loft with upper level windows for plenty of natural light.

The homes — which usually contain a kitchen and a bathroom with a toilet, sink and shower — are powered by a generator or a connection to a home

or utility pole in the vicinity. Water and propane can be supplied from tanks placed nearby. Wastewater can be managed by use of a composting toilet, a septic system or a gray water recycling system.

The interior of an average, efficiently designed, multifunctional tiny house is between 200 and 300 square feet. Tiny house furnishings can be sparse or, in the home shown here, elegant and well-equipped. Many manufacturers offer a collection of options at various price points.

— AARP

# HOUSING DEMAND



**D**owntown was the center of Poplar Bluff's retail shopping from the days of the horse and buggy until the early 1960s when shopping centers with large parking lots became the norm.

While the development of retail spaces changed over time and moved the city's center west and then north, housing developments remained stuck in the post-war building boom with tightly-packed subdivisions spreading out in all directions.

However, today's housing demand is much different than it was in 1949 when the above aerial photo was taken of downtown looking west, or even 25 years ago.



## 'Typical American Household' is outdated

In the minds of many, the "typical American household" is a nuclear family consisting of a mother, a father and two children (give or take). Reality significantly differs:

- Nuclear families account for just 20% of today's households.
- The largest demographic, at 28%, is single adults who live alone. (They account for more than nuclear and single-parent families combined.)

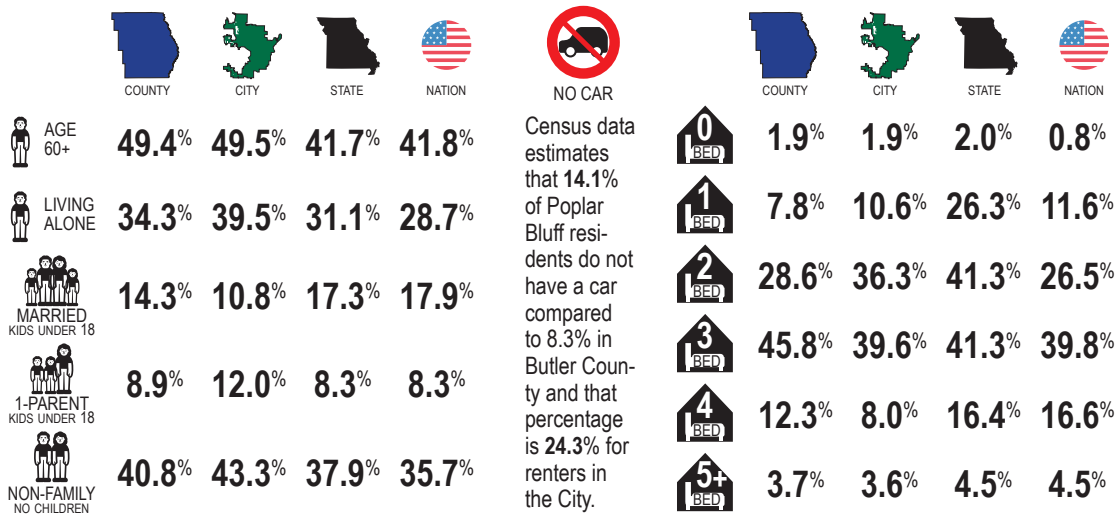
• As of the mid-2010s, almost half of America's households were either adults living alone or adults sharing a home with other adults, such as roommates or relatives.

Not only does the popular image of the American household need updating, but so do our collective assumptions about the type of housing we need. A review of the nation's overall housing stock by unit type is revealing.

• More than 80% of the nation's apartments and houses are built with two, three or four bedrooms.

• These residences are designed with a nuclear family in mind: one larger "master bedroom" for parents and smaller, secondary bedrooms for children.

• Additionally, there are more than twice as many two-bedroom units as there are studios and one-bedrooms combined.

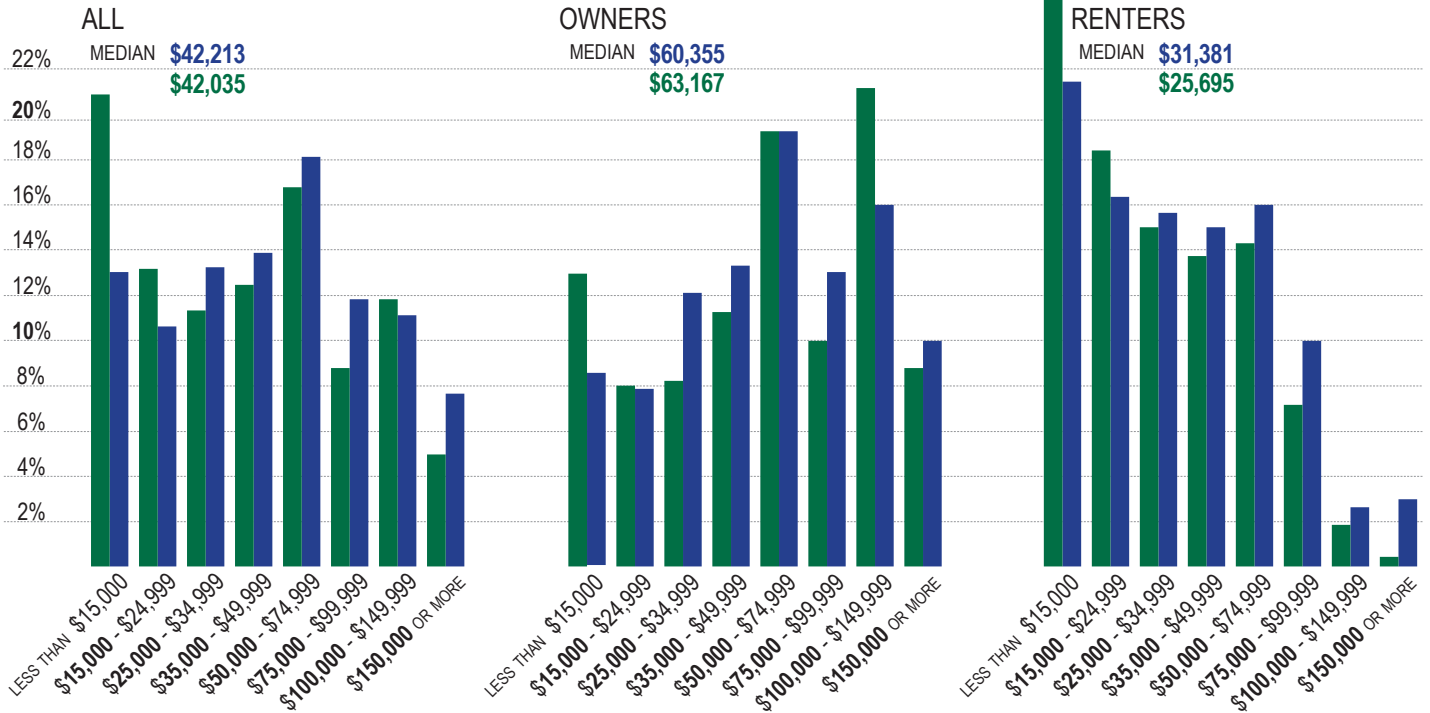


# HOUSING DEMAND

## Household Income

Past 12 months (in 2023 inflation-adjusted dollars)  
Percentage of population

COUNTY CITY



## Affordable Rent

Affordable is a relative term and carries a different meaning for different people. Some people think a front-end debt-to-income ratio of 25% is considered affordable, while others might think 33% of income is affordable. This chart is an example to show how much rent a person could afford based on income. The median rent in Poplar Bluff is \$760 a month.

Scenario	Monthly Rent Range <sup>^</sup>	Monthly income	Monthly debt (Car loan, credit, student loan) <sup>^</sup>	Max monthly rent	Afford the median rent?
The Social Security retirement benefit a single person receives:	\$278 - \$358	\$994	\$358 - \$100	\$0 - \$258	NO
The average Social Security retirement benefit a household receives:	\$478 - \$615	\$1,707	\$500 - \$100	\$115 - \$515	NO
A person making minimum wage without benefits (32 hours per week) makes, after taxes:	\$582 - \$749	\$2,080	\$500 - \$100	\$249 - \$649	NO
The median household income for a Poplar Bluff resident:	\$981 - \$1,261	\$3,503	\$500 - \$100	\$761 - \$1,161	YES

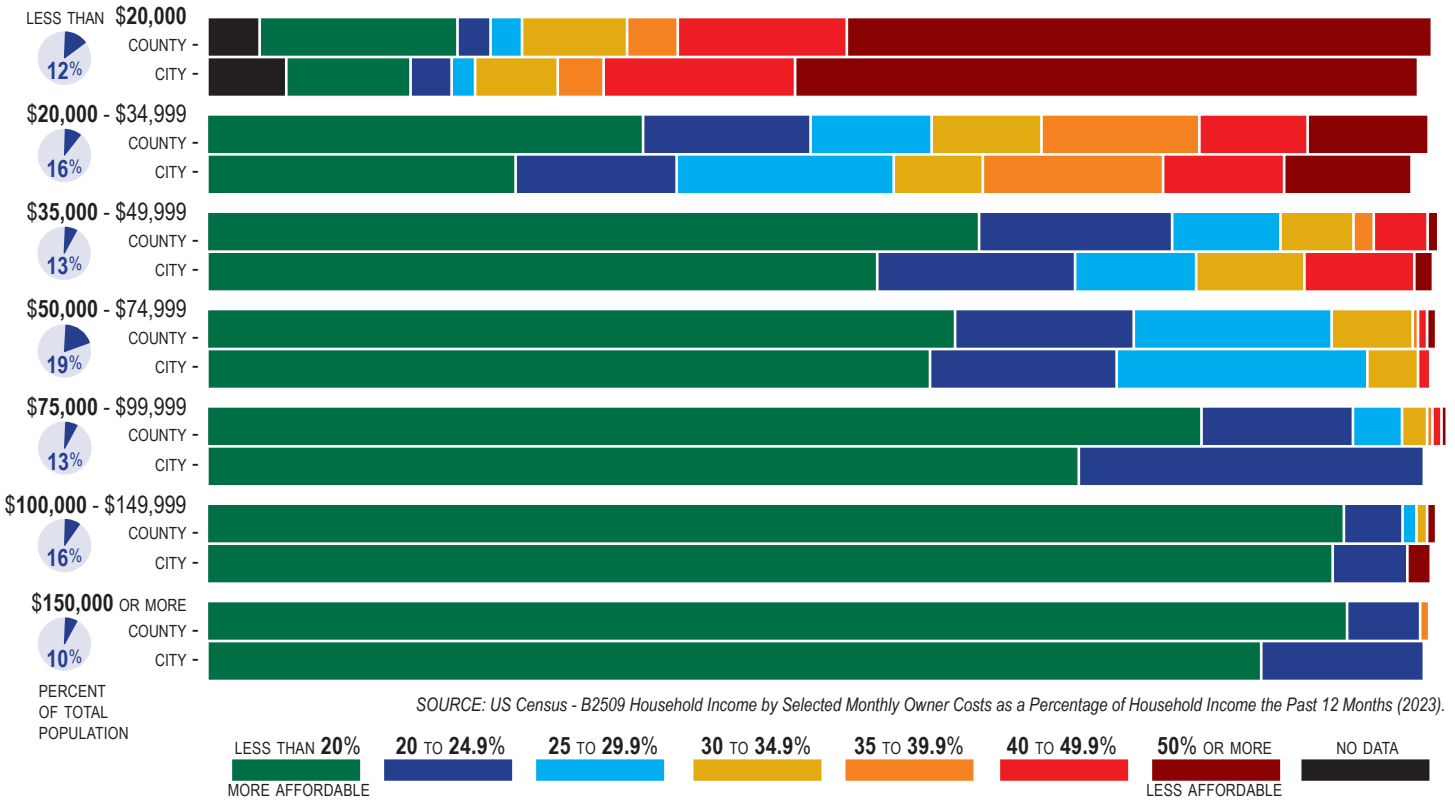
<sup>^</sup> The average person carries a monthly debt payment of \$1,224. This can include car payments (which average \$620 a month), credit card payments and personal or student loans. A range of this debt is calculated to show how much it affects a person's ability to afford rent.



# HOUSING DEMAND

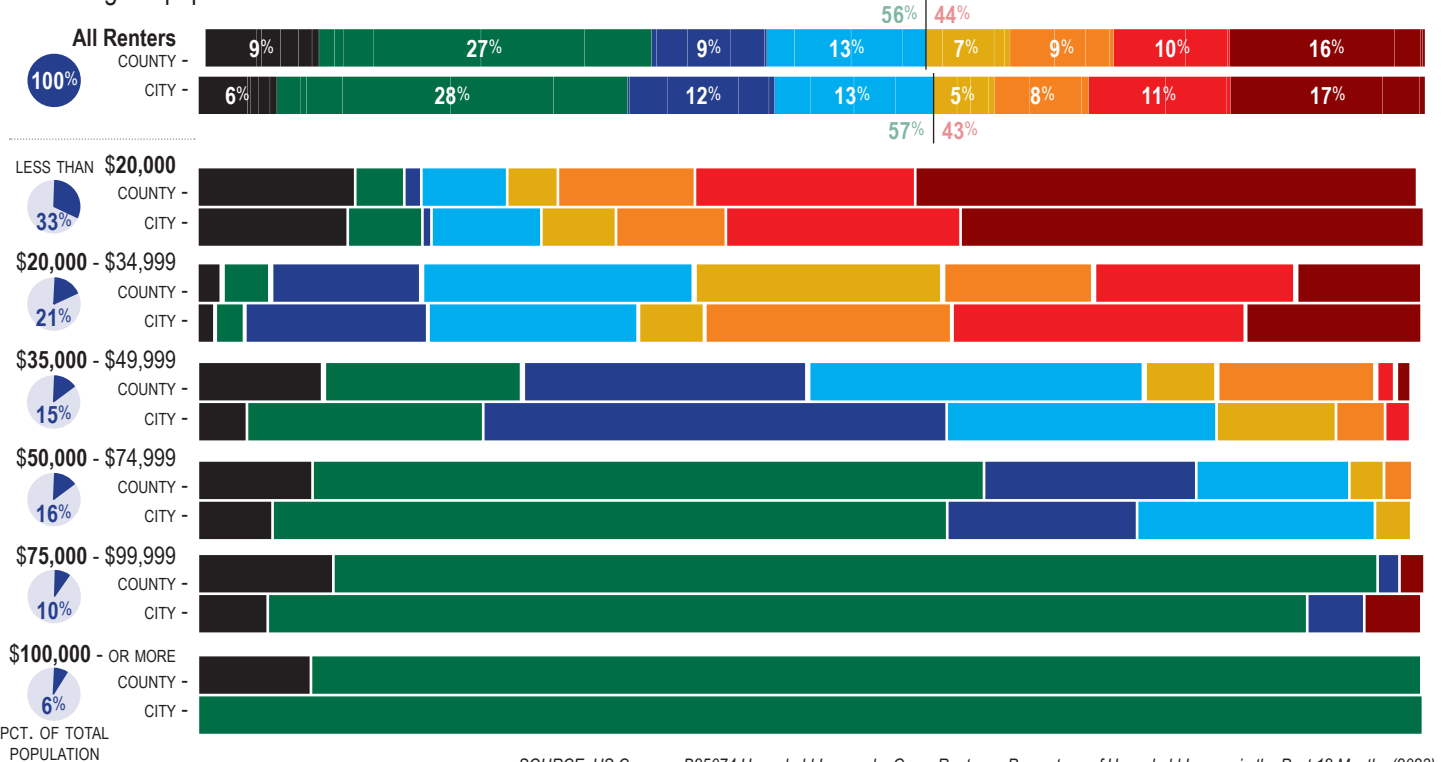
## Monthly Owner Housing Costs

As a Percentage of Income the Past 12 months (2023)  
Percentage of population



## Monthly Renter Housing Costs

As a Percentage of Income the Past 12 months (2023)  
Percentage of population



# HOUSING SUPPORT



*The Poplar Bluff Housing Authority's Howard C. Wilson Apartments in the 400 block of Main Street is one of the city's affordable housing locations. The building is named in honor of Poplar Bluff's second PBHA director who served 16 years.*

**E**fforts to create public housing in Poplar Bluff started in the summer of 1941 following the passage of the state's housing authorities bill with the creation of a Local Housing Authority, but it was not until 1960 that the Poplar Bluff Housing Authority was created. Three years later the first tenants moved into Karen West Apartments.

