



Plan for Affirmatively Furthering Fair Housing







November 2016





Acknowledgements

The preparation of this report was made possible with funds from the participating cities. The Mid-America Regional Council (MARC) was supported in the work to prepare the assessment, conduct community outreach and support the five local communities in considering goals and strategies. The support included:

City of Kansas City, Missouri

Stuart Bullington Ursula Brand Steve Lebofsky
Coleman McClain Kyle Elliott Jeffrey Williams

Unified Government of Wyandotte County/Kansas City, Kansas

Wilba Miller Stephanie Moore

Blue Springs, Missouri

Matt Wright Scott Allen Jim Holley

Leavenworth, Kansas

Mary Dwyer

Independence, Missouri

Christina Leakey

Regional Equity Network

Lora McDonald, MORE2

Bethany Meier, MORE2 Fellow

Brian McKee, MORE2 Fellow

Jacob Wagner, UMKC School of Planning

Jaylon Verser, MORE2 Fellow

Ursula Copeland, KCMO Health Department

Gloria Ortiz Fisher, Westside Housing Org. Gwen Grant, Urban League of GKC

Margaret May, Ivanhoe Neighborhood Council Henry Hodes, Upper Room

Hephizah Duf, Westside Housing Organization Dennis Robinson, Ivanhoe Neighborhood

Rae Lindsey, Westside Housing Organization Council

Ina Anderson, LISC KC Cliff Pouppirt, Northland Neighborhoods

Consultants

Triveece Penelton and Lindsay French, Vireo

Dean Katerndahl Kirk McClure

Jarrod Elwell, Enterprise Communities Diane Glauber and Tom Silverstein, Lawyers

Sarita Turner and Teddy Miller, PolicyLink Committee

Robin Snyderman, Brick LLC

MARC Staff

Frank Lenk Justin Kuzila Barbara Hensley
Andrea Repinsky Lisa Elsas Catherine Couch
Beth Dawson Marlene Nagel Nordia Epps

David Gress Ron Achelpohl

Executive Summary

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

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

Public Engagement

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

Summary of Findings

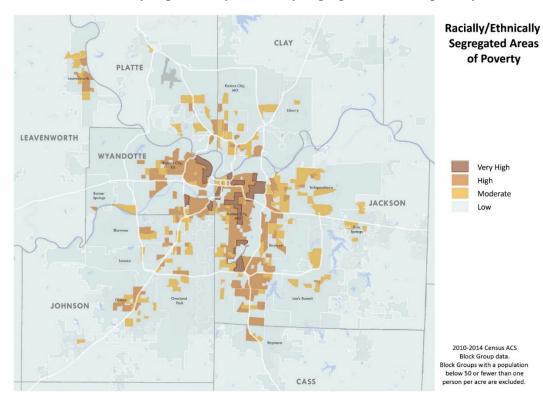
About Segregation

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

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

About Concentrated Areas of Poverty and Minority Populations

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



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

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

About Access to Opportunity

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

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

Publicly Supported Housing

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

- programs of public housing, Section 8, Section 236 and other HUD multi-family project-based housing.
- 2. The HCV and LIHTC do not make entry into the low-poverty tracts in proportions that would be expected given the presence of the poor, minorities or affordable rental units.
- 3. All programs have larger shares of assisted housing in high-poverty tracts than would be expected from the comparison groups of tracts, the poor, minority population or affordable units.
- 4. All housing assistance populations except white and Hispanic HCV households have lower shares in low-poverty tracts than would be expected. White and Hispanic HCV households are able to make entry into low-poverty tracts when they are assisted by a voucher providing evidence that race is a factor in the ability of voucher households to locate in low-poverty neighborhoods.
- 5. The absence of rental units in the low-poverty tracts is not the reason for the low presence of assisted households. There are 144,000 rental units in these tracts of which 48,000 are rented at prices affordable to the HCV program. Whites with vouchers are able to compete for these units, entering these tracts at rates that exceed the shares of below FMR rental units indicating that, absent racial problems, voucher households can find units in areas dominated by non-poor households.
- 6. Black and Hispanic HCV households make less entry to low-poverty tracts than would be expected given the shares of minority households in these tracts.

Disability and Access

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

About Discrimination

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

Goals and Strategies

Regional Goals

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

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

Local Goals

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

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

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

City of Blue Springs

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

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

<u>City of Independence</u>

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

City of Leavenworth

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

City of Kansas City, Kansas

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

City of Kansas City, Missouri

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

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

occupants from environmental hazards including lead-based paint and

improve energy efficiency.

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

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

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

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



Fair Housing Assessment

I. Executive Summary



II. Community Participation Process

- III. Assessment of Past Goals, Actions and Strategies
- IV. Fair Housing Analysis
 - A. Demographic Summary
 - B. Segregation/Integration
- V. Racially/Ethnically Concentrated Areas of Poverty
- VI. Disparities in Access to Opportunity
 - A. Education
 - B. Employment
 - C. Transportation
 - D. Low Poverty Exposure
 - E. Environmental Health
 - F. Patterns in Disparities to Access Opportunity
- VII. Disproportionate Housing Needs
- VIII. Publicly Supported Housing Analysis
 - IX. Disability and Access Analysis
 - X. Fair Housing Enforcement, Outreach Capacity and Resource Analysis
 - XI. Fair Housing Goals and Strategies

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

Section II

Community Participation Process

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 to boost access to opportunity and promote economic prosperity.

The five cities included in this plan worked in cooperation with the Mid-America Regional Council (MARC) to meet their community participation goals through a series of public meetings, including at least two rounds of public meetings in each community and information posted on websites. The public meetings have been advertised through websites, newspaper and radio advertisements, social media, distribution of fliers and announcements at other community meetings and events.

MARC also partnered with a group of community organizations that works together as the Regional Equity Network to invite community participation. These faith-based, neighborhood, and community development organizations helped to conduct outreach through canvassing, distribution of flyers and surveys at bus stops and community centers, and direct contact with residents. The Regional Equity Network developed an Equity Lens planning tool in 2014 to help communities achieve equitable growth and development. The tool may be found on the MARC website at www.marc.org/Regional-Planning/Creating-Sustainable-Places/Plans/Social-Equity. The Regional Equity Network includes representatives from the following organizations:

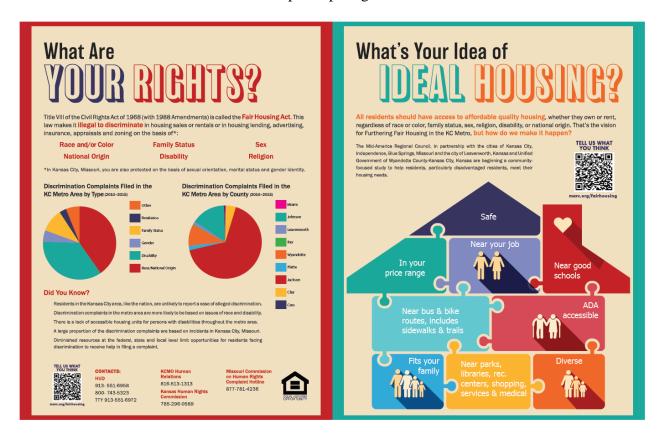
- Metropolitan Organization for Racial and Ethnic Equality (MORE2)
- Westside Housing Organization
- The Urban League
- The Upper Room
- Ivanhoe Neighborhood Council
- The Whole Person
- William Jewell College
- University of Missouri-Kansas City Urban Planning Program
- Kansas City, Missouri, Health Department
- Communities Creating Opportunity (CCO)
- Local Initiatives Support Corporation
- Kansas City, MO Health Department

The Equity Network hired three fellows to support this plan's development, focusing their work on Kansas City, Missouri. The Kansas City, Missouri, Human Relations Department trained the three fellows on May 5, 2016, about the federal Fair Housing Act. The fellows participated in the city's Civil Rights weekly radio show on July 18, 2016, to discuss the AFH Plan.

Outreach Activities

Each city amended its citizen participation plan to meet the new community participation requirements outlined in the Affirmatively Furthering Fair Housing (AFFH) rule and to provide opportunities through public meetings and input through websites and written surveys.

Participants at the first round of public meetings received copies of a four-page handout shown below, heard presentations about issues related to fair housing, and had an opportunity to discuss their concerns with staff from MARC and participating cities.





A schedule of public meetings and hearings is shown in the table below.

Table 1: Public Meetings and Hearings

Date	Jurisdiction	Location			
First Round of Public Meetings/Hearings					
June 20, 6-8 p.m.	Kansas City, Missouri – 5 th District	Mary Kelly Center			
June 21, 6-8 p.m.	Kansas City, Missouri – 4 th District	Trinity United Methodist Church			
June 23, 7–9 p.m.	Leavenworth	Riverfront Community Center			
June 28, 6-8 p.m.	Kansas City, Missouri – 1st District	Northland Neighborhoods			
July 7, 6-8 p.m.	Kansas City, Missouri – 2 nd District	Gloria Dei Lutheran Church			
July 12, 6-8 p.m.	Kansas City, Missouri – 6 th District	Hillcrest Community Center			
July 16, 10 a.mnoon	Kansas City, Missouri – 3 rd District	Gregg Klice Center			
July 18, 6-8 p.m.	Kansas City, Kansas	Northeast Resource Center			
July 19, 6-8 p.m.	Independence	Mid-Continent Public Library			
July 20, 6-8 p.m.	Independence Blue Springs	Howard Brown Public Safety Center			
July 28, 6–8 p.m.	Equity Network – Spanish-speaking event	Posada Del Sol			
Second Round of Public Meetings/Hearings*					
Aug. 16, 6 p.m.	Kansas City, Kansas	KCK Public Library South Branch			
Aug. 17, 6–7 p.m.	Kansas City, Kansas	Quindaro Community Center			
Aug. 18, 7 p.m.	Leavenworth (public hearing)	Riverfront Community Center			
Aug. 22, 5:30–7 p.m.	Kansas City, Missouri (public hearing)	Southeast Community Center			
Aug. 23, 6 p.m.	Independence (public hearing)	City Hall			
Aug. 24, 4–6 p.m.	Blue Springs (public hearing)	Howard Brown Public Safety Center			

Aug. 25, 7 p.m.	Kansas City, Kansas (public hearing)	City Hall
Aug. 29, 12:30–1 p.m.	Missouri Commission on Human Rights	The Whole Person
Aug. 31, 6–8 p.m.	Kansas City, Missouri, Districts 4 and 6	Country Club Congregational United Church of Christ
Sept. 1, 6–8 p.m.	Kansas City, Missouri, Districts 1 and 2	Northland Neighborhoods
Sept. 10, 10 a.m.–noon	Kansas City, Missouri, Districts 3 and 5	Linwood United Church
Sept. 22 5 pm	Equity Partners – Spanish-speaking event	Posada Del Sol

Information and surveys were posted on the Mid-America Regional Council website at www.marc.org/fairhousing and on the city of Kansas City, Missouri's www.kcmomentum.org website. Both websites included a survey to obtain public input. Fliers about the study and how input could be provided were distributed to community organizations and at city events. MARC received approximately 160 responses to the survey. Through www.kcmomentum.org, MARC received eight responses. These survey responses were tabulated and shared with city and Equity Network representatives as input to the plan.

Advertising

The media outlets outlined below were identified as those most likely to assist the cities in reaching diverse audiences and populations typically underrepresented in the planning process. Display advertisements were placed in English and Spanish in the print papers and English and Spanish radio advertisements were used with the two radio stations. Official public notices were published for each of the public hearings. News releases were also issued to provide information about the plan and publicize schedules for public meetings.

Print Media

MARC placed display advertisements in area newspapers as shown in the table below. Participating cities also placed public notices in their local newspapers as required for public meetings and hearings according to their public participation plans.

Table 2: Print Media Outlets

Publication	Target Audience/Area Served	Circulation	Dates Published or Scheduled
The Kansas City Star	Entire metro (general circulation daily)	500,000	June 19, August 21
Dos Mundos	Weekly bilingual publication serving the Hispanic community	70,000	June 16, July 14, August 18
KC Hispanic News	Weekly bilingual publication serving the Kansas City metro	10,000	June 23, July 14, August 18
Kansas City Call	Weekly publication serving the black community	160,000	June 17, July 15, August 19
Kansas City Globe	Weekly publication serving minority populations	94,500	June 16, July 14
Leavenworth Times	Published Tuesday-Saturday, serving Leavenworth, Kansas	3,300	June 18, August 13
Northeast News	Weekly publication serving the Northeast area (a diverse population with many recent immigrants)	25,000	June 15

Wyandotte Echo	A weekly publication serving Kansas City, Kansas and Wyandotte County	2,200	July 14
Independence Examiner	Published Tuesday-Saturday, serving Independence and Blue Springs, Missouri	9,000	July 12, August 20

Sample ads (shown smaller than published size):



Do you face challenges finding quality, affordable housing?

Tell us your story!

Join us for a public meeting to share your ideas about barriers to fair housing and ways your community could help.

Public Meetings

Saturday, July 16 10 a.m.-noon Gregg/Klice Community Center 1600 John Buck O'Neil Way Kansas City, MO

Tuesday, July 19 6–8 p.m.

o-o p.m. Independence Branch of the Mid-Continent Public Library 317 W. 24 Highway Independence, MO

Monday, July 18, 6–8 p.m. Neighborhood Resource Center-Large Meeting Room 4953 State Ave. Kansas City, KS

Wednesday, July 20

Howard L. Brown Public Safety Building Journagen Family Room 1100 SW Smith St. Blue Springs, MO

Have questions? Visit marc.org/fairhousing.

Residents planning to attend a public meeting who might need special accommodations should contact Marlene Nagel at 816-701-8218 at least 48 hours prior to the meeting.









Do you face challenges finding housing that meets your needs? Tell us your story!

Public Meetings

Gregg/Klice Community Center 1600 John Buck O'Neil Way Kansas City, Missouri

Tuesday, July 19, 6–8 p.m. Independence Branch of the Mid-Continent Public Library 317 W. 24 Highway Independence, Missouri

vestions? Go to marc.org/fairhousing. If you need special accommodations to attend a meeting, call 816-701-8218.

Saturday, July 16, 10 a.m.-12 p.m. Monday, July 18, 6-8 p.m. Neighborhood Resource Center 4953 State Ave. Kansas City, Kansas

Wednesday, July 20, 6–8 p.m. Howard L. Brown Public Safety Building Journagen Family Room 1100 SW Smith St. Blue Springs, Missouri

Fair Housing: IT'S THE LAWL





¿Tiene usted desafíos encontrando la vivienda que satisface las necesidades de su familia? iCuéntenos su historia!

Reuniones Públicas

Gregg/Klice Community Center 1600 John Buck O'Neil Way Kansas City, Missouri

Martes, 19 de Julio, 18:00-20:00 Biblioteca Pública de Mid-Contenent - Independence 317 W. 24 Highway Independence, Missouri

¿Tiene preguntas? Visite marc.org/fairhousing. Si necesita ayuda para asistir a una reunión, llame al 816-701-8218.

Sábado, 16 de Julio, 10:00-12:00 Lunes, 18 de Julio, 18:00-20:00 Neighborhood Resource Center 4953 State Ave Kansas City, Kansas

> Miércoles, 20 de Julio, 18:00-20:00

Edificio de la Seguridad Pública de Howard L. Brown 1100 SW Smith St. Blue Springs, Missouri

Vivienda Justa: ¡ES LA LEY! 🌿 值



Do you face challenges finding quality, affordable housing?



If so, we want to hear from you!

KCMO Public Meetings

June 20, 6-8 p.m. Mary Kelly Center 2803 E. 51st St. June 21, 6–8 p.m. Trinity United Methodist Church 620 E. Armour Blvd.

Chouteau Trafficway

June 28, 6–8 p.m.
Northland
Neighbors Inc.
4420 N.E.

July 7, 6–8 p.m.
Gloria Dei
Lutheran Church
5409 N.W. 72nd St.

July 12, 6–8 p.m. Hillcrest Community 10401 Hillcrest Rd.

July 16, 10 a.m.–12 p.m. Gregg/Klice Community Center 1600 John Buck

Have questions or need special accommodations? Visit **marc.org/fairhousing** or contact:

Brian McKee, bmckeemore2@gmail.com Bethany Meier, bethanymore2@gmail.com Jaylon Verser, verserjaylon@gmail.com



Fair housing is the law!



Radio Advertising

Radio ads were placed on KPRS, an FM station serving the black community, and on KDTD and KYYS, two AM stations serving the Spanish-speaking community. The thirty-second spots ran a total of 140 times between June 16 and July 10.

English Radio Script: Do you face challenges finding quality, affordable housing? Have you been denied housing based on your race, gender, sexual orientation, disability, religion or family status? If so, we want to hear from you! Join the City of Kansas City, Missouri at one of six upcoming public meetings to share your ideas about barriers to fair housing and ways the city could help. Visit m-a-r-c-dot-org-slash-fairhousing for a meeting schedule. Learn more about fair housing and how you can help the city take action.

Spanish Radio Script: A tenido desafíos encontrando una vivienda económica y de buena calidad? Le han negado la vivienda, basado en su raza, sexo, religión, orientación sexual, discapacidad o estatus familiar? Si es así, queremos escuchar sus experiencias. Únase a la ciudad de Kansas city Misuri, en una de las 6 próximas reuniones públicas para compartir sus ideas acerca de las barreras que existen e impiden encontrar una vivienda digna y formas en que la ciudad podría ayudar. Visita m-a-r-c-punto-org-barra-fairhousing (fer jausin) para ver el calendario de reuniones, y obtener más información acerca de que es un vivienda digna y cómo usted puede ayudar a la ciudad a tomar acción.

Digital Advertising

MARC placed digital ads targeted to internet users in zip codes where public meetings were scheduled, reaching 62,500 impressions between June 17 and July 15. Facebook and Twitter posts were also promoted to reach similar audiences.

Samples of Facebook posts:





Samples of Twitter posts:



MARCKCMetro @MARCKCMetro - Aug 11 Facing housing challenges? We want to hear from you! Join us Aug. 16 in KCK. ow.ly/zK0Q3039kbk





Community Organization Outreach

The following organizations were invited and attended meetings and/or consulted during the community participation process.

- Housing Counseling Agencies Housing Information Center of Greater Kansas City, CHES, Legal Aid of Western Missouri, Community Services League
- Emergency Solution Grant-funded Agencies Community LINC, reStart, Kim Wilson Housing, Community Services League, Wyandot Center for Community and Behavioral Health, Metropolitan Lutheran Ministries, Truman Medical Center
- Community Development Corporations and Economic Development Groups Ivanhoe Neighborhood Council, Blue Hills Community Services Corporation, Westside Housing Organization, Habitat for Humanity, CHWC, Northwest Independence CDC, Builders Development Corporation, LISC, NeighborWorks, Twelfth Street Heritage Corporation, Hardesty Renaissance EDC, Heartland Black Chamber, Downtown Shareholders of Kansas City, Kansas, Argentine Betterment Corporation, Northeast (KCKS) Economic Development Corporation, Kansas City, Kansas Black Chamber
- **Regional Equity Network** MORE2 (faith-based), Urban League of Greater Kansas City, Mattie Rhodes Center, Westside Housing Organization, Front Porch Alliance, The Whole Person, LISC, William Jewell College, UMKC School of Planning, Ivanhoe Neighborhood Council, Kansas City, MO Health Department
- Agencies serving disabled populations The Whole Person, Coalition for Independence, Mid-America Alliance for Access
- Public Housing Authorities Kansas City, MO PHA; Kansas City, Kansas PHA; Independence PHA; and Leavenworth, Kansas PHA, Smithville PHA, Excelsior Springs PHA, Lee's Summit PHA, Olathe, Kansas PHA
- School Officials Kansas City, MO School District, Hickman Mills School District, Blue Springs School District, Cooperating School Districts of the Kansas City Area

• Other — Missouri Commission on Human Rights, Missouri Housing Development Commission, UMKC, Independence Hungry and Homeless Coalition, FDIC, Kansas City Land Bank, Missouri Department of Mental Health, Veterans Administration, Leavenworth United Way, Kansas City Star

Public Feedback Received

Overall, the public meetings and surveys elicited strong response from area residents, with low participation at the first public meeting in Blue Springs despite efforts to encourage resident participation through a press release, paid media advertising and flyer distribution to agencies and postings at public locations. The following is a summary of all comments received in June and July 2016.

Comments through online surveys and surveys returned at meetings

The comments below were received from 164 residents of the following zip codes.

ZIP CODES	64114 – 2	64152 – 1
64029 –1	64116 – 1	64153 – 1
64034 –1	64117 –1	64154 –1
64050 –1	64118 – 3	64155 – 3
64052 –2	64119 – 3	64156 – 3
64055 –2	64123 – 2	64158 –2
64068 –2	64124 – 5	65155 –1
64077 –2	64127 – 9	66048 – 30
64083 –2	64128 – 8	66101 –3
64089 –1	64129 – 1	66102 –3
64100 –1	64130 – 15	66103 –1
64105 –1	64131 –1	66104 –1
64106 –4	64132 – 2	66106 –1
64108 – 5	64133 – 3	66111 –1
64109 – 10	64134 –1	66112 –2
64110 – 4	64137 –3	66202 –1
64111 –1	64138 – 1	66204 –1
64112 –1	64139 –1	66215 – 1
64113 –3	64151 –1	

The most important housing and neighborhood features:

- Safety
- Housing in your price range
- Housing near your job
- Housing near good schools

Barriers/Obstacles to achieving your housing goals:

- Cost of housing
- Other factors
- Location of jobs

What would improve your housing situation?

- Lower cost of housing to make living expenses more affordable
- Safe neighborhoods
- Access to public transportation
- Near jobs

What could your city do to improve your housing situation?

- Support the availability of more affordable housing units
- Increase neighborhood safety
- Require landlords to make accessibility improvements
- Improve public transit

Do you know what rights are protected under the Fair Housing Act?

Yes 43%No 57%

Have you ever felt that you were not treated fairly due to:

Age 41%Race/Color 50%Sex 22%

Comments from June 20 Public Meeting (KCMO District 5 — four table discussions)

Most important housing and neighborhood features:

- Community assets, including good schools, grocery, public facilities
- Safety
- In your price range quality affordable housing that meets family needs
- Near to jobs and availability of public transportation

Top three obstacles:

- Price range of housing/affordability
- Vacant homes, no sidewalks
- Racial tension, slow police response times
- Public transportation service limited

What could your city do?

- Support more affordable workforce housing
- Repurpose vacant housing
- Install sidewalks
- Address absentee and problem landlords

• Encourage more goods and services to be available

Comments from June 21 Public Meeting (KCMO District 4 — three table discussions)

Most important housing and neighborhood features:

- Safety
- Affordability, in your price range
- More amenities, goods and services
- Diversity

Top three obstacles:

- Affordability issues, including maintenance of homes, credit problems
- Lack of good public transportation
- Availability of services and goods
- Problems ex-felons face in finding housing

What could your city do?

- Financial incentives, mixed income housing
- Address landlord-tenant issues
- Help with improving credit scores

Comments from June 23 Public Meeting (Leavenworth — four table discussions)

Most important housing and neighborhood features:

- Affordability, in your price range limited supply of rental housing
- Safety
- Transportation access, particularly to jobs and services
- Accessibility, both sidewalks and housing
- Access to community facilities and shops

Top 3 obstacles:

- Cost of housing, lack of income, households without jobs
- Property condition, lack of ability to address problem landlords
- Difficulty in qualifying for loans to become homeowners

What could your city do?

- Improve property maintenance code inspections
- Improve rental licensing requirements to address problem landlords
- Encourage new multi-unit housing development
- Improve public transportation

Comments from June 28 Public Meeting (KCMO District 1 — three table discussions)

Most important housing and neighborhood features:

- Safety
- Affordable housing, in your price range

- Transportation, access to jobs
- Availability of community assets

Top three obstacles:

- Limited affordable housing options
- Income requirements not flexible to help those who try to increase their earnings
- Lack of public transportation, access to jobs
- Absentee landlords and lack of maintenance of rental units

What could your city do?

- Increase job opportunities in neighborhood and improve public transportation
- Improve relationships between residents and police
- Improve mental health services
- Help strengthen community organizations, build community
- Improve code enforcement

Comments from July 7 Public Meeting (KCMO District 2)

Most important housing and neighborhood features:

- Safety
- Near community facilities and services
- Near good schools
- Affordability of housing

Top three obstacles:

- Increases in rent
- Not enough information on ADA accessibility
- Lack of public city support
- No networking/community services

What could your city do?

- More community awareness and information about resources 211/311
- Tax incentive for hiring within the neighborhood
- City funding for entrepreneurs
- Assisting tenants in addressing their rights
- Rent control
- Educational programs

Comments from July 12 Public Meeting (KCMO District 6 — two table discussions)

Most important housing and neighborhood features:

- Diversity
- Affordable housing in your price range
- Public transportation
- Safety

Near good schools

Top three obstacles:

- Limited public transportation
- Limited community facilities and services, grocery store
- Crime
- Absentee landlords and lack of property maintenance
- Rental housing background checks
- Accessible housing

What could your city do?

- Encourage more businesses with goods and services
- Help ex-felons to secure housing
- Provide assistance in securing jobs, child care

Comments from July 16 Public Meeting (KCMO District 3 — six table discussions)

Most important housing and neighborhood features:

- Safety
- Public transportation
- Community facilities and services

Top three obstacles:

- Lack of affordable housing both rental and for purchase
- Lack of community facilities and services
- Landlords refuse to rent to ex-felons, problem of past credit history
- Gentrification causing rent increases
- Limited public transportation
- Discrimination of women in securing rental housing
- Crime and cost of insurance

What could your city do?

- Increase code inspection on rental property, particularly absentee landlords
- Address lack of credit
- Improve public transportation, particularly for shift work
- Encourage mixed income housing
- Address minimum wage and support higher paying jobs in inner city
- Seek increase in fair market rents
- Address eviction problem by making it more difficult for landlords to evict tenants

Comments from July 18 Public Meeting (KCK — three table discussions)

Most important housing and neighborhood features:

- Affordable housing in your price range
- Safety

- Public transportation, particularly to jobs
- Sidewalks/trails and other community facilities
- Diversity

Top three obstacles:

- Lack of affordable housing
- Lack of public transportation
- Problem with ex-felons, poor credit history/eviction in renting housing
- Housing repairs needed for older homeowners
- Community opposition

What could your city do?

- Create incentives to encourage developers to build affordable housing
- Improve public transportation service
- Address crime/safety
- Address vacant housing and change laws to better protect tenants
- Consider "tiny" houses

Comments from July 19 Public Meeting (Independence — three table discussions)

Most important housing and neighborhood features:

- Safety
- Affordability, in your price range
- Diversity
- Near community facilities and services
- Near good schools

Top three obstacles:

- Lack of income
- Crime
- Lack of public transportation, particularly to jobs
- Lack of sidewalks
- Discrimination/Community Opposition
- Hard to find suitable housing for voucher holders

What could your city do?

- Improve public transportation services
- Pursue Section 8 self-sufficiency program
- Provide counseling/training to assist residents to secure jobs, tenant responsibilities
- Address predatory lending
- Develop city plans for neighborhoods, promote historic preservation
- Encourage starter homes for young families

The second round of meetings were conducted in late August and early September. These

meeting and public hearings gathered information on goals and strategies drafted from the information received during the first round of engagements. Much of the time was spent building consensus on the goals and strategies as well as adding additional goals citizens believed addressed the needs of protected classes in the communities. The following goals and strategies were identified as priorities at the various meetings.

Comments from July 28 Spanish Public Meeting hosted by Westside Housing at Posada del Sol Public Comments (translated from Spanish to English)

Most important features to include in your ideal housing situation?

- Safety, accessibility features for the disabled, locate near parks, shopping malls, buses and sidewalks.
- Seniors value safety because of illness, age and disability.
- Seniors/people need access to easier mobility and adapt to their needs.
- ADA accessibility allows seniors to age in place and stay in their homes.
- Seniors don't make a lot of income. People don't want to be in debt.
- Need a library nearby to access books and culture.
- Since there is a lack of transportation, have resources close by is important.

What are the three obstacles stopping you from living where you want? Why?

- Money, low wages. Family and work large distance from each other
- Price range, limited medical assistance availability, doesn't fit my family, isn't close to my family, not accessible.
- Money, lack of income, housing in your price range.
- Having a job within the limits of the city.
- Age. It's harder for seniors to move. Illness is an issue.
- Lack of medical/nursing assistance.
- ADA accessibility; transportation, lack of routes, frequency and stops.

How could your community fix the housing obstacles you, your family and friends face?

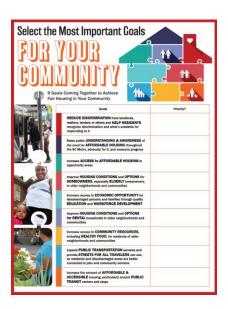
- Build more Section 8 housing; improve the educational system and not limit school selection to where you live; make universities public; offer free public transportation, more grocery stores and laundry mats.
- Modernize the county government; have government be accessible in more convenient locations; provide more information about the community to residents about resources and services.
- Have more supervision by authority over housing conditions to ensure they function well.
- Increase availability of medical nurses; offer store delivery for the elderly; have more police officers around; create a shopping market and grocery store close by; build parks and sidewalks for ADA accessibility.
- Locate an affordable grocery store in this community.
- Provide transportation to the stores nearby.
- Offer more ADA accessible housing.

- Offer more options for the elderly, more resources to help look for other housing options.
- Create job opportunities within the city limits.

Second Round of Public Meetings

A second set of public meetings were held in August and September to review the findings from the first round of meetings and draft goals and strategies. The public provided feedback on those goals and strategies that could be most important to addressing the challenges they identified earlier.





Goals and strategies August 22 Public Meeting (KCMO Districts 3&5)

Increase Access to Affordable housing in opportunity areas

Explore a regional housing voucher program

Evaluate new options for rental housing

Require projects that receive financial incentives to help increase the amount of quality affordable housing

Examine the possibility of using a regional housing locater service

Reduce Discrimination

Develop education on the fair housing act and local fair housing laws

Improve housing conditions and options for homeowners

Support the minor home repair needs

Review property maintenance codes and identify resource

Organize a model black program in select neighborhood

Increase access to economic opportunity for disadvantaged persons and families

Encourage and promote career prep opportunities

Promote programs that help residents increase their skills

Consider giving a second change to ex-offenders

Review economic development policies

Expand public transportation services
Update the KC Metro's long-range plan

Goals and strategies August 31 Public Meeting (KCMO Districts 6&4)

Increase Access to Affordable housing in opportunity areas

Require projects that receive financial incentives to help increase the amount of quality affordable housing

Improve housing conditions and options for homeowners

Support the minor home repair needs

Goals and strategies September 1 Public Meeting (KCMO Districts 1&2)

Raise public understanding and awareness of the need for affordable housing

Identify targets for measuring progress on affirmatively furthering fair housing and access to opportunities

Increase Access to Affordable housing in opportunity areas

Require projects that receive financial incentives to help increase the amount of quality affordable housing

Evaluate new options for rental housing

Improve housing conditions and options for homeowners

Support the minor home repair needs

Reduce Discrimination

Promote kcmetrohousing.org

Goals and strategies August 18 Public Meeting (Leavenworth, Kansas)

Reduce Discrimination

Promote kcmetrohousing.org

Enhance fair housing services

Increase Access to Affordable housing in opportunity areas

Explore a regional housing voucher program

Revise zoning regulation and examine building codes

Examine the possibility of using a regional housing locater service

Improve housing conditions and options for rental households

Create a rental fund

Encourage the University of Missouri-Kansas City's Center for Neighborhoods to help community development corporations develop affordable housing in more areas

Consider adopting codes and building a rental housing licensing program

Increase access to economic opportunity for disadvantaged persons

Keep and expand jobs in the KC Metro's growing industries

Increase the amount of affordable and accessible housing

Review building codes to determine how the needs of disabled person are addressed

ADA accessibility and design standards that benefit older people

Goals and strategies August 24 Public Meeting (Blue Springs, Missouri)

The public discussion resulted in the identification of eight strategies as most important. They included:

- 1. Examine waiting lists and create a homeless prevention effort that addresses household housing issues quickly.
- 2. Support the minor home repair needs of low income and elderly residents by increasing funding so more homes can be fixed.
- 3. Create "villages" in neighborhoods with high numbers of older adults so services can be provided to them and they can continue to live independently.
- 4. Make residents aware of adult literacy programs that can help them pursue a high school diploma.
- 5. Promote programs that help residents increase their skills and career potential ad offer tuition benefits for employees.
- 6. Support high quality early education, such as preschool education for all families to meet the needs of all young children and their families.
- 7. Expand the number of low income working families that can access quality early education for their children through age 8.
- 8. Support expanding special K-12 programs to help students attending schools in concentrated areas of poverty and persons of color.

Each city publicized a public hearing to solicit comments on the draft AFH plan. The cities of Independence and Kansas City, Kansas, held public hearings in front of their city council/city commission. No citizen input was formally collected at the meetings.



Fair Housing Assessment

- I. Executive Summary
- II. Community Participation Process



III. Assessment of Past Goals, Actions and Strategies

- IV. Fair Housing Analysis
 - A. Demographic Summary
 - B. Segregation/Integration
- V. Racially/Ethnically Concentrated Areas of Poverty
- VI. Disparities in Access to Opportunity
 - A. Education
 - B. Employment
 - C. Transportation
 - D. Low Poverty Exposure
 - E. Environmental Health
 - F. Patterns in Disparities to Access Opportunity
- VII. Disproportionate Housing Needs
- VIII. Publicly Supported Housing Analysis
 - IX. Disability and Access Analysis
 - X. Fair Housing Enforcement, Outreach Capacity and Resource Analysis
 - XI. Fair Housing Goals and Strategies

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

Section III

Assessment of Past Goals, Actions and Strategies

OVERVIEW

In 2011 nine entitlement communities in the Kansas City region worked through the city of Kansas City, Missouri, to contract with a private consultant to complete an "Analysis of Impediments to Fair Housing Choice" for CDBG communities in the Kansas City region. The analysis is available online at http://www.marc.org/Regional-

Planning/Housing/pdf/KC Regional Analysis of Impediments 2011.aspx.

This section offers a review of progress on specific goals and action strategies outlined in the 2011 report.

Nine communities in the Kansas City region, including the five cities participating in this AFFH, worked together to prepare the 2011 Analysis of Impediments to Fair Housing. The executive summary of the 2011 Analysis of Impediments to Fair Housing Choice identified four regional action items and three local action items, with specific subtasks for each. These action items are listed on the following pages, followed by a description of progress since the publication of the analysis.

Regional Action Items

1. Improve the coordination of fair housing testing, enforcement and complaint-taking organizations in the region.

Subtask: All organizations involved in fair housing activities should meet regularly to share information, discuss fair housing trends and coordinate on fair housing outreach and education activities.

Progress update

Representatives of the 9 entitlement communities that participated in the 2011 Analysis of Impediments study met quarterly following the completion of that report (2012 through 2014) to discuss possible joint efforts, receive training and education on fair housing matters or identify ways to share information. The city of Kansas City, Missouri, Human Relations convened representatives from the 9 entitlement communities, sharing information on fair housing enforcement and steps to increase coordination with organizations that take fair housing complaints. The 9 entitlement communities included Kansas City, Missouri; Kansas City, Kansas; Leavenworth; Independence; and Blue Springs. The city of Kansas City, Missouri, invited the other 8 entitlement communities and offered outreach and enforcement training following the completion of the Al. Quarterly meetings were held on June 7, 2012; September 18, 2012; and January 29, 2013. Informational materials were mailed to housing and economic development partners.

MARC initiated work in 2012 on the HUD-funded Sustainable Communities Planning grant (Creating Sustainable Places) and invited representatives from the region's 9 entitlement communities and others to participate in the preparation of a regional Fair Housing Equity Assessment and the Regional Housing Element. Both the 2011 Al and 2014 FHEA informed this AFFH.

The city of Kansas City, Missouri, embarked on a "Discrimination Report It Don't Ignore It" marketing campaign to respond to issues raised in the AI. The campaign allows the city's office to be more visible throughout the community. In addition, the city developed outreach materials and give-away materials to raise awareness. Materials are available in both English and Spanish. The city has trained some 1,000 persons within the city and outside of Kansas City on the fair housing law since July 2011. This training was initiated in part in response to requests from several landlord organizations, and

the training included both property managers and maintenance staff. Other training opportunities came as a result of settlements and conciliation agreements. The city has offered fair housing training for Community Development Corporations, and partnered with Guadalupe Center to train their staff and take complaints from the Spanish-speaking community. The city developed English and Spanish billboards to promote fair housing, developed public bus advertisements on both the interior and exterior of buses; and developed a mobile App to inform the public.

The city created a position called Analysis of Impediments Coordinator/Fair Housing Specialist located within the Human Relations Department, Civil Rights Division in February 2012. This position was supported through February 13, 2013, and during this year, the specialist assisted in the mitigation of barriers to fair housing that were identified in the AI study. The Human Relations Department established performance measures to implement the AI.

The city trained 50 Neighborhoods and Housing Services Division staff on fair housing, and that division now partners with the Civil Rights Division on outreach and to require CDBG recipients of requiring use of the fair housing logo, to take advantage of the city's fair housing training, and to increase affirmative marketing, including through the use of minority newspapers. The city of Kansas City, Missouri, developed voice messages at several KCATA bus stops and various public service announcements to inform the public about their Civil Rights division's services. The weekly live radio program on Saturdays on 1590 AM discusses issues related to housing segregation, credit, first time homebuying and other topics. The show has a weekly audience of 15,000 – 20,000. The Division has placed fair housing advertisements in various non-traditional magazines and attended community events to reach out to special populations, including the LGBQT communities.

The city of Kansas City, Missouri, met with representatives from MHDC, MARC and the Housing Authority of Kansas City, Missouri.

The city of Kansas City, Missouri, hosts an annual Civil Rights Summit, which allows organizations involved in fair housing activities to participate in training and to share information. Between 250 and 300 persons attend annually. The 2016 event was held on April 22 and focused on affirmatively furthering fair housing. Representatives from area communities, including Blue Springs, Independence, Kansas City, Kansas, and Leavenworth were invited to attend.

The city of Kansas City, Missouri, has worked with Legal Aid of Western Missouri to analysis the city's standard to bring civil actions against property owners that have restrictions against persons that have a criminal history.

The city of Independence uses community outreach opportunities to distribute fair housing materials, including the city's annual Social Services Summit, Independence Heritage Festival and the Annual International Day of the Child.

The city of Leavenworth added fair housing information to its website and located links for the US Department of Housing and Urban Development and Kansas Human Rights Commission on the website.

Subtask: The region should form and fund a regional fair housing education and outreach organization. This could be an existing organization or a new organization formed specifically for this purpose. The activities this recommended organization would engage in include:

Website: The organization should maintain a central regional website with basic fair housing information, training course schedules, fair housing resources and events, transparent information about how each of the jurisdictions investigates and enforces fair housing, local fair housing contacts for each jurisdiction and complaint forms. The website should also be the central point for a housing accessibility registry that provides information about accessible, affordable housing opportunities in the region and allows residents seeking accessible housing to complete an inquiry form. In addition to providing basic information about fair housing the website should answer tricky questions like: Can renters be forced to move when their rental complex is being foreclosed upon? Do their rental agreements have to be honored? The website should also contain a standard lease agreement so that tenants could see what a fair lease agreement looks like when they are apartment hunting. All information should be in English and Spanish.

This organization should also be the lead organization on fair housing activities for the region. It should coordinate fair housing month events, work with local organizations to publicize their free fair housing training opportunities (e.g., those offered by the Kansas City Human Relations Department), offer technical assistance to nonprofits whose clients have fair housing issues, potentially conduct fair housing testing, be the lead body for a regular regional housing summit or conference and coordinate funding of the enhanced SocialServe.com service. Ideas for education and outreach activities that were contributed by attendees at the public forums included:

- Placing public service announcements about fair housing rights and good lending practices in for-rent magazines.
- Holding financial literacy and fair housing training after ESL classes, as part of diversity training classes.
- Improving the fair housing information on 211 and 311 sites (e.g., hotlines available to residents for information and referral services).

The organization should be funded through annual contributions from the jurisdictions from CDBG or General Funds, grants from HUD and potentially contributions by banks to meet their Community Reinvestment Act (CRA) requirements and regional public housing authorities.

Progress update

Although there were efforts by local organizations to secure HUD competitive grants and other funds, due to limited funding, a regional fair housing education

and outreach organization has not been formed. There are six organizations providing housing counseling in the metro area, and four of those organizations provide information about fair housing: Housing Information Center of Greater Kansas City, Legal Aid of Western Missouri, Community Services League, and CHES, Inc. (Credit and Homeownership Empowerment Services, Inc.).

Kansas City, Missouri's Human Relations Department has provided training to a number of groups on fair housing issues and hosts an annual conference. The Kansas City, Missouri, Human Relations Commission conducted training for the Kansas City Regional Association of Realtors (KCRAR), and prepared an article on the Fair Housing Act and responsibilities by realtors under the law for their April 2016 newsletter.

The City of KCMO created a position called, Analysis of Impediments Coordinator/Fair Housing Specialist located within the Human Relations Department, Civil Rights Enforcement Division in February 2012. This contract full—time appointment ended February 13, 2013. This person assisted in the mitigation and coordination of barriers to fair housing that were identified in the Kansas City Region's, "2011 Analysis of Impediments to Fair Housing Choice" study. The action was deemed necessary in order to appropriately satisfy the Department of Housing and Urban Development (HUD's) requirement to "2011 affirmatively further fair housing" requirements as they were identified.

The Human Relations Department, Civil Rights Enforcement Division took immediate action to establish performance measures in a concerted effort with the Al's action plan and AFFH mandate.

The process began with a division staff meeting held on February 15, 2012, at which time performance objectives were determined and a continued commitment to working with area participating jurisdictions. (Blue Springs, MO, Independence, MO, Lee's Summit, MO, Kansas City, KS, Leavenworth, KS Overland Park, Kansas, Shawnee, KS and Johnson County, KS) Representatives from each jurisdiction had committed to meet and discuss housing development initiatives and conditions impacting the region throughout the year.

To raise fair housing awareness, the following tasks were also identified:

- Quarterly meetings held on June 7, 2012, September 18, 2012 and January 29, 2013.
- Community stakeholders outreach and education regarding the AI and AFFH (an educational letter was emailed to 27 housing and economic development partners on March 3, 2012,
- ➤ Civil Rights staff provided CDBG and HOME sub-recipients fair housing training and certificates of completion in 2012 and 2014.

- ➤ Civil Rights staff scheduled state and federal housing authority affiliate meetings to discuss strategies to mitigate housing impediments, and/or increase mixed use housing development and handicap accessible housing units.
- ➤ Civil Rights staff drafted and disseminated a regional "Fair Housing Fact Sheet". This information was shared with other jurisdictions to ensure uniformity in fair housing educational materials.
- Trained CDBG staff, 3-1-1 operators; city housing inspectors

The Mid-America Regional Council has supported www.kcmetrohousing.org (social serve.com) through the Homelessness Task Force of Greater Kansas City. The task force serves all 5 of the cities participating in this AFFH plan. This website provides information on affordable housing throughout the metro area, and provides housing and social service agency case managers with a "back door" to the information submitted by landlords to access information that helps house hard-to-serve populations, including those with felony convictions, problematic past credit or eviction history.

The Federal Deposit Insurance Corporation (FDIC) established Kansas City Alliance for Economic Inclusion (AEI), which consists of 350 individuals representing 225 organizations in a broad-based coalition of financial institutions, community-based organizations, businesses, schools and other partners in several markets across the Kansas City metro area. AEI focuses on bringing unbanked and underserved populations into the financial mainstream. Kansas City AEI seeks to expand basic retail financial service usage such as savings accounts, affordable remittance products, small-dollar loan programs, targeted financial education programs, alternative delivery channels and other asset-building programs. To further achieve AEI goals of helping the low- and moderate-income community, Kansas City AEI is working to increase banking services for minority and immigrant communities, and rural areas. The 5 cities participating in this AFFH plan have participated or stakeholders within their communities have participated. The most recent event was held on September 20, 2016.

On behalf of AEI, the FDIC's Kansas City Regional Office of Community Affairs sends monthly e-mails to a large distribution list of employers, teachers, parents, students, community service organizations, government agencies and others that outline the initiatives that serve the Kansas City metropolitan area. The Kansas City AEI currently supports 35 large initiatives and outreach efforts that provide financial education. In 2012, these initiatives provided financial education to over 100,000 individuals in the Kansas City metro area. The FDIC also helps support three year-round community financial education calendars. Since 2007, over 350 AEI members have contributed to the opening of a combined 64,570 new bank accounts and 167,235 individuals receiving financial education.

The city of Kansas City, Missouri, sent communications to stakeholders concerning the formation of a CRA coalition. Further dialogue on forming a coalition was sponsored by the Alliance for Economic Inclusion. Additional meetings were held with representatives of the Federal Reserve Bank and FDIC regarding CRA.

2. Disperse affordable housing opportunities regionally

Public housing and HUD subsidized units are heavily concentrated in Kansas City, Missouri. The region needs to work cooperatively to provide more affordable housing opportunities — particularly for very low-income renters — outside of Kansas City, Missouri, and, to a lesser extent, Kansas City, Kansas.

As the housing market gains strength, all jurisdictions should focus on including mixed-income homeownership and affordable rental housing into newly developed housing. Areas where affordable housing is lacking — particularly on the western side of the region — should actively pursue Section 202, Section 108 and Low Income Housing Tax Credit developments. Providing a mix of residential products and building uses is consistent with the jurisdictions' planning visions, as articulated in their Comprehensive Plans.

The region's least affordable cities, including Overland Park, Lee's Summit, Shawnee and Johnson County must provide incentives — fee waivers, streamlined development processes, land acquisition — for developers to integrate affordable units, particularly affordable rental units, into market rate housing. At the time this AI was prepared, none of the jurisdictions had formal programs to incentivize developers to include affordable and mixed-income housing into their developments.

C. Subtask: Incentives should be offered and encouraged in the region's least affordable cities, especially for very affordable rental units, to encourage balanced housing communities in all jurisdictions.

Progress update

Local jurisdictions, including Kansas City, Missouri, Independence and Blue Springs, have reviewed development codes to more effectively accommodate mixed-use and mixed-income development. Model development codes were drafted to assist local communities consider changes. Several suburban cities on the Missouri side of the metro area have worked with nonprofit community development corporations, including the Builders Development Corporation and the Northwest Independence CDC, to address foreclosed properties and build affordable housing. Among those participating was Independence. There are limited Low Income Tax Credit resources available and they are focused in Missouri on veterans and senior housing rather than family units.

The city of Kansas City, Missouri, has established a Land Bank to address the need for affordable housing by making vacant buildings and parcels available to nonprofit groups for affordable housing production.

Blue Springs continues to grow, with residents drawn to the community's affordable housing, quality schools and access to employment. Blue Springs established a Human Relations Commission in 2014 to educate and respond to concerns that may be expressed by citizens related to gender, race, ethnicity, age, sexual orientation, religious beliefs or disability. The HRC's mission is to foster the improvement of human relations among and between citizens of all cultural backgrounds, so as to provide all individuals with an equitable opportunity to grow and participate to the best of their ability in economic, educational, political and social systems.

A recent Blue Springs' study shows that the city is competitive with other jurisdictions in the region for two-family and multi-family housing units, most of which are renter-occupied. However, the study has shown that Blue Springs is dominated by two-family and four-family units, but a limited number of five-family and above units, which tend to accommodate a wider range of unit sizes and rents. There are a few designated developments for low-income residents, including families and seniors.

Blue Springs does not provide any formal incentives to encourage affordable and mixed-income housing. However, the 2015 Unified Development Code update may make it easier to develop affordable and mixed income housing. The UDC update permits an increased number of building types to support mixed income and mixed use neighborhoods.

The city of Independence provides annual funding support through its CDBG program to two local housing rehabilitation service providers for emergency and minor home repairs, including accessibility improvements, for low and very low-income homeowners. Both programs prioritize funding assistance for disabled and elderly households. Additionally, the city annually awards HOME Program affordable housing development funding through a competitive RFP process to projects addressing underserved housing needs identified in the city's Consolidated Plan, including housing for disabled and special populations.

The city of Independence has used rezoning, resolutions of support and Unified Development Ordinance approvals to allow for the addition of nearly 200 units of multifamily senior housing city-wide, 86 of which are designated affordable, and substantial renovation of 166 existing multi-family affordable housing units for disabled and senior households. In addition, city support was given through rezoning for development of another 57 units of duplex housing for seniors pending approval of Low Income Housing Tax Credits through MHDC; and corrective zoning of property owned by the Housing Authority of Independence was accomplished, allowing for future development of additional needed public housing units by the IHA.

The Kansas Low-Income Housing Tax Credit (LIHTC) program allocates tax credits based on Federal regulations giving preference to proposals that serve the lowest income tenants, serve qualified tenancies for the longest periods, contribute to a concerted Community Revitalization Plan, and area intended for eventual tenant ownership.

The Kansas Legislature took action in the last legislative session (SB622) to restrict the ability of local governments to require affordable units in new developments (inclusionary zoning) but could offer incentives to encourage such development.

3. Educate residents about personal finance and work with lenders to mitigate loan denial disparities.

The region needs to raise its "housing literacy," to both build better credit for minorities who are denied loans at much higher rates than whites and prevent residents from being taken advantage of by scams.

Subtask: The organization recommended in Action Item No. 1 could be the clearinghouse for fair lending information, including examples of scams and what residents should avoid. It could also coordinate and publicize regional efforts of homeownership counseling and foreclosure assistance.

Progress update

There are six community organizations providing housing counseling services help to educate residents about personal finance according to the HUD website, and some work with lenders to mitigate loan denial disparities (Legal Aid of Western Missouri; CHES, Inc. and Housing Information Center of Greater Kansas City). The city of Leavenworth supports Welcome Central, a social service agency that provides counseling on landlord-tenant rights and responsibilities. In addition, Leavenworth supports Catholic Charities of Northeast Kansas which provides personal finance classes for area residents.

The regional office of FDIC has established a new resource, the Money Smart KC, http://www.moneysmartkc.org/ to help residents in addressing financial literacy.

Blue Springs, with the CDBG program, provides homeownership courses through the First Time Home Buyers Program. The Blue Springs' Community Services League office also provides assistance to low-income residents to help with finding employment and rightsizing personal finances.

The city of Kansas City, Missouri, has worked with the Federal Reserve Bank to discuss the Community Reinvestment Act. The city hosted presentations by St. Louis representatives on ways to encourage greater financial institution action under CRA.

The city of Independence provides regular funding support through its CDBG and HOME programs to multiple nonprofit housing developers and housing service providers who provide ongoing homebuyer education and credit counseling services to prospective homebuyers at risk of experiencing discrimination. In particular, Independence's Truman Habitat for Humanity is currently providing financial literacy training and homebuyer education, including orientation to fair housing policy and opportunities, to low and moderate income households seeking traditional mortgage loan approvals

through private lenders. To date, 10 families have applied for and been qualified for a traditional mortgage loan. Of those, seven have already closed on their new home. Thee ten households include seven Caucasian households (20 individuals) and three African-American households.

The city of Leavenworth annually provides CDBG funds for emergency and minor home repair for low and moderate income homeowners. Services include accessibility improvements.

Greater Kansas City LISC and United Way of Greater Kansas City have partnered to bring to Kansas City a network of Financial Opportunity Centers (FOC) to help low-income families stabilize their long-term financial outlook. These programs began operating in 2013. Based on a model developed by the Annie E. Casey Foundation, FOCs provide individuals and families with services across three areas: employment placement and career improvement; financial education and coaching; and public benefits access.

These core services are integrated and provided to clients in a bundled fashion in order to reinforce one another and to provide a multi-faceted approach to income and wealth building.

- Increases low-income individuals' access to jobs and builds an economically stable, financially literate and employable workforce.
- Empowers people to take control over their financial future through coaching, financial literacy tools, career and job planning, and more.
- Enables individuals to change their behaviors and become financially stable.

The FOC centers include the Prosperity Center at Rockhurst University, the Women's Employment Network, Guadalupe Centers, Inc., and Community Services League. The FOC Network will expand with a fifth site by 2017.

The Catholic Charities of Northeast Kansas (CCNEKS) offers financial literacy programs in Leavenworth. The program offers fundamental financial education, budget coaching, debt reduction plan and how to work with a banking institution. CCNEKS also offers Volunteer Income Tax Assistance and a loan program to break the cycle of predatory loans including payday loans. Leavenworth CDBG funds are provided to CCNEKS.

4. Evaluate the demand for and increase accessible housing units.

The jurisdictions in the region should review the adequacy of their current requirements for accessible units. After consulting with service providers and surveying people with disabilities about how well their homes meet their accessibility needs, jurisdictions may want to consider raising the required percentage of accessible units in new construction and reestablishing or developing programs that fund accessibility improvements to residents' homes.

In addition, the region should create and maintain a list of providers of accessible rental units and provide this list to nonprofits like The Whole Person. The jurisdictions may also want to jointly sponsor an event like an "accessibility fair" where residents who have questions about accessibility improvements learn about how these improvements can be made and the reasonable cost range for such repairs, as well as what the repairs should cost.

Progress update

Blue Springs enforces commercial building codes (International Building Code 2012 and ADA laws/regulations) for providing accessible housing units in multi-unit developments. A minimum of 5% of total units must be ADA-accessible for residential (i.e., apartments), and a minimum of 3% of total units must be ADA-accessible for commercial (i.e., assisted living developments that also include other services). Most multi-family developments in recent years have been for seniors, and those are built to meet accessibility requirements. However, persons with disabilities that are not seniors may have more difficulty locating units.

The city of Leavenworth enforces the International Building Code 2006 for multi-family housing development. This code provides for accessible units. There are no regulations in place for single-family units or existing multi-family units that address accessibility.

The city of Independence works through their Council on Persons with Disabilities to review the limited supply of affordable accessible housing and encourage landlords to make accessible units available for rent, or to modify units to increase the supply.

The city of Kansas City, Missouri, addresses issues related to ADA in their preplanning meetings with developers. The city looks to provide assistance to entities such as CHDOs pursuing development of accessible, affordable housing in its annual planning process. The Human Relations Department participates in predevelopment meetings.

Local Action Items

1. Improve and make more uniform fair housing information on jurisdictional websites.

The State of Missouri Commission on Human Rights has an excellent website dedicated to filing a complaint. The website is easily found through a Google search using "housing discrimination Missouri." All <u>Missouri</u> cities should have a link to the State's Commission on Human Rights website, http://www.labor.mo.gov/mohumanrights/File_Complaint. All jurisdictions located in <u>Kansas</u> should have links to the Kansas Human Rights Commission website at http://www.khrc.net/complaint.html.

In addition, the following changes should be made to the jurisdictions' and state websites:

Blue Springs should add a "What should I do if I feel I have been discriminated against in finding housing?" question with a link to the Missouri Commission on Human Rights to its FAQ on its website of http://www.bluespringsgov.com/index.aspx?NID=189. The city does not have any source of fair housing information easily accessible on its website.

Progress update

This information has been added to the city's Community Development page.

Independence has a website about fair housing, "Fair Housing – General Information." It would be useful if the website linked to the State's Commission on Human Rights website (see above), in addition to HUD's website, as the state's website may be easier to understand by residents not familiar with fair housing.

Progress update

The city's Fair Housing website information, online at http://www.ci.independence.mo.us/comdev/FairHousing has been updated to link to both the state of Missouri's Commission on Human Rights and HUD's Fair Housing website, and also now includes a link to the 2011 Analysis of Impediments to Fair Housing update, and HUD's new Fair Housing Accessibility First initiative.

Kansas City, Missouri has a website dedicated to civil rights and fair housing enforcement, which includes the ability to file a complaint online (http://www.kcmo.org/CKCMO/Depts/CityManagersOffice/HumanRelationsDivision/CivilRightsEnforcementSection/index.htm). The process covers violations that fall under the city's ordinance only. The city should also add Fair Housing in its Housing Information list on http://www.kcmo.org/CKCMO/Residents/index.htm

Progress update

See the Kansas City website at a new address: http://kcmo.gov/humanrelations/civilrights/filing-a-complaint/

Hosts weekly radio show on discrimination; has prepared and placed Public Service Announcements in both English and Spanish

Missouri's Housing Development Commission has links to both Missouri Commission on Human Rights' website and HUD's website on its homepage. MHDC has been working over the past 15 months to incorporate more policies that improve access to information, placing the logo and corresponding links on our homepage in an easy-to-spot location was one of the first changes implemented. The Fair Housing logo is located on the homepage.

302&menu_id=1452&banner=15284). The city needs to have a webpage dedicated to fair housing information and resources, including how to file a fair housing complaint.

Progress update

The Unified Government of Wyandotte County/Kansas City, Kansas (UG) has set up a website dedicated to Fair Housing Information. The information can be found easily under the Residents tab on the front page of the website. The page provides links to the Office of Fair Housing for the U.S. Department of Housing and Urban Development (HUD) as well as to the Community Development and Human Services Departments. The page also provides a link to the UG Fair Housing Brochure, as well as info on Contract for Deed Transactions and a tenant information video. The UG will be updating the website to include more information on how to file a fair housing complaint. See the city's web page at

http://www.wycokck.org/InternetDept.aspx?id=42239&menu_id=1452&banner=15284

Leavenworth should add a "What should I do if I feel I have been discriminated against in finding housing?" question with a link to the Kansas Human Rights Commission and HUD's regional fair housing offices to its FAQ on its website. The city does not have any source of fair housing information easily accessible on its website.

Progress update

This information has been added to the city's website.

2. The statute of limitations for filing fair housing complaints in local ordinances should be extended.

Alleged victims have one year from the date of discrimination to file a fair housing complaint with HUD. In almost all of the jurisdictional ordinances the period is much shorter. AI recommends that the time period for filing a complaint is extended to at least 1 year if not longer.

Progress update

Entitlement communities reviewed this recommendation following adoption of the 2011 AI report, but no changes in local ordinances were authorized. Kansas City, Missouri, refers individuals with a complaint that is more than 180 days to HUD, which can accept the complaints under federal law. The city's Civil Rights division has evaluated the possibility of changing the Ordinance, but due to the increased potential of cases being filed, has not made changes. The city has limited resources to effectively handout changing the Ordinance at this time.

Blue Springs does not have a time limit for filing fair housing complaints.

The city of Leavenworth has extended the time period for filing a complaint to one year.

3. Jurisdictions need to improve some aspects of their zoning and land use regulations.

Section V of this AI contains a comprehensive review of the participating jurisdictions' land use and housing policies, including those of the public housing authorities. Although the review did not find egregious violations of the Federal Fair Housing Act, it did identify areas that may cause barriers to affordable housing development.

Subtask: To improve their zoning and land use regulations, the jurisdictions should implement the following:

- The region's most expensive jurisdictions, where affordable rental housing is lacking, should provide formal incentives to encourage the development of affordable and mixed-income housing.
- All housing authorities should allow residents to apply for public housing units and/or Section 8 vouchers by mailing in an application or completing an application online. This ensures fair access to publicly provided housing regardless of disability.
- Three public housing authorities have fewer than 5 percent of their public housing units that are accessible and need to work to reach the 5 percent accessibility standard.
- Development fees in Johnson County, and, to a lesser extent, Leavenworth and Blue Springs, are high relative to other jurisdictions. These communities should provide fee waivers for construction of affordable housing. The fee waivers should be based on a sliding scale with rental units affordable to 50 percent of the MFI and less receiving the largest amount of waiver.
- The Consolidated Plans of Overland Park, Shawnee and Kansas City, Missouri, do not contain the cities' anti-displacement and relocation policies, and they should.
- Shawnee requires a special permit for group homes (all of the other jurisdictions permit by right). Shawnee should permit group homes by right.
- In order to be more transparent and forthcoming concerning a jurisdictions' zoning regulations of group homes, it is recommended jurisdictions include their definition of group home, which is similar to their respective state statutes, in an easy-to-find and easy-to-understand manner. A good example of this is to include this type of group home in their definition of "family" or "household," or however the jurisdiction determines who occupies the dwelling units. Both Kansas City, Kansas, and Kansas City, Missouri, do a good job of this by including this type of group home in their definitions of family/household.

Progress update

In April 2016, the city of Independence adopted revisions to its Uniform Development Ordinance to improve understanding of allowance related to group homes. Previously the UDO defined group homes in three different categories which had proven to be difficult to citizens viewing the code. To alleviate confusion, the city removed the three categories and now provides one definition for a "group home" that follows 89.020.2 of the Revised

Statutes of Missouri. The city will continue to list common types of group homes individually (foster care home, nursing home, group home for the disabled, domestic violence shelter, substance abuse treatment house, penal halfway house, recovery house), but have added a definition of a homeless shelter. Also, the city had previously used the term "household living" to define what most communities call "family" which had proven to be confusing to ordinance readers. With recent changes, the definition was changed to "family" to match what most zoning ordinances in the area use.



Fair Housing Assessment

- I. Executive Summary
- II. Community Participation Process
- III. Assessment of Past Goals, Actions and Strategies
- IV. Fair Housing Analysis



A. Demographic Summary

- B. Segregation/Integration
- V. Racially/Ethnically Concentrated Areas of Poverty
- VI. Disparities in Access to Opportunity
 - A. Education
 - B. Employment
 - C. Transportation
 - D. Low Poverty Exposure
 - E. Environmental Health
 - F. Patterns in Disparities to Access Opportunity
- VII. Disproportionate Housing Needs
- VIII. Publicly Supported Housing Analysis
 - IX. Disability and Access Analysis
 - X. Fair Housing Enforcement, Outreach Capacity and Resource Analysis
 - XI. Fair Housing Goals and Strategies

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

Section IV-A

Fair Housing Analysis — Demographic Summary

Population Data

The 15-county Kansas City region, defined by the U.S. Census Bureau, includes Bates, Caldwell, Cass, Clay, Clinton, Jackson, Lafayette, Platte and Ray counties in Missouri, and Franklin, Johnson, Leavenworth, Linn, Miami and Wyandotte counties in Kansas. The region's population has grown 21.8 percent over the last 20 years, from 1.6 million to almost 2 million persons. Communities experiencing the greatest growth rates over the past 20 years include Lee's Summit, Shawnee, Overland Park, Lenexa and Blue Springs. At the county level, Cass, Johnson and Platte counties grew the fastest. Jackson and Johnson counties remain the most populous. The cities of Leavenworth and Kansas City, Kansas, have lost population over the two decades, although both cities are beginning to see a turn-around over the past decade to population growth.

Table 1: Population and Population Change

Jurisdiction	1990 Population	2000 Population	2010 Population	% Change 1990-2010
Kansas City, Missouri	435,164	441,548	459,787	5.7%
Kansas City, Kansas	149,800	146,866	145,786	-3.0%
Blue Springs	40,153	47,742	52,575	30.9%
Independence	111,790	113,347	116,830	4.0%
Leavenworth	38,495	33,135	35,251	-8.4%
Kansas City CBSA Region	1,612,128	1,805,755	1,963,888	21.8%

Source: U.S. Census Bureau

Kansas City Region

Age — About 12 percent of the Kansas City region's population is 65 years or over. Another 26 percent is under 18 years, and 62 percent is 18 to 64 years. The older adult population has grown the fastest over the last two decades, by 26 percent. The under-18 population has grown the slowest, by 21 percent.

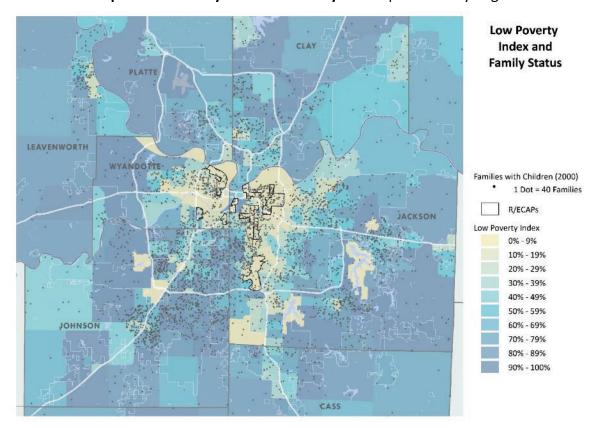
Families with Children — Families with children represent 47 percent of all families in the region (and 30.5 percent of all households), growing in numbers by 17.7 percent over the past decade. Blue Springs and Independence have the greatest proportion of households made up of families with children, 34.7 and 34.3 percent, respectively. Single-parent households with children under 18 years represent 9.9 percent of all households in the region, but vary by community. Independence's single-parent families with children represent 18.2 percent of all households compared to 10.2 percent for Leavenworth.

Table 2: Household Demographics | Kansas City Region

Familial Status	Kansas City Metro Area
Married-couple household	385,998
Male head of householder	34,597
Female head of householder	96,926
Nonfamily household	275,272
Average household size	2.54
Total households	792,793

Source: U.S. Census Bureau

Map 1: Low Poverty Index and Family Status | Kansas City Region

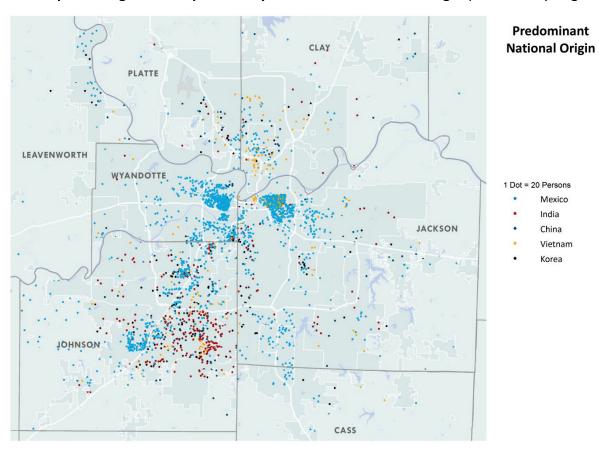


Sex — The region's population has slightly more females than males, 51 percent for females. Over the past two decades, the percentage of males has increased modestly.

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

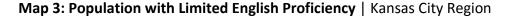
The American Community Survey 2014 estimates show 131,230 foreign born residents, of which 80,260 or 61 percent are not U.S. citizens. Of those foreign born, 11,084 entered the U.S. in 2010 or later. According to a recent study by Dr. Donna Ginther, professor at the University of

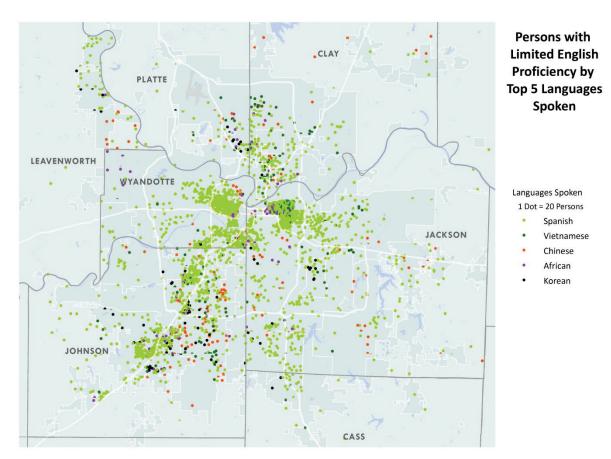
Kansas, immigrants from India and other Asian nations make up the largest portions of the foreign-born populations in Johnson, Clay and Platte counties. Immigrants from Mexico dominate in Wyandotte County and Jackson County, which also has substantial portions from Asia and the rest of North and South America. Ginther's full report is available online at http://ipsr.ku.edu/publicat/ImmigrationKC2014.pdf



Map 2: Foreign-born Population by Predominant National Origin | Kansas City Region

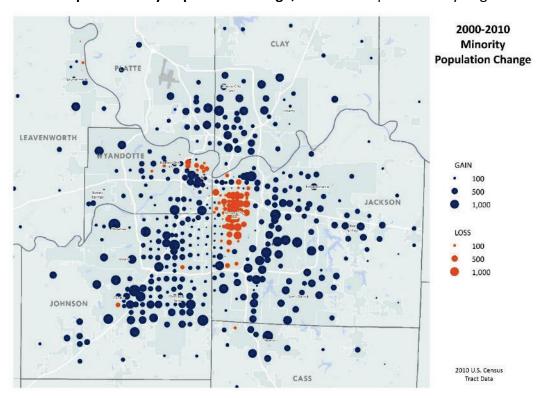
Limited English Proficiency — The region has 74,257 persons over the age of 5 who do not speak English well, or about 3.7 percent of the total population. The majority of these people speak Spanish (65.5 percent). Asian languages (Chinese, Vietnamese, Korean, other) comprise 10,618 persons or about 14.3 percent of those who do not speak English.



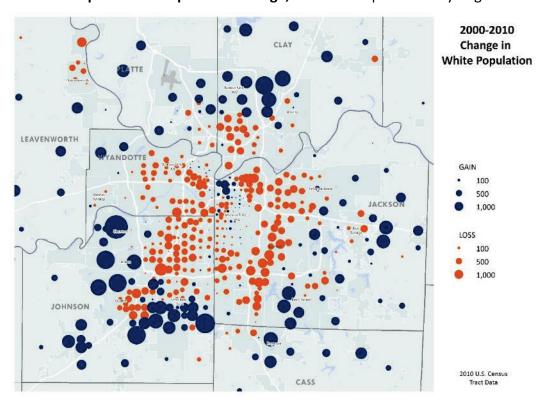


Race/Ethnicity — The region's population is 74 percent white, non-Hispanic. The white population has increased in total numbers over the past two decades, but dropped from 83 percent of all persons. The black, non-Hispanic, population represents 12.5 percent of all persons in the region, increasing by 25.7 percent in the same time period, but only increasing its share of total persons by less than 1 percent. The Hispanic population has both grown the most and increased its share of total persons. The Hispanic population grew by 266 percent and increased its share from 2.8 percent to 8.3 percent of all persons. The Asian population increased by 193 percent and represents 2.4 percent of all persons. Native American, Non-Hispanic, persons are a small portion of the region's population and grew modestly over the past 20 years to represent 0.4 percent of total persons.

Map 4: Minority Population Change, 2000–2010 | Kansas City Region



Map 5: White Population Change, 2000–2010 | Kansas City Region

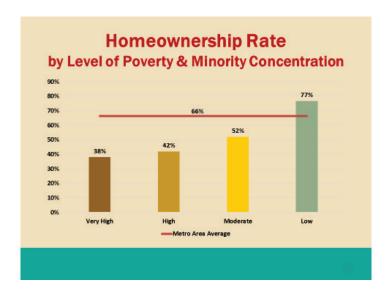


Maps 4 and 5 show the change in non-white and white population between 2000 and 2010. The minority population, like the white population, has suburbanized. Minorities left urban core neighborhoods for areas of greater opportunity, while white households left both urban core and older suburban neighborhoods for newer suburban areas. One notable exception is the downtown Kansas City, Missouri, area which saw an increase due to strong housing construction.

Disability Type — Persons with disabilities are dispersed throughout the Kansas City region and are not concentrated in a few cities or counties. According to the 2009-2014 American Community Survey from the Census Bureau, there are 234,796 persons age 5 or older with some type of disability, or 11.6 percent of the metro area's total population. According to Census data, the largest segment of the population with disabilities is made up of people with ambulatory or mobility challenges, about 28 percent of all disabled persons. Those with hearing and vision disabilities represent 24 percent of disabled persons. Those with cognitive disabilities represent 20 percent; and those with self-care or independent living limitations represent 26.8 percent. (Persons with a disability may have more than one type of disability.) By age, 4.9 percent of those 5 to 17 years are disabled; 10.2 percent of the metro area's 18-64 population are disabled and 35.5 percent of the 65+ population in the metro area are disabled.

Housing Tenure - The Kansas City region has a higher homeownership rate than the national average at 66 percent of all occupied units. This rate of homeownership, however, has decided over the past 14 years. The proportion of homeowner occupied housing varies from a high in suburban locations with low concentrations of persons of color and in poverty of 77 percent to a low of 38 percent is the R/eCAP areas with high concentrations.

Figure 1: Homeownership Rate by Level of Poverty and Minority Concentration



City of Kansas City, Missouri

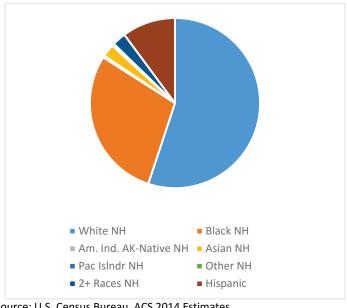
The city of Kansas City's population has grown modestly (6.9 percent) from 1990 to 2014, from 435,146 to 465,005 persons. The city is becoming increasingly diverse. Since 1990, the white population has declined by 9.4 percent while the city's non-white population has increased. The Hispanic population has seen the most growth, 177 percent, from 17,000 to more than 47,000. The non-white population has increased from 35 percent in 1990 to represent 41 percent of total persons in 2010. The city's black population has remained at 29 percent during this time period, although the number of black residents has increased modestly. The black population remains concentrated in the city's urban core east of the traditional racial dividing line, Troost Avenue, but has expanded southeast and north of the Missouri River.

Table 3: Demographic Data | Kansas City, Missouri

			1 Harrisas City, Hinssauli		
	1990 Population	2000 Population	2010 Population	2014 Population	% Change 1990-2014
Total population	435,146	441,545	459,787	465,005	6.9%
White, non-Hispanic	282,730	267,931	257,413	256,199	-9.4%
Black, non-Hispanic	128,003	137,879	136,365	134,468	5.1%
Hispanic	17,017	30,604	46,199	47,186	177.3%
Asian	5,239	8,182	12,184	11,139	112.6%
Other, non-Hispanic	2,157	16,773	7,626	14,216	95.5%
Foreign-born	12,339	25,632	34,934	35,411	187.0%
Limited English proficiency	10,160	9,715	22,036	22,012	116.7%
Persons under age 18	107,446	114,904	112,579	110,494	2.8%
Persons over age 65	56,427	51,481	51,441	53,671	-8.8%
Persons age 18–64	270,702	275,093	301,841	300,840	11.5%
Families with Children	49,435	45,241	51,471	49,736	0.6%

Source: U.S. Census Bureau

Figure 2: Population by Race | Kansas City, Missouri



Source: U.S. Census Bureau, ACS 2014 Estimates

By council district, the areas north of the river are primarily white, at 79 percent for District 1 and 76 percent for District 2. District 3 and District 5 in the central part of Kansas City in Jackson County are majority non-white, with 82 percent non-white in District 3 and 69 percent in District 5. (See Figure 3).

