



**Kansas City, Missouri**



**Independence, Missouri**

# Plan for Affirmatively Furthering Fair Housing

**October 2016**



**Leavenworth, Kansas**



**Blue Springs, Missouri**



**Kansas City, Kansas**



**MARC**  
Mid-America Regional Council

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# Executive Summary

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In 2016, five cities in the Kansas City metropolitan area — Kansas City Missouri; Kansas City, Kansas; Independence, Missouri; Blue Springs, Missouri; and Leavenworth, Kansas — worked together to prepare this plan. The cities were supported by the Mid-America Regional Council (MARC), with consulting assistance from the Regional Equity Network; Vireo; Dean Katerndahl; and Kirk McClure.

The Affirmatively Furthering Fair Housing (AFFH) Plan is a federal requirement for communities that receive federal housing funds. A plan evaluating barriers to opportunity for persons in protected classes must be developed every five years, and be used to inform the communities' Five Year Consolidated Plans. The new AFFH requirements ask communities to consider both place-based challenges and people-based challenges. This analysis is more extensive than previous Analysis of Impediments reports, and focuses considerable attention on understanding the situation for those living in areas of concentrated poverty and persons of color (Racially and Ethnically Concentrated Areas of Poverty — R/ECAPS). The analysis looks extensively at steps to increase access to opportunity through education, transportation, jobs and environmental conditions.

## Public Engagement

The cities used a number of strategies to inform the public about the plan and encourage their participation. These included postings on websites (city, MARC, mySidewalk); digital ads targeted to internet users in zip codes where public meetings were scheduled; social media, including Facebook and Twitter; newspaper advertisements in The Call, The Globe, Dos Mundos, KC Hispanic News, The Kansas City Star, Kansas City Northeast News, Leavenworth Times, Independence Examiner and Wyandotte Echo; radio advertisements through Reyes Media and KPRS to reach minority audiences; presentations to community organizations; and 23 public meetings conducted in English and Spanish between early June and late September. A community survey was posted on websites and distributed through the Regional Equity Network and at the first round of public meetings held between June 20 and August 17.

