BACKGROUND

Provisions to affirmatively further fair housing (AFFH) are basic long-standing components of HUD’s housing and community development programs. Local communities like Kansas City, KS that receive grant funds from HUD through its entitlement process satisfy this obligation by performing an “Analysis of Impediments to Fair Housing Choice” (AI). In an AI, grantees evaluate barriers to fair housing choice and develop strategies and actions to overcome identified impediments based on their histories, circumstances, and experiences. Through this process, communities promote fair housing choice for all persons, including classes protected under the Fair Housing Act, and promote racially and ethnically inclusive patterns of housing occupancy, identify structural and systematic barriers to fair housing choice, and promote housing that is physically accessible and usable by persons with disabilities.

HUD presumes that a grantee is meeting its obligation and certification to affirmatively further fair housing by taking actions that address the impediments, including: analyzing and eliminating housing discrimination within the jurisdiction; promoting fair housing choice for all persons; providing opportunities for racially and ethnically inclusive patterns of housing occupancy; promoting housing that is physically accessible to all persons to include those persons with disabilities; and fostering compliance with the nondiscrimination provisions of the Fair Housing Act. Mosaic Community Planning assisted the Unified Government of Wyandotte County and Kansas City, KS with the preparation of this Analysis of Impediments to Fair Housing Choice.
COMMUNITY INVOLVEMENT

An important component of the research process for this Analysis of Impediments to Fair Housing Choice involved gathering input regarding fair and affordable housing conditions, perceptions, and needs in Kansas City, KS. The Unified Government’s project team used a variety of approaches to achieve meaningful public engagement with residents and other stakeholders, including community workshops, stakeholder focus groups and interviews, and a community-wide survey.

COMMUNITY WORKSHOPS

In March 2022, the Unified Government hosted a series of virtual and in-person community workshops to understand local fair and affordable housing issues. Three workshops were held virtually via Zoom - residents could join online or by phone - and one session was held in-person at the Unified Government Municipal Building. The first virtual workshop was held with simultaneous Spanish language interpretation, and residents could request language or other accommodations at the other workshops if needed. A total of 24 participants joined a community workshop.

STAKEHOLDER INTERVIEWS

The planning team also engaged with stakeholders representing a variety of perspectives through virtual individual and small group interviews. Discussion topics included barriers to fair housing, housing discrimination, access to opportunity, and fair housing resources. A total of 30 community stakeholders participated in a focus group or interview, representing a range of viewpoints, including affordable housing, fair housing, housing developers, community development, education, health services, public services, homelessness, housing and services for people with disabilities, other special needs housing, and others.

COMMUNITY SURVEY

A final method for obtaining community input was a 22-question survey available to the public, including people living and/or working in Kansas City, KS and Wyandotte County, and other stakeholders. The survey was available from January through March 2022 via an online link. Hard copies were available by request to the Unified Government’s Housing and Community Development Department. A total of 142 survey responses were received.
COMMUNITY FEEDBACK

Below is a summary of feedback received from residents of Kansas City and Wyandotte County through methods described on the previous page. Residents emphasized the importance of the following in ensuring fair housing choice:

**Housing needs:** residents and stakeholders emphasized a variety of housing needs in Wyandotte County, including rehab and repair of existing housing, development of new affordable housing, infill housing/development of vacant lots, and multifamily and workforce housing, among other housing needs. Survey respondents noted the highest levels of need for help for homeowners to make housing improvements, rehabilitation of affordable rental housing and apartments, and energy efficiency improvements to housing, all of which were noted as high-level need by about 70% of respondents or more.

**Segregation:** stakeholders noted that segregation exists in the county based on race and ethnicity, income and socioeconomic status, immigrant status, and poverty level. Causes of segregation include policies from previous generations such as redlining, accessibility and affordability of housing, and the existence of cultural hubs, among others.

**Pursuing equality in geographical access to resources:** residents noted that some areas have significantly better resources, including transit options, better schools, parks, housing variety, and job proximity, but that lack of housing and housing costs are a barrier in relocating to such areas. When asked about the distribution of community resources, more than 30% of survey participants said that roads and sidewalks, property maintenance, bus service, and grocery stores and other shopping are not equally available throughout all areas. More than 70% of survey participants noted that garbage collection and police and fire protection are equally available across their communities.

