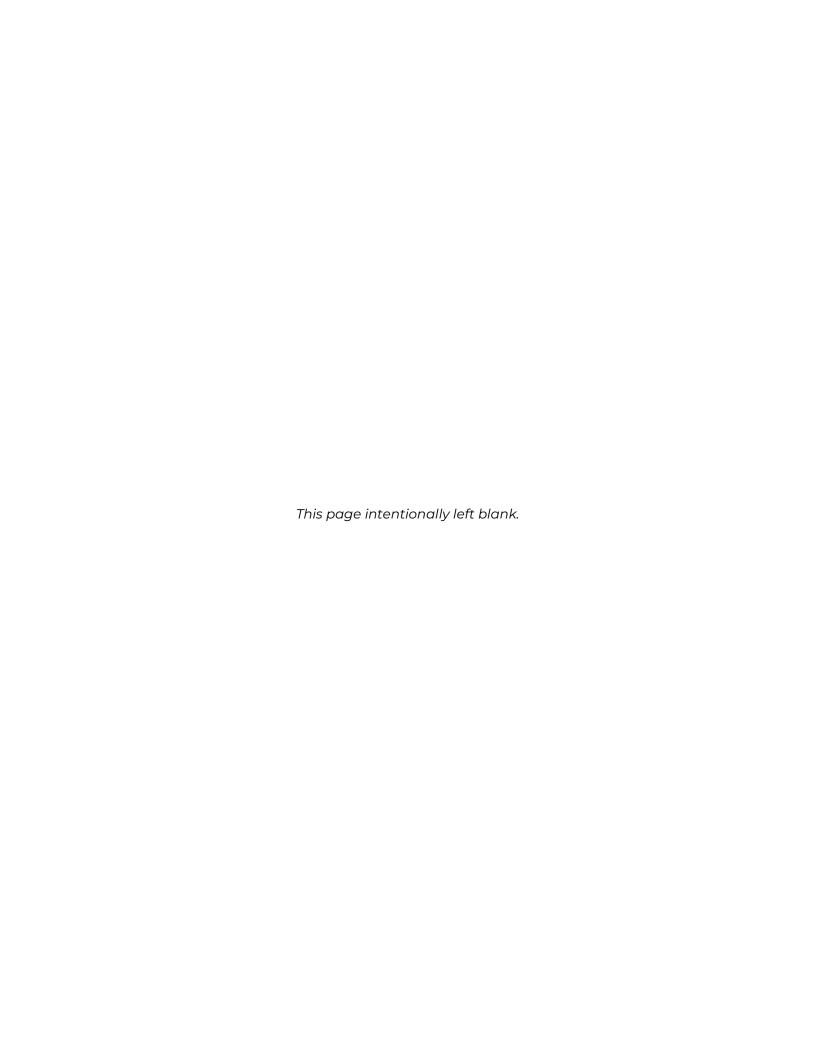


Unified Government of Wyandotte County & Kansas City, KS

Analysis of Impediments to Fair Housing Choice

August 2022



ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

For Program Years 2022 to 2026

WYANDOTTE COUNTY & KANSAS CITY, KS

Housing and Community Development Department

August 2022

Prepared for the Unified Government of Wyandotte County & Kansas City, KS by Mosaic Community Planning, LLC



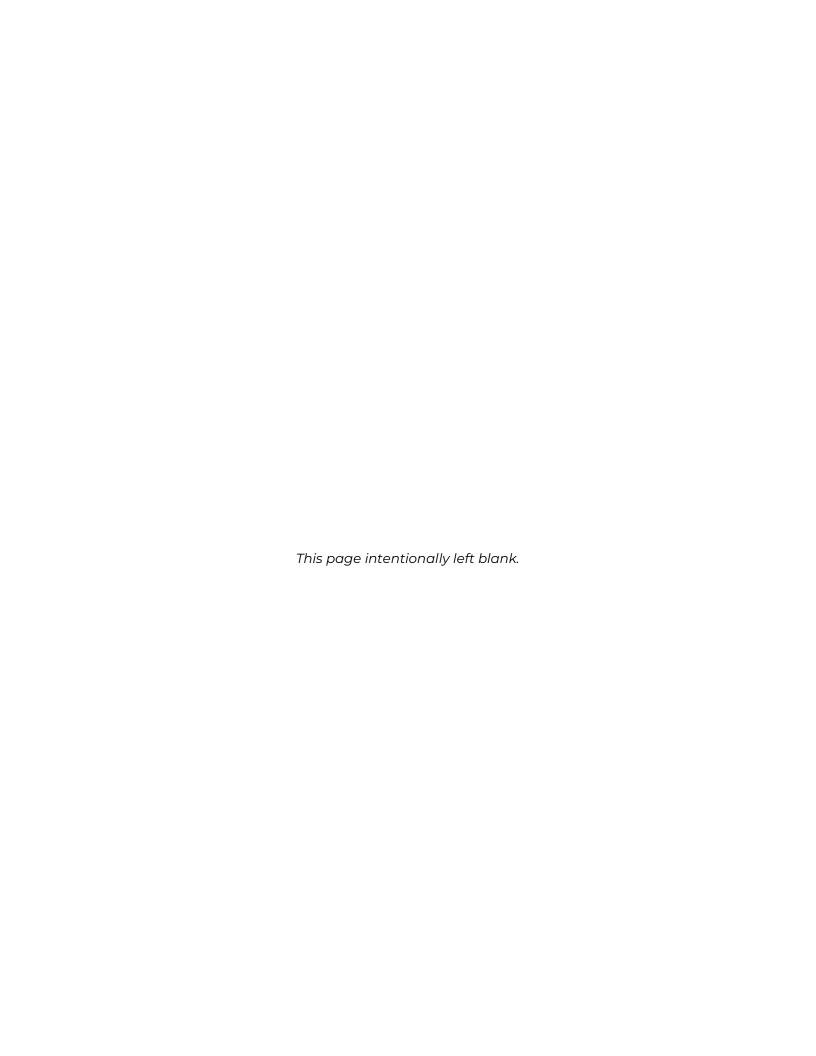


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Chapter 1. Introduction

Fair Housing Planning

Equal access to housing choice is crucial to America's commitment to equality and opportunity for all. Title VIII of the United States Civil Rights Act of 1968, more commonly known as the Fair Housing Act, provides housing opportunity protection by prohibiting discrimination in the sale or rental of housing on the basis of race, color, religion, sex, and national origin. The Act was amended in 1988 to provide stiffer penalties, establish an administrative enforcement mechanism and to expand its coverage to prohibit discrimination on the basis of familial status and disability. The U.S. Department of Housing and Urban Development (HUD), specifically HUD's Office of Fair Housing and Equal Opportunity (FHEO), is responsible for the administration and enforcement of the Fair Housing Act and other civil rights laws.

Provisions to affirmatively further fair housing (AFFH) are basic long-standing components of HUD's housing and community development programs. The AFFH requirements are derived from Section 808(e) (5) of the Fair Housing Act which requires the Secretary of HUD to administer the Department's housing and urban development programs in a manner to affirmatively further fair housing.¹

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

HUD presumes that a grantee is meeting its obligation and certification to affirmatively further fair housing by taking actions that address the impediments, including:

- Analyzing and eliminating housing discrimination within the jurisdiction;
- Promoting fair housing choice for all persons;

U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. Fair Housing Planning Guide: Volume 1 (Chapter 1: Fair Housing Planning Historical Overview, Page 13). March 1996.

- Providing opportunities for racially and ethnically inclusive patterns of housing occupancy;
- Promoting housing that is physically accessible to all persons to include those persons with disabilities; and
- Fostering compliance with the nondiscrimination provisions of the Fair Housing Act.

Through its Community Planning and Development (CPD) programs, HUD's goal is to expand mobility and widen a person's freedom of choice. The Department also requires Community Development Block Grant (CDBG) program grantees to document AFFH actions in the annual performance reports that are submitted to HUD.

In 2015, HUD published a final rule on Affirmatively Furthering Fair Housing, which outlines procedures that jurisdictions and public housing authorities who participate in HUD programs must take to promote access to fair housing and equal opportunity. This rule stipulated that grantees and housing authorities take meaningful actions to overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class characteristics. Under HUD's final rule, grantees must take actions to:

- Address disparities in housing need;
- Replace segregated living patterns with integrated and balanced living patterns;
- Transform racially/ethnically concentrated areas of poverty into areas of opportunity; and
- Foster and maintain compliance with civil rights and fair housing laws.

To assist grantees affirmatively further fair housing, HUD provided publicly available data, maps, and an assessment tool to use to evaluate the state of fair housing within their communities and set locally-determined priorities and goals. HUD's final rule mandated that most grantees begin submitting to HUD an assessment developed using these tools in 2017; however, a 2018 HUD notice withdrew the requirement to prepare such assessments. A subsequent notice further required that grantees instead prepare and keep on file a current Analysis of Impediments to Fair Housing Choice. In 2020, HUD further relaxed requirements to complete an AI, allowing grantees to instead certify that they are affirmatively furthering fair housing.

Mosaic Community Planning assisted the Unified Government of Wyandotte County and Kansas City, KS with the preparation of this Analysis of Impediments to Fair Housing Choice. This AI follows HUD's *Fair Housing Planning Guide* but also incorporates elements of HUD's assessment tool established in the 2015 final rule. In some places, it uses data developed by HUD for use by grantees as part of the Affirmatively Furthering Fair Housing final rule.

Definitions

Affirmatively Further Fair Housing – To Affirmatively Further Fair Housing Choice (AFFH) is to comply with "the 1968 Fair Housing Act's obligation for state and local governments to improve and achieve more meaningful outcomes from fair housing policies, so that every American has the right to fair housing, regardless of their race, color, national origin, religion, sex, disability or familial status."²

Affordable – Though local definitions of the term may vary, the definition used throughout this analysis is congruent with HUD's definition:

* HUD defines as "affordable" housing that costs no more than 30% of a household's total monthly gross income. For rental housing, the 30% amount would be inclusive of any tenant-paid utility costs. For homeowners, the 30% amount would include the mortgage payment, property taxes, homeowners insurance, and any homeowners' association fees.

Fair Housing Choice - In carrying out this Analysis of Impediments to Fair Housing Choice, the Unified Government used the following definition of "Fair Housing Choice":

The ability of persons of similar income levels to have available to them the same housing choices regardless of race, color, religion, sex, national origin, familial status, or handicap.

Impediments to Fair Housing Choice - As adapted from the HUD Fair Housing Planning Guide, impediments to fair housing choice are understood to include:³

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices.
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

Protected Classes – The following definition of federally protected classes is used in this document:

Title VIII of the Civil Rights Act of 1968 prohibits housing discrimination based on race, color, national origin or ancestry, sex, or religion. The 1988 Fair Housing Amendments Act added familial status and mental and physical handicap as protected classes.

² U.S. Department of Housing and Urban Development. "HUD Publishes New Proposed Rule on Affirmatively Furthering Fair Housing Choice." Press Release No. 13-110. July 19, 2013.

³ U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. *Fair Housing Planning Guide: Volume 1 (Chapter 2: Preparing for Fair Housing Planning, Page 2-17).* March 1996.

Data Sources

Decennial Census Data – Data collected by the Decennial Census for 2020, 2010, and 2000 is used in this Assessment (older Census data is only used in conjunction with more recent data in order to illustrate trends). The Decennial Census data is used by the U.S. Census Bureau to create several different datasets:

- 2010 and 2000 Census Summary File 1 (SF 1) This dataset contains what is known as "100% data," meaning that it contains the data collected from every household that participated in the Census and is not based on a representative sample of the population. Though this dataset is very broad in terms of coverage of the total population, it is limited in the depth of the information collected. Basic characteristics such as age, sex, and race are collected, but not more detailed information such as disability status, occupation, and income. The statistics are available for a variety of geographic levels with most tables obtainable down to the census tract or block group level.
- 2000 Census Summary File 3 (SF 3) Containing sample data from approximately one in every six U.S. households, this dataset is compiled from respondents who received the "long form" Census survey. This comprehensive and highly detailed dataset contains information on such topics as ancestry, level of education, occupation, commute time to work, and home value. The SF 3 dataset was discontinued for the 2010 Census, but many of the variables from SF 3 are included in the American Community Survey.
- 2010 and 2020 Redistricting Data The Census Bureau released redistricting data for all states on August 12, 2021. The dataset provides demographic characteristics of the nation by state, county, city, all the way down to the census block level, including race and ethnicity; population 18 years and over; occupied and vacant housing units; and people living in group quarters like nursing homes, prisons, military barracks and college dorms.

American Community Survey (ACS) – The American Community Survey is an ongoing statistical survey that samples a small percentage of the U.S. population every year, thus providing communities with more current population and housing data throughout the 10 years between censuses. This approach trades the accuracy of the Decennial Census Data for the relative immediacy of continuously polled data from every year. ACS data is compiled from an annual sample of approximately 3 million addresses rather than an actual count (like the Decennial Census's SF 1 data) and therefore is susceptible to sampling errors. This data is released in two different formats: single-year estimates and multi-year estimates.

- <u>ACS Multi-Year Estimates</u> More current than Census 2010 data, this dataset is one of the most frequently used. Because sampling error is reduced when estimates are collected over a longer period of time, 5-year estimates will be more accurate (but less recent) than 1-year estimates. The 2016-2020 ACS 5-year estimates are used most often in this assessment.
- HUD Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T) HUD's AFFH Data and Mapping Tool provides a series of online, interactive maps and data tables to assist grantees in preparing fair housing analyses. Topics covered include demographics and demographic trends; racial and ethnic segregation; housing problems, affordability, and tenure; locations of subsidized housing and Housing Choice

Voucher use; and access to educational, employment, and transportation opportunities. This report uses HUD's latest data and maps, AFFHT0004, which was released in November 2017. HUD's source data includes the American Community Survey (ACS), Decennial Census / Brown Longitudinal Tract Database (BLTD), Comprehensive Housing Affordability Strategy (CHAS), Longitudinal Employer-Household Dynamics (LEHD), HUD's Inventory Management System (IMS) / Public and Indian Housing (PIH) Information Center (PIC), and others. For a complete list of data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation appended to this report available online or https://www.hudexchange.info/resources/documents/ AFFH-T-Data-Documentation-AFFHT0004-November-2017.pdf.

Chapter 2. Community Participation

Community Engagement Overview

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

Community Workshops

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

- Community Workshop 1 (Virtual with Spanish language interpretation) Wednesday, March 2, 2022
 6:00 PM
- Community Workshop 2 (Virtual)
 Thursday, March 3, 2022
 1:00 PM
- Community Workshop 3 (Virtual)
 Wednesday, March 9, 2022
 6:00 PM
- Community Workshop 4 (In-Person at Unified Government Municipal Building)
 Wednesday, March 23, 2022
 6:00 PM

Stakeholder Focus Groups and Interviews

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

Virtual focus groups were held with Kansas City, KS Housing Authority residents and participants in Metro Lutheran Ministry programs. Each focus group began with a short presentation providing an overview of the Consolidated Plan, Analysis of Impediments to Fair Housing Choice, and related grant programs. The presentation was followed by an interactive discussion of housing and community development needs and fair housing issues. Six residents participated in the virtual focus groups.

One or more representatives from about 30 organizations and agencies participated in a stakeholder interview, community input session, or focus group. Organizations and agencies from which someone participated in the development of this AI include:

- Argentine Betterment Corporation
- Avenue of Life
- Catholic Charities of Northeast Kansas
- Central Avenue Betterment Association
- Community Housing of Wyandotte County
- Cross-Lines Community Outreach
- Friends of Yates
- Greater Kansas City Coalition to End Homelessness
- W Habitat for Humanity of Kansas City
- W Hillcrest KC
- Hispanic Economic Development Corporation
- Historic Westheight Neighborhood Association
- W Kansas City Dream Center
- W Kansas City, Kansas Housing Authority
- Kansas City, KS Public Schools McKinney Vento
- W Kansas Legal Services
- Metro Lutheran Ministries
- Mt. Carmel Redevelopment Corp. Inc
- Our Spot KC
- PCs for People
- Rosedale Development Association
- The Hub Argentine

- The Whole Person
- Unified Government Board of Commissioners, Districts 6 and 8
- Unified Government Emergency Management Department
- Unified Government Planning + Urban Design Department
- Unified Government Planning Engineering
- Unified Government Transportation Department
- United Way of Greater Kansas City
- Wyandotte Economic Development Council

Community Survey

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

Publicity for Community Engagement Activities

Advertisement for the community workshops and survey targeted the general public, as well as nonprofits, service providers, housing providers, and others working with low- and moderate-income

Figure 1: Advertisement for community workshops

Hey KCK:

Join us for a community development workshop.

Tell us about KCK housing and your neighborhood's needs as we create a five-year plan for federal funds to support our community.



Wednesday, March 2 at 6PM* Thursday, March 3 at 1PM Wednesday, March 9 at 6PM

*With Spanish language interpretation. Accommodations available for all three workshops. Please let us know!

RSVP at wycokck.org

households and special needs populations. Public notice of community input opportunities was given to residents through announcements on the Unified Government's website, social media, and newsletters, as well as through e-mails to community stakeholders. Stakeholder interview invitations were sent to more than 60 contacts representing a variety of viewpoints including elected officials and staff, housing authority staff, housing developers, nonprofit organizations, homeless housing and service providers, mental health service providers, organizations serving people with disabilities, family and senior services, workforce development organizations, and others. Spanish interpretation was available at the first community workshop. Meeting advertisements noted that accommodations (including translation, interpretation, or accessibility needs) were available if needed; no requests for accommodations were received.

Community Engagement Results

Results from community workshops, stakeholder interviews, and focus groups are summarized below. All comments and surveys were accepted. Public input is summarized in this section, with complete survey results provided as an appendix. Please note that comments below represent the community input received in the course of developing this plan and do not necessarily reflect the views of the Unified Government or Mosaic Community Planning.

Stakeholder Interview, Community Workshop, and Focus Group Results

1. What are Wyandotte County and Kansas City's greatest affordable housing needs? Are there parts of the city or county where housing needs are greater than others?

Rehab and repair of housing/improving housing condition:

- Rehab and repair of housing in the northeast and older neighborhoods, reducing need for demolition (prioritized in area master plans)
- ♦ Home rehab and repair to keep people in housing, including large repairs like roofs.
- Lack of housing available that is up to code, safe
- Need to improve condition of Housing Authority buildings

Development of new affordable housing:

- Increasing access to attainable and affordable housing, new home construction
- Workforce housing
- Income-based housing

Infill housing, development of vacant lots:

- Infill housing on vacant lots
- Development of affordable, safe, clean housing and small housing on vacant lots
- Improvement of vacant lots; providing incentives for developers to build in older neighborhoods
- Subsidies or incentives for low-income residents to own homes built on vacant lots

Institution/ policy development:

- Land trust or fund to improve housing, create transitional housing opportunities, and assist with transfer of properties from land bank
- Additional Community Housing Development Organizations (CHDOs) that can tap into federal funding

Housing types:

- Multifamily housing to keep pace with housing demand
- More rowhouses for homeownership
- Mixed use development with retail and amenities
- Workforce housing in close proximity to jobs, particularly in western Wyandotte County
- Converting a school building, community center or hotel into micro apartments that could come online quickly
- New forms of housing- tiny homes, pallet structures
- Orants to incentivize accessory dwelling units

Housing for specific populations:

- Senior housing
- Accessible housing for people with disabilities
- Housing for people exiting prison
- Permanent supportive housing

Access to amenities:

Housing located near amenities and safe places for children to play- combining affordable housing and community development

Homebuyer assistance:

Assistance paying for homes for residents who agree to move to the community for 10+ years

Homelessness needs:

- Collective impact model to address homelessness
- W Homelessness prevention/ diversion
- ♦ Homeless housing with supportive services and case management.
- W Hotel approach to homeless housing (individual rooms)
- Additional emergency shelter space
- Supporting homeless programs for 16- to 24-year-olds
- Long-term and strategic approach to homelessness rather than piecemeal approach; incorporate recommendations of task force
- Data on homelessness, numbers in transitional housing
- More homeless shelters in the northeast
- Locations with restrooms and water access for people who are homeless
- Opportunities for people who are homeless to renovate vacant homes with the option to purchase, similar to Habitat for Humanity
- Shelters have too many requirements for residents; rental assistance or emergency housing with fewer requirements would be preferable

Mitigating gentrification and displacement:

- ♥ Concerns about gentrification as Juniper Gardens is transferred to the Housing Authority
- Balance new development with property tax increases to avoid displacement
- Property tax strategies to keep people housed

Comprehensive housing and community development strategies:

- Addressing neighborhoods and blocks in a comprehensive manner
- Identifying catalytic changes on blocks so that other neighbors invest
- Being more strategic and collaborative in housing and wrap-around services
- Gap financing for larger projects

Facilitating development:

Facilitating development through improving online portal experience, making permitting easier

Environmental quality of housing:

- Energy efficiency of housing
- Remediation of lead and asbestos
- ♦ Updating of water and sewer lines between the home and the public connection
- Testing of homes for lead pipes

Community support for housing:

Community acceptance of multifamily housing

Community education on codes, permitting, and housing rights:

- Build neighborhood groups to address landlords taking advantage of residents and promote organizing for what neighbors want to see
- Homeownership and renter rights programs

Voucher acceptance:

- Need for landlords to accept vouchers
- Organization to teach life skills and back clients so that Section 8 would be accepted

Eviction assistance:

Assistance with moving so people avoid having an eviction on record

Other assistance:

- Assistance for residents in paying back-taxes on inherited property
- 2. What parts of the city/county are generally seen as areas of opportunity (i.e. places people aspire to live, places that offer good access to schools, jobs, and other amenities)? What makes them attractive places to live? Are there barriers someone might face in moving to one of these areas?
- Residents and stakeholders noted several areas of opportunity in the city, county, and surrounding areas, including:
 - Western Wyandotte County
 - o Piper
 - o Rosedale
 - Strawberry Hill
 - o Turner
 - o Bonner Springs- Edwardsville
 - o The Legends
 - o 78th Street and State Avenue
 - o Roeland Park
 - o Kansas City, MO
- These areas were generally noted as being in close proximity to amenities and/or employment, and having high-quality schools, housing stock, and public infrastructure. Residents and stakeholders noted that the western portion of the county offers suburban-style living, while eastern neighborhoods often offer urban living and greater proximity to employment and public transit. Residents noted that jobs that in the region that pay living wages are primarily located in Kansas City, MO, so residents seeking to access those jobs may prefer to live in eastern Kansas City, KS, due to low connectivity in the area.
- Residents and stakeholders noted several potential barriers to moving to these areas, including:
 - Cost of housing
 - Access to wealth to purchase a home, as these areas generally have higher rates of homeownership
 - Lack of housing supply and low turnover
 - Lack of multifamily housing
 - o Gentrification
 - Vacant properties held by investors
 - Lack of public transit- residents living in western Wyandotte County would need access to a vehicle
 - o Lack of retail in northeast neighborhoods
 - o Quality of school districts
 - Feeling welcome in a neighborhood
 - o NIMBYism and opposition to affordable housing

- 3. Do residents of similar incomes generally have the same range of housing options? Are there any barriers other than income/savings that might impact housing choices? Are you aware of any housing discrimination?
- Residents and stakeholders noted several barriers to housing choice other than income or savings, including:
 - Lack of variety of housing types
 - o Rising costs of housing and getting priced out of housing
 - Condition of housing
 - o Cost of maintaining housing
 - High cost of utilities; weatherization programs focus primarily on homeowner housing
 - Access to downpayment assistance
 - o Knowledge of where to find affordable housing
 - Lack of landlords accepting vouchers and lack of understanding of benefits of accepting vouchers
 - o Discrimination by landlords
 - Education on credit and preventing evictions
 - Property taxes
 - Lack of housing accessible for people with disabilities and seniors
 - o Availability of employment
 - Location of employment
 - Lack of skills and need for job training
 - Ability to maintain a job for people with disabilities, people with mental health issues, and seniors
 - Access to small business assistance
 - Access to transportation
 - Lack of connectivity of public transit system
 - Childcare
 - Safety
 - School quality
 - o Lack of laws protecting the LGBTQ community from discrimination
 - o Ability to obtain a mortgage or loan, including for undocumented residents
 - o Knowledge on using the banking system
 - o Language barriers, including in code enforcement
 - o Difficulty obtaining housing for undocumented residents
 - o Difficulty obtaining housing for people with mental health conditions
 - Lack of resources for independent living for people with intellectual and developmental disabilities and seniors
 - Access to cultural amenities and resources for refugee and immigrant populations
 - Impacts of historic redlining
 - o Funding spent on public safety over public services
 - Merging of city and county into larger service area; departments must serve larger areas

While most residents and stakeholders said they were not aware of any discrimination, a few indicated instances of discrimination, including:

- Discrimination based on language
- Discrimination based on race or ethnicity
- Discrimination based on legal status
- Discrimination based on mental health conditions

- Discrimination based on source of income (use of Housing Choice Vouchers)
- 4. Are people in the area segregated in where they live? If so, what causes this segregation to occur?

