



ANNUAL REPORT

2025 • REVITALIZING NEIGHBORHOODS



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RESTORE SGF RIBBON CUTTING

A look back at Restore SGF's 2023 ribbon cutting, marking an early milestone in our neighborhood revitalization efforts.

Community Partners

Arvest Bank

Central Bank

City of Springfield

Commerce Bank

Community Foundation of the Ozarks

Great Southern Bank

Greene County Senior Citizens' Service Fund

Guaranty Bank

Legacy Bank

Mid-Missouri Bank

OakStar Bank

OMB Bank

Regent Bank

Simmons Bank

UMB Bank

TABLE OF CONTENTS

INTRODUCTION	3
PROJECTS	
Restore My Block Challenge Grant	4
Down Payment Assistance	6
Healthy Homes for Seniors	8
Restore & Rebuild	9
Revolving Loan Fund	9
NEIGHBORHOODS	
Doling Park	10
Fassnight	12
Grant Beach	14
Meador Park	16
Woodland Heights	18
NEIGHBORHOOD TOTAL INVESTMENT	20



(Images from top to bottom)

ENERGY-EFFICIENT UPGRADE ▶
New windows installed in this Fassnight home through Restore SGF support.

PROUD PARTICIPATION
A Fassnight homeowner shows off their Restore SGF yard sign.

GRANT IN ACTION
This Grant Beach House was improved thanks to the Restore My Block project.

NEIGHBORHOOD CONNECTIONS
Restore SGF and 417 Home Loans at the Fassnight Ice Cream Social.



*“I got a wonderful opportunity
to fix a few things that
could improve my home’s look
and [I] got to know more neighbors
in the bargain!”*

– Rita Silic, Woodland Heights Neighborhood

BUILDING A BETTER SPRINGFIELD

Encouraging reinvestment in Springfield's historical neighborhoods.

In just over two years of dedicated effort, Restore SGF's impact is already visible across our five neighborhoods. While our initial steps have been intentional and measured, the groundwork laid in 2024 and 2025 has positioned us for even greater progress in 2026. We are confident that the work ahead will continue to deliver lasting improvements for both residents and the broader community.

At Restore SGF, our mission is to breathe new life into Springfield's historic neighborhoods through strategic projects that foster revitalization, support homeownership, and empower residents to thrive. We focus on keeping homes in the hands of homeowners and ensuring that existing houses remain safe, stable, and well maintained. Through a mix of homebuyer support, rehabilitation, and neighborhood-based reinvestment, Restore SGF works to create long-term stability at both the household and block level—pairing ownership opportunities with strategic reinvestment in aging homes so neighborhoods remain places where residents can put down roots and thrive.

Restore My Block is a collaborative, team-based effort that revitalizes one street or block at a time. By bringing neighbors together, the project improves the physical landscape while strengthening pride, connection, and shared stewardship.

Down Payment Assistance helps first-time homebuyers achieve homeownership by reducing upfront financial barriers. By making ownership more attainable, the project

promotes stability and encourages long-term investment in Springfield's neighborhoods.

Healthy Homes for Seniors focuses on interior improvements for residents age 60 and older, helping them age in place safely and comfortably. Energy-efficient upgrades, accessibility enhancements, and essential repairs allow seniors to maintain independence while remaining rooted in their communities.

Through **Restore and Rebuild**, we acquire and fully rehabilitate properties that negatively impact neighborhood stability, returning them to the market as safe, owner-occupied homes. This hands-on approach removes blight, strengthens blocks, and creates visible reinvestment that encourages surrounding homeowners to invest in their own properties.

In addition to these projects, Restore SGF leverages a **Revolving Loan Fund**—supported by local financial partners—to expand the supply of owner-occupied housing and support context-sensitive new construction in established neighborhoods.

Together, these project efforts are laying the foundation for a stronger, more vibrant Springfield—one neighborhood at a time.

RESTORE SGF MISSION

Encouraging reinvestment in Springfield's historic neighborhoods by: connecting neighbors, increasing homeownership, enhancing homes, and strengthening our community.