**Residents’ thoughts about fair housing:** Most survey participants reported understanding or somewhat understanding their fair housing rights (50.0% and 34.3%, respectively). While only 15.7% of respondents said that they did not know their fair housing rights, 50.0% said they would not know where to file a housing discrimination complaint.

**Barriers to fair housing:** Asked to select any factors that are barriers to fair housing in the city and county, respondents most often identified Neighborhoods that need revitalization and new investment (selected by 74.2% of respondents); Not enough affordable housing for families; Not enough affordable housing for individuals; Not enough affordable housing for seniors; Displacement of residents due to rising housing costs; and Lack of housing options for people with disabilities. Notably, responses focused on the need for revitalization and new investment, as well as for increasing the supply for affordable housing—including for people with disabilities and seniors—and reducing displacement of residents due to rising housing costs.
WHO LIVES IN KANSAS CITY?

Wyandotte County is home to an estimated 165,447 residents, according to the 2016-2020 American Community Survey (ACS) five-year estimates. Nearly all of the county’s population (92.4%) resides in Kansas City, which has an estimated population of 153,014. While both Kansas City and Wyandotte County experienced minor decreases in their populations between 2000 and 2010, both jurisdictions' populations have increased by about 5% since 2010. The Kansas City MSA’s population grew about 5.3% since 2010.

RACE & ETHNICITY

Racial and ethnic shifts make up the primary demographic changes within the study area. Wyandotte County’s Hispanic population nearly doubled since 2000 and is currently the second-largest ethnic group in both the city and the county. The Hispanic population grew larger than the non-Hispanic Black population between 2000 and 2010, and as of the 2016-2020 five-year estimates made up 30.7% of Kansas City’s population. Conversely, Black residents currently comprise about one-fifth of city and county populations, representing a decline since 2000, when they made up about 30% of the city’s population.

The map below categorizes census tracts by percentage of population below poverty level and population distribution patterns by race and ethnicity throughout Kansas City and Wyandotte County. Census tracts with the highest percentages of residents below the poverty level are in the northeast quadrant of the city in areas with clustering of Black and Hispanic populations. Census tracts with the lowest percentage of residents below the poverty level are located in the western portion of Kansas City and the unincorporated southwest corner of Wyandotte County, where the racial and ethnic composition skews predominantly white. There are clear indications of racial and ethnic segregation and spatial patterns to suggest overrepresentation of Black residents and underrepresentation of white residents in high-poverty census tracts.
WHO LIVES IN KANSAS CITY?

AGE & DISABILITY

The age distribution in Kansas City and Wyandotte County are nearly identical; however, the population residing in Wyandotte County skews slightly older compared to the population of Kansas City. The shifts in population share between 2000 and 2020 indicate an aging population in both the city and the county. The share of residents over the age of 65 has increased from 10% to 12% since 2010, after declining from 11% to 10% between 2000 and 2010.

Residents with disabilities comprise 13.5% of the population in both Kansas City and Wyandotte County. The most common disability type is difficulty with ambulatory movement, comprising around 7% of the population in both the city and county and 5.8% in the MSA. Approximately 5% of the population in the city and county have a cognitive difficulty. Disabilities that typically require more extensive assistance such as difficulties with independent living or self-care make up around 4% and 2% of the population, respectively. Hearing and vision difficulties both impact around 3% of the population in the city and county.

