

# VILLAGE OF INNSBROOK, MO COMPREHENSIVE PLAN UPDATE

February 29, 2024



Chapter 1: Existing Conditions

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## Chapter 1: Existing Conditions

### Section 1.1 Introduction

A Comprehensive Plan is the official document adopted by the Planning Commission to serve as the legal and conceptual foundation of the Village's zoning code and all other land use policies and regulations. The purpose of the Comprehensive Plan is to promote the health, safety, and welfare of the community by preserving and protecting four (4) key interrelated quality of life factors which include social, economic, physical and environmental.

The Village's commitment to protecting the quality of life through planning was first memorialized in June of 2003 with the adoption of the Village's first Comprehensive Plan (the Plan). The 2003 Plan was updated in October of 2011 in conjunction with the release of the 2010 US Census findings. To aid in the implementation of the Plan, the Village initiated a regulatory review and amendment process to update the Village's original Zoning Code, adopted in 2009. The intent of the regulatory update was to make the Village's zoning regulations consistent with the Comprehensive Plan. The 2013 Village of Innsbrook Comprehensive Plan is the second update to the original Plan. It is the culmination of more than ten (10) years of intense implementation efforts resulting in the development and ongoing updates to the Village's Zoning Code and incremental actions to achieve the Plan's goals and objectives.

### Section 1.2 Study Area & Background

Innsbrook is located in east-center of Warren County five (5) miles south of Wright City and just over 50 miles from St. Louis. Neighboring communities also include Foristell, Warrenton, Truesdale, and Marthasville.

### Section 1.3 History

**Native Americans:** The study area was initially home to the Missouri and Osage Indians and later the Sac and Fox Nation of Missouri. The Missouri Indians eventually moved into Kansas and joined with the Oto Indians due to outbreaks of smallpox and warfare with the Sac Indians. In 1825, the Osage Indians ceded their land to Missouri and moved to Kansas. The Sac and Fox Nation of Missouri had their origins in the Great Lakes region and were two distinct tribes. However, pressure from the Iroquois and French on the Sacs and pressure from the Chippewa on the Foxes forced the two groups to the vicinity of current day Green Bay, Wisconsin. French attacks on the Sac and Fox authenticated the alliance effecting a confederation of the two tribes. They were forced to migrate south, during which time they attacked the Illinois Tribe and took their lands along the Mississippi River. The tribe eventually split into two groups, the Sac and Fox of the Mississippi.

In St. Louis, Missouri during 1804, tribe chiefs were persuaded to sign a treaty ceding to the US Government all Sac and Fox lands east of the Mississippi River as well as some hunting grounds to the west of the river. Efforts by the government to enforce the treaty angered the Sac and Fox, due in part because some of Sac and Fox were not aware and/or supportive of the treaty. From 1804 until the mid-1800's, the Sac and Fox Indians continued to conduct raids in this area.

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**European Immigrants:** European Immigrants: The first European influence in the area came from French trappers. La Charette, settled by French trappers around 1766, was one of the first settled Villages in Warren County. It is believed to have been located where present-day Marthasville is now located. Based on the French trappers' accounts of abundant hunting, more frontiersmen and settlers decided to immigrate to the area. Some of the early names include Col. Daniel Boone, his son-in-law, Flanders Calloway, Maj. Thomas Kennedy, and Anthony Wyatt. These men influenced the attitudes of others and soon the area became settled. However, the area was affected by various skirmishes with the raiding Sac Indians and the divided attitudes of the Civil War. One particular event that took place during the Civil War in September of 1863 resulted in the raid and burning of some buildings in Wright City.

Another noteworthy item is the Boonslick Trail (now a portion of Hwy. M). This trail was initially used by Indians, trappers and fur traders. However, at some point in the early 1800's, Daniel Boone and his son, Daniel Morgan Boone, surveyed and marked the trail. By 1819, stage lines were traveling the trail. The Boonslick Trail was one of the heaviest traveled passages in the mid 1800's since it was a connector to the Santa Fe and Oregon Trails. The German influx that occurred in the mid to late 1800's was largely due to the writings of Gottfried Duden, an early German immigrant, who described this area as being similar to the Rhine country in Germany.

Warren County was established on January 5, 1833 and named in honor of Gen. Joseph Warren, who fell at the battle of Bunker Hill during the American Revolutionary War. It was part of Montgomery County before incorporation. Warrenton is the county seat and the largest city in Warren County.

### **Section 1.4 Innsbrook Today**

Although the Village of Innsbrook was formally incorporated in July of 1998, the community has existed much longer. Innsbrook started as a get-away community for seasonal living in 1971. From there, it evolved to include a golf course, conference center, year round living, cultural center and more. Through tireless efforts by concerned people and residents of the area, the Village of Innsbrook was incorporated in 1998 with the intent to have a stronger voice in planning and land development and to preserve the existing integrity and identity of the region.