WHAT WE DO

RESTORE MY BLOCK CHALLENGE GRANT



3

Neighborhoods (Fassnight,
Grant Beach, Woodland Heights)



4

Restore My Block Teams



34

Projects Accepted



\$179K+

of Project Investment



\$59K+

Granted by Restore SGF



\$3.01

Leverage for Every Dollar
from Restore SGF

The **Restore My Block Challenge Grant** is a cornerstone project of Restore SGF, designed to spark visible, block-by-block change in Springfield's historic neighborhoods. By supporting small teams of neighboring homeowners, the project encourages exterior home improvements that strengthen curb appeal, stabilize housing stock, and build renewed community pride. Through a competitive, reimbursement-based matching grant of up to \$2,500 per household, residents are empowered to take action together on projects like landscaping, painting, roofing, and window repair. More than a home improvement grant, Restore My Block brings neighbors together to create momentum, connection, and lasting neighborhood impact.

A Restore My Block yard sign marks a home that participated in neighborhood reinvestment through the RMB grant program. ▼



"It seems that this small neighborhood is really a fine example of the difference the Restore SGF program can make. All of these updates have definitely added value to our properties!"

– Dorothy B., Fassnight Neighborhood

BEFORE & AFTER | RESTORE MY BLOCK CHALLENGE GRANT



Fassnacht Neighborhood



Through our RMB project, Restore SGF funds helped give this property a full facelift and bring it back to life.



Woodland Heights Neighborhood



After years of faded paint, this homeowner joined a RMB team to give this house a makeover.



Grant Beach Neighborhood



A switch from white to Icelandic Blue was a subtle change, but it brought new life and character to the home.

WHAT WE DO

DOWN PAYMENT ASSISTANCE

Our Down Payment Assistance Project helps first-time homebuyers overcome one of the biggest barriers to homeownership—the upfront cost. Through a \$9,000 matching grant toward down payment and closing expenses, paired with a required homeowner contribution, the project opens doors for qualified buyers to invest in designated neighborhoods and build long-term stability.

By supporting new homeowners, this project strengthens the fabric of Springfield’s historic communities, increases owner occupancy, and encourages reinvestment in existing housing stock. With education requirements and long-term residency incentives, Down Payment Assistance is designed not only to help people buy homes, but to help neighborhoods thrive through responsible, rooted homeownership.



Read more about this incredible story on Springfield Daily Citizen. You can link to each story through our website by finding the story in the News section.

ZEPHANIE'S FRESH START FROM HISTORIC FLOODING TO A PLACE TO CALL HOME. Zephaniah was featured in the Springfield Daily Citizen after living through a historic flood that destroyed her car and flooded the apartment she was living in. Facing a situation that would have set many people back, Zephaniah chose to move forward. Through Restore SGF's Down Payment Assistance project, she took charge of her future and became a homeowner. Her story is a powerful example of resilience, stability, and how access to the right support can turn a moment of crisis into a fresh start.

"I was praying during the house search, especially after the apartment and all the leaks. And then I saw the yellow doors. It was a sign from God. It has to be. I got the [DPA] grant and bada-bing bada-boom here I am."

– Zephaniah, Fassnacht Neighborhood



RESTORE SGF'S TWO YEAR IMPACT

CONVERTING RENTERS TO HOMEOWNERS

	Doling Park East	Fassnight	Grant Beach	Meador Park East	Woodland Heights
Owner-Occupied Added in Two Years	+3	+12	+30	+14	+35
2023 Owner-Occupied Rate	54.6%	47.8%	41.2%	49.3%	49.1%
2024 Owner-Occupied Rate	54.3%	47.9%	41.9%	50.0%	50.0%
2025 Owner-Occupied Rate	53.9%*	48.7%	43.2%	50.5%	51.3%
Restore SGF's Rental to Owner Conversion in Two Years	11	8	21	5	28

\$11.5+
Million in Total Real Estate Investment

80
Downpayment Grants

\$708,400
Granted by Restore SGF

\$16.24
Leverage for Every Dollar from Restore SGF

*The owner-occupied rate in Doling Park East declined due to new rental property being constructed in the neighborhood with a concentration in the 2600 block of North Prospect Avenue. There were three DPA recipients in Doling Park East that converted a rental unit to owner-occupied.