Today, this independent municipal agency maintains 575 units for seniors, persons with disabilities and eligible low-income families providing quality, safe and affordable housing.

The Ripley County Public Housing Agency also provides rental assistance, including Section 8 among others, for approximately 470 families living in the five-county area served by the Ozark Foothills Regional Planning Commission. It started in 1977 with just 36 families.

Affordable housing, as defined by the U.S. Department of Housing and Urban Development (HUD), is a household paying no more than 30% of their monthly income on housing (rent or mortgage) and utilities. Households paying more than 30% are "housing cost burdened," and those paying over 50% are "severely cost burdened."

Half of Poplar Bluff residents paying rent and 13% of home owners are considered "housing cost burdened" while 45.3% of Butler County renters and 9% of home owners fall into that category.

The need for assistance is great. Ripley County Public Housing Agency reported 300 persons on its waiting list at the end of 2025, six months after taking applications, while the Poplar Bluff Housing Authority had 734 waiting on a unit to open.

Additional low-income apartments also provide help with 388 units in Butler County that offer assistance for seniors, disabled and low-income families.

Many of these apartments took advantage of federal programs. The Housing Assistance Council notes that loans for new developments have not been issued since 2011 and those built with USDA Section 511 funds are starting to disappear. HAC estimates that 16,000 units annually across the country will be removed from 2027 until all exit the program by 2050.

Even with a conservative estimate of the number of people being assisted it does not reach half of those Butler County residents living in poverty.

**“**Subsidized housing plays a critical role in Poplar Bluff's housing system. Seniors, working families, veterans, and people with disabilities rely on these hoes to stay stable and employed. When housing is affordable, families thrive, local employers retain workers, and the community reduces strain on emergency services. Subsidized housing strengthens Poplar Bluff's economic and social health.”

REBECA PACHECO  
Poplar Bluff Housing Authority

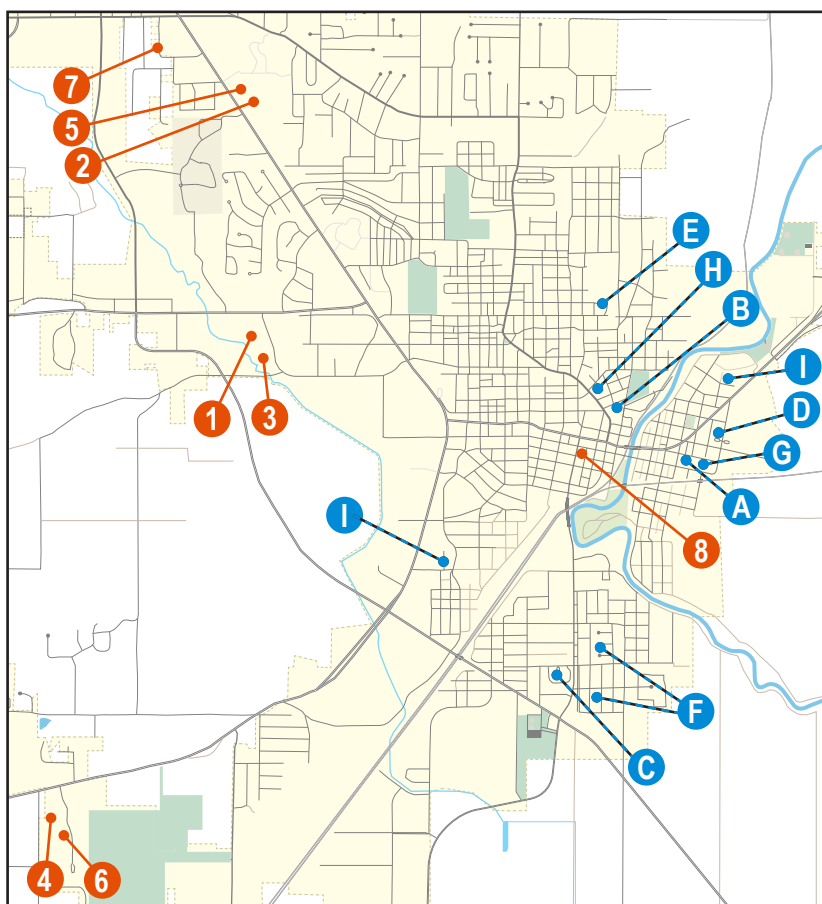
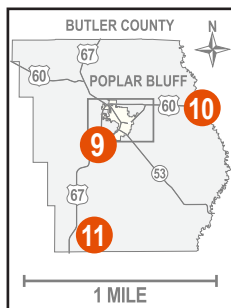


# HOUSING SUPPORT



**Subsidized Housing**

	UNITS
A. Cottages	101
B. Hillcrest	54
C. Karen West	84
D. Peach Street	38
E. Roxie Street	36
F. State Street	98
G. Twin Towers	
North Tower	52
South Tower	52
H. Wilson	30
I. Others	30
<b>Total</b>	<b>575</b>
<b>Bedrooms</b>	<b>993</b>



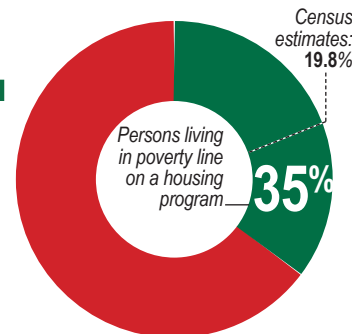
## Poverty

### Census Estimates for 2023

	COUNTY	CITY
Poverty Rate	<b>20.3%</b>	<b>23.5%</b>
Total	8,360	3,674
PCT. OF TOTAL POPULATION		
Male	16.1%	18.6%
Female	24.2%	27.8%
AGE		
Under 18	25.3%	30.9%
25 and older	18.3%	20.5%
18 to 34 years	23.2%	27.0%
35 to 64 years	18.1%	18.7%
65 and older	15.5%	18.4%
RACE		
White alone	18.6%	19.8%
Black alone	36.6%	40.0%
Asian alone	16.1%	9.5%
Hispanic or Latino	28.3%	59.6%
Other race alone	54.3%	62.1%
2 or more races	27.2%	34.4%
EDUCATION		
Less than HS	40.1%	35.7%
HS graduate	20.3%	22.5%
Some college	12.1%	16.4%
Bachelor's or higher	3.5%	7.5%
INCOME BELOW POVERTY RATIOS		
50% of poverty level	7.2%	10.9%
125% poverty level	26.5%	33.6%
150% poverty level	34.1%	44.4%

Census estimates put the number of residents in housing units for who poverty status is determined at 19.8% but it could be as much as 35%:

Butler County	<b>686</b>
TOTAL UNITS.....	
BEDROOMS.....	<b>989</b>
*ESTIMATED	
TOTAL PERSONS.....	<b>2,403</b>
County residents with Section 8 Vouchers.....	<b>554</b>
TOTAL PERSONS ON PROGRAMS*.....	<b>2,957</b>
Persons NOT on Housing Program.....	<b>5,403</b>



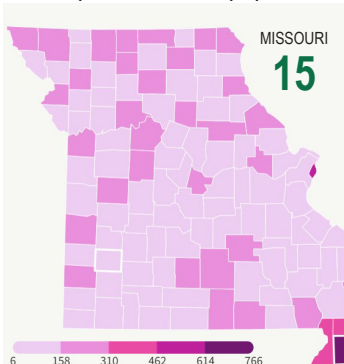
\*ESTIMATES Because a bedroom can house one or multiple persons, an average of 2.43 is used to estimate the number of people on each program because HUD uses this average to count households when funding projects.

CITY	UNITS	BEDROOMS	RESIDENTS	FUNDING
1. Bluff View Manor	44	164 20 (1), 24 (2)	Elderly, Disabled	USDA Section 515, 521**
2. Brent B. Tinnin Apartments	48	48 (single)	Elderly, Disabled	HUD Section 202 Loans
3. Idlewild ^^	40	60 20 (1), 20 (2)	Elderly, Disabled	LIHTC**
4. New Beginnings Apartments	10	10 (single)	Elderly, Disabled	Section 811
5. Poplar Bluff Villas	48	96 (2 bedroom)	Family	HOME, LIHTC**
6. South Pointe Apartments	48	96 (2 bedroom)	Mixed	HOME, LIHTC**
7. Trailwood Apartments	12	24 (2-bedroom)	Family	USDA Section 515, 521**
8. Vine Street Apartments	42	68 16 (1), 26 (2)	Elderly, Disabled	LIHTC**
COUNTY	UNITS	BEDROOMS	RESIDENTS	FUNDING
9. Oakview Apartments	48	112 32 (2), 16 (3)	Mixed	LIHTC**
9. Oakview Apartments II	36	72 (2-bedroom)	Mixed	LIHTC**
10. Fisk	16	16 (single)	Elderly, Disabled	USDA Section 515, 521**
11. Heritage Villa (Neelyville)	8	12 4 (1), 4 (2)	Family	USDA Section 515, 521**

^^ program ends in 2026 \*\*owned by for-profit company

## Subsidized Housing Units

Units per 1,000 total population



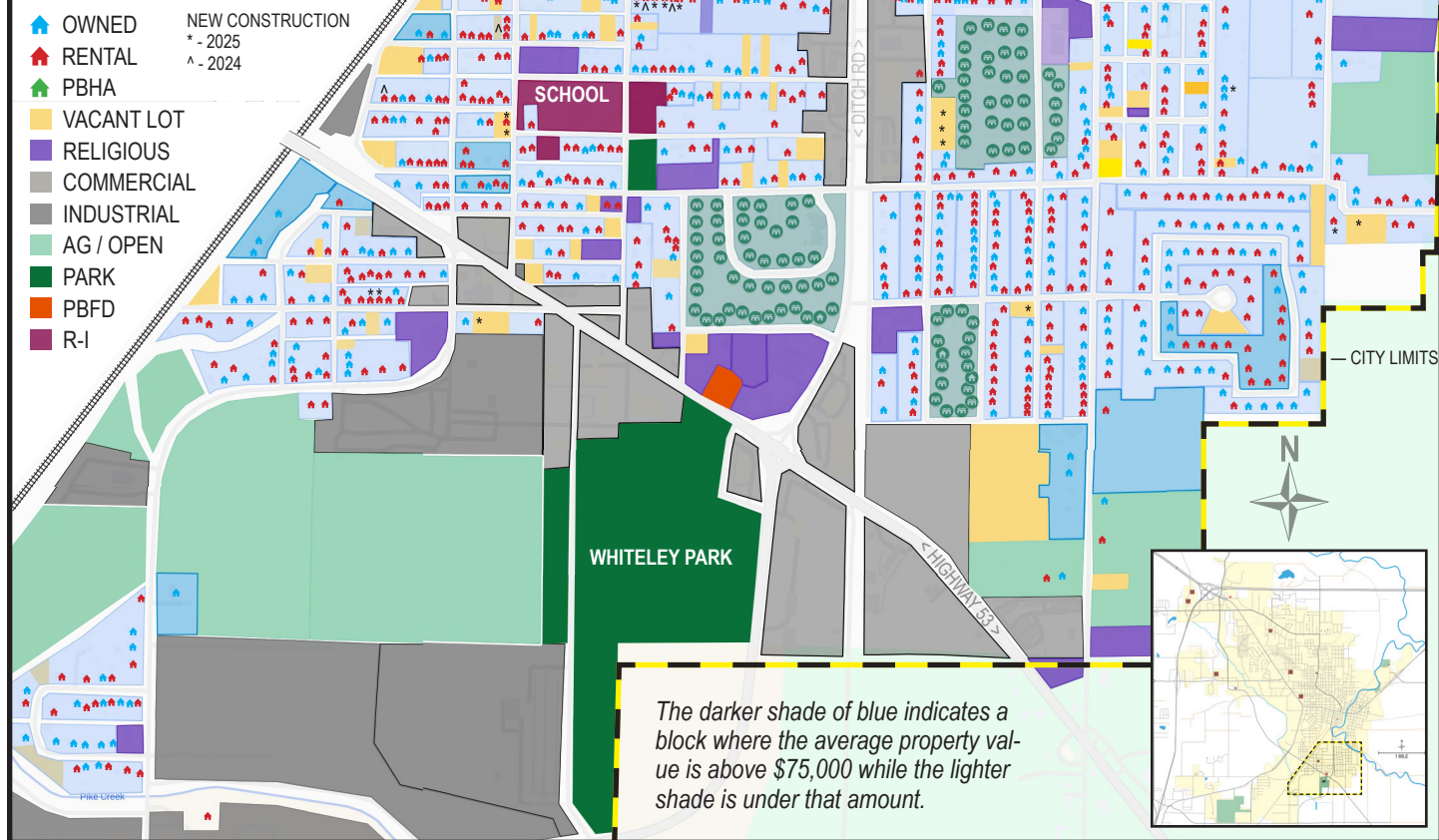
LARGEST CITY	COUNTY	UNITS	POVERTY RATE
KENNETT	Dunklin	387	23.0
POPLAR BLUFF	Butler	238	20.3
ST. LOUIS	County	142	19.8
ROLLA	Phelps	135	17.2
ST. JOSEPH	Buchanan	243	16.9
FARMINGTON	St. Francis	114	15.3
SIKESTON	Scott	271	15.1
COLUMBIA	Boone	121	14.4
SPRINGFIELD	Greene	90	14.1
SEDALIA	Pettis	166	14.0
MOBERLY	Randolph	195	13.8
KANSAS CITY	Jackson	271	13.8

Source: usafacts.org from US Department of Housing and Urban Development (HUD), and US Census.



# SOUTH END STUDY

The south end of Poplar Bluff features a lot of the issues facing other parts of the city — vacant lots, low ownership rates and aging homes. Using data from the County Assessor, this map shows housing units, vacant lots and other land use in relation to those residential neighborhoods.



The south end of Poplar Bluff became part of the city in 1938 with the annexation of the areas known as Kellytown and Dogtown.

Joe Kelly bought the tract of land east of the railroad and laid out lots that became the neighborhood called Kellytown to residents who were employed by nearby the mills south of downtown district. One of these mills owned by Joseph Ashcroft platted 40 acres on the west side of Black River in 1913 that became known as Dogtown due to the number of dogs in this neighborhood.

The two neighborhoods, separated by a north-south running ditch and correspondingly-named road, were only connected by present-day Ashcroft Road to the north and Highway 53 to the south. A two-room elementary school was built in 1921 in

Kellytown and later named Eugene Field School after the “Children’s Poet” of Missouri to serve both communities along with Vinegar Hill neighborhood on the west side of the railroad. Henry and Victor streets finally connected the communities in 1950 as more subdivisions were being created. This is how much of Poplar Bluff’s residential areas were created — small developments that are later annexed into the city limits.

Today, this area features commercial districts along Highway 53 and Ditch Road splitting nearly 900 residential units that include 20 duplex units, four apartment units and 839 single-family units. The Poplar Bluff Housing Authority has three locations — Karen West, which was built in 1963, and the State Street duplexes built in 1970.

The median home value in this community is \$41,980, which is \$67,720 less than the median home value of the entire city while the home-ownership rate is 41.39%, also below the city’s rate of 51.4%.

The age, smaller size of the housing units and proximity to the river contribute to the lower value. The median age of residential homes is 66 while lot sizes can range from approximately 6,100 square feet to 24,000, or a little over half an acre. While the District No. 7 levee protects this area from the Black River flooding, the open ditches along streets collect rainwater to flow into the ditch along Ditch Road.

