

Fair Housing and Equity Assessment

For the Greater Kansas City Region



Mid-America Regional Council
March 2014



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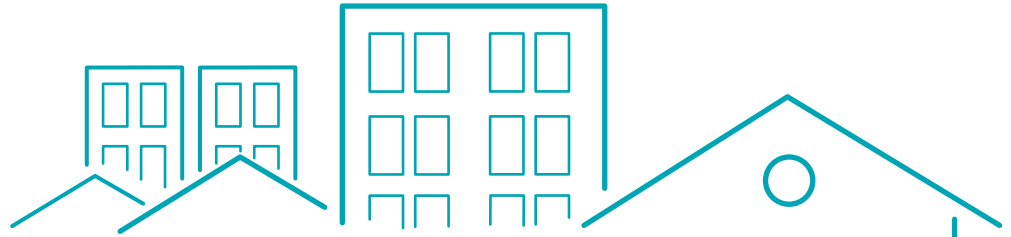
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The Mid-America Regional Council would like to thank the many people and groups involved in the preparation of this assessment. Numerous local housing stakeholders participated through individual conversations, group workshops and meetings, and an online survey. Members of the Creating Sustainable Places Coordinating Committee also participated in meetings and workshops, and formally accepted the FHEA as part of the Regional Housing Element. Other participants included nonprofit housing developers, affordable housing funders and municipal staff. The assessment was based on the 2011 Regional Analysis of Impediments to Fair Housing completed by the region's nine Community Development Block Grant (CDBG) entitlement communities.

These stakeholders helped review the data and analysis included in the assessment and offered their insights. Participants identified the need to address not only the Racially Concentrated Areas of Poverty and Opportunity Areas identified in this report, but also other neighborhoods with similar challenges and opportunities, resulting in recommendations that encourage reinvestment in older, disadvantaged neighborhoods and increase affordable housing in existing and emerging job centers and along key transportation corridors.

This broad participation has laid the foundation for continued collaboration as the region moves its housing agenda forward.



INTRODUCTION

Where we live defines our opportunities.

Housing can enhance — or limit — our access to employment and education, our physical health and safety, and our financial stability. For a region to be successful, all residents, regardless of race, income or geographic location, should have access to high-quality, affordable housing.

The Kansas City region is rich in assets and quality neighborhoods. But our historic growth patterns have had consequences. Jobs are dispersed, and many neighborhoods have limited job access. While our region's housing costs are lower than many other areas, our transportation costs are higher. We continue to disinvest in existing places in ways that diminish urban vitality, and the new housing stock we are building does not match the needs of a shifting housing market.

The Fair Housing and Equity Assessment examines the region's housing challenges and opportunities, providing historical context to explain how we got where we are today; data and analysis to help define where we need to go; and strategies to help us get there.

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Chapter 1: BACKGROUND

I. Kansas City's Growth History: Rivers, Railroads and Race

Located at the confluence of the Missouri and Kansas rivers, Kansas City began in the mid-1800s as a trading post and jumping-off point for pioneers heading west on the Santa Fe, California and Oregon trails. Its future was cemented when city leaders won the competition for the first railroad bridge to cross the Missouri River. Intercontinental rail lines spawned warehouses and factories, providing jobs that allowed the city to grow. With the river forming a natural northern boundary, housing grew to the south in densely populated neighborhoods served by public transit.

With the advent of the automobile, and an abundance of open land in every direction, the seeds of suburban growth were sown in the early 1900s. Kansas City's extensive parks and boulevards had an impact on local development, encouraging growth outward along corridors instead of a more traditional downtown orientation. In the 1920s, developer J.C. Nichols began to build exclusive neighborhoods for higher-income residents and introduced racial covenants that defined neighborhoods and housing opportunities for decades to come.

People who migrated to the suburbs generally found more modern and spacious housing. Their new neighbors were wealthier and more homogenous than in the core neighborhoods they left behind, fostering a perception that the suburbs were better than the core. Following World War II, several factors made suburban living more attractive to more families, not just the wealthy. A thriving post-war industry led to good-paying jobs, and more families were able to purchase homes and cars. This demand fed a housing boom, and most new homes were built in the suburbs. Well-intentioned state and federal policies



Downtown aerial view, circa 1940. Missouri Valley Special Collections, Kansas City Public Library, Kansas City, Missouri.

Residential Housing in Greater Kansas City

1940



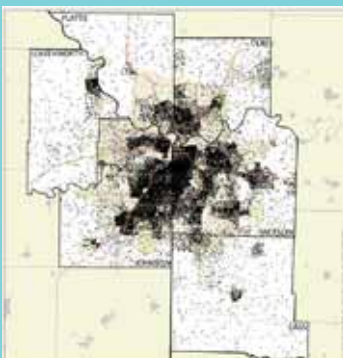
1960



1980



2000



1 dot = 20 households

avored this growth pattern, with low-interest, FHA- and VA-guaranteed loans for new construction. The growing interstate highway system made commuting to work feasible. Almost overnight, it became convenient to live in the suburbs and work in the city.

In the 1950s and 1960s, school desegregation and civil rights legislation fed fears that led to “white flight,” as many families sold their homes in the urban core and moved to the suburbs. White flight, combined with the exodus of growing numbers of financially stable African-Americans and other minorities from the urban core neighborhoods, further accelerated the deterioration of the core’s economic base. New housing construction continued to spread outward, and core neighborhoods began to deteriorate. Once a major portion of the middle class abandoned the urban core, those left behind became more socially and economically isolated. Real estate red-lining practices established Troost Avenue as a racial dividing line that remains in force to this day.

In the 1970s, many service and retail employers followed higher-income, better-educated residents to the suburbs. Manufacturers took advantage of plentiful and affordable land to build modern facilities outside the core. By the turn of the century, as new home construction continued to outer suburbs, many of the region’s inner-ring suburbs began to suffer from disinvestment and decline similar to that of the urban core.

In the late 1990s, shifting housing preferences began to emerge. The Mid-America Regional Council convened local governments and community partners to launch Creating Quality Places, a regional effort to encourage higher-density, mixed-use development in walkable neighborhoods. The First Suburbs Coalition was formed in 2004 to help inner-ring suburbs address common challenges related to aging housing stock and infrastructure. In 2009, MARC launched the Green Impact Zone, an effort to transform a 150-square-block area of the urban core using targeted, place-based investments. And in 2010, the region formed the Creating Sustainable Places initiative to build on previous plans and work towards a more vibrant, connected and green region.

II. A Snapshot of Current Demographics

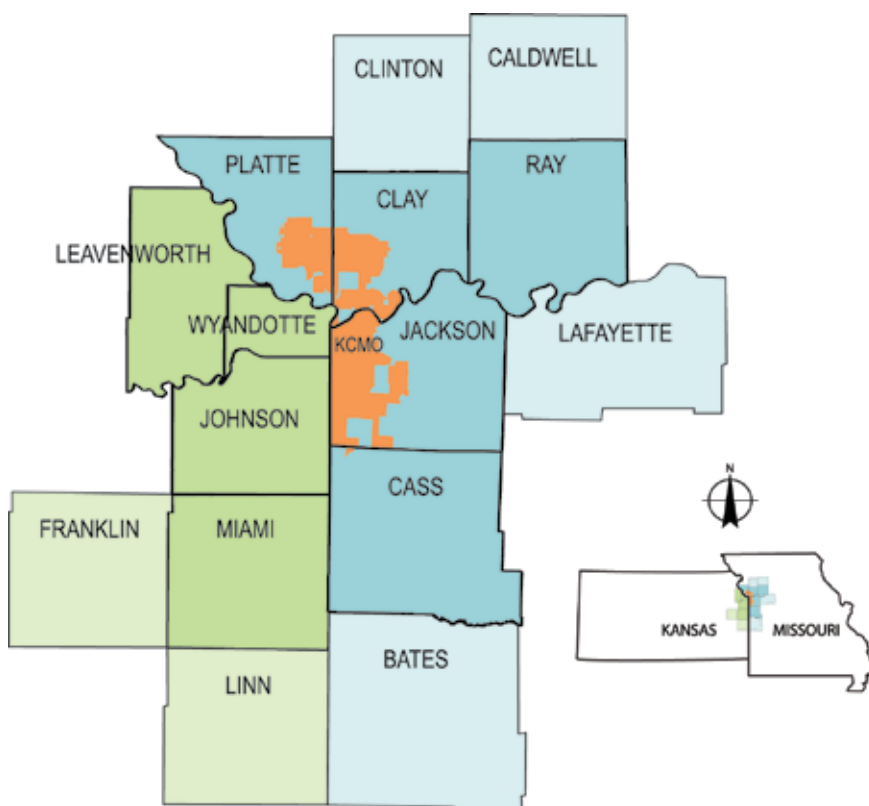
The bistate Kansas City region served by the Mid-America Regional Council contains nine counties and 119 cities with a population of 1,919,089. It encompasses more than 3,800 square miles — an area roughly the size of Connecticut.

The slightly larger Metropolitan Statistical Area (MSA) includes 15 counties and is home to 2,035,344 people.

The population of the core city of Kansas City, Mo., is 459,787.

The region's population is fairly evenly split between the two states, with about 58 percent on the Missouri side and 42 percent on the Kansas side.

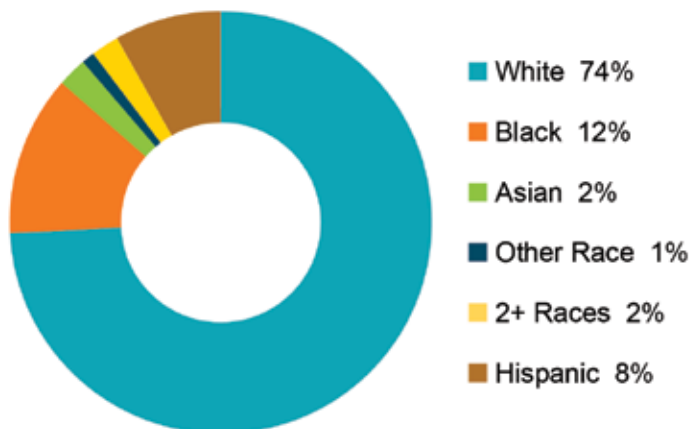
Kansas City Metropolitan Statistical Area (MSA)



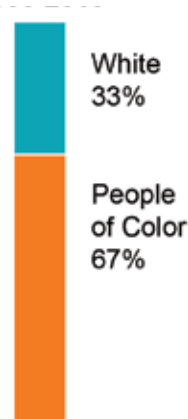
Population by Race

According to 2010 census data, 74 percent of the region's population is white. Another 12 percent is black, and 8 percent Hispanic. The remainder of the population is made up of Asians, Pacific Islanders, Native Americans, people of two or more races and other races. By comparison, in the core city of Kansas City, Mo., the 2010 population was 55 percent white, 30 percent black, 10 percent Hispanic and 5 percent other races. Two-thirds of the region's population growth over the past decade has been among people of color.

Population by Race, 2010



Population Growth by Race, 2000-2010



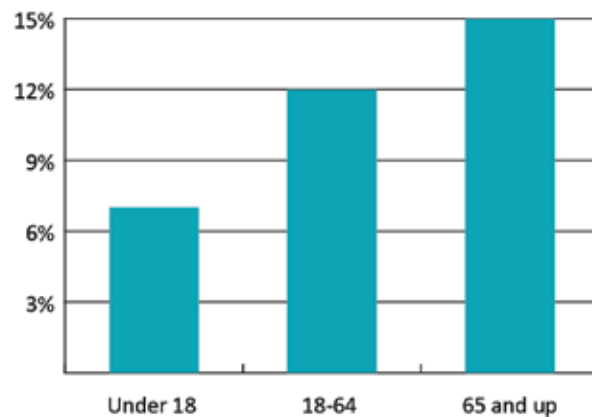
Sources: Equity Profile of the Kansas City Region, U.S. Census Bureau

Population by Age

Between 2000 and 2010, the MSA population over age 65 grew by 15 percent, from 212,002 to 243,624. The number of adults age 18-64 grew by 12 percent, from 1,136,912 to 1,269,850. Children under 18 grew by 7 percent, from 487,124 to 521,860.

In the core city of Kansas City, only the adult population between the ages of 18 and 64 grew, by 7 percent. The senior population declined by 2 percent and children by 1 percent.

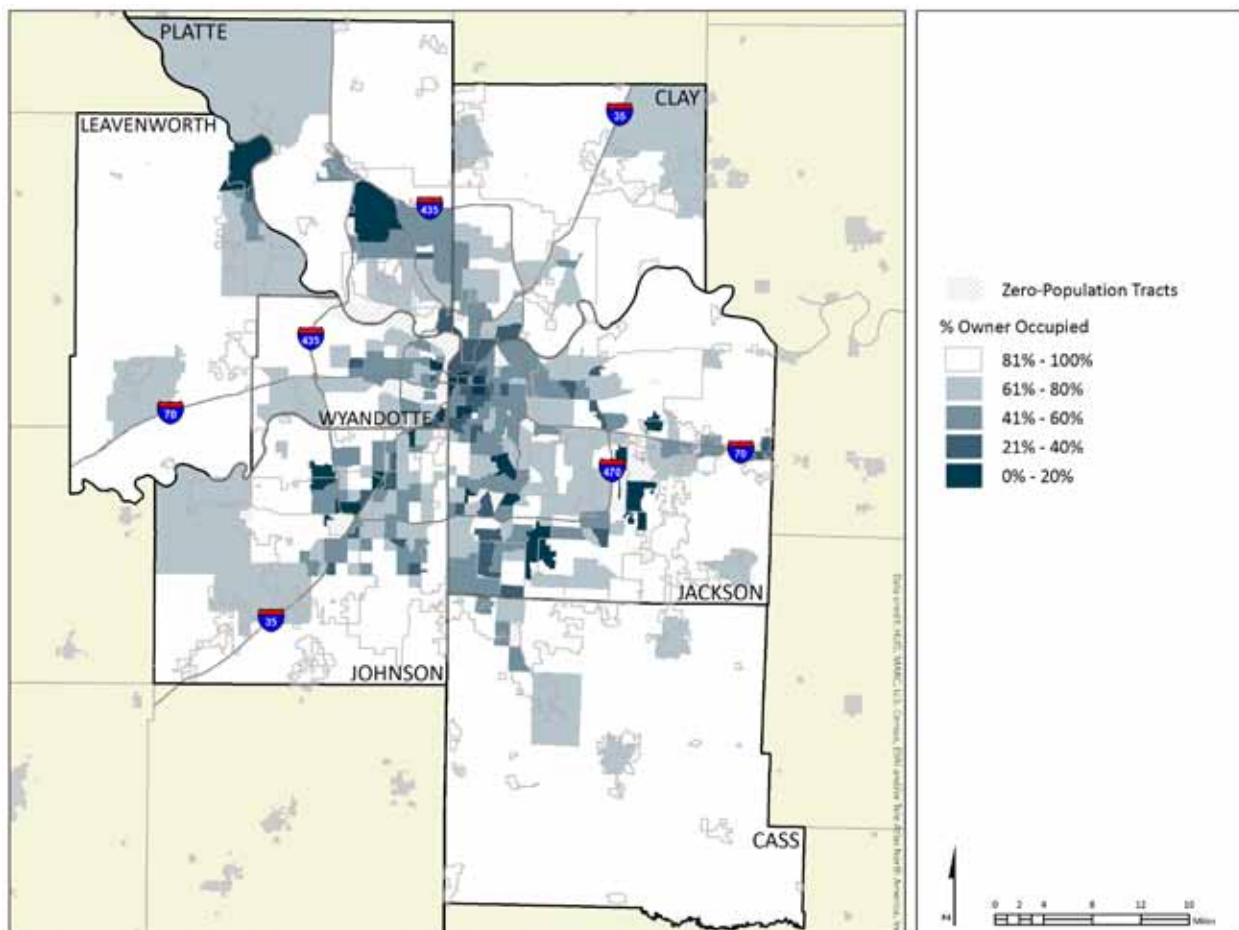
Percent Change in Population by Age, 2000–2010



Households and Housing Stock

A 2011 Housing Profile for the Kansas City Metro, published by the U.S. Department of Housing and Urban Development using American Housing Survey data from the U.S. Census Bureau, tallied 893,600 housing units in the region — 60 percent owner-occupied, 29 percent renter-occupied, and 11 percent vacant. Median household income in 2010 was \$56,698.

Percent of Owner-Occupied Homes by Census Tract, 2010



While households are changing, builders continue to build for yesterday's market. Married couples with children make up only about 22 percent of the households in the region, yet 75 percent of what was built during the 2000s was designed for them — upper-end, single-family detached homes with large yards.

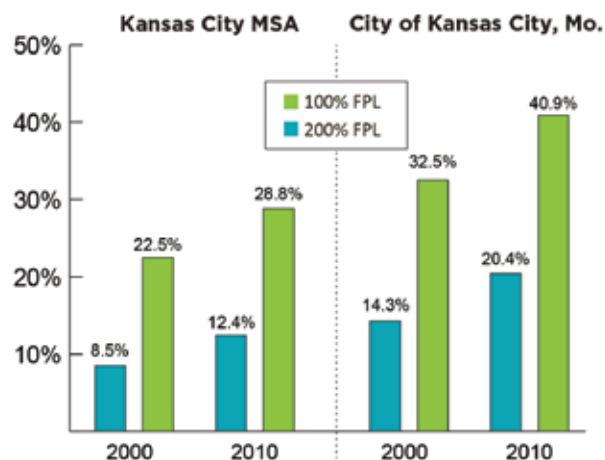
Households by Type, 2008



Building Permits Since 2000



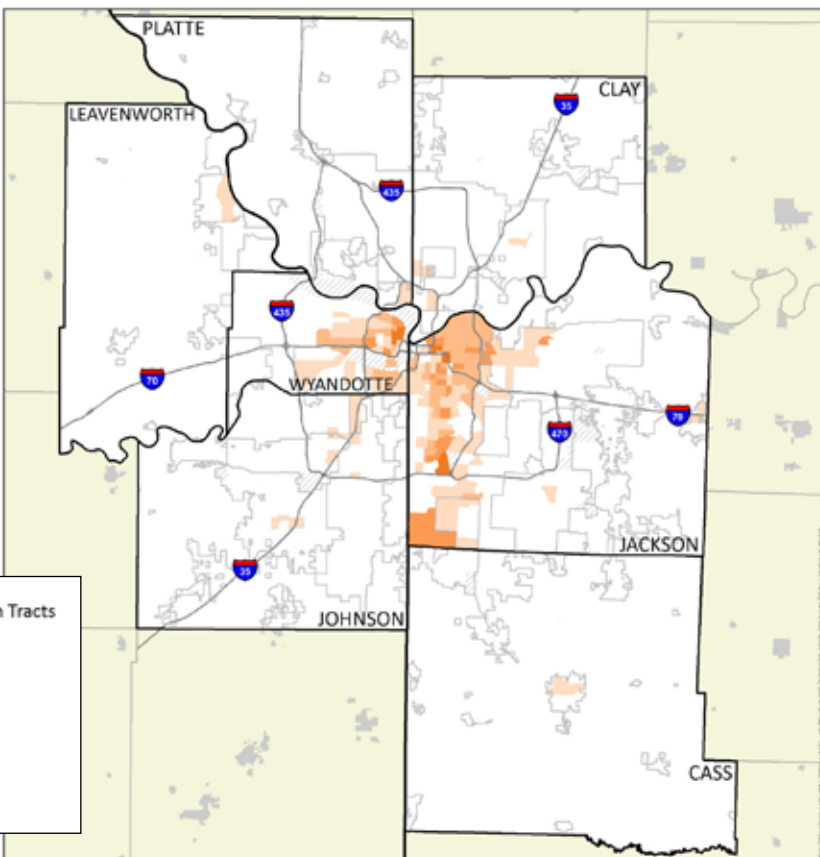
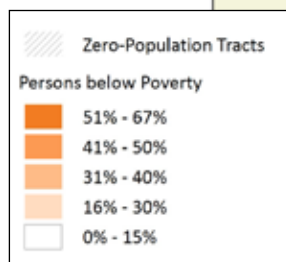
Percent in Poverty, 2000 and 2010



People Living in Poverty

In 2010, the Kansas City MSA was home to 248,177 people living below 100 percent of the Federal Poverty Level (FPL). For a family of four with two related children, that means an annual income of less than \$23,050. More than one-third of those in poverty (92,965) live in the core city of Kansas City, Mo. Poverty rates rose significantly from 2000 to 2010 in both the MSA — from 8.5 percent to 12.4 percent — and in Kansas City, Mo., where the percentage living in poverty rose from 14.3 percent to 20.4 percent. The chart above also shows the percentage of population living at or below 200 percent of FPL — a significant number because this is a common threshold for many assistance programs.

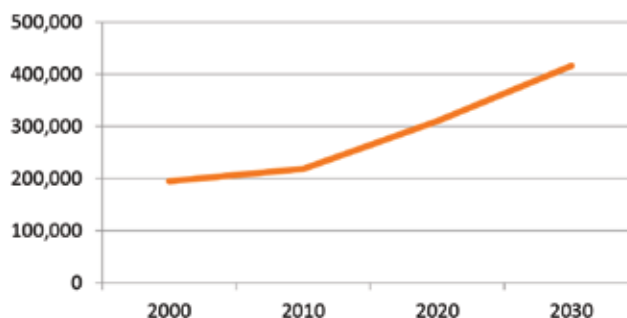
Percent of Persons Below Poverty by Census Tract



III. Anticipated Major Changes

The region's housing needs are expected to change dramatically in the coming decades. As more baby boomers reach retirement age, the population over age 65 is expected to double, reaching nearly 450,000 by 2040. Poverty rates are rising dramatically, especially in suburban communities, increasing the need for affordable housing. The number of households in poverty in the Kansas City region's suburbs now equals those in the urban core.

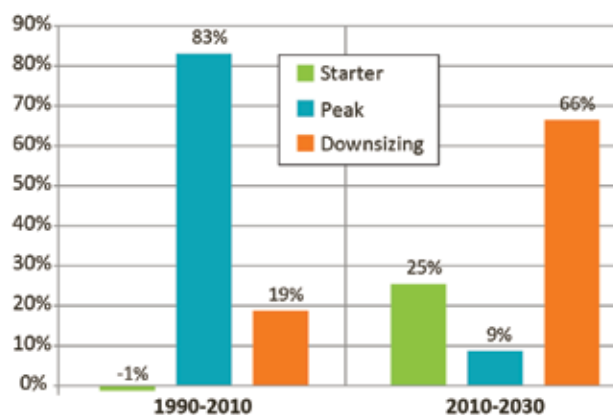
Population Age 65 and Older



As our demographics shift, our housing preferences are changing. A study by Arthur C. Nelson at the University of Utah examined the region's long-term demographic trends to estimate changes in housing demand by type. Key findings include:

- Between 1990 and 2010, about three-quarters of the net increase in housing demand was from householders between 35 and 64 years of age, years when peak space is needed. The housing construction market followed this trend, with 85 percent of the housing built being single-family detached structures.
- Between 2010 and 2040, that same group will account for only nine percent of the growth in housing demand. About 66 percent of the net increase in housing demand will be from households in their downsizing years of age 65 and above.
- Housing construction will need to adapt to this changing demographic by providing smaller units in more walkable neighborhoods.
- Home ownership rates are expected to fall, largely due to decreased household incomes, rising energy costs, lagging employment and sweeping demographic changes. The desire for affordable rental housing will account for half of all new housing needs between 2010 and 2040.

Change in Housing Demand



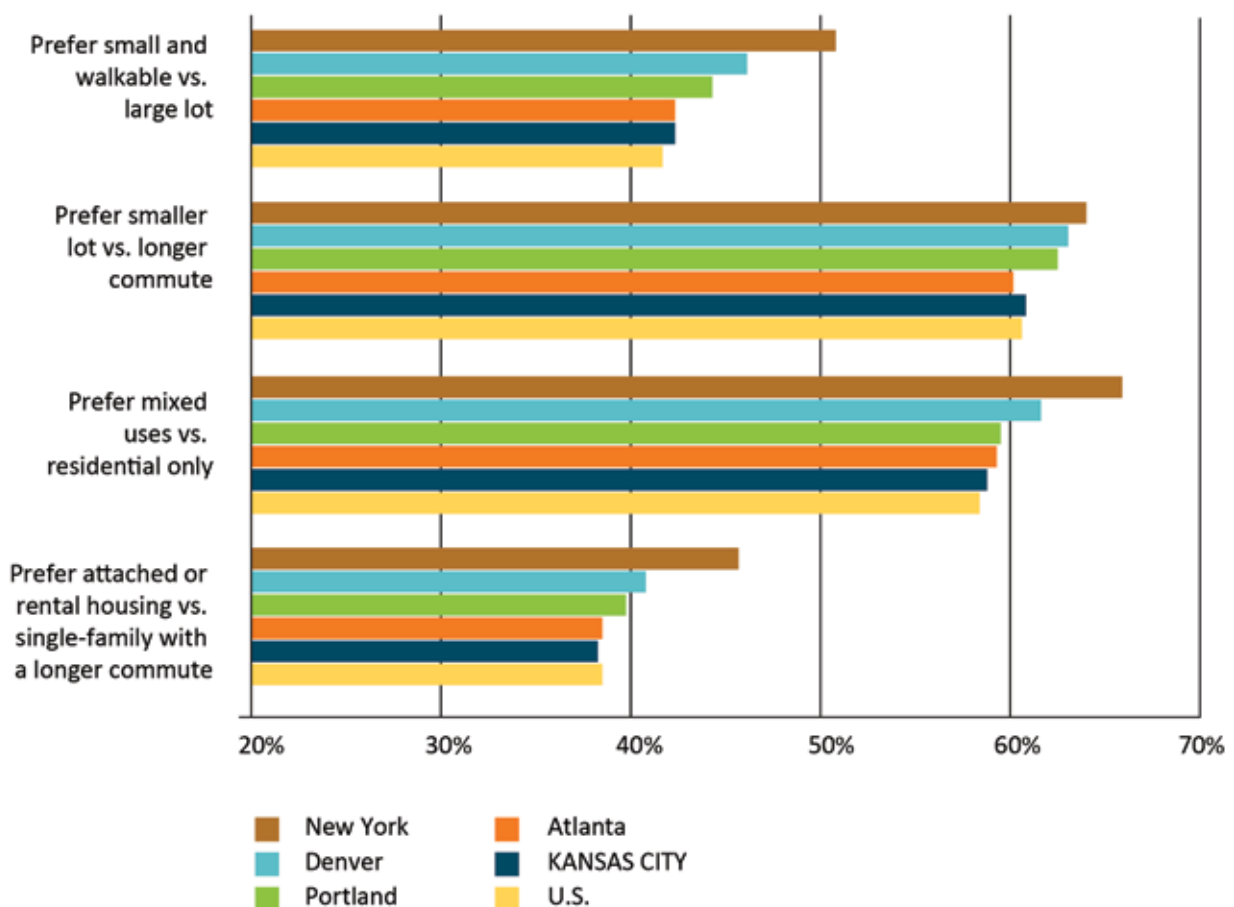
In May 2013, the Urban Land Institute released a national study examining demographic trends and housing choice preferences. The report highlights the influence that growing demographic groups in the U.S. — in particular, aging boomers, Generation Y (those now in their 20s and 30s), blacks and Hispanics — will have on reshaping urban growth patterns.

Local findings align with these national trends. Research by RCLCO, a real estate advisory firm, assessed the current demand in the Kansas City region for walkable, mixed-use, compact neighborhoods with multiple travel modes as viable choices. RCLCO used ESRI's tapestry psychographic profiles to regionalize a national survey conducted by the National Association of Realtors that assessed housing, neighborhood and commute preferences.

The RCLCO survey found that:

- Approximately 40 percent of area households, spanning all ages and types, would currently prefer to live in such walkable areas, but only 15 percent of residents live in those types of communities today.
- About 40 percent of residents want the option to live in attached housing units, while about 25 percent have that option now.
- More than half of the region's residents want to be able to walk to shopping, work, schools, parks and other destinations but fewer than 10 percent live in communities where they can.
- About four in 10 residents want access to fixed-guide transit service; the new Kansas City, Mo., streetcar is expected to begin operations in 2015, but is currently limited to a two-mile route.

Average Preference Rate for Smart Growth Housing



By 2040, the Kansas City region will have approximately 1.2 million housing units. Based on preference surveys, about 400,000 of them should be in walkable communities with transit access, and with a wider range of housing types than are available in 2010.

IV. Progress in Addressing the Region's Equity Challenges

The 2011 Regional Analysis of Impediments to Fair Housing outlined a number of regional and local recommendations to address important fair housing barriers facing the Kansas City region. The collaborative effort among the region's largest local communities to identify problems and seek solutions in consultation with the public was a significant step. The barriers identified in the study are listed below.

Barriers to Fair Housing in the Kansas City Region	
Barriers for persons with disabilities:	
	Persons needing accessible housing units have problems finding available units.
	Landlords raise rents after making accessibility improvements, making the units unaffordable.
	Discrimination based on disability occurs when persons attempt to secure housing.
	Financial assistance to make barrier modifications is needed.
Barriers for immigrants:	
	Immigrants without social security numbers are not able to rent housing. Immigrants have little recourse when a landlord refuses to return deposits or maintain properties.
	Complaint forms need to be available in Spanish.
Barriers for low-income persons/households:	
	Landlords in western Johnson County are hesitant to rent to Section 8 voucher holders.
	Income levels of minority and female-headed households are barriers.
	Concentration of low-income housing in certain areas.
	Landlords place low income tenants in the least desirable units.
Barriers related to race/ethnicity/family status/background:	
	Discrimination against families with children/pregnant women occurs.
	Discrimination based on race/ethnicity occurs when persons attempt to secure housing.
	Victims of domestic abuse have a difficult time finding housing, with property managers citing safety concerns.
	Felons have a difficult time finding housing.
Other Barriers:	
	The process to file a discrimination complaint is intimidating and overwhelming.
	Landlords with fewer units are unfamiliar with fair housing laws and requirements.
	Kansas landlord/tenant laws favor landlords.
	Transportation access in many parts of the region limit housing choice.
	Real estate agents direct clients to housing only in certain neighborhoods.
	Lenders refuse to lend or offer loans at unfavorable rates.
	Rent-to-own programs often involve homes in poor condition or seller operates a scam.

Nine Community Development Block Grant (CDBG) entitlement communities — the cities of Blue Springs, Independence, Kansas City and Lee's Summit in Missouri, and Johnson County, the Unified Government of Wyandotte County and Kansas City, Kan., and the cities of Leavenworth, Overland Park and Shawnee in Kansas — have been working together to evaluate impediments to fair housing at the local and regional levels and coordinate efforts. Kansas City, Mo., has supported quarterly meetings of representatives of the nine communities and the Mid-America Regional Council participated in several of those meetings. Work underway or already accomplished to address recommendations from the 2011 Impediments to Fair Housing study was identified at the meetings.

- Many of the communities have enhanced public information provided to residents about fair housing rights and steps to file complaints. Websites have been updated in all of the nine communities.
- A number of communities have taken steps to modify their development codes to enable the development of affordable housing, including Blue Springs, Overland Park, Johnson County, Kansas City and Shawnee. A number of communities are also addressing barriers for disabled residents by revising development and building codes, including Leavenworth and Johnson County.
- A number of communities are offering programs to support housing rehabilitation and repair, including Blue Springs, Lee's Summit, Kansas City, Leavenworth, Shawnee and the Unified Government.
- A number of communities are encouraging the development of affordable housing for target populations, including an effort to help elderly residents in Independence. Leavenworth and Kansas City are working with their housing authorities to improve access to housing vouchers and support in finding appropriate housing.
- A number of communities have taken steps to increase access to opportunity with transportation improvements, including Shawnee, Overland Park, Independence, Kansas City and the Unified Government. Blue Springs has hosted meetings for a sustainable development plan addressing transportation and housing needs, particularly in the 40 Highway corridor. Overland Park and Kansas City have established land banks, and the Unified Government operates a land bank.
- A number of communities have participated in corridor studies under the Creating Sustainable Places program to identify how reinvestment and new development along public transportation corridors could expand housing choices.
- Kansas City and Independence have offered fair housing training for commissions, landlords and the public. Kansas City has a regular radio broadcast on fair housing and uses its government television channel to provide information.
- The Mid-America Regional Council, through its support of the Homelessness Task Force of Greater Kansas City, is working on increasing the supply of housing and supportive services for the homeless population in the region. A new online information resource, www.kcmetrohousing.org, was launched in 2013 to offer information on affordable housing resources throughout the region. A landlords' roundtable had its first meeting in early December 2013.
- The First Suburbs Coalition was formed in 2004 to help the region's 19 older suburbs work together to encourage reinvestment in housing. Much of the housing stock in these communities is affordable, and many areas offer access to opportunity through public transportation or close proximity to jobs. Among the steps taken by the First Suburbs Coalition is a partnership with Community America

Credit Union to offer a second-mortgage product at a low interest rate that is available to homeowners with little or no equity in their dwellings. To date, the credit union has made 170 loans totaling \$3.1 million. The Coalition has published three idea books to offer both current homeowners and those seeking to purchase a home in these communities ideas on how to conduct modest cost renovation, save energy and incorporate universal design features. Together with a new MARC program, Kansas City Communities for All Ages, the Coalition is working to create age-friendly communities and reduce barriers caused by the need for accessible housing.



Chapter 2: SEGREGATION

This chapter presents information on racial trends in the Kansas City region, examining where minorities reside, what factors have played a role in the current population distribution, and how segregation has changed over time.

In recent years, the Kansas City region has experienced modest growth and has become more diverse. The region's black/white segregation has declined, and is currently ranked 26th among all large metropolitan areas in level of segregation. But while it is less segregated than in the past, the black population is still significantly segregated from whites. In terms of white/Hispanic segregation, the region ranks lower — not in the top 50. The Hispanic population has grown significantly, and Hispanic residents have become slightly more segregated from whites. People with disabilities, while not concentrated by geographic area, face challenges finding appropriate housing, and report that most properties are not accessible. A number of historical factors have led to the region's segregation, including real estate practices and school enrollment policies. A limited supply of diverse housing options in suburban areas and concentration of subsidized housing in the urban core also contribute to ongoing segregation.

I. Population Data

2010 U.S. Census data indicates that the U.S. is more racially and ethnically diverse than in the past. Many parts of the country have become majority minority, with Hispanic population growth particularly noticeable in large metropolitan areas. Compared with other metros, the Kansas City region has a higher percentage of whites, an average percentage of African-Americans, and a lower-than-average Hispanic population.¹

Racial/Ethnic Population Distribution, 2010

	White (Non-Hispanic)	Black (Non-Hispanic)	Hispanic
United States	63.7%	12%	16.3%
All Large Metros	57%	13%	20%
Kansas City MSA	78.4%	12.5%	8.2%

¹ Frey, William H. "The New Metro Minority Map." Brookings Institution, 2011. Online PDF, www.brookings.edu

Within the Kansas City region, the racial and ethnic distribution of population varies greatly by county, as does overall population growth.

Population Change and Racial/Ethnic Distribution by County (MARC Region)

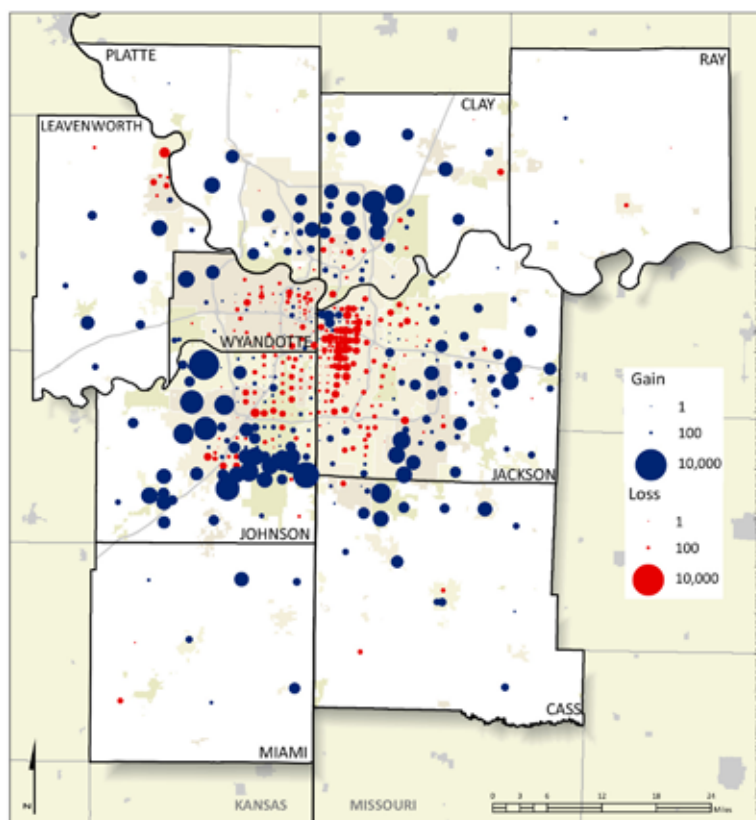
County	2010 Total Population	% Change 2000-2010	2010 White (Non-Hispanic)	2010 Black (Non-Hispanic)	2010 Hispanic
Cass (MO)	99,478	+21.2%	89.5%	3.5%	4.0%
Clay (MO)	221,939	+20.6%	84.1%	5.1%	5.9%
Jackson (MO)	674,158	+2.9%	63.3%	23.7%	8.4%
Johnson (KS)	544,179	+20.6%	82.0%	4.2%	7.2%
Leavenworth (KS)	76,227	+11%	80.3%	9.2%	5.7%
Miami (KS)	32,787	+15.6%	93.7%	1.3%	2.5%
Platte (MO)	89,322	+21%	84.1%	5.8%	5.0%
Ray (MO)	23,494	+0.1%	95.1%	1.1%	1.8%
Wyandotte (KS)	157,505	-0.2%	43.3%	24.8%	26.4%
Total	1,919,089	+11.3%	73.3%	13.0%	8.5%

Overall, the region's total population grew approximately 11 percent between 2000 and 2010, with some population loss in the urban core and growth in suburban areas.

With the exception of Wyandotte County, each county in the Kansas City region experienced a net population gain. The greatest percentage increases were in Cass, Clay, Platte, and Johnson counties.

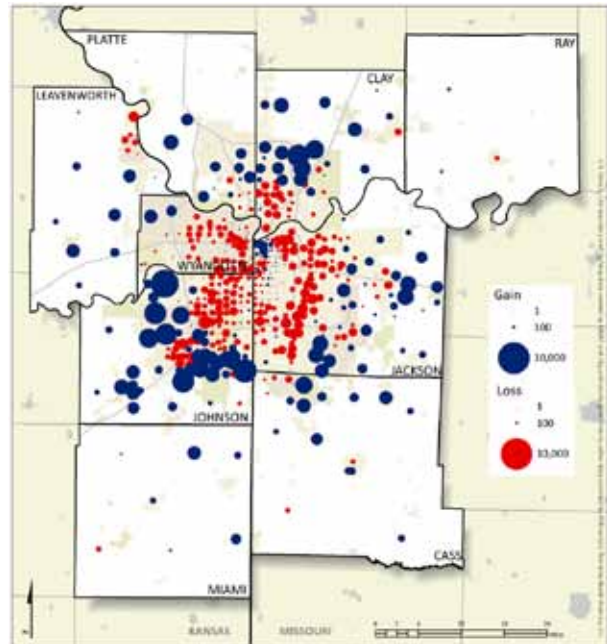
Jackson County, the largest, lost a substantial share of urban population and gained suburban and rural population, resulting in a small net population increase. Wyandotte County also lost urban population and grew in suburban areas.

2000-2010 Population Change by Census Tract

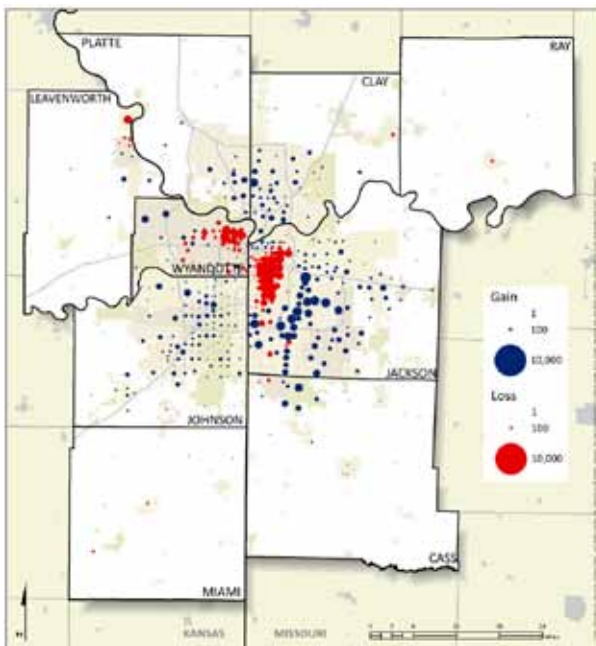


2000-2010 White Population Change by Census Tract

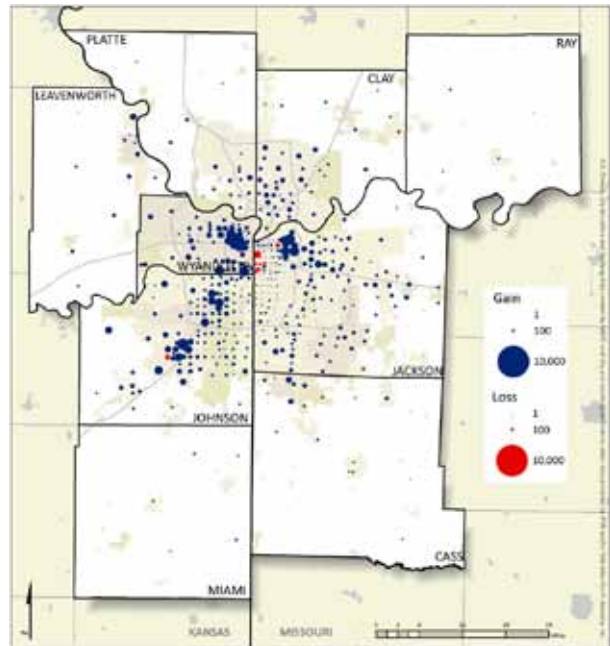
White population decreased in urban areas and grew in outer parts of the region between 2000 and 2010. Overall, the region became more diverse, with nonwhite population growth occurring throughout the area. Both the Hispanic and black population grew across the metro, with Hispanic growth especially noticeable in Wyandotte, western Jackson, and Johnson counties



2000-2010 Black Population Change by Census Tract



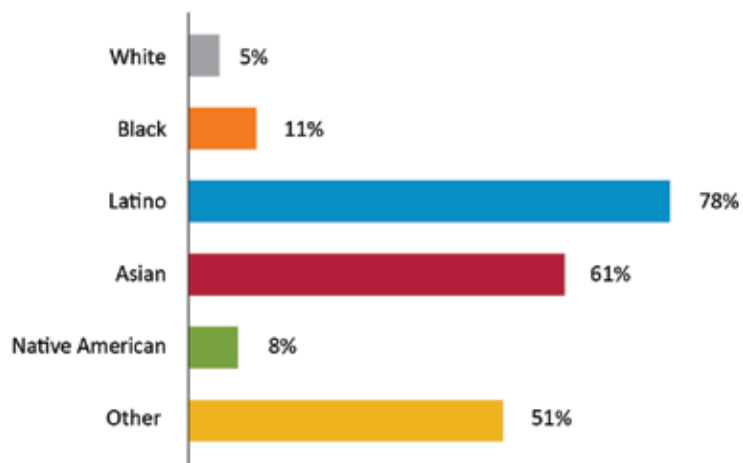
2000-2010 Hispanic Population Change by Census Tract



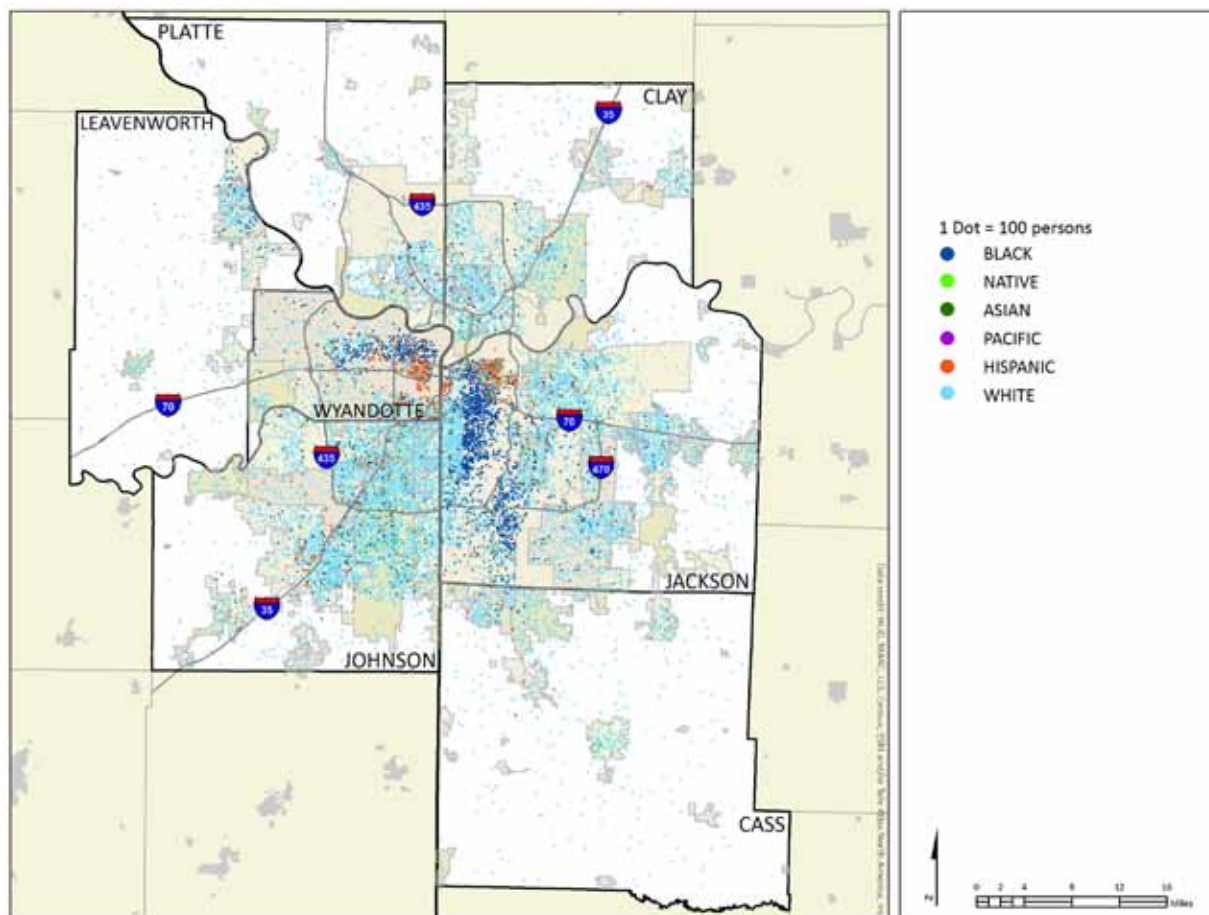
The region's increasing diversity was driven by Hispanic and Asian/Pacific Islander growth, as shown in the chart to the right.

