



EXISTING CONDITIONS

Section 1.01 SUMMARY

The Existing Conditions section includes an executive summary of the City of Arnold’s history, an analysis of Arnold’s demographics and socio-economic conditions, community market segmentation categories, and development constraints and challenges.

Section 1.02 STUDY AREA

The study area includes the 11.58 square miles of the incorporated City of Arnold and extending outwards by 1½ miles into unincorporated Jefferson County areas within the City’s jurisdiction as authorized by the Missouri Revised Statutes (Section 89.340, 89.350, 89.360, 89.370 RSMo). The City of Arnold is centered at 38° 25’ 58” N, 90° 22’ 10” W (38.432778, -90.369444). The map below (Figure 1.1) is of the study area shown in red.

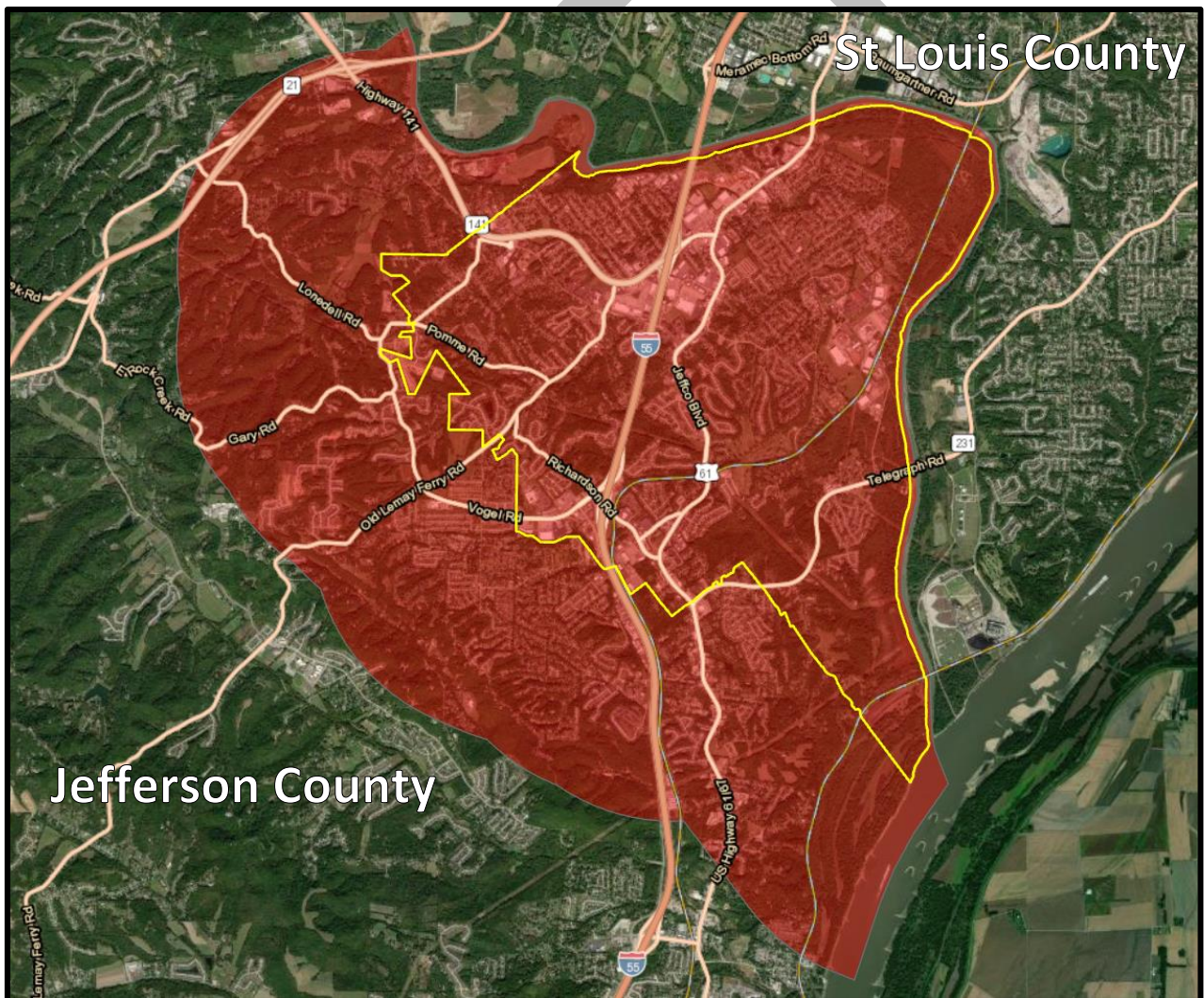


Figure 1.1: Study Area Map (Source: City of Arnold)



SECTION 1.03 HISTORY OF ARNOLD

Located on a peninsula near where the Meramec River empties into the Mississippi River, Arnold is incorporated under Missouri statutes as a third-class city in Jefferson County, and operates utilizing the Mayor-City Administrator-Council form of government. The elected policy-making body of the City consists of a Mayor and an eight-member Council. The City of Arnold is divided into four wards. Each ward is represented by two elected council members, while the Mayor is elected at-large. The mayor is elected for a four-year term, while council members are elected in alternating years for two-year terms. The City Administrator is appointed by, and responsible to, the Mayor and City Council, and is the chief administrative officer of the City supervising all departments and the day-to-day operations of the City.

