



Fair Housing Assessment

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Produced by the Mid-America Regional Council on behalf of the cities of Blue Springs, Independence and Kansas City, Missouri; the city of Leavenworth, Kansas; and the Unified Government of Wyandotte County/Kansas City, Kansas. This assessment is required to meet Community Development Block Grant obligations for Affirmatively Furthering Fair Housing as established by the U.S. Department of Housing and Urban Development.

Section IV-B

Fair Housing Analysis — Segregation and Integration

KEY FINDINGS AND CONCLUSIONS

- 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.
- While the Kansas City metropolitan area remains highly segregated, it has experienced a reduction in segregation levels as more blacks and Hispanics have moved to suburban locations.
- While less segregated than in the past, the black population is still significantly segregated from the white population in both Kansas City, Missouri, and Kansas City, Kansas, as well as suburban communities. The region's black population still experiences a high level of segregation while Hispanics and Asians are moderately segregated.

History of Segregation in Metropolitan Kansas City

Throughout the United States, most metropolitan areas that are known today for high levels of racial segregation were racially integrated at the start of the 20th century, and the Kansas City metropolitan area was no exception. Before 1900, average black families and individuals in Kansas City, Missouri, lived in small, diverse residential clusters and had white neighbors. Kansas City schools had black and white students, and the inner core of the city remained diverse, even as total population quadrupled from 1870 to 1900, from 32,260 to 163,752.¹

The level of pre-1900 racial integration in the Kansas City metro area belies its relatively high percentage of black residents in comparison to other Midwestern regions with high levels of segregation today, such as Cleveland, Detroit and Chicago. For example, Wyandotte County, Kansas, and Jackson County, Missouri, which together account for most of the region's black population today, held considerably higher percentages of black residents (at 12.4 percent and 9.2 percent, respectively) in 1900 than Cuyahoga County, Ohio (1.0 percent), Wayne County, Michigan (1.1 percent), and Cook County, Illinois (1.1 percent).² The Kansas City region was therefore unique among Northern and Midwestern metro areas in terms of the size of its black population before 1900, but typical in terms of racial integration at the neighborhood level.

Like other metropolitan areas, the level of black/white segregation in the Kansas City region grew dramatically after 1900, and continued to rise until about 1980 when it began to decline.³ From 1900 to 1930, for example, the city's total black population increased from 17,567 to 38,574 as a result of the "Great Migration" of southern blacks to Northern and Midwestern cities. Segregation indices increased from 13.2 to 31.6 in Kansas City, Missouri, during that time period.⁴ From 1950 to 1970, the black population in Kansas City, Missouri, increased from 55,682 to 112,120 (from 17.5 percent to 22.1 percent of the total population), and the white population declined by 72,300, from 400,940 in 1950 to 328,550 in 1970.⁵

Contributing Factors

Segregation did not happen by accident. Indeed, intentional practices fostered segregation — in particular, black/white segregation. The primary activities that spurred racial segregation during the 20th century included:

- **Blockbusting** — The modern real estate industry played a major role during the "Great Migration" in controlling where black Americans bought homes and lived. Large real estate organizations, such as the Kansas City Real Estate Board, responded to the anxieties of white residents about black population influx deflating property values and destabilizing neighborhoods. Many real estate professionals systematically attempted to keep neighborhoods either all white or all black. Real estate agents increasingly took to the neighborhoods bordering Troost in search of opportunities to profit from white homeowners willing to sell their homes at a loss to escape a neighborhood ahead of complete racial transition. Such real estate agents would actively incite racial fear in order to stimulate white flight, a practice called "blockbusting."
- **Restrictive Covenants** — Residential developers were especially important in perpetuating segregation in Kansas City through the use of racially restrictive covenants. These private contractual agreements between real estate agents and homeowner

associations restricted the sale of property to people of specific groups (excluding blacks in particular).

- **Urban Renewal** — Beginning around 1950, the slum clearance and large-scale highway development initiatives of the “Urban Renewal” period fostered suburbanization and “white flight,” exacerbating segregation in the Kansas City metropolitan area.
- **Public Schools** — In response to the Brown v. Board of Education ruling in 1954, the Kansas City Missouri School District replaced what had been a race-based attendance policy with one based on neighborhood residence. In the new policy, school officials treated Troost Avenue as the main attendance boundary, which effectively segregated blacks to the east and whites to the west. From 1950 to 1960, many schools east of Troost with previously large white student populations — including Lincoln, Central and Paseo High Schools — became more than 97 percent black, while schools west of Troost remained predominantly white.

These factors combined to dramatically worsen segregation in the Kansas City metropolitan area, especially in southeast Kansas City. Even today, Troost Avenue is still known as the “de facto segregation line” of Kansas City, Missouri. Other, less intentional policies and practices also had — and continue to have — an impact on segregation:

- **Land-use Policies and Zoning** — Kansas City did not use racial zoning ordinances to exclude minorities explicitly. However, land-use planning and zoning policies have shaped segregation. A lack of diverse housing options throughout the region, particularly outside of Kansas City Missouri, limits the options of minorities with low incomes.
- **Siting of Affordable Housing** — Most of the region’s assisted housing (including public housing, Low Income Housing Tax Credit projects, Section 8 and HUD multifamily units) is located in Kansas City, Missouri, and Kansas City, Kansas, limiting the ability of low-income households (who are disproportionately minority) to live in other communities.
- **Lending Practices** — Disparities in lending present a major obstacle to reducing segregation. Analysis of 2010 Home Mortgage Disclosure Act data, for example, shows that Kansas City lenders reject minority applicants at higher rates than white applicants. A 1991 study found that lenders rejected high-income minorities more often than low-income whites, while high-income blacks got rejected more often than low-income whites.⁶

This analysis is taken from the 2014 Fair Housing Equity Assessment prepared by the Mid-America Regional Council. More detail about these practices and their impact on segregation can be found in the 2011 Regional Analysis of Impediments to Fair Housing.

Racial segregation remains high in many parts of America, but there has been a modest decline in black-white segregation across most metropolitan areas over the past decade, according to the Brookings Institution. A recent Brookings analysis shows neighborhoods in which blacks reside becoming somewhat less black due to recent population shifts of blacks and growth and dispersion of Hispanic and other minority populations. Forty-five of the nation’s 52 metropolitan areas with at least 20,000 black residents saw black-white segregation levels decline. Kansas City and Detroit led major metro areas with a decline in segregation levels by 11 percent. The