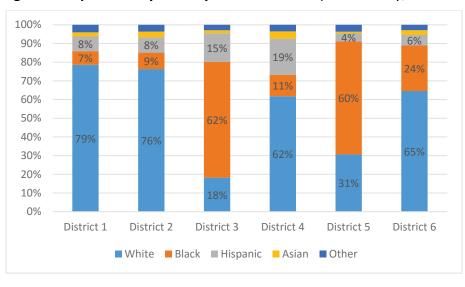


Figure 3: Population by Race by Council District | Kansas City, Missouri

Women make up 52 percent of the city of Kansas City's population. This is similar to the metro area as a whole. The city has slightly higher proportions of residents under 18 and over 65 than the region as a whole. The city's elderly population decreased over the past 20 years by 8.8 percent. The city's youth population increased by 4.8 percent. The working age population, those 18–64 years, grew the most, by 11.5 percent.

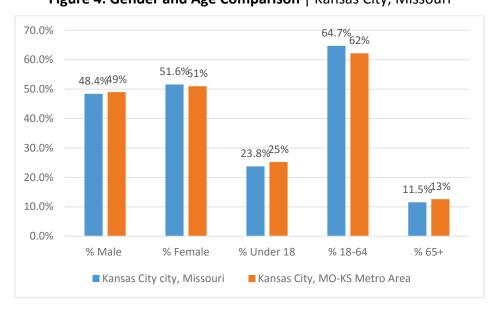


Figure 4: Gender and Age Comparison | Kansas City, Missouri

Along with increased racial and ethnic diversity, the city's foreign-born population now represents 7.6 percent of total persons. The largest portion of foreign-born residents are from Mexico. A total of 4.8 percent of all residents have limited English proficiency. While foreign-born persons and those with limited English proficiency are small proportions of the city's total population, the foreign-born population registered a 182.9 percent increase over the past 20 years and those with limited English proficiency increased by 116.9 percent.

Of those with limited English proficiency, the vast majority speak Spanish, followed by several African languages and Vietnamese. The foreign-born population and those with limited English proficiency are more concentrated in the Northeast and Westside neighborhoods of the city.

Persons with
Limited English
Proficiency by
Top 5 Languages
Spoken

Languages Spoken

1 Dot = 20 Persons
Spanish
Vietnamese
Chinese
African
City, wo
CASS

Map 6: Residents with Limited English Proficiency | Kansas City, Missouri

Families with children compose a modest proportion of overall households, making up only 28 percent. One out of five families in Kansas City is headed by a single mother with children.

Table 4: Household Types | Kansas City, Missouri

Total Households	192,799	100%
Families	107,021	55.5%
Families with Children	54,716	28.4%
Married Couple with Children	28,531	14.8%
Single Father with Children	5,386	2.8%
Single Mother with Children	20,799	10.8%

Source: U.S. Census Bureau, 2014 ACS Estimates

One-third of Kansas City's households consist of persons living alone. Of these 66,749 single-person households, one-fourth are 65 years or older. Families with children under 18 years represent 28.4 percent of all households, a slight decline over the past decade when families with children under 18 years represented 28.1 percent of all households.

Within the city of Kansas City, married family couples are a majority in all of the council districts except for Districts 3 and 5. Female-headed families are the largest share of families in those districts.

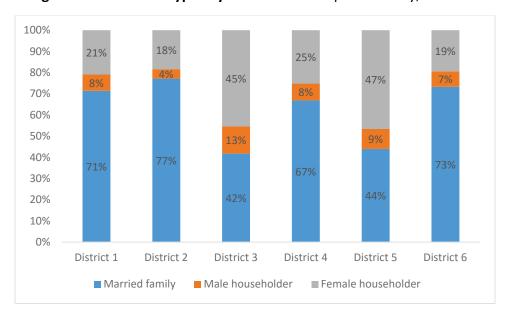


Figure 5: Household Types by Council District | Kansas City, Missouri

The city's disabled population of 109,490 represents 23.8 percent of total persons. Persons with ambulatory difficulty represent the largest segment with 30,344 persons (27.7 percent of those disabled). Those with a hearing difficulty total 14,776, and those with a vision difficulty number 10,795. There are 23,023 with a cognitive difficulty, 10,927 with self-care difficulty, and 19,625 with independent living difficulty.

Table 5: Population with a Disability by Age | Kansas City, Missouri

Age Range	Total
Under 5	175
5–17	4,049
18–34	6,905
35–64	27,374
65–74	7,132
75+	12,083
Total	57,718

Source: U.S. Census Bureau, 2014 ACS Estimates

Table 6: Population with a Disability by Type | Kansas City, Missouri

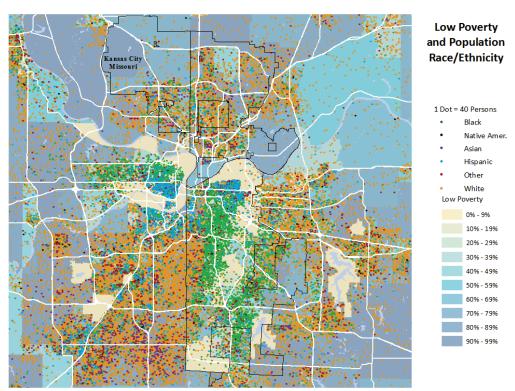
Disability Type*	Total
Hearing Difficulty	14,091
Vision Difficulty	11,157
Cognitive Difficulty	24,102
Ambulatory Difficulty	30,392
Self-Care Difficulty	10,762
Independent Living Difficulty	19,996

Source: U.S. Census Bureau, 2014 ACS Estimates

From 2000 to 2014, blacks and Hispanics saw the largest increase in labor force unemployment. Black unemployment rose from 12 to 16 percent and Hispanic unemployment rose from 8 to 11 percent. In 2014, 47 percent of the Kansas City labor force was 25 to 44 years of age. Total unemployment grew to 9.1 percent. Around 75 percent of residents work for private companies, another 12 percent work in governmental jobs and around 5 percent are self-employed.

Since 1990, the city's median household income has increased by 70 percent, from \$26,713 to \$45,376. The white households saw the largest increase in income, from \$42,653 to \$56,046. The black households saw the smallest increase in income, from \$26,935 to \$29,994. A total of 14.8 percent of all families live below the federal poverty line, including 5.2 percent of married couple families and 35 percent of single female head-of-household families.

Map 7: Low Poverty Areas by Race/Ethnicity | Kansas City, Missouri



^{*} Note: An individual may have more than one type of difficulty

In Kansas City, Missouri, 4.5 percent of all households lack a motor vehicle, while 66.4 percent have two or more vehicles. Eighty percent of persons use private vehicles to get to work, 9 percent carpool and around 3 percent use public transit. As of 2014, around 70 percent of white residents drive alone to work, while 63 percent of black residents take public transportation to work.

Twelve percent of Kansas City adults age 25 and over lack a high school diploma. This is down from 17.5 percent in 2000. One-fourth of all adults, 26 percent, have a high school diploma, 23.4 percent have some college but no degree, 39 percent have an associate degree or higher. In 2000, 31 percent had an associate degree or higher.

Owner-occupied units increased slightly in number over the past 14 years to 106,385, most of the construction was north of the Missouri River. Renter-occupied units increased by 10.4 percent to 85,952 units. Much of the rental housing growth was in the downtown area and in neighborhoods with poverty concentrations.

City of Kansas City, Kansas

The city of Kansas City, Kansas, is the county seat of Wyandotte County. According to the 2014 American Community Survey (ACS) data, 39.9 percent of Kansas City's population is white, 25.9 percent is black, 28.2 percent is Hispanic and 6 percent is other races. Kansas City, Kansas, is the most diverse community in the metro area. From 1990 to 2000 the population decreased by 8.8 percent, but it has seen modest growth since 2000. From 1990 to 2014, the white population has decreased by 36 percent; during this same time the Asian population has increased by 61 percent and the Hispanic population increased by 74 percent.

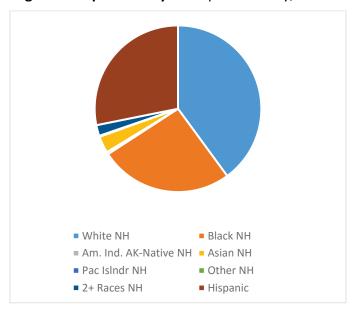


Figure 6: Population by Race | Kansas City, Kansas

Table 7: Demographic Data | Kansas City, Kansas

	1990 Population	2000 Population	2014 Population	% Change 1990-2014
Total population	149,800	146,866	147,598	-1.5%
White, non-Hispanic	92,751	81,910	58,943	-36%
Black, non-Hispanic	43,506	44,240	38,240	-12%
Hispanic	10,705	24,639	38,240	74%
Asian	1,854	2,527	4,813	61%
Other, non-Hispanic	5,698	12,645	14,592	61%
Foreign-born	4,077	14,647	23,318	472%
Limited English proficiency	4,008	12,683	17,823	345%
Families with Children	18,952	18,032	17,127	-9.6%

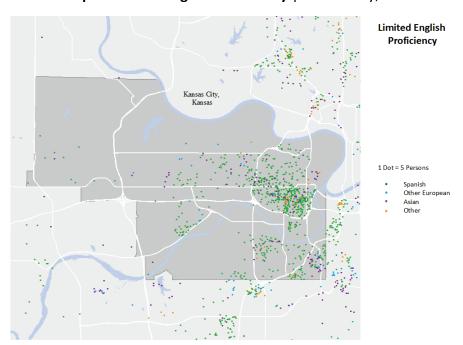
Source: U.S. Census Bureau

Between 2000 and 2014, the Kansas City, Kansas, population over age 65 decreased by 6 percent, from 17,039 to 16,019. The number of working-age residents increased by 3.2 percent, which is similar to the metro average. Those age 19 and under decreased from 46,523 to 45,534.

In 2000, 51 percent of the city's residents was female. As of 2014 the population has become relatively evenly split by gender. The age distribution is slightly different than the metro area breakdown, with about 31 percent 19 years and under, 58 percent 20 to 64 years, and 11 percent 65 years and over.

70.0% 60.8%62% 60.0% 50.6%51% 49.4%49% 50.0% 40.0% 28.4% 25% 30.0% 20.0% 10.9% 13% 10.0% 0.0% % 18-64 % 65+ % Male % Female % Under 18 ■ Kansas City city, Kansas ■ Kansas City, MO-KS Metro Area

Figure 7: Gender and Age Comparison | Kansas City, Kansas



Map 8: Limited English Proficiency | Kansas City, Kansas

The city's population has become more diverse over the past two decades, with around 60 percent minority population. There has been a 37 percent increase in those with limited English proficiency since 2000. Those with limited English proficiency are generally concentrated east of I-635 in the Argentine, Rosedale and Riverview neighborhoods.

Families with children compose a little more than a third of overall households in the city. Families with children increased by 7.7 percent since 2000, a different trend than the other four cities primarily due to the large proportion of Hispanic and Asian households. Just under 30 percent of households are single persons.

Table 8: Household Types | Kansas City, Kansas

Families	34,504
Families with Children	19,533
Married Couple with Children	9,748
Single Father with Children	2,239
Single Mother with Children	7,546
Percent of Families with Children	56.6%

Source: U.S. Census Bureau, 2014 ACS Estimates

Persons with disabilities number 20,749. Of that total, 47 percent are between the ages of 35 and 64 years. The age distribution of those in the city with disabilities is similar to the metro. The largest proportion of persons with disabilities reported ambulatory or mobility limitations.

Table 9: Population with a Disability by Age | Kansas City, Kansas

Age Range	Total
Under 5	166
5–17	1,808
18–34	2,382
35–64	9,741
65–74	3,034
75+	3,618
Total	20,749

Source: U.S. Census Bureau, 2014 ACS Estimates

Table 10: Population with a Disability by Type | Kansas City, Kansas

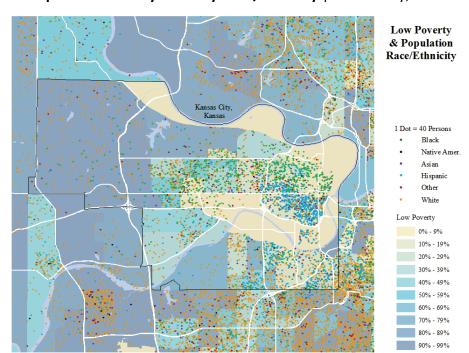
Disability Type*	Total
Hearing Difficulty	5,419
Vision Difficulty	3,320
Cognitive Difficulty	8,028
Ambulatory Difficulty	11,427
Self-Care Difficulty	4,002
Independent Living Difficulty	7,427

Source: U.S. Census Bureau, 2014 ACS Estimates

From 2000 to 2014, the labor force in Kansas City, Kansas, remained stagnant, growing only .01 percent. Private-sector employment increased while all other sectors declined. In 2000, 14.5 percent of blacks in the workforce were unemployed. At this same time, 6 percent of whites were unemployed. As of 2014, 19.5 percent of blacks were unemployed while 9 percent of whites were unemployed.

The city's median income has increased from \$33,011 in 2000 to \$38,073 in 2014. White households saw the greatest increase in median income, rising by 13.3 percent. Hispanic and Asian households saw their median incomes decrease by 2 and 4 percent, respectively. In 2000, 17.1 percent of persons were living below the poverty line. As of 2014, 1 out of 4 persons were living below the poverty line. Twenty percent of all families, 31 percent of families with children, and 43 percent of families with female heads of household are below the poverty line.

^{*} Note: An individual may have more than one type of difficulty



Map 9: Low Poverty Areas by Race/Ethnicity | Kansas City, Kansas

Owner-occupied housing in Kansas City, Kansas, decreased by 8.5 percent over the past 14 years to 31,487 units. Renter-occupied housing increased by 5.9 percent during the same time period. Most rental growth has taken place east of I-635 and south of the Kansas River near the University of Kansas Medical Center.

City of Blue Springs

The city of Blue Springs, Missouri, is located in eastern Jackson County. It grew as a bedroom community during the 1970s and 1980s, and continues to be a largely residential community with few major employers. The two largest employers are the Blue Springs School District and St. Mary's Hospital. According to the 2014 American Community Survey (ACS) data, 84.9 percent of Blue Springs' population is white, 5.6 percent is black, Hispanics make up around 5 percent, and around 5 percent is other races. Since 1990, the population has increased by 30.5 percent. During this time, racial and ethnic minorities grew the fastest. The black population saw the highest growth, increasing from around 800 people to 3,800.

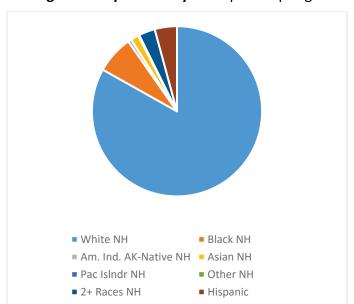


Figure 8: Population by Race | Blue Springs

Table 11: Demographic Data | Blue Springs

	1990	2000	2014	Percent Change 1990-2014
Total Persons	40,650	48,080	53,053	30.5%
White, Non-Hispanic	33,084	44,718	44,106	33.3%
Black, Non-Hispanic	799	1,548	3,804	376.1%
Hispanic	544	1,314	2,242	312.1%
Asian	328	612	792	141.5
Foreign-Born	533	781	1,271	138.5%
Limited English Proficiency	409	523	570	39.4%
Families with children	5,782	6,777	7,254	25.5%

Source: U.S. Census Bureau

Between 1990 and 2014, the Blue Springs population over 65 increased by 149.3 percent. Those working age population increased by 49.4 percent. The city has become more diverse over the past decades. The number of foreign-born persons has increased by 138.5 percent with a slightly increasing population of limited English proficiency.

The population has a slightly higher proportion of females to males. By age, 29.7 percent of the population is 19 and under, 59.4 percent is age 20-64 and 10.9 percent is 65 years and above.

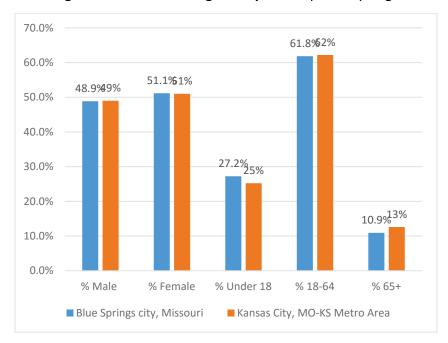
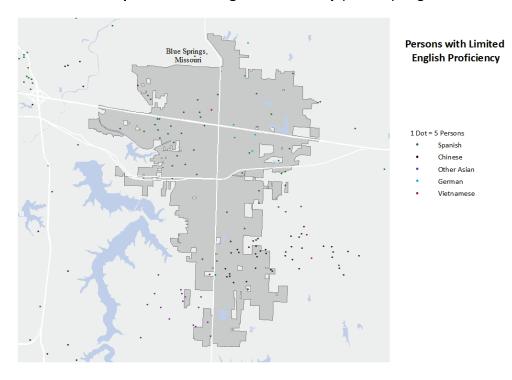


Figure 9: Gender and Age Comparison | Blue Springs





Families with children compose a smaller proportion of all households, about 34.7 percent in 2014. Families with children increased in numbers over the past 20 years by 16 percent. 26.8 percent of all households are persons living alone.

Table 12: Household Types | Blue Springs

Total Households	19,353
Families	14,160
Families with Children	6,706
Married Couple with Children	4,637
Single Father with Children	473
Single Mother with Children	1,596
Percent of Families with Children	47.4%

Source: U.S. Census Bureau, 2014 ACS Estimates

Persons with disabilities number 5,232. Of that total, 48.5 percent are ages 35 to 64 years. The age distribution of those in the city with disabilities is similar to the metro area average. A large proportion of the older adult population has a disability. The largest proportion of person with disabilities reported ambulatory or mobility limitations

Table 13: Population with a Disability by Age | Blue Springs

Age Range	Total
Under 5	49
5–17	367
18–34	421
35–64	2,535
65–74	898
75+	962
Total	5,232

Source: U.S. Census Bureau, 2014 ACS Estimates

Table 14: Population with a Disability by Type | Blue Springs

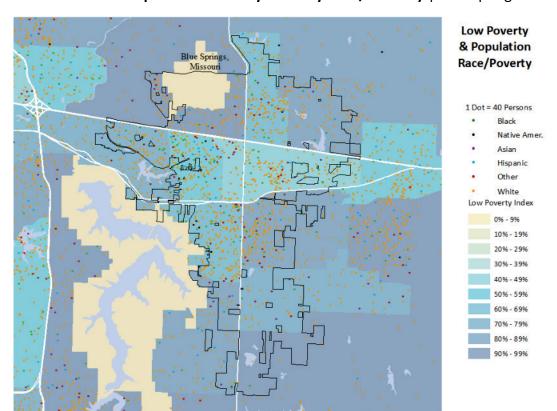
Disability Type*	Total
Hearing Difficulty	1,581
Vision Difficulty	755
Cognitive Difficulty	1,859
Ambulatory Difficulty	2,480
Independent Living Difficulty	1,856

Source: U.S. Census Bureau, 2014 ACS Estimates

Of the population in the civilian labor force, 6.2 percent were unemployed in 2014. There were 25 adults employed by the armed forces. Almost 82 percent of all employed residents work for private companies, 13 percent work for government agencies and 4 percent are self-employed.

The city's median household income was \$63,850 in 2014. 9.3 percent of all persons and 7.2 of all families live below the poverty line. Families with young children are more likely to be in poverty, at 12 percent, while 32.9 percent of female-headed family households with young children live below the poverty line.

^{*} Note: An individual may have more than one type of difficulty



Map 11: Low Poverty Areas by Race/Ethnicity | Blue Springs

Less than one percent of all households lack a motor vehicle, and 81 percent have two or more vehicles. Most workers use private vehicles to get to work, driving alone or carpooling. Less than one percent of people uses public transit.

Of the adult population 25 years and older, 5.9 percent lack a high school diploma. 29 percent have a high school diploma, 27.7 percent have some college but no degree, and 37.4 have an associate's degree or higher.

Blue Springs' owner-occupied housing increased by 2.5 percent to 13,155 units. Renter-occupied units grew by a much larger 39.2 percent to 6,198 units.

City of Leavenworth

The city of Leavenworth, Kansas is the county seat of Leavenworth County, and one of the oldest communities in the Kansas City region. The city is home to Fort Leavenworth, a major U.S. Army facility with over 3,000 employees, and a large Veterans Administration facility as well as federal and state prisons. The 2014 population is estimated at 35,738. According to the 2014 American Community Survey (ACS) data, 71 percent of Leavenworth's population is white, 14 percent is black, and 7 percent other races. Just over 8 percent is Hispanic. This breakdown by race and ethnicity is similar to the metro Kansas City breakdown. Over the past 20 years, the total population has decreased by 9.6 percent, with the greatest declines among white, black, Asian and other populations. Durng this time, the Hispanic population grew by 60 percent from 1,811 to 2,879.

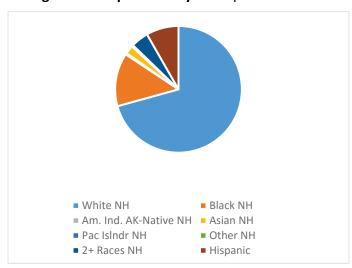


Figure 10: Population by Race | Leavenworth

Table 15: Demographic Data | Leavenworth

	1990	2000	2014	Percent Change 1990-2014
Total Persons	38,893	35,476	35,174	-9.6%
White, Non-Hispanic	29,856	27,057	25,131	-15.8%
Black, Non-Hispanic	5,779	6,014	5,257	-9.0%
Hispanic	1,811	1,824	2,879	60.0%
Asian	736	755	495	-32.7%
Other, Non-Hispanic	2,522	1,650	1,412	-44.0%
Foreign-Born	1,653	1,134	1,665	0.7%
Limited English Proficiency	793	740	1,030	29.9%
Families with children	4,915	4,226	4,116	-16.3%

Source: U.S. Census Bureau

Between 2000 and 2014, the Leavenworth population over age 65 increased 14.6 percent from 3,437 to 3,939. The number of working age residents increased by one percent, a lower rate than the region as a whole. Those 19 years and under decreased from 10,704 to 10,281.

The city has a slightly higher proportion of males to females compared to the Kansas City metro average, perhaps due to the presence of Ft. Leavenworth and the Veterans Administration facility. The age distribution is similar to the metro area, with about one in four persons under the age of 18 years, 63 percent aged 18 to 64 years and 11 percent 65 years and older.

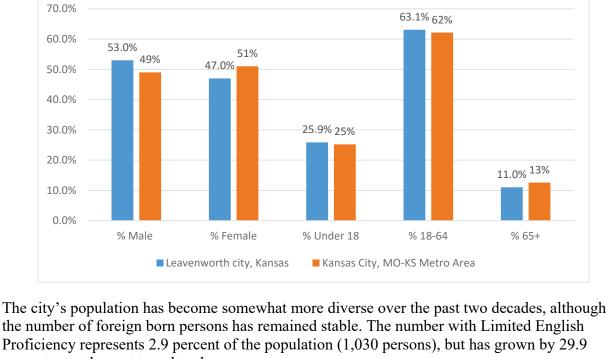
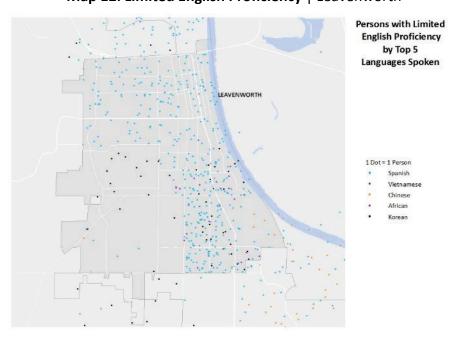


Figure 11: Gender and Age Comparison | Leavenworth

the number of foreign born persons has remained stable. The number with Limited English Proficiency represents 2.9 percent of the population (1,030 persons), but has grown by 29.9 percent over the past two decades.



Map 12: Limited English Proficiency | Leavenworth

Families with children compose a smaller proportion of all households, about 34.3 percent in 2014. Families with children declined in numbers over the past 20 years by 16.3 percent. Just over 30 percent of all households are persons living alone.

Table 16: Household Types | Leavenworth

Families	7,860
Families with Children	4,485
Married Couple with Children	3,057
Single Father with Children	360
Single Mother with Children	1,068
Percent of Families with Children	57.1%

Source: U.S. Census Bureau, 2014 ACS Estimates

Persons with disabilities number 5,377. Of that total, 44.4 percent are ages 35 to 64 years. The age distribution of those in the city with disabilities is similar to the metro area averages. A larger proportion of the older adult population have a disability. The largest proportion of persons with disabilities reported ambulatory or mobility limitations.

Table 17: Population with a Disability by Age | Leavenworth

Age Range	Total
Under 5	25
5–17	491
18–34	731
35–64	2,386
65–74	700
75+	1,044
Total	5,377

Source: U.S. Census Bureau, 2014 ACS Estimates

Table 18: Population with a Disability by Type | Leavenworth

Disability Type*	Total
Hearing Difficulty	1,575
Vision Difficulty	775
Cognitive Difficulty	2,264
Ambulatory Difficulty	2,606
Self-Care Difficulty	717
Independent Living Difficulty	1,660

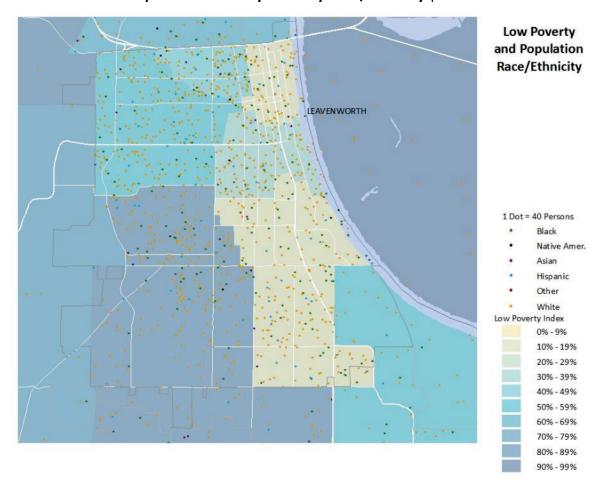
Source: U.S. Census Bureau, 2014 ACS Estimates

Veterans comprise 22.2 percent of all persons 18 years and older in the city of Leavenworth. The large veteran population is much greater than the regional 9.5 percent average, due to the proximity to Fort Leavenworth and to the Veterans Administration facility in the city.

^{*} Note: An individual may have more than one type of difficulty

Of the population in the civilian labor force, 8.0 percent were unemployed in 2014. There were 1,548 adults employed by the Armed Forces. Almost 63 percent of all employed residents work for private companies, one-third work for government agencies and 3 percent are self-employed.

The city's median household income was \$52,022 in 2014. Data indicates that 14.7 percent of all persons live below the poverty line, including 10.6 percent of all families. Families with young children are more likely to be in poverty, at 19.3 percent, and of female-headed families with young children in the city, 71.1 percent live below the poverty line.



Map 13: Low Poverty Areas by Race/Ethnicity | Leavenworth

Six percent of all households lack a motor vehicle, while 56.7 percent have two or more vehicles. Most workers use private vehicles to get to work, driving alone or carpooling. There is no public transit service in the city of Leavenworth. The mean travel time to work is 17.4 minutes.

Of the adult population 25 years and older, 9.2 percent lack a high school diploma, 29.3 have a high school diploma, 24.3 percent have some college but no degree, and 37.3 percent have an associate degree or greater.

The city has had little change in its housing stock over the past 14 years. Owner-occupied units increased by less than 1 percent while renter-occupied units grew by 4.4 percent.

City of Independence

Independence is one of the oldest cities in the metropolitan area. According to the 2014 American Community Survey (ACS) data, 80 percent of Independence's population is white, 7 percent is black, 8.8 percent is Hispanic and 4.2 percent is some other race. Independence has a higher percentage of whites but other demographics fallow the pattern of the metro. Over the past 20 years, the total population has only grown by 4.3 percent. During this time the white population decreased by 17 percent, while Blacks and Hispanics populations increasing by almost 400 percent during the same time.

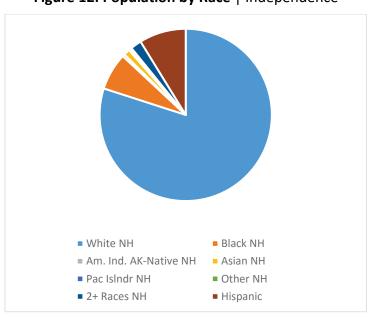


Figure 12: Population by Race | Independence

Table 19: Demographic Data | Independence

	1990	2000	2014	Percent Change 1990-2014
Total Persons	112,301	113,288	117,160	4.3%
White, Non-Hispanic	108,291	102,617	93,694	-13.5%
Black, Non-Hispanic	1,575	3,496	8,182	419.5%
Hispanic	2,168	4,178	10,292	374.72
Asian	770	1,663	1,359	76.5%
Foreign-Born	1,793	2,656	5,156	187.6%
Limited English Proficiency	1,401	1,862	6,220	343.9%
Families with children	14,104	12,735	12,023	-14.8

Source: U.S. Census Bureau

The population has a similar gender makeup as the rest of the metro area, with a slightly higher percentage of females to males. 22.4 percent of the population is 18 and under, around 60 percent is 19 to 64 and 16 percent is 65 and over.

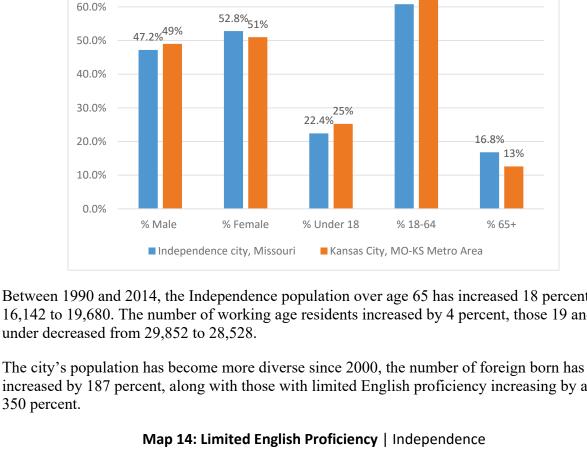
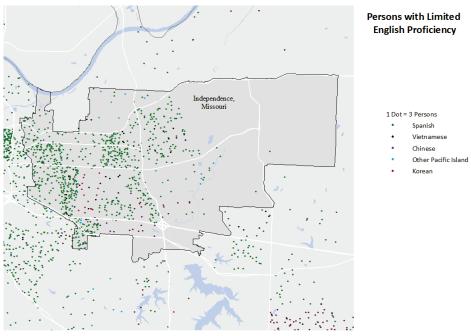


Figure 13: Gender and Age Comparison | Independence

60.8%

Between 1990 and 2014, the Independence population over age 65 has increased 18 percent from 16,142 to 19,680. The number of working age residents increased by 4 percent, those 19 and under decreased from 29,852 to 28,528.

increased by 187 percent, along with those with limited English proficiency increasing by almost 350 percent.



70.0%

Families with children compose a smaller proportion of all households with about a quarter of all households in 2014. Families with children declined in numbers since 1990 by 14.8 percent. Just under 40 percent of all households are non-family.

Table 20: Household Types | Independence

Total Households	48,170
Families	28,973
Families with Children	12,023
Married Couple with Children	7,091
Single Father with Children	1,365
Single Mother with Children	3,567
Percent of Families with Children	41.5%

Source: U.S. Census Bureau, 2014 ACS Estimates

Persons with disabilities number 18,790. Of this total, 45 percent are ages 35 to 64 years. The age distribution of those in the city with disabilities is similar to the metro area averages. A larger proportion of the older adult population have a disability. The largest proportion of person with disabilities reported ambulatory or mobility limitations.

Table 21: Population with a Disability by Age | Independence

Age Range	Total
Under 5	20
5–17	1,074
18–34	1,920
35–64	8,434
65–74	2,816
75+	4,526
Total	18,790

Source: U.S. Census Bureau, 2014 ACS Estimates

Table 22: Population with a Disability by Type | Independence

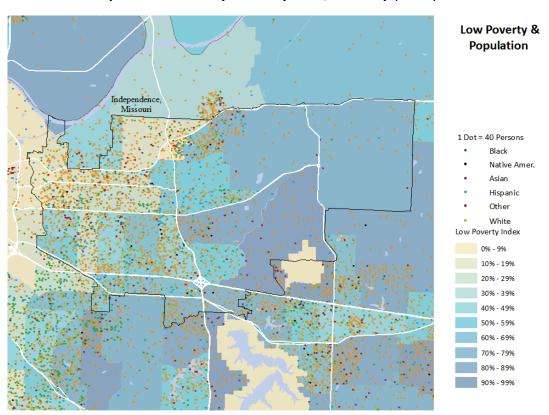
Disability Type*	Total
Hearing Difficulty	4,788
Vision Difficulty	2,679
Cognitive Difficulty	7,186
Ambulatory Difficulty	10,943
Self-Care Difficulty	3,619
Independent Living Difficulty	6,968

Source: U.S. Census Bureau, 2014 ACS Estimates

Of the population in the civilian labor force, 9 percent were unemployed in 2014. There were only 27 adults employed by the Armed Forces. Almost 83 percent of all employed residents work for private companies, about 13 percent work for the government and 4.8 percent are self-employed.

^{*} Note: An individual may have more than one type of difficulty

The city's median household income was \$44,038 in 2014. Data indicates that 17.1 percent of all persons live below the poverty line, 12.7 percent of all families live below poverty. Families with young children are more likely to be in poverty, at 23.6 percent. Of female-headed families with young children in the city, 46.3 percent live below the poverty line.



Map 15: Low Poverty Areas by Race/Ethnicity | Independence

In Independence, 1.6 percent of all households lack a motor vehicle, while 74.7 percent have two or more vehicles. The vast majority of workers use private vehicles to get to work, driving alone or carpooling. Independence has 10 bus routes that serve the area, but fewer than 1 percent of workers take public transit to work.

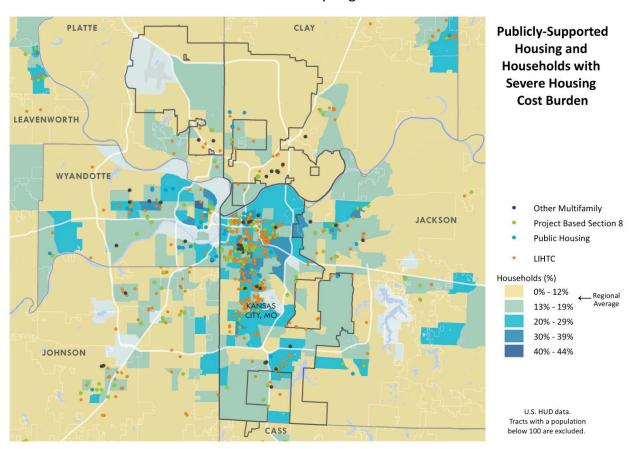
Of the adult population 25 years and older, 12.7 percent lack a high school diploma, 38 percent have a high school diploma, 24.9 percent have some college but no degree and 24.4 percent have an associate degree or greater.

Independence experienced a 3 percent decline in owner-occupied units over the past 14 years. Renter-occupied units increased by 11 percent.

Housing Data

There are 876,997 housing units in the 15-county Kansas City metropolitan area, of which 59.9 percent are owner-occupied and 30.4 percent are renter-occupied. Just under 10 percent of all housing units are vacant. Less than 1 percent of the region's housing stock was built in 2010 or later; 29.9 percent since 1990; and 16.9 percent before 1950.

The median value of owner-occupied housing in metropolitan Kansas City is \$158,300, and 70.2 percent of all owner-occupied units have a mortgage. The median monthly rent for rental units is \$839. Ten percent of the region's rental units have monthly rents less than \$500. Renters have a greater cost burden for housing in the metro area. Almost one-fourth, 22.6 percent, of all owner households in the city pay 30 percent or more of their income toward housing. For renters almost 45 percent pay 30 percent or more of their income for housing.



Map 16: Publicly Supported Housing and Households with Severe Cost Burden
Kansas City Region

There are 61,148 units of public supported housing in the metropolitan area, including

- 5,624 Public housing units
- 28,575 Low Income Tax Credit units
- 12,120 Other units, including Section 8 project-based housing units
- 14,829 Housing vouchers

City of Kansas City, Missouri

There are 192,799 housing units in the city, 85.5 percent of the units are occupied. Of the occupied units 55 percent are owner and 45 percent are renter. For vacant units, 2.7 percent of owner units are vacant and 10 percent of rental units are vacant. .6 percent of Kansas City units were built after 2000, while 58 percent of units were built 1970 and earlier.

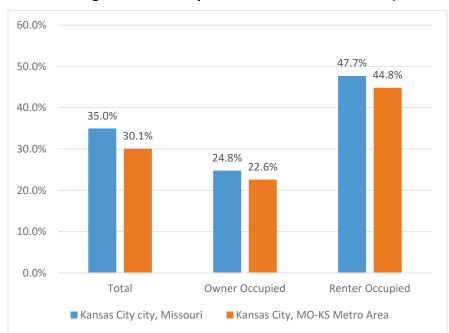


Figure 14: Share of Housing Units That Require 30% or More of Income | Kansas City, Missouri

The median value of owner-occupied housing in Kansas City is \$133,600, and 68.7 percent of all owner-occupied units have a mortgage. The median monthly rent for rental units is \$796. Twelve percent of the city's rental units have monthly rents less than \$500. Renters have a greater cost burden for housing in the city and the metro area. Just over one-third, or 35 percent of all owner-occupied households in the city pay 30 percent or more of their income toward housing. For renters, almost 48 percent pay 30 percent or more of their income for housing.

Table 23: Housing Units by Type | Kansas City, Missouri

Total units	192,799
Owner-occupied units	106,906
Renter-occupied units	85,893

Table 24: Units Costing 30% or More of Income | Kansas City, Missouri

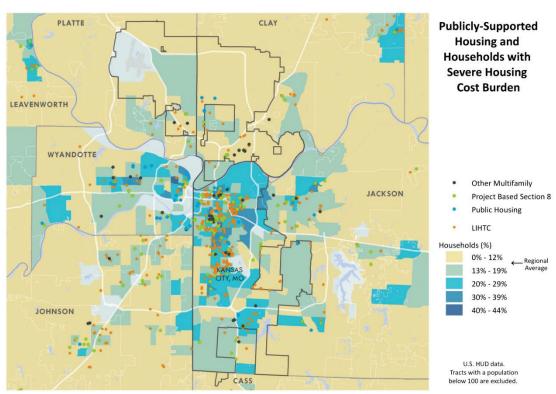
	Kansas City,	Kansas City Region
Total units	35.0%	30.1%
Owner-occupied units	24.8%	22.6%
Renter-occupied units	47.7%	44.8%

There are 27,086 units of public supported housing in the city of Kansas City, Missouri, including:

- 1,910 Public housing units
- 12,673 Low Income Tax Credit units
- 5,852 Other units, including Section 8 project-based housing units
- 6,651 Housing vouchers

The city has 31.7 percent of the region's renters, 34.8 percent of the region's poor and 39.4 percent of the region's minority population, but 44.3 percent of all publicly supported housing. Much of the publicly supported housing is located east of Troost in the older Kansas City, Missouri, neighborhoods. Residents of those units are more likely to be non-white and have persons in the unit with a disability.

Map 17: Publicly Supported Housing and Households with Severe Cost Burden Kansas City, Missouri



City of Kansas City, Kansas

There are 53,802 housing units in the city. Of those 31,487 are owner-occupied, 22,315 are renter-occupied and 8,406 are vacant. The vacancy rate for owner units is 3 percent and 8.8 percent for rental units.

Table 25: Housing Units by Type | Kansas City, Kansas

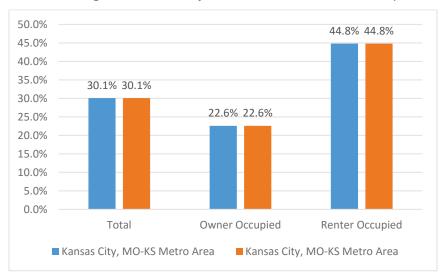
Total units	53,802
Owner-occupied units	31,487
Renter-occupied units	22,315

Table 26: Units Costing 30% or More of Income | Kansas City, Kansas

	Kansas City, Kansas	Kansas City Region
Total units	38.3%	30.1%
Owner-occupied units	29.4%	22.6%
Renter-occupied units	51.0%	44.8%

The median value of owner-occupied housing in Kansas City, Kansas is \$88,600, and 61.4 percent of all owner-occupied units have a mortgage. The median monthly rent for rental units is \$767. Seventeen percent of the city's rental units have monthly rents less than \$500. Renters have a greater cost burden for housing in the city and the metro area. Over one-third, 38 percent, of all owner-households in the city pay 30 percent or more of their income toward housing. For renters over half, 51 percent, pay 30 percent or more of their income for housing.

Figure 15: Share of Housing Units That Require 30% or More of Income | Kansas City, Kansas



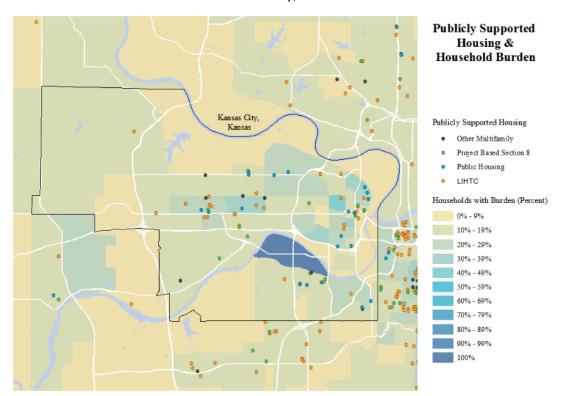
There are 6,904 units of public supported housing in the city of Kansas City, Kansas, including:

- 2,056 Public housing units
- 2,205 Low Income Tax Credit units

- 1,309 Other units, including Section 8 project-based housing units
- 1,304 Housing vouchers

Much of the publicly supported housing is located east of I-435 and east of I-635 in the older Kansas City, Kansas, neighborhoods. Residents of those units are more likely to be non-white and have persons in the unit with a disability.

Map 18: Publicly Supported Housing and Households with Severe Cost Burden
Kansas City, Kansas



City of Blue Springs

There are 20,107 housing units in the city of Blue Springs, and 96.3 percent of the units are occupied. Of the occupied units, 68 percent are owner occupied. This is similar to the Kansas City metro average. One percent of owner units are vacant and 3.2 percent of rental units are vacant. Just over 14 percent of the city's housing stock has been built since 2000, and almost 75 percent of units were built between 1970 and 1999.

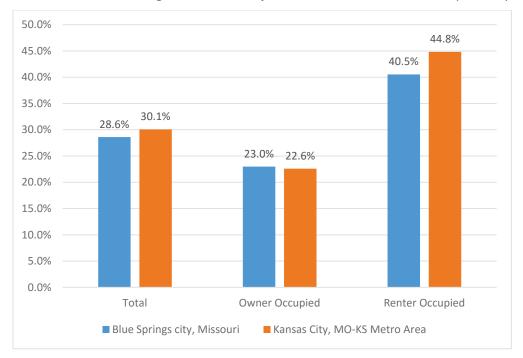
Table 27: Housing Units by Type | Blue Springs

Total units	20,107	100%
Total occupied units	19,353	96%
Owner-occupied units	13,155	65%
Renter-occupied units	6,198	31%
Vacant units	754	4%

Table 28: Units Costing 30% or More of Income | Blue Springs

	Blue Springs, Missouri	Kansas City Region
Total units	28.6%	30.1%
Owner-occupied units	23.0%	22.6%
Renter-occupied units	40.5%	44.8%

Figure 16: Share of Housing Units That Require 30% or More of Income | Blue Springs



The median value of an owner-occupied housing is \$143,600, and 76.1 percent of all owner-occupied units have a mortgage. The median rent for rental units is \$921. Only 8.2 percent of the

city's rental units have monthly rent less than \$500. Renters have a greater cost burden for housing in the city, as 28.6 percent of all owner-households in the city pay 30 percent or more of their income toward housing, compared to 40.5 percent for renters.

Publicly Supported Housing & Burdened Households

Publicly Supported Housing

Other Multifamily

Project Based Section 8

Public Housing

LiHTC

Households with Burden by Percentage

O% - 9%

10% - 19%

20% - 29%

30% - 39%

40% - 49%

50% - 59%

60% - 69%

70% - 79%

80% - 89%

90% - 99%

100%

Map 19: Publicly Supported Housing and Households with Severe Cost Burden | Blue Springs

There are 579 units of public supported housing in the city of Blue Springs, including:

- 321 Section 8 Project-Based Housing Units.
- 258 Housing Vouchers

The publicly supported housing in located in the older area of Blue Springs as well as the northwest section. Residents of those units are more likely to be non-white and have persons in the unit with a disability.

City of Leavenworth

There are 13,933 housing units in the city of Leavenworth, and 88.6 percent of the units are occupied. Of the occupied units, there is an almost even split between owner-occupied and renter-occupied units. In contrast, a greater proportion of housing units are owner-occupied (66.3 percent) across the Kansas City metro area.

For vacant units, 5.3 percent of owner units are vacant and 6.2 percent of rental units are vacant. Twelve percent of the city's housing stock has been built since 2000, and 42.7 percent was built prior to 1960.

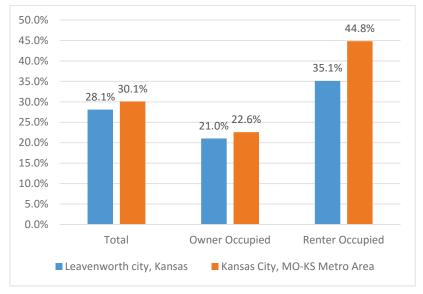
Table 29: Housing Units by Type | Leavenworth

Total units	13,933	100%
Total occupied units	12,347	88.6%
Owner-occupied units	6,164	44.2%
Renter-occupied units	6,183	44.2%
Vacant units	1,586	11.4%

Table 30: Units Costing 30% or More of Income | Leavenworth

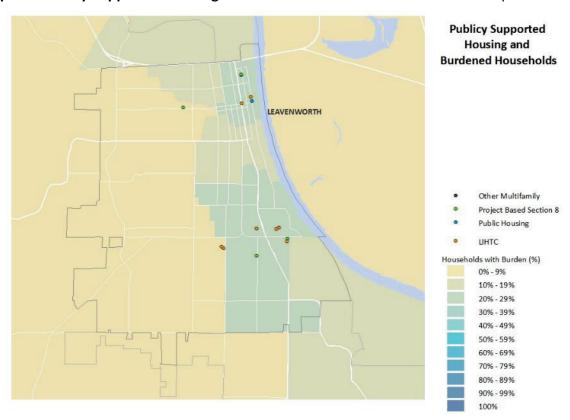
	Leavenworth, Kansas	Kansas City Region
Total units	28.1%	30.1%
Owner-occupied units	21.0%	22.6%
Renter-occupied units	35.1%	44.8%

Figure 17: Share of Housing Units That Require 30% or More of Income | Leavenworth



The median value of owner-occupied housing is \$117,000, and 64 percent of all owner-occupied units have a mortgage. The median monthly rent for rental units is \$864. Only 10.4 percent of the city's rental units have monthly rents less than \$500. Renters have a greater cost burden for

housing in the city and the metro area: 28.1 percent of all households in the city pay 30 percent or more of their income toward housing, while 35.1 percent of renters pay 30 percent or more of their income for housing.



Map 20: Publicly Supported Housing and Households with Severe Cost Burden | Leavenworth

There are 843 units of publicly supported housing in the city of Leavenworth, including:

- 105 public housing units (Planters II)
- 349 Section 8 project-based housing units (Hillcrest Manor, Woodland Village, The Knoll, Santa Fe Trail Apartments)
- 389 Housing vouchers (tenants choose rental housing)

The publicly supported housing is located in the northeast and southern portions of the city. Residents of those units are more likely to be non-white and have a person in the unit with a disability.

City of Independence

There are 53,814 housing units in the city of Independence, and 89.5 percent of the units are occupied. Of those units, 64.7 percent are owner-occupied, while 35.3 percent are renter-occupied. For vacant units, 2 percent are owner units and 6.7 percent are rental units. Housing built since 2000 makes up 8.6 percent of the stock, and 57.4 percent of housing stock was built prior to 1960.

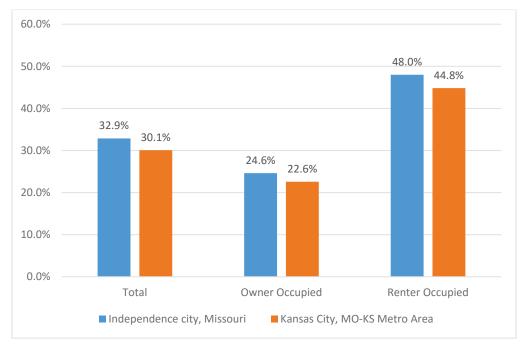
Table 31: Housing Units by Type | Independence

Total units	53,814	100%
Total occupied units	48,170	89.5%
Owner-occupied units	31,177	57.9%
Renter-occupied units	16,993	31.6%
Vacant units	5,644	10.5%

Table 32: Units Costing 30% or More of Income | Independence

	Independence, Missouri	Kansas City Region
Total units	32.9%	30.1%
Owner-occupied units	24.6%	22.6%
Renter-occupied units	48.0%	44.8%

Figure 18: Share of Housing Units That Require 30% or More of Income | Independence



The median value of owner-occupied housing is \$98,800, and 63.1 percent of all owner-occupied units have a mortgage. The median rent for rental units \$761. Only 14.8 percent of the city's rental units have monthly rents less than \$500. Renters have greater cost burden for housing in the city, as 32.9 percent of all households in the city pay 30 percent or more of their income toward housing, compared to 45 percent of renters.

Publicly Supported Housing & **Burdened Households** Independence. Publicly Supported Housing Missouri Other Multifamily Project Based Section 8 **Public Housing** Households with Burden by Percentage 0% - 9% 20% - 29% 30% - 39% 40% - 49% 80% - 89% 90% - 99% 100%

Map 21: Publicly Supported Housing and Households with Severe Cost Burden Independence

There are 3,569 units of publicly supported housing in the city of Independence, including:

- 528 public housing units
- 1,797 Section 8 project-based housing units
- 93 Other multifamily
- 1,151 Housing vouchers

The publicly supported housing in located in the western portions of the city. Residents of those units are more likely to be non-white and have a person in the unit with a disability.



Fair Housing Assessment

- I. Executive Summary
- II. Community Participation Process
- III. Assessment of Past Goals, Actions and Strategies
- IV. Fair Housing Analysis
 - A. Demographic Summary



B. Segregation/Integration

- V. Racially/Ethnically Concentrated Areas of Poverty
- VI. Disparities in Access to Opportunity
 - A. Education
 - B. Employment
 - C. Transportation
 - D. Low Poverty Exposure
 - E. Environmental Health
 - F. Patterns in Disparities to Access Opportunity
- VII. Disproportionate Housing Needs
- VIII. Publicly Supported Housing Analysis
 - IX. Disability and Access Analysis
 - X. Fair Housing Enforcement, Outreach Capacity and Resource Analysis
 - XI. Fair Housing Goals and Strategies

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

Section IV-B

Fair Housing Analysis — Segregation and Integration

KEY FINDINGS AND CONCLUSIONS

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

History of Segregation in Metropolitan Kansas City

Throughout the United States, most metropolitan areas that are known today for high levels of racial segregation were racially integrated at the start of the 20th century, and the Kansas City metropolitan area was no exception. Before 1900, average black families and individuals in Kansas City, Missouri, lived in small, diverse residential clusters and had white neighbors. Kansas City schools had black and white students, and the inner core of the city remained diverse, even as total population quadrupled from 1870 to 1900, from 32,260 to 163,752.

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

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

Contributing Factors

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

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

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

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

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

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

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

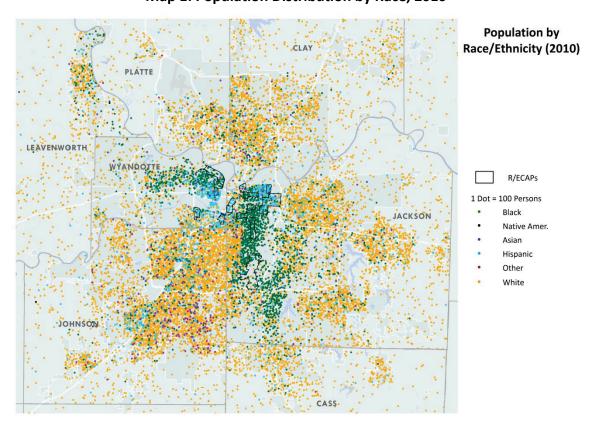
Racial segregation remains high in many parts of America, but there has been a modest decline in black-white segregation across most metropolitan areas over the past decade, according to the Brookings Institution. A recent Brookings analysis shows neighborhoods in which blacks reside becoming somewhat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

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

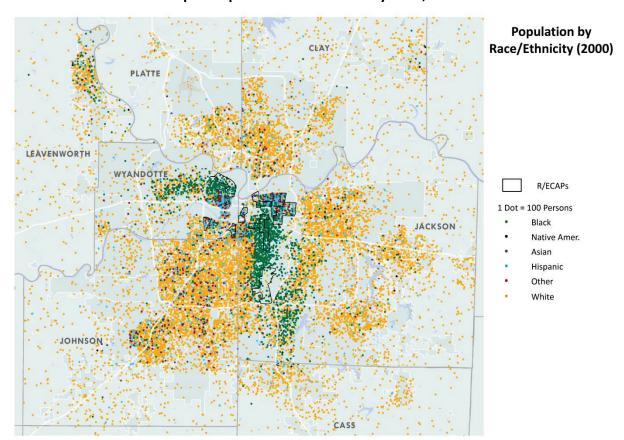
In recent years, the Kansas City region has experienced moderate growth in overall population, but greater increases in its non-white population. The white population increased 10.9 percent in the metro area over the past 20 years while the black population grew by 25.7 percent, the Hispanic population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

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

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



Map 1: Population Distribution by Race, 2010



Map 2: Population Distribution by Race, 2000

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

Table 1: Population by Race, 2010

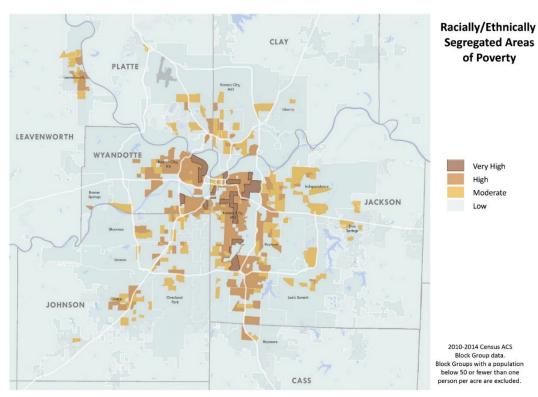
	Total	Black	Hispanic	Asian	White	Other
Kansas City MSA	2,035,334	250,563	166,683	45,757	1,514,888	60,443
Nine-County Metro	1,951,748	251,685	171,263	49,483	1,420,388	58,929
Kansas City, Missouri	465,005	134,468	47,186	11,139	256,199	16,013
Blue Springs	53,053	3,804	2,275	792	44,106	2,076
Independence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

Source: U.S. Census Bureau

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

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

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



Map 3: Racially/Ethnically Concentrated Areas of Poverty

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

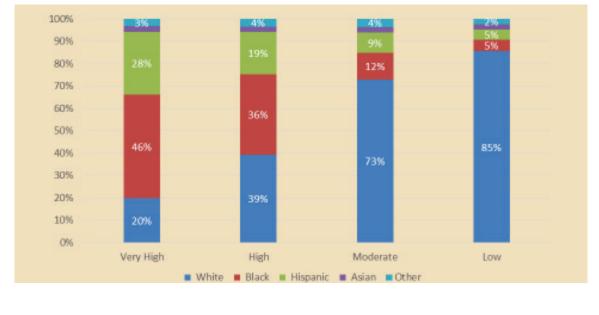


Figure 1: Racial/Ethnic Composition by Concentration Level

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

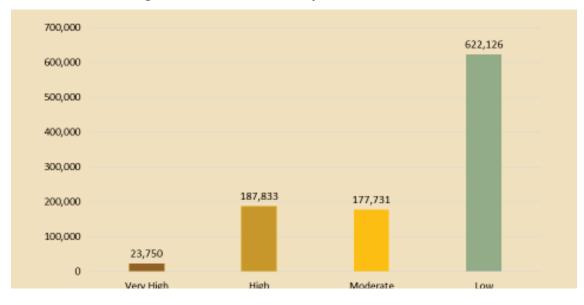
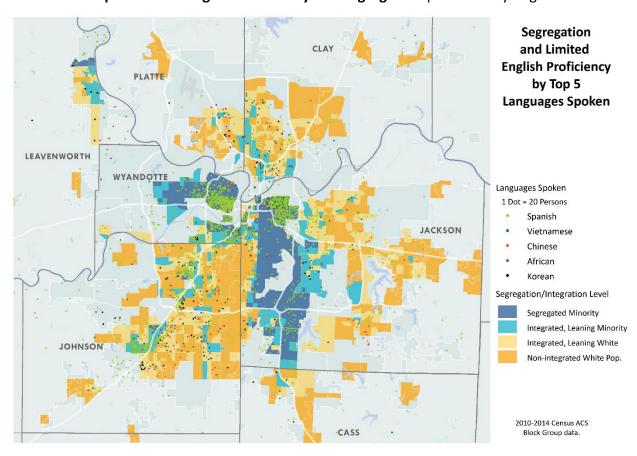


Figure 2: Number of Jobs by Concentration Level

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

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



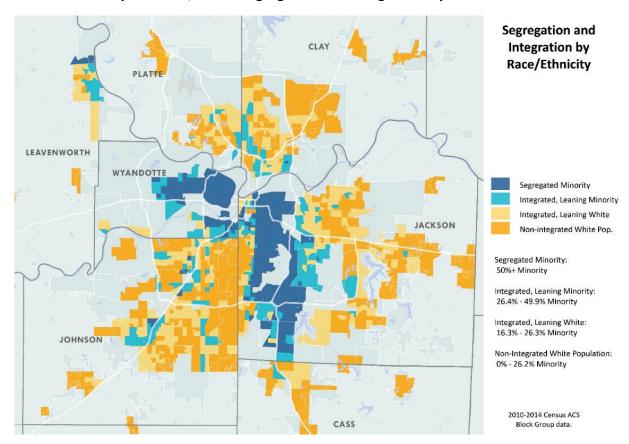
Map 4: Limited English Proficiency and Segregation | Kansas City Region

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

Degree of Segregation/Integration in the Kansas City Region

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

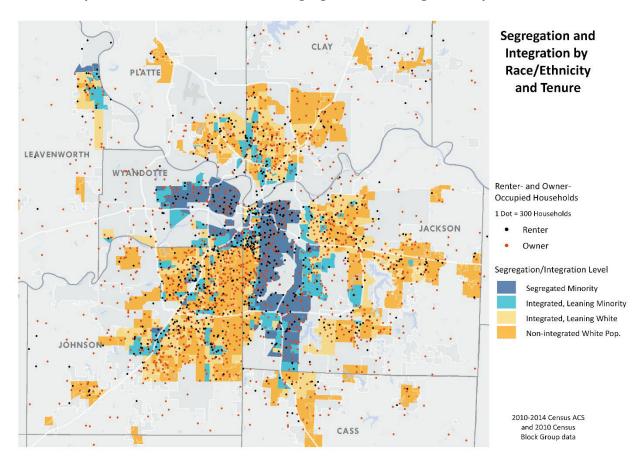
Map 5 on page 10 shows areas of segregation and integration using a slightly different definition. Segregated minority census tracts (shown in dark blue) are those where at least 50 percent minority. Tracts that have a minority population below 26.2 percent are considered non-integrated (orange). The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



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

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

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



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

Dissimilarity Index

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

The dissimilarity index (DI) is a prediction that measures the percentage of a racial group's

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

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

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

Table 2: Dissimilarity Indexes

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

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

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

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

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

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

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

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

Housing Vacancies

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

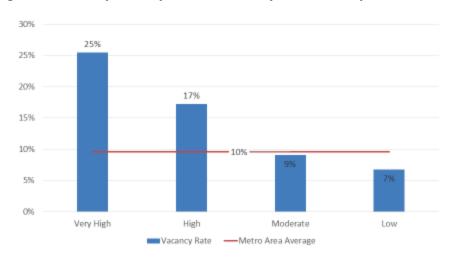


Figure 3: Vacancy Rate by Level of Poverty and Minority Concentration

Home Ownership

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

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

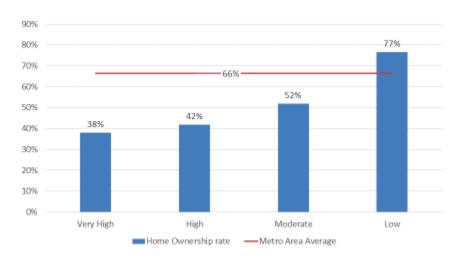


Figure 4: Home Ownership Rate by Level of Poverty and Minority Concentration

Contributing Factors

Contributing Factors

Community Opposition

The opposition of community members to proposed or existing developments — including housing developments, affordable housing, publicly supported housing (including use of housing choice vouchers), multifamily housing, or housing for persons with disabilities — is often referred to as "Not in my Backyard," or NIMBY-ism. This opposition is often expressed in protests, challenges to land-use requests or zoning waivers or variances, lobbying of decision-making bodies, or even harassment and intimidation.

Community opposition can be based on factual concerns (concerns that are concrete and not speculative, based on rational, demonstrable evidence, focused on measurable impact on a neighborhood) or can be based on biases (concerns that are focused on stereotypes, prejudice, and anxiety about the new residents or the units in which they will live). Community

Analysis for Kansas City Metro

Historic segregation laws and policies affected the location of minorities, particularly black households, in the Kansas City metro area. As those laws and policies were repealed or modified, community opposition to integrated communities limited housing options for many minority households.

The Kansas City region and the city of Kansas City, Missouri, have experienced opposition by residents to the placement of affordable housing in neighborhoods. Community opposition is fueled by concerns over impacts to property values and increases in crime and traffic. The opposition is often voiced at planning commission and city council meetings or through direct contact with staff or elected officials who have some decision-making authority regarding housing investments. Opposition to the placement of subsidized housing, including Low-Income Tax Credit properties, is expressed by

opposition, when successful at blocking housing options, may limit or deny housing choice for individuals with certain protected characteristics.

residents of both urban core and outlying suburban locations.

Deteriorated and abandoned properties

These include residential and commercial properties unoccupied by an owner or a tenant which are in disrepair, unsafe or in arrears on real property taxes. Deteriorated and abandoned properties may be signs of a community's distress and disinvestment and are often associated with crime, increased risk to health and welfare, decreasing property values, and increased municipal costs. The presence of multiple unused or abandoned properties in a particular neighborhood may have resulted from mortgage or property tax foreclosures. The presence of such properties can raise serious health and safety concerns and may also affect the ability of homeowners with protected characteristics to access opportunity through the accumulation of home equity. Demolition without strategic revitalization and investment can result in further deterioration of already damaged neighborhoods.

The Land Bank of Kansas City, Missouri, has ownership of approximately 7,100 properties, with 38 percent consisting of vacant land and most in the urban core of the city in Jackson County. The Land Bank of Wyandotte County has over 1,200 parcels in its inventory. A recent study by the UMKC School of Architecture and Planning found that 62 percent of vacant parcels in Kansas City, Missouri, are within one mile of U.S. 71 Highway. Deteriorated and abandoned properties have adversely impacted Kansas City neighborhoods, as well as older neighborhoods in other communities in the Kansas City metro area. Property owners in neighborhoods with a significant number of deteriorated or vacant properties may defer maintenance on their properties, and property values may drop.

<u>Displacement of residents due to economic</u> pressures

The term "displacement" refers here to an undesired departure from a place where an individual has been living. "Economic pressures" may include, but are not limited to, rising rents, rising property taxes related to home prices, rehabilitation of existing structures, demolition of subsidized housing, loss of affordability restrictions, and public and private investments in neighborhoods. Such pressures can lead to loss of existing affordable housing in areas experiencing rapid economic growth and a resulting loss of access to opportunity assets for lower income families that previously lived there. Where displacement disproportionately affects persons with certain protected characteristics, the displacement of residents due to economic pressures may exacerbate patterns of residential segregation.

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 Kansa City metro area.

Economic Recovery — One of the recent consequences of the economic recovery is the increased demand for rental housing in the Greater Kansas City region. This increased demand has both fueled new multi-unit construction and increasing rental rates for existing units. The increased demand for units and resulting cost increases are having an impact on all rental households, but particularly low- and moderate-income households. The displacement that is occurring or has occurred is due to landlords increasing rents or older units being demolished to allow for new construction.

Lack of community revitalization strategies

Community revitalization strategies include realistic planned activities to improve the quality of life in areas that lack public and private investment, services and amenities; have significant deteriorated and abandoned properties; or have other indicators of community distress. Revitalization can include a range of activities, such as improving housing, attracting private investment, creating jobs, and expanding educational opportunities or providing links to other community assets. Strategies may include such actions as rehabilitating housing; offering economic incentives for housing developers/sponsors, businesses (for commercial and employment opportunities), bankers and other interested entities that assist in the revitalization effort; and securing financial resources (public, for-profit, and nonprofit) from sources inside and outside the jurisdiction to fund housing improvements, community facilities and services, and business opportunities in neighborhoods in need of revitalization. When a community is being revitalized, the preservation of affordable housing units can be a strategy to promote integration.

These communities are challenged in the presence and capacity of community development corporations to accomplish largescale community revitalization projects. These local governments utilize HOME and CDBG funds, when available, to support neighborhood revitalization. Community development intermediaries such as LISC and NeighborWorks are active in Kansas City, Missouri, and Kansas City, Kansas, in a limited number of neighborhoods. A current effort by Kansas City LISC, Kansas City, Missouri, Mid-America Regional Council, and the Urban Neighborhood Initiative (UNI) is seeking to identify catalytic projects to change conditions in the urban core of Kansas City, Missouri. Kansas City, Kansas, has identified an area adjacent to its downtown for a Healthy Campus, and is pursuing private investment to make public investments in creating a neighborhood of choice.

<u>Lack of private investment in specific</u> neighborhoods

Private investments are those made by nongovernmental entities— such as corporations, financial institutions, individuals, philanthropies, and nonprofits— in housing and community development infrastructure. Private investment can be used as a tool to advance fair housing, through innovative strategies such as mixed-use developments, targeted investment, and publicprivate partnerships. Private investments may include, but are not limited to: housing construction or rehabilitation; investment in businesses; the creation of community amenities, such as recreational facilities and providing social services; and economic development of the neighborhoods that creates jobs and increase access to amenities such as grocery stores, pharmacies and banks. It should be noted that

All of the HUD-funded communities, including the city of Kansas City, Missouri, have adopted comprehensive land-use plans that identify areas for revitalization and steps to support that renewal. investment solely in housing construction or rehabilitation in areas that lack other types of investment may perpetuate fair housing issues. While "private investment" may include many types of investment, to achieve fair housing outcomes such investments should be strategic and part of a comprehensive community development strategy.

Lack of public investment in specific neighborhoods, including services or amenities

Public investment includes the money government spends on housing and community development, including public facilities, infrastructure and services. These services often include sanitation, water, streets, schools, emergency services, social services, parks and transportation. Disparities, or the absence of disparities, in the provision of municipal and state services and amenities have an impact on housing choice and the quality of communities. Inequalities can include, but are not limited to disparity in physical infrastructure (such as whether or not roads are paved or sidewalks are provided and kept up); differences in access to water or sewer lines, trash pickup, or snow plowing. Amenities can include, but are not limited to recreational facilities, libraries, and parks. Variance in the comparative quality and array of municipal and state services across neighborhoods impacts fair housing choice.

Public Schools — In response to the Brown v, Board of Education ruling in 1954, the Kansas City, Missouri, School District replaced what had been a race-based attendance policy with one based on neighborhood residence. In the new policy, school officials treated Troost Avenue as the main attendance boundary, which effectively segregated blacks to the east and whites to the west. From 1950 to 1960, many schools east of Troost with previously large white student populations — including Lincoln, Central and Paseo High Schools — became more than 97 percent black, while schools west of Troost remained predominantly white.

Lack of regional cooperation

Defined as formal networks or coalitions of organizations, people, and entities working together to plan for regional development, cooperation in regional planning can be a useful approach to coordinate responses to identified fair housing issues and contributing factors. Fair housing issues and contributing factors not only cross multiple sectors — including housing, education, transportation, and commercial and economic development — but these issues are often not constrained by political-geographic boundaries. When there are regional patterns in

The Kansas City region has strong cooperation in areas of public safety, public health, economic development promotion, workforce development, transportation infrastructure, public transit, and social services to address such issues as food insecurity and homelessness. The 10 local governments receiving HUD funding as entitlement communities have worked together since 2006 to analyze impediments to fair housing, and to identify efforts for joint action.

segregation or R/ECAPs, access to opportunity, disproportionate housing needs, or the concentration of affordable housing, there may be a lack of regional cooperation and fair housing choice may be restricted.

Land-use and zoning laws

This includes regulation by local government of the use of land and buildings, including regulation of the types of activities that may be conducted, the density at which those activities may be performed, and the size, shape and location of buildings and other structures or amenities. Zoning and land-use laws affect housing choice by determining where housing is built, what type of housing is built, who can live in that housing, and the cost and accessibility of the housing. Examples of such laws and policies include, but are not limited to:

- Limits on multi-unit developments, which may include outright bans on multi-unit developments or indirect limits such as height limits and minimum parking requirements.
- Minimum lot sizes, which require residences to be located on a certain minimum sized area.
- Occupancy restrictions, which regulate how many persons may occupy a property and, sometimes, the relationship between those persons (refer also to occupancy codes and restrictions for further information).
- Inclusionary zoning practices that mandate or incentivize the creation of affordable units.
- Requirements for special use permits for all multifamily properties or multifamily properties serving individuals with disabilities.
- Growth management ordinances.

Lending Discrimination

This is defined as unequal treatment based on protected class in the receipt of financial services

Kansas City did not use racial zoning ordinances to exclude minorities explicitly. However, landuse planning and zoning policies have shaped segregation. A lack of diverse housing options throughout the region, particularly outside of Kansas City, Missouri, limits the options of minorities with limited incomes.

Disparities in lending present a major obstacle to reduce segregation. Analysis of 2010 Home Mortgage Disclosure Act data, for example, shows that Kansas City area lenders reject

and in residential real estate related transactions. These services and transactions encompass a broad range of transactions, including but not limited to: the making or purchasing of loans or other financial assistance for purchasing, constructing, improving, repairing, or maintaining a dwelling, as well as the selling, brokering, or appraising or residential real estate property. Discrimination in these transaction includes, but is not limited to: refusal to make a mortgage loan or refinance a mortgage loan; refusal to provide information regarding loans or providing unequal information; imposing different terms or conditions on a loan, such as different interest rates, points, or fees; discriminating in appraising property; refusal to purchase a loan or set different terms or conditions for purchasing a loan; discrimination in providing other financial assistance for purchasing, constructing, improving, repairing, or maintaining a dwelling or other financial assistance secured by residential real estate; and discrimination in foreclosures and the maintenance of real estate owned properties.

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.

Location and type of affordable housing

Affordable housing includes, but is not limited to publicly supported housing; however, each category of publicly supported housing often serves different income-eligible populations at different levels of affordability. What is "affordable" varies by circumstance, but an often-used rule of thumb is that a low- or moderate-income family can afford to rent or buy a decent-quality dwelling without spending more than 30 percent of its income. The location of housing encompasses the current location as well as past siting decisions. The location of affordable housing can limit fair housing choice, especially if the housing is located in segregated areas, R/ECAPs, or areas that lack access to opportunity. The type of housing (whether the housing primarily serves families with children, elderly persons, or persons with disabilities) can also limit housing choice, especially if certain types of affordable housing are located in

Much of the region's assisted housing (including public housing, Low Income Housing Tax Credit projects, Section 8 and HUD multifamily units) is located in Kansas City, Missouri, and Kansas City, Kansas, limiting the ability of low-income households (who are disproportionately minority) to live in other communities.

segregated areas, R/ECAPs, or areas that lack access to opportunity, while other types of affordable housing are not. The provision of affordable housing is often important to individuals with protected characteristics because they are disproportionately represented among those that would benefit from low-cost housing.

Occupancy codes and restrictions

State and local laws, ordinances and regulations set rules as to who may occupy a property, and sometimes the relationship between those persons. Standards for occupancy of dwellings and the implication of those standards for persons with certain protected characteristics may affect fair housing choice. Occupancy codes and restrictions include, but are not limited to:

- Occupancy codes with "persons per square foot" standards.
- Occupancy codes with "bedrooms per persons" standards.
- Restrictions on number of unrelated individuals in a definition of "family."
- Restrictions on occupancy to one family in single family housing along with a restricted definition of "family."
- Restrictions that directly or indirectly affect occupancy based on national origin, religion, or any other protected characteristic.
- Restrictions on where voucher holders can live.

In general, communities in the metro area limit the number of unrelated individuals in a dwelling unit to a maximum ranging between four and eight individuals. Several communities limit the number of persons based on the size of the dwelling unit.

Private Discrimination

Discrimination in the private housing market is illegal under the Fair Housing Act or related civil rights statutes. This may include, but is not limited to, discrimination by landlords, property managers, home sellers, real estate agents, lenders, homeowner associations and condominium boards. Some examples of private discrimination include:

 Refusal of housing providers to rent to individuals because of a protected characteristic. Two practices in the Kansas City region's history, blockbusting and restrictive covenants, contributed to segregated living patterns throughout the region. While these practices were discontinued long ago, the residual housing patterns are still in place.

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,

- The provision of disparate terms, conditions, or information related to the sale or rental of a dwelling to individuals with protected characteristics.
- Steering of individuals with protected characteristics by a real estate agent to a particular neighborhood or area at the exclusion of other areas.
- Failure to grant a reasonable accommodation or modification to persons with disabilities.
- Prohibitions, restrictions, or limitations on the presence or activities of children within or around a dwelling.

Useful references for the extent of private discrimination may be the number and nature of complaints filed against housing providers in the jurisdiction, testing evidence, and unresolved violations of fair housing and civil rights laws.

responded to anxieties of white residents about black population influx deflating property values and destabilizing neighborhoods. Many real estate professionals systematically attempted to keep neighborhoods either all white or all black.

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).

regation and Integration 21

¹ Gotham, Kevin Fox, 2000. "Urban Space, Restrictive Covenants and the Origins of Racial Residential Segregation in a US City, 1900-50," International Journal of Urban and Regional Research.

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

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

⁴ Gotham, 2000.