Asian and other/mixed racial background populations grew rapidly, but added fewer residents because of their smaller initial population shares. The non-Hispanic white population grew by only 5 percent, but because of its large population share added 64,000 residents. Black and Native American populations grew by eleven and eight percent, respectively.²

Regional Growth by Race/Ethnicity, 2000–2010



2010 Racial/Ethnic Population Distribution



2 PolicyLink and PERE, 2013. "An Equity Profile of the Kansas City Region." Online PDF, www.marc.org/sustainableplaces.

The map of 2010 racial/ethnic population distribution by county shows that blacks are concentrated in western Jackson and in Wyandotte counties. The following sections provide a more data-driven analysis of the region's black/white segregation, confirming the segregation displayed in this map and providing further detail of racial segregation, both within the region and compared to other regions.

II. Racial/Ethnic Segregation

To help with 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, predicted racial and ethnic residential patterns and other information. The data that follows comes from these data sets.

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 to have the same racial proportion as the metropolitan area overall. The lowest score (0) indicates complete integration; the highest score (1) shows extreme segregation. The higher the DI value, the more significant the region's segregation. According to HUD, a dissimilarity value of .50 or above is considered an indicator of high levels of segregation, in which 50 percent of whites would need to move so that whites and the minority group evaluated would be evenly distributed — or integrated — across the region.

Dissimilarity Index

0–0.40 = Low Segregation

0.41–0.54 = Moderate Segregation

0.55–1 = High Segregation

The **Predicted Racial and Ethnic Composition Ratio** compares a community's expected racial composition, given residents' income levels, with the community's actual racial composition. For example, lower-income communities are expected to have a high proportion of racial minorities, but the actual racial composition of any given lower-income community might differ from this expectation. A score of 100 percent indicates that the community's racial composition is what would be expected, based on the region's overall demographics. Scores above 100 percent indicate that the level of minority composition is greater than would be expected, while scores below 100 percent reflect a minority composition that is lower than predicted.

Predicted Racial and Ethnic Composition Ratio

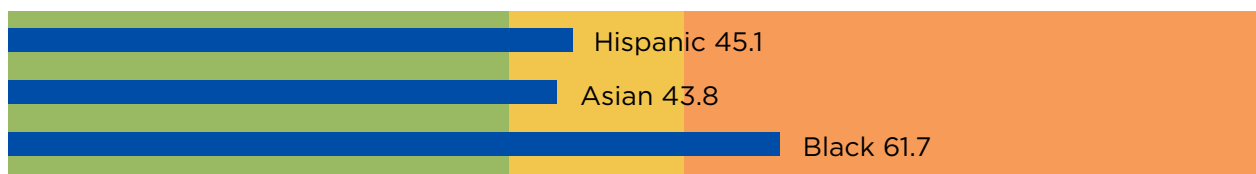
> 100% = Higher proportion of minorities than expected

< 100% = Lower proportion of minorities than expected

Dissimilarity Index

The dissimilarity index for the Kansas City region shows that blacks experience a high level of segregation, while Hispanics and Asians are moderately segregated:

Kansas City Region Dissimilarity Index



Sources: Decennial Census for seven-county Kansas City area and National Change Database, 1970–2000, GeoLytics, Inc., East Brunswick, N.J.

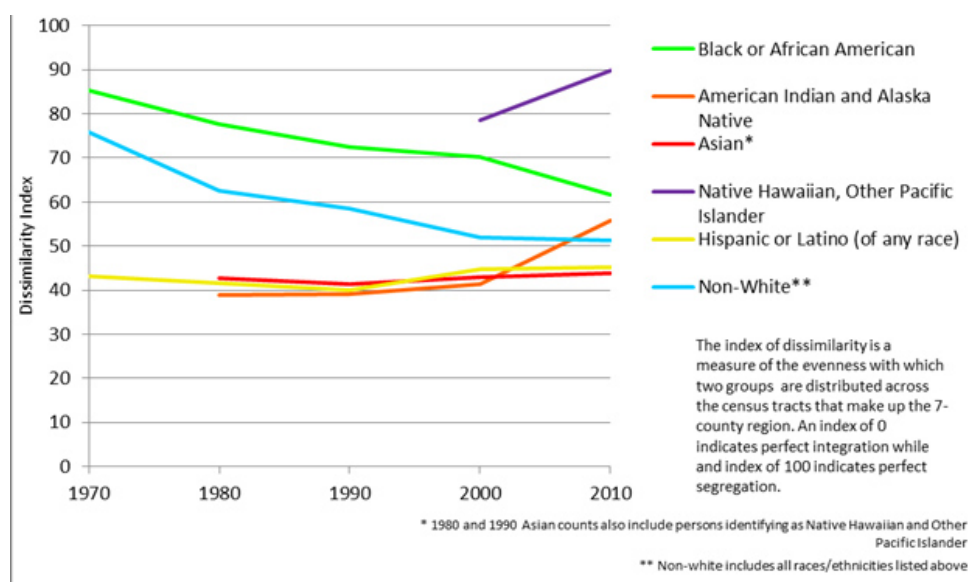
The following table compares dissimilarity indices for the 10 largest cities in Kansas and Missouri — those with populations greater than 100,000. Kansas City, Mo., the largest city in the two states, has the second-highest degree of black/white segregation (62.2), after the city of St. Louis (65.3). With an index of 47.1, Kansas City, Mo., is the most segregated between Hispanics and whites among these 10 cities. Blacks and whites in Kansas City, Mo., and St. Louis are highly segregated, and moderately segregated in Kansas City, Kan. Both Kansas City, Mo., and Kansas City, Kan., are moderately segregated with respect to Hispanics and whites. The other cities in the region are not highly segregated, with dissimilarity indices below .40.

Dissimilarity Indices (DI) for 10 Largest Cities in Missouri and Kansas

City	Total Population	Black DI	Rank	Hispanic DI	Rank	Asian DI	Rank
Kansas City, Mo.	459,787	62.2	9	47.1	10	28.6	7
Wichita, Kan.	382,368	49.3	8	38.6	7	35.8	8
St. Louis, Mo.	319,294	65.3	10	35.5	5	37.9	10
Overland Park, Kan.	173,372	24.4	3	29.9	4	25.3	6
Springfield, Mo.	159,498	25.0	4	14.6	1	24.3	5
Kansas City, Kan.	145,786	47.4	7	45.2	9	37.3	9
Topeka, Kan.	127,473	38.7	6	39.5	8	26.9	4
Olathe, Kan.	125,872	22.8	2	38.4	6	15.8	3
Independence, Mo.	116,830	19.9	1	16.9	2	9.3	1
Columbia, Mo.	108,500	34.2	5	20.5	3	14.9	2

In addition to examining current levels of segregation, consideration of trends over time is informative. As the chart below shows, the region has seen a declining level of black/white segregation since 1970, when the dissimilarity index was .85. The table also shows that the region's white/Hispanic dissimilarity scores have increased by 4 percent since 1980. Note that while the 2010 segregation of Native Hawaiian/ Other Pacific Islander appears to be dramatic, this group only encompasses about 2,000 individuals, so the dissimilarity index is not a meaningful analysis of that population.

Kansas City Region Dissimilarity Index Compared to White, 1970–2010



The following table compares the 2010 dissimilarity indices for the Kansas City metropolitan area with six other metros: Minneapolis-St. Paul, Minn.; Des Moines, Ia.; Madison, Wis.; St. Louis, Mo.; Seattle, Wash.' and Cleveland, Ohio.

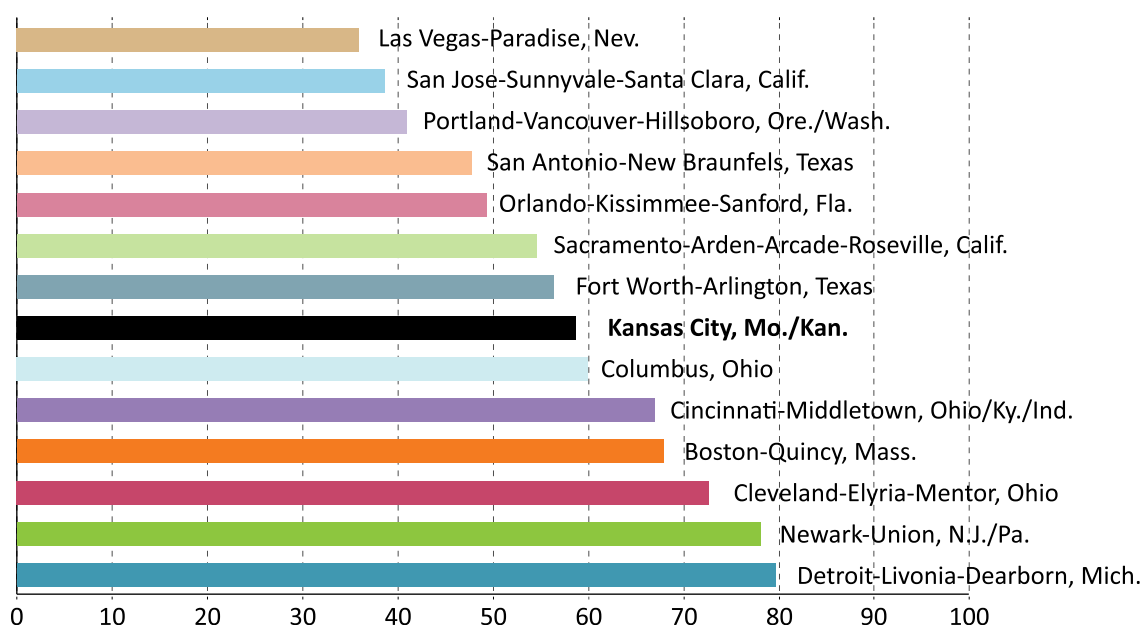
Dissimilarity Indices Compared to White by Metropolitan Area

	Kansas City	Minneapolis	Seattle	Des Moines	Madison	St. Louis	Cleveland
Nonwhite	0.48	0.40	0.33	0.39	0.36	0.61	0.61
Black	0.65	0.54	0.56	0.53	0.52	0.74	0.73
Hispanic	0.49	0.48	0.38	0.46	0.42	0.43	0.57
Asian	0.46	0.44	0.42	0.41	0.45	0.52	0.55
Pacific Islander	N/A	N/A	0.71	N/A	N/A	N/A	N/A
Native American	0.61	0.65	0.52	N/A	N/A	N/A	0.78
Total Population	2,009,342	3,348,859	3,489,809	569,633	605,435	2,787,701	2,077,240

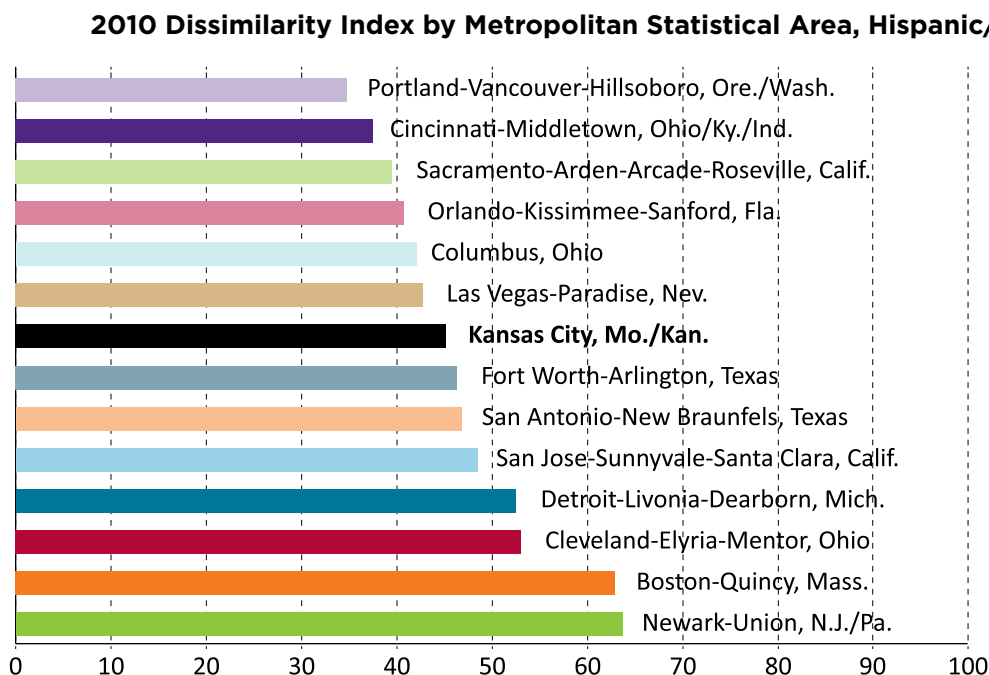
In terms of overall white/nonwhite and white/black segregation, the Kansas City region is more segregated than the Minneapolis, Des Moines, Seattle and Madison metropolitan areas but significantly less segregated than the St. Louis and Cleveland metropolitan areas.

The following charts provide another view of black/white and Hispanic/white segregation in the Kansas City region compared with other regions around the country. The black/white dissimilarity chart shows the Kansas City region approximately in the middle among similarly sized regions.

2010 Dissimilarity Index by Metropolitan Statistical Area, Black/White



All of these regions show less segregation between Hispanics and whites than between blacks and whites. As with the black/white segregation analysis above, the Kansas City region falls approximately in the middle among similar-sized regions.



While the data cited above indicates increasing Hispanic segregation and ongoing high levels of black-white segregation, the Kansas City region does not appear on the lists of the nation's most highly segregated areas. The Kansas City region ranks 26th among all large metropolitan areas in white/black segregation and is not among the top 50 in terms of white/Hispanic segregation.

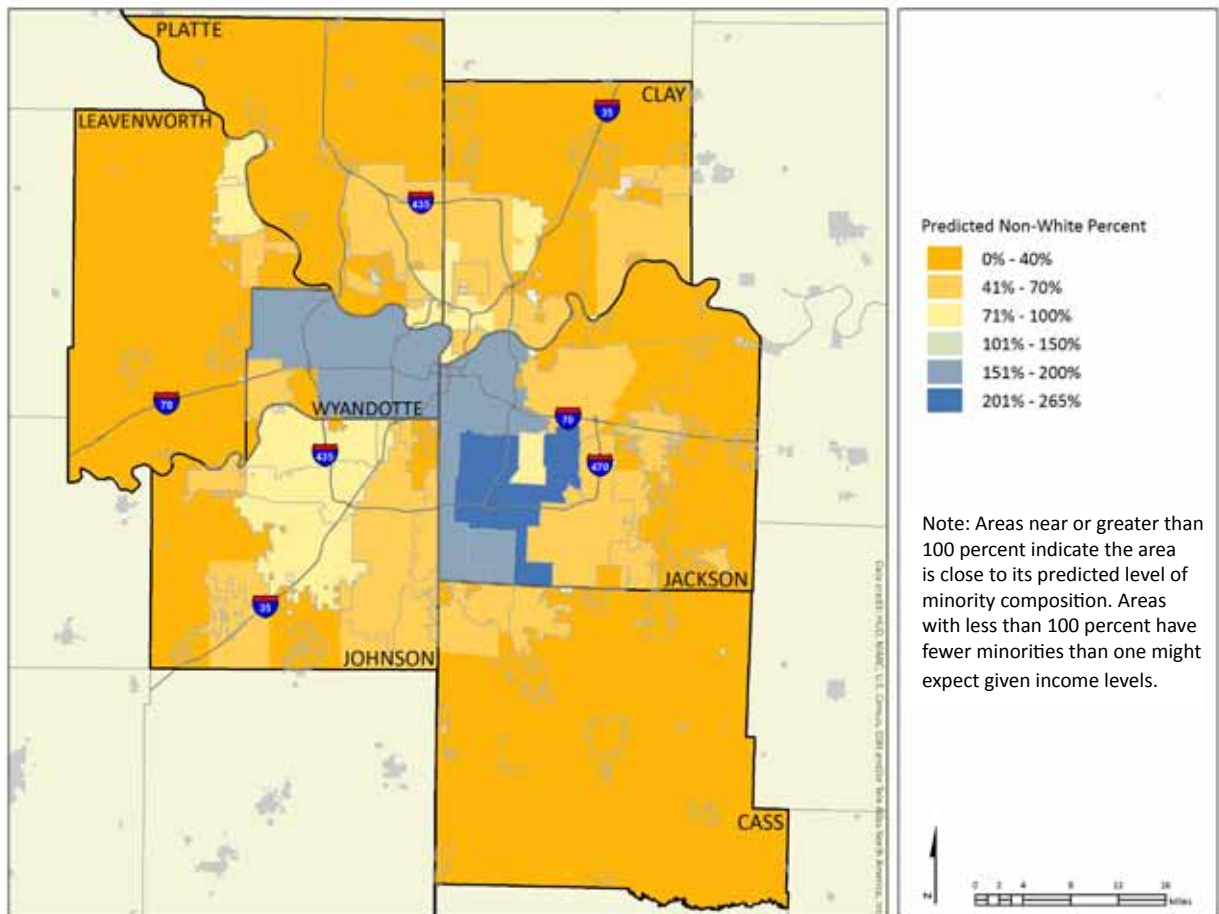
Predicted Racial/Ethnic Composition Ratio

Another mechanism to analyze segregation is the Predicted Racial/Ethnic Composition Ratio. This measure considers where families would live, based on income and the region's overall racial breakdown, using a model that applies regional income shares by race to predict expected racial population in a particular jurisdiction. Where actual racial populations differ significantly from those predicted using this ratio, race is exerting a stronger-than-expected influence on housing choice, affecting the housing choices of one or more racial groups.

The following map shows the predicted racial/ethnic composition for the Kansas City metropolitan area. It compares the actual percent nonwhite population with the predicted percent nonwhite population.

This map indicates that much of Wyandotte County and the western part of Jackson County (primarily in the city Kansas City, Mo.) have higher levels of racial minorities than would be predicted, based on the region's overall racial breakdown and household income levels. Most outlying parts of the region, including Clay, Platte, Leavenworth, Cass counties and the eastern part of Jackson County, have lower numbers of racial minorities than would be predicted. Parts of Johnson, Clay and Leavenworth counties come closer to matching the predicted racial/ethnic composition.

Predicted Racial Composition for the Kansas City Region



Source: U.S. Department of Housing and Urban Development, 2012

III. Discrimination Against People with Disabilities

In addition to segregation and discrimination based on race or ethnicity, stakeholders report discrimination based on disability. The Census Bureau defines disability as a person reporting any of the following three conditions:

- A long-lasting sensory, physical, mental or self-care disability
- Difficulty going outside the home because of a physical, mental, or emotional condition lasting six months or more
- Difficulty working at a job or business due to a physical, mental, or emotional condition lasting six months or more.

People with disabilities may need housing that has accessibility features, is near public transit and support services, and is affordable. The Fair Housing Act requires property owners to make reasonable accommodations to enable people with disabilities to have equal access to housing opportunities. For instance, property owners are expected to permit the use of a service animal despite a “no pet” policy, or make certain structural modifications (like an entrance ramp) to private and common use spaces to accommodate physical disabilities.

Discrimination against disabled persons remains a concern in the Kansas City region. According to the Regional Analysis of Impediments, of 577 discrimination complaints filed between 2005 and 2010, 31 percent involved disability. The number of complaints based on disability was second only to race. Specific issues included landlords unwilling to make reasonable accommodation and rents increased after property owners made accessibility improvements, making the units unaffordable. In addition, people with disabilities reported discrimination when attempting to secure housing.

People with disabilities live throughout the Kansas City region and are not concentrated in just a few cities or counties. According to 2010 Census data, and as shown in the table below, close to 200,000 people have a disability, which is approximately 12 percent of the region's population. These individuals are geographically dispersed, with disabled people making up 9–16 percent of the population of each county. The table below highlights the municipalities and counties in which more than 13 percent of the jurisdiction's population is disabled. While people with disabilities are fairly well spread throughout the region, fewer people with disabilities live in Johnson County (as a share of the county's total population).

Percent of Population with Disability by Jurisdiction

	Total Population	Number with Disability	Percent with Disability
COUNTIES			
Johnson	497,389	42,906	8.63%
Leavenworth	61,320	7,945	12.96%
Wyandotte	141,867	21,483	15.14%
Cass	91,267	11,451	12.55%
Clay	201,478	23,262	11.55%
Jackson	618,406	83,638	13.52%
Platte	82,043	8,997	10.97%
CITIES			
Kansas City, Kan.	131,820	19,997	15.17%
Leavenworth	26,450	4,265	16.12%
Leawood	30,101	2,004	6.66%
Lenexa	43,249	3,219	7.44%
Olathe	111,004	9,792	8.82%
Overland Park	161,271	14,272	8.85%
Prairie Village	20,265	1,781	8.79%
Shawnee	56,827	4,765	8.39%
Belton	20,928	2,510	11.99%
Blue Springs	48,772	4,489	9.20%
Gladstone	23,870	3,595	15.06%
Grandview	22,608	3,190	14.11%
Independence	106,271	18,385	17.30%
Kansas City, Mo.	420,040	55,452	13.20%
Lee's Summit	82,477	6,992	8.48%
Liberty	27,011	2,789	10.33%
Raytown	27,042	3,876	14.33%
Seven-County Total	1,693,770	199,682	11.79%

IV. History of Segregation in the Kansas City Region

Most metropolitan areas throughout the U.S. 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 different. Before 1900, average black families and individuals in Kansas City, Mo., 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 163,752.³

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, Kan., and Jackson County, Mo., 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, Mich. (1.1 percent), and Cook County, Ill. (1.1 percent).⁴ 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.⁵ 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, Mo., during that time period.⁶ From 1950 to 1970, the black population in Kansas City, Mo., 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 1970.⁷

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.
- **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).

3 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*.

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

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

6 Gotham, 2000.

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

- **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 predominately white.

Real estate agents increasingly took to the neighborhoods bordering Troost in search of opportunities to profit from white homeowners willing to sell their home 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.”

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 Mo. Other, less intentional policies and practices also had — and continue to have — an impact on segregation:

- **Land Use Policies/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 Mo., limits the options of minorities with limited 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, Mo., and Kansas City, Kan., 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.⁸

More detail about these practices and their impact on segregation can be found in the 2011 Regional Analysis of Impediments.

V. Implications and Action Strategies

Since 1970, segregation has declined considerably in the Kansas City metropolitan area, with white/black segregation indices decreasing from 1980 to 2010. It is important to note that while this score approaches the national average, it is still quite high. The 59 census tracts in the region with majority black population contain only 1 percent of the white population, compared to 36.2 percent of the black population.⁹

⁸ Gotham, Kevin Fox, 1998. “Race, Mortgage Lending and Loan Rejections in a US City.” *Sociological Focus*.

⁹ Logan, John R., 2013. “The Persistence of Segregation in the 21st Century Metropolis.” *City and Community*.

Segregation is self-perpetuating and can only be overcome through explicit efforts to promote integration and increase housing diversity.

Recommendations included in the Housing Element, a supplement to the Regional Plan for Sustainable Development — including promoting access to opportunity, reinvesting in communities and neighborhoods, and assisting lower-income renters and owners — are important steps to foster greater opportunity and reduce segregation. Increasing housing choice by addressing local zoning and using tools described in the Housing Element recommendations will also help advance these objectives. Planning to promote mixed-used development and increasing the supply of affordable housing throughout the region can foster diverse communities and reduce segregation.

In addition, there are best practices around the country from which to learn, including the efforts of places like Oak Park, Ill., which actively promotes race-conscious integration into housing programs and policies to foster a diverse community.

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Chapter 3: RACIALLY CONCENTRATED AREAS OF POVERTY (RCAPS)

The Kansas City region's growth and development patterns over the past eight decades have resulted in widely disparate geographic areas, including some that are racially and economically segregated and some where residents have increased access to opportunity. This chapter identifies those areas within metropolitan Kansas City that are racially and ethnically concentrated and where the majority of residents also live in poverty. The chapter examines reasons why historic conditions allowed these disadvantaged areas to be created and continue to exist, identifies challenges for reversing trends, and outlines action steps to increase opportunity for those living within the areas to access opportunities in other parts of the metro region.

The U.S. Department of Housing and Urban Development (HUD) defines a Racially Concentrated Area of Poverty (RCAP) as an area with one or more census tracts that contain the following characteristics: (1) a family poverty rate greater than or equal to 40 percent, or a family poverty rate greater than or equal to 300 percent of the metro region's tract average, whichever is lower; and (2) a nonwhite population that is greater than 50 percent (i.e., 51 percent or higher).

An analysis of the region's eight RCAPs found:

- The RCAPs are concentrated in portions of eastern Kansas City, Kan., and central Kansas City, Mo. The population in these areas is primarily black and Hispanic, with low incomes.
- While these areas are home to high concentrations of the region's most disadvantaged households, they are adjacent to areas identified as Opportunity Areas. Public transit is available to most of the RCAP neighborhoods, but the transit service is not adequate to get residents to jobs, education and other important services.
- Strategies to improve the RCAPs include encouraging redevelopment in focused areas along key transportation corridors and at significant intersections; improving the public transit system to enable residents to more easily get to jobs, education and other resources; and providing RCAP residents with better information about opportunities and how to access them.

I. Methodology

Completing this section of the report required an analysis of data provided by HUD. Data from the U.S. Census Bureau, HUD housing files and other federal agencies was supplemented with data provided by the Mid-America Regional Council and local qualitative and quantitative data. In order to capture relevant information, previous plans and studies (including the 2011 Analysis of Impediments to Fair Housing Choice for the Kansas City Region) were reviewed. Additional information collected included data extracted from interviews with key stakeholders in the two communities where the RCAP areas are located — Kansas City, Mo., and Kansas City, Kan.

The data analysis focused on increasing understanding of the neighborhood effects of concentrated poverty and barriers to access to opportunity for residents across the region. This understanding enabled an evaluation of steps to address concentrated poverty, particularly for minority populations.

The analysis found a number of common characteristics among the eight RCAPs in the Kansas City region, including:

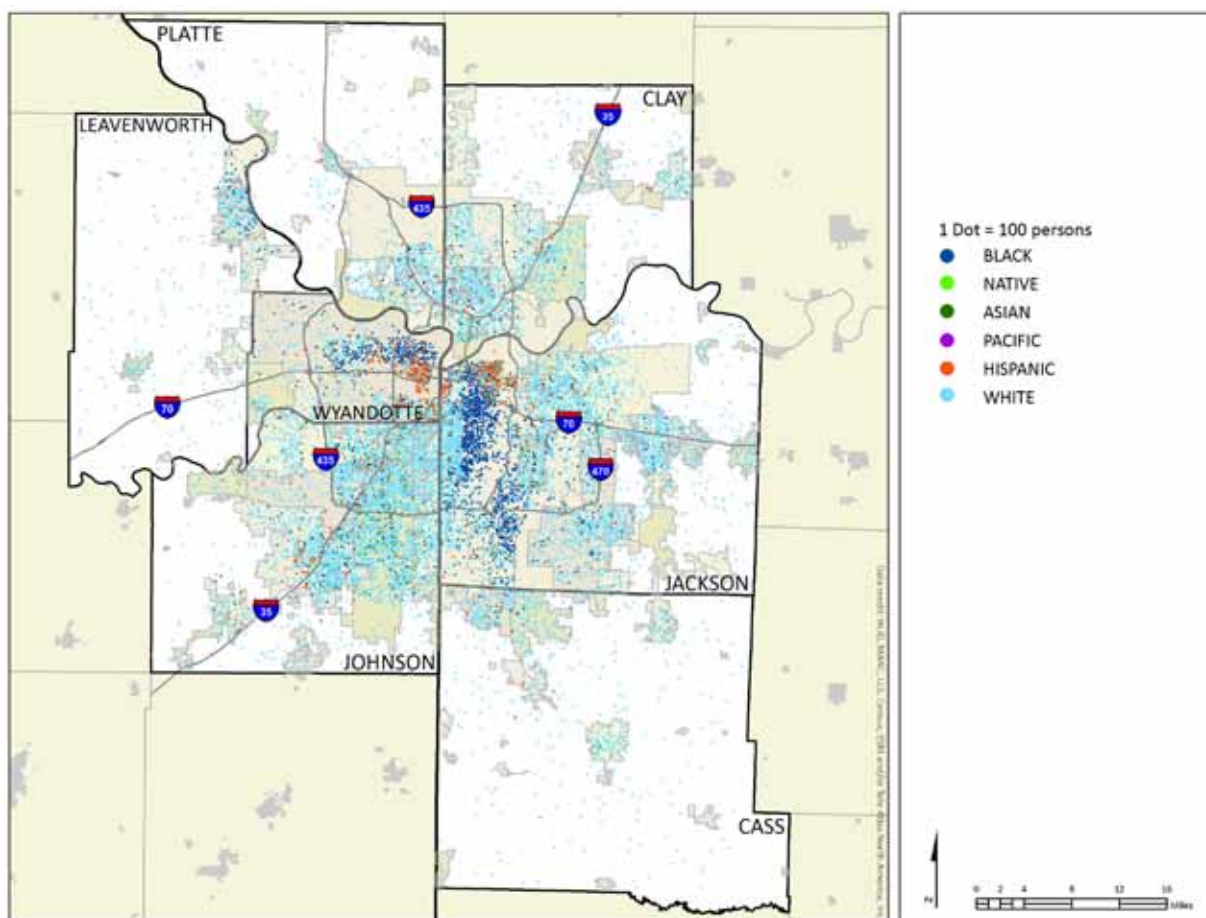
- Concentrations of racial and ethnic populations.
- High concentrations of poverty.
- Low educational attainment rates.
- High numbers of vacant properties.
- High crime rates, particularly for violent crimes.
- High fair share affordable housing indices.
- High numbers of assisted housing units, typically clustered rather than scattered.
- High numbers of rental households that are cost-burdened.
- Low or inconsistent access to reliable transportation.

Analysis of Residential Segregation

Residential restrictions due to racial covenants, income limitations, limited access to capital, government policies, a lack of affordable housing in suburban locations and other factors resulted in residential segregation in the Kansas City region throughout the 1900s. According to the 2010 Census, the current population of the Kansas City Metropolitan Statistical Area is 78.4 percent white (non-Hispanic), 12.5 percent black (non-Hispanic) and 8.2 percent Hispanic. Other races make up a small part of the region's population. The following map displays the population by race for the Kansas City region. There are areas of racial concentration for blacks and Hispanics in both Wyandotte and Jackson counties. While there are concentrations of Hispanic persons in the urban core areas of Kansas City, Mo., and Kansas City, Kan., much of the Hispanic population's growth has been dispersed in suburban locations throughout the region.

Studies have shown that self-selection by minorities plays a limited role in residential segregation. In fact, the 2011 Impediments to Fair Housing study showed that the highest percentage of black respondents favored an integrated living environment. The average black respondent reported a desire to live in a more integrated setting than his/her actual setting.

2010 Racial/Ethnic Population Distribution by County



Analysis of Racial and Ethnic Concentrations of Poverty

Chapter 2 of the FHEA presents information on factors that have played a role in the region's historic patterns of segregation by race and income. Racial covenants, federal and local housing policies, school district policies, community resistance and housing affordability are all factors that contributed to concentrations of minorities and low-income residents in portions of the region's urban core. The concentration of subsidized housing and other affordable housing in central cities and older suburbs has perpetuated the isolation of low-income residents from life opportunities available to residents of newer suburban areas. Because higher proportions of minorities are low income, the areas of concentrated poverty are also areas where black and Hispanic populations are concentrated. People of color make up a rapidly growing segment of the population in every county in the region, doubling or nearly doubling in four of the nine counties since 2000. Households with people living in poverty have increased by 75 percent over the past decade while the region's total population has increased by only 12 percent. There are now more persons in poverty in the region's suburbs than in its central cities.

One in four of the region's unemployed residents live in the 20 percent of neighborhoods where at least 60 percent of residents are people of color. Concentrations of unemployment can be found in communities of color in both Jackson and Wyandotte counties. Clusters of unemployment can also be found in outlying cities like Leavenworth, Olathe, Bonner Springs and Richmond, and in Miami County's rural areas.¹

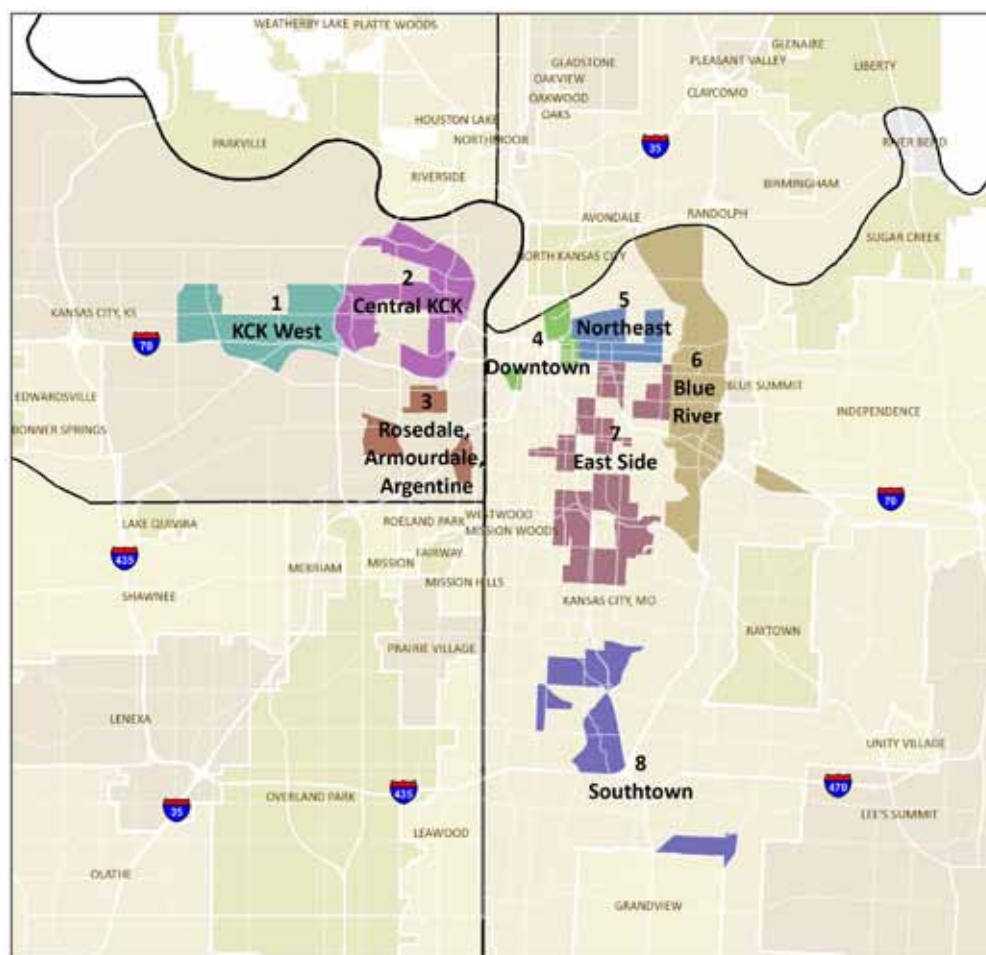
¹ PolicyLink and PERE, 2013. "An Equity Profile of the Kansas City Region." Online PDF, www.marc.org/sustainableplaces.

More than one out of every four of the region's blacks and Latinos live below the poverty level — compared to about one in 14 whites. Poverty is also higher for people of other and mixed racial backgrounds, Native Americans and Asians. Latinos are much more likely to be working poor compared to other groups, with rates that are six times those of whites. Blacks also have an above-average working poverty rate. Whites have the lowest rate of poverty.²

II. Identification of RCAPs

Using data provided by HUD, census tracts in Kansas City, Mo., and Kansas City, Kan., were found to meet the RCAP definition. MARC grouped these census tracts into eight RCAPs. These areas, shown on the following map, include three areas in Kansas City, Kan., in Wyandotte County: (1) KCK West, (2) Central KCK, and (3) Southeast KCK —Rosedale, Armourdale and Argentine; and five areas in Kansas City, Mo., in Jackson County: (4) Downtown KCMO, (5) Northeast KCMO, (6) Blue River Valley Industrial, (7) East Side, and (8) Southtown. Appendix A contains RCAP profiles that highlight data for each group.

RCAPs in the Kansas City Region



2 PolicyLink and PERE, 2013. "An Equity Profile of the Kansas City Region." Online PDF, www.marc.org/sustainableplaces.

The following table provides a breakdown of population by race for each of the eight RCAP areas.

RCAP Population by Race

	Total Population	White	Black	Native American	Asian	Pacific Islander	Hispanic
RCAP 1: KCK West	9,062	3,225	4,011	42	337	0	1,166
RCAP 2: Central KCK	24,918	3,750	11,058	47	211	0	9,455
RCAP 3: Southeast KCK	7,985	2,846	1,185	30	90	0	3,753
RCAP 4: Downtown KCMO	5,400	1,382	2,318	11	257	0	1,234
RCAP 5: Northeast KCMO	18,940	5,907	4,350	81	1,058	17	7,084
RCAP 6: Blue River	12,688	4,259	2,421	139	658	0	4,697
RCAP 7: East Side	40,969	4,333	31,537	231	125	0	3,205
RCAP 8: Southtown	111,495	3,244	7,529	80	81	0	463
RCAPs Combined	131,457	28,946	64,409	661	2,817	17	31,057

Source: 2010 US Census

In Kansas City, Kan., State Avenue runs east/west through RCAPs 1 and 2. RCAP 1, KCK West, is located along and just north of Interstate 70 and from 78th Street on the west to Interstate 635 on the east. Within RCAP 1, there are a number of assets providing opportunities for education, health care and access to healthy food. These include the Kansas City Kansas Community College, Children's Mercy Clinic, a branch of the Kansas City Kansas Public Library, three schools, and several retail centers with grocery stores.

Also located in Wyandotte County, RCAP 2, Central KCK, is located east of Interstate 635 and north of Interstate 70, around downtown Kansas City, Kan. It also runs along state Highway 5, and south of that along U.S. Highway 69. RCAP 2 includes four safety net clinics (Children's Mercy West, Mercy and Truth Health Care, Swope Clinic and Southwest Boulevard Family Health Care.) The area also includes one recreation center, one public library branch, 13 schools, three technical schools, one performance venue, five retail centers and a number of government buildings and historic sites.

RCAP 3, Southeast KCK, is made up of a few clusters scattered among three neighborhoods in proximity to the University of Kansas Medical Center and older industrial areas. One area is just north of the Kansas River in between U.S. Highways 69 and 169, and south of Kansas Avenue. Another is in the Silver City Park area, east of U.S. Highway 69. The last area is to the south of Interstate 35 and west of U.S. Highway 169. RCAP 3 includes the Rosedale, Armourdale and Argentine neighborhoods of Kansas City, Kan. Within this area are a number of assets, including two retail centers, eight K-12 schools and one early childhood center, one community center, one public library branch, and the Silver City health care clinic.

Combined, these RCAPs make up approximately 26 percent of the population in Wyandotte County, according to 2012 census numbers. Blacks and Hispanics are more highly concentrated than other races in the RCAP groups, at 39 percent and 34 percent, respectively. Wyandotte County's total population includes 40,419 blacks and 42,806 Hispanics, with 40 percent of the black population and 34 percent of the Hispanic population living in an RCAP. This corresponds to the average percentages for the two groups' concentration in all of the RCAP groups.

Five RCAP areas are located in Jackson County, within Kansas City, Mo. RCAP 4, Downtown KCMO, lies south of the Missouri River, between state Highway 9 and Interstate 29/U.S. Highway 71. This RCAP includes non-contiguous census tracts in areas along Interstate 70/U.S. Highway 71, between Independence Avenue and Interstate 70/U.S. Highway 40, and in the neighborhood known as the Westside, adjacent to Interstate 670 and Interstate 35. Assets within RCAP 4 include three business and industrial parks, one K-12 school, one community center, two retail centers, two entertainment venues and multiple historic properties.

RCAP 5, Northeast KCMO, is adjacent to RCAP 4 to the east and runs along U.S. Highway 24, encompassing areas on both the north and south sides of the highway. It stretches east to Hardesty Avenue and south along Interstate 70/ U.S. Highway 40 to Topping Avenue. Assets in this area include Samuel U. Rodgers Health Clinic, University of Health Sciences' campus, Lincoln University Extension program, 10 K-12 schools and five retail centers.

RCAP 6, Blue River, is bounded on the north by the Missouri River, between North Chouteau Trafficway and Interstate 435. This area extends south along Interstate 435 to Blue Parkway/Highway 350. Assets in this area include Samuel U. Rodgers Dental Clinic, seven industrial areas and six business parks, Metropolitan Community College Business and Technology School, Central Michigan College campus, seven K-12 schools and three retail centers.

RCAP 7, East Side, is located to the west of RCAP 6 and south of RCAPs 4 and 5. It is clustered along U.S. Highway 71 and bounded on the south by 63rd Street. It also stretches to Blue Parkway/Highway 350 on the east and Volker Boulevard/U.S. Highway 56 on the west. This area offers a number of assets to residents, including Children's Mercy Teen Clinic, Samuel U. Rodgers Health Center, Seton Center, Swope Health Services, Pioneer Community College, Rockhurst College, 18 K-12 schools, three libraries, a cultural center, eight retail centers, numerous historic properties, and a major employer — Interstate Bakeries Corporation.

South of RCAP 7 is RCAP 8, Southtown, which includes portions of the Ruskin and Hickman Mills neighborhoods. This area has fewer assets, with Kindred Hospital, reDiscover Behavioral Health, six K-12 schools, two treatment centers, five retail centers, two industrial parks and a community center.

RCAPs 4 through 8 are adjacent to the Troost, Rock Island, and U.S. 40 corridors, which were identified by the Creating Sustainable Places program as existing or potential transit corridors. These RCAPs make up approximately 13 percent of the population in Jackson County, according to 2012 census numbers.³ Blacks and whites have the highest concentration of race in the RCAP groups, at 53 and 22 percent, respectively. Hispanics are the third largest racial group, with 19 percent of the RCAP population.

3 State & County QuickFacts, Jackson County, Missouri. United States Census Bureau. Retrieved on September 16, 2013 from <http://quickfacts.census.gov/qfd/states/29/29095.html>.

Jackson County's total population is made up of approximately 163,248 blacks, 477,551 whites and 57,577 Hispanics. Countywide, total of 29 percent of blacks, 4 percent of whites and 29 percent of Hispanics live in RCAPs.

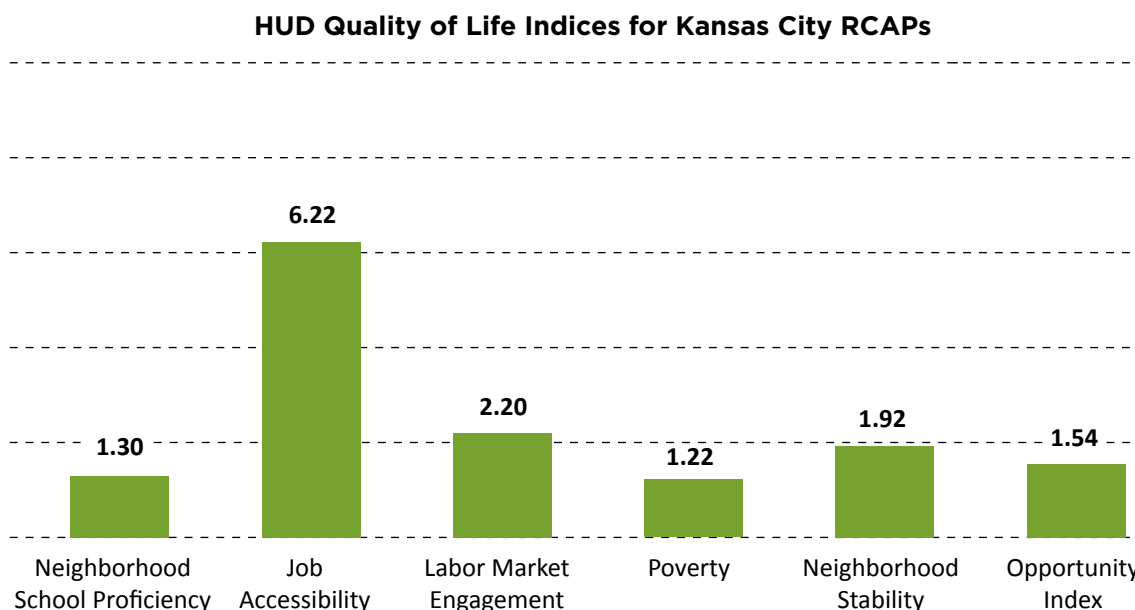
Factors Contributing to the Creation of RCAPs

In addition to historic growth patterns, a number of more recent factors have contributed to the creation of RCAPs and led many individuals and families with adequate resources for housing choice to move to areas with greater opportunities. These factors include limited quality housing options, poor performing schools, white flight from urban core neighborhoods and discrimination.