## Summary of Findings

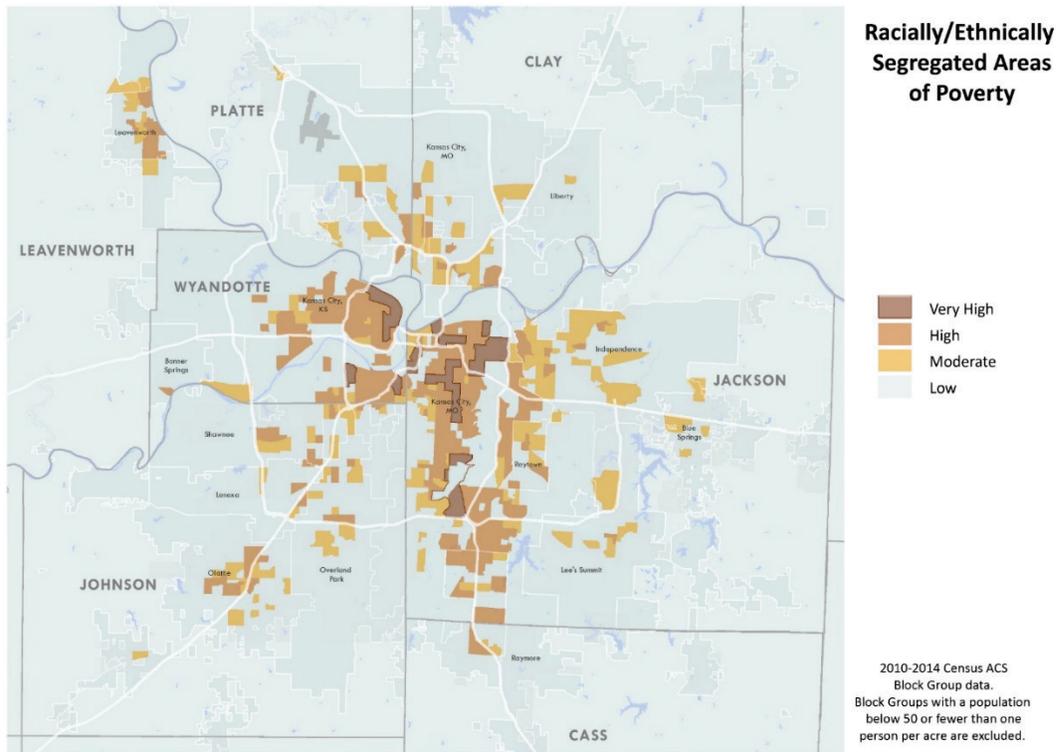
### About Segregation

1. The non-white population in the Kansas City metropolitan area is growing faster than the population as a whole, largely due to growth in Hispanic and Asian populations.
2. While the Kansas City metropolitan area remains highly segregated, the Kansas City area experienced a reduction in segregation levels as blacks and Hispanics moved to suburban locations.

3. The black population is still significantly segregated from the white population in both Kansas City, Missouri, and Kansas City, Kansas, as well as in suburban communities.

**About Concentrated Areas of Poverty and Minority Populations**

1. HUD has defined areas of racially and ethnically concentrated areas of poverty as census tracts with at least 40 percent non-white persons and 50 percent persons in poverty. These are shown as the very high racially/ethnically segregated areas of poverty in the below map.



2. Blacks and Hispanics are disproportionately located in areas of concentration in Kansas City, Missouri. While blacks comprise 30 percent of the city’s overall population, they make up 49 percent of its population in areas of very high concentration of poverty and minorities and 51 percent in areas with high concentrations. Similarly, Hispanics make up 10 percent of the city’s population but 26 percent in the areas with very high concentrations.
3. There is significant variation across the main clusters of tracts with the highest poverty and minority concentrations, yet:
  - a. The Westside Kansas City, Missouri, is an historically Hispanic neighborhood.
  - b. The Northeast Kansas City, Missouri, is more racially mixed.
  - c. The Heart of the City (Kansas City, Missouri) area is largely black.
  - d. The area of south Kansas City, Missouri, inside the I-435 loop is also largely black.
  - e. The Northeast area of Kansas City, Kansas, is largely black.
  - f. The Argentine area of Kansas City, Kansas, is largely Hispanic.

4. Blacks and Hispanics are exposed to concentrated poverty at much higher levels than other racial/ethnic groups.
5. People of Mexican descent, in particular, are significantly exposed to concentrated areas of poverty.
6. The disparity in exposure to high concentrations of poverty that is evident in the region overall and in Kansas City, Missouri, and Kansas City, Kansas, is not found in the other four cities, where this exposure is fairly evenly distributed across racial/ethnic groups.

### **About Access to Opportunity**

1. The pattern of development in the metropolitan area has caused a distinct split between large segments of the poor and people of color, who are concentrated in the urban cores of Kansas City, Missouri, and Kansas City, Kansas, and the opportunities (jobs, education, services) that are concentrated in the suburbs.
2. This pattern is also prevalent for the disabled and recent immigrants of Mexican heritage.
3. This disparity due to distance is exacerbated by a public transit system that does a poor job of connecting efficiently with job opportunities in the region.
4. Distance, however, is not the only barrier to connecting opportunity to those who most need it. Lack of quality education and training for the poor and people of color and lack of investment in urban core neighborhoods also contribute to disparities in access to opportunity.
5. Blacks and Hispanics are much more likely to live in low school proficiency attendance areas than other racial and ethnic groups. This is the case in the region as a whole as well in Kansas City, Missouri. This is much less true in the other CDBG communities which have single school districts or very few districts and thus people of color are more likely to live in the same school district as other racial and ethnic groups.
6. School district residency requirements make it difficult for students living in low proficiency school attendance areas to attend schools in higher proficiency areas. The only way to do that is for families to move into these higher proficiency districts. However, the lack of affordable housing makes this difficult.
7. Foreign-born persons, particularly newer immigrants with families, tend to locate in neighborhoods served by schools with special services for immigrants, which reinforces segregation patterns in the northeast area of Kansas City, Missouri.
8. Protected class groups experience disparities in access to jobs and labor markets. Blacks and Hispanics face greater barriers in accessing jobs due to lower educational attainment, distance from jobs and lack of public transportation services. People with disabilities are less likely to be employed, and have lower earnings and income. Women are in the labor force and employed at percentages similar to men, with the exception of foreign-born women, where culture may be a factor in their entry into the labor force.