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

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



Fair Housing Assessment

- I. Executive Summary
- II. Community Participation Process
- III. Assessment of Past Goals, Actions and Strategies
- IV. Fair Housing Analysis
 - A. Demographic Summary
 - B. Segregation/Integration



V. Racially/Ethnically Concentrated Areas of Poverty

- VI. Disparities in Access to Opportunity
 - A. Education
 - B. Employment
 - C. Transportation
 - D. Low Poverty Exposure
 - E. Environmental Health
 - F. Patterns in Disparities to Access Opportunity
- VII. Disproportionate Housing Needs
- VIII. Publicly Supported Housing Analysis
 - IX. Disability and Access Analysis
 - X. Fair Housing Enforcement, Outreach Capacity and Resource Analysis
 - XI. Fair Housing Goals and Strategies

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

Section V

Racially/Ethnically Concentrated Areas of Poverty

Identification of R/ECAPs or groupings of R/ECAP tracts

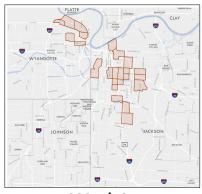
Regional context

The U.S. Department of Housing and Urban Development (HUD) defines a Racially or Ethnically Concentrated Area of Poverty (R/ECAP) as a census tract where: (1) the non-white population comprises 50 percent or more of the total population and (2), the percentage of individuals living in households with incomes below the poverty rate is either (a) 40 percent or above or (b) three times the average poverty rate for the metropolitan area, whichever is lower.

Using 5-year data from the 2010 American Community Survey (ACS), there are 23 census tracts in Kansas City Metropolitan Statistical Area (KC-MSA) that meet the criteria for R/ECAPs, as defined by HUD: 15 in Kansas City, Missouri, and eight in Kansas City, Kansas. The R/ECAPs in Kansas City, Kansas are concentrated in the northeast and two other areas north of the Kansas River and east of I-635. The Kansas City, Missouri, tracts are located in the northeast and east, south to I-435. The population in these areas is primarily black and Hispanic, with low incomes.

The number of R/ECAPs declined from 2000 when, using data from the 2000 Census, there were 30 R/ECAPs defined by HUD for the Kansas City MSA, with 19 tracts in Kansas City, Missouri, and 11 tracts in Kansas City, Kansas. The number of R/ECAP census tracts in 2000 was also larger than that defined by HUD for 1990, where there were 24 census tracts meeting the R/ECAP criteria — 18 tracts in Kansas City, Missouri, and six in Kansas City, Kansas.

Figure 1: Comparison of R/ECAPs by Decade







2000 R/ECAPs



2010 R/ECAPs

This trend in R/ECAPs runs counter to overall economic trends in the region. At the time of the 2000 Census, the Kansas City area economy was experiencing a boom with its unemployment rate near a record low at 3.0 percent, compared to 4.5 percent in 1990 and 8.5 percent in 2010. One might reasonably expect the number of R/ECAPs to therefore be the lowest in 2000, rather than the highest. This is especially true because the region had experienced extraordinarily low unemployment rates since the last quarter of 1998, creating an extremely tight labor market that was producing rising wages for all, even those in the lowest income groups, at the time of the 2000 Census. As a result, the MSA's overall poverty rate was only 8.6 percent in 1999 (the year income data was collected in the 2000 Census) compared to 12.4 percent in 2010 when the economy was struggling to recover from the Great Recession, according to 1-year ACS data. Since 2010, the poverty rate has stayed high, at 12.6 percent in 2014, the last year for which data is available for analysis.

This inconsistency of R/ECAPs with the overall state of the economy is due to the inconsistency allowed in the poverty criterion. In metropolitan Kansas City, a poverty rate three times the MSA average is typically below 40 percent. The exception was 2011, when the region's poverty rate was 13.4 percent. Using three times the MSA average results in vastly different poverty thresholds to meet the criterion for an R/ECAP, ranging from 25.8 percent in 1999 to 40.2 percent in 2011. Notably, when overall poverty is lower, the range of poverty rates experienced in individual census tracts are compressed, so that more tracts meet the R/ECAP poverty criterion.

To interpret how the geography of R/ECAPs change over time, one must use criteria with consistent levels. The maps below show what the R/ECAP areas would be if the 40 percent criterion for census tract poverty were maintained in all time periods, along with the 50 percent non-white criterion. Also shown is the result when these criteria are applied to the most recent census tract data available, 2014 ACS 5-year data, which covers the period from 2010-2014. The outlines of the HUD-defined tracts are shown for reference, while the tracts defined using consistent criteria across time are shown in color.

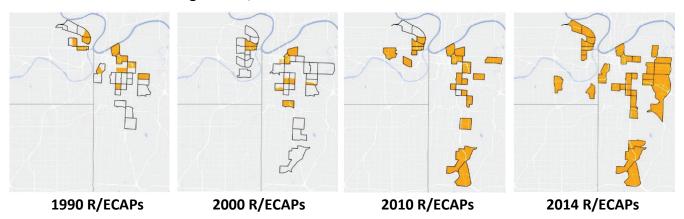


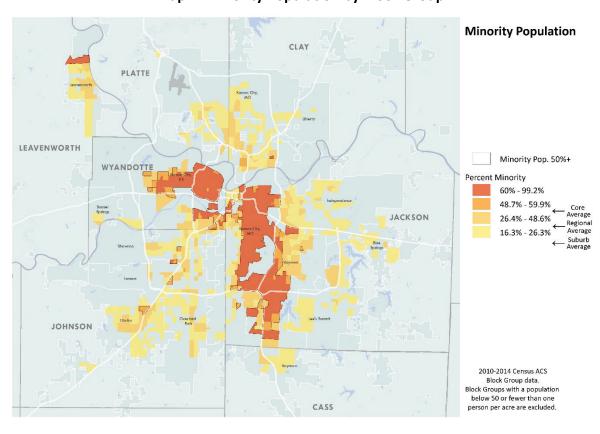
Figure 2: R/ECAPs Defined with Consistent Criteria

As can be readily seen above, the change in the number of R/ECAPs would now follow overall economic trends. It may be surprising that the post-recession 2014 data shows more R/ECAPs than the 2010 data, when the region was near the bottom of the recession. This is because the

2010 data used by HUD actually covers the five-year period from 2006 to 2010, and 2006, 2007 and 2008 were the years with the lowest poverty rates of the decade, as determined using the ACS 1-year data. Given that the Great Recession didn't have its maximum impact on people's lives until 2011, as determined by poverty rates, the 2014 5-year data better reflects the region's poverty experience in a post-recession world. Therefore, we adopt the ACS 2014 5-year data as our base for the data analysis in this Assessment of Fair Housing.

Even with the above adjustment in the R/ECAP definition and data, however, these boundaries do not accurately represent the large areas of racial and ethnic concentrations of poverty that actually exist in the Kansas City region. They represent the very highest levels, yet there are many areas with poverty and/or racial and ethnic percentages that fall just below one or both of the criteria.

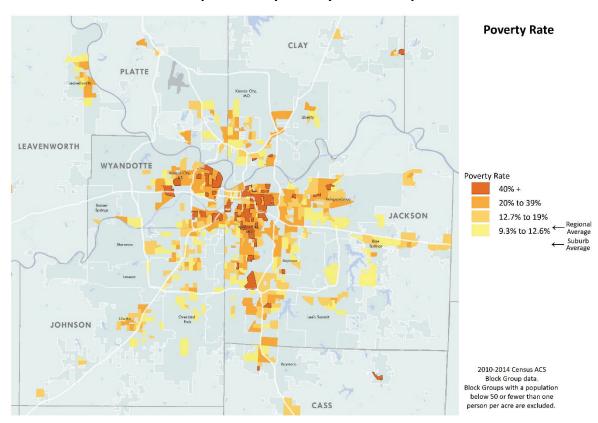
This can be seen in the maps below that look at racial and ethnic concentrations and poverty rates separately. In these maps, the categories are defined in terms of average racial concentrations for the core of the central cities, the regional average and the suburban average. For purposes of this study, the core areas were defined as inside the I-635 loop of Kansas City, Kansas, and inside the I-435 loop in the Jackson County portion of Kansas City, Missouri. The suburban areas are defined as the rest of the MSA outside of those core areas. Also, to better identify concentrations in suburban areas where census tracts tend to be large, these maps were prepared using block group data.



Map 1: Minority Population by Block Group

Many parts of Kansas City, Missouri, and Kansas City, Kansas, have extremely high concentrations of race and ethnicity, exceeding 60 percent. These concentrations occur not only in the cores of both cities, but also extend into their outer neighborhoods, to the southeast in Kansas City, Missouri, and to the west along State Avenue in Kansas City, Kansas. Most of the areas with minority concentrations between 50 and 60 percent are immediately adjacent to the highest concentrations area, with some exceptions along I-35 in Johnson County, Kansas.

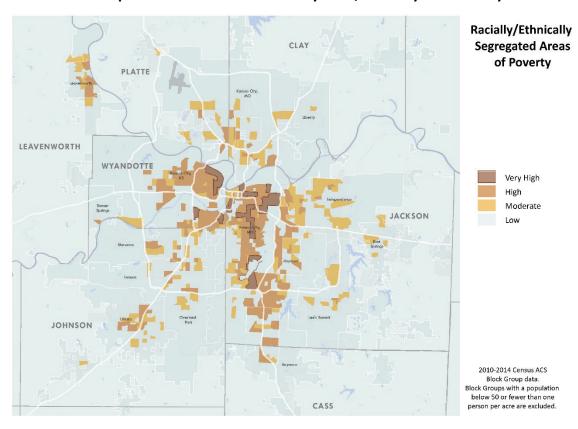
Poverty shows similar concentrations in the core parts of the region, though poverty is not as homogeneously concentrated as race. Moreover, there are pockets of relatively high poverty in several suburban locations. It is worth noting that there are now more persons in poverty living in the suburbs than in the central cities proper.



Map 2: Poverty Rate by Block Group

When poverty and racial/ethnic data are combined to show areas with high levels of both minority and poverty concentrations simultaneously, the map below of concentration areas emerges. To better reflect the idea of concentration, one additional criterion was added, that of including only those census tracts having a total population density of at least 1 person per acre. This is because there are some census tracts with very few people in them that cover larger geographic areas and dominate the map. While some of these tracts have a high proportion of residents who are people of color or with low incomes, the fact that they are low-density tracts makes it misleading to characterize them as "concentrated."

Those areas categorized as having "very high" levels of both poverty and minority concentrations are census tracts that meet the R/ECAP criteria of 50 percent or greater non-white populations and 40 percent or greater poverty rates. Those areas that have poverty and minority concentrations that exceed the regional average are categorized as having "high" levels of poverty and minority concentrations, while those exceeding suburban averages were categorized as having "moderate" levels.



Map 3: Areas of Concentration by Race/Ethnicity and Poverty

Because these criteria use minimum levels for inclusion in a category, each group's average level of racial/ethnic and poverty concentrations is much higher. For example, the areas with "very high" concentrations — minimum 50 percent non-white and 40 percent in poverty — actually have populations with overall averages of 80 percent non-white populations and 48 percent of residents in poverty.

Table 1: Average Level of Poverty and Racial Ethnic Concentration

Level of Poverty and Racial/Ethnic Concentration	Poverty Rate	Percent Minority
Very High	48%	80%
High	29%	61%
Moderate	16%	27%
Low	7%	15%

Similarly, the areas classified as having "high" concentrations of minorities and poverty are more than 60 percent non-white on average, and have nearly 30 percent poverty rates. As such, they generally exceed the R/ECAP criterion for racial and ethnic concentration and, while not reaching the R/ECAP poverty threshold, still are experiencing poverty rates that, on average, are about 2 ½ times the regional average.

Those areas classified as "moderate" generally have poverty and racial/ethnic concentrations that are closest to the regional averages. Areas of moderate concentrations of poverty and people of color have an overall poverty rate of 16 percent and a minority percentage of 27 percent, compared to 13 percent and 26 percent, respectively, for the MSA.

This analysis highlights the fact that racial/ethnic and poverty concentrations do not combine to create a binary variable — in which a tract either is or is not a R/ECAP — but that concentrations are distributed continuously, both numerically and geographically across many parts of the region. Much larger areas of the cores of both Kansas City, Missouri, and Kansas City, Kansas, have high degrees of racial/ethnic and poverty concentrations than the R/ECAPs alone suggest. In addition, despite having no officially defined R/ECAPs, suburban communities do have areas within them that contain relatively high concentrations of people of color and poverty, and these need to be evaluated for their capacity to provide access to opportunity. Rather than showing only the tip of the iceberg, as the official R/ECAP definition does, these maps more completely document the contours of the entire iceberg and show how widespread the issue of racially and ethnically concentrated poverty is in the Kansas City region. Therefore, many of the tabulations in the rest of the analysis sections are performed using the above categories describing the areas with concentrations of people of color and poverty. In all cases, the category of "very high" is reserved for those areas meeting the R/ECAP definition of at least 50 percent persons of color and 40 percent poverty rate, so that the two terms may be considered synonymous.

Local Context

Kansas City, Missouri — Kansas City, Missouri, is one of two communities with census tracts that meet the criteria for R/ECAPs. They are all in the Jackson County portion of the city, and generally all east of Troost Avenue, except for one tract in the midtown area that extends to Main Street. There are four main clusters of these areas of highest poverty and minority concentrations: (1) the Westside, (2) the Northeast, (3) the Heart of the City area, and (4) south Kansas City inside the I-435 loop. Surrounding these areas of very high poverty and minority concentrations are areas that still have high levels of concentration, again, largely east of Troost, though there are scattered pockets north of the Missouri River as well. North of the river is where most of the areas of moderate concentration areas are found in Kansas City, though there are also some areas south of the river, generally bordering Troost, with moderate concentrations.

Kansas City, Kansas — Kansas City, Kansas, is the other community with census tracts that meet the criteria for R/ECAPs. All are inside the I-635 loop, with one cluster north of I-70 in eastern Kansas City, Kansas, and two more tracts south of I-70, one in the Rosedale neighborhood and one in Argentine. Adjacent to these areas and filling in the space between them are large areas with high levels of poverty and minority concentrations. These areas extend into central

Wyandotte County, as well. Areas of moderate concentration are limited within the city of Kansas City, Kansas, existing mainly in central Wyandotte County.

Leavenworth — The city of Leavenworth has significant areas of high racial/ethnic and poverty concentrations. These include the downtown area, the neighborhood north of Leavenworth High School, and neighborhoods in the south part of the city surrounding the Veterans Administration Hospital and University of Saint Mary.

Independence — Independence mainly has areas of moderate concentration of poverty and people of color, mainly focused west of Noland Road, but also stretching to areas generally west and along Missouri Highway 291. Interspersed within these areas, however, are a few places where concentrations reach high levels.

Blue Springs — The areas of poverty and minority concentrations in Blue Springs are entirely moderate in nature. Most areas are south of I-70 along or near Missouri Highway 7. There is one area north of I-70.

Disproportionate Distribution of Protected Classes

Race/Ethnicity — Regional Context

Blacks and Hispanics most disproportionately reside in R/ECAPs. Based on 2014 ACS 5-year data, blacks make up only 12 percent of the region's population, but comprise 46 percent of the population in areas with very high concentrations of poverty and race/ethnicity. Hispanics, account for 8 percent of the region's population, but comprise 28 percent of population in the areas with the highest poverty and racial/ethnic concentrations. Asians also disproportionately reside in such areas, though to a lesser degree, comprising 3 percent of their population compared to 2 percent of the total population in the region. All in all, 80 percent of the people living in R/ECAPs are people of color, while they make up only 26 percent of the region's total population. Conversely, whites compromise a disproportionately low share of R/ECAP population — only 20 percent — when whites are 74 percent of the region's overall population.

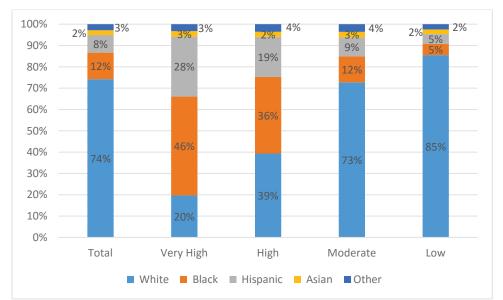


Figure 3: Racial/Ethnic Shares of Population in Areas of Concentration | Kansas City Region

Source: 2014 ACS, 5-year data

As the concentrations of minorities and people living in poverty moves from very high to high, Asians are no longer disproportionately represented, but blacks and Hispanics remain so, comprising 36 percent and 19 percent respectively. It is not until the concentrations of people of color and poverty become moderate that their representation in such areas is no longer disproportionate, matching their regional averages. Areas with low concentrations of minorities and poverty are disproportionately white, as whites account for 85 percent of residents.

While the R/ECAPS have high minority concentrations, by definition, it is also important to understand what proportion of the region's minorities live in them, given their relatively small geographic area. In fact, the areas with the highest concentrations of race/ethnicity and poverty are home to 12 percent of all blacks in the region and 11 percent of Hispanics. The plurality of blacks and Hispanics actually live in the areas of high concentration that are adjacent to or surround the R/ECAPs, at 47 percent and 37 percent respectively. Taken together, nearly 60 percent of blacks and nearly 50 percent of Hispanics live in areas with high or very high concentrations of poverty and race/ethnicity, compared to only 10 percent of whites. Conversely, nearly 80 percent of whites live in areas with low poverty and minority concentrations, compared to 28 percent and 38 percent of blacks and Hispanics, respectively. Meanwhile, the geographic distribution of Asians across areas of concentrated poverty and minorities closely mirrors that of the general population.

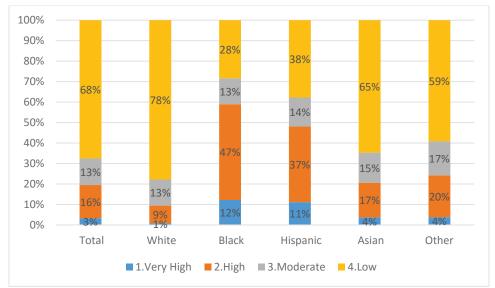


Figure 4: Concentration Area Shares of Racial/Ethnic Groups | Kansas City Region

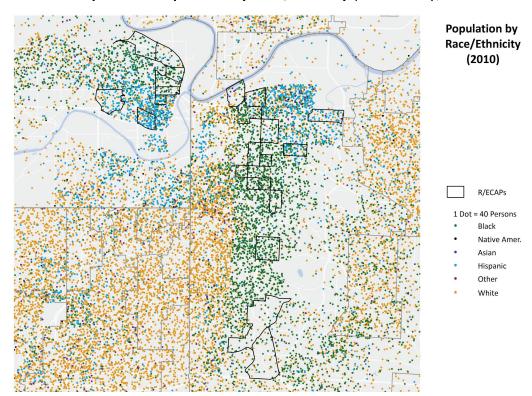
Source: 2014 ACS, 5-year data

Race/Ethnicity — Local Context

Kansas City, Missouri — Blacks and Hispanics are disproportionately located in areas of concentration in Kansas City, Missouri. While blacks comprise 30 percent of the city's overall population, they make up 49 percent of population in its areas of very high concentration of poverty and minorities and 51 percent in areas with high concentrations. Similarly, Hispanics make up 10 percent of the city's population but 26 percent in the areas with very high concentrations.

Looking at the areas with very high concentrations alone, the proportion of residents that are black or Hispanic is in line with the regional average, at 75 percent in the city versus 74 percent for the region. However, Kansas City, Missouri, residents in very high concentration areas are somewhat more heavily weighted toward blacks. There is significant variation across the four main clusters of tracts with the highest poverty and minority concentrations, though:

- 1. The Westside is an historically Hispanic neighborhood.
- 2. The Northeast is more racially mixed.
- 3. The Heart of the City area is largely black.
- 4. The area of south Kansas City inside the I-435 loop is also largely black.



Map 4: 2010 Population by Race/Ethnicity | Kansas City, Missouri

The weighting toward blacks is especially true for areas with high concentrations of poverty and minorities. In these areas, a majority of residents are black, compared to a little over a third for the metro overall. Conversely, Hispanics account for only 11 percent of the residents in areas with high levels of racial/ethnic and poverty concentrations, compared to 19 percent for the region. This contributes to the fact that black residents outnumber Hispanic residents by about two to one in the city as a whole.

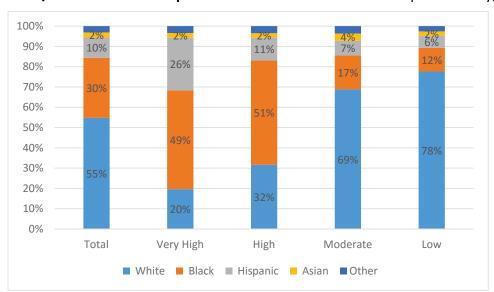


Figure 5: Racial/Ethnic Shares of Population in Areas of Concentration | Kansas City, Missouri

Examining the geographic distribution of racial and ethnic groups in Kansas City, Missouri, reveals that 84 percent of blacks live in areas with above-average concentrations of poverty and minorities — that is, in areas with at least moderate concentrations — compared to 42 percent of whites and 72 percent of Hispanics. All of these figures are substantially higher than those for the Kansas City metro as a whole, which are 72 percent, 62 percent and 22 percent for blacks, Hispanics and whites, respectively.

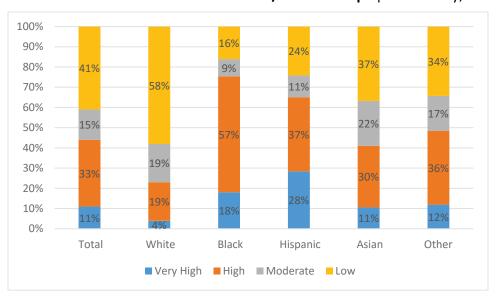


Figure 6: Concentration Area Shares of Racial/Ethnic Groups | Kansas City, Missouri

Kansas City, Kansas — Kansas City, Kansas, is the only jurisdiction in this assessment that is majority minority, as whites make up only 40 percent of the total population. Yet, whites remain the plurality, as about a quarter of the population of Kansas City, Kansas, is black and a little over a quarter is Hispanic. Unlike Kansas City, Missouri, these two groups are close in size for every level of concentration. In the areas with very high concentrations of poverty and people of color, blacks slightly outnumber Hispanics, at 39 percent to 35 percent. But in the much larger areas with high concentrations, Hispanics outnumber blacks, comprising 34 percent of the population compared to 28 percent for blacks. These figures indicate that blacks and Hispanics are disproportionately located in areas with very high or high levels of concentration, even though Kansas City, Kansas, is majority minority. Blacks' degree of overrepresentation in such areas relative to city averages is, however, significantly less than in Kansas City, Missouri, or the region overall.

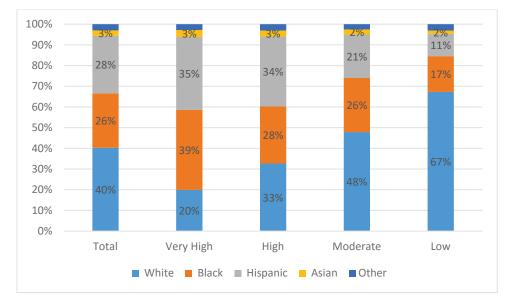


Figure 7: Racial/Ethnic Shares of Population in Areas of Concentration | Kansas City, Kansas

Examining the geographic distribution of racial and ethnic groups in Kansas City, Kansas, reveals that 91 percent of Hispanics live in areas with above-average concentrations of poverty and minorities compared to 85 percent of blacks and 63 percent of whites. Again, all of these figures are substantially higher than those for the region.

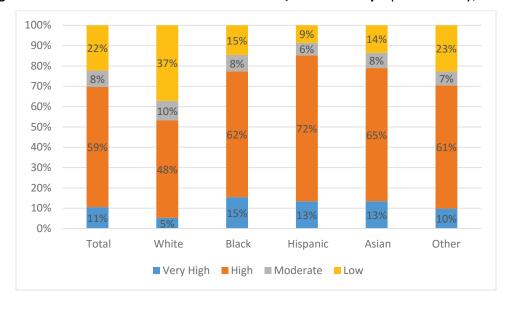


Figure 8: Concentration Area Shares of Racial/Ethnic Groups | Kansas City, Kansas

Leavenworth — The city of Leavenworth has no areas meeting the R/ECAP criteria, and so no areas with very high concentrations of poverty and minorities. However, it has a substantial number of areas with high concentrations. Those areas are disproportionately black and, to a lesser extent, Hispanic. Blacks comprise 21 percent of the areas with high levels of poverty and minority concentrations, compared to 14 percent for the city overall. Hispanics make up 8 percent of the residents in high concentrations areas of the city, compared to 6 percent overall.

Residents of areas with moderate concentrations are distributed among racial and ethnic groups almost exactly as the city averages.

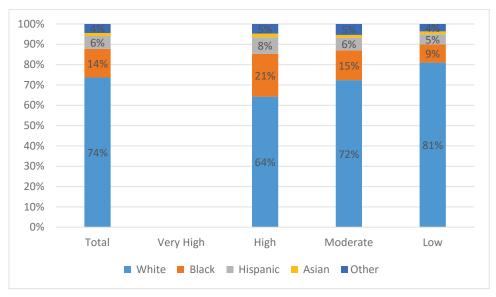


Figure 9: Racial/Ethnic Shares of Population in Areas of Concentration | Leavenworth

Examining the geographic distribution of racial and ethnic groups in Leavenworth reveals that nearly three-quarters of blacks live in areas with above-average concentrations of poverty and minorities, as do nearly two-thirds of Hispanics, compared to a little over half of whites.

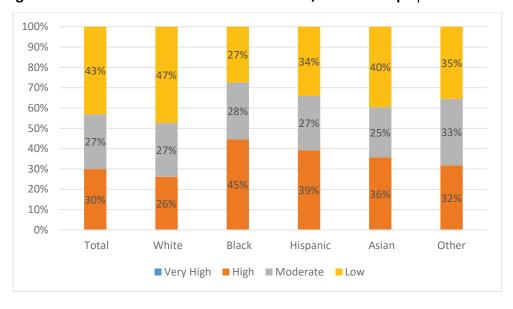


Figure 10: Concentration Area Shares of Racial/Ethnic Groups | Leavenworth

Independence — The city of Independence also has no areas meeting the R/ECAP criteria, and so no areas with very high concentrations of poverty and minorities. While it only has a limited number of areas with high concentrations, residents of those areas are disproportionately Hispanic and African-American. Hispanics comprise 8 percent of city but nearly double that, at

15 percent, are in areas with high levels of poverty and minority concentrations. Similarly, blacks make up 5 percent of the city's population but 11 percent of the people in high concentrations areas. As in Leavenworth, residents of areas with moderate concentrations are distributed among racial and ethnic groups almost exactly the same as the city's averages.

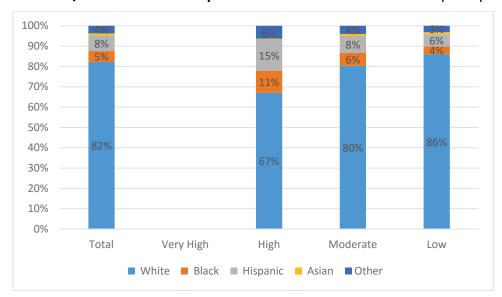


Figure 11: Racial/Ethnic Shares of Population in Areas of Concentration | Independence

Examining the geographic distribution of racial and ethnic groups in Independence reveals that 62 percent of blacks and 59 percent of Hispanics live in areas with above-average concentrations of poverty and minorities, compared to 45 percent of whites.

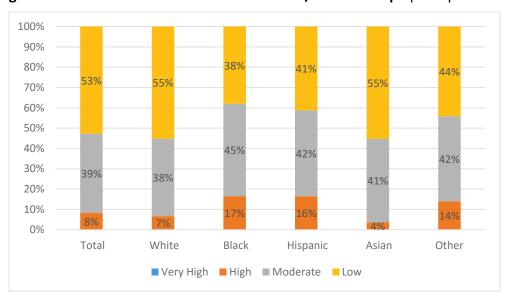


Figure 12: Concentration Area Shares of Racial/Ethnic Groups | Independence

Blue Springs — The city of Blue Springs has only areas of moderate concentration of poverty and minorities, which are areas defined as being above suburban averages. Nonetheless, it is still

the case that blacks are disproportionately represented in them, comprising 9 percent of their population when they are only 6 percent of the total Blue Springs population.

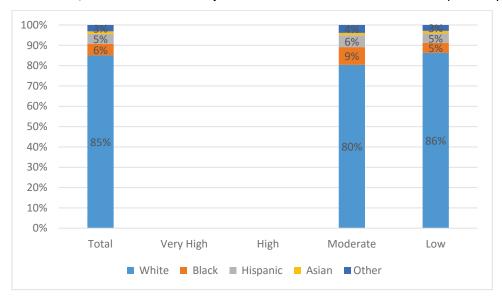


Figure 13: Racial/Ethnic Shares of Population in Areas of Concentration | Blue Springs

Examining the geographic distribution of racial and ethnic groups in Blue Springs reveals that 34 percent of blacks and 26 percent of Hispanics live in areas with above-average concentrations of poverty and minorities, compared to 21 percent of whites.

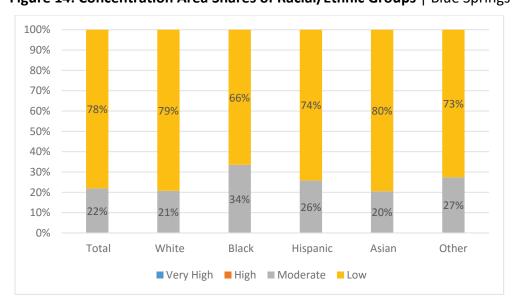


Figure 14: Concentration Area Shares of Racial/Ethnic Groups | Blue Springs

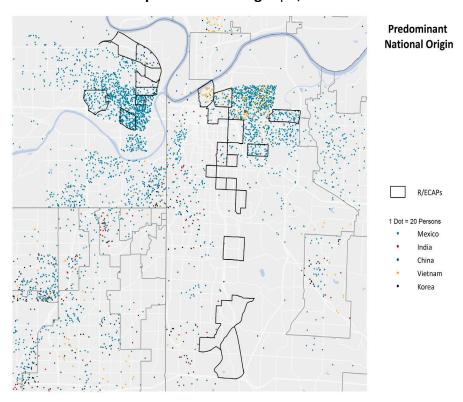
Race/Ethnicity — Conclusion

The general pattern of people of color disproportionately residing in areas with higher than average poverty and racial/ethnic concentrations remains consistent across the communities,

from those with the largest numbers of minority populations to those with the fewest. Communities differ in their degree of concentration of poverty and minorities, but not in the pattern people of color disproportionately residing in each community's areas of highest concentration. Of course, this is in part by design, since the areas of concentration were defined based on race and ethnicity. It should not be a surprise then, that they show a consistent relationship across communities with different levels of concentration. Yet the areas defined provide a useful analytical tool with which to judge whether other protected classes are also geographically clustered according to the intersection of race and ethnicity with poverty. This is the task to which we now turn.

National Origin

Examining national origin, the areas with the highest concentration of immigrants generally fall just outside the R/ECAPs themselves, but well within the areas with high concentrations of poverty and minorities. In Kansas City, Missouri, the foreign-born are largely clustered in the Old Northeast and Heart of the City and, to a lesser extent, the West Side. In Kansas City, Kansas, they mostly reside in ..., as well as Argentine. Independence, Blue Springs, Leavenworth.



Map 5: National Origin | R/ECAP Scale

The above map was generated using the 2006-10 American Community Survey data provided by HUD. Updating this using data from the 2010-14 ACS produces a slightly different set of five-largest nationalities. As with the earlier data, those from Mexico top the list nationalities represented by the foreign born living in the Kansas City region by a 5:1 margin compared to the next highest nationality, which is India. Residents who were born in Vietnam, China and the Philippines (instead of Korea) round out the top five nationalities for the metropolitan area.

This distribution varies by community, however. For example, Kanas City, Kansas, has nearly a 15:1 ratio of those born in Mexico to its next-highest nationality, which is Vietnam. Blue Springs is the only community where those of Mexican origin isn't the largest component of its foreign-born population. There, China represents the largest foreign-born group.

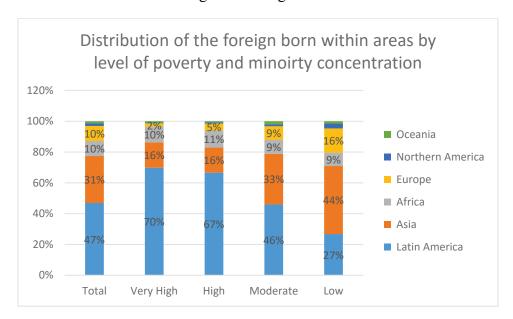
Kansas City MSA		Independence	
Mexico	43,933	Mexico	1,903
India	8,712	El Salvador	406
Vietnam	4,813	Philippines	253
China	4,719	Dominican Republic	247
Philippines	3,613	Guatemala	220
Kansas City, MO		Leavenworth	
Mexico	11,264	Mexico	677
Vietnam	2,396	Korea	282
Philippines	980	Germany	274
Cuba	912	China	182
India	911	United Kingdom	142
Kansas City, KS		Blue Springs	
Mexico	15,011	China	232
El Salvador	1,074	Mexico	145
Burma	1,015	Philippines	133
Honduras	987	Other Eastern Asia	116
Laos	617	India	88

Examining the distribution of the foreign born by continent for the region overall reveals that, 46 percent come from Latin America (principally Mexico), 31 percent from Asia (principally from India, Vietnam and China), 10 percent from Europe (mainly from Germany and the United Kingdom) and 10 percent from Africa (principally from Ethiopia, Kenya and other eastern African countries). Those born in North America and Oceania together comprise only 3 percent of the foreign born population in the region.

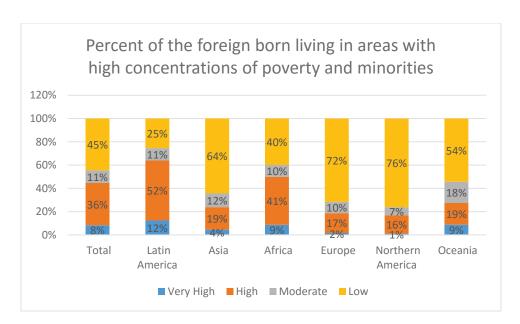
This distribution varies significantly depending on the level of poverty and minority concentration, however. Fully 70 percent of the foreign-born living in areas with very high concentrations are from Latin America, while only 16 percent are from Asia and only 2 percent from Europe. In areas with high concentrations, the figures are nearly identical – 67 percent of the foreign born are from Latin America, 16 percent from Asia, and 5 percent from Europe. By

contrast, Asian-born individuals comprise the plurality of the foreign born living areas with low poverty and minority concentrations at 46 percent. Those with Latin American origins still comprise a significant 27 percent share of the foreign born in such areas, though this is 20 points lower than their overall metropolitan average. Conversely, the 16 percent European share in areas with low concentrations is 6 points higher than their regional share of the foreign born.

Only those born in Africa are distributed relatively evenly across the region's areas of poverty and minority concentrations. Similarly to the race data, moderately concentrated areas tend to most resemble the overall regional averages.

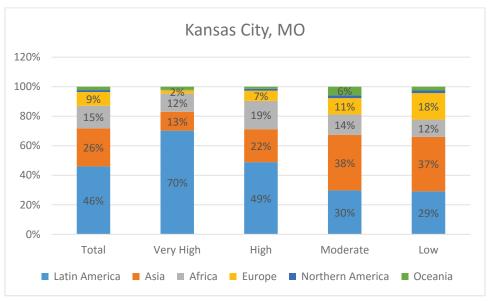


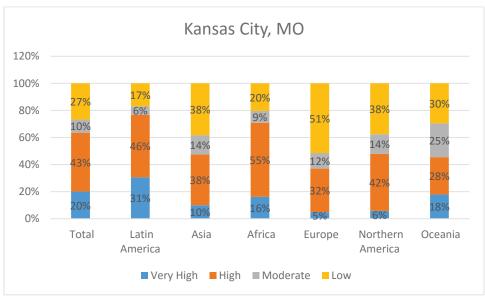
Organizing the same data by population group rather than by area type shows, unsurprisingly, that those born in Latin America have the highest proportion of individuals living in areas with high or very high levels of poverty and minority concentrations, at 64 percent, while North Americans, Europeans and Asians have the lowest, at 17 percent, 19 percent and 23 percent respectively.

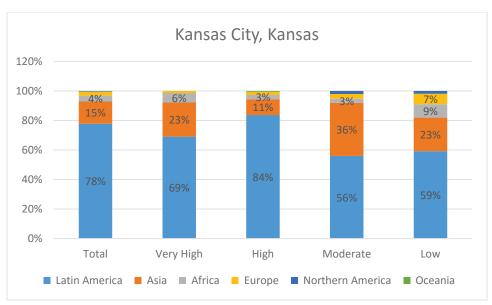


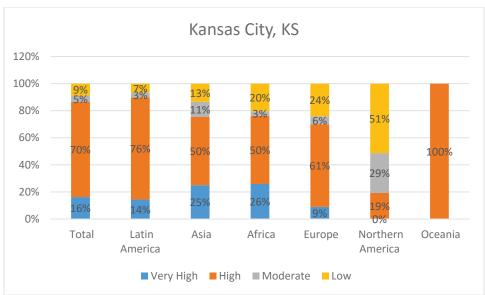
Somewhat surprising is that those of African origin experience the second highest proportion, as half live in areas with high or very high concentrations of poverty and minorities. But this is exactly because those born in Africa have a distribution that is closest to the regional average for the foreign born overall. That average, 44 percent living in areas with high or very high concentrations, indicates that those born in Africa have only a slight weighting toward areas with high or larger concentrations.

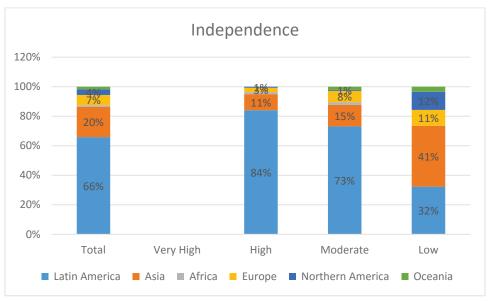
Local Context

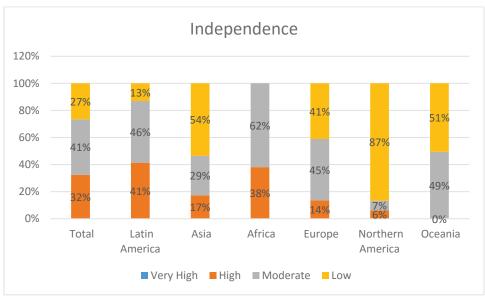


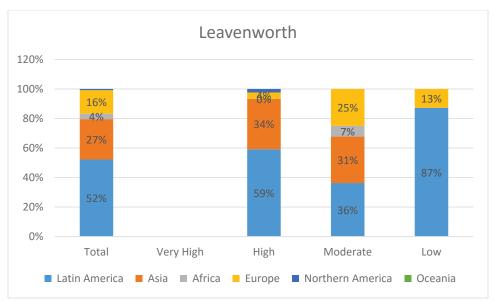


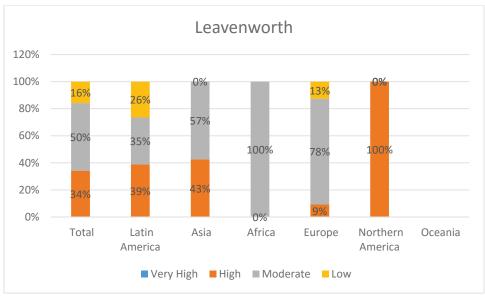


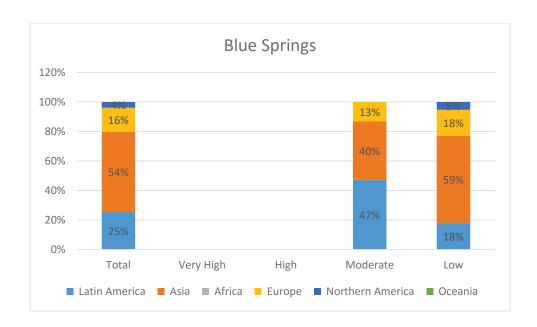


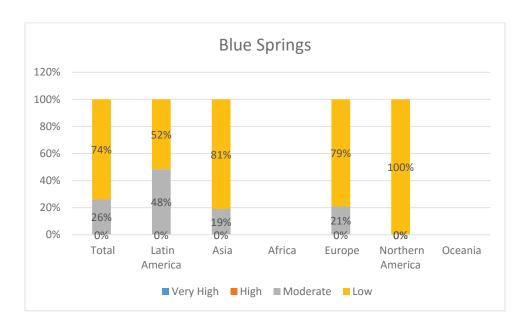




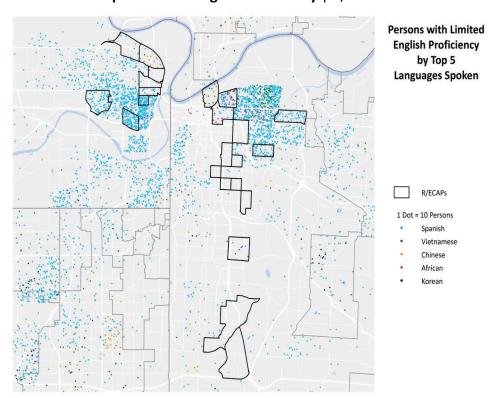




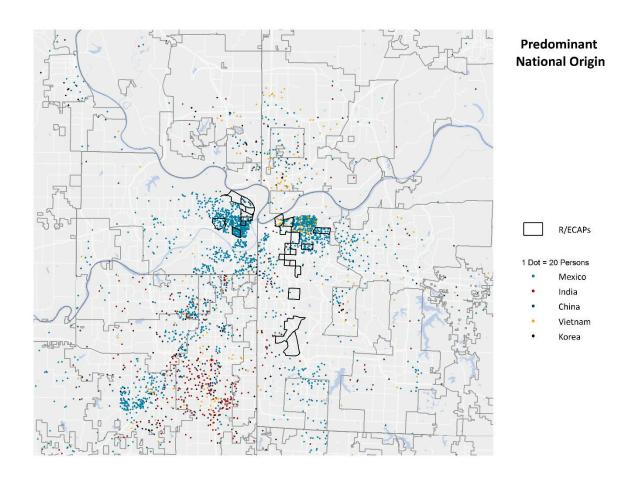




The same appears to be true for those who have limited English proficiency.



Map 6: Limited English Proficiency | R/ECAP Scale





Fair Housing Assessment

- I. Executive Summary
- II. Community Participation Process
- III. Assessment of Past Goals, Actions and Strategies
- IV. Fair Housing Analysis
 - A. Demographic Summary
 - B. Segregation/Integration
- V. Racially/Ethnically Concentrated Areas of Poverty
- VI. Disparities in Access to Opportunity



A. Education

- B. Employment
- C. Transportation
- D. Low Poverty Exposure
- E. Environmental Health
- F. Patterns in Disparities to Access Opportunity
- VII. Disproportionate Housing Needs
- VIII. Publicly Supported Housing Analysis
 - IX. Disability and Access Analysis
 - X. Fair Housing Enforcement, Outreach Capacity and Resource Analysis
 - XI. Fair Housing Goals and Strategies

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

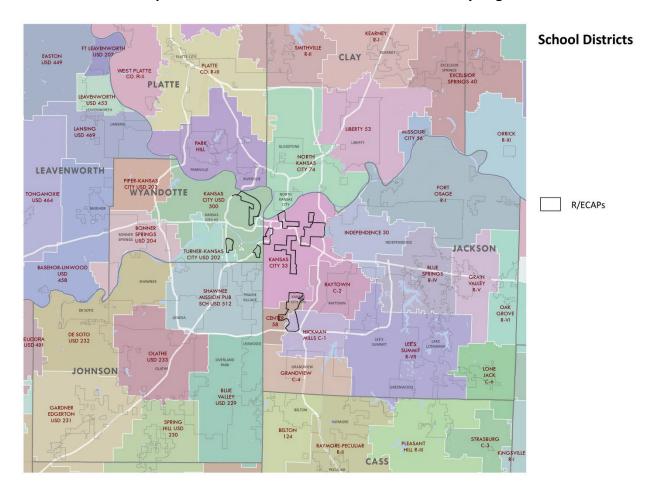
Section VI-A

Disparities in Access to Opportunity — Education

KEY FINDINGS AND CONCLUSIONS

- For the region as a whole, non-Hispanic blacks and Hispanics are much more likely to live in low-proficiency school attendance areas than other racial and ethnic groups. This is also true in Kansas City, Missouri, but much less so in the other CDBG communities, which have single school districts or very few districts, meaning that people of color are more likely to live in the same school district as other racial and ethnic groups.
- The CDBG communities tend to fall into three categories:
 - Communities where school proficiency is below that of the region, where non-Hispanic blacks and Hispanics are much more likely to live in low-proficiency school attendance areas (Kansas City, Kansas [very low,] and Kansas City, Missouri).
 - 2. CDBG communities that are somewhat below regional school proficiency scores, but scores are fairly evenly distributed across races.
 - 3. CDBG communities that have high school proficiency index scores throughout the community and scores are distributed evenly across races.
- Alternative data reinforces the conclusions from HUD-provided data indicating that lower ACT scores and unaccredited schools are concentrated in R/ECAP areas and adjacent neighborhoods
- School district residency requirements make it difficult for students living in low-proficiency school attendance areas to attend schools in higher-proficiency areas. The only way to do that is for families to move into these higher-proficiency districts. However, the lack of affordable housing makes this difficult.

The Kansas City metropolitan area is served by more than 50 local public school districts of varying sizes and characteristics. The city and school district boundaries overlap; for example, the city of Kansas City, Missouri, includes all or portions of 14 different school districts. Map 1 on page 3 of Section VI-D shows the overlapping boundaries of cities and school districts.



Map 1: School Districts and Cities in the Kansas City Region

Public schools are governed by locally elected school district boards, and are separate units of government from city government. The funding provided by the states of Missouri and Kansas differ, as do local school districts' taxing authority to raise sufficient resources to support public education.

HUD has assembled 2011–2012 school-level data on the performance of fourth-grade students on state exams in reading and math. The index includes the percent of students proficient on these tests for up to three schools within a 1.5-mile radius of the center of a census block group. The data shows that students in Re/CAPs and other concentrated areas attend school districts with lower test scores. (Please note: a group of Missouri educators has reviewed the HUD measure and feel it is not representative of school performance. It would be appropriate to have measures at higher grade levels. Proficiency processes vary from state to state, which can be problematic in a bistate region such as Kansas City. Where possible, additional measures have been added.)

Table 1: District Demographics, 2015

School District	Free and Reduced Lunch	White	Black	Hispanic	Asian	Pacific Islander	Native American
Blue Springs	30.7%	75.1%	11.0%	5.4%	2.5%	0.5%	0.4%
Center	74.4%	19.1%	63.5%	9.2%	1.6%	0.2%	0.1%
Fort Osage	58.0%	78.7%	6.5%	8.3%	1.0%	2.2%	0.8%
Grandview	79.0%	21.6%	54.1%	17.7%	0.8%	0.2%	0.4%
Hickman Mills	85.0*%	10.6%	75.5%	8.9%	1.5%	0.3%	0.2%
Independence	70.7%	61.9%	11.1%	17.3%	0.8%	1.0%	0.5%
Kansas City, Missouri	89.4*%	8.9%	57.0%	28.4%	3.9%	0.1%	0.2%
Kearney	14.4%	93.9%	1.0%	2.5%	0.6%	0.2%	0.2%
Lee's Summit	19.4%	76.1%	11.7%	5.4%	2.2%	0.2%	0.3%
Liberty	19.2%	83.3%	5.4%	5.4%	2.7%	0.3%	0.5%
North Kansas City	48.5%	62.4%	12.5%	13.2%	3.4%	0.8%	0.6%
Park Hill	29.7%	70.4%	10.7%	9.4%	3.2%	1.2%	0.5%
Platte County	24.9%	78.3%	8.2%	7.6%	2.2%	0.4%	0.2%
Raytown	67.5%	34.0%	49.4%	10.5%	1.2%	0.3%	0.4%
Smithville	16.7%	92.2%	0.8%	3.6%	1.4%	0.1%	0.8%
Kansas City, Kansas**	89.1%	13.6%	32.3%	45.8%	0.3%	-	1
Turner**	76.2%	42.8%	11.0%	37.8%	_	_	_
Piper**	21.1%	65.4%	14.1%	6.6%	1		
Bonner Springs**	57.1%	63.3%	5.8%	17.5%	-	_	_
Fort Leavenworth**	11.9%	66.9%	5.0%	8.3%	-	_	-
Leavenworth**	63.4%	59.4%	18.9%	8.2%	_	_	_

^{*} For Kansas City, Missouri, and Hickman Hills, the percentage of students who receive free and reduced price lunches is from 2014 rather than 2015

Disparities in access to proficient schools based on race/ethnicity, national origin and family status

Regional Context — According to HUD-provided data, there is considerable disproportionate access to proficient schools based on race/ethnicity. This is particularly true for non-Hispanic blacks (27.52) and Hispanics (34.89) compared to non-Hispanic whites (55.87). The numbers represent the proficiency index, which measures the proficiency of elementary schools in the attendance area of individuals sharing a protected characteristic.

Non-Hispanic Native Americans (47.28) live in school attendance areas modestly less proficient than non-Hispanic whites. Non-Hispanic Asians or Pacific Islanders live in school attendance just slightly less proficient (54.43) than whites. Maps 3 and 3a below show the concentrations of non-Hispanic blacks and Hispanics in low-proficiency school areas.

^{**} For Kansas school districts, percentages may represent an undercount because data is not reported when fewer than 10 students are within a group and these percentages reflect calculations made on the basis of data that is broken down by gender and year of school.

Table 2: School Proficiency Index by Race/Ethnicity and by Geography

Total Population

Geographic Area	White*	Black*	Hispanic	Asian or Pacific Islander*	Native American*
Kansas City, MO-KS CBSA	55.87	27.52	34.89	54.35	47.28
Kansas City, Missouri	46.93	20.61	28.82	40.31	35.55
Blue Springs, Missouri	84.64	86.22	84.96	84.95	85.05
Independence, Missouri	39.73	38.32	34.16	42.05	35.34
Kansas City, Kansas	15.75	8.94	9.37	10.45	12.85
Leavenworth, Kansas	29.23	29.50	33.92	31.71	33.43

^{*} Non-Hispanic

Table 3: School Proficiency Index by Race/Ethnicity and by Geography

Population Below the Federal Poverty Line

Geographic Area	White*	Black*	Hispanic	Asian or Pacific Islander*	Native American*
Kansas City, MO-KS CBSA	44.75	20.13	23.14	39.38	39.60
Kansas City, Missouri	36.17	17.05	21.10	33.53	29.05
Blue Springs, Missouri	86.43	88.45	84.90	89.36	88.79
Independence, Missouri	33.99	36.00	24.58	37.86	60.54
Kansas City, Kansas	13.78	8.56	7.00	11.56	14.56
Leavenworth, Kansas	27.39	24.26	32.84	25.20	24.94

^{*} Non-Hispanic

Kansas City, Missouri. – The city is served by 14 school districts and a number of charter schools. The Kansas City SD and Hickman Mills SD serve the Re/CAP areas in Kansas City, Missouri. These two districts have the highest percentage of students on free and reduced lunch and highest percentage of non-white students.

Kansas City, Kansas – The city is served by 3 school districts. Kansas City, Kan. SD is among the most racially diverse and has the second highest percentage of students on free and reduced lunch after the KCMO SD. The Re/CAP areas in Kansas City, Kansas are located in this school district, which has the lowest test scores of the districts serving the city. The Turner School District is also racially diverse, while the Piper District is 65.4 percent white.

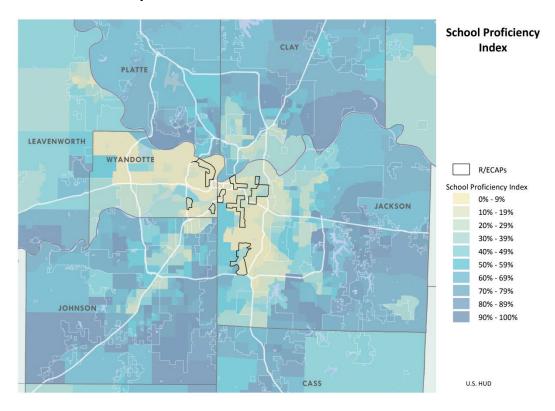
Blue Springs, Missouri – The Blue Springs School District serves most of the city of Blue Springs. The school proficiency index for this school district is highest among the cities participating in this plan, and the index is high across all races and ethnicities.

Independence, Missouri – The city is primarily served by the Independence School District, with 71 percent free and reduced lunch and 38 percent non-white. School proficiency index is low across races, with somewhat higher scores for Asian and white students.

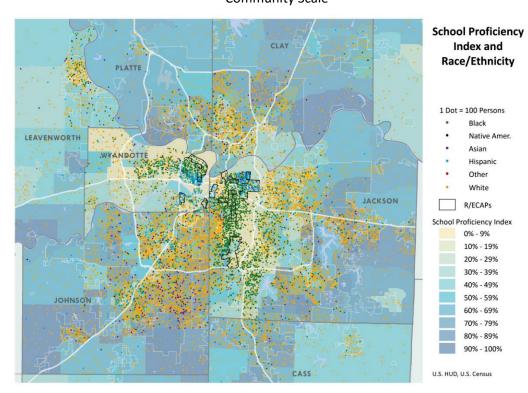
Leavenworth, Kansas – Leavenworth School District is 59 percent white; has 63 percent free and reduced school lunch and lower school proficiency indexes somewhat uniformly across all races and ethnicities.

Maps 2, 3a, 3b, 4a, 4b and 5 help assess the disparities in access to proficient schools based on national origin and family status. Map 4 shows the concentration of those of Mexican heritage in areas with low school proficiency in Kansas City, Missouri, Kansas City, Kansas, and to a lesser degree along Interstate 35 in Johnson County, Kansas. On the opposite side, Asians (Indian, Chinese) are concentrated in areas of higher school proficiency. R/ECAPs are concentrated in low-proficiency school attendance areas.

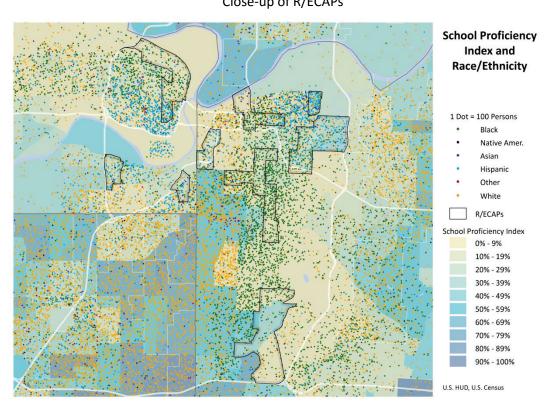
Map 2: School Proficiency Index



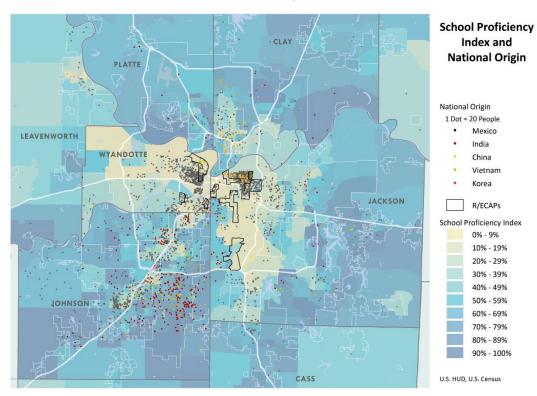
Map 3: School Proficiency Index with Race/Ethnicity
Community Scale



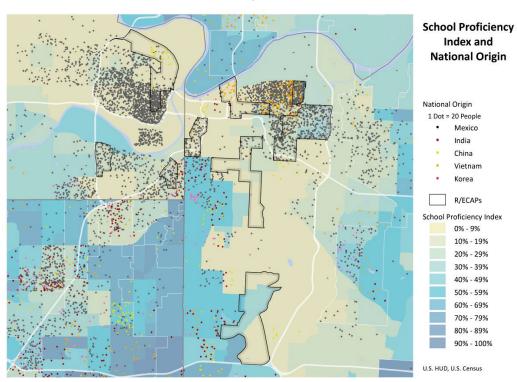
Map 3a: School Proficiency Index with Race/Ethnicity
Close-up of R/ECAPs



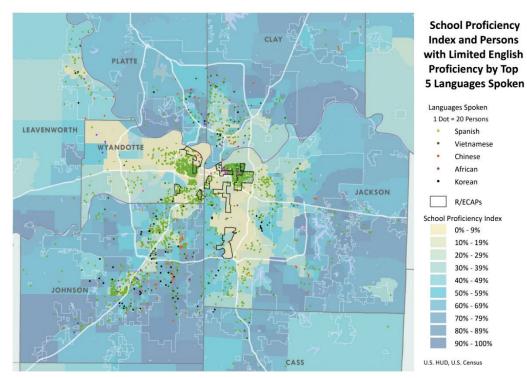
Map 4: School Proficiency Index with Country of Origin
Community Scale



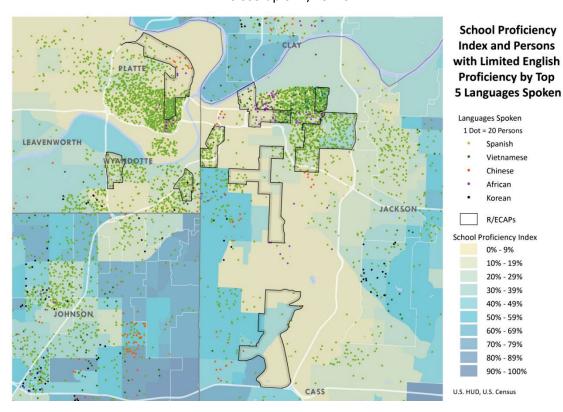
Map 4a: School Proficiency Index with Country of Origin Close-up of R/ECAPs



Map 5: School Proficiency Index with Limited English Proficiency
Community Scale



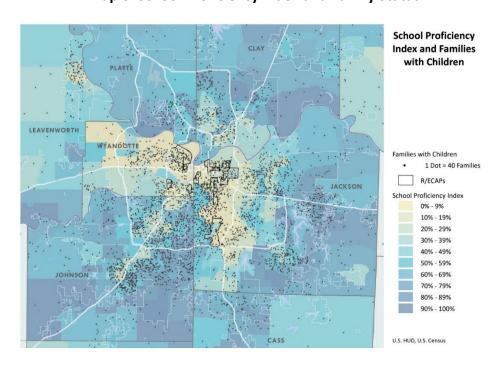
Map 5a: School Proficiency Index with Limited English Proficiency
Close-up of R/ECAPs



Households with Limited English Proficiency, like households of Mexican heritage, are concentrated in areas of low school proficiency. Data reflecting English Language Learner-Limited English Proficiency (ELL-LEP) status is relevant to an analysis of the issues facing students on the basis of national origin. The Kansas City, Missouri and Turner districts have the largest ELL-LEP student populations among the districts included, with the Kansas City, Kansas, district a distant third.

The gap between Turner and Kansas City, Kansas bears additional inquiry as the latter district appears to be slightly more heavily Hispanic than the former. It could be that different parts of the city, which all have significant Hispanic populations, are comparatively more or less likely to have significant populations of recent immigrants whose school-age children are more likely to be ELL-LEP. At the same time, it may be worth evaluating the Kansas City, Kansas, Unified School District's policies and practices with respect to the identification and provision of services to ELL-LEP students.

The remaining school districts have relatively small ELL-LEP populations. Fort Leavenworth's apparent absence of ELL-LEP students is noteworthy and is likely attributable to students primarily being the children of service members who are likely to have English proficiency regardless of national origin. Bonner Springs and Independence are both districts in which, based on demographic trends, schools may need to be prepared to expand their capacity to provide ELL-LEP services. Economically disadvantaged school districts that include parts of Kansas City, Missouri (other than the Kansas City, Missouri, district) tend to have ELL-LEP populations that are in line with some predominantly white suburban districts and far smaller than the Kansas City, Missouri, district. Clearly, predominantly Hispanic neighborhoods within Kansas City, Missouri, are primarily included in the Kansas City, Missouri, school district, while heavily African-American neighborhoods are included in a broader range of districts.



Map 6: School Proficiency Index and Family Status

Families with children appear to be widely distributed across the metro area, but appear somewhat more concentrated in Johnson County, where schools of high proficiency are located

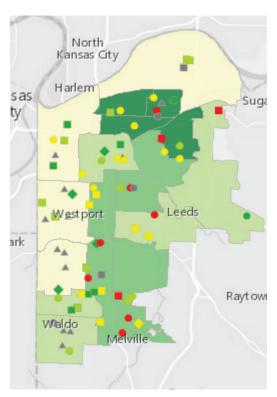
Kansas City, Missouri — According to HUD-provided data, residents of Kansas City, Missouri, across all races, are more likely to live in lower-proficiency school attendance areas compared to the region. As in the region, non-Hispanic blacks and Hispanics are much more likely to live in low-proficiency school attendance areas.

A good deal of Kansas City, Missouri, is located within low-proficiency school attendance areas. There is a close correlation between low-proficiency school attendance areas and R/ECAPs, as well as with black and Hispanic populations. Populations of Mexican heritage and those with low English proficiency are concentrated in low-proficiency attendance areas adjacent to R/ECAPs.

Data for Kansas City, Missouri, more closely resembles that of the region as a whole than other cities included, both with respect to overall levels of school proficiency and with respect to racial and ethnic disparities. In distinguishing Kansas City, Missouri, from the region, three points bear mentioning. First, overall levels of school proficiency are slightly lower than in the region as a whole. Second, Asian or Pacific Islander residents have modestly lower access to proficient schools than white residents within Kansas City, Missouri, while there is no noticeable disparity between those two groups at the regional level. Third, looking solely at the population below the federal poverty line reduces access to proficient schools more significantly for white residents than it does for other groups, particularly black residents. This likely reflects the fact the proportion of the total population of each racial or ethnic group that is comprised of individuals with incomes below the federal poverty line varies widely, with black residents of Kansas City, Missouri, approximately three times more likely than white residents to have incomes below the federal poverty line.

An organization called Show Me KC Schools tracks Kansas City, Missouri, schools and their performance. Map 7 indicates that unaccredited and provisionally accredited public and charter schools are concentrated in the R/ECAP areas and adjacent neighborhoods.

Map 7: Accreditation of Schools in the Kansas City, Missouri, School District



Dots are public schools
Squares are charter schools

Red indicates unaccredited Yellow indicates provisionally accredited Light green is accredited Dark green is accredited with distinction

Kansas City, Kansas — According to HUD-provided data, the entire population of the city lives in low-proficiency attendance areas, although there is still some evident disproportionate probability that people of color live in lower-proficiency attendance areas than non-Hispanic whites. Those of Mexican heritage are concentrated in low-proficiency school areas and are in or adjacent to R/ECAPs.

Kansas City, Kansas, has significant disparities in access to proficient schools in relation to race or ethnicity. There are small but persistent disparities between white residents and all other groups that persist when the focus is shifted to the population below the poverty line, except with respect to Native American residents. Overall, Kansas City, Kansas, has extremely low levels of access to proficient schools in comparison to the region and other cities within the region.

The KCK, Turner, and Piper Unified School Districts comprise the vast majority of the city, while a sliver of the northwestern part falls in the Bonner Springs Unified School District (primarily located in the neighboring city of Bonner Springs). These school districts vary widely. The KCK and Turner districts have student bodies that are primarily made up of people of color, with the KCK district about two-thirds minority and students who receive free or reduced price lunches. The two districts have relatively similar Hispanic populations, but KCK has a significantly greater black population than Turner. Both school districts have lower standardized test scores than any of the other included school districts in Kansas. KCK's scores are generally lower than Turner, but there are exceptions to that general trend. KCK has significantly higher

per pupil expenditures in comparison to all Kansas districts except for Fort Leavenworth, likely as a result of increased federal support.

By contrast, Piper and Bonner Springs have student populations that are significantly more non-Hispanic white than the other two school districts in Kansas City, Kansas. Piper is significantly more heavily black, less heavily Hispanic, and more affluent than Bonner Springs. Although both districts have higher standardized test scores than the other two districts Kansas City, Kansas, Piper's scores are notably higher than those of Bonner Springs and are more comparable to those of Fort Leavenworth, while Bonner Springs is more comparable to Leavenworth. Graduation and drop-out data confirms the disparities between the respective districts with KCK experiencing the greatest struggles, followed by Turner, Bonner Springs and Piper.

In general, drop-out rates are higher and graduation rates are lower for male students; however, Turner is a notable exception to this trend. The causes of this deviation may be instructive in efforts to advance civil rights goals. On a district-by-district basis, there do not appear to be significant racial disparities in dropout rate and graduation rates on the basis of race or ethnicity; however, district-level data masks broader disparities in the region as students of color are disproportionately likely to attend schools in districts with high rates of adverse events, such as dropouts or suspensions and expulsions. Although available data on school discipline is not robust, the prevalence of out of school suspension, even when controlling for total enrollment, may merit additional research.

Cities of Independence, Leavenworth and Blue Springs — According to HUD-provided data, the level of school proficiency is lower in Independence and Leavenworth than the region as a whole, but consistent across races. This is the result of having a single school district, or very few school districts, within each city. The maps above also show that there is not a heavy concentration of new immigrants or people with low English proficiency in these cities.

Blue Springs has consistent proficiency scores across all races that are higher than the region as a whole, and low numbers of recent immigrants or students with low English proficiency. Among cities in Missouri, Blue Springs has higher levels of measurable academic performance, a higher income, a more heavily non-Hispanic white student body, lower rates of school discipline, more qualified teachers, higher graduation rates and lower dropout rates than Independence, which, in turn, fares better than economically disadvantaged school districts that cover the central and southern portions of Kansas City, Missouri.

In general, school districts that cover the northern, predominantly non-Hispanic white portions of Kansas City, Missouri, tend to be much higher performing than districts that cover the central and southern portions of the city. Those northern school districts tend to be more comparable to Blue Springs than they are to Independence. Independence is served by both the Independence and Fort Osage districts, the latter of which is higher performing and less diverse than the former. Independence includes the western portion of the city, which is more heavily Hispanic than the eastern portion of the city.

Local data accentuates the difference in access to proficient schools between Independence and parts of Kansas City, as compared to HUD-provided data. It is worth noting that there is no significant difference between Blue Springs and Independence with regard to black population,

but Independence has a significantly larger Hispanic population. As in Kansas, there do not appear to be major racial disparities in the experience of negative events on a district-by-district level (although dropout rates for Hispanic students are somewhat elevated). However, when the racial and ethnic demographics of each district are kept in mind, it is clear that there are regional disparities with regard those events. Likewise, although school discipline data is not broken down by race or ethnicity, the higher rate of incidents in Kansas City suggests that disparities exist at the regional level.

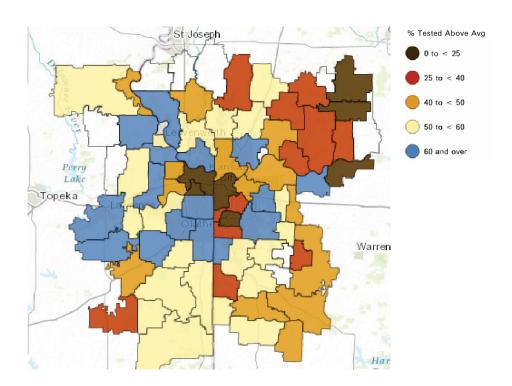
Both Blue Springs and Independence share relatively low levels of disparity in access to proficient schools by race. This dynamic is likely explained by the relative homogeneity of their populations, the relative lack of segregation within their boundaries (as distinct from segregation between those cities and the surrounding area) and, especially in the case of Blue Springs, the relative smallness of its school district, which allows for a narrower range of school proficiency. The one major caveat to this overall pattern is that Hispanic residents and persons of Mexican national origin have modestly but noticeably less access to proficient schools than do members of other groups in Independence. Additionally, the disproportionately high level of access to proficient schools for Native American residents in Independence would appear to be a product of the very small population of Native Americans in the area rather than a reflection of something deeper. It is also worth noting that overall school proficiency is much higher in Blue Springs than in Independence and the region as a whole.

School proficiency data for Leavenworth is the most difficult to interpret of any of the cities included in this assessment. On the surface, Leavenworth would appear to lack significant disparities in access to proficient schools, and it would appear that Hispanic residents actually have greater access to proficient schools than other groups, a finding that would be inconsistent with the broader region. However, upon reviewing the map of school proficiency for Leavenworth, it appears that the northern half of the city and a sliver of the southernmost portion have the greatest access to proficient schools. The northern half of the city also appears to have the greatest concentration of Hispanic residents in the city. The northern half of the city is home to correctional facilities and a military base, which are counted in the Census data underlying the School Proficiency Index.

With respect to national origin, there are virtually no areas of concentration by national origin (aside from Mexican origin) in the region. Thus, national origin is not a meaningful predictor of access to proficient schools except with regard to Mexican-American residents. Mexican-American residents appear to have less access to proficient schools than other groups in Independence, Kansas City, Missouri, and Kansas City, Kansas, and in the region overall. This pattern does not appear to differ meaningfully from disparities in access to proficient schools for Hispanic residents.

With respect to familial status, there are no clear patterns with regard to access to proficient schools. Each city appears to include block groups with relatively greater access to proficient schools that have high levels of families with children as well as ones with relatively low levels of families with children. Leavenworth is also noteworthy in this context, as the northern portion of the city counterintuitively has a relatively high percentage of families with children. The denominator used to calculate the percentage of families with children is all households; however, people living in institutionalized settings are not deemed to reside in households.

Additional ACT Score Data — ACT scores provide another way to measure education proficiency, especially in terms of the end product of K-12 education. Map 8 shows ACT score distribution across school districts for 2012.



Map 8: ACT Score Distribution

When compared with the distribution of R/ECAPs, this map clearly shows that that the lowest scoring school districts (0-25 percent of students scoring above average or 25-40 percent above average) coincide with the metro area's R/ECAPs and core areas of Kansas City, Missouri, and Kansas City, Kansas. Independence scores higher, with 40-50 percent of test takers scoring above average. The city of Leavenworth does somewhat better, with 50-60 percent of test takers scoring above average, and in Blue Springs more than 60 percent of test takers score above average. These results generally reinforce the data obtained by using the HUD-provided data.

- Non-Hispanic blacks and Hispanics are much more likely to live in low-proficiency school attendance areas than other racial and ethnic groups. This is the case both in the region and in the city of Kansas City, Missouri. It is much less true in the other CDBG communities, which have single school districts or very few districts, meaning that people of color are more likely to live in the same school district as other racial and ethnic groups.
- The CDBG communities tend to fall into three categories: (1) communities where school proficiency is below that of the region, and where non-Hispanic blacks and Hispanics are

much more likely to live in low-proficiency school attendance areas (Kansas City, Kansas [very low], and Kansas City, Missouri); (2) CDBG communities that are somewhat below regional school proficiency scores, but are fairly even across races (the cities of Leavenworth and Independence); and (3) CDBG communities that have high school proficiency scores throughout the community and which are distributed evenly across races (Blue Springs).

- Recent immigrants and people with low English proficiency are concentrated in Kansas City, Missouri, and Kansas City, Kansas, in low-proficiency attendances areas.
- Families with children are somewhat more concentrated in suburban, high-proficiency school attendance areas than in low-proficiency school attendance areas.
- Lower scores on ACT exams are concentrated in R/ECAP areas and areas with high concentrations of people of color and people of Mexican ancestry.

Residency patterns and access to proficiency

The concentration of people of color, particularly non-Hispanic blacks and Hispanics, in the urban core neighborhoods of Kansas City, Missouri, and Kansas City, Kansas, coincides with low-proficiency school attendance areas and R/ECAPs. This means the children of these families do not have access to educational opportunities as substantial as those provided to a majority of non-Hispanic white and Asian and Pacific Islander children. This is also the case for recent immigrants, especially those of Mexican heritage.

While there is distinct evidence of racial/ethnic differences in access to proficient schools in Kansas City, Missouri, that is not generally the case for the other CDBG communities considered in this report. This is most likely an artifact of each of these other communities having just one or very few school districts within its boundaries, compared to 14 in Kansas City, Missouri. However, among the more traditional suburban communities, Blue Springs has very high percentages of access to high-proficiency schools, while the cities of Independence and Leavenworth, although they have consistent school proficiency index scores, are considerably lower than those in Blue Springs. For non-Hispanic whites and Asians and Pacific Islanders, they are even lower than the scores in Kansas City, Missouri.

- Particularly in Kansas City, Missouri, and Kansas City, Kansas, there is a high
 concentration of low-proficiency school index scores and R/ECAPs. This matches closely
 with concentrations of non-Hispanic black and Hispanic populations, as well as
 immigrant populations in these core cities.
- Outside of the two core cities there tends to be less variation in school proficiency scores across racial/ethnic groups, presumably because fewer school districts result in more consistency on school proficiency index scores.
- Outside of the core cities, CDBG communities appear to fall into two categories: (1) communities that have consistent, but lower, school proficiency index scores across race and ethnicity and (2) those that have consistent high scores across race and ethnicity. However, people of color tend to be a low proportion of the population of these cities.

School policies and access to proficiency

Most school districts have policies that require residency within the school district. Since school districts frequently do not match city boundaries it makes it difficult for students to enroll in more proficient school districts without moving into that district. The state line further exacerbates this situation. Also restrictive zoning and development policies in many communities restrict the ability to find affordable housing in higher-proficiency school districts.

Examining HUD-provided data across the jurisdictions, it appears in terms of proficiency scores — with the exception of Kansas City, Missouri, and to a lesser extent, Kansas City, Kansas — that people of color have roughly equal access to proficient school districts. However, in absolute terms, because of the large populations of non-Hispanic blacks and Hispanics in the core cities, these groups are much more likely to be in low-proficiency schools.

Local data reflecting the population of students who have been identified as having disabilities offers only tentative conclusions. It appears that relatively disadvantaged school districts tend to have higher proportions of students with disabilities. Center, Hickman Mills, Kansas City, Missouri, and Raytown have significantly higher percentages of students with disabilities than the remaining school districts, which, with the exception of Grandview, are more economically advantaged and less racially and ethnically diverse. Among suburban districts, it does not appear that the relative degree of economic advantage predicts the population of students with disabilities, as Platte County, which is not one of the most economically advantaged districts, has the second smallest proportion of students with disabilities.