These same factors continue to play a large role in sustaining the concentrated minority and poverty status of these neighborhoods today. Common characteristics of RCAPs that have contributed to the continued disinvestment of these areas include concentrations of racial/ethnic populations, low educational attainment rates, low/inconsistent access to reliable transportation, and a large number of clustered assisted-housing units. A high number of vacant properties, cost-burdened renters and high crime rates (particularly for violent crimes) are also common characteristics.

III. Quality of Life Indicators for RCAPs

HUD has developed a set of quality of life indicators for RCAPs. All eight RCAPs in the Kansas City region perform poorly across all but one of these indicators, with an overall average score of 2.4 on a scale of one to 10. The exception is the Job Accessibility Index, which stands at 6.22 for all of the RCAP census tracts. The Opportunity Index indicator is an overall rating score that measures the level of access to opportunities in relation to the other HUD indices.

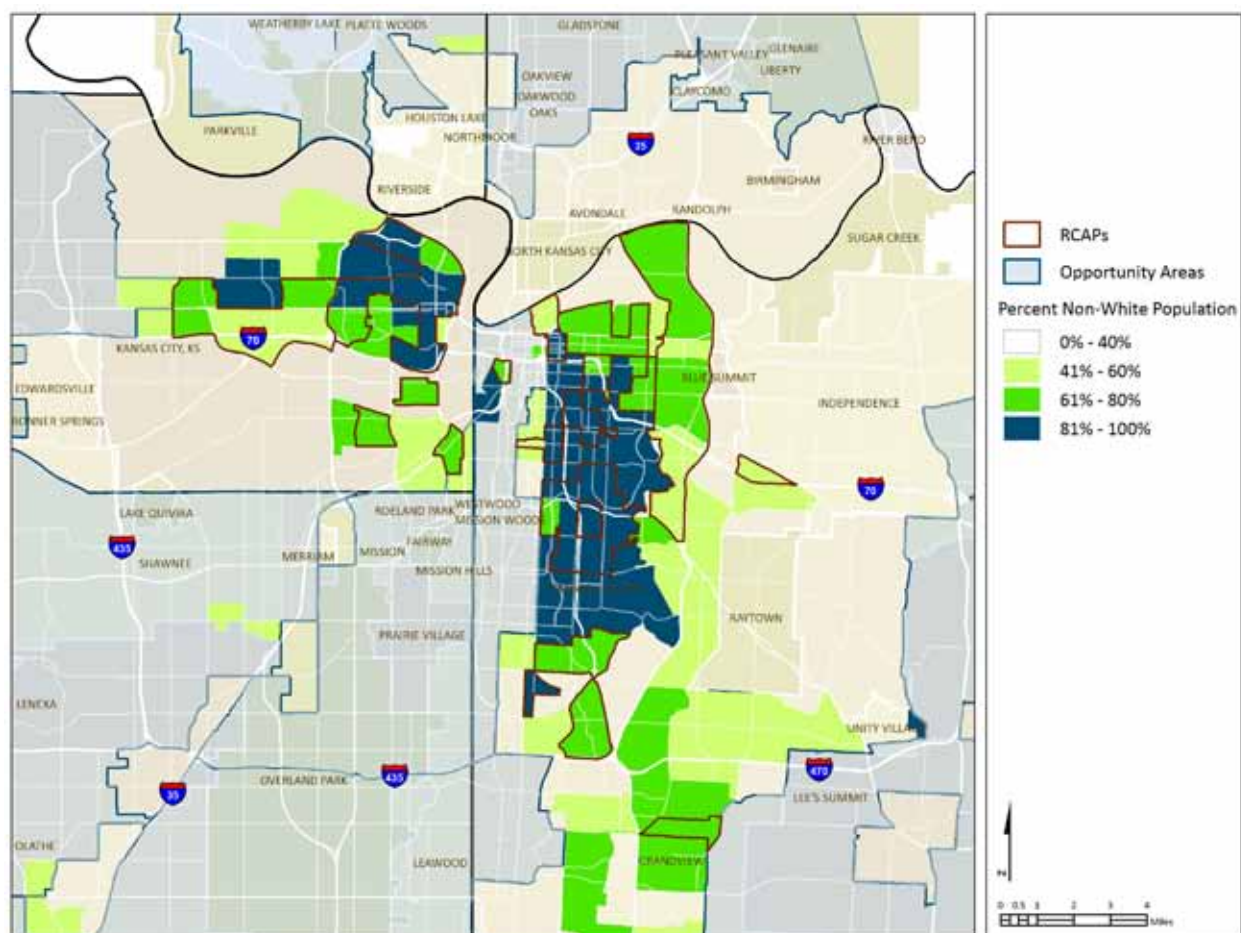


IV. Demographic Trends in RCAPs

Race

Nearly half of the population of RCAP 3 (Southeast KCK) is Hispanic, and 30 percent of all Hispanic RCAP residents live in RCAP 2 (Central KCK). Almost 80 percent of the population of RCAP 7 (East Side) is black. This high concentration of blacks represents 49 percent of the black population of all eight RCAPs. The minority concentration of RCAP 7 is extremely high; 90 percent of RCAP 7 is nonwhite. Poverty rates among blacks are highest in RCAPs 3 (Southeast KCK) and 4 (Downtown KCMO); however, these are RCAPs with much smaller populations. The most diverse RCAPs are 5 (Northeast KCMO) and 6 (Blue River), which share similar racial distributions. RCAPs 3, 4 and 5 have the highest concentrations (as a ratio of poor/non-poor) of poor African-Americans (ratios of 2.56, 2.3 and 1.2 respectively). The highest concentration of poor Asians is in RCAP 4, which has a 5.53 ratio of poor/non-poor. RCAP 8 (Southtown) has the highest concentration of poor Hispanics at 4.14, followed by RCAP 1 (KCK West) at 1.34. The concentration of nonwhite populations as they relate to RCAPs and Opportunity Areas is illustrated in the following map.

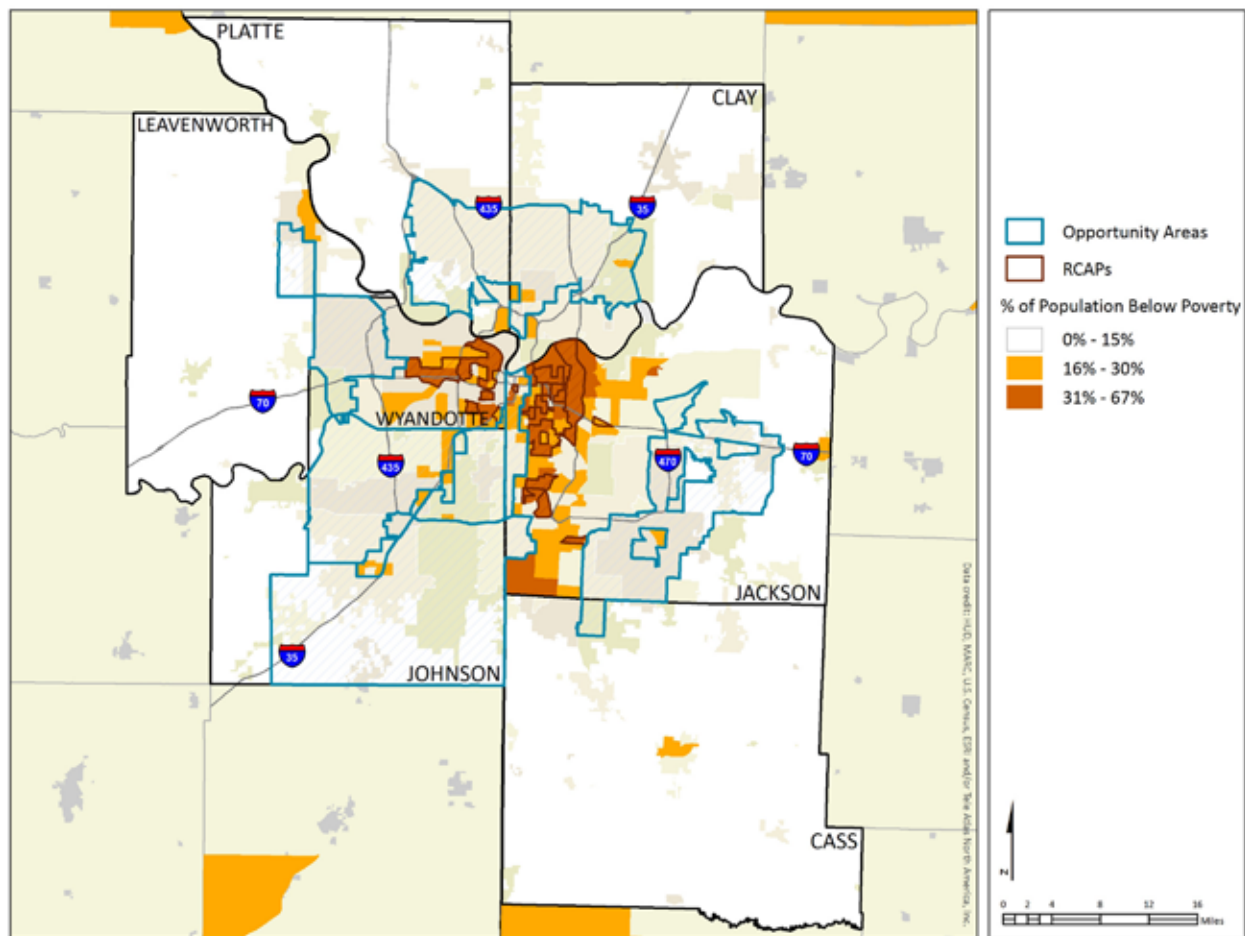
Nonwhite Population



Poverty

Across all RCAPs, 37.3 percent of residents live in poverty, as illustrated in the map below. RCAP 4 (Downtown KCMO) has the highest rate of poverty at 45 percent. Within RCAP 4, more than 70 percent of blacks and more than 32 percent of Hispanics are living in poverty. RCAP 2 (Central KCK) has the second-highest rate of poverty and the second-highest share of nonwhite residents (87.6 percent). RCAP 7 (East Side), with almost 80 percent of its population black, has the third-highest rate of poverty, 38.6 percent. More than 40 percent of white residents in RCAP 7, approximately 1,762 people, are living in poverty.

Population in Poverty



Linguistic Isolation

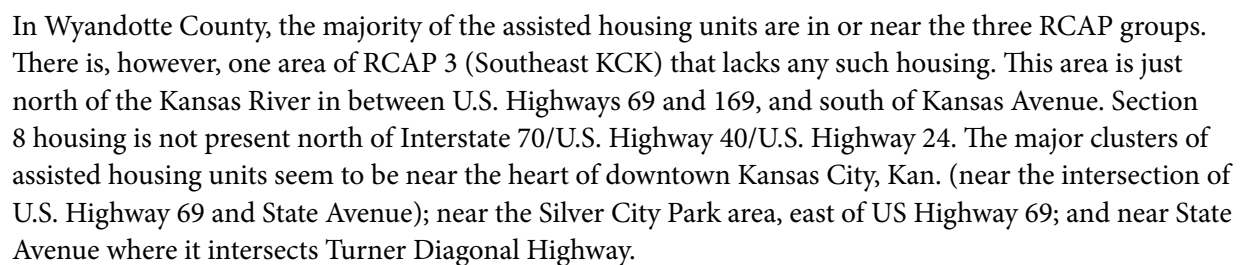
RCAPs 5 (Northeast KCMO) and 2 (Central KCK) are the most linguistically isolated, with 18.6 percent and 14.8 percent, respectively, of households including non-English speakers. These two RCAPs account for more than 53 percent of the total Hispanic population across all RCAPs. RCAP 5 has 37 percent of the total Asian population across all RCAPs. The predominantly black RCAPs 1 (KCK West) and 7 (East Side) have the lowest rates of linguistic isolation.

Disability (2000)

The two disabilities found in highest proportions were home-bound and physical disabilities. Home-bound disabilities were most frequently reported in RCAPs 4 (Downtown KCMO) and 5 (Northeast KCMO). Physical disabilities were distributed fairly evenly throughout the RCAPs. Employment disability is also quite large, but Census notes indicate that data is unreliable.

Affordable Housing

Assisted Housing Units

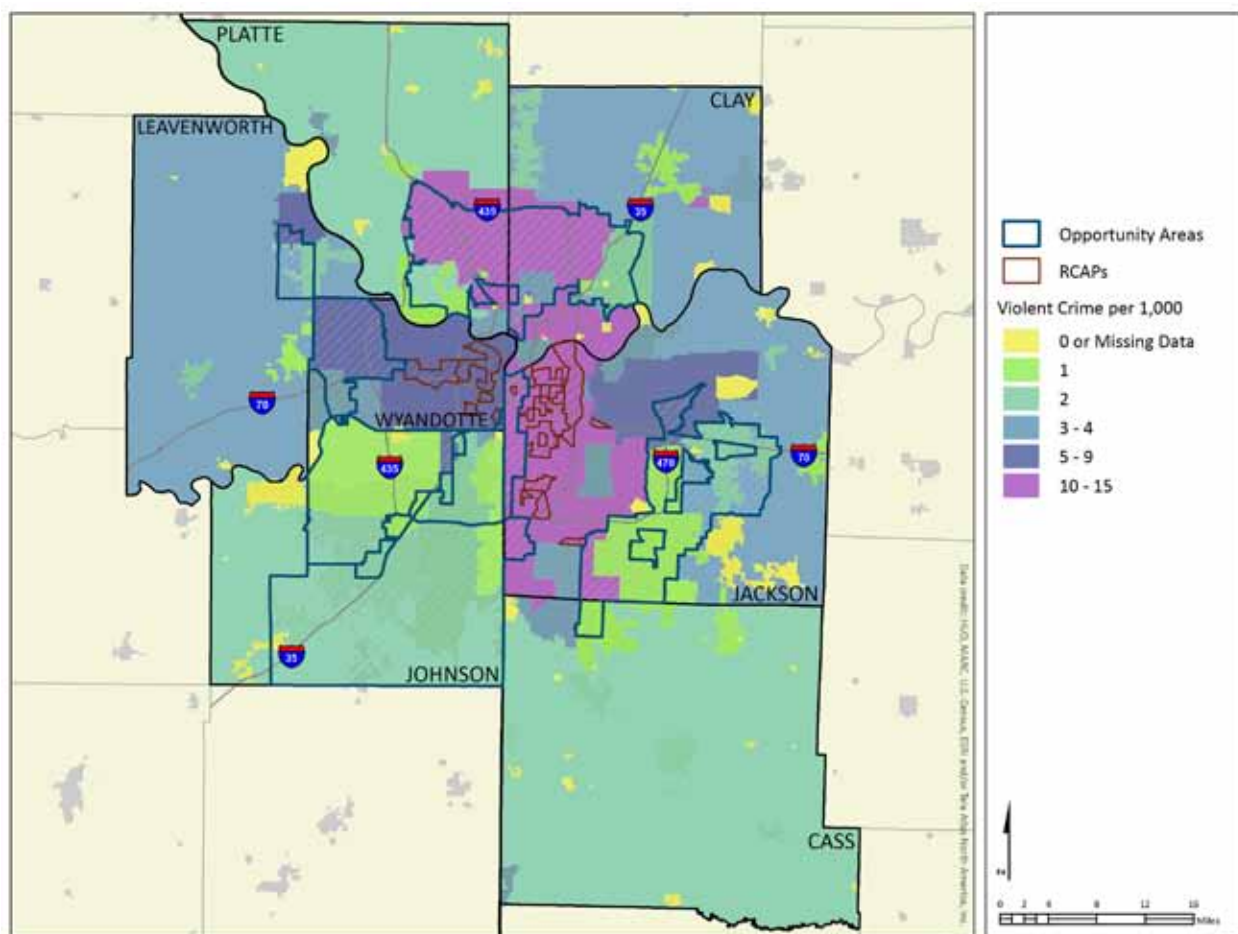


In Jackson County, the majority of the assisted housing units are in or near the five RCAPs, with numerous units spread throughout the county. One cluster of assisted housing units falls outside any RCAP group. The major clusters can be found along the Troost Avenue Corridor (RCAP 1) east from Admiral Boulevard, where all types of housing can be found; and in RCAP 8 (Southtown) between Blue River Road and U.S. Highway 71.

Crime

Violent crime has contributed to the disinvestment in older urban core neighborhoods and the loss of middle income households. Violent crime is 18 times more likely to occur in RCAPs than in the areas of opportunity throughout the region. Violent crime rates per 1,000 residents in 2009 and 2010 for all RCAPs combined were 58.6 and 54.5. Property crime rates were 143.8 and 123.8 per 1,000 residents over the same time periods. RCAP 4 (Downtown KCMO) had the highest violent crime rate in 2009, at 70.1 violent crimes per 1,000 residents, but recorded a drop of more than 10 percent in 2010 to 62.5. RCAP 7 (East Side) had a violent crime rate of 67.3 per 1,000 residents in 2009; in 2010, that rate fell slightly to 63. RCAP 6 (Blue River) had the lowest rate of violent crimes per 1,000 residents at 45.9. The map below displays the region's violent crimes per 1000 residents. [Note: crime data is only available by small area for Kansas City, Mo., and Kansas City, Kan. The rest of the region shows data by city.]

Violent Crimes per 1,000 Residents



Infrastructure and Housing Quality

Access to affordable and appropriately designed housing is a major barrier for many households in the Kansas City region. The 2011 Analysis of Impediments to Fair Housing study found access for disabled households to be a major concern. The study cited a lack of public funds to support the removal of physical barriers in housing, as well as the lack of understanding or willingness by landlords to accommodate disabled households or to make improvements without additional rental costs.

While much of the housing stock within the RCAPs is considered affordable for either ownership or rental, housing condition is a major barrier to meeting the needs of many residents. Much of the housing stock is more than 50 years old with substantial repair needs. Housing values are generally low, with vacant and dilapidated housing or vacant lots affecting property values for occupied units in most RCAP neighborhoods.

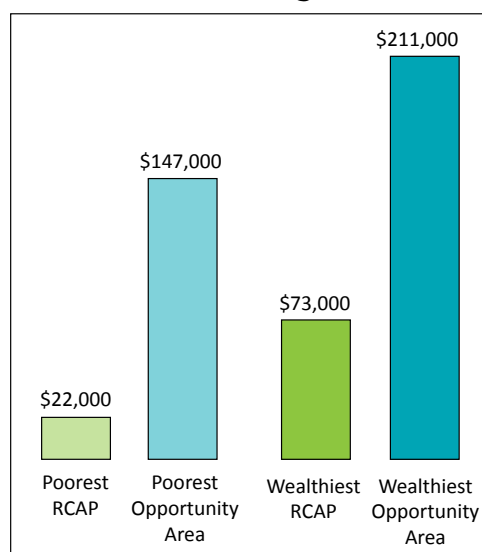
Even though housing values are low, one-third of all homeowners and 60 percent of all renter households are considered cost burdened. A household paying more than one-third of its income for rent is considered cost burdened. Cost-burdened owner and renter households have increased over the past decade, with an 11 percent increase for owner

households and an 18 percent increase for renters.

RCAP 8 (Southtown) had the largest increase in cost-burdened households, with a 31 percent increase for renters. RCAP 6 (Blue River) had the largest increase among owners (25 percent). Vacancy rates throughout the RCAPs are 19.7 per 100 housing units. RCAPs 3 (Southeast KCK) and 4 (Downtown KCMO) have the lowest vacancy rates, at about 11 vacant units per 100 housing units, and RCAP 7 (East Side) has the highest vacancy rate of 24.5 per 100 housing units.

The median housing value in the wealthiest RCAP — \$73,000 in KCK West — is half that of the median housing value in the poorest Opportunity Area — \$147,000 in Eastern Jackson County. The median housing value in the poorest RCAP — Blue River, at \$22,000 — is less than 1/8 that of the wealthiest Opportunity Area — South Johnson County/South KCMO, at \$211,000.

Median Housing Values



Loan Practices

Residential lending in the RCAPs is limited, with fewer than 10,000 loans issued for the eight areas that contain more than 183,000 housing units. This represents one loan for every 20 homes, compared to one loan for every five homes in the Opportunity Areas. Of the total loan applications by RCAP homeowners in 2010, 57 percent were conventional and 43 percent were FHA, VA or other federally insured loan products. RCAP 8 (Southtown) was the most active in loan applications, with a loan application rate of 47.3 per 1,000 residents — almost double the next closest RCAP. RCAP 4 (Downtown KCMO) is the second most active, with a rate of 28.3 loan applications per 1,000 residents.

The poor quality of the housing stock in the RCAPs and incomes of property owners are factors in the level of lending activity. Just over 60 percent of all loan applications in the RCAPs were to refinance properties; 34 percent for were for purchases; and 5.5 percent for home improvements.

In RCAP 8 (Southtown), more than 65 percent of the 3,077 loan applications were to refinance homes. This was also true for RCAPs 6 (Blue River) and 7 (East Side). RCAP 8 had the lowest loan denial rate at 17 percent. Denials were primarily due to a lack of collateral (27 percent of the time) and poor credit (21 percent of the time). RCAP 4 (Downtown KCMO) had the next highest share of refinancing loan applications, and the second lowest loan denial rate at 20 percent. More than 35 percent of loans denied in RCAP 4 were due to a lack of collateral, indicating that households in this RCAP tend to have fewer assets and by proxy, less overall wealth.

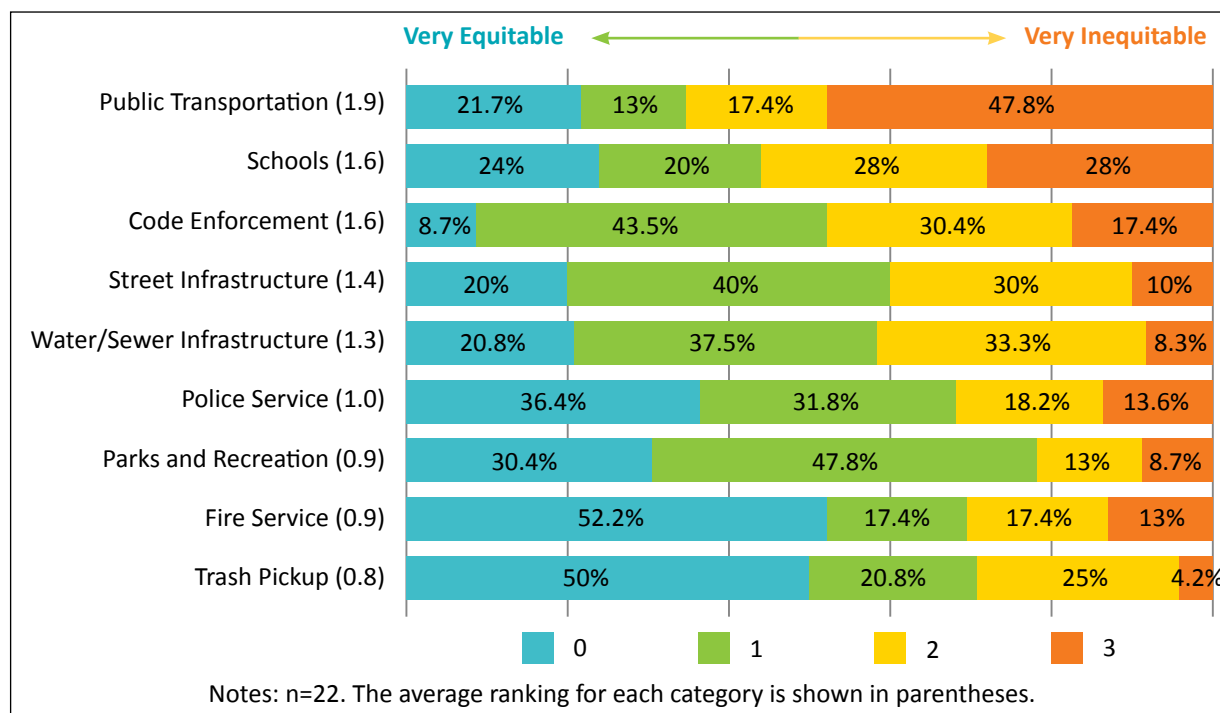
Assets and Services

Transportation access is cited in the 2011 Analysis of Impediments study as a major need. Public transportation service limitations were cited by more than 47 percent of residents. Another recent study found that while the majority of urban core residents live in proximity to public transit services, only 28 percent of those residents live close to transit services that could help them access employment centers.

The 2011 Analysis of Impediments study also found that poor performing schools were cited as a limitation for 28 percent of residents.

The following chart shows survey responses from residents who were asked to rank the degree to which a variety of services are delivered equitably across their communities.

Stakeholder Assessment of Equity in Service Delivery



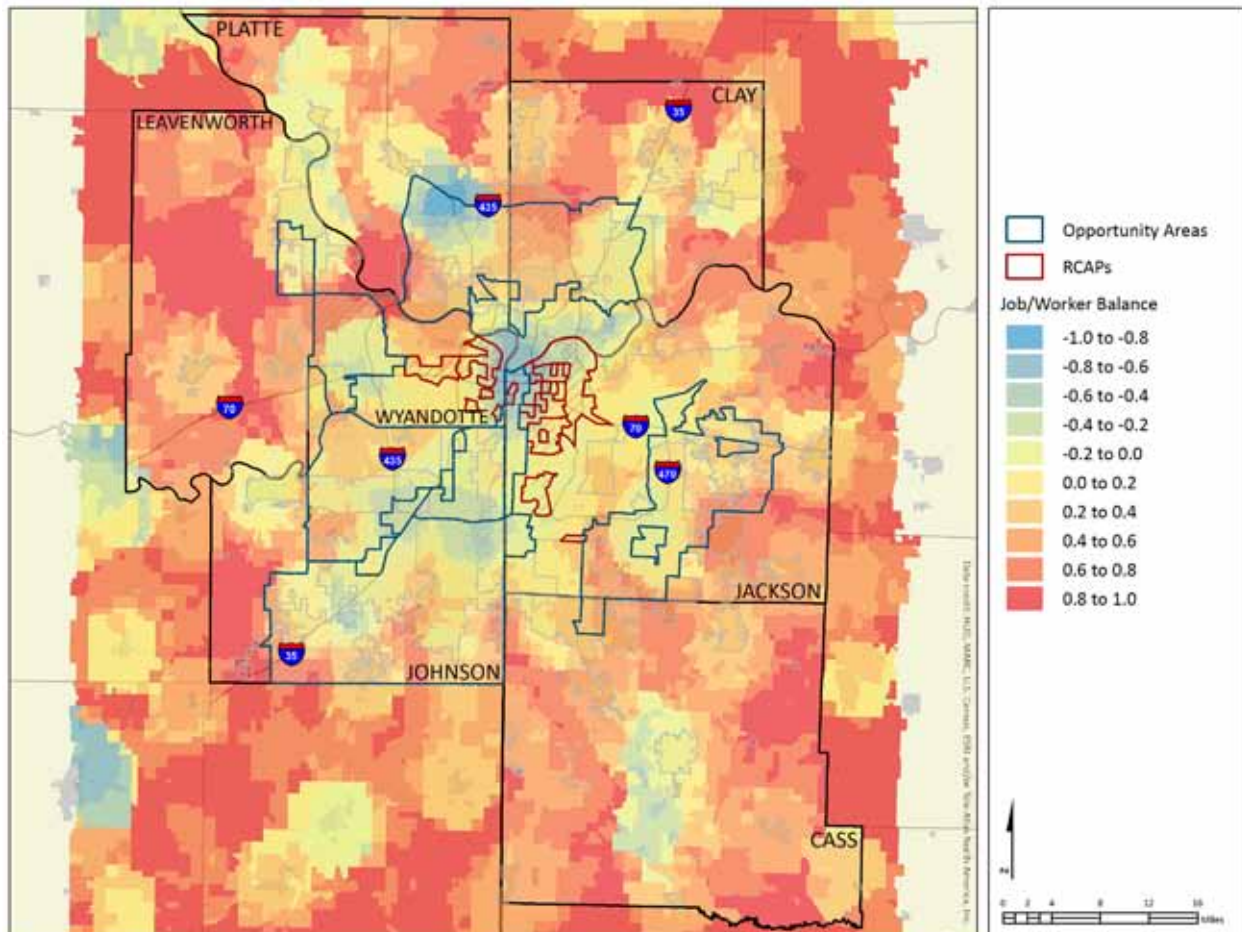
BBC Research Consulting, Stakeholder Survey December 2010–February 2011

Economic Characteristics

One of the most important methods to reduce poverty and increase access to opportunity is to support education, workforce development and connection to jobs. Many residents in the RCAPs lack the necessary education and skills to take advantage of jobs, both within the RCAPs and throughout the region. Some residents have backgrounds that include felony convictions or poor credit, which create barriers to employment. Some lack personal transportation and have to rely on an insufficient public transit system.

The four largest employment sectors in the RCAPs are Educational Services, Manufacturing, Health Care and Social Assistance, and Wholesale Trade. Together, these four sectors employed 26,843 workers out of a total RCAP employment of 52,993, or roughly half of all jobs. RCAP 7 (East Side) has the fewest jobs per capita, with only 2.18 jobs for every 10 people (using total population, not labor force). RCAP 6 (Blue River), on the other hand, has 9.96 jobs for every 10 residents, indicating an area with a strong employment base.

In the map below, blue indicates areas with more jobs than workers; yellow areas are balanced; and red areas have more workers than jobs.

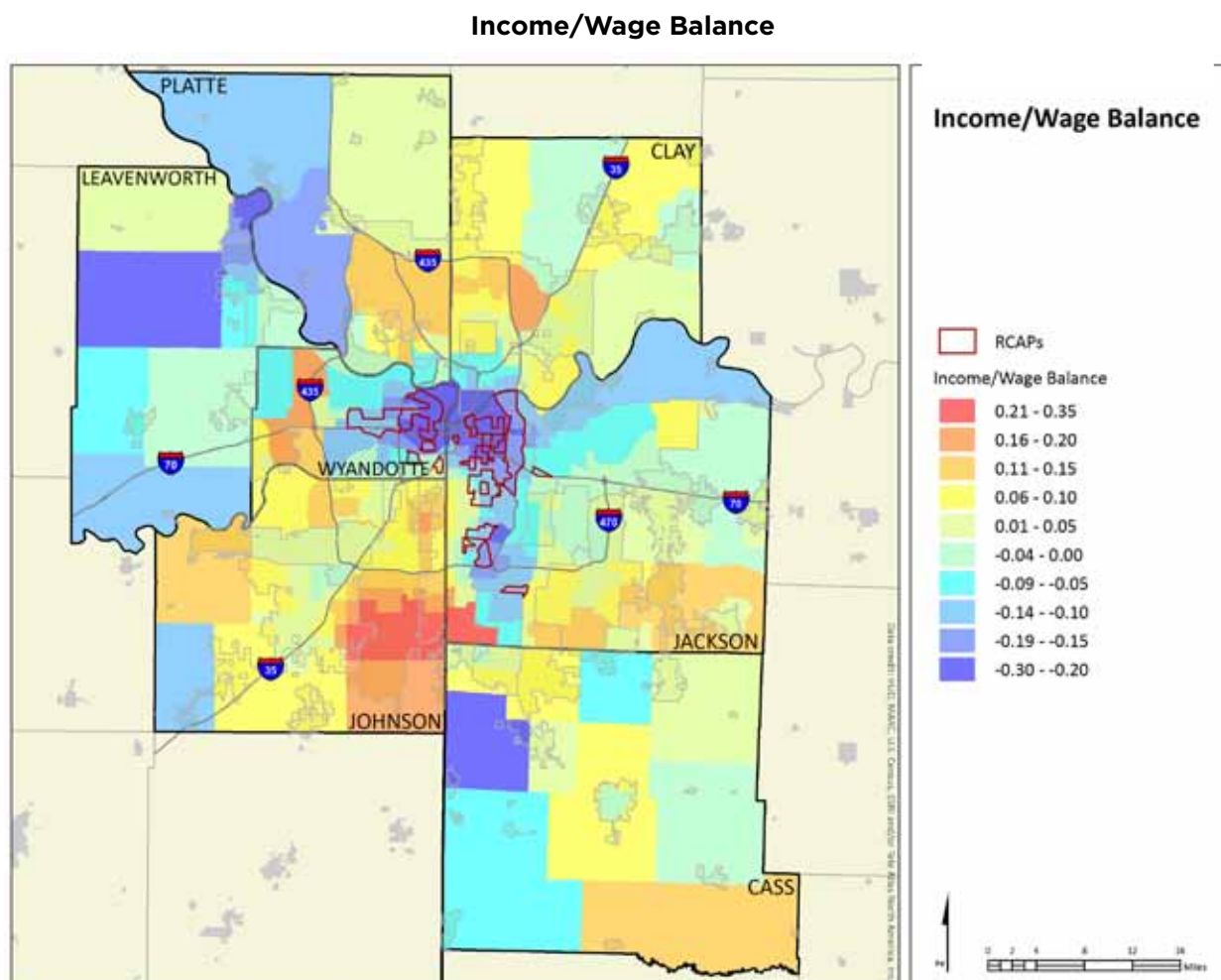


Jobs/Worker Balance

One of the challenges that emerged from this analysis is the relative lack of jobs in each RCAP that match

residents' current educational attainment levels. For example, RCAP 5 (Northeast KCMO) has the lowest educational attainment rate of the RCAPs, with a high school graduation/GED rate of 62 percent in 2010, but in 2011 only 10 percent of all jobs in this area were available to workers with less than a high school degree. In other words, for the approximately 4,408 residents with less than a high school education, RCAP 5 only had 294 jobs available. Sadly, this is relatively consistent across all RCAPs.

The map below shows the relative match between worker educational levels and wage rates as an indication of jobs-skills match. Blue means that people who live in the area have lower wages than those who live elsewhere and work in the area. Red indicates areas where residents have higher wages than people who work in the area but live elsewhere.



Very few jobs in the RCAPs are held by the RCAP residents; the East Side RCAP ranks highest, with 8.4 percent, and the lowest is 1 percent in Blue River. There are 8,800 people with less than a high school education living in the East Side RCAP, and only 800 jobs in that area are held by people with less than a high school education (i.e., 10 people per available job). Conversely, in the Central Business Corridor, there are 8,900 jobs for people with less than a high school education, and 4,600 residents have that level of education. This represents two jobs per resident. Overall, there are not enough jobs in RCAP areas to meet the needs of residents with limited education.

VI. Strategies to Address Barriers to Opportunities

The following set of strategies could improve the ability of people of color and low-income residents to connect with opportunities. They include strategies that increase access to opportunities throughout the region and strategies to improve RCAP neighborhoods allowing residents to take advantage of new investment.

- **Transportation** — Increase transportation services to enable residents to more easily access education and employment opportunities. Encourage investment in a multi-modal transportation network that balances the needs of motorists, transit, pedestrians and cyclists. Increase walkability score around major employers/job centers.
- **Education** — Improve public educational systems and increase access to universal high quality early education programs.
- **Workforce Development** — Support workforce development that provides access to training and job placement and support services. Develop a coordinated, comprehensive employment and job-training system that is accessible to all residents, and create partnerships between employers and schools at all levels to maintain a direct relationship between skills taught and jobs in demand.
- **Safe and clean neighborhoods** — Enhance code enforcement and community policing in urban core neighborhoods and support leadership training for neighborhood residents to become more involved in neighborhood watch and other strategies and programs.
- **Improve Market for Middle-Income Residents** — Provide guidelines to ensure that new development is designed to reflect and strengthen the existing character of urban core neighborhoods.
- **Address Fair Housing Challenges** — Increase capacity of fair housing service providers and use of housing advocacy toolkits. Expand the use of public service announcements to increase awareness; provide multilingual materials. Increase awareness and use of the new housing discrimination complaint app and create a local app for filing complaints. Assess the use of clearinghouse help in determining trends associated with housing discrimination.
- **Affordable Housing** — Encourage major employers to support the development of affordable housing along transportation corridors, and explore innovations in public housing. Use tax abatements, reduced development fees and revenue bonds to encourage mixed-income development. Improve coordination of nonprofit housing groups and help them work together, streamlining how they apply for funding and submit reports. Scale up property management capacity so communities see that multifamily housing will be managed by high capacity managers. Rezone underutilized/underbuilt land near transit stops on corridors. Work with the newly established Land Bank, community development organizations and others to reduce the number of vacant structures and lots.
- **Increase Rate of Homeownership** — Increase/improve access to housing counseling services. Work with local lenders to establish special products for first-time homebuyers;. Work with the Federal Home Loan Bank and regulatory Community Reinvestment Act agencies to increase local lenders' awareness of resources needed to work with first-time homebuyers.



Chapter 4: OPPORTUNITY AREAS

As a mechanism to address segregation and fair housing challenges in the region and increase economic opportunity, HUD requires identification and assessment of key areas within the region that have indicators often associated with opportunity — individual social equity indicators that measure the ability of people or households to achieve their goals. In the Kansas City region, these Opportunity Areas are defined based on both general quality of life indicators and locally defined indicators. Examination of these indicators includes a review of current populations in opportunity areas, identification of any barriers that prevent protected classes from accessing these areas, and analysis of whether or not access can be increased in and around the areas.

This chapter provides an overview of the region's seven identified Opportunity Areas as well as overall regional opportunity. The analysis found that:

- Opportunity Areas offer a wide variety of opportunities — such as jobs, education and services — and access to these opportunities would benefit residents of RCAPs.
- Barriers that make it difficult for RCAP residents to access these opportunities include a lack of public transportation, lack of information about opportunities, lack of affordable housing within the Opportunity Areas, and lack of social and medical services within the Opportunity Areas.
- Strategies to improve the accessibility of Opportunity Areas — both by RCAP residents and by other people of color and low-income individuals, wherever they reside in the region — include encouraging redevelopment and improving public transit along key corridors that connect RCAPs with Opportunity Areas; providing more affordable housing in Opportunity Areas; and providing RCAP residents with better information about opportunities and how to access them.

I. Regional Assessment of Opportunity

Methodology

The opportunity assessment process consisted of three components:

1. A review of other regional FHEAs to determine how they defined and assessed opportunity.
2. Analysis of opportunity data.
3. A review of opportunity assessments by stakeholders, including committee members, local government officials, housing experts and equity representatives.

This process allowed the opportunity analysis to reflect the best practices associated with other regional FHEAs while making sure that opportunity was defined and analyzed within a context relevant to local stakeholders and data.

Source data came from the U.S. Department of Housing and Urban Development (HUD), the U.S. Census Bureau, and the Mid-America Regional Council (MARC). A review and analysis of previous plans and studies was also conducted, as well as a review of comments and feedback from stakeholder meetings and workshops.

Analysis

HUD's Office of Policy Development and Research (PD&R) identified a set of data indicators to analyze disparities in access to neighborhood opportunity. These factors were selected because they provide the best indication of access to education, employment and other opportunities. These indices and their sources are defined in the following table.

Opportunity Indices, Variables and Source Data

Index	Input Variables	Source
Neighborhood School Proficiency Index	Percent of elementary school students proficient in reading and math (per state exams)	Department of Education
Poverty Index	Percent of families living below poverty line; percent of households receiving public assistance	2006–2010 American Community Survey
Labor Market Engagement Index	Neighborhood unemployment rate; neighborhood labor force participation rate; percent of population over age 25 with bachelor's degree or higher	2006–2010 American Community Survey
Housing and Neighborhood Stability Index	Percent of homeowners in neighborhood; percent vacant units in neighborhood; percent of low cost purchase and refinance loans in a neighborhood	2010 American Community Survey 2010 Home Mortgage Disclosure Act Data
Job Accessibility Index	Block level job counts; block level worker counts; distance from a neighborhood to employment centers	2010 Longitudinal Employer-Household Dynamics Data

Source: PD&R Fair Housing and Equity Assessment Data Documentation; FHEA Technical Data Documentation, 2013

Opportunity indices range from 1 to 10, with 10 representing the most opportunity-rich census tracts, and 1 representing the most opportunity-scarce census tracts. The following table compares these dimensions for various groups in the region. The data illustrates that there are significant differences at the regional level in how opportunity is experienced by those who are poor, black or Hispanic. The only index which does not show a sharp disparity in opportunity is job access. This would indicate that other factors, such as education and poverty, play a more important role in accessing opportunity for households in the Kansas City metro area.

Regional Opportunity Indices by Race, Ethnicity and Income

Index	All Persons	Poor Families	White Persons	Black Persons	Hispanic Persons	Asian Persons	Black-White	Hispanic-White	Asian-White
School Proficiency	5.54	3.43	6.19	2.63	3.77	6.40	3.56	2.42	-0.21
Poverty	4.71	2.89	5.13	2.99	3.44	4.99	2.14	1.69	0.14
Labor Engagement	6.35	4.32	6.89	3.89	4.98	7.34	3.00	1.91	-0.45
Neighborhood Stability	6.49	4.30	7.12	3.59	4.82	7.18	3.53	2.30	-0.06
Job Accessibility	5.50	5.59	5.47	5.30	5.94	6.30	0.17	-0.47	-0.83
Overall Index	6.43	4.02	7.09	3.42	4.68	7.40	3.67	2.41	-0.31

These five indices provide the region with the means for identifying which geographic areas of the metro have high concentrations of opportunity. These are the areas that offer the greatest potential to provide people of color and low-income households with the opportunities necessary to fulfill their dreams and achieve their potential.

Identification of Opportunity Areas

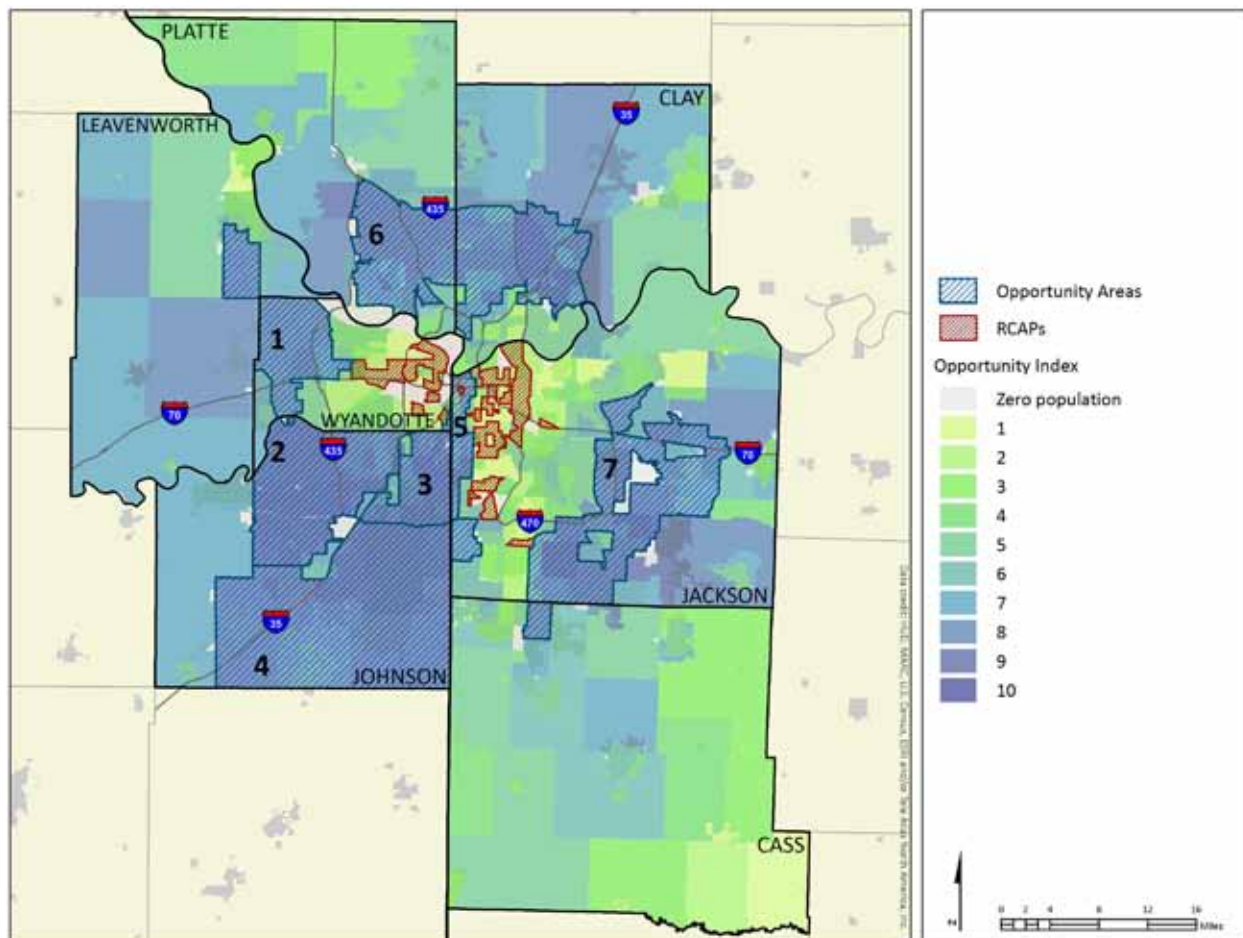
MARC reviewed and analyzed data, census tract by census tract, to identify the region's seven Opportunity Areas — those tracts that exhibited especially high index scores relative to the region as a whole. Using both HUD-provided data and local data sources, tracts with the following criteria were identified as areas of opportunity:

- Smaller concentrations of racial and ethnic populations.
- HUD neighborhood opportunity indices with scores greater than 5 (with the exception of the poverty indicator).
- High educational attainment rates.
- High-performing schools.
- A low number of vacant properties.
- Low crime rates, particularly for violent crimes.
- Low to moderate fair share affordable housing index scores.
- A low number of assisted housing units.
- Strong connectivity to public transit or transportation corridors.