Residents and stakeholders indicated that segregation exists in Wyandotte County and Kansas City, emphasizing the following concerns:

- There is segregation by race and ethnicity. People of color tend to live on the eastern side of Wyandotte County, and the western side is predominantly white. The Argentine, Armourdale, and Turner neighborhoods have large numbers of Hispanic residents.
- Black residents, Central and South American immigrants, and Native American residents are insulated from one another. There are working-class white residents in all neighborhoods. There are demographic shifts, but people are still separated from one another.
- A lot of immigrant and refugee populations live in areas with others from their cultures. They don't have as many opportunities to mix with other cultures.
- ♦ The county is less segregated than it used to be.
- Residents tend to be segregated based on income and socioeconomic status. Lower-income people tend to live on the eastern side of the county. Piper is the least diverse neighborhood, and this is related to income.
- There is an area of a high concentration of poverty because certain landlords rent to people with housing choice vouchers. Many landlords do not want to rent to people with housing choice vouchers. A lot of housing authorities are working on ways to deconcentrate those areas.
- Culturally, segregation creates cultural vibrancy. Our community is segregated, but it's not a bad thing. It's only bad if you're not distributing resources evenly.

Residents and stakeholders also emphasized the diversity of residents in the city and county, noting that:

- Wyandotte County is very diverse. In any neighborhood you will find people of different races and ethnicities.
- W Kansas was a free state (e.g., Quindaro Townsite.) Early settlers were Native American, followed by Black people escaping slavery, and then eastern Europeans.

Residents and stakeholders noted the following causes of segregation in the city and county:

- Most segregation is generational from policies from decades ago. All of the reasons it existed, from segregation to Jim Crow, to redlining are why it still exists to this day.
- There is longstanding segregation that can be traced back to how immigrants and refugees were directed when they first came to the area.
- Segregation is due to the accessibility and affordability of housing. You can't purchase outside of your price range, but we can do a better job of making housing more affordable throughout the city.
- The availability of job training and transportation contribute to segregation.
- There are cultural hubs. The central area of Kansas City along Central Avenue is made up of mostly Hispanic businesses. There is cultural concentration. The Argentine neighborhood is another Hispanic cultural area. People move to this neighborhood for this culture. People can find what they need in the neighborhood.
- There is a historic context of where jobs were located. A lot of industrial jobs were in Armourdale, so that brought a lot of immigrants to the community. It has stayed an immigrant community.
- Central and South American immigrants are moving into formerly Black neighborhoods because the land is cheap.

5. Thinking about public resources in Wyandotte County and Kansas City (e.g., parks, schools, roads, police and fire services, etc.) available evenly throughout all neighborhoods in the county?

Stakeholders noted disparities in access to and quality of public and other resources in the city and county, including:

Parks:

- We can always use more parks, especially in the urban areas. There is not a lot of greenspace. It would also benefit health outcomes.
- Parks may be the most equitable in terms of numbers. The question is about maintenance. I don't think Parks and Recreation has money to maintain the parks. They are funded by grants or entitlement funds.
- We've done a better job at maintaining parks. Whether or not the parks are used because of safety concerns is another question.
- Almost all of the parks have been neglected, no matter what part of town you live in. Rosedale Park and the Lake Park are the biggest amenities the city has. The other parks are not where you would go for a party, etc. They don't have the upgrades you see in surrounding counties.
- Eastern Wyandotte County has the majority of our parks, but Wyandotte County Lake and Park receive a majority of the funding. There is a disparity between where parks are and what gets funded.
- Our city built from the middle outward. There are lots of little parks in the city. The further you go out, there are fewer small parks. I would move some smaller parks to outer areas. There are no small parks in Piper, just one large county park.
- We could also require new subdivisions to have a park. The suburbs have a different level of amenities.
- There are concerns about the inclusiveness of parks.

Transportation:

Wyandotte County is not the easiest place to get around. If you have a job where you work on the weekends, it's difficult to get to anything by bus. The junior college is a great resource but not accessible to people without transportation. There is concentration of resources on the Legends, State Avenue, in downtown, where there are business districts, in the south and western portion of the county, and by the university (Rainbow Blvd).

Food Access:

- Food access is lacking in the northeast area there is no grocery store. The closest is the Merc which is a UG project but is technically in downtown KCK. They are working on a food coop to bring food to the northeast.
- Food access is a real challenge in the NE with proximity, not just with food, but with healthy and affordable food.

Schools:

- There have been capital projects to build or renovate schools. KCK schools is underfunded from property taxes. You probably would prefer to have your kids in school in Piper rather than KCKPS. The Turner school district is another, they seem to be a better district than KCKPS but less than Piper.
- With Wyandotte County, there is a long history- this goes back to comments about racism. Our largest school district KCKPS, by far majority minority, free and reduced lunch,

- graduation rates. There are challenges there. All the other school districts are mostly white. There were efforts to not have their kids around those other kids.
- It depends on what your metric is in terms of school success. Sumner Academy is one of the best schools in the country (in KCK), but many people want to send their kids to Piper school district. Turner is more about the geographic area's history and community character and pride. A lot of people grow up and raise their families in Turner. The other school district is Bonner Springs, which serves Bonner Springs and Edwardsville.

Healthcare:

Healthcare options are limited to certain areas. There is less access in the northeast. In Armourdale, we asked people where they were getting healthcare. They were travelling outside the Armourdale area, but it's a small area. They were still accessing healthcare because there is good bus service. We did that as part of the existing conditions analysis.

Roads:

- The quality of road improves as you go west.
- The Legends gets a lot of traffic. The likelihood of that pavement getting fixed first is higher, but that is based on traffic count.

Police and Fire:

- Police and fire are fairly evenly distributed. They have a good response time. There may be some understaffing, but it's consistent.
- Fire is the best funded department.
- Older homes catch fire easier than newer or rehabbed homes. Electrical wiring from the 1950s was designed for microwaves and TVs- not all of the appliances we currently use. Fires happen a lot in older neighborhoods.
- Some districts have their own police departments. There is opportunity for more collaboration and less siloing to have opportunity for the community as a whole. I think there's a want to be more collaborative in developments.
- The police headquarters is in downtown Kansas City, KS. The northeast has always wanted a service substation, but they are near downtown so the police have been weary.
- As people moved out of the outer core, we have not built new police stations.
- Police and fire comprise over 60% of the budget. They have extremely strong unions that have kicked out mayors in the past. Police and fire deal with all of our problems that maybe they shouldn't.
- We want to make sure persons with mental health issues have access to police services that are sensitive to these issues.

Trash Pickup and Services:

If you live out west, the street gets swept and trash gets picked up on time. Everything gets done in Piper because the people who run everything live there.

Funding and Collaboration:

- No, I think there's been a lot of master plans that have tried to put effort into rebuilding and restructuring, but there has been minimal follow through because of lack of collaboration. Use master plans as a base for collaboration.
- The services are not equally distributed because the dollars are not equally distributed across neighborhoods. If you go to Central Avenue, for instance. It's booming with business because money has been put into those areas to help the folks who wanted to be entrepreneurs open those businesses. In the northeast end, there's none of that.

Impact of Segregation, Redlining, and White Flight:

- With resources, the east has not been well maintained. As a community we were redlined very hard in the 40s, 50s, 60s, and 70s. A lot of families living here in that time could not get FHA loans to invest in their homes. We have a lot of homes here that if folks were able to get access to resources at that time, they would be in better shape.
- In the 80s we had massive white flight, a loss of professionals that would be the bedrock of the tax base. The divide is east-west. On the west, there is new development, new housing, and it's whiter. On the east, to the south, there are Hispanic families, and to the north there are historic Black families.
- Those communities lack adequate infrastructure, housing options, grocery storesespecially in the northeast, a historically black community. This feeds into crime, homelessness, and jobs. The housing conversation is attached to criminal justice, education, grocery stores, and parents having skills and resources to provide and lead families.
- 6. What types of fair housing services (education, complaint investigation, testing, etc.) are offered in the area?

Stakeholders noted several fair housing services in the area, including:

- The Department of Housing and Urban Development provides resources related to fair housing enforcement and education.
- Kansas Legal Services assists low- and moderate-income residents with evictions.
- √ The Kansas Human Rights Commission (statewide) provides services to address discrimination in housing and employment.
- The Kansas City, KS Housing Authority talks to its residents about fair housing, and they receive a packet of information. The Housing Authority also posts HUD's phone number and e-mail address in its communities and encourages residents to file complaints.
- The Unified Government's Rental Licensing and Inspection program requires all landlords of residential rental property to maintain a valid rental license. Tenants can call to request an inspection.
- Community Housing of Wyandotte County offers counseling for homebuyers, home repair, and rental assistance.
- Heartland Center for Jobs and Freedom provides no-cost legal advice to tenants on housing issues and represents tenants who have been sued for eviction in Jackson County.
- Catholic Charities and El Centro offer housing placement and assistance.

Community Survey Results

The community survey asked residents and stakeholders about barriers to fair housing access, affordable housing needs, and provision of public services in the city and county. A total of 142 people responded to the survey, representing a range of age groups, income levels, races and ethnicities, and zip codes. Full survey results are included in the appendix.

Respondents' Thoughts about Housing Needs

When asked about housing needs in Kansas City and Wyandotte County, survey respondents noted the highest levels of need for help for homeowners to make housing improvements, rehabilitation of affordable rental housing and apartments, and energy efficiency improvements to housing, all of which were noted as high-level need by about 70% of respondents or more (see Figure 2). In addition to these top housing needs, elderly or senior

housing, family housing, and housing for people with disabilities were noted as high-level needs by more than 60% of survey respondents.

Cumulative Percent of Survey Respondents 100% 90% 13.5% 25.0% 24.1% 80% 30.5% 34.1% 30.7% 70% 60% 50% 40% 30% 20% 10% 0% Help for Rehabilitation Energy Elderly or Family Housing for of affordable efficiency senior housing people with homeowners housing to make rental improvements disabilities housing housing/ to housing improvements apartments ■ High Need Moderate Need Low Need

Figure 2: Housing Needs in the City and County as Rated by Residents and Stakeholders in the Community Survey

Respondents' Thoughts about Access to Community Resources

When asked about the distribution of community resources, more than 30% of survey participants said that roads and sidewalks, property maintenance, bus service, and grocery stores and other shopping are not equally available throughout all areas. More than 70% of survey participants noted that garbage collection and police and fire protection are equally available across their communities (see Figure 3).

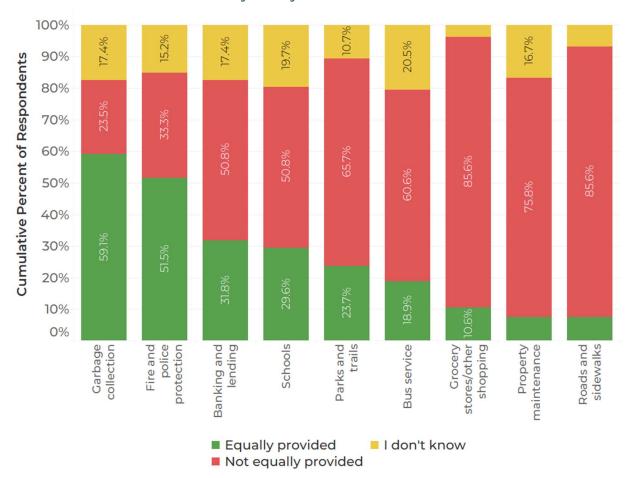


Figure 3: Availability of Community Resources in the City and County as Rated by Residents and Stakeholders in the Community Survey

Respondents' Thoughts about Fair Housing

Most survey participants reported understanding or somewhat understanding their fair housing rights (50.0% and 34.3%, respectively; see Figure 4). While only 15.7% of respondents said that they did not know their fair housing rights, 50.0% said they would not know where to file a housing discrimination complaint (see Figure 5).

Figure 4: Responses to "Do you understand your fair housing rights?" from the Community Survey

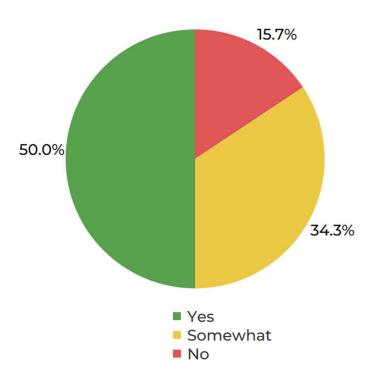
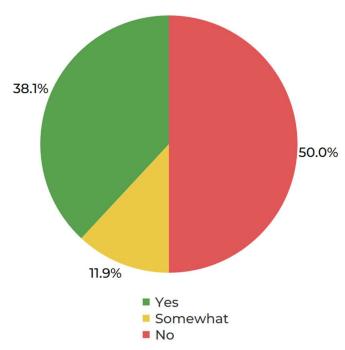


Figure 5: Responses to "Do you know where to file a housing discrimination complaint?" from the Community Survey



Twelve (12) survey participants experienced housing discrimination while living in the city or county. Of those 12 people:

- Seven respondents noted that they were discriminated against by a landlord or property manager. Two residents were discriminated against by real estate agents, one by a mortgage lender, and two noted other sources of discrimination.
- Race/color was the most common basis for discrimination, cited by five people, followed by familial status, noted by three people.
- Only one person filed a report of discrimination. Reasons for not filing discrimination complaints included not knowing what good it would do (identified by five people), not knowing where to file (identified by three people), fear of retaliation (identified by two people), not realizing discrimination was against the law (identified by two people), and other reasons (identified by four people).

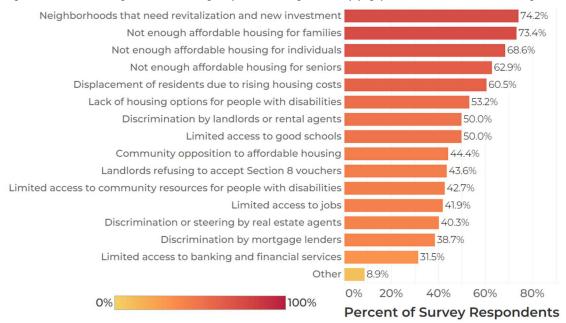
Slightly more than one third of respondents (37.9%) said they believe housing discrimination is an issue or may be an issue in the city or county, while 15.9% said they do not believe housing discrimination is an issue.

Asked to select any factors that are barriers to fair housing in the city and county, respondents most often identified the following (see Figure 6):

- Neighborhoods that need revitalization and new investment (selected by 74.2% of respondents);
- Not enough affordable housing for families (selected by 73.4%);
- √ Not enough affordable housing for individuals (selected by 68.6%);
- √ Not enough affordable housing for seniors (selected by 62.9%);
- Displacement of residents due to rising housing costs (selected by 60.5%); and
- Lack of housing options for people with disabilities (selected by 53.2%).

Notably, responses focused on the need for revitalization and new investment, as well as for increasing the supply for affordable housing—including for people with disabilities and seniors—and reducing displacement of residents due to rising housing costs.

Figure 6: Responses to "Do you think any of the following are barriers to fair housing in Wyandotte County/ Kansas City? (Check any that apply.)" from the Community Survey



Chapter 3. Socioeconomic Profile

Wyandotte County is home to an estimated 165,447 residents, according to the 2016-2020 American Community Survey (ACS) five-year estimates. Nearly all of the county's population (92.4%) resides in Kansas City, which has an estimated population of 153,014. The Kansas City metropolitan statistical area consists of 14 counties in the states of Kansas and Missouri. In addition to Wyandotte County, other Kansas counties within the MSA include Johnson, Leavenworth, Miami, and Linn. Counties in Missouri located in the MSA are Bates, Cass, Clay, Clinton, Jackson, Lafayette, Platte, Ray, and Caldwell. While both Kansas City and Wyandotte County experienced minor decreases in their populations between 2000 and 2010, both jurisdictions' populations have increased by about 5% since 2010. The Kansas City MSA's population grew about 5.3% since 2010.

Demographic Profile

Race and Ethnicity

While non-Hispanic white residents comprise the largest share of the population in both Kansas City and Wyandotte County, this share has declined over time. The white population accounts for a slightly larger proportion of the population in Wyandotte County (40.1%) than in Kansas City (37.3%). Only 7.5% of Wyandotte County's population does not reside in Kansas City, and white residents make up a significantly greater share of the population (73.9%) in these areas.

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

The populations of Asian or Pacific Islander residents in Kansas City and Wyandotte County have more than tripled since 2000 but still comprise a smaller share (approximately 5%) of the total populations than do white, Hispanic, and Black populations. Mixed-race residents in Kansas City and Wyandotte County comprise 3.7% and 3.8% of the city and county populations, respectively. Native American residents have declined both in number and as shares of the total city and county populations (0.6% of the total population to 0.3% in both Kansas City and Wyandotte over the past two decades).

The racial and ethnic composition of the Kansas City MSA mirrors the population distribution patterns found in unincorporated Wyandotte County. Non-Hispanic white residents account for 72.0% of the total MSA population, the largest racial or ethnic group by a significant margin. Non-Hispanic Black residents represent the second-largest racial or ethnic group in the MSA, comprising just 12.0% of the population. Hispanic residents make up a significantly smaller share of the MSA's population (9.2%) than of Kansas City's and Wyandotte County's populations (30.7% and 29.2%, respectively).

National Origin

Kansas City and Wyandotte County is home to 27,265 foreign-born residents, according to the 2016-2020 American Community Survey five-year estimates. Foreign-born residents represent 16.5% of the total population in Wyandotte County, a significant increase since 2000, when only 9.5% of the population was foreign-born. The top countries of origin of the foreign-born population in both Kansas City and Wyandotte County are Mexico, Honduras, Burma, El Salvador, and Guatemala. The population originating from Mexico is by far the largest group, comprising 9.9% of the population in Kansas City and 9.3% of the population in Wyandotte County. Residents from Honduras and Burma comprise the next largest groups, each accounting for nearly 1% of the population. Residents from El Salvador and Guatemala each comprise about 0.5% of the total population.

The most common country of origin for the foreign-born population in Kansas City, Wyandotte County, and the Kansas City MSA is Mexico; however, Mexican residents make up a smaller share of the total population in the MSA (2.0%) than in both the city and county. The next most populous groups of foreign-born residents in the MSA are from India, China, Vietnam, and Korea. Indian residents comprise 0.4% of the MSA while residents from China, Vietnam, and Korea each comprise 0.2% of the total MSA population.

Limited English Proficiency (LEP)

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

Disability

Residents with disabilities comprise 13.5% of the population in both Kansas City and Wyandotte County, slightly larger proportions than in the Kansas City MSA (11.7%). The population shares by disability type are nearly identical in the city and county. The most common disability type is difficulty with ambulatory movement, comprising around 7% of the population in both the city and county and 5.8% in the MSA. Approximately 5% of the population in the city and county have a cognitive difficulty. Across all three geographies, disabilities that typically require more extensive assistance such as difficulties with independent living or self-care make up around 4% and 2% of the population, respectively. Hearing and vision difficulties both impact around 3% of the population in the city and county.

Age

The age distribution in Kansas City and Wyandotte County are nearly identical; however, the population residing in Wyandotte County skews slightly older compared to the population of Kansas City. The age distribution of the population in the Kansas City MSA is similar, but with an even larger population share of residents aged 65 and over. The majority of the population, approximately 60%, are between the ages of 18 and 64 in all three geographies. Kansas City and Wyandotte County have slightly larger shares of children under the age of 18 relative to the MSA. The shifts in population share between 2000 and 2020 indicate an aging population in both the city and the county. The share of residents over the age of 65 has increased from 10% to 12% since 2010, after declining from 11% to 10% between 2000 and 2010.

Sex

Population shares of male and female residents are virtually even in both Kansas City and Wyandotte County; however, the slight majority flips from male in the city to female in the county. Male residents make up 50.1% of the population in Kansas City, while female residents make up a slightly larger majority in the county, comprising 50.3% of the population. The gender distribution of the MSA is slightly more imbalanced between female (50.9%) and male populations (49.1%). The gender distributions of Kansas City and Wyandotte County residents have steadily become more balanced over the past two decades and have resulted in a change in majority from female to male in Kansas City.

Family Type

Families with children comprise over half of all family households in Kansas City and Wyandotte County (52.5% and 52.1%, respectively). The share of families that have children is slightly smaller (48.4%) in the Kansas City MSA. Married couples with children comprise nearly one-third of all families that reside in the city and county.

Single female householders with children comprise a slightly larger share of families in Kansas City (14.9%) compared to families in Wyandotte County (14.5%); however, both the city

and county have significantly larger shares of families with children headed by single female householders compared to the MSA (10.0%). The number of single female householders with children are almost triple the number of single male-headed households with children in the city and county. The discrepancy in share sizes among male and female households with children is smaller, but still significant in the MSA. Families with female householders comprise about one-fourth of all families in Kansas City and Wyandotte County, and more than half of all families headed by women have children.