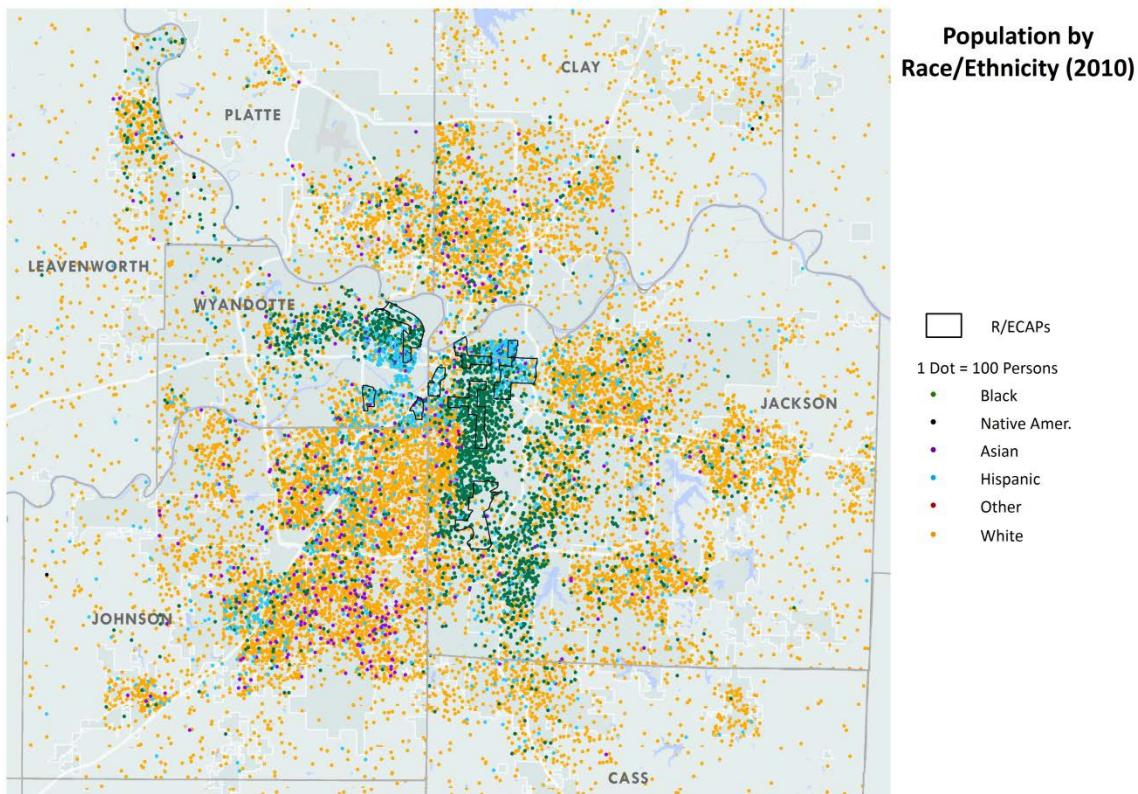
region's white/black segregation has declined, and is currently ranked 60th among all large metropolitan areas in level of segregation.

In recent years, the Kansas City region has experienced moderate growth in overall population, but greater increases in its non-white population. The white population increased 10.9 percent in the metro area over the past 20 years while the black population grew by 25.7 percent, the Hispanic population by 266.3 percent and the Asian population by 193.1 percent. In the city of Kansas City, Missouri, the white population grew by 8.8 percent, the black population by only 6.7 percent, the Hispanic population by 173.8 percent and the Asian population by 151.8 percent.

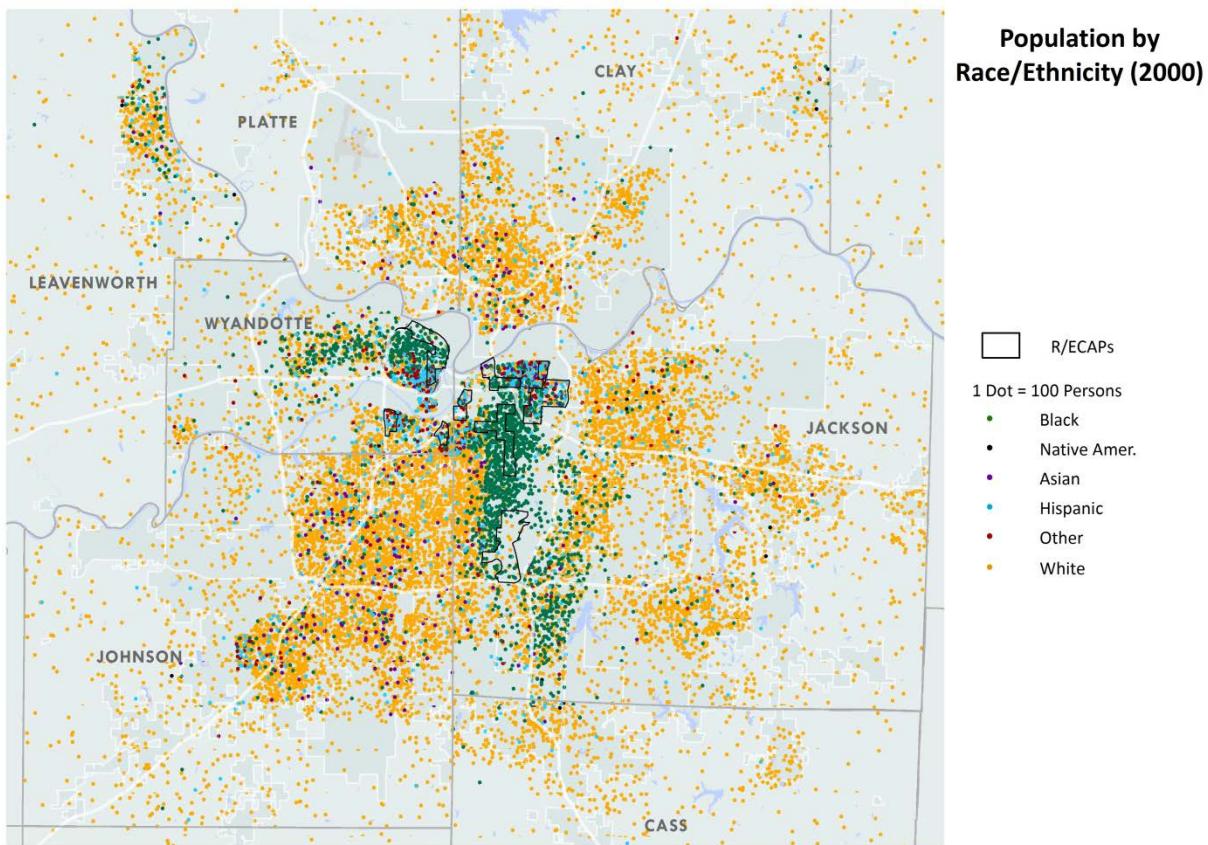
While less segregated than in the past, the black population is still significantly segregated from the white population. In terms of white/Hispanic segregation, the region ranks lower — not in the top 50 metro areas. The Hispanic and Asian populations have grown significantly, and Hispanic residents have become slightly more segregated.

The maps below show population by race for the decades 2000 and 2010. The black, Hispanic and Asian populations grew the most and became less concentrated over the decade. Overall, there is a decrease in the non-white population in areas of concentration. The black population is suburbanizing to the west in Kansas City, Kansas, in Kansas City, Missouri to the north and southeast, and to a smaller extent in parts of Independence and Blue Springs. The black population has not changed appreciably in Leavenworth. The Hispanic population is growing in most central city and suburban areas of the region, with strong growth in northeast Kansas City, Missouri, and Johnson County, Kansas (particularly Shawnee and Olathe).

Map 1: Population Distribution by Race, 2010



Map 2: Population Distribution by Race, 2000



The table below shows 2010 population by race for communities participating in this analysis. Kansas City, Kansas, is one of the most diverse cities in the metro, if not the nation, with 39.9 percent white, 25.9 percent black, 27.5 percent Hispanic, 3.3 percent Asian, and 3.4 percent other races. Kansas City, Missouri's white population represents 55.1 percent of the total, while its black population represents 28.9 percent of total persons.