LIMITED ENGLISH PROFICIENCY (LEP)

In Kansas City and Wyandotte County, approximately 13% of the population has limited English proficiency, compared to about 4% in the Kansas City MSA. Population patterns of residents with limited English Proficiency often resemble those of foreign-born residents in a community. The population of residents with limited English proficiency increased along with growth in foreign-born residents, but at a slightly lower rate. The most common languages spoken by residents with limited English proficiency also mirror the city and county’s foreign-born populations. Spanish is the most common language spoken by the LEP population in the city, county, and MSA. Spanish-speaking LEP residents account for about 10% of the city and county’s total population compared to just 2.4% of the MSA population. Burmese residents, who speak different regional or ethnic dialects—categorized as other Asian languages—make up the next largest group of LEP residents. Other common languages spoken by LEP populations in the city, county, and MSA include Chinese, Hmong, Vietnamese, and African languages.
RESIDENTIAL SEGREGATION

BACKGROUND

Communities experience varying levels of segregation between different racial, ethnic, and socioeconomic groups. High levels of residential segregation often lead to conditions that exacerbate inequalities among population groups within a community. Increased concentrations of poverty and unequal access to jobs, education, and other services are some of the consequences of high residential segregation. The map on the previous page depicts Kansas City and Wyandotte county residents by race as well as by income level to identify any RECAPs, or Racially and Ethnically Concentrated Areas of Poverty.

SEGREGATION PATTERNS

Population distribution patterns by race and ethnicity throughout the city and county indicate residential segregation; however, shifting residential patterns indicate lower levels of segregation in 2020 than in previous years. Spatial patterns show a wider distribution of white residents in less densely populated regions in the city and county that lack racial and ethnic diversity. There is also a noticeable decrease in the number and residential density of Black residents since 2000. The same patterns show the significant growth and more widespread distribution of the population of Hispanic residents during the same period. There are dense pockets of homogeneous populations in the northeast, southeast, and southwest corners of the city and county. Unincorporated areas of Wyandotte County in the southwest still remain almost exclusively white.

In addition to spatial depictions, the Dissimilarity Index (DI) is a statistical analysis that indicates the degree to which two groups living in a region are similarly geographically distributed. Segregation is lowest when the geographic patterns of each group are the same. Dissimilarity Index values range from 0 (complete integration) to 100 (complete segregation). HUD identifies a DI value below 40 as low segregation, a value between 40 and 54 as moderate segregation, and a value of 55 or higher as high segregation. The DI represents the proportion of one group that would have to change their area of residence to match the distribution of the other.

As shown below, the Dissimilarity Indices calculated for each racial pairing in Kansas City show a gradual decline from high levels of segregation between Black and white populations in 1990 to moderate levels of segregation in 2010. The opposite is true for DI values calculated for the Hispanic and white pairing, which show an increase from levels just below the threshold for low segregation in 1990 to levels of moderate segregation in 2000 and 2010. The Asian or Pacific Islander/white pairing is the only pairing that show low levels of segregation in 2000 and 2010 after a significant drop in DI value from 1990, when levels of segregation were higher than the Hispanic/white pairing.

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Kansas City</th>
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<tbody>
<tr>
<td></td>
<td>1990</td>
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<tr>
<td>Black/White</td>
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<tr>
<td>Hispanic/White</td>
<td>39.8</td>
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<tr>
<td>Asian or Pacific Islander/White</td>
<td>45.9</td>
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</table>

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, https://egis.hud.gov/affht/
ACCESS TO OPPORTUNITY

BACKGROUND

Where people live shapes prospects for economic mobility and access to resources and services such as high-quality education; affordable transportation; a healthy environment; fresh, affordable food; and healthcare. However, neighborhood or housing choices are often limited by discrimination in housing markets or public policies that result in concentrated poverty, disinvestment, and a lack of affordable housing in neighborhoods with access to high-performing schools and jobs that pay living wages.

In addition to proximity, access to opportunity is also shaped by economic, social, and cultural factors. For example, residents may live in locations with high numbers of jobs but may be unable to obtain them due to gaps in education or skills, a lack of reliable transportation, or childcare needs. In this way, limited housing choices reduce access to opportunity for many protected classes.

LABOR MARKET ENGAGEMENT

An estimated 66.0% of the population aged 16 and over in Wyandotte County participates in the labor force. Residents of parts of downtown and northeast Kansas City tend to participate in the labor force at the lowest levels, while participation tends to be highest in parts of Rosedale, western Wyandotte County, and downtown Kansas City. Labor force participation is highest among Hispanic and Latino residents, residents of other races, and residents of two or more races (74.2%, 74.0%, and 72.5% of whom participate in the labor force, respectively) and lowest among Native American and Black residents (60.9% and 61.3% of whom participate, respectively).