In both Kansas City and Wyandotte County, the share of families that have children declined by around 4 percentage points since 2000. Shares of families with female householders in the city and county have remained relatively stable, declining slightly since 2000 after a small increase in size between 2000 and 2010.

Table 1. Demographic Overview

D	Kansas City			Wyandotte County			Kansas City MSA		
Demographic Indicator		#	%		#	%		#	%
Race/Ethnicity									
Non-Hispanic or Latino									
White		57,149	37.3%		66,340	40.1%		1,543,714	72.0%
Black		33,612	22.0%		34,739	21.0%		257,810	12.0%
Asian or Pacific Islander		8,146	5.3%		8,224	5.0%		66,778	3.1%
Native American		423	0.3%		484	0.3%		5,832	0.3%
Other Race		974	0.6%		974	0.6%		6,266	0.3%
Two or More Races		5,682	3.7%		6,353	3.8%		66,361	3.1%
Hispanic or Latino		47,028	30.7%		48,333	29.2%		197,368	9.2%
Total Population		153,014	100.0%		165,447	100.0%		2,144,129	100.0%
National Origin									
#1 country of origin	Mexico	15,202	9.9%	Mexico	15,424	9.3%	Mexico	42,181	2.0%
#2 country of origin	Honduras	1,320	0.9%	Honduras	1,320	0.8%	India	9,560	0.4%
#3 country of origin	Burma	1,286	0.8%	Burma	1,286	0.8%	China	5,104	0.2%
#4 country of origin	El Salvador	729	0.5%	El Salvador	729	0.4%	Vietnam	5,102	0.2%
#5 country of origin	Guatemala	668	0.4%	Guatemala	668	0.4%	Korea	3,714	0.2%
Limited English Proficiency	(LEP) Languag	е							
#1 LEP Language	Spanish	14,608	10.7%	Spanish	14,862	10.1%	Spanish	46,629	2.4%
#2 LEP Language	Other Asian languages	1,087	0.8%	Other Asian languages	1,087	0.7%	Chinese	4,011	0.2%
#3 LEP Language	Chinese	603	0.4%	Chinese	603	0.4%	African languages	3,216	0.2%
#4 LEP Language	Hmong	463	0.3%	Hmong	490	0.3%	Vietnamese	3,161	0.2%
#5 LEP Language	African languages	409	0.3%	African languages	409	0.3%	Other Asian languages	2,443	0.1%

Table 1. Demographic Overview (continued)

Demographic Indicator	Kansas City			Wyandotte County			Kansas City MSA		
Demographic Indicator –		#	%		#	%		#	%
Age									
Under 18		42,557	27.8%		45,960	27.8%		518,755	24.2%
18-64		91,949	60.1%		98,886	59.8%		1,306,694	60.9%
65+		18,508	12.1%		20,601	12.5%		318,680	14.9%
Disability Type									
Hearing difficulty		5,215	3.4%		5,726	3.5%		73,586	3.5%
Vision difficulty		4,326	2.8%		4,552	2.8%		42,555	2.0%
Cognitive difficulty		7,776	5.1%		8,515	5.2%		92,028	4.3%
Ambulatory difficulty		10,922	7.2%		11,583	7.1%		122,433	5.8%
Self-care difficulty		3,572	2.4%		3,865	2.4%		41,628	2.0%
Independent living difficulty		6,555	4.3%		6,996	4.3%		84,593	4.0%
Total Population with a disability		20,473	13.5%		22,235	13.5%		247,849	11.7%
Sex									
Male		76,736	50.1%		82,248	49.7%		1,052,929	49.1%
Female		76,278	49.9%		83,199	50.3%		1,091,200	50.9%
Family Type									
Families with children		18,617	52.5%		20,215	52.1%		262,600	48.4%
Married couple, children		10,474	29.6%		11,541	29.7%		176,831	32.6%
Female householder, no spouse, children		6,291	17.8%		6,721	17.3%		62,904	11.6%
Male householder, no spouse, children		1,852	5.2%		1,954	5.0%		22,864	4.2%
Families, female householder		9,347	26.4%		9,927	25.6%		95,891	17.7%
Total family households		35,427	100.0%		38,806	100.0%		542,899	100.0%

Note: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total family households. The most populous places of birth and languages at the city and regional levels may not be the same and are thus labeled separately.

Data Sources: 2016-2020 5-Year American Community Survey, Tables B03002, B05006, B01001, B18101 to B18107, and S1101

Table 2. Demographic Trends

	20	00	20	10	2016-2020				
Demographic Indicator	#	%	#	%	#	%			
	K	ansas City							
Race/Ethnicity									
White, Non-Hispanic	71,870	48.9%	58,655	40.2%	57,149	37.3%			
Black, Non-Hispanic	43,865	29.9%	38,403	26.3%	33,612	22.0%			
Hispanic	24,639	16.8%	40,522	27.8%	47,028	30.7%			
Asian or Pacific Islander, Non-Hispanic	2,516	1.7%	3,951	2.7%	8,146	5.3%			
Native American, Non-Hispanic	830	0.6%	702	0.5%	423	0.3%			
National Origin									
Foreign-born	14,647	10.0%	21,646	15.0%	24,937	15.3%			
Limited English Proficiency									
Limited English proficiency	12,684	9.4%	17,765	13.5%	18,314	13.4%			
Age									
Under 18	41,949	28.6%	41,382	28.4%	42,557	27.8%			
18-64	87,878	59.8%	89,031	61.1%	91,949	60.1%			
65+	17,039	11.6%	15,373	10.5%	18,508	12.1%			
Sex									
Male	71,769	48.9%	72,057	49.4%	76,736	50.1%			
Female	75,097	51.1%	73,729	50.6%	76,278	49.9%			
Family Type									
Families with children	20,428	56.4%	19,687	56.1%	18,617	52.5%			
Families with female householders	10,108	27.9%	10,208	29.1%	9,347	26.4%			
	Wyan	dotte Coun	ty						
Race/Ethnicity									
White, Non-Hispanic	81,534	51.6%	68,170	43.3%	66,340	40.1%			
Black, Non-Hispanic	44,328	28.1%	39,046	24.8%	34,739	21.0%			
Hispanic	25,257	16.0%	41,633	26.4%	48,333	29.2%			
Asian or Pacific Islander, Non-Hispanic	2,552	1.6%	4,033	2.6%	8,224	5.0%			
Native American, Non-Hispanic	892	0.6%	793	0.5%	484	0.3%			
National Origin									
Foreign-born	14,954	9.5%	22,086	14.2%	25,372	15.3%			
Limited English Proficiency									
Limited English proficiency	12,954	8.9%	18,061	12.7%	18,659	12.7%			

Table 2. Demographic Trends (Continued)

Danie a manda i a la alicada a	200	00	20	10	2016-2020					
Demographic Indicator	#	%	#	%	#	%				
Wyandotte County (continued)										
Age										
Under 18	44,956	28.7%	44,435	28.6%	45,960	27.8%				
18-64	92,952	59.4%	94,362	60.6%	98,886	59.8%				
65+	18,520	11.8%	16,805	10.8%	20,601	12.5%				
Sex										
Male	77,071	48.8%	77,702	49.3%	82,248	49.7%				
Female	80,811	51.2%	79,803	50.7%	83,199	50.3%				
Family Type										
Families with children	21,994	56.1%	21,234	55.7%	20,215	52.1%				
Families with female householders	10,619	27.1%	10,817	28.4%	9,927	25.6%				

Note: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total family households.

Data Sources: U.S. Census 2000 SF1 Tables P008, P012, P027 and P035, U.S. Census 2010 SF1 Tables P5, P12, P29 and P39

Racially and Ethnically Concentrated Areas of Poverty

This study uses a methodology developed by HUD that combines demographic and economic indicators to identify racially or ethnically concentrated areas of poverty (RECAPs). These areas are defined as census tracts that have an individual poverty rate of 40% or more (or an individual poverty rate that is at least three times that of the tract average for the metropolitan area, whichever is lower) and a non-white population of 50% or more. Using a metric that combines demographic and economic indicators helps to identify a jurisdiction's most vulnerable communities.

The racial and ethnic composition of neighborhoods with concentrations of poverty is disproportionate relative to the U.S. population overall. According to the U.S. Department of Health and Human Services, Black and Hispanic populations comprise nearly 80% of the population living in areas of concentrated poverty in metropolitan areas, but only account for 42.6% of the total poverty population in the U.S.⁴ Overrepresentation of these groups in areas of concentrated poverty can exacerbate disparities related to safety, employment, access to jobs and quality education, and conditions that lead to poor health.

Identification of RECAPs is significant in determining priority areas for reinvestment and services to ameliorate conditions that negatively impact RECAP residents and the larger

⁴ United States, Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. "Overview of Community Characteristics in Areas with Concentrated Poverty." ASPE Issue Brief, May 2014, https://aspe.hhs.gov/system/files/pdf/40651/rb_concentratedpoverty.pdf.

region. Since 2000, the prevalence of concentrated poverty has expanded by nearly 75% in both population and number of neighborhoods. Poverty is concentrated within the largest metro areas, but suburban regions have experienced the fastest growth in poverty.⁵

There are 13 census tracts in Kansas City that meet HUD's definition of a RECAP. All RECAP census tracts are located within the boundaries of Kansas City. With the exception of one census tract in the southeast corner of the city along Rainbow Boulevard and Interstate 35, most are concentrated in the northeast quadrant of Kansas City. The racial and ethnic composition of RECAP census tracts deviate from demographic patterns of the overall population in Kansas City.

Non-Hispanic Black residents are disproportionately represented in RECAP census tracts and comprise almost half of the RECAP population in Kansas City. Conversely, non-Hispanic white residents are underrepresented in RECAP census tracts comprising just 17.1% of the RECAP population while accounting for more than one-third of city's total population. The shares of Hispanic and Native American residents in RECAP census tracts are consistent with the rest of Kansas City while the share of Asian or Pacific Islander residents (3.8%) is slightly smaller in RECAP census tracts.

There is no difference between the share of families with children in RECAP census tracts compared to the rest of the city. Top countries of origin among foreign-born residents are also nearly identical when compared to the overall population of Kansas City.

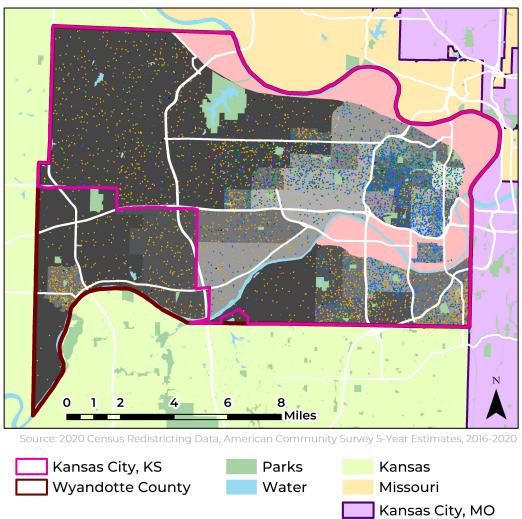
Figure 7 categorizes census tracts by percentage of population below poverty level and population distribution patterns by race and ethnicity throughout Kansas City and Wyandotte County. Census tracts with the highest percentages of residents below the poverty level are in the northeast quadrant of the city in areas with clustering of Black and Hispanic populations. Census tracts with the lowest percentage of residents below the poverty level are located in the western portion of Kansas City and the unincorporated southwest corner of Wyandotte County, where the racial and ethnic composition skews predominantly white. There are clear indications of racial and ethnic segregation and spatial patterns to suggest overrepresentation of Black residents and underrepresentation of white residents in high-poverty census tracts.

The majority of the foreign-born population in Kansas City is located in the eastern half and specifically the northeast corner of the city (see Figure 8). There are dense population clusters of residents from Mexico, Honduras, and Burma in the northeast corner of Kansas City bounded by Interstate 635, Interstate 70, and 7th Street Trafficway. These three groups have a strong presence in census tracts with the highest poverty levels. Spatial patterns also indicate less widespread concentrations of Burmese residents compared to a more even distribution of Mexican residents throughout the city.

30

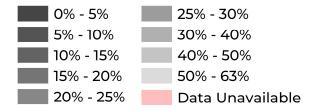
⁵ Kneebone, Elizabeth. "The Growth and Spread of Concentrated Poverty, 2000 to 2008-2012." *The Brookings Institution*, 29 July 2016, www.brookings.edu/interactives/the-growth-and-spread-of-concentrated-poverty-2000-to-2008-2012/.

Figure 7. Poverty Rates and Population by Race and Ethnicity in Kansas City and Wyandotte County, 2016-2020





Percent of Population Below Poverty Level in the Past 12 Months

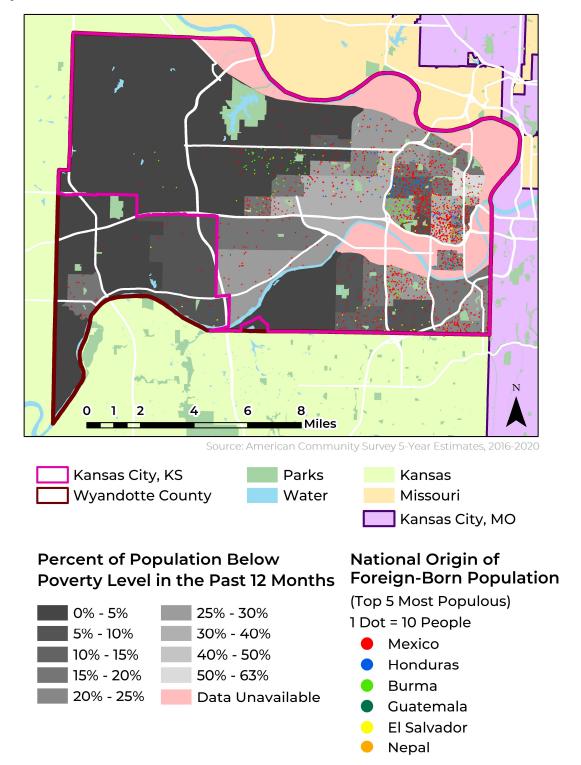


Race + Ethnicity

1 Dot = 20 People

- Hispanic
- White, Non-Hispanic
- Black, Non-Hispanic
- Asian or Pacific Islander, Non-Hispanic
- Multiple Races, Non-Hispanic
- Native American, Non-Hispanic
- Other Race, Non-Hispanic

Figure 8. Poverty Rates and Population by National Origin in Kansas City and Wyandotte County, 2016-2020



Chapter 4. Segregation and Integration

Communities experience varying levels of segregation between different racial, ethnic, and socioeconomic groups. High levels of residential segregation often lead to conditions that exacerbate inequalities among population groups within a community. Increased concentrations of poverty and unequal access to jobs, education, and other services are some of the consequences of high residential segregation.⁶

Federal housing policies and discriminatory mortgage lending practices prior to the Fair Housing Act of 1968 not only encouraged segregation, but mandated restrictions based on race in specific neighborhoods. The Fair Housing Act of 1968 outlawed discriminatory housing practices but did little to address the existing segregation and inequalities. Other federal housing policies and programs, like Section 8 and HOPE VI, have been implemented in an effort to ameliorate the negative effects of residential segregation and reduce concentrations of poverty. Despite these efforts, the repercussions of the discriminatory policies and practices continue to have a significant impact on residential patterns today.

Race and Ethnicity

Figures 9 through 11 map the population in Kansas City and Wyandotte County by race and ethnicity using 2000 and 2010 Census data and the 2016-2020 Five-Year American Community Survey. Population distribution patterns by race and ethnicity throughout the city and county indicate residential segregation in all three decades; however, shifting residential patterns indicate lower levels of segregation in 2020. Spatial patterns show a wider distribution of white residents in less densely populated regions in the city and county that lack racial and ethnic diversity. There is also a noticeable decrease in the number and residential density of Black residents since 2000. The same patterns show the significant growth and more widespread distribution of the population of Hispanic residents during the same period. There are dense pockets of homogeneous populations in the northeast, southeast, and southwest corners of the city and county. Unincorporated areas of Wyandotte County in the southwest still remain almost exclusively white.

⁶ Massey, D. (1990). American Apartheid: Segregation and the Making of the Underclass. American Journal of Sociology, 96(2), 329-357. Retrieved from http://www.jstor.org/stable/2781105

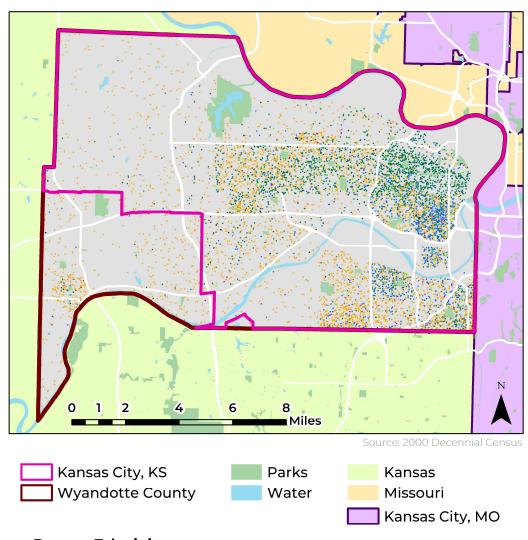


Figure 9. Population by Race and Ethnicity in Kansas City and Wyandotte County, 2000

Race + Ethnicity

1 Dot = 20 People

- Hispanic
- White, Non-Hispanic
- Black, Non-Hispanic
- Asian or Pacific Islander, Non-Hispanic
- Multiple Races, Non-Hispanic
- Native American, Non-Hispanic
- Other Race, Non-Hispanic

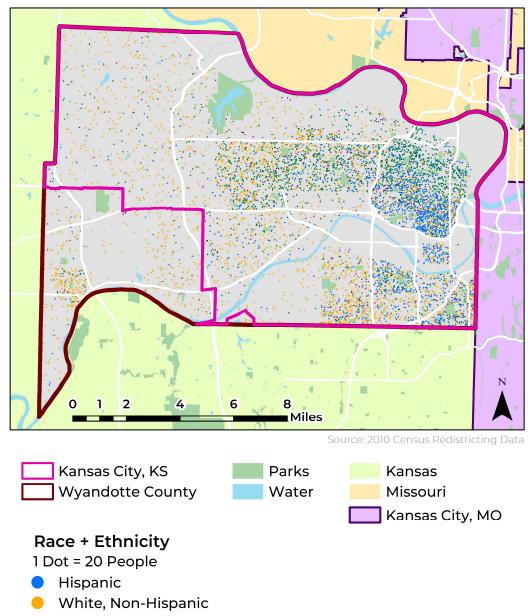
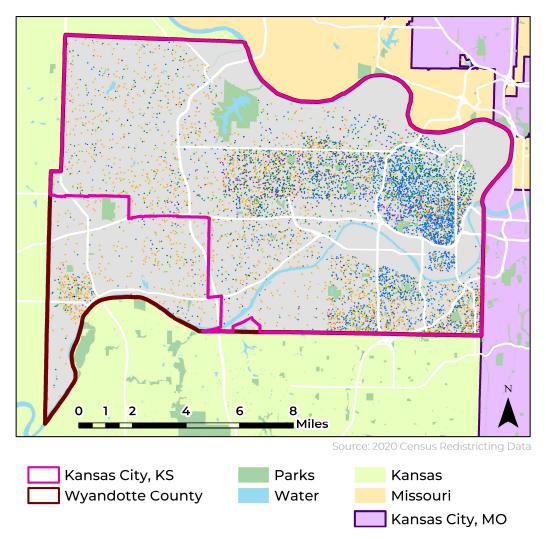


Figure 10. Population by Race and Ethnicity in Kansas City and Wyandotte County, 2010

- Black, Non-Hispanic
- Asian or Pacific Islander, Non-Hispanic
- Multiple Races, Non-Hispanic
- Native American, Non-Hispanic
- Other Race, Non-Hispanic





Race + Ethnicity

1 Dot = 20 People

- Hispanic
- White, Non-Hispanic
- Black, Non-Hispanic
- Asian or Pacific Islander, Non-Hispanic
- Multiple Races, Non-Hispanic
- Native American, Non-Hispanic
- Other Race, Non-Hispanic

Segregation Levels

In addition to visualizing the racial and ethnic composition of the area with the preceding maps, this study also uses a statistical analysis – referred to as dissimilarity – to evaluate how residential patterns vary by race and ethnicity, and how these patterns have changed since 1990. The Dissimilarity Index (DI) indicates the degree to two groups living in a region are similarly geographically distributed. Segregation is lowest when the geographic patterns of each group are the same. For example, segregation between two groups in a city or county is minimized when the population distribution by census tract of the first group matches that of the second. Segregation is highest when no members of the two groups occupy a common census tract. The proportion of the minority population group can be small and still not segregated if evenly spread among tracts or block groups.

Evenness is not measured in an absolute sense but is scaled relative to the other group. Dissimilarity Index values range from 0 (complete integration) to 100 (complete segregation). HUD identifies a DI value below 40 as low segregation, a value between 40 and 54 as moderate segregation, and a value of 55 or higher as high segregation. The DI represents the proportion of one group that would have to change their area of residence to match the distribution of the other.

The table below shares the dissimilarity indices for three pairings in Kansas City. This table presents values for 1990, 2000, and 2010, all calculated using census tracts as the area of measurement.

Table 3. Racial and Ethnic Dissimilarity Index Trends in Kansas City, KS

Race/Ethnicity	Kansas City				
Race/Ethnicity	1990	2000	2010		
Black/White	57.3	50.2	47.4		
Hispanic/White	39.8	45.3	45.2		
Asian or Pacific Islander/White	45.9	37.4	37.4		

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

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

National Origin and Limited English Proficiency Population

Settlement patterns of immigrants significantly impact the composition and landscape of communities across the United States. Large central cities have the largest population of foreign-born residents, but suburban areas are experiencing rapid growth of foreign-born populations recently.⁷ Clusters of immigrants of the same ethnicity form for a variety of reasons. Social capital in the form of kinship ties, social network connections, and shared cultural experiences often draw new immigrants to existing communities. Settling in neighborhoods with an abundance of social capital is less financially burdensome for immigrants and provides opportunities to accumulate financial capital through employment and other resources that would otherwise be unattainable.⁸

Populations with limited English proficiency (LEP) are typically composed of foreign-born residents that originate from countries where English is not the primary language, however, a substantial portion (19%) of the national LEP population is born in the United States. Nationally, the LEP population has lower levels of education and is more likely to live in poverty compared to the English proficient population.⁹ Recent studies have also found that areas with high concentrations of LEP residents have lower rates of homeownership.¹⁰

Communities of people sharing the same ethnicity and informal networks are able to provide some resources and opportunities, but numerous barriers and limited financial capital influence residential patterns of foreign-born and LEP populations.