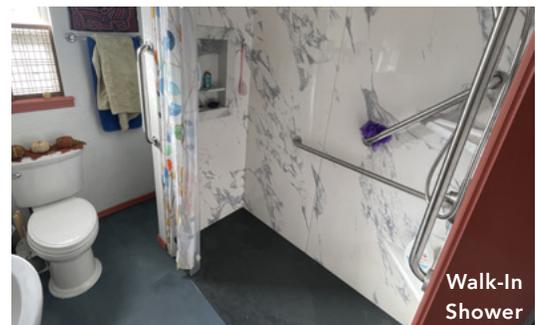
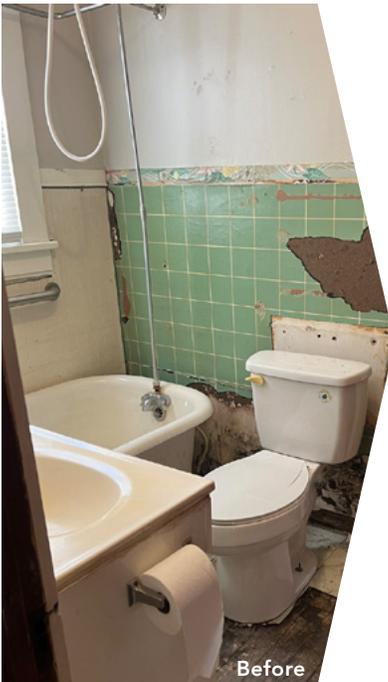
WHAT WE DO

HEALTHY HOMES FOR SENIORS

The **Healthy Homes for Seniors project** helps Springfield residents age 60 and older remain safely and comfortably in the homes they love. Through a dollar-for-dollar matching grant of up to \$4,000, the project supports essential repairs and upgrades that improve accessibility, address critical home issues, and increase energy efficiency. From safer entryways and bathrooms to weatherization and major system repairs,

Healthy Homes for Seniors reduces financial strain while improving quality of life for homeowners on fixed incomes. By stabilizing homes and supporting long-term residency, this project strengthens historic neighborhoods, protects housing stock, and ensures seniors can continue to live independently with dignity.

BATHROOM ACCESSIBILITY ENHANCEMENTS



28

Approved Projects



71

Average Age



\$40,430

Average Income



\$223K+

Total Project Costs



\$91K+

Restore SGF Grant

WHAT WE DO

RESTORE & REBUILD / REVOLVING LOAN FUND

The **Restore & Rebuild** is Restore SGF's most hands-on housing project, focused on improving problem properties that impact neighborhood stability. Restore SGF acquires houses that have become a negative presence on their block and completes full rehabilitations to modern standards while preserving neighborhood character. Once complete, homes are sold to owner-occupants—ensuring long-term stability and neighborhood investment. Buyers may be first-time or existing homeowners seeking to live in the neighborhood. This approach removes blight, strengthens blocks, and creates visible reinvestment that encourages surrounding homeowners to invest in their own properties.



Woodland Heights | 1923 N. Campbell

When Restore SGF acquired this historic home, it was covered in tarps instead of siding. Today, it has been fully restored and is now home to a new family.

Restore SGF's **Revolving Loan Fund** was created through partnerships with local financial institutions to expand owner-occupied housing in Springfield. Through contributions from bank partners* and the Community Foundation of the Ozarks, Restore SGF accesses flexible capital to build new homes and support missing middle housing in established neighborhoods. This revolving structure allows funds to be reused as projects are completed and homes are sold, maximizing long-term impact without ongoing debt. By prioritizing owner-occupied housing, the Revolving Loan Fund helps stabilize neighborhoods, support workforce housing, and ensure new construction aligns with Springfield's historic character.