Originally settled by the Osage, much of the land that now comprises the City of Arnold was part of a Spanish land grant belonging to a French settler, Jean Baptiste Gamache, who in the mid-1770s set up and operated ferry service across the Meramec River. Settlers in the area were primarily French, although after the Louisiana Purchase the number of Anglo-Saxon colonists began to increase. On January 5, 1824, Antoine Soulard and Auguste Chouteau purchased the land grant on the St. Louis Courthouse steps in a foreclosure sale. Around this time, German new immigrants began forming a number of small settlements in the area. In 1972, several of those German settlements (Beck, Flamm City, Maxville, Old Town Arnold, Ten Brook and Wickes) joined together and incorporated forming the City of Arnold, Missouri (Source: jeffcomohistory.org, arnoldmo.org).

Jefferson County, including the City Arnold, has seen consistent population growth over several decades at a higher rate than that of the St. Louis Metropolitan Statistical Area as a whole and that of the State of Missouri. Arnold, the county’s largest municipality, has experienced similar growth over the years, although it has slowed down some as the City is nearly built-out within its boundaries (Source: US Census).

Given Arnold’s location along two rivers, the City and its residents have experienced a number of flood events. Since 1973, Arnold has been the site of nine major floods, which typically are related to rises in the water level of the Mississippi River, which in turn cause the water of the Meramec River, which flows on the northern boundary of Arnold, to back up into the city. Since 1980, the City has been an active participant in various federal flood buyout programs in order to remove people and structures from the floodway.

Section 1.04 DEMOGRAPHICS

The current and past socio-economic trends for Arnold provide the foundation for the future. The socio-economic data evaluated for this Plan includes statewide population trends, age, housing, workforce, income, employment, and median commute time. This section also compares selected Arnold demographic data with peer cities to provide a more meaningful socio-economic analysis and help differentiate between local isolated events and regional trends. For the purposes of this Plan, the Oakville CDP, City of O’Fallon (MO), and City of Festus were selected as “peer” cities. National, State, and County demographic characteristics were also included in some socio-economic comparisons. An understanding of the regional socio-economic trends and local issues will help the City plan for the future and meet the needs of its resident population and business community. The data for this analysis is primarily from the US Census Bureau’s 2020 decennial census and recent American Community Survey 5-Year Estimates.



Section 1.04.01 POPULATION

As of the 2020 Census, there were 20,858 people, 8,518 households, and 5,607 families residing in the City of Arnold. The population density was 1,809 inhabitants per square mile. There were 8,961 housing units at an average density of 777 per square mile. The racial makeup of the city was 93.9% White, 0.3% African American, 0.2% Native American, 0.3% Asian, and 5.3% from two or more races. Hispanic or Latino of any race was 1.7% of the population.

By way of comparison, in 2010, the City had a population of 20,808, 8,226 households, and 5,780 families. Arnold’s 2010 population of 20,808 was an increase of 4% from the 2000 population of 19,965. By the 2020 Census, Arnold’s population reached 20,858 persons representing an increase of 0.24% from 2010. Bearing in mind the disruptions from the COVID-19 pandemic and observed discrepancies in certain census tracts, City Staff are pursuing a recount. If new and more accurate census data is made official, this plan will be amended to reflect said data. The 2020 American Community Survey estimated that the population of Arnold is 21,144, which would be an increase of 1.61% since 2010. While this rate of increase is slower than population growth in most peer communities during the same period (O’Fallon grew by 15.1%, Festus by 9.5%, and Jefferson County by 2.8%), Arnold’s population growth from 2010 to 2020 is consistent with population growth in Oakville (0.43%). Arnold and Oakville have similar residential construction patterns and constraints, namely the lack of new subdivisions and developments due to limited tracts of land available for new residential development, which are not constraints shared by peer communities elsewhere in Jefferson County and St Charles County.

Since 2010, Arnold has primarily experienced commercial development pressure and has begun to establish its own niche within the St. Louis regional economy: new regional retail-commercial developments; convenient location and affordable housing options; rich and varied cultural opportunities; and a community of servant-leaders focused on inspiring community pride, providing superior service, practicing good stewardship; making effective policy decisions; and implementing programs and initiatives that continue to improve the quality of life and sense of place for residents, businesses and visitors alike.

Historical Population- City of Arnold		
Census	Population	Change (%)
1980	19,141	-
1990	18,931	-1.10%
2000	19,843	4.82%
2010	20,808	4.86%
2020	20,858	0.24%
<i>Table 1.1</i>		<i>Source: US Census Bureau</i>

The City’s location, access to regional employment centers, good supply of well-built homes and stable neighborhoods, and investment in infrastructure has contributed to Arnold’s ability to retain and attract residents. However, future population growth may require continued infrastructure



investment in the City’s existing neighborhoods, business districts, and future growth areas.