The high-opportunity census tracts that met this criteria were then consolidated into seven major Opportunity Areas, shown in the map below.

- Opportunity Area 1: Western Wyandotte/Eastern Leavenworth Counties
- Opportunity Area 2: Western Johnson County
- Opportunity Area 3: Northeast Johnson County/KU Medical Center
- Opportunity Area 4: South Johnson County/South KCMO
- Opportunity Area 5: Central Business Corridor
- Opportunity Area 6: Northland
- Opportunity Area 7: Eastern Jackson County

Opportunity Areas with RCAPs and Opportunity Index Scores



II. Opportunity Areas Analysis

Characteristics

The following table summarizes the neighborhood opportunity indices for each of the seven opportunity areas.

Opportunity Area Neighborhood Opportunity Indices

Opportunity Areas	School Proficiency	Poverty	Labor Market Engagement	Neighborhood Stability	Job Accessibility	Opportunity Index
(1) W. Wyandotte/ E. Leavenworth	5.25	5.70	5.35	6.85	3.65	6.30
(2) W. Johnson County	6.58	4.40	6.24	6.62	4.58	6.91
(3) N.E. Johnson County/ KU Medical Center	7.26	5.19	7.70	8.32	6.72	8.49
(4) S. Johnson County	7.54	5.39	7.67	8.00	5.32	8.06
(5) Central Business Corridor	2.13	5.34	7.63	5.89	8.66	6.97
(6) Northland	5.55	4.20	5.02	5.90	3.80	5.86
(7) E. Jackson County	5.32	4.36	5.07	5.21	3.08	5.54
Kansas City Region	5.54	6.49	6.35	5.50	4.71	6.43

While opportunities exist throughout the metro area, the most significant overall opportunities exist in Johnson County (Areas 2, 3 and 4) and along the central business corridor (Area 5). However, other areas have either specific strengths or specific pockets of opportunity. For example, while Opportunity Area 1 (Wyandotte/Leavenworth) does not have a strong overall opportunity score, it has a strong job base in the Village West development.

- **Population** — The combined population of the seven Opportunity Areas accounts for about half of the region's entire population. By comparison, the combined RCAPs account for only about 6 percent of the region's population. In the RCAPs, just under 50 percent of the population is black and almost a quarter Hispanic, while in the Opportunity Areas, blacks account for just over 5 percent of the population and Hispanics just under 5 percent.
- **Educational Attainment** — While almost 94 percent of adults in Opportunity Areas have a high school degree or higher, the same is true of only 72 percent of adults living in the RCAPs. The disparity is even more significant when comparing those with a bachelor's degree or higher: 45 percent of Opportunity Area adults meet that criteria, but only 11 percent of adults in the RCAPs.
- **Poverty and Income** — Poverty is considerably higher in the RCAPs than in the Opportunity Areas. More than 37 percent of RCAP residents live in poverty, compared to less than 6 percent in the Opportunity Areas. The disparity in levels of poverty between RCAPs and Opportunity Areas is significant, and it continues to reflect racial disparities.

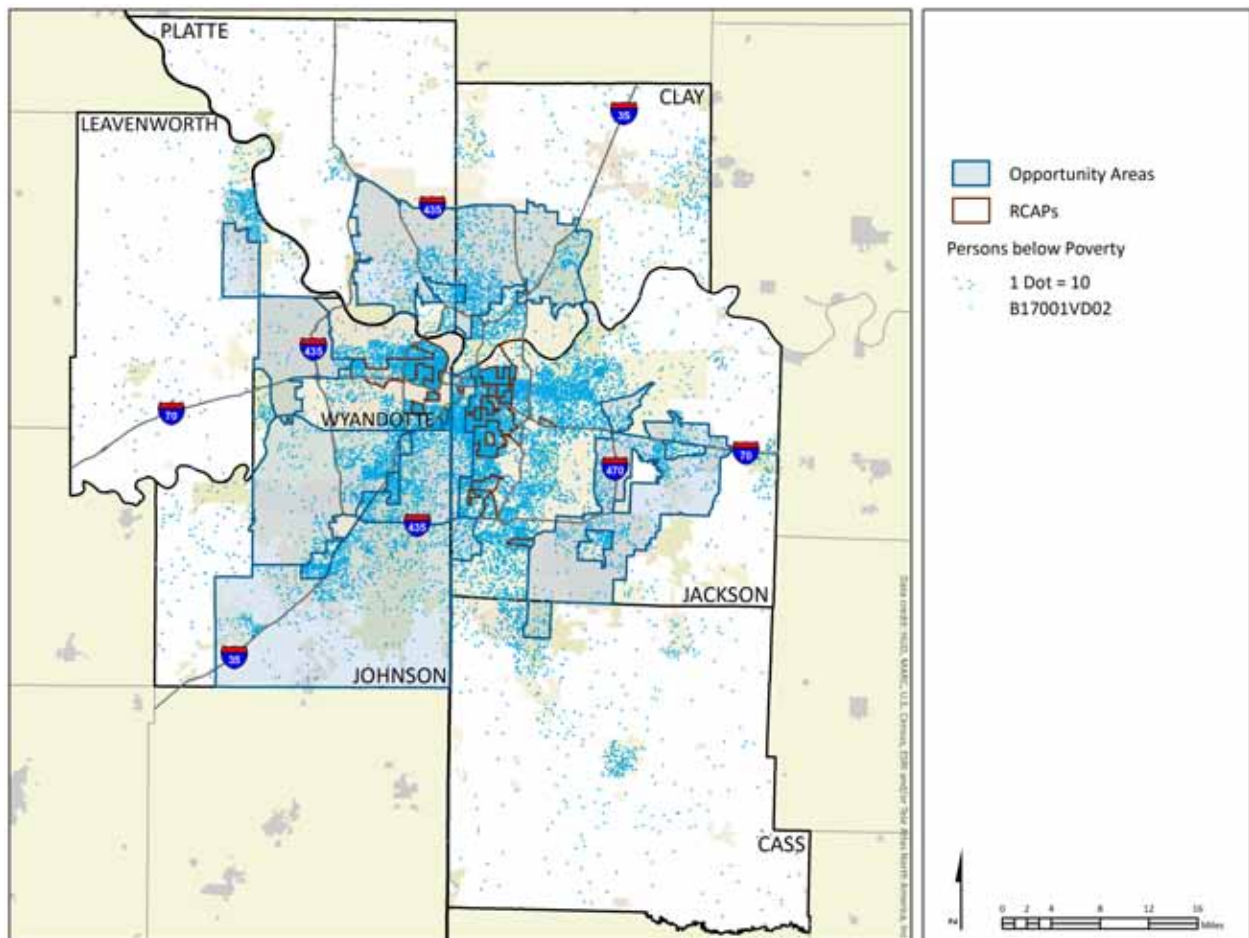
Percentage of Persons in Poverty by Race in RCAPs and Opportunity Areas, 2010

	Total RCAPs	Total Opportunity Areas
Whites	27.8%	4.7%
Blacks	42.5%	16.6%
Hispanics	39.8%	13.0%

Source: American Community Survey

The map below shows the geographic pattern of poverty and its relationship to the RCAPs and Opportunity Areas.

Metropolitan Distribution of Poverty



- Neighborhood Stability and Crime** — Crime rates vary considerably between RCAPs and Opportunity Areas. Combined, RCAPs in 2010 had violent crime rates of approximately 55 crimes for each 1,000 in population, compared to three per thousand in Opportunity Areas. There was also a significant difference in property crime rates, with the rate in RCAPs at 119 per thousand in RCAPs and 13 per thousand in the Opportunity Areas.

- **Job Accessibility and Quality** — The area with the least disparity between RCAPs and Opportunity Areas is job accessibility. Not only are a number of RCAPs close to the particularly job rich Opportunity Area 5 (Central Business Corridor), but the RCAPs themselves also have a significant number of jobs. The per capita ratio of jobs to population is 0.4 for the RCAPs and 0.52 for the Opportunity Areas. Also, there not a considerable disparity in the wages paid by RCAP jobs vs. those in Opportunity Areas, as illustrated below.

Percent of Jobs by Wage Category in RCAPs and Opportunity Areas

	RCAPs	Opportunity Areas
Wages below \$1,250/month	22%	25%
Wages between \$1,251–\$3,333/month	38%	35%
Wages greater than \$3,333/month	40%	40%

- **Housing** — The 2010 housing vacancy rate for all RCAPs was 19.65 percent, compared to 6.71 percent in the Opportunity Areas. For all of the RCAPs, one-third of homeowners were cost burdened, while this figure was 22 percent for the Opportunity Areas. Housing cost burden is more prominent for renters; in the RCAPs, 58 percent of renters are cost burdened, but only 41 percent of renters in Opportunity Areas are cost burdened. One last point should be made in comparing housing stability in RCAPs versus Opportunity Areas: in the RCAPs, owner-occupied housing units comprise less than 50 percent of the occupied units, compared to more than 70 percent in the Opportunity Areas.

Common Opportunity Area Characteristics

Although the Opportunity Areas have unique characteristics, they also have a number of common characteristics — especially when compared to RCAPs. These common characteristics include:

- **Higher Educational Achievement** — All of the Opportunity Areas are characterized by an educational attainment higher than the RCAPs. This reflects a number of factors, including excellent schools; more stable family structure; access to healthy food, good health care, and role models; less crime; and other factors that contribute to achievement.
- **Stable Neighborhoods** — All of the Opportunity Areas are characterized by stable neighborhoods with low crime rates, low foreclosures and vacancies, access to services, and high property maintenance, giving residents the opportunity to live in peace and concentrate on fulfilling life dreams and goals. One area where Opportunity Areas seem to underperform RCAPs, however, is neighborhood organization and cohesion. This may reflect the response to threats; with fewer threats, neighborhoods in Opportunity Areas have less cause to organize.
- **Labor Engagement** — All of the Opportunity Areas are characterized by high labor participation rates, educational attainment and unemployment rates. People in these areas have more opportunities and they have been able to take advantage of them. They have also had fewer disruptive elements in their lives that might prevent them from taking advantage of opportunities if available.
- **Transit Access** — The Opportunity Areas have less access to public transportation than the RCAPs.
- **Affordable Housing Access** — Opportunity Areas have a smaller stock of affordable housing, especially family housing and rental properties, than the RCAPs. However, the affordable housing stock in RCAPs, although greater in quantity, is also of much lower quality than that found in Opportunity Areas.

Distinctions Between Opportunity Areas

In addition to the many common characteristics of Opportunity Areas, as compared to RCAPs, there are also a number of distinctions between the Opportunity Areas. Some of the most notable include:

- **Johnson County** — The Johnson County Opportunity Areas stand out, even among all seven Opportunity Areas. First and foremost they have an abundance of jobs in a variety of skill levels and pay ranges. These areas also have a wealth of services, although increased poverty is straining social services and safety net health services. Finding affordable housing in the southern Johnson County Opportunity Area is especially difficult.
- **Central Business Corridor** — This unique Opportunity Area is a major generator of jobs and is close and accessible to a number of RCAPs. This accessibility is enhanced by good public transportation. Yet residents of RCAPs hold a relatively low percentage of the Central Business Corridor jobs, indicating that accessibility is not just a matter of proximity, but also of other factors, such as education, experience and personal connections. While this area ranks high in jobs, it also suffers some of the same conditions as adjacent RCAPs, including higher crime rates and low school proficiency.

Areas Outside the RCAPs and Opportunity Areas

Although the focus of the FHEA is on RCAPs and Opportunity Areas, it should be noted that a significant portion of the region lies outside of these areas. This outside portion also contains significant numbers of people of color and low-income households, as well as significant opportunities. This is particularly true of eastern and northern portions of Kansas City, Mo.; first suburban communities such as Grandview, Raytown, Independence and Gladstone; large portions of southern and central Kansas City, Kan.; and rural areas of the region.

In these areas, people of color and low-income individuals may have particular issues accessing opportunities and services. Additionally, residents of RCAPs may have difficulty accessing opportunities in these areas, since they are seldom well served by public transportation. The strategies developed to better connect RCAP residents with Opportunity Areas and to build opportunities within RCAPs must also address the population living in these non-designated areas.

III. Barriers to Connection Between RCAPs and Opportunity Areas

One of the challenges in creating a more equitable region is connecting people of color and low-income individuals with opportunity. Barriers to making these connections include:

- **Lack of Public Transit Connections** — By and large, with the exception of the Central Business Corridor, the Opportunity Areas are not well connected by public transit. This is particularly true for connections between the RCAPs and the Opportunity Areas.
- **Lack of Information About Opportunities** — RCAPs not only lack connection to Opportunity Areas in terms of public transit; they are not well connected in terms of information about the opportunities that exist, particularly job opportunities.
- **Lack of Social and Health Care Services in Opportunity Areas** — For those residents of Opportunity Areas who are disadvantaged, there is a lack of social and health care services to help position them to take full advantage of opportunities that exist.

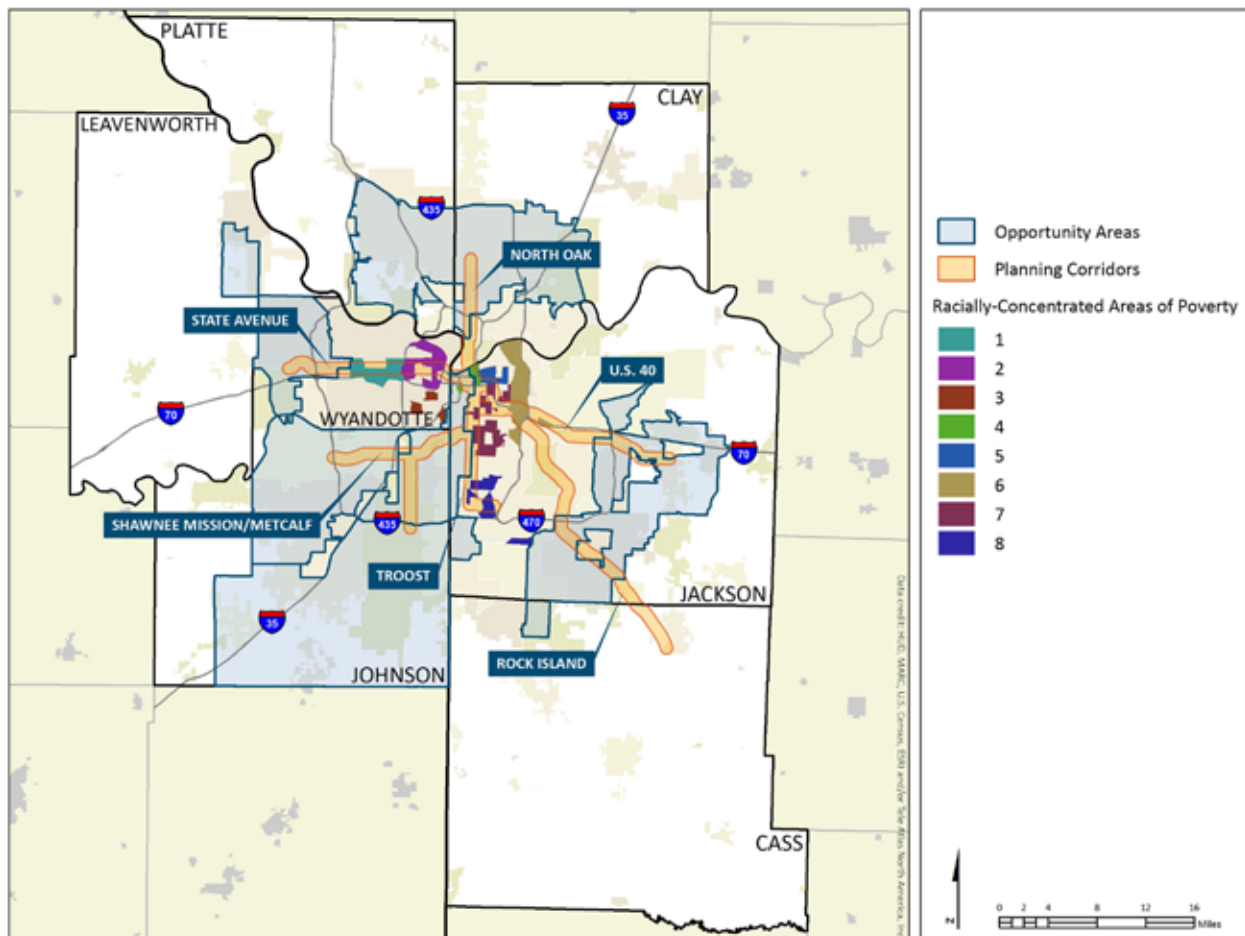
- **Lack of Affordable Housing in Opportunity Areas** — There is a shortage of affordable housing (including subsidized housing) in Opportunity Areas, especially for very low-income people. This makes it much more difficult for people of color and low-income individuals to live near opportunities, particularly jobs.

IV. Strategies to Improve Connection to Opportunity Areas

The following set of strategies could improve the ability of people of color and low-income residents to connect with opportunities in Opportunity Areas. There are two broad approaches to connection: (1) a series of strategies that allow residents of RCAPs to better access the opportunities that exist in the Opportunity Areas, and (2) a series of strategies that allow people of color and low-income residents who currently live in the Opportunity Areas — and these numbers are increasing — to take advantage of the opportunities that exist in their communities.

- **Continue to Foster Redevelopment of Key Corridors** — MARC and its partners, particularly through its Creating Sustainable Places initiative, have focused on redevelopment of key corridors that connect RCAPs and Opportunity Areas. Such redevelopment can help spread opportunities along the corridors into RCAP areas. It also reinforces efforts to enhance public transportation in these corridors.

RCAPs, Opportunity Areas and Key Transportation Corridors



- **Enhance Public Transportation in Key Corridors** — As has been mentioned elsewhere in this report, more than 80 percent of low-income residents have access to public transportation, but transit routes provide access only 25 percent of jobs in the metro area. A major strategy, therefore, is to enhance public transportation along key corridors that connect RCAPs and Opportunity Areas.
- **Connect RCAP Residents with Information and Access to Opportunity Area Jobs** — Working through the existing workforce development system, a process to make RCAP residents aware of jobs in Opportunity Areas and how they may access them would be an important workforce development step.
- **Increase the Availability of Affordable Housing in Opportunity Areas to Meet Workforce Needs** — Local governments and housing organizations should work with individual communities and local governments in Opportunity Areas to develop strategies to increase the availability of affordable housing in their communities.



Chapter 5: FAIR HOUSING INFRASTRUCTURE

This chapter reviews fair housing complaints, examines lending data, and summarizes the region's fair housing infrastructure. As noted earlier, the Kansas City region, while less segregated than in the past, is still quite segregated, especially between blacks and whites, with significant concentrations of very low-income minority families living in racially concentrated areas of poverty. Discrimination complaints are primarily filed on the basis of race and disability, and come predominantly from those living in the city of Kansas City, Mo.. The lending analysis presented in this chapter shows that far more loans are made in suburban areas than in the urban core, and that blacks and Hispanics are far less able to access mortgage lending than whites. Further, the loans they receive are more likely to be government-insured and thus more expensive than loans made to whites.

The region's 2011 Analysis of Impediments presented regional and local recommendations, many of which have been implemented, including changes to municipal websites to improve access to information about fair housing, establishment of a KCMO Civil Rights Task Force and the creation of a regional website that brings many affordable housing resources together in one place at www.KCMetroHousing.org.



Responding to fair housing complaints by educating (and when necessary, prosecuting) property owners, while an important component of addressing fair housing choice, is a reactive strategy. To proactively further housing, the region can foster increased housing choice throughout the region by implementing the recommendations outlined in the Housing Element supplement to the Regional Plan for Sustainable Development. Encouraging diverse housing types in communities throughout the region, investing in transit, and reaching out to diverse populations can help the region overcome its legacy of discrimination and improve fair housing choice.

I. Background and History

Various government agencies and nonprofit organizations in the Kansas City region are charged with monitoring, educating, enforcing and supporting fair housing activities in order to counter historical patterns of segregation and ongoing incidents of housing discrimination in the metropolitan area — and boost access to opportunity and promote economic prosperity.

These organizations act at the local level to promote fair housing. The Federal Fair Housing Act, passed in 1968 and since amended, prohibits discrimination in housing on the basis of race, national origin, religion, gender, familial status and disability. The Fair Housing Act covers most facets of housing, including rental housing, home sales, mortgage and home improvement lending, and land use and zoning practices.

The history of fair housing efforts in the Kansas City metropolitan area predates passage of the Fair Housing Act of 1968. By the end of 1966, a growing movement, including People for Fair Housing and the Greater Kansas City Council on Religion and Race, had successfully organized 23 fair housing councils in the region, and helped to introduce fair housing legislation in several cities as well as in the Kansas and Missouri state legislatures. Despite this fair housing legacy, however, patterns of segregation persist in the region (see Chapter II, Segregation).

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The U.S. Department of Housing and Urban Development (HUD) has the primary authority for enforcing the Fair Housing Act. HUD investigates complaints it receives and determines if there is a reasonable cause to believe that discrimination occurred. If reasonable cause is established, HUD brings the complaint before an administrative law judge. Parties to the action can also elect to have the trial held in a federal court (in which case the Department of Justice brings the claim on behalf of the plaintiff).

HUD publicly recognizes that, historically, it has not adequately fulfilled this obligation. In recent years, however, HUD has demonstrated a renewed commitment to fair housing. HUD and the Department of Justice have increased their efforts and brought landmark cases to court related to mortgage lending, zoning and other issues that get to the heart of the Fair Housing Act. In addition, the creation of the Consumer Financial Protection Bureau is expected to provide additional resources to support fair housing and lending. Further, HUD is working to integrate fair housing efforts with local and regional planning. The requirement for Sustainable Communities Regional Planning grant recipients to complete Fair Housing and Equity Assessments is evidence of HUD's increased attention to fair housing.

On July 19, 2013, HUD issued new proposed regulations to affirmatively further fair housing. HUD accepted comments through Sept. 17, 2013, and final rules are expected in October 2014. During this rulemaking process, HUD has indicated that future plans submitted by local jurisdictions — particularly those receiving federal funding for housing or community development — will be expected to address fair housing in the context of their planning efforts.

II. National Trends in Housing Discrimination

Nationwide, fair housing organizations, HUD, and the Department of Justice reported 28,519 complaints of housing discrimination in 2012, an increase from 2011, according to the National Fair Housing Alliance. The 2012 Fair Housing Trends Report notes that private fair housing organizations reported increased rental and sales discrimination, and a notable increase in discriminatory harassment. Groups also saw an increase in housing discrimination based on classes not protected by the Fair Housing Act, including source of income, age and sexual orientation. All public fair housing enforcement agencies reported a notable increase in complaints based on national origin. Fair Housing Assistance Program (FHAP) agencies reported a decrease in the overall number of claims and complaints, most likely due to constricted state and local funding. The Department of Justice also reported a drop in the number of case filings, mostly due to its taking on more costly, high-impact cases.¹

Another recent study further confirms ongoing national discrimination in housing. The “2012 Housing Discrimination Study: Housing Discrimination against Racial and Ethnic Minorities,” published by HUD and the Urban Institute in June 2013, finds that real estate agents and rental housing providers recommend and show fewer available homes and apartments to minorities than equally qualified whites. “Although the most blatant forms of housing discrimination have declined since the first national paired-testing study in 1977, the forms that persist raise the costs of housing search for minorities and restrict their housing options.”² The study suggests that the research likely underestimates the incidents of housing discrimination, noting that the testers were highly qualified, and lower-income applicants may experience more discrimination.

III. Housing Discrimination in the Kansas City Region

The national findings apply to the Kansas City region. The Urban League of Kansas participated in the paired testing study, and the data includes Kansas City testing. In addition, the national fair housing reports on complaints incorporate local data.

Despite the frequent occurrence of fair housing violations, many victims fail to come forward because they lack information on fair housing rights and receive little guidance about how to file complaints. Through the Fair Housing Assistance Program (FHAP), local and state government agencies receive HUD funding to enforce local fair housing laws that are “substantially equivalent” to federal law. In the Kansas City region, the cities of Olathe and Kansas City, Mo., and the state of Missouri are FHAP grantees.

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Fair Housing Complaints

The following table presents data on housing discrimination complaints, from the 2011 Regional Analysis of Impediments. According to the AI, more than 550 complaints were filed between August 2005 and

- 1 Modernizing the Fair Housing Act for the 21st Century: 2013 Fair Housing Trends Report. National Fair Housing Alliance, 2013. Online PDF, www.nationalfairhousing.org/Portals/33/trends2013final.pdf
- 2 Turner, Margery Austin, Rob Santos, Diane K. Levy, Doug Wissoker, Claudia Aranda, Rob Pitingolo, The Urban Institute. “Housing Discrimination Against Racial and Ethnic Minorities 2012.” U.S. Department of Housing and Urban Development, Office of Policy Development and Research, 2013. Online PDF, www.huduser.org/portal/Publications/pdf/HUD-514_HDS2012.pdf

October 2010. The majority of the complaints were filed in Kansas City, Mo., with most complaints based on race and disability. Complaints also included discrimination on the basis of family status, gender and retaliation.

Fair Housing Complaints by Jurisdiction, August 2005–October 2010

	Share of Study Area Complaints	Number of Complaints	Race	Disability	Gender	Family Status	Retaliation	Other
Kansas								
Johnson County*	16%	93	48%	25%	8%	7%	2%	10%
Kansas City	15%	87	49%	24%	8%	6%	2%	10%
Leavenworth	1%	6	22%	33%	11%	22%	0%	11%
Overland Park	7%	40	35%	42%	13%	4%	4%	2%
Shawnee	3%	17	35%	50%	5%	0%	5%	5%
Missouri								
Kansas City	60%	346	37%	28%	11%	5%	7%	12%
Independence	10%	58	33%	47%	5%	4%	5%	5%
Blue Springs	2%	12	47%	33%	0%	13%	7%	0%
Lee's Summit	2%	11	56%	25%	0%	13%	0%	6%
Kansas City MSA		577	39%	31%	9%	6%	5%	10%

*Excluding Overland Park and Shawnee
Source: HUD Kansas City, Kan., Regional Office of Fair Housing and Equal Opportunity

Approximately one in five complaints filed (22 percent) were successfully resolved. The Civil Rights Division of the Kansas City, Mo., Human Relations Department, which enforces the city's fair housing laws, conducted 40 formal investigations of discrimination; 10 involved race and 13 involved disabilities. Nineteen of these cases were resolved through reconciliation before or after a Reasonable Cause determination had been rendered. Complainants received more than \$37,000 in settlements.

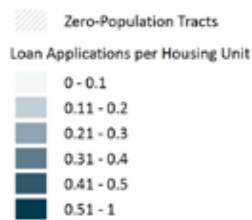
Fair Housing Lawsuits

No fair housing lawsuits are currently open in the region. Several area cases from the last decade are summarized in the 2011 Analysis of Impediments. A more recent case, *HUD on behalf of Complainant Metropolitan St. Louis Equal Housing Council v. H&H Development Group, Inc; Larry D. Nelson; McBride & Son, Contracting Co, Inc, etc (2011)*, was filed on April 18, 2011. The Metropolitan St. Louis Equal Housing Opportunity Council claimed that the H&H Development Group violated the Fair Housing Act by failing to design and construct accessible multifamily dwellings. After an investigation into the issue, HUD issued a Charge of Discrimination. Defendants were ultimately found guilty of engaging in discriminatory housing practices and ordered to pay damages to the Metropolitan St. Louis Equal Housing Council.

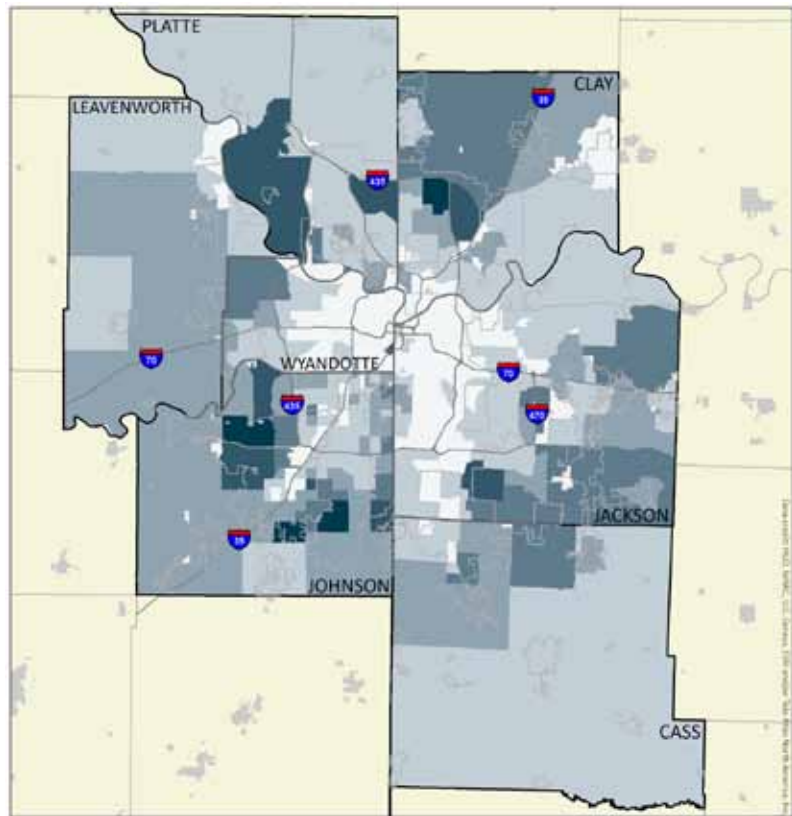
Lending Practices

Analysis of lending practices is a useful approach to compare the availability of credit across racial groups and across the region, as well as to note the disparate impact. The 2011 Regional Analysis of Impediments, using 2009 Home Mortgage Disclosure Act (HMDA) data, finds disparities in high-cost lending and loan denials across different racial and ethnic groups. In addition, the data show a correlation of loan denials with those places that have concentrations of minority and low-income households.

An analysis of 2010 HMDA data shows similar patterns. The map of Residential Lending in 2010, shows a notable difference in lending between the heavily minority urban areas — with less than 10 percent of loan applications per housing unit — and the surrounding areas that have much higher loan application rates.



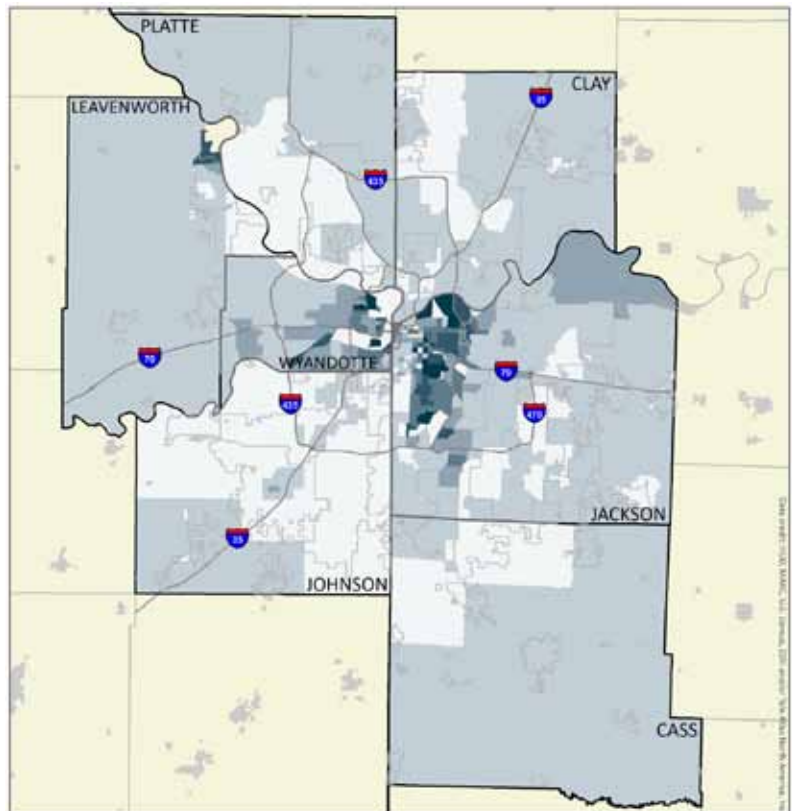
Residential Lending in 2010



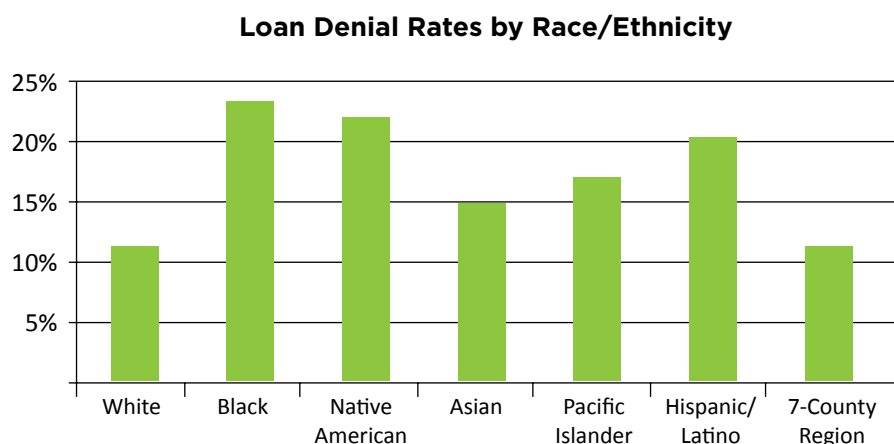
The map of Residential Loan Application Denials in 2010 reverses this picture, with much higher denial rates in Kansas City, Kan., and Kansas City, Mo. The areas of Wyandotte and Jackson counties with high percentages of blacks and Hispanics have both a low total number of loan applications (across all loan types), and a higher rate of application denial.



Residential Loan Application Denials in 2010

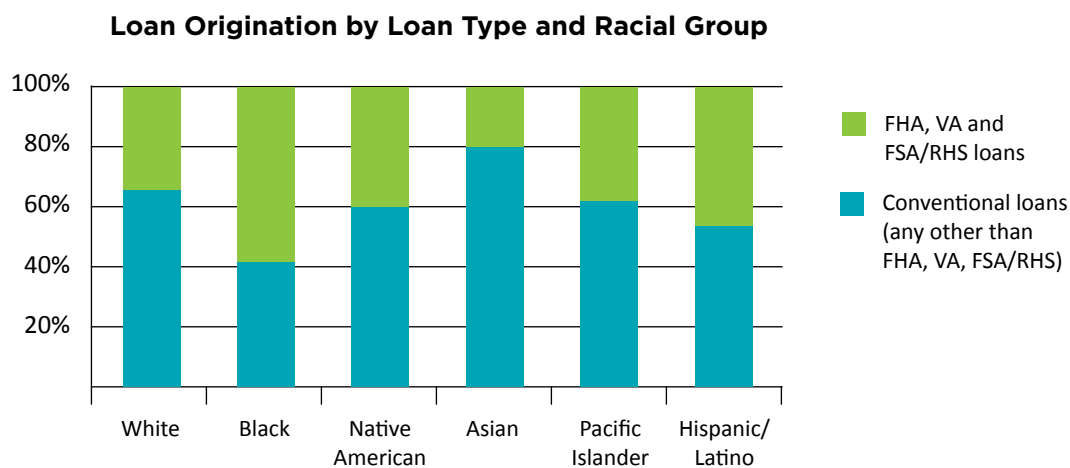


In the Kansas City region, loan denial rates are much higher for blacks, Hispanics, and Native Americans — approximately double that of whites.



Source: 2010 HDMA Data

As shown below, whites and Asians are far more likely to access conventional mortgage financing, while large percentages of black and Hispanic homebuyers received government-insured FHA, VA, Farm Service Agency or Rural Housing Service loans. These loans tend to be more expensive than conventional financing, as they require mortgage insurance. The additional costs amount to a loss of equity, which exacerbates the wealth gaps between white or Asian and black or Hispanic homeowners.



Source: 2010 HDMA Data

Examination of loan originations also shows that a larger percentage of whites and Asians applied for refinance loans than did black and Hispanics. It is possible that Asian and white homeowners took advantage of low interest rates and refinanced their home mortgages. A smaller percentage of black and Hispanic loan applications were for refinancing.

IV. Fair Housing Resources and Action Taken

The Kansas City metropolitan area fair housing infrastructure is made up of government agencies, fair housing organizations and legal service organizations. A list of the agencies and their responsibilities is included in the Analysis of Impediments. Federal, state and local fair housing resources are available, but are not often known to residents who face housing discrimination. In particular, those households where English is a second language face greater barriers in accessing assistance. There is still a need for better fair housing testing, public education and enforcement. Most of the region's fair housing infrastructure is concentrated in Kansas City, Mo., and these resources may not be sufficient to cover the entire region.

The following federal, state and local government agencies are responsible for enforcing fair housing. As described in greater detail in the 2011 Regional Analysis of Impediments, individuals who believe they have experienced housing discrimination may report their complaints to the following entities:

- The Kansas City, Mo., Human Relations Department, which conducts testing and investigations and mediates disputes.
- The Jackson County Ethics, Human Relations and Citizen Complaints Department, which conducts investigations and issues reports on fair housing complaints.
- The Kansas City, Kan., Human Relation Commission, which handles complaints and mediates disputes but does not have statutory authority to act on complaints.
- The City of Olathe's Office of Human Relations, which enforces the city's fair housing ordinance and works with renters, buyers and housing providers to address fair housing issues and concerns.

While some jurisdictions have specific fair housing organizations, others do not. Clay and Platte counties have housing information centers, housing hotlines and economic development agencies, but no dedicated fair housing agencies. The city of Overland Park has a Fair Housing Commission that operates in an advisory capacity.

Findings from a series of surveys reported in the 2011 Regional Analysis of Impediments reveal that 59 percent of fair housing advocates believe that clients are "somewhat likely" to experience housing discrimination, and 60 percent indicate that clients typically take no action following discrimination. Community feedback voiced at a series of public forums highlights accessibility issues, discrimination by small landlords, discrimination against felons, and the need for additional fair housing testing.

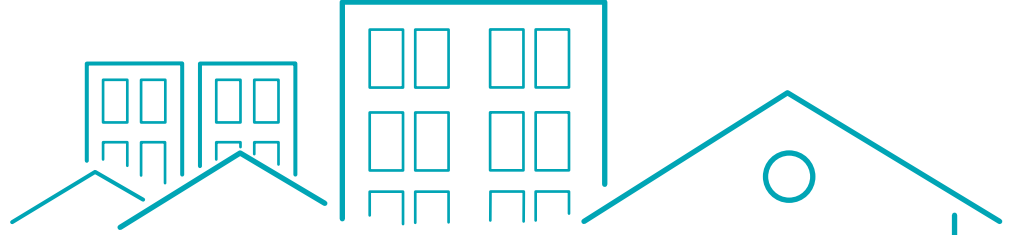
The communities took part in the 2011 Analysis of Impediments have taken various steps to address the challenges identified and recommendations it proposed. The communities have formed a task force to address fair housing. The KCMO Human Relations Department has increased communication efforts to inform the public about fair housing and conducted trainings for tenants, property managers, community groups and other stakeholders. Various communities, as suggested in the analysis, have made fair housing information more accessible on their communities' websites.

MARC convenes a homelessness task force, which is made up of local governments and service providers. The task force works on advocacy, information sharing, coordination and program development to prevent and solve homelessness in Jackson, Clay and Platte counties in Missouri and Wyandotte and Johnson counties in Kansas. The task force has created a new online resource, www.KCMetroHousing.org to provide information about available affordable rental housing, landlord tenant laws, fair housing law, and other housing and service resources in the nine-county region.

V. Recommendations and Action Strategies

Responding to fair housing complaints through the education of property owners and other landlords and renters, while an important component of addressing fair housing choice, is reactive in nature. To affirmatively further housing, the region needs to increase the supply of affordable homes outside the racially concentrated areas of the urban core.

The region can also foster increased housing choice by addressing local zoning, using tools and recommendations described in the Housing Element to promote access to opportunity. The Creating Sustainable Places initiative also launched a new Regional Equity Network, which recommends improving linkages to jobs, exploring opportunities to pursue regional innovations related to housing vouchers, and increasing transit options to help families to access opportunity. In addition, strategic investments in disinvested communities — for example, through single-family rehab programs, increased transportation and other infrastructure investments, and use of land banks — will help strengthen local communities.



Chapter 6: PHYSICAL INFRASTRUCTURE

Physical infrastructure investments have the potential to greatly impact Racially Concentrated Areas of Poverty (RCAPs) and Opportunity Areas in the Greater Kansas City region. Regional investments have the potential to increase access to areas of opportunity, while more localized efforts can contribute to creating greater opportunities for residents in RCAPs.

A review of the region's physical infrastructure finds that:

- While a number of public infrastructure investments have been made in disinvested communities, more attention should be given to the nature of these investments and whether they are contributing to enhanced access to opportunity for people of color and low-income residents.
- Efforts to redevelop key corridors and enhance public transportation along them — both as a means of connecting RCAP residents to opportunities in other areas and as a means of redevelopment within the RCAPS — should continue.
- The region needs to enhance its capacity to successfully undertake large-scale redevelopment and housing development projects.
- Public acceptance of affordable housing is very low, but it will be absolutely necessary to expand access to opportunity in suburban and exurban communities.

I. Public Infrastructure

Transportation Investments

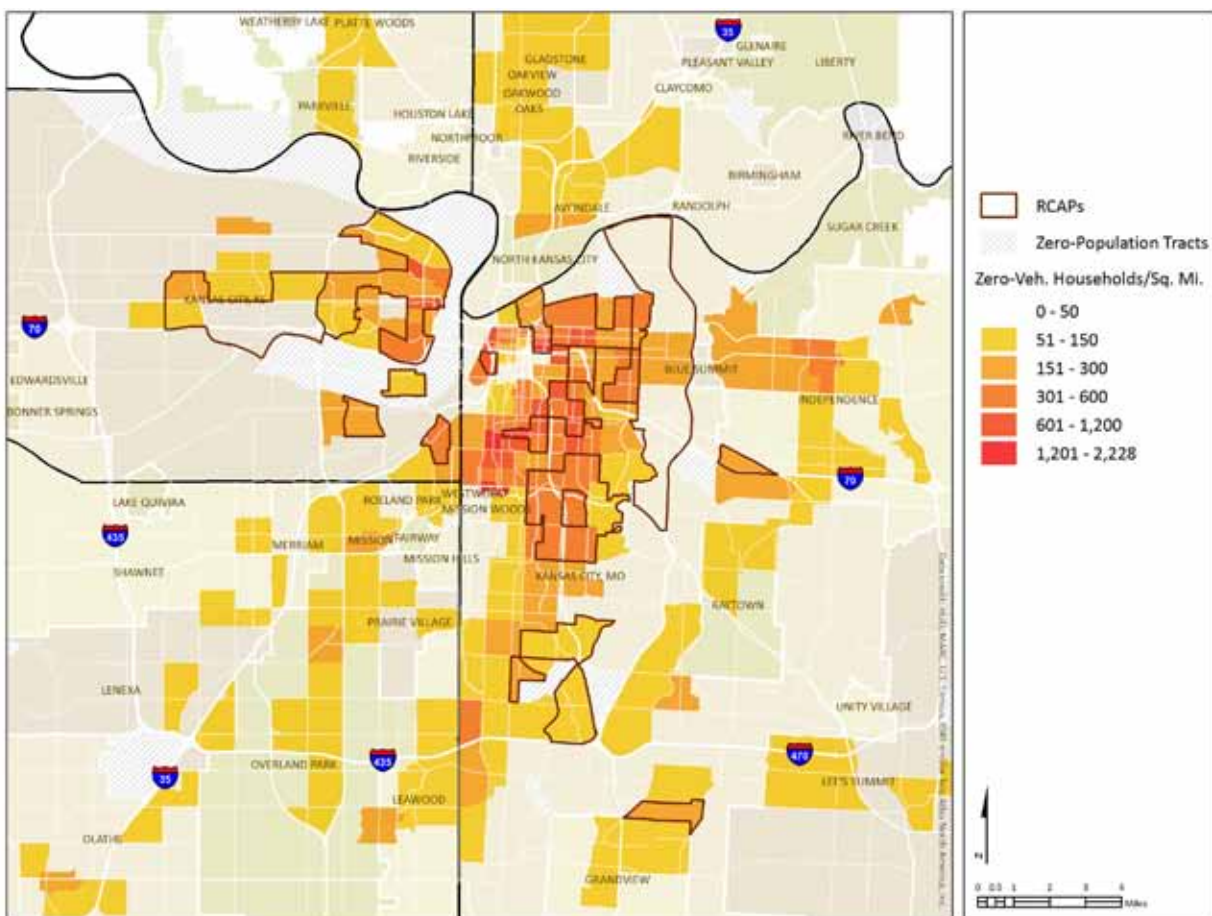
Transportation investments in the Kansas City metro area are guided by Transportation Outlook 2040, the region's long-range transportation plan. Updated every five years, the plan provides guidance for regional investments in transportation. In the 2010 update, which considered alternative development scenarios that put more emphasis on redevelopment, one of the plan's major themes is concentrating development and public investment along key transportation corridors. The regional plan reflects the emphasis local governments have placed in their plans on mixed-use, transit-oriented, and greener development.

The Kansas City metro area is a low-density, auto-oriented community. The core of the city, where most of the RCAPs are located, has been losing population for a number of years and a significant share of the region's employment has moved to the suburbs. The metro area has one of the most extensive systems of Interstate highways in the country, which greatly facilitates the dispersal of jobs and housing.