Grant Beach | 1411 W. Central

Purchased from an out of town landlord, this house was restored and purchased by a new homeowner through Restore SGF's DPA project.

*Restore SGF's bank partners providing the Revolving Loan Fund include: Arvest Bank, Central Bank, Commerce Bank, Great Southern Bank, Legacy Bank, Regent Bank.

DOLING NEIGHBORHOOD

Green space, strong roots, and room to grow

Doling Park East offers a perfect blend of recreational space and community living. Anchored by Doling Park itself, the neighborhood provides outdoor activities like walking trails and family-friendly fun at the Doling Park Family Center. Doling Park East is a great spot for those looking to enjoy nature and while still in the city.



KEY NEIGHBORHOOD FEATURES



FAIRGROUNDS



PARKS



ROUTE 66



ZOO



Down Payment Assistance



Healthy Homes for Seniors



Community Assets

NEIGHBORHOOD NUMBERS

\$50,500+

Restore SGF total project invested in the neighborhood

\$29,750+

Total of five participating Healthy Homes for Seniors projects

\$863,000

Total cost of real estate investments in the neighborhood



◀ DOWN PAYMENT ASSISTANCE OPENING DOORS IN DOLING

This Doling neighborhood home is one of five purchased by first-time homebuyers through Restore SGF's DPA project—helping families move from renting to ownership in the neighborhoods they love.

▼ ADDITIONAL IMPROVEMENTS STRENGTHENING HOMES

Other projects focused on key exterior repairs, including walkways, stairs, and decking.



FASSNIGHT NEIGHBORHOOD

Connected spaces, active lives, and growing opportunity

Fassnight is a vibrant neighborhood with a mix of amenities and exciting developments. The Grant Avenue Parkway project creates a 3-mile pedestrian and bicycle pathway connecting downtown Springfield to the Wonders of Wildlife National Museum and Aquarium. This parkway links local parks, schools, and neighborhoods making Springfield more connected. Fassnight is home to Springfield Skate Park and the newly built Jarrett Middle School. Fassnight is the ideal neighborhood for families and professionals looking to enjoy a central location.



Restore My Block Challenge



Healthy Homes for Seniors



Community Assets



Down Payment Assistance

NEIGHBORHOOD NUMBERS

\$59,835+

Restore SGF total project invested in the neighborhood

\$38,150+

Total of five participating Healthy Homes for Seniors projects

\$20,340+

Total cost of participating Restore My Block projects

\$931,900

Total cost of real estate investments in the neighborhood



FIRST DPA OF 2025

A SIGN, A FRESH START

This Fasnicht home became Restore SGF's first Down Payment Assistance purchase of 2025. After enduring historic flooding and housing instability, Zephanie (highlighted on page 6) found her way home—marked by bright yellow doors she knew were a sign. Through the DPA project, she turned a moment of crisis into a place to grow, thanks to the support of Restore SGF.

KEY NEIGHBORHOOD FEATURES



MUSEUM



SKATE PARK



SWIMMING



PARKS

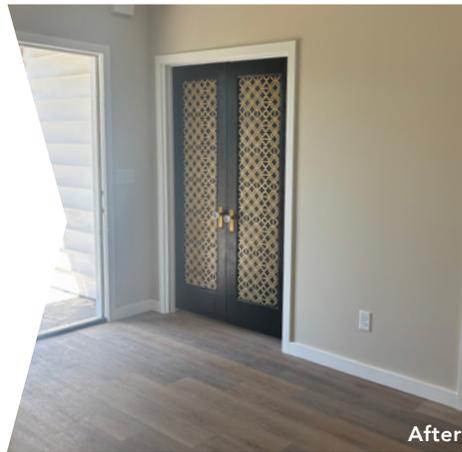
GRANT BEACH NEIGHBORHOOD

A Place for Families, History, and Heart

Grant Beach is home to the Railroad Historical Museum and the Boys & Girls Club, making it a community-focused area with something for all ages. The neighborhood park, Grant Beach Park, includes a swimming pool for summer fun, and it's located conveniently close to both C-Street and downtown, giving residents quick access to local attractions and services.