Table 1: Population by Race, 2010

	Total	Black	Hispanic	Asian	White	Other
Kansas City MSA	2,035,334	250,563	166,683	45,757	1,514,888	60,443
Nine-County Metro	1,951,748	251,685	171,263	49,483	1,420,388	58,929
Kansas City, Missouri	465,005	134,468	47,186	11,139	256,199	16,013
Blue Springs	53,053	3,804	2,275	792	44,106	2,076
Independence	117,160	8,182	8,970	1,359	93,694	4,955
Kansas City, Kansas	147,598	38,240	40,526	4,813	58,943	5,076
Leavenworth	35,738	4,864	2,796	769	25,272	2,037

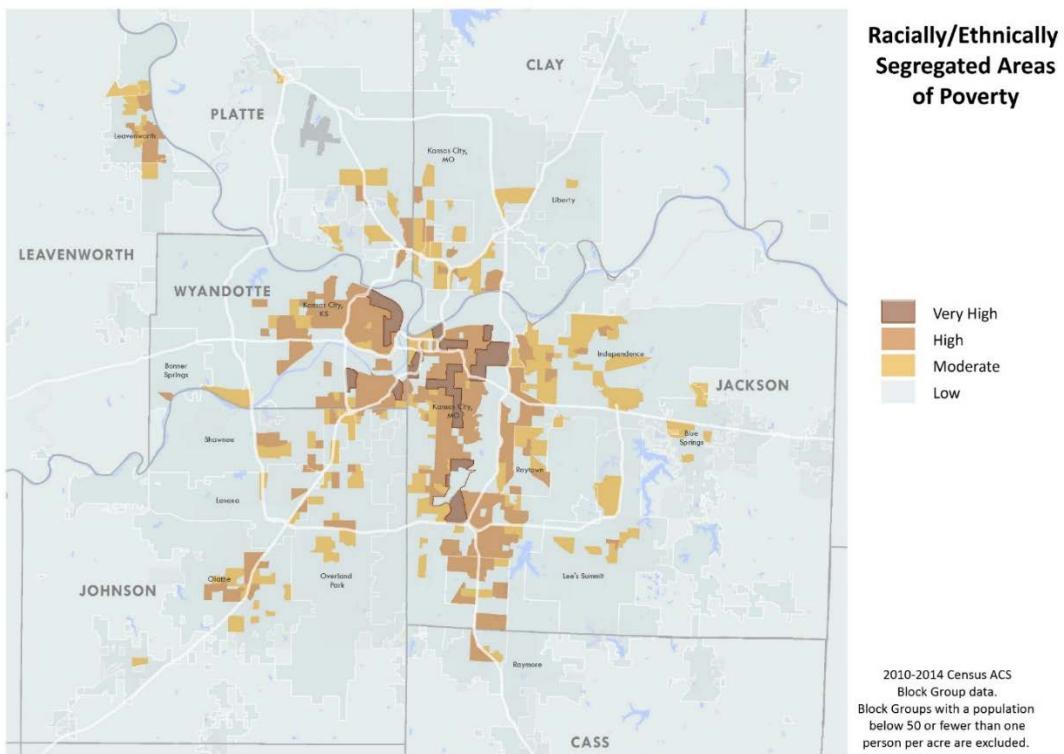
Source: U.S. Census Bureau

Blacks are 12 times more likely than whites to live in areas with **very high** poverty/minority concentrations (R/ECAPs). Hispanics are 11 times more likely, while Asians are four times more likely.

Blacks are five times more likely than whites to live in areas with **high** poverty/minority concentrations. Hispanics are four times more likely, while Asians are twice as likely.

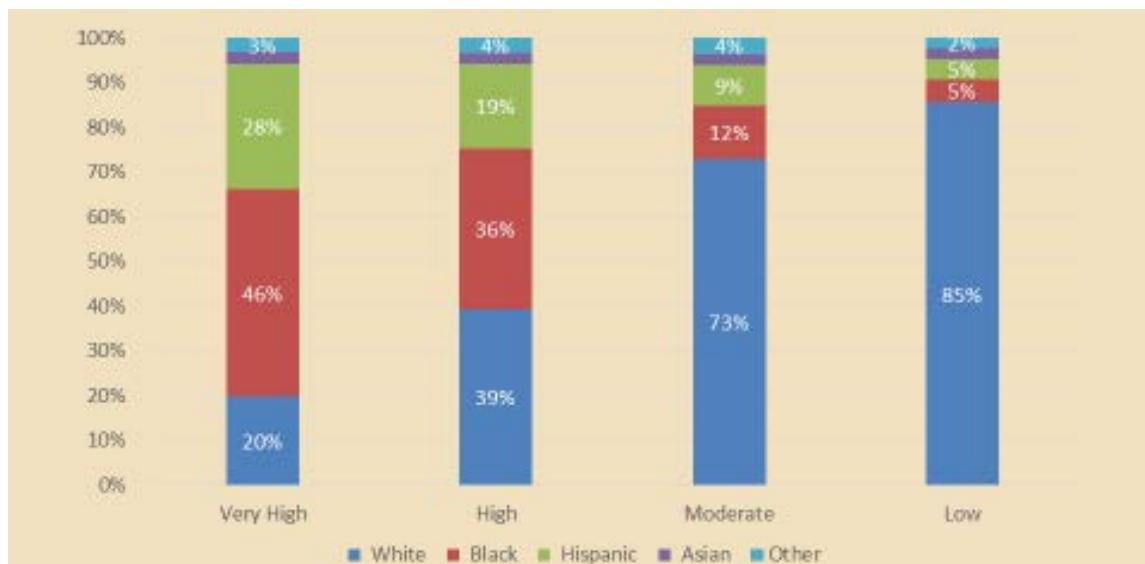
The areas in the Kansas City region with the greatest concentrations of minorities and low-income persons, the R/ECAPs, are located in Kansas City, Missouri, and Kansas City, Kansas. There are areas adjacent to those very high areas of concentration that have high levels of concentration, particularly of minority population. An examination of the region's minority and low-income population also found areas with concentrations greater than the regional averages, considered moderately concentrated, and the remaining parts of the region with low concentrations. The following map shows the four areas.

Map 3: Racially/Ethnically Concentrated Areas of Poverty



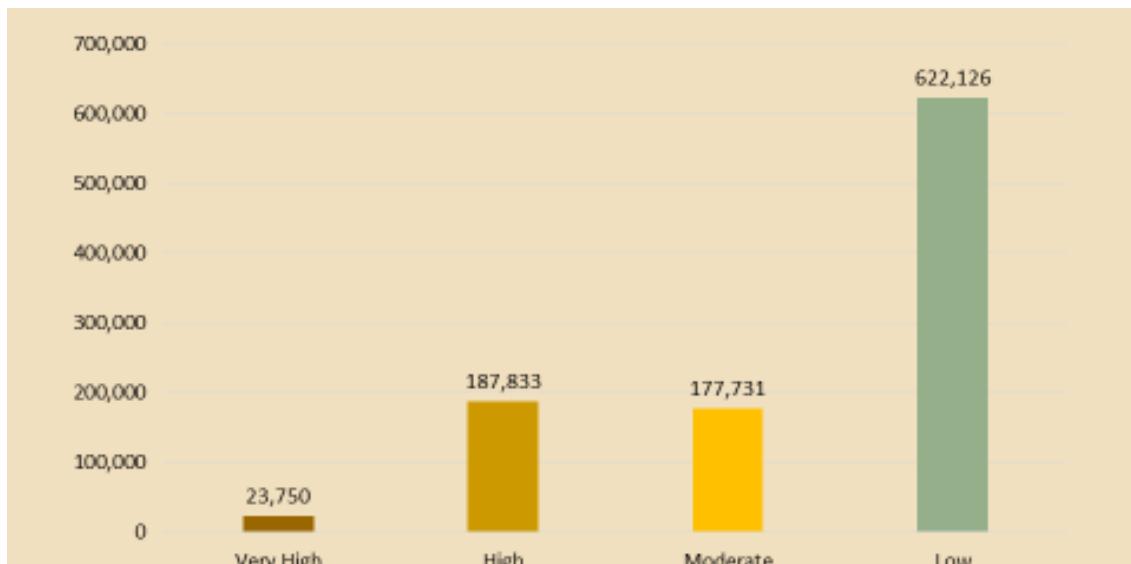
The white population represents 85 percent of the region's low concentration areas, but only 20 percent of those with very high concentrations. Conversely, black persons represent 46 percent of the population in highly concentrated neighborhoods but only 5 percent in areas with low concentrations. The Hispanic population represents 26 percent of highly concentrated neighborhoods and only 5 percent of areas with low concentrations.