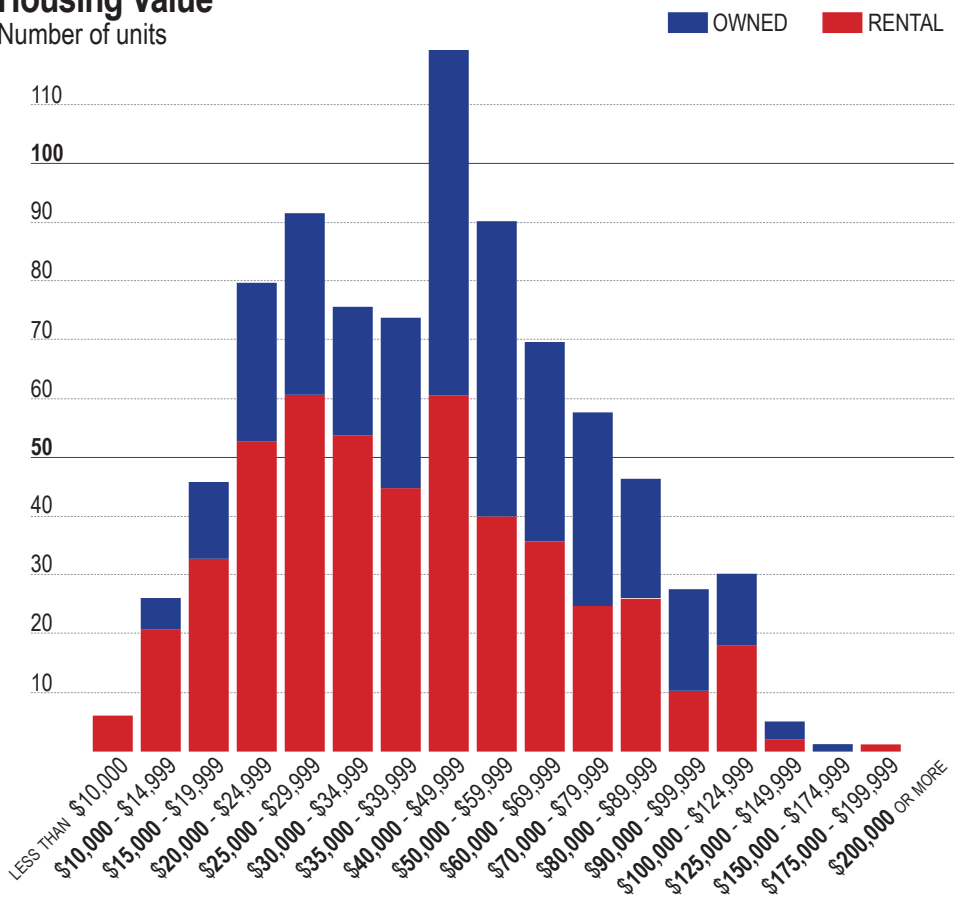
There are approximately 100 empty lots, or 11% of the total residential plots, however, in the last three years there have been 24 new home built in this area.



# SOUTH END STUDY

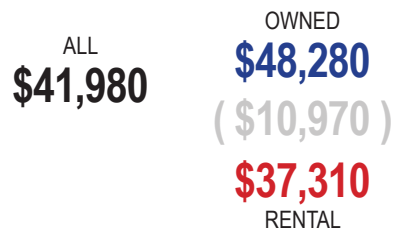
## Housing Value

Number of units



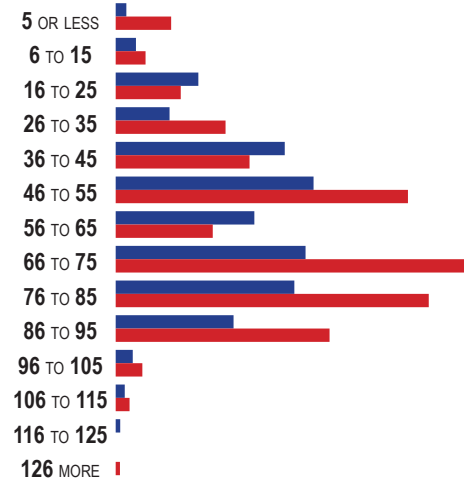
## Median Value

In study area



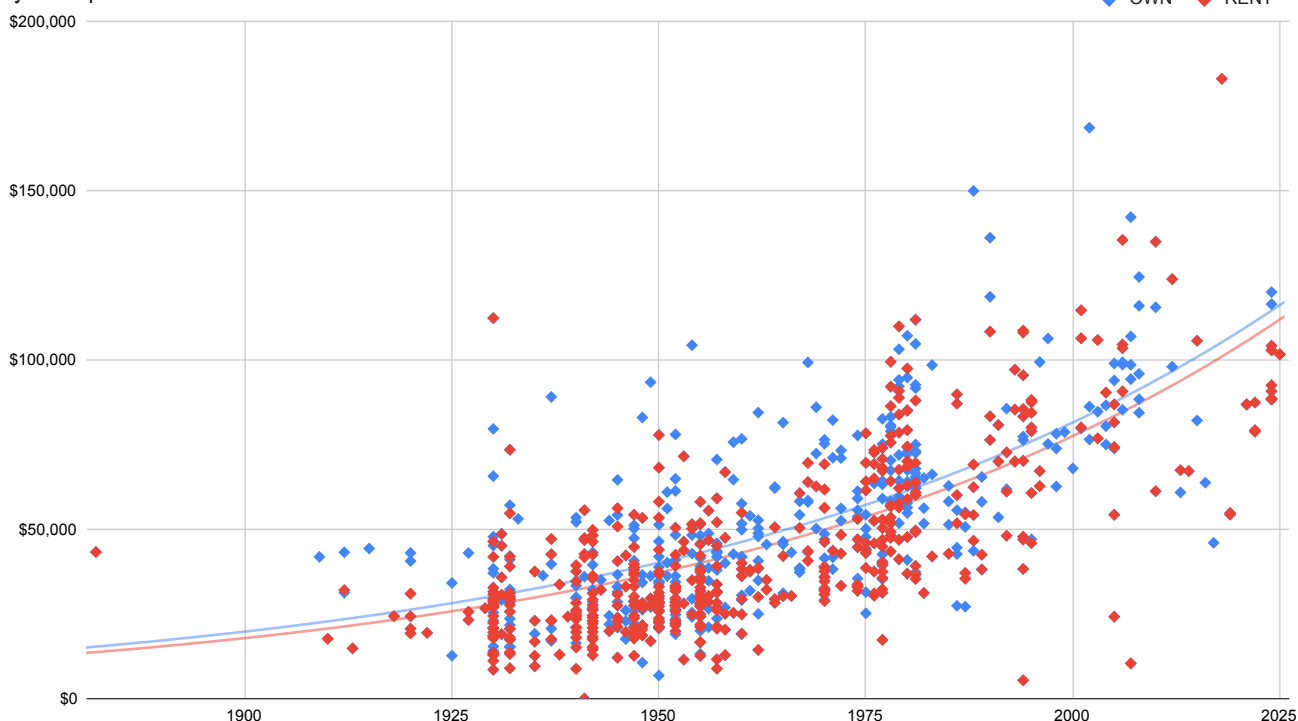
## Age of home

YEARS



## Housing Value By Age

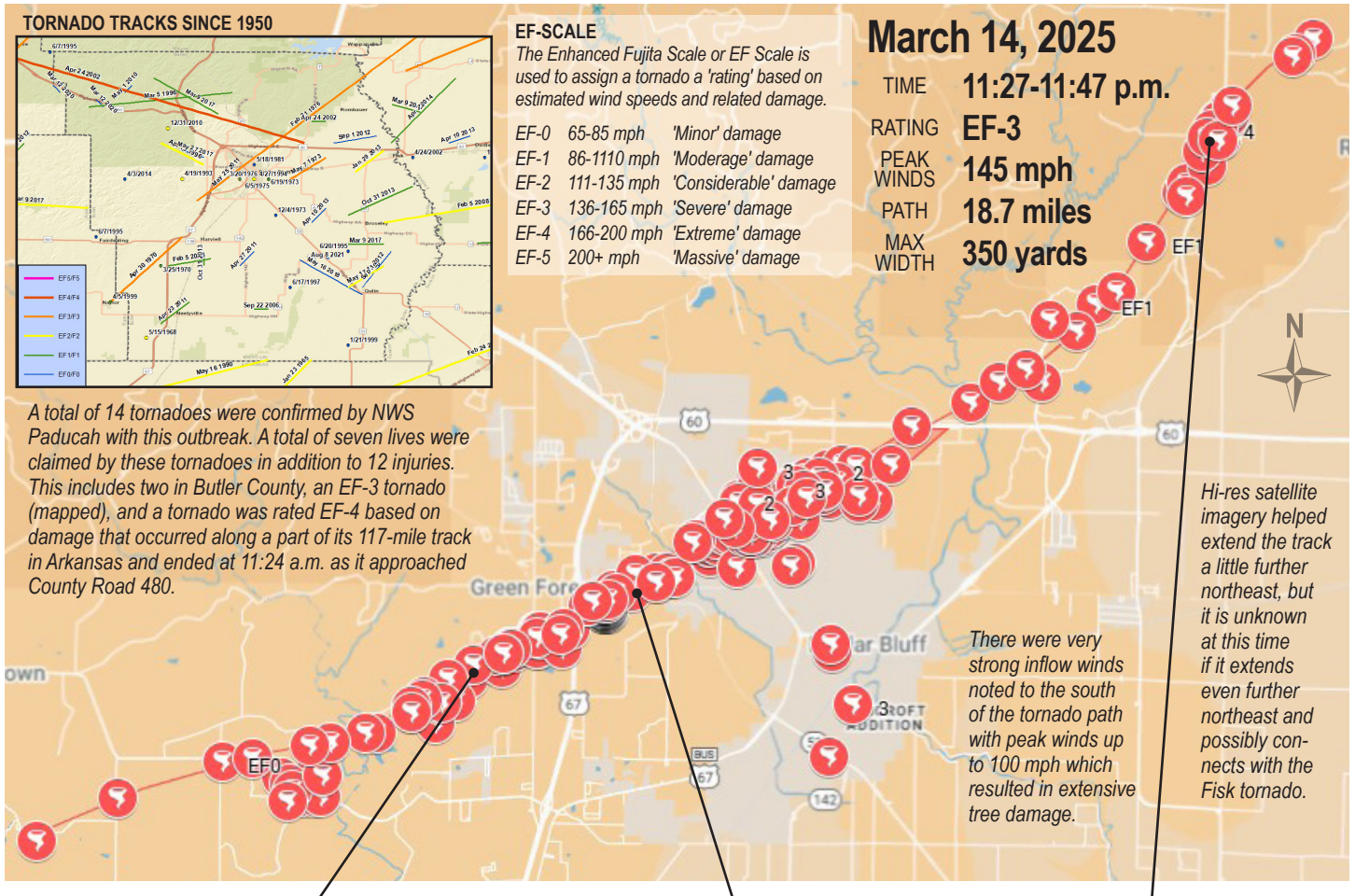
City of Poplar Bluff: South End



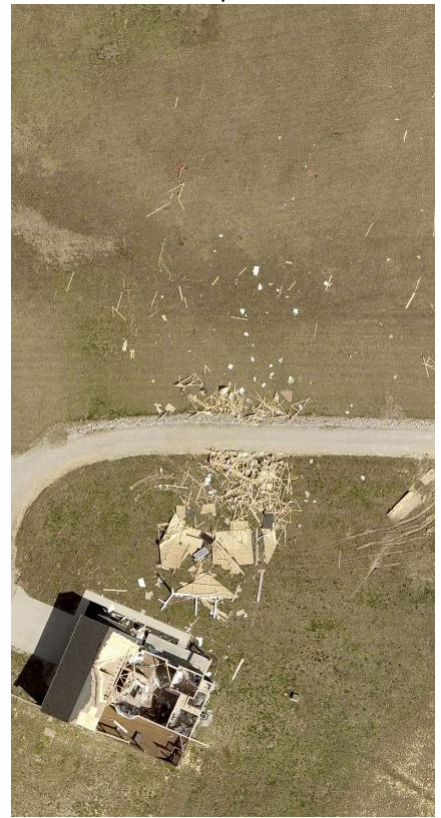
SOURCE: Butler County Assessor data of properties within south end of City of Poplar Bluff



# TORNADO DAMAGE

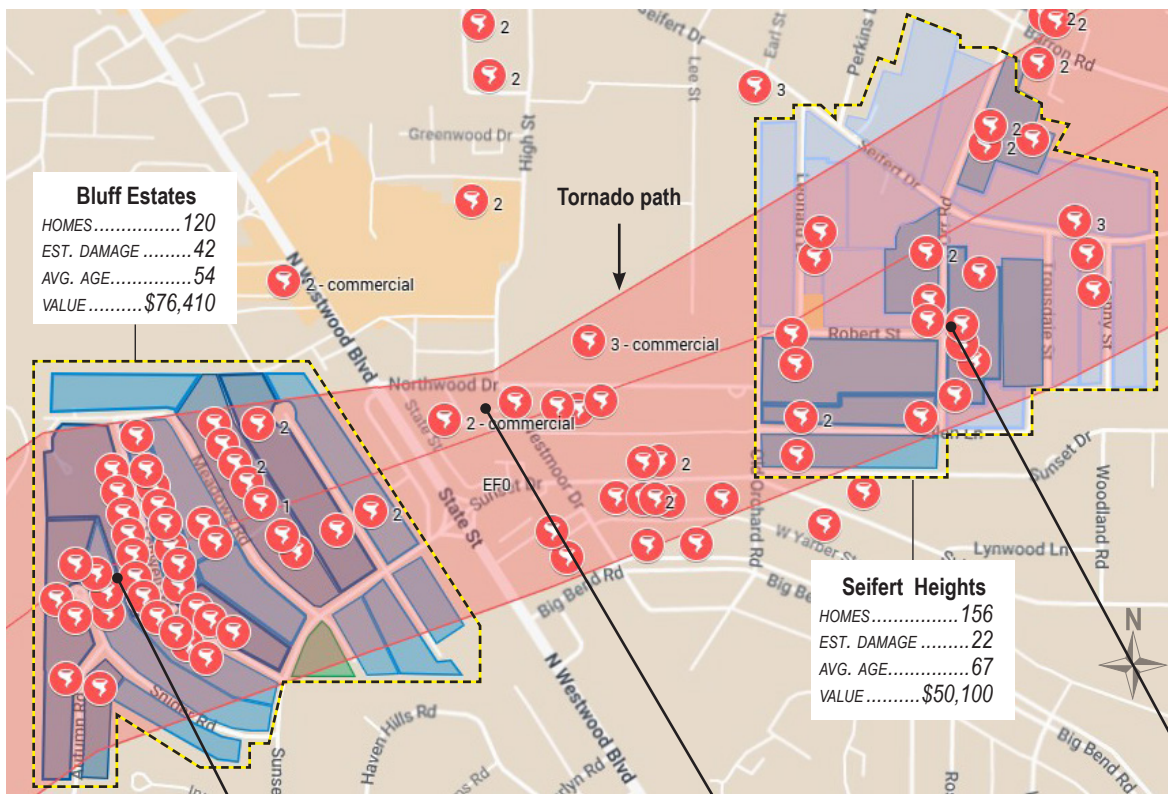
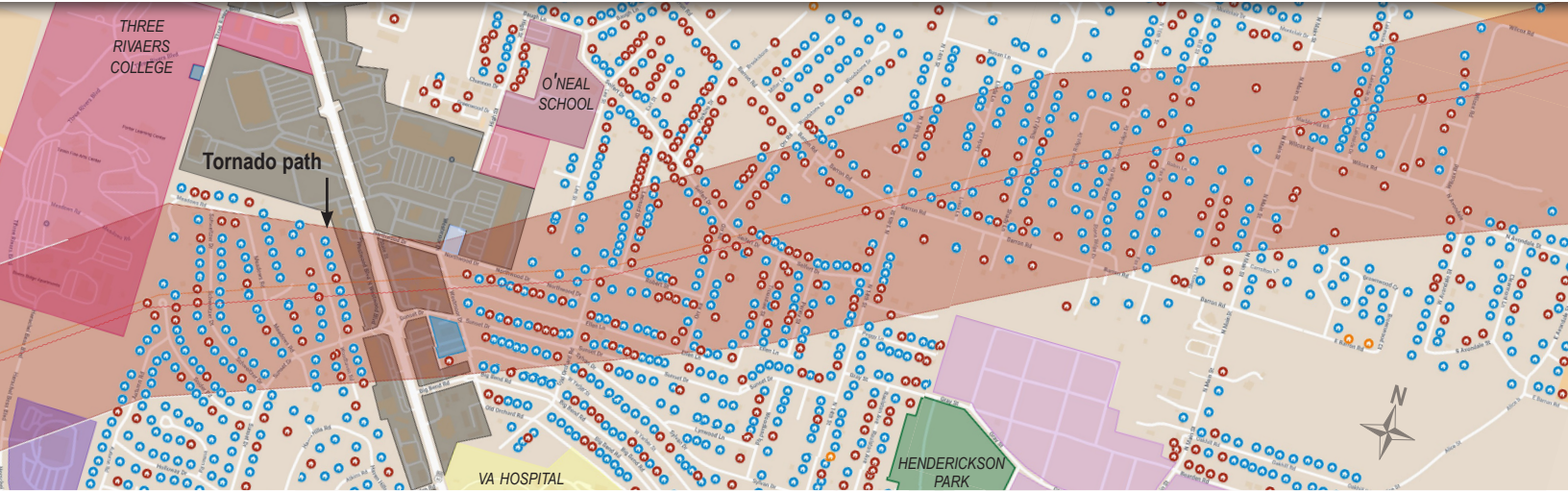


Damage from the storm was assessed from satellite images including, from left, County Road 450 at Marathon Lane, Heritage Court and Highway T. Nearly 300 structures were identified along the tornado path through Butler County.