Before



After

1411 W. CENTRAL | FROM DISREPAIR TO RENEWED.

ENTRYWAY:

A dramatic transformation with new molding, doors, flooring, and fresh paint—turning a once-worn entry into a modern, welcoming space.

FINISHED KITCHEN:

A night-and-day renovation featuring new flooring, cabinetry, walls, and fixtures, finished with specialty stained wood countertops for a modern, chic, and upscale feel.



Before



After

KEY NEIGHBORHOOD FEATURES



BOYS & GIRLS CLUB



MUSEUM



PARKS



SWIMMING



COMMUNITY CENTER

NEIGHBORHOOD NUMBERS

\$99,265+

Restore SGF total project invested in the neighborhood

\$78,385+

Total cost of participating Restore My Block projects

\$956,000

Total cost of real estate investments in the neighborhood



Down Payment Assistance



Restore My Block Challenge



Community Assets

MEADOR PARK NEIGHBORHOOD

Central Living, Active Lifestyle

Meador Park's central location means you're only a 15-minute drive from just about anywhere in Springfield. It features Meador Park with baseball fields, tennis courts, and the Meador Park swimming pool. McDaniel Park is the trailhead to the South Creek Greenway Trail, perfect for nature lovers. If shopping is your thing, the Battlefield Mall offers a wide variety of retail and dining options. Hazelwood Cemetery adds a historical touch to this well-rounded neighborhood.