The metropolitan area has a modest public transportation system that has suffered from a lack of funding and the dispersed nature of population and jobs. According to a recent Brookings Institution analysis, 89 percent of the low-income neighborhoods in the metro area have access to public transportation; however, public transportation only serves 26 percent of places that employ low-skilled workers.

The dispersed nature of the region, coupled with a weak public transportation system, necessitates automobile ownership. The Kansas City metro area is very difficult to navigate if one does not have a car, a situation that disproportionately affects people of color and low-income households. Recent data shows that 18 percent of black households and 11 percent of Native American households are without automobiles. Lack of automobile ownership closely mirrors the location of RCAPs in the region.

Concentration of Zero-Vehicle Households 2006-2010



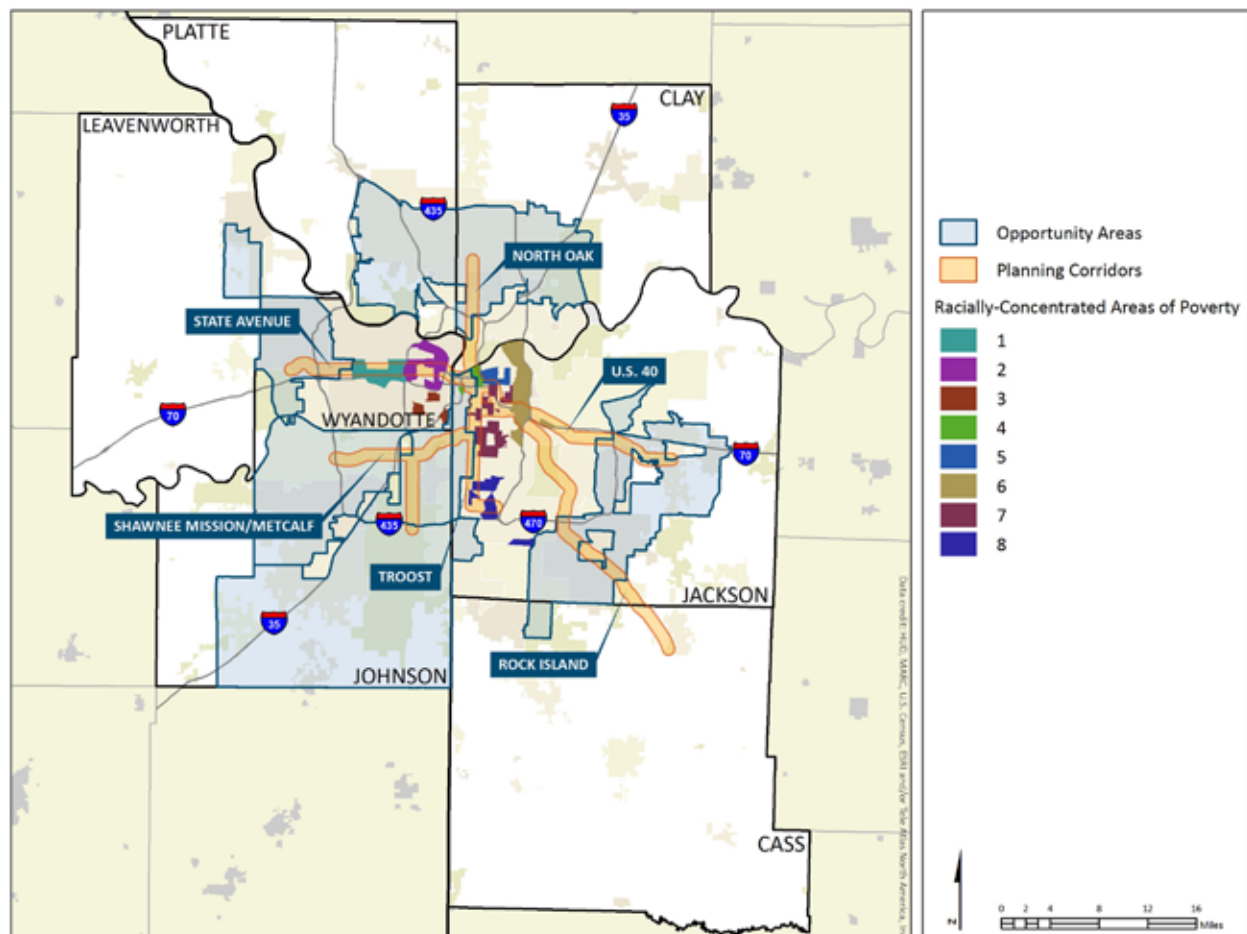
Recent and planned transportation investments, in accord with the Transportation Outlook 2040, include:

- **Bus Rapid Transit (BRT)** — The long-range plan's corridor strategy includes the expansion of BRT as a major objective for local jurisdictions, transit agencies and the Mid-America Regional Council. Currently two BRT routes exist in Kansas City, Mo. — one along Main Street and the other on Troost Avenue. The Troost route connects areas of high concentrations of poverty and people of color with downtown employment opportunities and midtown educational opportunities. This line serves RCAPs 7 (East Side) and 8 (Southtown).

Plans are underway to expand BRT to additional corridors, most immediately to the Prospect corridor, which runs through the core of RCAP 7 (East Side). A \$50 million federal TIGER grant awarded to the region by the U.S. Department of Transportation in 2010 has supported investment in assets along several potential BRT routes. The Shawnee Mission/Metcalf route serves three opportunity areas and connects to RCAP 7. The State Avenue route connects RCAPs 1 (KCK West) and 2 (Central KCK) to the western opportunity area as well as to downtown where additional connections can be made.

One of the principle objectives of increasing BRT service is to connect opportunity areas to those who most need those opportunities. The map below shows the relationship of RCAPs, Opportunity Areas, and six key transportation corridors that were the focus of not only the TIGER grant, but also a Sustainable Community Initiative regional planning grant from the U.S. Department of Housing and Urban Development.

Opportunity Areas, RCAPs and Planning Corridors



- **Streetcar** — The city of Kansas City, Mo., has initiated the first phase of a new streetcar system. This initial phase will primarily serve the downtown commercial core. It is currently under construction, with an anticipated operation date of 2015. The city, along with other partners, has already begun planning for subsequent phases. Several of these proposed phases would serve areas of concentrated poverty, including RCAPs 4 (Downtown KCMO), 5 (Northeast KCMO), 6 (Blue River), and 7 (East Side), and would begin to connect some of the RCAPs with Opportunity Areas.
- **Streets and Highways** — The Kansas City metro area continues to invest the bulk of its transportation dollars in streets and highways. However, over the last few planning cycles this investment has been increasingly targeted to maintaining the existing street and highway system, as opposed to building new capacity. A significant share of street and bridge improvements funded through the region's Transportation Improvement Program include accommodation for bicycle and pedestrian travel.

More than half of the recent TIGER grant (\$26.2 million) was devoted to street, curb, sidewalk, traffic and bridge improvements within the Green Impact Zone, a targeted urban core neighborhood in RCAP 7 (East Side). The investment of these resources was a catalyst for private investment in the community, such as the redevelopment of the empty Bancroft School into 50 affordable housing units.

- **Transportation Improvement Plan** — As MARC updates the region's Transportation Improvement Plan (TIP), it conducts an environmental justice analysis to ensure that people of color and low-income populations are receiving a fair share of federal transportation investments. The most recent TIP identifies federal transportation investments in the region planned for the 2014–2018 timeframe. Per DOT requirements, as part of the TIP update process, MARC identifies areas with above-average concentrations of people of color and poverty rates greater than 20 percent as environmental justice areas. These areas generally overlap the RCAPs, but include additional areas as well. An analysis of federal transportation investments from this most recent TIP is shown below.

Distribution of Federal Transportation Funds to Environmental Justice Areas, 2014–2018

	EJ Areas	Non-EJ Areas	Total
Population in EJ tracts	620,937	1,347,932	1,968,869
Percent of total population	31.5%	68.5%	100%
Total federal funds, 2014–2018	\$174,278,144	\$78,429,983	\$252,708,127
Percent of total federal funds	69.0%	31.0%	100%
Per capita funding	\$280.67	\$58.29	\$128.35

While this table indicates a substantial amount of per capita investment in environmental justice areas — an amount well beyond that of the total population — a more nuanced assessment is required. This would require reviewing the nature of each project and whether it directly or indirectly benefits the RCAP. In particular, two specific types of projects would be identified: 1) projects that connect RCAPs with Opportunity Areas, and 2) projects that enhance the economic and livability qualities of the RCAP.

Other Public Investments

While transportation investments are the most visible of the public investments that impact how the region develops and whether people of color and low-income people are being equitably served, it is not the only type of public investment. Sewer infrastructure, in particular, contributes to the economic viability of existing communities and is an essential component of new development on the edge of the metropolitan area. Unlike transportation investments, federal and state funds are much less a part of, and therefore much less influential in, this arena. Most sewer expansion and maintenance costs are funded locally through bonds, enterprise accounts and private developers.

One major investment opportunity is the Kansas City, Mo., sewer overflow replacement project currently underway. The city is consciously trying to integrate green infrastructure solutions into urban neighborhoods, creating an amenity that can foster sustainable development opportunities for more mixed-income housing and more mixed-use commercial and office development.

Generally, developing suburban and exurban communities have generously invested in the expansion of local streets and sewers in order to encourage additional new residential and commercial development. This is a part of the economic development policies of most communities in the metro area, and is driven by the desire for additional tax revenues. This expansion slowed during the recession that began in 2007, with a number of planned subdivisions abandoned. The market is only now beginning to pick up.

One new element in the Kansas City region's infrastructure is Internet access at gigabit speeds. Google chose the Kansas City metro area as its first test area for its ultra-high-speed fiber network. The company is currently focusing on deploying residential service, and began rolling out installation in designated "fiberhoods" that met subscriber enrollment targets, some of which are located in the RCAPs. However, Google Fiber is rapidly expanding its footprint to include Opportunity Areas across the region. Efforts to bridge the digital divide by ensuring access to this service for low-income households are primarily being driven by the nonprofit community, not the company.

II. Economic Development

Private Development

Private investment is closely tied to public investment. Until recently, that investment has been substantially skewed to suburban residential and commercial development. Land is inexpensive, utilities and public infrastructure are available, and residents are willing to drive considerable distances for an affordable home. In addition, the metropolitan home building community comprises many smaller contractors that are used to developing in suburban neighborhoods, which until recently has been profitable and predictable.

The recession of 2007 has, at least for the moment, changed the residential development landscape. Many suburban subdivisions went bankrupt, as did a number of home builders. Increased attention has been placed on redevelopment, with one developer in 2012 saying that it was the only viable form of development at the time. Also, there has been an increased market for rental property. MARC's Creating Sustainable Places initiative has reinforced these trends by providing information on the changing housing market and illustrating, with data, how increased numbers and changing preferences of older adults, people of color, and single young professionals will impact the housing market.

Economic Development Incentives

Primary commercial and industrial incentives in the Kansas City metro area are driven by the two states, Missouri and Kansas. Currently, they are in an unproductive cycle of providing incentives for businesses to move back and forth across the state line. The criteria for state incentives do not include factors such as their service to low-income communities or access to transportation. Efforts are currently underway to change the incentive system.

Large economic development projects are often located in communities outside of the RCAPs, primarily for market reasons. Some of these developments in suburban communities are undertaken without consideration for their impact on people of color or low-income communities. Those built within the core cities (Kansas City, Mo., and Kansas City, Kan.), although often outside of RCAPs, typically devote some effort to connecting these projects with RCAP residents. Three recent projects are reflective of this effort.

■ **Village West** — This project is a large-scale entertainment, shopping and sports development on the western edge of Kansas City, Kan., in one of the Opportunity Areas. The Village West development provides a large number of service sector jobs. The city of Kansas City, Kan., is making efforts to connect this development with eastern RCAPs. The city is also trying to encourage private developers to develop more affordable rental housing in the vicinity of the project.

■ **Downtown** — Downtown Kansas City, Mo., is experiencing a considerable amount of redevelopment led by the city government. This includes commercial/retail development, office development and housing. In terms of increased population growth in the core of the city, downtown development is one of the few bright spots. The area is well connected to most of the RCAPs by public transportation. There is a mix of housing types and affordability within the downtown and additional affordable housing is being planned. The area is also well served by the new streetcar system, and the city is encouraging transit-oriented development along the transit line.

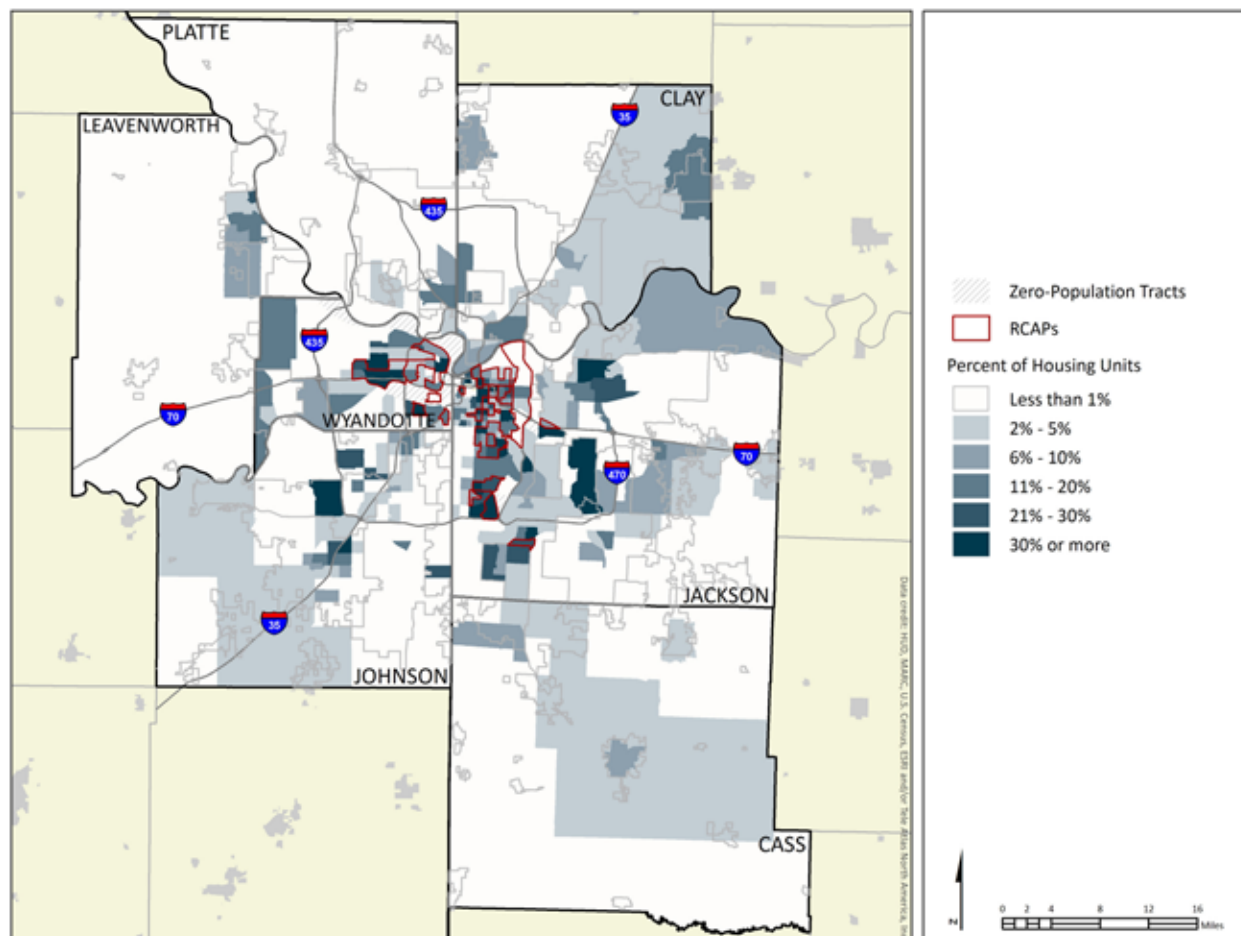
■ **Cerner South Campus** — Cerner Corporation (a large, rapidly growing medical software firm) recently announced a new campus on the site of an abandoned shopping mall. Ultimately, the campus will house 14,000 employees. The project is located in the heart of RCAP 8 (Southtown) and provides an opportunity to connect this community to a major economic generator. Cerner has committed \$10 million toward housing and community development in the area. The major challenge is that the company generally employs highly skilled computer programmers and other technical staff, not the low-skilled jobs for which more RCAP residents are typically qualified. A concerted effort will be needed to ensure that people living in the area have access to training and career pathways that can help them access employment.



III. Housing and Community Development

Subsidized housing continues to be concentrated in a few cities, primarily Kansas City, Mo., and Kansas City, Kan., and more specifically in a few neighborhoods within those cities, particularly in the RCAPs. Efforts are underway in Kansas City, Mo., to disperse public housing units, but only within city limits.

Assisted Housing Concentration, 2010



Another issue of as much concern as the concentration of subsidized housing is the lack of housing available to very low-income families. All of the region's public housing agencies have long waiting lists for both public housing and housing vouchers. A 2011 MARC study of the housing market in the Kansas City metropolitan area indicated the greatest need was for affordable rental housing units to serve households with the lowest incomes. The study indicated there were more than 68,000 households with annual incomes below \$20,000, but only a little more than 36,000 rental units have rents below \$500 per month.

Communities in the Kansas City metro area received \$18.6 million in CDBG, HOME, HOPWA, and ESG funds in 2013. (See table on next page.) In the two Kansas Citys, a sizable share of these funds is devoted to housing rehabilitation or new housing construction within the RCAP areas. Outside of these two cities, these funds are devoted primarily to renovation activities in older neighborhoods, some within Opportunity Areas.

Allocation of 2013 HUD Funds

Jurisdiction	State	CDBG13	HOME13	HOPWA13	ESG13
Blue Springs	Missouri	\$212,434	\$0	\$0	\$0
Independence	Missouri	\$788,842	\$322,803	\$0	\$0
Kansas City	Missouri	\$7,638,008	\$1,810,408	\$1,055,457	\$550,869
Lee's Summit	Missouri	\$305,228	\$0	\$0	\$0
Kansas City	Kansas	\$2,121,735	\$556,893	\$0	\$147,962
Leavenworth	Kansas	\$325,370	\$0	\$0	\$0
Overland Park	Kansas	\$621,257	\$0	\$0	\$0
Shawnee	Kansas	\$228,674	\$0	\$0	\$0
Johnson County	Kansas	\$1,228,430	\$711,807	\$0	\$0
Total		\$13,469,978	\$3,401,911	\$1,055,457	\$698,831

Access to healthy foods is a major focus of a number of local communities and nonprofit organizations. Several community economic development initiatives, primarily through nonprofit organizations such as the Food Policy Coalition, are working to include healthy food in existing corner markets and bring new full service grocery stores to underserved communities. Earlier in 2013, Aldi's broke ground for a new grocery store in the Green Impact Zone. This was the culmination of years of effort by the city and the Ivanhoe Neighborhood Council to bring a full service grocer to the area.

One of the most critical issues related to affordable housing is the lack of housing development and redevelopment capacity within the metropolitan area. The region has a number of place-based community development corporations that are focused on housing rehabilitation and new construction. But there is a lack of capacity to do projects at scale and undertake large, community-transforming projects. MARC and a number of partners, including Local Initiatives Support Corporation (LISC), NeighborWorks, and several foundations, are working to identify and support development of these capacities.

IV. Drivers of Inequitable Investment

Through extensive stakeholder engagement, the following drivers of inequitable investment have been identified:

- **Lack of public resources** — With local budgets becoming more constrained and federal resources dwindling, a lack of public funds to invest in RCAPs is impeding redevelopment of these areas. This is particularly true of Kansas City, Mo., and Kansas City, Kan., where the RCAPs are located.
- **Continued expansion of suburban and exurban infrastructure** — With few constraints on suburban and exurban infrastructure and low land costs, development continues to expand on the fringes of the metropolitan area. This outward pressure moves jobs and other opportunities farther from the RCAPs, making it more difficult for residents of these areas to access these new job opportunities.
- **Zoning ordinances and public attitude** — Public acceptance of affordable housing is a particular problem throughout the metropolitan area. This makes approvals of affordable housing difficult. Often, especially in suburban areas, zoning ordinances make it difficult to build housing that is affordable.
- **RCAP market conditions** — The RCAPs, with their concentrated poverty, lack of services and employment, and poor housing conditions, do not have markets that are conducive to private investment.

- **Housing development capacity** — The metropolitan area lacks large scale redevelopment and affordable housing development capacity. Such capacity is especially important to development of projects that have the potential of changing the market in an RCAP.

V. Strategies to Address Inequitable Development

Given the current conditions and the drivers of inequitable development, the following strategies have been identified to help connect residents of RCAPs to opportunities in other parts of the metro area and help transform the RCAPs into opportunity areas.

- **Enhance equity criteria in allocating transportation funds** — Even though it appears that an equitable amount of federal transportation dollars are being invested in RCAPs, it is necessary to develop more formal equity criteria for allocation of these funds. Such criteria would not simply consider where the funds were being invested, but the nature of the investment and how it would either aid in connecting people of color or low-income residents to opportunities or would contribute to the transformation of RCAPs into opportunity areas. This kind of criteria has already been applied in the allocation of transportation dollars through the Planning Sustainable Places program. This program should be continued, expanded to include capital investment funds, and the criteria and engagement also refined and expanded.
- **Enhance engagement of RCAP residents in funding decisions** — As decisions are made about allocation of transportation dollars to projects, residents of RCAPs should have a voice in those decisions and help identify the kind of projects in which these funds should be invested. This was the case with the Planning Sustainable Places program. The newly formed Regional Equity Network would be a source of input and participation in this process.
- **Develop new redevelopment and housing capacity** — Continue to work with public, private and nonprofit stakeholders to develop enhanced capacity to initiate and successfully manage large-scale redevelopment and housing projects. This new capacity should include new sources of redevelopment capital.
- **Develop a public discussion around affordable housing** — Assemble a coalition of housing stakeholders and members of the Regional Equity Network to foster a regional discussion on the importance of affordable housing and how such housing can contribute to the vitality of any community. This campaign has to go beyond brochures to community discussions about the importance of this issue and how individual communities can address it. One sign that such a campaign could work is a recent national study indicating that a majority of the public see this as an important issue.
- **Develop an expanded public transit system** — Continue to work with public agencies to develop a more robust regional public transit system. Key components of this system should include streetcars and bus rapid transit. As the system develops use this as a catalyst to redevelop key corridors and locate affordable housing along these corridors.
- **Revise the economic development incentive system** — Work with economic development stakeholders to revise the incentive system to focus on development that is beneficial to the regional economy and either promotes opening up new opportunities to people of color or low-income residents in opportunity areas or contributes to the redevelopment of RCAPs.

- **Support the Regional Equity Network** — This organization, newly formed as part of the Creating Sustainable Places Initiative, will focus on issues related to equity in the metropolitan area, including housing. The region needs to invest in this network to make sure that the voices of people of color and people with low incomes are heard and focus attention and perspective on issues that are important to equity.
- **Establish meaningful measures and continuously monitor them** — Work with public and private stakeholders and the Equity Network to develop and maintain a set of performance measures to assess the region's progress in meeting these goals.



Chapter 7: STRATEGIES AND ACTION PLAN

Analysis of the Kansas City region's housing challenges and opportunities — including information taken from an extensive data analysis of fair housing and housing market information, discussions with key stakeholders and community meetings, and input from the Creating Sustainable Places Coordinating Committee — has led to an action agenda for the Mid-America Regional Council and its partners to pursue beginning in 2014. This agenda is also part of the Housing Element of the updated Regional Plan for Sustainable Development, which focuses on increasing housing choices and economic opportunities throughout the region, including along priority transportation corridors and activity centers.

This chapter presents five recommendations to address the Kansas City region's housing goals and needs:

- 1. Promote access to opportunity** — Ensure that all segments of the population can live in places of opportunity, defined as desirable areas close to activity centers, including employment, transportation options, quality schools, and other amenities such as restaurants and shops.
- 2. Reinvest in communities** — Reduce inequity across the region and promote reinvestment in communities that need redevelopment.
- 3. Assist lower-income renters and homeowners** — Help low-income residents of the Kansas City region so that they can take advantage of existing or new programs and increase their access to opportunity.
- 4. Pursue financial innovation through partnership** — Target limited resources for maximum impact, align funders and funding sources to support top priorities, and expand revenue sources.
- 5. Foster deeper collaboration around the housing agenda** — Convene a regional housing roundtable composed of housing stakeholders and decision-makers to work together to address regional housing objectives.

Each of these recommendations includes specific strategies and tools to help the Kansas City region achieve its goals. Action Steps articulate near-term opportunities to implement these recommendations. Numerous local and national best practices were reviewed to learn how other communities and regions have implemented policies or programs to achieve similar goals.

Recommendation 1: Promote Access to Opportunity

Places of opportunity are desirable places, with activity centers that include employment, transportation options, quality schools, and other amenities such as restaurants and shops. Communities and residents benefit from improved access to opportunity. Seniors often benefit from living within walking distance of grocery stores and health services, while workforce housing near job centers and along transportation corridors reduces commute times and transportation costs. A diverse set of housing options and increased access to jobs, services and amenities throughout the region can improve the standard of living for all of the area's residents and meet the desires of the younger workers and an increasingly diverse population. Furthermore, as part of their economic development strategies, many municipalities are looking to attract retail and increase transit options in their communities. Increased housing options along these corridors can help create the market needed to bring in these desired amenities.

The strategies to promote access to opportunity involve encouraging a diversity of housing price points and types within the region, including an emphasis on infill housing and development near activity centers and along transit corridors. In addition, education is needed to prevent housing discrimination and promote fair housing, increase understanding of demographic trends, and dispel myths related to multi-unit and affordable housing. Finally, to create a sustainable region with opportunity for all, housing planning should be integrated with economic development, transportation investments and other priorities.

The tools that can be used to promote access to opportunity include a number of local land use practices, such as zoning for multi-unit and mixed-use development, providing density bonuses, allowing accessory dwelling units, promoting universal design and adaptive reuse, creating Housing Endorsement Criteria to guide development, and undertaking hands-on planning exercises that use visualization and other tools. In addition, a community can reduce regulatory barriers such as outdated building and rehab codes, reduce permitting fees, and offer expedited permitting in order to streamline the approval process and encourage desired development. Finally, municipalities can institute voluntary or mandatory policies which offer incentives for developers to provide a portion of units for affordable housing when developing market-rate housing.

2014 Action Steps

- Review the policy framework of the region's long-range transportation plan, Transportation 2040, and integrate housing goals with transportation planning.
- Review the criteria for selecting transportation projects for the Transportation Improvement Plan (TIP) to consider projects that improve access to housing and jobs.
- Help communities that participated in corridor studies through Creating Sustainable Places move toward implementation and use new planning tools, such as Envision Tomorrow.
- Encourage grantees of the next round of Planning Sustainable Places' grants to integrate housing with economic development, transportation and workforce development.
- Use the Academy for Sustainable Communities to inform and educate local decision-makers about market analyses for reinvesting in older parts of the region, including first suburbs and urban core locations; about infill housing options; to educate landlords and policy officials about fair housing practices.

- Work with the Regional Equity Network to educate local communities about the need for increased housing options.

Recommendation 2: Reinvest in Communities

Many of the region's communities have suffered from disinvestment, as development has moved outward from the central core. In addition, there are communities that are home to a disproportionate segment of the region's lower-income population. National research has shown that regions with less inequity experience greater and sustained growth, and that individuals living in places that are more integrated have more access to opportunity. Encouraging reinvestment in communities that need redevelopment not only assists the residents of those neighborhoods but also boosts overall regional growth and prosperity.

The strategies that can be employed to promote reinvestment in communities include targeting investment in older communities to take advantage of existing infrastructure, preserving and maintaining existing affordable housing, and repurposing and recycling land where there is no market. In addition, communities and the region can build partnerships with business and civic organizations to leverage resources and strengthen links between residents and jobs. These strategies can be implemented in both urban and suburban communities.

Many tools can be used to promote community reinvestment, such as rehab programs, code enforcement and rental licensing, and landlord training programs, all of which can help improve the existing older housing stock. Communities (and groups of communities) can also use a land bank to convert property back into productive use. The private sector can participate through employer-assisted housing or commute options programs or through other partnerships.

2014 Action Steps

- Convene local officials and other stakeholders to share best practices in rental housing licensing programs and identify which program elements are most effective in stabilizing or advancing neighborhood revitalization.
- With the First Suburbs Coalition, complete the model sustainable development code framework, including guidelines for adaptive reuse and mixed use development.
- Organize and hold at least two forums on workforce housing and transit-oriented development to encourage new housing options along transit corridors and around growing employment centers.
- Seek opportunities to partner with business leaders, such as building on the Urban Neighborhood Initiative and Chamber diversity initiative, to promote community reinvestment.

Recommendation 3: Assist Lower-Income Renters and Homeowners

As noted previously, equity offers broad economic benefits. Across the country, regions with less inequity are more prosperous and have experienced more growth in recent decades. Assisting lower-income renters and homeowners not only benefits those households, but also bolsters overall regional growth. This recommendation strives to help disadvantaged residents access opportunity using a "people-based" approach that focuses on helping residents take advantage of existing programs and expanding or deepening the reach of those programs to address the needs of this population.

Strategies to help residents access affordable housing include more effective use of homelessness grant resources targeted on a Housing First strategy, and increased coordination among housing agencies with workforce training and other support services. Local communities could design housing programs to reduce housing costs through targeted financial assistance, improve housing quality, and facilitate home purchase. Programs that educate renters and homeowners about their rights and responsibilities will help them take advantage of existing resources and promote fair housing. Housing voucher programs that improve portability and mobility can help individuals move to opportunity areas. Improved transit service between residential areas and job centers can help reduce costs and improve access for lower-income workers. Partnering with the Regional Equity Network to address shared priorities is also a key strategy.

The tools that can be employed to advance this people-based approach include rental assistance, credit counseling and homebuyer education, and first-time homebuyer programs. In addition, Community or Neighborhood Improvement Districts and employer-based transit benefits can assist working families.

2014 Action Steps

- Expand the work of the Homelessness Task Force of Greater Kansas City in working with housing assistance agencies, to identify and take steps to increase the support for affordable housing.
- Convene housing funders and other stakeholders to identify affordable housing financing gaps and consider new financing strategies, such as special benefit districts, revenue bonds, and pool of public and private funds to assist with pre-development costs.
- Partner with the Regional Equity Network.

Recommendation 4: Pursue Financial Innovation Through Partnerships

In an era of declining resources, including governmental, private and philanthropic sources, communities and organizations are being forced to think differently about how they support their work. Additionally, many of the funding sources that have traditionally supported housing creation and preservation do not fit well with the geography of need or the scope of the problem, as detailed by the Brookings Institution in “Confronting Suburban Poverty in America.” Another recent Brookings publication, “The Metropolitan Revolution,” also highlights the successes of regions pursuing collaborative approaches. New research from Living Cities further underscores the need for coordination, and identifies a set of functions that are key to ensuring effective community investments: legitimacy (local involvement), enabling environment (necessary policies and regulations), pipeline, management (accountability and tracking), and innovation.

Building on this need for regional coordination, financial strategies must be pursued to advance the region’s housing objectives, maximizing limited resources, combining efforts among communities, aligning funders and funding sources to support key objectives, and exploring new revenue sources.

A number of tools can be tapped to support these strategies, including tax credits (Low Income Housing Tax Credit, New Markets Tax Credit, Missouri Affordable Housing Assistance Program, Historic Tax Credits), bond financing, CDBG and HOME funds, grants from foundations or the Federal Home Loan Bank, energy efficiency programs, revolving loan pools, pre-development loan funds, and CDFI products. Communities can offer incentives such as property tax abatement/exemption and impact fee relief, or use a community land trust or housing trust fund. To raise new funds, communities may consider a linkage fee or real estate transfer tax.

The efforts of the First Suburbs Coalition provide a local model on which to build. The First Suburbs Coalition is a group of communities that came together to encourage preservation, reinvestment and revitalization of older, inner-ring communities. Homeowners in the First Suburbs member municipalities can receive low-interest, fixed-rate loans for home improvements. Building upon the success of this program, the region could work with the existing lender and other lenders to increase the number of products available to homeowners in participating cities.

2014 Action Steps

- Work with the Builders Development Corporation to explore a regional HOME program.
- Explore expanded financing options for housing rehabilitation across the region and affordable homeownership in older urban core neighborhoods and the First Suburbs.
- Convene housing stakeholders to explore financing options for the development of affordable housing.

Recommendation 5: Foster Deeper Collaboration Around the Housing Agenda

As the region faces concerns about demographic changes, housing affordability, access to opportunity, transportation costs, school performance, and related issues, it is becoming clear that working together is necessary to address these issues in a coordinated and efficient manner. This recommendation is the key take-away from the recent Brookings and Living Cities work, as noted above.

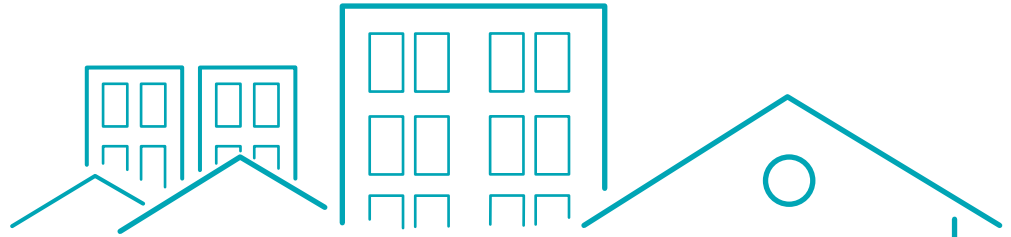
As the regional Metropolitan Planning Organization (MPO), engaged in various regional initiatives, MARC is poised to serve as one of the Kansas City region's conveners on housing issues, and ensure that the right tables are set to create and oversee the core investment functions needed to absorb capital. Based on input from numerous housing stakeholders in the Kansas City region, it is apparent that while many organizations in the region address local housing and community planning, there is room for increased coordination and information-sharing. In this role, MARC should bring key stakeholders to the table to begin this process of sharing information and learning from each other.

The strategies that can be pursued to foster deeper collaboration around housing include convening a regional housing roundtable, encouraging nonprofit coordination, scaling up high-performing organizations and successful initiatives, partnering with national organizations, and building organizational capacity. Furthermore, these conversations must include a broad set of participants, including those not always a part of housing conversations, such as workforce and economic development agencies, transportation planners, social service agencies and others.

2014 Action Steps

- Organize and convene a housing roundtable with community partners such as Greater Kansas City LISC, the Home Builders Association of Greater Kansas City, the Kansas City Regional Board of Realtors, NeighborWorks, the Federal Reserve Bank and others.
- Hold four housing forums through the Academy for Sustainable Communities.

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APPENDICES

APPENDIX A: DATA TABLES

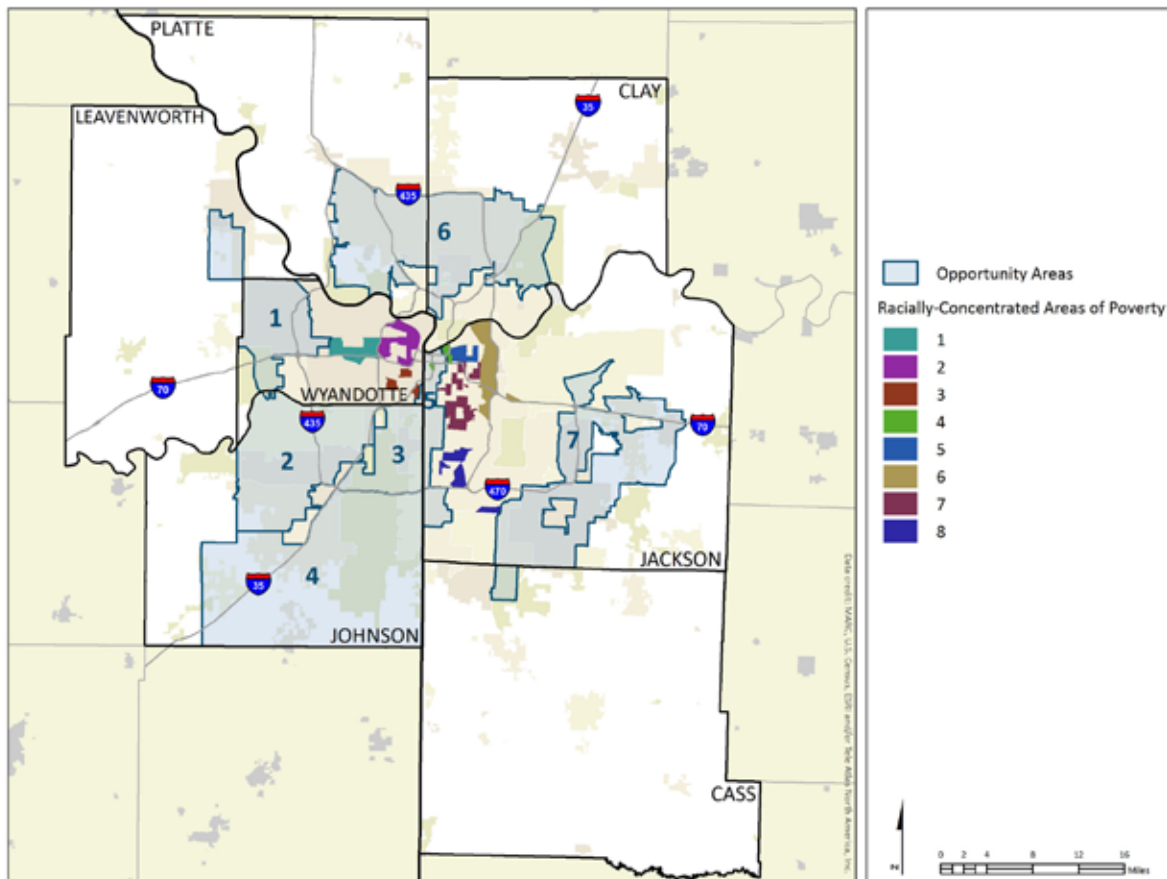
Data is provided for Racially Concentrated Areas of Poverty (RCAPs) and Opportunity Areas (OAs).

The RCAPs, as defined in Chapter 3, include:

- RCAP 1: West Kansas City, Kan.
- RCAP 2: Central Kansas City, Kan.
- RCAP 3: Southeast Kansas City, Kan.
- RCAP 4: Downtown Kansas City, Mo.
- RCAP 5: Northeast Kansas City, Mo.
- RCAP 6: Blue River, Kansas City, Mo.
- RCAP 7: East Side, Kansas City, Mo.
- RCAP 8: Southtown, Kansas City, Mo.

The Opportunity Areas, as defined in Chapter 4, include:

- OA 1: West Wyandotte/East Leavenworth, Kan.
- OA 2: West Johnson County, Kan.
- OA 3: Northeast Johnson County, Kan./KU Medical Center
- OA 4: South Johnson County, Kan.
- OA 5: Central Business Corridor
- OA 6: Northland
- OA 7: East Jackson County, Mo.