Innsbrook is less than thirty (30) minutes from St. Louis and offers the calm serenity of the country with easy access to the benefits of a big city. The study area includes Innsbrook's current Village limits which consists of approximately 11.5 square miles (7,300 acres) of which over 10% (710 acres) is water and 9.94 square miles is land. The village of Innsbrook is comprised almost entirely by Innsbrook Resort—a private, gated community established in 1971. The Village was founded in 1998. The population density is approximately 55.5 residents per square mile, the lowest of any incorporated area in Warren County

Innsbrook is governed by a Board of Trustees composed of six (6) Board Members. The Village of Innsbrook faces challenges and opportunities that are often associated with a growing, prospering community comprised primarily of recreational/second homes and regionally

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successful seasonal events. These challenges and opportunities include managing traffic and crowding during the Resort’s summer holidays; providing affordable, high quality public services that Innsbrook residents have come to expect; and diversifying the Village’s economy to ensure revenues remain stable for the long term. This Plan was developed to help addresses these issues and seize the opportunities that make Innsbrook a great place to live, work, recreate, and retire.

### Section 1.5 Comprehensive Plan

The 2024 Innsbrook Comprehensive Plan Update builds upon the Village’s 2013. The 2013 Comprehensive Plan has served Innsbrook well, however, recent commercial development, increase in traffic congestion and safety issues, and changes in our national and regional economy all pointed to the need to reconnect with the residents of Innsbrook and update the Plan. The intent of the Comprehensive Plan is to serve as a rational land use guide to help direct future land use, zoning, subdivisions of land and the quality, timing, and intensity of future growth. Missouri State Statutes; RSMo 89:340, describes the purpose and content of the Comprehensive Plan as follows:

*“The commission shall make and adopt a city plan for the physical development of the municipality. The city plan, with the accompanying maps, plats, charts and descriptive and explanatory matter, shall show the commission’s recommendations for the physical development and uses of land, and\* may include, among other things, the general location, character and extent of streets and other public ways, grounds, places and spaces; the general location and extent of public utilities and terminals, whether publicly or privately owned, the acceptance, widening, removal, extension, relocation, narrowing, vacation, abandonment or change of use of any of the foregoing; the general character, extent and layout of the replanning of blighted districts and slum areas...”*

### Section 1.6 Zoning Ordinance

Zoning is the "legal" tool the Village uses to carry out the recommendations of the Comprehensive Plan. The Village is granted this regulatory authority by the State Statues, Chapter 89. Specifically, a zoning ordinance regulates items relative to the use of land, including, but not limited to, height and size of buildings, size of lots, building setbacks and parking. It establishes definitions, standards and procedures for the Village’s governing body to review and approve specific land developments. There are other ordinances and regulations that supplement the zoning ordinance, such as subdivision regulations, landscaping requirements and sign controls. The description and purpose of the zoning ordinance according to Missouri State Statues (RSMo 89.040) states:

*“Such regulations shall be made in accordance with a comprehensive plan and designed to lessen congestion in the streets; to secure safety from fire, panic and other dangers; to promote health and the general welfare; to provide adequate light and air; to prevent the overcrowding of land; to avoid undue concentration of population; to preserve features of historical significance; to facilitate the adequate provision of transportation, water, sewerage, schools, parks, and other public requirements. Such regulations shall*



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*be made with reasonable consideration, among other things, to the character of the district and its peculiar suitability for particular uses, and with a view to conserving the values of buildings and encouraging the most appropriate use of land throughout such municipality.”*

Decisions regarding land use and zoning should be consistent with the Village’s Comprehensive Plan and Zoning Regulations. To increase the legal defensibility of the Village’s decision-making, the Village’s zoning code and Comprehensive Plan should be compatible. Therefore, anytime a Comprehensive Plan is updated, the Village should then review and update the Village’s Zoning Code to ensure it is consistent with the Comprehensive Plan.

### Section 1.7 Subdivision Regulations

Subdivision regulations are another legislative tool used to implement the Comprehensive Plan by guiding the subdivision and development of land. Subdivision regulations provide coordination of otherwise unrelated plans as well as internal design of individual sites. Subdivision regulations should be reviewed and updated periodically to make sure the regulations keep pace with the latest development and residential building trends and best management practices (BMP). The general purposes of the subdivision regulations, according to Missouri State Statutes (RSMo 89. are to:

*“The planning commission shall recommend and the council may by ordinance adopt regulations governing the subdivision of land within its jurisdiction. The regulations, in addition to the requirements provided by law for the approval of plats, may provide requirements for the coordinated development of the city, town or village; for the coordination of streets within subdivisions with other existing or planned streets or with other features of the city plan or official map of the city, town or village; for adequate open spaces for traffic, recreation, light and air; and for a distribution of population and traffic; provided that, the city, town or village may only impose requirements for the posting of bonds, letters of credit or escrows for subdivision-related improvements...”*

Establishing consistency between the Comprehensive Plan and regulatory documents meant to implement the Plan (the Subdivision Regulations and Zoning Code) is recommended. Therefore, once the Village officially adopts the 2024 Comprehensive Plan Update the zoning code and subdivision regulations should be reviewed and updated as needed to be in accordance with the Comprehensive Plan.