Section 1.04.02 AGE CHARACTERISTICS

The 2020 estimated population of Arnold has 6.8% under the age of 5 years and 22.9% under the age of 18 years. The percentage of Arnold residents above the age of 15 is 80.5%. 25.1% of Arnold is at least 60 years or older, which is a higher percentage of the population than most of the selected peer communities, except for Oakville (28.2%). The median age in the city is estimated to be 40, which is consistent with Missouri and Jefferson County but higher than most peer communities except Oakville (47.6 years). Arnold’s age characteristics reflect the national trend of population aging due to the high percentage of Baby Boomers reaching retirement age. It is estimated that 10,000 Baby Boomers will turn 65 today, and about 10,000 more will cross that threshold every day for the next 6 years.

In summary, the analysis of the City’s age characteristics suggests Arnold is presently popular with a variety of age groups, possibly resultant of the City offering services and amenities expected and valued by its young families, middle-aged households, and senior residents.

Age Cohort	Arnold	Oakville (CDP)	Festus	O’Fallon (MO)	Jefferson County	Missouri
< 5	6.8%	3.9%	6.0%	6.4%	5.8%	6.0%
≥ 15	80.5%	82.3%	75.1%	67.3%	78.9%	79.7%
≥ 60	25.1%	28.2%	21.6%	17.2%	22.0%	23.3%
Median Age	40.3	47.6	36.6	35.8	39.6	38.7
Male	49.9%	47.7%	43.1%	47.2%	49.3%	48.8%
Female	51.4%	50.1%	51.8%	52.8%	49.8%	50.7%
<i>Table 1.2</i>	<i>Source: US Census Bureau, American Community Survey 2020 5-Year Estimates</i>					

Section 1.04.03 INCOME

According to the 2020 American Community Survey 5-Year Estimates, the median household income in the City was \$66,670 and the median income for a family was \$76,218. The per capita income for the City was \$30,402. Just over 9.8% of the City’s population was below the poverty level. The City of Arnold had a lower percentage of persons living below the poverty level compared to the State of Missouri, comparable to Jefferson County, but higher than the other peer communities. By way of comparison, Arnold’s income levels were higher than Festus, the County, and the State, but lower than Oakville and O’Fallon.

**Note: The unemployment rate utilized here is based on American Community Survey figures and is not identical to the official rate generally reported; and therefore, should be utilized for comparison purposes only.*

[Table 1.3 on the following page.]



Income & Employment	Arnold	Oakville (CDP)	Festus	O’Fallon (MO)	Jefferson County	Missouri
Per capita income	\$30,402	\$42,320	\$26,311	\$39,451	\$29,999	\$30,810
Median family income	\$76,218	\$106,209	\$67,643	\$106,419	\$74,953	\$70,398
Median household income	\$66,670	\$85,972	\$55,236	\$92,498	\$65,454	\$55,461
Persons below poverty	9.8%	3.9%	7.7%	5.9%	9.6%	13.7%
Unemployment	4.9%	1.9%	5.8%	3.0%	5.3%	4.6%
<i>Table 1.3 Source: US Census Bureau, American Community Survey 2020 5-Year Estimates</i>						

Section 1.04.04 HOUSING

Of the 8,518 households in the City, 36.1% had children under the age of 18 living with them, 49.8% were married couples living together, 27% had a female head of household with no husband present, and 18.7% had a male head of household with no wife present. 14.8% of all households were made up of individuals and 9.5% had someone living alone who was 65 years of age or older. The average household size was 2.46 and the average family size was 2.98, which was comparable to the peer communities surveyed, except for O’Fallon which has a higher family size of 3.29. Household sizes have been shrinking as part of a nationwide trend as more and more baby boomers reach retirement age. The fact the average household size in Arnold is slightly smaller than that of its peers, may indicate that singles, seniors and baby boomers are all comfortable living in Arnold.

The median value of owner-occupied homes in Arnold was \$165,700. This is comparable to the State average of \$163,600 and Jefferson County of \$167,700. The percentage of owner-occupied housing is higher in Arnold (74.3%) than in Festus and Missouri as a whole, but lower than Jefferson County, Oakville, and O’Fallon.

Housing Tenure & Value	Arnold	Oakville (CDP)	Festus	O’Fallon (MO)	Jefferson County	Missouri
Owner-Occupied Housing	74.3%	87.5%	57.2%	82.7%	79.5%	67.1%
Renter-Occupied Housing	25.7%	12.5%	42.8%	17.3%	20.5%	32.9%
Total Vacant Housing Units	443	529	339	995	6,550	364,452
Median value of owner-occupied housing units	\$165,700	\$241,600	\$150,600	\$235,200	\$167,700	\$163,600



Average Family Size	2.98	2.94	3.05	3.29	3.03	3.04
Average Household Size	2.46	2.53	2.50	2.71	2.62	2.44
<i>Table 1.4</i>	<i>Source: US Census Bureau, Census 2020, American Community Survey 2020 5-Year Estimates</i>					

Section 1.04.05 HOUSING AFFORDABILITY

Housing affordability is a key component of the long-term vitality of a community. Housing affordability is not simply the price one pays for rent or mortgage; it is a function of household income or wealth relative to a housing unit’s price or rent. One basic way to measure housing affordability is to look at how much a household spends on housing costs as a percentage of their total household income. Planners and most lenders consider a household that spends 35% or more of its income on housing costs to be financially burdened. For example, if a family’s income was \$61,043 (the estimated 2021 median household income in Missouri); they would be considered financially burdened if they spent more than \$1,780/month on housing. In other words, “affordable housing” would be housing that cost less than \$1,780/month in this particular situation.