Population by Race/Ethnicity

	Total Population	White	Black	Native American	Asian	Pacific Islander	Hispanic
RCAP_1	9,062	3,225	4,011	42	337	0	1,166
RCAP_2	24,918	3,750	11,058	47	211	0	9,455
RCAP_3	7,985	2,846	1,185	30	90	0	3,753
RCAP_4	9,345	2,013	3,724	11	432	0	2,967
RCAP_5	17,957	5,802	3,458	81	1,072	17	7,084
RCAP_6	15,306	6,273	2,733	139	730	0	4,900
RCAP_7	45,413	5,192	34,426	241	125	73	3,877
RCAP_8	11,834	3,496	7,549	80	81	0	504
Total	141,820	32,597	68,144	671	3,078	90	33,706

	Total Population	White	Black	Native American	Asian	Pacific Islander	Hispanic
OA_1	24,177	18,820	3,540	107	642	41	730
OA_2	127,822	106,818	5,841	206	4,036	115	8,471
OA_3	122,034	107,158	3,316	288	2,985	193	6,268
OA_4	242,116	206,585	9,055	777	12,236	142	9,297
OA_5	71,122	58,256	5,095	181	1,917	0	4,861
OA_6	172,850	149,647	6,279	611	3,315	361	8,684
OA_7	147,782	128,913	7,859	488	2,224	247	4,904
Total	907,903	776,197	40,985	2,658	27,355	1,099	43,215

Racial and Ethnic Distribution

	White	Black	Native American	Asian	Pacific Islander	Hispanic
RCAP_1	35.6%	44.3%	0.5%	3.7%	0.0%	12.9%
RCAP_2	15.0%	44.4%	0.2%	0.8%	0.0%	37.9%
RCAP_3	35.6%	14.8%	0.4%	1.1%	0.0%	47.0%
RCAP_4	21.5%	39.9%	0.1%	4.6%	0.0%	31.7%
RCAP_5	32.3%	19.3%	0.5%	6.0%	0.1%	39.4%
RCAP_6	41.0%	17.9%	0.9%	4.8%	0.0%	32.0%
RCAP_7	11.4%	75.8%	0.5%	0.3%	0.2%	8.5%
RCAP_8	29.5%	63.8%	0.7%	0.7%	0.0%	4.3%

	White	Black	Native American	Asian	Pacific Islander	Hispanic
OA_1	77.8%	14.6%	0.4%	2.7%	0.2%	3.0%
OA_2	83.6%	4.6%	0.2%	3.2%	0.1%	6.6%
OA_3	87.8%	2.7%	0.2%	2.4%	0.2%	5.1%
OA_4	85.3%	3.7%	0.3%	5.1%	0.1%	3.8%
OA_5	81.9%	7.2%	0.3%	2.7%	0.0%	6.8%
OA_6	86.6%	3.6%	0.4%	1.9%	0.2%	5.0%
OA_7	87.2%	5.3%	0.3%	1.5%	0.2%	3.3%

Total Nonwhite Population

	Nonwhite
RCAP_1	61.3%
RCAP_2	83.4%
RCAP_3	63.3%
RCAP_4	76.3%
RCAP_5	65.2%
RCAP_6	55.5%
RCAP_7	85.3%
RCAP_8	69.4%

	Nonwhite
OA_1	20.9%
OA_2	14.6%
OA_3	10.7%
OA_4	13.0%
OA_5	16.9%
OA_6	11.1%
OA_7	10.6%

Percent of Population Below Poverty (2010 ACS 5-year data)

	# in Poverty	% in Poverty
RCAP_1	2,700	29.9%
RCAP_2	9,992	41.1%
RCAP_3	3,097	35.7%
RCAP_4	4,390	49.7%
RCAP_5	5,867	38.6%
RCAP_6	5,279	42.0%
RCAP_7	15,297	37.8%
RCAP_8	4,475	38.3%
All RCAPs	51,097	39.1%

	# in Poverty	% in Poverty
OA_1	1,123	4.5%
OA_2	9,022	6.6%
OA_3	7,717	6.4%
OA_4	11,098	4.5%
OA_5	7,584	12.2%
OA_6	12,678	7.5%
OA_7	9,915	6.4%
All OAs	59,137	6.5%

Average HUD Index Scores

	School Quality	Job Access	Labor Mkt. Integration	Poverty	Neighborhood Stability	Opportunity
RCAP_1	2.25	6.50	1.75	1.25	3.25	2.00
RCAP_2	1.00	4.50	1.71	1.21	2.00	1.14
RCAP_3	1.67	7.67	2.67	1.00	2.00	2.00
RCAP_4	1.14	7.57	2.14	1.57	2.86	2.00
RCAP_5	0.88	5.00	3.25	1.88	2.00	1.63
RCAP_6	0.71	5.36	1.36	1.71	0.86	1.29
RCAP_7	0.96	5.25	2.11	1.93	1.54	1.75
RCAP_8	0.78	3.22	1.67	1.22	1.11	0.89
Average	1.17	5.63	2.08	1.47	1.95	1.59

Average HUD Index Scores, continued

	School Quality	Job Access	Labor Mkt. Integration	Poverty	Neighborhood Stability	Opportunity
OA_1	6.30	3.70	6.40	6.00	7.70	7.30
OA_2	6.88	4.83	6.50	4.57	6.93	7.24
OA_3	7.26	6.56	7.68	5.20	8.32	8.50
OA_4	7.83	5.62	7.88	5.52	8.20	8.32
OA_5	2.06	8.78	8.34	5.81	6.09	7.50
OA_6	5.53	3.73	4.91	4.15	5.89	5.81
OA_7	5.30	3.15	4.93	4.23	5.03	5.51
Average	5.88	5.20	6.66	5.07	6.88	7.17

Ratio of Poor to Non-Poor by Race/Ethnicity

	Black			Native American			Asian		
	Poor	Non-Poor	Ratio	Poor	Non-Poor	Ratio	Poor	Non-Poor	Ratio
RCAP_1	1,802	2,462	73.2%	9	33	27.3%	0	337	0.0%
RCAP_2	4,701	6,261	75.1%	17	74	23.0%	100	100	100.0%
RCAP_3	859	336	255.7%	115	54	213.0%	0	90	0.0%
RCAP_4	2,169	1,566	138.5%	0	11	0.0%	237	186	127.4%
RCAP_5	2,025	1,504	134.6%	0	187	0.0%	449	623	72.1%
RCAP_6	751	1,982	37.9%	81	58	139.7%	125	605	20.7%
RCAP_7	13,444	20,977	64.1%	137	104	131.7%	10	126	7.9%
RCAP_8	2,716	4,824	56.3%	0	80	0.0%	0	81	0.0%

	Pacific Islander			White			Hispanic		
	Poor	Non-Poor	Ratio	Poor	Non-Poor	Ratio	Poor	Non-Poor	Ratio
RCAP_1	0	0	0.0%	491	2,705	18.2%	629	470	133.8%
RCAP_2	0	0	0.0%	960	2,647	36.3%	4,244	5,087	83.4%
RCAP_3	0	0	0.0%	869	1,977	44.0%	854	2,820	30.3%
RCAP_4	0	0	0.0%	380	1,633	23.3%	580	2,372	24.5%
RCAP_5	0	17	0.0%	1,224	4,563	26.8%	2,655	4,381	60.6%
RCAP_6	0	0	0.0%	1,724	4,525	38.1%	1,937	2,950	65.7%
RCAP_7	0	73	0.0%	1,897	3,274	57.9%	1,235	2,642	46.7%
RCAP_8	0	0	0.0%	1,105	2,337	47.3%	373	131	284.7%

Ratio of Poor to Non-Poor by Race/Ethnicity, continued

	Black			Native American			Asian		
	Poor	Non-Poor	Ratio	Poor	Non-Poor	Ratio	Poor	Non-Poor	Ratio
OA_1	186	3,262	5.7%	0	107	0.0%	0	642	0.0%
OA_2	964	4,950	19.5%	26	218	11.9%	124	3,968	3.1%
OA_3	302	2,936	10.3%	29	295	9.8%	281	2,670	10.5%
OA_4	669	8,222	8.1%	40	968	4.1%	512	11,703	4.4%
OA_5	1,080	3,332	32.4%	15	140	10.7%	465	1,449	32.1%
OA_6	962	5,093	18.9%	67	543	12.3%	268	2,974	9.0%
OA_7	955	6,959	13.7%	76	427	17.8%	232	1,999	11.6%

	Pacific Islander			White			Hispanic		
	Poor	Non-Poor	Ratio	Poor	Non-Poor	Ratio	Poor	Non-Poor	Ratio
OA_1	0	41	0.0%	392	18,223	2.2%	8	722	1.1%
OA_2	0	115	0.0%	3,778	102,008	3.7%	1,704	6,682	25.5%
OA_3	52	158	32.9%	4,670	101,157	4.6%	662	5,549	11.9%
OA_4	0	123	0.0%	7,243	196,421	3.7%	696	8,502	8.2%
OA_5	0	0	0.0%	5,371	51,680	10.4%	760	4,007	19.0%
OA_6	75	332	22.6%	7,344	140,572	5.2%	784	7,725	10.1%
OA_7	0	237	0.0%	4,965	123,289	4.0%	442	4,410	10.0%

Linguistic Isolation

	Households	Linguistically Isolated	Rate of Isolation
RCAP_1	3,586	67	1.9%
RCAP_2	9,055	1,319	14.6%
RCAP_3	3,009	378	12.6%
RCAP_4	3,523	344	9.8%
RCAP_5	5,635	1,179	20.9%
RCAP_6	5,086	518	10.2%
RCAP_7	17,491	445	2.5%
RCAP_8	4,771	106	2.2%

	Households	Linguistically Isolated	Rate of Isolation
OA_1	32,983	2,248	6.8%
OA_2	50,628	1,227	2.4%
OA_3	55,306	1,344	2.4%
OA_4	91,219	2,141	2.3%
OA_5	32,862	884	2.7%
OA_6	69,968	811	1.2%
OA_7	56,821	282	0.5%

2010 Lending Information (2009 ACS)

	Population	Housing Units	Loan Applications		Population	Housing Units	Loan Applications
RCAP_1	9,062	4,271	170	OA_1	24,177	8,974	2,243
RCAP_2	24,918	11,618	204	OA_2	127,822	50,552	12,551
RCAP_3	7,985	3,548	121	OA_3	122,034	56,951	10,756
RCAP_4	7,969	3,365	143	OA_4	242,116	92,944	23,735
RCAP_5	19,333	8,824	231	OA_5	75,082	41,586	5,436
RCAP_6	15,306	6,584	149	OA_6	167,032	71,084	13,680
RCAP_7	45,413	23,269	572	OA_7	147,782	55,911	13,554
RCAP_8	11,834	5,745	210	Total	906,045	378,002	81,955
Total	141,820	67,224	1,800				

Type of Loan Application (2010)

	Conventional	FHA	VA	FSA
RCAP_1	74	89	7	-
RCAP_2	104	93	7	-
RCAP_3	75	40	6	-
RCAP_4	100	43	-	-
RCAP_5	128	98	5	-
RCAP_6	77	68	4	-
RCAP_7	332	224	16	-
RCAP_8	332	224	2	-
Total	1,222	879	47	-
% of Total	68%	49%	3%	0%

	Conventional	FHA	VA	FSA
OA_1	1,282	570	388	3
OA_2	9,489	2,691	369	2
OA_3	8,042	2,527	186	1
OA_4	18,795	4,146	569	225
OA_5	4,204	1,157	75	-
OA_6	8,892	4,122	658	8
OA_7	8,759	4,171	551	73
Total	59,463	19,384	2,796	312
% of Total	47.4%	15.5%	2.2%	0.2%

Intended Use of Loan Dollars

	Purchase	Improvement	Refinance
RCAP_1	67	12	91
RCAP_2	13	29	110
RCAP_3	55	7	59
RCAP_4	35	8	100
RCAP_5	111	18	102
RCAP_6	41	5	103
RCAP_7	171	60	341
RCAP_8	76	16	118

	Purchase	Improvement	Refinance
OA_1	701	69	1,473
OA_2	3,173	258	9,120
OA_3	2,927	299	7,530
OA_4	5,786	489	17,460
OA_5	1,692	156	3,588
OA_6	4,272	317	9,091
OA_7	3,840	336	9,378

Action Taken

	Originated		Denied		Withdrawn		Incomplete	
RCAP_1	67	39%	38	22%	18	11%	3	2%
RCAP_2	79	39%	61	30%	20	10%	11	5%
RCAP_3	50	41%	41	34%	9	7%	1	1%
RCAP_4	72	50%	30	21%	13	9%	2	1%
RCAP_5	87	38%	70	30%	18	8%	5	2%
RCAP_6	42	28%	56	38%	21	14%	2	1%
RCAP_7	164	29%	206	36%	86	15%	17	3%
RCAP_8	67	32%	68	32%	31	15%	4	2%

	Originated		Denied		Withdrawn		Incomplete	
OA_1	1,162	52%	261	12%	162	7%	46	2%
OA_2	6,639	53%	1,011	8%	930	7%	328	3%
OA_3	5,569	52%	921	9%	776	7%	255	2%
OA_4	12,497	53%	1,832	8%	1,761	7%	611	3%
OA_5	2,764	51%	613	11%	459	8%	130	2%
OA_6	7,263	53%	1,480	11%	1,116	8%	314	2%
OA_7	6,724	50%	1,376	10%	1,170	9%	362	3%

Reason for Loan Denial

	Debt-to-income Ratio	Employment History	Credit History	Collateral	Insufficient Down Payment /Closing Costs	Unverifiable Information	Incomplete Application	Mortgage Insurance Denied	Other
RCAP_1	18%	3%	37%	16%	5%	0%	8%	0%	13%
RCAP_2	13%	2%	30%	30%	5%	0%	2%	0%	11%
RCAP_3	22%	0%	29%	24%	0%	2%	2%	0%	7%
RCAP_4	7%	0%	13%	40%	3%	3%	0%	0%	7%
RCAP_5	13%	0%	21%	20%	4%	6%	6%	0%	17%
RCAP_6	7%	2%	34%	21%	2%	2%	5%	0%	9%
RCAP_7	13%	1%	28%	28%	1%	3%	4%	0%	15%
RCAP_8	7%	0%	24%	24%	1%	1%	3%	0%	19%
Average	12%	1%	27%	25%	2%	3%	4%	0%	14%

	Debt-to-income Ratio	Employment History	Credit History	Collateral	Insufficient Down Payment /Closing Costs	Unverifiable Information	Incomplete Application	Mortgage Insurance Denied	Other
OA_1	21%	2%	20%	30%	3%	2%	6%	0%	15%
OA_2	22%	3%	14%	22%	3%	6%	13%	1%	17%
OA_3	22%	2%	15%	21%	3%	4%	12%	0%	17%
OA_4	22%	2%	16%	20%	3%	5%	12%	0%	18%
OA_5	18%	2%	15%	30%	3%	5%	11%	0%	18%
OA_6	20%	3%	20%	25%	3%	4%	9%	1%	17%
OA_7	20%	3%	18%	24%	4%	4%	11%	1%	16%
Average	21%	2%	17%	23%	3%	4%	11%	1%	17%

Disability, Age 5+

	Total Population	Ambulatory Difficulty		No Ambulatory Difficulty	
		Number	Percent	Number	Percent
RCAP_1	8,341	875	10.5%	7,466	89.5%
RCAP_2	21,930	2,010	9.2%	19,920	90.8%
RCAP_3	7,481	648	8.7%	6,833	91.3%
RCAP_4	8,031	795	9.9%	7,236	90.1%
RCAP_5	13,932	1,106	7.9%	12,826	92.1%
RCAP_6	11,137	1,114	10.0%	10,023	90.0%
RCAP_7	37,768	4,552	12.1%	33,216	87.9%
RCAP_8	10,429	922	8.8%	9,507	91.2%
Total	119,049	12,022	10.1%	107,027	89.9%

	Total Population	Ambulatory Difficulty		No Ambulatory Difficulty	
		Number	Percent	Number	Percent
OA_1	23,110	1,330	5.8%	21,780	94.2%
OA_2	127,052	4,879	3.8%	122,173	96.2%
OA_3	113,359	5,892	5.2%	107,467	94.8%
OA_4	231,477	8,016	3.5%	223,461	96.5%
OA_5	59,543	2,931	4.9%	56,612	95.1%
OA_6	166,778	8,944	5.4%	157,834	94.6%
OA_7	146,411	6,246	4.3%	140,165	95.7%
Total	867,730	38,238	4.4%	829,492	95.6%

Employment

	Total # Jobs	Jobs per Capita
RCAP_1	4,245	0.47
RCAP_2	11,738	0.47
RCAP_3	3,396	0.43
RCAP_4	6,238	1.16
RCAP_5	2,221	0.12
RCAP_6	22,079	1.74
RCAP_7	11,886	0.29
RCAP_8	3,710	0.32
Total	65,513	0.50

	Total # Jobs	Jobs per Capita
OA_1	11,778	0.25
OA_2	55,478	0.43
OA_3	63,581	0.48
OA_4	153,364	0.60
OA_5	127,003	1.58
OA_6	69,423	0.34
OA_7	52,354	0.28
Total	532,981	0.57

Employment by Age

	Workers Age 29 or Younger		Workers Age 30–54		Workers Age 55 or Older	
RCAP_1	968	22.8%	2,263	53.3%	1,014	23.9%
RCAP_2	1,832	15.6%	6,791	57.9%	3,115	26.5%
RCAP_3	605	17.8%	2,164	63.7%	627	18.5%
RCAP_4	1,153	18.5%	3,839	61.5%	1,246	20.0%
RCAP_5	466	21.0%	1,245	56.1%	510	23.0%
RCAP_6	3,508	15.9%	13,857	62.8%	4,714	21.4%
RCAP_7	2,495	21.0%	6,853	57.7%	2,538	21.4%
RCAP_8	625	16.8%	2,264	61.0%	821	22.1%
Total	11,652		39,276		14,585	

	Workers Age 29 or Younger		Workers Age 30–54		Workers Age 55 or Older	
OA_1	4,048	34.4%	5,592	47.5%	2,138	18.2%
OA_2	14,415	26.0%	31,196	56.2%	9,867	17.8%
OA_3	16,706	26.3%	33,734	53.1%	13,141	20.7%
OA_4	36,797	24.0%	89,248	58.2%	27,319	17.8%
OA_5	26,009	20.5%	76,089	59.9%	24,905	19.6%
OA_6	19,393	27.9%	37,948	54.7%	12,082	17.4%
OA_7	15,119	28.9%	27,795	53.1%	9,440	18.0%
Total	132,487		301,602		98,892	

Employment by Income

	Less than \$1,250/Month		\$1,251–\$3,332/Month		\$3,333/Month or More	
RCAP_1	1,909	45.0%	1,432	33.7%	904	21.3%
RCAP_2	2,176	18.5%	4,348	37.0%	5,214	44.4%
RCAP_3	787	23.2%	1,562	46.0%	1,047	30.8%
RCAP_4	1,210	19.4%	2,675	42.9%	2,353	37.7%
RCAP_5	561	25.3%	1,011	45.5%	649	29.2%
RCAP_6	2,998	13.6%	8,493	38.5%	10,588	48.0%
RCAP_7	3,159	26.6%	4,673	39.3%	4,054	34.1%
RCAP_8	565	15.2%	1,272	34.3%	1,873	50.5%
Total	13,365		25,466		26,682	

	Less than \$1,250/Month		\$1,251–\$3,332/Month		\$3,333/Month or More	
OA_1	4,626	39.3%	4,719	40.1%	2,433	20.7%
OA_2	13,525	24.4%	19,875	35.8%	22,078	39.8%
OA_3	20,278	31.9%	22,153	34.8%	21,150	33.3%
OA_4	37,847	24.7%	51,211	33.4%	64,306	41.9%
OA_5	22,638	17.8%	40,925	32.2%	63,440	50.0%
OA_6	20,531	29.6%	26,553	38.2%	22,339	32.2%
OA_7	16,426	31.4%	19,995	38.2%	15,933	30.4%
Total	135,871		185,431		211,679	

Employment by Education

	Less than High School		High School		Some College/Associate		Bachelor's or Higher	
RCAP_1	377	11.5%	955	29.1%	1,041	31.8%	904	27.6%
RCAP_2	1,004	10.1%	2,428	24.5%	3,040	30.7%	3,434	34.7%
RCAP_3	517	18.5%	902	32.3%	877	31.4%	495	17.7%
RCAP_4	648	12.7%	1,497	29.4%	1,691	33.3%	1,249	24.6%
RCAP_5	246	14.0%	572	32.6%	554	31.6%	383	21.8%
RCAP_6	2,195	11.8%	6,542	35.2%	6,036	32.5%	3,798	20.5%
RCAP_7	1,204	12.8%	2,878	30.6%	3,092	32.9%	2,217	23.6%
RCAP_8	289	9.4%	922	29.9%	996	32.3%	878	28.5%
Total	6,480		16,696		17,327		13,358	

	Less than High School		High School		Some College/Associate		Bachelor's or Higher	
OA_1	979	12.7%	2,348	30.4%	2,585	33.4%	1,818	23.5%
OA_2	3,952	9.6%	10,771	26.2%	13,358	32.5%	12,982	31.6%
OA_3	4,087	8.7%	12,044	25.7%	14,924	31.8%	15,820	33.7%
OA_4	8,853	7.6%	27,072	23.2%	35,860	30.8%	44,782	38.4%
OA_5	7,884	7.8%	24,023	23.8%	31,797	31.5%	37,290	36.9%
OA_6	4,675	9.3%	15,295	30.6%	16,824	33.6%	13,236	26.5%
OA_7	3,354	9.0%	11,316	30.4%	12,369	33.2%	10,196	27.4%
Total	33,784		102,869		127,717		136,124	

Employment by Race

	White Alone		Black Alone		Other Alone		Two or More		Non-Hispanic		Hispanic	
RCAP_1	2,910	68.6%	1,151	27.1%	139	3.3%	45	1.1%	3,919	92.3%	326	7.7%
RCAP_2	8,253	70.3%	3,007	25.6%	327	2.8%	151	1.3%	10,696	91.1%	1,042	8.9%
RCAP_3	2,855	84.1%	400	11.8%	99	2.9%	42	1.2%	2,733	80.5%	663	19.5%
RCAP_4	4,843	77.6%	1,005	16.1%	305	4.9%	85	1.4%	5,584	89.5%	654	10.5%
RCAP_5	1,619	72.9%	472	21.3%	92	4.1%	38	1.7%	2,015	90.7%	206	9.3%
RCAP_6	18,769	85.0%	2,527	11.4%	558	2.5%	225	1.0%	20,588	93.2%	1,491	6.8%
RCAP_7	7,617	64.1%	3,682	31.0%	441	3.7%	146	1.2%	11,151	93.8%	735	6.2%
RCAP_8	2,819	76.0%	777	20.9%	81	2.2%	33	0.9%	3,593	96.8%	117	3.2%
Total	49,685		13,021		2,042		765		60,279		5,234	

	White Alone		Black Alone		Other Alone		Two or More		Non-Hispanic		Hispanic	
OA_1	9,723	82.6%	1,501	12.7%	355	3.0%	199	1.7%	10,836	92.0%	942	8.0%
OA_2	48,442	87.3%	4,543	8.2%	1,844	3.3%	649	1.2%	51,709	93.2%	3,769	6.8%
OA_3	55,399	87.1%	5,319	8.4%	2,069	3.3%	794	1.2%	59,655	93.8%	3,926	6.2%
OA_4	133,114	86.8%	12,513	8.2%	5,924	3.9%	1,813	1.2%	144,962	94.5%	8,402	5.5%
OA_5	102,462	80.7%	19,058	15.0%	3,957	3.1%	1,526	1.2%	120,777	95.1%	6,226	4.9%
OA_6	61,181	88.1%	5,820	8.4%	1,656	2.4%	766	1.1%	66,212	95.4%	3,211	4.6%
OA_7	46,594	89.0%	4,118	7.9%	1,120	2.1%	522	1.0%	50,372	96.2%	1,982	3.8%
Total	456,915		52,872		16,925		6,269		504,523		28,458	

Employment by Gender

	Male	Female
RCAP_1	1,934	2,311
RCAP_2	4,713	7,025
RCAP_3	2,447	949
RCAP_4	3,874	2,364
RCAP_5	1,199	1,022
RCAP_6	16,079	6,000
RCAP_7	6,210	5,676
RCAP_8	2,104	1,606
Total	38,560	26,953

	Male	Female
OA_1	5,101	6,677
OA_2	29,111	26,367
OA_3	28,061	35,520
OA_4	71,321	82,043
OA_5	60,876	66,127
OA_6	31,940	37,483
OA_7	22,391	29,963
Total	248,801	284,180

Top Employment Sectors

RCAP Employment Sector	# Jobs	% of Total Jobs
Educational Services	8,664	13.2%
Manufacturing	8,430	12.9%
Health Care/Social Assistance	6,720	10.3%
Wholesale Trade	6,327	9.7%

OA Employment Sector	# Jobs	% of Total Jobs
Health Care/Social Assistance	72,789	13.66%
Retail Trade	63,877	11.98%
Accommodation/Food Services	51,266	9.62%
Prof., Scientific and Technical	47,689	8.95%

Violent Crimes and Property Crimes

	Population	Violent Crime 2010	Property Crime 2010
RCAP_1	9,062	473	1,608
RCAP_2	24,918	1,324	3,222
RCAP_3	7,985	473	906
RCAP_4	5,400	338	610
RCAP_5	18,940	914	1,612
RCAP_6	12,688	500	1,820
RCAP_7	40,969	2,585	4,572
RCAP_8	11,495	674	1,350

	Population	Violent Crime 2010	Property Crime 2010
OA_1	47,473	230	1,667
OA_2	128,973	20	187
OA_3	133,111	58	327
OA_4	254,036	111	664
OA_5	80,188	1,785	7,218
OA_6	203,062	962	3,653
OA_7	189,380	37	126

Violent Crimes and Property Crimes per 1,000 Population

	Violent Crime 2010	Property Crime 2010
RCAP_1	52.196	177.444
RCAP_2	53.134	129.304
RCAP_3	59.236	113.463
RCAP_4	62.593	112.963
RCAP_5	48.258	85.111
RCAP_6	39.407	143.443
RCAP_7	63.096	111.597
RCAP_8	58.634	117.442

	Violent Crime 2010	Property Crime 2010
OA_1	4.845	35.115
OA_2	0.155	1.450
OA_3	0.436	2.457
OA_4	0.437	2.614
OA_5	22.260	90.013
OA_6	4.737	17.990
OA_7	0.195	0.665

Educational Attainment (Age 25+)

	Population	High School or Higher		Bachelor's or Higher	
RCAP_1	5,391	4,397	81.6%	742	13.8%
RCAP_2	14,598	9,516	65.2%	1,068	7.3%
RCAP_3	4,504	2,830	62.8%	441	9.8%
RCAP_4	5,257	3,548	67.5%	675	12.8%
RCAP_5	9,900	6,075	61.4%	990	10.0%
RCAP_6	8,081	5,163	63.9%	604	7.5%
RCAP_7	26,772	19,940	74.5%	2,793	10.4%
RCAP_8	6,527	5,376	82.4%	675	10.3%

	Population	High School or Higher		Bachelor's or Higher	
OA_1	16,324	15,329	93.9%	6,179	37.9%
OA_2	86,491	82,152	95.0%	41,139	47.6%
OA_3	87,694	84,426	96.3%	47,188	53.8%
OA_4	155,286	150,666	97.0%	87,130	56.1%
OA_5	47,849	45,130	94.3%	26,900	56.2%
OA_6	115,385	108,781	94.3%	43,236	37.5%
OA_7	99,189	94,706	95.5%	37,156	37.5%

ACT Test Scores by School District

	Average ACT Score	Percent of test takers above national average		Average ACT Score	Percent of test takers above national average
RCAP_1	16.4	19%	OA_1	21.9	62.7%
RCAP_2	16.4	19%	OA_2	23.5	72.2%
RCAP_3	16.4	19%	OA_3	23.9	77.8%
RCAP_4	17	21%	OA_4	23.4	72.7%
RCAP_5	17	21%	OA_5	17.0	21.4%
RCAP_6	17	21%	OA_6	22.4	66.1%
RCAP_7	17	21%	OA_7	23.1	80.7%
RCAP_8	17.3	21.7%			

Housing Units and Vacancy Rates

	Total Housing Units	Occupied Units	Vacant Units	Vacancy Rate
RCAP_1	4,271	3,573	698	16.34
RCAP_2	11,618	9,327	2,291	19.72
RCAP_3	3,548	3,011	537	15.14
RCAP_4	3,365	2,991	374	11.11
RCAP_5	8,824	6,036	2,136	24.21
RCAP_6	6,584	5,671	913	13.87
RCAP_7	23,269	17,334	5,935	25.51
RCAP_8	5,745	3,447	956	16.64
Total	67,224	51,390	13,840	20.59

	Total Housing Units	Occupied Units	Vacant Units	Vacancy Rate
OA_1	8,974	8,625	349	3.89
OA_2	50,552	48,111	2,441	4.83
OA_3	56,951	53,915	3,036	5.33
OA_4	92,944	88,254	4,690	5.05
OA_5	41,586	33,572	4,047	9.73
OA_6	71,084	66,763	4,321	6.08
OA_7	55,911	52,408	3,503	6.27
Total	378,002	351,648	22,387	5.92

Vacant Properties

	Total Properties Rated	Vacant Properties	% Vacant
RCAP_2	13,466	3,256	24.2%
RCAP_3	1,148	244	21.3%
RCAP_4	1,105	220	19.9%
RCAP_5	5,792	741	12.8%
RCAP_6	3,447	590	17.1%
RCAP_7	19,251	4,054	21.1%
RCAP_8	3,057	401	13.1%
Average	6,752	1,358	20.1%

Residential Structure Conditions

	Total Rated	Roof	Exterior Paint	Street	Sidewalk	Roof	Exterior Paint	Street	Sidewalk
		Substandard				Extremely Degraded			
RCAP_2	6,612	2,079	3,473	854	137	548	1,151	112	96
RCAP_3	855	6	351	9	15	1	169	4	9
RCAP_4	536	195	161	3	124	28	30	1	76
RCAP_5	4,679	1,840	1,692	285	1,652	276	287	59	870
RCAP_6	2,721	1,614	1,064	67	236	295	187	14	42
RCAP_7	14,125	6,398	4,389	818	4,857	1,247	849	109	2,958
RCAP_8	2,490	919	706	78	214	90	94	5	107
Average	4,574	1,864	1,691	302	1,034	355	395	43	594

Housing Cost Burden

Burdened = More than 30 percent of income spent on housing

Severely Burdened = More than 50 percent of income spent on housing

	Homeowners	Owners Cost Burdened	Owners Severely Cost Burdened	Renters	Renters Cost Burdened	Renters Severely Cost Burdened
RCAP_1	1,485	506	112	1,959	1,131	550
RCAP_2	4,148	1,663	734	4,344	2,446	1,225
RCAP_3	1,149	345	112	1,765	766	432
RCAP_4	1,032	268	117	2,203	1,285	637
RCAP_5	2,634	762	347	2,684	1,483	745
RCAP_6	2,556	672	292	2,298	1,356	787
RCAP_7	7,931	3,184	1,695	8,521	4,905	2,582
RCAP_8	1,769	504	290	2,643	1,756	1,013

	Homeowners	Owners Cost Burdened	Owners Severely Cost Burdened	Renters	Renters Cost Burdened	Renters Severely Cost Burdened
OA_1	7,233	1,700	535	1,632	761	423
OA_2	37,422	8,403	2,574	12,528	5,017	1,966
OA_3	39,522	8,422	2,719	14,712	5,965	2,823
OA_4	67,426	15,048	4,735	22,677	8,753	3,675
OA_5	17,879	4,668	1,935	14,284	6,035	3,151
OA_6	49,927	10,929	3,536	18,973	7,350	3,250
OA_7	44,504	10,066	2,939	11,723	5,191	2,329

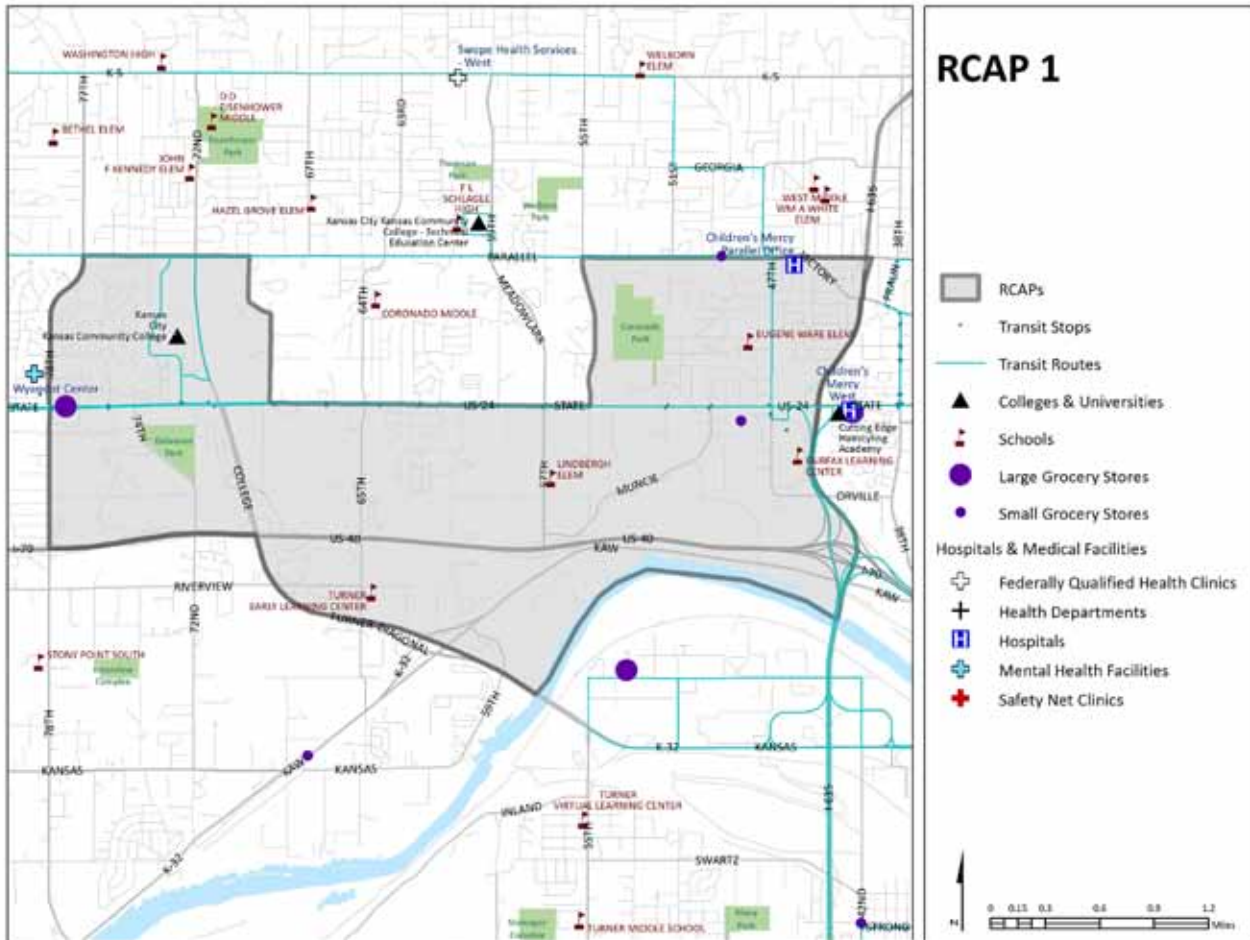
Family Structure (2010)

	Married Couple		Married Couple with Kids under age 18		Single Householder		Single Householder with Kids under age 18	
	Total #	Percent in Poverty	Total #	Percent in Poverty	Total #	Percent in Poverty	Total #	Percent in Poverty
RCAP_1	1,025	8%	478	16%	1,104	48%	803	60%
RCAP_2	2,432	30%	1,520	43%	2,612	40%	1,779	48%
RCAP_3	843	15%	459	17%	877	38%	629	53%
RCAP_4	784	21%	394	38%	1,065	64%	866	73%
RCAP_5	1,914	18%	1,197	25%	1,391	49%	1,066	60%
RCAP_6	1,677	15%	799	23%	1,362	48%	956	60%
RCAP_7	3,373	13%	1,322	16%	6,286	42%	4,156	55%
RCAP_8	1,060	13%	418	27%	1,855	47%	1,445	57%
Total	13,108	17%	6,587	27%	16,552	45%	11,700	57%

	Married Couple		Married Couple with Kids under age 18		Single Householder		Single Householder with Kids under age 18	
	Total #	Percent in Poverty	Total #	Percent in Poverty	Total #	Percent in Poverty	Total #	Percent in Poverty
OA_1	5,803	0%	3,016	0%	1,042	7%	636	12%
OA_2	30,104	2%	14,811	2%	5,894	14%	3,814	20%
OA_3	25,730	2%	10,042	3%	6,742	11%	4,128	14%
OA_4	56,768	1%	30,273	1%	9,234	11%	6,514	13%
OA_5	10,149	2%	3,557	4%	2,556	18%	1,353	24%
OA_6	37,820	2%	17,730	2%	9,837	13%	6,679	17%
OA_7	35,255	1%	17,397	2%	7,317	15%	5,286	18%
Total	201,629	1%	96,826	2%	42,622	13%	28,410	17%

APPENDIX B: RCAP DETAILS

RCAP 1: KCK West



HIGHLIGHTS:

- 9,062 residents.
- More than 32 percent of population is below poverty level.
- 64 percent of the population is nonwhite.
- Average Quality of Life indicator score is 2.83 out of 10.
- State Avenue Corridor runs through portions of the RCAP.
- Potential Assets: Former Indian Springs Shopping Center site, Kansas City Community College, Transit Center, Neighborhood Services and Community Policing Offices, Redeveloping Wyandotte Plaza Neighborhood Shopping Center.

Population Characteristics 2010

	POPULATION	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
RCAP 1 KCK West	9,062	35.6%	44.3%	0.5%	3.7%	0.0%	12.9%
All RCAPs Combined	141,820	23.0%	48.0%	0.5%	2.2%	0.1%	23.8%
All OAs Combined	907,903	85.5%	4.5%	0.3%	3.0%	0.1%	4.8%

Percent Poor Population by Race 2010

	% TOTAL	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
RCAP 1 KCK West	32.8%	15.4%	42.3%	21.4%	0.0%	0.0%	57.2%
All RCAPs Combined	36.8%	26.8%	41.6%	36.7%	30.0%	0.0%	37.5%
All OAs Combined	5.2%	4.4%	12.8%	8.6%	6.9%	11.2%	11.9%

Quality of Life Indicators (HUD Index Scores 1-10)

	SCHOOL QUALITY	JOB ACCESS	LABOR MARKET INTEGRATION	POVERTY	NEIGHBORHOOD STABILITY	OPPORTUNITY	AVERAGE QUALITY OF LIFE SCORE
RCAP 1 KCK West	2.25	6.50	1.75	1.25	3.25	2.00	2.83
All RCAPs Combined	1.30	6.22	2.20	1.22	1.92	1.54	2.40
All OAs Combined	5.66	5.11	6.38	4.94	6.69	6.88	5.94

Educational Attainment

	% HIGH SCHOOL OR HIGHER	% BACHELOR OR HIGHER
RCAP 1 KCK West	81.6%	13.8%
All RCAPs Combined	70.2%	9.9%
All OAs Combined	95.6%	47.5%

Housing Vacancy & Subsidized Housing

	HOUSING UNITS	VACANCY %	ASSISTED HOUSING %
RCAP 1 KCK West	4,271	16.3%	21.8%
All RCAPs Combined	67,224	20.6%	21.2%
All OAs Combined	378,002	5.9%	4.4%

Family Structure

	FAMILIES	RATIO MARRIED COUPLE/SINGLE	RATIO MARRIED COUPLE W KIDS/ SINGLE W KIDS	% FAMILIES POVERTY
RCAP 1 KCK West	2,129	0.93	0.60	29.1%
All RCAPs Combined	29,660	0.79	0.56	32.7%
All OAs Combined	244,251	4.73	3.41	3.4%

Annual Violent Crime Rate

	VIOLENT CRIME PER 1,000 POP
RCAP 1 KCK West	52
All RCAPs Combined	55
All OAs Combined	3

Annual Property Crime Rate

	PROPERTY CRIME PER 1,000 POP
RCAP 1 KCK West	177
All RCAPs Combined	119
All OAs Combined	13

Disabled Population

	% W/AMBULATORY DIFFICULTY OVER AGE 5
RCAP 1 KCK West	10.5%
All RCAPs Combined	10.1%
All OAs Combined	4.4%

RCAP Assets

- Significant educational assets, including the Kansas City Kansas Community College and Schlagle High School and Area Vocational Campus.
- KCK Neighborhood Services and Community Policing centers.
- Interstate access to I-70 and I-635.
- KCK's major east/west arterial, State Avenue, runs through the heart of the area.
- New transit center just constructed on the east end of the area.
- Ranks higher than most RCAPs in many quality-of-life indicators.
- Wyandotte Plaza retail area is currently being renovated.

RCAP Issues

- Area is quite extended and has some hilly topography, which makes it difficult to develop.
- Area has a very low density.
- Area has few jobs and services ,with most concentrated in the western portion of the RCAP.
- Although the area has bus service along State Avenue, it is not frequent. The low population density makes it difficult to support more frequent such service.
- Area has a very high property crime rate.
- Area does not have a strong base of community institutions and neighborhood organizations.

RCAP Strategies

- Promote major reinvestment, starting with the redevelopment of the abandoned Indian Springs regional shopping center. (The city owns this property and has plans to demolish the building and offer the property to developers. The city, with assistance from a recent TIGER grant, has invested in a transit center at this location, which also houses the community's Area Agency on Aging.) Focus on mixed-use redevelopment, providing both retail services and housing.
- Upgrade public transit services to enhance connections to Opportunity Area 1 to the west, as well as downtown areas and connections to other public transit routes.
- Work with community social service agencies to ensure that families have access to transportation, have information and access to training and jobs, and have information and access to services such as health care.



Population Characteristics 2010

	POPULATION	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
RCAP 2 Central KCK	24,918	44.4%	0.2%	0.8%	0.0%	37.9%	37.9%
All RCAPs Combined	141,820	23.0%	48.0%	0.5%	2.2%	0.1%	23.8%
All OAs Combined	907,903	85.5%	4.5%	0.3%	3.0%	0.1%	4.8%

Percent Poor Population by Race 2010

	% TOTAL	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
RCAP 2 Central KCK	41.4%	26.6%	42.9%	18.7%	50.0%	0.0%	45.5%
All RCAPs Combined	36.8%	26.8%	41.6%	36.7%	30.0%	0.0%	37.5%
All OAs Combined	5.2%	4.4%	12.8%	8.6%	6.9%	11.2%	11.9%

Quality of Life Indicators (1-10)

	SCHOOL QUALITY	JOB ACCESS	LABOR MARKET INTEGRATION	POVERTY	NEIGHBORHOOD STABILITY	OPPORTUNITY	AVERAGE QUALITY OF LIFE SCORE
RCAP 2 Central KCK	1.00	4.50	1.71	1.21	2.00	1.14	1.93
All RCAPs Combined	1.30	6.22	2.20	1.22	1.92	1.54	2.40
All OAs Combined	5.66	5.11	6.38	4.94	6.69	6.88	5.94

Educational Attainment

	% HIGH SCHOOL OR HIGHER	% BACHELOR OR HIGHER
RCAP 2 Central KCK	65.2%	7.3%
All RCAPs Combined	70.2%	9.9%
All OAs Combined	95.6%	47.5%

Housing Vacancy & Subsidized Housing

	HOUSING UNITS	VACANCY %	ASSISTED HOUSING %
RCAP 2 Central KCK	11,618	19.7%	19.0%
All RCAPs Combined	67,224	20.6%	21.2%
All OAs Combined	378,002	5.9%	4.4%

Family Structure

	FAMILIES	MARRIED COUPLE/SINGLE	MARRIED COUPLE W KIDS/ SINGLE W KIDS	% FAMILIES POVERTY
RCAP 2 Central KCK	5,044	0.93	0.85	35.0%
All RCAPs Combined	29,660	0.79	0.56	32.7%
All OAs Combined	244,251	4.73	3.41	3.4%

Annual Violent Crime Rate

	VIOLENT CRIME PER 1,000 POP
RCAP 2 Central KCK	53
All RCAPs Combined	55
All OAs Combined	3

Annual Property Crime Rate

	PROPERTY CRIME PER 1,000 POP
RCAP 2 Central KCK	129
All RCAPs Combined	119
All OAs Combined	13

Disabled Population

	% W/AMBULATORY DIFFICULTY OVER AGE 5
RCAP 2 Central KCK	9.2%
All RCAPs Combined	10.1%
All OAs Combined	4.4%

RCAP Assets

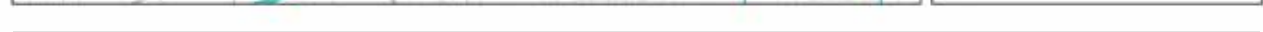
- Downtown KCK.
- Housing development in downtown KCK.
- Interstate access to I-70 and I-635.
- New transit center just constructed in downtown.
- Two strong CDCs.
- Adjacent to significant industrial areas, including Fairfax.
- Strong network of safety net clinics.

RCAP Issues

- High levels of poverty and disabilities.
- Low level of retail services, particularly groceries.
- Housing quality.
- High level of vacant properties, especially in the northeast area.

RCAP Strategies

- Promote major reinvestment, starting with the redevelopment of the downtown. The area has a strong base with previous housing development and new transit center, but needs more housing and services.
- Address vacant properties and create new housing opportunities within neighborhoods.
- Build a stronger neighborhood structure and connect the community leadership with social and educational services.
- Create a concentrated workforce intelligence and training program that connects RCAP residents to jobs in nearby employment centers.



Population Characteristics 2010

	POPULATION	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
RCAP 3 Southeast KCK	7,985	35.6%	14.8%	0.4%	1.1%	0.0%	47.0%
All RCAPs Combined	141,820	23.0%	48.0%	0.5%	2.2%	0.1%	23.8%
All OAs Combined	907,903	85.5%	4.5%	0.3%	3.0%	0.1%	4.8%

Percent Poor Population by Race 2010

	% TOTAL	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
RCAP 3 Southeast KCK	33.8%	30.5%	71.9%	68.0%	0.0%	0.0%	23.2%
All RCAPs Combined	36.8%	26.8%	41.6%	36.7%	30.0%	0.0%	37.5%
All OAs Combined	5.2%	4.4%	12.8%	8.6%	6.9%	11.2%	11.9%

Quality of Life Indicators (1-10)

	SCHOOL QUALITY	JOB ACCESS	LABOR MARKET INTEGRATION	POVERTY	NEIGHBORHOOD STABILITY	OPPORTUNITY	AVERAGE QUALITY OF LIFE SCORE
RCAP 3 Southeast KCK	1.67	7.67	2.67	1.00	2.00	2.00	2.83
All RCAPs Combined	1.30	6.22	2.20	1.22	1.92	1.54	2.40
All OAs Combined	5.66	5.11	6.38	4.94	6.69	6.88	5.94

Educational Attainment

	% HIGH SCHOOL OR HIGHER	% BACHELOR OR HIGHER
RCAP 3 Southeast KCK	62.8%	9.8%
All RCAPs Combined	70.2%	9.9%
All OAs Combined	95.6%	47.5%

Housing Vacancy & Subsidized Housing

	HOUSING UNITS	VACANCY %	ASSISTED HOUSING %
RCAP 3 Southeast KCK	3,548	15.1%	23.9%
All RCAPs Combined	67,224	20.6%	21.2%
All OAs Combined	378,002	5.9%	4.4%

Family Structure

	FAMILIES	MARRIED COUPLE/SINGLE	MARRIED COUPLE W KIDS/ SINGLE W KIDS	% FAMILIES POVERTY
RCAP 3 Southeast KCK	1,720	0.96	0.73	26.6%
All RCAPs Combined	29,660	0.79	0.56	32.7%
All OAs Combined	244,251	4.73	3.41	3.4%

Annual Violent Crime Rate

	VIOLENT CRIME PER 1,000 POP
RCAP 3 Southeast KCK	59
All RCAPs Combined	55
All OAs Combined	3

Annual Property Crime Rate

	PROPERTY CRIME PER 1,000 POP
RCAP 3 Southeast KCK	113
All RCAPs Combined	119
All OAs Combined	13

Disabled Population

	% W/AMBULATORY DIFFICULTY OVER AGE 5
RCAP 3 Southeast KCK	8.7%
All RCAPs Combined	10.1%
All OAs Combined	4.4%

RCAP Assets

- Kansas University Medical Center.
- Central location.
- Strong neighborhood organizations in two of the communities.

RCAP Issues

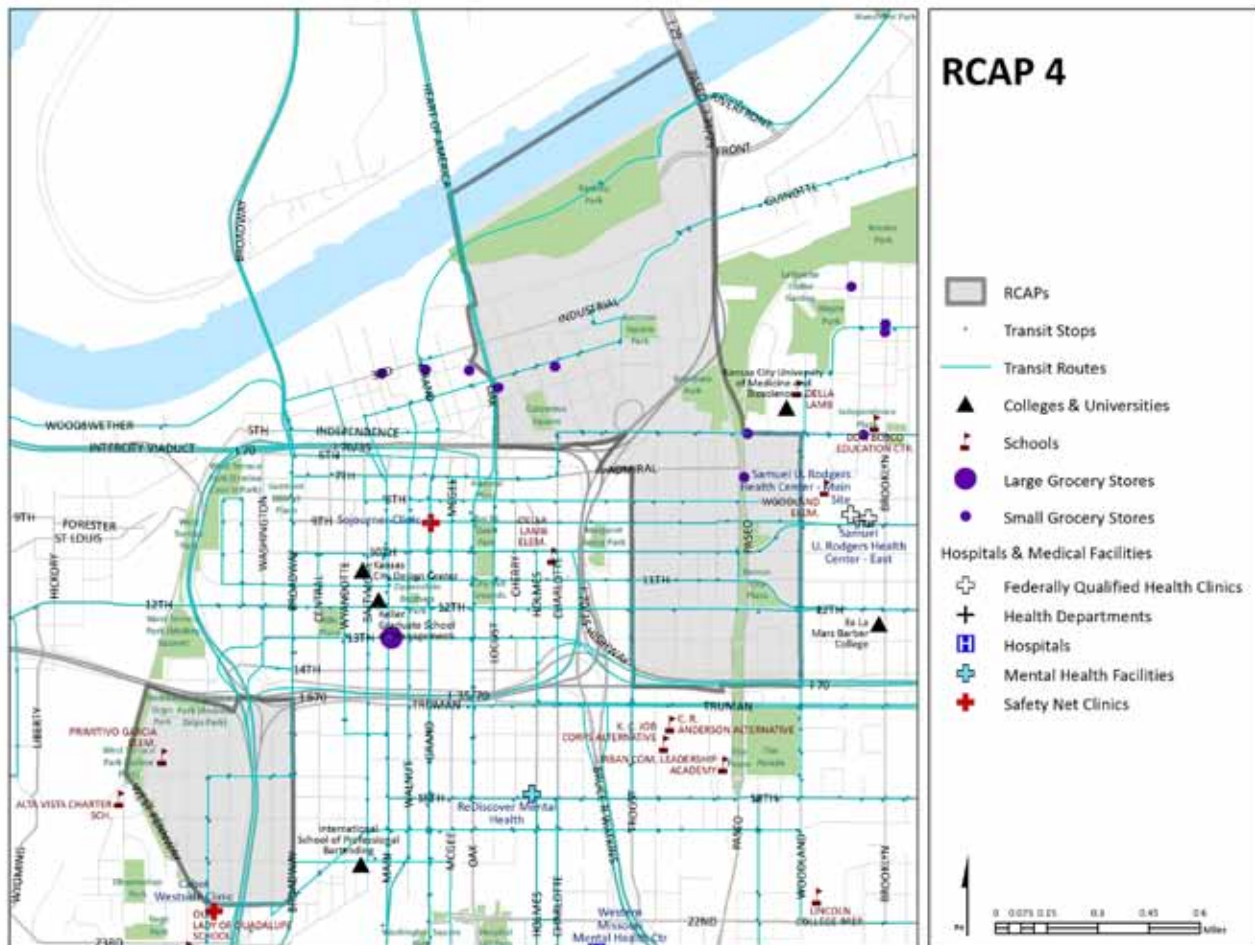
- Three very distinct communities.
- Housing quality in some parts of the RCAP.
- Some neighborhoods have housing quality issues.