9. A person's place of resident affects his or her ability to obtain a job. The majority of the region's jobs, 60 percent, are in areas with low concentrations of minorities and persons in poverty. The areas with very high concentrations offer the fewest job opportunities. The lack of good public transportation can limit employment options for many residents.
10. However, other barriers exist besides physical proximity to jobs for those living in areas of poverty and minority concentrations. Low educational attainment or achievement, due in part to lack of access to educational opportunities, limits job prospects and earnings potential.
11. People of color and low-income residents in the five cities generally have equal or better access to public transit.
12. While people residing in R/ECAPs, especially in Kansas City, Missouri, have reasonably good access to public transit, transit access to suburban employment centers and areas of job growth in the metro area is limited. 41 percent of the region's residents have access to public transit, but transit systems only serve 9 percent of area jobs.
13. Past public policy encouraged the construction of highways, facilitating sprawl and the movement of jobs and households from the core to the metro edge. This in turn has separated those living in R/ECAPs from the job and other opportunities farther out. Because of fragmentation, the public transportation system has not been able to make strong connections between R/ECAPs and opportunity areas.
14. Low environmental index scores (higher exposure) coincide with some of the region's oldest industrial areas, some of which are in or in proximity to the R/ECAP (Racial/Ethnic Concentrated Areas of Poverty) areas. Higher index scores (less exposure) are found in most of the region, particularly in suburban and rural areas.
15. Areas of high environmental hazard coincide in some cases with some concentrations of black populations, although many areas with the highest environmental hazard exposure have very little population. Some of the areas in the region with higher environmental hazard exposure are found in northeast and Blue River industrial areas of Kansas City, Missouri; Argentine and Armourdale areas, northeast Kansas City, Kansas; along I-35 in Johnson County, Kansas; and North Kansas City, Missouri, in Clay County.
16. The lowest exposures for the region are for non-Hispanic whites and Native Americans. Hispanic persons across the region are at slightly greater risk of exposure.
17. Portions of Kansas City, Missouri and Kansas City, Kansas, where minority and poor persons live, particularly R/ECAPS, have high walkability scores while others, particularly the areas in eastern and southeastern Kansas City, Missouri, have lower scores due to lower density of development and lack of sidewalks.

### **Publicly Supported Housing**

1. The Housing Choice Voucher (HCV) and Low-Income Housing Tax Credit (LIHTC) programs are the two rental housing assistance programs that are active and expanding. Both of these programs make greater entry into the low-poverty areas than do the older vintage

programs of public housing, Section 8, Section 236 and other HUD multi-family project-based housing.

2. The HCV and LIHTC do not make entry into the low-poverty tracts in proportions that would be expected given the presence of the poor, minorities or affordable rental units.
3. All programs have larger shares of assisted housing in high-poverty tracts than would be expected from the comparison groups of tracts, the poor, minority population or affordable units.
4. All housing assistance populations except white and Hispanic HCV households have lower shares in low-poverty tracts than would be expected. White and Hispanic HCV households are able to make entry into low-poverty tracts when they are assisted by a voucher providing evidence that race is a factor in the ability of voucher households to locate in low-poverty neighborhoods.
5. The absence of rental units in the low-poverty tracts is not the reason for the low presence of assisted households. There are 144,000 rental units in these tracts of which 48,000 are rented at prices affordable to the HCV program. Whites with vouchers are able to compete for these units, entering these tracts at rates that exceed the shares of below FMR rental units indicating that, absent racial problems, voucher households can find units in areas dominated by non-poor households.
6. Black and Hispanic HCV households make less entry to low-poverty tracts than would be expected given the shares of minority households in these tracts.