Sources: Butler County Assessor, City of Poplar Bluff and National Weather Service

# TORNADO DAMAGE

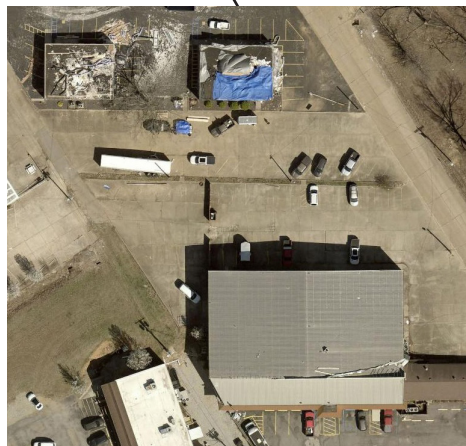


**A TALE OF TWO NEIGHBORHOODS**

There were approximately 520 homes within the path of the storm inside city limits.

A few homes show no signs of being repaired nearly 10 months later in the Seifert Heights subdivision while Bluff Estates, which sustained damage to more homes, was completely repaired.

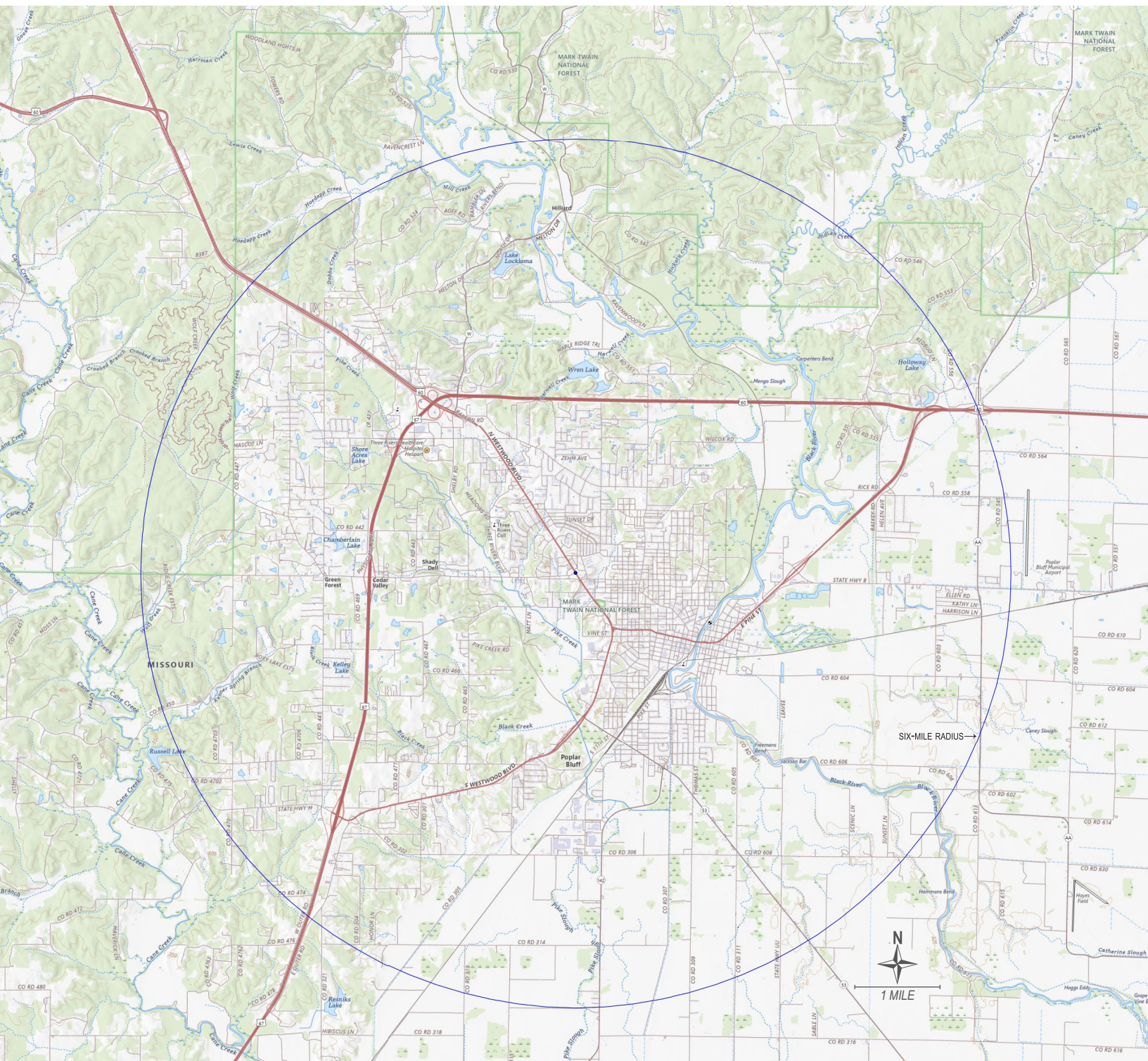
Both neighborhoods saw an increase in rental homes after the storm. Bluff Estates had eight homes sold in 2025, raising the rental percentage from 15% to 22%. Seifert Heights had three homes sold to owners of a different address in 2025, raising the percentage of rental properties from 35% to 37%.



Sources: Butler County Assessor, City of Poplar Bluff and National Weather Service



# LAND STUDY



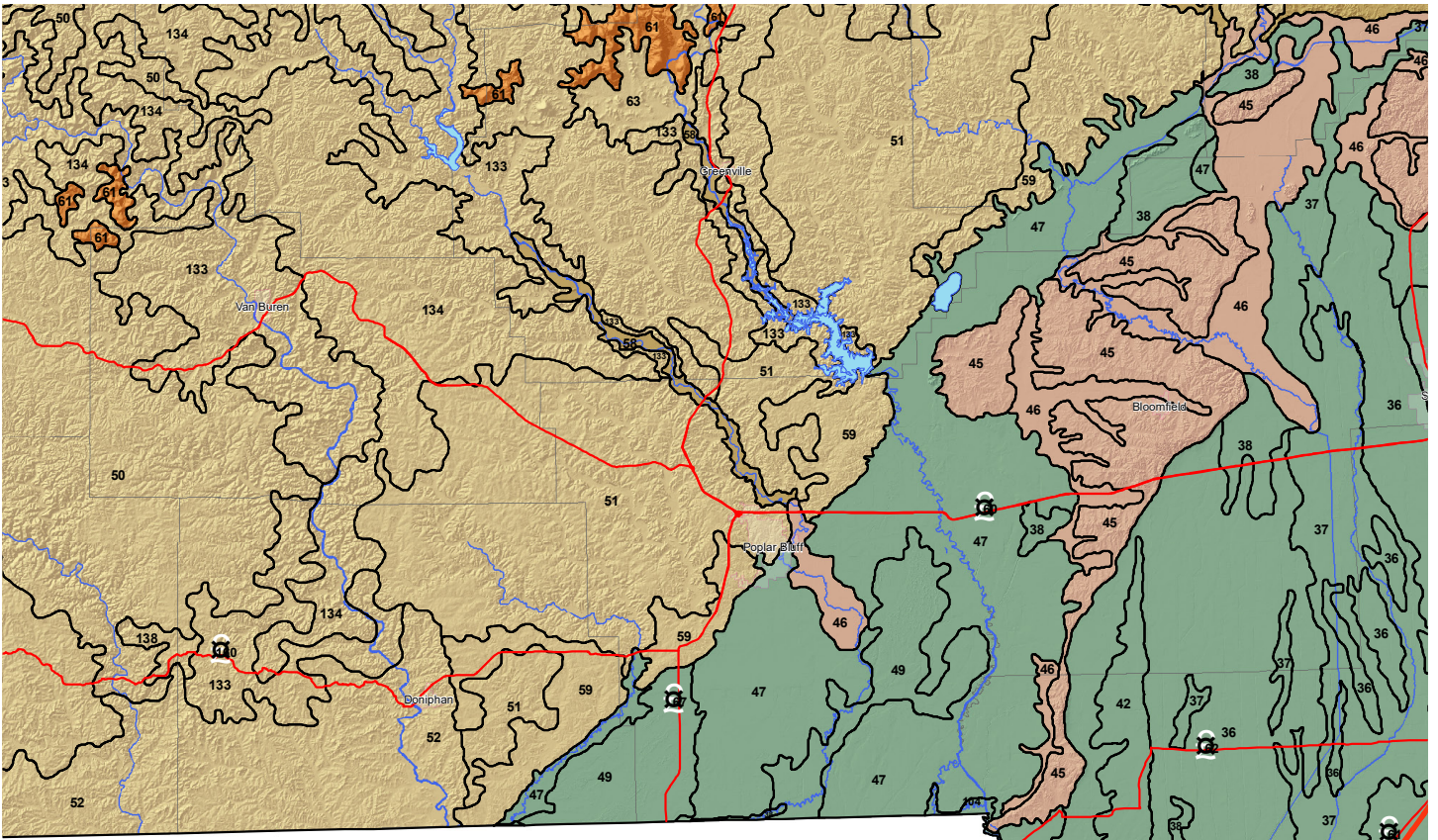
**G**eography is key factor to Poplar Bluff's growth as the city is on the dividing line called the Ozark Escarpment, where the foothills of the Ozark Mountains to the west meet the flat Mississippi Alluvial Plain. The terrain is flat on the east side

of the river and southeast of the city featuring a variety of rich soils for farmland, heavier clays composed of a sandy loam and alluvial soils rich in organic materials in the drained swamplands. The foothills to the west and north are wooded with the Mark Twain National Forest.

The city's recent growth has been north and west as the commercial district moved from downtown to Westwood Boulevard. The center of the 6-mile radius for this study is located at the intersection of Westwood and Kanell Boulevard (Highway PP).

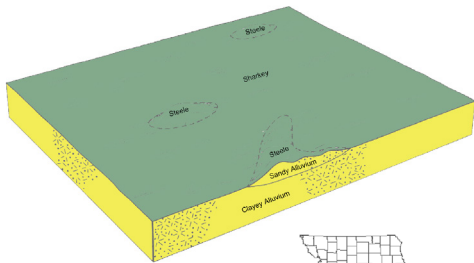
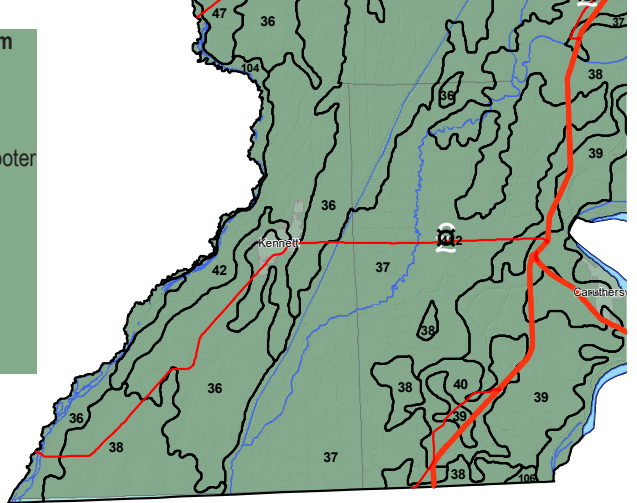


# SOIL MAP

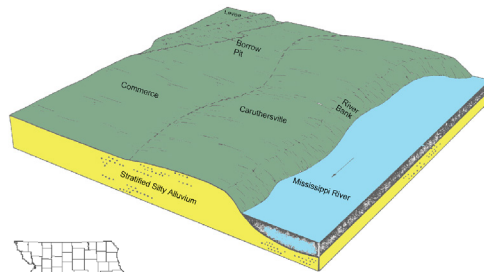


- Ozark Highland**
- 50 Coulstone-Scholten-Captina
  - 51 Clarksville-Captina-Midco
  - 52 Alred-Tonti-Gatewood
  - 57 Lily-Jonca-Minnith-Haymond
  - 59 Alred-Wrengart-Loring
  - 62 Gatewood-Gravois-Bucklick
  - 63 Crider-Caneyville-Bucklick
  - 133 Poynor-Rueter-Alred-Relfe
- St. Francois Knobs and Basins**
- 61 Irondale-Killarney-Delassus

- Southern Mississippi Valley Alluvium**
- 36 Lilbourn-Gideon-Sharkey
  - 37 Sharkey
  - 38 Dundee-Amagon
  - 39 Hayti-Commerce-Portageville-Cooter
  - 40 Commerce-Caruthersville
  - 41 Bosket-Malden-Broseley
  - 47 Calhoun-Crowley-Amagon
  - 49 Tuckerman-Bosket-Amagon
  - 104 Falaya
  - 106 Sharkey-Alligator-Tunica



**131A - 37 Sharkey association**  
 Deep, level and nearly level, poorly drained soils, in stack water positions. (from Soil Survey of Dunklin County, MO)