The residential patterns of foreign-born populations in Kansas City and Wyandotte County are shown in Figure 12. Residents from Mexico comprise the largest foreign-born population and are evenly distributed throughout the county. Spatial patterns show that most of the Mexican population resides in the eastern half of the county, with clustering in neighborhoods bound by Interstate 635, Interstate 70, and 7th Street Trafficway. Honduran and Burmese residents are less widespread through the city and county, but there are small, densely concentrated communities in Kensington and Northwest neighborhoods of Kansas City.

Geographic distribution of residents with limited English proficiency (LEP) generally coincides with the locations of the foreign-born population. The Spanish-speaking population is the largest among the LEP population and closely mirror the spatial distribution

⁷ James, F., Romine, J., & Zwanzig, P. (1998). The Effects of Immigration on Urban Communities. Cityscape, 3(3), 171-192.

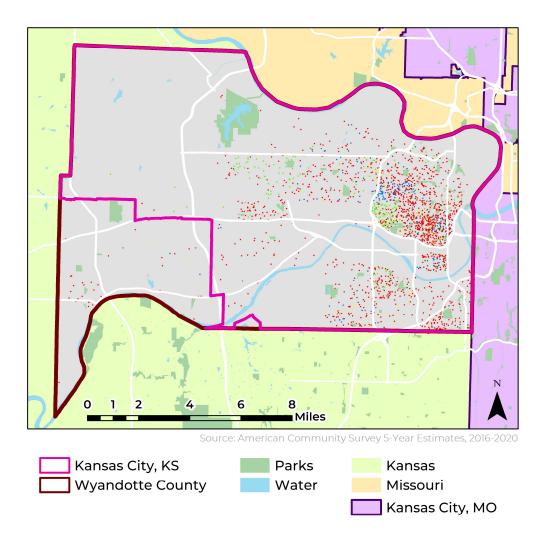
⁸ Massey, D. (1999). Why Does Immigration Occur?: A Theoretical Synthesis. In Hirschman C., Kasinitz P., & DeWind J. (Eds.), *Handbook of International Migration, The: The American Experience* (pp. 34-52). Russell Sage Foundation.

⁹ Zong, J. & Batalova, J. (2015). "The Limited English Proficient Population in the United States" *Migration Information Source*. Retrieved: http://www.migrationpolicy.org/article/limited-english-proficient-population-united-states

Olding, E., Goodman, L., & Strochack, S. (2018). "Is Limited English Proficiency a Barrier to Homeownership?" Urban Institute. Retrieved: https://www.urban.org/research/publication/limited-english-proficiency-barrier-homeownership

patterns of residents from Mexico, Honduras, Guatemala, and El Salvador. Purple dots in Figure 13 mostly represent Burmese residents, who speak many different regional and ethnic dialects from their linguistically diverse native country.

Figure 12. Foreign-Born Population by Nationality in Kansas City and Wyandotte County, 2016-2020



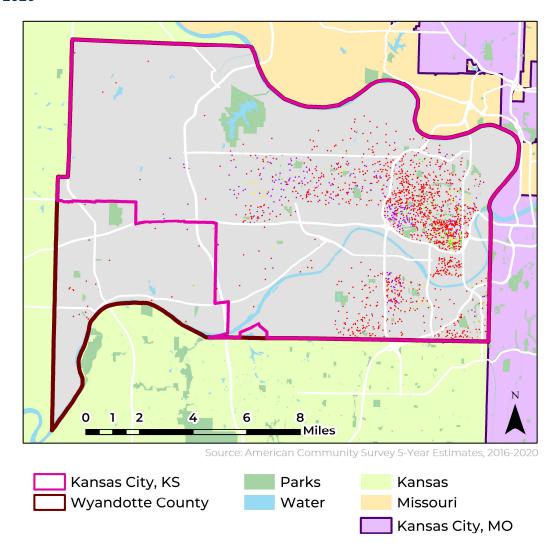
National Origin of Foreign-Born Population

(Top 6 Most Populous)

1 Dot = 10 People

- Mexico
- Honduras
- Burma
- Guatemala
- El Salvador
- Nepal

Figure 13. Population with Limited English Proficiency in Kansas City and Wyandotte County, 2016-2020



LEP Population by Language Spoken

(Top 5 Most Populous)

1 Dot = 10 People

- Spanish
- Other Asian and Pacific Island Languages
- Other Indo-European Languages
- Other and Unspecified Languages
- Chinese

Chapter 5. Access to Opportunity

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

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

The strategy to improve access to opportunity through housing and community development programs has been two-pronged. Programs such as tenant-based housing vouchers provide recipients with mobility to locate in lower-poverty areas, while programs such as the Community Development Block Grant and Choice Neighborhoods Initiative provide funds to increase opportunities in low- or moderate-income neighborhoods. The following sections access to opportunity in Wyandotte County and Kansas City, including employment and workforce development, education, transportation, environmental quality, fresh food, and healthcare.

Employment and Workforce Development

Neighborhoods with high numbers of jobs nearby are often assumed to have good access to those jobs. However, other factors—transportation options, the types of jobs available in the area, or the education and training necessary to obtain them—may also shape residents' access to available jobs. For example, residents of a neighborhood in close proximity to a high number of living-wage jobs may not have the skills or education required for those jobs, and thus may continue to experience high levels of unemployment, work in low-wage positions, or need to commute long distances to access employment. Labor market engagement and jobs proximity, when considered together, often offer a better indication of how accessible jobs are for residents.

Labor Market Engagement

Educational attainment, labor force participation, and unemployment are indicators of residents' engagement with the labor market. In Wyandotte County, 18.3% of residents aged 25 and over hold a bachelor's degree or higher, a lower share than that of the state of Kansas overall (33.9%). Geographic disparities exist, with the percentage of residents with bachelor's degrees or higher ranging from 2.1% to 50.6% across the county's census tracts. Residents in the Rosedale neighborhood and Piper areas (southeast and northwest Wyandotte County) tend to have the highest levels of educational attainment, while educational attainment tends to be lowest in some tracts in eastern Kansas City (see Figure 14).

Disparities in educational attainment also exist by race and ethnicity in the county. Residents of two or more races and Asian or Pacific Islander residents tend to have higher levels of educational attainment (24.8% and 23.7% have a bachelor's degree or higher, respectively), while residents of some other race alone, Hispanic or Latino residents, and Native American residents are least likely to have higher levels of education (5.2%, 8.6%, and 10.2% have a bachelor's degree or higher, respectively (see Figure 15).

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¹¹ American Community Survey 5-Year Estimates (2016-2020)

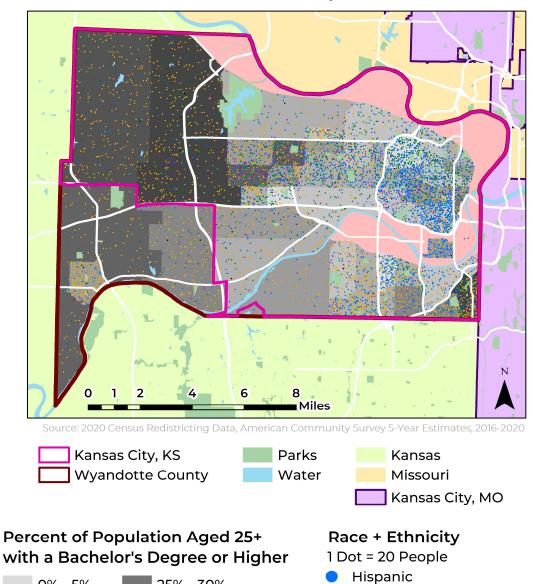


Figure 14: Educational Attainment and Race/Ethnicity



- White, Non-Hispanic
- Black, Non-Hispanic
- Asian or Pacific Islander, Non-Hispanic
- Multiple Races, Non-Hispanic
- Native American, Non-Hispanic
- Other Race, Non-Hispanic

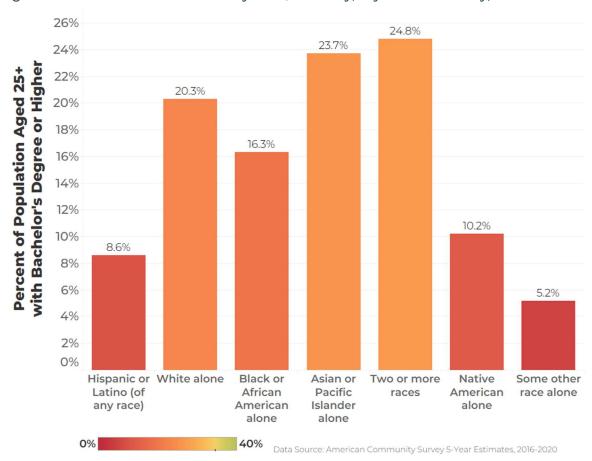
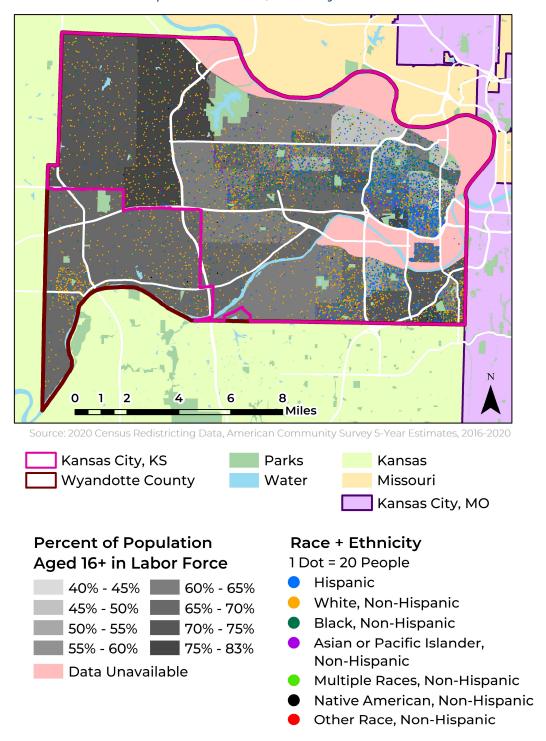


Figure 15. Educational Attainment by Race/Ethnicity, Wyandotte County, 2016-2020

An estimated 66.0% of the population aged 16 and over in Wyandotte County participates in the labor force, a share similar to that in the state of Kansas overall (66.6%). As with educational attainment, geographic disparities exist, with labor force participation rates ranging from 39.7% to 82.9% in census tracts across the county. Residents of parts of downtown and northeast Kansas City tend to participate in the labor force at the lowest levels, while participation tends to be highest in parts of Rosedale, western Wyandotte County, and downtown Kansas City (see Figure 16).





Labor force participation is highest among Hispanic and Latino residents, residents of other races, and residents of two or more races (74.2%, 74.0%, and 72.5% of whom participate in the labor force, respectively) and lowest among Native American and Black residents (60.9% and 61.3% of whom participate, respectively; see Figure 17).

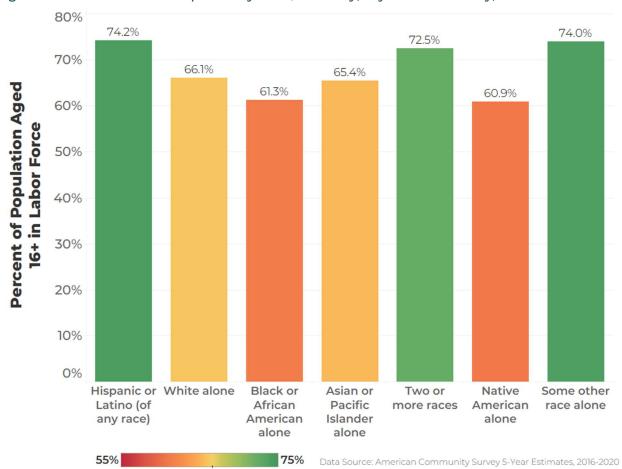
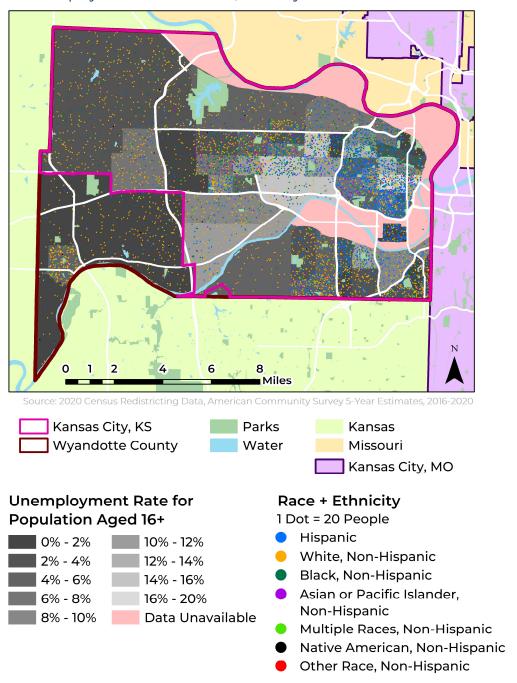


Figure 17. Labor Force Participation by Race/Ethnicity, Wyandotte County, 2016-2020

An estimated 6.3% of Wyandotte County residents were unemployed as of the 2016-2020 ACS five-year estimates, a higher rate that that of the state of Kansas overall (4.1%). More recent data from the Kansas Department of Labor shows the unemployment rate at 3.6% as of March 2022. As with educational attainment and labor force participation, unemployment varies across the county's census tracts, ranging from 0% in two tract in northeast and midtown Kansas City to 20.1% in a tract in downtown Kansas City (see Figure 18). Thirteen census tracts in eastern and central Kansas City had unemployment rates above 10% as of the 2016-2020 ACS five-year estimates.





Unemployment is highest among Black or African American residents (10.3%) and lowest among Asian or Pacific Islander and white residents (4.3% and 4.6%, respectively; see Figure 19).

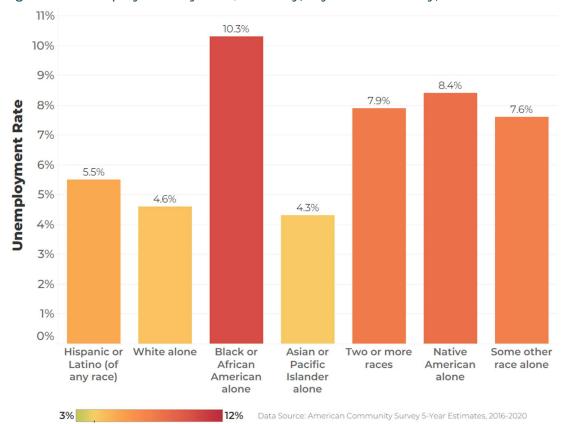


Figure 19. Unemployment by Race/Ethnicity, Wyandotte County, 2016-2020

Household income is another indicator of access to employment and jobs that pay living wages. Median household incomes are lowest in parts of downtown, northeast, and central Kansas City, and the Armourdale neighborhood, where they fall below \$30,000 in ten census tracts. Median incomes tend to be highest in Piper and western Wyandotte County, topping \$90,000 in three census tracts (see Figure 20). Median household incomes are highest for white and Native American residents of the county (\$55,118 and \$52,054, respectively) and lowest for Asian and Black or African American residents and residents (\$28,785 and \$33,996, respectively; see Figure 21).

Low median household incomes in many of the county's census tracts highlight the fact that a high proportion of households do not have sufficient incomes to afford basic needs. Costs for a family of two working adults and one child in Wyandotte County, including housing, childcare, healthcare, food, transportation, taxes, and other miscellaneous costs, are estimated at about \$6,592 per month (or \$79,099 annually). Yet, 19.5% of primary jobs held by residents pay \$1,250 per month or less (\$15,000 or less per year), and 40.9% of primary jobs pay between \$1,251 and \$3,333 (between \$15,000 and \$39,996 per year).

¹² MIT Living Wage Calculator. (2020). Retrieved from: https://livingwage.mit.edu/

¹³ United States Census Bureau. OnTheMap. (2019). Retrieved from: https://onthemap.ces.census.gov/

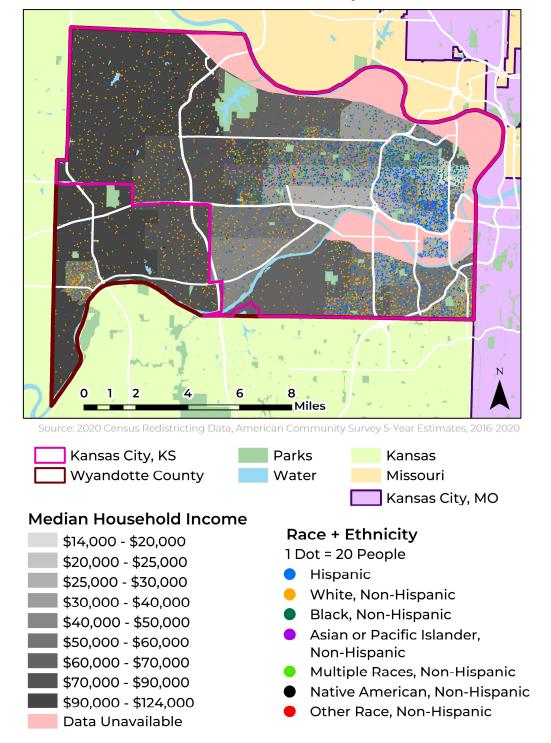


Figure 20: Median Household Income and Race/ Ethnicity



Black or

African

American

alone

Asian alone

Two or

\$70,000 Data Source: American Community Survey 5-Year Estimates, 2016-2020

More Races American

Native

alone

Some other

race alone

Hispanic or White alone

Latino (of

any race)

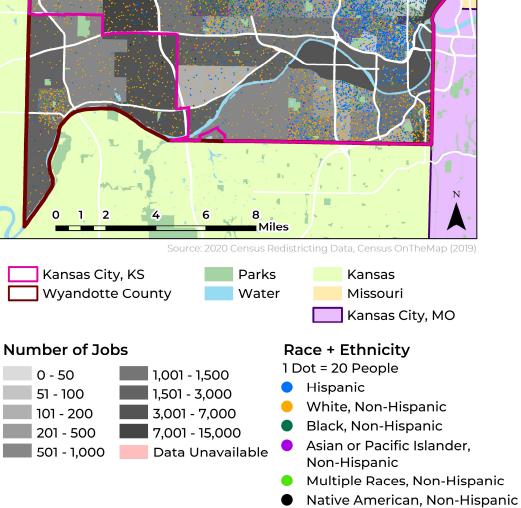
\$20,000

Figure 21: Median Household Income by Race/Ethnicity, Wyandotte County, 2016-2020

Jobs Proximity

Jobs in the county tend to be clustered in the Rosedale neighborhood, in some tracts in western Wyandotte County, in the industrial areas of northeast Kansas City and along the Kansas River. Census tracts with the fewest jobs are clustered in northeast Kansas City (see Figure 22).

Figure 22: Jobs Proximity and Race/Ethnicity



Other Race, Non-Hispanic

Residents and stakeholders who participated in this planning process noted that a lack of public transportation in western Wyandotte County and low frequency of service in other areas are often barriers to accessing employment for residents who do not have vehicles.

Longitudinal Employer-Household Dynamics data also indicates that a substantial share of workers living in Wyandotte County work outside of the county. Specifically, an estimated 69,648 employed residents live in Wyandotte County. These include 22,517 residents (32.3%) who both live and work in Wyandotte County, and 47,131 residents who live in Wyandotte County but work outside of the county (67.7%; see

Table 4). Similarly, of the 87,577 residents employed in Wyandotte County, 65,060 (74.3%) live outside of the county. The high level of commuting across jurisdictions indicates that limited access to vehicles and a lack of frequent public transportation are barriers for residents in accessing employment.

Table 4. Inflow and Outflow of Workers (Primary Jobs)

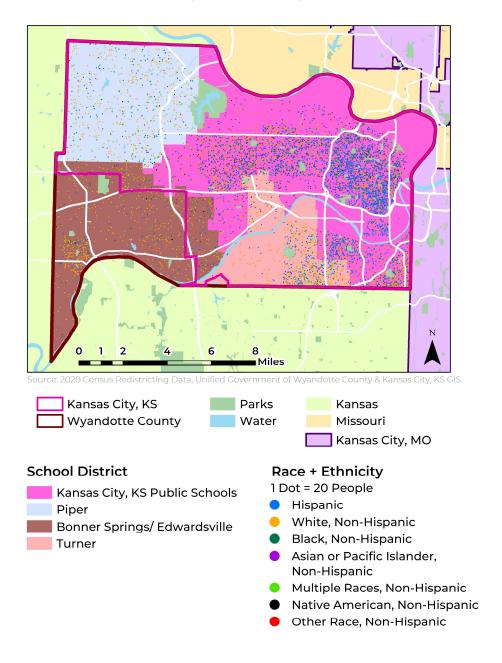
Inflow and Outflow of Workers	Number	Percent
Living in Wyandotte County	69,648	100.0%
Living in Wyandotte County but Employed Outside of the County	47,131	67.7%
Living and Employed in Wyandotte County	22,517	32.3%
Employed in Wyandotte County	87,577	100.0%
Employed in Wyandotte County but Living Outside of the County	65.060	74.3%
Employed and Living in Wyandotte County	22,517	25.7%

Source: Longitudinal Employer-Household Dynamics (LODES) data, 2019

Education

High-quality education is a vital community resource that can lead to more opportunities—such as employment and increased earnings—and improve quality of life. Public schools in Wyandotte County fall within four school districts: Kansas City, KS Public Schools; Piper; Bonner Springs/Edwardsville; and Turner see Figure 23). The Kansas City, KS Public Schools District serves a much larger student population than the other three districts (20,666 average daily membership compared to 3,658 in Turner, 2,385 in Piper, and 2,045 in Bonner Springs/ Edwardsville; see Table 5).

Figure 23. School Districts in Wyandotte County



School performance varies by district, and districts in the county vary significantly in their demographics, including race, the percentage of students on free or reduced lunch, the percentage of students with limited English proficiency, and the percentage of students in special education programs (see Table 5).

The share of students with free or reduced lunch—a measure of the proportion of low-income students in each district—varies widely among school districts, ranging from 11.6% in the Piper School District to 77.3% in the Kansas City, KS Public Schools District. The percentage of students who are white—an indicator of racial segregation among school districts—ranges from 9.7% in the Kansas City, KS Public Schools District to 59.2% in the Bonner Springs/Edwardsville School District in southwest Wyandotte County. Notably, school districts with smaller shares of economically disadvantaged¹⁴ students tend to have higher shares of students scoring above Level 1,¹⁵ indicating disparities in school district performance by socioeconomic status. The highest performing districts—the Piper and Bonner Springs/Edwardsville Districts—also tend to have greater proportions of white students, indicating some disparities in access to these districts by race and ethnicity. Stakeholders interviewed during this planning process emphasized a need to expand youth education and recreation programming, to fund prevention and diversion efforts to eliminate homelessness among students, and to increase internet access for youth.