### **Disability and Access**

1. Persons with a disability tend to live in neighborhoods and communities that are more racially segregated in the portions of Kansas City, Missouri that are within in Jackson County, and in Kansas City, Kansas. Kansas City, Missouri has 56,599 persons with disabilities in the city.
2. Those persons with disabilities who are in the labor force are 2.4 times more likely to be unemployed than those in the labor force who are not disabled
3. For adults 25 years and older, disabled persons are 2.28 times more likely to have not finished high school, 1.5 times more likely to have a high school diploma, and 0.39 times more likely to have a bachelor's degree. While 46 percent of the region's adult population has a college degree, only 22.2 percent of disabled adults have a degree.
4. Households that have a disabled member are 2.33 times more likely to have incomes at below the federal poverty level.
5. There is a lack of accessible housing units for persons with disabilities throughout the metro area. The need is greatest in older neighborhoods where housing units built prior to 1990 are less likely to accommodate persons with disabilities, particularly those related to mobility.

## **About Discrimination**

1. Residents in the Kansas City area, like the nation, are unlikely to report a case of alleged discrimination. Reasons may include fear of retaliation, lack of awareness of one's rights under the fair housing laws, lack of awareness of which agencies may be of assistance, or limited support by private or public agencies.
2. Discrimination complaints in the metro area are more likely to be based on issues of race and disability.
3. A large proportion of the discrimination complaints are related to incidents in Kansas City, Missouri. This may be due, in part, to greater awareness based on efforts by the city's Human Relations Department and presence of more nonprofit agencies to make residents aware of their rights and assist them in filing complaints.
4. Diminished resources at the federal, state and local levels limit opportunities for residents facing discrimination to receive supportive services.
5. Residents in the Kansas City area have 180 days to file a complaint with the city or state of Missouri, while HUD and the state of Kansas will take cases beyond the 180-day limit. In some cases, the timeframe poses a constraint for residents in exercising their rights.

## **Goals and Strategies**

### **Regional Goals**

- R1. Goal: Expand the use of CDFIs and New Market Tax Credits in neighborhoods with concentrations of persons in protected classes and low income residents.
- R2. Goal: Establish [www.kcmetrohousing.org](http://www.kcmetrohousing.org) as a central location for the public to access fair housing information.
- R3. Goal: Establish a fair housing education program for landlords, realtors, and lenders.
- R4. Goal: Advocate to Missouri Housing Development Commission and Kansas Housing Resources Commission to include universal design standards beyond HUD and ADA minimums in their projects.
- R5. Goal: Work with local housing authorities to explore a regional approach to housing voucher utilization.
- R6. Goal: Develop model zoning code for smaller homes on smaller lots and small (4-12 unit) multifamily.
- R7. Goal: Develop regional housing locator service to help voucher holders find the most appropriate housing.
- R8. Goal: Develop model zoning codes to encourage accessible affordable housing units near transit or other key services at activity centers.

- R9. Goal: Develop model incentive policy to require any multi-unit housing construction or substantial renovation receiving a public subsidy to include some affordable, accessible units that meet universal design standards.
- R10. Goal: Promote use of KC Degrees and KC Scholars to help adults in protected populations return to and complete college.
- R11. Goal: Continue to develop and refine the education and job training component of KC Rising and provide guidance to local institutions in targeting these efforts.
- R12. Goal: Form partnerships between local governments, private employers, and neighborhood organizations to develop transportation options that connect low income and protected populations living in concentrated areas of poverty with job opportunities.
- R13. Goal: Update the regional transit plan and reconfigure transit routes to better connect affordable housing, and their protected population residents, with employment centers.
- R14. Goal: Develop informational materials for local governments and community organizations to use to educate the public about the need for affordable housing.
- R15. Goal: Establish metrics to meet fair housing and affordable housing goals.

### **Local Goals**

From the contributing factors, the five cities participating in this plan have selected a number of factors as the foundation for their regional Affirmatively Furthering Fair Housing Strategy. Selection of the contributing factors and their related goals was based on the following criteria:

- The priority assigned to the contributing factor by the public and local officials.
- The extent to which the contributing factor has impacted one or more fair housing issues.
- The ability to achieve the goals needed to effectively address the contributing factor.
- The disparities faced by different protected classes.
- The change that can be reasonably expected by addressing the contributing factor.
- Address a range of factors for the various dimensions of fair housing.