### Section 1.8 The Planning Process

The intent of the planning process was to make sure the community’s goals and expectations are consistent with the vision, goals, and objectives contained in the Village’s Comprehensive Plan. The first phase of the Comprehensive Plan Update involved the analysis of the project area’s existing conditions and the preparation of *the Existing Conditions Report*, contained herein. This Chapter summarizes public services, schools, socioeconomic characteristics, and existing development constraints. This Chapter serves as the foundation upon which the plan was created.

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The second phase of the planning process is public engagement. A “values-driven” approach will be utilized to manage the public engagement process. This involves looking at planning and urban design issues from the resident’s point of view to better understand their values, vision, and expectations for the future. Several different interactive public engagement activities are proposed to help generate maximum community involvement and identify citizen-defined issues and areas of consensus. The activities include one-on-one stakeholder interviews, a series of thematic town hall meetings, ongoing public meetings with the Comprehensive Plan Steering Committee, and a Citizen survey. The results of the public engagement program will provide the Steering Committee and Consultant with first-hand knowledge of Innsbrook’s strengths, weaknesses, opportunities, and threats from the citizens’ perspective. An overview of the public engagement process and summary of the information gathered will be provided in *Chapter 2 Critical Issues*.

For the third and final phase of the planning process, the goals, objectives, and implementation strategies of the 2013 Plan will be reviewed and updated based on the citizen-defined issues, values, and vision statements provided during the public engagement process. Once the goals, objectives, and implementation strategies are accepted in concept by the Steering Committee, they will be included in Chapter 3 of the final Comprehensive Plan Update.

This Plan will provide the Village Board of Trustees, the Planning Commission, and Village Staff the focus and direction necessary to make well informed decisions concerning land use, economic development, transportation, and public improvements. The successful implementation of the Plan’s goals, objectives, and recommendations will help ensure the community’s vision for the future is realized and transcends to future generations. The vision for the future according to the residents of Innsbrook is:

*SAMPLE VISION: “To preserve Innsbrook’s rural atmosphere, family-friendly values, & natural beauty while promoting well-planned development specifically suited to the needs of Innsbrook’s residents and property owners.”*

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**SOCIOECONOMIC CONDITIONS**

**Section 1.9 Nationwide Population Trends**

In 2020-21, the overall migration rate stood at 8.4%, which was the lowest domestic migration rate since the late 1940s through 1960s, when roughly 20% of Americans moved annually. Overall, more people moved out of rural areas than moved into them in 2020. This resulted in a reduction in the rate of population growth in rural and small-town America. This reduction in the mobility and drop in rural and small-town populations can be attributed to many social and economic conditions present during the last half of this decade that decrease one’s mobility and thus ability to relocate.

Counties that experienced the highest population losses were suburbanizing counties adjacent to metro areas. Another nationwide trend contributing to population decline is the reduction in birth rates, which is evidenced by the declining average household and family size. The overall slowdown in U.S. population mobility contributed directly to a decline in non-metro population growth causing the first break in suburbanization since World War II. Regions experiencing both natural increase and net in-migration include growing metro areas and the adjacent areas affected by the suburbanization process. In more rural areas, such as Innsbrook, these growth areas often possess some kind of natural amenity (e.g., lakes, mountains, etc.) that makes them attractive to mobile residents or retirees.

The 2020 Decennial Census revealed some major population changes in Missouri, including declining populations in St. Louis City and other major urban areas, growing populations in the fringe counties and changes to racial demographics. During the decade following 2010, the US grew by 7.4% and Missouri grew by 2.8%. Meanwhile, from 2010 to 2020 the population of the City of St. Louis declined by 5.5%, a loss of 17,716, which continued the City’s population loss for the 7th decade in a row, dating back to 1950.

**Section 1.10 Innsbrook Population Characteristics**

According to the 2020 US Census, the population of Innsbrook was estimated at 596, 8% higher than the 2000 population of 552. By way of comparison, Warren County grew by 19%

	<b>2000</b>	<b>2010</b>	<b>2020</b>	<b>Est. 2024</b>
<b>Innsbrook</b>	469	552	596	600
<b>% Change</b>	n/a	17.7%	8%	%
<b>Warren County</b>	24,525	32,513	35,532	36,000
<b>% Change</b>	25.6%	32.6%	9.3%	%



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The Village’s location, quality of life, and natural amenities will continue to retain and attract residents. However, future population growth and stability will require ongoing investment in the Village’s infrastructure and future annexation. The Village’s population is anticipated to stabilize over the next decade while maintaining a positive growth rate.

### Section 1.11 Population Projections

Two (2) growth scenarios were used to identify future population projections for the Village of Innsbrook out to 2040. The first scenario uses linear regression to forecast population based on historical US Census data for the Village of Innsbrook, see Table 1.02. The second scenario is based on historical US Census data for Warren County and assumes the Village will follow Warren County’s population growth trends.

According to the linear regression “Scenario A” (Figure 1.02), Innsbrook’s population will continue growing strong and increase by an estimated 8% per decade for the next two (2) decades. The projected 2030 population according to the Scenario A (following Innsbrook’s historic pattern of growth) is 644 in 2030 and 696 by 2040. According to the “*trend extrapolation method*” of forecasting, Innsbrook’s population will grow to approximately 650 in 2030 and 700 by 2040.