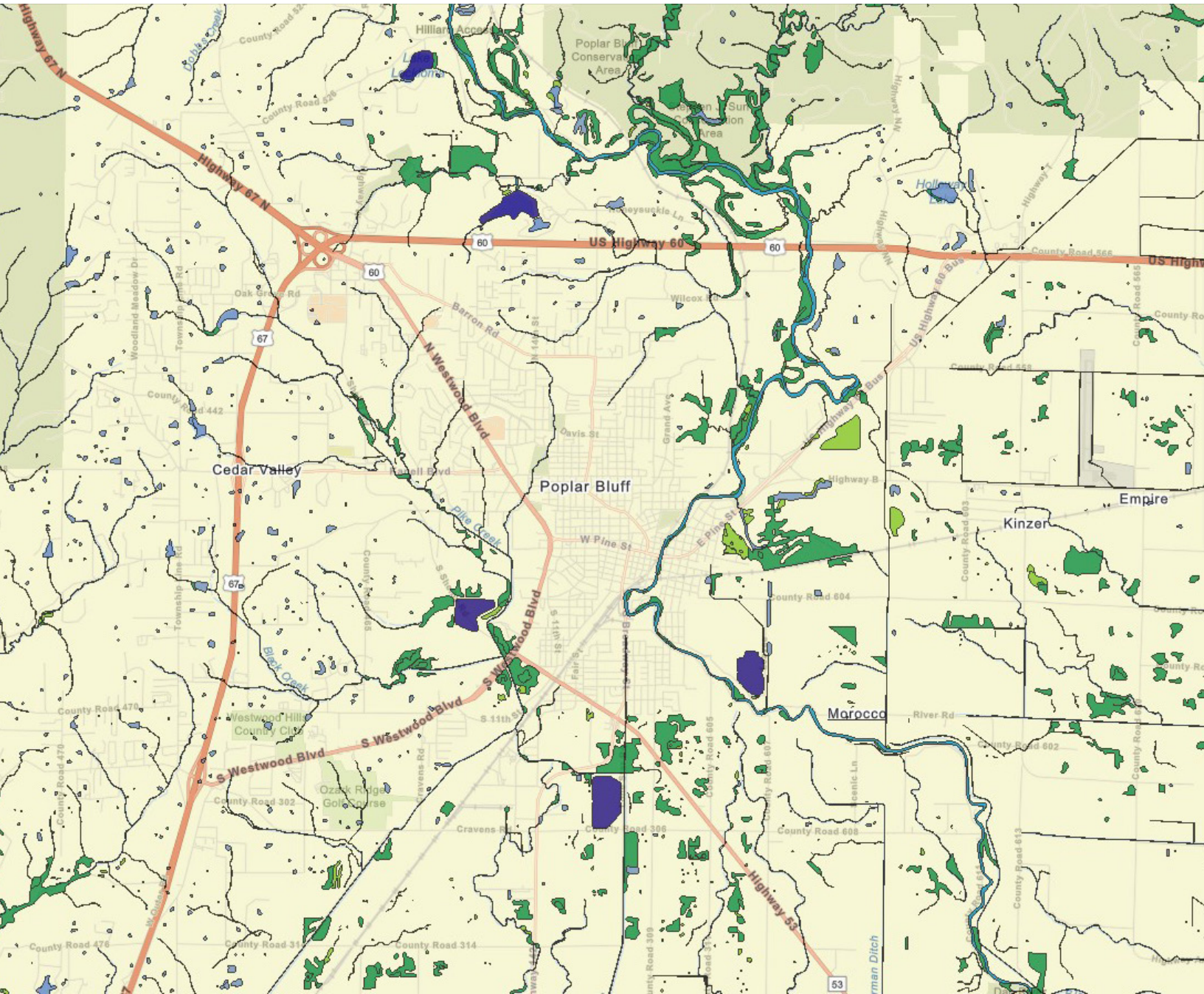
**131A - 40 Commerce - Caruthersville association**  
 Nearly level, somewhat poorly drained and moderately well drained silty and loamy soils formed in alluvium, on floodplains. (from Soil Survey of Cape Girardeau, Mississippi, and Scott Counties, MO)



Source: University of Missouri



# WETLANDS MAP



## WETLANDS

- Estuarine and Marine Deepwater
- Estuarine and Marine Wetland
- Freshwater Emergent Wetland
- Freshwater Forested/Shrub Wetland
- Freshwater Pond
- Lake
- Other
- Riverine

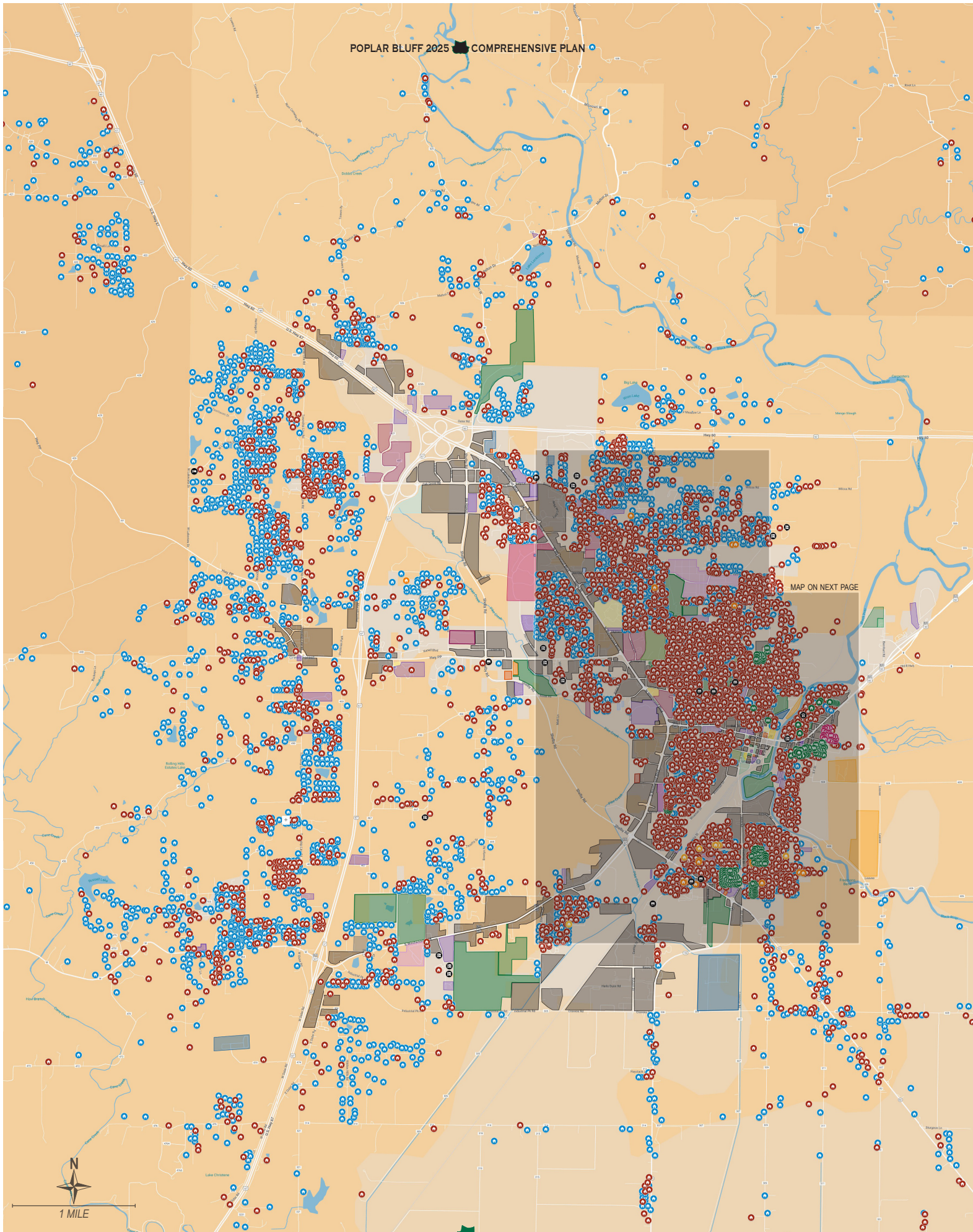
## RIPARIAN

- Forested/Shrub
  - Herbaceous
- Riparian Mapping Areas**
- Riparian Mapping Areas

Source: National Wetlands Inventory, <https://fwsprimary.wim.usgs.gov/wetlands/apps/wetlands-mapper/>



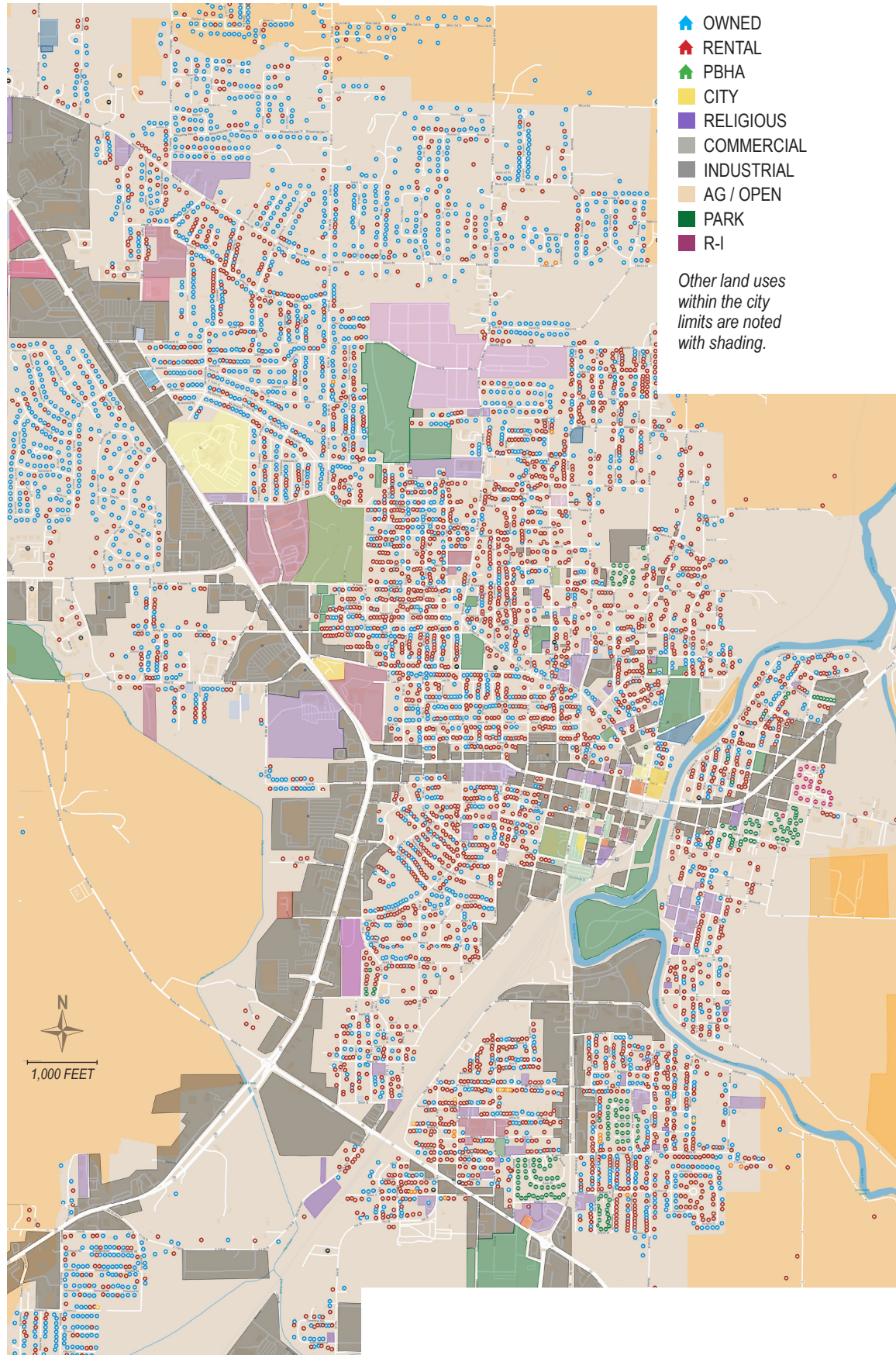
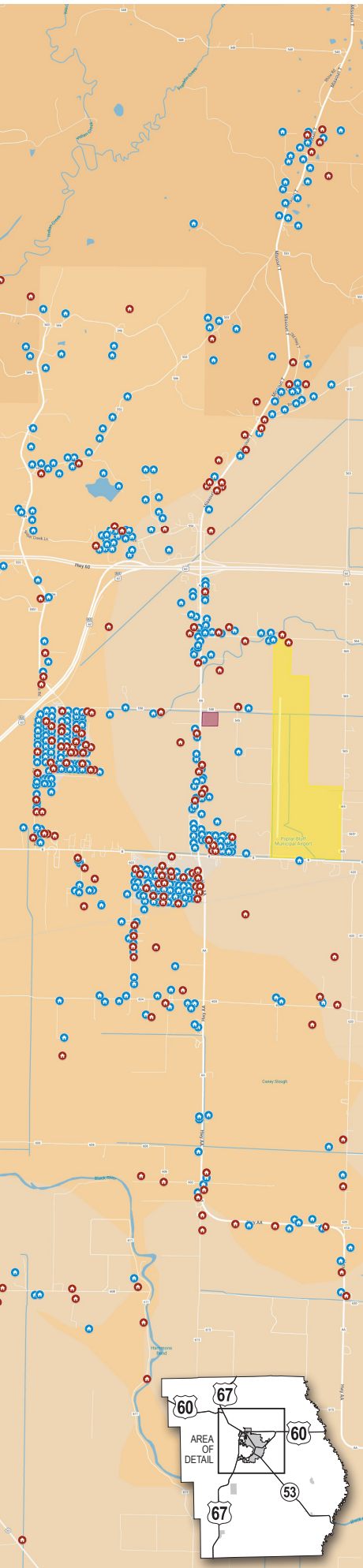




MAP ON NEXT PAGE

**LAND USE**

Housing units within the six-mile radius of Poplar Bluff's center are mapped with blue representing units in which the owner had the same address as the unit and red representing units in which the owner's address was not the same as the unit, indicating the unit is used as a rental property.



*Other land uses within the city limits are noted with shading.*

# LAND USE



## Zoning in Poplar Bluff

Sanborn Fire Insurance Map from Poplar Bluff, Butler County, Missouri. (Source: Library of Congress)

Zoning in Poplar Bluff is managed by the Planning & Zoning Commission, which recommends the designation of all real property within city limits to the City Council.

Property owners can request rezoning or a Conditional Use Permit for specific land uses.

Before any construction or demolition begins, you must obtain a permit from the Planning & Inspections Department.

If a permit is denied or a city official's decision is disputed, citizens can appeal to the Board of Adjustment.

Here is an example of zoning code, which be found online:

**Section 405.010**

**Title, Intent and Purpose**

[R.O. 2007 App. B §1; Ord. No. 3900 §1(1), 3-6-1972]

A. Title. These regulations may be referred to as the "zoning ordinance".

B. Intent And Purpose.

1. These regulations have been based upon the Comprehensive Plan for the City of Poplar Bluff, Missouri. Said Comprehensive Plan included estimates of population growth, a land use plan, plans for major thoroughfares, community facilities and public services.

2. The regulations are intended to preserve and protect existing property uses and values against adverse or unharmonious adjacent uses.

3. The land use regulations divide the

area into a number of zoning districts.

(a.) In the past, residential neighborhoods have deteriorated because they were invaded by small isolated commercial uses and by more intensive residential uses such as duplexes or apartment buildings. The great majority of our population desires to and does live in single-family homes which they own and which are located on fairly large lots. The regulations establish residential districts particularly designed to provide maximum protection for single-family homes.

(b.) Other residential districts are established for two-family homes and for apartments. Density, yard and parking regulations would ensure good living conditions in these areas. Much of present day building is by large projects instead of lot by lot. The regulations provide for large scale developments (ten (10) acres or more) which may be located in any residential district with approval of the site plan and with conformity of the plan to the overall density standards of the district. This introduces an important measure of flexibility into the regulations.

(c.) Commercial districts recognize the different types of commercial areas that will be needed by the future growth for the community. There is a zoning district for the neighborhood commercial area, i.e., the grocery store — drugstore complex serving the adja-

cent residential neighborhoods. For the more widely used commercial areas along major streets and highways, there is a general commercial district. There is a central commercial district for the downtown area and a special planned district for the shopping centers.

(d.) For industry there are two (2) districts, a restricted district for non-obnoxious light industrial uses with landscaped front yards and no open storage and a general or unrestricted industrial district.

**Section 405.030**

**Designation of Districts and Boundaries**

A. Districts. The City of Poplar Bluff, Missouri, is hereby divided into four (4) types of districts:

- "R" Districts - Residential
- "C" Districts - Commercial
- "M" Districts - Industrial
- "O" Districts - Professional

The four (4) types of districts are further divided into the following specific districts:

- "RS-1" Rural Residential
- "RS-2" General Residential
- "RS-3" Central Area Residential
- "RS-4" Residential
- "RD-1" Duplex Residential
- "RA-1" General Apartment Residential
- "RA-2" Apartment Residential
- "C-1" Neighborhood Commercial
- "C-2" General Commercial

- "C-3" Central Commercial
- "C-4" Planned Commercial
- "CX-3" Central Commercial, Mixed-Use District

- "M-1" Light Industrial
- "M-2" General Industrial
- "O-1" Professional Offices
- B. District Boundaries.