KEY NEIGHBORHOOD FEATURES



HOSPITAL



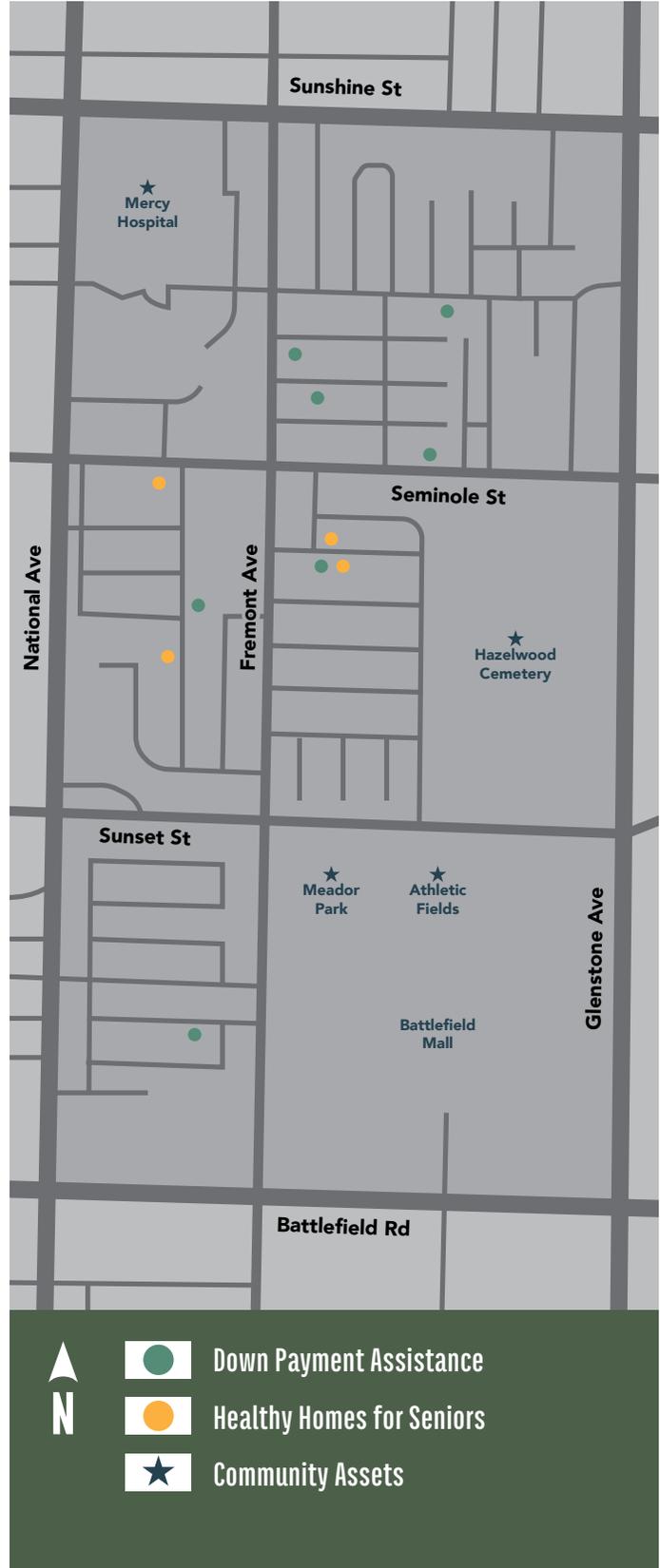
MALL



PARKS



SPORTS



NEIGHBORHOOD NUMBERS

\$47,700+

Restore SGF total project invested in the neighborhood

\$30,425+

Total of five participating Healthy Homes for Seniors projects

\$780,900

Total cost of real estate investments in the neighborhood



DOWN PAYMENT ASSISTANCE PRIDE OF OWNERSHIP

This beautifully maintained home with stone and vinyl siding, a manicured landscape, and fenced yard was purchased through the DPA project. It reflects the stability and long-term investment that Restore SGF helps bring to Springfield neighborhoods.



DOWN PAYMENT ASSISTANCE A BRIGHT START

This charming cottage-style home, featuring a vibrant red door, stone chimney, black shutters, and flower boxes, was purchased through Restore SGF's DPA project. Mature trees and a welcoming exterior make it a perfect example of first-time homeownership in the Meador Park neighborhood.

WOODLAND HEIGHTS NEIGHBORHOOD

Historic Roots, Creative Spirit

A historic neighborhood with rich character, Woodland Heights is home to Lafayette Park and the iconic Jefferson Avenue Footbridge. The footbridge connects Woodland Heights to historic Commercial Street (C-Street), known for its vibrant art scene and local shops. The future Reed Academy of Fine & Performing Arts, a state-of-the-art middle school, will add community pride. Woodland Heights offers a mix of historic homes and easy access to everything C-Street offers.