The percentage of Arnold homeowners who spend 35% or more of their income on housing is 14.1%, which is higher than Oakville, O’Fallon, and Jefferson County, but lower than Festus and the State. The City’s percentage of renters who pay 35% or more of their income on rent was 29%, lower than all other surveyed communities except for Festus (25.7%). By way of comparison, the percentage of renters in O’Fallon who pay more than 35% of their income on rent is 39.3%, more than 10% higher than Arnold.

The median amount homeowners paid on housing/mortgages in the City of Arnold was \$170,800. This amount was low among the peer communities surveyed, but on par with Jefferson County and the State of Missouri as a whole. Meanwhile, the median rent in the City of Arnold, according to estimates, was comparable to Oakville, lower than O’Fallon, and higher than Missouri as a whole, Jefferson County, and Festus. By these metrics, Arnold is shown to be an affordable place to live for those owning their own home as well as renters when compared to peer communities.

Housing Cost	Arnold	Oakville (CDP)	Festus	O’Fallon (MO)	Jefferson County	Missouri
Median Mortgage Cost	\$170,800	\$241,200	\$146,800	\$235,200	\$175,300	\$172,800
Percent of homeowners paying > 35% of income on mortgage housing	14.1%	13.7%	17.6%	12.8%	13.7%	15.6%
Median Rent	\$958	\$953	\$837	\$1,153	\$871	\$843
Percent of renters paying > 35% of income on rental housing	29.0%	35.4%	25.7%	39.3%	30.4%	36.0%
<i>Table 1.5</i>	<i>Source: U.S. Census Bureau, American Community Survey 2020 5-Year Estimates</i>					



Section 1.04.06 COST OF LIVING INDEX

According to the Council for Community and Economic Research (C2ER), Missouri had the 7th lowest cost of living in the US, with a composite cost of living index of 88.6 (US = 100). This means, on average, prices in the State are about 88.6% of what they are at the national level. According to Sterling’s, the estimated Cost of Living index for Arnold is 90.2, which is 9.8% lower than the U.S. average, and 1.6% higher than the State as a whole.

Section 1.04.07 EDUCATIONAL ATTAINMENT (AGES 25 & OVER)

34.9% of Arnold residents who are at least 25 years old are high school graduates, which is higher than the City’s peer communities, the County, and the State. 14% of residents completed a bachelor’s degree. This is consistent with Jefferson County, higher than Festus, and lower than Oakville, O’Fallon, and the State of Missouri. Overall, the educational attainment of the City is similar to or slightly above the rest of Jefferson County, but falls behind when compared to other peer communities.

Level of Attainment	Arnold	Oakville (CDP)	Festus	O’Fallon (MO)	Jefferson County	Missouri
High School Graduate	34.9%	25.4%	28.0%	23.1%	32.2%	30.5%
Some College	23.1%	20.1%	25.3%	21.7%	24.3%	22.0%
Associate’s Degree	11.0%	9.4%	11.2%	8.1%	12.5%	8.1%
Bachelor’s Degree	14.0%	24.2%	13.1%	27.9%	14.4%	18.4%
Graduate or Higher	7.6%	15.8%	9.8%	15.0%	6.7%	11.5%
<i>Table 1.6</i>	<i>Source: U.S. Census Bureau, American Community Survey 2020 5-Year Estimates, Census 2015 Estimates</i>					

Section 1.04.08 EMPLOYMENT CHARACTERISTICS

The most common occupation in the City falls in the management, business, science and arts occupational category. This includes various industries, such as educational services (teachers, support staff, school administration, etc.), health care (doctors, nurses, CNAs, support staff), and social assistance professions. 34.3% of the City’s workforce has occupations in the aforementioned field. The second most popular occupation is sales and office occupations, such as retail workers, real estate and leasing offices, or professional and scientific administration, which includes 24.5% of the City’s workforce occupations.

The National Geospatial-Intelligence Agency, Metal Container Corporation, LMC Industries, and Sinclair & Rush are just a few of the agencies and companies having important facilities in Arnold. The City has various office and industrial parks, including Arnold Industrial Park and Parc at Linderhof. The City is also home to multiple large retailers, dozens of small businesses, and more than 80 restaurants.

[Table 1.7 on the following page.]



Workforce Characteristics	Arnold	Jefferson County
OCCUPATION		
Management, business, science, and arts occupations	3,480 (34.1%)	37,925 (33.7%)
Service occupations	1,702 (16.7%)	17,759 (15.8%)
Sales and office occupations	2,481 (24.3%)	25,809 (22.9%)
Nat'l resources, construction, and maintenance occupations	1,361 (13.3%)	14,726 (13.1%)
Production, transportation, and material moving occupations	1,180 (11.6%)	16,391 (14.6%)
INDUSTRY		
Agriculture, forestry, fishing and hunting, and mining	31 (0.3%)	669 (0.6%)
Construction	994 (9.7%)	11,790 (10.5%)
Manufacturing	1,251 (12.3%)	13,534 (12.0%)
Wholesale trade	260 (2.5%)	3,357 (3.0%)
Retail trade	1,004 (9.8%)	12,999 (11.5%)
Transportation and warehousing, and utilities	462 (4.5%)	5,922 (5.3%)
Information	120 (1.2%)	1,741 (1.5%)
Finance and insurance, real estate and rental and leasing	727 (7.1%)	8,704 (7.7%)
Professional, scientific, and mgt, and admin and waste mgt	1,514 (14.8%)	11,683 (10.4%)
Educational services, and health care and social assistance	1,965 (19.3%)	23,662 (21.0%)
Arts, entertainment, and rec, and hospitality and food services	981 (9.6%)	9,389 (8.3%)
Other services, except public administration	493 (4.8%)	5,592 (5.0%)
Public administration	402 (3.9%)	3,568 (3.2%)
<i>Table 1.7</i>	<i>Source: US Census Bureau, American Community Survey 2020 5-Year Estimates</i>	