Figure 1: Racial/Ethnic Composition by Concentration Level



The region's jobs total just over 1 million, with about 60 percent in areas with low concentrations of minorities and poor residents. There are relatively few jobs in the highly concentrated neighborhoods — 23,750 jobs or about 2.3 percent of total jobs.

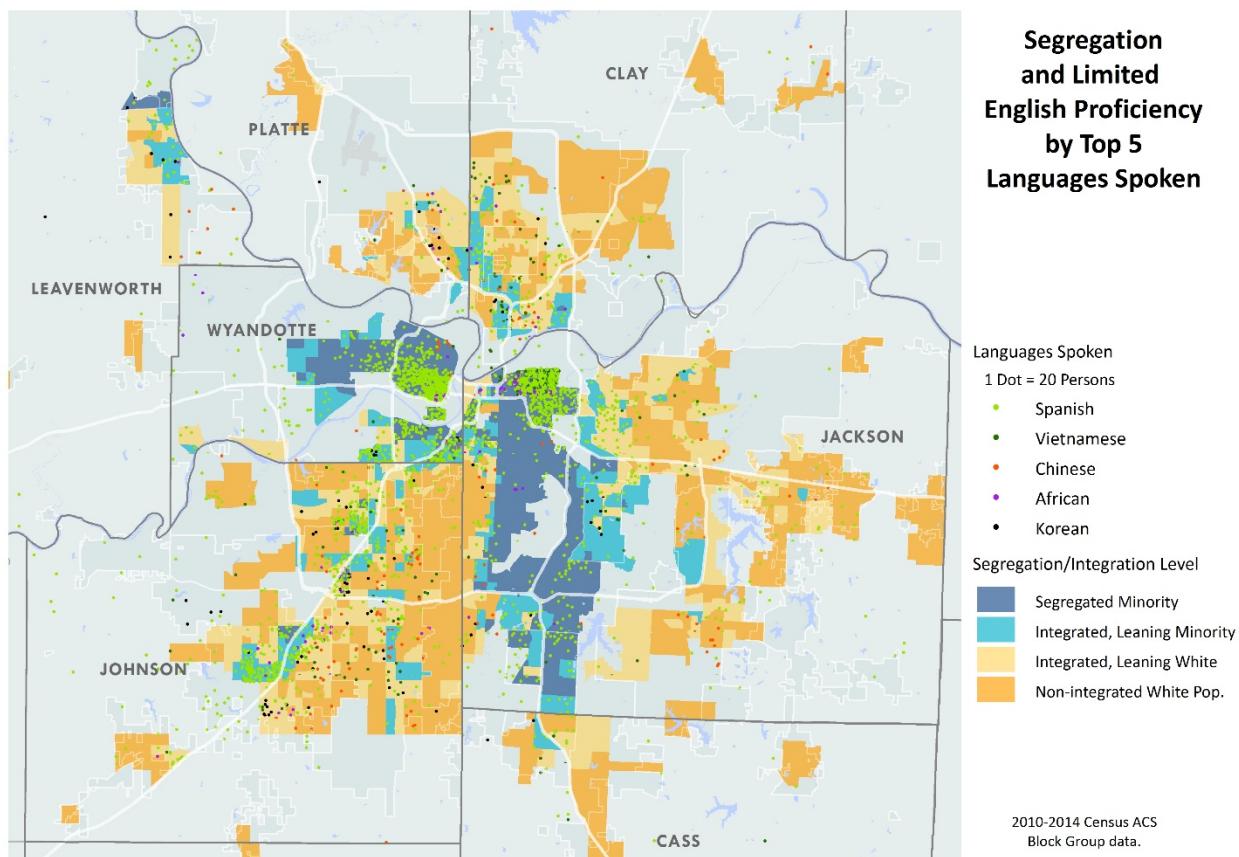
Figure 2: Number of Jobs by Concentration Level



National Origin — The region had 128,384 foreign-born residents in 2010, about 6 percent of total persons. The foreign-born population increased dramatically over the past two decades, by 261 percent. The top five countries of origin include Mexico (32.4 percent), India (6.5 percent), Vietnam (3.9 percent); China (3.1 percent), and Philippines (2.8 percent).

The American Community Survey 2014 estimates show 131,230 foreign born residents, of which 80,260 or 61 percent are not U.S. citizens. Of those foreign born, 11,084 entered the U.S. in 2010 or later. According to a recent study by Dr. Donna Ginther, professor at the University of Kansas, immigrants from India and other Asian nations make up the largest portions of the foreign-born populations in Johnson, Clay and Platte counties. Immigrants from Mexico dominate in Wyandotte County and Jackson County, which also has substantial portions from Asia and the rest of North and South America. Ginther's full report is available online at <http://ipsr.ku.edu/publicat/ImmigrationKC2014.pdf>