In Kansas, the same conclusion generally holds, with the Kansas City, Kansas, district having the second highest percentage of students with disabilities and Piper, one of the two most advantaged of the districts included, having the lowest percentage. That correlation breaks down somewhat in light of the relatively low percentage of students with disabilities in the relatively disadvantaged Turner district and the extremely high percentage of students with disabilities in Leavenworth, which is neither distressed nor affluent.

- School district residency requirements make it difficult for students living in low-proficiency school attendance areas to attend schools in higher-proficiency areas. The only way to do that is for families to move into these higher-proficiency districts. However, the lack of affordable housing makes this difficult.
- Because non-Hispanic blacks and Hispanics are concentrated in low-proficiency districts, they are the ones who face the most barriers in accessing higher-proficiency school districts.



Fair Housing Assessment

- I. Executive Summary
- II. Community Participation Process
- III. Assessment of Past Goals, Actions and Strategies
- IV. Fair Housing Analysis
 - A. Demographic Summary
 - B. Segregation/Integration
- V. Racially/Ethnically Concentrated Areas of Poverty
- VI. Disparities in Access to Opportunity
 - A. Education



B. Employment

- C. Transportation
- D. Low Poverty Exposure
- E. Environmental Health
- F. Patterns in Disparities to Access Opportunity
- VII. Disproportionate Housing Needs
- VIII. Publicly Supported Housing Analysis
 - IX. Disability and Access Analysis
 - X. Fair Housing Enforcement, Outreach Capacity and Resource Analysis
 - XI. Fair Housing Goals and Strategies

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

Section VI-B

Disparities in Access to Opportunity — Employment

KEY FINDINGS AND CONCLUSIONS

- Protected class groups experience disparities in access to jobs and labor markets. Blacks and Hispanics face greater barriers in accessing jobs due to lower educational attainment, distance from jobs and lack of public transportation services. People with disabilities are less likely to be employed, and have lower earnings and income. Women are in the labor force and employed at percentages similar to men, with the exception of foreign-born women, where culture may be a factor in their entry into the labor force.
- A person's place of resident affects his or her ability to obtain a job. The majority of the region's jobs, 60 percent, are in areas with low concentrations of minorities and persons in poverty. The areas with very high concentrations offer the fewest job opportunities. The lack of good public transportation can limit employment options for many residents.
- However, other barriers exist besides physical proximity to jobs for those living in areas of poverty and minority concentrations. Low educational attainment or achievement, due in part to lack of access to educational opportunities, limits job prospects and earnings potential.

Analysis of labor force access and quality

The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment in a census tract. Values are percentile ranks and range from 0 to 100. The higher the score, the higher the labor force participation and human capital in a neighborhood. The labor market index for the Kansas City region ranges from a high of 72.32 for non-Hispanic Asians to a low of 27.81 for non-Hispanic blacks who fall below the federal poverty line. Non-Hispanic Asians and whites below the poverty line have higher scores than all non-Hispanic black and Hispanic persons.

The lowest index scores for every race/ethnicity are in Kansas City, Kansas, both in total population and those below the poverty line, with the exception of people of certain races/ethnicities who fall below the poverty line in Leavenworth. The labor market index is highest in Blue Springs and Kansas City, Missouri, for non-Hispanic whites. However, index scores for other races and ethnicities are much higher in Blue Springs, with smaller variations among races and ethnicities than in Kansas City, Missouri.

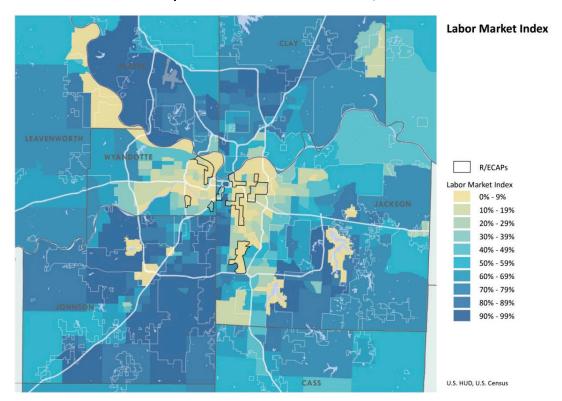
Table 1: Labor Market Index Scores

	кск	ксмо	Blue Springs	Independence	Leavenworth	KC Region	
Total Population							
White*	39.61	69.53	69.83	41.79	40.46	68.40	
Black*	25.55	31.08	66.78	37.47	29.33	39.88	
Hispanic	25.52	40.19	68.22	37.75	25.24	49.21	
Asian or Pacific Islander*	31.56	60.23	71.11	42.22	35.71	72.32	
Native American*	31.66	53.79	67.81	38.09	24.82	57.63	
Population below Federal Poverty Line							
White*	32.81	53.31	66.76	32.28	31.20	54.55	
Black*	18.82	22.96	57.28	27.03	19.34	27.81	
Hispanic	20.66	27.04	59.36	23.82	30.65	34.73	
Asian or Pacific Islander*	33.62	52.22	52.30	41.54	14.11	56.39	
Native American*	23.26	40.99	83.00	53.40	35.34	49.24	

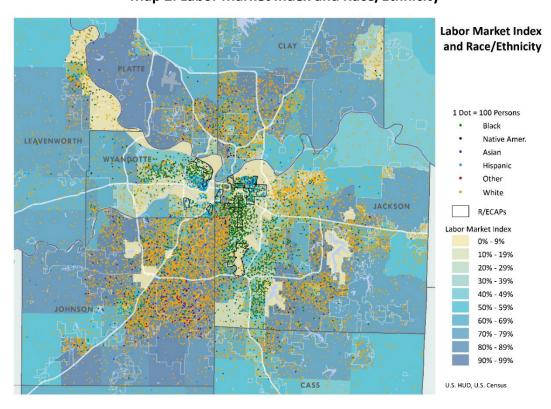
^{*} Non-Hispanic

The labor market engagement index provides a measure of unemployment rate, labor-force participation rate, and percent of the population ages 25 and above with at least a bachelor's degree.

Map 1: Labor Market Index and R/ECAPs



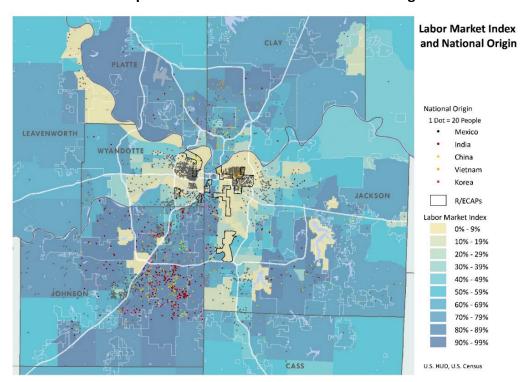
Map 2: Labor Market Index and Race/Ethnicity



Map 1 shows the labor market indexes and the location of the R/ECAPs. Those living within these areas of high concentration of persons of color and poverty experience the lowest propensity for economic opportunity – higher unemployment, lower labor force participation and lower wage jobs, and lower educational attainment. These areas are in Kansas City, Missouri and Kansas City, Kansas.

Map 2 shows labor market indexes combined with race/ethnicity. Black and Hispanic persons are more likely to reside in areas with low labor market indexes, including the northeast area and the Armourdale/Rosedale area of Kansas City, Kansas; and the northeast and central core east of Troost in Kansas City, Missouri. Southern Leavenworth has a lower Labor Market Index and some concentration of non-white population.

The pattern is somewhat different for foreign-born persons. Map 3 shows the labor market index and national origin. Persons from Mexico are concentrated in northeast and Westside neighborhoods of Kansas City, Missouri, and in northeast and southeast Kansas City, Kansas, all with lower labor market indexes. Persons from India, China, Vietnam and Korea are concentrated in Johnson County, Kansas, with a higher labor market index.



Map 3: Labor Market Index and National Origin

Analysis of job accessibility

The Figure 1 chart shows the number of jobs by community for the entitlement communities in the Kansas City region. Kansas City, Missouri, has the greatest number of jobs and the city of Leavenworth has the fewest jobs.

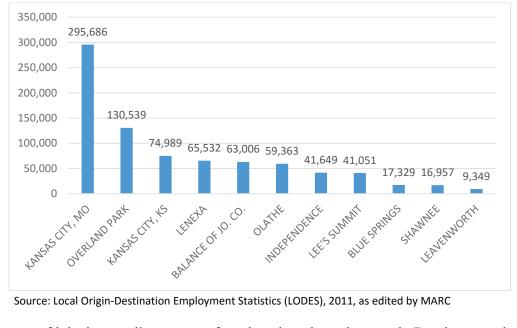


Figure 1: Number of Jobs by CDBG Community

This measure of jobs is actually a count of workers by where they work. By also counting them by where they live and subtracting the latter from the former, we can estimate the net commuting into each city, and so measure whether a community is, overall, job-rich or job-poor.

As shown on Figure 2, among the cities participating in this assessment, Kansas City, Missouri, has the largest net commuting, as 75,500 more people come to work in the city than it has workers living in the city. Kansas City, Kansas, also is relatively job-rich, attracting nearly 10,000 more workers than it has working residents. Conversely, both Independence and Blue Springs are relatively job-poor. In each city, nearly 11,000 more residents leave to work elsewhere in the region than there are people working within their city. Leavenworth's workers and residents are roughly in balance.

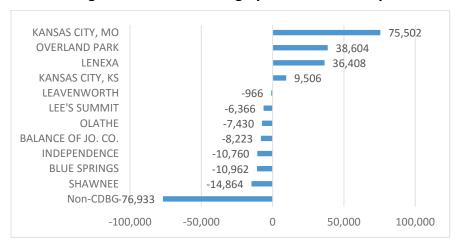


Figure 2: Net Commuting by CDBG Community

Source: Local Origin-Destination Employment Statistics (LODES), 2011, as edited by MARC

In part because Kansas City, Missouri, and Kansas City, Kansas, contain more jobs than working residents, their residents also have the best access to the region's jobs overall. Figure 3 shows that nearly 40 percent of the jobs in the metropolitan area are within 10 miles of the population center of Kansas City, Missouri, and 36 percent are within 10 miles of the center of Kansas City, Kansas. The population center of Independence has access to 22 percent of the region's jobs within a 10-mile radius. Such a radius drawn around the population centers of Blue Springs and Leavenworth includes significant rural land area, as they are located close to the edge of the urbanized area of the region. As a result, only 10 percent of the region's jobs are within 10 miles of the city center in Blue Springs, and only 2 percent are within 10 miles of the Leavenworth population center.

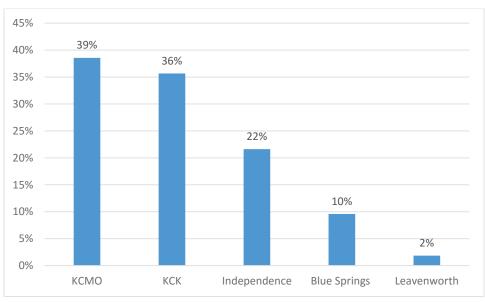


Figure 3: Percent of Region's Jobs Within 10 Miles of City Center

Source: Local Origin-Destination Employment Statistics (LODES), 2011, as edited by MARC

Of the region's approximately 1 million jobs, 60 percent are located in neighborhoods with low concentrations of minority population and persons in poverty. Conversely, less than 3 percent of all metro area jobs are located in areas with very high levels of minority and poverty concentration. This disparity is shown on Figure 4. This geographic distribution reflects the both the fact that such areas comprise a very small combined geographic area and that job opportunities are scarce within them.

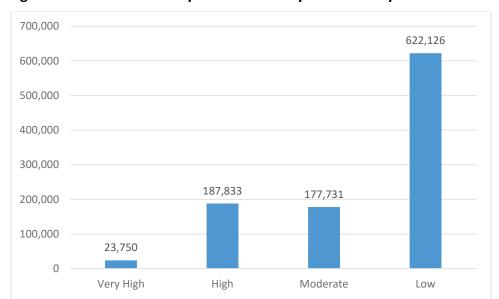
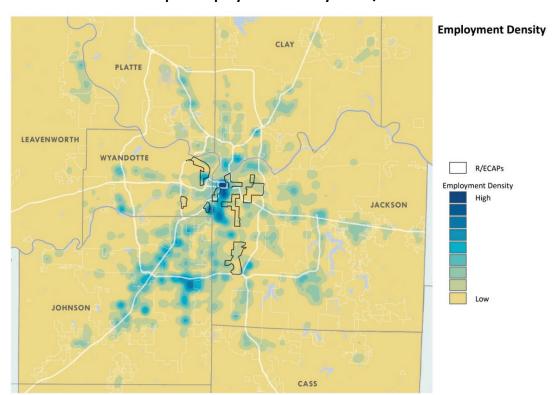


Figure 4: Number of Jobs by Level of Poverty and Minority Concentration

Map 4 shows the density of jobs throughout the region, with high concentrations of jobs in the central core of Kansas City, Missouri, from the Missouri River south to the Country Club Plaza. There are also dense concentrations in Johnson County along I-35 and I-435. While there are more jobs in areas with low concentrations of poverty and minorities, most of the job centers there are widely dispersed with modest density.

This map makes clearer that while there are not as many jobs not directly within the areas of highest concentration of minority population and persons in poverty, the job centers in the central part of Kansas City are directly adjacent to some of the region's most concentrated poor and minority neighborhoods.



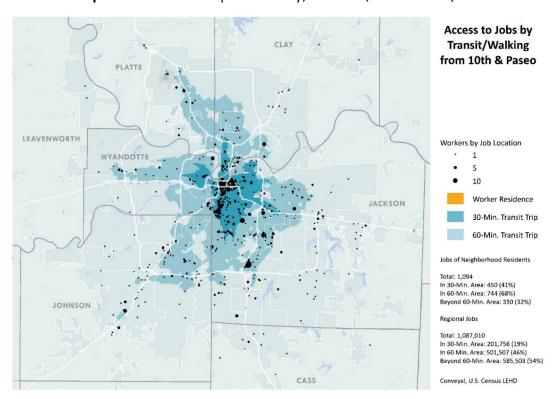
Map 4: Employment Density and R/ECAPs

The existence of areas with very high concentrations of poverty and minorities near the region's biggest job centers is paradoxical, especially since the level transit service in these areas is relatively high for this region. For example, residents of the northeast R/ECAP in Kansas City, Kansas, can get to 7 percent of the region's jobs within 30 minutes by transit and 32 percent of the region's jobs within an hour (Map 5). Similarly, residents of northeast R/ECAP in Kansas City Missouri, can access 19 percent of the region's jobs in 30 minutes by transit and 46 percent of the within 60 minutes (Map 6).

Access to Jobs by Transit/Walking from 5th & Quindaro LEAVENWORTH Workers by Job Location 5 10 Worker Residence JACKSON 30-Min. Transit Trip 60-Min. Transit Trip Jobs of Neighborhood Residents Total: 1,063 In 30-Min. Area: 198 (19%) In 60-Min. Area: 532 (50%) Beyond 60-Min. Area: 531 (50%) JOHNSON Regional Jobs Total: 1,087,010

Map 5: Access to Jobs | Kansas City, Kansas, Northeast R/ECAP

Map 6: Access to Jobs | Kansas City, Missouri, Northeast R/ECAP



In 30-Min. Area: 73,534 (7%) In 60 Min. Area: 347,437 (32%) Beyond 60-Min. Area: 739,573 (68%)

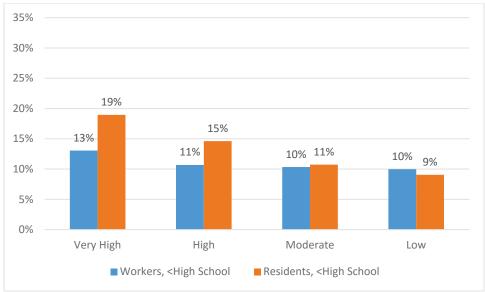
Conveyal, U.S. Census LEHD

While commuting by transit typically takes longer than commuting by auto, a large percentage of the region's jobs are accessible within a reasonable commute time for people living in and near the region's R/ECAPs. This implies there are other barriers preventing people of color living in high poverty areas from getting decent jobs beyond just physical proximity or transportation. One such barrier appears to be the education level of the workers holding the jobs in areas of very high or high poverty and minority concentrations compared to the education level of the residents of those areas.

In the region's R/ECAPs, there are substantially more residents who don't have a high school degree than there are jobs for that level of education. Fully 19 percent of residents have less than a high school education, while only 13 percent of jobs are being performed by workers with that education level. Similarly, in the areas that have high levels of concentration, falling just below the threshold for designation as R/ECAPs, 15 percent of residents don't have a degree while only 11 percent of the jobs are held by people without one. In contrast, areas with low concentrations of poverty and minorities actually have more jobs for workers without a degree than they have residents.

Figure 5: Worker/Resident Balance
Percent of Workers vs. Residents with no High School Degree, by Level of Concentration

35%

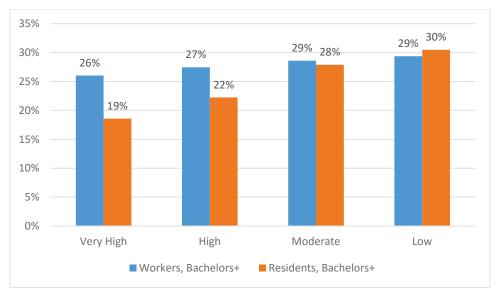


Source: Local Origin-Destination Employment Statistics (LODES), 2011, as edited by MARC

The converse is true if we look at the high end of educational attainment, those with at least a bachelor's degree. Then the areas with very high or high levels of concentration have a deficit of residents with the educational attainment to do the jobs that are available in them. More than one in four workers in the R/ECAPs have a Bachelor's degree or higher, but fewer than one in 5 residents do. Similarly, for the areas with high concentrations, 27 percent of workers have attained at least a Bachelor's degree compared to 22 percent of residents.

Figure 6: Worker/Resident Balance

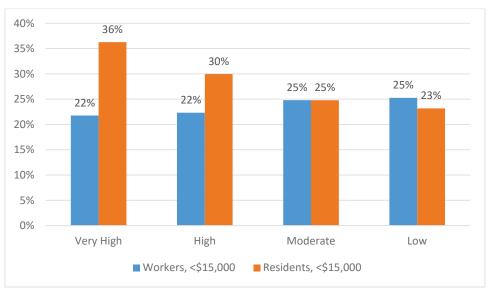
Percent of Workers vs. Residents with at Least a Bachelor's Degree, by Level of Concentration



Source: Local Origin-Destination Employment Statistics (LODES), 2011, as edited by MARC

Disparities in educational attainment are associated with disparities in earnings potential, and this shows up in the difference in wages between the people who work in areas with concentrations of poverty and minorities and working people who live there. About 36 percent of residents in the highest areas of concentration earn less than \$15,000 per year, compared with 22 percent of workers in such areas. In the areas that have high concentrations of poverty and minorities, but do not quite meet the R/ECAP criteria, 30 percent of residents earn less than \$15,000 per year, while again only 22 percent of workers have wages that are that low. Meanwhile, in areas with low concentrations, the proportion of workers with low wages exceed the proportion of residents.

Figure 6: Worker/Resident Balance
Percent of Workers vs. Residents Earning Less Than \$15,000/Year, by Level of Concentration



Race and ethnicity also appear to also be factors in explaining how areas of concentrated poverty continue to exist despite their physical proximity to some of the region's largest job centers. In the R/ECAP areas, the racial and ethnic composition of the workers does not match that of the residents. While 62 percent of working R/ECAP residents are white, 78 percent of the jobs in those areas are held by whites.

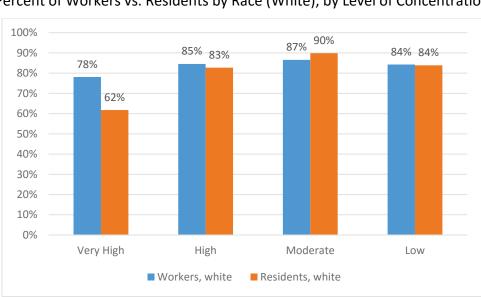


Figure 7: Worker/Resident Balance
Percent of Workers vs. Residents by Race (White), by Level of Concentration

As a result, even though 33 percent of R/ECAP resident who are working are black, only 17 percent of the jobs in R/ECAPs are held by black workers. Blacks are a higher proportion of workers than residents in areas of moderate poverty and minority concentrations, which are largely in and around suburban job centers.

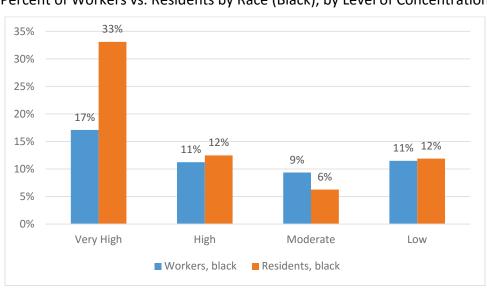


Figure 7: Worker/Resident Balance
Percent of Workers vs. Residents by Race (Black), by Level of Concentration

Similar results hold true for Hispanics. While they comprise 11 percent of R/ECAP resident who are working, Hispanics only hold 6 percent of the jobs in R/ECAPs. Like blacks, they are a higher proportion of the workforce employed in areas of moderate poverty and minority concentrations than they are of the working residents in those areas.

12% 11% 10% 8% 6% 6% 6% 6% 6% 5% 6% 4% 4% 2% 0% Very High High Moderate Low

Figure 7: Worker/Resident Balance
Percent of Workers vs. Residents by Race (Hispanic), by Level of Concentration

Note: In this data set, Hispanics can be of any race, whereas most other data sets are tabulated by treating Hispanic ethnicity akin to race — that is, as one of several mutually exclusive racial and ethnic groups. Therefore, summing workers or residents across racial categories may produce totals exceeding 100 percent.

Residents, Hispanic

■ Workers, Hispanic



Fair Housing Assessment

- I. Executive Summary
- II. Community Participation Process
- III. Assessment of Past Goals, Actions and Strategies
- IV. Fair Housing Analysis
 - A. Demographic Summary
 - B. Segregation/Integration
- V. Racially/Ethnically Concentrated Areas of Poverty
- VI. Disparities in Access to Opportunity
 - A. Education
 - B. Employment



C. Transportation

- D. Low Poverty Exposure
- E. Environmental Health
- F. Patterns in Disparities to Access Opportunity
- VII. Disproportionate Housing Needs
- VIII. Publicly Supported Housing Analysis
 - IX. Disability and Access Analysis
 - X. Fair Housing Enforcement, Outreach Capacity and Resource Analysis
 - XI. Fair Housing Goals and Strategies

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

Section VI-C

Disparities in Access to Opportunity — Transportation

KEY FINDINGS AND CONCLUSIONS

- People of color and low-income residents in the five cities generally have equal or better access to public transit.
- While people residing in R/ECAPs, especially in Kansas City, Missouri, have reasonably good access to public transit, transit access to suburban employment centers and areas of job growth in the metro area is limited.
- Past public policy encouraged the construction of highways, facilitating sprawl and the movement of jobs and households from the core to the metro edge. This in turn has separated those living in R/ECAPs from the job and other opportunities farther out. Because of fragmentation, the public transportation system has not been able to make strong connections between R/ECAPs and opportunity areas.
- However, the region has begun to seriously consider how it can improve its public transit system to better connect areas of concentrated poverty and people of color to opportunities.

The region's public transportation system is a complex network of services provided by five area transit agencies — Kansas City Area Transportation Authority (KCATA), Johnson County Transit, Unified Government Transit, City of Independence Transit and the Kansas City Streetcar Authority — along with dozens of other special mobility services provided by local governments, nonprofit organizations and private firms. Funding for these services is provided through numerous sources, including federal funding through the U.S. Department of Transportation, modest amounts of state funding, dedicated local funds from the city of Kansas City, Missouri, general revenue funds subject to annual appropriation from other local governments, fares, and other sources as shown in Figure 1.

This complex system of service providers and funding sources creates challenges for transit service coordination and results in uneven levels of service and access to opportunity for riders throughout the region.

Kansas City Region, 2015

2%

12%

Federal funds — \$38.3 million

State funds — \$1.2 million

Local funds — \$66.7 million

Farebox receipts — \$14.8 million

Other funds — \$2.5 million

Figure 1: Funding Sources for Public Transportation

Source: Federal Transit Administration. National Transit Database (NTD) Transit Agency Profiles 2015.

Transportation Index Scores

HUD provides two indexes that help assess access to transportation infrastructure, particularly public transportation, and illustrate access varies by race and ethnicity, both for the population as a whole and for those living in poverty. The first index is the Transit Index (Table 1), which measures transit trips used by families. A higher index score indicates better access to transit. The second index is the Low Transportation Cost Index (Table 2), where a higher index score indicates a lower transportation cost for families.

Table 1: Transit Index Scores

	ксмо	КСК	Independence	Blue Springs	Leavenworth	KC Region	
Total Population							
White*	42.27	33.71	35.63	31.98	39.40	34.92	
Black*	47.27	41.24	37.54	32.97	40.97	43.92	
Hispanic	48.09	45.74	37.68	32.16	40.98	43.31	
Asian or Pacific Islander*	46.13	43.09	35.82	32.62	40.26	42.47	
Native American*	45.30	38.98	36.88	33.19	39.98	36.09	
Population below Federal Poverty Line							
White*	47.01	38.47	39.34	33.95	40.50	37.34	
Black*	49.04	46.56	38.47	35.90	41.93	46.83	
Hispanic	49.88	47.92	40.56	38.42	43.19	46.91	
Asian or Pacific Islander*	52.86	48.76	35.70	37.28	33.96	46.79	
Native American*	46.09	39.26	32.71	33.00	42.98	37.67	

^{*} Non-Hispanic

Table 1: Low Transportation Cost Index Scores

	ксмо	кск	Independence	Blue Springs	Leavenworth	KC Region	
Total Population							
White*	59.79	53.13	55.73	48.98	51.63	50.55	
Black*	63.67	56.70	58.84	50.87	54.20	60.30	
Hispanic	65.06	61.02	57.45	49.3	52.57	60.11	
Asian or Pacific Islander*	64.77	58.92	56.15	49.55	51.71	58.30	
Native American*	62.55	55.68	56.13	50.32	51.07	52.11	
Population below Federal Poverty Line							
White*	65.66	59.24	59.40	51.29	55.30	54.29	
Black*	66.04	61.39	58.59	57.28	60.87	63.97	
Hispanic	66.85	62.66	60.10	55.88	53.78	64.17	
Asian or Pacific Islander*	72.00	64.27	49.14	60.02	54.89	65.30	
Native American*	65.41	59.51	49.73	48.00	58.76	55.95	

^{*} Non-Hispanic

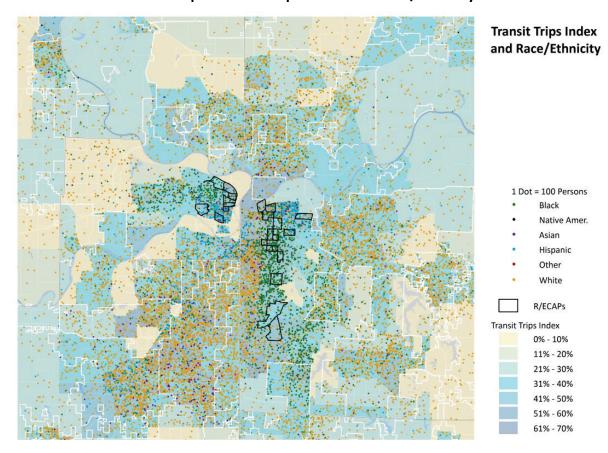
For the total population in the region, whites have less access to transit (transit index = 34.92) than do blacks (43.92), Hispanics (43.31), Asian/Pacific Islanders (42.47) or Native Americans (36.09). This difference is also reflected in the Low Transportation Cost Index with whites in the total population experiencing higher transportation costs (Low Transportation Costs Index = 50.55) as compared with blacks (60.30), Hispanics (60.11), Asian/Pacific Islanders (58.30) or Native Americans (52.11).

This same pattern holds for those below the federal poverty line. For both indexes, the scores for those below the federal poverty line are approximately four to five points higher than the scores for the general public. Low-income residents have slightly better access to transit and their

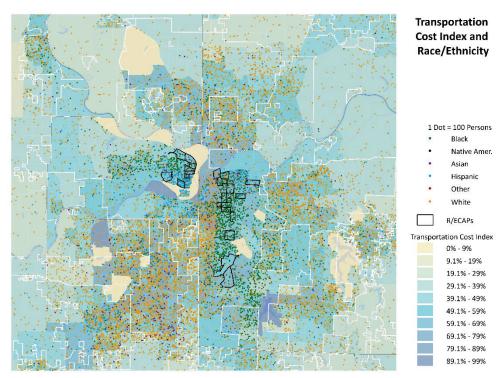
transportation costs are slightly lower. The pattern for low-income persons among racial and ethnic groups is similar to that for these groups in the total population.

This pattern of transit access and transportation costs reflects that public transit assets are concentrated in the urban core and closely overlap with R/ECAPs (Racially and Ethnically Concentrated Areas of Poverty).

Maps 1 and 2 show that people of color tend to live in census tracts that are better served by public transit than areas with concentration of whites. It should be noted that the Kansas City metro area does not have a robust regional transit system, so the differences by geography are not as great as might be experienced in other metro areas.

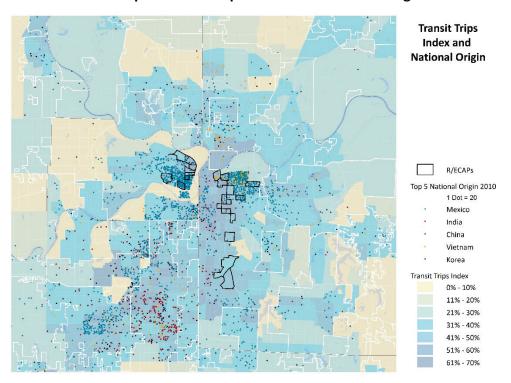


Map 1: Transit Trips Index with Race/Ethnicity



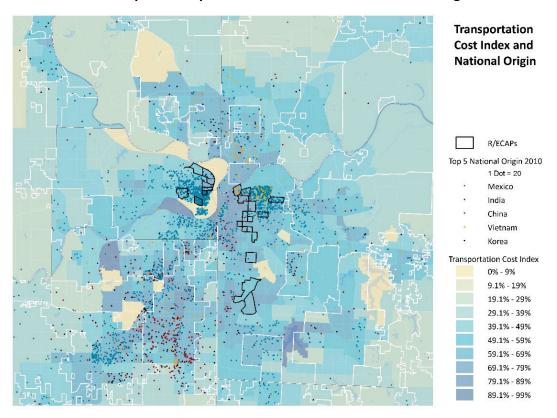
Map 2: Transportation Cost Index with Race/Ethnicity

For national origin, Maps 3 and 4 show that people of Mexican origin, the largest group of national origin, coincide to a significant extent with areas with a higher transit index and lower transportation costs.

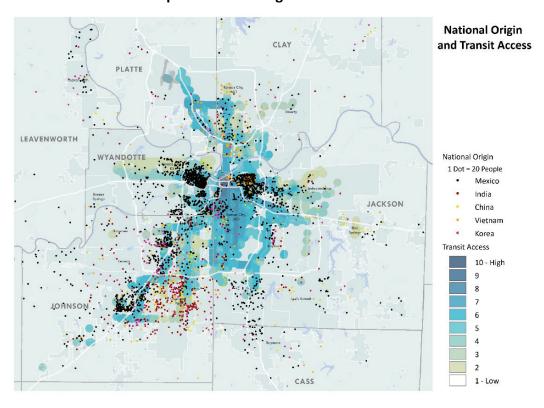


Map 3: Transit Trips Index with National Origin

Map 4: Transportation Cost Index with National Origin



Map 5: National Origin and Transit Access



Map 5 shows the access job centers by public transit is limited in the Kansas City region, particularly in many suburban locations.

Kansas City, Missouri — The city of Kansas City, Missouri, is the only city with dedicated funding for public transportation and the only city with transit index scores generally running above regional scores for the total population, by four to nine points. This is also the case for those below the federal poverty line, generally running two to 10 points higher than the regional scores. Lower transportation costs in Kansas City, Missouri, also reflect these differences being lower than the region as a whole, both for the total population and for those below the federal poverty line. This pattern holds for all racial and ethnic groups.

Kansas City, Missouri also has higher transit index scores and lower transportation cost index scores than the other four cities in the regional analysis.

The index scores for different racial and ethnic groups are much closer together than for the region as a whole. The white population has slightly lower scores, but not nearly the difference experienced at the regional level.

Kansas City, Kansas — The Kansas City, Kansas, profile is very similar to that of the region as a whole, with slightly higher index scores for residents with incomes below the federal poverty line. The Unified Government provides some general revenue funds for public transportation services, appropriated annually.

Leavenworth, Independence and Blue Springs — The profile for these three cities is very flat across racial and ethnic groups for both indexes for the public as a whole. The indexes are lower than they are for the region or the two core cities; however, they vary in how much lower, with Leavenworth being slightly below the regional profile, Independence a little further below, and Blue Springs having the lowest index scores. Low-income residents of these cities follow a similar pattern with the following exceptions: whites, unlike other groups, match the regional numbers and in Leavenworth the transit index score for Asian/Pacific Islanders is substantially lower than the scores for all other groups. Independence and Blue Springs provide some general revenues for public transportation services, appropriated annually.

- Kansas City, Missouri, with the most robust transit system in the metro area and the greatest concentration of low-income and minority populations has index scores above the regional scores (higher is better).
- In the region and Kansas City, Missouri, and Kansas City, Kansas, people of color have significantly higher index scores than do whites; approximately 10 points higher than whites. However, this difference largely disappears for the cities of Leavenworth, Independence and Blue Springs. To some degree this is because these cities are more homogeneous in terms of geography and transportation services than the two core cities.
- Leavenworth, Independence, and Blue Springs not only have flatter index profiles, but also tend to have lower index scores than the region as a whole. This reflects the less robust transit services provided in these cities, especially in the city of Blue Springs.

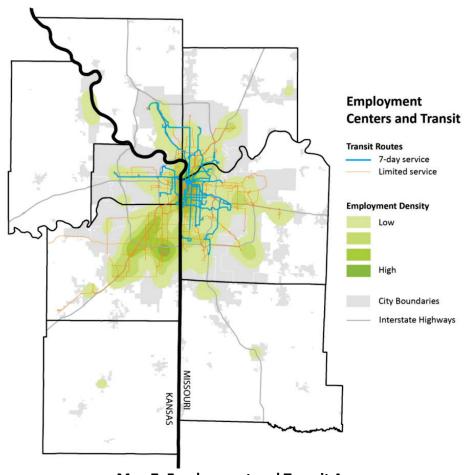
Transit Service

While the information above indicates that people of color have fairly good access to transit in the Kansas City metro area, what the tables and maps do not show is what transit connections are available in terms of jobs, services and educational institutions. It also does not take into account the level of service provided throughout the metro area. Several studies have indicated that transit service, while fairly well connected to concentrations of low-income residents and people of color, does not connect R/ECAPs to opportunity areas, particularly employment centers.

A 2012 Brookings Institute report indicated that the Kansas City metro area ranked 90th out of 100 metropolitan areas in terms of transit access to jobs. This challenge fueled a successful U.S. Department of Transportation TIGER planning grant application by the Mid-America Regional Council.

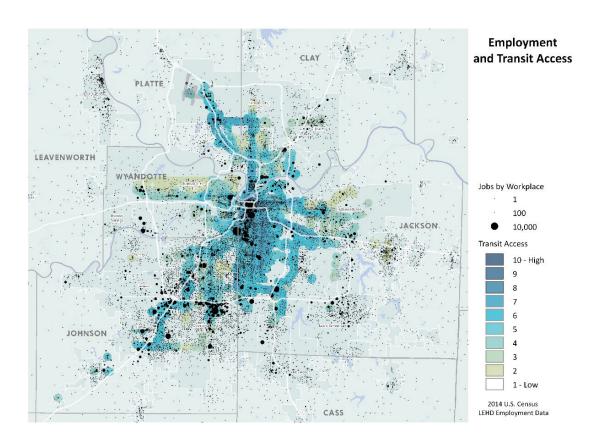
A recent study by the Brookings Institution found that only 18 percent of jobs in the region are reachable via transit in 90 minutes or less — ranking the Kansas City region 90th of the 100 largest metros.

The following two maps illustrate the disconnect between the metro area transit system and jobs.



Map 6: Employment Centers and Transit

Map 7: Employment and Transit Access



Map 6 shows that transit service that connects with some dense job areas is "limited service." Map 7 shows that many of the jobs in the metro area are not even served by limited transit service. It is also evident that the transit system is north-south oriented, making it more difficult to move from the east, where many low-income, minority populations are concentrated, to job centers in Johnson County to the west.

A report by the University of Minnesota Center for Transportation Studies, "Access Across America: Transit 2014," found that of almost 1 million jobs in the metro area, only about five percent are accessible with a 60-minute transit trip. The following chart demonstrates the lack of job accessibility.

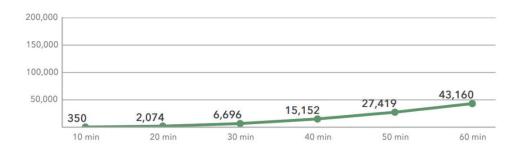


Figure 2: Job Accessibility by Travel Time Threshold

Kansas City, Missouri — The city has the most robust public transit system and serves R/ECAP

areas well. It has also invested in bus rapid transit lines serving the urban core and a new starter streetcar line. Unfortunately, because of system fragmentation there is still difficulty making east/west connections to jobs that have moved to the suburbs.

Kansas City, Kansas — Kansas City, Kansas, has invested in public transit infrastructure and operates its own transit system. In the last 20 years, a large employment center has developed in its western reaches, but there is not frequent public transit service to this area. It would be difficult for the city to build a robust transit system on its own; rather, it will be dependent on the development of an enhanced regional public transit system.

Independence — The city of Independence recently established its own transit system, IndeBus, to improve service within its boundaries. It has invested in transit infrastructure, but still suffers from lack of connections to other parts of the metro area.

Leavenworth and Blue Springs — These communities have limited transit service. This is reflected in their lower transit index scores.

Conclusions

- The chief issue for public transportation is that it does not connect to most of the region's jobs. This adversely impacts people of color and low-income residents who have a difficult time accessing potential employment opportunities.
- In outlying communities such as Leavenworth and Blue Springs, transit services are minimal. For growing populations of people in poverty and of color, this lack of public transportation restricts their ability to access employment opportunities.

Regional Context

Since the 1950s, the metropolitan area has had expansive highway planning and construction programs, which facilitated the movement of businesses and households farther and farther out. This has depleted the core of families and opportunities and made it more difficult for families in the core, primarily people of color and the poor to access the jobs that have now moved out to the edge of the metro area. Due to current fiscal constraints at the state level in both Kansas and Missouri, plans to expand the region's highway system have slowed; however, significant federal and state resources are still anticipated to be required to maintain and operate this system.

At the same time, the metropolitan area has funded its public transit system through a patchwork of local funding and multiple service providers. There are several reasons for this. First, much of the metropolitan area lacks the density to effectively support public transit. Second, the metro area is politically fragmented, which has made coordination of services and funding transit services difficult. There are currently five different transit systems serving the metro area. While significant recent progress has been made to coordinate services across these providers, funding for the transit system and regional service levels remain low compared with peer metropolitan areas.

Some of the effects of these past policies are reflected in the data provided in the previous section. For example, the lack of east/west public transit routes is a direct result of fragmentation.

However, in the last 10 years the metro area has begun to work more closely on building a more efficient transportation system that expands accessibility across the region and enhances connections between R/ECAPs and opportunity areas. This began with a regional transportation plan that adopted at its base a more compact land-use goal and a focus on key corridors. This was followed up by the HUD-funded Creating Sustainable Places initiative, which developed a number of strategies to promote more housing choices and transportation alternatives. This included a commitment of transportation dollars for sustainable community projects and a regional FHEA that identified R/ECAPs, opportunity areas and ways to connect the two.

There is also a new initiative to enhance coordination among area transit systems through a Regional Transit Coordinating Council. The cities of Kansas City, Missouri, Kansas City, Kansas, and Independence are all a part of this initiative. MARC is currently working on a study funded by a TIGER planning grant to identify new public transit strategies to double access to jobs by transit over the next 10 years. In addition, cities have made new investments in public transportation, including bus rapid transit lines and a new streetcar line Kansas City, Missouri, and investments in transit infrastructure in a number of communities, including Kansas City, Kansas, and Independence.

Local communities have been generally supportive of public transportation. However, because of the region's fragmentation it is difficult for any single community to provide adequate public transportation services on its own. Kansas City, Missouri, is the only city that has a dedicated tax just for public transportation and this is reflected the comparatively better transit service it offers its residents. However, if people of color and low-income residents, particularly those living in R/ECAPs, are going to have access to a wider range of job and other opportunities, it will require a more robust regional transportation system.

Conclusions

- The Kansas City metro area has a long history of expanding highways outward, facilitating the spread of employment centers and households and abandonment of the urban core, making it difficult for low-income residents and people of color left in the R/ECAP areas to access the opportunities that have moved to the suburbs.
- Over the last 10 years the metro area has started to change its policies looking for ways to better integrate its regional transit systems, redevelop corridors that link R/ECAPs and opportunity areas, and encourage development that affords all residents more opportunities.
- A more robust regional transit system that allows residents, no matter where they live, to access jobs and other opportunities will require both increased local funding and support and stronger regional partnerships.



Fair Housing Assessment

- I. Executive Summary
- II. Community Participation Process
- III. Assessment of Past Goals, Actions and Strategies
- IV. Fair Housing Analysis
 - A. Demographic Summary
 - B. Segregation/Integration
- V. Racially/Ethnically Concentrated Areas of Poverty
- VI. Disparities in Access to Opportunity
 - A. Education
 - B. Employment
 - C. Transportation



D. Low Poverty Exposure

- E. Environmental Health
- F. Patterns in Disparities to Access Opportunity
- VII. Disproportionate Housing Needs
- VIII. Publicly Supported Housing Analysis
 - IX. Disability and Access Analysis
 - X. Fair Housing Enforcement, Outreach Capacity and Resource Analysis
 - XI. Fair Housing Goals and Strategies

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

Section VI-D

Disparities in Access to Opportunity — Low Poverty Exposure

KEY FINDINGS AND CONCLUSIONS

- Non-Hispanic blacks and Hispanics are exposed to concentrated poverty at much higher levels than other racial/ethnic groups.
- People of Mexican descent, in particular, are significantly exposed to concentrated areas of poverty.
- The disparity in exposure to high concentrations of poverty that is evident in the region overall and in Kansas City, Missouri, and Kansas City, Kansas, is not found in the other four cities, where this exposure is fairly evenly distributed across racial/ethnic groups.
- There is a high correlation between areas with high exposure to concentrated poverty areas and the R/ECAPs.

The Low Poverty Index presented in HUD-provided data below uses rates of family poverty by household (based on the federal poverty line) to measure exposure to poverty by neighborhood. A higher score generally indicates less exposure to poverty at the neighborhood level.

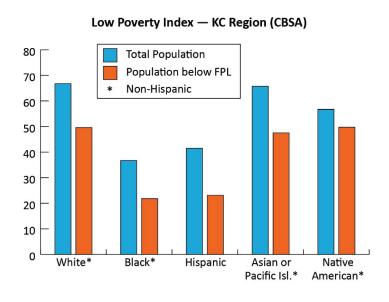
Table 1: Low Poverty Index

Table 1. Low I overty mack							
	Kansas City, Kansas	Kansas City, Missouri	Blue Springs	Independence	Leavenworth	KC Region (CBSA)	
Total Population	Total Population						
White*	40.47	61.61	69.60	45.83	55.05	66.73	
Black*	24.67	27.24	65.96	39.80	47.61	36.74	
Hispanic	17.98	30.79	68.62	38.37	54.11	41.50	
Asian or Pacific Islander*	25.05	50.35	71.40	45.48	57.18	65.73	
Native American*	31.93	45.34	68.04	40.98	57.55	56.72	
Population below federal poverty line							
White*	26.54	42.33	64.37	32.18	40.39	49.61	
Black*	14.32	17.48	49.39	27.12	18.70	21.85	
Hispanic	12.16	15.85	56.02	22.03	61.31	23.12	
Asian or Pacific Islander*	21.37	39.07	48.43	50.37	11.74	47.49	
Native American*	32.73	32.32	94.00	39.09	38.69	49.74	

^{*} Non-Hispanic

Disparities in exposure to poverty by protected class groups

Regional Context — According to HUD-provided data on the poverty index for the region as a whole, non-Hispanic whites (66.7) and Asians (65.7) have the least exposure to highpoverty neighborhoods. (A higher index number indicates less exposure.) Non-Hispanic blacks (36.7) and Hispanics (41.5) have the lowest scores, indicating they are more exposed to high-poverty areas. The disparities are similar for low-income residents as well, with non-Hispanic blacks at 21.9 and Hispanics at 23.1 in terms of their exposure to poverty index.

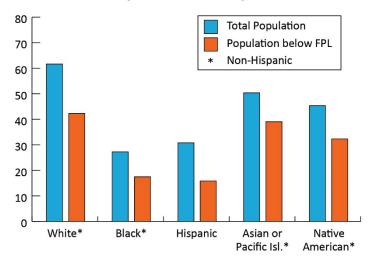


Kansas City, Missouri — According to HUD-provided data for Kansas City, Missouri, the city's pattern of exposure to poverty is similar to the region, but uniformly at higher levels, no matter the racial/ethnic group. Low-income non-Hispanic blacks (17.5) and Hispanics (15.6) have especially low poverty indexes, meaning that these groups experience very high exposures to high-poverty neighborhoods.

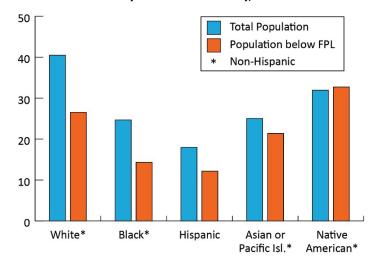
Kansas City, Kansas — According to HUD-provided data for Kansas City, Kansas, the city has substantially lower poverty indexes than the region, meaning that its residents, in general, have a much higher exposure to high-poverty neighborhoods. People of color have very low poverty index scores compared to non-Hispanic whites (40.5) in the city. Hispanics (18.0) experience especially low poverty indexes. Lowincome residents of Kansas City, Kansas, experience especially high exposure (with low index scores) compared to the rest of the region, with non-Hispanic blacks (14.3) and Hispanics (12.2) being especially impacted. Low-income Native Americans, non-Hispanic (32.7), actually experience slightly less exposure to poverty than do non-Hispanic whites (26.5).

Blue Springs — According to HUD-provided data for Blue Springs, Missouri, the poverty index is relatively high for all racial/ethnic groups (66.0 to 71.4), indicating less exposure to poverty. For low-income residents of Blue Springs there is a small, but significant, increase in

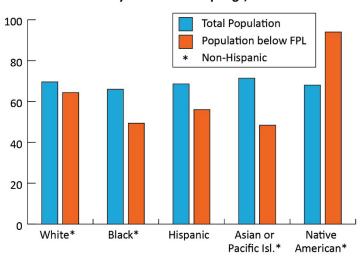
Low Poverty Index — Kansas City, Missouri



Low Poverty Index — Kansas City, Kansas



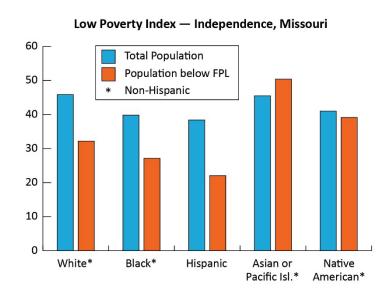
Low Poverty Index — Blue Springs, Missouri

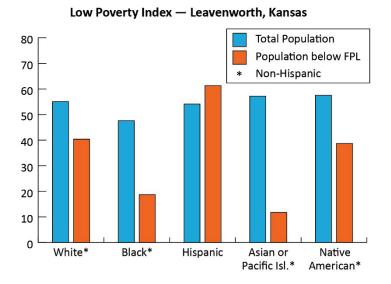


exposure to higher-poverty neighborhoods, especially for people of color — except for non-Hispanic Native Americans.

Independence — According to HUD-provided data for Independence, Missouri, the poverty index is fairly consistent across all races and ethnic groups (ranging from 45.8 to 38.4). However, these are below the regional scores for all racial/ethnic groups, except for non-Hispanic blacks (39.8). For lowincome residents of Independence, poverty index scores are also fairly consistent across races and ethnicities. However, there are some differences from other communities. Native Americans, non-Hispanic (50.4), and Asian or Pacific Islanders, non-Hispanics (39.1), have higher rates than do non-Hispanic whites (32.2).

Leavenworth — According to HUD-provided data for the city of Leavenworth, Kansas, poverty index scores are very consistent across all racial/ethnic groups (47.6 to 57.6). However, when looking at low-income residents only, the scores differ markedly with non-Hispanic blacks, (18.7) and non-Hispanic Asian and Pacific Islanders (11.7) scoring very low (indicating a high exposure to poverty neighborhoods).





Also, low-income Hispanics (61.3) are much less likely to be exposed to high-poverty areas than low-income non-Hispanic whites (40.4).

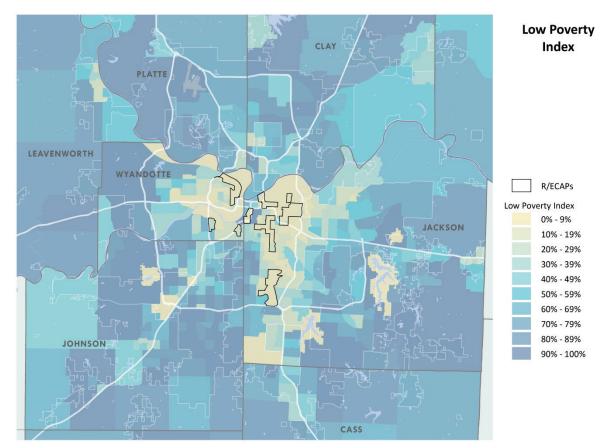
Conclusions

- Non-Hispanic blacks and Hispanics are most likely to be exposed to concentrated poverty areas.
- These patterns are especially apparent in the core cities of Kansas City, Missouri, and Kansas City, Kansas. The exposure to poverty is more severe for low-income people of color.
- Poverty index scores are fairly consistent across racial/ethnic groups in the cities of Leavenworth, Independence and Blue Springs. However, in the city of Leavenworth there

are sharp differences on exposure to concentrated poverty for low-income residents, with non-Hispanic blacks and Asian and Pacific Islanders being very exposed to concentrated poverty and Hispanics having much less exposure, even less than non-Hispanic whites.

Poverty exposure and place of residence

Using HUD-provided data and the following map we can more closely look at the impact of geography on a person's exposure to poverty.



Map 1: Low Poverty Index

Regional Context — The maps above and below first indicate that low poverty indexes (meaning concentrated poverty) coincide with the region's R/ECAPs (Racial/Ethnically Concentrated Areas of Poverty and adjacent areas. High index areas (low poverty exposure) are concentrated in the suburban areas of the region with a small area downtown.

These areas of high poverty exposure also coincide with concentrations of non-Hispanic blacks and Hispanics. However, as more minority population groups are moving to suburban locations throughout the metro area, there are many areas of substantial black or Hispanic concentration that are now located in areas with higher (less exposure to poverty) index scores. The most numerous group by national origin is people from Mexico, who are concentrated in and around R/ECAP areas. The second largest group by national origin people from several south Asian

countries including India, China, Vietnam and Korea. These groups are concentrated in high index (low poverty exposure) areas, particularly southern Johnson County, Kansas.

Kansas City, Missouri, and Kansas City, Kansas — In general terms, the cities of Kansas City, Missouri, and Kansas City, Kansas, are more likely to have low poverty indexes (high poverty exposure) which coincide with significant populations of non-Hispanic blacks and Hispanics, as well as people of Mexican descent.

Independence and Leavenworth — These two cities are characterized by a mix of lower and higher poverty index scores. This is the same for concentrations of vulnerable groups.

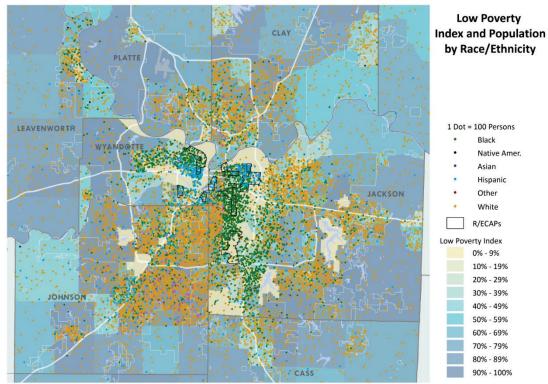
Blue Springs — This city has higher than average poverty indexes, meaning lower exposure to poverty. It also has relatively low numbers of recent immigrants.

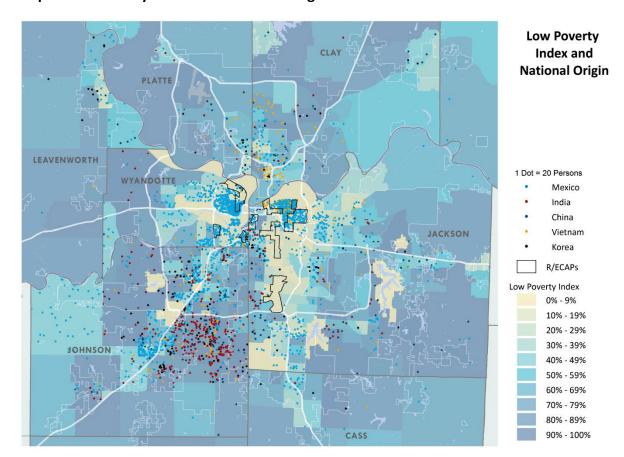
Conclusions

- There is a high correlation between R/ECAPs and low poverty index scores (concentrated poverty).
- Low poverty index scores correlate with higher numbers of Black, Non-Hispanics and Hispanic populations. However, many Blacks and Hispanics are dispersing into the larger metro area meaning a substantial numbers of people of color reside in higher poverty exposure areas.
- People of Mexican descent tend to live in areas of high poverty concentration.

Map 2: Poverty exposure and race/ethnicity or national origin

Low Poverty Index with Race/Ethnicity





Map 3: Low Poverty Index with National Origin

Regional Context — The most impacted groups in the region are non-Hispanic blacks and Hispanics. This holds true for both the population as a whole and for the low-income population. People of Mexican heritage also are found to be affected by exposure to concentrated poverty areas.

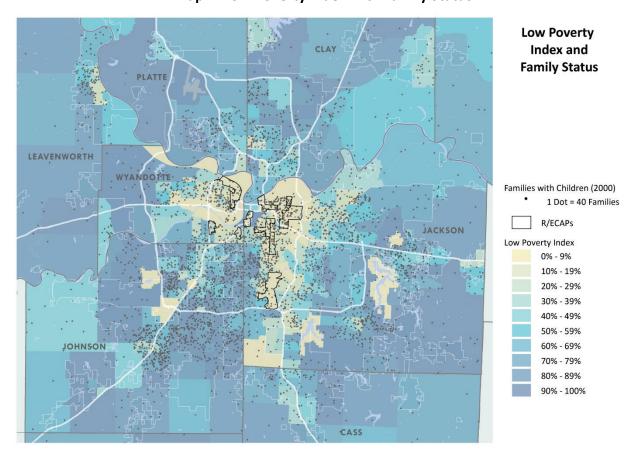
Kansas City, Missouri and Kansas City, Kansas — As in the region as a whole, Non-Hispanic blacks and Hispanics are the most affected groups in Kansas City, Missouri, and Kansas City, Kansas. These are also the cities where people of Mexican heritage are most affected by exposure to high poverty concentrations.

Blue Springs and Independence — The poverty index is fairly consistent across all races for these two cities. No specific racial or ethnic group is particularly affected. However, persons in Independence experience a higher exposure to poverty than do those in Blue Springs.

Leavenworth — The city of Leavenworth has consistent poverty index scores across all races. However, low-income blacks and Asian and Pacific Islanders (non-Hispanic) have significantly lower index scores than do other racial/ethnic groups.

Poverty exposure and family status

Families with children are concentrated in and around R/ECAP areas. However, such families are also widely distributed across the metro area and it is more difficult to discern any specific relationship between family status (children) and geography (areas of low poverty index scores).



Map 4: Low Poverty Index with Family Status

Conclusions

- The racial/ethnic groups most impacted by exposure to high poverty areas are non-Hispanic blacks and Hispanics.
- The core cities, Kansas City, Missouri, and Kansas City, Kansas, experience the most disproportionate exposure to concentrated poverty, while such exposure is more evenly distributed across racial/ethnic groups in the other three cities.
- People of Mexican heritage are also significantly affected by exposure to concentrated poverty.

Strategies and policies to affect regional and jurisdictional change

One way to look at exposure to concentrated poverty is through the lens of the separation of R/ECAPs and areas of opportunity. The region has a three-pronged strategy to address inequalities (not just in housing, but also income and other dimensions) generated by the separation of R/ECAPs and areas of opportunity:

1. Undertake programs to turn R/ECAPs into areas of opportunity.

Reduce concentrated areas of poverty through investment — Currently both public and private entities, including but not limited to city governments, economic development agencies, community development corporations, affordable housing developers and others, have efforts underway to not only invest more in urban core (R/ECAP) areas, but also to better coordinate these efforts among myriad investors and projects. The emphasis is on projects that are of scope substantial enough to create catalytic, self-sustaining change in these communities. In Kansas City, Missouri, the Urban Neighborhood Initiative (UNI) launched by the Greater Kansas City Chamber of Commerce is working with the city of Kansas City, Missouri, LISC, MARC and others to catalyze reinvestment in the area from Troost to Prospect and 18th to 51st Streets. The Housing Authority of Kansas City (MO) and the city of Kansas City, Mo., are working together and with other community stakeholders to implement a Choice Neighborhood initiative to replace old public housing units with scattered site mixed income housing in the northeast area of Kansas City, Mo. and other parts of the city. The Unified Government is working to implement a Healthy Communities initiative in the northeast portion of the city of Kansas City, Kansas, beginning with investments in a new full service grocery store and new community center. LISC is working with community partners, including a community development corporation CHWC to build new housing in R/ECAP neighborhoods. Increased coordination is occurring through involvement by community partners such as LISC, United Way, local community development corporations and the cities.

2. Undertake programs to better connect R/ECAPs with areas of opportunity.

residents to jobs and other resources in opportunity areas — The public transit system in the metro area currently does not serve employment centers very well, with only 9 percent of the region's jobs being accessible by public transit within one hour for 41 percent of the population.. East-west connections are especially poor. With funding from a U.S. Department of Transportation TIGER planning grant, the Mid-America Regional Council is currently working with the cities participating in this assessment to conduct a study to directly address this issue by identifying ways to double job access by transit in the next 10 years. In general, R/ECAP areas in Kansas City, Missouri, have reasonable transit service; however, the transit system doesn't connect these residents to many of the employment centers where available jobs might be available to them. In Kansas City, Kansas, transit service exists, but is less robust. A large challenge for many adults living in the R/ECAP areas is limited educational attainment, which limits job prospects. Other

challenges include felony convictions, mental and physical health challenges preventing work, and lack of affordable child care. Community organizations are working to address these challenges, but resources are limited.

3. Undertake programs that make it easier for residents of R/ECAPs to reside in areas of opportunity.

Reduce concentrated poverty by making it easier for low income, people of color to move to opportunity areas — Affording low-income people of color the opportunity to relocate to opportunity areas is very difficult. Many communities are reluctant to accept or facilitate affordable housing choices. In addition, rents — although more affordable than many metropolitan areas — are increasing, making it more difficult to afford such a move. Because the administration of housing vouchers is fragmented among a number of housing authorities across the metro area, it is difficult to tailor the use of vouchers to facilitate such moves. The Housing Authority of Kansas City (MO) has cooperative agreements in place with five other housing authorities supporting efforts to move residents to opportunity areas. Information on available affordable housing in opportunity areas is limited. The community launched www.kemetrohousing.org but it is not well known and individual counseling services to help residents find housing that meets their needs in opportunity areas is limited.



Fair Housing Assessment

- I. Executive Summary
- II. Community Participation Process
- III. Assessment of Past Goals, Actions and Strategies
- IV. Fair Housing Analysis
 - A. Demographic Summary
 - B. Segregation/Integration
- V. Racially/Ethnically Concentrated Areas of Poverty
- VI. Disparities in Access to Opportunity
 - A. Education
 - B. Employment
 - C. Transportation
 - D. Low Poverty Exposure



E. Environmental Health

- F. Patterns in Disparities to Access Opportunity
- VII. Disproportionate Housing Needs
- VIII. Publicly Supported Housing Analysis
 - IX. Disability and Access Analysis
 - X. Fair Housing Enforcement, Outreach Capacity and Resource Analysis
 - XI. Fair Housing Goals and Strategies

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

Section VI-E

Disparities in Access to Opportunity — Environmental Health

KEY FINDINGS AND CONCLUSIONS

- Low environmental index scores (higher exposure) coincide with some of the region's oldest industrial areas, some of which are in or in proximity to the R/ECAP (Racial/Ethnic Concentrated Areas of Poverty) areas. Higher index scores (less exposure) are found in most of the region, particularly in suburban and rural areas.
- Areas of high environmental hazard coincide in some cases with some concentrations of black populations, although many areas with the highest environmental hazard exposure have very little population. Some of the areas in the region with higher environmental hazard exposure are found in northeast Kansas City, Kansas, northeast and Blue River industrial areas I Kansas City, Missouri; Argentine and Armourdale areas, northeast Kansas City, Kansas; along I-35 in Johnson County, Kansas; and North Kansas City, Missouri, in Clay County.
- The lowest exposures for the region are for non-Hispanic whites and Native Americans. Hispanic persons across the region are at slightly greater risk of exposure.
- Portions of Kansas City, Missouri and Kansas City, Kansas, where minority and poor persons live, particularly R/ECAPS, have high walkability scores while others, particularly the areas in eastern and southeastern Kansas City, Missouri, have lower scores due to lower density of development and lack of sidewalks.
- Portions of Kansas City, Missouri and Kansas City, Kansas, where minority and poor persons live, including foreign-born, have high walkability scores.

Environmentally Healthy Neighborhood Opportunities

The Environmental Health Index measures exposure based on EPA estimates of air quality and carcinogenic, respiratory and neurological toxins by neighborhood. A higher score generally indicates less exposure to toxic release hazards by neighborhood, where a neighborhood is a census block group. The data used by HUD is from a 2005 Environmental Protection Agency database of toxic releases.

Table 1: Environmental Health IndexData Provided by HUD

	кск	ксмо	Blue Springs	Independence	Leavenworth	KC Region
Total Population						
White*	46.68	53.51	70.60	64.99	83.64	62.54
Black*	43.24	48.22	70.26	63.39	84.66	51.52
Hispanic	35.26	43.90	70.67	63.45	87.47	48.98
Asian or Pacific Islander*	39.58	47.49	70.42	65.16	86.32	53.04
Native American*	42.17	50.07	70.89	64.59	89.22	61.42
Population below federal poverty line						
White*	38.95	47.51	70.80	63.96	81.24	60.75
Black*	37.78	44.05	67.45	62.11	77.77	45.61
Hispanic	32.51	40.67	71.20	61.01	86.28	42.44
Asian or Pacific Islander*	33.30	41.41	69.85	78.61	80.22	47.02
Native American*	40.22	47.79	69.00	58.98	76.81	57.61

^{*} Non-Hispanic

Regional Context — Maps 1 - 4 indicate that low environmental index scores (higher exposure) coincide with some of the region's oldest industrial areas, some of which are in or in proximity to the R/ECAP (Racial/Ethnic Concentrated Areas of Poverty) areas. Higher index scores (less exposure) are found in most of the region, particularly in suburban and rural areas.

Areas of high environmental hazard coincide in some cases with some concentrations of black populations, although many areas with the highest environmental hazard exposure have very little population. Some of the areas in the region with higher environmental hazard exposure are found along I-35 in Johnson County, Kansas, and North Kansas City, Missouri, in Clay County.

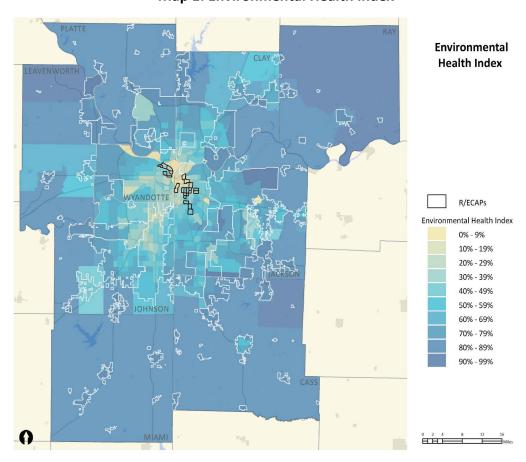
The lowest exposures for the region are for non-Hispanic whites and Native Americans. Hispanic persons across the region are at slightly greater risk of exposure. Foreign-born persons from Mexico and Vietnam are more likely to reside in northeast Kansas City, Missouri and northeast area and the Armourdale area of Kansas City, Kansas, where older industrial properties pose greater environmental risks.

Kansas City, Missouri, and Kansas City, Kansas — In general terms, these two cities are more likely to have exposure to higher toxic releases due to the presence of older industrial areas. These areas are in northeast Kansas City, Missouri; the Blue River area in east Kansas City, Missouri; northeast Kansas City, Kansas, and the Armourdale area of Kansas City Kansas.

In Kansas City, Missouri, Hispanics have somewhat higher risk, both overall and for Hispanic persons below the poverty line. Non-Hispanic whites and Native Americans below the poverty line are at slightly less risk than all Hispanics in the city. For Kansas City, Kansas, the exposure index is lowest, meaning that residents in the city are at the greatest risk of the five cities examined in this assessment. Hispanics and non-Hispanic Asians or Pacific Islanders are at greatest risk of exposure in Kansas City, Kansas, both overall and for those in poverty.

Independence, Leavenworth and Blue Springs — These three cities have fewer industrial areas and therefore low environmental hazard exposure. The city of Leavenworth has the lowest risk of exposure for all races and ethnicities. For Blue Springs, the index is about the same for all races/ethnicities with slightly greater risk for non-Hispanic blacks below the poverty line. There is one area of low environmental health in or near the city of Blue Springs, but there does not appear to be much population in or around that area. For Independence, non-Hispanic blacks and Hispanics are at slightly greater risk of exposure. Those in poverty who are non-Hispanic Native Americans are at greatest risk in the city of Independence, while non-Hispanic Asians or Pacific Islanders below the poverty line are at the least risk of all races/ethnicities.

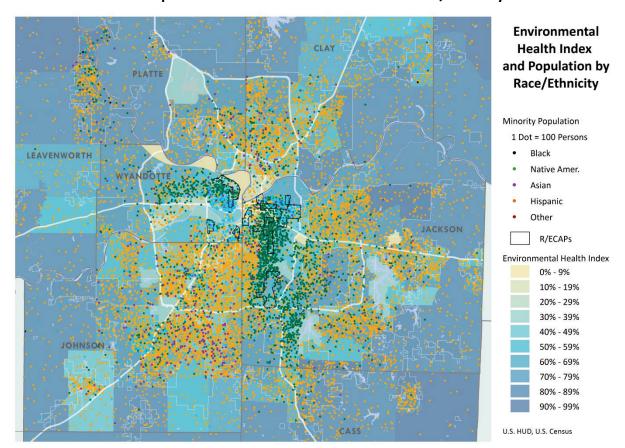
A modified version of HUD's Environmental Health Index map shows the **level of exposure to environmental health hazards** for jurisdictions and the region. The map also includes R/ECAP outlines.



Map 1: Environmental Health Index

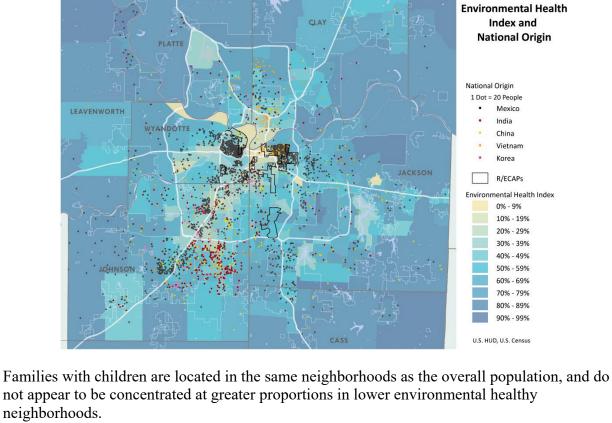
Map 2 shows exposure to toxic releases by race and ethnicity. The R/ECAP areas in Kansas City, Missouri, and Kansas City, Kansas, are in closer proximity to old industrial areas and have lower environmental health indexes (higher exposure). These areas are also neighborhoods with higher proportions of minority persons and persons in poverty.

The areas in Kansas City, Missouri, have higher proportions of black and Hispanic persons. For Kansas City, Kansas, the areas with lower environmental health indexes are primarily Hispanic and Asian populations.



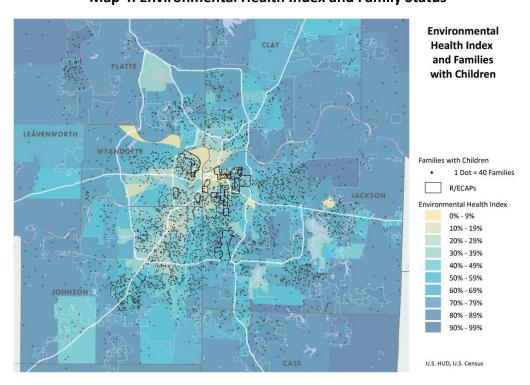
Map 2: Environmental Health Index and Race/Ethnicity

For the foreign-born population (Map 3), persons born in Mexico and Asian countries, particularly Vietnam, live in greater numbers in less environmental healthy neighborhoods in Kansas City, Missouri, and Kansas City, Kansas.



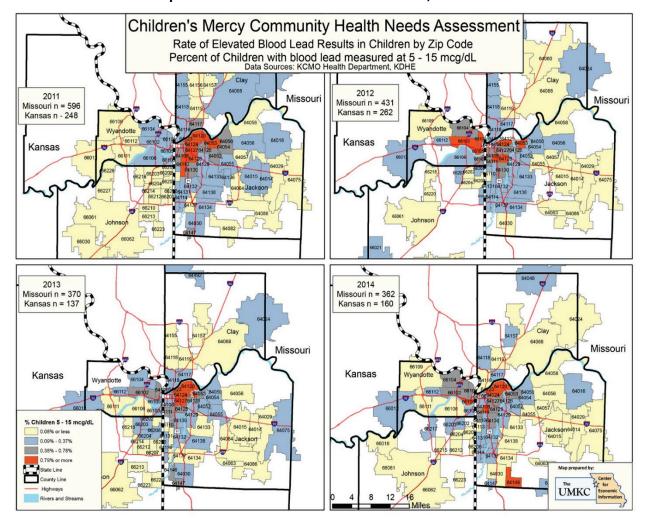
Map 3: Environmental Health Index and National Origin

not appear to be concentrated at greater proportions in lower environmental healthy neighborhoods.



Map 4: Environmental Health Index and Family Status

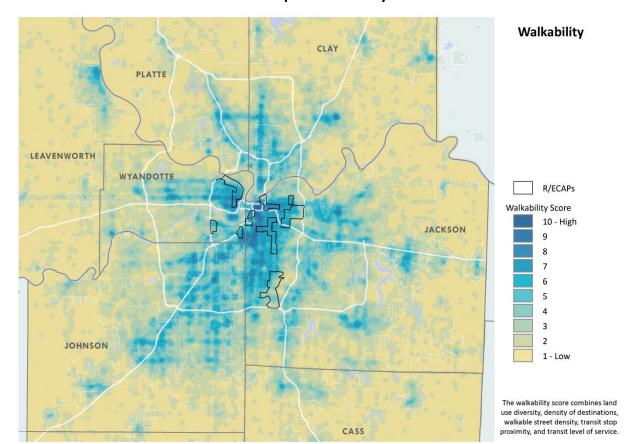
Map 5 from local data shows that some parts of the Kansas City region have older housing stock, which may contain lead-based paint. Children's Mercy Hospital has mapped the location of children identified with elevated levels of lead in their blood. These areas are concentrated in the central part of the cities of Kansas City, Missouri and Kansas City, Kansas, from incidents reported over the past four years.



Map 5: Children with Elevated Lead Levels, 2011-2014

Another measure of neighborhood health is walkability. Map 6 shows the walkability scores — combining land use diversity, density of destinations, walkable street density, transit stop proximity, and transit level of service — for neighborhoods across the region.

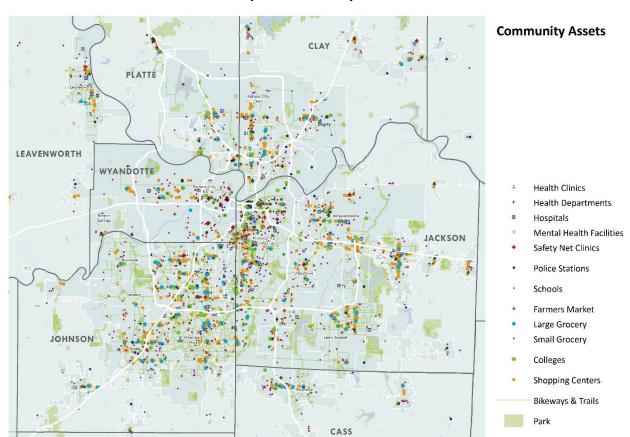
Portions of Kansas City, Missouri and Kansas City, Kansas, where minority and poor persons live, particularly R/ECAPS, have high walkability scores while others, particularly the areas in eastern and southeastern Kansas City, Missouri, have lower scores due to lower density of development and lack of sidewalks.



Map 6: Walkability

There is limited data by neighborhood of environmental hazards such as lead-based paint exposure, poor water quality, poor air quality such as higher concentrations of particulate matter, etc. In general, older neighborhoods with older housing stock, proximity to highways and railroad lines, pose greater environmental risks than newer suburban portions of the region.

The presence of community facilities and assets is an indicator of whether an area is one of opportunity. The maps below show locations of community facilities and assets, including health clinics, grocery stores, community centers, schools, parks and trails. Community facilities that are operated by for-profit companies, such as grocery stores, are more prevalent in middle and upper income neighborhoods. Safety net clinics tend to be located in neighborhoods with higher proportions of persons without health insurance. Map 7 shows the location of community assets. In general, there are fewer commercial establishments such as full-service grocery stores, other retail and service establishments in older neighborhoods. This lack of access to goods and services impacts concentrated neighborhoods occupied by black and Hispanic households, foreign born persons and persons with disabilities.