The cities of Kansas City, Kansas; Leavenworth, Kansas; Independence, Missouri; Blue Springs, Missouri; and Kansas City, Missouri, have chosen the following goals as the core of their local Affirmatively Furthering Fair Housing Strategies.

### **City of Blue Springs**

- BS1. Goal: Increase funds as needed for the minor home repair needs of older adults and members of protected classes that are low-income to allow more homes to be fixed through the Minor Home Repair Program (MHRP).

- BS2. Goal: Provide resources such as technical assistance, volunteer services, and possible grants that low-income older adult homeowners can use to avoid property code violations.
- BS3. Goal: Review local zoning codes to incentivize the construction of accessible units in higher density, mixed-use locations and to allow for a broader range of affordable housing options for older adults and protected classes, including accessory dwellings and co-housing.
- BS4. Goal: Target outreach that serve members of protected classes that are low-moderate income residents to take advantage of the First Time Home Buyers (FTHB) program which provides up to \$3,000 in financial assistance and homeownership education.

### **City of Independence**

- Indep1. Goal: Adopt a formal reasonable accommodation policy for housing that informs and provides clear direction to persons with disabilities on the process for making a reasonable accommodation request.
- Indep2. Goal: Implement newly adopted Independence Rental Ready property conditions inspection program to insure decent, safe and sanitary rental housing conditions city-wide.
- Indep3. Goal: Implement the 24 Highway Fairmount Business District Plan in partnership with MARC's Planning Sustainable Places Program with a focus on identifying and prioritizing needed public improvements that will enhance existing transportation systems, further complete street objectives, and create economic opportunity for area disadvantaged persons and minority populations in furtherance of this goal.
- Indep4. Goal: Complete the City of Independence Comprehensive Plan update, utilizing a robust community engagement process to identify neighborhood, housing choice, transportation and economic development needs and goals.

### **City of Leavenworth**

- Leav1. Goal: Establish a city contact for human relations concerns related to fair housing
- Leav2. Goal: Revise the rental housing licensing program and strengthen code enforcement for basic habitability in rental housing.
- Leav3. Goal: Revise economic development policies and incentives to prioritize efforts to attract and support businesses that provide well-paying jobs.
- Leav4. Goal: Form partnerships between the city of Leavenworth, MARC, KCATA, United Way of Leavenworth County and local nonprofits to develop public transportation options to connect residents within Leavenworth and to regional destinations.

### **City of Kansas City, Kansas**

- KCK1. Goal: Target the use of CDBG funds to support minor home repair for low-income, members of protected classes, and elderly homeowners to enable them to maintain their properties.
- KCK2. Goal: Evaluate and, if necessary, provide resources to support low-income and protected class homeowners, especially the elderly and disabled, who may have property maintenance code violations, particularly in R/ECAPs.
- KCK3. Goal: Work with LISC to expand the resources in LISC's new Pre-Development Fund to support new or renovated housing in disadvantaged (R/ECAPs) neighborhoods in Kansas City, Kansas.
- KCK4. Goal: Evaluate KCK building codes to consider changes that enable more than the federal requirements for ADA compliance to be addressed in new housing construction and encourage universal design.
- KCK5. Goal: KCK will promote services, including career exploration, mentoring, and experiential learning to enable middle and high school students to better prepare for careers.
- KCK6. Goal: Local governments should adopt economic development strategies that target development, retention and expansion of firms and industries that provide good jobs — ones that both have low barriers to entry and provide clear career paths to a living wage.
- KCK7. Goal: Include evaluation of access to community resources for low income and protected persons into comprehensive planning processes.
- KCK8. Goal: Adopt and implement complimentary mobility options such as walking, biking car sharing.

### **City of Kansas City, Missouri**

- KCMO1. Goal: Utilize various media outlets to inform the public about issues related to fair housing programs and reports.
- KCMO2. Goal: Evaluate the possibility of increasing the number of KCMO representatives on the Board of the Housing Authority.
- KCMO3. Goal: Establish ongoing meetings with the state of Missouri to discuss housing policy and other issues related to community development.
- KCMO4. Goal: Establish ongoing Community Enhancement meetings with financial institutions, insurance companies, landlords, realtors, and foundations in order to enhance their knowledge and support for fair housing goals.