#### Figure 1.02: Innsbrook Population Projection “Scenario A”

Source: US Census Bureau

To Be Inserted

Figure 1.03 illustrates the linear regression population projection using Warren County’s growth rate to forecast the future population growth of Innsbrook. Since the County’s average population growth for the last 70 years is 23.8%, this population projection for Innsbrook is predicted to follow a growth rate of 23.8% per decade. If Innsbrook follows the County’s rate of population change, the Village’s population will be an estimated 738 in 2030 and 914 in 2040. A trend extrapolation line was plotted along Scenario B to project Innsbrook’s population. According to the extrapolation trend line, the estimated 2030 and 2040 population is 700 and 900 respectively, see Figure 1.03.

#### Figure 1.03: Innsbrook Population Projection “Scenario B”

Source: US Census Bureau

To Be Inserted

The difference between the two scenarios (A & B) was TBD for the 2030 projections and TBD for the 2040 projection. The linear regression methodology used based on the Village of Innsbrook’s past growth rates generated the higher population rates. The trend extrapolation methods applied to both scenarios resulted in the lowest population projections. All projections were made assuming no annexations. In the absence of future annexations, the Village’s only viable option to grow is to increase family and household sizes and via new residential construction.

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**Section 1.12 Age Characteristics**

Innsbrook’s population is spread out with 6.7% under the age of 18 and 93.4% over the age of 18 according to the 2022 ACS. By way of comparison, in 2000 the Village’s population was spread out with 9% under the age 18 and only 91% over the age of 18. The median age according to the latest American Community Survey (ACS) estimate is just over 55. More specifically, the age of Innsbrook’s population is broken down as follows. The 2022 ACS estimates are provided below followed by the official 2010 US Census Decennial estimates in (parenthesis).

- 0.9% (2.6%) are under the age of 5.
- 11.5% (7%) are between the ages of 5-19
- 17.2% (7.7%) are between the ages of 20-34
- 19.5% (20.3%) are between the ages of 35-54
- 15.6% (31.7%) are between the ages of 55-64
- 35.2% (30.8%) are age 65 or older.

The percentage of Innsbrook’s population over 65 has increased 4.4% in the last decade with the largest increase (9.5%) occur in the Village’s population between the ages of 20-34. The age cohort with the largest decline (over 16%) occurred in the Village’s population between the ages of 55-64 as many of these individual advanced to the 65 and over age cohort. As a result, Innsbrook’s median age of over 55 is almost 17 years older than the US, which had the youngest median age at 38.5 and 7.6 years older than the peer City with the next oldest median age which was Foristell with a median age of 47.5. According to these findings, Innsbrook’s population is aging in place, suggesting that mature adults and seniors feel comfortable living in Innsbrook and/or Innsbrook is attractive to mature adults and seniors looking for new housing to live out their retirement.

Most cities in the US are following the national trend of aging populations with median ages getting older. It is estimated that 12,000 Baby Boomers will turn 65 today, and all remaining Boomers will cross that threshold by 2030. This means by 2030, 1 in 5 Americans will be age 65 or over. Over 50% of the Village’s population is already 55 or older, resulting in a median age of over 55.

<b>Table 1.05 Age Cohort Comparison 2018-2022 (%)</b>							
<b>Age Cohort</b>	Innsbrook	Perry	Foristell	Lake St, Louis	Warren County	Missouri	US
Under 5	0.9	6.8	4.9	3.1	5.7	5.9	5.7
Under 18	6.7	15.8	29.3	19.8	23.4	22.3	22.1
18 and older	93.3	84.2	70.7	80.2	76.6	77.7	77.9
65 and older	35.2	20.2	28	20.4	17.6	17.3	16.5
Median Age	55.1	45.5	47.5	43.5	41.3	38.8	38.5

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The Village's advanced median age (55.1) is also the result of the Village's low concentration of children under the age of 18. The percentage of the Village's population under 5 and under 18 were the lowest of all peer entities surveyed. Innsbrook's low percentage of young children is an indicator that the Village might not provide the conveniences, comforts, housing, family services, schools or affordability desired among young, growing families. These are all characteristics of a thriving, self-renewing community that Innsbrook should strive to provide in the future.

Since its inception, Innsbrook has been a popular destination for families and professionals who choose to own a second home and "weekend" in a rural lake-side community, just minutes from home. However, the majority of the homes (chalets) located in the Innsbrook Resort are restricted from being used as primary residences; they are restricted as second-homes or recreation only. Therefore, the young families and chalet owners who "weekend" within the Village are not residents, therefore not reflected in the US Census. This analysis is limited to the residents of the Village included in the decennial US Census. Based on this data, the Village's age characteristics confirmed that Innsbrook is very popular among seniors and retirees, but also indicated that the Village of Innsbrook is not home to many school age children.