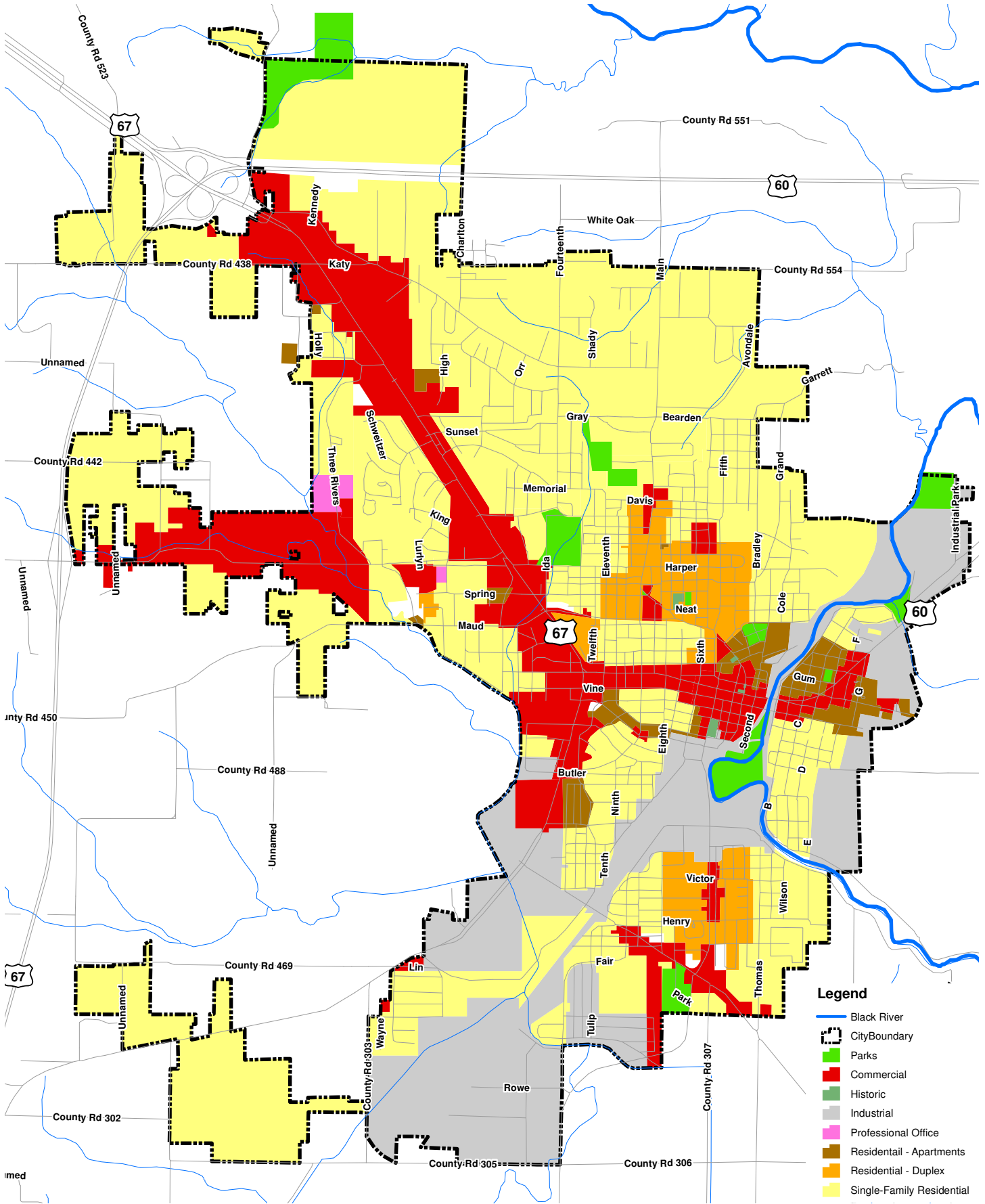
1. The boundaries of the districts are shown upon the map which is on file in the City offices, and made a part hereof, which map is designated as the "District Map". The District Map and all notations, references and other information shown thereon are a part of this Chapter and have the same force and effect as if the District Map and all the notations, references and other information shown thereon were all fully set forth or described herein, the original of which District Map is properly attested and is on file with the City Clerk of the City of Poplar Bluff, Missouri.

2. Whenever any street, alley or other public way is vacated by official action of the City Council of the City of Poplar Bluff, the zoning district of such vacation and all area included in the vacation shall be determined by the City Council.

3. All territory which may hereafter be annexed to the City of Poplar Bluff shall automatically be placed in the most restrictive "RS" Residential District until otherwise changed by ordinance.

# LAND USE

## Poplar Bluff Zoning Map (2008)



# STRATEGIES



*A rainbow appears over downtown Poplar Bluff, including the Black River Coliseum which hosts the city's municipal court and council meetings.*

**W**hile the cost of living is lower here, many residents still struggle to afford housing.

An inadequate supply of affordable housing affects the local economy. When workers cannot find or afford housing, or housing is distant from work, businesses struggle to find and retain a reliable workforce. A worker spending 30% to half of their income on housing has less to spend in the local economy than an employee spending less than 30% on housing costs. Affordable housing can help residents build wealth and invest in their future, attract more reliable labor to the community and reduce demand on public safety net programs.

The City of Poplar Bluff can tackle its housing issues in a variety of ways. The following section presents a range of policy options and some examples of other communities so

that local policy makers may make informed decisions about housing policies that work best for this community.

## DEVELOPMENT

**Density bonuses** allow developers to build homes at a higher density than normally allowed by zoning in exchange for building affordable housing or providing some other community benefit in the new development. This incentive can facilitate both more overall housing development, because homes are allowed to be built at a greater density, and more affordable homes. Higher-density development can be more costly to build and more likely to encounter resistance from neighbors.

**Expedited permitting** is used to help lower the cost of construction by reducing soft costs and carrying costs, and depending on how the policy is

implemented, reducing risk. An unexpected delay in a project timeline or uncertainty about the project approval can raise costs and sink projects. One way to speed up the process while reducing the risk is by establishing a set of quality and design standards. Poplar Bluff established historic design guidelines in 2014 under the Historical Preservation Commission. Housing and new construction within the City is supervised by the City Planner while there are several boards that can be included in the process of building and maintaining homes. They include the Board of Adjustment, Building Standards Board, Electrical Wiring Board, Fair Housing Committee, HVACR Board, Historical Preservation Commission, Planning & Zoning Commission, Plumbing Board, Tree Advisory Board, Residential Housing Advisory Board, and the Land Clearance For Redevelopment Authority Board.



# STRATEGIES

## CITY BOARDS

City of Poplar Bluff boards that deal with housing, building standards and development include:

**Board of Adjustment** – By city ordinance, it hears appeals by citizens from decisions made by the city planner, the building inspector or other city officials.

**Building Standards Board** – Holds and conducts all hearings relative to the mandatory demolition or repair and maintenance of buildings and structures required by the housing code of the city.

**Electrical Wiring Board** – Oversees the installation of electrical wiring and appliances through the licensing of electricians.

**Fair Housing Committee** – Functions as the appeal board for those people that feel like they have been discriminated against in a housing situation.

**HVACR Board** – Oversees the installation of heating, ventilation, air conditioning and refrigeration equipment through the licensing of installers and permitting of jobs.

**Historical Preservation Commission** – Works to maintain the city's Certified Local Government status and works with the state Historic Preservation Office.

**Planning & Zoning Commission** – Consists of 12 members including the Mayor, a City Council member selected by the Council and an engineer or other City official. The remainder of the Commission is comprised of citizen members appointed by the Mayor and approved by the City Council.

**Plumbing Board** – Oversees the installation of plumbing lines and appliances through the licensing of plumbers.

**Tree Advisory Board** – Established for the purpose of reviewing and recommending rules and regulations on tree trimming, spraying, removal, planting and the protection of trees.

**Residential Housing Advisory Board** – Created for the purpose of promoting and protecting residential neighborhoods in the City of Poplar Bluff.

**Land Clearance for Redevelopment Authority Board** – Duties are to redevelop blighted or unsanitary areas for residential, recreational, commercial, industrial or for public uses in the City of Poplar Bluff.

The development review process for new homes is an often-overlooked factor that determines the cost of new homes. Most of the cost added by a review process is not because the code requires more expensive materials, or an improved site design, or upgrades to the quality of the home, but rather because of the confusing review process, a lack of good communication between reviewers and the applicant, and the risk inherent in a process that ends in a discretionary review hearing. Issues that should be evaluated to streamline the process include staffing levels, training to interpret code requirements, cross-training between reviewing departments or boards, provide approval process checklists, specify timeframes and limits for review, conduct concurrent reviews when possible, utilize an online platform for plan submission, have clear submittal requirements with an appropriate level of detail, ensure that settled issues cannot be reopened, minimize reliance on rezonings and special approvals wherever possible by making zoning districts broad and flexible, expedite review timelines and facilitate broad and inclusive public participation in formulation of plans.

**Inclusionary zoning policies** require a developer to build a certain percentage of affordable homes with any new housing development. This kind of policy can apply to subdivision and multifamily development. One benefit is that it can create affordable housing without using monetary subsidies and also creates

mixed-income communities or mixed-use projects. To make this policy effective, a municipality will need to provide benefits to offset the revenue that is lost. These can include reduced development and permitting fees or reduced parking requirements, property tax breaks or allowances.

**Housing trust funds** are locally established funding mechanisms that can be used to support a variety of affordable housing development activities. Some examples of dedicated revenue sources compiled by the Housing Trust Fund Project include taxes and fees, interest on market and government accounts, government-owned property and repayments. A locally controlled housing trust fund can be tailored to the community's needs and the amount of money generated will depend on the dedicated revenue source. Local fees, such as document recording fees, permit fees, short-term licensing fees among others, could be increased a small amount with the proceeds contributing to a local housing fund.

**Linkage fees** charge a fee on new development to support affordable housing activities. They are generally collected for commercial and industrial development, which create jobs and demand for affordable housing. An appropriate linkage fee is determined by a "nexus study" which quantifies that relationship. However, if a linkage fee is created within the City but not the County, or vice versa, it would push these developments outside the City.

**Tax increment financing,** or

TIF, is a public financing tool used to stimulate development in designated districts. By capturing the increase in property tax revenue generated within the district, TIF funds public infrastructure improvements and amenities to attract private investment. This policy is used in revitalizing blighted areas, however, critics argue that TIF diverts tax revenue from essential public services and the effectiveness of TIF can be limited.

**Economic development sales tax** that would be collected specifically to fund a local housing trust fund or economic development capital projects. The City of Poplar Bluff's recent struggles in passing the use tax, however, shows the voting public's unwillingness to support such a measure. Sales tax is called a regressive tax because people who earn less money pay a larger percentage of their income on a sales tax than those who earn more money. To avoid adding more burden on lower-income households essential goods like food, utilities and medication are often exempt from the sales tax.

**Public-private partnerships,** or PPPs, can mobilize resources, expertise and innovation to accelerate development. These partnerships can be effective in overcoming funding shortages, regulatory complexities and market uncertainties. Major employers, philanthropic foundations, nonprofit organizations and financial institutions can provide crucial funding while revitalizing city-owned properties.



# STRATEGIES

## National Trends

### How Do We Make Housing More Affordable?

#### 1. Subsidize the Housing Supply

To assist lower-income Americans who are unable to rent or purchase market-rate housing, federal, state and local governments often focus on increasing the supply of affordable, or subsidized, housing.

In this model, developers are incentivized to build, buy and/or rehabilitate housing by receiving tax credits, tax breaks, low-interest loans or direct subsidies. In exchange, housing units are reserved for households that earn a prescribed percentage of the area's median income (or AMI) — an amount that's established by HUD.

Supportive housing uses affordable housing as a platform for providing additional specialized services to individuals and families recovering after a period of homelessness, hospitalization or incarceration.

#### 2. Subsidize the Housing Demand

A different approach is to supplement a household's budget with a direct subsidy that can be used on the private housing market. This form of housing assistance is known as a housing voucher.

#### 3. Expand the Menu, Grow the Supply

The making-room premise asserts that providing a wider menu of housing designs

can help people — especially the underserved single population — find housing they can afford. Some takeaways:

- Homes with less square footage can be less expensive.
- Homes that can be shared allow people to combine their incomes.
- Homes that can be divided into two or more units can generate income for a household.
- Accessory, or secondary, units — such as basement or garage apartments — are likely to be more affordable than a standard apartment.

*Source: National Low Income Housing Coalition, The Gap: A Shortage of Affordable Rental Homes, March 2018*

## PRESERVATION

**Preservation inventories** are an essential tool for identifying and protecting affordable housing. By collecting detailed information on affordable units communities can proactively monitor at-risk properties and intervene. This may involve incentivizing property owners to renew subsidy programs, facilitating transfers to mission-oriented organizations or implementing strategies to maintain affordability.

**Code enforcement** is a critical component of any housing strategy, ensuring that residential properties meet minimum health and safety standards. Code enforcement can be proactive with regular inspections of all properties, or reactive, responding only to tenant or neighbor complaints. Assigning large fees to a violation, however, can have the opposite effect if a property owner cannot afford to fix the issue. Providing educational resources and financial assistance can help address code violations and improve overall housing quality.

*State statutes effectively prohibit the County from*

*conducting proactive housing inspections, however, House Bill 271 in 2021 modifies provisions related to allows for a process through which a tenant living in a rental home with a written lease who is current on all rental payments to submit a written complaint to a designated officer of the County regarding the condition of their rental home. The rental home may then be inspected by the County, an order may be issued to the property owner to abate the condition outlined in the complaint, and the complaint may ultimately be heard by the County Commission if the condition is not abated by the property owner in accordance with the timeline laid out in the County's notice.*

**Land banks** are administered by a government agency, or sometimes by a quasi-governmental organization or not-for-profit organization, for the purpose of acquiring, holding and maintaining land until it is ready to be developed for a strategic community-serving purpose. Land is usually acquired through tax delinquency properties that are not sold at public auction. The land bank

then holds and maintains the property until it can be used.

*Missouri House Bill 2062 in 2024 allows local governments across the state to establish their own land banks and provide bonus State Historic Tax Credit (HTC) for historic preservation and empowers local governments to use locally administered. The new law changes several provisions, including increasing the HTC from 25% to 35% for properties that don't include cities with more than 400,000 residents. The new legislation includes other changes, such as nonprofits are now eligible to receive HTCs; the timeline for beginning rehabilitation has been increased from nine to 24 months; and HTCs for historic structures over a million square feet can be spread out over six years.*

**Homeowner rehabilitation assistance programs** provide financial support to low-income homeowners for repairs and improvements to their properties. These programs aim to prevent displacement, maintain safe living environments, and enhance energy efficiency and accessibility. These types of programs

often use federal program dollars, among other federal and state sources of funds. If a local housing trust fund is established, this fund can be used as well. Other considerations for this kind of policy include determining the eligibility criteria and the types of repairs covered. Managing these programs can be resource-intensive in terms of both staff capacity and allocating limited funds, especially for smaller jurisdictions.

**Weatherization assistance programs** provide low-income households with energy-efficient home modifications to reduce energy costs and improve living conditions. These programs typically include energy audits, insulation, sealing, and heating/cooling system improvements. While these programs offer significant benefits, such as reduced energy bills and improved comfort, they also have limitations. Funding availability can fluctuate, and eligibility requirements may restrict access for some low-income households. Additionally, the scope of services offered can vary depending on the capacity of local providers and funding sources.

→

# STRATEGIES

## National Trends

### Zoning Often Limits Housing Options

When decisions are made about what gets built, and where, the most powerful tool a community has are its zoning ordinances.

Zoning works in two ways:

1. It limits land use, frequently segregating residential, commercial, industrial and agricultural zones from one another.
2. It directs physical forms by prescribing the size of buildings — often setting maximums with respect to height, lot coverage, density and occupancy, and minimums specific to unit size, setbacks and parking. Specifications such as density and set-

backs may seem mundane, but they have a tremendous impact on how neighborhoods function.