Section 1.04.09 OCCUPATIONS & COMMUTING

78.7% of workers in Arnold work for companies, 6% work for the government and 2.6% are self-employed. The percentage of the City’s population engaged in civilian labor and percentage of those self-employed are very similar to Jefferson County and the State of Missouri as a whole.

According to the 2020 American Community Survey, the median commute time for Arnold’s workforce was 29.6 minutes, meaning half the workers in the area have a longer travel time and half spend less time commuting. The median commute time for US workers was 26.9 minutes. The median commute for Missouri was 23.6 minutes, which is lower than Arnold and Jefferson County.

86.6% of Arnold’s workforce commutes via car, which is higher than State (80.8%) and National (74.9%) averages. The percentage of Arnold’s workforce who walk or bike (1.4%) is below the State average (3.1%) and National average (4.4%). Currently, 4.3% of Arnold’s workers work from home, which is lower than the County (5.5%), State (6.6%), and National (7.3%) averages.

Workforce Characteristics	Arnold	Jefferson County
<i>OCCUPATION</i>		
Population 16 years and over	16,798	178,824
Civilian labor force	10,551 (62.8%)	118,239 (66.1%)
Employed	10,204 (60.7%)	112,610 (63.0%)
Unemployed	823 (4.9%)	9,478 (5.3%)
Government Workers	1,144 (6.8%)	10,468 (5.9%)
Self-employed	431 (2.6%)	4,712 (2.6%)
<i>COMMUTING TO WORK</i>		
Drove alone	86.6%	85.4%
Carpooled	7.6%	7.6%
Public Transportation	0.1%	0.0%
Walked	0.8%	0.5%
Other Means	0.6%	0.8%
Worked at Home	4.3%	5.5%
Mean travel time to work (minutes)	29.6	31.1
<i>Table 1.8</i>	<i>Source: US Census Bureau, American Community Survey 2020 5-Year Estimates</i>	



<u>EMPLOYER</u>	<u>NUMBER OF EMPLOYEES</u>
Fox C-6	1100
Metal Container Corporation	300
Walmart	250
City of Arnold	219
LMC Industries	200
Schnucks	200
Sinclair & Rush	200
Comtrema	150
Target	150
Home Depot	100
Lowe's	100
Concentrix (formerly Convergys)	80
Kozeny-Wagner	80
Unico	50
<i>Table 1.9</i>	<i>Source: Missouri Department of Labor, Other</i>

Section 1.04.11 TRADE AREA PROFILE

The economic base of Arnold is anchored by regional retail, manufacturing, office/warehouse, restaurants and hospitality establishments. Being only 25 minutes from downtown St. Louis, and having direct access to Interstate 55, State Route 141, and US Routes 61/67, Arnold is less than 20 miles away from over 2.5 million people, and represents a significant competitive advantage over many of its peer communities.

While the City's demographic characteristics are important in determining the level of municipal services and housing needs, a much larger area is typically analyzed by planners and retail experts when looking for new locations for development; one such area is the Standard Metropolitan Statistical Area (SMSA). The City of Arnold is part of the St. Louis Metropolitan Statistical Area (SMSA), which includes the City of St. Louis and the surrounding counties in Missouri (Lincoln, St. Charles, St. Louis, Jefferson, Franklin and Warren) and Illinois (Madison, Jersey, St. Clair, Clinton and Monroe). According to the 2020 census, the St. Louis MSA had a total population of 2.8 million people with 24.1% residing in Illinois and 75.9% residing in Missouri. The estimated income (i.e. weighted average median household income) for the St. Louis, MO-IL MSA was \$70,189

One defining characteristic of the St. Louis region over the last several decades has been a period of



population stability coupled with geographic sprawl. The table below disregards the City limits and provides a summary of the 1, 5, and 10-mile trade area profiles for the City of Arnold. The control point or axis for the 1, 5, and 10-mile circular profiles was City Hall. The data shows that the City’s commercial districts have access to a significant population and a solid income base with relatively inexpensive housing when looking at the greater Arnold Trade Area.