Most homes within the Resort that are permitted as primary residences are not suited to young adults, families starting out, or first-time buyers due to their price, design, HOA fees, restrictions, and/or access to schools and family services. Likewise, many of the homes within the Village, outside the Resort, are also unsuited to young adults, growing families or first-time homeowners because they are older, more difficult to maintain and often include multiple acres which makes them unaffordable for many buyers. As a result, the lack of housing for first time home- buyers and young families is a major impediment to attracting families and young adults to the Village of Innsbrook. The Village has very little control over housing, as over 95% of the housing stock is located within the Resort. Despite these challenges, Innsbrook's population is showing slight gains in the younger age cohorts (5-19 and 20-34) from 2010 to 2022, suggesting the Village is attracting young families and adults.

This Plan recommends the Village continue to locate commercial services and conveniences at key transportation nodes (where two major highways intersect) or along commercial corridors and separated from single family homes. This will provide better access to commercial retail, grocery, personal services, medical services/ pharmacies, and other seasonal sales to serve the Village's current and future population and provide convenience to the 1,000s of weekend visitors to the Village of Innsbrook. These establishments are also critical to providing a revenue stream for the Village that is reliable, diverse and long-lasting.

### **Section 1.13 Racial Composition**

According to a report by the National League of Cities, the Hispanic population in small cities at least doubled, growing over 100% in the Midwest. The Asian population is also on the rise, growing by more than 60% in the Midwest. Similarly, the African American population in small cities also increased across all regions, particularly in the Midwest (114%). However, the Village of Innsbrook's population shows very little racial diversity. The Village's population trails the State and Nation in all minority classes. Innsbrook's distance from the urban core of the St. Louis

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Metropolitan Area and other areas where minorities have migrated over the last twenty (20) years may contribute to Innsbrook’s low percentage of minorities. Table 1.06 provides a comparison of the racial composition for Innsbrook and the peer communities, Warren County, Missouri, and the US.

Race	Innsbrook	Perry	Foristell	Lake St, Louis	Warren County	Missouri	US
<b>African American</b>	3%	0%	0.9%	5.5%	3.5%	12.9%	14.3%
<b>Asian</b>	0%	0%	1.5%	1.8%	1.1%	2.8%	7%
<b>White</b>	85.5%	83%	94.9%	87.6%	91.1%	79.4%	65.9%
<b>Hispanic</b>	7.8%	0%	2.1%	4.6%	3.7%	4.6%	18.7%

**Section 1.14 Gender**

The Village of Innsbrook’s male population is 5% higher than the female population. Off all the peer entities surveyed, Innsbrook and Lake St. Louis were the only male dominated populations. Nationally there are 0.8% more females than males and statewide there is only 1.2% more females than males. The fact that Innsbrook has 5% more males is a noteworthy finding. This may indicate that Innsbrook has more single-male head of households and/or more male widows than the state and national averages, which would indicate certain social, domestic and financial needs.

Gender	Innsbrook	Perry	Foristell	Lake St, Louis	Warren County	Missouri	US
Male	52.5	48.4	44.4	50.3	49.9	49.4	49.6
Female	47.5	51.6	55.6	49.7	50.1	50.6	50.4

**Section 1.15 Income**

According to the 2000 US Census, the median income for a household in the Village was \$65,833, and the median income for a family was \$70,156. Males had a median income of \$51,875 versus \$35,000 for females. The per capita income for the Village was \$40,434. Just 0.6% of families and 1.6% of the population were below the poverty line; none of those under the age of 18 and 3.0% of those age 65 or over were living in poverty, which is very low in comparison to local, state and national averages.

According to the 2018-2022 American Community Survey, conducted on behalf of the US Census Bureau, the median household income in the Village increased over 120% from \$65,833 in 2000 to \$145,156 in 2022. The median income for a family in Innsbrook was \$161,875 in 2022, an

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increase of 130.7% from the 2000 US Census. By way of comparison, the household income in Innsbrook is well above the income reported for the US, Missouri, Warren County and all peer cities, see Table 1.08 for a comparison of the various income characteristics.

<b>Income</b>	Innsbrook	Perry	Foristell	Lake St, Louis	Warren County	Missouri	US
Median household income	\$145,156	\$47,981	\$107,841	\$14,230	\$75,531	\$65,920	\$75,149
Median family income	\$161,875	\$57,989	\$112,750	\$139,310	\$84,619	\$84,745	\$92,646
Per capita income	\$64,465	\$22,613	\$49,540	\$57,945	\$34,909	\$36,745	\$41,261
Unemployment	9.4%	1.2%	0.6%	3.8%	4.8%	4.3%	5.3%
Persons below poverty level	2.9%	14.8%	3.1%	3.5%	10.2%	12.8%	12.5%
<b>Definitions:</b>							
<i>*Family: a householder and one or more other people related to the householder by birth, marriage, or adoption.</i>							
<i>**Household: A household consists of all people who occupy a housing unit regardless of relationship. A household may consist of a person living alone or multiple unrelated individuals or families living together</i>							

The City of Perry had the highest percentage of individuals living in poverty with 14.8% followed by Missouri and the US (12.8% and 12.5%). Innsbrook had the lowest poverty rate with only 2.9% followed by Foristell (3.1%) and Lake St. Louis (3.5%). Table 1.08 includes a comparison of the unemployment and poverty levels.