Table 5. Demographics and School Performance by District, 2020-2021

District	Average Daily Membership	Percent White Students	Percent Free/ Reduced Lunch	Percent English Learners*	Percent Special Education	Percent of Students Above Level 1 (3 rd Grade Math)	Percent of Students Above Level 1 (8 th Grade Math)	Graduation Rate
Kansas City, KS Public Schools	20,666	9.7%	77.3%	36.6%	16.0%	45.2%	20.4%	70.2%
Turner	3,658	32.2%	52.8%	19.8%	11.4%	71.1%	32.2%	71.5%
Piper	2,385	57.1%	11.6%	3.8%	Less than 0.5%	89.1%	51.7%	88.2%
Bonner Springs/ Edwardsville	2,045	59.2%	39.6%	5.0%	15.6%	71.5%	40.8%	89.9%

Source: Kansas State Department of Education, 2020-2021

^{*}Percent English Learners is based on the percentage of English Learner students who participated in Math Assessments in each district.

¹⁴ As indicated by the percentage of students on free/reduced lunch

¹⁵ Scoring above a Level 1 indicates that a student shows at least a basic ability to understand and use the mathematics skills and knowledge needed for Postsecondary Readiness.

Transportation

Affordable, accessible transportation makes it easier for residents to access a range of opportunities—providing connections to employment, education, fresh food, healthcare, and other services. While low-cost public transit can facilitate access to these resources, a lack of access to affordable transportation poses barriers to meeting key needs, particularly in areas with low levels of walkability and a lack of access to vehicles.

Access to Affordable Transportation

The Unified Government and the Kansas City Area Transportation Authority (KCATA) provide fixed-route transit and paratransit services in Wyandotte County through the RideKC network, including RideKC bus routes, the RideKC Freedom public paratransit program for seniors and people with disabilities, and Freedom On-Demand, a public paratransit program modeled after traditional ride-hailing services. RideKC's fixed-route network provides more than 330 miles of bus routes in Wyandotte County, including 232 miles of 30-minute service bus routes and 116 miles of 60+ minute service routes (see Figure 24). Bonner Springs and Edwardsville also offer on-demand transit services and some fixed shuttle routes.

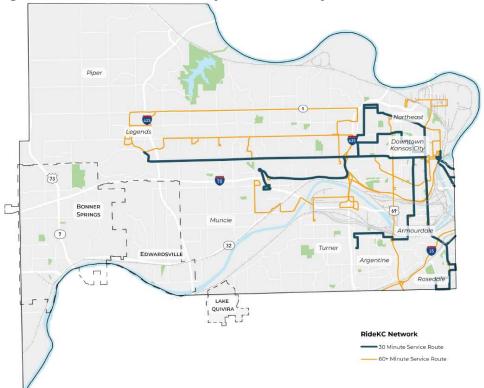


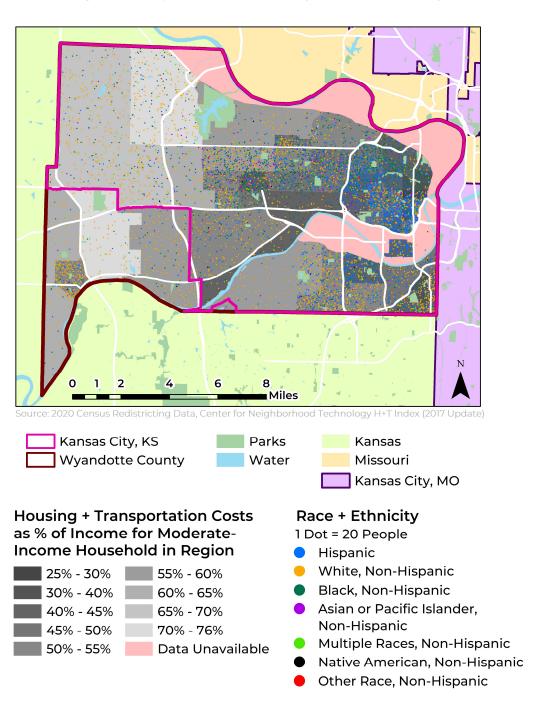
Figure 24. RideKC Network in Wyandotte County

Source: GoDotte Strategic Mobility Plan Foundations Report (2021)

¹⁶ GoDotte Strategic Mobility Plan Foundations Report. (2021).

Combined housing and transportation costs make up the lowest percent of income in census tracts in eastern Kansas City, which have the greatest access to the RideKC network. Combined housing and transportation costs tend to make up a greater share of income in western Wyandotte County, which has lower levels of access to transit. In areas outside of eastern Kansas City, the combination of a lower proximity to jobs and high proportions of residents' incomes spent on transportation may present barriers to obtaining and maintaining employment and housing.

Figure 25. Housing and Transportation Affordability and Race/Ethnicity



Vehicle Access

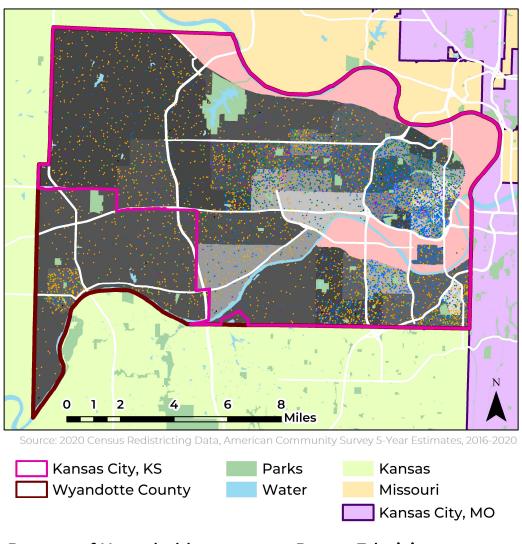
Access to vehicles also shapes residents' ability to connect to employment and education opportunities, resources, and services, particularly in areas with limited access to public transit. An estimated 8.9% of households in Wyandotte County do not have access to a vehicle, according to American Community Survey five-year estimates for 2016-2020. While vehicle access is high overall, disparities exist by geography and reflect access to public transit in the county. Residents of downtown, northeast, and east Kansas City, areas with the greatest access to public transit, tend to own vehicles at the lowest rates: in eight census tracts, about 20% to 35% of households do not have a vehicle. In contrast, in most of western Wyandotte County, fewer than 5% of households have access to vehicles, reflecting a need for vehicle ownership in areas with less access to public transit (see Figure 26).

Stakeholders who participated in this planning process emphasized that a lack of access to vehicles is often a barrier to employment for residents living in areas with low proximity to jobs and with limited access to public transportation. A lack of access to vehicles also creates barriers to accessing needed services in areas in which those services are not located within walking distance and transit access is limited. In this way, residents without access to vehicles often find their housing choices limited to locations where public transportation is available. The combination of high levels of vehicle ownership and high transportation costs as a percentage of household income in areas that are not well served by public transit reflects a need for transportation options that reduce household transportation costs in these areas.

As would be expected, areas with lower levels of vehicle access tend to have higher proportions of residents who take public transportation, walk, bike, or take taxis to work (see Figure 27). In five census tracts in downtown Kansas City and the Rosedale neighborhood, between 11% and 25% of residents use these forms of transportation, the highest proportions in the county. In nine additional tracts, primarily in northeast and downtown Kansas City, 5% to 10% of residents use these forms of transportation, while in the remainder of the county, fewer than 5% of residents do.

While eastern Kansas City has the most coverage by the RideKC network, the County's GoDotte Strategic Mobility Plan Foundations Report (2021) notes that existing bus routes tend to prioritize coverage over frequency, and that there is a need to focus on increasing frequency, reliability, first- and last-mile connectivity, multimodal options, and regional connections to increase access to jobs and resources.

Figure 26. Vehicle Access and Race/Ethnicity







Race + Ethnicity

1 Dot = 20 People

- Hispanic
- White, Non-Hispanic
- Black, Non-Hispanic
- Asian or Pacific Islander, Non-Hispanic
- Multiple Races, Non-Hispanic
- Native American, Non-Hispanic
- Other Race, Non-Hispanic

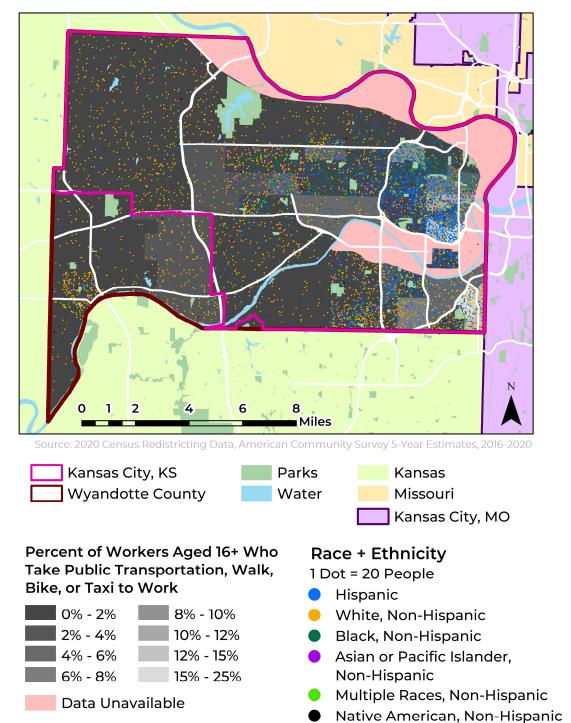


Figure 27. Means of Transportation to Work and Race/Ethnicity

Other Race, Non-Hispanic

Walkability

Along with access to transit, low-cost transportation, and vehicles, walkability shapes the extent to which residents are able to access employment, resources, and services. While the region is generally car-dependent, parts of downtown Kansas City, the Legends, and the Armourdale and Rosedale neighborhoods have moderate levels of walkability (shown in yellow in Figure 28). Residents and stakeholders emphasized that many areas of the region lack accessible sidewalks or lighting, making accessing resources and services via walking more difficult and less safe, particularly for residents with disabilities.

In this way, low levels of transit and vehicle access may pose a more significant barrier to accessing jobs and services for residents living in areas with low levels of walkability. Overall low levels of walkability in the county combined with low levels of access to public transit point to challenges for residents without access to vehicles in connecting to employment, resources, and services.

Waldron
Missouri

Waldron
Missouri

Wandotte
County and County
Co

Figure 28. Walkability in Kansas City, KS

Source: Walkscore

100

Environmental Quality

Environmental quality and access to environmental amenities also shape the opportunities available to residents. Access to parks and other green infrastructure in counties, cities, and neighborhoods provides a range of environmental, social, and health benefits, including access to nature and recreation opportunities; cleaner air and water; alternative transportation options; improvements in physical and mental health and wellbeing; and opportunities for food production and other local economic development. At the same time, environmental hazards, such as poor air quality and toxic facilities, are associated with negative health effects including increased respiratory symptoms, hospitalization for heart or lung diseases, cancer and other serious health effects, and even premature death. Certain population groups, such as children, have a greater risk of adverse effects from exposure to pollution.¹⁷

Access to Parks

In Wyandotte County, parks are most accessible in downtown, northeast, and east Kansas City, areas of the county with the highest population densities. In contrast, fewer parks exist in most of western Wyandotte County, although those that are available tend to be larger parks with a variety of amenities, such as Wyandotte County Lake and Park (see Figure 29).

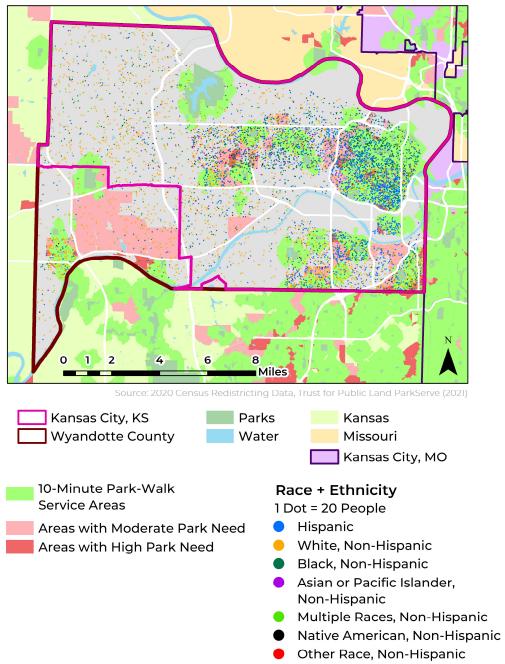
Stakeholders emphasized a high level of need for parks and recreation facilities and improvements, noting that significant variation exists between lower- and upper-income areas of the county regarding the quality of parks, available amenities, and maintenance. About 24% of survey respondents noted that parks and trails are equally provided in their community, while about 66% said that they are not equally available. 68.7% of survey respondents noted that parks, gyms, recreation facilities, and community centers are high-level needs. Improvements to existing facilities—including ADA accessibility improvements—were noted as high-level need by 56.7% of survey respondents. Residents and stakeholders described disparities in funding across the county's parks, noting that while most of the county's parks are located in eastern Kansas City, larger parks such as Wyandotte County Lake and Park receive a disproportionate share of parks funding. Residents and stakeholders also described a need to address safety concerns and increase investment in parks in eastern Kansas City. Community-driven area master plans detail specific park improvement plans for neighborhoods across the city and county.

In addition to noting a need for investment in parks and recreation facilities, survey respondents indicated a high level of need for investment in general neighborhood revitalization. 74.2% of respondents rated 'neighborhoods that need revitalization and new investment' as a barrier to fair housing, making it the most commonly identified barrier to housing choice in the city and county. In combination with the identification of community parks, gyms, recreational fields, and community centers as the greatest public facilities

 $^{^{17}}$ U.S. Environmental Protection Agency. (n.d.). Managing Air Quality - Human Health, Environmental and Economic Assessments. Retrieved from: https://www.epa.gov/air-quality-management-process/managing-air-quality-human-health-environmental-and-economic

needs, the noted need for neighborhood revitalization and reinvestment indicates that access to parks and recreation facilities should be a priority as the Unified Government considers opportunities for neighborhood reinvestment.





Environmental Hazards

Toxic sites may pose risks to residents living nearby and thus may constitute fair housing concerns if they disproportionately impact protected classes. A Superfund site is any land in the United States that has been contaminated by hazardous waste and identified by the EPA as a candidate for cleanup because it poses a risk to human health and/or the environment. These sites are placed on the National Priorities List (NPL).

While there are no NPL sites in Wyandotte County, the Doepke-Holliday Superfund Site is located just south of the county in Shawnee Mission, KS (Figure 30). The U.S. Environmental Protection Agency's (EPA) remedy for the site has included the construction of an impermeable multi-layer cap over the waste disposal area and groundwater monitoring. In recent reviews, the EPA has determined that the remedy continues to be protective of human health and the environment in the short term.¹⁸

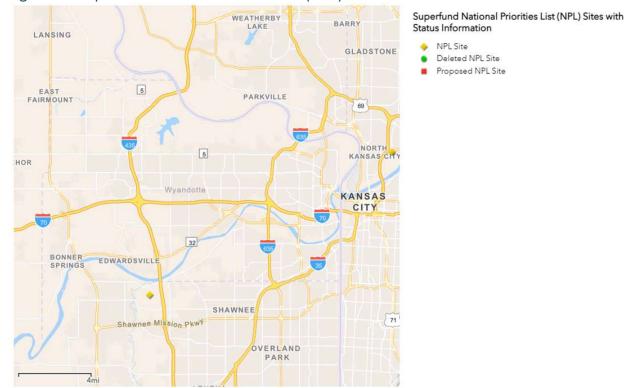


Figure 30. Superfund National Priorities List (NPL) Sites

Source: United States Environmental Protection Agency

The EPA's National Air Toxics Assessment (NATA) estimates health risks from air toxics. The most recent assessment uses data from 2017 to examine cancer risk from ambient concentrations of pollutants. Wyandotte County and Kansas City have low to moderate levels

¹⁸ United States Environmental Protection Agency. (2020). Announcements and Key Topics. DOEPKE DISPOSAL (HOLLIDAY) SHAWNEE MISSION, KS. Retrieved from: https://cumulis.epa.gov/supercpad/SiteProfiles/index.cfm?fuseaction=second.Stayup&id=0700631#Stayup

of cancer risk from air toxics—ranging from 25 to 50 per million in county census tracts. Point sources of emissions are clustered in northeast Kansas City and along the Kansas River (see Figure 31).

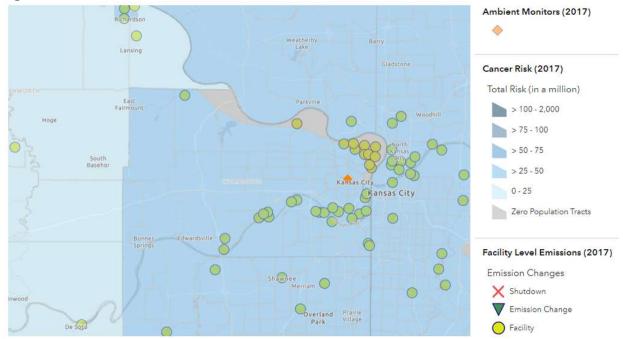


Figure 31. National Air Toxics Assessment

Source: United States Environmental Protection Agency Air Toxics Screening Assessment (2017)

The Environmental Protection Agency's Toxics Release Inventory (TRI) tracks the management of certain toxic chemicals that may pose a threat to human health and the environment. Certain industrial facilities in the U.S. must report annually how much of each chemical is recycled, combusted for energy recovery, treated for destruction, and disposed of or otherwise released on- and off-site. The EPA's Risk-Screening Environmental Indicators (RSEI) Model analyzes TRI data on the amount of toxic chemicals released, together with risk factors such as the chemical's fate and transport through the environment, each chemical's relative toxicity, and the number of people potentially exposed, to calculate a numeric score designed to be compared to other RSEI scores. The score of the score is a score of the scor

Toxic release inventory sites in Wyandotte County are clustered in northeast Kansas City and along the Kansas River. While a larger number of TRI sites are clustered in northeast Kansas City, sites located along the Kansas River tend to have higher RSEI scores, indicating higher levels of risk associated with toxic releases. In particular, the Harcros Chemicals and Versaflex sites, both located near the Kansas River, have RSEI scores that are several times higher than

U.S. EPA. (n.d.) Toxic Release Inventory Program. Retrieved from: https://www.epa.gov/toxics-release-inventory-tri-program/what-toxics-release-inventory. Data retrieved from: https://www.arcgis.com/home/item.html?id=2c4a0b5f85b945f8a67125e6a93fa7fe

²⁰ United States Environmental Protection Agency. (n.d.) Risk-Screening Environmental Indicators (RSEI) Model. Retrieved from: https://www.epa.gov/rsei

those of other nearby facilities (see Figure 32), indicating significantly greater health risks for residents living near these facilities.

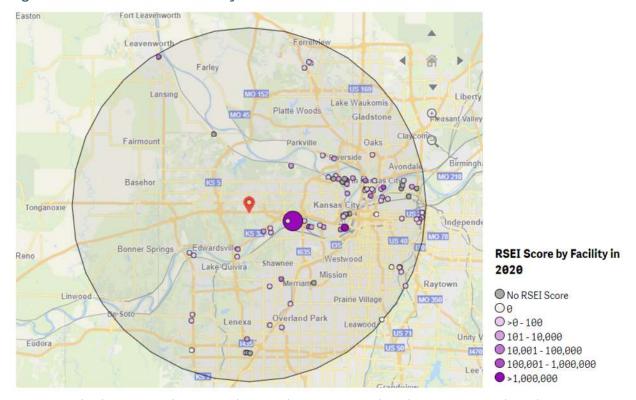


Figure 32. Toxic Release Inventory Facilities

Source: United States Environmental Protection Agency Toxic Release Inventory (2020)

Food

Many individuals and families face challenges in accessing food that is both healthy and affordable. In neighborhoods in which the nearest grocery store is many miles away, transportation costs and lack of access to vehicles may pose particular challenges for low-income households, who may be forced to rely on smaller stores that are often unaffordable and may not offer a full range of healthy food choices. Even in areas with fresh food retailers nearby, the higher cost of healthy foods such as produce often present barriers to accessing healthy food.²¹

USDA Food Research Atlas data²² indicates that the share or residents who have low incomes and live further than one-half mile from the nearest supermarket is highest in census tracts in northeast Kansas City. In three census tracts in the northeast area, 77% to 88% of residents

²¹ Valdez Z, Ramírez AS, Estrada E, Grassi K, Nathan S. Community Perspectives on Access to and Availability of Healthy Food in Rural, Low-Resource, Latino Communities. Prev Chronic Dis 2016;13:160250.

USDA Economic Research Service. (2019). Food Access Research Atlas. Retrieved from: https://www.ers.usda.gov/data-products/food-access-research-atlas/

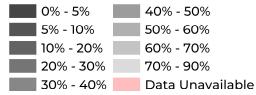
have low incomes and live more than ½ mile from a supermarket. In six additional tracts in east and northeast Kansas City, between 62% and 66% of residents meet the USDA definition of low income and low access at ½ mile (see Figure 33).

In contrast, portions of western Kansas City and Wyandotte County and parts of downtown Kansas City tend to have the lowest proportions of residents with low incomes who live more than one-half mile from a supermarket. In five census tracts, fewer than 10% of residents are considered low-income and low-access.

Source: 2020 Census Redistricting Data, USA Food Access Research Atlas, 2019 Kansas City, KS **Parks** Kansas Wyandotte County Water Missouri Kansas City, MO Percent of Population Who Are Race + Ethnicity 1 Dot = 20 People Hispanic 1/2 Mile From a Food Store*

Figure 33. Food Access and Race/Ethnicity in Kansas City, KS

Low-Income and Live More Than



^{*} Defined as a supermarket, supercenter, or large grocery store

- White, Non-Hispanic
- Black, Non-Hispanic
- Asian or Pacific Islander, Non-Hispanic
- Multiple Races, Non-Hispanic
- Native American, Non-Hispanic
- Other Race, Non-Hispanic

Survey respondents echoed concerns surrounding food access, with 85.6% noting that grocery stores and other shopping opportunities are not equally available in all neighborhoods. In particular, survey respondents and stakeholders reported lower levels of food access in northeast Kansas City. While the Merc Co+op and Save A Lot are located just south of the northeast area, residents and stakeholders noted that these supermarkets and others in western Wyandotte County are often difficult to access with public transportation.

In addition to distance from food outlets, the quality and affordability of fresh food available at those outlets are important factors in considering food access. Northeast Kansas City is served primarily by dollar stores and smaller food outlets, indicating that many residents may require a vehicle or use public transportation or to access one of the area's larger supermarkets.