Map 7: Community Assets



Fair Housing Assessment

- I. Executive Summary
- II. Community Participation Process
- III. Assessment of Past Goals, Actions and Strategies
- IV. Fair Housing Analysis
 - A. Demographic Summary
 - B. Segregation/Integration
- V. Racially/Ethnically Concentrated Areas of Poverty
- VI. Disparities in Access to Opportunity
 - A. Education
 - B. Employment
 - C. Transportation
 - D. Low Poverty Exposure
 - E. Environmental Health



F. Patterns in Disparities to Access Opportunity

- VII. Disproportionate Housing Needs
- VIII. Publicly Supported Housing Analysis
 - IX. Disability and Access Analysis
 - X. Fair Housing Enforcement, Outreach Capacity and Resource Analysis
 - XI. Fair Housing Goals and Strategies

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

Section VI-F

Disparities in Access to Opportunity — Patterns in Disparities

KEY FINDINGS AND CONCLUSIONS

- The pattern of development in the metropolitan area has caused a distinct split between large segments of the poor and people of color, who are concentrated in the urban cores of Kansas City, Missouri, and Kansas City, Kansas, and the opportunities (jobs, education, services) that are concentrated in the suburbs.
- This pattern is also prevalent for the disabled and recent immigrants of Mexican heritage.
- This disparity due to distance is exacerbated by a public transit system that does a poor job of connecting efficiently with job opportunities in the region.
- Distance, however, is not the only barrier to connecting opportunity to those who most need it. Lack of quality education and training for the poor and people of color and lack of investment in urban core neighborhoods also contribute to disparities in access to opportunity.

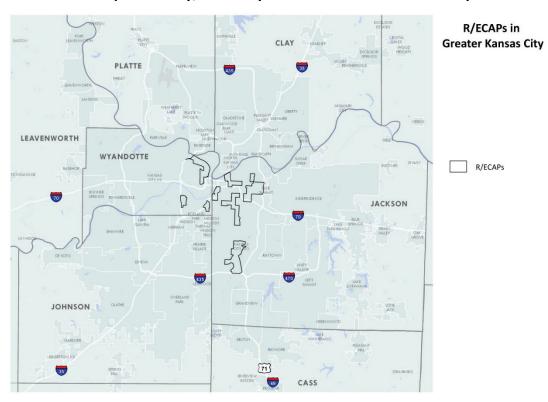
Overarching Patterns of Disparities in Access to Opportunity

Regional Context

There is both a geographic pattern of disparities in access to opportunity and a human pattern of disparities. These two dimensions are, of course, closely linked and overlap extensively.

In terms of geographic disparities there are a number of elements that demonstrate a strong concentration of poverty and people of color in the urban cores of Kansas City, Missouri, and Kansas City, Kansas. These areas are significantly separated from areas of opportunities, which are concentrated in the suburbs as people and jobs have continued to move farther out.

Map 1 shows the current distribution of Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs). While the R/ECAPs are concentrated in the urban core, a major change that has occurred over the last 20 years is the expansion of the R/ECAPs into the southern part Kansas City, Missouri and a slow move to the east.

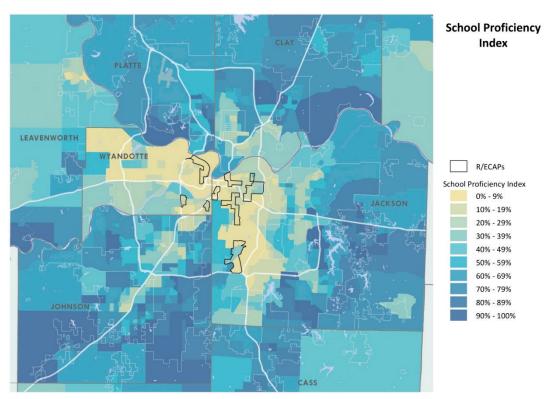


Map 1: Racially/Ethnically Concentrated Areas of Poverty

The U.S. Department of Housing and Urban Development (HUD) defines a Racially or Ethnically Concentrated Area of Poverty (R/ECAP) as a census tract where: (1) the non-white population comprises 50 percent or more of the total population and (2), the percentage of individuals living in households with incomes below the poverty level is either (a) 40 percent or (b) three times the average poverty rate for the metropolitan area, whichever is lower.

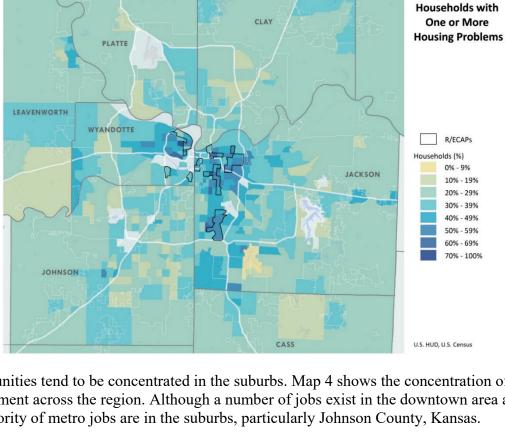
The analysis provided elsewhere in this Affirmatively Furthering Fair Housing plan shows that many of the measures of disparities provided by HUD closely overlap the R/ECAPs and adjacent neighborhoods.

For example, Map 2 shows the close correlation between low fourth grade proficiency (math and reading scores) and R/ECAPs and the urban core.



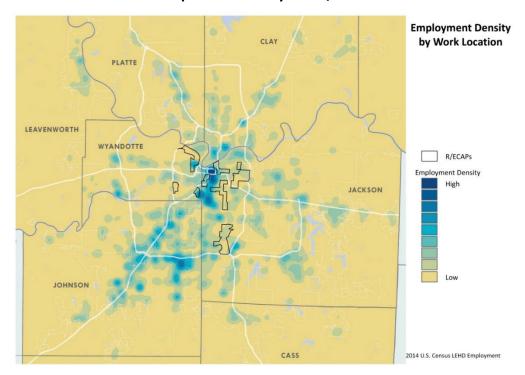
Map 2: School Proficiency Index and R/ECAPs

Map 3 shows the close correlation between households with one or more housing problems and R/ECAPs and the urban core. Households in the R/ECAP areas are much more likely to experience housing burdens, including severe cost burdens.



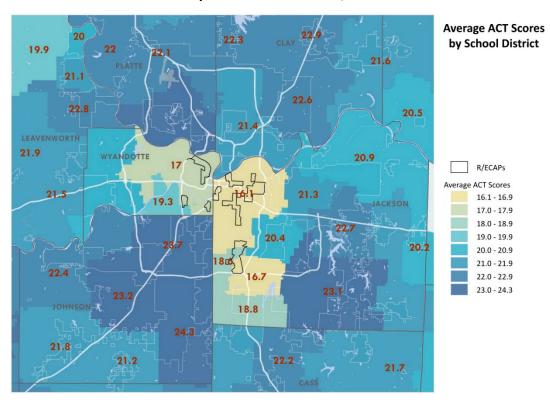
Map 3: Housing Problems and R/ECAPs

Opportunities tend to be concentrated in the suburbs. Map 4 shows the concentration of employment across the region. Although a number of jobs exist in the downtown area and Plaza, the majority of metro jobs are in the suburbs, particularly Johnson County, Kansas.



Map 4: Job Density and R/ECAPs

This also holds true for educations opportunities, as measured by ACT scores, which, as seen in Map 5, tend to concentrate in the suburban communities.



Map 5: ACT Scores and R/ECAPs

The human dimension of disparities as they relate to opportunity are illustrated by several HUD indexes, summarized in Table 1, used to measure access to opportunity.

Table 1: Access to Opportunity IndexesKansas City Region (CBSA)

Race/Ethnicity	Low Poverty Index	School Proficiency Index	Labor Market Index
White, Non-Hispanic	66.73	55.87	68.40
Black, Non-Hispanic	36.74	27.52	39.88
Hispanic	41.50	34.89	49.21

The higher the indexes, the better the access to opportunity. The table demonstrates that indexes for poverty, school proficiency, and access to jobs are twice as high for whites as they are for blacks and Hispanics. This is similarly reflected in the impact on those households living below the federal poverty level presented in Table 2.

Table 2: Access to Opportunity Indexes (Population below Federal Poverty Line)

Kansas City Region (CBSA)

Race/Ethnicity	Low Poverty Index	School Proficiency Index	Labor Market Index
White, Non-Hispanic	49.61	44.75	54.55
Black, Non-Hispanic	21.85	20.13	27.81
Hispanic	23.12	23.14	34.73

Similar disparities exist when looking at households living with housing problems (housing cost or housing condition). Table 3 shows that blacks and Hispanics are almost twice as likely as whites to live in a housing unit with problems, including housing that is too expensive.

Table 3: Households Experiencing Housing Problems by Race/EthnicityKansas City Region (CBSA)

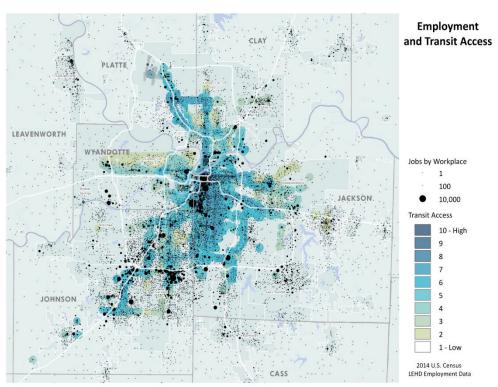
Race/Ethnicity	Percent with Problems		
White, Non-Hispanic	26.70%		
Black, Non-Hispanic	46.01%		
Hispanic	42.21%		

As stated above, the dimensions of geography, race/ethnicity and poverty overlap and reinforce each other. Map 6 shows how concentrated people of color are in urban core neighborhoods.

Segregation and Integration by Race/Ethnicity LEAVENWORTH WYANDOTTE Segregated Minority Integrated, Leaning Minority Integrated, Leaning White JACKSON Non-integrated White Pop. Segregated Minority: 50%+ Minority Integrated, Leaning Minority: 26.4% - 49.9% Minority Integrated, Leaning White: Non-Integrated White Population: 0% - 26.2% Minority 2010-2014 Census ACS

Map 6: Segregated Populations by Race/Ethnicity

Map 7 shows that people of color, concentrated as they are in urban core neighborhoods, have excellent access to public transit, but public transit routes do not reach 60 percent of the metropolitan area's jobs.



Map 7: Employment and Transit Access

Local Context

The following summaries are based primarily on data illustrated in Map 6.

Kansas City, Missouri — The city has a high concentration of poverty, people of color, and R/ECAPs. However, it also has areas of opportunities, at least in terms of employment, housing, and services, and its transit service is far superior to other cities. It is here, in particular, that the data illustrates that what separates the poor and people of color from opportunity is not just distance, but also training, education and other socioeconomic factors.

Kansas City, Kansas — Like its neighbor on the Missouri side of the region, Kansas City, Kansas, has a high concentration of poverty and people of color, but it does not have the compensating proximity of opportunity areas and does not have as robust a transit system as Kansas City, Missouri.

Independence — The city of Independence has some concentration of people of color in its western reaches, and becomes increasingly white to the east where there are more job opportunities and services. However, because it is served by a single school district, children across the city have access to better educational opportunities.

Leavenworth — A smaller city both in population and area, the city Leavenworth has pockets of more segregated areas, but also integrated areas. Access to opportunities in Leavenworth are fairly high, given the small geographic size of the city, but because of its outlying location, low-income and minority households have a more difficult time accessing opportunities in the rest of the region.

Blue Springs — The city of Blue Springs is clearly a suburban community, mostly consisting of non-integrated, predominantly white census tracts. In general, residents have greater opportunities in terms of services, some jobs and education. A lack of public transportation and small number of jobs are limiting elements for residents.

Conclusions

- Areas with high concentrations of people of color and poverty are located in the urban cores of Kansas City, Missouri, and Kansas City, Kansas.
- Opportunities tend to be concentrated in the suburbs, physically far away from the urban core, with the exception of the corridor between downtown and the Plaza in Kansas City, Missouri.
- While transit is accessible in these core areas, transit routes do not connect with the majority of jobs in the metropolitan area.
- Even when the areas of concentrated minority and poverty are close to opportunity areas, such as in parts of Kansas City, Missouri, there may be other barriers to access these opportunities such as a lack of education and training.

Additional Disparity Information

Regional Context

People with disabilities exhibit a similar geographic pattern of concentration as do people of color and those in poverty. Map 8 shows the distribution of people with disabilities.

Although more widely distributed that people of color or poverty, there is still a clear concentration in the urban core areas of Kansas City, Missouri, and Kansas City, Kansas. This probably reflects the low-income status of many of those with disabilities. Again, while they may have good access to public transportation, the transit system does not provide service to many of the region's jobs and other amenities.

PLATTE

PLATTE

PLATTE

PRECAPS

Percent Disabled

0% - 11.6%

- Regional

11.7% - 19.9%

Average

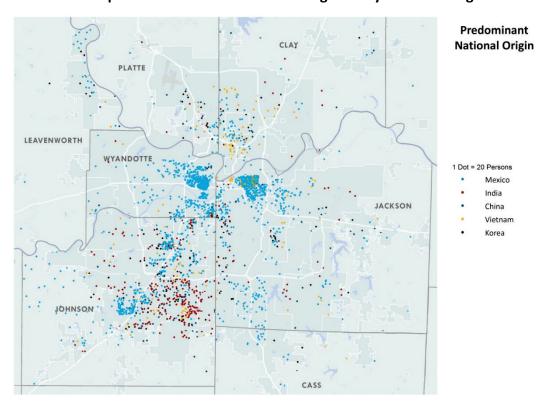
20% - 29.9%

30% - 57%

Possible of the control of the co

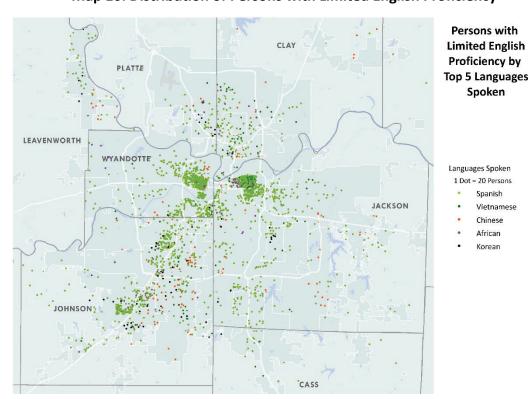
Map 8: Disability and R/ECAPs

Map 9: Distribution of Recent Immigrants by National Origin



Map 9 above shows the distribution of recent immigrants. The largest group is those with a Mexican nationality. The next largest group of foreign-born are from several southeast Asian countries. People of Mexican heritage are clustered in the two urban cores in or adjacent to the R/ECAPs in eastern Kansas City, Kansas, and northeastern Kansas City, Missouri. As such, they face similar issues in terms of access to opportunities as those living in the R/ECAPs. There are also a number of households with Mexican heritage living along the I-35 corridor in Johnson County, especially in the city of Olathe. While these households are closer to opportunities, transportation and language barriers can be an issue.

Those of Southeast Asian heritage are more scattered across the metropolitan area, especially in southern Johnson County. This pattern is reinforced by the distribution of those with limited English proficiency, as illustrated in Map 10.



Map 10: Distribution of Persons with Limited English Proficiency

Local Context

People with disabilities are found in all communities, but somewhat more concentrated in Kansas City, Missouri, and Kansas City, Kansas. People with disabilities in Leavenworth, Independence and Blue Springs are closer to opportunities; however public transit services are not as robust. These communities have some public and private services available for the disabled, including transportation.

Concentrations of new immigrants are primarily in Kansas City, Missouri, and Kansas City, Kansas.

Conclusions

- People with disabilities face many of the same issues of segregation from and difficulty
 accessing opportunities as do people of color and those in poverty. However, this can be
 compounded by their disability.
- Recent immigrants of Mexican heritage are concentrated in or near R/ECAPs and tend to be isolated from areas of opportunity. This is often further complicated by language barriers.

Initiatives to Connect People to Opportunities

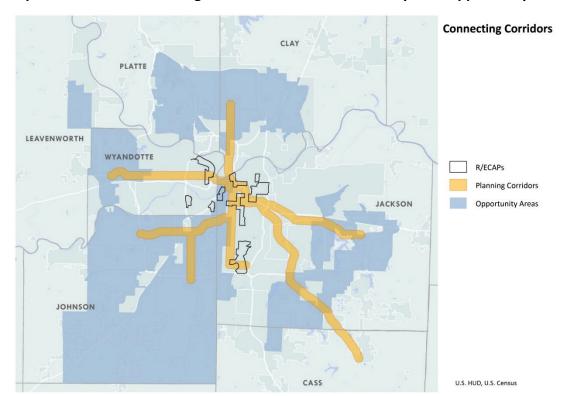
Regional Context

There are a number of community initiatives aimed at increasing access to opportunity for persons of color and those in poverty, although the scale and resources for many of these initiatives are not sufficient to fully address current needs.

Education — Head Start programs are currently able to serve less than 15 percent of eligible children. Some school districts, such as the Hickman Mills School District in Kansas City, Missouri, and Independence School District, are working to help low-income working households gain access quality early education through universal pre-Kindergarten programs. The Local Investment Commission (LINC) offers before and after school services and supports for families in Kansas City, Missouri, Independence, Center, Grandview, Hickman Mills, North Kansas City and Fort Osage school districts, serving hundreds of children and their families. PREP-KC is working in high schools in five urban core school districts to help disadvantaged students learn about careers, take advantage of career academies and otherwise support furthering their education.

Transportation — MARC has led a coalition of cities seeking to redevelop key transportation corridors and enhance public transit on these corridors. This has been supported by a series of TIGER grants from the U.S. Department of Transportation. The first TIGER grant awarded to the region helped cities develop bus rapid transit infrastructure in these key corridors and strengthen connections between the urban core and suburban opportunities. (See Map 11.)

A more recent TIGER Planning grant, awarded to MARC on behalf of a coalition of regional partners, is supporting efforts to improve connectivity between those in concentrated areas of poverty and employment centers across the metro area. The goal is to double the number of jobs that can be reached by public transportation in 10 years.



Map 11: Corridors Connecting Concentrated Areas of Poverty with Opportunity Areas

Local Context

Each of the five cities is engaged in a variety of initiatives focused on turning concentrated areas of poverty into areas of opportunity and revitalizing older parts of their communities. The most significant is taking place in the urban core of Kansas City, Missouri, where a city partnership with LISC, the Urban Neighborhood Initiative (a program of the Greater Kansas City Chamber of Commerce), the Urban Land Institute, MARC and others is undertaking a project to build the capacity of the region to implement urban revitalization plans. The Catalytic Urban Revitalization project is in the midst of a \$200,000 initiative to develop a revitalization implementation plan for a large chunk of the urban core, develop a new entity with the capacity to do catalytic revitalization, and raise \$25 to \$50 million in a patient capital fund.

Conclusions

- There are several regional initiatives underway to both better connect R/ECAPs to opportunity areas and to transform concentrated areas of poverty into opportunity areas.
- Local communities are actively participating in the regional efforts and have active revitalization initiatives of their own.

Contributing Factors to Disparity in Access to Opportunity

Contributing Factor

Lack of public transit connectivity between concentrated areas of poverty and persons of color and opportunities, particularly jobs.

One way to increase access to opportunities is to improve public transit connections between areas with high concentrations of people of color and poverty and few nearby opportunities with areas that have more abundant opportunities. This is especially critical when speaking of access to jobs.

Regional Analysis

Regional transit systems do not do a good job of connecting the poor and people of color with job opportunities.

The metropolitan area, with no natural boundaries, is characterized as a low-density region with the classic donut hole development pattern with a disinvested core and an ever-increasing suburban ring. It is in this suburban ring where the most job opportunities exist.

The region's transit system, because of fragmentation of transit jurisdictions across cities and the state line, has not been robust. The most developed portion of the regional transit system is in Kansas City, Missouri, which has a dedicated sales tax for the service. The city has also recently invested in a starter streetcar line. No other part of the metro area has a dedicated revenue source for public transit.

While residents in the urban core of Kansas City, Missouri, urban core have good access to public transit, the fragmented transit service either does not connect at all with jobs (60 percent of jobs are not served by public transit) or connections are so convoluted that it takes an inordinate amount of time to get to and from a job. A recent Brookings Institution study estimated that only 18 percent of the jobs in the metro area are accessible by a 90-minute transit ride.

MARC is currently leading a TIGER Planning grant focused on doubling the number of jobs connected to transit in 10 years.

Lack of private investment in specific neighborhoods

This includes investment by nongovernmental entities, such as corporations, financial institutions, individuals, philanthropies, and nonprofits, in housing and community development infrastructure.

Private investment can be used as a tool to advance fair housing, through innovative strategies such as mixed-use developments, targeted investment and public-private partnerships. Private

Lack of resources and coordinated strategies to redevelop R/ECAPs and adjacent areas. R/ECAPs are concentrated in Kansas City, Missouri, and Kansas City, Kansas, with none occurring outside of these two cities. This concentration in neighborhoods with high housing abandonment, higher crime rates and lower job opportunities is widely recognized, not only in these two cities, but in the region as a whole. However, it has been difficult for the two cities, even with access to federal resources such as those available through HUD, to amass enough targeted resources to change the economic, development and social dynamics in these communities. While the region recognizes the

investments may include, but are not limited to: housing construction or rehabilitation; investment in businesses; the creation of community amenities, such as recreational facilities and social services; and economic development of the neighborhoods that creates jobs and increase access to amenities such as grocery stores, pharmacies and banks.

It should be noted that investment solely in housing construction or rehabilitation in areas that lack other types of investment may perpetuate fair housing issues. While private investment may include many types of investment, to achieve fair housing outcomes such investments should be strategic and part of a comprehensive community development strategy.

importance of the redevelopment of these areas, many consider the problem one for the two cities to address.

Investments that are made within the R/ECAPs are frequently not coordinated and often do not maximize impact for the community. There are many different agencies working in these neighborhoods, from the federal government to state government, cities, neighborhoods, foundations, nonprofit development agencies and for-profit developers. However, there is no one entity that has the responsibility to bring these diverse players together to develop a coordinated strategy that maximizes their investments.

- Within Kansas City, Missouri, there are new efforts underway to coordinate activities between the city, foundations, the Local Initiatives Support Commission (LISC), and the Mid-America Regional Council, not only to enhance coordination, but also to establish new capital resources.
- In April 2016, LISC announced the establishment of the Catalytic Urban Predevelopment Fund to assist developers with predevelopment costs.
- The Greater Kansas City Chamber of Commerce's Urban Neighborhood Initiative (UNI), now in its third year, focuses resources on east-side R/ECAPs, with special emphasis on housing and education in partnership with Purpose Built Communities. LISC is working with Kansas City, Kansas, to spur reinvestment in portions of that city.
- The Unified Government has announced a major Healthy Campus initiative in Kansas City, Kansas, northeast of downtown, with a grocery store, community center and housing options.

The need for one or more high-capacity, nonprofit housing development entities. Not only are housing redevelopment efforts fragmented, as mentioned above, but this fragmentation occurs primarily among a high number of rather small organizations. The region does not have a high-capacity development entity with the capacity to pull together disparate resources into catalytic redevelopment.

A partnership of the city of Kansas City, Missouri, LISC, MARC, the Urban Neighborhood Initiative, the Urban Land Institute, and the American Institute of Architects, with financial support from local foundations and businesses, has assembled \$250,000 and hired a

consulting team to do three things in the east-side R/ECAPs:

- Develop a coordinated, catalytic regional strategy.
- Bring together the framework and parties for a catalytic redevelopment nonprofit developer.
- Assemble a \$25 million patient capital redevelopment fund.

Land-use and zoning laws

This includes regulation by local government of the use of land and buildings, such as regulation of the types of activities that may be conducted, the density at which those activities may be performed, and the size, shape and location of buildings and other structures or amenities. Zoning and land-use laws affect housing choice by determining where housing is built, what type of housing is built, who can live in that housing, and the cost and accessibility of the housing. Examples of such laws and policies include, but are not limited to:

- Limits on multi-unit developments, which may include outright bans on multi-unit developments or indirect limits such as height limits and minimum parking requirements.
- Minimum lot sizes, which require residences to be located on a certain minimum sized area.
- Occupancy restrictions, which regulate how many persons may occupy a property and, sometimes, the relationship between those persons (refer also to occupancy codes and restrictions for further information).
- Inclusionary zoning practices that mandate or incentivize the creation of affordable units.
- Requirements for special use permits for all multifamily properties or multifamily properties serving individuals with disabilities.
- Growth management ordinances.

Kansas City, Independence, Blue Springs, Unified Government and Leavenworth did not use racial zoning ordinances to exclude minorities explicitly. However, land-use planning and zoning policies have shaped segregation. A lack of diverse housing options throughout the region, particularly outside of Kansas City, Missouri, and Kansas City, Kansas, limits the options of minorities with limited incomes.

Other Barriers to Access to Opportunity Besides Proximity.

Even though persons of color or who are impoverished may have physical access to opportunities, they may experience other barriers, such as a lack of education and training, that prevent them from accessing the opportunities. These barriers can be every bit as difficult to overcome as the physical barrier of distance.

Distance is not the only barrier to accessing opportunity. When examining the areas of concentrated poverty and minority populations and opportunity areas, a considerable amount of the disconnect between these is caused by distance, with the poor and people of color clustered in the urban cores and opportunities found scattered around the suburbs and metro edge. However, there is one exception to this. The corridor from Downtown Kansas City, Missouri, south to the Plaza has a considerable number of jobs. These jobs are in near proximity to a number of R/ECAPs and public transportation is abundant in the area. But these jobs are often not available to residents of R/ECAPs.

First, many of these jobs are white collar jobs requiring extensive education and or training. Residents of R/ECAPs typically do not have the advanced degrees or certifications that the jobs require. A number of nonprofit organizations are trying to bridge this gap, but efforts are hindered by an underperforming school district and lack of family resources.

Second, many of the people who occupy these professional jobs seek to live in neighborhoods and housing that cannot be found in the core. They have the resources to choose where they live and are willing to devote more income and time to living in homes farther away from their jobs.

Difficulty in Accessing Quality Education.

A key opportunity that people of color and poverty have difficulty in accessing is quality education. Lack of a quality education can significantly contribute to a person not being prepared or qualified to take advantage of job opportunities in an economy that more and more puts a premium on education and certification.

Lack of a quality school system and the ability to access quality schools in other parts of the region contribute to poor educational outcomes for those in areas of concentrated poverty and people of color.

The Kansas City, Missouri, school district, which serves the urban core of the city, has been in turmoil for many years. There are a number of factors that drive this, including poor management in the past, the many issues facing the district, such as the poverty of its students, and a lack of resources. Charter schools have popped up throughout the core, but it is still unclear whether this strategy is succeeding and it often draws high-achieving students (and their motivated parents) away from the public school district, leaving it with even more problems. It is also difficult for a student in the urban core to transfer to a suburban school that may perform better. Districts are generally allowed to prohibit or limit such transfers and the state line adds to this problem. In addition, transferring to a suburban

There is a lack of affordable, accessible housing for the disabled.

The disabled often have no choice but to live in concentrated areas of poverty and therefore face some of the same disparities in accessing opportunities that those who are poor or people of color do.

school means a family will have to overcome transportation issues.

Disabled persons are more concentrated in the urban core than is the population as a whole thus separating them from job and other opportunities.

The disabled tend to reside in concentrated areas of poverty for several reasons:

- The disabled have a harder time accessing quality employment and therefore have lower incomes in general, thus limiting their housing choices.
- There is a dearth of quality, affordable, accessible housing throughout the metropolitan area, further limiting choices for the disabled.
- Residents of RECAPs and adjacent areas, because of lower incomes and lack of access to health insurance, may have become disabled because lack of ability to treat conditions such as diabetes.
- Being concentrated in the urban core separates them from opportunity. This lack of access is compounded by their disability.



Fair Housing Assessment

- I. Executive Summary
- II. Community Participation Process
- III. Assessment of Past Goals, Actions and Strategies
- IV. Fair Housing Analysis
 - A. Demographic Summary
 - B. Segregation/Integration
- V. Racially/Ethnically Concentrated Areas of Poverty
- VI. Disparities in Access to Opportunity
 - A. Education
 - B. Employment
 - C. Transportation
 - D. Low Poverty Exposure
 - E. Environmental Health
 - F. Patterns in Disparities to Access Opportunity



VII. Disproportionate Housing Needs

- VIII. Publicly Supported Housing Analysis
 - IX. Disability and Access Analysis
 - X. Fair Housing Enforcement, Outreach Capacity and Resource Analysis
- XI. Fair Housing Goals and Strategies

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

Section VII

Disproportionate Housing Needs

KEY FINDINGS AND CONCLUSIONS

- People of color face disproportionately high housing problems when compared to non-Hispanic whites and the population as a whole. Disproportionate housing problems are even greater when looking at severe housing problems. While Kansas City, Missouri, residents tend to have a higher probability of having housing problems, these percentages are almost equal for non-Hispanic blacks and Hispanics whether they live in the city or the region as a whole.
- There is considerable overlap between high housing burden and R/ECAPs and adjacent areas. These areas are concentrated in Kansas City, Missouri, and Kansas City, Kansas. Non-Hispanic blacks and Hispanics are principal occupants of these areas.
- People of color are renters at significantly higher rates than non-Hispanic whites.
- While overcrowding occurs at similar rates within the city of Kansas City, Missouri, and the region, people of color experience a much higher rate of overcrowding than do non-Hispanic whites.
- CDBG communities outside of Kansas City, Kansas, and Kansas City, Missouri, experience similar disproportionate housing problems, with the exception of the cities of Blue Springs and Leavenworth.

Analysis of housing challenges

Housing challenges evaluated below (by race/ethnicity and family status) include higher rates of housing cost burden, overcrowding, or substandard housing. The analysis also examines which groups experience higher rates of severe housing burdens when compared to other groups.

Regional Context — HUD-provided data shown below indicates that 30.2 percent of all households have housing problems (incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, or a housing cost burden greater than 30 percent of income). While non-Hispanic whites (26.7 percent) and Asians or Pacific Islanders (28.8 percent) are less likely than the region as a whole to experience housing problems, other people of color, particularly non-Hispanic blacks (46.0 percent) and Hispanics (42.2 percent), are more likely to experience housing problems. Smaller families of fewer than five persons (23.8 percent) are less likely to experience housing problems compared to the regional rate for all households, but larger families of five or more persons (35.2 percent) or non-family households (39.4 percent) are more likely to experience housing problems.

A similar pattern exists for severe housing problems. Severe housing problems are defined similar to housing problems, but encompass households that experience a housing cost burden in excess of 50 percent of their income. The total percent of households experiencing this level of housing cost burden is 14.5 percent. People of color, particularly non-Hispanic blacks (25.6 percent), Hispanics (24.7 percent), and non-Hispanic Native Americans (23.1 percent) are more likely to experience severe housing problems.

Table 1: Households Experiencing Housing Problems and Housing Cost Burden

	KC Region	ксмо	кск	Leavenworth	Independence	Blue Springs
White*	26.7%	28.7%	29.6%	25.7%	30.4%	25.8%
Black*	46.0%	47.0%	17.3%	52.5%	48.2%	30.1%
Hispanic	42.2%	43.8%	46.6%	17.1%	45.1%	31.7%
Asian or Pacific Islander*	28.8%	32.5%	32.3%	30.3%	28.9%	10.0%
Native American*	37.6%	45.7%	59.7%	89.2%	27.0%	53.3%
Other*	37.6%	42.2%	47.1%	35.5%	45.6%	32.7%
Total	30.2%	35.4%	38.4%	29.5%	32.3%	26.2%

^{*} Non-Hispanic

Table 2: Households Experiencing Housing Problems and SEVERE Housing Cost Burden

	KC Region	ксмо	кск	Leavenworth	Independence	Blue Springs
White*	10.6%	12.6%	12.4%	11.8%	12.5%	9.9%
Black*	23.3%	24.9%	24.5%	26.2%	23.5%	3.5%
Hispanic	16.8%	17.3%	20.3%	5.4%	20.2%	14.8%
Asian or Pacific Islander*	11.1%	12.7%	9.2%	15.7%	5.3%	0%
Native American*	21.2%	24.9%	43.7%	67.6%	17.2%	53.3%
Other*	15.%	19.3%	30.7%	0%	19.8%	0%
Total	12.6%	16.6%	17.8%	13.7%	13.5%	9.6%

^{*} Non-Hispanic

Using HUD-provided data, the table above shows that 12.6 percent of all households in the region experience a severe housing cost burden (over half of household income spent on housing). While non-Hispanic whites (10.6 percent) and Asians or Pacific Islanders (11.1 percent) are less likely than the region as a whole to experience severe housing cost burden, other people of color, particularly non-Hispanic blacks (23.3 percent) and Native Americans (21.2 percent), are more likely to experience severe housing cost burden. Also, smaller families of fewer than five persons (9.3 percent) and larger families of five or more persons (9.5 percent) are less likely to experience severe housing cost burden compared to the region, but non-family households (19.1 percent) are more likely to experience severe housing cost burden.

Kansas City, Missouri — Compared with 35.4 percent of all KCMO households having housing problems (incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, or cost burden greater than 30 percent of income) and 28.7 percent of non-Hispanic white KCMO households, most people of color and certain household types have significantly higher rates of housing problems:

- Non-Hispanic blacks 47.0 percent
- Non-Hispanic Native Americans 45.7 percent
- Hispanics 43.8 percent
- Other non-Hispanics 42.2 percent
- Family households with five or more people 42.3 percent
- Non-family households 41.6 percent

Compared with 18.6 percent of all KCMO households having severe housing problems (incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, or cost burden greater than 50 percent of income) and 13.7 percent of non-Hispanic white KCMO households, people of color have significantly higher rates of severe housing problems:

• Non-Hispanic blacks — 27.4 percent

- Non-Hispanic Native Americans 27.3 percent
- Hispanics 23.9 percent
- Other non-Hispanics 21.3 percent

Compared with 16.6 percent of all KCMO households and 12.6 percent of non-Hispanic white KCMO households having severe housing cost burden (greater than 50 percent of income) most people of color and some household types have significantly higher rates of severe housing cost burden:

- Non-Hispanic blacks and Native Americans 24.9 percent
- Other non-Hispanics 19.3 percent
- Hispanics 17.3 percent
- Non-family households 21.4 percent

KCMO households tend to have higher percentages of housing problems than the region:

- Housing problems 35.4 vs. 30.2 percent
- Severe housing problems 18.6 percent vs. 14.5 percent
- Severe housing cost burden 16.6 vs. 12.6 percent
- Housing problems for non-Hispanic Native Americans 45.7 vs. 37.6 percent
- Housing problems for family households with five or more people 42.3 vs. 35.2 percent
- Severe housing cost burden for other non-Hispanics 19.3 vs. 15.1 percent

However, significant racial/ethnic groups experience fairly equal disproportionate housing problems whether they within KCMO or elsewhere in the region. This includes non-Hispanic blacks and Hispanics.

- Non-Hispanic blacks—47.0 percent in KCMO vs. 46.0 percent in the region
- Hispanics 43.8 percent in KCMO vs. 42.2 percent in the region
- Non-family households 41.6 percent in KCMO vs. 39.4 percent in the region

There is not a significant difference in the disparity in severe housing problems experienced by racial/ethnic groups and family status between those living in Kansas City, MO, and the region as a whole.

Blue Springs — Data provided by HUD indicates that while non-Hispanic whites experience housing problems at a similar rate (25.8 percent) as those in the region (26.7 percent), non-Hispanic blacks (31.1 percent) and Hispanics (31.7 percent) experience housing problems at lower rates than those in the region (46.0 and 42.2 percent, respectively), but higher than whites in Blue Springs.

Non-Hispanic Native Americans experience housing problems at a very high rate (53.3 percent); however, their absolute numbers are low (75 total households and 40 households with housing problems. In absolute terms, housing problems are mainly a non-Hispanic white problem in Blue Springs. With the exception of Hispanics and non-Hispanic Native Americans, all races experience severe cost-burden at lower rates in Blue Springs than in the region.

Independence — Data from by HUD indicates that non-Hispanic whites (30.4 percent), Hispanics (45.1 percent), non-Hispanic blacks (48.2 percent) and other non-Hispanics (45.6 percent) and in Independence experience housing problems at a slightly greater rate than do these groups in the region as a whole (26.7, 42.2, 46.0, and 37.5 percent, respectively). Non-Hispanic blacks and Hispanics, in particular, experience housing problems at significantly higher rates than do non-Hispanic whites, Asian or Pacific Islanders (28.9 percent) and Native Americans (27.0 percent) in Independence. This pattern persists when looking at households experiencing severe housing problems.

Kansas City, Kansas — Data from HUD shows that the rates of housing problems in Kansas City, Kansas, closely reflect those of Kansas City, Missouri. The rates are somewhat higher than for the region. People of color are much more likely to have housing problems (non-Hispanic blacks, 47.3 percent; Hispanics, 46.6 percent; non-Hispanic Asian and Pacific Islanders, 32.3 percent; non-Hispanic Native Americans, 47.1 percent) than are non-Hispanic whites (29.6 percent). This pattern is reflected in the households experiencing severe housing problems. Households with five or more members are especially likely to experience housing problems, with a rate greater than 50 percent.

Leavenworth — Data from HUD shows that non-Hispanic blacks (52.5 percent) and Native Americans (89.2 percent) are much more likely to experience housing problems in the city of Leavenworth than non-Hispanic whites (25.7 percent), Hispanics (17.1 percent), non-Hispanic Asian and Pacific Islanders (30.3 percent) and other non-Hispanics (35.5 percent). The higher experience of housing problems in large families seen in most communities and in the region (35.2%) is not reflected in the city of Leavenworth (20.3 percent)

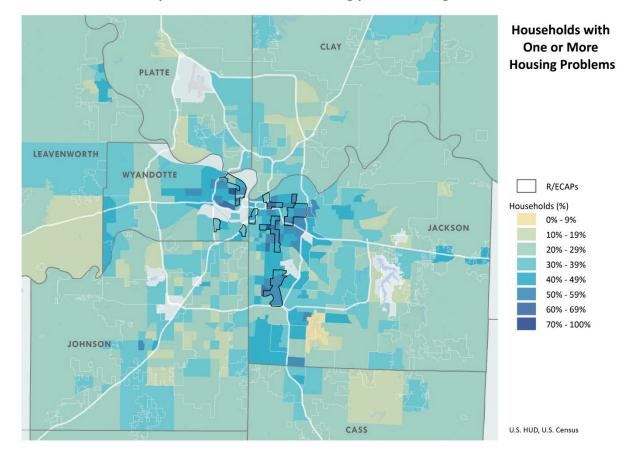
Conclusions — There are significant disproportionate housing problems for a number of groups by race/ethnicity and family status. In particular:

- Non-Hispanic blacks, Hispanics, non-Hispanic Native Americans, and other non-Hispanics living within Kansas City, Missouri, and Kansas City, Kansas, are significantly more likely to experience housing problems than non-Hispanic whites living in these cities. For these groups the likelihood of experiencing housing problems is at least 50 percent greater than it is for whites.
- Non-Hispanic Asian and Pacific Islanders experience housing problems at a slightly higher rate than non-Hispanic whites within these cities.
- Families with five or more members and non-family households living in Kansas City, Missouri, and Kansas City, Kansas, experience similar disparities, with their likelihood of experiencing housing problems being at least 50 percent greater than families with fewer than five persons.
- Disproportionate housing problems are even greater when looking at severe housing problems. Non-Hispanic blacks and Native Americans within Kansas City, Missouri, are more than twice as likely to face disproportionate housing problems, and Hispanics are 75 percent more likely. Within Kansas City, Kansas, this is the situation for non-Hispanic blacks, Hispanics; and non-Hispanic Native Americans.
- Disproportionate housing problems are generally less likely in the region than the city of Kansas City, Missouri. However, there is still a significant disparity for racial/ethnic

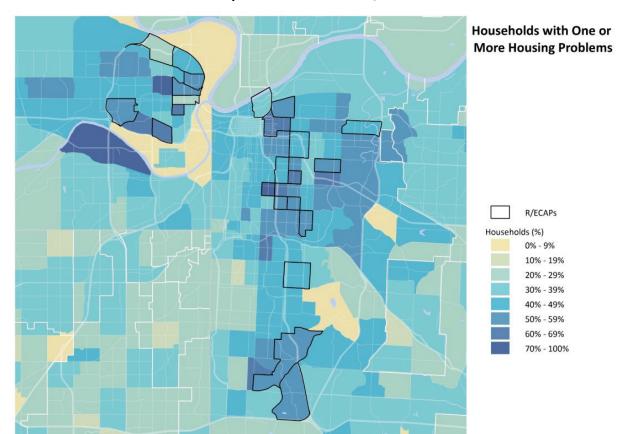
- groups, large families and non-family households. Hispanics are actually slightly more likely to experience housing problems in the region than in the city.
- Outside of Kansas City, Kansas, and Kansas City, Missouri, other CDBG communities experience similar situations of disproportionate housing problems, but often with more varied results.

Greatest housing burdens by area

The following maps assist in the analysis of the spatial distribution and concentrations of housing burdens. The first map shows households with one or more housing problems at the regional scale, followed by a closer view of the same data for R/ECAPS.



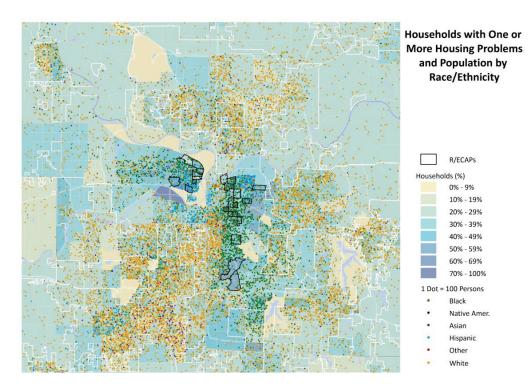
Map 1: Households with housing problems, regional scale



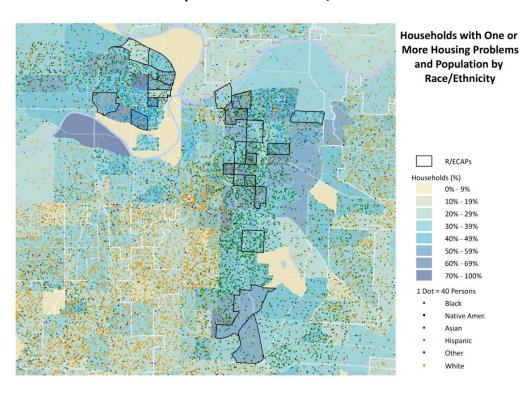
Map 1a: Closer view of R/ECAPS

The following maps show housing problems with added detail for race/ethnicity, followed by a closer view of the same data for R/ECAPS.

Map 2: Households with housing problems with race/ethnicity, regional scale

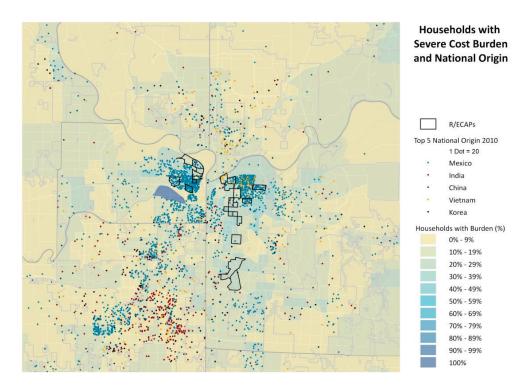


Map 2a: Closer view of R/ECAPS

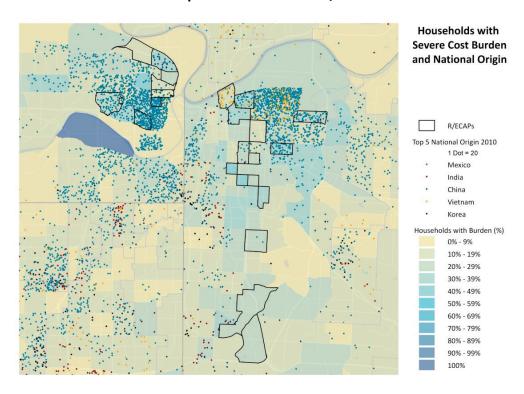


The next two maps illustrate housing cost burden with national origin.

Map 3: Households with severe cost burden with national origin, regional scale



Map 3a: Closer view of R/ECAPS



Regional Context — The regional scale maps above indicate that there is a concentration of households with housing burden in Kansas City, Missouri, and Kansas City, Kansas. The tracts with the highest number of non-Hispanic blacks and Hispanics appear to be highly correlated with areas where there is high percentage of households with housing burdens. In addition, there is a strong correlation between a higher percentage of households with housing burden and R/ECAPs and adjoining tracts. There is also a high correlation between tracts with high housing burden and concentrations of households with people of Mexican heritage. This is particularly true in northeast Kansas City, Missouri, and the Central Avenue area of Kansas City, Kansas, but there are also considerable numbers of Mexican-heritage households in southeast Kansas City, Kansas, and along I-35 in Johnson County down to the city of Olathe.

Blue Springs, Independence and Leavenworth — the regional maps above indicate that with the exception of western Independence, housing problems are less intense in these cities compared to the core communities of Kansas City, Missouri, and Kansas City, Kansas, which each have a number of tracts with more than 50 percent housing of residents experiencing housing problems. However, Blue Springs, Independence and Leavenworth all have individual tracts where over 30 percent of residents experience housing problems. These three communities are not experiencing the same concentrations of people of color and immigrants as the core cities.

Kansas City, Kansas — Map 1 above indicates that there is a high correlation between the rates of housing problems and R/ECAP locations. There is also a correlation between tracts with housing problems and where people of color live, particularly non-Hispanic blacks and Hispanics.

Kansas City, Missouri — Maps 1 and 3 show that the greatest housing burdens in Kansas City, Missouri, tend to be located south of the Missouri River between Troost Avenue and I-435, in the Ruskin Heights vicinity (census tracts 132.03 and 132.08) and in the Martin City vicinity (census tract 134.05).

Greatly segregated areas with more black residents overlap with high housing burden areas in Kansas City, Missouri, between Troost Avenue and the Blue River. A greatly segregated Hispanic and Mexican heritage area overlaps with a high housing burden area in the area west of downtown Kansas City, Missouri. R/ECAPs overlap or are adjacent to greatly segregated, high housing burden areas and areas of Mexican heritage.

Conclusions — There is considerable overlap between areas with more housing problems and housing cost burden and areas with high concentrations of non-Hispanic blacks, Hispanics and new immigrants. In particular:

- There is considerable overlap between non-Hispanic blacks, R/ECAPS, and areas with more housing problems, particularly east of Troost Ave, south of the Missouri River, and north of 51st Street in Kansas City, Missouri.
- There is a similar overlap between Hispanics, R/ECAPS and areas with more housing problems, particularly southwest of downtown Kansas City, Kansas.
- Mexican immigrants are especially concentrated in high housing burden areas in northeast Kansas City, Missouri, as well as southwest of downtown Kansas City, Kansas.

• Disproportionate housing problems and racial/ethnic concentrations are considerably less prevalent in Blue Springs, Independence, and Leavenworth, with little correlation between the two.

Needs of families with children

Families with children often need housing units with two, and three or more bedrooms. The following analysis examines how those needs are met by available existing housing stock in each category of publicly supported housing.

Regional Context — HUD-provided data in Table 1 shows that 30.2 percent of households in the region — about 237,126 households — have disproportionate housing needs. Of those, 25,111 are family households with five or more people. Table 2 shows that 12.6 percent of the region's households (99,380 households) have severe housing cost burden. Of those, 6,748 are family households with five or more people.

Kansas City, Missouri — HUD-provided data shows that there are 6,035 family households with five or more people that have housing problems in Kansas City, Missouri. HUD also documents that there are 4,577 households in publicly supported housing units that have three or more bedrooms, which would be adequate to accommodate households with five or more members.

Households with Households in Households in Households in 0-1 Bedroom Units 2 Bedroom Units 3+ Bedroom Units Children **Housing Type** % % % % 40.4% **Public Housing** 504 27.3% 580 31.4% 747 1,050 56.9% Project-Based Section 8 3.687 62.3% 1.236 20.9% 919 15.5% 1.953 33.0% 765 99.1% 5 0.7% 0.1% Other Multifamily 1 0.1% 1,112 16.7% 2,482 37.4% 2,910 43.8% 3,487 52.5% **HCV Program**

Table 3: Kansas City, Missouri — CDBG, HOME, ESG

Publicly supported housing in KCMO appears to be well-matched to the needs of households with children. The ratio of households in units with two or three-plus bedrooms to households with children is greater than 1:1 for all four types of housing:

- 1.26:1 for Public Housing
- 1.1:1 for Project-Based Section 8
- 6:1 for Other Multifamily
- 1.55:1 for the HCV Program

However, the ratio of three-plus-bedroom units to numbers of households with children living in one of the four public housing types flips the results:

- 0.71:1 for Public Housing
- 0.47:1 for Project-Based Section 8
- 1:1 for Other Multifamily
- 0.83:1 for the HCV Program

Given that public housing in general has a considerable waiting list for its units, these public units are not generally available to the 6,035 households with five or more people who have housing problems in Kansas City, Missouri. This is particularly true if we limit the pool of housing to public housing with three or more bedrooms, which total 4,577 units.

Blue Springs — HUD-provided data indicates that Blue Springs has 445 households with housing problems and five or more persons; however, the city has only 125 public housing units with three or more bedrooms.

Table 4: Blue Springs, Missouri — CDBG

	Households in 0-1 Bedroom Units		Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
Housing Type	#	%	#	%	#	%	#	%
Public Housing								
Project-Based Section 8	165	71.1%	28	12.1%	36	15.5%	44	19.0%
Other Multifamily								
HCV Program	41	17.5%	94	40.0%	89	37.9%	165	70.2%

Independence — HUD-provided data indicates that Independence has 1,560 households with housing problems and five or more persons; however, the city has only 678 public housing units with three or more bedrooms.

Table 5: Independence, Missouri — CDBG, HOME

Households in 0-1 Bedroom Uni			Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	401	79.9%	78	15.5%	21	4.2%	86	17.1%
Project-Based Section 8	579	44.0%	439	33.4%	293	22.3%	648	49.3%
Other Multifamily	78	86.7%	11	12.2%	0	0.0%	0	0.0%
HCV Program	177	17.0%	469	45.1%	364	35.0%	553	53.2%

Kansas City, Kansas — HUD-provided data indicates that Kansas City, Kansas, has 3,280 households with housing problems and five or more persons; however, there are only 1,284 public housing units with three or more bedrooms.

Table 6: Kansas City, Kansas — CDBG, HOME, ESG

	Househ 0-1 Bedro			olds in om Units	Housel 3+ Bedro	olds in om Units	Househo Chile	olds with dren
Housing Type	#	%	#	%	#	%	#	%
Public Housing	1,117	57.5%	335	17.3%	474	24.4%	628	32.3%
Project-Based Section 8	428	36.7%	391	33.6%	334	28.7%	605	51.9%
Other Multifamily	71	100.0%	0	0.0%	0	0.0%	0	0.0%
HCV Program	264	20.2%	522	39.9%	476	36.4%	623	47.7%

Leavenworth — HUD-provided data indicates that the city of Leavenworth has 240 households with housing problems and five or more persons; however, it has only 182 public housing units with three or more bedrooms.

Table 7: Leavenworth, Kansas — CDBG

	Households in 0-1 Bedroom Units		Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	92	95.8%	3	3.1%	0	0.0%	0	0.0%
Project-Based Section 8	127	37.2%	74	21.7%	135	39.6%	178	52.2%
Other Multifamily								
HCV Program	130	52.4%	62	25.0%	47	19.0%	48	19.4%

Conclusions

- 42 percent of households with five or more people are experiencing housing problems, 50 percent greater than the number of smaller households experiencing problems.
- Public housing programs provide 4,577 three-or-more-bedroom units in Kansas City, Missouri; however, these units are generally occupied with substantial waiting lists and thus are not readily available to address the lack of problem-free housing for households with five or more persons, generally families with children.
- All communities have significantly more households with five or more persons experiencing housing problems than they have public housing units with three or more bedrooms.

Renter and owner-occupied housing by race/ethnicity

Regional Context - According to 2010-2014 ACS 5-year data, the percentages of households by race and ethnicity that rent, as opposed to owning their own homes, in the region are as follows:

- All persons 33.2 percent
- White householder households 28.3 percent
- Black householder households 58.8 percent
- Native American householder households 41.2 percent
- Asian householder households 41.7 percent
- Pacific Islander householder households 70.2 percent
- Other Single Race householder households 52.8 percent
- More Than One Race householder households 49.3 percent
- Hispanic householder households 50.5 percent

Note the significantly higher percentages of renters for people of color than whites or the region as a whole.

The percentage of non-Hispanic white households that rent is below 50 percent for all five cities participating in this study. In fact, except for the city of Leavenworth, which has a transient military population, all of the cities have non-Hispanic white rental rates of 35 percent or less.

Non-Hispanic blacks have rental rates over 50 percent in all five cities, with Blue Springs (68 percent), Independence (72 percent), and Leavenworth (66 percent) ranking highest. The situation is slightly better for Hispanics, but still the rental rate is below 50 percent only in Independence (47 percent). In general, people of color rent at much higher rates in these cities than do whites.

Conclusions

- Just over a third of the regional population are renters.
- A significantly higher percentage of people of color rent than whites.
- A significantly higher percentage of KCMO residents rent than in the rest of the region
- Black and Hispanic households rent at about the same rate in both the region and the city of KCMO.
- For all other groups, including whites, the percentage of households that rent are significantly higher in the city of KCMO than in the region.
- Because people of color are more likely to rent, and since high housing cost burden is almost twice as frequent among renters, this indicates that people of color are more likely to face high housing cost burdens.

Additional Information

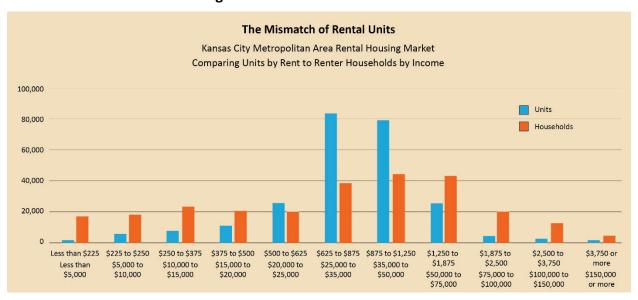


Figure 1: Mismatch of Rental Units

The chart above, from a 2016 analysis conducted for the Mid-America Regional Council by Dr. Kirk McClure at the University of Kansas, shows households by income group (orange) and rental housing units by monthly rent (blue). There are about 80,000 renter households in the Kansas City metro area that earn \$20,000 a year or less. There are 27,052 rental units where

those occupying the units are paying \$500 or less/month, or about 30 percent of that gross income. The housing market for those at the lowest incomes is only serving about one-third of the need. Assuming some of those low-income households are using vouchers (about 14,829 households in the metro receive vouchers), that would reduce the need for affordable housing to just over half of low-income renters (about 42,000 households).

According to 2010-2014 ACS 5-year data, rental occupancy is much more common for some household types. In addition, this data indicates that overcrowding is much more common for some ethnic groups.

Regional Context — The following list provides the percentage of household types in the region that rent. All are substantially higher than the regional total for all households of 33.18 percent.

- Male householder with no wife present households: 46.8 percent
- Female householder with no husband present households: 54.9 percent
- Non-family households: 50.1 percent

Regional percentages for overcrowding by ethnic group are:

- Asian householder households: 4.3 percent
- Pacific Islander householder households: 15.0 percent
- Other race householder households: 6.1 percent
- Hispanic householder households: 7.9 percent
- White, non-Hispanic households: 1.3 percent
- All households: 1.6 percent

Kansas City, Missouri — The following list provides the percentage of household types in the city of Kansas City, Missouri that rent.

- Male householder with no wife present households: 53.8 percent
- Female householder with no husband present households: 61.2 percent
- Non-family households: 57.7 percent

Kansas City, Mo percentages for overcrowding by ethnic group are:

- Asian householder households: 7.2 percent
- Pacific Islander householder households: 19.8 percent
- Other race householder households: 4.7 percent
- Hispanic householder households: 5.8 percent
- White, non-Hispanic households: 1.0 percent
- All households: 1.6 percent

Conclusions

• Single parent and non-family households have significantly higher percentages that rent compared to the region or city as a whole or to white households.

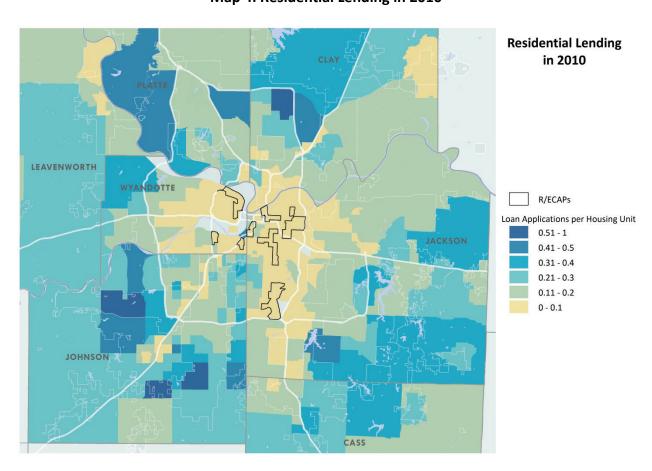
16

- As for people of color, single family and non-family householders are more likely to rent if they live in the city of KCMO compared to the region.
- While overcrowding occurs at similar rates within the city of KCMO and the region, people of color experience a much higher rate of overcrowding than do non-Hispanic whites.

Lending Practices

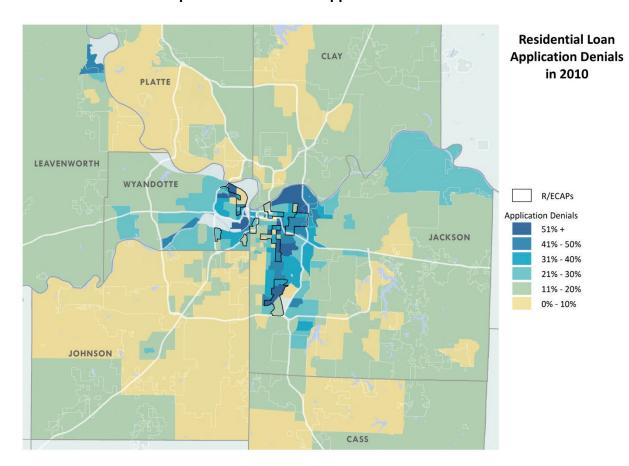
Analysis of lending practices is a useful approach to compare the availability of credit across racial groups and across the region, as well as to note the disparate impact. The 2011 Regional Analysis of Impediments, using 2009 Home Mortgage Disclosure Act (HMDA) data, finds disparities in high-cost 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.



Map 4: Residential Lending in 2010

The map of Residential Loan Application Denials in 2010 reverses this picture, with much higher denial rates in Kansas City, Kansas, and Kansas City, Missouri. 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.



Map 5: 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.

25% 20% 15% 10% 5% White Black Native Asian Pacific Hispanic/ 7-County American Islander Latino Region

Figure 2: Loan Denial Rates by Race/Ethnicity

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.

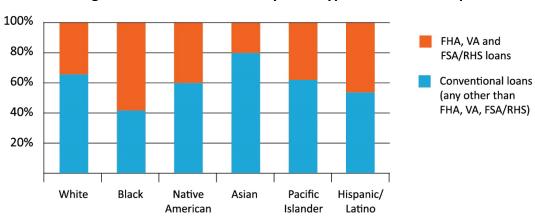


Figure 2: Loan Denial Rates by Loan Type and Racial Group

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.

Contributing Factors to Disproportionate Housing Needs

A basic way to look at disproportionate housing problems is through the lens of the separation R/ECAPs and areas of opportunity. The regional strategy to address inequalities generated by the

separation of R/ECAPs and areas of opportunity (not just housing, but income and other dimensions as well) is both place-based and people-based:

- Undertake programs to turn R/ECAPs into Areas of Opportunities
- Undertake programs to better connect R/ECAPs with Areas of Opportunities
- Undertake programs that make it easier for residents of R/ECAPs to reside in Areas of Opportunities

Contributing Factor

The availability of affordable units in a range of sizes

The provision of affordable housing is often important to individuals with certain protected characteristics because groups are disproportionately represented among those who would benefit from low-cost housing. What is "affordable" varies by circumstance, but an often used rule of thumb is that a lowor moderate-income family can afford to rent or buy a decent-quality dwelling without spending more than 30 percent of its income. This contributing factor refers to the availability of units that a low- or moderateincome family could rent or buy, including one bedroom units and multi-bedroom units for larger families. When considering availability, consider transportation costs, school quality, and other important factors in housing choice. Whether affordable units are available with a greater number of bedrooms and in a range of different geographic locations may be a particular barrier facing families with children.

Regional Analysis

Rental housing practices often are a barrier to both people of color and the communities in which they are located. There are a number of practices that inhibit occupancy for people of color or keep affordable rental property in poor condition. They include:

- Many rental property managers will not rent to ex-felons.
- Poor rental housing quality especially for absentee landlord properties — and difficulties in enforcing standards.
- Legislation adopted in Kansas in 2016 that limits the ability of communities to do interior inspections of rental property.
- The concentration of Section 8 housing in certain neighborhoods, which often inhibits new development, including development of affordable housing.

A number of communities have adopted or are considering adopting rental licensing programs. Kansas City, Kansas, has had the most comprehensive such program in the metro area for over 20 years and it has been effective in dealing with problem properties. Many communities work with local police to increase affordable housing security and often provide classes for landlords to better manage their properties.

Rising rents and the lack of affordable rental property is an issue in Opportunity Areas, but rising rents and poor quality rental property in R/ECAPs is an even bigger problem. The 2011 McClure study indicated that renters in particular were most likely to be housing cost burdened. The report indicated that there was a lack of affordable rental property in

the suburbs and although there was more affordable rental property in Kansas City, Missouri, the condition of much of this property was substandard. The passage of time since this report has only reinforced this situation, with a rental boom at the high end and few units of affordable rental property being built. Also rents are increasing with increasing demand for rental property.

There are limited large-scale efforts to build more affordable rental property either in R/ECAPs or especially in Opportunity Areas. The city of Kansas City, Missouri, and the Housing Authority of Kansas City, Missouri, are implementing a Choice Neighborhoods initiative in northeast part of the city, including the replacement of public housing (Chouteau Courts) with scattered site mixed income housing.

<u>Displacement of residents due to economic</u> <u>pressures</u>

The term "displacement" refers here to a resident's undesired departure from a place where an individual has been living. "Economic pressures" may include, but are not limited to, rising rents, rising property taxes related to home prices, rehabilitation of existing structures, demolition of subsidized housing, loss of affordability restrictions, and public and private investments in neighborhoods. Such pressures can lead to loss of existing affordable housing in areas experiencing rapid economic growth and a resulting loss of access to opportunity assets for lower income families that previously lived there. Where displacement disproportionately affects persons with certain protected characteristic, the displacement of residents due to economic pressures may exacerbate patterns of residential segregation.

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 Kansa City metro area.

Economic Recovery — One of the recent consequences of the economic recovery is the increased demand for rental housing in the greater Kansas City region. This increased demand has both fueled new multi-unit construction and increasing rental rates for existing units. The increased demand for units and resulting cost increases are having an impact on all rental households, but particularly low and moderate income households. The displacement that is or has occurred is due to landlords increasing rents or older units being demolished to allow for new construction.

Lack of private investment in specific neighborhoods

Investment by non-governmental entities, such as corporations, financial institutions, individuals, philanthropies, and non-profits, in

Lack of resources and coordinated strategies to redevelop R/ECAPs and adjacent areas. R/ECAPs are concentrated in Kansas City, Missouri, and Kansas City, Kansas, with none occurring outside of these two cities. This concentration of race/ethnicity and poverty in neighborhoods with high housing

housing and community development infrastructure. Private investment can be used as a tool to advance fair housing, through innovative strategies such as mixed-use developments, targeted investment, and public-private partnerships. Private investments may include, but are not limited to: housing construction or rehabilitation; investment in businesses; the creation of community amenities, such as recreational facilities and providing social services; and economic development of the neighborhoods that creates jobs and increase access to amenities such as grocery stores, pharmacies, and banks. It should be noted that investment solely in housing construction or rehabilitation in areas that lack other types of investment may perpetuate fair housing issues. While "private investment" may include many types of investment, to achieve fair housing outcomes such investments should be strategic and part of a comprehensive community development strategy.

abandonment, higher crime rates and lower job opportunities is widely recognized not only in these two cities, but in the region as a whole. However, it has been difficult for the two cities, even with access to federal resources, such as those available through HUD, to amass enough targeted resources to change the economic, development and social dynamics in these communities. And while the region recognizes the importance of the redevelopment of these areas, many consider the problem to be one for the two cities to deal with.

Investments that are made within the R/ECAPs are frequently not coordinated and often do not maximize impact for the community. There are many different agencies working in these neighborhoods, from the federal government to state government, cities, neighborhoods, foundations, nonprofit development agencies and for-profit developers. However, there is no one entity that has the responsibility to bring these diverse players together to develop a coordinated strategy that maximizes their investments.

- Within Kansas City, Missouri, there are new efforts underway to coordinate activities between the city, foundations, the Local Initiatives Support Commission (LISC), and the Mid-America Regional Council, not only to enhance coordination, but also to establish new capital resources.
- In April 2016, LISC announced the establishment of the Catalytic Urban Predevelopment Fund to assist developers with predevelopment costs.
- The Chamber of Commerce of Greater Kansas
 City is in its third year of the Urban
 Neighborhood Initiative (UNI), which focuses
 resources on east-side R/ECAPs, with special
 emphasis on housing and education in
 partnership with Purpose Built Communities.
 LISC is working with Kansas City, Kansas, to spur
 reinvestment in portions of that city.

The need for one or more high-capacity, non-profit housing development entities. Not only are housing redevelopment efforts fragmented, as mentioned above, but this fragmentation occurs primarily among a high number of rather small organizations. The region does not have a high-capacity

development entity with the capacity to pull together disparate resources into catalytic redevelopment.

A partnership of the city of Kansas City, Missouri, LISC, MARC, the Urban Neighborhood Initiative, the Urban Land Institute, and the American Institute of Architects, with financial support from local foundations and businesses, has assembled \$250,000 and hired a consulting team to do three things in the east-side R/ECAPs:

- Develop a coordinated, catalytic strategy for the area.
- Bring together the framework and parties for a catalytic redevelopment nonprofit developer.
- Assemble a \$25 million patient capital redevelopment fund.

Lack of public investment in specific neighborhoods, including services or amenities

The money government spends on housing and community development, including public facilities, infrastructure, and services. These services often include sanitation, water, streets, schools, emergency services, social services, parks and transportation. Lack of or disparities in the provision of municipal and state services and amenities have an impact on housing choice and the quality of communities. Inequalities can include, but are not limited to disparity in physical infrastructure (such as whether or not roads are paved or sidewalks are provided and kept up); differences in access to water or sewer lines, trash pickup, or snow plowing. Amenities can include, but are not limited to recreational facilities, libraries, and parks. Variance in the comparative quality and array of municipal and state services across neighborhoods impacts fair housing choice.

Lack of public transportation access to jobs and Opportunity Areas. The Kansas City metro area is ranked as one of the least accessible cities when measuring transit access to jobs. Less than 10 percent of metro jobs are accessible by transit within one hour of travel. This makes it difficult for low income and people of color to access more affordable housing in the city and quality jobs in the suburbs.

MARC is undertaking a study, funded by a U.S. Department of Transportation TIGER planning grant and conducted in partnership with the region's transit agencies, to identify strategies to double transit access to jobs in the next 10 years. In particular, the study will look at how to link /RECAPs with Opportunity Areas.

Land use and zoning laws

Regulation by local government of the use of land and buildings, including regulation of the types of activities that may be conducted, the density at which those activities may be performed, and the size, shape and location of

Kansas City, Independence, Blue Springs, Unified Government and Leavenworth 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

buildings and other structures or amenities. Zoning and land use laws affect housing choice by determining where housing is built, what type of housing is built, who can live in that housing, and the cost and accessibility of the housing. Examples of such laws and policies include, but are not limited to:

- Limits on multi-unit developments, which may include outright bans on multi-unit developments or indirect limits such as height limits and minimum parking requirements.
- Minimum lot sizes, which require residences to be located on a certain minimum sized area.
- Occupancy restrictions, which regulate how many persons may occupy a property and, sometimes, the relationship between those persons (refer also to occupancy codes and restrictions for further information).
- Inclusionary zoning practices that mandate or incentivize the creation of affordable units.
- Requirements for special use permits for all multifamily properties or multifamily properties serving individuals with disabilities.
- Growth management ordinances.

of Kansas City, Missouri, and Kansas City, Kansas, limits the options of minorities with limited incomes.

Lending Discrimination

Unequal treatment based on protected class in the receipt of financial services and in residential real estate related transactions. These services and transactions encompass a broad range of transactions, including but not limited to: the making or purchasing of loans or other financial assistance for purchasing, constructing, improving, repairing, or maintaining a dwelling, as well as the selling, brokering, or appraising or residential real estate property. Discrimination in these transaction includes, but is not limited to: refusal to make a mortgage loan or refinance a mortgage loan; refusal to provide information regarding loans or providing unequal

Lending practices discriminate against RECAPs and favor Opportunity Areas. The 2014 Regional Fair Housing and Equity Assessment prepared by MARC showed that there was still a considerably disproportionate rate of home loan denials in R/ECAP areas as opposed to Opportunity Areas. This makes it difficult for people of color everywhere and all people in R/ECAPs to obtain loans to purchase affordable housing. In addition, data from the FHEA indicated that people of color are denied home mortgage loans at significantly higher rates than whites or the region as a whole. Blacks (23 percent), Native Americans (22 percent) and Hispanics (20 percent) have denial rates almost double that of whites (11 percent) and the region (11 percent).

There are no current efforts in the region to address these disparate rates of loan denials. However, a

information; imposing different terms or conditions on a loan, such as different interest rates, points, or fees; discriminating in appraising property; refusal to purchase a loan or set different terms or conditions for purchasing a loan; discrimination in providing other financial assistance for purchasing, constructing, improving, repairing, or maintaining a dwelling or other financial assistance secured by residential real estate; and discrimination in foreclosures and the maintenance of real estate owned properties.

number of local organizations do operate homebuyer education classes and some individual community development corporations have forged partnerships with individual banks.

Community opposition make it difficult or impossible to build affordable housing in Opportunity Areas.

While many communities in the Kansas City region have adopted development regulations that allow for mixed use, mixed income and higher density residential development, many existing residents object to proposals for affordable housing in their areas.

Most of the communities in the region have participated in MARC's Creating Sustainable Places initiative, which promotes mixed-use, mixed-income and higher density development, particularly along major transportation corridors and key activity centers.



Fair Housing Assessment

- I. Executive Summary
- II. Community Participation Process
- III. Assessment of Past Goals, Actions and Strategies
- IV. Fair Housing Analysis
 - A. Demographic Summary
 - B. Segregation/Integration
- V. Racially/Ethnically Concentrated Areas of Poverty
- VI. Disparities in Access to Opportunity
 - A. Education
 - B. Employment
 - C. Transportation
 - D. Low Poverty Exposure
 - E. Environmental Health
 - F. Patterns in Disparities to Access Opportunity
- VII. Disproportionate Housing Needs



VIII. Publicly Supported Housing Analysis

- IX. Disability and Access Analysis
- X. Fair Housing Enforcement, Outreach Capacity and Resource Analysis
- XI. Fair Housing Goals and Strategies

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

Section VIII

Publicly Supported Housing Analysis

KEY FINDINGS AND CONCLUSIONS

- About two-thirds of the tracts in the MSA have below average poverty. About 5 percent have very high levels of poverty, greater than 40 percent.
- The presence of minorities, rental units and rental units priced below the Fair Market Rent (FMR) are all disproportionately lower in the low-poverty category of tracts. The lower proportions of rental units and, especially, below FMR rental units may help explain some of the lower incidence of assisted households.
- The Housing Choice Voucher (HCV) and Low-Income Housing Tax Credit (LIHTC) programs are the two rental housing assistance programs that are active and expanding. Both of these programs make greater entry into the low-poverty tracts than do the older vintage programs of public housing, Section 8 project-based housing, Section 236 housing and other HUD multi-family housing.
- The HCV and LIHTC do not make entry into the low-poverty tracts in proportions that would be expected given the presence of the poor, minorities or affordable rental units.
- All programs have larger shares of assisted housing in high-poverty tracts than would be expected from the comparison groups of tracts, the poor, minority population or affordable units.
- All housing assistance populations except white and Hispanic HCV households have lower shares in low-poverty tracts than would be expected. White HCV household and Hispanic HCV households are able to make entry into low-poverty tracts when they are assisted by a voucher providing clear evidence that race is a factor is ability of voucher households to locate in low-poverty neighborhoods.
- The absence of rental units in the low-poverty tracts is not the reason for the low presence of assisted households. There are 144,000 rental units in these tracts of which 48,000 are rented at prices affordable to the HCV program. Whites with vouchers are able to compete for these units, entering these tracts at rates that exceed the shares of below FMR rental units indicating that, absent racial problems, voucher households can find units in areas dominated by non-poor households.
- Interestingly, black and Hispanic HCV households make less entry to low-poverty tracts than would be expected given the shares of minority households in these tracts.
- White, Hispanic and other minority HCV households (but not black HCV households) make greater entry to low-poverty tracts than would be expected given the shares of below FMR rental units.

This section of the Fair Housing Assessment examines how publicly supported housing contributes to or helps to counteract the racial and ethnic segregation of assisted households. Data on publicly supported housing is grouped into four program categories:

- Public housing
- Project-based Section 8
- Section 8 tenant-based Housing Choice Vouchers (HCV)
- Other HUD multifamily housing, including Section 202 Supportive Housing for the Elderly and Section 811 Supportive Housing for Persons with Disabilities

Publicly Supported Housing Demographics

Tables 1 through 4 compare populations by racial/ethnic group in each of the four assisted housing programs to the population as a whole or to the income eligible population of households with income below 30 percent of the Area Median Family Income level in the same racial/ethnic group. The tables examine the core cities of Kansas City, Missouri, and Kansas City, Kansas; the suburban entitlement communities in Missouri, including Independence, Lee's Summit and Blue Springs; the suburban entitlement communities in Kansas, including Leavenworth, Overland Park and Shawnee. The tables also examine two overlapping consortia of communities within Johnson County, Kansas. The first, smaller, consortia qualified for CDBG funding. The CDBG consortia communities are also part of the second, larger, consortia qualified for HOME funding.