Standardized or conventional zoning — adopted once the environmental consequences of the Industrial Revolution became apparent — was championed to protect property values, manage growth, and address public health concerns relating to pollution, overcrowding, and access to fresh air and natural light. All laudable goals.

But communities have been slow to adapt decades-old zoning regulations to changing

demographics and housing needs, making it difficult, if not impossible, for new housing models to emerge.

In addition to preventing a market or cafe from opening in a residential area, for example, the rules often separate housing types by prohibiting the comingling of single-family and multifamily residences.

Since it's far easier for local leaders, planners, designers and developers to stick with the housing forms, placements and layouts favored by the existing code, change is slow to occur.

*Source: Making Room: Housing for a Changing America*

### FEDERAL FUNDING

Federal funding for housing programs can change with each congressional budget and administration.

**The Low-Income Housing Tax Credit** program (LIHTC), is an indirect subsidy program that provides an incentive for private companies to invest in affordable housing through a dollar-for-dollar reduction in federal income tax liability.

**Choice Neighborhoods** is a competitive grant program that supports the transformation of housing and neighborhoods in targeted areas. These grants fund the replacement of severely-distressed public housing and privately-owned HUD-assisted properties with energy-efficient mixed-income properties, either through rehabilitation or demolition and new construction. All housing redevelopment activities must be implemented in conjunction with a comprehensive neighborhood revitalization plan, called a Transformation Plan.

**The HOME** program is a block grant provided by the federal government directly to large cities, towns, or counties, as well as to states

for distribution to areas that do not receive direct funding. HOME funds can be used for a variety of housing-related activities, including home purchase and rehabilitation assistance, site acquisition or improvement for the development of affordable rental or owner-occupied housing, and tenant-based rental assistance.

**Community Development Block Grants** (CDBG) funds can be used for a variety of eligible activities related to housing and community development. Eligible CDBG activities include supporting affordable rental housing and homeownership, performing rehabilitation and emergency repairs to owner-occupied and rental homes, providing downpayment and closing cost assistance, acquiring and constructing rental housing, and offering certain housing-related services, such as housing counseling, among others.

**The National Housing Trust Fund** is a HUD-administered block grant program designed to serve very low-income and extremely low-income households, including families experiencing homelessness. Funds are

allocated to a designated state agency (typically the housing finance authority or state department of housing) using a formula that accounts for housing needs among eligible income groups. Awards are intended primarily for use in supporting the creation, rehabilitation, preservation, or operation of rental housing for the lowest-income households. The state agencies then determine which projects to fund. All assisted units must remain affordable for at least 30 years.

**The Capital Magnet Fund** is a competitive grant program administered by the Treasury Department. Community Development Financial Institutions (CDFIs) and qualified nonprofit housing organizations are eligible to compete for program funds. These funds may be used to finance housing for low- and moderate-income households (at least 70 percent of a grantee's award) and for related economic development and community service facilities.

The U.S. Department of Agriculture's (USDA) **Rural Housing Service** offers single-family and multifamily

housing programs to support a variety of activities in rural areas. Single-family programs help low- and moderate-income residents of rural cities, towns, and counties purchase homes and make home repairs, while multifamily programs provide support for acquisition-rehab and new construction, provision of related facilities and infrastructure, and project-based rental assistance.

**The Opportunity Zones tax incentive**, created by the Tax Cuts and Jobs Act of 2017, was designed to spur investment in nearly 9,000 economically distressed census tracts. The program provides several types of tax incentives that reduce or defer the amount of taxes investors must pay for their capital gains. Opportunity Funds provide investors the chance to put that money to work rebuilding low- to moderate-income communities through pooled investments. The fund model is intended to enable a broad array of investors to pool their resources and increase the scale of investments going to underserved areas.

△



November 2025

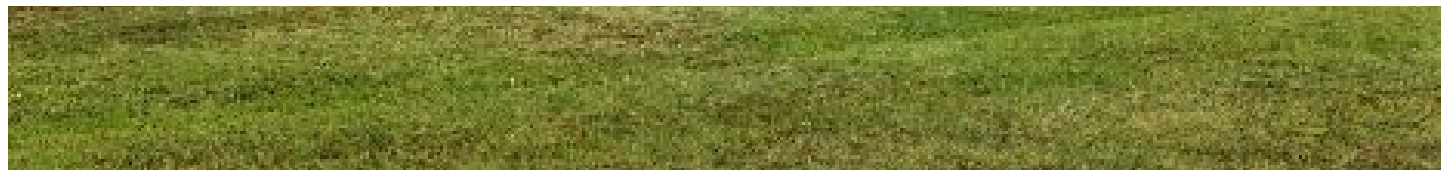
# Workforce Housing Demand Study For The Next 5 Years



Next Move Group  
*We Are Jobs*



Poplar Bluff  
MISSOURI





# Our Recommendations

For New Housing Needed Over the Next 5 Years

**Next Move Group projects that by 2030, Poplar Bluff, Missouri, will require 382 new housing units, consisting of 227 homes for sale and 155 units for rent.**

While the population is trending down, household incomes over \$50k are actually projected to increase.

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# Our Recommendations

For New Housing Needed Over the Next 5 Years



**Average households in  
Poplar Bluff, MO**

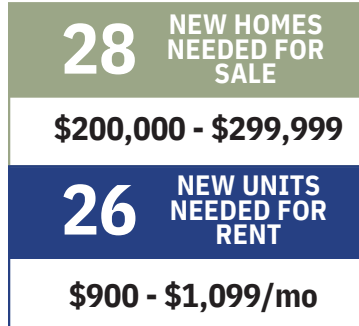
- According to ESRI, economic projections indicate the Poplar Bluff average household income bracket of \$50,000 to \$75,000 will grow by 53 households over the next five years.
- Additionally, 175 announced jobs from expanding or newly located companies will be filled over the next 5 years.
  - Currently, 49.5% of people who work in Poplar Bluff live in Poplar Bluff, according to the US Census Bureau's On The Map Data.
    - 87 of these new jobs will likely be filled by people wanting to live in Poplar Bluff.
      - The American Planning Association recommends a 1.5 jobs-to-housing ratio for balanced communities.
        - Therefore, 58 new housing units are needed to support this job growth.
          - 20% of these jobs are projected to fall within this income bracket, creating a demand for 12 additional new homes.
- In total, 65 new homes are needed to support this income demographic based on the above calculations.
  - In Poplar Bluff, 65% of households own their homes, while 35% rent.
    - This means over the next 5 years, 42 homes for sale and 23 for rent are needed to support this income demographic.
- In Poplar Bluff, the average household spends \$675.88 per month on car loans, credit card payments, and student loans, which impacts how much they can afford for a mortgage or rent.
  - At the time of this study, the 30-year mortgage rate is 6.34%, based on a 9% down payment, the national average reported by the National Association of Realtors in 2024.
    - Based on the above, this household income demographic typically desires and can afford, conservatively, a mortgage on for-sale homes priced between \$150,000 and \$199,999 and a rental priced between \$750 and \$899 per month.
- 23 homes are currently for sale in Poplar Bluff, priced between \$150,000 and \$199,999.
  - 19 homes for sale are needed, priced between \$150,000 and \$199,999 over the next 5 years.
- 9 rental units, priced between \$750 and \$899 per month, are currently available in Poplar Bluff.
  - 14 units for rent are needed, priced between \$750 and \$899 per month over the next 5 years.





# Our Recommendations

For New Housing Needed Over the Next 5 Years



**Average households in  
Poplar Bluff, MO**

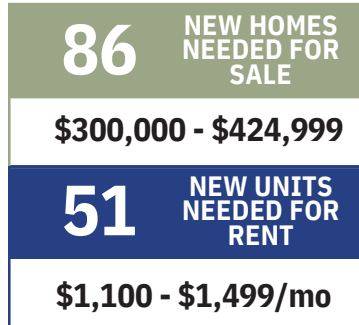
- According to ESRI, economic projections indicate the Poplar Bluff average household income bracket of \$75,000 to \$100,000 will grow by 76 households over the next five years.
- Additionally, 175 announced jobs from expanding or newly located companies will be filled over the next 5 years.
  - Currently, 49.5% of people who work in Poplar Bluff live in Poplar Bluff, according to the US Census Bureau's On The Map Data.
    - 87 of these new jobs will likely be filled by people wanting to live in Poplar Bluff.
      - The American Planning Association recommends a 1.5 jobs-to-housing ratio for balanced communities.
        - Therefore, 58 new housing units are needed to support this job growth.
          - 20% of these jobs are projected to fall within this income bracket, creating a demand for 12 additional new homes.
- In total, 88 new homes are needed to support this income demographic based on the above calculations.
  - In Poplar Bluff, 65% of households own their homes, while 35% rent.
    - This means over the next 5 years, 57 homes for sale and 31 for rent are needed to support this income demographic.
- In Poplar Bluff, the average household spends \$675.88 per month on car loans, credit card payments, and student loans, which impacts how much they can afford for a mortgage or rent.
  - At the time of this study, the 30-year mortgage rate is 6.34%, based on a 9% down payment, the national average reported by the National Association of Realtors in 2024.
    - Based on the above, this household income demographic typically desires and can afford, conservatively, a mortgage on for-sale homes priced between \$200,000 and \$299,999 and a rental priced between \$900 and \$1,099 per month.
- 29 homes are currently for sale in Poplar Bluff, priced between \$200,000 and \$299,999.
  - 28 homes for sale are needed, priced between \$200,000 and \$299,999 over the next 5 years.
- 5 rental units, priced between \$900 and \$1,099 per month, are currently available in Poplar Bluff.
  - 26 units for rent are needed, priced between \$900 and \$1,099 per month over the next 5 years.





# Our Recommendations

For New Housing Needed Over the Next 5 Years



**Average households in  
Poplar Bluff, MO**

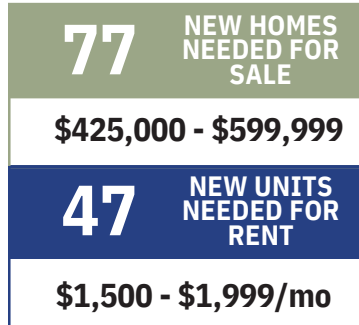
- According to ESRI, economic projections indicate the Poplar Bluff average household income bracket of \$100,000 to \$150,000 will grow by 139 households over the next five years.
- Additionally, 175 announced jobs from expanding or newly located companies will be filled over the next 5 years.
  - Currently, 49.5% of people who work in Poplar Bluff live in Poplar Bluff, according to the US Census Bureau's On The Map Data.
    - 87 of these new jobs will likely be filled by people wanting to live in Poplar Bluff.
      - The American Planning Association recommends a 1.5 jobs-to-housing ratio for balanced communities.
        - Therefore, 58 new housing units are needed to support this job growth.
          - 20% of these jobs are projected to fall within this income bracket, creating a demand for 12 additional new homes.
- In total, 151 new homes are needed to support this income demographic based on the above calculations.
  - In Poplar Bluff, 65% of households own their homes, while 35% rent.
    - This means over the next 5 years, 98 homes for sale and 53 for rent are needed to support this income demographic.
- In Poplar Bluff, the average household spends \$675.88 per month on car loans, credit card payments, and student loans, which impacts how much they can afford for a mortgage or rent.
  - At the time of this study, the 30-year mortgage rate is 6.34%, based on a 9% down payment, the national average reported by the National Association of Realtors in 2024.
    - Based on the above, this household income demographic typically desires and can afford, conservatively, a mortgage on for-sale homes priced between \$300,000 and \$424,999 and a rental priced between \$1,100 and \$1,499 per month.
- 12 homes are currently for sale in Poplar Bluff, priced between \$300,000 and \$424,999.
  - 86 homes for sale are needed, priced between \$300,000 and \$424,999 over the next 5 years.
- 2 rental units, priced between \$1,100 and \$1,499 per month, are currently available in Poplar Bluff.
  - 51 units for rent are needed, priced between \$1,100 and \$1,499 per month over the next 5 years.





# Our Recommendations

For New Housing Needed Over the Next 5 Years



**Average households in  
Poplar Bluff, MO**

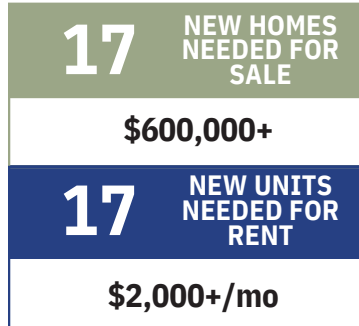
- According to ESRI, economic projections indicate the Poplar Bluff average household income bracket of \$150,000 to \$200,000 will grow by 129 households over the next five years.
- Additionally, 175 announced jobs from expanding or newly located companies will be filled over the next 5 years.
  - Currently, 49.5% of people who work in Poplar Bluff live in Poplar Bluff, according to the US Census Bureau's On The Map Data.
    - 87 of these new jobs will likely be filled by people wanting to live in Poplar Bluff.
      - The American Planning Association recommends a 1.5 jobs-to-housing ratio for balanced communities.
        - Therefore, 58 new housing units are needed to support this job growth.
          - 20% of these jobs are projected to fall within this income bracket, creating a demand for 12 additional new homes.
- In total, 141 new homes are needed to support this income demographic based on the above calculations.
  - In Poplar Bluff, 65% of households own their homes, while 35% rent.
    - This means over the next 5 years, 92 homes for sale and 49 for rent are needed to support this income demographic.
- In Poplar Bluff, the average household spends \$675.88 per month on car loans, credit card payments, and student loans, which impacts how much they can afford for a mortgage or rent.
  - At the time of this study, the 30-year mortgage rate is 6.34%, based on a 9% down payment, the national average reported by the National Association of Realtors in 2024.
    - Based on the above, this household income demographic typically desires and can afford, conservatively, a mortgage on for-sale homes priced between \$425,000 and \$599,999 and a rental priced between \$1,500 and \$1,999 per month.
- 15 homes are currently for sale in Poplar Bluff, priced between \$425,000 and \$599,999.
  - 77 homes for sale are needed, priced between \$425,000 and \$599,999 over the next 5 years.
- 2 rental unit, priced between \$1,500 and \$1,999 per month, is currently available in Poplar Bluff.
  - 47 units for rent are needed, priced between \$1,500 and \$1,999 per month over the next 5 years.





# Our Recommendations

For New Housing Needed Over the Next 5 Years



**Average households in  
Poplar Bluff, MO**

- According to ESRI, economic projections indicate the Poplar Bluff average household income bracket of \$200,000+ will grow by 40 households over the next five years.
- Additionally, 175 announced jobs from expanding or newly located companies will be filled over the next 5 years.
  - Currently, 49.5% of people who work in Poplar Bluff live in Poplar Bluff, according to the US Census Bureau's On The Map Data.
    - 87 of these new jobs will likely be filled by people wanting to live in Poplar Bluff.
      - The American Planning Association recommends a 1.5 jobs-to-housing ratio for balanced communities.
        - Therefore, 58 new housing units are needed to support this job growth.
          - 20% of these jobs are projected to fall within this income bracket, creating a demand for 12 additional new homes.
- In total, 52 new homes are needed to support this income demographic based on the above calculations.
  - In Poplar Bluff, 65% of households own their homes, while 35% rent.
    - This means over the next 5 years, 34 homes for sale and 18 for rent are needed to support this income demographic.
- In Poplar Bluff, the average household spends \$675.88 per month on car loans, credit card payments, and student loans, which impacts how much they can afford for a mortgage or rent.
  - At the time of this study, the 30-year mortgage rate is 6.34%, based on a 9% down payment, the national average reported by the National Association of Realtors in 2024.
    - Based on the above, this household income demographic typically desires and can afford, conservatively, a mortgage on for-sale homes priced at \$600,000+ and a rental priced at \$2,000+ per month.
- 17 homes are currently for sale in Poplar Bluff, priced at \$600,000+.
  - 17 homes for sale are needed, priced at \$600,000+ over the next 5 years.
- 1 rental unit, priced at \$2,000+ per month, is currently available in Poplar Bluff.
  - 17 units for rent are needed, priced at \$2,000+ per month over the next 5 years.