Arnold Trade Area Demographics Control Point: Arnold City Hall	1 Mile	5 Miles	10 Miles
Population - 2020 Census <i>Estimate</i>	4,081	81,038	220,031
Population - 2010 Census	4,005	79,216	212,713
Change in Population (2010-2020)	+1.9%	+2.3%	+3.4%
Males / Females (%)	55.4%	49.9%	49.4%
Land Area Square Miles	44.6%	50.1%	50.6%
AGE ANALYSIS			
0 to 17 years	1,043	17,848	46,630
18 to 24 years	230	6,795	17,993
24 to 44 years	1,262	26,414	72,017
45 to 64 years	1,204	23,360	72,186
65 and over	572	13,416	39,814
TRADE AREA WORKFORCE STATISTICS			
Average Travel Time to Work	26.9 min	27.2 min	27.0 min
Median Household Income	\$81,908	\$78,612	\$74,515
Males w/ Earnings	1,269	24,736	69,495
Average Earnings of Males	\$53,941	\$50,098	\$50,558
Females w/ Earnings	935	23,387	64,295
Average Earnings of Females	\$38,834	\$33,984	\$35,586
TRADE AREA HOUSING STATISTICS			
Total Households	1,592	35,103	95,166
Total Housing Units	1,634	33,949	99,758



Owner Occupied Housing	1,200	26,550	74,166
Renter Occupied Housing	392	6,008	21,002
Average House Value	\$210,000	\$204,200	\$213,900
Average Gross Rent	\$1,077	\$700	\$900
Average Age of Structure (home)	38	40	43
Table 1.9	<i>Source: US Census Bureau, Census 2020, American Community Survey 2020 5-Year Estimates</i>		

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Section 1.04.12 COMMUNITY TAPESTRY – THE FABRIC OF AMERICAN’S NEIGHBORHOODS

The Community Tapestry™ system, developed by the ESRI Corporation, is a proven and proprietary segmentation methodology that utilizes 65 segments called “Tapestry Lifestyles” to classify communities based on their socio-economic and demographic composition. The data includes both U.S. Census demography and proprietary data obtained by ESRI through various collection methods. These segments are broken down to the U.S. Census Block Group level throughout the United States. The system is used by planners and national retailers to determine localized purchasing patterns and within the site selection process.

The following paragraphs detail the top “Lifestyle Clusters” that make up the City of Arnold. It is included in this Plan to provide a better understanding of the spending habits and lifestyles of the consumers within the City. This information provides retailers a profile of the local trade area and provides some quality of life indicators the City should be prepared to address in the future. These include, but are not limited to, the following conditions;

- Preserving Arnold’s rural, small-town character;
- Access to convenient goods and services;
- Access to quality employment;
- Providing continuing educational and training to the area’s workforce;
- Diversifying the housing stock to provide more choices, especially in the affordable senior housing market segment.

Top Tapestry Segments

5C Parks and Rec (GenXurban): These suburbanites have achieved the dream of home-ownership. They have purchased homes that are within their means. Their homes are older, and townhomes and duplexes are not uncommon. Many of these families are two-income married couples approaching retirement age; they are comfortable in their jobs and their homes, budget wisely, but do not plan on retiring anytime soon or moving. Neighborhoods are well established, as are the amenities and programs that supported their now independent children through school and college. The appeal of these kid-friendly neighborhoods is now attracting a new generation of young couples.

4C Middleburg (Family Landscapes): Middleburg neighborhoods transformed from the easy pace of country living to semirural subdivisions in the last couple decades, as the housing boom spread beyond large metropolitan cities. Residents are traditional, family-oriented consumers. Still more country than rock and roll, they are thrifty but willing to carry some debt and are already investing in their futures. They rely on their smartphones and mobile devices to stay in touch and pride themselves in their expertise. They prefer to buy American and travel in the US. This market is younger but growing in size and assets.

6F Heartland Communities (Cozy Country Living): Well settled and close-knit, Heartland Communities residents are semirural and semiretired. These older householders are primarily homeowners, and many have paid off their mortgages. Their children have moved away, but they have no plans to leave their homes. Their hearts are with the country; they embrace the slower pace of life here but actively participate in outdoor activities and community events. Traditional and patriotic, these residents support their local businesses, always buy American, and favor domestic driving vacations over foreign plane trips.



6A Green Acres (Cozy Country Living): The Green Acres lifestyle features country living and self-reliance. They are avid do-it-yourselfers, maintaining and remodeling their homes, with all the necessary power tools to accomplish the jobs. Gardening, especially growing vegetables, is also a priority, again with the right tools, tillers, tractors, and riding mowers. Outdoor living also features a variety of sports: hunting and fishing, motorcycling, hiking and camping, and even golf. Self-described conservatives, residents of Green Acres remain pessimistic about the near future yet are heavily invested in it.

4A Workday Drive (Family Landscapes): Workday Drive is an affluent, family-oriented market with a country flavor. Residents are partial to new housing away from the bustle of the city but close enough to commute to professional job centers. Life in this suburban wilderness offsets the hectic pace of two working parents with growing children. They favor time-saving devices, like banking online and housekeeping services, and family-oriented pursuits.

Section 1.05 DEVELOPMENT CONSTRAINTS

Section 1.05.01 COVID-19 IMPACTS

Otherwise known as the coronavirus, the disease first emerged in late 2019 and quickly led to a global pandemic whose ramifications are still being felt in the City. According to the Jefferson County Health Department, which continues to collect COVID-19 statistics as of the writing of this chapter, there have been over 69,000 confirmed cases and over 600 deaths within the county. In addition to the human cost of the disease, the impacts of COVID-19 have been incredibly broad. Lockdowns, travel restrictions, and social distancing measures were implemented to slow the spread of the virus, deeply affecting daily life, businesses, and education. The following economic recessions and impacts on the supply chain are still a major disrupting factor in 2023. COVID-19 has accelerated the transformation to and acceptance of remote work, e-commerce, telemedicine, and other digital communication tools. The disease has also highlighted and exacerbated the community's mental health struggles. As time goes on, the long-lasting impacts of COVID-19 will continue to pose a challenge for City officials and world leaders alike.