The tables indicate that:

- Blacks are more likely to participate in most assisted housing programs than either whites or Hispanics in most jurisdictions with the Kansas City metropolitan area.
- Blacks are especially likely to participate in the Housing Choice Voucher program in both the core cities as well as the suburban communities.
- Whites and Hispanics tend to participate in assisted housing programs less than their share in the population as a whole or in the income-eligible population.

The tables also compare the demographics, in terms of protected class, of residents of each category of publicly supported housing to the population in general and to persons who meet the income eligibility requirements for publicly supported housing. The data indicates that:

- The population of the metropolitan area is 74 percent non-Hispanic white. The core cities have a higher incidence of minorities. The population of Kansas City, Missouri, is 55 percent white. Kansas City, Kansas, is a majority-minority city, with whites comprising 40 percent of the population. In both cities, whites comprise around one-third of the income-eligible population.
- The suburban entitlement communities are all predominantly white, with at least twothirds of the total population and the income-eligible population being comprised of non-Hispanic whites.
- Given historic patterns of employment segregation, whites makeup a smaller share of the income-eligible population than the total population in all jurisdictions. However, blacks make up a disproportionately large share of the income-eligible population in all but one of the jurisdictions. In Blue Springs, the very small black population, at 6 percent of the

- total, forms just 3 percent of the income-eligible population. In all other jurisdictions, the share of blacks among the poor is larger than the share of blacks in the community.
- The share of Hispanics remains relatively small at just 8 percent of the metropolitan population. The highest incidence of Hispanics is found in Kansas City, Kansas, where the share rises to 28 percent. Interestingly, Hispanics comprise a smaller share of the poor in Kansas City, Kansas, at 19 percent.
- Given the high incidence of poverty among the black population, blacks tend to be a large share of the households participating in public housing, Section 8 project-based housing, other HUD multifamily housing, and the Housing Choice Vouchers programs. This is true in the core cities and the older, inner-ring suburban community of Independence. In these cases, the share of blacks in the program is 10 or more percentage points greater than their share in the population as a whole and in the income-eligible population.

Table 1: Percent of residents of assisted housing in racial/ethnic group

	MSA	Kaı	nsas City, Mi	ssouri	K	ansas City, K	ansas
				10+ points		Variance	10+ points
			Total	0-30%]	Total	0-30%
			pop.	AMI pop.		pop.	AMI pop.
Compare percent white in assisted housing				tal			
and percent white population with incom	ie less than	30% of AMI					
Percent non-Hispanic white							
Of population total	74%	55%			40%		
Of population with income 0-30% AMI		37%			30%		
Public Housing		8%	_	_	22%	_	
Section 8 Project-Based		26%	_	_	19%	_	_
Other HUD Multifamily		50%		+	36%		
Housing Choice Vouchers		9%	_	_	18%	_	_
Compare percent black in assisted housir and percent black population with incom	•	•	•	al			
Percent non-Hispanic black							
Of population total	12%	29%			26%		
Of population with income 0-30% AMI		49%			44%		
Public Housing		80%	+	+	68%	+	+
Section 8 Project-Based		67%	+	+	74%	+	+
Other HUD Multifamily		47%	+		62%	+	+
Housing Choice Vouchers		89%	+	+	79%	+	+
Compare percent Hispanic in assisted how and percent Hispanic population with inc Percent Hispanic	• .	•		ion total			
Of population total	8%	10%			28%		
<u> </u>	070						
Of population with income 0-30% AMI		9%			19%		
Public Housing		6%			5%	_	_
Section 8 Project-Based		6%			6%	_	_
Other HUD Multifamily		3%			2%	_	_
Housing Choice Vouchers		2%			3%	_	_

Table 2: Percent of residents of assisted housing in racial/ethnic group

Missouri Suburban Communities

		Independ	lence		Lee's Su	mmit		Blue Spr	ings
		Varian	ce 10+ pts.		Varian	ce 10+ pts.		Variand	ce 10+ pts.
		Total	0-30%		Total	0-30%		Total	0-30%
		pop.	AMI pop.		pop.	AMI pop.		pop.	AMI pop.
Compare percent white in assisted i	_	•		ulation	total				
and percent white population with percent non-Hispanic white	Ticome le		0% OJ AIVII						
Of population total	82%			84%			85%		
Of population with income 0-30% AMI	80%			80%			85%		
Public Housing	74%			98%	+	+			
Section 8 Project-Based	67%	_	_	67%	_	_	93%		
Other HUD Multifamily	92%		+						
Housing Choice Vouchers	54%	_	_	42%	_	_	45%	-	_
Compare percent black in assisted hand percent black population with i	_	•		ulation	total				
Percent non-Hispanic black									
Of population total	5%			8%			6%		
Of population with income 0-30% AMI	9%			16%			3%		
Public Housing	20%	+	+	2%		_			
Section 8 Project-Based	21%	+	+	11%			4%		
Other HUD Multifamily	3%					_			
Housing Choice Vouchers	41%	+	+	56%	+	+	55%	+	+
Compare percent Hispanic in assiste and percent Hispanic population wi					lation to	tal			
Percent Hispanic									
Of population total	8%			4%			5%		
Of population with income 0-30% AMI	9%			2%			8%		
Public Housing	3%			0%					
Section 8 Project-Based	9%			2%			2%		
Other HUD Multifamily	2%								
Housing Choice Vouchers	3%			1%			0%		

Table 3: Percent of residents of assisted housing in racial/ethnic group

Kansas Suburban Communities

		Leavenw	orth/	(Overland	d Park		Shawn	ee
		Varian	ce 10+ pts.		Varian	ce 10+ pts.		Varian	ce 10+ pts.
		Total	0-30%		Total	0-30%		Total	0-30%
		pop.	AMI pop.		pop.	AMI pop.		pop.	AMI pop.
Compare percent white in assisted h	_			oulation	total				
and percent white population with in Percent non-Hispanic white	ncome ie	ss than 3	0% of Alvii						
Of population total	70%			81%			81%		
Of population with income 0-30% AMI	64%			77%			67%		
Public Housing	89%	+	+						
Section 8 Project-Based	58%	_		72%			94%		
Other HUD Multifamily									
Housing Choice Vouchers	57%	_		49%			40%		
Compare percent black in assisted hand percent black population with it	_	•		ulation	total				
Percent non-Hispanic black									
Of population total	15%			4%			5%		
Of population with income 0-30% AMI	29%			10%			17%		
Public Housing	5%		_						
Section 8 Project-Based	39%	+		8%			0%		_
Other HUD Multifamily									
Housing Choice Vouchers	42%	+	+	47%	+	+	56%	+	+
Compare percent Hispanic in assiste and percent Hispanic population with					lation to	tal			
Percent Hispanic									
Of population total	8%			6%			8%		
Of population with income 0-30% AMI	3%			3%			2%		
Public Housing	2%			<u> </u>			<u> </u>		
Section 8 Project-Based	3%			13%			0%		
Other HUD Multifamily	0%								
Housing Choice Vouchers	1%			3%			2%		

Table 4: Percent of residents of assisted housing in racial/ethnic group

Kansas Suburban CDBG or HOME Consortia

	Joh	nson County	CDBG	Joh	nson Count	y Home
		Variance	10+ points		Variance	10+ points
		Total	0-30%		Total	0-30%
		pop.	AMI pop.		pop.	AMI pop.
Compare percent white in assisted housing to pe and percent white population with income less t	•	•	tal			
Percent non-Hispanic white	Hull 30% OJ Alvil					
Of population total	83%			82%		
Of population with income 0-30% AMI	77%			80%		
Public Housing	66%	_	_	66%	_	_
Section 8 Project-Based	91%		+	93%	+	+
Other HUD Multifamily	89%		+	89%		
Housing Choice Vouchers	52%	_	_			
Compare percent black in assisted housing to pe and percent black population with income less th	•	•	al			
Percent non-Hispanic black						
Of population total	4%			4%		
Of population with income 0-30% AMI	7%			5%		
Public Housing	7%			0%		
Section 8 Project-Based	7%			0%		
Other HUD Multifamily	6%			4%		
Housing Choice Vouchers	4%			4%		
Compare percent Hispanic in assisted housing to and percent Hispanic population with income les			ion total			
Percent Hispanic						
Of population total	8%			7%		
Of population with income 0-30% AMI	10%			6%		
Public Housing	4%			0%		
Section 8 Project-Based	2%			0%		
Other HUD Multifamily	3%			4%		
Housing Choice Vouchers	4%			7%		

Publicly Supported Housing Location and Occupancy

The analysis of spatial location for publicly supported housing in relation to R/ECAPs is limited to the core cities of Kansas City, Missouri, and Kansas City, Kansas because all R/ECAPs in the region fall within their jurisdictional boundaries.

The tables indicate that:

- The shares of protected classes of households the elderly, families with children and the disabled who participate in assisted housing programs and reside in R/ECAPs, tend to be in proportion to the protected class in the larger population. A few exceptions exist that are worthy of note.
 - Families with children in public housing in R/ECAPS are 72 percent of the public housing population in Kansas City, Missouri, but families with children are only 46 percent of the population of that core city. Thus, for the area's largest core city, public housing contributes to the concentration of families with children into areas of racial and ethnic areas of concentrated poverty.
 - The Housing Choice Voucher program tends to help protected classes of households locate outside the R/ECAPs in proportions approximately the same or better than the protected class's share in the larger population. Thus, the mobility offered in the HCV program is having the beneficial effect of helping households located outside of the R/ECAPs.

Patterns in the geographic location for publicly supported housing that primarily serves families with children, elderly persons, or persons with disabilities in relation to R/ECAPs (Table 5) indicate that the assisted housing programs tend to serve the various protected classes in different measures.

- In Kansas City, Missouri, the Section 8 project-based program and the other miscellaneous HUD multifamily programs tend to serve the elderly and concentrate these households in R/ECAPs.
- In Kansas City, Kansas, the disabled make up all of the tenant population of HUD multifamily units in R/ECAPs.

Table 5: Percent of residents of assisted housing by program in protected classes

Core Cities: Kansas City, Missouri, and Kansas City, Kansas

	MSA	Ka	nsas City, Mi	ssouri	К	Cansas City, K	ansas
			Variance	10+ points		Variance	10+ points
			Total	0-30%		Total	0-30%
			рор.	AMI pop.		рор.	AMI pop.
Compare percent elderly in assisted housir	ig to perce	ent elderly ii	n population	total	1		
Percent of population elderly							
Percent of units in R/ECAPs occupied by elderly	12%	11%			11%		
Public Housing		10%			19%		
Section 8 Project-Based		42%	+		20%		
Other HUD Multifamily		71%	+		0%	_	
Housing Choice Vouchers		14%			8%	_	
Compare percent families with children in	assisted h	ousing to pe	ercent familie	s with children	in popula	tion total	
Percent families with children							
Percent of units in R/ECAPs families with children	47%	46%			49%		
Public Housing		72%	+		28%	_	
Section 8 Project-Based		28%	_		39%	_	
Other HUD Multifamily		0%	_		0%	_	
Housing Choice Vouchers		42%			57%		
Compare percent disabled in assisted hous				on total			'
and percent Hispanic population with inco	me less th	an 30% of A	MI				
Percent population disabled							
Percent of units in R/ECAPS disabled	22%	24%			30%		
Public Housing		10%			38%		
Section 8 Project-Based		27%			29%	_	
Other HUD Multifamily		29%			100%	+	
Housing Choice Vouchers		23%			14%	_	

Demographic composition of occupants

Tables 6, 7 and 8 compare the population in various housing programs by race and ethnic status inside R/ECAPs to those outside R/ECAPs.

- Table 6 indicates that with a few exceptions, participation in one of the assisted housing programs does not foster concentration in a R/ECAP by the group of households. The exceptions both occur in the miscellaneous HUD multifamily programs. In Kansas City, Missouri, blacks served by these multifamily programs tend to be more heavily concentrated in R/ECAPS. In Kansas City, Kansas, the reverse is true with a lower-than-expected share of blacks in these developments located in R/ECAPs.
- Table 7 indicates that the elderly and the disabled in assisted housing programs tend to be found in R/ECAPs in approximately the expected shares. The exceptions probably reflect the locations of just a few special-use developments.

- Table 8 indicates that minorities tend to be distributed inside and outside of R/ECAPs in the expected shares. In Kansas City, Missouri, blacks in HUD multifamily developments tend to be found disproportionately in R/ECAPs while the reverse is true in Kansas City, Kansas, where they are found disproportionately outside of R/ECAPs.
- Interestingly, the Housing Choice Voucher program is designed to provide freedom of choice for the participating households, which should facilitate location outside of R/ECAPs. However, this is true only for whites in Kansas City, Kansas. Blacks with Housing Choice Vouchers in Kansas City, Kansas, tend to be disproportionately found in R/ECAPS, the opposite of expectations.

Table 6: Percent of residents of assisted housing in R/ECAPs compared to population of program by racial/ethnic group

	Ka	ansas City, Missouri	Ка	ınsas City, Kansas
		Variance 10+ points Program to R/ECAPs		Variance 10+ points Program to R/ECAPs
Compare percent minority group in assisted housing	ng by progra	m to percent minority in assis	ted housin	g in R/ECAPs
Public Housing				
Percent of public housing tenants black	80%		68%	
Percent of public housing in R/ECAPs black	78%		71%	
Percent of public housing tenants Hispanic	6%		5%	
Percent of public housing in R/ECAPs Hispanic	6%		4%	
Section 8 NC/SR	•			
Percent of Sec 8 NC/SR tenants black	67%		74%	
Percent of Sec 8 NC/SR in R/ECAPs black	60%		75%	
Percent of Sec 8 NC/SR tenants Hispanic	6%		6%	
Percent of Sec 8 NC/SR in R/ECAPs Hispanic	11%		3%	
HUD Multifamily	•			
Percent of HUD MF tenants black	47%		62%	
Percent of HUD MF in R/ECAPs black	61%	+	50%	_
Percent of HUD MF tenants Hispanic	3%		2%	
Percent of HUD MF in R/ECAPs Hispanic			0%	
Housing Choice Vouchers	•		•	
Percent of HCV tenants black	89%		79%	
Percent of HCV in R/ECAPs black	91%		77%	
Percent of HCV tenants Hispanic	2%		3%	
Percent of HCV in R/ECAPs Hispanic	2%		3%	

Table 7: Percent of residents of assisted housing by program in and out of R/ECAPs by protected class

	Ка	nsas City, Missouri	Ka	ansas City, Kansas
		Variance 10+ points		Variance 10+ points
		Program to R/ECAPs		Program to R/ECAPs
Compare percent elderly or disabled in a	ssisted housing by prog	ram in R/ECAPs to out of R	R/ECAPs	
ELDERLY POPULATIONS				
Public Housing				
R/ECAPs	10%	_	19%	
Non R/ECAPs	21%		24%	
Project-Based Section 8				
R/ECAPs	42%	+	20%	
Non R/ECAPs	23%		12%	
Other HUD Multifamily	•		· ·	
R/ECAPs	71%	_	0%	_
Non R/ECAPs	83%		72%	
Housing Choice Vouchers	,			
R/ECAPs	14%		8%	_
Non R/ECAPs	11%		24%	
DISABLED POPULATIONS	,			
Public Housing				
R/ECAPs	10%	_	38%	
Non R/ECAPs	34%		36%	
Project-Based Section 8				
R/ECAPs	27%		29%	+
Non R/ECAPs	20%		7%	
Other HUD Multifamily	L		1 1	
R/ECAPs	29%		100%	+
Non R/ECAPs	19%		30%	
Housing Choice Vouchers	L		1 1	
R/ECAPs	23%		14%	
Non R/ECAPs	19%		20%	

Table 8: Percent of residents of assisted housing by program in and out of R/ECAPs by race/ethnic group

	Ка	nsas City, Missouri	Ka	ansas City, Kansas
		Variance 10+ points		Variance 10+ points
		Program to R/ECAPs		Program to R/ECAPs
Compare percent racial/ethnic group in a	ssisted housing by pro	gram in R/ECAPs to out of R,	/ECAPs	
WHITES				
Public Housing			, ,	
R/ECAPs	6%		20%	
Non R/ECAPs	9%		24%	
Project-Based Section 8				
R/ECAPs	28%		21%	
Non R/ECAPs	24%		17%	
Other HUD Multifamily				
R/ECAPs	35%	_	50%	+
Non R/ECAPs	55%		33%	
Housing Choice Vouchers	•			
R/ECAPs	7%		6%	_
Non R/ECAPs	9%		20%	
BLACKS	•		l L	
Public Housing				
R/ECAPs	78%		71%	
Non R/ECAPs	81%		63%	
Project-Based Section 8	'		1	
R/ECAPs	60%	_	75%	
Non R/ECAPs	72%		22%	
Other HUD Multifamily		l	l l	
R/ECAPs	61%	+	50%	_
Non R/ECAPs	41%		65%	
Housing Choice Vouchers	I			
R/ECAPs	91%		91%	+
Non R/ECAPs	88%		77%	· · · · · · · · · · · · · · · · · · ·
HISPANICS			<u> </u>	
Public Housing				
R/ECAPs	6%		4%	
Non R/ECAPs	6%		6%	
Project-Based Section 8	1		1	
R/ECAPs	11%		3%	
Non R/ECAPs	3%		9%	
Other HUD Multifamily	3,0	<u> </u>		
R/ECAPs			0%	
Non R/ECAPs	3%		2%	
Housing Choice Vouchers	370		270	
R/ECAPs	2%		3%	
Non R/ECAPs	2%		3%	
NUII N/LCAFS	2%		370	

Dominant racial groups in assisted housing

Table 9 examines projects operated under the public housing, project-based Section 8 housing, and other HUD multifamily programs in terms of the dominant racial groups.

In the core cities, assisted housing projects are overwhelmingly dominated by blacks. In the suburban communities and consortia communities, the assisted housing projects are overwhelmingly white. (The remainder are racially mixed.)

Table 9: Count of assisted projects and count with dominant racial/ethnic program

Core Cities. Suburban Communities and Consortia

Jurisdiction	Public Housing	Project-Based Section 8	Other HUD Multifamily			
Core Cities		Dominant racial groups				
Kansas City, Missouri	17 of 17 black	43 of 57 black	10 of 22 black			
Kansas City, Kansas	17 of 20 black	10 of 11 black	2 of 2 black			
Missouri Suburbs						
Independence	2 of 2 white	7 of 7 white	4 of 4 white			
Lee's Summit	1 of 1 white	2 of 2 white	None			
Blue Springs	None	3 of 9 white	None			
Kansas Suburbs						
Leavenworth	1 of 1 white	1 of 3 white	None			
Overland Park	None	4 of 4 white	None			
Shawnee	None	1 of 1 white	None			
Kansas Consortia						
Johnson Co. CDBG	1 of 1 white	11 of 11 white	None			
Johnson Co. HOME	1 of 1 white	15 of 15 white	None			

Housing market fundamentals

The nation in general, and the Kansas City metropolitan area in particular, experienced a very dramatic housing market cycle in recent years. The market moved from a position of stability through a bubble and a crash, followed by a slow recovery. See Table 10.

The nation grew by 13.6 million households during the stable 1990s. For these households the industry expanded the stock of housing by the same number of units. In this regard, the housing markets showed discipline by constraining the growth of supply to just the amount matching the growth in demand.

The nation experienced a bubble from approximately 2000 to 2007 when it grew by 6.9 million households. During this bubble, the housing industry expanded the stock of housing by 12.0 million units, generating a surplus of over 6 million units. The ratio of increase in supply to increase in demand was 1.74. This means that for every 100 new households added to the population, the housing stocked expanded by 174 units. The expansion of the supply is the net result of new units built plus non-housing converted into housing minus demolitions and housing

converted to non-housing. This ratio of supply expansion to household formation indicates a very high pace of overbuilding.

During the recovery after the bubble, the housing industry corrected its actions, but only partially. Rather than contract the supply or wait for growth in demand to absorb the surplus, the industry continued to build units faster than the pace of household formation, adding to the already large surplus of housing. From 2007 to 2014, the nation added 4.9 million households for which it added 6.1 million units for a units-to-households ratio of 1.24.

The Kansas City metropolitan area experienced a similar boom and bust cycle followed by a very imperfect correction and recovery. During the 1990s, the area formed more households than there were units added to the stock. This was not a problem because of an ample supply of vacant units to absorb the surplus households.

During the bubble, the stock grew faster than was needed, expanding with a units-to-households ratio of 1.66. This indicates that the Kansas City area did not experience as extreme a housing bubble as was typically true across the nation, but it did allow the housing stock to grow much faster than the underlying demand required.

During the recovery, the Kansas City area came very close to finding equilibrium, with a units-to-households ratio of 1.07, but this disciplined level of growth means that during the recovery period the market continued to build rather than absorbing the surplus units built during the bubble. Surplus units mean that housing sits vacant, which especially hurts older neighborhoods with less desirable homes that are less able to compete with the recently built homes in newer subdivisions.

Table 10: Housing market supply and demand growth, 1990 to 2014
United States and the Kansas City Metropolitan Area

	TIME PERIOD AND MARKET CONDITION						
	1990 Stable	2000	2007 Bubble	2014 Recovery			
United States							
Units (millions)	102.3	115.9	127.9	134.0			
Households (millions)	91.9	105.5	112.4	117.3			
Growth in Units (millions)		13.6	12.0	6.1			
Growth in Households (millions)		13.6	6.9	4.9			
Growth Ratio of Units to Households		1.01	1.74	1.24			
Kansas City Metropolitan Area							
Units	663,910	740,884	821,201	859,152			
Households	608,459	694,468	742,771	778,173			
Growth in Units		76,974	80,317	37,951			
Growth in Households		86,009	48,303	35,402			
Growth Ratio of Units to Households		0.89	1.66	1.07			

Prices in the Kansas City area housing market follow housing markets across the nation. Prices of homes for owner-occupancy and the costs of rent and utilities for renters continue to rise, in many cases faster than inflation. (See Table 11.)

Nationwide during the bubble, the median value of homes grew over 40 percentage points faster than inflation. The incomes of homeowners kept pace with inflation. Gross rents (the rent paid to landlords plus the costs of utilities not included in rents) grew 10 percentage points faster than inflation while the incomes of renters fell in real terms, growing by 9 percentage points less than inflation.

During the recovery, owners' incomes grew less than inflation but more than home values, restoring some the affordability losses of the bubble. Renters continued to see incomes grow less than the pace of inflation while the growth of rents outpaced inflation, exacerbating the already difficult affordability problems.

In the Kansas City area, similar patterns were experienced. During the bubble median home values rose much faster than inflation with owners' incomes failing to keep pace. Rents also rose faster than inflation, but renters' incomes did not.

During Kansas City's housing market recovery, the value of owner-occupied housing rose at a slower pace, a few percentage points less than inflation, but owners' incomes grew faster than housing values. Renters continued to witness rents rising faster than inflation while incomes fell further behind.

The threshold for a housing affordability problem is normally viewed as paying more than 30 percent of gross income on housing costs. Nationwide, 28 percent of homeowners suffer from high housing cost burden, but in Kansas City, the number is lower at 23 percent. It is much higher for households with incomes below \$20,000, at 74 percent nationwide and a still higher 80 percent in Kansas City. For renters, 52 percent nationwide suffer from high housing cost burden, but in Kansas City the share is lower at 48 percent. For households with incomes below \$20,000, the figures are 89 percent nationwide and a comparable 90 percent in Kansas City for renters.

Table 11: Housing market price and affordability conditions, 1990 to 2014

United States and the Kansas City Metropolitan Area

	TIME PERIO	D AND MARKET CO	NDITION
	2000 Stable	2007 Bubble	2014 Recovery
United States			
Median home value	\$111,800	\$181,800	\$175,700
Percent growth from last period		163%	97%
Median owner income	\$51,323	\$62,257	\$68,142
Percent growth from last period		121%	109%
Median gross rent	\$602	\$781	\$920
Percent growth from last period		130%	118%
Median renter income	\$27,362	\$30,473	\$33,219
Percent growth from last period		111%	109%
Consumer Price Index	173.6	209.0	237.1
Percent growth from last period		120%	113%
Kansas City Metropolitan Area			
Median home value	\$104,400	\$152,500	\$158,300
Percent growth from last period		146%	104%
Median owner income	\$56,242	\$67,295	\$73,998
Percent growth from last period		120%	110%
Median gross rent	\$575	\$722	\$839
Percent growth from last period		126%	116%
Median renter income	\$29,441	\$30,321	\$33,234
Percent growth from last period		103%	110%
Consumer Price Index	169.6	199.6	225.6
Percent growth from last period		118%	113%

The Kansas City housing market is comparable to other markets in the U.S. in many respects. The share of the housing stock that is rental tenure is 33 percent, compared to 34 percent nationally. The share of the housing stock that is owner occupied is 62 percent, compared to 59 percent nationally.

The stock of "other" vacant has become a large problem. These units are not occupied but are not for rent or for sale or held for seasonal occupancy. At any given time, a number of units will be empty due to foreclosure or probate or some other transitional process. However, the number of these units has grown to a large share of the stock. These are units that are being held off the market, which can have a depressing impact on their surrounding neighborhoods, especially if they exist in significant numbers. The share of the total stock that are in "off market" status is 4 percent both nationally and in Kansas City. Thus, 1 in every 25 housing units is sitting empty and not on the market.

The ample stock of housing at relatively lower prices in Kansas City creates soft market conditions with high vacancy rates.

It is generally agreed that a rental housing market is healthy when the vacancy rate is between 5 and 7 percent. In Kansas City, the rental vacancy rate is 9.6 percent, well above the healthy range and softer than found nationally. It is also generally agreed that a market of owner-occupancy is healthy when the vacancy rate is about 1.75 percent 2.00 percent. In Kansas City, the vacancy rate in the owner market is 2.6 percent, above the healthy range but tighter than found nationally.

The surplus stock of housing and the high vacancy rates indicate that the market is not functioning well. Supply growth does not follow the pace of demand growth, resulting in surplus units. Surplus units should have a depressing effect on prices, which should lessen affordability problems, but despite the surplus of units, housing prices are rising, outpacing the underlying growth of household incomes. The stock of housing contains many units that are off the market and are likely to have depressing effects on older neighborhoods.

Examination of the housing markets segmented by price and income level indicates the level of correspondence between the number of households in each income segment and the number of housing units in each price segment. If the market was performing perfectly, there would be a close correspondence in each market.

To examine this correspondence, both the rental market and the owner-occupied markets are divided into price categories from low to high. The counts of housing units in each price category are matched with the number of households whose income permits them to afford a home in each price category. In a well-functioning market, these counts should be approximately equal. Where the unit count exceeds the household count, the market is in surplus. Where the households exceed the unit count, the market is in scarcity.

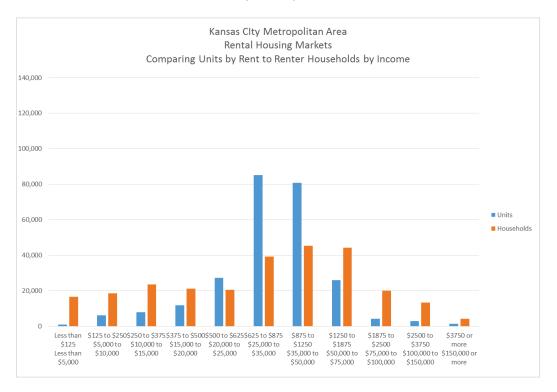
- Owner markets show that there are, generally, more than enough units in the lower price segments although the quality and locations of many of these units may be poor.
- Rental markets show that there are, generally, too few units priced to serve the lowest income households, those with incomes below \$20,000.
- Interestingly, rental markets generally show surpluses of units in market segments with rents from \$500 to \$1,250. These surpluses suggest that the market is unable to provide units at rents below \$500. Given that ample units exist in the next higher rent categories, there does not appear to be a need for production of additional units but the need for additional voucher assistance to help poor households consume the ample supply of units that already exist.

Table 12: Housing Stock Occupancy, 2013

United States and the Kansas City Metropolitan Area

	UNI	TED STATES	KANSAS CITY	METROPOLITAN AREA
	Units	Percent	Units	Percent
Total housing units	132,055,334	100%	873242	100%
Total rental units	44,363,327	34%	289832	33%
Total owner-occupied units	77,366,077	59%	541534	62%
Seasonal	5,156,840	4%	4651	1%
Other vacant	5,169,090	4%	37225	4%
Total households	115,609,016	100%	789599	100%
Renter households	40,533,502	35%	262023	33%
Owner-occupant households	75,075,514	65%	527576	67%
Vacant units		Vacancy rate by tenure		Vacancy rate total stock
Rental	3,829,825	8.6%	27809	9.6%
Owner-occupant	2,290,563	3.0%	13958	2.6%
		Vacancy rate total stock		Vacancy rate total stock
Seasonal	5,156,840	3.9%	4651	0.5%
Other	5,169,090	3.9%	37225	4.3%
All vacant	16,446,318	12.5%	83643	9.6%

Figure 1. Household Income by Tenure Matched to Units by Rent or Value
Kansas City Metropolitan Area



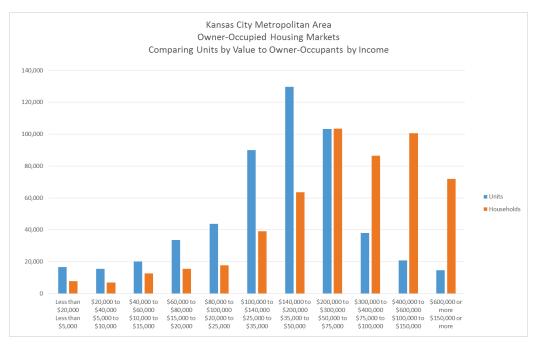
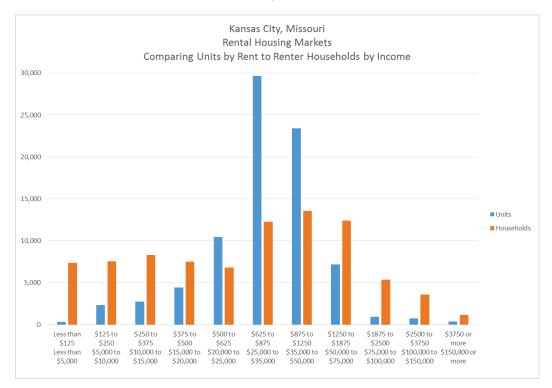


Figure 2: Household Income by Tenure Matched to Units by Rent or Value Kansas City, Missouri



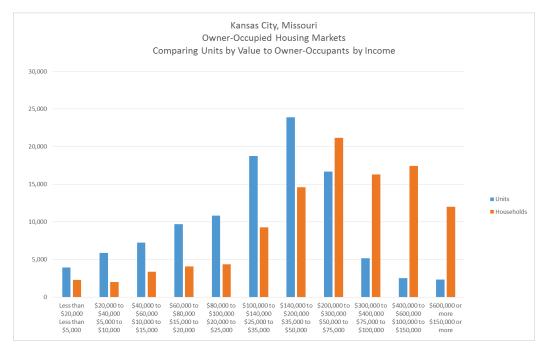
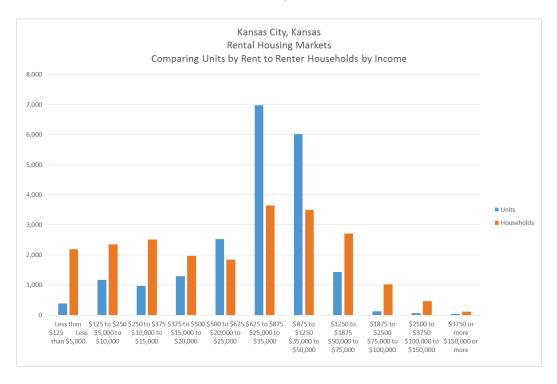
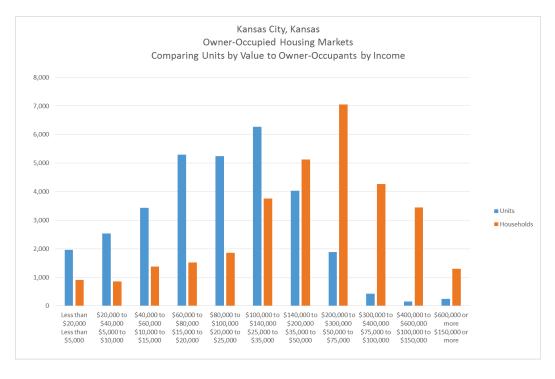


Figure 3: Household Income by Tenure Matched to Units by Rent or Value Kansas City, Kansas





Demographic composition of assisted housing developments and occupants

There are two types of publicly supported rental housing. The first is project-based where the subsidy is attached to the unit. This includes the older legacy programs of:

- Public housing which is owned and operated by local housing authorities.
- Section 236 housing which is privately owned but receives federal financial assistance.
- HUD's miscellaneous other multifamily programs which provide financial assistance for special needs housing such as Section 202 for the elderly or Section 811 for the disabled.
- Section 8 New Construction and Substantial Rehabilitation housing which is privately owned with multi-year leases between the owner and the government.
- Low-Income Housing Tax Credit (LIHTC) housing which is privately owned but received tax credit subsidy to assist in paying a portion of the development costs.

Among these, only the LIHTC is actively expanding; the other programs are contracting slowly as units age and fall out of service.

The second type of publicly supported rental housing is tenant-based where the subsidy is attached to the tenant and that tenant rents housing in the private marketplace. The Housing Choice Voucher (HCV) program is the only active tenant-based program of scale in operation nationally.

Table 13 examines the distribution of these programs between those tracts that are located in R/ECAPs and those that are not. For comparison purposes:

- R/ECAPs are about 6 percent of the tracts in the metropolitan area.
- R/ECAPs house a comparable 6 percent of all renter households.
- R/ECAPs house a greater 13 percent of all households whose income is below 30 percent of the Area Median Family Income, a good indicator of the population of the poor eligible for publicly supported housing.

Thus, if any of the programs are concentrating the assisted households into R/ECAPs, the share of the units in the programs would be significantly above the share of tracts, renter households or poor households.

The project-based programs tend to concentrate the assisted households. The older vintage programs — public housing, Section 236 housing, and the miscellaneous HUD multifamily housing — all tend to have much higher shares of housing in R/ECAPS than would be expected. These programs all experienced their greatest production before the mid-1970s. The Carter-era Section 8 project-based program and the currently active LIHTC program do much better, placing 12 percent of units in R/ECAPS.

The HCV program offers mobility to households. The participating households can locate in any neighborhood where a unit can be found that can be leased within the rent restrictions of the program and can pass a physical inspection. As a result, it is not surprising that the HCV program performs better than the project-based programs at locating households outside of the R/ECAPs:

- Typically, only 9 percent of HCV households in R/ECAPs.
- Race is an issue, as only 2 percent of non-Hispanic white HCV households locate in R/ECAPs, but 12 to 15 percent of blacks locate in R/ECAPs.
- Hispanics tend to locate within the expected range of 6 to 13 percent.

Table 13: Distribution of Assisted Housing Program by Location Inside and Outside of R/ECAPs

Kansas City Metropolitan Area

	INSIDE R/ECAPS	PERCENT	OUTSIDE R/ECAPS	PERCENT
Census tracts	33	6%	483	94%
Renter households	16,093	6%	245,930	94%
Households below poverty	32,040	13%	216,130	87%
Assisted Housing Program				
Public Housing	2,029	36%	3,596	64%
Section 236	276	33%	561	67%
Other HUD Multifamily	1,727	28%	4,344	72%
Project-based Section 8	602	12%	4,610	88%
LIHTC	3,276	12%	23,066	88%
Housing Choice Vouchers				
Total	1,393	9%	13,436	91%
Elderly or disabled	600	9%	5,855	91%
White non-Hispanic	65	2%	2,773	98%
Black non-Hispanic	512	15%	2,857	85%
Other non-Hispanic	2	2%	81	98%
Hispanic	21	13%	144	87%
Non-elderly, non-disabled	793	9%	7,581	94%
White non-Hispanic	29	2%	1,673	98%
Black non-Hispanic	748	12%	5,626	88%
Other non-Hispanic	3	3%	85	97%
Hispanic	13	6%	197	94%

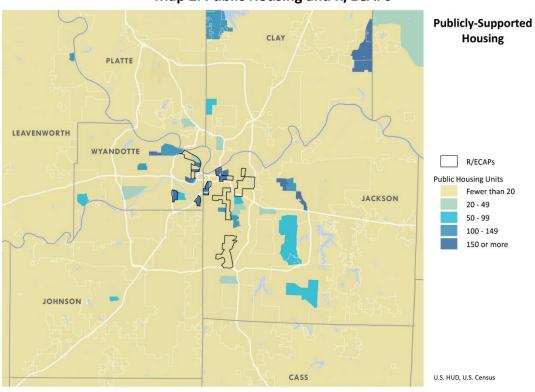
R/ECAPs in Greater Kansas City

PLATE

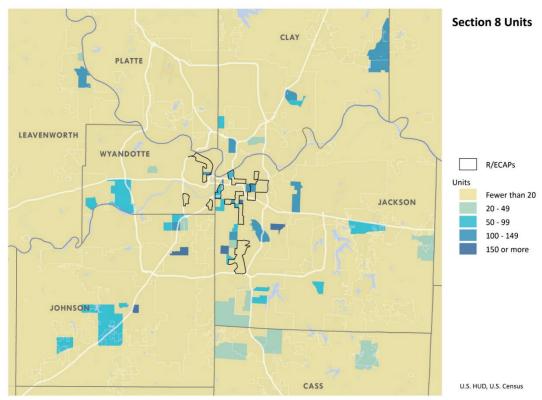
PURDER

Map 1. Racial / Ethnic Concentrated Areas of Poverty

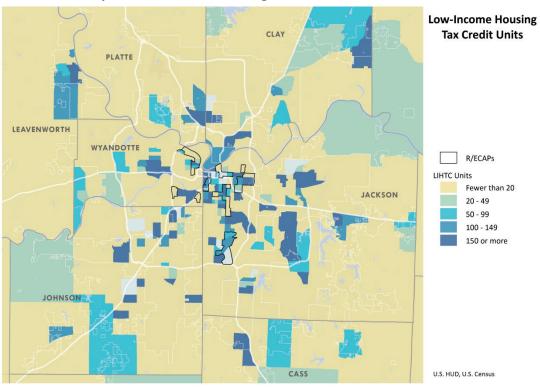


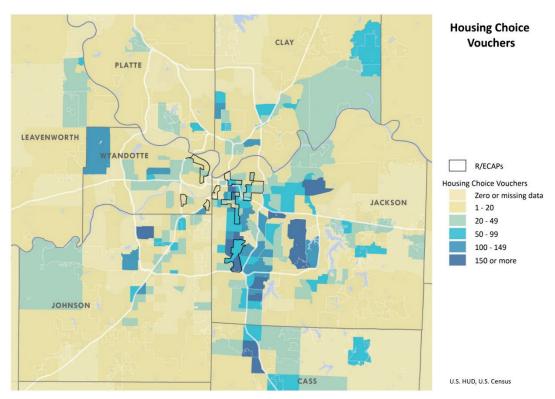


Map 3. Section 8 Project-Based Housing and R/ECAPs



Map 4. Low-Income Housing Tax Credit Units and R/ECAPs





Map 5. Housing Choice Vouchers and R/ECAPs

Table 14 examines the distribution of the publicly supported housing programs across census tracts categorized by the level of poverty concentration. There are no fixed thresholds of poverty concentration that are considered sufficiently low to be acceptable or sufficiently high to be damaging. It is generally accepted that if a neighborhood has below-average poverty, below 15 percent, it is unharmed by that poverty. If a neighborhood has above-average poverty, incremental increases in poverty are considered to be harmful to the neighborhood up to an upper threshold of about 30 percent. Above this upper threshold, poverty has taken its toll on the neighborhood. Incremental increases in poverty above this level generates no incremental harm. These 15 and 30 percent thresholds have been used to categorize the tracts in the metropolitan area by the incidence of poverty. For comparison purposes:

- Over 60 percent of all tracts and 50 percent of all renter households live in low-poverty tracts.
- Only 36 percent of the poor live in low-poverty tracts given the tendency of the poor to concentrate spatially.

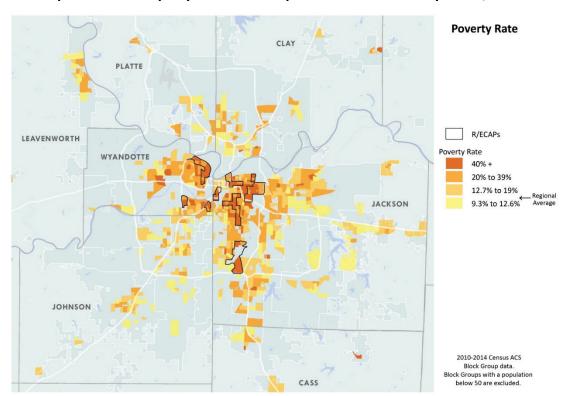
The older project-based programs tend to concentrate assisted households. Over 50 of all public housing and HUD multifamily housing is located in high-poverty tracts. Only the LIHTC program among project-based programs is found in low-poverty tracts in shares that would be expected.

The tenant-based HCV program performs comparably with the LIHTC program, placing 36 percent of households into low-poverty tracts.

- White HCV households locate over one-half of HCV households into low-poverty tracts whether the households are elderly, disabled or non-elderly.
- Black HCV households are least able to locate in low-poverty tracts, placing only 25 to 30 percent in these tracts.
- Hispanics fall in between blacks and whites in this measure, locating between 38 and 47 percent in these low-poverty tracts.

Table 14: Distribution of Assisted Programs by Level of Poverty Concentration in Tract
Kansas City Metropolitan Area

		PERCENT POVERTY							
	0 to 14%	Percent	15 to 29%	Percent	30+%	Percent			
Census tracts	317	61%	119	23%	80	16%			
Renter households	141,099	54%	81,505	31%	39,419	15%			
Households below poverty	88,799	36%	85,757	35%	73,614	30%			
Assisted Housing Program									
Public Housing	1,075	19%	1,546	27%	3,003	53%			
Section 236	0	0%	429	51%	408	49%			
Other HUD Multifamily	1,003	17%	1,566	26%	3,502	58%			
Project-based Section 8	1,601	31%	2,487	48%	1,124	22%			
LIHTC	9,923	38%	9,656	37%	6,763	26%			
Housing Choice Vouchers									
Total	5,376	36%	5,794	39%	3,659	25%			
Elderly or disabled	2,377	38%	2,376	38%	1,537	24%			
White non-Hispanic	1,491	53%	1,077	38%	270	10%			
Black non-Hispanic	844	25%	1,272	38%	1,253	37%			
Other non-Hispanic	42	51%	27	33%	14	17%			
Hispanic	62	38%	59	36%	44	27%			
Non-elderly, non-disabled	2,838	35%	3,298	40%	2,028	25%			
White non-Hispanic	862	51%	718	42%	122	7%			
Black non-Hispanic	1,933	30%	2,542	40%	1,899	30%			
Other non-Hispanic	43	49%	38	43%	7	8%			
Hispanic	99	47%	61	29%	50	24%			



Map 6. Block Groups by Percent of Population Below Poverty and R/ECAPs

Table 15 examines the distribution of the publicly supported housing programs across census tracts categorized by the dominant racial or ethnic group.

- If a tract has a population that is more than 50 percent black, the tract is categorized as a black tract.
- If a tract has a population that is more than 50 percent Hispanic, the tract is categorized as a Hispanic tract.
- Because most tracts are dominated by whites, a tract is considered to be predominantly white only if it is 75 percent or more white.
- The remainder of all tracts are considered integrated.

This higher threshold for whites allows tracts to be integrated even if a tract has 50 to 75 percent whites but with the remainder comprised of minorities. Note that if the white threshold is only 50 percent, a tract could have twice the share of minorities found in the population but still have a white majority. Such a tract would probably be viewed as well integrated rather than white dominated.

For comparison purposes, whites dominate 58 percent of tracts with blacks dominating only 12 percent of tracts and Hispanics only 3 percent. Integrated tracts are 27 percent of the total.

Comparable shares of renter households are found in each category but higher percentages of the poor are found in the black, Hispanic and integrated tracts.

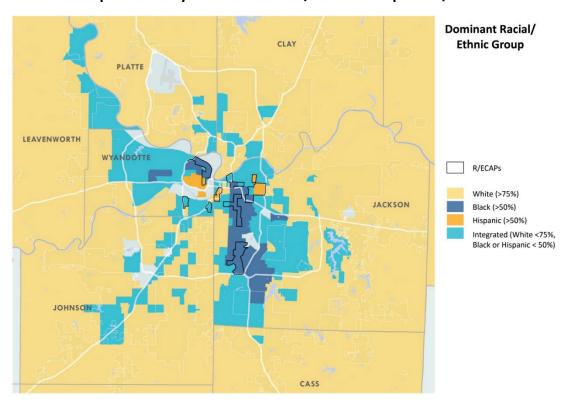
The comparisons of the publicly supported housing programs, project-based or tenant-based, across the tracts by racial or ethnic dominance are similar. All of these programs have a lower presence in white dominated tracts than in minority dominated tracts or integrated tracts.

Data for race and ethnicity of households in HCV program are available, permitting comparison of the locations of the participating households by race of household and dominant race of the tract.

- Nearly two-thirds of white HCV households, whether elderly or not, locate in whitedominated tracts.
- Black HCV households locate in white dominated tracts in smaller shares of 9 to 15 percent, but Hispanics locate in these tracts in 30 to 39 percent shares.
- Elderly black HCV households tend to locate in black-dominated tracts at a 54 percent share, but non-elderly black HCV households disperse more with only 27 percent in black tracts
- Integrated tracts absorb 30 percent of all vouchers but 64 percent of non-elderly black households.

Table 15: Distribution of Assisted Programs by Level of Racial/Ethnic Concentration in Tract
Kansas City Metropolitan Area

	_	IINANTLY IITE	_	IINANTLY ACK	_	INANTLY ANIC	INTEGRATED	
	75+%	Percent	50+%	Percent	50+%	Percent		Percent
Census tracts	301	58%	63	12%	14	3%	138	27%
Renter households	133,429	54%	29,791	11%	6,298	2%	92,505	35%
Households below poverty	102,612	41%	44,186	18%	15,573	6%	85,799	35%
Assisted Housing Program								
Public Housing	1,431	25%	1,747	31%	502	9%	1,944	35%
Section 236	172	21%	415	50%	1	0%	249	30%
Other HUD Multifamily	1,329	22%	1,320	22%	358	6%	3,064	50%
Project-based Section 8	2,234	43%	1,104	21%	61	1%	1,813	35%
LIHTC	8,674	33%	7,381	28%	335	1%	9,952	38%
Housing Choice Vouchers								
Total	4,768	32%	5,394	36%	152	1%	4,515	30%
Elderly or disabled	2,389	37%	4,965	30%	70	1%	2,031	31%
White non-Hispanic	1,794	63%	101	4%	22	1%	921	32%
Black non-Hispanic	505	15%	1,821	54%	39	1%	1,004	30%
Other non-Hispanic	40	48%	12	14%	1	1%	30	36%
Hispanic	50	30%	31	19%	8	5%	76	46%
Non-elderly, non-disabled	2,379	16%	3,429	24%	199	1%	8,484	59%
White non-Hispanic	1,170	64%	85	5%	130	7%	434	24%
Black non-Hispanic	1,091	9%	3,289	27%	64	1%	7,930	64%
Other non-Hispanic	36	41%	10	11%	-	0%	42	48%
Hispanic	82	39%	45	21%	5	2%	78	37%



Map 7. Tracts by Dominant Racial / Ethnic Group and R/ECAPs

Disparities in Access to Opportunity

When households select a neighborhood, they consider various opportunities in that neighborhood, including the quality of schools, the access to jobs, and the available transportation services.

- Schools All of the R/E CAPS are located in the two core cities of Kansas City, Missouri and Kansas City, Kansas. While many school districts serve the two core cities, the majority of the R/E CAPs fall within the Kansas City, Missouri and Kansas City, Kansas school districts. Both of these school districts contain many poorly performing schools. Given the propensity for the oldest vintage project-based publicly supported housing projects to be located in the R/E CAPS, the children living in these projects will most likely attend low-performing schools. The mobility provided by the HCV program is helping families with children gain entry into better neighborhoods than where the project-based programs are located. However, the potential of the HCV program has yet to be fully realized by locating these families into housing in high-performing school districts.
- **Employment** Employment is widely distributed across the metropolitan area, but concentrations of jobs are found in the downtown areas of Kansas City, Missouri and along the Interstate 35 and Interstate 435 corridors in suburban Johnson County, Kansas. A high incidence of both total jobs and jobs for entry level workers without a complete high school education are found in these two areas. Unfortunately, the concentration of

jobs for entry level workers in and around the downtown Kansas City, Missouri, area is also an area with a great deal of competition for those jobs as this area contains a high concentration of entry level workers. The publicly assisted housing programs tend to be located well for serving the downtown area but not well for serving the job-rich neighborhoods in the Johnson County area.

• Transportation — Public transit is important component in the transportation system of the area. However, automobiles remain the dominate means of travel to work. Automobiles carry 96 percent of workers to their place of employment, and public transit carries only 1.2 percent. Public transit in greater Kansas City is limited. It tends to serve a north-south corridor through downtown Kansas City, Missouri and an east-west corridor from downtown Kansas City, Missouri west through Kansas City, Kansas. The R/E CAPs are nearly all located along these transit corridors. While not well served by transit, the R/E CAPS are as well served by transit as any tracts in the metropolitan area.

Additional Information

The Kansas City metropolitan area is very typical many of the legacy cities of the industrial midwest; the inner core neighborhoods offer older housing and fewer opportunities than do the neighborhoods of in the suburban communities.

The poor and minorities are disproportionately found in the neighborhoods of the core parts of the area which are defined as Kansas City, Kansas, plus the portion of Kansas City, Missouri, that is within Jackson County. All of the R/ECAPSs lie within this core.

If there is to be meaningful movement away from the racial and ethnic concentrations of the poor, minorities and the other protected classes, it will have to manifest itself in some measure of opening up housing opportunities in the suburban communities of the metropolitan area.

Like most large metropolitan areas, the Kansas City areas contains many different entitlement communities with many different public housing authorities. This fragmentation is commonplace, posing the same problems in Kansas City that are found in most metropolitan areas. Efforts are duplicated and lack coordination.

In addition, the Kansas City is one metropolitan area divided by a state line. This means that two different state housing finance agencies direct the LIHTC programs that function within the area.

Contributing Factors of Publicly Supported Housing Location and Occupancy

Contributing Factor	Regional Analysis
Admissions and occupancy policies and procedures, including preferences in publicly supported housing	The HCV program is administered by several public housing authorities across the metropolitan area with none serving the area as a whole. This means the participating households are not assisted in finding housing beyond the city limits of the individual city administering the program.
Quality of affordable housing information programs	Fragmented administration of the HCV program often leads to failed searches by HCV households.
Source of income discrimination	Neither Missouri nor Kansas prohibits landlords from discriminating against HCV households attempting to use vouchers as a source of payment for rent.
Land use and zoning laws	The absence of affordable housing opportunities in many of the suburban communities suggests that the land use codes and the zoning laws work against the development of affordable housing in these communities.
Community opposition	Opposition to racial integration and poverty deconcentration is commonplace in Kansas City as elsewhere. Residents of neighborhoods marked for development of publicly supported often opposed the development proposal. Community residents need to be convinced that the development will not pose a threat to the neighborhood.
Impediments to mobility	The Kansas City area is a highly car-dependent market. The lack of convenient and affordable public transit options inhibits the housing location decisions of many poor households who are transit dependent.
Lack of private investment in specific neighborhoods	The surplus of housing hurts older neighborhoods. It is difficult for older neighborhoods to compete for households who are looking for a location in which to invest in a home and raise a family. Older neighborhoods often already suffer from the presence of poorly performing schools and high crime exposure. These deficits are compounded by the presence of vacant housing that is deteriorating and diminishing the investment value of surrounding properties. Suburban neighborhoods, especially those with newer, nicer housing will attract those households and investment.
Lack of public investment in specific neighborhoods, including services and amenities	Both core cities in the Kansas City metropolitan area are spatially very large. Both contain many neighborhoods that suffer from deteriorating infrastructure. It is extremely difficult for these cities to maintain roads,

	walks, curbs and a variety of public spaces to a level comparable to the quality found in the suburban communities with whom the core cities compete for residents. Untargeted and spatially dispersed investments often mean that none of the neighborhoods receive the resources necessary to push them over the threshold to becoming viable competitors for attracting residents and investment.
Lack of regional cooperation	Communities operate in their own self-interest; few — if any — moderate their individual actions for the good of the metropolitan area as a whole. The surplus housing is viewed only at the level of the metropolitan area. Each individual community looks at development proposals in terms of whether it adds to the tax base. This narrow focus on the interests of the individual communities contributes to the sprawl and lack of growth management that damages the older, core neighborhoods of the metropolitan area.
Siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plans and other programs	The LIHTC is performing well in making entry to the high-opportunity suburbs. The project-based program is performing as well as the tenant-based HCV program with the mobility that the voucher program offers. But the LIHTC program could do more to affirmatively further fair housing. The LIHTC developments could be more strategically located to serve the purposes of racial and ethnic integration as well as poverty deconcentration. In addition, the LIHTC developments could more aggressively market units in high-opportunity neighborhoods to those households living in neighborhoods such as R/ECAPs.



Fair Housing Assessment

- I. Executive Summary
- II. Community Participation Process
- III. Assessment of Past Goals, Actions and Strategies
- IV. Fair Housing Analysis
 - A. Demographic Summary
 - B. Segregation/Integration
- V. Racially/Ethnically Concentrated Areas of Poverty
- VI. Disparities in Access to Opportunity
 - A. Education
 - B. Employment
 - C. Transportation
 - D. Low Poverty Exposure
 - E. Environmental Health
 - F. Patterns in Disparities to Access Opportunity
- VII. Disproportionate Housing Needs
- VIII. Publicly Supported Housing Analysis



IX. Disability and Access Analysis

- X. Fair Housing Enforcement, Outreach Capacity and Resource Analysis
- XI. Fair Housing Goals and Strategies

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

Disability and Access Analysis

Population Profile by Geography and Type of 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.

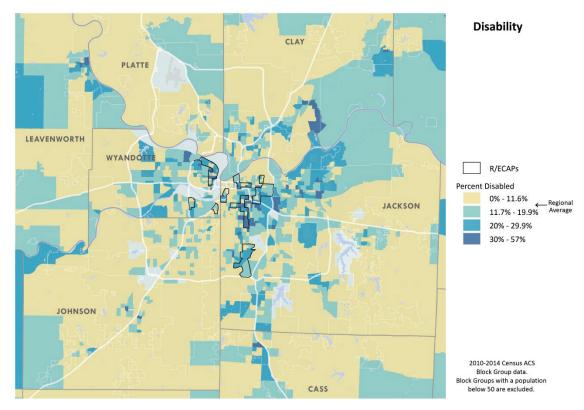
Persons with disabilities live throughout the Kansas City region. According to the American Community Survey from the Census Bureau, there are 234,796 persons 5 years of age or older with some type of disability, or 11.6 percent of the metro area's total population. According to the Census data as shown in the table below, the largest segment of the disability population has ambulatory or mobility challenges, about 28 percent of all disabled persons. Those with hearing and vision disabilities represent 24 percent of disabled persons. Those with cognitive disabilities represent 20 percent; and those with self-care or independent living limitations represent 26.8 percent. (Persons with a disability may have more than one type of disability). Although people with disabilities are more widely distributed across the region than people of color or poverty, there is still a concentration in the urban core areas of Kansas City, Missouri, and Kansas City, Kansas. This probably reflects the low income status of many of those with disabilities.

Table 1: Type of Disability by Jurisdiction

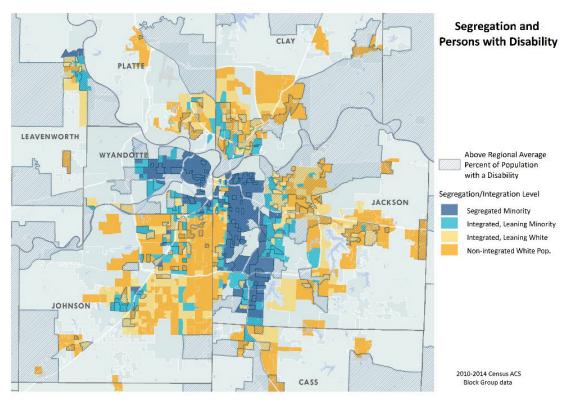
	Hearing Disability	Vision Disability	Cognitive Disability	Ambulatory Disability	Self-Care Limitations	Independent Living Limitations
KC Region	67,172	36,984	85,891	118,532	41,228	77,142
КСМО	14,776	10,795	23,023	30,344	10,927	19,625
Blue Springs	1,545	651	1,737	2,311	712	1,642
Independence	4,806	3,041	7,320	10,857	3,371	6,823
КСК	5,486	3,248	7,857	11,355	4,022	7,486
Leavenworth	1,514	773	2,023	2,411	705	1,512

Note: Persons may have multiple disabilities

Map 1. Concentrations in Persons with Disability



Map 2. Segregation and Persons with Disability



Map 1 shows the areas throughout the region with concentrations of persons with a disability. Map 2 shows those areas of the region that are segregated by race and areas where persons with a disability reside at higher proportions that the regional average. The two maps show that persons with a disability tend to live in neighborhoods and communities that are more racially segregated in the portions of Kansas City, Missouri that are within in Jackson County, and in Kansas City, Kansas. The disabled population does live in higher proportions in integrated areas throughout the region, particularly Independence, Blue Springs, Kansas City in Clay County, and the city of Leavenworth.

Table 2: Persons with Disabilities as a Percentage of All Persons by Areas of Concentration

KC Region	Total Population	Total with a disability	Hearing	Vision	Cognitive	Ambulatory	Self- care	Independent living
Very High	3%	5%	4%	7%	6%	6%	6%	6%
High	20%	24%	20%	27%	27%	25%	27%	25%
Moderate	11%	13%	12%	12%	13%	13%	12%	13%
Low	66%	58%	65%	54%	54%	56%	56%	57%
Total	100%	100%	100%	100%	100%	100%	100%	100%

Table 2 shows that persons with disabilities, particularly those with vision impairments, are somewhat disproportionately concentrated in areas with relatively higher levels of poverty and racial concentrations. This is especially true in Kansas City, Missouri. The disabled are more geographically dispersed across concentration areas in Independence, Leavenworth and to a lesser extent in Kansas City, Kansas.

PERSONS WITH

PLATTE

R/ECAPS

Persons with Disabilities by Age

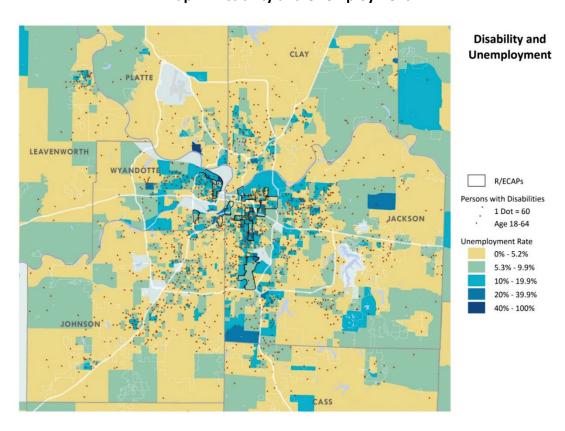
1 Dot = 60 Persons

- Age 5-17
- Age 18-64
- Age 65+

Map 3: Disability by Age

Map 3 shows the location of persons with disabilities by age. By age, 4.9 percent of those 5 to 17 years are disabled; 10.2 percent of the metro area's 18-64-year population are disabled and 35.5 percent of the 65+ year population in the metro area are disabled. In general, the disabled population by age is dispersed in similar patterns to the disabled population as a whole. The age 5-to-17 disabled population is located in greater proportions in Leavenworth, Independence, northeast Kansas City, Kansas, central Kansas City, Missouri in Jackson County, and Blue Springs.

Disabled persons 18 years to 64 years old are 0.54 times as likely to be in the labor force as persons who are not disabled, and 0.49 times as likely to have a job. Those persons with disabilities who are in the labor force are 2.4 times more likely to be unemployed than those in the labor force who are not disabled. The disabled population in this age range live in higher proportions, compared to the general population, in Leavenworth, Independence and Kansas City, Kansas east of I-635. Map 4 shows concentrations of persons with disabilities and unemployment.



Map 4: Disability and Unemployment

For adults 25 years and older, disabled persons are 2.28 times more likely to have not finished high school, 1.5 times more likely to have a high school diploma, and 0.39 times more likely to have a bachelor's degree. While 46 percent of the region's adult population has a college degree, only 22.2 percent of disabled adults have a degree.

Table 3: Educational Attainment and Disability

	No Disability		With a D	Disability	Total		
	Number	Percent	Number	Percent	Number	Percent	
Less than high school	70,217	7.1%	20,323	16.2%	90,540	8.1%	
High school diploma	229,201	23.2%	43,578	34.7%	272,779	24.5%	
Some college, no degree	231,560	23.4%	33,967	27.0%	265,527	23.8%	
Associate degree	83,129	8.4%	9,408	7.5%	92,537	8.3%	
Bachelor's degree or higher	375,121	37.9%	18,428	14.7%	393,549	35.3%	

Source: ACS PUMA 2014

Households that have a disabled member are 2.33 times more likely to have incomes at below the federal poverty level. Disabled persons are .3.82 times more likely to receive public assistance than persons who are not disabled. Almost half, 48 percent, of all households with a disabled adult have incomes of 200 percent of poverty or less. About 16 percent of disabled persons receive supplemental security income (SSI) compared to less than 1 percent for the population that is not disabled, which means it is 20.76 times more likely. Table 4 shows poverty levels for persons with disabilities for the metro area.

Table 4: Poverty and Disability

Federal Poverty Level	No Disability	With a Disability	Total	Disabled %
Below 100%	130,336	36,092	166,428	22%
100%-199%	159,296	29,440	188,736	16%
200%-299%	182,894	22,289	205,183	11%
300%-399%	170,244	17,122	187,366	9%
400%-499%	147,427	11,732	159,159	7%
500% and above	365,047	20,475	385,522	5%
Total	1,155,244	137,150	1,292,394	11%
Poverty rate	11.3%	26.3%	12.9%	
Percent Below 200%	25%	48%	27%	

Source: ACS PUMA 2014

People with disabilities are found in all communities, but somewhat more concentrated in Kansas City, Missouri, and Kansas City, Kansas. People with disabilities in Leavenworth, Independence and Blue Springs are closer to opportunities; however public transit services are not as robust. That being said, all of these communities have some level of public and private services for the disabled, including transportation.

Leavenworth — The city's disabled population numbers 4,926 and makes up a larger proportion of total population for each age range than the region, with 5-17 year olds at 7.9 percent, 18-64 year olds at 17.1 percent and 65 years at 45.7 percent. The presence of the Veterans Administration in Leavenworth, along with a high percentage of veterans in the city, may be a factor in higher proportions of persons with a disability. Of the city's persons with disabilities, those with an ambulatory disability numbered 2,411, followed by cognitive disability affecting 2,023 persons. Only 29 percent of the city's population resides in neighborhoods with high

concentrations of persons of color and those in poverty, but 38 percent of the disabled reside in these neighborhoods.

Kansas City, Kansas — The city has 20,489 persons with disabilities. Of those persons 5-17 years of age, 6.2 percent have a disability; 13.6 percent of the working age population have a disability, and 42.6 percent of elderly persons have a disability. Of the city's persons with disabilities, those with an ambulatory disability numbered 11,355, followed by cognitive disability affecting 7,857 persons. Two-thirds of the city's population (65 percent) lives in neighborhoods with high concentrations of persons of color and those in poverty. A slightly higher proportion of disabled persons, 67 percent, live in these same neighborhoods.

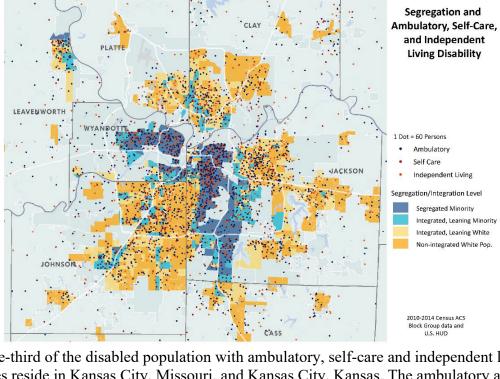
Independence — The city has 18,562 persons with disabilities. By age, 5.9 percent of all children and youth age 5-17 years have a disability; 14.6 percent of the working age population have a disability, and 38.9 percent of elderly persons have a disability. Of the city's persons with disabilities, those with an ambulatory disability numbered 10,857, followed by cognitive disability affecting 7,320 persons. 54 percent of the city's population resides in neighborhoods with high concentrations of persons of color and those in poverty, and a slightly higher 57 percent of the disabled reside in these neighborhoods.

Blue Springs — The city has 4,838 persons with a disability. Of those persons 5-17 years, 3.3 percent have a disability. Nine percent of those who are working age have a disability, and 32.9 percent of elderly persons have a disability. Of the persons with disabilities in the city, those with an ambulatory disability numbered 2,311, followed by cognitive disability affecting 1,642 persons. 27 percent of the city's population resides in neighborhoods with moderate concentrations of persons of color and those in poverty, but 36 percent of the disabled reside in these neighborhoods.

Kansas City, Missouri — There are 56,599 disabled persons 5 years and older in the city of Kansas City, Missouri, about one-fourth of the region's disabled population. Of those persons aged 5-17 years, 5.3 percent have a disability; 11.5 percent of the city's working age residents have a disability; and 37 percent of elderly persons have a disability. Of those with disabilities, persons with an ambulatory disability numbered 30,344, followed by those with a cognitive disability affecting 23,023 persons. Just under half or 49 percent of the city's population resides in neighborhoods with high concentrations of persons of color and those in poverty, but 61 percent of the disabled reside in these neighborhoods.

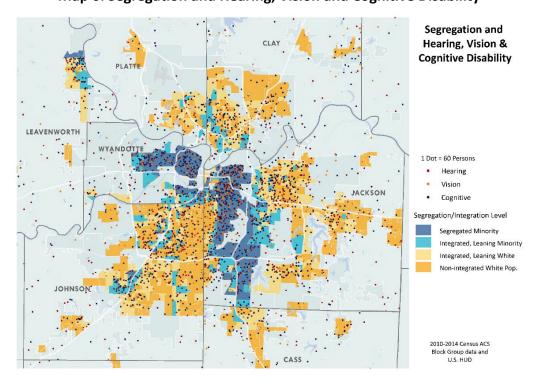
Table 5: Age and Disability, 2010

	Population with a Disability	Percent of All Persons Age 5-17	Percent of All Persons Age 18-64	Percent of All Persons Age 65+
KC Metro Region	226,920	4.9%	10.2%	35.5%
КСМО	56,599	5.3%	11.5%	37.0%
Blue Springs	4,838	3.3%	9.0%	32.9%
Independence	18,562	5.9%	14.6%	38.9%
КСК	20,489	6.2%	13.6%	42.6%
Leavenworth	4,926	7.9%	17.1%	45.7%



Map 5: Segregation and Ambulatory, Self-Care and Independent Living Disability

About one-third of the disabled population with ambulatory, self-care and independent living disabilities reside in Kansas City, Missouri, and Kansas City, Kansas. The ambulatory and self-care disabled are located in higher proportions in segregated areas of the region. Those with independent living barriers are located throughout the region.



Map 6: Segregation and Hearing, Vision and Cognitive Disability

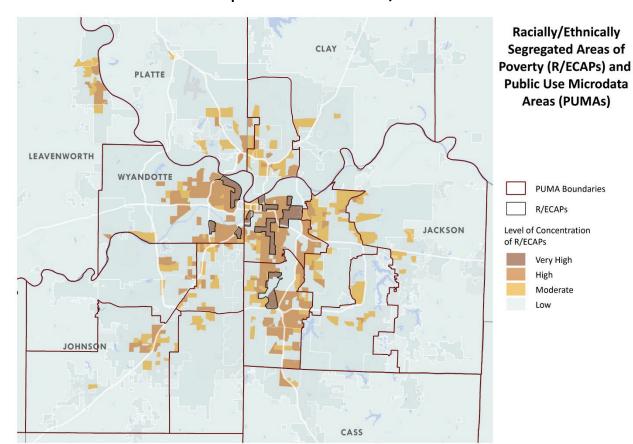
The hearing and visually impaired populations are more dispersed throughout the metropolitan area, particularly the hearing impaired with higher proportions in Johnson County, due in part to the presence of the Kansas State School for the Deaf in Olathe. Those with cognitive disabilities are more likely to live in segregated areas, particularly in Kansas City, Missouri, and Kansas City, Kansas.

Table 6: Type of Disability by Jurisdiction

	Hearing Disability	Vision Disability	Cognitive Disability	Ambulatory Disability	Self-Care Limitations	Independent Living Limitations
KC Region	67,172	36,984	85,891	118,532	41,228	77,142
КСМО	14,776	10,795	23,023	30,344	10,927	19,625
Blue Springs	1,545	651	1,737	2,311	712	1,642
Independence	4,806	3,041	7,320	10,857	3,371	6,823
КСК	5,486	3,248	7,857	11,355	4,022	7,486
Leavenworth	1,514	773	2,023	2,411	705	1,512

Note: Persons may have multiple disabilities

The American Community Survey (ACS) Public Use Microdata Sample (PUMS) files are a set of records about individual people or housing units. The Census Bureau produces the PUMS files so that data users can create custom tables that are not available through pre-tabulated (or summary) ACS data products. The map below shows in red boundaries the PUMA areas for which data is available (at least 100,000 persons within each area) over those census tracts with higher proportions of persons of color and poverty, including R/ECAPs. The data for Kansas City (within Jackson County) is broken down into two PUMA areas, one from the Missouri River to 63rd Street, and one from 63rd Street to the southern Jackson County border, including the city of Grandview. There are R/ECAPs in both of these PUMA areas.



Map 7: PUMA Areas with R/ECAPs

The area of Kansas City from the Missouri River to 63rd Street east to the Independence city limits has 20.8 percent of the population below the federal poverty level and residents with a disability 1.92 percent more likely to be below the poverty level at 36.1 percent. For south and southeast Kansas City, Missouri, the poverty rates were similar, with disabled persons 1.94 times more likely to be below the poverty line, at a slightly higher 34.4 percent of all disabled persons in this geographic area.

It is clear that disability is most related to two characteristics (age and income). A much higher percentage of the elderly are disabled than children or adults 18-64, and a much higher percentage of the poor (either using 100 percent or 200 percent of FPL) are disabled than those in higher income groups.

Kansas City Kansas, Independence and Leavenworth have more disabled residents than would be expected given regional averages. Leavenworth is expected to have more disabled because of the veteran population living within it. However, the biggest discrepancies between what might be expected and what is actual seem to occur most often in the higher income categories above 300 percent of poverty. (By way of reference, the region's median household income in terms of poverty level is about 320 percent). Leavenworth, though, also had more disabled children than expected.

Housing Accessibility

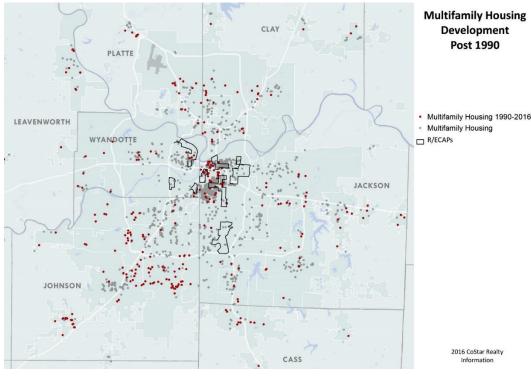
A 2016 study by Dr. Kirk McClure, Professor of Urban Planning at the University of Kansas, found that region-wide, there is a shortage of rental housing units with monthly rents of \$500/month or less. The cost burden to rental households has increased in spite of the continued construction of multi-unit housing throughout the metro area. Publicly supported housing represents 8.3 percent of Kansas City, Kansas, housing; 7.4 percent of Kansas City, Missouri, housing; and smaller proportions for Independence, Leavenworth and Blue Springs.

Data on the number and location of affordable, accessible housing is not available for the Kansas City metro area. About 30 percent of the region's housing stock was built after 1990. This housing is more likely to have accessibility features, particularly in multi-unit housing. Wyandotte County has the lowest percentage of newer housing of its total housing stock.

There is no comprehensive data set for the Kansas City area that identifies the location of affordable accessible housing units. A review of rental units listed on www.kcmetrohousing.org, a community resource for finding affordable rental housing, found only 46 accessible units at a monthly rent of \$600 or less for the five cities included in this assessment, and 85 in the metro area. A significant number of the rental properties listed have waiting lists and many are for households that must qualify based on income. Jackson County, Missouri had 24 units with rents under \$500, with 18 having waiting lists. The units were in various cities throughout the region.

Single-family housing is generally not accessible to persons with disabilities unless state or local law requires it to be accessible or the housing is part of a HUD-funded program or other program providing for accessibility features. Due to the region's soil and topographic conditions, most single-family homes are built on foundations that require steps for entry. Property owners are required to add ramps and other features to make the units accessible.

The Fair Housing Act requires that most multifamily properties built after 1991 meet federal accessibility standards. As a result, multifamily housing built after this date, if built in compliance with federal law would meet this minimum level of accessibility, while buildings built before this date generally would not be accessible. The age of housing stock can be a useful measure in answering this question. In addition, affordable housing subject to Section 504 of the Rehabilitation Act must include a percentage of units accessible for individuals with mobility impairments and units accessible for individuals with hearing or vision impairments.



Map 8: Multifamily Housing Development Post 1990

Source: CoStar

Map 8 shows the location of multi-unit housing built between 1990 and 2016. Due to changes in the Fair Housing Act, these units are more likely to be accessible for persons with mobility impairments. Units built since 1990 are primarily located in suburban parts of the region with the exception of the Kansas City, Missouri, downtown and midtown corridor.

Persons residing in publicly supported housing are more likely to be disabled. Almost 32 percent of public housing residents in the metro area are disabled; 21.7 percent of those in project-based Section 8; 27.8 percent of those in other multifamily units; and 21.2 percent of those using Housing Choice Vouchers are disabled. Kansas City, Missouri, has similar proportions of those in publicly supported housing that are disabled. Just over 24 percent of public housing residents are disabled. Twenty percent of those with Housing Choice Vouchers are disabled.