Poverty and a lack of access to vehicles also contribute to issues of food access and insecurity in the city and county. An estimated 18.5% of residents in Wyandotte County were living below the federal poverty level as of the 2016-2020 American Community Survey five-year estimates, indicating that low incomes are a substantial barrier for a substantial portion of residents in accessing fresh food. Disparities in poverty rates exist by race: an estimated 30.9% of Asian residents, 26.8% of Black or African American residents, 24.7% of residents of some other race, and 24.5% of Native American residents were living below the poverty level in the past 12 months from 2016 to 2020, about two to three times the share of white non-Hispanic residents living in poverty (12.3%). Poverty rates are highest in northeast Kansas City, ranging from about 49% to 62% in three census tracts, and ranging from about 30% to 38% in seven additional census tracts in northeast and central Kansas City.

Further, in many census tracts—particularly in northeast Kansas City—significant shares of households do not have a vehicle. More than 25% of households do not have a vehicle in parts of northeast and east Kansas City. Low levels of vehicle access indicate that food access is particularly challenging for significant proportions of households in areas of the county with limited access to public transportation and low levels of walkability. In this way, the combination of uneven distribution of food outlets across the county, the substantial proportions of households with low incomes, and a lack of access to vehicles create barriers to food access and security.

Healthcare

Access to high-quality, affordable physical and mental healthcare shapes community health outcomes, including both length of life and quality of life. Residents and stakeholders identified access to quality healthcare among the county's top five problems during the 2018 Community Health Assessment process.²³ Goals identified during the *Wyandotte County Community Health Improvement Plan* (2018-2023) process include reducing the ratio of

Wyandotte County Community Health Assessment. (2018). Retrieved from: https://www.wycokck.org/files/assets/public/health/documents/cha-final.pdf

available primary care physicians to residents to 1785:1 and increasing the percentage of residents with health insurance to 79.7%.²⁴

Sufficient availability of primary care physicians is essential for preventive and primary care, and for referrals to appropriate specialty care when needed.²⁵ Residents of Wyandotte County have access to healthcare providers at a rate of one primary care physician per 2,180 residents, one dentist per 2,470 residents, and one mental health provider per 620 residents. These figures indicate lower availability of healthcare providers in the county than in the state of Kansas overall (see Table 6).

Table 6. Ratio of Population to Healthcare Providers, Wyandotte County and State of Kansas, 2018

	Wyandotte County	Kansas
Primary Care Physicians	2,180:1	1,280:1
Dentists	2,470:1	1,660:1
Mental Health Providers	620:1	490:1

Source: County Health Rankings, Area Health Resource File/American Medical Association, 2018

Lack of health insurance coverage is also a barrier to accessing needed healthcare—including preventive care—and to maintaining financial security. While the share of residents with health insurance in the county overall has increased to 82.9% as of the 2016-2020 American Community Survey five-year estimates, shares of uninsured residents continue to vary by location across the county. Residents of east Kansas City, KS tend to be uninsured at the highest rates in the county (28.8% to 36.9% uninsured residents in 10 census tracts), while residents of west Wyandotte County are most likely to have health insurance (3.1% to 3.6% uninsured residents in five census tracts, see Figure 34).

Overall, healthcare access is shaped by multiple factors, including availability of providers, health insurance coverage, and access to vehicles or other transportation options. Investments in programs designed to increase access to healthcare may help increase access for underserved residents. The Wyandotte County Community Health Improvement Plan identifies strategies to improve access to healthcare in Wyandotte County, including coordinating and improving efforts to increase community member enrollment in Medicaid and Marketplace health insurance plans; expanding KanCare (Medicaid); improving community knowledge and availability of transportation to health care providers; and increasing available health services for youth, specifically in school settings; among other strategies. Because of geographic disparities in health insurance coverage, efforts such as

Wyandotte County Community Health Improvement Plan. (2018-2023). Retrieved from: https://dashboards.mysidewalk.com/wyco-chip-dashboard/health-care-access

²⁵ County Health Rankings. (2021). Primary Care Physicians. Retrieved from: https://www.countyhealthrankings.org/explore-health-rankings/measures-data-sources/county-health-rankings-model/health-factors/clinical-care/access-to-care/primary-care-physicians, and Steinbrook, R. (2009). Easing the shortage in adult primary care—is it all about money?. New England Journal of Medicine, 360(26), 2696-2699...

²⁶ County Health Rankings (2021), and Majerol, M., Newkirk, V., & Garfield, R. (2020). Kaiser Family Foundation. The uninsured: A primer.

increasing enrollment in Medicaid and Marketplace health insurance plan and providing access to low-cost health services may most effectively address goals of improving access to healthcare by focusing efforts in census tracts with high proportions of uninsured residents and of residents living below the poverty level, which are clustered in east Kansas City, KS.

Source: 2020 Census Redistricting Data, American Community Survey 5-Year Estimates, 2016-2020 Kansas City, KS **Parks** Kansas Wyandotte County Water Missouri Kansas City, MO **Percent of Population** Race + Ethnicity Without Health Insurance 1 Dot = 20 People Hispanic 0% - 5% 20% - 25% White, Non-Hispanic 5% - 10% 25% - 30% Black, Non-Hispanic 10% - 15% 30% - 37% Asian or Pacific Islander,

Non-Hispanic

Multiple Races, Non-Hispanic Native American, Non-Hispanic Other Race, Non-Hispanic

Figure 34. Access to Health Insurance and Race/Ethnicity

15% - 20% Data Unavailable

Chapter 6. Housing Profile

The availability of quality affordable housing plays a vital role in ensuring housing opportunities are fairly accessible to all residents. On the surface, high housing costs in certain areas are exclusionary based solely on income. But the disproportionate representation of several protected class groups in low- and middle-income levels can lead to unequal access to housing options and neighborhood opportunity in high-cost housing markets. Black and Hispanic residents, immigrants, people with disabilities, and seniors often experience additional fair housing barriers when affordable housing is scarce.

Beyond providing fair housing options, the social, economic, and health benefits of providing quality affordable housing are well-documented. National studies have shown affordable housing encourages diverse, mixed-income communities, which result in many social benefits. Affordable housing also increases job accessibility for low- and middle-income populations and attracts a diverse labor force critical for industries that provide basic services for the community. Affordable housing is also linked to improvements in mental health, reduction of stress, and decreased cases of illnesses caused by poor-quality housing.²⁷ Developing affordable housing is also a strategy used to prevent displacement of existing residents when housing costs increase due to economic or migratory shifts.

Conversely, a lack of affordable housing eliminates many of these benefits and increases socioeconomic segregation. High housing costs are linked to displacement of low-income households and an increased risk of homelessness.²⁸ Often lacking the capital to relocate to better neighborhoods, displaced residents tend to move to socioeconomically disadvantaged neighborhoods where housing costs are most affordable.²⁹ In Kansas City and Wyandotte County, previously redlined areas that have experienced long-term disinvestment are also likely to have deteriorated housing and/or lack of replacement housing. Historically disinvested areas, especially in Kansas City, continue to have large non-white and immigrant populations today.³⁰

This section discusses the existing supply of housing in Kansas City and Wyandotte County. It also reviews housing costs in the city, county and region, as well as housing condition, homeownership rates and access to lending for home purchases.

²⁷ Maqbool, Nabihah, et al. "The Impacts of Affordable Housing on Health: A Research Summary." *Insights from Housing Policy Research*, Center for Housing Policy, www.rupco.org/wp-content/uploads/pdfs/The-Impacts-of-Affordable-Housing-on-Health-CenterforHousingPolicy-Maqbool.etal.pdf.

²⁸ "State of the Nation's Housing 2015." Joint Center for Housing Studies of Harvard University, http://www.jchs.harvard.edu/sites/default/files/jchs-sonhr-2015-full.pdf

²⁹ Deirdre Oakley & Keri Burchfield (2009) Out of the Projects, Still in the Hood: The Spatial Constraints on Public-Housing Residents' Relocation in Chicago." Journal of Urban Affairs, 31:5, 589-614.

³⁰ Norris, Davis and Mikyung Baek. "Health Equity Action Transformation Report," CHC_HeatReport_1228.pdf (wearewyandotte.com) pp. 5, 47.

Housing Supply Summary

According to the 2016-2020 American Community Survey (ACS), there are 65,892 housing units in Wyandotte County, of which 61,447 units are in Kansas City, KS. The Kansas City, MO-KS 14-county metropolitan area has approximately 918,223 housing units. The number of housing units in both Kansas City, KS and Wyandotte County has increased over the past 20 years, but at a significantly slower pace than in the MSA. The number of housing units countywide has increased 3.5%, compared to an increase of 21.2% across the metro area.

The vacancy rate³¹ in Kansas City and Wyandotte County is estimated to be around 12%, up from around 10% in the year 2000. Participants in the public engagement process noted that vacancies often occur because homes are in need of significant repair or do not meet the building code. There are fewer vacancies in the wider metro area, where only 8% of all housing units are vacant. Despite the difference in vacancies between the city, county, and MSA, all areas have seen an increase in vacant housing units. Vacancies have increased by 2.1 percentage points in Wyandotte County and 1.7 percentage points in the MSA since 2000. The following analysis examines several features of housing supply, including structure type, size, tenure, and age of housing.

Table 7. Housing Units by Occupancy Status

	2000	2010	2016-2020	2000-2020 Change
Kansas City, KS				
Total Housing Units	61,447	61,969	63,156	2.7%
Occupied Housing Units	55,501	53,925	55,644	0.3%
Vacant Housing Units	5,946	8,044	7,512	26.3%
Vacancy Rate	9.6%	12.9%	11.8%	+2.2% points
Wyandotte County, KS				
Total Housing Units	65,892	66,747	68,239	3.5%
Occupied Housing Units	59,700	58,399	60,400	1.17%
Vacant Housing Units	6,192	8,348	7,839	26.6%
Vacancy Rate	9.4%	12.5%	11.5%	+2.1% points
Kansas City, MO-KS MSA				
Total Housing Units	757,344	883,099	918,223	21.2%
Occupied Housing Units	708,309	799,637	843,359	19.0%
Vacant Housing Units	49,035	83,462	74,864	52.6%
Vacancy Rate	6.5%	9.4%	8.2%	+1.7% points

Data Source: 2000, 2010 U.S. Census and 2016-2020 5-Year ACS, Tables H003, DP04

³¹ The vacancy rate, calculated from ACS data, includes housing that is available for sale or rent, housing that has been rented or sold but not yet occupied, seasonal housing, and other vacant units. Therefore, the actual number of rental and for-sale units that are available for occupancy are likely lower than these figures indicate.

Housing Structure

Jurisdictions with a variety of housing structure types are better able to meet the needs of all residents, including different members of protected classes. Multifamily housing, including rental apartments, are often more affordable rental options than single-family homes for low-and moderate-income households, who are disproportionately likely to be non-white households. Multifamily units may also be the preference of some elderly and disabled householders who are unable or do not desire to maintain a single-family home.

Table 8 shows housing units by structure types in Kansas City and Wyandotte County. Single-family detached homes make up 70% of housing units in the city and county. Small multifamily developments with 5 to 19 units comprise between 8% and 9% of all housing units in the city and county. Attached single family units (e.g., townhomes) make up 8% of all housing units, followed by duplexes, triplexes, and quadplexes, which make up 5%. Kansas City has a larger share of multifamily developments with 20+ units. Nearly 7% of housing units in Kansas City are found in large, multifamily developments. Only 2% of the city's housing units are mobile homes. Comparatively, Wyandotte County has a larger percentage of mobile homes (6%) than units in large, multifamily developments (4%).

Housing in the Kansas City, MO-KS MSA consists primarily of single-family detached units (70%). When compared to Kansas City, KS and Wyandotte County, the region has a greater percentage of small multifamily housing (9%) and duplexes, triplexes, and quadraplexes (6%). Kansas City, KS and the greater metro area have nearly equivalent shares of large, multifamily units (7%) and mobile homes (2%). The region has comparatively fewer attached single-family units, such as townhomes (6%).

When neighborhoods contain a concentration of similarly-sized housing units, residents may find it difficult to remain in their neighborhoods of choice as they experience life changing events. Growing families, in particular, may not find adequately-sized housing in the places they desire to live.

Table 8. Housing Units by Structure Type

Units in	Kansas	City, KS	Wyandotte	County, KS	Kansas City,	MO-KS MSA
Structure	Number	Percent	Number	Percent	Number	Percent
1, detached	44,245	70.0%	47,980	70.3%	641,078	69.8%
1, attached	5,060	8.0%	5,329	7.8%	57,121	6.2%
2-4	2,906	4.6%	3,076	4.5%	53,890	5.8%
5-19	5,565	8.8%	5,729	8.3%	87,226	9.4%
20 or more	4,109	6.5%	4,325	3.8%	62,321	6.7%
Mobile home	1,255	1.9%	1,784	6.3%	15,905	1.7%
Other (RV, boat, van, etc.)	16	>0.1%	16	>0.1%	682	>0.1%
Total	63,156	100.0%	68,239	100.0%	918,223	100.0%

Data Source: 2016-2020 5-Year American Community Survey, Table B25024

Housing Tenure and Size (by Number of Bedrooms)

Availability of housing in a variety of sizes is important to meet the needs of different demographic groups. Neighborhoods with multi-bedroom detached, single-family homes will typically attract larger families, whereas dense residential developments with smaller unit sizes and fewer bedrooms often accommodate single-person households or small families. However, market forces and affordability impact housing choice and the ability to obtain housing of a suitable size, and markets that do not offer a variety of housing sizes at different price points can lead to barriers for some groups. Rising housing costs can, for example, lead to overcrowding as large households with lower incomes are unable to afford pricier, larger homes and are forced to reside in smaller units. On the other hand, people with disabilities or seniors with fixed incomes may not require large units but can be limited by higher housing costs in densely populated areas where most studio or one-bedroom units are located.

Table 9 details housing units by the number of bedrooms and resident tenure (renters or homeowners). In both Kansas City and Wyandotte County, nearly three-fourths of all homeowners live in a unit with 2 or 3 bedrooms. Another 22% of homeowners live in units with four or more bedrooms. Only 3% of homeowners live in one-bedroom units. Like homeowners, renters in Kansas City and Wyandotte County primarily live in 2 or 3-bedroom units (around 63%). Around one-quarter (24%) of renters live in 1-bedroom units. Studios and units with four or more bedrooms each make up less than 7% of all rented units.

While homeowners in the Kansas City, MO-KS Metro area are also likely to live in 2- or 3-bedroom units (60%), a large percentage of metro area homeowners live in larger houses. Around 39% of homeowners have four or more bedrooms in the metro area. Less than 2% of the region's homeowners live in either a studio or one-bedroom unit. These figures indicate that larger families might find more appropriately-sized housing for purchase in the metro area compared to Wyandotte County. Rental patterns in the metro area look similar to trends in Kansas City and Wyandotte County, with 64% of renters living in 2–3-bedroom units, 26% living in one-bedroom units, 7% in four (or more) bedroom units, and 5% in studio units. Renters are more likely to find studio apartments for rent in Wyandotte than in the wider metro area. However, renters may find slightly more units with 2-3 bedrooms for rent in the MSA than in Kansas City, KS/Wyandotte County.

Table 9. Housing Units by Size and Tenure

Number of	Kansas	City, KS	Wyandotte	County, KS	Kansas City,	MO-KS MSA
Bedrooms	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	d Housing Units					
Zero	74	0.2%	74	0.2%	1,034	0.2%
One	987	3.1%	1,037	2.9%	7,398	1.3%
Two or three	23,958	74.9%	26,874	75.6%	328,057	59.7%
Four or more	6,961	21.8%	7,584	21.3%	213,211	38.8%
Total	31,980	100.0%	35,569	100.0%	549,700	100.0%
Renter-Occupied	d Housing Units					
Zero	1,311	5.5%	1,380	5.6%	12,809	4.4%
One	5,774	24.4%	5,981	24.1%	74,894	25.5%
Two or three	15,013	63.4%	15,855	63.9%	186,619	63.5%
Four or more	1,566	6.6%	1,615	6.5%	19,337	6.6%
Total	23,664	100.0%	24,831	100.0%	293,659	100.0%

Note: Total add to the total number of occupied housing units in each geography. Unoccupied units are not included in this table because tenure data is not available for these units.

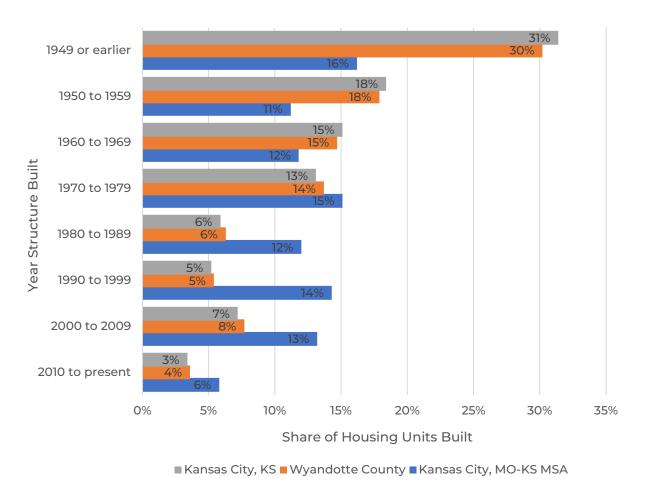
Data Source: 2016-2020 5-Year American Community Survey, Table B25042

Age of Housing

An assessment of the region's housing conditions can provide a basis for developing policies and programs to maintain and preserve the quality of the housing stock. The age of housing can have substantial impact on housing conditions and costs. As housing ages, maintenance costs rise, which can present significant affordability issues for low- and moderate-income homeowners. Aging rental stock can lead to rental rate increases to address physical issues or deteriorating conditions if building owners defer or ignore maintenance needs. Deteriorating housing can also depress neighboring property values, discourage reinvestment, and eventually impact the quality of life in a neighborhood. The Wyandotte County H.E.A.T. Report notes that homes built prior to 1950 have a high likelihood of containing lead-based paint. However, the use of lead-based paint did not end until 1978 and may affect an even larger number of Kansas City and Wyandotte County households.

Age of housing in Kansas City and Wyandotte County is shown in Figure 35 below. Census estimates indicate that the housing stock in Kansas City, KS and Wyandotte County is much older than in the Kansas City, MO-KS, MSA. Around 31% of housing in Kansas City and 30% in Wyandotte County was built before 1950, compared to 16% in the MSA. Another 46-47% of city and county housing units were built between 1950 and 1980. Only 21% of Kansas City housing units and 23% of Wyandotte County housing units have been built since 1980, compared to 45% regionally. The significant age difference in Wyandotte County housing poses both economic and public health challenges, especially for families living in older housing units.

Figure 35. Age of Housing in Kansas City, KS, Wyandotte County and Kansas City, MO-KS Metro Area



Data Source: 2016-2020 ACS 5-Year Estimates, Table B25034

Other Housing Supply Needs

Participants in the public engagement process have noted that Kansas City and Wyandotte County need additional housing for special populations. Special populations in need of additional housing seniors, persons with mental illnesses, and persons in need of permanent supportive housing to remain stably housed. Housing for these populations is generally offered as rental housing. Senior housing, in particular, is often provided as a stand-alone multifamily development with private amenities. However, special housing types can be integrated into any neighborhood, housing size or housing type. Subsidized housing that lowers the cost of these special housing types can be especially beneficial to persons from protected classes.

Housing Costs and Affordability

Affordability is often the most common housing need identified by stakeholders, particularly for low- and moderate-income households. The National Low Income Housing Coalition's annual *Out of Reach* report examines rental housing rates relative to income levels for counties throughout the U.S. Figure 36 shows annual household income and hourly wages needed to afford Fair Market Rents (FMRs)³² for one, two, and three-bedroom rental units in Wyandotte County.

Figure 36. Required Income, Wages, and Hours to Afford Fair Market Rents in Wyandotte County, 2021



Note: Required income is the annual income needed to afford Fair Market Rents without spending more than 30% of household income on rent. The minimum wage in Wyandotte County is \$7.25. Average renter wages are \$17.49 in Wyandotte County. Figures presented in this data are for Wyandotte County including Kansas City.

Source: National Low Income Housing Coalition Out of Reach 2021, Accessed from Kansas | National Low Income Housing Coalition (nlihc.org)

To afford a two-bedroom rental unit – the county's most common rental type – without being cost burdened, a renter household would need to earn a *net* annual salary of \$40,080. This amount translates to a 40-hour work week at a net hourly wage of \$19.63. It would take a 108-hour work week at the minimum wage of \$7.25 to afford the same two-bedroom unit. According to the Out of Reach Report, average renter wages in Wyandotte County are \$17.49, which is higher than the necessary annual income for a one-bedroom unit at fair market rent, but insufficient for a two-bedroom unit.³³

The American Community Survey also provides estimates on monthly renter and homeowner costs. Figure 37 indicates that around 65% of all rental units in Kansas City and Wyandotte County cost less than \$999 per month. The remaining 35% of city and county rental units are estimated to cost \$1,000 or more each month.³⁴ On the whole, renters in

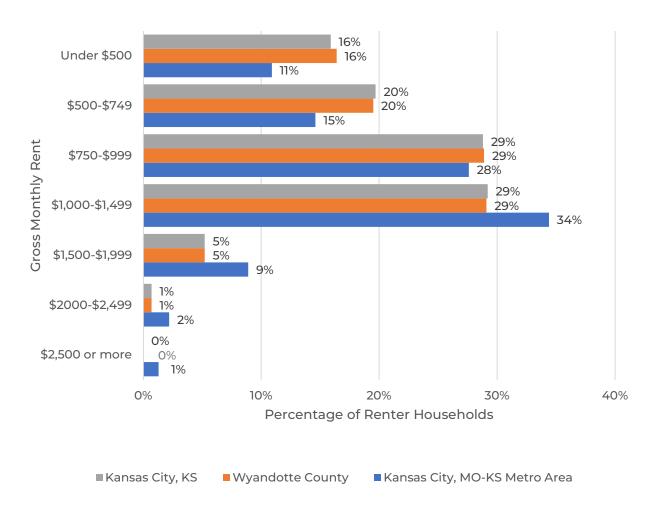
 $^{^{32}}$ Fair Market Rent (FMR) is a standard set by HUD at the county or regional level for use in administering its Section 8 rental voucher program. FMRs are typically the 40^{th} percentile gross rent (i.e., rent plus utility costs) for typical, non-substandard rental units in the local housing market.

 $^{^{33}}$ The average renter wage was derived by the National Low Income Housing Coalition from the Bureau of Labor Statistics' Quarterly Census of Employment and Wages data for the purpose of evaluating local housing affordability.

³⁴ Participants in the public engagement process state that rental ranges may be higher than estimated by the Census.

Wyandotte County spend less than renters across the wider MSA, where only 54% of renters spend \$999 or less each month and 46% spend \$1,000 or more. Individuals earning Wyandotte's average renter wages (\$17.49/hour) and working a 40-hour work week should be able to find affordable rental units in the county.