Section 1.05.02 HISTORIC SITES

"The National Register of Historic Places" is the nation's official list of cultural resources worthy of preservation. Authorized under the National Historic Preservation Act of 1966, the National Register is part of a national program to coordinate and support public and private efforts to identify, evaluate, and protect our historic and archeological resources. While there are numerous criteria for listing, it is required that a property must be at least 50 years old to be eligible for consideration. Currently, there are no properties within the City on the National Registry. However, there are a number of existing structures that are more than 50 years old. Post WWII architectural styles, structures and neighborhoods are now seen as being potentially eligible for such listing.

Section 1.05.03 ENVIRONMENTAL FRAMEWORK

The environment provides the natural and physical context within which land use activities take place. The intent of this plan is to minimize the negative impacts on the environment. This section provides a brief overview of the environmental framework of Arnold and highlights some of the more sensitive environmental elements that must be considered in future development and land use decisions.



Section 1.05.03.1 FLOODPLAINS

The riparian zone of a river, stream or other body of water is the land adjacent to the centerline of the channel and includes the floodplains, stream banks, and lake shores. Riparian zones can be broad alluvial valleys or narrow strips of stream bank. Riparian zones help control the intensity and frequency of flooding and contain very sensitive ecosystems that support a diverse range of species and vegetation. Riparian areas are prone to periodic flooding, which helps support and maintain these fragile ecosystems.

Floodplains are classified into "zones" which refer to the probability of annual flooding. The "100 Year Floodplain" is an area that is expected to flood at least once in a 100-year period. For the purposes of this plan, the 100-year floodplain is also the limits of the "riparian zone" and delineates the recommended greenway locations. The 100-year floodplain can be further divided into two areas based on flood hazard potential. The floodway is the area within and adjacent to the stream banks required to discharge the 100-year flood. Development in this zone shall not cause the water surface elevation to increase above base flood level at any point, and any volume removed for water passage and storage from this zone must be added back. Obstacles in the floodway can disrupt this function, increasing both the frequency and severity of flood damage. The floodway fringe is the area bordering the floodway. This area provides storage during a flood event and functionally reduces the frequency and intensity of downstream flooding by holding floodwaters until they are carried away in the floodway channel. While the floodway fringe's capacity decreases with the presence of obstacles, such as a fence or building, their presence is generally acceptable when regulated properly.

The Federal Emergency Management Agency (FEMA) prepared Flood Insurance Rate Maps (FIRM) for the Arnold region. The maps define the boundaries of the areas 100-year floodplains to help identify areas prone to flooding. Any future development proposed near a river, stream or other flood prone areas should be identified on the FIRM maps to verify their location within the floodplain and special precautions taken, as needed, for any future development activity. Levees, usually earthen embankments, are designed and constructed to contain, control, or divert the flow of water so as to provide protection from temporary flooding. Levees are designed to provide a specific level of protection, such as the 100-year or 500-year flood event.

Nearly half of the City of Arnold's boundaries abut the Meramec or Mississippi Rivers. The northernmost section of the City's boundary with the river is high bluffs, but the vast majority of the northern, eastern, and southeastern edges of the City are floodplains. According to the Lower Meramec Multi-Jurisdictional Floodplain Management Planning Partners, this area of the Meramec floods frequently and has experienced 13 major flood events since 1915. Flood mitigation steps taken after serious flooding in 1993, primarily the acquisition of flood prone properties, has helped to make subsequent flood events far less destructive.

Acquiring flood prone properties from the floodplain, otherwise referred to as "buyouts", is a voluntary partnership between willing homeowners and the City with the goal of removing people and homes from the floodplain. Once the City acquires the property, all structures and improvements are removed and the land is dedicated in perpetuity for open space, recreational use, or simply returned to natural wetlands. For areas of the City that are at risk for flooding but do not yet qualify for the buyout program, the City of Arnold has long participated in the FEMA National Flood Insurance Program and as such, has adopted the floodplain management ordinances required of all participants.



The primary constraint relative to floodplains is flood risk; however, the opportunity for development is not entirely eliminated provided appropriate measures are taken.

Section 1.05.03.2 WETLANDS

Wetlands are included in the definition of waters of the United States. Wetlands perform many valuable functions including decreasing the frequency and severity of flooding, water purification, provide feeding and breeding grounds for aquatic habitat and support vegetation that absorb harmful greenhouse gasses. They also offer diverse recreational opportunities such as hunting, fishing and wildlife observation. However, Missouri has lost 87% percent of the wetlands that once covered 4.1 million acres of the State's total land area. Constraints include the need to preserve and enhance wetlands in accordance with the Federal and State regulations that mandate "no net loss" of wetlands, i.e. If a wetland or portion of a wetland is disturbed or eliminated, replacement of that wetland with a wetland of equal quality and quantity is required. The designation of wetlands in itself does not necessarily prevent development, but is an indicator that development will need to be approached in a more sensitive manner. The appropriate federal agencies should be contacted prior to any alteration of any wetland area.