Integration of Persons with Disabilities Living in Institutions and Other Segregated Settings

The Fair Housing Act, Section 504, and the ADA contain mandates related to integrated settings for persons with disabilities. Integrated settings are those that enable individuals with disabilities to live and interact with individuals without disabilities to the greatest extent possible and receive health care and supportive services from the provider of their choice.

The Whole Person, a nonprofit organization focusing on serving the needs of disabled persons in the metropolitan region, runs a program to support deinstitutionalization of disabled from institutional settings to community settings. The Whole Person provides information about options in the community that are available to individuals who are presently in facilities, or are in immediate risk of entering state institutions or nursing facilities. For people who want to move

out of institutions, the organization provides assistance in finding housing and other vital service needs as requested by the individual and/or family. The Whole Person leads the state of Missouri in Money Follows the Person (MFP) transitions. TWP runs the Money Follows the Person program within the Deinstitutionalization program. MFP is a federal demonstration grant given to the state of Missouri to transition residents of qualified institutions move back into their homes and communities. Participants include those with a disability or have a traumatic brain injury or mental illness.

One community organization, EITAS, which provides group homes for those with development disabilities, reports that its client population has challenges finding appropriate housing given their SSI income of \$733/month. EITAS contracts with the state of Missouri to house SSI clients with developmental disabilities. The organization cites long delays in reimbursement from the state as a barrier to its ability, and that of other landlords, to serve this population. Cash flow for nonprofits is a challenge with long reimbursement timeframes, and for private landlords, often results in evictions for the disabled tenant when the rent is not paid by the state on a timely basis.

Local Government Facilities and Services

Local governments in the Kansas City area have made substantial progress over the past decade in improving the availability of services for disabled persons, including the availability of information in alternate formats (for visually impaired), and interpreters and other support services to enable these residents to have access to information and services at public meetings or events.

Local governments have reviewed infrastructure, including crosswalks, pedestrian lights, transit facilities, signage, parks and recreation facilities, city halls and other city facilities to improve accessibility for persons with disabilities. All facilities built since 1990 are accessible, and communities are making upgrades as funding allows to older buildings to address accessibility. The cities participating in this plan require new sidewalks to be ADA-compliant, and all new developments are required to submit an ADA sidewalk plan for review and approval. Sidewalks are inspected after installation for ADA compliance. The cities work with the state departments of transportation and developers when appropriate on the installation of pedestrian crossings and signals. Funding limitations are barriers to more comprehensively address needs in some areas. Most communities encourage disabled residents to request assistance for reasonable accommodations and accessibility for public events.

The cities are working with the Mid-America Regional Council, the Kansas City Area Transportation Authority, Unified Government Transit and IndeBus to improve public transportation services and special transportation services. Many types of enhanced mobility services exist in the Kansas City region, but Americans with Disabilities Act (ADA) complementary paratransit services provide the greatest number of one-way trips. Federal regulations require that each transit provider operating fixed-route services must also provide ADA-complementary paratransit service for any person with a disability whose trip origins and destinations fall within three-quarters of a mile on either side of any local fixed-route service. Regulations define minimum service thresholds for this service to be considered equivalent to the fixed-route service it complements.

KCATA provides paratransit services for elderly and disabled persons in portions of Clay, Platte and Jackson counties in Missouri. Unified Government Transit operates paratransit services in Wyandotte County, Kansas. The city of Independence, Missouri, operates paratransit services within its city limits. Leavenworth and Blue Springs do not have any ADA complimentary service but do have limited special transportation service available through private nonprofit entities. Any complaint regarding ADA accommodation on the region's public transit system is filed through the KCATA. KCATA manages customer service issues, including complaints for the area's transit systems.

The provision of service for those requiring special transportation options, ADA-complimentary service or otherwise, is very costly. In fact, KCATA's ADA complimentary paratransit service is over six times more costly to operate than regular bus service. While the need is great, more special transportation and public service providers struggle to meet demand beyond what is federally required. Currently, four of the five public transportation providers are required to provide ADA-complimentary service. Until recently, each entity had a different process for eligibility screening, eligibility thresholds, trip scheduling, pricing and information sources. With better coordination, potential and existing riders can more easily navigate the system. But services are still separate and with that comes inherent issues of geographic coverage challenges. Private providers help supplement ADA service, but while there are many private services that are already available, these usually have limited geographic and temporal coverage or may be limited to certain types of trips. Many of these providers rely on federal grants for operating and vehicle replacements.

Regional coordination between service providers, both public and private, is strongly encouraged. Better coordination can result in reduced redundancies, create new efficiencies within the system thus cutting costs and confusion for riders, and potentially provide better geographic coverage.

The Independence Citizens with Disabilities Advisory Board conducted a survey in 2013 of transit service routes and bus stops along five routes in the city of Independence. Improvements needed for some stops were identified, including concrete waiting areas with wheelchair ramps, need for shelters and benches.

ADA-complementary paratransit services are demand-response services, and passengers generally schedule door-to-door trips through a call center. KCATA provides paratransit services for elderly and disabled persons in portions of Clay, Platte and Jackson counties in Missouri. Unified Government Transit operates paratransit services in Wyandotte County, Kansas. The city of Independence, Missouri, operates paratransit services within its city limits. There are other types of enhanced mobility services available in the region. Municipalities, volunteer-based organizations, mill levy boards and public-private partnerships provide most of these services. Link for Care (www.linkforcare.org) has a comprehensive, searchable online database of transportation services in the region.

School districts throughout the metropolitan area provide educational services for students with disabilities. There are a number of nonprofit organizations such as the Rainbow Center, Sunshine Center, Accessible Arts, Children's Center for the Visually Impaired, Learning Center, Kansas City Regional Center, Mattie Rhodes Center, MPACT, and Families Together that also provide services.

There are sheltered workshops that assist disabled residents with employment services, including Job One which operates sheltered workshops in Independence and Blue Springs. Other sheltered workshops are operated by Southeast Enterprises, Helping Hand of Goodwill, Rehabilitation Institute, Blue Valley Industries and Valley Industries.

Disproportionate Housing Needs

The Independence Citizens Council on Disabilities held a discussion on June 6, 2016, to provide input to the AFFH. At that meeting, participants identified the challenge for disabled persons on limited incomes to secure housing; in particular, those receiving SSI from Social Security receive a maximum benefit of \$733/month. This level of income does not enable disabled persons to secure adequate housing. A nonprofit agency, EITAS, which supports disabled persons, provides bedrooms for two to three persons in single-family accessible homes. There is an insufficient supply of such housing and the state payments to the nonprofit agencies are so slow that many organizations have discontinued providing the care and services. There is a need to educate landlords on the need to be flexible in receiving late payments from state agencies to avoid eviction of disabled tenants.

Contributing Factors Affecting Fair Housing for Disabled Persons

Factors Access to proficient schools for persons with disabilities

Individuals with disabilities may face unique barriers to accessing proficient schools. In some jurisdictions, some school facilities may not be accessible or may only be partially accessible to individuals with different types of disabilities (often these are schools built before the enactment of the ADA or the Rehabilitation Act of 1973). In general, a fully accessible building is a building that complies with all of the ADA's requirements and has no barriers to entry for persons with mobility impairments. It enables students and parents with physical or sensory disabilities to access and use all areas of the building and facilities to the same extent as students and parents without disabilities, enabling students with disabilities to attend classes and interact with students without disabilities to the fullest extent. In contrast, a partially accessible building allows for persons with mobility impairments to enter and exit the building, access all relevant programs, and have use of at least one restroom, but the entire building is not accessible and students or parents with disabilities may not access areas of the facility to the same extent as students and parents without disabilities. In

Comments

Public school districts in the Kansas City region provide a range of services for disabled students. The Kansas City Public School District offers a free and appropriate public education to all students who have been identified with a disability from age three through age twenty-one residing within district boundaries. Students attending private/parochial schools within school district boundaries are also eligible to receive available services. Disabilities include: specific learning disabilities; intellectual disability; emotional disturbance; speech/language impairment; orthopedic impairment; visual impairment; hearing impairment; other health impairment; deaf/blind; multiple disabilities; autism; traumatic brain injury and young child with a developmental delay.

Local data reflecting the population of students who have been identified as having disabilities appears to show that relatively disadvantaged school districts tend to have higher proportions of students with disabilities. This is most clear in the data for Missouri, which shows that Center, Hickman Mills, KCMO, and Raytown have significantly

addition, in some instances school policies steer individuals with certain types of disabilities to certain facilities or certain programs or certain programs do not accommodate the disability-related needs of certain students.

higher percentages of students with disabilities than the remaining school districts, which, with the exception of Grandview, are more economically advantaged and less racially and ethnically diverse. Among suburban districts, it does not appear that the relative degree of economic advantage predicts the population of students with disabilities as Platte County, which is not one of the most economically advantaged districts, has the second smallest proportion of students with disabilities. In Kansas, the same conclusion generally holds with KCK public schools having the second highest percentage of students with disabilities and Piper, one of the two most advantaged of the Kansas City school districts included, having the lowest percentage. That correlation breaks down somewhat in light of the relatively low percentage of students with disabilities in the relatively disadvantaged Turner district and the extremely high percentage of students with disabilities in Leavenworth, which is neither distressed nor affluent.

Access to publicly supported housing for persons with disabilities

The lack of a sufficient number of accessible units or lack of access to key programs and services poses barriers to individuals with disabilities seeking to live in publicly supported housing. For purposes of this assessment, publicly supported housing refers to housing units that are subsidized by federal, state, or local entities. "Accessible housing" refers to housing that accords individuals with disabilities equal opportunity to use and enjoy a dwelling. The concept of "access" here includes physical access for individuals with different types of disabilities (for example, ramps and other accessibility features for individuals with mobility impairments, visual alarms and signals for individuals who are deaf or hard of hearing, and audio signals, accessible signage, and other accessibility features for individuals who are blind or have low vision), as well as the provision of auxiliary aids and services to provide effective communication for individuals who are deaf or hard of hearing, are blind or have low vision, or

31.7 percent of persons in the region's public housing units are disabled, with slightly smaller percentages in Project-based Section 8, Other Multi-Family and HCV program units. Those communities, including Kansas City, Missouri, Kansas City, Kansas, Independence, Johnson County and Leavenworth have publicly supported housing available for disabled persons.

individuals who have speech impairments. The concept of "access" here also includes programmatic access, which implicates such policies as application procedures, waitlist procedures, transfer procedures and reasonable accommodation procedures.

Access to transportation for persons with disabilities

Individuals with disabilities may face unique barriers to accessing transportation, including both public and private transportation, such as buses, rail services, taxis, and para-transit. The term "access" in this context includes physical accessibility, policies, physical proximity, cost, safety, reliability, etc. It includes the lack of accessible bus stops, the failure to make audio announcements for persons who are blind or have low vision, and the denial of access to persons with service animals. The absence of or clustering of accessible transportation and other transportation barriers may limit the housing choice of individuals with disabilities

<u>Inaccessible buildings, sidewalks, pedestrian</u> crossings, or other infrastructure

Many public buildings, sidewalks, pedestrian crossings, or other infrastructure components are inaccessible to individuals with disabilities including persons with mobility impairments, individuals who are deaf or hard of hearing, and persons who are blind or have low vision. These accessibility issues can limit realistic housing choice for individuals with disabilities. Inaccessibility is often manifest by the lack of curb cuts, lack of ramps, and the lack of audible pedestrian signals. While the Americans with Disabilities Act and related civil rights laws establish accessibility requirements for infrastructure, these laws do not apply everywhere and/or may be inadequately enforced.

Local governments in the metropolitan area have taken steps to address accessibility challenges for disabled persons, including replacement of curbs and traffic signals. Limited funding requires local communities to budget improvements incrementally over time. New facilities are planned to incorporate new ADA standards.

Inaccessible government facilities or services

Inaccessible government facilities and services may pose a barrier to fair housing choice for individuals with disabilities by limiting access to important community assets such as public meetings, social services, libraries, and recreational facilities. Note that the concept of accessibility includes both physical access (including to websites and other forms of communication) as well as policies and

In general, local governments in the Kansas City metro area have retrofitted existing facilities and designed newly constructed facilities to accommodate those with disabilities. Communities offer accommodations such as sign readers at public meetings.

procedures. While the Americans with Disabilities Act and related civil rights laws require that newly constructed and altered government facilities, as well as programs and services, be accessible to individuals with disabilities, these laws may not apply in all circumstances and/or may be inadequately enforced.

<u>Lack of affordable, accessible housing in a range of</u> unit sizes

What is "affordable" varies by circumstance, but an often used rule of thumb is that a low- or moderateincome family can afford to rent or buy a decentquality dwelling without spending more than 30 percent of its income. For purposes of this assessment, "accessible housing" refers to housing that accords individuals with disabilities equal opportunity to use and enjoy a dwelling. Characteristics that affect accessibility may include physical accessibility of units and public and common use areas of housing, as well as application procedures, such as first come first serve waitlists, inaccessible websites or other technology, denial of access to individuals with assistance animals, or lack of information about affordable accessible housing. The clustering of affordable, accessible housing with a range of unit sizes may also limit fair housing choice for individuals with disabilities.

The last two regional Impediments to Fair Housing analyses produced for the Kansas City region in 2006 and 2011 found the lack of affordable, accessible housing units as a key barrier throughout the metro area. The 2011 study found that landlords may refuse to rent to disabled persons due to the cost of making or maintaining accessible features, or in some cases, landlords charge more for units with accessible features.

Lack of affordable in-home or community-based supportive services

Medical and other supportive services available for targeted populations, such as individuals with mental illnesses, cognitive or developmental disabilities, and/or physical disabilities in their own home or community (as opposed to in institutional settings). Such services include personal care, assistance with housekeeping, transportation, inhome meal service, integrated adult day services and other services (including, but not limited to, medical, social, education, transportation, housing, nutritional, therapeutic, behavioral, psychiatric, nursing, personal care, and respite). They also include assistance with activities of daily living such as bathing, dressing, eating, and using the toilet, shopping, managing money or medications, and various household management activities, such as doing laundry. Public entities must provide services to individuals with disabilities in community settings While the Kansas City region has a variety of in-home and community-based supportive services, there are often waiting lists or eligibility restrictions that limit access to these services. Agencies serving those with persistent mental illness have focused on providing wrap-around services to keep previously homeless persons with mental illness housed and stable.

rather than institutions when: 1) such services are appropriate to the needs of the individual; 2) the affected persons do not oppose community-based treatment; and 3) community-based services can be reasonably accommodated, taking into account the resources available to the public entity and the needs of others who are receiving disability-related services from the entity. Assessing the cost and availability of these services is also an important consideration, including the role of state Medicaid agencies. The outreach of government entities around the availability of community supports to persons with disabilities in institutions may impact these individuals' knowledge of such supports and their ability to transition to community-based settings.

Lack of affordable, integrated housing for individuals who need supportive services

What is "affordable" varies by the circumstances affecting the individual, and includes the cost of housing and services taken together. Integrated housing is housing where individuals with disabilities can live and interact with persons without disabilities to the fullest extent possible. In its 1991 rulemaking implementing Title II of the ADA, the U.S. Department of Justice defined "the most integrated setting appropriate to the needs of qualified individuals with disabilities" as "a setting that enables individuals with disabilities to interact with nondisabled persons to the fullest extent possible." By contrast, segregated settings are occupied exclusively or primarily by individuals with disabilities. Segregated settings sometimes have qualities of an institutional nature, including, but not limited to, regimentation in daily activities, lack of privacy or autonomy, policies limiting visitors, limits on individuals' ability to engage freely in community activities and manage their own activities of daily living, or daytime activities primarily with other individuals with disabilities. For purposes of this tool "supportive services" means medical and other voluntary supportive services available for targeted populations groups, such as individuals with mental illnesses, intellectual or developmental disabilities, and/or physical disabilities, in their own home or community (as opposed to institutional settings). Such services may include personal care, assistance

with housekeeping, transportation, in-home meal service, integrated adult day services and other services. They also include assistance with activities of daily living such as bathing, dressing, and using the toilet, shopping, managing money or medications, and various household management activities, such as doing laundry.

<u>Lack of assistance for housing accessibility</u> modifications

Structural changes made to existing premises, occupied or to be occupied by a person with a disability, in order to afford such person full enjoyment and use of the premises. Housing accessibility modifications can include structural changes to interiors and exteriors of dwellings and to common and public use areas. Under the Fair Housing Act, landlords are required by fair housing laws to permit certain reasonable modifications to a housing unit, but are not required to pay for the modification unless the housing provider is a recipient of Federal financial assistance and therefore subject to Section 504 of the Rehabilitation Act or is covered by the Americans with Disabilities Act (in such cases the recipient must pay for the structural modification as a reasonable accommodation for an individual with disabilities). However, the cost of these modifications can be prohibitively expensive. Jurisdictions may consider establishing a modification fund to assist individuals with disabilities in paying for modifications or providing assistance to individuals applying for grants to pay for modifications.

Local governments and nonprofit organizations provide support to households with disabled members to make modifications for accessibility. The city of Kansas City, Missouri, provides assistance to low-income disabled persons in owner units for this purpose.

<u>Lack of assistance for transitioning from</u> institutional settings to integrated housing

The integration mandate of the ADA and *Olmstead v. L.C.*, 527 U.S. 581 (1999) (*Olmstead*) compels states to offer community-based health care services and long-term services and supports for individuals with disabilities who can live successfully in housing with access to those services and supports. In practical terms, this means that states must find housing that enables them to assist individuals with disabilities to transition out of institutions and other segregated settings and into the most integrated setting appropriate to the needs of each individual with a disability. A critical

The Whole Person, a nonprofit organization focusing on serving the needs of disabled persons in the metropolitan region, runs a program to support deinstitutionalization of disabled from institutional settings to community settings. The Whole Person provides information about options in the community that are available to individuals who are presently in facilities, or are in immediate risk of entering state institutions or nursing facilities. For people who want to move out of institutions, they provide assistance in finding housing and other vital service needs as requested by the individual

consideration in each state is the range of housing options available in the community for individuals with disabilities and whether those options are largely limited to living with other individuals with disabilities, or whether those options include substantial opportunities for individuals with disabilities to live and interact with individuals without disabilities. For further information on the obligation to provide integrated housing opportunities, please refer to HUD's Statement on the Role of Housing in Accomplishing the Goals of Olmstead, the U.S. Department of Justice's Statement on *Olmstead* Enforcement, as well as the U.S. Department of Health and Human Services' Centers for Medicare and Medicaid Services final rule and regulations regarding Home and Community-Based Setting requirements. Policies that perpetuate segregation may include: inadequate community-based services; reimbursement and other policies that make needed services unavailable to support individuals with disabilities in mainstream housing; conditioning access to housing on willingness to receive supportive services; incentivizing the development or rehabilitation of segregated settings. Policies or practices that promote community integration may include: the administration of long-term State or locally-funded tenant-based rental assistance programs; applying for funds under the Section 811 Project Rental Assistance Demonstration; implementing special population preferences in the HCV and other programs; incentivizing the development of integrated supportive housing through the LIHTC program; ordinances banning housing discrimination of the basis of source of income; coordination between housing and disability services agencies; increasing the availability of accessible public transportation.

and/or family. The Whole Person leads the state of Missouri in Money Follows the Person (MFP) transitions. TWP runs the Money Follows the Person program within the Deinstitutionalization program. MFP is a federal demonstration grant given to the state of Missouri to transition residents of qualified institutions move back into their homes and communities. Participants include those with a disability or have a traumatic brain injury or mental illness.

Regulatory barriers to providing housing and supportive services for persons with disabilities

Some local governments require special use permits for or place other restrictions on housing and supportive services for persons with disabilities, as opposed to allowing these uses as of right. These requirements sometimes apply to all groups of unrelated individuals living together or to some

One community organization, EITAS, provides group homes for those with development disabilities and reports that their client population has challenges finding appropriate housing given their SSI income of \$733/month. EITAS contracts with the state of Missouri to house SSI clients with developmental disabilities. It cites long delays in reimbursement from the state as a barrier to

subset of unrelated individuals. Such restrictions may include, but are not limited to, dispersion requirements or limits on the number of individuals residing together. Because special use permits require specific approval by local bodies, they can enable community opposition to housing for persons with disabilities and lead to difficulty constructing this type of units in areas of opportunity or anywhere at all. Other restrictions that limit fair housing choice include requirements that life-safety features appropriate for large institutional settings be installed in housing where supportive services are provided to one or more individuals with disabilities. Note that the Fair Housing Act makes it unlawful to utilize land use policies or actions that treat groups of persons with disabilities less favorably than groups of persons without disabilities, to take action against, or deny a permit, for a home because of the disability of individuals who live or would live there, or to refuse to make reasonable accommodations in land use and zoning policies and procedures where such accommodations may be necessary to afford persons or groups of persons with disabilities an equal opportunity to use and enjoy housing.

their ability, and that of other landlords, to serve this population. Cash flow for nonprofits is a challenge with long reimbursement timeframes, and for private landlords, often results in evictions for the disabled tenant when the rent is not paid by the state on a timely basis.

State or local laws, policies, or practices that discourage individuals with disabilities from being placed in or living in apartments, family homes, and other integrated settings

State and local laws, policies, or practices may discourage individuals with disabilities from moving to or being placed in integrated settings. Such laws, policies, or practices may include medical assistance or social service programs that require individuals to reside in institutional or other segregated settings in order to receive services, a lack of supportive services or affordable, accessible housing, or a lack of access to transportation, education, or jobs that would enable persons with disabilities to live in integrated, community-based settings.

Communities in the metro area allow group homes and in general do not restrict individuals with disabilities from being placed in or living in apartments, family homes and other integrated settings.



Fair Housing Assessment

- I. Executive Summary
- II. Community Participation Process
- III. Assessment of Past Goals, Actions and Strategies
- IV. Fair Housing Analysis
 - A. Demographic Summary
 - B. Segregation/Integration
- V. Racially/Ethnically Concentrated Areas of Poverty
- VI. Disparities in Access to Opportunity
 - A. Education
 - B. Employment
 - C. Transportation
 - D. Low Poverty Exposure
 - E. Environmental Health
 - F. Patterns in Disparities to Access Opportunity
- VII. Disproportionate Housing Needs
- VIII. Publicly Supported Housing Analysis
 - IX. Disability and Access Analysis



X. Fair Housing Enforcement, Outreach Capacity and Resource Analysis

XI. Fair Housing Goals and Strategies

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

Section X

Fair Housing Enforcement, Outreach Capacity and Resource Analysis

KEY FINDINGS AND CONCLUSIONS

- Residents in the Kansas City area, like the nation, are unlikely to report a case of alleged discrimination. Reasons may include fear of retaliation, lack of awareness of one's rights under the fair housing laws, lack of awareness of which agencies may be of assistance, or limited support by private or public agencies.
- Discrimination complaints in the metro area are more likely to be based on issues of race and disability.
- There is a lack of accessible housing units for persons with disabilities throughout the metro area. The need is greatest in older neighborhoods where housing units built prior to 1990 are less likely to accommodate persons with disabilities, particularly those related to mobility.
- A large proportion of the discrimination complaints are related to incidents in Kansas City, Missouri. This may be due, in part, to greater awareness based on efforts by the city's Human Relations Department and presence of more nonprofit agencies to make residents aware of their rights and assist them in filing complaints.
- Diminished resources at the federal, state and local levels limit opportunities for residents facing discrimination to receive supportive services.
- Residents in the Kansas City area have 180 days to file a complaint with the city or state of Missouri, while HUD and the state of Kansas will take cases beyond the 180-day limit. In some cases, the timeframe poses a constraint for residents in exercising their rights.

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 to 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. (2014 Fair Housing Equity Assessment for Metropolitan Kansas City)

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.

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. (2014 FHEA).

HUD's Region VII office provided a summary of 623 fair housing discrimination cases filed between October 1, 2010 and September 30, 2015. The majority of cases were regarding discrimination due to race and disability in Kansas City, Missouri. The type of complaint and locations are similar to the previous five years (2011 AI report). None of the cases summarized in the table below are still pending.

Table 1: Complaints by Jurisdiction and Type

	Share of Study Area Complaints	Number of Complaints	Race	Disability	Gender	Family Status	Retaliation	Other
Kansas								
Johnson County	16%	88	23%	55%	1%	7%	1%	13%
Overland Park	4%	27	41%	52%	0	7%	0	0
Shawnee	1%	7	29%	57%	0	0	0	14%
Lenexa	2%	10	20%	50%	0	10%	20%	0
Wyandotte County	9%	54	52%	30%	11%	4%	0	4%
Leavenworth Co	2%	10	50%	20%	10%	0	10%	10%
City of Leavenworth	1%	7	43%	20%	14%	0	0	13%
Miami County	>1%	3	34%	33%	0	0	33%	0
Missouri								
City of Kansas City	49%	305	44%	30%	6%	10%	4%	5%
Cass County	3%	16	19%	44%	0	19%	0	18%
Clay County	8%	48	42%	40%	4%	21%	6%	6%
Kansas City (part)	4%	23	35%	39%	9%	4%	9%	9%
Jackson County	61%	382	43%	30%	5%	13%	4%	5%
Independence	10%	55	26%	47%	5%	14%	2%	2%
Blue Springs	2%	8	42%	17%	0	8%	0	0
Lee's Summit	2%	21	76%	14%	0	5%	0	5%
Kansas City (part)	43%	270	43%	29%	4%	10%	4%	6%
Platte County	3%	18	39%	33%	11%	11%	6%	5%
Kansas City (part)	2%	12	50%	25%	8%	8%	8%	8%
Ray County	1%	4	25%	75%	0	0	0	0
Kansas City Metro	100%	623	40%	35%	5%	10%	3%	6%

Source: HUD Kansas City, Kan., Regional Office of Fair Housing and Equal Opportunity

The complaints related to disability were generally regarding terms, conditions, privileges, services or facilities related to the rental of units. The complaints alleged that landlords refused to rent to disabled individuals or to make reasonable accommodations. In Johnson County in 2014, complaints alleged the use of ordinances to discriminate in zoning and land use. (Due to the date and city where violations were alleged, all complaints regarding this issue may have been filed for a single housing development). Of the cases filed, 41.7 percent were in Kansas City, Missouri; 22.9 percent in Johnson County; 12.5 percent in Independence; and 8.3 percent in Wyandotte County.

The complaints related to familial status were generally regarding terms, conditions, privileges, services or facilities related to the rental of units. Of these, 45.2 percent were in Kansas City, Missouri. The complaints regarding national origin were generally regarding terms, conditions, privileges, services or facilities related to the rental of units. The complaints regarding race were generally regarding refusal to rent and terms, conditions, privileges, services or facilities related to the rental of units. Over half of all complaints were in Kansas City, Missouri (53.6 percent).

The 2011 Analysis of Impediments to Fair Housing prepared for the metro Kansas City area found a total of 577 complaints between August 2005 and October 2010. Similar to more recent complaints, most were filed on the basis of race and disability discrimination. The majority of complaints originated from Kansas City, Missouri, followed by Wyandotte County.

Significant Resolution of Recent Complaints and Compliance Issues in the Kansas City area

1. Ensuring accessibility to affordable housing for persons with disabilities and persons with limited English proficiency.

In April 2015, HUD FHEO reached two Voluntary Compliance Agreements (VCAs) with the Housing Authority of Independence (HAI), Missouri, resolving HUD findings which showed that the agency failed to provide persons with disabilities and individuals with limited English proficiency meaningful access to its HUD-funded housing programs. HAI owns and operates 522 public housing units and administers more than 1,600 Housing Choice Vouchers. The two agreements are the result of a HUD compliance review of the housing authority's operations, which found that the agency was not fulfilling its obligation to provide access to services for persons with disabilities and individuals with limited English proficiency, as required by Section 504 of the Rehabilitation Act of 1973 and Title VI of the Civil Rights Act of 1964. http://portal.hud.gov/hudportal/HUD?src=/press/press_releases_media_advisories/2015/HUDNo_15-042

2. Familial status — halting oppressive rules against children.

In March 2015, the U.S. Department of Justice (DOJ) entered into a consent decree in the case of Ghilardi v. Brisben. DOJ filed the lawsuit in federal district court in Kansas based on an investigation conducted by the Kansas City Regional FHEO Office. FHEO found that woman and her then-young child moved into an apartment community in Lenexa, Kansas. The respondents renewed the woman's lease for 10 consecutive years between 2002 and 2012. In 2012, the respondents decided not to renew her lease, following her complaints to the respondents about their oppressive policies regarding the activities and supervision of children living at the property. Her complaints to the respondents centered on a notice that the management company distributed to all tenants, stating in part: "You are hereby issued a lease violation if: You allow your children out of your home unsupervised. All children under the age of 16 must have an ADULT (over the age of 18) with them at all times." FHEO's investigation resulted in a charge of discrimination for a discriminatory statement, intimidation and retaliation. In the consent decree, the defendants agreed to pay \$170,000 in total to settle a lawsuit, including \$60,000 to the woman, \$100,000 into a Victims Fund to compensate other aggrieved families, and \$10,000 to the United States as a civil penalty. The results are set out in a DOJ press release at http://www.justice.gov/opa/pr/justicedepartment-settles-lawsuit-alleging-discrimination-against-families-children-0.

3. Pregnant or on maternity leave.

In FY 2015, based on Region VII FHEO's investigation and conciliation efforts, HUD reached a \$5 million nationwide settlement with Wells Fargo Home Mortgage, the nation's largest provider of home mortgage loans. The settlement resolved allegations that Wells

Fargo discriminated against women who were pregnant, or had recently given birth and were on maternity leave. Under the terms of the agreement, Well Fargo distributed a total of \$165,000 among six affected families who filed complaints with HUD; and created a \$5 million Victims' Fund to compensate other Wells Fargo applicants who experienced discrimination because they were pregnant or on maternity leave when they applied for a loan. Wells Fargo identified additional victims across the nation and will distribute prorated shares of \$5 million soon. Wells Fargo also changed its underwriting guidelines when it comes to evaluating mortgage loan applications from those on maternity leave, ensuring they are not discriminatory. http://portal.hud.gov/hudportal/HUD?src=/press/press_releases_media advisories/2014/HUDNo 14-124

4. Resolution of allegations of redlining based on race.

On February 29, 2016, HUD announced a conciliation agreement with First Federal Bank of Kansas City to resolve allegations of 'redlining' against African-American mortgage applicants. First Federal Bank of Kansas City conducts residential mortgage lending on both sides of the state line in the Kansas City metropolitan area. Two fair housing organizations claimed the lender's designated service area effectively excluded African American neighborhoods, limiting residential mortgage lending to persons based upon their race. http://portal.hud.gov/hudportal/HUD?src=/press/press_releases_media_advisories/2016/HUDNo 16-028

5. Ensuring reasonable accommodations and modifications for persons with disabilities.

In 2015, the Kansas City Regional FHEO office successfully conciliated a complaint filed by a complainant with a disability, alleging the respondents discriminated against her by failing to permit reasonable modifications and reasonable accommodations at the complainant's home in Lenexa. Respondents agreed to conciliate a resolution and, subsequently, made over \$32,000 in modifications to the multifamily apartment complex where the complainant lives. Modifications included construction of an accessible concrete sidewalk to complainant's building, her apartment, and all connected apartments. Respondents additionally constructed an accessible curb cut, parking space, access aisle, and signage in front of the complainant's apartment building, numerous modifications to her apartment, including grab bars and door handles compliant with the Fair Housing Act's design and construction requirements for accessibility. The modifications provided through the terms of the conciliation agreement increased accessibility for an additional 48 residents living in the complainant's building.

Unresolved Cases

There are two unresolved cases being investigated at the time of this analysis:

Sexual harassment of women

The Kansas City Regional FHEO office investigated two cases filed against the Housing Authority of Kansas City, Kansas (HAKCK). Two women filed complaints against a thenemployee of HAKCK, and one complaint against the HAKCK. Two women, who either applied for housing assistance or discussed repaying maintenance fees at the HAKCK, filed complaints with HUD alleging that the now-former Administrative Hearing Officer

for HAKCK and HAKCK sexually harassed them. Following investigations of the allegations, HUD charged the cases and the parties elected to Federal district court. USDOJ filed against both respondents in October 2015 and the case remains in litigation. http://www.justice.gov/opa/file/788316/download

A study by HUD on public awareness of the nation's fair housing laws found that most persons who believe they have experienced discrimination do nothing (83 percent). Only 1 percent file with the government; another 1 percent file a lawsuit. The other 15 percent contact a nonprofit counseling agency, confront the landlord or take other actions (HUD, "How much do we know? Public Awareness of the Nation's Fair Housing Laws, April 2002).

A study by Zillow in 2015 using 2013 Home Mortgage Disclosure Act data found that black and Hispanic households in the Kansas City real estate market were turned down for conventional mortgage loans at roughly three times the rate for white households. The online residential research company said that federal housing data show the conventional mortgage denial rate for Hispanic households in Kansas City is 19.8 percent. For black households, 19 percent of applications for conventional mortgages are denied. These rates compare with a denial rate of 6.5 percent for white applicants. The Kansas City area rates for all races were lower than national rates, and that black and Hispanic applicants tended to be poorer than white mortgage applicants. (Kansas City Business Journal, February 9, 2015).

The National Fair Housing Alliance (NFHA) conducted an investigation in 2014 on bank or lender-owned properties (referred to as Real Estate Owned Properties, or REOs). The NFHA study included data from the Kansas City market along with other communities, and found that REO properties in areas with high concentrations of persons of color were 3.6 times more likely to have an unsecured, broken or boarded window than REO properties in predominately white neighborhoods. REO properties in minority neighborhoods were 2.8 times more likely to have trash or debris on the property's premises, and 1.6 times more likely to have trespassing or warning signs displayed. Using evidence from the Kansas City area, NFHA filed complaints against Cyprexx property management company, Bank of America, US Bank and Fannie Mae http://www.nationalfairhousing.org/REO/tabid/4265/Default.aspx.

NFHA recommends that communities monitor REO marketing and maintenance, particularly in areas with high REO rates; maintain and enforce property maintenance requirements for banks and servicers, and make data public for monitoring; work with banks to donate REOs to the local community or responsible nonprofits with money for rehab or demolition; and encourage banks to sell properties to those more likely to be owner occupants.

State and Local Fair Housing Laws

Kansas City area residents who believe they have experienced discrimination in violation of the Federal Fair Housing Act or state fair housing laws may report their complaints to one of the following:

- HUD's Office of Fair Housing and Equal Opportunity (FHEO)in Kansas City, Kansas
- The State of Kansas Human Rights Commission

Kansas law provides that any person who claims to be aggrieved by an unlawful practice in the areas of employment, housing or public accommodations and who can articulate a prima facie case pursuant to a recognized legal theory of discrimination (based on race, religion, color, sex, disability, ancestry, national origin, age in the area of employment only, familial status in the area of housing only, and retaliation) may file with the KHRC. Housing complaints must be filed within one year of the alleged incident.

• The Missouri Commission on Human Rights

The Missouri Human Rights Act prohibits discrimination in housing, employment and places of public accommodations based on race, color, religion, national origin, ancestry, sex, disability, age (in employment only) and familial status (in housing only). The Act also makes it unlawful to retaliate against an individual for filing a complaint of discrimination, testifying or assisting in an investigation, or proceeding under the Act. Additionally, the Act protects individuals against discrimination on the basis of their association with a person in a protected category. Individuals who believe they have been discriminated against for any of those reasons can <u>file a complaint</u> with the Missouri Commission on Human Rights (MCHR). Complaints must be filed within 180 days of the alleged discrimination.

• Kansas City, Missouri Civil Rights Division

The city of Kansas City, Missouri, is authorized to receive and investigate fair housing complaints. The Civil Rights Division enforces the fair housing provisions of the City ordinance, #130041. The ordinance prohibits discrimination in housing based on a person's race, color, religion, sex, disability, familial status, national origin, sexual orientation or gender identity. The Division receives cases based on its outreach activities, as well as through referrals from HUD. The city's website under the Human Relations Department includes the following information:

"If you believe you have been discriminated against in employment, housing or public accommodations based on your race, color, religion, national origin, sex, disability, marital status, familial status, sexual orientation or gender identity you may file a claim with the Kansas City Human Relations Department.

The Human Relations Department offers citizens the opportunity to file an employment (English | Spanish), housing (English | Spanish) or public accommodations (English | Spanish) discrimination claim online. Using these forms, you may file a claim alleging discrimination in employment, housing, or public accommodations. It is important that you fill out the claim forms completely and accurately so that as much information as possible may be obtained. This will allow the department to process your claim as quickly as possible.

Before filing a claim, consider the following:

- The alleged discriminatory act must have occurred within the last 180 days
- The employer or business establishment you are filing against must be located within the city limits of Kansas City, Missouri
- For employment discrimination cases, the employer must have six or more employees
- For fair housing complaints, the property at issue must be located within the city limits of Kansas City, Missouri
- Please do not file a claim with the Department if you have filed the same claim with another agency, i.e. EEOC, HUD, Missouri Commission on Human Rights.

You must be 18 years old or older to file a complaint. If you are under 18, a parent or guardian must file on your behalf.

The Civil Rights Division continues to have an aggressive education and outreach campaign designed to provide citizens with information on fair housing. The city hosts a weekly radio program on discrimination. The Civil Rights Division produces "Discrimination — Report It, Don't Ignore It," a 30-minute radio show airing Saturdays at 11 a.m. on KPRT 1590 AM. The programs are also posted on the city's website. The Division has had articles and ads published in local papers; advertised on billboards in various parts of the city; commissioned and distributed T-shirts printed with information on how to contact the Division; sent out fair housing inserts in the local water bills; participated in numerous expos, fairs and other public events; conducted numerous training sessions for tenants, housing providers, community groups and others; and aired television ads on network television as well as on the city's local government channel.

During the 2014 program year, the Division fielded over 300 inquiries regarding possible discriminatory conduct. The increase in inquiries was due to the expanded outreach campaign conducted by the Division. The Division performed 57 formal investigations of discrimination. Of the 57 formal complaints filed, 33 were resolved through successful conciliation either prior to or after a Reasonable Cause determination had been rendered. Complainants received over \$57,000 in settlements.

Wyandotte County Human Relations Commission

The Human Relations Commission was created in 1964, and consists of 13 members who meet monthly. The Commission functions in an advisory role to the Unified Government board of commissioners on human relations and can mediate disputes in order to address prejudice, intolerance, bigotry, disorder or discrimination and in order to promote good will in the community. The Human Services Department has the authority to receive and investigate complaints. Residents must sign a complaint and file it within 180 days after the alleged discriminatory practice has occurred. The complaint must include the date, place and circumstances of the alleged discriminatory practice.

• City of Leavenworth

The City had a Human Relations Commission that went inactive. The City plans to designate a city department to oversee the city's non-discrimination and fair housing issues. Residents have one year from the date of the alleged violation to file a complaint.

City of Blue Springs

The city passed a fair housing ordinance in 1991, with similar provisions to the Federal Fair Housing Act. The city attorney has the authority to enforce the ordinance.

City of Independence:

The Human Relations Department is responsible for receiving and managing fair housing complaints. The city refers complaints to HUD.

Agencies Providing Fair Housing Information, Outreach and Enforcement

According to the HUD website, there are six non-governmental organizations providing fair housing information, outreach and counseling services:

- Community Housing of Wyandotte County serves Wyandotte County, Kansas; focus on homeownership counseling.
- Community Services League serves Eastern Jackson County; HUD-certified housing counseling.
- Housing Information Center of Greater Kansas City serves metro Kansas City area; HUD-certified housing counseling.
- Credit and Homeownership Empowerment Services located in Kansas City, MO; focus on homeownership counseling.
- Legal Aid of Western Missouri serves the Missouri side of the Kansas City metro area; serves low-income residents with housing issues.
- Neighborhood Assistance Corporation of America (NACA) located in Kansas City, MO; focus on homeownership.

Contributing Factors

Contributing Factors Provided by HUD

Lack of local private fair housing outreach and enforcement

Outreach and enforcement actions by private individuals and organizations, including such actions as fair housing education, conducting testing, bring lawsuits, arranging and implementing settlement agreements. A lack of private enforcement is often the result of a lack of resources or a lack of awareness about rights under fair housing and civil rights laws, which can lead to under-reporting of discrimination, failure to take advantage of remedies under the law, and the continuation of discriminatory practices. Activities to raise awareness may include technical training for housing industry representatives and organizations, education and outreach activities geared to the general public, advocacy campaigns, fair housing testing and enforcement.

Analysis for Kansas City Metro

There are six private organizations identified by HUD as providing fair housing outreach and enforcement. Of those, two focus on fair housing education (Housing Information Center and Community Services League). One organization, Legal Aid of Western Missouri, focuses on helping low-income residents facing fair housing discrimination with lawsuits or settlements. The other three organizations focus on homeownership education.

Due to cutbacks in HUD housing counseling funds and funds from local governments, the capacity of these private organizations has been diminished. Private organizations such as the Kansas City Regional Association of Realtors and Landlords Association provide training for their members on federal, state and local fair housing laws. The Kansas City region, unlike other major metropolitan areas, does not have a nonprofit fair housing enforcement agency capable of conducting testing, analytic capacities to review Home Mortgage Disclosure or other data, compliance processing or effective education to help lenders, landlords and others in the housing and real estate industries to carry out their work in ways that meet the fair housing laws. Local communities and existing private organizations should pursue HUD funds to supplement existing funds for fair housing counseling, testing and enforcement support.

Lack of local public fair housing enforcement

The enforcement actions by state and local agencies or nonprofits charged with enforcing fair housing laws, including testing, lawsuits, settlements and fair housing audits. A lack of enforcement is a failure to enforce existing requirements under state or local fair housing laws. This may be assessed by reference to the nature, extent, and disposition of housing discrimination complaints filed in the jurisdiction.

To our knowledge, local and state agencies charged with enforcement of existing fair housing laws are addressing the need, although limited funding does not often allow for testing, audits or other investigations unless a formal complaint is filed.

<u>Lack of resources for fair housing agencies and</u> organizations

Insufficient resources for public or private organizations to conduct fair housing activities including testing, enforcement, coordination, advocacy, and awareness-raising. Fair housing testing has been particularly effective in advancing fair housing, but is rarely used today because of costs. Testing refers to the use of individuals who, without any bona fide intent to rent or purchase a home, apartment, or other dwelling, pose as prospective buyers or renters of real estate for the purpose of gathering information which may indicate whether a housing provider is complying with fair housing laws. "Resources" as used in this factor can be either public or private funding or other resources. Consider also coordination mechanisms between different enforcement actors. There are insufficient resources for public and private organizations to conduct fair housing activities as described above.

Lack of state or local fair housing laws

State and local fair housing laws are important to fair housing outcomes. Consider laws that are comparable or "substantially equivalent" to the Fair Housing Act or other relevant federal laws affecting fair housing laws, as well as those that include additional protections. Examples of state and local laws affecting fair housing include legislation banning source of income discrimination, protections for individuals based on sexual orientation, age, survivors of domestic violence, or other characteristics, mandates to construct affordable housing, and site selection policies. Also consider changes to existing State or local fair housing laws, including the proposed repeal or dilution of such legislation.

The states of Missouri and Kansas and the city of Kansas City, Missouri, have fair housing laws equivalent to the federal Fair Housing Act.

<u>Unresolved violations of fair housing or civil rights</u> <u>law</u>

Determinations or adjudications of a violation or relevant laws that have not been settled or remedied. This includes determinations of housing discrimination by an agency, court, or Administrative Law Judge; findings of noncompliance by HUD or state or local agencies;

There are two unresolved cases currently open with HUD Region VII alleging sexual harassment by the Kansas City, Kansas, Housing Authority staff. There continue to be concerns about discrimination against disabled persons, by race and national origin, and against persons with a criminal history.

and noncompliance with fair housing settlement agreements.

Location of accessible housing

The location of accessible housing can limit fair housing choice for individuals with disabilities. For purposes of this assessment, accessible housing refers to housing opportunities in which individuals with disabilities have equal opportunity to use and enjoy a dwelling. Characteristics that affect accessibility may include physical accessibility of units and public and common use areas of housing, as well as application procedures, such as first come first serve waitlists, inaccessible websites or other technology, denial of access to individuals with assistance animals, or lack of information about affordable accessible housing. Federal, state, and local laws apply different accessibility requirements to housing. Generally speaking, multifamily housing built in 1991 or later must have accessibility features in units and in public and common use areas for persons with disabilities in accordance with the requirements of the Fair Housing Act. Housing built by recipients of Federal financial assistance or by, on behalf of, or through programs of public entities must have accessibility features in units and in public and common use areas, but the level of accessibility required may differ depending on when the Federal law, except accessibility requirements typically apply to housing constructed or operated by a recipient of Federal financial assistance or a public entity. State and local laws differ regarding accessibility requirements. An approximation that may be useful in this assessment is that buildings built before 1992 tend not to be accessible.

Seventy percent of the region's housing stock was built prior to 1990, although the proportion of newer housing varies by city and county. Wyandotte County has the oldest housing stock, with 86.8 percent built prior to 1990, and Lee's Summit has the newest housing stock with 47.4 percent, or less than half built prior to 1990.

Quality of affordable housing information programs

The provision of information related to affordable housing to potential tenants and organizations that serve potential tenants, including the maintenance, updating, and distribution of the information. This information includes but is not limited to, listings of affordable housing opportunities or local landlords who accept Housing Choice Vouchers; mobility counseling programs; and community outreach to

At one time, the Kansas City area was served by a number of organizations providing housing information and counseling services. Due to decreases in federal and local funding, there are only a few such organizations serving the metro area.

United Way of Greater Kansas City offers the 2-1-1 service, helping to refer callers to housing and supportive services.

potential beneficiaries. The quality of such information relates to, but is not limited to:

- How comprehensive the information is (e.g., that the information provided includes a variety of neighborhoods, including those with access to opportunity indicators)
- How up-to-date the information is (e.g., that the publicly supported housing entity is taking active steps to maintain, update and improve the information).
- Proactive outreach to widen the pool of participating rental housing providers, including both owners of individual residences and larger rental management companies.

The Mid-America Regional Council worked with a national nonprofit, socialserve.com, to launch a website with affordable housing information, www.kcmetrohousing.org.

The Missouri Housing Development Commission has an online listing of affordable housing properties financed by that agency.

Through the Homelessness Task Force of Greater Kansas City and the three Continuum of Care organizations serving the metro area (Jackson County, Johnson County and Wyandotte County Continuums of Cares), regular meetings are held with area landlords to encourage their participation in meeting the housing needs of households with housing challenges.



Fair Housing Assessment

- I. Executive Summary
- II. Community Participation Process
- III. Assessment of Past Goals, Actions and Strategies
- IV. Fair Housing Analysis
 - A. Demographic Summary
 - B. Segregation/Integration
- V. Racially/Ethnically Concentrated Areas of Poverty
- VI. Disparities in Access to Opportunity
 - A. Education
 - B. Employment
 - C. Transportation
 - D. Low Poverty Exposure
 - E. Environmental Health
 - F. Patterns in Disparities to Access Opportunity
- VII. Disproportionate Housing Needs
- VIII. Publicly Supported Housing Analysis
 - IX. Disability and Access Analysis
 - X. Fair Housing Enforcement, Outreach Capacity and Resource Analysis



KI. Fair Housing Goals and Strategies

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

Section XI

Fair Housing Goals and Strategies

Justification of Contributing Factors

Previously in this assessment the region has identified a number of housing issues as outlined by HUD. They are:

- Segregation and Integration
- Racial/Economic Concentrated Areas of Poverty
- Disparities in Access to Opportunity
- Disproportionate Housing Needs
- Publicly Supported Housing Location and Occupancy
- Disability
- Fair Housing Enforcement, Outreach Capacity, and Resources

For each of these fair housing issues the region and cities have identified a number of factors that significantly create, contribute to, perpetuate, or increase the severity of the issues. The region has prioritized these contributing factors and provided the justification for each below. The prioritization system was to give each contributing factor a high priority, medium priority or low priority rating.

Contributing Factor Identified: Community Opposition

Housing Issues Impacted: Segregation and Integration

Prioritization: Medium

Justification:

Historic segregation laws and policies affected the location of minorities, particularly black households, in the Kansas City metro area. As those laws and policies were repealed or modified, community opposition to integrated communities limited housing options for many minority households.

Local governments have experienced opposition by residents to the placement of affordable housing in neighborhoods, including R/ECAP communities. Community opposition is fueled by concerns over impacts to property values and increases in crime and traffic. The opposition is often voiced at planning commission and city council meetings or through direct contact with staff or elected officials who have some decision-making authority regarding housing investments. Opposition to the placement of subsidized housing, including Low Income Tax Credit properties, is expressed by residents of both urban core and outlying suburban locations.

While this is an important contributing factor in inhibiting affordable housing in opportunity areas public input has indicated that the highest priorities should be given to improving neighborhoods where protected classes are concentrated, thus it has been given a medium priority.

Contributing Factor Identified: Lack of private investment in specific neighborhoods

Housing Issues Impacted: Segregation and Integration, Disproportionate Housing Needs

Prioritization: High

Justification:

This contributing factor refers to investment by non-governmental entities, such as corporations, financial institutions, individuals, philanthropies, and non-profits, in housing and community development infrastructure. Private investment can be used as a tool to advance fair housing, through innovative strategies such as mixed-use developments, targeted investment, and public-private partnerships. Private investments may include, but are not limited to: housing construction or rehabilitation; investment in businesses; the creation of community amenities, such as recreational facilities and providing social services; and economic development of the neighborhoods that creates jobs and increase access to amenities such as grocery stores, pharmacies, and banks. It should be noted that investment solely in housing construction or rehabilitation in areas that lack other types of investment may perpetuate fair housing issues. While "private investment" may include many types of investment, to achieve fair housing outcomes such investments should be strategic and part of a comprehensive community development strategy.

R/ECAPs are concentrated in Kansas City, Missouri, and Kansas City, Kansas, with none occurring outside of these two cities. This concentration of race/ethnicity and poverty in neighborhoods with high housing abandonment, higher crime rates and lower job opportunities is widely recognized not only in these two cities, but in the region as a whole. Because of these problems it has been difficult for the two cities, even with access to federal resources, such as those available through HUD, to attract private investment to change the housing, economic, development and social dynamics in these communities.

Investments that are made within the R/ECAPs are frequently not coordinated and often do not maximize impact for the community. There are many different agencies working in these neighborhoods, from the federal government to state government, cities, neighborhoods, foundations, nonprofit development agencies and for-profit developers. However, there is no one entity that has the responsibility to bring these diverse players together to develop a coordinated strategy that maximizes their investments.

Not only are housing redevelopment efforts fragmented, as mentioned above, but this fragmentation occurs primarily among a high number of rather small organizations. The region does not have a high-capacity development entity with the capacity to pull together disparate resources into catalytic redevelopment.

Other participating cities also have areas where protected classes are concentrated and disinvestment has occurred. These communities have also experienced difficulty in attracting private investment to these neighborhoods.

Public participation has indicated that investment in these neighborhoods, making these neighborhoods opportunity areas, is a high priority.

Contributing Factor Identified: Deteriorated and Abandoned Properties

Housing Issues Impacted: Segregation and Integration, Racial/Economic Concentrated Areas of Poverty, Disparities in Access to Opportunity

Prioritization: High

Justification:

These include residential and commercial properties unoccupied by an owner or a tenant which are in disrepair, unsafe or in arrears on real property taxes. Deteriorated and abandoned properties are signs of a community's distress and disinvestment and are often associated with crime, increased risk to health and welfare, decreasing property values, and increased municipal costs. The presence of multiple unused or abandoned properties in a particular neighborhood may have been exacerbated by mortgage or property tax foreclosures. Demolition without strategic revitalization and investment can result in further deterioration of already damaged neighborhoods. The presence of such properties reinforces the lack of private investment in these communities contributing to segregation and lack of access to opportunity for members of protected classes.

This is a particular problem for Kansas City, MO, and Kansas City, KS. The Land Bank of Kansas City, Missouri, has ownership of approximately 7,100 properties, with 38 percent consisting of vacant land and most in the urban core of the city in Jackson County. The Land Bank of Wyandotte County has over 1,200 parcels in its inventory. Property owners in neighborhoods with a significant number of deteriorated or vacant properties may defer maintenance on their properties, and property values may drop.

These abandoned properties are concentrated in the urban cores of Kansas City, MO, and Kansas City, KS; the very areas where there are concentrations of racial and ethnic peoples, disabled, and the poor. These protected classes would benefit greatly if these abandoned properties could be put back into productive use.

For Kansas City, MO and Kansas City, KS this is a high priority contributing factor.

Contributing Factor Identified: Land Use and Zoning Laws

Housing Issues Impacted: Segregation and Integration, Racial/Economic Concentrated Areas of Poverty, Disparities in Access to Opportunity

Prioritization: Medium

Justification:

This includes regulation by local government of the use of land and buildings, including regulation of the types of activities that may be conducted, the density at which those activities may be performed, and the size, shape and location of buildings and other structures or amenities. Zoning and land-use laws affect housing choice by determining where housing is built, what type of housing is built, who can live in that housing, and the cost and accessibility of the housing. Examples of such laws and policies include, but are not limited to:

- Limits on multi-unit developments, which may include outright bans on multi-unit developments or indirect limits such as height limits and minimum parking requirements.
- Minimum lot sizes, which require residences to be located on a certain minimum sized area.
- Occupancy restrictions, which regulate how many persons may occupy a property and, sometimes, the relationship between those persons (refer also to occupancy codes and restrictions for further information).
- Inclusionary zoning practices that mandate or incentivize the creation of affordable units.
- Requirements for special use permits for all multifamily properties or multifamily properties serving individuals with disabilities.
- · Growth management ordinances.

Many of these practices can limit the availability of affordable housing for protected classes. This is particularly the case in many opportunity areas reducing the choices available to people of colors, some people of Mexican heritage because of income, large families, and low income households and contributing to segregation of these populations. Also no cities in the metro area employ inclusionary zoning practices which incentivize the development of affordable housing which would serve protected classes.

Although an important issue in opening opportunity choices for protected classes it has been given a medium priority for two specific reasons: 1) implementation of more inclusionary zoning and land use practices is mainly out of the hands of the communities participating in this regional AFFH, and 2) public comment regarding the AFFH was focused on investing in R/ECAPs and similar areas, making them opportunity areas.

Contributing Factor Identified: Location and Type of Affordable Housing

Housing Issues Impacted: Segregation and Integration, Disparities in Access to Opportunity, Publicly Supported Housing Location and Occupancy, Publicly Supported Housing Location and Occupancy

Prioritization: High

Justification:

Affordable housing includes, but is not limited to publicly supported housing; however, each category of publicly supported housing often serves different income-eligible populations at different levels of affordability. What is "affordable" varies by circumstance, but an often-used rule of thumb is that a low-or moderate-income family can afford to rent or buy a decent-quality dwelling without spending more than 30 percent of its income. The location of housing encompasses the current location as well as past siting decisions. The location of affordable housing can limit fair housing choice, especially if the housing is located in already segregated areas, R/ECAPs, or areas that lack access to opportunity. The type of housing (whether the housing primarily serves families with children, elderly persons, or persons with disabilities) can also limit housing choice, especially if certain types of affordable housing are located in segregated areas, R/ECAPs, or areas that lack access to opportunity, while other types of affordable housing are not. The provision of affordable housing is often important to individuals with protected characteristics because they are disproportionately represented among those that would benefit from low-cost housing.

Much of the region's assisted housing (including public housing, Low Income Housing Tax Credit projects, Section 8 and HUD multifamily units) is located in Kansas City, Missouri, and Kansas City, Kansas, limiting the ability of low-income households (who are disproportionately minority) to live in other communities. In addition, zoning and land use codes often restrict the ability to privately construct affordable housing in opportunity areas.

The location of and type of affordable housing was expressed as a high priority in public meetings. It is also an issue in all communities, not just wealthier communities.

Contributing Factor Identified: Private Discrimination

Housing Issues Impacted: Segregation and Integration, Disparities in Access to Opportunity, Fair Housing Enforcement, Outreach Capacity, and Resources

Prioritization: High

Justification:

Discrimination in the private housing market is illegal under the Fair Housing Act or related civil rights statutes. This may include, but is not limited to, discrimination by landlords, property managers, home sellers, real estate agents, lenders, homeowner associations and condominium boards. Some examples of private discrimination include:

- Refusal of housing providers to rent to individuals because of a protected characteristic.
- The provision of disparate terms, conditions, or information related to the sale or rental of a dwelling to individuals with protected characteristics.
- Steering of individuals with protected characteristics by a real estate agent to a particular neighborhood or area at the exclusion of other areas.
- Failure to grant a reasonable accommodation or modification to persons with disabilities.
- Prohibitions, restrictions, or limitations on the presence or activities of children within or around a dwelling.

Two practices in the Kansas City region's history, blockbusting and restrictive covenants, contributed to segregated living patterns throughout the region. While these practices were discontinued long ago, the residual housing patterns are still in place.

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 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).

While these practices have generally been ended private discrimination continues on a more individualized basis as well in institutionalized practices. Two other contributing factors impact this situation; the lack of public enforcement and a lack of resources for monitoring and enforcement.

This is a high priority, especially in Kansas City, MO, because private discrimination practices still have a major influence on protected classes.

Contributing Factor Identified: Lack of public transit connectivity between concentrated areas of poverty and persons of color and opportunities, particularly jobs.

Housing Issues Impacted: Disparities in Access to Opportunity, Racial/Economic Concentrated Areas of Poverty, Disabilities

Prioritization: High

Justification:

One way to increase access to opportunities is to improve public transit connections between areas with high concentrations of people of color and poverty and few nearby opportunities with areas that have more abundant opportunities. This is especially critical when speaking of access to jobs.

Regional transit systems do not do a good job of connecting the poor and people of color with job opportunities.

The metropolitan area, with no natural boundaries, is characterized as a low-density region with the classic donut hole development pattern with a disinvested core and an ever-increasing suburban ring. It is in this suburban ring where the most job opportunities exist.

The region's transit system, because of fragmentation of transit jurisdictions across cities and the state line, has not been robust. The most developed portion of the regional transit system is in Kansas City,

Missouri, which has a dedicated sales tax for the service. The city has also recently invested in a starter streetcar line. No other part of the metro area has a dedicated revenue source for public transit.

While residents in the urban core of Kansas City, Missouri, have good access to public transit, the fragmented transit service either does not connect at all with jobs (60 percent of jobs are not served by public transit) or connections are so convoluted that it takes an inordinate amount of time to get to and from a job. A recent Brookings Institution study estimated that only 18 percent of the jobs in the metro area are accessible by a 90-minute transit ride.

The issue of connecting protected classes and low income residents to opportunity areas, particularly jobs in these areas, has been a long-time issue in the region. While ad hoc efforts to connect impacted individuals have been tried from time to time there has not been a concerted effort to address this factor in a systemic way through the region's public transit system. However, MARC is currently leading a TIGER Planning grant focused on doubling the number of jobs connected to transit in 10 years. This lack of progress and the current systemic efforts makes this a high priority contributing factor.

Contributing Factor Identified: Difficulty in accessing quality education

Housing Issues Impacted: Disparities in Access to Opportunity

Prioritization: High

Justification:

A key opportunity that people of color and poverty have difficulty in accessing is quality education. Lack of a quality education can significantly contribute to a person not being prepared or qualified to take advantage of job opportunities in an economy that more and more puts a premium on education and certification.

The Kansas City, Missouri, school district, which serves the urban core of the city, has been in turmoil for many years. There are a number of factors that drive this, including poor management in the past, the many issues facing the district, such as the poverty of its students, and a lack of resources. Charter schools have popped up throughout the core, but it is still unclear whether this strategy is succeeding and it often draws high-achieving students (and their motivated parents) away from the public school district, leaving it with even more problems. It is also difficult for a student in the urban core to transfer to a suburban school that may perform better. Districts are generally allowed to prohibit or limit such transfers and the state line adds to this problem. In addition, transferring to a suburban school means a family will have to overcome transportation issues.

Protected classes in Kansas City, KS face similar issues in accessing quality education. It is not so much an issue of mismanagement as one of lack of resources and a concentration of problems. The district in Kansas City, KS continues to fight with the state over the allocation of adequate resources to distressed urban school districts.

This is not as great an issue in the other participating cities because they are served by a unified school district and resources are not the issue they are for the urban core cities.

This is a high priority issue in the region because of its impact on protected class children and children in poverty. But it is also a high priority because education is seen as critical to a healthy regional economy. Both the education community and the economic development and business communities are now actively focused on building and expanding programs to address educational attainment, particularly of those in poverty and protected classes.

Contributing Factor Identified: Lack of Affordable, Accessible Housing for the Disabled

Housing Issues Impacted: Disparities in Access to Opportunity, Disability

Prioritization: Medium

Justification:

The disabled often have no choice but to live in concentrated areas of poverty and therefore face some of the same disparities in accessing opportunities that those who are poor or people of color do, however compounded by their disability.

Disabled persons are more concentrated in the urban core than is the population as a whole thus separating them from job and other opportunities. The disabled tend to reside in concentrated areas of poverty for several reasons:

- The disabled have a harder time accessing quality employment and therefore have lower incomes in general, thus limiting their housing choices.
- There is a dearth of quality, affordable, accessible housing throughout the metropolitan area, further limiting choices for the disabled.
- Residents of RECAPs and adjacent areas, because of lower incomes and lack of access to health insurance, may have become disabled because lack of ability to treat conditions such as diabetes.
- Being concentrated in the urban core separates them from opportunity. This lack of access is compounded by their disability.

Concentrated areas of poverty are less likely to have affordable housing that is ACCESSIBLE, because of a general lack of investment in the housing stock. The lack of affordable housing throughout the region, often exacerbated by restrictive zoning and land use regulations and community opposition, contributes to the lack of ACCESSIBLE, affordable housing in the region.

As the population ages this will become an increasingly important issue and already has gained traction in a number of communities participating in MARC's Communities for All Ages initiative which, among other things, promotes accessible housing. This provides an opportunity to effectively address this factor and, therefore, it has been given a high priority.

Contributing Factor Identified: Lack of affordable, accessible housing in a range of unit sizes

Housing Issues Impacted: Disproportionate Housing Needs, Disparities in Access to Opportunity, Publicly Supported Housing Location and Occupancy

Prioritization: High

Justification:

The provision of affordable housing is often important to individuals with certain protected characteristics because groups are disproportionately represented among those who would benefit from low-cost housing. What is "affordable" varies by circumstance, but an often used rule of thumb is that a low or moderate-income family can afford to rent or buy a decent-quality dwelling without spending more than 30 percent of its income. This contributing factor refers to the availability of units that a low- or moderate income family could rent or buy, including one bedroom units and multi-bedroom units for larger families. When considering availability, consider transportation costs, school quality, and other important factors in housing choice. Whether affordable units are available with a greater number of bedrooms and in a range of different geographic locations may be a particular barrier facing families with children

Rental housing practices often are a barrier to both people of color and the communities in which they are located. There are a number of practices that inhibit occupancy for people of color or keep affordable rental property in poor condition. They include:

- Many rental property managers will not rent to ex-felons.
- Poor rental housing quality especially for absentee landlord properties and difficulties in enforcing standards.
- Legislation adopted in Kansas in 2016 that limits the ability of communities to do interior inspections of rental property.
- The concentration of Section 8 housing in certain neighborhoods, which often inhibits new development, including development of affordable housing.

A number of communities have adopted or are considering adopting rental licensing programs. Kansas City, Kansas, has had the most comprehensive such program in the metro area for over 20 years and it has been effective in dealing with problem properties. Many communities work with local police to increase affordable housing security and often provide classes for landlords to better manage their properties. Such programs can greatly benefit urban core communities where there are concentrations of people of protected classes.

Rising rents and the lack of affordable rental property is an issue in Opportunity Areas, but rising rents and poor quality rental property in R/ECAPs and adjacent neighborhoods is an even bigger problem. The 2011 McClure study indicated that renters, in particular, were most likely to be housing cost burdened. The report indicated that there was a lack of affordable rental property in the suburbs and although there was more affordable rental property in Kansas City, Missouri, the condition of much of this property was substandard. The passage of time since this report has only reinforced this situation, with a rental boom at the high end and few units of affordable rental property being built. Also rents are increasing with increasing demand for rental property. The rental market disproportionately impacts protected classes because they are more likely to rent.

There are limited large-scale efforts to build more affordable rental property either in R/ECAPs or especially in Opportunity Areas. This is especially true for units that would accommodate larger families. The city of Kansas City, Missouri, and the Housing Authority of Kansas City, Missouri, are implementing a Choice Neighborhoods initiative in northeast part of the city, including the replacement of public housing (Chouteau Courts) with scattered site mixed income housing.

This is a factor that interacts with other contributing factors including zoning and land use and community opposition. Affordable housing, especially for families, is a high priority since this is a factor that is most acute.

Contributing Factor Identified: Access to Transportation for Persons with Disabilities

Housing Issues Impacted: Disability and Access, Disproportionate Housing Needs

Prioritization: Medium

Justification:

Individuals with disabilities may face unique barriers to accessing transportation, including both public and private transportation, such as buses, rail services, taxis, and para-transit. The term "access" in this context includes physical accessibility, policies, physical proximity, cost, safety, and reliability. It includes the lack of accessible bus stops, the failure to make audio announcements for persons who are blind or have low vision, and the denial of access to persons with service animals. The absence of or clustering of accessible transportation and other transportation barriers may limit the housing choice of individuals with disabilities.

Communities are beginning to address a number of the above barriers to accessing transportation for persons with disabilities, partly in order to address the rising number of older adults in their populations. However, there is not a concerted, coordinated strategy. This is a medium priority based on the overall community's level of interest in this contributing factor.

Contributing Factor Identified: Impediments to Mobility

Housing Issues Impacted: Disability and Access, Disparities in Access to Opportunity, Disproportionate Housing Needs

Prioritization: High

Justification:

The Kansas City area is a highly car-dependent market. The lack of convenient and affordable public transit options inhibits the housing location decisions of many poor households who are transit dependent. It is also difficult to access jobs if a person does not have a car, which is more likely to be the circumstance for protected classes. Impediments to mobility is a major issue for those with a disability.

Mobility impediments are exacerbated by the spread-out nature of the region with substantial distances often separating residents and services and jobs, especially for those residing in R/ECAPs and similar areas.

This is an increasingly important issue as the population ages and is particularly acute for those living in urban core communities. Cities are looking at a variety of mobility strategies. The region is working to enhance its public transportation system. Through its Creating Sustainable Communities initiative, MARC is working with local governments to improve mobility through initiatives such as Complete Streets and Communities for All Ages. This is a high priority.

Contributing Factor Identified: Quality of Affordable Housing Information Programs

Housing Issues Impacted: Fair Housing Enforcement, Outreach Capacity, and Resources; Disproportionate Housing Needs; Segregation and Integration

Prioritization: High

Justification:

This is the provision of information related to affordable housing to potential tenants and organizations that serve potential tenants, including the maintenance, updating, and distribution of the information. This information includes but is not limited to, listings of affordable housing opportunities or local landlords who accept Housing Choice Vouchers; mobility counseling programs; and community outreach to potential beneficiaries. The quality of such information relates to, but is not limited to:

- How comprehensive the information is (e.g., that the information provided includes a variety of neighborhoods, including those with access to opportunity indicators)
- How up-to-date the information is (e.g., that the publicly supported housing entity is taking active steps to maintain, update and improve the information).
- Proactive outreach to widen the pool of participating rental housing providers, including both owners of individual residences and larger rental management companies.

At one time, the Kansas City area was served by a number of organizations providing housing information and counseling services. Due to decreases in federal and local funding, there are only a few such organizations serving the metro area.

United Way of Greater Kansas City offers the 2-1-1 service, helping to refer callers to housing and supportive services.

The Mid-America Regional Council worked with a national nonprofit, socialserve.com, to launch a website with affordable housing information, www.kcmetrohousing,org.

The Missouri Housing Development Commission has an online listing of affordable housing properties financed by that agency.

Through the Homelessness Task Force of Greater Kansas City and the three Continuum of Care organizations serving the metro area (Jackson County, Johnson County and Wyandotte County Continuums of Cares), regular meetings are held with area landlords to encourage their participation in meeting the housing needs of households with housing challenges.

Because of the fragmented and diverse nature of the region quality information on housing opportunities is essential to improve housing choices for persons from protected classes. This is also a factor that can be addressed by a regional cooperative effort, which the region has considerable experience in doing.

Contributing Factor Identified: Lack of Local Public Fair Housing Enforcement

Housing Issues Impacted: Fair Housing Enforcement, Outreach Capacity, and Resources; Segregation and Integration; Disproportionate Housing Needs

Prioritization: Medium

Justification:

This factor includes the enforcement actions by state and local agencies or nonprofits charged with enforcing fair housing laws, including testing, lawsuits, settlements and fair housing audits. A lack of enforcement is a failure to enforce existing requirements under state or local fair housing laws. This may be assessed by reference to the nature, extent, and disposition of housing discrimination complaints filed in the jurisdiction.

To our knowledge there is no failure of local or state agencies to enforce existing fair housing laws, although only Kansas City, MO has a specific enforcement agency dedicated to fair housing. However, limited funding does not often allow for testing, audits or other investigations unless a formal complaint is filed. (See the contributing factor: Lack of resources for fair housing agencies and organizations.) This is a medium priority with only funding being a major barrier to more robust enforcement.

Contributing Factor Identified: Lack of Resources for Fair Housing Agencies and Organizations

Housing Issues Identified: Fair Housing Enforcement, Outreach Capacity, and Resources; Segregation and Integration; Disproportionate Housing Needs

Prioritization: High

Justification:

Insufficient resources for public or private organizations to conduct fair housing activities including testing, enforcement, coordination, advocacy, and awareness-raising is a major contributing factor to implementing a robust Fair Housing strategy. Fair housing testing has been particularly effective in advancing fair housing, but is rarely used today because of costs. Testing refers to the use of individuals who, without any bona fide intent to rent or purchase a home, apartment, or other dwelling, pose as prospective buyers or renters of real estate for the purpose of gathering information which may indicate whether a housing provider is complying with fair housing laws. "Resources" as used in this factor can be either public or private funding or other resources. Also coordination mechanisms between different enforcement actors can be a major enforcement strategy.

There are insufficient resources for public and private organizations to conduct fair housing activities as described above. This is considered a high priority, especially in terms of supporting regional cooperation and joint strategies.

Contributing Factor Identified: Difficulty in accessing quality jobs

Housing Issues Identified: Disparities in Access to Opportunity

Prioritization: High

Justification:

Access to quality jobs is a key contributing factor in perpetuating unfair housing practices and the consequences of such practices. Access to a quality job provides income to a household which increases their housing choices as well as their quality of life. This provides more options to either invest in distresses (R/ECAP) areas or move to areas of opportunities.

Access to jobs is not only a matter of good mobility options, such as access to public transportation. It is also access to the educational opportunities that provide the skills necessary to access quality jobs. For example, a number of Kansas City, MO, R/ECAPs are adjacent to areas of high job opportunity. However, these jobs generally require a college education, a qualification that protected class members often do not have. So in this example it is not the physical access to employment that is the problem, but the educational and experience level that inhibits access.

This is a high priority contributing factor that the region is devoting considerable resources and attention to addressing.

REGIONAL GOALS AND STRATEGIES

R1. Goal: Expand the use of CDFIs and New Market Tax Credits in neighborhoods with concentrations of persons in protected classes and low income residents

Contributing Factors: Lack of private investment in specific neighborhoods

Fair Housing Issues: Segregation and Integration, Disproportionate Housing Needs, Disparities in Access to Opportunity

Metrics, Milestones, Timeframes: By the end of 2018, convene LISC, AltCap, other sources of capital, MARC and CDBG communities to develop a strategy to expand the availability of the CDFI and NMTC resources to more neighborhoods with concentrations of low income and protected classes.

Within three years, work with the organizations that offer these capital resources to promote their availability in target neighborhoods to expand the use of these resources.

Responsible Parties: Cities of Kansas City, MO, Kansas City, Kans., Independence, Blue Springs, and Leavenworth; LISC, MARC, AltCap

Discussion: Lack of private investment in neighborhoods with high concentrations of people of color and low income contributes to keeping the region segregated, separates residents of these neighborhoods from opportunities and denies residents access to the full range of housing choice. This lack of investment also compounds over time further isolating these populations in increasingly poor conditions. Residents of neighborhoods throughout the five cities expressed a desire to focus on redevelopment of neighborhoods that have experienced disinvestment.

Providing more CDFI and New Market Tax Credit availability to distressed neighborhoods will increase private investment in neighborhoods and help to decrease segregation, provide increased housing choice to members of protected classes, and increase access to opportunity by bringing opportunities to these neighborhoods.

In 2018, MARC, regional partners, development finance experts and CDBG communities will jointly develop a strategy to expand the amount of CDFI and New Market Tax Credit resources available to targeted neighborhoods. During 2019, these parties will identify the necessary institutional and organizational capacity to expand the use of these resources. Within three years, the participating organizations will promote the availability of these additional CDFI resources to encourage private developers to invest in the targeted neighborhoods.

R2. Goal: Establish <u>www.kcmetrohousing.org</u> as a central location for the public to access fair housing information

Contributing Factors: Quality of affordable housing information programs, location and type of affordable housing

Fair Housing Issues: Segregation and Integration; Disparities in Access to Opportunity; Fair Housing Outreach Capacity, and Resources; Disproportionate Housing Needs

Metrics, Milestones, Timeframes: Convene cities and not-for profits the first quarter of 2017 to discuss the path to using the existing website as a central location for affordable housing and fair housing information. Approach the state of Missouri to support the central information resource throughout Missouri (the platform is provided by socialserve.com statewide in Kansas and Missouri) by the end of 2017.

Responsible Parties: MARC; cities of Kansas City, MO, Kansas City, KS, Blue Springs, Leavenworth, Independence; nonprofit information agencies

Discussion: Providing increased access to affordable housing information and fair housing information will help to address the quality of affordable housing information, increase access to affordable housing, decrease segregation, and increase access to opportunity.

The region established the website www.kcmetrohousing.org as a central location for information on affordable rental housing in the region. It has been supported by the Homelessness Task Force of Greater Kansas City and the state of Kansas. There is a need for ongoing financial support from the state of Missouri (or Missouri side organizations) and to promote its use by area landlords and the public. The website has basic information about fair housing, but could be enhanced to be a central location for the public to learn about their rights under the Federal Fair Housing Act and how to receive assistance if they experience discrimination.

There are a number of organizations providing fair housing and other counseling services in the metro area. Having an agreed upon central location for fair housing information could help inform residents and direct them to counseling and other support to reduce discrimination. A central resource for affordable housing throughout the region could aid in helping low income and minority residents in their search for housing in opportunity areas, reducing segregation, and help individuals and families meet their housing needs.