- KCMO5. Goal: Consider changing the ordinance to include source of income as a protected category.
- KCMO6. Goal: Evaluate the increase in female household residents being evicted within the courts system and provide opportunities for reducing these numbers.
- KCMO7. Goal: Develop a new City Housing Policy — addressing all housing types, including very low income, affordable, and workforce housing.
- KCMO8. Goal: Provide leveraged financing for mixed-income rental projects using federal funds, as needed.
- KCMO9. Goal: Increase access to affordable housing in opportunity areas by making better use of housing vouchers.
- KCMO10. Goal: Continue to focus programs and activities to prevent housing foreclosure and displacement.
- KCMO11. Goal: Rehabilitate homes that are economically viable, and develop and implement rehabilitation training programs for disadvantaged contractors and the unemployed, including members of protected classes.
- KCMO12. Goal: Annual recommendations for allocating federal funding will be focused on Priority Areas.
- KCMO13. Goal: Continue to provide aggressive and productive administrative direction for the redevelopment of Kansas City’s neighborhoods at the City level.
- KCMO14. Goal: Provide leveraged financing and recommend allocating federal funding and Low Income Housing Tax Credits (LIHTC) for mixed-income projects that are consistent and support redevelopment plans in priority areas.
- KCMO15. Goal: Target homeownership assistance programs to Priority Areas and aggressively market their availability.
- KCMO16. Goal: Improve housing conditions and options for rental households in older neighborhoods and communities.
- KCMO17. Goal: Continue to support disabled and elderly homeowners, particularly members of protected classes, through “aging in place” programs.
- KCMO18. Goal: Implement processes for developing affordable rental new construction and rehabilitation.
- KCMO19. Goal: Implement a Healthy Homes Inspections program to protect rental property occupants from environmental hazards including lead-based paint and improve energy efficiency.

- KCMO20. Goal: Create a renewed partnership with the Housing Authority of Kansas City (HAKC) to increase the number of publically owned housing units and other affordable housing units for very low and low income residents.
- KCMO21. Goal: Work with the HAKC to align demand of HAKC clients for housing with the over-supply of single-family vacant homes.
- KCMO22. Goal: Over the next three years implement the Choice Neighborhood Initiative Plan with the Housing Authority of KC and other community stakeholders.
- KCMO23. Goal: Encourage the acquisition and rehabilitation of vacant homes and manage the rental property in a manner which benefits the neighborhood.
- KCMO24. Goal: Require the development application process, as defined by law, prior to a final building permit being issued, to include fair housing accessibility guidelines.
- KCMO25. Goal: Increase the number of accessible units for city-wide new and rehabbed units.
- KCMO26. Goal: Work more closely with the various Disability Commissions and non-profits in place to establish a permanent Barrier Removal Program fund for those that might need the program.
- KCMO27. Goal: Recommend the establishment of a Housing Trust Fund to support disabled persons and low income persons.
- KCMO 28. Goal: Consider changing the ordinance to include making those persons with a criminal record a protected category.
- KCMO29. Goal: Continue supporting City Education Initiatives.
- KCMO30. Goal: Continue to work with federal contractors to maximize the benefits of Section 3 for the workforce and area businesses.
- KCMO31. Goal: Maximize MBE/WBE participation in Economic Development projects.
- KCMO32. Goal: Utilize outside funding sources to increase access to economic development.
- KCMO33. Goal: Include evaluation of access to community resources for low income and protected persons into comprehensive planning processes.
- KCMO34. Goal: Complete the Linwood Shopping Center at Prospect Avenue and Linwood Blvd., a healthy foods and community service center.
- KCMO35. Goal: Develop plans and strategies for senior and affordable housing in all areas of the city along transit corridors, and in close proximity to health care, retail, and recreational facilities.
- KCMO36. Goal: Adopt and implement complimentary mobility options such as walking, biking car sharing.

KCMO37. Goal: Continue to implement affordable accessible and market rate housing programs.

KCMO38. Goal: Continue to encourage expansion of transit near affordable housing and in low income areas and to connect to major job centers.

KCMO39. Goal: Study the current zoning ordinance restrictions and barriers to place low income residents throughout the region to address the issues of community opposition and inclusiveness.