Map 4: Limited English Proficiency and Segregation | Kansas City Region



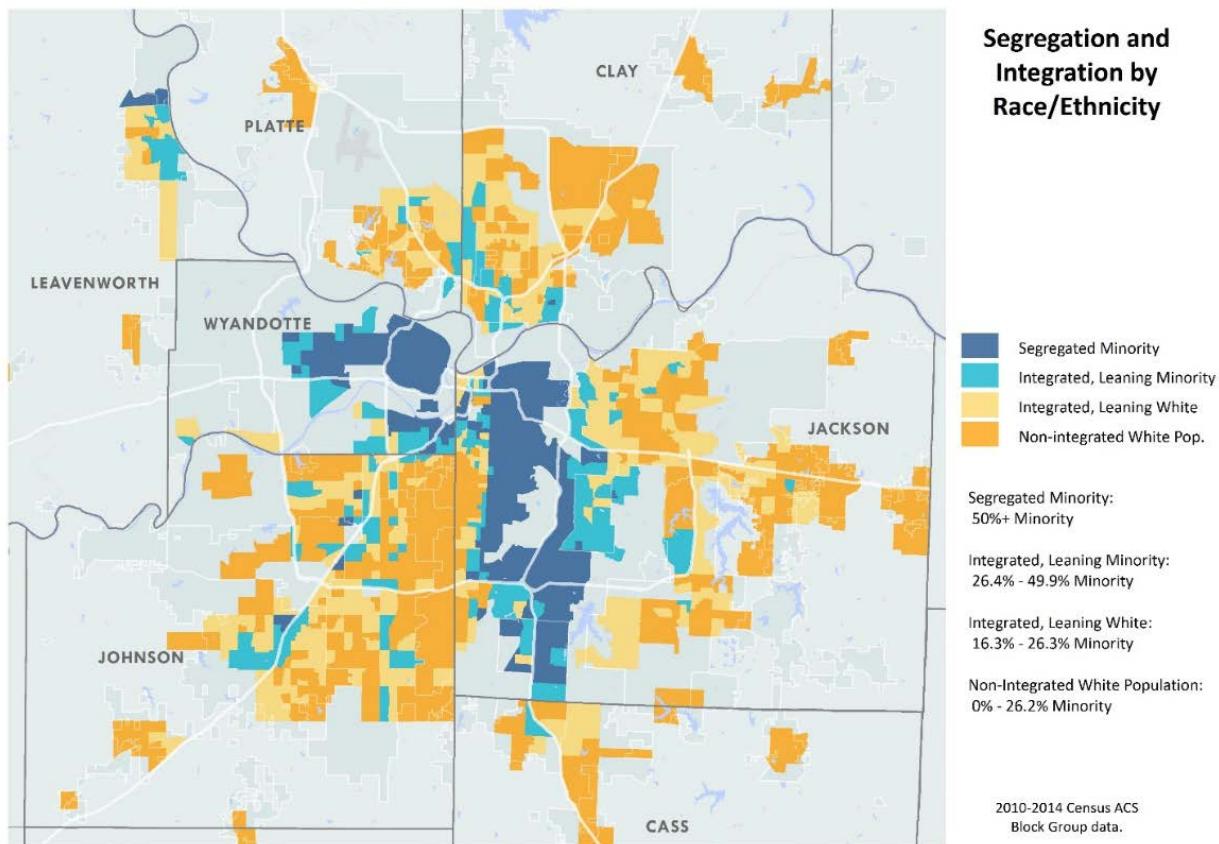
Limited English Proficiency — The region has 74,257 persons over the age of 5 who do not speak English well, or about 3.7 percent of the total population. The majority of these people speak Spanish (65.5 percent). Asian languages (Chinese, Vietnamese, Korean, other) comprise 10,618 persons or about 14.3 percent of those who do not speak English. Those persons speaking Spanish are concentrated in segregated neighborhoods in northeast and southeast Kansas City, Kansas, and northeast Kansas City, Missouri.

Degree of Segregation/Integration in the Kansas City Region

The degree of racial separation in the Kansas City area is greater than U.S. averages. A recent analysis by Dr. Kirk McClure, professor at the University of Kansas, found that of the 516 census tracts (units of geography that approximate neighborhoods) in the Kansas City area, 58 percent have populations that are primarily white (75 percent white or more). Only 12 percent of the census tracts have predominately black population (more than 50 percent) and 3 percent of the area's census tracts are predominantly Hispanic. There are 138 (or about 27 percent) census tracts that are integrated.

Map 5 on page 10 shows areas of segregation and integration using a slightly different definition. Segregated minority census tracts (shown in dark blue) are those where at least 50 percent minority. Tracts that have a minority population below 26.2 percent are considered non-integrated (orange). The lighter blue and lighter yellow are areas considered integrated, but leaning white or minority, with between 16.3 percent and 49.9 percent minority residents.

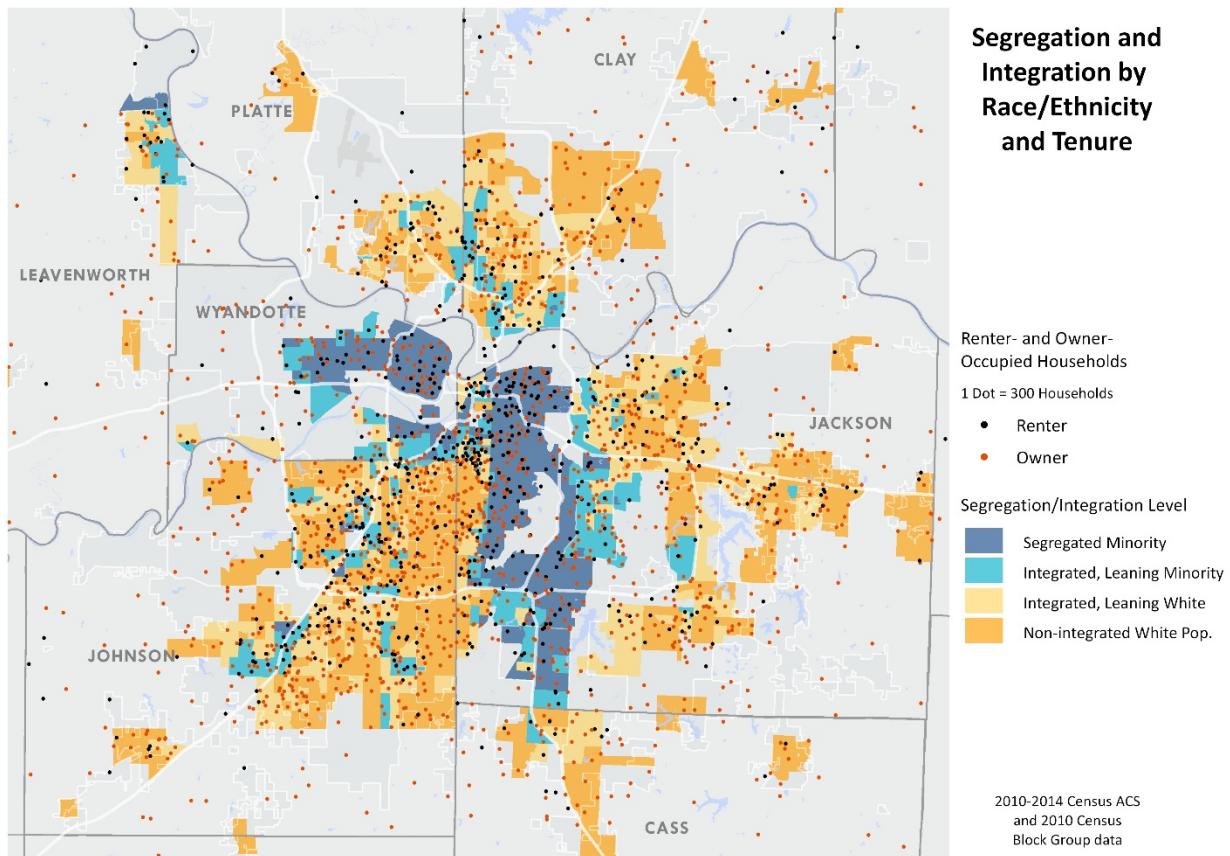
Map 5: Racial/Ethnic Segregation and Integration by Census Tract



Overlaying households by tenure on the above segregation map reveals that the non-integrated white areas are mostly inhabited by people living in owner-occupied housing units. Those living in integrated, leaning white areas have a greater mix of owners and renters but still tend to be

mostly owners. In the areas that are integrated, leaning minority and those that are segregated minority areas, owners and renters tend to be more nearly equal in number.

Map 6: Tenure and Racial/Ethnic Segregation and Integration by Census Tract



Dissimilarity Index

To help with the analysis of the degree of racial/ethnic segregation in the Kansas City region, the U.S. Department of Housing and Urban Development (HUD) provided a set of data, including the dissimilarity index, which predicts racial and ethnic residential patterns and other information.

The dissimilarity index (DI) is a prediction that measures the percentage of a racial group's population that would have to relocate for each neighborhood or community to have the same racial proportion as the metropolitan area overall. The lowest score (0) indicates complete integration; the highest score (100) represents extreme segregation. The higher the DI value, the more significant is an area's segregation. According to HUD, a dissimilarity value of .55 or above is considered an indicator of high levels of segregation.