- The Argentine and Armourdale neighborhoods are somewhat isolated geographically.
- A good deal of the RCAP has limited public transit services.

RCAP Strategies

- Promote major reinvestment, especially in housing and services.
- Create a concentrated workforce intelligence and training program that connects RCAP residents to jobs in nearby employment centers.
- Develop a more robust public transit service for the RCAP.

RCAP 4: Downtown KCMO



HIGHLIGHTS:

- 5,400 residents.
- More than 45 percent of population below poverty level.
- 78 percent of the population is nonwhite.
- Average Quality of Life indicator score is 2.88 out of 10.
- Potential Assets: Downtown business assets, good public transportation.

Population Characteristics 2010

	POPULATION	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
RCAP 4 Downtown KCMO	9,345	21.5%	39.9%	0.1%	4.6%	0.0%	31.7%
All RCAPs Combined	141,820	23.0%	48.0%	0.5%	2.2%	0.1%	23.8%
All OAs Combined	907,903	85.5%	4.5%	0.3%	3.0%	0.1%	4.8%

Percent Poor Population by Race 2010

	% TOTAL	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
RCAP 4 Downtown KCMO	36.9%	18.9%	58.1%	0.0%	56.0%	0.0%	19.6%
All RCAPs Combined	36.8%	26.8%	41.6%	36.7%	30.0%	0.0%	37.5%
All OAs Combined	5.2%	4.4%	12.8%	8.6%	6.9%	11.2%	11.9%

Quality of Life Indicators (1-10)

	SCHOOL QUALITY	JOB ACCESS	LABOR MARKET INTEGRATION	POVERTY	NEIGHBORHOOD STABILITY	OPPORTUNITY	AVERAGE QUALITY OF LIFE SCORE
RCAP 4 Downtown KCMO	1.25	8.00	2.75	1.25	2.00	2.00	2.88
All RCAPs Combined	1.30	6.22	2.20	1.22	1.92	1.54	2.40
All OAs Combined	5.66	5.11	6.38	4.94	6.69	6.88	5.94

Educational Attainment

	% HIGH SCHOOL OR HIGHER	% BACHELOR OR HIGHER
RCAP 4 Downtown KCMO	67.5%	12.8%
All RCAPs Combined	70.2%	9.9%
All OAs Combined	95.6%	47.5%

Housing Vacancy & Subsidized Housing

	HOUSING UNITS	VACANCY %	ASSISTED HOUSING %
RCAP 4 Downtown KCMO	3,365	11.1%	62.0%
All RCAPs Combined	67,224	20.6%	21.2%
All OAs Combined	378,002	5.9%	4.4%

Family Structure

	FAMILIES	MARRIED COUPLE/SINGLE	MARRIED COUPLE W KIDS/ SINGLE W KIDS	% FAMILIES POVERTY
RCAP 4 Downtown KCMO	1,849	0.74	0.45	45.4%
All RCAPs Combined	29,660	0.79	0.56	32.7%
All OAs Combined	244,251	4.73	3.41	3.4%

Annual Violent Crime Rate

	VIOLENT CRIME PER 1,000 POP
RCAP 4 Downtown KCMO	63
All RCAPs Combined	55
All OAs Combined	3

Annual Property Crime Rate

	PROPERTY CRIME PER 1,000 POP
RCAP 4 Downtown KCMO	113
All RCAPs Combined	119
All OAs Combined	13

Disabled Population

	% W/AMBULATORY DIFFICULTY OVER AGE 5
RCAP 4 Downtown KCMO	9.9%
All RCAPs Combined	10.1%
All OAs Combined	4.4%

RCAP Assets

- Proximity to downtown KCMO.
- Good public transportation.
- Key nexus between downtown and RCAP 5.
- Kansas City Housing Authority is undertaking a Promise Neighborhoods plan.

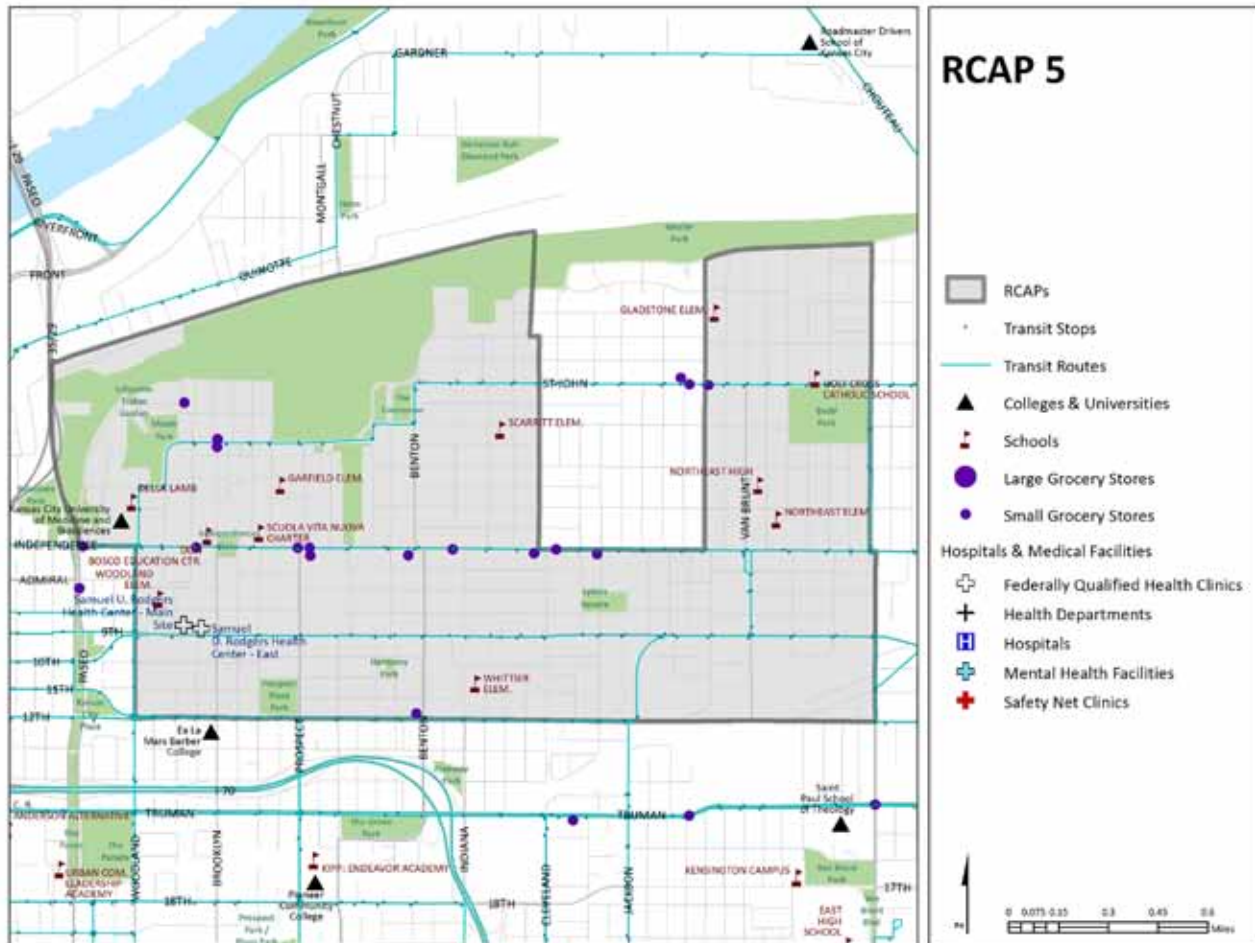
RCAP Issues

- Very high levels of poverty.
- High ratio of single person households to married couple households, especially with children.
- Very high levels of subsidized housing, almost four out of five.
- High number of homeless shelters clustered in the RCAP.

RCAP Strategies

- Complete and build on the Promise Neighborhoods plan.
- Connect redevelopment efforts with redevelopment of eastern downtown and RCAP 5.
- Integrate possible streetcar extension with downtown and RCAP 5.
- Create a concentrated workforce intelligence and training program that connects RCAP residents to jobs in nearby employment centers.

RCAP 5: Northeast KCMO



HIGHLIGHTS:

- 18,940 residents.
- More than 36 percent of population below poverty level.
- 70 percent of the population is nonwhite.
- Average Quality of Life indicator score is 2.33 out of 10.
- Potential Assets: Very diverse population, vibrant immigrant community, strong neighborhood organizations, transit, proximity to downtown.

Population Characteristics 2010

	POPULATION	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
RCAP 5 Northeast KCMO	17,957	32.3%	19.3%	0.5%	6.0%	0.1%	39.4%
All RCAPs Combined	141,820	23.0%	48.0%	0.5%	2.2%	0.1%	23.8%
All OAs Combined	907,903	85.5%	4.5%	0.3%	3.0%	0.1%	4.8%

Percent Poor Population by Race 2010

	% TOTAL	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
RCAP 5 Northeast KCMO	36.0%	21.2%	57.4%	0.0%	41.9%	0.0%	37.7%
All RCAPs Combined	36.8%	26.8%	41.6%	36.7%	30.0%	0.0%	37.5%
All OAs Combined	5.2%	4.4%	12.8%	8.6%	6.9%	11.2%	11.9%

Quality of Life Indicators (1-10)

	SCHOOL QUALITY	JOB ACCESS	LABOR MARKET INTEGRATION	POVERTY	NEIGHBORHOOD STABILITY	OPPORTUNITY	AVERAGE QUALITY OF LIFE SCORE
RCAP 5 Northeast KCMO	1.00	6.17	2.67	1.33	1.67	1.17	2.33
All RCAPs Combined	1.30	6.22	2.20	1.22	1.92	1.54	2.40
All OAs Combined	5.66	5.11	6.38	4.94	6.69	6.88	5.94

Educational Attainment

	% HIGH SCHOOL OR HIGHER	% BACHELOR OR HIGHER
RCAP 5 Northeast KCMO	61.4%	10.0%
All RCAPs Combined	70.2%	9.9%
All OAs Combined	95.6%	47.5%

Housing Vacancy & Subsidized Housing

	HOUSING UNITS	VACANCY %	ASSISTED HOUSING %
RCAP 5 Northeast KCMO	8,824	24.2%	8.7%
All RCAPs Combined	67,224	20.6%	21.2%
All OAs Combined	378,002	5.9%	4.4%

Family Structure

	FAMILIES	MARRIED COUPLE/SINGLE	MARRIED COUPLE W KIDS/ SINGLE W KIDS	% FAMILIES POVERTY
RCAP 5 Northeast KCMO	3,305	1.38	1.12	31.2%
All RCAPs Combined	29,660	0.79	0.56	32.7%
All OAs Combined	244,251	4.73	3.41	3.4%

Annual Violent Crime Rate

	VIOLENT CRIME PER 1,000 POP
RCAP 5 Northeast KCMO	48
All RCAPs Combined	55
All OAs Combined	3

Annual Property Crime Rate

	PROPERTY CRIME PER 1,000 POP
RCAP 5 Northeast KCMO	85
All RCAPs Combined	119
All OAs Combined	13

Disabled Population

	% W/AMBULATORY DIFFICULTY OVER AGE 5
RCAP 5 Northeast KCMO	7.9%
All RCAPs Combined	10.1%
All OAs Combined	4.4%

RCAP Assets

- Proximity to downtown KCMO.
- Good public transportation.
- Large number of immigrants.
- Strong neighborhood organizations.
- Just developed a community plan.
- New food hub has opened.
- Potential extension of streetcar.

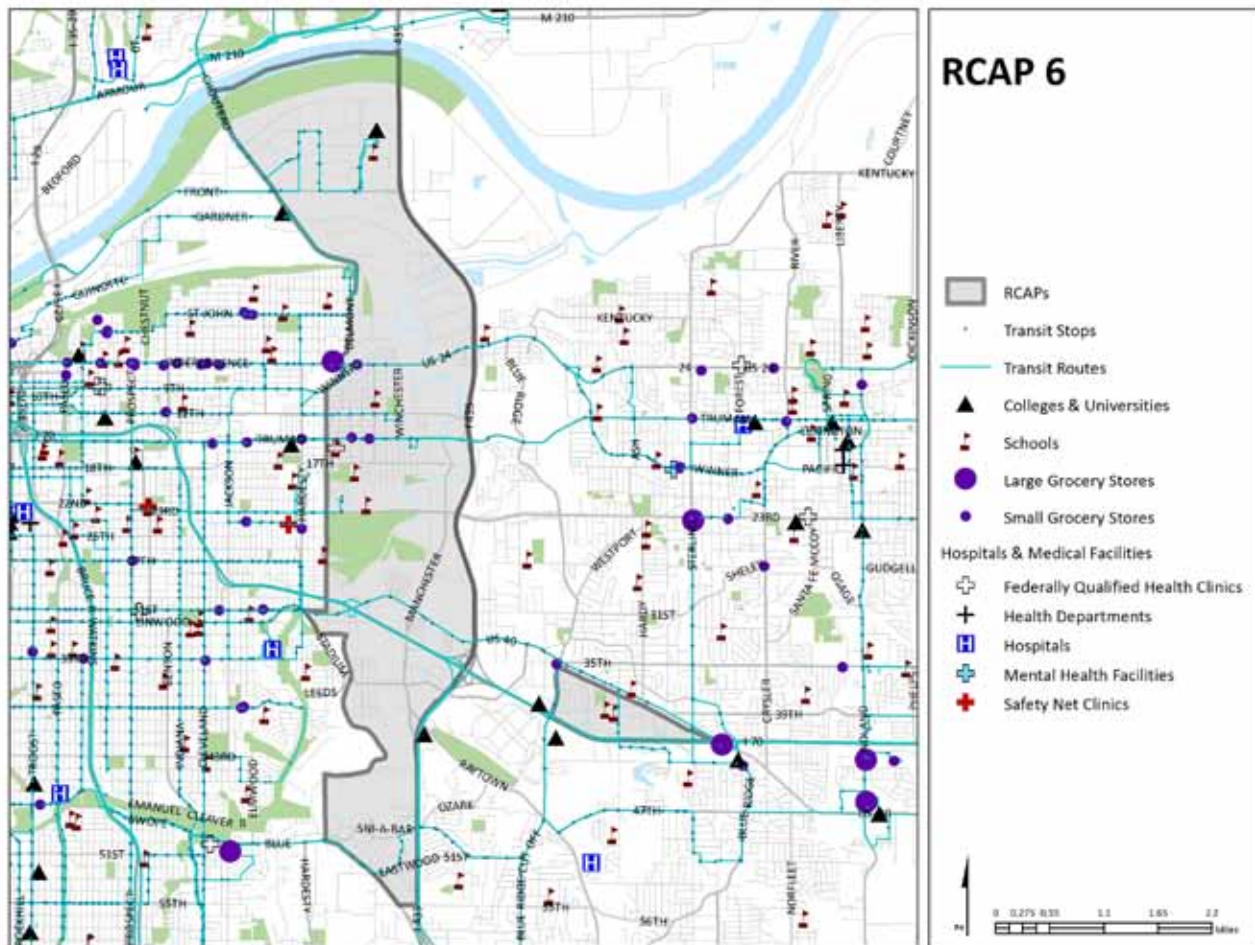
RCAP Issues

- Because of high immigrant population issues with language.
- Low opportunity and school quality of life scores.

RCAP Strategies

- Promote redevelopment capacity and investment based on newly developed plan.
- Expand food hub operations creating local jobs.
- Create a concentrated workforce intelligence and training program that connects RCAP residents to jobs in nearby employment centers.

RCAP 6: Blue River



HIGHLIGHTS:

- 12,688 residents.
- More than 31 percent of population below poverty level.
- 64 percent of the population is nonwhite.
- Average Quality of Life indicator score is 2.28 out of 10.
- Potential Assets: Interstate access, potential benefits from Blue River, industrial base.

Population Characteristics 2010

	POPULATION	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
RCAP 6 Blue River	15,306	41.0%	17.9%	0.9%	4.8%	0.0%	32.0%
All RCAPs Combined	141,820	23.0%	48.0%	0.5%	2.2%	0.1%	23.8%
All OAs Combined	907,903	85.5%	4.5%	0.3%	3.0%	0.1%	4.8%

Percent Poor Population by Race 2010

	% TOTAL	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
RCAP 6 Blue River	31.3%	27.6%	27.5%	58.3%	17.1%	0.0%	39.6%
All RCAPs Combined	36.8%	26.8%	41.6%	36.7%	30.0%	0.0%	37.5%
All OAs Combined	5.2%	4.4%	12.8%	8.6%	6.9%	11.2%	11.9%

Quality of Life Indicators (1-10)

	SCHOOL QUALITY	JOB ACCESS	LABOR MARKET INTEGRATION	POVERTY	NEIGHBORHOOD STABILITY	OPPORTUNITY	AVERAGE QUALITY OF LIFE SCORE
RCAP 6 Blue River	1.00	7.00	2.00	1.17	1.17	1.33	2.28
All RCAPs Combined	1.30	6.22	2.20	1.22	1.92	1.54	2.40
All OAs Combined	5.66	5.11	6.38	4.94	6.69	6.88	5.94

Educational Attainment

	% HIGH SCHOOL OR HIGHER	% BACHELOR OR HIGHER
RCAP 6 Blue River	63.9%	7.5%
All RCAPs Combined	70.2%	9.9%
All OAs Combined	95.6%	47.5%

Housing Vacancy & Subsidized Housing

	HOUSING UNITS	VACANCY %	ASSISTED HOUSING %
RCAP 6 Blue River	6,584	13.9%	4.6%
All RCAPs Combined	67,224	20.6%	21.2%
All OAs Combined	378,002	5.9%	4.4%

Family Structure

	FAMILIES	MARRIED COUPLE/SINGLE	MARRIED COUPLE W KIDS/ SINGLE W KIDS	% FAMILIES POVERTY
RCAP 6 Blue River	3,039	1.23	0.84	29.9%
All RCAPs Combined	29,660	0.79	0.56	32.7%
All OAs Combined	244,251	4.73	3.41	3.4%

Annual Violent Crime Rate

	VIOLENT CRIME PER 1,000 POP
RCAP 6 Blue River	39
All RCAPs Combined	55
All OAs Combined	3

Annual Property Crime Rate

	PROPERTY CRIME PER 1,000 POP
RCAP 6 Blue River	143
All RCAPs Combined	119
All OAs Combined	13

Disabled Population

	% W/AMBULATORY DIFFICULTY OVER AGE 5
RCAP 6 Blue River	10.0%
All RCAPs Combined	10.1%
All OAs Combined	4.4%

RCAP Assets

- Proximity to industrial jobs.
- Interstate access.
- Blue River is potential recreational amenity.

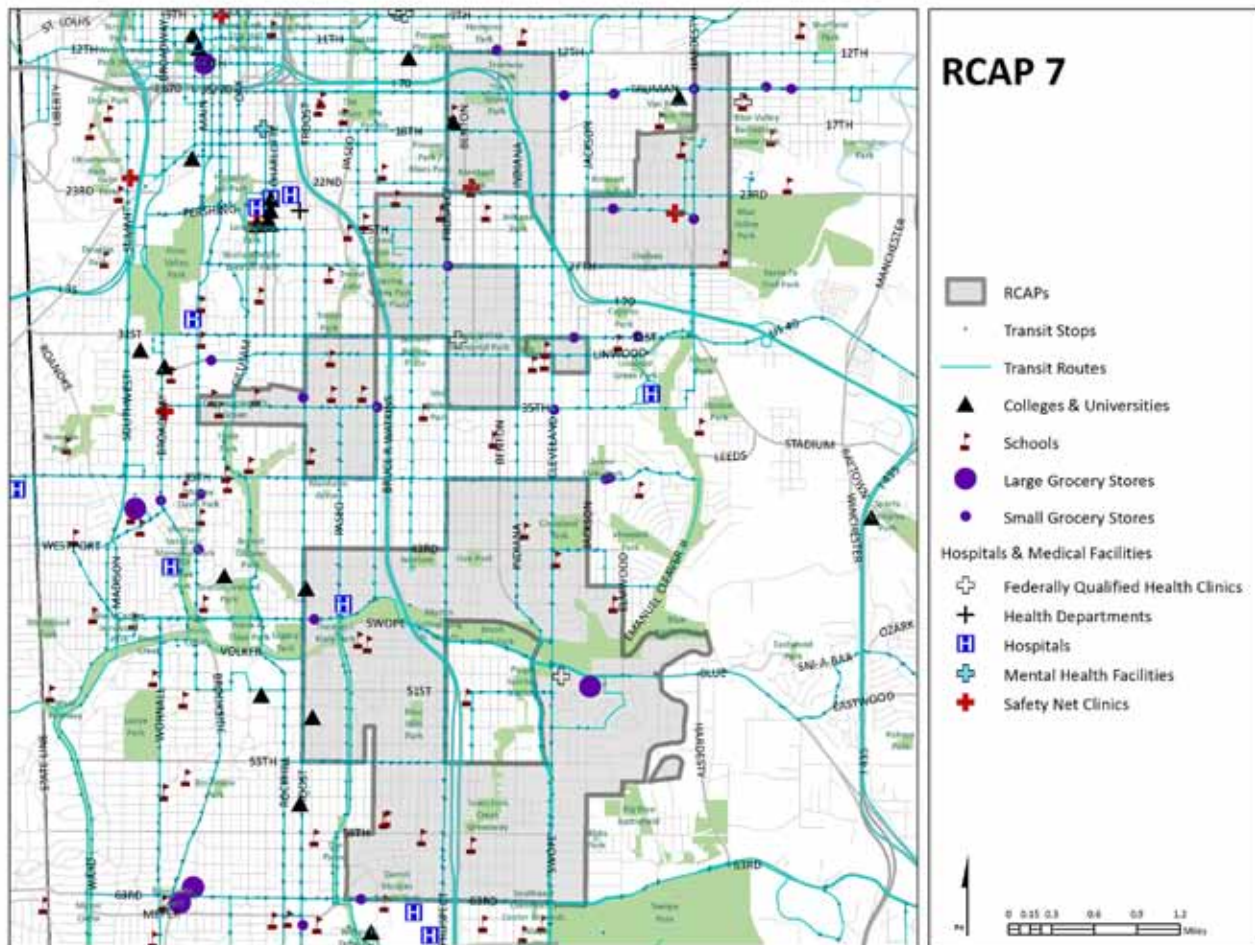
RCAP Issues

- Area is composed of scattered, less cohesive neighborhoods.
- Low school quality and neighborhood stability quality of life scores.

RCAP Strategies

- Promote strategic investment in housing and commercial redevelopment focused on creating vibrant neighborhoods.
- Create a concentrated workforce intelligence and training program that connects RCAP residents to jobs in nearby employment centers.
- Work with community social service agencies to ensure that families have access to transportation and have information and access to services such as health care.

RCAP 7: East Side



HIGHLIGHTS:

- 40,969 residents.
- More than 37 percent of population below poverty level.
- 89 percent of the population is nonwhite.
- Average Quality of Life indicator score is 1.91 out of 10.
- Potential Assets: Proximity to jobs in Opportunity Area 5, Central Business Corridor, proximity to key regional institutions such as universities, hospitals, and art museums, good public transportation, including the region's only two BRT lines, well organized neighborhood organizations.

Population Characteristics 2010

	POPULATION	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
RCAP 7 East Side	45,413	11.4%	75.8%	0.5%	0.3%	0.2%	8.5%
All RCAPs Combined	141,820	23.0%	48.0%	0.5%	2.2%	0.1%	23.8%
All OAs Combined	907,903	85.5%	4.5%	0.3%	3.0%	0.1%	4.8%

Percent Poor Population by Race 2010

	% TOTAL	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
RCAP 7 East Side	38.1%	36.7%	39.1%	56.8%	7.4%	0.0%	31.9%
All RCAPs Combined	36.8%	26.8%	41.6%	36.7%	30.0%	0.0%	37.5%
All OAs Combined	5.2%	4.4%	12.8%	8.6%	6.9%	11.2%	11.9%

Quality of Life Indicators (1-10)

	SCHOOL QUALITY	JOB ACCESS	LABOR MARKET INTEGRATION	POVERTY	NEIGHBORHOOD STABILITY	OPPORTUNITY	AVERAGE QUALITY OF LIFE SCORE
RCAP 7 East Side	1.00	4.92	1.48	1.32	1.44	1.28	1.91
All RCAPs Combined	1.30	6.22	2.20	1.22	1.92	1.54	2.40
All OAs Combined	5.66	5.11	6.38	4.94	6.69	6.88	5.94

Educational Attainment

	% HIGH SCHOOL OR HIGHER	% BACHELOR OR HIGHER
RCAP 7 East Side	74.5%	10.4%
All RCAPs Combined	70.2%	9.9%
All OAs Combined	95.6%	47.5%

Housing Vacancy & Subsidized Housing

	HOUSING UNITS	VACANCY %	ASSISTED HOUSING %
RCAP 7 East Side	23,269	25.6%	17.1%
All RCAPs Combined	67,224	20.6%	21.2%
All OAs Combined	378,002	5.9%	4.4%

Family Structure

	FAMILIES	MARRIED COUPLE/SINGLE	MARRIED COUPLE W KIDS/ SINGLE W KIDS	% FAMILIES POVERTY
RCAP 7 East Side	9,659	0.54	0.32	31.8%
All RCAPs Combined	29,660	0.79	0.56	32.7%
All OAs Combined	244,251	4.73	3.41	3.4%

Annual Violent Crime Rate

	VIOLENT CRIME PER 1,000 POP
RCAP 7 East Side	63
All RCAPs Combined	55
All OAs Combined	3

Annual Property Crime Rate

	PROPERTY CRIME PER 1,000 POP
RCAP 7 East Side	112
All RCAPs Combined	119
All OAs Combined	13

Disabled Population

	% W/AMBULATORY DIFFICULTY OVER AGE 5
RCAP 7 East Side	12.1%
All RCAPs Combined	10.1%
All OAs Combined	4.4%

RCAP Assets

- Proximity to downtown and central business corridor (OA 5).
- Good public transportation including two BRT routes.
- Proximity to leading civic institutions including universities, hospitals and art museums.
- Well organized neighborhood organizations and nonprofit organizations.
- History of considerable planning.
- Jazz district.
- Substantial safety net health services in the area.
- Potential extension of streetcar into area.

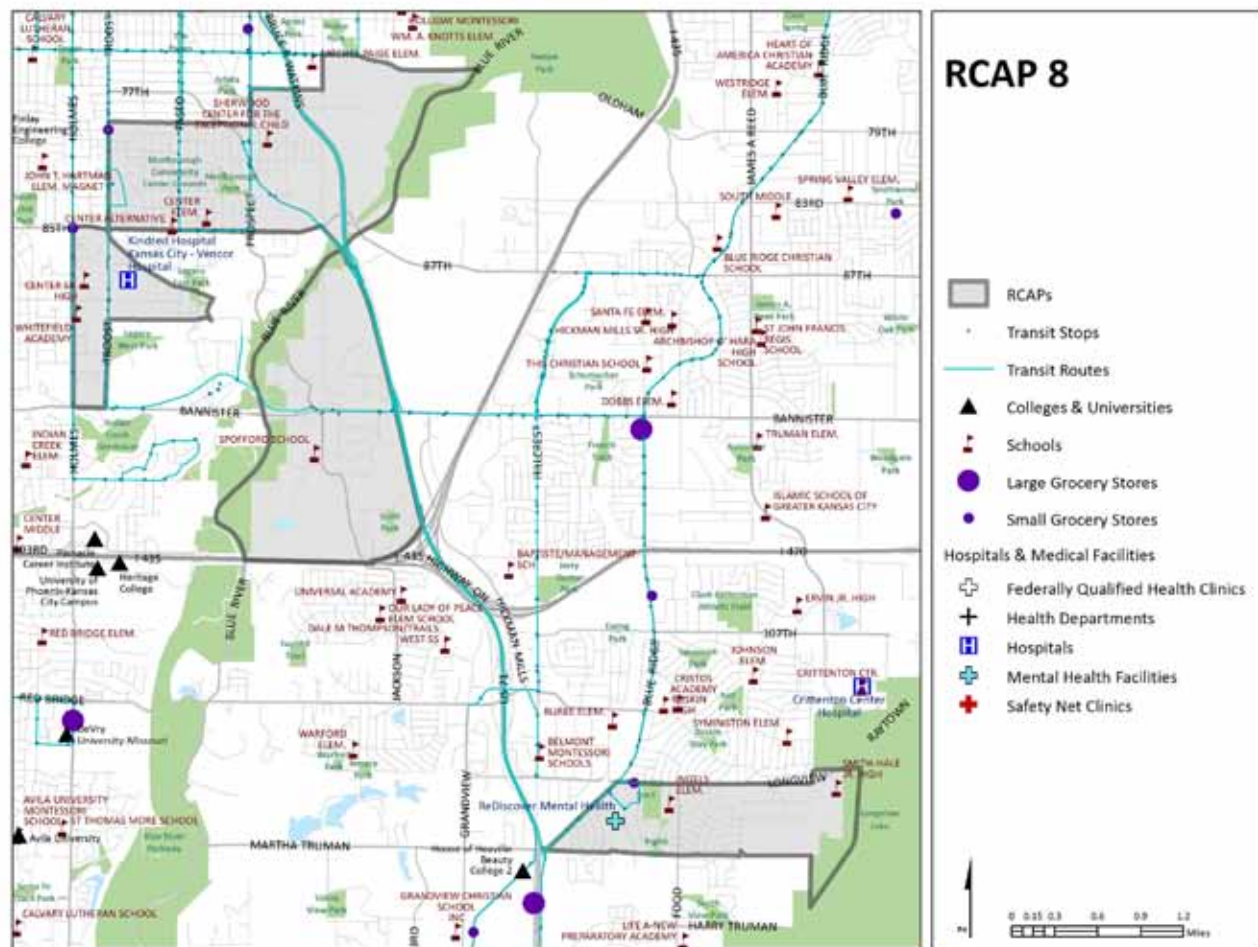
RCAP Issues

- Poor schools, many abandoned schools.
- High housing vacancy.
- Low percentage of married couples compared to single person households, especially with children.
- Troost Avenue, the west boundary of this RCAP, remains the de facto racial dividing line in the city.
- Lack of services such as grocery stores.

RCAP Strategies

- Promote major, transformational investment in the community. This will require a substantial increase in investment dollars, development of redevelopment capacity within the community, and involvement of major institutions in and near the area. Redevelopment should include market rate housing, rehab housing, and development of commercial services.
- Create a concentrated workforce intelligence and training program that connects RCAP residents to jobs in nearby employment centers.

RCAP 8: Southtown



HIGHLIGHTS:

- 11,495 residents.
- More than 36 percent of population below poverty level.
- 72 percent of the population is nonwhite.
- Average Quality of Life indicator score is 2.20 out of 10.
- Potential Assets: New Cerner campus and existing Cerner facility, proposed Stower life sciences industrial park, Interstate access.

Population Characteristics 2010

	POPULATION	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
RCAP 8 Southtown	11,834	29.5%	63.8%	0.7%	0.7%	0.0%	4.3%
All RCAPs Combined	141,820	23.0%	48.0%	0.5%	2.2%	0.1%	23.8%
All OAs Combined	907,903	85.5%	4.5%	0.3%	3.0%	0.1%	4.8%

Percent Poor Population by Race 2010

	% TOTAL	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
RCAP 8 Southtown	36.0%	32.1%	36.0%	0.0%	0.0%	0.0%	74.0%
All RCAPs Combined	36.8%	26.8%	41.6%	36.7%	30.0%	0.0%	37.5%
All OAs Combined	5.2%	4.4%	12.8%	8.6%	6.9%	11.2%	11.9%

Quality of Life Indicators (1-10)

	SCHOOL QUALITY	JOB ACCESS	LABOR MARKET INTEGRATION	POVERTY	NEIGHBORHOOD STABILITY	OPPORTUNITY	AVERAGE QUALITY OF LIFE SCORE
RCAP 8 Southtown	1.20	5.00	2.60	1.20	1.80	1.40	2.20
All RCAPs Combined	1.30	6.22	2.20	1.22	1.92	1.54	2.40
All OAs Combined	5.66	5.11	6.38	4.94	6.69	6.88	5.94

Educational Attainment

	% HIGH SCHOOL OR HIGHER	% BACHELOR OR HIGHER
RCAP 8 Southtown	82.4%	10.3%
All RCAPs Combined	70.2%	9.9%
All OAs Combined	95.6%	47.5%

Housing Vacancy & Subsidized Housing

	HOUSING UNITS	VACANCY %	ASSISTED HOUSING %
RCAP 8 Southtown	5,745	16.6%	53.0%
All RCAPs Combined	67,224	20.6%	21.2%
All OAs Combined	378,002	5.9%	4.4%

Family Structure

	FAMILIES	MARRIED COUPLE/SINGLE	MARRIED COUPLE W KIDS/ SINGLE W KIDS	% FAMILIES POVERTY
RCAP 8 Southtown	2,915	0.57	0.29	34.2%
All RCAPs Combined	29,660	0.79	0.56	32.7%
All OAs Combined	244,251	4.73	3.41	3.4%

Annual Violent Crime Rate

	VIOLENT CRIME PER 1,000 POP
RCAP 8 Southtown	63
All RCAPs Combined	55
All OAs Combined	3

Annual Property Crime Rate

	PROPERTY CRIME PER 1,000 POP
RCAP 8 Southtown	113
All RCAPs Combined	119
All OAs Combined	13

Disabled Population

	% W/AMBULATORY DIFFICULTY OVER AGE 5
RCAP 8 Southtown	8.8%
All RCAPs Combined	10.1%
All OAs Combined	4.4%

RCAP Assets

- Kansas University Medical Center.
- Central location.
- Strong neighborhood organizations in two of the communities.

RCAP Issues

- Three very distinct communities.
- Housing quality in some parts of the RCAP.
- Some neighborhoods have housing quality issues.
- The Argentine and Armourdale neighborhoods are somewhat isolated geographically.

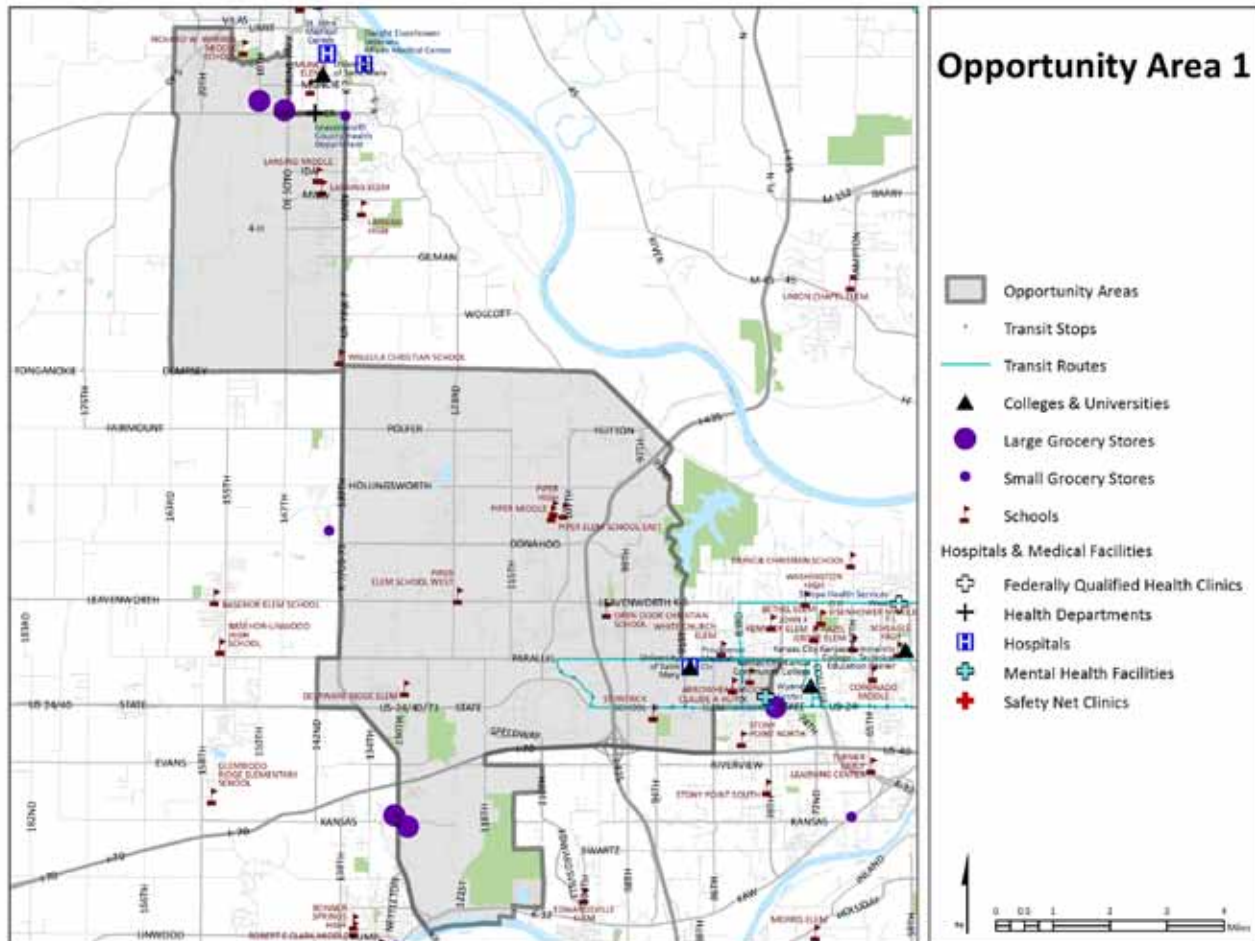
- A good deal of the RCAP has limited public transit services.

RCAP Strategies

- Promote major reinvestment, especially housing and services.
- Create a concentrated workforce intelligence and training program that connects RCAP residents to jobs in nearby employment centers.
- Develop a more robust public transit service for the RCAP.

APPENDIX C: OPPORTUNITY AREA DETAILS

OA 1: West Wyandotte County/East Leavenworth County, Kan.



HIGHLIGHTS:

- 47,473 residents.
- Less than 5 percent of population below poverty level.
- 18 percent of the population is nonwhite.
- Average Quality of Life indicator score is 5.52 out of 10.
- Assets: Village West development including a large number of retail jobs, Cerner offices with 4,000 jobs.

Population Characteristics 2010

	POPULATION	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
OA 1 W. WY/E. LV	24,177	77.8%	14.6%	0.4%	2.7%	0.2%	3.0%
All RCAPs Combined	141,820	23.0%	48.0%	0.5%	2.2%	0.1%	23.8%
All OAs Combined	907,903	85.5%	4.5%	0.3%	3.0%	0.1%	4.8%

Percent Poor Population by Race 2010

	% TOTAL	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
OA 1 W. WY/E. LV	2.5%	2.1%	5.4%	0.0%	0.0%	0.0%	1.1%
All RCAPs Combined	36.8%	26.8%	41.6%	36.7%	30.0%	0.0%	37.5%
All OAs Combined	5.2%	4.4%	12.8%	8.6%	6.9%	11.2%	11.9%

Quality of Life Indicators (1-10)

	SCHOOL QUALITY	JOB ACCESS	LABOR MARKET INTEGRATION	POVERTY	NEIGHBORHOOD STABILITY	OPPORTUNITY	AVERAGE QUALITY OF LIFE SCORE
OA 1 W. WY/E. LV	5.25	3.65	5.35	5.70	6.85	6.30	5.52
All RCAPs Combined	1.30	6.22	2.20	1.22	1.92	1.54	2.40
All OAs Combined	5.66	5.11	6.38	4.94	6.69	6.88	5.94

Educational Attainment

	% HIGH SCHOOL OR HIGHER	% BACHELOR OR HIGHER
OA 1 W. WY/E. LV	93.9%	37.9%
All RCAPs Combined	70.2%	9.9%
All OAs Combined	95.6%	47.5%

Housing Vacancy & Subsidized Housing

	HOUSING UNITS	VACANCY %	ASSISTED HOUSING %
OA 1 W. WY/E. LV	8,974	3.9%	4.6%
All RCAPs Combined	67,224	20.6%	21.2%
All OAs Combined	378,002	5.9%	4.4%

Family Structure

	FAMILIES	MARRIED COUPLE/SINGLE	MARRIED COUPLE W KIDS/ SINGLE W KIDS	% FAMILIES POVERTY
OA 1 W. WY/E. LV	6,845	5.57	4.74	1.5%
All RCAPs Combined	29,660	0.79	0.56	32.7%
All OAs Combined	244,251	4.73	3.41	3.4%

Annual Violent Crime Rate

	VIOLENT CRIME PER 1,000 POP
OA 1 W. WY/E. LV	5
All RCAPs Combined	55
All OAs Combined	3

Annual Property Crime Rate

	PROPERTY CRIME PER 1,000 POP
OA 1 W. WY/E. LV	35
All RCAPs Combined	119
All OAs Combined	13

Disabled Population

	% W/AMBULATORY DIFFICULTY OVER AGE 5
OA 1 W. WY/E. LV	5.8%
All RCAPs Combined	10.1%
All OAs Combined	4.4%

OA Assets

- Village West major shopping, sports and tourism area with retail and entry level jobs.
- Cerner office complex with 4,000 office and technology jobs.
- Land available throughout the OA for development.
- Quality housing.
- Good schools.

OA Issues

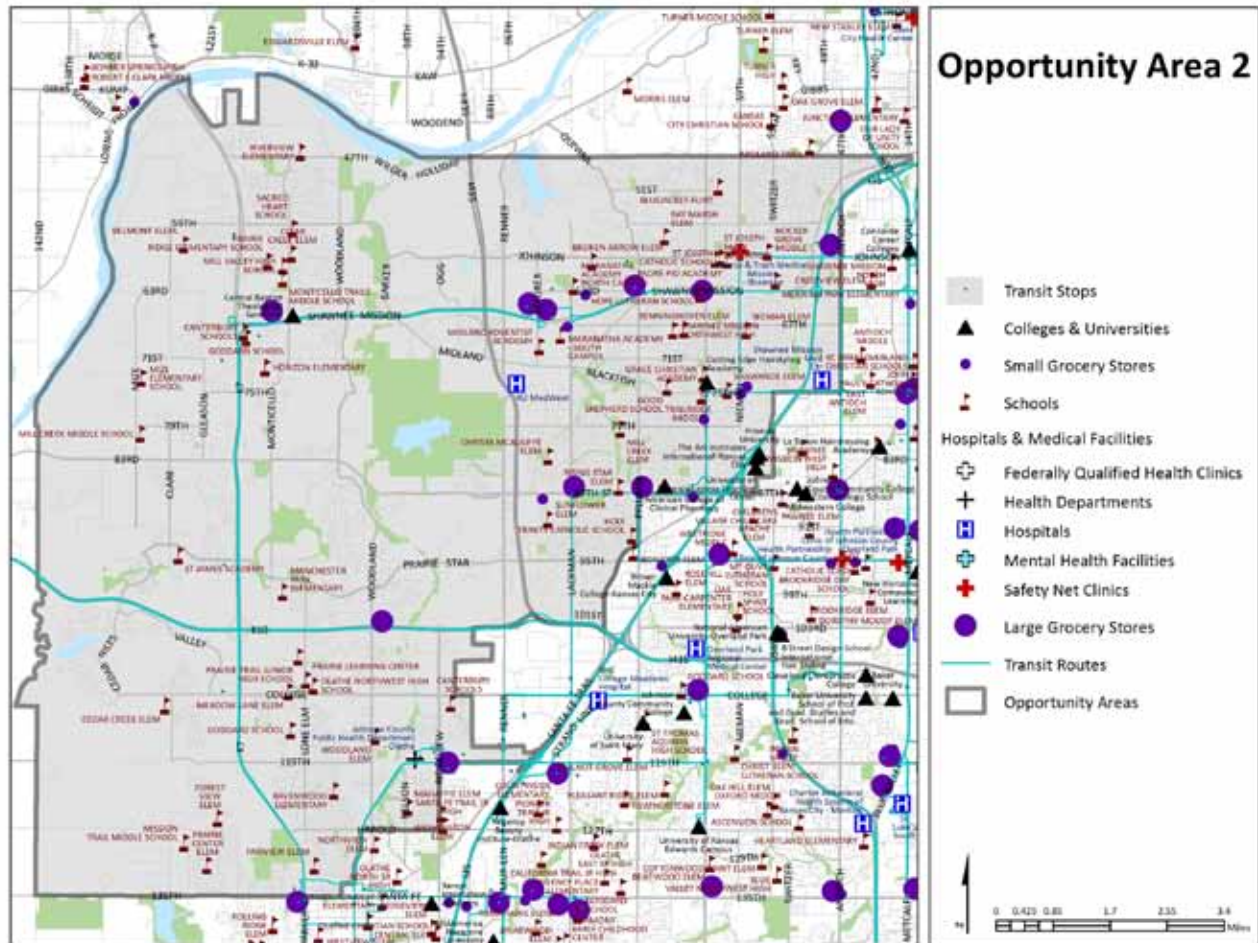
- Minimal public transportation.
- Schools may be stretched due to growth.

- Few midlevel jobs between entry level retail and high tech.
- Need for housing affordable to retail workers.

OA Strategies

- Improve public transportation service along State Avenue.
- Construct a mix of housing price points in close proximity to Village West.
- Develop workforce training program providing access to high tech jobs.

OA 2: West Johnson County, Kan.



HIGHLIGHTS:

- 128,973 residents.
- Just more than 5 percent of population below poverty level.
- 12 percent of the population is nonwhite.
- Average Quality of Life indicator score is 5.9 out of 10.
- Assets: Employment in south portion of OA, mature suburbs with room to grow, Interstate access.