Data from the Kansas Department of Labor shows the unemployment rate at 3.6% as of March 2022. Unemployment varies across the county’s census tracts, ranging from 0% in two tract in northeast and midtown Kansas City to 20.1% in a tract in downtown Kansas City. Thirteen census tracts in eastern and central Kansas City had unemployment rates above 10% as of the 2016-2020 ACS five-year estimates. Unemployment is highest among Black or African American residents (10.3%) and lowest among Asian or Pacific Islander and white residents (4.3% and 4.6%, respectively).
JOB PROXIMITY

Jobs in the county tend to be clustered in the Rosedale neighborhood, in some tracts in western Wyandotte County, in the industrial areas of northeast Kansas City and along the Kansas River. Census tracts with the fewest jobs are clustered in northeast Kansas City. Residents and stakeholders who participated in this planning process noted that a lack of public transportation in western Wyandotte County and low frequency of service in other areas are often barriers to accessing employment for residents who do not have vehicles.

EDUCATION

The Kansas City, KS Public Schools District serves a much larger student population than the other three districts (20,666 average daily membership compared to 3,658 in Turner, 2,385 in Piper, and 2,045 in Bonner Springs/Edwardsville). The share of students with free or reduced lunch—a measure of the proportion of low-income students in each district—varies widely among school districts, ranging from 11.6% in the Piper School District to 77.3% in the Kansas City, KS Public Schools District. The percentage of students who are white—an indicator of racial segregation among school districts—ranges from 9.7% in the Kansas City, KS Public Schools District to 59.2% in the Bonner Springs/Edwardsville School District in southwest Wyandotte County. The highest performing districts—the Piper and Bonner Springs/Edwardsville Districts—also tend to have greater proportions of white students, indicating some disparities in access to these districts by race and ethnicity.

TRANSPORTATION

The Unified Government and the Kansas City Area Transportation Authority (KCATA) provide fixed-route transit and paratransit services in Wyandotte County through the RideKC network, including RideKC bus routes, the RideKC Freedom public paratransit program for seniors and people with disabilities, and Freedom On-Demand, a public paratransit program modeled after traditional ride-hailing services. Combined housing and transportation costs make up the lowest percent of income in census tracts in eastern Kansas City, which have the greatest access to the RideKC network. In areas outside of eastern Kansas City, the combination of a lower proximity to jobs and high proportions of residents’ incomes spent on transportation may present barriers to obtaining and maintaining employment and housing.

A lack of access to vehicles creates barriers to accessing needed services in areas in which those services are not located within walking distance and transit access is limited. In this way, residents without access to vehicles often find their housing choices limited to locations where public transportation is available.
ENVIRONMENTAL QUALITY

In Wyandotte County, parks are most accessible in downtown, northeast, and east Kansas City, areas of the county with the highest population densities. In contrast, fewer parks exist in most of western Wyandotte County, although those that are available tend to be larger parks with a variety of amenities, such as Wyandotte County Lake and Park.

Stakeholders emphasized a high level of need for parks and recreation facilities and improvements, noting that significant variation exists between lower- and upper-income areas of the county regarding the quality of parks, available amenities, and maintenance. About 24% of survey respondents noted that parks and trails are equally provided in their community, while about 66% said that they are not equally available. 68.7% of survey respondents noted that parks, gyms, recreation facilities, and community centers are high-level needs.

FOOD ACCESS

The share of low-income residents who live further than one-half mile from the nearest supermarket is highest in census tracts in northeast Kansas City. In three census tracts in the northeast area, 77% to 88% of residents have low incomes and live more than 1/2 mile from a supermarket. In six additional tracts in east and northeast Kansas City, between 62% and 66% of residents meet the USDA definition of low income and low access at 1/2 mile. In contrast, portions of western Kansas City and Wyandotte County and parts of downtown Kansas City tend to have the lowest proportions of residents with low incomes who live more than one-half mile from a supermarket. In five census tracts, fewer than 10% of residents are considered low-income and low-access.