Local governments and nonprofit organizations will continue to work to establish a central location where information is available on federal, state and local fair housing laws, how residents can recognize discriminatory actions, and how to secure assistance. Local governments and agencies providing information and referral services, including 3-1-1 call centers and United Way 2-1-1, would have trained call takers and the information about fair housing displayed on their websites with a link to the central resource.

MARC will work with local governments to expand use of www.kcmetrohousing.org as a central location for fair housing information and to secure commitments from state and local governments and agencies to promote the website as both a site for information on affordable housing and fair housing.

R3. Goal: Establish a fair housing education program for landlords, realtors, and lenders

Contributing Factors: Quality of affordable housing information programs, lack of local public fair housing enforcement, lack of resources for fair housing agencies and organizations

Fair Housing Issues: Segregation and integration; Fair Housing Enforcement, Outreach Capacity, and Resources; Disproportionate Housing Needs

Metrics, Milestones, Timeframes: During the first half of 2018 convene local governments, nonprofits and state agencies to develop a strategy for coordinating fair housing education programs and ramp up education to lenders, realtors and lenders. During the first half of 2017 convene lenders, Realtors and landlords to discuss how best to provide education to their members on fair housing practices. By the end of 2018 implement an annual education program for landlords, Realtors and lenders. During 2017 at the time that HUD issues a NOFA for fair housing grants, prepare a grant application to support fair housing education and/or enforcement.

Responsible Parties: MARC; cities of Kansas City, MO, Kansas City, KS, Blue Springs, Leavenworth, Independence

Discussion: A key point in the housing process that is critical to fair housing practices is the role played by landlords, Realtors and lenders. It is critical that these stakeholders understand, comply with, and advocate for these fair housing practices if protected classes are going to be able to access opportunities and meet their housing needs. This will also greatly enhance enforcement effectiveness in the region or obviate the need for it.

Local governments and nonprofit organizations work together to develop an ongoing educational program for landlords, Realtors and lenders on the Fair Housing Act and local fair housing laws.

KCMO Human Relations and MARC will convene local governments, state agencies and nonprofit agencies to discuss ways to better coordinate educational programs. Once they have developed a coordinated strategy they will meet with organizations representing landlords, Realtors and lenders to get their input and commitment to participate in such education programs and advocate these programs to their members.

If the cities can obtain additional resources in order to enhance regional fair housing coordination and programming it will lead to increased fair housing enforcement and outreach, which, in turn, will lead to reduced segregation and improved housing choices for protected classes.

If HUD issues a call for applications, partners will prepare a regional grant application in order to enhance coordinated regional fair housing services to support other goals in the AFFH and improve enforcement and education programs.

MARC, the Kansas City, MO, Human Relations Department and the cities of Blue Springs, Kansas City, KS, City of Leavenworth, and Independence will put work together a regional fair housing enhancement strategy and a grant proposal to fund the strategy. With a successful application the regional fair housing enhancement program would begin in 2018.

R4. Goal: Advocate to Missouri Housing Development Commission and Kansas Housing Resources Commission to include universal design standards beyond HUD and ADA minimums in their projects

Contributing Factors: Lack of affordable, accessible housing for the disabled, lack of affordable, accessible housing in a range of unit sizes

Fair Housing Issues: Disability, Disproportionate Housing Needs

Metrics, Milestones, Timeframe: In the first quarter of 2017 convene cities to meet with MHDC and KHRC about their policies in encouraging or requiring accessibility in new or substantially renovated housing developments. Depending on information obtained from the state agencies, develop recommendations to promote additional requirements for universal design in the LIHTC projects. Anticipate adoption of these increased requirements by the end of 2017.

Responsible Parties: MARC, cities of Blue Springs, Leavenworth, Independence, Kansas City, KS, and Kansas City, MO. Key participants are MHDC and KHRC.

Discussion: A lack of affordable, accessible housing units can be addressed if the state housing agencies would include requirements in the granting of Low Income Housing Tax Credits requirements for universal design that extend beyond HUD and ADA minimum requirements.

Local governments will encourage the state housing agencies to incorporate universal design standards beyond HUD and ADA minimum requirements in their review criteria for project selection of LIHTC supported projects. Local governments participating in the plan will work with MARC's Kansas City Communities for All Ages program to develop information to support this recommendation.

MARC will assist the cities in meeting with the state housing agencies to discuss universal design and then develop recommendations for the state agencies as necessary follow up to the meetings.

R5. Goal: Work with local housing authorities to explore a regional approach to housing voucher utilization

Contributing Factors: Location and type of affordable housing; lack of affordable, accessible housing for the disabled; lack of affordable, accessible housing in a range of unit sizes

Fair Housing Issues: Disproportionate Housing Needs, Segregation and Integration, Disparities in Access to Opportunity, Publicly Supported Housing Location and Occupancy

Metrics, Milestones, Timeframes: In the first half of 2017 meet with housing authorities and discuss the merits, obstacles, and path to a regional approach to housing voucher utilization. Assuming that this convening results in a commitment to proceed jointly, support the PHAs in the second half of 2017 with implementation to begin as appropriate on the timeline established by the PHAs.

Responsible Parties: MARC, public housing authorities, cities of Leavenworth, Independence, Kansas City, MO, Blue Springs, Kansas City, KS

Discussion: Having a <u>regional</u> approach to housing voucher utilization can have a significant impact in opening up housing options for protected classes. This would aid persons to locate in opportunity areas, decrease concentrations of poverty, and lessen segregation in the metro area.

The Housing Authority of Kansas City, Missouri convened representatives of local public housing authorities in late September to explore options for a regional approach to housing voucher utilization. A second meeting, again hosted by the HAKC, is pending.

MARC, public housing authorities, and local governments will jointly meet to review current local approaches and approaches used in other regions to establish a regional approach and discuss steps to increase coordination, and support voucher holders in selecting housing options in opportunity areas.

R6. Goal: Develop model zoning code for smaller homes on smaller lots and small (4-12 unit) multifamily

Contributing Factors: Land-use and zoning laws, location and type of affordable housing, difficulty in accessing quality education

Fair Housing Issues: Disparities in Access to Opportunity, Segregation and Integration, Disproportionate Housing Need

Metrics, Milestones, Timeframes: In 2019, MARC will work with the five cities to develop model codes using its sustainable code framework (http://www.marc.org/Regional-Planning/Creating-Sustainable-Places/Tools/Sustainable-Code-Framework) that address siting smaller homes on smaller lots and encouraging small scale multifamily projects in retail and residential areas. Once developed and reviewed by cities, MARC will present it to local government planning committees and elected officials starting in 2019.

Responsible Parties: MARC, local government planners from the five cities

Discussion: By facilitating the development of smaller single family and multifamily housing the model codes will provide more information to cities to guide decisions about ways to support affordable housing opportunities in more places around the metro area and in communities, and provide additional access for protected classes to opportunities.

MARC will develop model codes that would allow local governments to encourage smaller homes on smaller lots in some locations and also facilitate the construction of small (4-12 units) multifamily projects in appropriate residential and commercial areas. They will then provide a series of presentations to planners, planning commissions, and elected officials on the merits of the model codes.

R7. Goal: Develop regional housing locator service to help voucher holders find the most appropriate housing.

Contributing Factors: Location and type of affordable housing; lack of affordable, accessible housing for the disabled; lack of affordable, accessible housing in a range of unit sizes

Fair Housing Issues: Disproportionate Housing Needs, Segregation and Integration, Disparities in Access to Opportunity, Publicly Supported Housing Location and Occupancy

Metrics, Milestones, Timeframe: While meeting with the housing authorities in the first half of 2017 to discuss a regional approach to housing voucher utilization, the discussions will include establishing a housing locater service for voucher users. The locater service would be launched by the end of 2017.

Responsible Parties: MARC, public housing authorities, cities of Leavenworth, Independence, Kansas City, MO, Blue Springs, Kansas City, KS

Discussion: Having a regional housing locater program will help voucher users, particularly those in protected classes, identify suitable housing choices throughout the region. This would aid persons to

locate in opportunity areas, decrease concentrations of poverty, and lessen segregation in the metro area.

Local public housing authorities and other housing program managers will utilize a new regional housing locator service to help those with vouchers to identify the most appropriate housing to meet their household's needs, including units in opportunity areas closer to jobs, quality education and transportation.

This initiative will parallel and complement the development of a regional approach to housing voucher utilization. Both issues will be discussed at a meeting of housing authorities, cities and MARC the first half of 2017. The locater service will then be launched the second half of 2017.

R8. Goal: Develop model zoning codes to encourage accessible affordable housing units near transit or other key services at activity centers

Contributing Factors: Land-use and zoning laws, location and type of affordable housing, access to transportation for persons with disabilities

Fair Housing Issues: Disparities in Access to Opportunity, Segregation and Integration, Disproportionate Housing Need

Metrics, Milestones, Timeframes: In 2019, MARC will work with the five cities to develop model codes using its sustainable code framework (http://www.marc.org/Regional-Planning/Creating-Sustainable-Places/Tools/Sustainable-Code-Framework) that address siting affordable housing near transit or other key services at activity centers. Once developed and reviewed by cities, MARC will present it to local government planning committees and elected officials starting in 2018. This will be coordinated with the development and presentation of model codes intended to facilitate the construction of small single family and multifamily housing units.

Responsible Parties: MARC, local government planners from the five cities

Discussion: By facilitating the development of accessible, affordable housing units adjacent to transit will increase access to opportunity.

MARC will develop model codes that will allow local governments to allow for the location of affordable housing units adjacent of public transit or other key services at activity centers. MARC and the cities will offer a series of presentations to planners, planning commissions, and elected officials on the merits of the model codes. This goal will be coordinated with the goal addressing the facilitation of model codes for the development of smaller housing units.

R9. Goal: Develop model incentive policy to require any multi-unit housing construction or substantial renovation receiving a public subsidy to include some affordable, accessible units that meet universal design standards

Contributing Factor: Lack of affordable, accessible housing for the disabled; lack of affordable, accessible housing in a range of unit sizes

Fair Housing Issues: Disability, Disproportionate Housing Needs

Metrics, Milestones, Timeframes: MARC, during the first half of 2019, will work with the five cities to develop a model public incentive policy requiring affordable, accessible housing units as a part of any multi-unit development receiving such incentives. Once developed and reviewed by cities, MARC will present it to local government development and building officials and elected officials starting in 2019.

Responsible Parties: MARC, local government building inspectors and CDBG officials

Discussion: Local governments provide a variety of incentives to encourage development. By requiring provision of accessible units in new or substantially renovated multi-unit developments, the cities would leverage these incentives to create affordable, accessible housing units increasing housing choices for persons with disabilities. The design of this model policy will require working with development and building officials.

MARC and the five cities will work with development and building officials to develop a model incentive policy that requires multi-unit developments that receive a public incentive to include affordable, accessible housing units. Once developed the incentive will be reviewed by a wider audience of stakeholders. MARC will then present the incentive policy at workshops and to development, building and elected officials.

R10. Goal: Promote use of KC Degrees and KC Scholars to help adults in protected populations return to and complete college

Contributing Factors: Difficulty in accessing quality education

Fair Housing Issues: Disparities in Access to Opportunity

Metrics, Milestones, Timeframes: MARC and the Ewing Marion Kauffman Foundation launched KC Degrees and KC Scholars programs in late September 2016 to help adults in the community, particularly protected class members, to return to and complete their college education. In late 2016 and early 2017 MARC will make cities aware of how cities can participate in the program. In 2017 assist participating local governments in encouraging adults to return and complete college, including members of their own workforce.

Responsible Parties: MARC, Kauffman Foundation, participating cities (to be determined after MARC meets with cities), local vocational schools, community colleges, local universities

Discussion: There are over 300,000 adults in the metro area that started college but never finished. By helping low income and protected class adults return and complete college these adults will be able to access educational opportunities more easily and then expand their employment and career possibilities.

The five cities will support the implementation of the new KC Degrees and KC Scholars programs to help minority and low-income adults with some college but no degree to receive intensive counseling and financial help to return to college and complete a high quality credential or degree.

MARC's GradForceKC and the Ewing Marion Kauffman Foundation just launched two new programs in to help minority and low-income adults with some college but no degree to achieve post-secondary attainment. Local governments will assist in promoting the new programs to their residents, and as employers, consider helping employees increase their skills and career potential through the programs. Local governments participating in this plan may offer tuition benefits for employees to support post-secondary attainment.

MARC will make cities and other organizations aware of the program and then ask them to participate in two ways: 1) encourage residents to participate in these programs and 2) encourage and assist their own employees to participate.

R11. Goal: Continue to develop and refine the education and job training component of KC Rising and provide guidance to local institutions in targeting these efforts

Contributing Factors: Difficulty in accessing quality education, Difficulty in accessing quality jobs

Fair Housing Issues: Disparities in Access to Opportunity

Metrics, Milestones, Timeframes: In 2017 KC Rising will focus on trade sectors (life sciences; engineering, architecture and construction; advanced manufacturing) where there are substantial opportunities to create and fill quality jobs. This focusing includes identify educational qualifications, developing training programs matched to the qualifications, and focusing on attracting and expanding industries in this sector. This is a cyclical program with two to three industries focused on each year. Metrics will include the number of industries reviewed each year, the number of persons from protected classes trained and placed in quality jobs, and the number of quality jobs created.

Responsible Parties: KC Rising, MARC, Civic Council, Area Development Council, job training programs, economic development organizations

Discussion: Creating quality job opportunities and connecting persons of protected classes to these opportunities through education provides households with increased income thus providing additional housing choice and improved access to other opportunities.

To maximize the synergy of civic efforts, local governments will focus on attracting, retaining, and expanding jobs in the sectors identified by KC Rising, a business-led effort to increase the region's economic competitiveness - life sciences, animal health, health IT, logistics, advanced manufacturing, finance, engineering, architecture, and construction. These sectors were chosen both for their importance to the regional economy and for their capacity to create good jobs as defined above.

Not only does this initiative focus on attracting and expanding quality jobs in key industries, but also in training persons of protected classes to fill these jobs. The process is to 1) select the key industries with growth potential in quality jobs, 2) identify the educational and certification requirements for workers in this industry, 3) provide expanded training opportunities to meet these requirements, and 4) attract new firms in this industry and help existing firms expand. This is all done on an annual cycle with 2 to 3 industries cycling through each year.

R12. Goal: Form partnerships between local governments, private employers, and neighborhood organizations to develop transportation options that connect low income and protected populations living in concentrated areas of poverty with job opportunities

Contributing Factors: Difficulty in accessing quality jobs

Fair Housing Issues: Disparities in Access to Opportunity

Metrics, Milestones, Timeframes: In early 2017 MARC will convene transit agencies, cities, and employers to discuss employer worker needs and how potential employees in R/ECAPs and adjacent areas can be connected to employers in opportunity areas to advance innovative transportation options. By the end of 2017, MARC and the transit agencies will develop a number of options and present these to employers and cities and develop a strategy to implement the most promising options. In 2018 cities, transit agencies, and employers will begin steps to implement these options.

Responsible Parties: MARC, KCATA, Unified Government Transit, Independence Indebus, employers

Discussion: Connecting persons of protected classes to job opportunities through better transportation connections provides households with increased income thus providing additional housing choice and improved access to other opportunities.

Local governments participating in this plan will work with MARC, KCATA, and other transit providers to outline transportation options, and engage employers to support special transportation services and improvements to public transit services to best meet needs.

All of the regional partners will engage during 2017 in a process to identify the most promising options to connect people in protected class and concentrated areas of poverty with jobs in opportunity areas via innovative transportation strategies. The most promising options will be identified and in 2018 and subsequent years these options will be implemented and evaluated for their efficacy. Funding of these transportation innovations will be a major issue addressed in these strategies.

R13. Goal: Update the regional transit plan and reconfigure transit routes to better connect affordable housing, and their protected population residents, with employment centers

Contributing Factors: Difficulty in accessing quality jobs

Fair Housing Issues: Disparities in Access to Opportunity

Metrics, Milestones, Timeframes: MARC will complete the RideKC transit plan update by mid-2017. One specific goal is to double the number of jobs served by transit within ten years. Implementation of the RideKC transit plan will begin in 2017.

Responsible Parties: MARC, KCATA, Unified Government Transit, Independence Indebus, cities of Kansas City, MO; Independence; Kansas City, KS; Blue Springs; Leavenworth

Discussion: Connecting persons of protected classes to job opportunities through better transportation connections provides households with increased income thus providing additional housing choice and improved access to other opportunities.

Local governments participating in this plan will work with MARC and area transit agencies to update the RideKC transit plan and to implement changes in public transit services to better serve employment centers. The RideKC Regional Transit Plan will be completed by mid-2017. In particular, through a USDOT TIGER grant the RideKC Transit Plan will include a special strategy aimed at doubling the number of jobs connected to the regional transit system within ten years. Implementation of the plan and the special strategy will begin in 2017.

R14. Goal: Develop informational materials for local governments and community organizations to use to educate the public about the need for affordable housing

Contributing Factors: Community opposition, Land-use and zoning laws, Location and type of affordable housing, Quality of affordable housing information programs, Lack of affordable, accessible housing in a range of unit sizes

Fair Housing Issues: Segregation and Integration; Disparities in Access to Opportunity; Fair Housing Enforcement, Outreach Capacity, and Resources

Metrics, Milestones, Timeframes: In early 2017, the cities will meet with MARC, the Equity Network, LISC and housing nonprofits to develop an advocacy agenda and educational campaign around affordable housing. The group will identify resources during 2018, and by December 2018, this group will produce printed and digital materials in support of the advocacy agenda and education campaign. By December 2019, the advocacy agenda and informational campaign will be implemented.

Responsible Parties: MARC, cities of Leavenworth; Independence; Blue Springs; Kansas City, KS; Kansas City, MO; Equity Network; LISC

Discussion: A major impediment to developing affordable housing in close proximity to opportunities is community opposition and a lack of understanding about what is affordable housing and why it is an important component of any community's housing strategy. By educating the public, public sector officials, the business community, and community residents about the need for affordable housing this will potentially reduce opposition to additional units of affordable housing in opportunity areas. This will reduce segregation and the disparities in access to opportunity for households of protected classes.

The cities and MARC will work together to develop informational materials for local governments and community organizations to use to educate the public about the need for affordable housing, including but not limited to housing for teachers, police officers and retail workers in opportunity areas; housing for homeless families and youth; the disabled; and older adults.

MARC will work with the five cities, LISC, the Equity Network, and housing nonprofits to develop an advocacy agenda and educational campaign around affordable housing. This partnership will lead the educational campaign.

R15. Goal: Establish metrics to meet fair housing and affordable housing goals

Contributing Factors: Lack of local public fair housing enforcement, Lack of resources for fair housing agencies and organizations

Fair Housing Issues: Fair Housing Enforcement, Outreach Capacity, and Resources

Metrics, Milestones, Timeframes: In early 2017, the five cities will meet with MARC and the Regional Equity Network to identify appropriate metrics for the fair housing goals. MARC will work with the cities to put in place the appropriate mechanisms to collect and analyze the data for the identified metrics by mid-2018. At least once a year the cities, the Equity Network and MARC will meet to review the metrics and make adjustments in strategies and programs.

Responsible Parties: MARC, cities of Leavenworth; Independence; Blue Springs; Kansas City, KS; Kansas City, MO; Equity Network

Discussion: What gets measured gets done. By measuring outcomes of the goals identified in the AFFH plan and having in place a regional mechanism to review and act on these metrics the cities and MARC will assure that outcomes are achieved or programs and strategies adjusted so that each of the fair housing issues and contributing factors are addressed.

Local governments participating in the plan and MARC will convene community partners and identify metrics that measure both the plan's progress and the outcomes of more affordable housing that gives low income households and persons of color greater access to opportunity. This regional partnership will use www.kcmetrohousing.org to monitor housing needs and resources. The cities and MARC will put in place the appropriate data collection and analysis apparatus so that the data and analysis can be produced in a timely and accurate manner. At least once a year the cities, the Equity Network and MARC will meet to review the metrics and make adjustments in strategies and programs.

LOCAL GOALS

Local AFFH GOALS

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

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

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

Blue Springs, Missouri

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

Contributing Factors: Deteriorated and abandoned properties, Lack of private investment in specific neighborhoods

Fair Housing Issues: Disproportionate Housing Needs

Metrics, Milestones, Timeframes: Provide funding for a minimum of 12 MHRP applications/year. Maintain and expand if necessary MHRP through the next five years

Responsible Parties: City of Blue Springs

Discussion: By providing minor home repair assistance to older adults and members of protected classes this program prevents housing deterioration and helps to meet the disproportionate housing needs of these groups.

The City of Blue Springs currently utilizes CDBG funds to administer a Minor Home Repair Program. The City has allocated funding for up to 12 low-mod income homeowners over the past 3 program years (2014-2016). Minor Home Repair funds assist homeowners with minor repairs to the exterior and may include walls/siding, windows, roofing, painting, railings, and steps.

The city will continue to allocate resources for a minimum of 12 minor home repairs each year and annually review the need for additional allocations of resources.

BS2. Goal: Provide resources such as technical assistance, volunteer services, and possible grants that low-income older adult homeowners can use to avoid property code violations.

Contributing Factors: Lack of private investment in specific neighborhoods, Lack of affordable, accessible housing for the disabled

Fair Housing Issues: Disproportionate Housing Needs, Disability

Metrics, Milestones, Timeframes: Year 1 establish procedures to Coordinate with Codes Administration to make sure any eligible repair with a code enforcement violation is made aware of the MHRP and identify potential volunteer resources. Maintain initiative through next five years.

Responsible Parties: City of Blue Springs

Discussion: Providing assistance to older adults, disabled and low income home owners who do not have the resources to address code violations will provide added investment in neighborhoods, provide additional housing opportunities for the disabled, and address disproportionate housing needs of protected classes and the disabled.

The City of Blue Springs developed the Minor Home Repair Program in 2009 after the adoption of a new Property Maintenance Code. The program is intended to assist low-income homeowners that do not have the financial resources or physical ability to make home repairs, some of which may have received code violation notices. Staff gives low-income homeowners the opportunity to apply for the Minor Home Repair Program if they cannot afford to make the needed repairs (if the needed repairs are covered under the program).

The city in 2017 will establish the appropriate coordination with its code enforcement program and identify potential volunteers that can assist homeowners that have code enforcement issues, but not the resources to address them. In subsequent years the city will apply these resources to the issue and continually assess the program's effectiveness.

BS3. Goal: Review local zoning codes to incentivize the construction of accessible units in higher density, mixed-use locations and to allow for a broader range of affordable housing options for older adults and protected classes, including accessory dwellings and co-housing.

Contributing Factors: Land use and zoning laws, Location and type of affordable housing, Lack of affordable, accessible housing in a range of unit sizes

Fair Housing Issues: Disproportionate Housing Needs, Access to opportunity, Disabled

Metrics, Milestones, Timeframes: Ensure that all multi-family housing developments meet minimum ADA requirements. Spring 2017 – explore opportunities for expanding the Minor Home Repair Program to include ADA retrofits for single-family homes. Summer 2017 – complete universal design standards recommendations that can be made available to the development community. Fall 2017 – review the UDC for any updates needed to incentivize (re)development. Ongoing – encourage developers of multifamily housing to provide additional ADA units.

Responsible Parties: City of Blue Springs

Discussion: Reviewing and changing the zoning and land use ordinances, where appropriate, will assure that these ordinances are not a barrier to the development of affordable and accessible housing units, thus addressing disproportionate housing needs and improving access to opportunity.

The City of Blue Springs adopted a new Comprehensive Plan in 2014 and a new Unified Development Code (UDC) in 2015 to increase flexibility in types of development in the community, including expanded options for multi-family, mixed-use, and higher-density developments. Accessory dwellings for single-family houses are also permitted in an effort to add affordable housing stock in existing neighborhoods, especially for senior citizens that desire independence while still being close to family for support. Since the UDC update is still new, not all development types have been tested and additional refinement could be needed over time based on future experiences. The City will also encourage developers of multi-family housing to increase the number of accessible units provided beyond what is required by ADA, however, it is not mandated that they do so. The City will also encourage the use of universal design principles in new developments.

Code review and implementation will take place in Year 1 (2017) and the changes and actions identified in Year 1 will be implemented in the subsequent years.

BS4. Goal: Target outreach that serve members of protected classes that are low-moderate income residents to take advantage of the First Time Home Buyers (FTHB) program which provides up to \$3,000 in financial assistance and homeownership education.

Contributing Factors: Location and type of affordable housing, Lack of affordable, accessible housing in a range of unit sizes

Fair Housing Issues: Disproportionate Housing Needs, Access to opportunity

Metrics, Milestones, Timeframes: Provide funding for a minimum of 12 FTHB applications/year. Annually review program to assure its adequacy. Maintain existing FTHB program and expand if needed for 2017 – 2021.

Responsible Parties: City of Blue Springs

Discussion: Providing first time home buyers assistance to protected class members helps to address disproportionate housing needs and improves access to opportunity by providing more affordable housing opportunities in more places.

The City of Blue Springs currently utilizes CDBG funds to administer a First Time Home Buyers program. The City has allocated funding for up to 13 low-mod income eligible home buyers over the past two years (2014 and 2015) and has proposed funding for 15 low-mod income eligible home buyers in 2016. The program provides up to \$3,000 in closing costs and down payment assistance (\$1,500 max. for down payment) and includes a homeownership education course. The FTHB program encourages stability for both neighborhoods and homeowners.

The city will put in place new marketing materials and strategies to reach out to members of protected classes to make sure they are aware of the FTHB and how to apply. The city will also evaluate both the FTHB and marketing to make sure it is being effectively applied and adequately funded.

Independence, Missouri

Indep1. Goal: Adopt a formal reasonable accommodation policy for housing that informs and provides clear direction to persons with disabilities on the process for making a reasonable accommodation request

Contributing Factors: Lack of affordable, accessible housing for the disabled, Location and type of affordable housing, Lack of affordable, accessible housing in a range of unit sizes

Fair Housing Issues: Segregation and Integration; Disparities in Access to Opportunity; Fair Housing Enforcement, Outreach Capacity, and Resources, Disabilities

Metrics, Milestones, Timeframes: Within one year adopt a reasonable accommodations policy by ordinance.

Responsible Parties: City of Independence, Citizens with Disabilities Commission

Discussion: A reasonable accommodations policy will increase the ability for the disabled to access affordable and accessible housing and a variety of opportunities that may have been closed off to them.

Within the first year of the AFFH strategy the city of Independence will adopt a reasonable accommodation policy to improve housing and opportunity access for the disabled. Following adoption the city will work with community organizations to make the disabled community aware of the policy and how to use it.

Indep2. Goal: Implement newly adopted Independence Rental Ready property conditions inspection program to insure decent, safe & sanitary rental housing conditions City-wide

Contributing Factors: Deteriorated and abandoned properties, Lack of affordable, accessible housing in a range of unit sizes, Location and type of affordable housing

Fair Housing Issues: Disproportionate Housing Needs

Metrics, Milestones, Timeframes: Within one year fully implement Rental Ready inspection program

Responsible Parties: City of Independence

Discussion: By implementing the newly adopted Rental Ready program this will assist the city in assuring that rental housing units, including those of protected class members, are safe and sanitary and will help meet their housing needs. The housing units affected are most likely to be occupied by members of protected classes.

The city will implement the newly adopted Independence Rental Ready property conditions inspection program to insure decent, safe & sanitary rental housing conditions City-wide. This involves putting in place the appropriate staff resources and procedures. This will be accomplished the first year. Following the first year the city will continue to implement the program and annually review and modify the program as needed.

Indep3. Goal: Implement the 24 Highway Fairmount Business District Plan in partnership with MARC's Planning Sustainable Places Program with a focus on identifying and prioritizing needed public improvements that will enhance existing transportation systems, further complete street objectives, and create economic opportunity for area disadvantaged persons and minority populations in furtherance of this goal.

Contributing Factors: Impediments to mobility, Lack of private investment in specific neighborhoods,

Fair Housing Issues: Access to Opportunity

Metrics, Milestones, Timeframes: Complete Fairmount Business District Plan in 2017. Implement in following years based on funding availability.

Responsible Parties: City of Independence, Fairmount Community, MARC, MODOT, KCATA

Discussion: Increased economic opportunity and mobility for a challenged neighborhood will provide protected class members with new job and service opportunities and new mobility opportunities that will help improve access to opportunity.

The city of Independence has worked with a number of groups and agencies, including the Fairmount community, to develop and now implement a sustainable strategy to increase economic opportunity and mobility for those in a disinvested neighborhood. The project will be completed in 2017.

Indep4. Goal: Complete the City of Independence Comprehensive Plan update, utilizing a robust community engagement process to identify neighborhood, housing choice, transportation and economic development needs and goals

Contributing Factors: Lack of private investment in specific neighborhoods, Impediments to mobility, Location and type of affordable housing

Fair Housing Issues: Access to Opportunity

Metrics, Milestones, Timeframes: The comprehensive plan will be completed in 2017. The city of Independence will then work in the following years to implement the comprehensive plan.

Responsible Parties: City of Independence

Discussion: By providing a comprehensive plan the city will be able to address housing choice, economic development, and transportation which will provide more access to opportunity for all Independence residents, including those in protected classes. The plan will also help Independence's ongoing efforts to invest in older neighborhoods where most of the protected classes reside.

The city of Independence will complete its citywide comprehensive plan, which has relied heavily on a robust community engagement strategy. The plan addresses such key topics for fair housing as housing choice and access to mobility and economic opportunity. After completion in 2017 the city will devote its attention to implementing the comprehensive plan. This will require a broad public/private/community effort over a sustained period of time.

City of Leavenworth, Kansas

Lev1. Goal: Establish a City contact for human relations concerns related to fair housing

Contributing Factors: Lack of resources for fair housing agencies and organizations, Lack of local contact for fair housing assistance

Fair Housing Issues: Segregation and Integration, Fair Housing Enforcement, Outreach Capacity and Resources

Metrics, Milestones, Timeframes: During 2017 determine best city division to address fair housing and identify individual to oversee fair housing concerns. Once appropriate responsibilities have been identified petition City Commissioners to re-establish human relations contact in city.

Responsible Parties: City of Leavenworth

Discussion: Having a specific division and person responsible for fair housing issues will help to make sure that fair housing requirements are enforced as well as provide attention to proactive fair housing strategies.

City staff will develop an administrative strategy for providing increased focus on fair housing issues by identifying a responsible division within the city and an appropriate person to assume these responsibilities. Once developed, city administration will present the strategy to the city council for adoption. It is anticipated this will be accomplished within the first year. Once adopted the City will continue to review the functioning of this new role and adjust priorities as necessary.

Lev2. Goal: Revise the rental housing licensing program and strengthen code enforcement for basic habitability in rental housing

Contributing Factors: Deteriorated properties, Disproportionate housing needs

Fair Housing Issues: Disproportionate Housing Needs

Metrics, Milestones, Timeframes: Starting in 2017 the city will review and analyze process to put in place an enhanced rental housing licensing program. Once adopted, estimated to be 2019, the staff will focus on implementing and applying the new policy and requirements.

Responsible Parties: City of Leavenworth, landlords, property management companies, community service organizations

Discussion: The city is 50% rental units with a strong landlord group. The current licensing program established in 2009 is obsolete. Putting in place an enhanced rental housing program will help to address disproportionate housing needs, deteriorated properties.

Research best practices in other Kansas cities and other similar cities in the metro area and Midwest. Discuss challenges with rental housing with a focus group of area landlords and renters to get ideas on what changes to current city regulations would be most effective. Work with City Manager, City Planner, City Clerk to design program. Hold working session with City Commissioners to garner input. Present idea to community groups for refinement. Present revised licensing program to commissioners for adoption.

Work will begin in 2017 and it is planned that the enhanced rental licensing program will be put in place by 2019.

Lev3. Goal: Revise economic development policies and incentives to prioritize efforts to attract and support businesses that provide well-paying jobs

Contributing Factors: Difficulty in accessing quality jobs

Fair Housing Issues: Access to Opportunity

Metrics, Milestones, Timeframes: Rewrite economic development incentive policy to include weighted incentives for well paying, high quality jobs. City Commission will adopt new policy and all incentive requests will be reviewed for this component. This will be accomplished in 2017.

Responsible Parties: City of Leavenworth

Discussion: City residents have access to a limited number of well-paying jobs and often travel long distances to work. Local market dictates what jobs are ultimately available. With more focus on well-paying jobs members of protected classes will have access to better career and income opportunities.

The city will rewrite its economic development incentive policy to include weighted incentives for well-paying, high quality jobs. The city will use the work of KC Rising, the regional economic strategy, to identify the industries and jobs that will provide the focus. The City Commission will adopt the new policy and all incentive requests will be reviewed for this component. This will be accomplished in 2017.

Lev4. Goal: Form partnerships between the City of Leavenworth, MARC, KCATA, United Way of Leavenworth County and local nonprofits to develop public transportation options to connect residents within Leavenworth and to regional destinations

Contributing Factors: Impediments to Mobility, Difficulty in Accessing Quality Jobs

Fair Housing Issues: Access to Opportunity

Metrics, Milestones, Timeframes: Work with KCATA and MARC to develop a transportation strategy (2017-2018). Implement system strategy (2019 – 2021).

Responsible Parties: City of Leavenworth staff and officials, Leavenworth County Officials, KCATA, United Way of Leavenworth County, MARC, City of Leavenworth employers

Discussion: Access to jobs in the larger metro area is an important element in creating opportunity, not just for members of protected classes, but all residents. Implementing a transportation strategy in partnership with business and regional transportation partners will help members of protected classes access opportunities including jobs, health services, and other services.

Work with KCATA and MARC to do a transportation study and estimate costs. Determine Ride Share van pools and other programs that could assist in the City transportation goals. Coordinate with

Leavenworth County and regional stakeholders to bring a bigger presence to the program. Create a system from options that are financially viable. Operate selected transportation models. Strategy development will occur during 2017 and 2018 and phased implementation based on need and resources will occur during 2019-2021.

Kansas City, Kansas

KCK1. Goal: Target the use of CDBG funds to support minor home repair for low-income, members of protected classes, and elderly homeowners to enable them to maintain their properties

Contributing Factors: Deteriorated and abandoned properties, Lack of private investment in specific neighborhoods

Fair Housing Issues: Disproportionate Housing Needs. R/ECAPs

Metrics, Milestones, Timeframes: Review annually the feasibility of increasing CDBG and adding other resources to be allocated to the minor home repair program. This will be done as a part of the annual planning process and will begin in 2017.

Responsible Parties: City of Kansas City, KS

Discussion: By providing minor home repair assistance to older adults and members of protected classes this program prevents housing deterioration and helps to meet the disproportionate housing needs of these groups.

As a part of its annual CDBG planning process the city will review use of the minor home repair program and determine if other funds can be allocated to the program in order to increase the number of homes repaired that are owned by low income and members of protected classes, particularly the elderly.

KCK2. Goal: Evaluate and, if necessary, provide resources to support low-income and protected class homeowners, especially the elderly and disabled, who may have property maintenance code violations, particularly in R/ECAPs

Contributing Factors: Lack of private investment in specific neighborhoods, Lack of affordable, accessible housing for the disabled

Fair Housing Issues: Disproportionate Housing Needs, Disability, R/ECAPs

Metrics, Milestones, Timeframes: In 2017 provide the UG Commission with report on the need for CDBG and other funds assistance to homeowners to address code violations. Based on report, consider allocation of CDBG and other funds to this programming during the annual planning process. If approved, beginning in 2018, implement the program with coordination between the Neighborhood Resource Center and the Community Development Department.

Responsible Parties: City of Kansas City, Kansas

Discussion: Providing assistance to low income and protected classes, particularly older adults and disabled, home owners who do not have the resources to address code violations will provide added investment in neighborhoods, provide additional housing opportunities for the disabled, and address disproportionate housing needs of protected classes and the disabled.

In 2017 the city will assess with its Neighborhood Resource Center and the Community Development Department the need for CDBG and other resources to address code violations where homeowners; particularly people of color, the disabled and older adults, who do not have the resources to make repairs on their own. The results of this analysis will be included in annual CDBG planning processes. If approved, the resulting program beginning in 2018 will be coordinated between the Neighborhood Resource Center and the Community Development Department.

KCK3. Goal: Work with LISC to expand the resources in LISC's new Pre-Development Fund to support new or renovated housing in disadvantaged (R/ECAPs) neighborhoods in Kansas City, KS

Contributing Factors: Lack of private investment in specific neighborhoods, Deteriorated and abandoned properties, Location and type of affordable housing, Lack of affordable, accessible housing in a range of unit sizes

Fair Housing Issues: R/ECAPs, Disproportionate housing needs

Metrics, Milestones, Timeframes: In 2017, working with LISC and learning from their initiative in Kansas City, MO, develop a strategy to create a Pre-Development Fund for Kansas City, KS. Raise funds in 2017-2018 and begin to fund projects thereafter.

Responsible Parties: Unified Government of Wyandotte County/Kansas City, Kansas (UG); LISC; community development corporations

Discussion: Creating a pre-development fund will help spur private investment in R/ECAPs and help to address housing needs of members of protected classes.

In 2017, working with LISC and learning from their initiative in Kansas City, MO, develop a strategy to create a Pre-Development Fund for Kansas City, KS. In 2017 and 2018 Unified Government, LISC, and community development corporations will raise funds and develop detailed investment policies for the fund. If successful, the fund will begin operations in 2018 and will work with CDCs and private developers to initiate new development projects in R/ECAPS and other disadvantaged neighborhoods.

KCK4. Goal: Evaluate KCK building codes to consider changes that enable more than the federal requirements for ADA compliance to be addressed in new housing construction and encourage universal design

Contributing Factors: Lack of affordable, accessible housing for the disabled

Fair Housing Issues: Disability

Metrics, Milestones, Timeframes: KCK will evaluate their building codes to determine the extent to which the needs of disabled persons are addressed in new housing construction, and as needed, consider changes to the codes. Undertake review in the 2nd quarter of 2018.

Responsible Parties: UG Neighborhood Resource Center, Urban Planning and Zoning Department

Discussion: Including accessibility requirements for new housing will expand housing options for the disabled. The UG's Neighborhood Resource Center and Urban Planning and Zoning Departments will assess current building codes and recommend to UG commission changes that will enhance accessibility of new housing and encourage universal design. If approved, these changes will be incorporated into building requirements in 2019.

KCK5. Goal: KCK will promote services, including career exploration, mentoring, and experiential learning to enable middle and high school students to better prepare for careers

Contributing Factors: Difficulty in Accessing Quality Education

Fair Housing Issues: Access to Opportunity

Metrics, Milestones, Timeframes: The UG will work with KCK USD 500 to advance their Diploma Place Program and will support other career education programs with other local school districts. This is an ongoing effort.

Responsible Parties: Unified Government, KCK USD 500, Piper USD 203, Turner USD 202, KCK Community College and Donnelly College

Discussion: Promoting specific programs to connect youth of protected classes to college opportunities is a key way to improve access to opportunity.

The UG has been working with USD 500 to support its Diploma Place Program and other programs, such as the College Advising Corps, that low-income and minority students gain access to college. The city/county government will continue to support these initiatives and evaluate new approaches for local school districts.

KCK6. Goal: Local governments should adopt economic development strategies that target development, retention and expansion of firms and industries that provide good jobs — ones that both have low barriers to entry and provide clear career paths to a living wage.

Contributing Factors: Difficulty in accessing quality jobs

Fair Housing Issues: Access to Opportunity

Metrics, Milestones, Timeframes: In 2017 KCK, along with its economic development partners, will review its economic development policies and strategies to make sure it is focusing on quality jobs, and high wages with a career path in a growing industry.

Responsible Parties: Unified Government, Wyandotte County Economic Development Corporation

Discussion: Focusing on creating and attracting quality jobs will help members of protected classes' access opportunity and quality housing. The UG already works with its economic development partners to create and attract jobs to the area. These partners will review its strategies and policies to see if they are focused on quality jobs, particularly as defined by the KC Rising initiative.

KCK7. Goal: Include evaluation of access to community resources for low income and protected persons into comprehensive planning processes

Contributing Factors: Location and type of affordable housing

Fair Housing Issues: Disparities in Access to Opportunity, Disproportionate Housing Needs

Metrics, Milestones, Timeframes: 2017 develop a process to include access to resources for low income and persons of protected classes into local and comprehensive planning processes. Implement this process in 2018-2021.

Responsible Parties: City of Kansas City, Kansas

Discussion: The city will foster more access to opportunity for protected classes by including this objective as a specific element in its planning processes.

In 2017 the city and particularly its planning department will review its citizen participation process to include access to resources for low income and persons of protected classes into local and comprehensive planning processes. The city will implement this process in 2018-2021.

KCK8. Goal: Adopt and implement complimentary mobility options such as walking, biking car sharing

Contributing Factors: Impediments to mobility, Access to transportation for persons with disabilities

Fair Housing Issues: Disparities in Access to Opportunity, Disproportionate Housing Needs

Metrics, Milestones, Timeframes: in 2017 the UG will review current mobility work with MARC and develop a modified strategy which will provide a blueprint for improvements through 2021.

Responsible Parties: Unified Government, MARC

Discussion: Increased mobility will aid members of protected classes connect with opportunity and housing options.

In 2017 the UG will work with MARC and other community partners to develop the specific strategy to meet this goal.

KANSAS CITY, MISSOURI LOCAL GOALS

KCMO1. Goal: Utilize various media outlets to inform the public about issues related to fair housing programs and reports

Contributing Factors: Lack of resources for fair housing agencies and organizations; Quality of affordable housing information programs

Fair Housing Issues: Segregation and Integration; Racial/Economic Concentrated Areas of Poverty, Fair Housing Enforcement, Outreach Capacity and Resources

Metrics, Milestones, Timeframes: Ongoing multi-media messages and education starting in 2017

Responsible Parties: City of Kansas City, Missouri; Human Relations Department

Discussion: More information on city fair housing programs will help households make sure their rights are being respected and in the process reduce segregation, enhance fair housing information, and meet their housing needs.

In 2017 the city Human Relations Department will develop fair housing information materials and develop and execute a strategy to make this information available to the widest audience possible. They will coordinate these efforts with existing and new regional fair housing initiatives and continue to provide information and evaluate its effectiveness through 2021.

KCMO2. Goal: Evaluate the possibility of increasing the number of KCMO representatives on the Board of the Housing Authority

Contributing Factors: Siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plans and other programs

Fair Housing Issues: Disproportionate Housing Needs, Disparities in Access to Opportunity

Metrics, Milestones, Timeframes: In 2017 Evaluate and make recommendation to Mayor

Responsible Parties: Housing Authority of Kansas City; City of Kansas City, MO **Discussion:** Having increased city of Kansas City, MO, representation on the housing authority board will increase coordination between programs to more effectively address disproportionate housing needs and enhancing access to opportunity

The city and housing authority will meet to develop an analysis and proposal that will be presented to the Mayor, City Council, and Housing Authority Board for their consideration in 2017. Any changes resulting from this work will be implemented in 2018, as agreed upon by all parties.

KCMO3. Goal: Establish ongoing meetings with the State of Missouri to discuss housing policy and other issues related to community development

Contributing Factors: Lack of affordable, accessible housing for the disabled, lack of affordable, accessible housing in a range of unit sizes, Location and type of affordable housing

Fair Housing Issues: Disproportionate Housing Needs, Segregation and Integration, Racial/Ethnic Concentrated Areas of Poverty

Metrics, Milestones, Timeframes: In 2017 establish bi-annual meetings with MHDC and other stakeholders

Responsible Parties: City of Kansas City, Missouri; Missouri Housing Development Corporation (MHDC), State of Missouri; stakeholders

Discussion: Enhanced coordination with MHDC and other stakeholders will help address housing needs and segregation experienced by members of protected classes. This will be accomplished by making sure that local and state initiatives are complementary to each other and combined provide the most impact on protected classes.

The Human Relations Department will initiate a biannual meeting with MHDC and other stakeholders and jointly develop an agenda for each meeting. This effort will be coordinated with other regional fair housing initiatives.

KCMO4. Goal: Establish ongoing Community Enhancement meetings with financial institutions, insurance companies, landlords, realtors, and foundations in order to enhance their knowledge and support for fair housing goals

Contributing Factors: Lack of local public fair housing enforcement, Lack of resources for fair housing agencies and organizations

Fair Housing Issues: Segregation and Integration, Disproportionate Housing Needs, Fair Housing Enforcement, Outreach Capacity, and Resources

Metrics, Milestones, Timeframes: In 2017 establish bi-annual meetings with financial institutions, insurance companies, landlords, realtors, and foundations

Responsible Parties: City of Kansas City, Missouri; Financial institutions, insurance companies, landlords, realtors and foundations

Discussion: Enhanced coordination with key local stakeholders will help address housing needs and segregation experienced by members of protected classes. This will be accomplished by making sure that financial institutions, insurance companies, landlords, realtors, and foundations are insync with local fair housing priorities and are familiar with their obligations under the Fair Housing Act.

The Human Relations Department will initiate a biannual meeting with financial institutions, insurance companies, landlords, realtors, and foundations and other stakeholders and jointly they will develop and agenda for each meeting. This effort will be coordinated with regional fair housing initiatives.

KCMO5. Goal: Consider changing the Ordinance to include source of income as a protected category

Contributing Factors: Private Discrimination

Fair Housing Issues: Disproportionate Housing Needs, Racial/Ethnic Concentrated Areas of Poverty, Segregation and Integration

Metrics, Milestones, Timeframes: In 2017 Evaluate and make recommendation to Mayor and City Council

Responsible Parties: Kansas City Human Relations Dept,

Discussion: By including low income as a protected class this will further reduce disproportionate housing needs.

In 2017 the city's Human Relations Dept Staff will prepare an analysis of the issue and the possible costs and benefits. Once prepared, the report will be presented to the Mayor and City Council for possible adoption.

KCMO6. Goal: Evaluate the increase in female household residents being evicted within the courts system and provide opportunities for reducing these numbers

Contributing Factors: Location and type of affordable housing; Private discrimination; Lack of affordable, accessible housing in a range of unit sizes; Lack of local public fair housing enforcement

Fair Housing Issues: Disparities in Access to Opportunity, Disproportionate Housing Needs, Fair Housing Enforcement, Outreach Capacity, and Resources

Metrics, Milestones, Timeframes: In 2017 Evaluate and make recommendation to Mayor and City Council

Responsible Parties: City of Kansas City, MO, Human Relations Dept

Discussion: Female heads of household, often a member of a protected class, frequently face eviction. By reversing this situation, the housing needs and access to opportunity for these persons will be improved.

In 2017 the city's Human Relations Dept will prepare an analysis of the issue and the possible costs and benefits. Once prepared, the report will be presented to the Mayor and City Council for possible adoption.

KCMO7. Goal: Develop a new City Housing Policy - addressing all housing types, including very low income, affordable, and workforce housing

Contributing Factors: Lack of affordable, accessible housing in a range of unit sizes

Fair Housing Issues: Disparities in Access to Opportunity, Disproportionate Housing Needs, Disability, Publicly Supported Housing Location and Occupancy, Segregation and Integration

Metrics, Milestones, Timeframes: In 2017 develop and adopt a five year housing plan. Submit to HUD.

Responsible Parties: City of Kansas City, MO – Neighborhoods and Housing Services Department

Discussion: A more inclusive housing policy will help meet the housing needs of members of protected classes as well as reducing segregation and increasing access to opportunity.

The city will develop a new housing policy for the city addressing all housing types with the intent of encouraging a broader range of options for all residents of the city. The five-year plan developed in 2017 will be presented to the Mayor and City Council and, once adopted, will be presented to HUD.

KCMO8. Goal: Provide leveraged financing for mixed-income rental projects using federal funds, as needed

Contributing Factors: Lack of private investment in specific neighborhoods

Fair Housing Issues: Segregation and Integration, Disparities in Access to Opportunity, Disproportionate Housing Needs, Publicly Supported Housing Location and Occupancy, R/ECAPs

Metrics, Milestones, Timeframes: Provide gap financing in support of 200 units per year for 2017 through 2021

Responsible Parties: City of Kansas City, MO

Discussion: By providing more leveraged financing for mixed income rental projects the city will help provide more housing opportunities for members of protected classes and increase investment in R/ECAPs, thus providing more opportunities.

The city will focus CDBG and HOME funds and technical assistance on providing gap financing for mixed income rental projects. The city will work with community development corporations, private developers, LISC, NeighborWorks and other community partners. The program will run for five years and will be evaluated each year.

KCMO9. Goal: Increase access to affordable housing in opportunity areas by making better use of housing vouchers

Contributing Factors: Impediments to mobility; Lack of private investment in specific neighborhoods; Location and type of affordable housing

Fair Housing Issues: Disparities in Access to Opportunity, Racial/Ethnic Concentrated Areas of Poverty, Disproportionate Housing Needs, Publicly Supported Housing Location and Occupancy

Metrics, Milestones, Timeframes: Starting 2018 work with the Housing Authority of Kansas City and developers to link housing vouchers with new multi-family developments

Responsible Parties: City of Kansas City, Housing Authority of Kansas City

Discussion: Having a broader approach to housing voucher utilization can have a significant impact in opening up housing options for protected classes. This would aid persons to locate in opportunity areas, decrease concentrations of poverty, and lessen segregation in the metro area.

The city and housing authority will meet during 2017 and develop a strategy to expand the use of housing vouchers by tying them to new multifamily projects in opportunity areas. The strategy will be implemented in 2018. This goal will be coordinated with the regional goal of developing a regional housing voucher strategy.

KCMO10. Goal: Continue to focus programs and activities to prevent housing foreclosure and displacement

Contributing Factors: Deteriorated and abandoned properties

Fair Housing Issues: Disparities in Access to Opportunity, Disproportionate Housing Needs, Publicly Supported Housing Location and Occupancy, Fair Housing Enforcement, Outreach Capacity, and Resources

Metrics, Milestones, Timeframes: 2017-2021 Continue acquisition, rehabilitation, and sale or rent programs of 100 units/year in areas of greatest need and vacant lot re-use programs

Responsible Parties: City of Kansas City, MO, Land Bank, Kansas City Missouri Homesteading Authority, Legal Aid, CDCs

Discussion: Abandoned and foreclosed property is a large problem within the city. The city is addressing this problem through an ongoing program and allocation of CDBG and HOME funds that not only reduces the number of abandoned and deteriorated properties, but also provides more affordable housing options for members of protected classes and invests in R/ECAPs.

The city will continue its partnership with local institutions and organizations to invest in abandoned and foreclosed properties and will annually evaluate the program and its effectiveness.

KCMO11. Goal: Rehabilitate homes that are economically viable, and develop and implement rehabilitation training programs for disadvantaged contractors and the unemployed, including members of protected classes

Contributing Factors: Deteriorated and abandoned properties, Difficulty in accessing quality education

Fair Housing Issues: Segregation and Integration, Racial/Ethnic Concentrated Areas of Poverty, Disparities in Access to Opportunity, Disproportionate Housing Needs, Fair Housing Enforcement, Outreach Capacity, and Resources

Metrics, Milestones, Timeframes: 2017-2021 Rehab 50 homes/year in coordination with existing rehab programs

Responsible Parties: City of Kansas City, MO, Land Bank

Discussion: The city is addressing the issue of rehabilitating basically sound properties through an ongoing program and allocation of CDBG and HOME funds that not only provides quality affordable housing for members of protected classes, but also provides jobs and training for small contractors owned by members of members of protected classes and job training for individuals of protected classes. The program also provides new investments in R/ECAPs and adjacent disinvested neighborhoods.

The city will continue its partnership with local institutions and organizations to invest in neglected, but quality, properties and will annually evaluate the program and its effectiveness.

KCMO12. Goal: Annual recommendations for allocating federal funding will be focused on Priority Areas

Contributing Factors: Deteriorated and abandoned properties; Lack of private investment in specific neighborhoods

Fair Housing Issues: Segregation and Integration, Racial/Ethnic Concentrated Areas of Poverty, Disparities in Access to Opportunity, Disproportionate Housing Needs, Publicly Supported Housing Location and Occupancy

Metrics, Milestones, Timeframes: 2017-2021 Develop 5 year Consolidated Plan to target programs to R/ECAPs and other disinvested neighborhoods and submit plan to HUD

Responsible Parties: City of Kansas City, MO

Discussion: An important element of the fair housing strategy is to help bring opportunities to R/ECAPs and adjacent disinvested neighborhoods. The 5 year Consolidated Plan is an important tool in accomplishing this.

KCMO13. Goal: Continue to provide aggressive and productive administrative direction for the redevelopment of Kansas City's neighborhoods at the City level.

Contributing Factors: Lack of private investment in specific neighborhoods; Deteriorated and abandoned properties

Fair Housing Issues: Racial/Ethnic Concentrated Areas of Poverty, Disparities in Access to Opportunity, Disproportionate Housing Needs, Publicly Supported Housing Location and Occupancy

Metrics, Milestones, Timeframes: In 2017 create of a new public-private local housing finance organization to offer single-family rehabilitation, such as the Partnership Purchase Rehab Program, and new infill construction for home ownership

Responsible Parties: City of Kansas City, MO; Community Development Corporations; Land Bank; Homesteading Authority

Discussion: A major goal of the city is to increase investment in R/ECAPs and provide quality affordable housing options to members of protected classes. This strategy directly addresses the fair housing issues of revitalizing R/ECAPs, addressing housing needs, and providing more access to opportunity.

Kansas City will work with its community partners to establish a housing finance organization which will provide new resources to address housing and opportunity issues facing members of protected classes.

KCMO14. Goal: Provide leveraged financing and recommend allocating federal funding and Low Income Housing Tax Credits (LIHTC) for mixed-income projects that are consistent and support redevelopment plans in priority areas.

Contributing Factors: Lack of private investment in specific neighborhoods

Fair Housing Issues: Racial/Ethnic Concentrated Areas of Poverty, Disparities in Access to Opportunity, Disproportionate Housing Needs, Publicly Supported Housing Location and Occupancy

Metrics, Milestones, Timeframes: 2017-2021 Create a minimum of 200 affordable and mixed income housing units per year

Responsible Parties: City of Kansas City, MO

Discussion: By providing more leveraged financing for mixed income rental projects the city will help provide more housing opportunities for members of protected classes and increase investment in R/ECAPs, thus providing more opportunities.

The city will advocate the use of federal and LIHTC funds on providing gap financing for mixed income rental projects. The city will work with community development corporations, private developers, LISC, NeighborWorks and other community partners. The program will run for five years and will be evaluated each year.

KCMO15. Goal: Target homeownership assistance programs to "Priority Areas" and aggressively market their availability

Contributing Factors: Lack of private investment in specific neighborhoods

Fair Housing Issues: Racial/Ethnic Concentrated Areas of Poverty, Disparities in Access to Opportunity, Disproportionate Housing Needs

Metrics, Milestones, Timeframes: 2017-2021 Creation of a lending partnership with local financial institutions, with a goal of \$50 million in home mortgages over the next five years

Responsible Parties: City of Kansas, City, MO; Legal Aid; Financial Institutions

Discussion: Improving homeownership in priority areas (R/ECAPs and other disinvested neighborhoods) will create opportunities within these neighborhoods while also creating affordable, quality housing options for protected class members.

In 2017, meet with community partners to develop the procedures for administering this fund and raising the funds necessary to capitalize it. Once developed begin to market and implement the new program.

KCMO16. Goal: Improve housing conditions and options for rental households in older neighborhoods and communities

Contributing Factors: Lack of private investment in specific neighborhoods; Deteriorated and abandoned properties

Fair Housing Issues: Racial/Ethnic Concentrated Areas of Poverty, Disparities in Access to Opportunity, Disproportionate Housing Needs, Publicly Supported Housing Location and Occupancy

Metrics, Milestones, Timeframes: 2017-2018 Establish a \$4 million program which rehabilitates Land Bank or Homesteading Authority properties in Priority Areas for first time homeowners

Responsible Parties: City of Kansas City, MO, Land Bank, Homesteading Authority

Discussion: By rehabbing Land Bank properties in priority areas (R/ECAPs) and making them available to first time home buyers, particularly members of protected classes, will increase opportunities in these neighborhoods and provide new housing options.

In 2017, meet with community partners to develop the procedures for administering this fund and identify fund sources. Once developed begin to market and implement the new program.

KCMO17. Goal: Continue to support disabled and elderly homeowners, particularly members of protected classes, through "aging in place" programs

Contributing Factors: Lack of affordable, accessible housing for the disabled

Fair Housing Issues: Racial/Ethnic Concentrated Areas of Poverty, Disparities in Access to Opportunity, Disproportionate Housing Needs, Disability

Metrics, Milestones, Timeframes: 2017-2021 Maintain a \$3 million per year funding level of the minor home repair program with \$200,000 of CDBG funds budgeted for accessibility improvements

Responsible Parties: City of Kansas City, MO

Discussion: By providing minor home repair assistance to older adults and members of protected classes this program prevents housing deterioration and helps to meet the disproportionate housing needs of these groups.

The city will continue its support of the minor home repair program at current levels and review annually the effectiveness and funding level for the program.

KCMO18. Goal: Implement processes for developing affordable rental new construction and rehabilitation

Contributing Factors: Lack of private investment in specific neighborhoods; lack of affordable, accessible housing for the disabled; lack of access to transportation for persons with disabilities; lack of public transit connectivity between concentrated areas of poverty and persons of color and opportunities, particularly jobs

Fair Housing Issues: Segregation and Integration, Racial/Ethnic Concentrated Areas of Poverty, Disparities in Access to Opportunity, Disproportionate Housing Needs, Publicly Supported Housing Location and Occupancy, Disability, Fair Housing Enforcement, Outreach Capacity, and Resources

Metrics, Milestones, Timeframes: Continue and expand the neighborhood revitalization program 2017-2021

Responsible Parties: City of Kansas City, MO

Discussion: Development of rental housing increases the affordable housing options for members of protected classes.

Continue to allocate local and federal resources to encourage development of affordable rental new construction and rehabilitation based on the following threshold criteria: sustainability of the project, consistency with existing neighborhood/area plan, compliance with accepted design standards, contract performance measure, proven organizational capacity of subrecipient, compliance with Federal Section 3 requirements, leveraging of additional resources and maximize ongoing investment, access. to public transportation and/or employment opportunities and need and demand for the housing as supported by an independent market study

KCMO19. Goal: Implement a Healthy Homes Inspections program to protect rental property occupants from environmental hazards including lead-based paint and improve energy efficiency

Contributing Factors: Deteriorated properties; Lack of affordable housing in a range of unit sizes

Fair Housing Issues: Disparities in Access to Opportunity, Disproportionate Housing Needs, Housing Enforcement, Outreach Capacity, and Resources

Metrics, Milestones, Timeframes: Identify funds and implement a Healthy Homes Inspection program in 2017

Responsible Parties: KCMO Health Department

Discussion: A Healthy Homes Inspection program will address disproportionate housing needs of members of protected classes.

The Health Department will work with community partners to develop and fund a program of inspections of rental property to insure that they are free of environmental problems and are energy efficient so as not to tax the limited incomes of members of protected classes. This is especially important for families with children.

KCMO20. Goal: Create a renewed partnership with the Housing Authority of Kansas City (HAKC) to increase the number of publically owned housing units and other affordable housing units for very low and low income residents

Contributing Factors: Location and type of affordable housing; lack of affordable, accessible housing in a range of unit sizes

Fair Housing Issues: Publicly Supported Housing Location and Occupancy, Racial/Ethnic Concentrated Areas of Poverty, Disparities in Access to Opportunity, Disproportionate Housing Needs

Metrics, Milestones, Timeframes: In 2017 identify funding sources for 50 homes per year

Responsible Parties: City of Kansas City, MO, Housing Authority of Kansas City

Discussion: Providing additional housing options for members of protected classes, especially very low income persons, addresses key fair housing issues.

One of the biggest affordable housing issues in the metro area is the availability of quality, affordable housing for very low income residents. In 2017 the city and housing authority will meet to develop this program and identify additional funds to support it.

KCMO21. Goal: Work with the HAKC to align demand of HAKC clients for housing with the oversupply of single-family vacant homes

Contributing Factors: Deteriorated and abandoned properties, Location and type of affordable housing

Fair Housing Issues: Publicly Supported Housing Location and Occupancy, Disproportionate Housing Needs, Disparities in Access to Opportunity

Metrics, Milestones, Timeframes: In 2017 jointly develop a program to move housing authority residents into renovated vacant homes. Implement the new program in 2018-20121.

Responsible Parties: City of Kansas City, MO; Housing Authority of Kansas City

Discussion: Providing additional housing options for members of protected classes, especially very low income persons living in public housing, addresses key fair housing issues.

In 2017 the city and housing authority will meet to develop this program and identify additional funds, if needed, to support it. Implementation will take place in 2018-2021.

KCMO22. Goal: Over the next three years implement the Choice Neighborhood Initiative Plan with the Housing Authority of KC and other community stakeholders

Contributing Factors: Lack of private investment in specific neighborhoods, Location and type of affordable housing, Lack of affordable, accessible housing in a range of unit sizes

Fair Housing Issues: Segregation and Integration, Racial/Ethnic Concentrated Areas of Poverty, Disparities in Access to Opportunity, Disproportionate Housing Needs, Publicly Supported Housing Location and Occupancy, Disability, Fair Housing Enforcement, Outreach Capacity, and Resources

Metrics, Milestones, Timeframes: 2017-2021

Facilitate the development of 90 units of mixed income housing in Opportunity Areas, allowing enhanced housing choice for displaced tenants of Chouteau Court Apartments;

Facilitate the development of 57 units of mixed income housing at Century Apartments, a \$13 million dollar placed-based replacement housing project;

Facilitate the development of 38 units of mixed income housing at Pendleton ArtsBlock, a \$8.3 million dollar, a place-based replacement housing project;

Facilitate \$250,000 of minor home repairs for low income homeowners in the Choice Neighborhoods project area; and

Facilitating the uses of \$500,000 of public services made available to residents in the Choice Neighborhoods project area.

Responsible Parties: City of Kansas City, MO; Housing Authority of Kansas City; community organizations

Discussion: Replacing obsolete public housing with new, mixed income housing will bring new housing and service options to a traditionally distressed neighborhood and to its many residents, including the many members of protected classes.

The city is a major partner in this project and will align its resources with this key project; beginning the process of turning a disinvested neighborhood into an opportunity area. The plan will be implemented over the next 3 years.

KCMO23. Goal: Encourage the acquisition and rehabilitation of vacant homes and manage the rental property in a manner which benefits the neighborhood

Contributing Factors: Lack of private investment in specific neighborhoods; deteriorated and abandoned properties

Fair Housing Issues: Segregation and Integration, Racial/Ethnic Concentrated Areas of Poverty, Disparities in Access to Opportunity, Disproportionate Housing Needs, Publicly Supported Housing Location and Occupancy

Metrics, Milestones, Timeframes: In 2017 identify funding sources for 100 homes per year

Responsible Parties: City of Kansas City, Land Bank, Homesteading Authority

Discussion: Abandoned and foreclosed property is a large problem within the city. The city will address this problem through a new program and new funds that not only reduce the number of abandoned and deteriorated properties, but also provides more affordable housing options for members of protected classes and invests in R/ECAPs.

The city will work with the Land Bank and Homesteading Authority to identify new funds to invest in abandoned and foreclosed properties and will annually evaluate the program and its effectiveness.

KCMO24. Goal: Require the development application process, as defined by law, prior to a final building permit being issued, to include fair housing accessibility guidelines

Contributing Factors: Lack of affordable, accessible housing for the disabled

Fair Housing Issues: Disparities in Access to Opportunity, Disproportionate, Disability, Fair Housing Enforcement, Outreach Capacity, and Resources

Metrics, Milestones, Timeframes: In 2017 develop language that requires fair housing accessibility guidelines be met before a building permit is issued. Implement the new language in 2018.

Responsible Parties: City of Kansas City, MO – City Planning; Organization's representing the Disabled

Discussion: This new requirement will increase the supply of accessible housing helping provide more housing options for the disabled.

In 2017 the Planning Department will develop new language that requires fair housing accessibility guidelines be met before a building permit is issued. This new requirement will be implemented in 2018.

KCMO25. Goal: Increase the number of accessible units for city-wide new and rehabbed units

Contributing Factors: Lack of affordable, accessible housing for the disabled; lack of affordable, accessible housing in a range of unit sizes

Fair Housing Issues: Disproportionate Housing Needs, Disability

Metrics, Milestones, Timeframes: In 2017 evaluate and investigate providing incentives to developers to include accessibility in their new housing development. In 2018, based on the investigation, implement recommendations from the investigation.

Responsible Parties: City of Kansas City, MO

Discussion: By incenting more accessible new housing the disabled will have more housing options.

The city will investigate, including speaking with housing developers; the issues involved in incenting accessibility in new housing developments. The city will then determine if such incentives would be feasible and effective. Based on the conclusions, by 2018 the city will implement the suggestions from the investigation.

KCMO26. Goal: Work more closely with the various Disability Commissions and non-profits in place to establish a permanent Barrier Removal Program fund for those that might need the program

Contributing Factors: Lack of affordable, accessible housing for the disabled; lack of affordable, accessible housing in a range of unit sizes

Fair Housing Issues: Disparities in Access to Opportunity, Disproportionate Housing Needs, Disability

Metrics, Milestones, Timeframes: 2017-2021 Develop and fund a Barrier/Accessibility program that assists 20 persons/year. 2018-2021 implement the program.

Responsible Parties: City of Kansas City, MO, disability organizations

Discussion: A barrier removal program will help individuals with a disability, especially low income and members of protected classes, access quality accessible housing.

The city will work with local disability and community development organizations to develop a strategy and funding to help low income and members of protected classes remove disability barriers.

KCMO27. Goal: Recommend the establishment of a Housing Trust Fund to support disabled persons and low income persons

Contributing Factors: Lack of affordable, accessible housing for the disabled; lack of affordable, accessible housing in a range of unit sizes; location and types of affordable housing

Fair Housing Issues: Racial/Ethnic Concentrated Areas of Poverty, Disparities in Access to Opportunity, Disproportionate Housing Needs, Disability

Metrics, Milestones, Timeframes: 2017 Study and present recommendations for the creation of a Housing Trust Fund to the community. In 2018 implement recommendations.

Responsible Parties: City of Kansas City, MO

Discussion: By encouraging more accessible new housing the disabled will have more housing options.

The city will investigate, including speaking with housing developers; the issues involved in developing a Housing Trust Fund to promote accessibility in new housing. The city will then determine if such incentives would be feasible and effective. Based on the conclusions, by 2018 the city will implement the suggestions from the investigation.

KCMO 28. Goal: Consider changing the ordinance to include making those persons with a criminal record a protected category

Contributing Factors: Private Discrimination

Fair Housing Issues: Disproportionate Housing Needs, Racial/Ethnic Concentrated Areas of Poverty, Segregation and Integration, Disparities in Access to Opportunity

Metrics, Milestones, Timeframes: In 2017 investigate the issues involved in making those with a criminal record a protected class. Based on the results an ordinance change will be presented to the Mayor and City Council for their consideration.

Responsible Parties: City of Kansas City, MO – Human Relations Department

Discussion: By including those with a criminal record as a protected class this will further reduce disproportionate housing needs.

In 2017 the city's Human Relations Dept will prepare an analysis of the issue and the possible costs and benefits. Once prepared, the report will be presented to the Mayor and City Council for possible adoption.

KCMO29. Goal: Continue supporting City Education Initiatives

Contributing Factors: Difficulty in Accessing Quality Education

Fair Housing Issues: Disparities in Access to Opportunity

Metrics, Milestones, Timeframes: 2017-2021 Continue the city's education efforts and support of such efforts by other community organizations

Responsible Parties: City of Kansas City, MO

Discussion: By supporting local efforts to improve education opportunity that opens up a wealth of opportunities to members of protected classes.

The city will continue its current efforts and evaluate new opportunities as they present themselves during the 2017-2021 period.

KCMO30. Goal: Continue to work with Federal contractors to maximize the benefits of Section 3 for the workforce and area businesses

Contributing Factors: Difficulty in Accessing Quality Education

Fair Housing Issues: Disparities in Access to Opportunity

Metrics, Milestones, Timeframes: Continue to enforce Section 3 requirements for contractors using federal funds 2017-2021

Responsible Parties: City of Kansas City, MO – Human Relations Department

Discussion: By supporting local efforts to improve education opportunity that opens up a wealth of opportunities to members of protected classes.

The city will continue its current efforts and evaluate new opportunities as they present themselves during the 2017-2021 period.

KCMO31. Goal: Maximize MBE/WEB participation in Economic Development projects

Contributing Factors: Difficulty in accessing quality jobs

Fair Housing Issues: Disparities in Access to Opportunity

Metrics, Milestones, Timeframes: Continue MBE/WBE participation in city contracts 2017-2021

Responsible Parties: City of Kansas City, MO – Human Relations Department

Discussion: By supporting local efforts to improve job and business opportunities that open up a wealth of opportunities to members of protected classes.

The city will continue its current efforts and evaluate new opportunities as they present themselves during the 2017-2021 period.

KCMO32. Goal: Utilize outside funding sources to increase access to economic development

Contributing Factors: Lack of investment in specific neighborhoods

Fair Housing Issues: Disparities in Access to Opportunity, R/ECAPs

Metrics, Milestones, Timeframes: Continue to work with banks to meet their CRA requirements 2017-2021

Responsible Parties: City of Kansas City, MO

Discussion: By assisting financial institutions in meeting their CRA requirements private investment in R/ECAPs and other disinvested neighborhoods will be increased.

The city will continue its current efforts and evaluate new opportunities as they present themselves during the 2017-2021 period.

KCMO33. Goal: Include evaluation of access to community resources for low income and protected persons into comprehensive planning processes

Contributing Factors: Location and type of affordable housing

Fair Housing Issues: Disparities in Access to Opportunity, Disproportionate Housing Needs

Metrics, Milestones, Timeframes: 2017 develop a process to include access to resources for low income and persons of protected classes into local and comprehensive planning processes. Implement this process in 2018-2021.

Responsible Parties: City of Kansas City, MO

Discussion: The city will foster more access to opportunity for protected classes by including this objective as a specific element in its planning processes.

In 2017 the city and particularly its planning department will develop a process to include access to resources for low income and persons of protected classes into local and comprehensive planning processes. The city will implement this process in 2018-2021.

KCMO34. Goal: Complete the Linwood Shopping Center at Prospect Avenue and Linwood Blvd, a healthy foods and community service center

Contributing Factors: Lack of private investment in specific neighborhoods

Fair Housing Issues: Racial/Ethnic Concentrated Areas of Poverty

Metrics, Milestones, Timeframes: 2017-2018 Invest \$14 million in the redevelopment project

Responsible Parties: City of Kansas City, MO

Discussion: By investing in the redevelopment of the Linwood Shopping Center investment in an important R/ECAP will be greatly increased.

The city has made a major commitment to reinvest public and private funds in redeveloping the Linwood Shopping Center, a major shopping area in an R/ECAP. Over the next two years \$14 million will be invested in the shopping center resulting in new services and jobs being brought to the neighborhood, particularly a grocery store to a food desert.

KCMO35. Goal: Develop plans and strategies for senior and affordable housing in all areas of the City along transit corridors, and in close proximity to health care, retail, and recreational facilities

Contributing Factors: Access to transportation for persons with disabilities; Location and type of affordable housing

Fair Housing Issues: Segregation and Integration, Racial/Ethnic Concentrated Areas of Poverty, Disparities in Access to Opportunity, Publicly Supported Housing Location and Occupancy, Disability

Metrics, Milestones, Timeframes: In 2017 review and amend the plans to include strategies to address affordable housing near transit and in close proximity to services. Begin implementing these strategies 2018-2021.

Responsible Parties: City of Kansas City, MO; KCATA

Discussion: Improve access to opportunity and affordable housing for members of protected classes by incorporating this specific objective in community and transportation plans.

The city and KCATA continue to work together to enhance development along transportation corridors and will enhance this work by incorporating formally these objectives in community plans. This will be formalized and developed during 2017 and implemented in 2018-2021.

KCMO36. Goal: Adopt and implement complimentary mobility options such as walking, biking car sharing

Contributing Factors: Impediments to mobility, Access to transportation for persons with disabilities

Fair Housing Issues: Disparities in Access to Opportunity, Disproportionate Housing Needs

Metrics, Milestones, Timeframes: TBD

Responsible Parties: City of Kansas City, MO; MARC; KC ATA

Discussion: Increased mobility will aid members of protected classes connect with opportunity and housing options.

The city will work with MARC and other community partners to develop the specific strategy to meet this goal.

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

Contributing Factors: Access to transportation for persons with disabilities; Lack of public transit connectivity between concentrated areas of poverty and persons of color and opportunities, particularly jobs

Fair Housing Issues: Disparities in Access to Opportunity, Disproportionate Housing Needs

Metrics, Milestones, Timeframes: TBD

Responsible Parties: City of Kansas City, MO; KCATA; MARC

Discussion: Increased access to transportation will aid members of protected classes connect with opportunity and housing options. The focus will be to implement affordable accessible and market rate housing programs, with an emphasis on public transit centers and stops in all areas, that support both homeowner and rental properties through repair, energy conservation, public housing, multi-family housing through coordinated efforts with housing partners.

The city will work with community transportation partners to develop the specific strategy to meet this goal.

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

Contributing Factors: Access to transportation for persons with disabilities; Lack of public transit connectivity between concentrated areas of poverty and persons of color and opportunities, particularly jobs

Fair Housing Issues: Racial/Ethnic Concentrated Areas of Poverty, Disparities in Access to Opportunity

Metrics, Milestones, Timeframes: TBD

Responsible Parties: City of Kansas City, MO; KCATA; MARC

Discussion: Increased access to transportation will aid members of protected classes connect with opportunity and housing options. The city and KCATA is currently making a major expansion of bus rapid transit line (Prospect) through the heart of several R/ECAPs.

The city will work with KCATA and MARC and other community partners to develop the specific strategy to meet this goal.

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

Contributing Factors: Community opposition; Private discrimination; Land-use and zoning laws

Fair Housing Issues: Segregation and Integration, Racial/Ethnic Concentrated Areas of Poverty, Disparities in Access to Opportunity, Disproportionate Housing Needs, Publicly Supported Housing Location and Occupancy, Fair Housing Enforcement, Outreach Capacity, and Resources

Metrics, Milestones, Timeframes: 2018 Develop and convene a Red Ribbon Commission of stakeholders to consider regional land use barriers to fair housing

Responsible Parties: City of Kansas City, MO

Discussion: Reducing land use barriers to affordable housing will increase housing options for members of protected classes.

Convene regional partners in 2018 to discuss land use and zoning barriers to fair housing and how they can be addressed. Follow up results of convening in 2019-2021.