Dissimilarity Index Ranges	
0–39	Low Segregation
40–54	Moderate Segregation
55–100	High Segregation

The dissimilarity index for the Kansas City region shows that blacks experience a high level of segregation, while Hispanics and Asians are moderately segregated. Significant changes in the level of segregation have occurred in the metro area among communities over the past 20 years.

Table 2: Dissimilarity Indexes

	Black/White		Hispanic/White		Asian/White	
	2010 DI	% Change 1990-2010	2010 DI	% Change 1990-2010	2010 DI	% Change 1990-2010
KC Metro	63.2	-13.1%	46.6	+17.3%	41.1	+19.4%
Kansas City, Missouri	66.2	-7.7%	48.7	+14.6%	36.5	+12.5%
Blue Springs	18.6	22.3%	12.9	37.2%	18.9	47.2%
Independence	26.0	-2.7%	19.9	58.9%	19.5	31.1%
Kansas City, Kansas	53.4	-6.8%	46.4	9.2%	42.2	-8.1%
Leavenworth	25.5	-9.4%	25.7	-16.4%	20.9	10%

The table above compares dissimilarity indexes for the Kansas City region and the cities and counties designated by HUD as entitlement communities. Kansas City, Missouri, has the highest degree of black/white segregation with 66.3, although the degree of segregation among black/white has declined.

The city of Kansas City, Missouri, also has the highest level of segregation, 48.7, for Hispanic/white segregation. While the black/white level of segregation has declined, the level of segregation for Hispanics has increased. The city's level of segregation for Asian persons is moderate, but has also increased.

The city of Blue Springs has the lowest dissimilarity index for black/white persons, Hispanic and Asian populations among all Kansas City area communities in this analysis. The level of

segregation is increasing among all of these non-white populations as their numbers are increasing in the city.

The city of Independence has low levels of segregation among non-white populations, with the dissimilarity index for black/white populations decreasing and the index for Hispanic and Asian populations increasing, although still low.

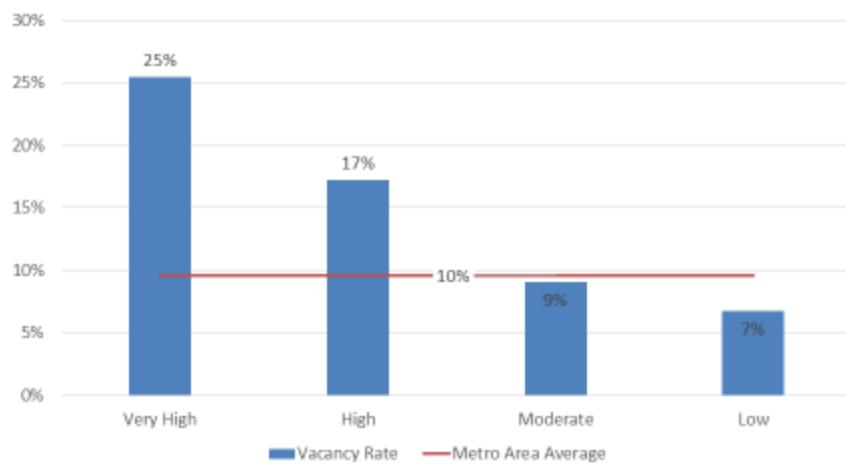
The city of Kansas City, Kansas, has higher levels of segregation, although the community's population is approximately one-third white, one-third black and one-third Hispanic. The dissimilarity index for black/white populations and Asians decreased over the past 20 years. The index for Hispanic persons increased, although the Hispanic population is dispersed throughout the city, so the dissimilarity index is very low.

The city of Leavenworth has low levels of segregation among all non-white populations. The dissimilarity index for blacks and Hispanics declined over the past 20 years, and increased slightly for Asian persons. The city of Leavenworth has 76 percent of Leavenworth County's black population, 63 percent of its Asian population and 57 percent of its Hispanic population. This is attributable to the city's position as the major city in the county and the location of Fort Leavenworth, a federal prison, two state prisons and the Veterans Administration facility.

Housing Vacancies

The region has an overall vacancy rate for its housing stock of 9.6 percent. In areas with very high concentrations of minority and persons in poverty, the vacancy rate is a high 25 percent, or one in every four units. The vacancy rate is a low of 7 percent in neighborhoods with low concentrations of minority population and persons in poverty.

Figure 3: Vacancy Rate by Level of Poverty and Minority Concentration

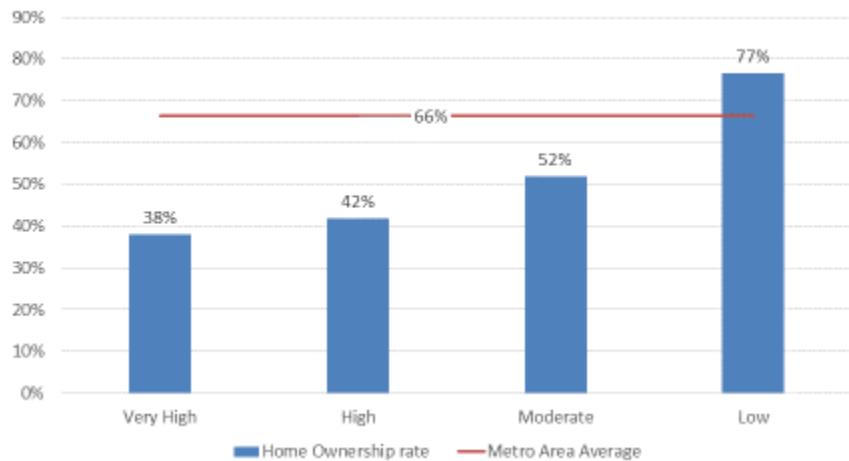


Home Ownership

The region's housing stock averages 66 percent owner-occupied. However, home ownership varies greatly across the region with areas with very high levels of concentrated poverty and

minority population have a low ownership rate of 38 percent. Neighborhoods with high levels of concentration have a concentrations have a higher homeownership rate of 77 percent.

Figure 4: Home Ownership Rate by Level of Poverty and Minority Concentration



Contributing Factors

Contributing Factors	Analysis for Kansas City Metro
<p><u>Community Opposition</u></p> <p>The opposition of community members to proposed or existing developments — including housing developments, affordable housing, publicly supported housing (including use of housing choice vouchers), multifamily housing, or housing for persons with disabilities — is often referred to as “Not in my Backyard,” or NIMBY-ism. This opposition is often expressed in protests, challenges to land-use requests or zoning waivers or variances, lobbying of decision-making bodies, or even harassment and intimidation.</p> <p>Community opposition can be based on factual concerns (concerns that are concrete and not speculative, based on rational, demonstrable evidence, focused on measurable impact on a neighborhood) or can be based on biases (concerns that are focused on stereotypes, prejudice, and anxiety about the new residents or the units in which they will live). Community</p>	<p>Historic segregation laws and policies affected the location of minorities, particularly black households, in the Kansas City metro area. As those laws and policies were repealed or modified, community opposition to integrated communities limited housing options for many minority households.</p> <p>The Kansas City region and the city of Kansas City, Missouri, have experienced opposition by residents to the placement of affordable housing in neighborhoods. Community opposition is fueled by concerns over impacts to property values and increases in crime and traffic. The opposition is often voiced at planning commission and city council meetings or through direct contact with staff or elected officials who have some decision-making authority regarding housing investments. Opposition to the placement of subsidized housing, including Low-Income Tax Credit properties, is expressed by</p>