**Section 1.16 Housing**

According to the 2022 ACS, there were 1,231 housing units classified as seasonal, recreational, and occasional use. This represents 96.7% of the Village’s total housing stock. By way of comparison, only 25.2% and 32.6% of the housing units in Missouri and the US, respectively were classified as seasonal. Warren County had the next highest percentage of seasonal housing with 64.5%, but this is a direct result of the Innsbrook Resort. This must be considered when looking at the following housing data as well as the previous sections addressing age characteristics, income, and population.

According to the 2000 US Census, there were 222 housing units. The households included the following characteristics:

- 9.0% had children under the age of 18 living with them.
- 75.2% were married couples living together.
- 0.5% had a female householder with no husband present.
- 22.1% were non-families.
- 16.2% of all households were made up of individuals living alone.

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- 5.9% had someone living alone who was 65 years of age or older.
- The average household size was 2.11.
- The average family size was 2.31.

According to the 2010 US Census, there were 282 housing units. The households included the following characteristics:

- 8.2% had children under the age of 18 living with them.
- 72.3% were married couples living together.
- 1.1% had a female householder with no husband present.
- 25.9% were non-families.
- 22.3% of all households were made up of individuals living alone.
- 14.5% had someone living alone who was 65 years of age or older.
- The average household size was 1.96.
- The average family size was 2.23.

According to the 2022 ACS, the total number of housing units was 1,608, an increase of 624% or 1,326 units from the 2000 Census. The following data provides general characteristics of the household make-up and compares the information to the 2000 Census.

- 5.7% had children under the age of 18, a decrease of 3.3% from the 2000 Census.
- 79.4% were married couples living together, an increase of 4.2%.
- 3.9% had a female householder with no spouse present, an increase of 3.4%
- 14.9% were non-families, a decrease of 7.2%.
- **4.7% of households were made up of individuals living alone, a decrease of 11.5%.**
- **48% had someone living alone who was 65 or older, an increase of 42.1%.**
- The average household size was 2.6.
- The average family size was 2.8.

Innsbrook's average household size increased slightly from 2.11 (2000) to 2.5 (2022) as did the average family size from 2.31 (2000) to 2.8 (2022). The peer cities displayed similar reductions in household and family sizes. The reduction in household size has been a nationwide trend as more and more baby boomers reach retirement age. The fact the average household size in Innsbrook (2.6) is slightly smaller than that of Warren County (2.7), Foristell (2.8) and the same as the US (2.6), demonstrates that individuals without children (singles, empty-nesters, and retirees) are comfortable living in Innsbrook.

The average home value in Innsbrook, according to the 2014 ACS, was \$548,869. This is significantly higher than all peer cities, the County, State, US averages. This information suggests that Innsbrook's housing stock may not provide an adequate supply of affordable housing options, and that homeowners may have less income for other personal expenditures. The percentage of renter-occupied housing in Innsbrook was non-existent as there are no known apartments or rental units in the Village. This creates yet another barrier to providing affordable housing.



**Chapter 1: Existing Conditions**

The percentage of vacant housing in Innsbrook was 79.2%, which was well above all peer cities, County, State and US averages. Foristell and Lake St. Louis had the lowest vacancy rates at 2.5%. The US vacancy rate was 10.8, which was slightly lower than Missouri (12%) and Warren County (15.9%). Again, the vacancy rate in Innsbrook is a direct result of over 95% of the Village’s housing stock being seasonal. Regardless, the Village should continue to monitor the Village’s seasonal housing and employ strict VRBO regulations and code enforcement efforts to ensure vacant structures do not become a nuisance or safety hazard. The rationale for this recommendation is based on comments heard from the public and from members of the Village’s Planning Commission and Board of Trustee, the majority of which expressed concerns regarding rental (VRBO) properties and vacant homes. Table 1.09 provides a summary of the Village’s housing tenure and value.

<b>Housing Tenure and Value</b>	Innsbrook	Perry	Foristell	Lake St, Louis	Warren County	Missouri	US
Owner-Occupied Housing (2013)	98.2%	80.8%	76.4%	78.5%	80.4%	67.6%	64.8%
Renter-Occupied Housing (2013)	1.8%	19.2%	23.6%	21.5%	19.6%	32.4%	35.2%
Total Vacant Housing Units	79.2%	25.8%	2.5%	2.5%	15.9%	12%	10.8%
Average Home Value	\$548,869	\$124,731	\$485,651	\$395,187	\$273,874	\$251,591	\$399,434
Average Rent	n/a	\$591	\$900	\$1,395	\$962	\$1,036	\$1,436
Avg. HH Size	2.6	2.48	2.8	2.5	2.7	2.4	2.6
Avg Family Size	2.8	3.3	3.3	2.8	3.1	3.1	3.2

*Source: U.S. Census Bureau/ ACS 2018-2022*

**Section 1.17 Housing Affordability**

Housing affordability is a key component in 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. Housing affordability is based on how much a household spends on housing costs as a percentage of their total household income. “Affordable housing” is defined as housing that costs occupants less than 30% of their gross income for gross housing costs, including utility costs. A household that spends 30% or more of its income on housing costs is considered to be financially burdened. For example, if a family’s income was \$100,000, they would be considered financially burdened if they spent more than \$2,500/month on housing. In other words, “affordable housing” would be housing that costs less than \$2,500/month (\$2,500 x 12 months = \$30,000 (30% of \$100K).