HEALTHCARE

Access to high-quality, affordable physical and mental healthcare shapes community health outcomes, including both length of life and quality of life. Sufficient availability of primary care physicians is essential for preventive and primary care, and for referrals to appropriate specialty care when needed. Residents of Wyandotte County have access to healthcare providers at a rate of one primary care physician per 2,180 residents, one dentist per 2,470 residents, and one mental health provider per 620 residents. These figures indicate lower availability of healthcare providers in the county than in the state of Kansas overall.

Lack of health insurance coverage is also a barrier to accessing needed healthcare—including preventive care—and to maintaining financial security. While the share of residents with health insurance in the county overall has increased to 82.9% as of the 2016-2020 American Community Survey five-year estimates, shares of uninsured residents continue to vary by location across the county. Residents of east Kansas City, KS tend to be uninsured at the highest rates in the county (28.8% to 36.9% uninsured residents in 10 census tracts), while residents of west Wyandotte County are most likely to have health insurance (3.1% to 3.6% uninsured residents in five census tracts).
BACKGROUND

To assess affordability and other types of housing needs, HUD defines four housing problems:

- A household is cost burdened if monthly housing costs (including mortgage payments, property taxes, insurance, and utilities for owners and rent and utilities for renters) exceed 30% of monthly income.
- A household is overcrowded if there is more than 1.0 people per room, not including kitchen or bathrooms.
- A housing unit lacks complete kitchen facilities if it lacks one or more of the following: cooking facilities, a refrigerator, or a sink with piped water.
- A housing unit lacks complete plumbing facilities if it lacks one or more of the following: hot and cold piped water, a flush toilet, or a bathtub or shower.

HUD also defines four severe housing problems, including a severe cost burden (more than 50% of monthly housing income is spent on housing costs), severe overcrowding (more than 1.5 people per room, not including kitchens or bathrooms), lack of complete kitchen facilities (as described above), and lack of complete plumbing facilities (also as described above).

HOUSING PROBLEMS IN KANSAS CITY & WYANDOTTE COUNTY

Approximately 34% of Wyandotte County households (20,111 households) and 35% of Kansas City households (19,102 households) have at least one housing problem. Nearly one-in-five (18%) city and county households has a severe housing problem.

More than half (55%) of all Asian and Pacific Islander households in Kansas City and Wyandotte County experience a housing problem. Nearly 2 out of every 5 Black and Hispanic households (42% and 39%, respectively) also have a housing problem. White and Native American households have the lowest rates of housing problems in the Kansas City and Wyandotte County. Housing problems affect 27% of white households in the county and 28% of white households in the city. Around 17% of Native American households in the county and 19% of Native American households in Kansas City have a housing problem.

Nearly one-half of all large families (5 or more members) (47%) and 42% of non-family households in Kansas City have housing problems. Only 28% of smaller families (4 or fewer members) are reported to experience housing problems. Small and non-family households in Wyandotte County experience similar rates of housing problems, with housing problems affecting 27% and 42% of these households, respectively.
IDENTIFIED IMPEDIMENTS

This analysis identified six impediments to fair housing choice, along with associated contributing factors that are likely to limit or deny fair housing choice or access to opportunity in Kansas City and Wyandotte County.

1. Low labor market engagement and limited incomes restrict housing choice and access to opportunity among protected classes.

Disparities in labor market engagement exist by geography, race, and ethnicity in Kansas City and Wyandotte County. Residents of the Rosedale neighborhood and parts of western Wyandotte County tend to have the highest levels of educational attainment and labor force participation and experience the lowest levels of unemployment. In contrast, residents of parts of eastern Kansas City, including the northeast area, tend to have the lowest levels of educational attainment and labor force participation and experience unemployment at the highest rates.

Among racial and ethnic groups, residents who identify as some other race alone, Hispanic, and Native American have the lowest rates of educational attainment (5.2%, 8.6%, and 10.2% have a bachelor’s degree or higher, respectively), and Black or African American residents experience the highest rates of unemployment (10.3%). Low levels of labor market engagement may drive down wages, thus restricting housing choice and access to opportunity among protected classes.