<p>opposition, when successful at blocking housing options, may limit or deny housing choice for individuals with certain protected characteristics.</p>	<p>residents of both urban core and outlying suburban locations.</p>
<p><u>Deteriorated and abandoned properties</u></p> <p>These include residential and commercial properties unoccupied by an owner or a tenant which are in disrepair, unsafe or in arrears on real property taxes. Deteriorated and abandoned properties may be signs of a community's distress and disinvestment and are often associated with crime, increased risk to health and welfare, decreasing property values, and increased municipal costs. The presence of multiple unused or abandoned properties in a particular neighborhood may have resulted from mortgage or property tax foreclosures. The presence of such properties can raise serious health and safety concerns and may also affect the ability of homeowners with protected characteristics to access opportunity through the accumulation of home equity. Demolition without strategic revitalization and investment can result in further deterioration of already damaged neighborhoods.</p>	<p>The Land Bank of Kansas City, Missouri, has ownership of approximately 7,100 properties, with 38 percent consisting of vacant land and most in the urban core of the city in Jackson County. The Land Bank of Wyandotte County has over 1,200 parcels in its inventory. A recent study by the UMKC School of Architecture and Planning found that 62 percent of vacant parcels in Kansas City, Missouri, are within one mile of U.S. 71 Highway. Deteriorated and abandoned properties have adversely impacted Kansas City neighborhoods, as well as older neighborhoods in other communities in the Kansas City metro area. Property owners in neighborhoods with a significant number of deteriorated or vacant properties may defer maintenance on their properties, and property values may drop.</p>
<p><u>Displacement of residents due to economic pressures</u></p> <p>The term "displacement" refers here to an undesired departure from a place where an individual has been living. "Economic pressures" may include, but are not limited to, rising rents, rising property taxes related to home prices, rehabilitation of existing structures, demolition of subsidized housing, loss of affordability restrictions, and public and private investments in neighborhoods. Such pressures can lead to loss of existing affordable housing in areas experiencing rapid economic growth and a resulting loss of access to opportunity assets for lower income families that previously lived there. Where displacement disproportionately affects persons with certain protected characteristics, the displacement of residents due to economic pressures may exacerbate patterns of residential segregation.</p>	<p>Urban Renewal — Beginning around 1950, the slum clearance and large-scale highway development initiatives of the "urban renewal" period fostered suburbanization and "white flight," exacerbating segregation in the Kansas City metro area.</p> <p>Economic Recovery — One of the recent consequences of the economic recovery is the increased demand for rental housing in the Greater Kansas City region. This increased demand has both fueled new multi-unit construction and increasing rental rates for existing units. The increased demand for units and resulting cost increases are having an impact on all rental households, but particularly low- and moderate-income households. The displacement that is occurring or has occurred is due to landlords increasing rents or older units being demolished to allow for new construction.</p>

<p><u>Lack of community revitalization strategies</u></p> <p>Community revitalization strategies include realistic planned activities to improve the quality of life in areas that lack public and private investment, services and amenities; have significant deteriorated and abandoned properties; or have other indicators of community distress. Revitalization can include a range of activities, such as improving housing, attracting private investment, creating jobs, and expanding educational opportunities or providing links to other community assets. Strategies may include such actions as rehabilitating housing; offering economic incentives for housing developers/sponsors, businesses (for commercial and employment opportunities), bankers and other interested entities that assist in the revitalization effort; and securing financial resources (public, for-profit, and nonprofit) from sources inside and outside the jurisdiction to fund housing improvements, community facilities and services, and business opportunities in neighborhoods in need of revitalization. When a community is being revitalized, the preservation of affordable housing units can be a strategy to promote integration.</p>	<p>These communities are challenged in the presence and capacity of community development corporations to accomplish large-scale community revitalization projects. These local governments utilize HOME and CDBG funds, when available, to support neighborhood revitalization. Community development intermediaries such as LISC and NeighborWorks are active in Kansas City, Missouri, and Kansas City, Kansas, in a limited number of neighborhoods. A current effort by Kansas City LISC, Kansas City, Missouri, Mid-America Regional Council, and the Urban Neighborhood Initiative (UNI) is seeking to identify catalytic projects to change conditions in the urban core of Kansas City, Missouri. Kansas City, Kansas, has identified an area adjacent to its downtown for a Healthy Campus, and is pursuing private investment to make public investments in creating a neighborhood of choice.</p>
<p><u>Lack of private investment in specific neighborhoods</u></p> <p>Private investments are those made by non-governmental entities—such as corporations, financial institutions, individuals, philanthropies, and nonprofits—in housing and community development infrastructure. Private investment can be used as a tool to advance fair housing, through innovative strategies such as mixed-use developments, targeted investment, and public-private partnerships. Private investments may include, but are not limited to: housing construction or rehabilitation; investment in businesses; the creation of community amenities, such as recreational facilities and providing social services; and economic development of the neighborhoods that creates jobs and increase access to amenities such as grocery stores, pharmacies and banks. It should be noted that</p>	<p>All of the HUD-funded communities, including the city of Kansas City, Missouri, have adopted comprehensive land-use plans that identify areas for revitalization and steps to support that renewal.</p>

<p>investment solely in housing construction or rehabilitation in areas that lack other types of investment may perpetuate fair housing issues. While “private investment” may include many types of investment, to achieve fair housing outcomes such investments should be strategic and part of a comprehensive community development strategy.</p>	
<p><u>Lack of public investment in specific neighborhoods, including services or amenities</u></p> <p>Public investment includes the money government spends on housing and community development, including public facilities, infrastructure and services. These services often include sanitation, water, streets, schools, emergency services, social services, parks and transportation. Disparities, or the absence of disparities, in the provision of municipal and state services and amenities have an impact on housing choice and the quality of communities. Inequalities can include, but are not limited to disparity in physical infrastructure (such as whether or not roads are paved or sidewalks are provided and kept up); differences in access to water or sewer lines, trash pickup, or snow plowing. Amenities can include, but are not limited to recreational facilities, libraries, and parks. Variance in the comparative quality and array of municipal and state services across neighborhoods impacts fair housing choice.</p>	<p>Public Schools — In response to the <i>Brown v. Board of Education</i> ruling in 1954, the Kansas City, Missouri, School District replaced what had been a race-based attendance policy with one based on neighborhood residence. In the new policy, school officials treated Troost Avenue as the main attendance boundary, which effectively segregated blacks to the east and whites to the west. From 1950 to 1960, many schools east of Troost with previously large white student populations — including Lincoln, Central and Paseo High Schools — became more than 97 percent black, while schools west of Troost remained predominantly white.</p>
<p><u>Lack of regional cooperation</u></p> <p>Defined as formal networks or coalitions of organizations, people, and entities working together to plan for regional development, cooperation in regional planning can be a useful approach to coordinate responses to identified fair housing issues and contributing factors. Fair housing issues and contributing factors not only cross multiple sectors — including housing, education, transportation, and commercial and economic development — but these issues are often not constrained by political-geographic boundaries. When there are regional patterns in</p>	<p>The Kansas City region has strong cooperation in areas of public safety, public health, economic development promotion, workforce development, transportation infrastructure, public transit, and social services to address such issues as food insecurity and homelessness. The 10 local governments receiving HUD funding as entitlement communities have worked together since 2006 to analyze impediments to fair housing, and to identify efforts for joint action.</p>