Population Characteristics 2010

	POPULATION	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
OA 2 W. Johnson	127,822	83.6%	4.6%	0.2%	3.2%	0.1%	6.6%
All RCAPs Combined	141,820	23.0%	48.0%	0.5%	2.2%	0.1%	23.8%
All OAs Combined	907,903	85.5%	4.5%	0.3%	3.0%	0.1%	4.8%

Percent Poor Population by Race 2010

	% TOTAL	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
OA 2 W. Johnson	5.3%	3.6%	16.3%	10.7%	3.0%	0.0%	20.3%
All RCAPs Combined	36.8%	26.8%	41.6%	36.7%	30.0%	0.0%	37.5%
All OAs Combined	5.2%	4.4%	12.8%	8.6%	6.9%	11.2%	11.9%

Quality of Life Indicators (1-10)

	SCHOOL QUALITY	JOB ACCESS	LABOR MARKET INTEGRATION	POVERTY	NEIGHBORHOOD STABILITY	OPPORTUNITY	AVERAGE QUALITY OF LIFE SCORE
OA 2 W. Johnson	6.58	4.58	6.24	4.40	6.62	6.91	5.89
All RCAPs Combined	1.30	6.22	2.20	1.22	1.92	1.54	2.40
All OAs Combined	5.66	5.11	6.38	4.94	6.69	6.88	5.94

Educational Attainment

	% HIGH SCHOOL OR HIGHER	% BACHELOR OR HIGHER
OA 2 W. Johnson	95.0%	47.6%
All RCAPs Combined	70.2%	9.9%
All OAs Combined	95.6%	47.5%

Housing Vacancy & Subsidized Housing

	HOUSING UNITS	VACANCY %	ASSISTED HOUSING %
OA 2 W. Johnson	50,552	4.8%	5.4%
All RCAPs Combined	67,224	20.6%	21.2%
All OAs Combined	378,002	5.9%	4.4%

Family Structure

	FAMILIES	MARRIED COUPLE/SINGLE	MARRIED COUPLE W KIDS/ SINGLE W KIDS	% FAMILIES POVERTY
OA 2 W. Johnson	35,998	5.11	3.88	3.6%
All RCAPs Combined	29,660	0.79	0.56	32.7%
All OAs Combined	244,251	4.73	3.41	3.4%

Annual Violent Crime Rate

	VIOLENT CRIME PER 1,000 POP
OA 2 W. Johnson	0.2
All RCAPs Combined	55
All OAs Combined	3

Annual Property Crime Rate

	PROPERTY CRIME PER 1,000 POP
OA 2 W. Johnson	1.5
All RCAPs Combined	119
All OAs Combined	13

Disabled Population

	% W/AMBULATORY DIFFICULTY OVER AGE 5
OA 2 W. Johnson	3.8%
All RCAPs Combined	10.1%
All OAs Combined	4.4%

OA Assets

- Employment concentration in south part of area.
- Mature suburbs with room to grow .
- Good schools.
- Office and apartment growth around I-435 and 95th St.
- Interstate access.

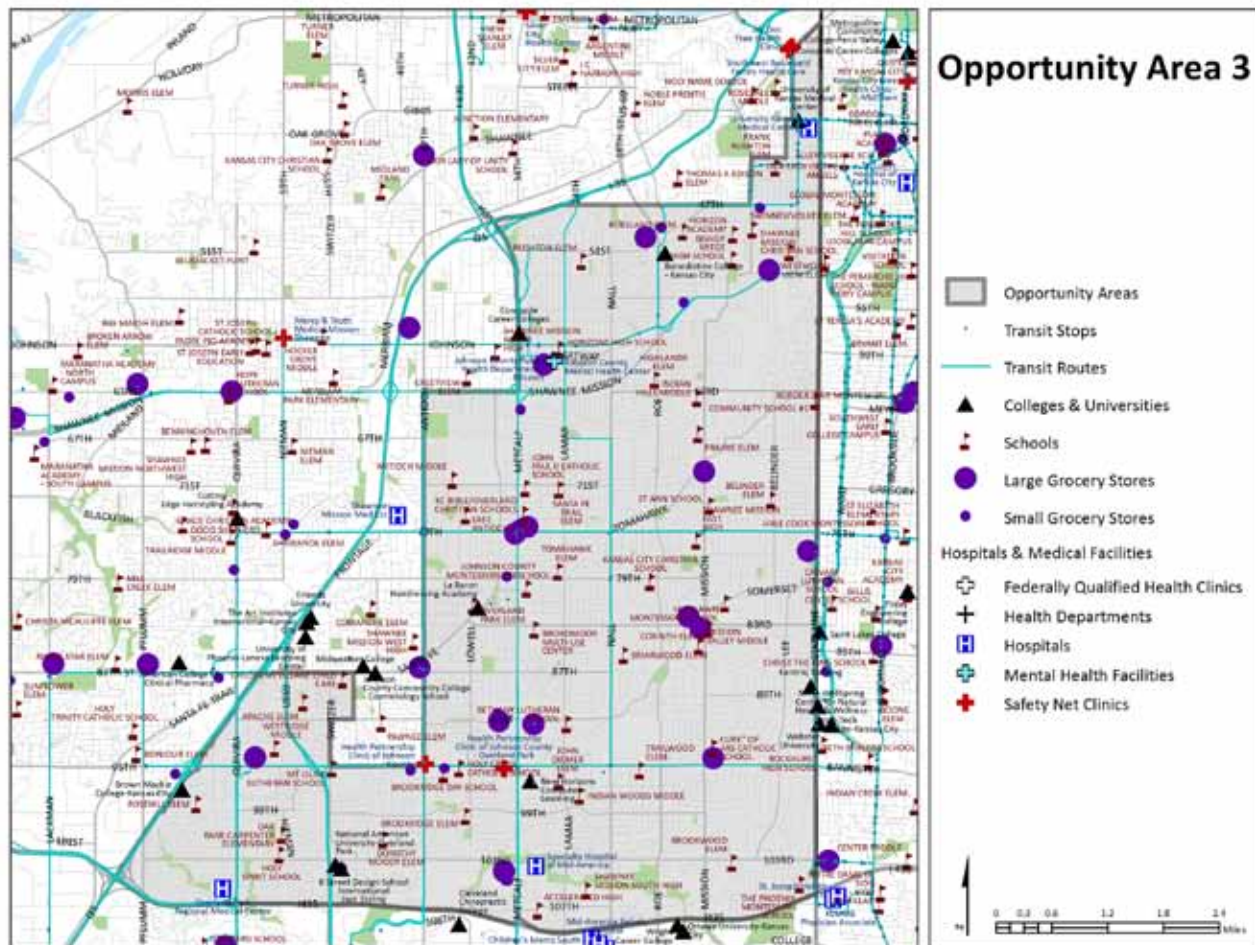
OA Issues

- Poor public transportation.
- Few affordable housing options.

OA Strategies

- Improve public transportation, particularly along Shawnee Mission Parkway.
- Diversify housing options.

OA 3: Northeast Johnson County/KU Medical Center



HIGHLIGHTS:

- 133,111 residents.
- Just more than 5 percent of population below poverty level.
- 9 percent of the population is nonwhite.
- Average Quality of Life indicator score is 7.2 out of 10.
- Assets: University of Kansas Medical Center, central metro location, good schools, stable neighborhoods.

Population Characteristics 2010

	POPULATION	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
OA 3 NE JO/KU Med	122,034	87.8%	2.7%	0.2%	2.4%	0.2%	5.1%
All RCAPs Combined	141,820	23.0%	48.0%	0.5%	2.2%	0.1%	23.8%
All OAs Combined	907,903	85.5%	4.5%	0.3%	3.0%	0.1%	4.8%

Percent Poor Population by Race 2010

	% TOTAL	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
OA 3 NE JO/KU Med	5.0%	4.4%	9.3%	9.0%	9.5%	24.8%	10.7%
All RCAPs Combined	36.8%	26.8%	41.6%	36.7%	30.0%	0.0%	37.5%
All OAs Combined	5.2%	4.4%	12.8%	8.6%	6.9%	11.2%	11.9%

Quality of Life Indicators (1-10)

	SCHOOL QUALITY	JOB ACCESS	LABOR MARKET INTEGRATION	POVERTY	NEIGHBORHOOD STABILITY	OPPORTUNITY	AVERAGE QUALITY OF LIFE SCORE
OA 3 NE JO/KU Med	7.26	6.72	7.70	5.19	8.32	8.49	7.28
All RCAPs Combined	1.30	6.22	2.20	1.22	1.92	1.54	2.40
All OAs Combined	5.66	5.11	6.38	4.94	6.69	6.88	5.94

Educational Attainment

	% HIGH SCHOOL OR HIGHER	% BACHELOR OR HIGHER
OA 3 NE JO/KU Med	96.3%	53.8%
All RCAPs Combined	70.2%	9.9%
All OAs Combined	95.6%	47.5%

Housing Vacancy & Subsidized Housing

	HOUSING UNITS	VACANCY %	ASSISTED HOUSING %
OA 3 NE JO/KU Med	56,951	5.3%	1.4%
All RCAPs Combined	67,224	20.6%	21.2%
All OAs Combined	378,002	5.9%	4.4%

Family Structure

	FAMILIES	MARRIED COUPLE/SINGLE	MARRIED COUPLE W KIDS/ SINGLE W KIDS	% FAMILIES POVERTY
OA 3 NE JO/KU Med	32,472	3.82	2.43	3.5%
All RCAPs Combined	29,660	0.79	0.56	32.7%
All OAs Combined	244,251	4.73	3.41	3.4%

Annual Violent Crime Rate

	VIOLENT CRIME PER 1,000 POP
OA 3 NE JO/KU Med	0.4
All RCAPs Combined	55
All OAs Combined	3

Annual Property Crime Rate

	PROPERTY CRIME PER 1,000 POP
OA 3 NE JO/KU Med	2.5
All RCAPs Combined	119
All OAs Combined	13

Disabled Population

	% W/AMBULATORY DIFFICULTY OVER AGE 5
OA 3 NE JO/KU Med	5.2%
All RCAPs Combined	10.1%
All OAs Combined	4.4%

OA Assets

- Kansas University Medical Center.
- Central metro location.
- Good housing.
- Good schools.
- Very high quality of life scores.
- First Suburbs Coalition.
- Gateway project in Mission is potential mixed use project.

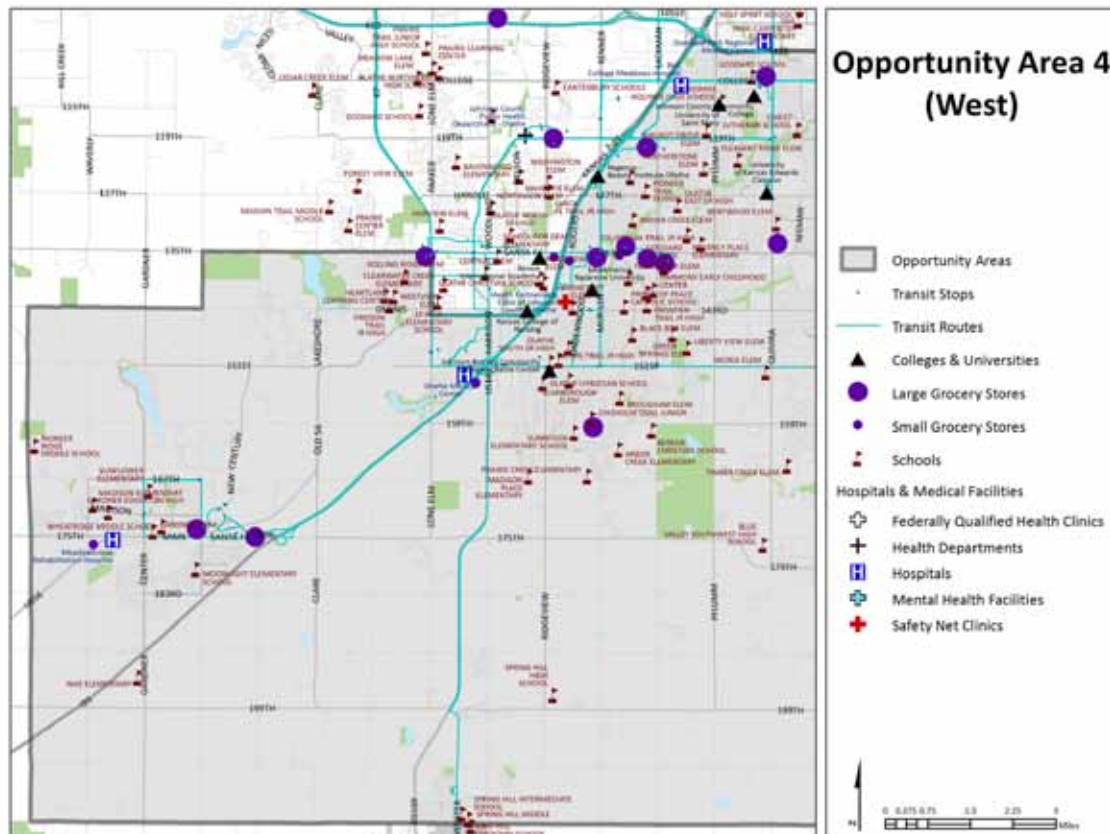
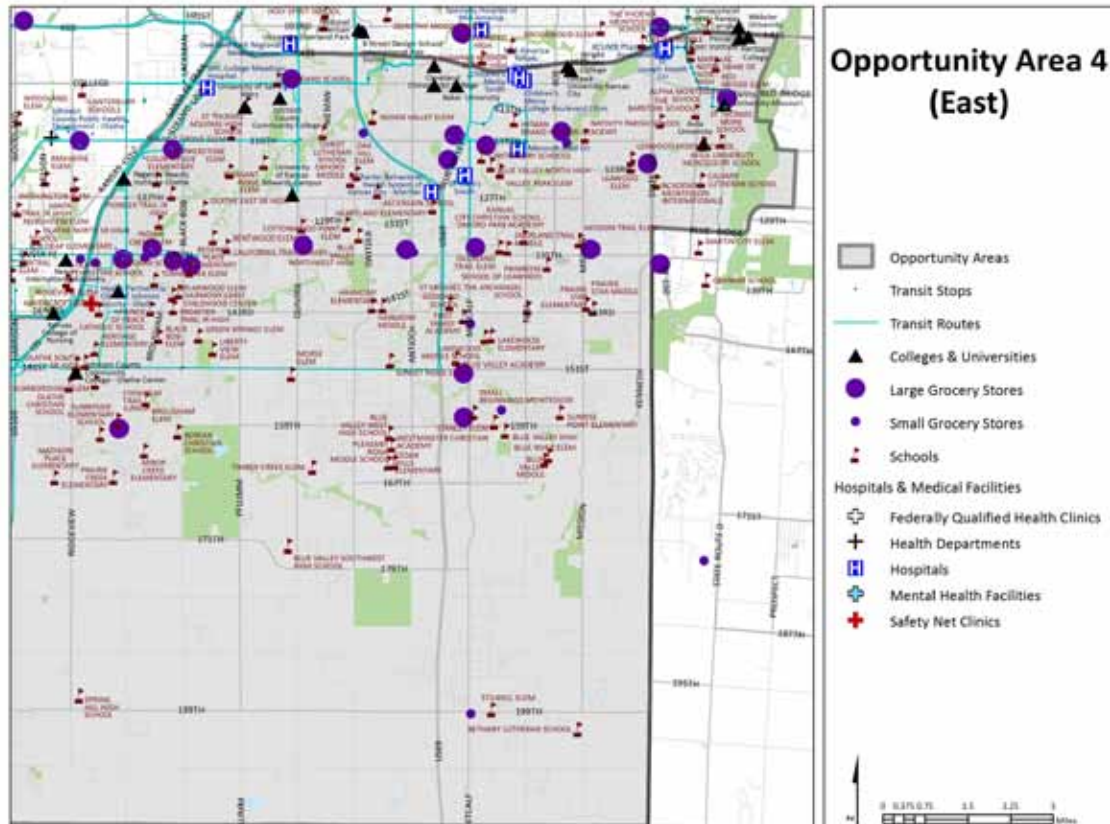
OA Issues

- Not a job center, except for KU Med Center.
- Modest homes, but high priced.
- Aging strip centers in some locations.
- Modest public transportation.

OA Strategies

- Improve public transportation.
- Diversify housing options.

OA 4: South Johnson County, Kan.



HIGHLIGHTS:

- 254,036 residents.
- Less than 4 percent of population below poverty level.
- 11 percent of the population is nonwhite.
- Average Quality of Life indicator score is 7.0 out of 10.
- Assets: Employment concentration, Johnson County Community College, Edwards campus of University of Kansas.

Population Characteristics 2010

	POPULATION	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
OA 4 S. Johnson	242,116	85.3%	3.7%	0.3%	5.1%	0.1%	3.8%
All RCAPs Combined	141,820	23.0%	48.0%	0.5%	2.2%	0.1%	23.8%
All OAs Combined	907,903	85.5%	4.5%	0.3%	3.0%	0.1%	4.8%

Percent Poor Population by Race 2010

	% TOTAL	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
OA 4 S. Johnson	3.9%	3.6%	7.5%	4.0%	4.2%	0.0%	7.6%
All RCAPs Combined	36.8%	26.8%	41.6%	36.7%	30.0%	0.0%	37.5%
All OAs Combined	5.2%	4.4%	12.8%	8.6%	6.9%	11.2%	11.9%

Quality of Life Indicators (1-10)

	SCHOOL QUALITY	JOB ACCESS	LABOR MARKET INTEGRATION	POVERTY	NEIGHBORHOOD STABILITY	OPPORTUNITY	AVERAGE QUALITY OF LIFE SCORE
OA 4 S. Johnson	7.54	5.32	7.67	5.39	8.00	8.06	7.00
All RCAPs Combined	1.30	6.22	2.20	1.22	1.92	1.54	2.40
All OAs Combined	5.66	5.11	6.38	4.94	6.69	6.88	5.94

Educational Attainment

	% HIGH SCHOOL OR HIGHER	% BACHELOR OR HIGHER
OA 4 S. Johnson	97.0%	56.1%
All RCAPs Combined	70.2%	9.9%
All OAs Combined	95.6%	47.5%

Housing Vacancy & Subsidized Housing

	HOUSING UNITS	VACANCY %	ASSISTED HOUSING %
OA 4 S. Johnson	92,944	5.1%	2.3%
All RCAPs Combined	67,224	20.6%	21.2%
All OAs Combined	378,002	5.9%	4.4%

Family Structure

	FAMILIES	MARRIED COUPLE/SINGLE	MARRIED COUPLE W KIDS/ SINGLE W KIDS	% FAMILIES POVERTY
OA 4 S. Johnson	66,002	6.15	4.65	2.6%
All RCAPs Combined	29,660	0.79	0.56	32.7%
All OAs Combined	244,251	4.73	3.41	3.4%

Annual Violent Crime Rate

	VIOLENT CRIME PER 1,000 POP
OA 4 S. Johnson	0.4
All RCAPs Combined	55
All OAs Combined	3

Annual Property Crime Rate

	PROPERTY CRIME PER 1,000 POP
OA 4 S. Johnson	2.6
All RCAPs Combined	119
All OAs Combined	13

Disabled Population

	% W/AMBULATORY DIFFICULTY OVER AGE 5
OA 4 S. Johnson	3.5%
All RCAPs Combined	10.1%
All OAs Combined	4.4%

OA Assets

- Employment Center.
- Johnson County Community College.
- Edwards Campus of Kansas University.

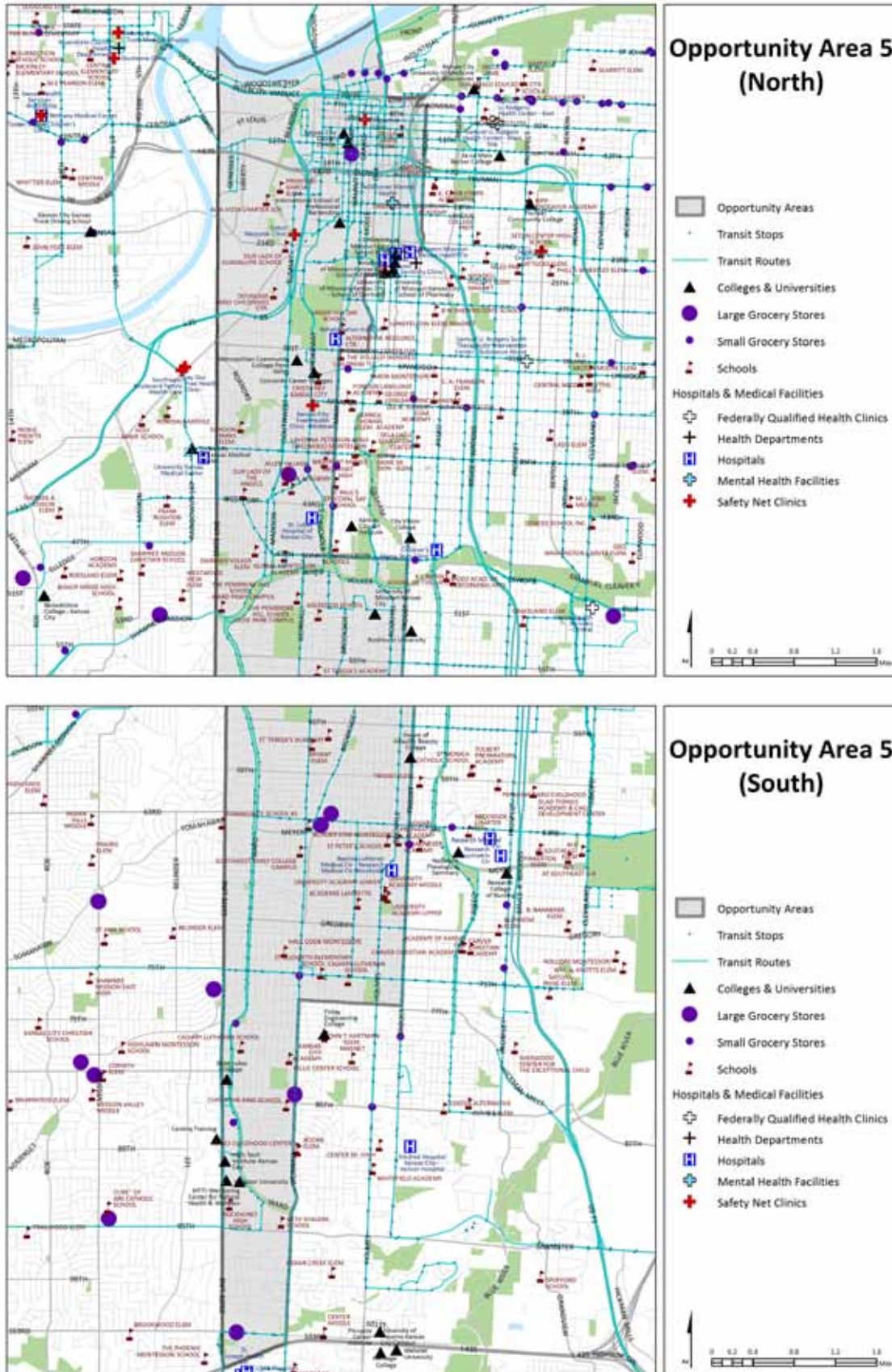
OA Issues

- Poor public transportation.
- Few affordable housing options.

OA Strategies

- Improve public transportation.
- Diversify housing options.
- Connect low-income residents to jobs through workforce training and transportation improvements.

OA 5: Central Business Corridor



HIGHLIGHTS:

- 80,188 residents.
- Just more than 12 percent of population below poverty level.
- 11 percent of the population is nonwhite.
- Average Quality of Life indicator score is 6.1 out of 10.
- Assets: Central business core of the city, includes downtown, Crossroads district, Plaza, Westport, includes major regional institutions or they are in close proximity.

Population Characteristics 2010

	POPULATION	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
OA 5 CBC	71,122	81.9%	7.2%	0.3%	2.7%	0.0%	6.8%
All RCAPs Combined	141,820	23.0%	48.0%	0.5%	2.2%	0.1%	23.8%
All OAs Combined	907,903	85.5%	4.5%	0.3%	3.0%	0.1%	4.8%

Percent Poor Population by Race 2010

	% TOTAL	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
OA 5 CBC	11.3%	9.4%	24.5%	9.7%	24.3%	0.0%	15.9%
All RCAPs Combined	36.8%	26.8%	41.6%	36.7%	30.0%	0.0%	37.5%
All OAs Combined	5.2%	4.4%	12.8%	8.6%	6.9%	11.2%	11.9%

Quality of Life Indicators (1-10)

	SCHOOL QUALITY	JOB ACCESS	LABOR MARKET INTEGRATION	POVERTY	NEIGHBORHOOD STABILITY	OPPORTUNITY	AVERAGE QUALITY OF LIFE SCORE
OA 5 CBC	2.13	8.66	7.63	5.34	5.89	6.97	6.11
All RCAPs Combined	1.30	6.22	2.20	1.22	1.92	1.54	2.40
All OAs Combined	5.66	5.11	6.38	4.94	6.69	6.88	5.94

Educational Attainment

	% HIGH SCHOOL OR HIGHER	% BACHELOR OR HIGHER
OA 5 CBC	94.3%	56.2%
All RCAPs Combined	70.2%	9.9%
All OAs Combined	95.6%	47.5%

Housing Vacancy & Subsidized Housing

	HOUSING UNITS	VACANCY %	ASSISTED HOUSING %
OA 5 CBC	41,586	9.7%	5.7%
All RCAPs Combined	67,224	20.6%	21.2%
All OAs Combined	378,002	5.9%	4.4%

Family Structure

	FAMILIES	MARRIED COUPLE/SINGLE	MARRIED COUPLE W KIDS/ SINGLE W KIDS	% FAMILIES POVERTY
OA 5 CBC	12,705	3.97	2.63	5.6%
All RCAPs Combined	29,660	0.79	0.56	32.7%
All OAs Combined	244,251	4.73	3.41	3.4%

Annual Violent Crime Rate

	VIOLENT CRIME PER 1,000 POP
OA 5 CBC	22
All RCAPs Combined	55
All OAs Combined	3

Annual Property Crime Rate

	PROPERTY CRIME PER 1,000 POP
OA 5 CBC	90
All RCAPs Combined	119
All OAs Combined	13

Disabled Population

	% W/AMBULATORY DIFFICULTY OVER AGE 5
OA 5 CBC	4.9%
All RCAPs Combined	10.1%
All OAs Combined	4.4%

OA Assets

- Central business corridor of the city.
- Downtown, Crossroads, Plaza.
- Jobs.
- Key regional institutions are in this corridor or adjacent to it including educational and arts.
- Good public transportation.
- Potential streetcar.
- Directly adjacent to some of the poorest areas, especially RCAP 7.

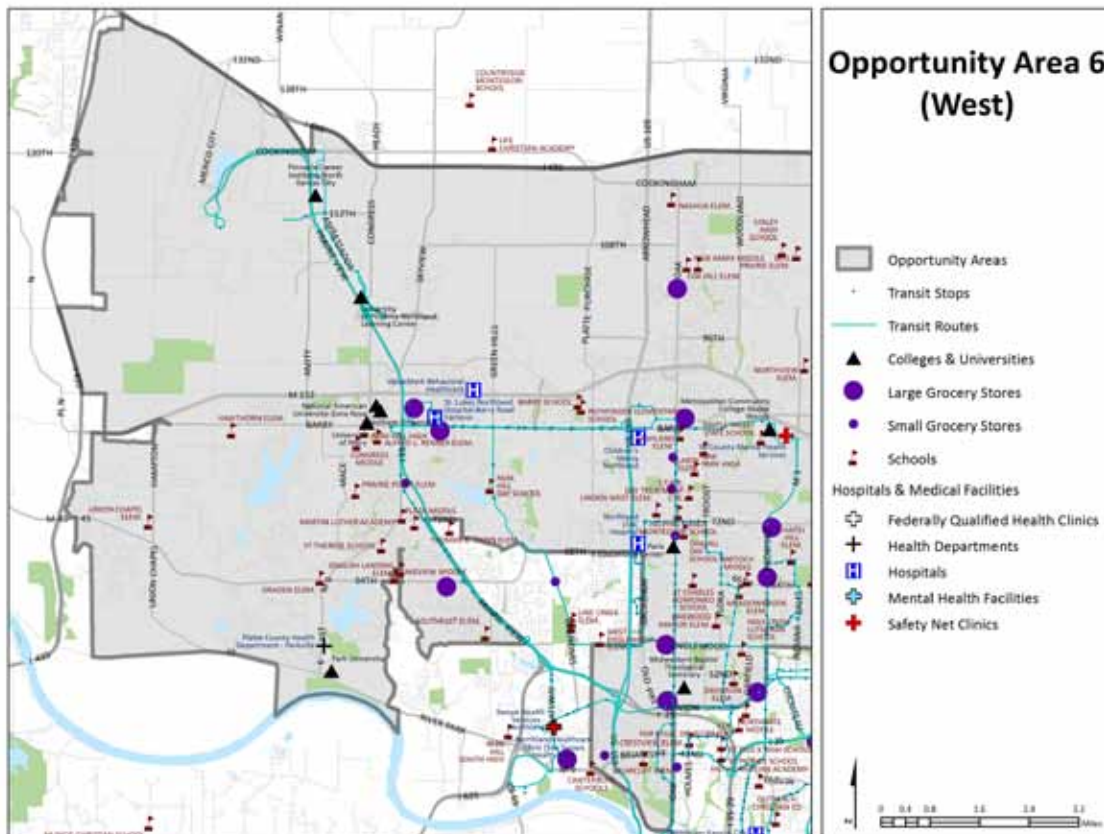
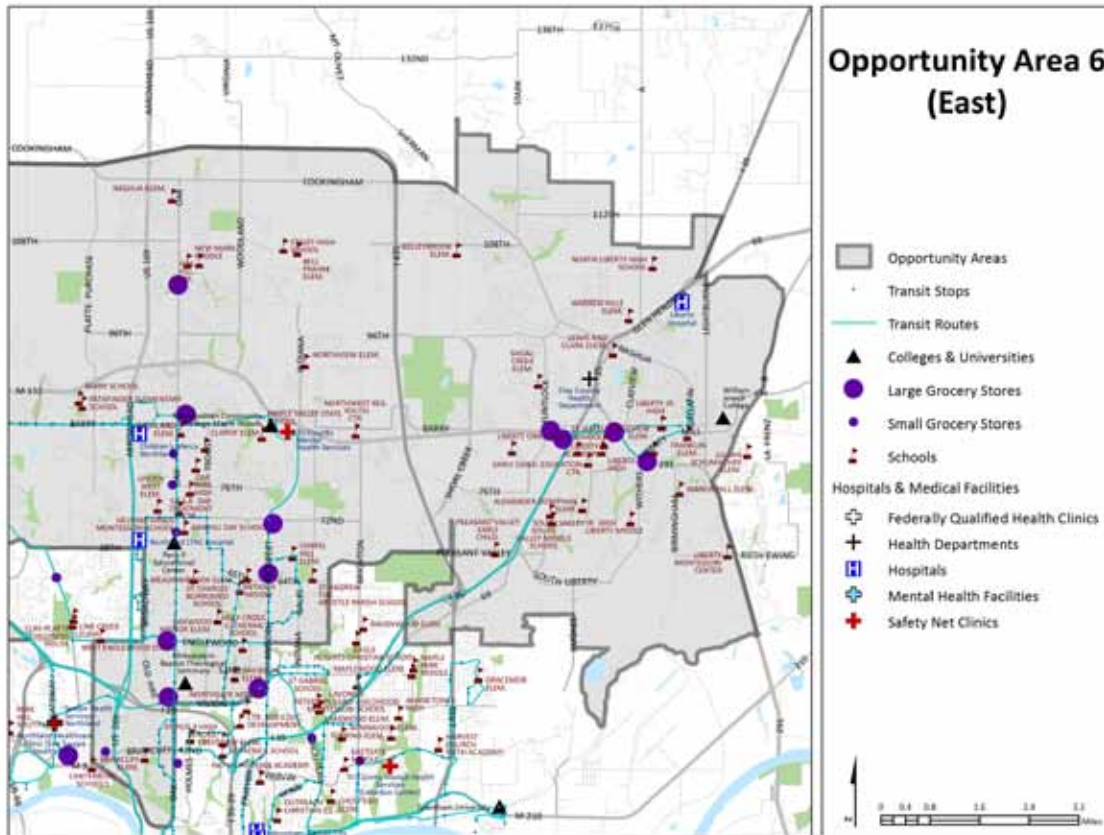
OA Issues

- Poorer schools and higher crime than other OAs.
- Despite proximity to RCAP 7 and other RCAPs, there appear to be few functional connections between the opportunities — principally jobs — in this OA and the need for employment in the neighboring RCAPs.

OA Strategies

- Formalize and enhance the connection between jobs in OA 5 and those who need the jobs in nearby RCAPs.
- Develop commitment on the part of major institutions in and around OA 5 to invest, both financially and intellectually, in the adjacent RCAPs.

OA 6: Northland



HIGHLIGHTS:

- 203,062 residents.
- Just more than 6 percent of population below poverty level.
- 9 percent of the population is nonwhite.
- Average Quality of Life indicator score is 5.1 out of 10.
- Assets: Interstate access, employment in southern part of the OA, two private universities and a community college, KCI airport.

Population Characteristics 2010

	POPULATION	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
OA 6 Northland	172,850	86.6%	3.6%	0.4%	1.9%	0.2%	5.0%
All RCAPs Combined	141,820	23.0%	48.0%	0.5%	2.2%	0.1%	23.8%
All OAs Combined	907,903	85.5%	4.5%	0.3%	3.0%	0.1%	4.8%

Percent Poor Population by Race 2010

	% TOTAL	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
OA 6 Northland	5.7%	5.0%	15.9%	11.0%	8.3%	18.4%	9.2%
All RCAPs Combined	36.8%	26.8%	41.6%	36.7%	30.0%	0.0%	37.5%
All OAs Combined	5.2%	4.4%	12.8%	8.6%	6.9%	11.2%	11.9%

Quality of Life Indicators (1-10)

	SCHOOL QUALITY	JOB ACCESS	LABOR MARKET INTEGRATION	POVERTY	NEIGHBORHOOD STABILITY	OPPORTUNITY	AVERAGE QUALITY OF LIFE SCORE
OA 6 Northland	5.55	3.80	5.02	4.20	5.90	5.86	5.06
All RCAPs Combined	1.30	6.22	2.20	1.22	1.92	1.54	2.40
All OAs Combined	5.66	5.11	6.38	4.94	6.69	6.88	5.94

Educational Attainment

	% HIGH SCHOOL OR HIGHER	% BACHELOR OR HIGHER
OA 6 Northland	94.3%	37.5%
All RCAPs Combined	70.2%	9.9%
All OAs Combined	95.6%	47.5%

Housing Vacancy & Subsidized Housing

	HOUSING UNITS	VACANCY %	ASSISTED HOUSING %
OA 6 Northland	71,084	6.1%	2.8%
All RCAPs Combined	67,224	20.6%	21.2%
All OAs Combined	378,002	5.9%	4.4%

Family Structure

	FAMILIES	MARRIED COUPLE/SINGLE	MARRIED COUPLE W KIDS/ SINGLE W KIDS	% FAMILIES POVERTY
OA 6 Northland	47,657	3.84	2.65	4.0%
All RCAPs Combined	29,660	0.79	0.56	32.7%
All OAs Combined	244,251	4.73	3.41	3.4%

Annual Violent Crime Rate

	VIOLENT CRIME PER 1,000 POP
OA 6 Northland	4.7
All RCAPs Combined	55
All OAs Combined	3

Annual Property Crime Rate

	PROPERTY CRIME PER 1,000 POP
OA 6 Northland	18
All RCAPs Combined	119
All OAs Combined	13

Disabled Population

	% W/AMBULATORY DIFFICULTY OVER AGE 5
OA 6 Northland	5.4%
All RCAPs Combined	10.1%
All OAs Combined	4.4%

OA Assets

- Interstate access.
- KCI Airport.
- Employment center in south part of OA.
- Two private universities, community college.

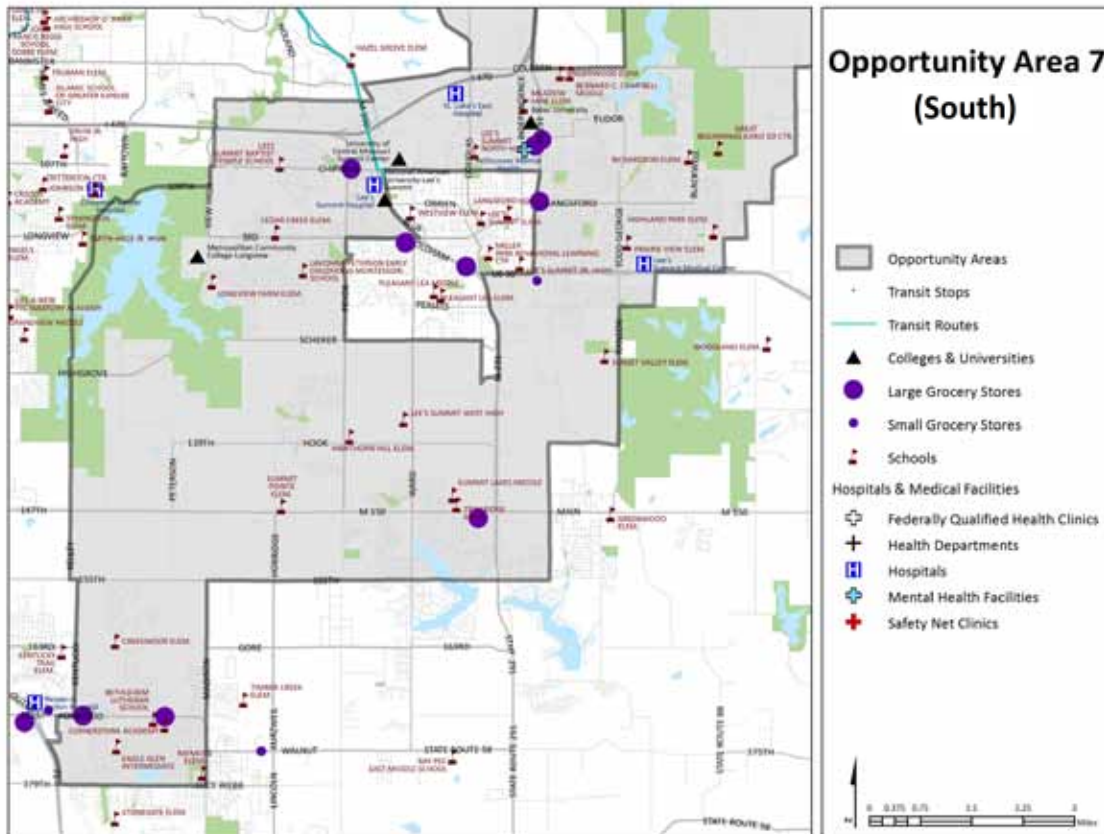
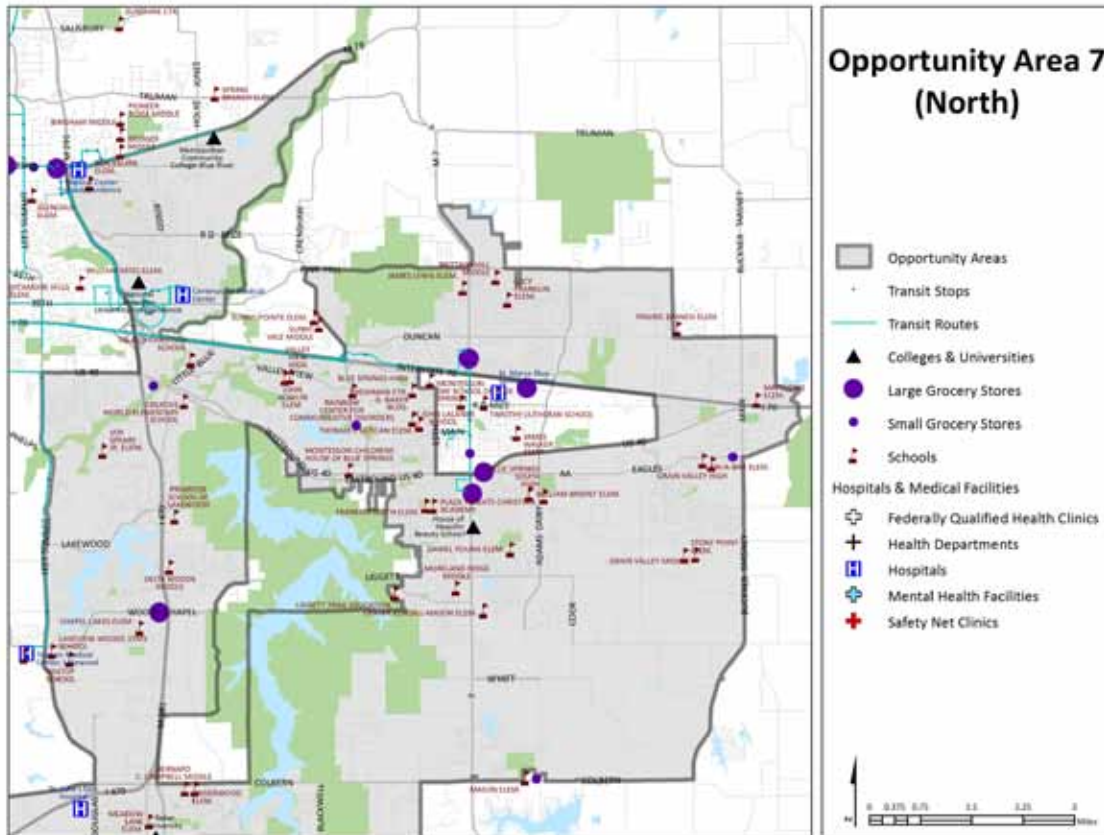
OA Issues

- Poor public transportation.
- Many neighborhoods do not have strong neighborhood organizations.
- Parts of area are very dispersed.

OA Strategies

- Develop opportunities to create a mix of housing types and price points, especially along major arterials.
- Improve public transportation .
- Connect employment through job training to low-income residents.

OA 7: East Jackson County, Mo.



HIGHLIGHTS:

- 189,380 residents.
- Just more than 5 percent of population below poverty level.
- 8 percent of the population is nonwhite.
- Average Quality of Life indicator score is 4.8 out of 10.
- Assets: Interstate access, mature suburbs with room to grow, some significant institutions such as hospitals and community colleges.

Population Characteristics 2010

	POPULATION	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
OA 7 E. Jackson	147,782	87.2%	5.3%	0.3%	1.5%	0.2%	3.3%
All RCAPs Combined	141,820	23.0%	48.0%	0.5%	2.2%	0.1%	23.8%
All OAs Combined	907,903	85.5%	4.5%	0.3%	3.0%	0.1%	4.8%

Percent Poor Population by Race 2010

	% TOTAL	% WHITE	% BLACK	% NATIVE AMERICAN	% ASIAN	% PACIFIC ISLANDER	% HISPANIC
OA 7 E. Jackson	4.6%	3.9%	12.1%	15.1%	10.4%	0.0%	9.1%
All RCAPs Combined	36.8%	26.8%	41.6%	36.7%	30.0%	0.0%	37.5%
All OAs Combined	5.2%	4.4%	12.8%	8.6%	6.9%	11.2%	11.9%

Quality of Life Indicators (1-10)

	SCHOOL QUALITY	JOB ACCESS	LABOR MARKET INTEGRATION	POVERTY	NEIGHBORHOOD STABILITY	OPPORTUNITY	AVERAGE QUALITY OF LIFE SCORE
OA 7 E. Jackson	5.32	3.08	5.07	4.36	5.21	5.54	4.76
All RCAPs Combined	1.30	6.22	2.20	1.22	1.92	1.54	2.40
All OAs Combined	5.66	5.11	6.38	4.94	6.69	6.88	5.94

Educational Attainment

	% HIGH SCHOOL OR HIGHER	% BACHELOR OR HIGHER
OA 7 E. Jackson	95.5%	37.5%
All RCAPs Combined	70.2%	9.9%
All OAs Combined	95.6%	47.5%

Housing Vacancy & Subsidized Housing

	HOUSING UNITS	VACANCY %	ASSISTED HOUSING %
OA 7 E. Jackson	55,911	6.3%	2.0%
All RCAPs Combined	67,224	20.6%	21.2%
All OAs Combined	378,002	5.9%	4.4%

Family Structure

	FAMILIES	MARRIED COUPLE/SINGLE	MARRIED COUPLE W KIDS/ SINGLE W KIDS	% FAMILIES POVERTY
OA 7 E. Jackson	42,572	4.82	3.29	3.6%
All RCAPs Combined	29,660	0.79	0.56	32.7%
All OAs Combined	244,251	4.73	3.41	3.4%

Annual Violent Crime Rate

	VIOLENT CRIME PER 1,000 POP
OA 7 E. Jackson	0.2
All RCAPs Combined	55
All OAs Combined	3

Annual Property Crime Rate

	PROPERTY CRIME PER 1,000 POP
OA 7 E. Jackson	0.7
All RCAPs Combined	119
All OAs Combined	13

Disabled Population

	% W/AMBULATORY DIFFICULTY OVER AGE 5
OA 7 E. Jackson	4.3%
All RCAPs Combined	10.1%
All OAs Combined	4.4%

OA Assets

- Interstate access.
- Good schools.
- Sports complex.

OA Issues

- Poor public transportation.
- Many neighborhoods do not have strong neighborhood organizations.
- Very dispersed.

OA Strategies

- Develop opportunities to create a mix of housing types and price points, especially along major arterials.
- Improve public transportation.
- Connect employment through job training to low-income residents.



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