2. Continued need for neighborhood investment in areas with high poverty rates and low levels of access to resources and services.

Low levels of access to resources and services in areas with higher levels of poverty—combined with moderate levels of segregation by race, ethnicity, and income—also create barriers to access to opportunity in Kansas City and Wyandotte County. The need for neighborhood investment is particularly acute in parts of eastern Kansas City, areas with the highest poverty rates and lowest levels of access to resources, such as fresh food retailers, healthcare, and high-performing schools. To address disparities in neighborhood resources and associated lack of access to opportunity, meeting attendees and stakeholders interviewed during this planning process emphasized the need for continued investment in neighborhood services, facilities, and infrastructure, particularly in east and northeast Kansas City neighborhoods.

3. Housing options for persons with disabilities are limited.

Approximately 13.5% of Wyandotte County’s population has a disability, of which more than one-third (36.2%) are aged 65 and older. Residents and stakeholders noted a need for additional housing focused on meeting the needs of these populations. In addition to the limited supply of housing for people with disabilities, research on fair housing lawsuits and litigation indicates that the condition of housing for people with disabilities is a barrier to fair housing choice. Discrimination based on disability status and failure to make accommodations also constitute barriers to housing choice for residents with disabilities. Disability was the basis for 17 of 49 formal complaints of alleged housing discrimination in the last five years.
Historical disinvestment in housing condition disproportionately affects protected classes.

During its history, Kansas City, KS has grown westward from the convergence of the Kansas and Missouri Rivers. The city’s growth pattern is reflected in the age and condition of its housing stock. Housing units are primarily single-family, with nearly half (49%) built prior to 1960. The city’s older housing stock is less expensive and has attracted generations of Hispanic and Asian immigrants as well as long-standing Black residents. These same neighborhoods, typically in the eastern third of the county, are also closest to the Kansas River and are more vulnerable to riverine flooding or overflowing sewers, which can also impact housing condition. Despite these conditions, the city’s older housing stock is also less expensive and has attracted generations of Hispanic and Asian immigrants as well as long-standing Black residents. Conversely, higher-income residents tend to migrate outward to other areas of Wyandotte County or to surrounding counties for a wider variety of single-family housing as well as newer housing in better condition. Voucher users also find difficulty implementing their vouchers in areas with limited housing supply.

Multifamily uses are severely restricted by both policy and implementation of the zoning code.

Around 38% of the city’s acreage is zoned R-1, which restricts residential uses to single-family homes. An additional barrier to the production of multifamily housing is the limited supply of land zoned for multifamily housing. Less than 4% of the land in the city is zoned for medium- and higher-density uses, ranging from townhomes to high-rises. A developer may take on significant risk in attempting to rezone property for multifamily uses in areas that have historically shown disinterest in various housing types (NIMBYism). The lack of diversity of housing types currently permitted by the land use and zoning map and the strict dimensional and design requirements currently applied to the bulk of acreage in the city create land use controls that artificially restrict more affordable housing. These restrictions limit housing diversity within the majority of neighborhoods, limit modest-sized and modest-priced homes, limit density and infill development, and limit conversion of large single-family homes to more affordable multi-unit or clustered housing types compatible in scale with single-family dwellings.

Lack of strong networks limits ongoing progress towards fair housing goals.

The Housing and Community Needs Survey indicates that about 50% of respondents know or “somewhat know” where to file a housing discrimination complaint. The remaining 50% stated that they did not know where to file a complaint. A total of 49 fair housing complaints have been filed in the past 5 years, in addition to several lawsuits. A 2022 lawsuit against the Cross-Lines Retirement Center indicates that knowledge of how to file a complaint can be critical to drawing attention to – and remedying – substandard housing conditions.

Fair housing education can extend to professionals in the real estate business, including bankers, realtors, and assessors, among others. High rates of mortgage denial in the city for non-white applicants, particularly those who are Black, Native American and Hispanic, are frequently initiated by poor credit history and debt-to-income ratio. With additional knowledge about lending issues facing non-white mortgage applicants, the Unified Government can help its real estate community expand access to mortgages as well through educational and marketing activities.