<p>segregation or R/ECAPs, access to opportunity, disproportionate housing needs, or the concentration of affordable housing, there may be a lack of regional cooperation and fair housing choice may be restricted.</p>	
<p><u>Land-use and zoning laws</u></p> <p>This includes regulation by local government of the use of land and buildings, including regulation of the types of activities that may be conducted, the density at which those activities may be performed, and the size, shape and location of buildings and other structures or amenities. Zoning and land-use laws affect housing choice by determining where housing is built, what type of housing is built, who can live in that housing, and the cost and accessibility of the housing. Examples of such laws and policies include, but are not limited to:</p> <ul style="list-style-type: none"> • Limits on multi-unit developments, which may include outright bans on multi-unit developments or indirect limits such as height limits and minimum parking requirements. • Minimum lot sizes, which require residences to be located on a certain minimum sized area. • Occupancy restrictions, which regulate how many persons may occupy a property and, sometimes, the relationship between those persons (refer also to occupancy codes and restrictions for further information). • Inclusionary zoning practices that mandate or incentivize the creation of affordable units. • Requirements for special use permits for all multifamily properties or multifamily properties serving individuals with disabilities. • Growth management ordinances. 	<p>Kansas City did not use racial zoning ordinances to exclude minorities explicitly. However, land-use planning and zoning policies have shaped segregation. A lack of diverse housing options throughout the region, particularly outside of Kansas City, Missouri, limits the options of minorities with limited incomes.</p>
<p><u>Lending Discrimination</u></p> <p>This is defined as unequal treatment based on protected class in the receipt of financial services</p>	<p>Disparities in lending present a major obstacle to reduce segregation. Analysis of 2010 Home Mortgage Disclosure Act data, for example, shows that Kansas City area lenders reject</p>

<p>and in residential real estate related transactions. These services and transactions encompass a broad range of transactions, including but not limited to: the making or purchasing of loans or other financial assistance for purchasing, constructing, improving, repairing, or maintaining a dwelling, as well as the selling, brokering, or appraising of residential real estate property. Discrimination in these transaction includes, but is not limited to: refusal to make a mortgage loan or refinance a mortgage loan; refusal to provide information regarding loans or providing unequal information; imposing different terms or conditions on a loan, such as different interest rates, points, or fees; discriminating in appraising property; refusal to purchase a loan or set different terms or conditions for purchasing a loan; discrimination in providing other financial assistance for purchasing, constructing, improving, repairing, or maintaining a dwelling or other financial assistance secured by residential real estate; and discrimination in foreclosures and the maintenance of real estate owned properties.</p>	<p>minority applicants at higher rates than white applicants. A 1991 study found that lenders rejected high-income minorities more often than low-income whites, while high income blacks got rejected more often than low income whites.</p>
<p><u>Location and type of affordable housing</u></p> <p>Affordable housing includes, but is not limited to publicly supported housing; however, each category of publicly supported housing often serves different income-eligible populations at different levels of affordability. What is "affordable" varies by circumstance, but an often-used rule of thumb is that a low- or moderate-income family can afford to rent or buy a decent-quality dwelling without spending more than 30 percent of its income. The location of housing encompasses the current location as well as past siting decisions. The location of affordable housing can limit fair housing choice, especially if the housing is located in segregated areas, R/ECAPs, or areas that lack access to opportunity. The type of housing (whether the housing primarily serves families with children, elderly persons, or persons with disabilities) can also limit housing choice, especially if certain types of affordable housing are located in</p>	<p>Much of the region's assisted housing (including public housing, Low Income Housing Tax Credit projects, Section 8 and HUD multifamily units) is located in Kansas City, Missouri, and Kansas City, Kansas, limiting the ability of low-income households (who are disproportionately minority) to live in other communities.</p>

<p>segregated areas, R/ECAPs, or areas that lack access to opportunity, while other types of affordable housing are not. The provision of affordable housing is often important to individuals with protected characteristics because they are disproportionately represented among those that would benefit from low-cost housing.</p>	
<p><u>Occupancy codes and restrictions</u></p> <p>State and local laws, ordinances and regulations set rules as to who may occupy a property, and sometimes the relationship between those persons. Standards for occupancy of dwellings and the implication of those standards for persons with certain protected characteristics may affect fair housing choice. Occupancy codes and restrictions include, but are not limited to:</p> <ul style="list-style-type: none"> • Occupancy codes with “persons per square foot” standards. • Occupancy codes with “bedrooms per persons” standards. • Restrictions on number of unrelated individuals in a definition of “family.” • Restrictions on occupancy to one family in single family housing along with a restricted definition of “family.” • Restrictions that directly or indirectly affect occupancy based on national origin, religion, or any other protected characteristic. • Restrictions on where voucher holders can live. 	<p>In general, communities in the metro area limit the number of unrelated individuals in a dwelling unit to a maximum ranging between four and eight individuals. Several communities limit the number of persons based on the size of the dwelling unit.</p>
<p><u>Private Discrimination</u></p> <p>Discrimination in the private housing market is illegal under the Fair Housing Act or related civil rights statutes. This may include, but is not limited to, discrimination by landlords, property managers, home sellers, real estate agents, lenders, homeowner associations and condominium boards. Some examples of private discrimination include:</p> <ul style="list-style-type: none"> • Refusal of housing providers to rent to individuals because of a protected characteristic. 	<p>Two practices in the Kansas City region’s history, blockbusting and restrictive covenants, contributed to segregated living patterns throughout the region. While these practices were discontinued long ago, the residual housing patterns are still in place.</p> <p>Blockbusting — The modern real estate industry played a major role during the “Great Migration” in controlling where black Americans bought homes and lived. Large real estate organizations, such as the Kansas City Real Estate Board,</p>

<ul style="list-style-type: none"> • The provision of disparate terms, conditions, or information related to the sale or rental of a dwelling to individuals with protected characteristics. • Steering of individuals with protected characteristics by a real estate agent to a particular neighborhood or area at the exclusion of other areas. • Failure to grant a reasonable accommodation or modification to persons with disabilities. • Prohibitions, restrictions, or limitations on the presence or activities of children within or around a dwelling. <p>Useful references for the extent of private discrimination may be the number and nature of complaints filed against housing providers in the jurisdiction, testing evidence, and unresolved violations of fair housing and civil rights laws.</p>	<p>responded to anxieties of white residents about black population influx deflating property values and destabilizing neighborhoods. Many real estate professionals systematically attempted to keep neighborhoods either all white or all black.</p> <p>Restrictive Covenants — Residential developers were especially important in perpetuating segregation in Kansas City through the use of racially restrictive covenants. These private contractual agreements between real estate agents and homeowner associations restricted the sale of property to people of specific groups (excluding blacks in particular).</p>
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¹ Gotham, Kevin Fox, 2000. "Urban Space, Restrictive Covenants and the Origins of Racial Residential Segregation in a US City, 1900-50," International Journal of Urban and Regional Research.

² Social Explorer Dataset, Census 1900, Digitally transcribed by Inter-university Consortium for Political and Social Research. Online, www.socialexplorer.com/tables/Census1900/R10533959.

³ Spatial Structures in the Social Sciences, Brown University. Online, www.s4.brown.edu/us2010/segregation2010/msa.aspx?metroid=28140.

⁴ Gotham, 2000.

⁵ Gotham, Kevin Fox, 2002. "Beyond Invasion and Succession: School Segregation, Real Estate Blockbusting, and the Political Economy of Neighborhood Racial Transition." City and Community.

⁶ Gotham, Kevin Fox, 1998. Race, Mortgage Lending and Loan Rejections.