# Our Approach

For New Housing Needed Per Year Over the Next 5 Years

## Assumptions made for these Recommendations:

- State: Missouri
- Loan Term: 30-year, fixed
- Interest Rate: 6.34%
- Down Payment: 9%
- Monthly Debts: \$675.88
- Payment Being No More Than 35% of Monthly Gross Income

## Sources Used for these Recommendations:

- ESRI, ArcGIS
- American Community Survey
- U.S. Census Bureau
- Wells Fargo Mortgage Calculator
- Bankrate.com
- OnTheMap Data - U.S. Census Bureau
- National Association of Realtors
- American Planning Association
- FRED (Federal Reserve Economic Data)
- Zillow, Redfin, Apartments.com, Realtor.com, Facebook Marketplace

## About Next Move Group:

Next Move Group is a site selection and economic development firm that has serviced over 900 customers from Kennebec, Maine, to Kennewick, Washington, and all parts in between. Our team includes a graduate of the Goldman Sachs 10,000 Small Businesses Accelerator Program, which helps entrepreneurs create jobs and economic opportunity by providing access to education, capital, and support services.

### Next Move Group, LLC

[www.nextmovegroup.com](http://www.nextmovegroup.com)

[info@nextmovegroup.com](mailto:info@nextmovegroup.com)

800-764-3105



# FEEDBACK

*This section will  
be updated.*



# FEEDBACK

## HOUSING STUDY: Landlord Survey

The City of Poplar Bluff is in the process of updating its Comprehensive Plan, which helps the community plan for the future needs of the community. Part of that assessment is a housing study to determine the current housing stock.

Please fill out this survey and submit it by email to [brian@ofrpc.org](mailto:brian@ofrpc.org) or by mail to 3019 Fair Street, Poplar Bluff, MO 63901



1. Do you own or manage one or more rental properties within the Poplar Bluff area (see map)?

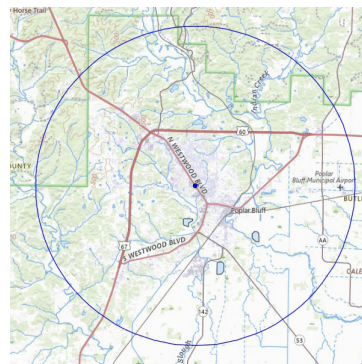
YES     NO

2. How many occupied units do you rent in the Poplar Bluff area for the following?

Studio:	0	2 bedrooms:	0	4 bedrooms:	0
1 bedroom:	0	3 bedrooms:	0	5+ bedrooms:	0

3. How many vacant units do you rent in the Poplar Bluff area for the following?

Studio:	0	2 bedrooms:	0	4 bedrooms:	0
1 bedroom:	0	3 bedrooms:	0	5+ bedrooms:	0



4. What type(s) of buildings are your Poplar Bluff area rentals? (check all that apply)

<input type="checkbox"/> Single-family home	<input type="checkbox"/> 5+ unit apartment	<input type="checkbox"/> Manufactured home/mobile home
<input type="checkbox"/> Duplex or townhouse	<input type="checkbox"/> Condominium unit	<input type="checkbox"/> Accessory dwelling / mother-in-law unit

5. Who manages the unit(s)? (check all that apply)

<input type="checkbox"/> I manage myself	<input type="checkbox"/> An on-site property manager	<input type="checkbox"/> A property management company
<input type="checkbox"/> Another person manages the property for me		

6. Are any of your Poplar Bluff area rental units designated for certain types of tenants? (check all that apply)

<input type="checkbox"/> Persons with disabilities	<input type="checkbox"/> Low-income persons	<input type="checkbox"/> 55+ adults / seniors
<input type="checkbox"/> Veterans	<input type="checkbox"/> Persons experiencing homelessness	

7. How many of your Poplar Bluff area units are rented to households that receive government rental subsidies?

0

8. How many of your Poplar Bluff area units are income restricted?

0

9. What is the average rent you charge / ask for occupied Poplar Bluff area rentals?

Studio:	\$0	2 bedrooms:	\$0	4 bedrooms:	\$0
1 bedroom:	\$0	3 bedrooms:	\$0	5+ bedrooms:	\$0

10. What is the average rent you charge / ask for vacant Poplar Bluff area rentals?

Studio:	\$0	2 bedrooms:	\$0	4 bedrooms:	\$0
1 bedroom:	\$0	3 bedrooms:	\$0	5+ bedrooms:	\$0

( MORE )



# RESOURCES

A number of resources were used in making this report, most often the U.S. Census data, as well as studies on housing from various sources.

An official website of the United States government [Here's how you know](#)

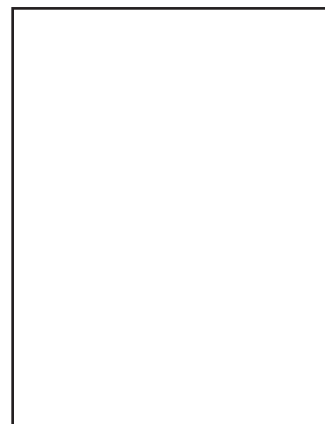
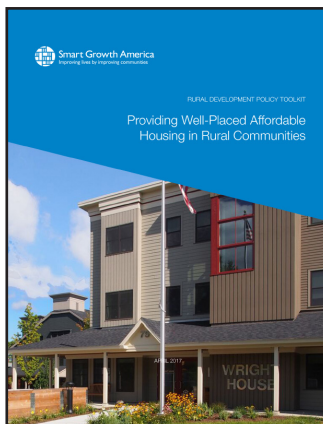
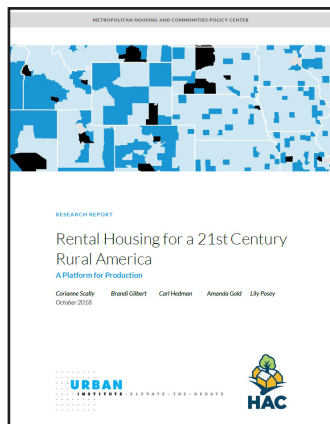
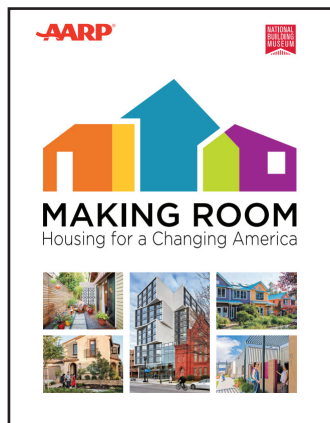
United States<sup>®</sup> Census Bureau

Search

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DP04 | Selected Housing Characteristics +2 | Notes | Geographics | Topics | Codes | Dataset | Year | Columns | Transpose

Label	Missouri				Poplar Bluff city, Missouri		
	Estimate	Margin of Error	Percent	P..	Estimate	Margin of Error	Percent
<b>HOUSING OCCUPANCY</b>							
▼ Total housing units	2,809,501	±603	2,809,501	(X)	7,654	±302	7,654
Occupied housing units	2,484,834	±6,166	88.4%	+0.2	6,333	±312	82.7%
Vacant housing units	324,667	±5,811	11.6%	+0.2	1,321	±295	17.3%
Homeowner vacancy rate	1.0	±0.1	(X)	(X)	0.0	±1.0	(X)
Rental vacancy rate	5.0	±0.2	(X)	(X)	12.5	±4.6	(X)
<b>UNITS IN STRUCTURE</b>							
▼ Total housing units	2,809,501	±603	2,809,501	(X)	7,654	±302	7,654
1-unit, detached	1,980,637	±6,534	70.5%	+0.2	5,795	±399	75.7%
1-unit, attached	101,062	±2,340	3.6%	±0.1	88	±66	1.1%
2 units	90,389	±2,614	3.2%	±0.1	619	±185	8.1%
3 or 4 units	127,753	±3,132	4.5%	±0.1	498	±194	6.5%
5 to 9 units	104,854	±2,902	3.7%	±0.1	279	±126	3.6%
10 to 19 units	94,268	±2,519	3.4%	±0.1	50	±58	0.7%
20 or more units	157,009	±2,970	5.6%	±0.1	248	±94	3.2%
Mobile home	149,666	±3,122	5.3%	±0.1	77	±66	1.0%
Boat, RV, van, etc.	3,863	±561	0.1%	±0.1	0	±19	0.0%
<b>YEAR STRUCTURE BUILT</b>							
▼ Total housing units	2,809,501	±603	2,809,501	(X)	7,654	±302	7,654
Built 2020 or later	25,666	±1,231	0.9%	±0.1	0	±19	0.0%
Built 2010 to 2019	213,115	±3,586	7.6%	±0.1	237	±123	3.1%
Built 2000 to 2009	364,269	±3,966	13.0%	±0.1	764	±275	10.0%
Built 1990 to 1999	373,139	±4,327	13.3%	±0.2	477	±169	6.2%



# AI REPORT

## City of Poplar Bluff

Comprehensive Housing Study & Needs Assessment: 2025/2026 Outlook

This study analyzes the current state of housing in Poplar Bluff, identifying gaps in inventory, affordability challenges for the local workforce, and barriers to future development.

### A. Data Collection and Analysis

#### 1. Inventory and Condition Assessment

- **Total Housing Units:** Approximately 8,076 units.
- **Occupancy Status:** High rental vacancy variance (reported between 7.4% and 8.7%), suggesting a potential mismatch between available units and tenant needs (quality/price).
- **Housing Type:** Predominantly single-family detached homes. A significant portion of the stock is aging, with few large-scale multi-family developments completed in the last decade.
- **Flood Risk:** A critical condition factor; approximately **23% of all properties** in Poplar Bluff face a major risk of flooding over the next 30 years. This devalues a significant portion of the "naturally occurring" affordable stock and raises insurance costs for owners.

#### 2. Demographic & Economic Trends

- **Population:** Steady at approximately **16,225**. The population has remained relatively flat, indicating housing demand is driven less by migration and more by changing household formations (smaller households).
- **Income Profile:**
  - **Median Household Income:** ~\$35,600 – \$46,400 (varies by source/census tract).
  - **Poverty Rate:** ~20% (significantly higher than the Missouri average of ~12.6%).
  - **Income Disparity:** There is a sharp divide between the professional class (healthcare/administration) and service/retail workers, creating a "bifurcated" housing market.

#### 3. Affordability & Rent Burden

- **Home Ownership:** Median home listing prices range from **\$127,000 to \$138,000**.
  - **Affordability:** A household earning the median income (\$46k) can afford a home priced ~3x their income (\$138k), making ownership technically accessible for the median earner, provided they have savings for a down payment.
- **Rental Market:**
  - **Average Rent:** Estimates range widely from **\$534 (older stock) to \$920 (market rate/homes)**.
  - **Rent Burden:** With a safe rental cap of 30% of income, a minimum wage worker (\$12.30/hr) can afford only **\*\*\$640/month\*\***. Market rents of \$900+ are severely cost-burdening for retail and entry-level service workers.

#### 4. Forecast of Needs (5–10 Year Outlook)

- **Low-Income (<50% AMI):** High need for subsidized rental units. Current public housing waitlists and "flat rent" administrative hurdles suggest persistent unmet demand.
- **Middle-Income (80-120% AMI):** Moderate need for "move-up" housing. As nurses and professionals seek newer homes, a lack of modern inventory forces them to compete for older stock, driving up prices for lower-income buyers.

### B. Workforce Housing Focus

This section examines the "Missing Middle"—households earning too much for subsidies but struggling to afford quality market-rate housing.

#### 1. Workforce Income Analysis

We analyzed three core workforce sectors to determine housing purchasing power.

Sector	Est. Starting Salary	Affordable Rent (30% Gross)	Affordable Purchase Price (3x Income)	Status
Teachers (R-I District)	\$38,000 - \$40,000	~\$1,000/mo	~\$120,000	<b>At Risk.</b> Priced out of newer homes; relies on older stock.
Police Officers	\$35,000 - \$45,000	~\$1,125/mo	~\$135,000	<b>Borderline.</b> Can afford median homes but vulnerable to interest rate hikes.
Registered Nurses	\$60,000 - \$82,000	~\$2,050/mo	~\$240,000	<b>Stable.</b> Strong buying power; primary market for new homes.

*This report was produced using artificial intelligence with the prompt that started: "Write a housing study for the City of Poplar Bluff, Missouri, that includes .." and featured the scope of the study that was determined prior to starting the project.*

### 2. The Workforce Gap

- **The "Teacher Gap":** With a max purchase power of ~\$120k, entry-level teachers are competing for the same inventory as investors buying rentals. They cannot afford new construction, which typically exceeds \$200k due to material costs.
- **Rental Scarcity:** While "average" rents appear affordable for teachers/police, available inventory is often either dilapidated (low end) or single-family homes (high end). There is a distinct lack of **quality workforce apartments** (garden-style, 1-2 bedroom complexes) in the \$700-\$900 range.

### 3. Naturally Occurring Affordable Housing (NOAH)

- Poplar Bluff relies heavily on NOAH—older homes that are affordable simply because they are depreciated.
- **Risk:** Much of this stock is in flood-prone areas or requires significant capital handling (roofs/HVAC) that workforce households cannot afford upfront.

### 4. Recommendations for Support

- **Employer-Assisted Housing:** Partner with Poplar Bluff Regional Medical Center and R-I School District to offer down-payment assistance grants (e.g., \$5,000 forgivable loans) in exchange for 5-year employment contracts.
- **"Missing Middle" Infill:** Pre-approve plans for duplexes and triplexes on corner lots in existing neighborhoods to reduce developer risk and cost.

### C. Market Barriers and Development Potential

#### 1. Zoning and Land Use

- **Density Restrictions:** Current zoning favors single-family detached homes. Multi-family developments often require "Conditional Use Permits" or large lots (10+ acres) for Planned Unit Developments (PUDs), discouraging small-scale infill (e.g., a fourplex on a vacant lot).
- **Minimum Lot Sizes:** Reducing minimum lot sizes in the residential code could lower land costs per unit, making starter homes more viable for developers.

#### 2. Infrastructure & Environmental Barriers

- **Floodplain Management:** Stringent (but necessary) FEMA regulations restrict development in cheaper land areas. Future growth must be directed toward higher elevations (North/West) where infrastructure (sewer/water) expansion may be costly.

#### 3. Economic Barriers

- **Construction Costs vs. Appraisal:** The cost to build a new home (\$150-\$200/sq ft) often exceeds the appraised value of the finished home in this market. Banks are hesitant to lend on new builds where the Loan-to-Value (LTV) ratio is upside down immediately upon completion.

### D. Special Populations

- **Seniors:** High poverty rate among those 65+ (13.2%). There is a critical need for **accessible, one-story rentals**. Many seniors are "house rich, cash poor," living in deteriorating older homes they cannot maintain.
- **Homelessness:** Served primarily by FCC Behavioral Health and faith-based groups. The high prevalence of mental health and substance abuse comorbidities requires "Permanent Supportive Housing" (PSH) models rather than just temporary shelters.
- **Disabilities:** Section 811 housing exists but is limited (~10 units identified in reports). Expansion of independent living units with visiting support services is needed.

### Strategic Recommendation Summary

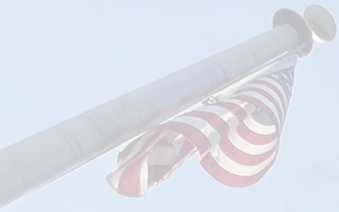
Priority	Action Item	Target Demographic
High	Update Zoning Code to allow "By-Right" Duplexes/Triplexes in RS zones.	Workforce / Missing Middle
High	Establish a "Rehab Grant" program for homeowners in flood zones to flood-proof utilities.	Low-Income / Seniors
Medium	Create an Employer-Assisted Housing pilot with the Hospital & School District.	Recruitment (Nurses/Teachers)



2025

# POPLAR BLUFF

COMPREHENSIVE PLAN



POPLAR BLUFF HOUSING AUTHORITY

N TOWERS  
APARTMENTS  
16 HAZEL