Figure 37. Gross Rent for Renter Households in Kansas, KS, Wyandotte County, Kansas City, MO-KA Metro Area



Data Source: 2016-2020 ACS 5-Year Estimates, Table B25063

Figure 38 details housing costs for homeowners. For many Kansas City and Wyandotte County households, homeownership in is more expensive than renting. Around 57% of county and city homeowners spend less than \$999 on housing costs – a smaller share than the 65% of renter households spending \$999 or less each month. In the Kansas City, MO-KS MSA, only 41% of households spends less than \$999 on housing costs. These figures indicate that on the whole, renting may be more accessible to low-to-moderate income families than homeownership.

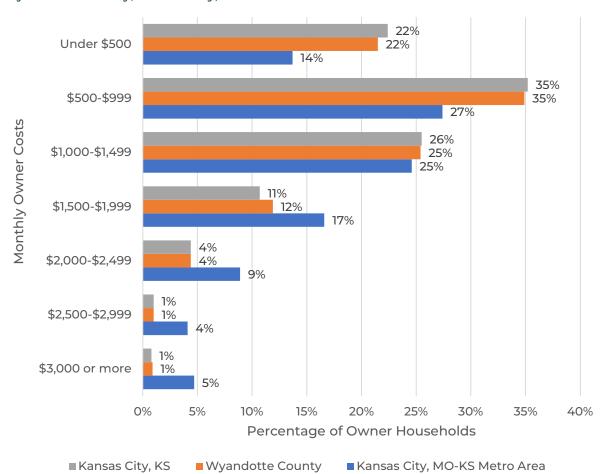


Figure 38. Monthly Owner Costs for Owner Households with a mortgage in Kansas City, KS, Wyandotte County, Kansas City, MO-KS Metro Area

Data Source: 2016-2020 ACS 5-Year Estimates, Table B25094

While residents note that there is a limited supply of affordable housing, affordability may not be the primary issue affecting the county's renters and homeowners. A recent Consolidated Plan survey indicates that the top three housing needs are "help for homeowners to make housing improvements," "rehabilitation of affordable rental housing and apartments" and "energy efficiency improvements to housing." Residents indicate a need for housing that is both affordable and in good condition. Participants also note that affordable housing is not evenly distributed throughout the county and tends to be concentrated in low-income areas. Housing needs and condition, especially among protected classes, will be discussed in the following section.

Housing Needs

Housing cost and condition are key components to housing choice. Housing barriers may exist in a jurisdiction when some protected class groups have greater difficulty accessing housing in good condition and that they can afford.

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

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

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

To assess housing need, HUD receives a special tabulation of data from the U. S. Census Bureau's American Community Survey that is largely not available through standard Census products. This data, known as Comprehensive Housing Affordability Strategy (CHAS) data, counts the number of households that fit certain combination of HUD-specified criteria, such as housing needs by race and ethnicity. CHAS data for Kansas City, KS, Wyandotte County and the Kansas City, MO-KS MSA is provided in the tables that follow.

Approximately 34% of Wyandotte County households (20,111 households) and 35% of Kansas City households (19,102 households) have at least one housing problem. Nearly one-in-five (18%) city and county households has a *severe* housing problem. Both housing problems and severe housing problems occur at higher rates in Kansas City and Wyandotte County than in the MSA, where 27% of households have a housing problem and 13% have a severe housing problem. As discussed in the previous section, older housing stock in Kansas City and Wyandotte County may account for their comparatively higher rates of housing problems.

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

American households in the county and 19% of Native American households in Kansas City have a housing problem.

In the MSA, Black households experience the highest rates of housing problems (42%), followed by Hispanic households (37%). Nearly one-third of Native American households (33%) and Asian households (30%) also have a housing problem. Comparatively, less than a quarter (23%) of White households have a housing problem in the metro area.

Asian and Pacific Islander households have the highest rates of severe housing problems in Kansas City and Wyandotte County. In Kansas City, 35% of Asian and Pacific Islander households have a severe housing problem, as do 36% of these households in the county. Severe housing problems also affect 1 in 4 Black households (25%) and 1 in 5 Hispanic households (21%) in the city and county. White households experience below average rates of severe housing problems, with only 13% experiencing a severe housing problem in the city or county. Native American households have the lowest rates of severe housing problems, which affect 9% of households in Kansas City and 8% in Wyandotte County. In the Kansas City, MO-KS MSA, Black households have the highest rate of severe housing problems (22%). Additionally, 20% of Hispanic and Native American households, 17% of Asian/Pacific Islander households, and 10% of white households also have severe housing problems in the metro area.

Table 10 also shows rates of housing problems based on the size of the household. Family sizes examined here include small families with fewer than 5 members, large families with 5 or more members, and non-family households which include single persons and unrelated adults living together. Nearly one-half of all large families (47%) and 42% of non-family households in Kansas City have housing problems. Only 28% of smaller families are reported to experience housing problems. Small and non-family households in Wyandotte County experience similar rates of housing problems, with housing problems affecting 27% and 42% of these households, respectively. However, a smaller percentage of the county's large households have a housing problem, with a number of county's large families living outside of Kansas City. Families of all sizes experience housing problems at lower rates in the metro area. Only 38% of non-family households, 29% of large families and 19% of small families have a housing problem in the Kansas City, MO-KS MSA.

Table 11 examines severe housing cost burden in Kansas City and Wyandotte County. Approximately 15% of Kansas City households and 14% of county households spend more than half of their monthly income on housing costs. Black households experience the highest rates of severe cost burden in the city and county, with 23% having a severe housing cost burden. Severe cost burden also affects an above-average share of Asian households (16% in the city, 17% in the county). All other racial and ethnic groups experience below average rates of severe cost burden, affecting around 13% of Hispanic households and 11% of white households. Native American households have slightly higher rates of severe cost burden in the city (9%) than in the county (8%).

At the regional level, around 11% of all households are severely cost burdened. Again, Black households have the highest rates of severe cost burden in the region (20%). Native American

households also have a high rate of severe cost burden in the metro area (18%). Severe housing costs for Hispanic households remain stagnant overall at the metro level (13%), while the percentage of affected Asian and White households declines to 11% and 9%, respectively.

Table 11 also discusses severe housing cost burden by household size. Non-family households have the greatest rate of severe cost burden in the city and county (21%). Families, both large and small, experience housing cost burdens at rates between 11-12%. In the metropolitan area, 17% of non-family households pay more than 50% of their incomes on housing costs, compared to 7% of small families and 8% of large families.

These findings indicate that non-white households are more likely to be cost burdened, experience overcrowding, or have insufficient facilities than their white counterparts. In Kansas City and Wyandotte County, Asian households are most affected by housing problems and severe housing problems. Looking at severe cost burden alone, however, Black households are most likely to experience this problem. Large families and non-family households have higher rates of housing problems in the city and county than small families. Data also indicates that non-family households are most likely to be severely cost burdened. Local measures that address disparities for these groups may reduce the barriers they experience in accessing a range of housing options.

Table 10. Demographics of Households with Disproportionate Housing Needs

Disproportionate Housing Needs	К	ansas City, K	S	Wyaı	ndotte Count	zy, KS	Kansas City, MO-KS MSA			
Households Experiencing any of the Four Housing Problems	# with problems	# of households	% with problems	# with problems	# of households	% with problems	# with problems	# of households	% with problems	
Race and Ethnicity										
White, Non-Hispanic	7,130	25,365	28.1%	7,965	29,035	27.4%	145,303	630,590	23.0%	
Black, Non-Hispanic	6,195	14,600	42.4%	6,304	14,985	42.0%	43,454	103,623	41.9%	
Hispanic	4,680	12,060	38.8%	4,720	12,360	38.1%	18,989	51,829	36.6%	
Asian or Pacific Islander, Non- Hispanic	1,049	1,915	54.8%	1,074	1,945	55.2%	5,679	19,141	29.7%	
Native American, Non-Hisp.	48	260	18.5%	48	290	16.6%	964	2,933	32.9%	
Total	19,102	54,200	35.2%	20,111	58,528	34.3%	214,389	808,116	26.5%	
Household Type and Size										
Family households, <5 People	7,900	28,690	27.5%	8,310	31,245	26.5%	88,955	459,443	19.3%	
Family households, 5+ People	3,125	6,700	46.6%	3,250	9,435	34.4%	20,896	72,952	28.6%	
Non-family households	8,485	20,145	42.1%	8,980	21,615	41.5%	108,745	289,247	37.5%	
Households Experiencing any of the Four Severe Housing Problems	# with problems	# of households	% with problems	# with problems	# of households	% with problems	# with problems	# of households	% with problems	
Race and Ethnicity										
White, Non-Hispanic	3,300	25,365	13.0%	3,695	29,035	12.7%	64,183	630,590	10.2%	
Black, Non-Hispanic	3,665	14,600	25.1%	3,729	14,985	24.8%	23,081	103,623	22.3%	
Hispanic	2,489	12,060	20.6%	2,509	12,360	20.2%	10,403	51,829	20.1%	
Asian or Pacific Islander, Non- Hispanic	673	1,915	35.1%	703	1,945	36.1%	3,324	19,141	17.4%	
Native American, Non-Hisp.	24	260	9.2%	24	290	8.3%	597	2,933	20.3%	
Total	10,151	54,200	18.7%	10,660	58,528	18.2%	101,588	808,116	12.6%	

Note: All % represent a share of the total population, except household type and size, which is out of total households.

Source: CHAS, Tables 1, 2, 4, 9

Table 11. Demographics of Households with Severe Housing Cost Burdens

	k	(ansas City, K	S	Wya	ndotte Count	y, KS	Kansa	as City, MO-K	S MSA		
	# with	# of	% with	# with	# of	% with	# with	# of	% with		
	problems	households	problems	problems	households	problems	problems	households	problems		
Race and Ethnicity											
White, Non-Hispanic	2,805	25,365	11.1%	3,135	29,035	10.8%	55,615	630,590	8.8%		
Black, Non-Hispanic	3,345	14,600	22.9%	3,370	14,985	22.5%	20,729	103,623	20.0%		
Hispanic	1,545	12,060	12.8%	1,545	12,360	12.5%	6,882	51,829	13.3%		
Asian or Pacific Islander, Non-Hispanic	300	1,915	15.7%	325	1,945	16.7%	2,015	19,141	10.5%		
Native American, Non- Hispanic	24	260	9.2%	24	290	8.3%	519	2,933	17.7%		
Total	8,019	54,200	14.8%	8,399	58,528	14.3%	85,760	808,116	10.6%		
Household Type and Size											
Family households, <5 People	3,279	29,265	11.2%	3,399	31,935	10.6%	32,911	466,909	7.0%		
Family households, 5+ People	682	6,125	11.1%	738	6,435	11.5%	4,866	64,463	7.5%		
Non-family households	4,219	20,155	20.9%	4,439	21,610	20.5%	49,879	289,227	17.2%		

Note: Severe housing cost burden is defined as greater than 50% of income. All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. The # of households is the denominator for the % with problems, and may differ from the # of households for the table on severe housing problems.

Source: CHAS, Tables 7, 9

The map that follows indicates the prevalence of housing problems in Wyandotte County. Rates of housing burden are greatest in Kansas City, particularly in census tracts within the I-635 Loop and south of State Avenue between College Parkway and I-635. According to 2016-2020 ACS estimates, Black residents make up more than 50% of the residents in the city's Northwest and Northeast neighborhoods. Here, at least 26% of all households between N. 10th Street and N. 18th Street south of Quindaro Blvd have a housing problem. Up to 46% of Black households have a housing problem in areas east of N. 10th Street/south of Quindaro Blvd. as well as north of Brown Avenue. Black households also make up more than half of all residents in neighborhoods north of Parallel Parkway, between N. 51st and N. 67th Street. These households also experience housing problems at a rate of 46%. Native American residents make up no more than 2.4% of the area between Turner Diagonal Freeway and N. 94th Street south of I-70. However, this area experiences housing problems at a rate of 41%.

Asian residents make up 34% of the population in the Kensington neighborhood, sitting southwest of State Avenue and N. 18th Street. Here, around 38% of all households have a housing problem. Asian residents also make up 15% of two additional neighborhoods: the Northeast neighborhood, primarily north of Quindaro Blvd, and in Victory Hills between N. 63rd and N. 77th Streets. In these neighborhoods, housing problems affect between 45-46% of all households.

Hispanic residents make up more than half of the population in many neighborhoods, but particularly in south Kensington (80%), Armourdale (79%), central Kansas City (69%), and northern Argentine (56%). However, most census tracts east of I-635 have a large Hispanic population, comprising at least 40% of all residents. Housing problems affect 33% of units in Armourdale and anywhere between 26-38% of units in north Argentine. Participants in the public participation process have noted that apartments in the Argentine neighborhood are limited due to their supply and unlivable condition. Housing problems affect up to 51% of units within the I-635 Loop, in neighborhoods like those south of Central Ave between S. 10th and S. 18th Streets. A recent H.E.A.T. Report for Kansas City, KS indicated that the city's most deteriorated housing stock is located in areas closest to the Kansas and Missouri Rivers.³⁵

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³⁵ Norris, Davis and Mikyung Baek. "Health Equity Action Transformation Report," CHC_HeatReport_1228.pdf (wearewyandotte.com) p. 5

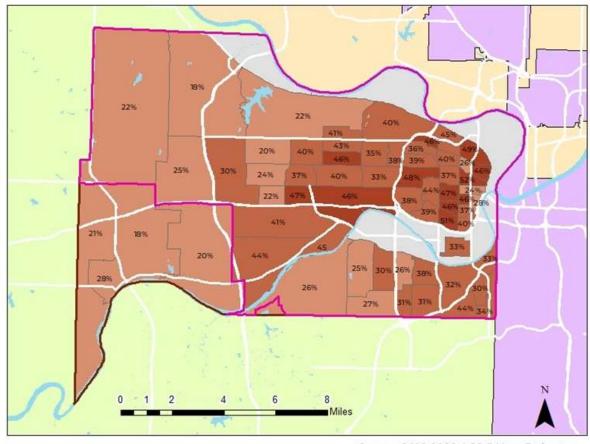
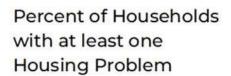
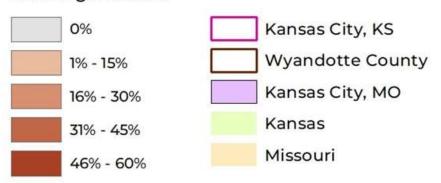


Figure 39. Housing Burden in Wyandotte County

Source: 2016-2020 ACS 5-Year Estimates





Homeownership and Lending

Homeownership is vital to a community's economic well-being. It allows the opportunity to build wealth, is generally associated with higher levels of civic engagement,³⁶ and is correlated with positive cognitive and behavioral outcomes among children.³⁷

Federal housing policies and discriminatory mortgage lending practices prior to the Fair Housing Act of 1968, along with continuing impediments to access, have had significant impacts on the homeownership rates of racial and ethnic minorities, particularly Black and Hispanic populations. The gap between the white and Black homeownership rate is the largest among racial and ethnic groups. In 2017, the U.S. Census Bureau reported a 21.6 percentage point gap in homeownership rate between white and Black households; just a 2.9 percentage point decrease since 1997.³⁸

Homeownership trends have changed in recent years because of significant events in the housing market and labor force. The homeownership rate for Millennials (the generation born between 1981 and 1997) is 8 percentage points lower than the two previous generations, controlling for age. This discrepancy can be attributed to a multitude of factors ranging from preference to urban areas, cost of education and associated debt, changes in marriage and childbearing patterns, rising housing costs, and the current supply of affordable houses.³⁹

The table that follows shows the number of owner and renter households, as well as the homeownership rate, by race and ethnicity for Kansas City and Wyandotte County. Owner-occupied households make up 56% of all households in Kansas City and 57% of all households in Wyandotte County. In both the city and county, White, non-Hispanic households have the highest rates of homeownership (67% and 68%, respectively). Other, Non-Hispanic households and Hispanic households have homeownership rates just below the city and county average (55% for Other, non-Hispanic households, 54% for Hispanic households). Black and Asian households have the lowest homeownership rates of all groups (41-42% for Black households, 37-38% for Asian households).

The homeownership rate in the Kansas City, MO-KS MSA is higher than in Kansas City, KS and Wyandotte County (65%). White households in the MSA experience a higher rate of homeownership than in the city or county (72%), as do Native American households (58%) and Asian households (55%). However, homeownership rates in the metro area decline for Hispanic, Other, non-Hispanic, and Black households. Only 50% of Hispanic and Other, non-

³⁶ Manturuk K, Lindblad M, Quercia R. "Homeownership and civic engagement in low-income urban neighborhoods: a longitudinal analysis." *Urban Affairs Review.* 2012;48(5):731–60.

³⁷ Haurin, Donald R. et al. "The Impact of Homeownership on Child Outcomes." *Low-Income Homeownership Working Paper Series*. Joint Center for Housing Studies of Harvard University. October 2001, http://www.jchs.harvard.edu/sites/default/files/liho01-14.pdf.

 $^{^{38}}$ U.S. Census Bureau. Homeownership Rates by Race and Ethnicity of Householder: 1994 to 2017.

³⁹ Choi, Jung et al. "Millennial Homeownership: Why Is It So Low, and How Can We Increase It?" The Urban Institute. February 2000. www.urban.org/sites/default/files/publication/98729/millennial_homeownership_0.pdf

Hispanic households are owner-occupied. The Black homeownership rate in the metro area decreases to 37%, almost 20 percentage points below the MSA average.

The maps that follow show the share of owners and renters by census tract in Wyandotte County. Figure 40 indicates that the share of homeowners is highest in those areas west of S. 59th Street in south Kansas City (95%). Homeownership rates are also high north of Parallel Parkway from N. 67st Street to N. 91st Street (84% to 91%), as well as in parts of Piper (85%). Outside of Kansas City, homeownership rates are high in southwest Wyandotte, in parts of Bonner Springs (88%) and Edwardsville (82%).

Conversely, renter rates are highest in southeast and central Kansas City. In the Rosedale neighborhood (81% to 86%) and in the Northeast, Downtown and Riverview neighborhoods east of N. 10th Street (63% to 75%). Near the Kansas City Kansas Community College, renters make up 77% of the area between N. 70th Street and N. 78th Street. Renters are also the majority in the Kensington neighborhoods south of State Street and east of N. 38th Street (69%), south of State Street between College Parkway and N. 78 Street (61%), and in parts of Armourdale (60%).

Table 12. Homeownership and Rental Rates by Race and Ethnicity

Householder	ŀ	Cansas City, KS	5	Wya	ndotte County	y, KS	Kans	as City, MO-KS	MSA				
Race and Ethnicity	Owner Households	Renter Households	Home- ownership Rate	Owner Households	Renter Households	Home- ownership Rate	Owner Households	Renter Households	Home- ownership Rate				
Non-Hispanic	Non-Hispanic Non-Hispanic												
White	17,055	8,310	67.2%	19,770	9,265	68.0%	451,640	178,950	71.6%				
Black	6,015	8,585	41.2%	6,230	8,750	41.5%	38,659	64,964	37.3%				
Asian or Pacific Islander, non- Hispanic	710	1,205	37.1%	739	1,205	38.0%	10,578	8,563	55.3%				
Native American	95	165	36.5%	232	175	56.6%	1,710	1,223	58.3%				
Other	725	600	54.7%	755	620	54.9%	6,760	6,784	49.9%				
Hispanic	6,495	5,565	53.9%	5,705	5,705	53.8%	26,010	25,819	50.2%				
Total	31,095	24,430	56.0%	33,840	25,720	56.8%	535,357	286,303	65.2%				

Note: Data presented are number of households, not individuals.

Source: CHAS Table 9

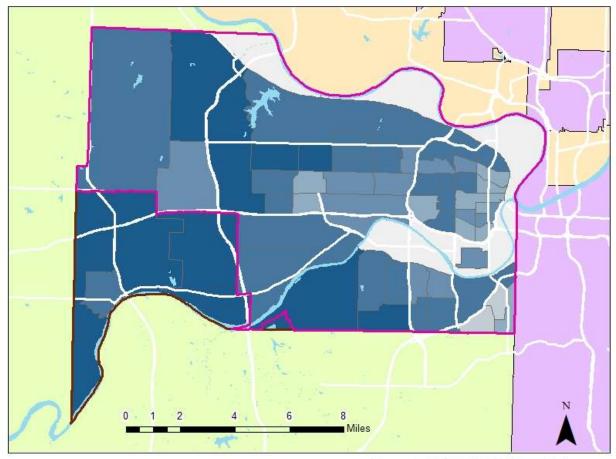


Figure 40. Share of Households that are Owners in Wyandotte County

Source: 2016-2020 ACS 5-Year Estimates



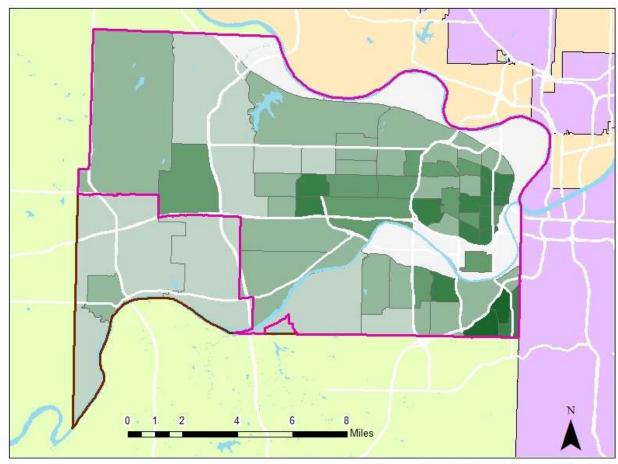
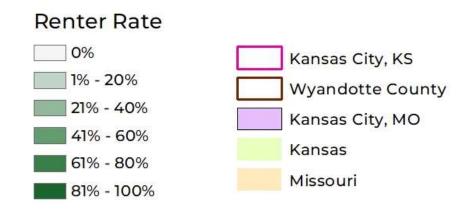


Figure 41. Share of Households that are Renters in Wyandotte County

Source: 2016-2020 ACS 5-Year Estimates



Mortgage Lending

Prospective homebuyers need access to mortgage credit, and programs that offer homeownership should be available without discrimination. The proceeding data and analysis assesses the degree to which the housing needs of local residents are being met by home loan lenders.

The Home Mortgage Disclosure Act of 1975 (HMDA) requires most mortgage lending institutions to disclose detailed information about their home-lending activities annually. The objectives of the HMDA include ensuring that borrowers and loan applicants are receiving fair treatment in the home loan market.

The national 2020 HMDA data consists of information for 22.7 million home loan applications reported by 4,475 home lenders, including banks, savings associations, credit unions, and mortgage companies. HMDA data, which is provided by the Federal Financial Institutions Examination Council (FFIEC), includes the type, purpose, and characteristics of each home mortgage application that lenders receive during the calendar year. It also includes additional data related to those applications including loan pricing information, action taken, property location (by census tract), and information about loan applicants such as sex, race, ethnicity, and income.