KEY NEIGHBORHOOD FEATURES



ARTS



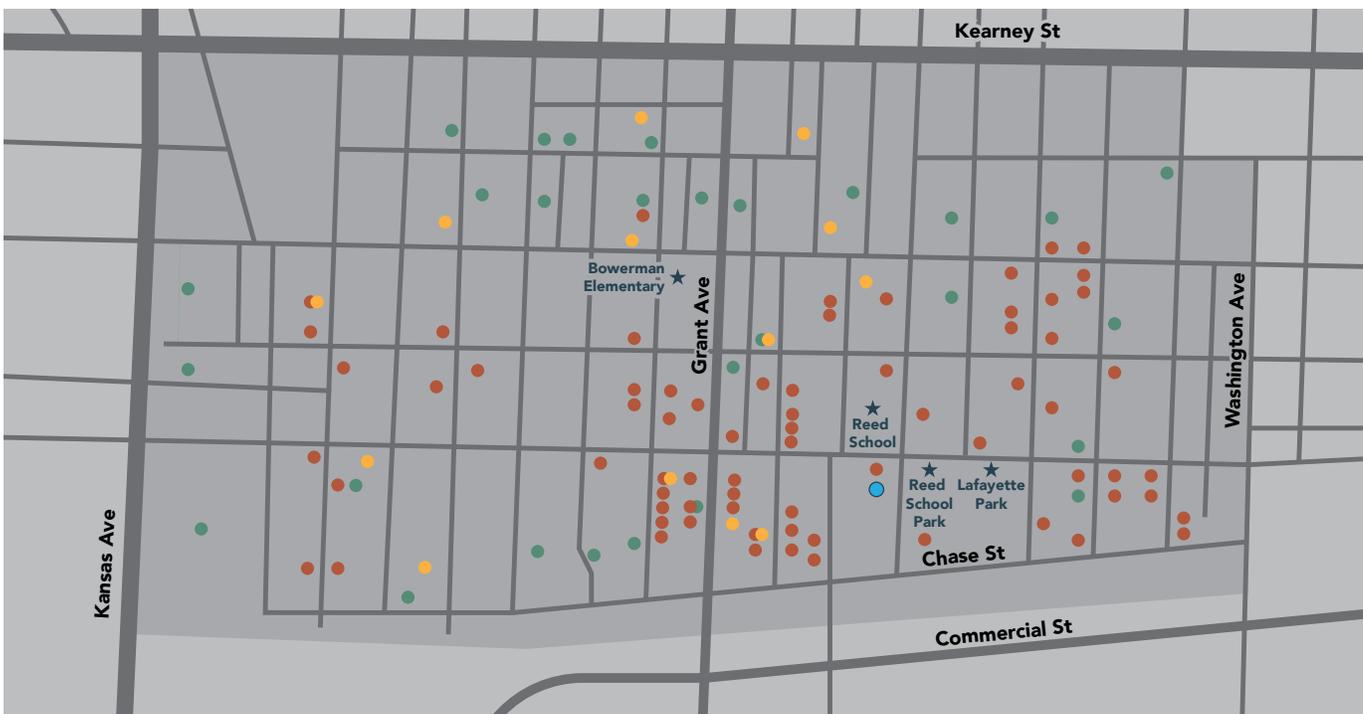
HISTORIC



PARKS



SHOPPING



Restore My Block Challenge



Healthy Homes for Seniors



Community Assets



Down Payment Assistance



Restore & Rebuild

NEIGHBORHOOD NUMBERS

\$135,615+

Restore SGF total project invested in the neighborhood

\$130,995+

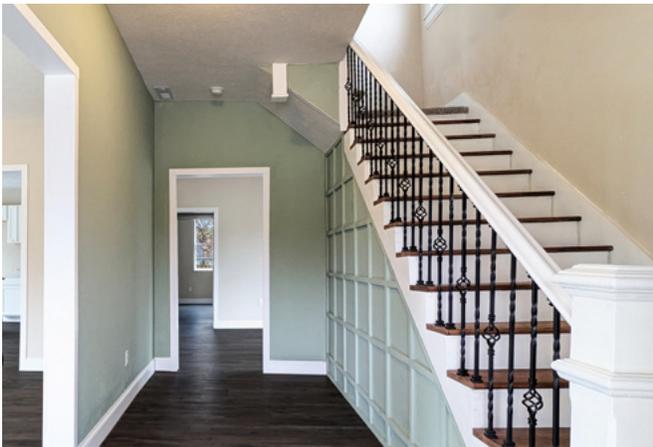
Total of five participating Healthy Homes for Seniors projects

\$75,710+

Total cost of participating Restore My Block projects

\$1,319,500

Total cost of real estate investments in the neighborhood



1923 N. CAMPBELL | A HOME REBUILT FROM THE INSIDE OUT STAIRWAY/ENTRY:

Restored character and craftsmanship, with new finishes and detailed molding along the rebuilt stairway.

DOWN TO THE BEAMS:

Taken down to the beams—capturing the depth of repair required to create a safe, lasting home.

FINISHED KITCHEN:

A fully reimagined kitchen with new cabinetry, lighting, and an open island for everyday living.



NEIGHBORHOOD INVESTMENT TOTALS



\$50,500+



\$59,835+



\$99,265+



\$47,700+



\$135,615+





“Projects like Restore SGF offer more than financial benefits to the community. It signals that city leaders are committed to the long-term health and sustainability of our residents and have a forward vision for the growth of the city.”

– Joshua, Fassnight Neighborhood



BE PART OF REVITALIZING OUR HISTORIC NEIGHBORHOODS

Take the first step toward making a difference
in Springfield's historic communities.

Scan the QR code to get started today!