Section 1.05.03.3 TOPOGRAPHY

Topography is the natural terrain of an area; its slopes, valleys, hills, and similar landscape features. Topography can be a critical element to development. When severe slopes are developed, they frequently become unstable which creates a great deal of erosion. This erosion further destabilizes the slopes and the soil that washes off the slope ends up in creeks, streams, and rivers. This degrades the quality of the water body and can increase the severity of local flooding.

Constraints include controlling these sorts of impacts through the use of Best Management Practices (e.g. limiting development to areas without severe slope issues). However, the City of Arnold and Jefferson County as a whole is well known for its extreme topography when compared to the rest of the St. Louis region.

Section 1.05.03.4 GEOLOGY

The geology of an area is the structure of its land and the types of rocks, soils, and minerals that exist within it. Geology can be a determining factor in the feasibility of development. The surface and subsurface of the Earth has a direct impact on the ease of excavation and foundation conditions, water resource and contamination issues, and hazards such as slope stability, erosion, sinkholes, liquefaction (where certain soils take on characteristics of a liquid during or following earthquakes), etc. These issues must be factored in when selecting construction sites, costing, engineering considerations, construction activities, and overall infrastructure development.

Much of Arnold sits atop soils developed on limestone with frequent areas of bedrock. The topography of the area when combined with bedrock poses developmental constraints but can be overcome due to the desirability of land in the City. Due to the proximity of the New Madrid fault, the entire region has some threat of an earthquake. Consequences of earthquakes may be more severe due to the abundant creeks and rivers in and around Arnold, leading to the risk of liquefaction of soils and collapse of structures. The potential for severe earthquakes may be low but these hazards, as well as the overall geology of Arnold, must be considered during development, redevelopment, and construction.



Section 1.06 MAJOR INITIATIVES AND PROJECTS

The City of Arnold has continued to plan, implement, and successfully complete major projects to offer more efficient municipal services and to improve residents' lives. Here is a list of major initiatives and projects that have been completed since the last update to the Comprehensive Plan in 2011:

Police

- Public Relations Training, an officer offering internal training and classes to the public on matters including active shooters, neighborhood watch, de-escalation, use of firearms, cyber security, etc.
- Installation of Flock Safety cameras, a license-plate reading camera system that allows officers to receive real-time alerts on stolen vehicles or subjects with warrants (Completed 2022)
- Arnold Police Explorer Program, an opportunity for young people to explore law enforcement careers (Proposed 2023)
- Addition of another School Resource Officer to protect students and faculty at Fox C-6 schools within City limits (Proposed 2023)

Public Works

- Reconstruction of Judy Dr. (Completed 2012)
- Astra Way Roundabout (Completed 2013)
- Reconstruction of Michigan Ave, addition of sidewalks and lighting (Completed 2015)
- Tenbrook Rd sidewalk project, funded in part by a grant from the Save Routes to School program (Completed 2019)
- Upgrades to Jeffco Blvd and Tenbrook Rd intersection (Completed 2020)
- Melody Lane stormwater and street reconstruction project (Completed Dec. 2021)
- Constructed new Streets Dept building at Arnold Tenbrook Complex (Completed 2021)
- Renovated and upgraded the entire 2900 complex. Upgraded utilities and stormwater, cleaned up and organized the site. (Completed late 2021)
- Truck wash building at 2900 Arnold Tenbrook complex (Completed Dec. 2021)
- Washout pit at 2900 Arnold Tenbrook complex (Completed Aug. 2022)
- Arnold City Hall renovation, including new landscaping, parking lot, pavers, sidewalks, sitting walls, stone façade, windows. (Completed 2022)
- Widened and reconstructed Morris and Grace Dr. (Completed 2022)
- ADA transition and Bicycle/Pedestrian plan (Completed Aug. 2022)

Parks and Recreation – Infrastructure Updates

- Expanded walking/biking trails at Arnold City Park around the lake (2014)
- Jim Edwards Archery Park, with partial funding from the Missouri Department of Conservation (Completed 2018)
- Ozark Drive Paw Park (Completed 2019)
- Old golf course converted to passive park, Pomme Creek Park (Completed Dec. 2019)



- Constructed a new Parks Department building at 2900 Arnold Tenbrook Rd complex and removed the old buildings at Ferd B. Lang Park (Completed Nov. 2021)
- Constructed two additional Farmer’s Market vendor structures (Completed May 2022)
- Parking lot upgrades for Farmer’s Market (Completed July 2022)
- Purchase of the JCYA Football Field and additional practice field to expand Arnold City Park (Proposed, dependent on purchase)

Parks and Recreation – New Programs and Offerings

- Pickleball at the Recreation Center
- Feed the Masses 2020, 2021, 2022 champions: Over 20 other Parks and Recreation Departments from around the area have a friendly competition each November to see which city can collect the most food items to be donated to local food banks. (Started 2020)
- Pocus Pomme Party: Halloween-themed movie night at Pomme Creek Park (Started Oct. 2021)
- Adult Egg Hunt: Attendees hunt for eggs and win prizes (Started April 2022)
- Cosmic Nerf® Wars: Nerf® gun battles for all ages (Started 2022)

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