**Chapter 1: Existing Conditions**

The percentage of home owners who pay 30% or more of their income on housing was 15.9% in Innsbrook. By way of comparison, only Perry has less homeowners who were financially burdened. Lake St. Louis (17.2%), Warren County (17.4%), Missouri (19.7%), Foristell (22.4%) and the US (25.6%) all had more homeowners who were financially burdened by paying over 30% or more on housing. This suggests that the salaries of most Innsbrook homeowners are sufficient to cover housing costs, despite the fact the Village has some of the highest home values in the region.

The median rent in Warren County was \$962/month, according to the 2022 American Community Survey. The average rent was not provided for Innsbrook. Perry had the lowest gross monthly rent rates of all peer communities at \$591 followed by the City of Foristell (\$900). By way of comparison, the US had the highest gross median monthly rent at \$1,436/month followed by Lake St. Louis (\$1,395), Missouri (\$1,036) and Warren County (\$962). Warren County’s rental units are priced fairly or right in the middle; slightly below the State and National rates, yet slightly higher than Foristell and Perry. The percentage of renters who pay 30% or more of their income on housing was 46.4% in Warren County. By way of comparison, Warren County has less renters who area financially burdened than Perry (50%) and Foristell (46.9%), but more financially burdened renters than Lake St. Louis (25.6%), Missouri (39.8%) and the US (44.5%). Table 1.10 provides a summary of housing costs and affordability.

<b>Housing Cost</b>	<b>Innsbrook</b>	<b>Perry</b>	<b>Foristell</b>	<b>Lake St, Louis</b>	<b>Warren County</b>	<b>Missouri</b>	<b>US</b>
Median Monthly Homeowner Costs	\$2,189	\$967	\$2,466	\$2,013	\$1,417	\$1,436	\$1,828
% of Homeowners who spend 30% or more of income on housing	15.9%	7.2%	22.4%	17.2%	17.4%	19.7%	25.6%
Average Monthly Rent	n/a	\$591	\$900	\$1,395	\$962	\$1,036	\$1,436
% of Renters who spend 30% or more of income on housing	n/a	50%	46.9%	25.6%	46.4%	39.8%	44.5%

*Source: U.S. Census Bureau/ ACS 2018-2022*

**Section 1.18 Educational Attainment (ages 25 and over)**

Table 1.11 shows the educational attainment of individuals over 25 years of age. According to the latest American Community Survey for the years 2018–2022, 96.6% of persons 25 and older in the Village of Innsbrook had a high school diploma or higher and 63.7% had a Bachelor’s Degree or higher-which was over twice the State average (31.2%) and three times higher than Warren County (19.2%). Innsbrook led all peer cities, Warren County, Missouri and the Nation with individuals who had a high school diploma or higher. The Village should continue to promote quality education and continue to be a leader in educational attainment.

Chapter 1: Existing Conditions

Educational Attainment	Innsbrook	Perry	Foristell	Lake St, Louis	Warren County	Missouri	US
High School Grad or GED	13.7%	54.6%	23.3%	16.5%	38%	30.5%	26.4%
High School Grad. or higher	96.6%	96%	97.2%	96.6%	88.3%	91.3%	89.1%
Bachelors or Advanced Degree	63.7%	16.8%	44.5%	49.7%	19.2%	31.2%	34.3%

Source: 2018-2022 ACS

Section 1.19 Community Tapestry

The Community Tapestry™ system is a proven segmentation methodology that utilizes 65 segments called “Tapestry Lifestyles” to classify communities based on their socioeconomic and demographic composition. 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 retailer experts to identify localized purchasing patterns and select future development locations.

The following Section summarizes the top “Lifestyle Tapestry Segments” representative of the Innsbrook Planning Area. It is included in this Plan to provide a better understanding of the spending habits and lifestyles of the consumers within Innsbrook’s general trade area. This information provides retailers a profile of the local trade area and provides some quality of life indicators the Village should consider and be prepared to address in the future.

Section 1.20 Top Tapestry Segments

**53.13% MIDDLEBURG:** Over half (53.13%) of Innsbrook’s residents falls within the “Middleburg” Lifestyle Tapestry Segment. Middleburg consist primarily of married couples living in single-family homes and characterized as follows:

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

- Median Age: 36.1
- Household Size: 2.75
- Median HH income: \$59,800
- Median HH value: \$175,000

**Annual Spending Habits**

- Credit Card Debt: \$3,171.
- Apparel: \$2,114.
- Medical Insurance: \$5,265.
- Entertainment: \$3,900

## Chapter 1: Existing Conditions

### OUR NEIGHBORHOOD

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

### SOCIOECONOMIC TRAITS

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

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

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

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

- Own: 73.4% (62.7 US)
- Rent: 26.6% (37.3%)
- Median Home Value: \$175,000 (US- \$207,300)

RACE AND ETHNICITY (Esri data) The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity). The diversity index for the Middleburgs is 48.5, the index for the US is 64

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

## Chapter 1: Existing Conditions

- Median HH Income: \$59,800 (\$56,100)
- Median Net Worth: \$115,300 (US \$93,300)

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

Housing: 90

Entertainment & Rec: 93

Food: 93

Education: 83

Apparel & Services: 93

Pension & Social Security: 94

Transportation: 95

Other: 93

Health Care:94

**18.39% RURAL RESORT DWELLERS** Over eighteen percent (18.39%) of Innsbrook’s residents falls within the “Rural Resort Dwellers” Lifestyle Tapestry Segment. Rural Resort Dwellers consist primarily of mature married couples living in single-family homes and characterized as follows:

- Median Age: 54.1
- Median HH Income: \$50,400
- HH Size: 2.22
- Diversity index: 23.

Although the Great Recession (2007-09) forced many owners of second homes to sell, Rural Resort Dwellers residents remain an active market, just a bit smaller. These communities are centered in resort areas, many in the Midwest, where the change in seasons supports a variety of outdoor activities. Retirement looms for many of these blue collar, older householders, but workers are postponing retirement or returning to work to maintain their current lifestyles. Workers are traveling further to maintain employment. They are passionate about their hobbies, like freshwater fishing and hunting.

### **OUR NEIGHBORHOOD**

- Housing is owner-occupied, single-family homes, with some mobile homes.
- A strong market for second homes, these rural areas contain homes valued near the US median. Over half of the housing units are vacant due to a high seasonal vacancy rate.
- In this older market, 42% of households consist of married couples with no children at home, while another 28% are single person. Married couples with children at home have older school-age children.
- Set in scenic rural locations with proximity to outdoor activities, two vehicles are essential.

## Chapter 1: Existing Conditions

### **SOCIOECONOMIC TRAITS**

- Rural Resort Dwellers residents are close to retirement. They've accumulated wealth and begun to shift their portfolios to low-risk assets. These active residents continue to work in skilled occupations.
- Simple tastes and modesty characterize these blue-collar residents. They shop for timeless, comfortable clothing but only when something must be replaced. They pay little attention to advertising and usually stick to the brands they know.
- They spend time with their spouses and also maintain a social calendar.

### **MARKET PROFILE**

- Residents drive older domestic vehicles and prefer to spend their disposable income on gear to support their hobbies, which include freshwater fishing, hunting, and motorcycling.
- At home, Rural Resort Dwellers residents spend any free time working on their vehicles and maintaining their gear. They make frequent trips to their local hardware store for parts and tools. These hands-on consumers are also passionate about vegetable gardening.
- Due to their remote locations, these neighborhoods have satellite dishes. A few residents still rely on dial-up modems to stay connected. They don't access the internet often but will make online purchases for items difficult to find in nearby stores.
- Their taste in TV shows reflects their hobbies—National Geographic, Discovery Channel, and the Weather Channel

### **HOUSING**

- Own 81.1% (62.7% US)
- Rent: 18.9% (37.3% US)
- Median Value: \$209,200 (\$207,300 US)

### **INCOME AND NET WORTH**

- Median HH Income: \$50,400 (\$54,100 US)
- Median Net Worth: \$163,000 (\$93,300 US)

### **AVERAGE HOUSEHOLD BUDGET INDEX**

- Housing: 81
- Food: 90
- Apparel & Services: 74
- Transportation: 96
- Health Care: 110
- Entertainment & Rec: 94
- Education: 54
- Pension & Social Security: 79
- Other: 90



## **Chapter 1: Existing Conditions**

### **Development Constraints**

#### **Section 1.21 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. The following sections provide a brief overview of the environmental framework of Innsbrook and identify some of the more sensitive environmental elements that must be considered in future development and land use decisions.

The Village of Innsbrook is fortunate in that there are very few physical factors which impede or restrict development. Such physical features may include poor or unstable soil conditions, environmentally sensitive areas such as wetlands or endangered species habitat, topographical conditions such as steep slopes or extensive floodplain, and extensive areas of archeological significance. Fortunately, Innsbrook's environmental framework is not dominated by the physical conditions described above. However, as development radiates out from the Innsbrook Resort, the physical features start to play an increasingly important role in the development process. More specifically, the presence of karst topography and the hazards associated with it (sink holes, caves, and hydrology) in Warren County need to be considered.

The Innsbrook area has only a few areas of concern with regard to flooding since it is situated at the crest of two drainage basins. There are, however floodplain areas along a number of streams in the Innsbrook area including along Charrette Creek. This plan recommends preserving Innsbrook's natural streams and riparian buffers along these streams via conservation easements and/or establishing a greenway system to protect these areas from future development.

#### **Section 1.22 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.....