In 2020, Wyandotte County had a total of 8,129 home purchase loan application records. The following analysis looks at 4,999 applications where the mortgage was secured as a first lien, including conventional, FHA-insured, VA-guaranteed, and FSA/RHS-guaranteed loans. Within each record, some data variables are 100% reported: "Loan Type," "Loan Amount," and "Action Taken," for example, but other data fields are less complete. According to the HMDA data, these records represent applications taken entirely by mail, Internet, or phone in which the applicant may have declined to identify their sex, race and/or ethnicity. Records for applications with missing race and ethnicity data are included in a separate category entitled "No Race or Ethnicity Given."

Looking at first-lien applications completed in 2020, 51% (or 2,534 applications) were completed by white, non-Hispanic applicants. Hispanic applicants made up 17% of all completed applications, followed by Black (9%), Asian (7%) and Native American applicants (0.4%). Applicants providing no race or ethnicity data made up nearly 15% of all completed applications.

Asian households were overrepresented among loan applications compared to their share of households countywide (7% of loans versus 3% of all households). White and Native American loan applications matched their shares of all households, with Native American households having 0.4% of loans and 0.3% of households and White households having 51% of loans while comprising 50% of the county's households. Hispanic and Black households, however, were

⁴⁰ Consumer Financial Protection Bureau. "FFIEC Announces Availability of 2020 Data on Mortgage Lending." June 21, 2021. https://www.consumerfinance.gov/about-us/newsroom/ffiec-announces-availability-of-2020-data-on-mortgage-lending/

underrepresented in the year's mortgage lending data. Hispanic households made up 21% of all households, but only 17% of loan applications. Black applicants made up one-quarter (26%) of all households but 9% of completed loan applications. The H.E.A.T. Report adds that mortgage originations occur at significantly lower rates in central Kansas City than in other parts of Wyandotte County. This is attributed to significantly lower for-sale housing stock in east of I-635 and along the I-70 corridor. Poor housing condition may account for low numbers of mortgage originations for non-white buyers, especially in neighborhood where buyers may have an existing social network.

The table that follows shows loan approval rates for completed loan applications by race and ethnicity at various income levels in Wyandotte County.⁴² The county's median income according to HUD FY 2021 Income Limits was \$86,600. The income tiers below represent low-income applicants earning up to 80% AMI (\$69,300), middle income applicants earning between 80% to 120% AMI (\$69,301 to \$103,920), and high-income applicants earning more than 120% AMI (over \$103,921). In 2021, there were 577 applications (or 11.5%) where income was not reported. These applications have been included in the totals under "All income levels." Also excluded from these figures are applications that were withdrawn or closed due to incompleteness such that no decision was made regarding approval or denial.

 $^{^{41}\,\}hbox{H.E.A.T. Report, p. 48 https://wearewyandotte.com/wp-content/uploads/2016/12/CHC_HeatReport_1228.pdf}$

 $^{^{42}}$ The low-income category includes applicants with a household income at or below 80% of area median family income (MFI). The middle-income range includes applicants with household incomes from 81% to 120% MFI, and the upper income category consists of applicants with a household income above 120% MFI.

Table 13. Home Purchase Loan Approval Rates by Race and Ethnicity in Wyandotte County, 2020

				Applica	nt Race and	Ethnicity				
				Non-	-Latino			Latino/	No Race	
Applicant Income		White	Black	Asian & Pacific Islander	Native American	Two or more minority groups	Joint	Hispanic	or Ethnicity Given	All Applicants
	Completed Applications	1,122	240	271	16	4	16	546	295	2,510
Low Income	Denied Applications	175	81	33	3	0	3	118	93	506
	Denial Rate	15.6%	34.0%	12.2%	18.6%	0.0%	19.0%	21.6%	31.5%	20.0%
	Completed Applications	573	88	37	2	0	16	160	116	992
Middle Income	Denied Applications	55	22	3	0	0	3	31	18	132
	Denial Rate	9.6%	25.0%	8.1%	0.0%	0.0%	19.0%	19.4%	15.5%	13.0%
	Completed Applications	615	67	17	2	0	24	83	112	920
High Income	Denied Applications	49	17	4	1	0	1	15	9	96
	Denial Rate	8.0%	25.0%	23.5%	50.0%	0.0%	4.0%	18.1%	8.0%	10.0%
	Completed Applications	2,534	473	332	22	6	63	843	726	4,999
All Income Levels	Denied Applications	309	135	41	5	1	7	172	146	816
	Denial Rate	12.2%	29.0%	12.4%	22.7%	16.7%	11.0%	20.4%	20.1%	16.0%

Note: "Completed applications" includes applications that were approved but not accepted, denied, and approved with a loan originated. It does not included applications withdrawn by the applicant or closed for incompleteness.

Data Source: FFIEC 2020 Home Mortgage Disclosure Act Data, Accessed via www.consumerfinance.gov/data-research/hmda

Table 14. Home Purchase Loan Approval Rates by Race and Ethnicity in Wyandotte County, 2020

				Applica	nt Race and	Ethnicity				
				Non-	Latino			Latino/	No Race	All
		White	Black	Asian & Pacific Islander	Native American	Two or more	Joint	Hispanic	or Ethnicity Given	Applicants
	Debt-to- Income Ratio	64	26	13	0	0	2	34	42	181
	Employment History	5	2	4	0	0	0	5	2	18
	Credit History	90	50	11	2	0	4	59	29	245
	Collateral	36	11	4	0	0	1	14	23	89
Reasons for	Insufficient Cash (down payment, closing costs)	7	1	0	0	0	0	4	3	15
Denial	Unverifiable Information	8	2	1	1	0	0	10	5	27
	Credit Application Incomplete	59	18	2	0	1	0	17	27	124
	Mortgage Insurance Denied	0	0	0	0	0	0	0	0	0
	Other	29	20	6	2	0	0	21	8	86
	Exempt	11	5	0	0	0	0	8	7	31
Total Denials	lata dan aliantia	309	135	41	5	1	7	172	146	816

Note: "Completed applications" includes applications that were approved but not accepted, denied, and approved with a loan originated. It does not included applications withdrawn by the applicant or closed for incompleteness.

Data Source: FFIEC 2020 Home Mortgage Disclosure Act Data, Accessed via www.consumerfinance.gov/data-research/hmda

HMDA data indicate that around 16% of all mortgage applications were denied in 2021. One-fifth (20%) of all applications from low-income earners were denied. For middle-income earners, 13% of these applicants were denied a loan, as were applications from 10% of all high-income earners. Looking at these figures by race and ethnicity, Black applicants were denied mortgages at a disproportionately high rate (29%) when compared to the county's average rate of 16%. Native American and Hispanic applicants also experienced above average rates of mortgage denial, affecting 23% of Native American applicants and 20% of Hispanic applicants.

One in five low-income mortgage loan applicants were denied a mortgage. Low-income Black applicants experienced the highest rates of mortgage denial (34%). Low-income Hispanic applicants had the second-highest rate of mortgage loan denial (22%). Less than one-fifth of low-income Native American (19%), White (16%), and Asian applicants (12%) were denied a mortgage.

Middle-income applicants earning between 80-120% MFI were denied mortgages at a rate of 13%. At this income level, Black applicants had the highest mortgage denial rate (25%), followed by Hispanic and Joint applicants (19%). White and Asian applicants had the lowest denial rate at this income level, with 10% of white applicants and 8% of Asian applicants being denied a mortgage loan.

At high incomes, Native American applicants are shown as having the highest rate of mortgage denial (50%). However, this figure reflects a very low number of Native American applicants (2 applicants with 1 denial). High income Black applicants were denied a mortgage in 1 of 4 cases (25%), with high-income Asian applicants following closely behind at 24%. Eighteen percent (18%) of high-income Hispanic applicants and 8% of high-income White applicants were also denied a mortgage.

Reasons for denial are shown in Table 13. For White, Black and Hispanic applicants, the primary reason for mortgage loan denial was poor credit history. The second most frequent reason for loan denial for these groups was their debt-to-income ratio. Asian applicants were more likely to be denied for their debt-to-income ratio, followed by poor credit history. Native American applicants were primarily denied for poor credit history and "other" reasons.

These findings indicate that disparities exist in mortgage lending for non-white applicants at various income levels. In 2020, Black applicants experienced above-average rates of mortgage loan denial at all income levels. Hispanic applicants were denied mortgages at above average rates when earning middle and high incomes. High income Asian and Native American applicants also experienced high rates of loan denial. Denials based on poor credit history and high debt-to-income indicate that many applicants struggle with long term financial instability, which creates additional barriers to accessing a mortgage. The data suggests that resources are needed to stabilize the path to homeownership. These resources may include homebuyer readiness classes or other pre-application assistance, down payment assistance programs, and wider ranging social supports for non-white households to improve their chances of securing a mortgage loan.

Chapter 7. Publicly Supported Housing

Publicly supported housing encompasses several strategies and programs developed since the 1930s by the federal government to ameliorate housing hardships that exist in neighborhoods throughout the country. The introduction and mass implementation of slum clearance to construct public housing projects during the mid-1900s signified the beginning of publicly supported housing programs. Government-owned and managed public housing was an attempt to alleviate problems found in low-income neighborhoods such as overcrowding, substandard housing, and unsanitary conditions. Once thought of as a solution, the intense concentration of poverty in public housing projects often exacerbated negative conditions that would have lasting and profound impact on their communities.

Improving on public housing's model of high-density, fixed-site dwellings for very low-income households, publicly supported housing programs have since evolved into a more multi-faceted approach overseen by local housing agencies. The Housing and Community Development Act of 1974 created Section 8 rental assistance programs. Section 8, also referred to as the Housing Choice Voucher (HCV) program, provides two types of housing vouchers to subsidize rent for low-income households: project-based and tenant-based. Project-based vouchers can be applied to fixed housing units in scattered site locations while tenant-based vouchers allow recipients the opportunity to find and help pay for available rental housing on the private market.

The Tax Reform Act of 1986 created the Low-Income Housing Tax Credit (LIHTC) program to incentivize development of affordable rental-housing development. Funds are distributed to state housing finance agencies that award tax credits to qualified projects to subsidize development costs. Other HUD Programs including Section 811 and Section 202 also provide funding to develop multifamily rental housing specifically for disabled and elderly populations.

The now-defunct HOPE VI program was introduced in the early 1990s to revitalize and rebuild dilapidated public housing projects and create mixed-income communities. Although HOPE VI achieved some important successes, the Choice Neighborhoods Initiative program was developed to improve on the lessons learned from HOPE VI. The scope of Choice Neighborhoods spans beyond housing and addresses employment access, education quality, public safety, health, and recreation.⁴³

⁴³ Department of Housing and Urban Development. *Evidence Matters: Transforming Knowledge Into Housing and Community Development Policy.* 2011. www.huduser.gov/portal/periodicals/em/EM-newsletter_FNL_web.pdf.

Current publicly supported housing programs signify a general shift in ideology toward more comprehensive community investment and de-concentration of poverty. However, studies have shown a tendency for subsidized low-income housing and housing vouchers to cluster in disadvantaged, low-income neighborhoods. Programmatic rules and the point allocation systems for LIHTC are thought to play a role in this clustering and recent years have seen many states revising their allocation formulas to discourage this pattern in new developments. The reasons for clustering of HCVs are more complicated since factors in decision-making vary greatly by individual household. However, there are indications that proximity to social networks, difficulties searching for housing, and perceived or actual discrimination contribute to clustering. This section will review the current supply and occupancy characteristics of publicly supported housing types and its geographic distribution within Wyandotte County.

Supply and Occupancy

Residents of Wyandotte County receive publicly supported housing through the Kansas City Kansas Housing Authority (KCKHA). The KCKHA offers public housing units as well as project-based and tenant-based housing choice vouchers (HCVs) to local residents. According to its most recent PHA plan, the KCKHA offers 2,108 public housing units and 1,642 housing choice vouchers. A Picture of Subsidized Housing, a HUD database on the supply of publicly supported housing, indicates that the county also has 1,342 independently-owned project-based Section 8 units and 40 "Other Multifamily" units, which include elderly (Section 202) and disabled (Section 811) units.

Subsidized housing units are also available through the state's Low Income Housing Tax Credit (LIHTC) program. The LIHTC program provides housing units to renters earning no more than 60% AMI. 46 Wyandotte County has approximately 2,518 LIHTC units. Of these LIHTC units, 1,701 are identified as low-income units and may include many of the county's project-based Section 8 units. Bedroom size is listed for 1,411 units, which indicates that LIHTC units are primarily 2-bedroom units (49%) or 3-bedroom units (37%). Only 10% of LIHTC units have one-bedroom, with only 4% having four bedrooms.

There are more than 66,000 publicly supported housing units in the Kansas City, MO-KS MSA. Unit mixtures in the MSA include 5,455 public housing units, 10,812 project-based Section 8 units, 17,032 housing choice vouchers and 1,526 Other Multifamily units. The LIHTC database identifies 31,385 LIHTC units in the MSA, of which 25,599 are currently low-income units. Bedroom size is listed for 24,970 LIHTC units, of which 44% (11,210) are two-bedroom units,

Dawkins, Casey J. Exploring the Spatial Distribution of Low-Income Housing Tax Credit Properties. US Department of Housing and Urban Development, www.huduser.gov/publications/pdf/dawkins_exploringliht_assistedhousingrcr04.pdf.

⁴⁵ Galvez, Martha M. What Do We Know About Housing Choice Voucher Pro/gram Location Outcomes? A Review of Recent Literature. What Works Collaborative, 2010. www.urban.org/sites/default/files/publication/29176/412218-What-Do-We-Know-About-Housing-Choice-Voucher-Program-Location-Outcomes-.PDF.

⁴⁶ Kansas Housing Resource Corporation. "Housing Development." https://kshousingcorp.org/wp-content/uploads/2022/05/Housing-Dev-Fact-Sheet-0222.pdf

35% (8,797) are one-bedroom units, 16% (4,045) are three-bedroom units, 3% (660) are efficiency units and 1% (258) are four-bedroom units.

Table 15. Publicly Supported Housing Units by Program Category

Housing Units	Wyandot	te County	Kansas City, MO, KS MSA			
Housing Units	Number	Percent	Number	Percent		
Total housing units	68,239		808,116			
Public housing	2,108	3.1%	5,455	0.7%		
Project Based Section 8	1,343	2.0%	10,812	1.3%		
HCV program	1,642	2.4%	17,032	2.1%		
Other Multifamily	40	0.1%	1,526	0.2%		
LIHTC program	2,518	3.7%	31,385	3.9%		

Source: Decennial Census; 2022 KCKHA Annual PHA Plan; 2021 APSH; HUD User LIHTC Database

Asian and Native American households, who make up 2% and >1% of the region respectively, are most adequately represented in public housing (3% Asian, 1% Native American). However, both groups are underrepresented in the remaining housing types.

Table 16 shows the racial and ethnic composition of publicly supported housing units, as well as estimates for the numbers of low-to-moderate income households in the county's service area. Data provided in the table portrays how closely the publicly supported housing residency rate of several racial and ethnic groups compares to their share of the general population.

Very low-income households (households earning less than 30% AMI) are often the primary recipients of publicly supported housing types. The KCKHA requires that 40% of its waiting list be composed of very low-income households, with a maximum percentage of waitlisted very low-income households at 75%. Looking at Wyandotte's very low-income households, 43% of these households are Black. Thirty-five (35%) of the county's very low-income households are White, non-Hispanic. Eighteen percent (18%) of households earning 0-30% AMI are Hispanic, while 4% are Asian and 0.2% are Native American. Compared to their share of the county's population (26%), Black households have disproportionate rates of very low incomes (43%). Very low-income Asian households (4%) are slightly higher than their share of the population (3%). White, Hispanic and Native American households with very low incomes make up smaller shares than their percentage of the population.

Black households also make up the greatest shares of households living the county's publicly supported housing units. Around 76% of HCV holders, 70% of public housing residents, 66% of project-based Section 8 voucher holders and 56% of Other multifamily residents are Black. White households, of whom more than one-third (35%) are very low-income, are underrepresented in publicly supported housing. White households make up 29% of Other multifamily residents, 25% of all Project Based Section 8 voucher holders, 21% of public housing residents and 20% of HCV holders.

Hispanic households make up 18% of all very low-income households. However, Hispanic households fill only 7% of Other multifamily housing, 6% of public housing, 5% of PBV holders and 3% of HCV holders. Asian households are also underrepresented in subsidized housing, comprising 1% of public housing residents and PBV holders, even though they make up 4% of very low-income households. These disparities may indicate that Hispanic and Asian residents have difficulty accessing these housing options due to language or other barriers. Native American households make up a small share of the county's very low-income households (0.2%) but make up 1% of public housing residents.

In the Kansas City, MO-KS MSA, White households make up 58% of the region's very low-income households. White households in the region also use publicly supported housing at greater rates than in Wyandotte County. Around half (49%) of all Other Multifamily households, 40% of PBVs, 35% of public housing and 30% of HCV holders are White households. Despite this increase, Black households continue to make up the largest shares of HCV holders (66%), public housing residents (57%) and PBV holders (44%) in the region. As in Wyandotte, this may be attributed in part to the disproportionate rate at which Black households – who make up 13% of the region – also make up 29% of households earning very low incomes.

Hispanic households also make up a larger share of very low-income households (9%) than their share of the population (6%). However, Hispanic households make up equal or lesser

shares of publicly supported housing types than in Wyandotte County. Hispanic households make up only 5% of the region's public housing and project-based vouchers and 3% of the HCVs and Other multifamily. Asian and Native American households, who make up 2% and >1% of the region respectively, are most adequately represented in public housing (3% Asian, 1% Native American). However, both groups are underrepresented in the remaining housing types.

Table 16. Publicly Supported Housing Residents by Race/Ethnicity

			Race/Ethnicity								
Housing Type	White		Bla	ick	Hisp	anic	Native American		Asian or Pacific Islander		
	#	%	#	%	#	%	#	%	#	%	
Wyandotte County											
Public Housing	406	21%	1,352	70%	116	6%	19	1%	19	1%	
Project-Based Section 8	284	25%	750	66%	57	5%	0	0%	11	1%	
Other Multifamily	32	29%	60	56%	8	7 %	0	0%	0	0%	
HCV Program	253	20%	961	76%	38	3%	0	0%	0	0%	
0-30% AMI	4,140	35.1%	5,065	43.0%	2,115	17.9%	28	0.2%	435	3.7%	
0-50% AMI	7,955	37.5%	7,140	33.7%	4,940	23.3%	67	0.3%	1,105	5.2%	
0-80% AMI	13,955	40.9%	10,035	29.4%	8,430	24.7%	162	0.5%	1,549	4.5%	
Total Households	29,035	49.5%	14,985	25.6%	12,360	21.1%	290	0.5%	1,945	3.3%	
Kansas City MO, KS	MSA										
Public Housing	1,778	35%	2,894	57%	257	5%	51	1%	138	3%	
Project-Based Section 8	3,986	40%	4,381	44%	503	5%	77	0.8%	151	2%	
Other Multifamily	610	49%	488	39%	41	3%	1	0.1%	14	1%	
HCV Program	4,241	30%	9,449	66%	387	3%	40	0.3%	85	0.6%	
0-30% AMI	54,055	58.3%	27,082	29.2%	8,671	9.4%	572	0.6%	2,328	2.5%	
0-50% AMI	114,130	63.1%	43,316	23.9%	18,032	10.0%	795	0.4%	4,636	2.6%	
0-80% AMI	217,380	67.4%	65,689	20.4%	30,471	9.4%	1,517	0.5%	7,468	2.3%	
Total Households	630,590	78.0%	103,623	12.8%	51,829	6.4%	2,933	0.4%	19,141	2.4%	

Note: Data presented are number of households, not individuals.

Source: 2014-2018 CHAS, Tables 1 and 9; 2018 APSH

Geography of Supported Housing

The maps that follow show the locations of publicly supported housing developments and voucher use within Wyandotte County. Conventional public housing developments in Wyandotte County are highly clustered east of N. 18th Street in Kansas City. Developments here include Wyandotte Towers (302 units) downtown, Bethany Park Towers (153 units) at Central Avenue and S. 12th Street, St. Margaret Park (100 units) along S. Mill Road, Grandview Park (40 units) along S. Valley Street inside the I-635 Loop, and Juniper Gardens (which will be removed from the public housing inventory in the next 2 years). The Argentine neighborhood contains Douglas Heights (200 Elderly & Family units), Cyrus K. Holliday (60 units) and Chalet Manor (66 units). The Rosedale neighborhood contains Rosedale Towers (122 units) and Belrose Manor (90 units). There are also several developments along Leavenworth Road and Parallel Pkwy, including the Westgate Towers (163 units), Welborn Villas (80 units), and Plaza Towers (115 units) between Parallel Pkwy and State Ave. There are also 50 public housing units in Bonner Springs called Vaughn Dale.

Project Based Section 8 (PBV) units show some clustering in the Northeast neighborhood, which contains both stand-alone PBV developments (e.g., Gateway Plaza) and several LIHTC developments with a significant share of PBV as "low-income" units, e.g., Chelsea Plaza (Freeman Ave near N. 7th St.), Mt. Carmel Senior Housing (Troup Ave/N. 11th St.), and Northeast Junior High Place (on Troup Avenue). This unit type can also be found in downtown (Town House, N. 7th St., which is jointly Section 202) and near Central Avenue (Sunrise Tower, N. 10th St.). Project-based Section 8 units in Kansas City can also be found in the Argentine neighborhood, along State Avenue and Leavenworth Road, and in the Muncie neighborhood. Outside of Kansas City, the county offers Edwardsville Court in Edwardsville and the Nettleton Manor in Bonner Springs.

Housing choice vouchers (HCVs) are in use throughout Wyandotte County, with their greatest use in western Kansas City. There is also a significant share of HCVs in use along Parallel Parkway and State Avenue near College Parkway. Lower HCV use inside the I-635 loop and in other neighborhoods in southeast Kansas City may indicate limited supply where the voucher can be used. Participants in the public engagement process indicated that a stigma against voucher use persists, and that many property owners prefer not to take housing vouchers. Other participants report that vouchers often expire before being used, especially when the desired unit size is unavailable or the rent is too expensive.

Other multifamily housing types include Section 811, Section 202 and S236 developments. Section 811 housing is clustered in central Kansas City, with developments located on N. 78th Street near Parallel Pkwy (Kansas Supportive Housing), on Meadowlark Lane, south of Parallel Parkway (Blackbird Apartments) and on Leavenworth Road at N. 77th Street (Mosaic VIII). Section 202 also shows clustering near 811 housing, typically outside of the I-635 Loop. Section 202 housing can be found on Parallel Parkway near N. 63rd Street (Parallel Senior Villas), on N. 75th Drive (Booth Manor). East of I-635, some Section 202 units are available at the Town House on N. 7th Street. S236 units are identified near Parallel Parkway/east N. 10th Street.

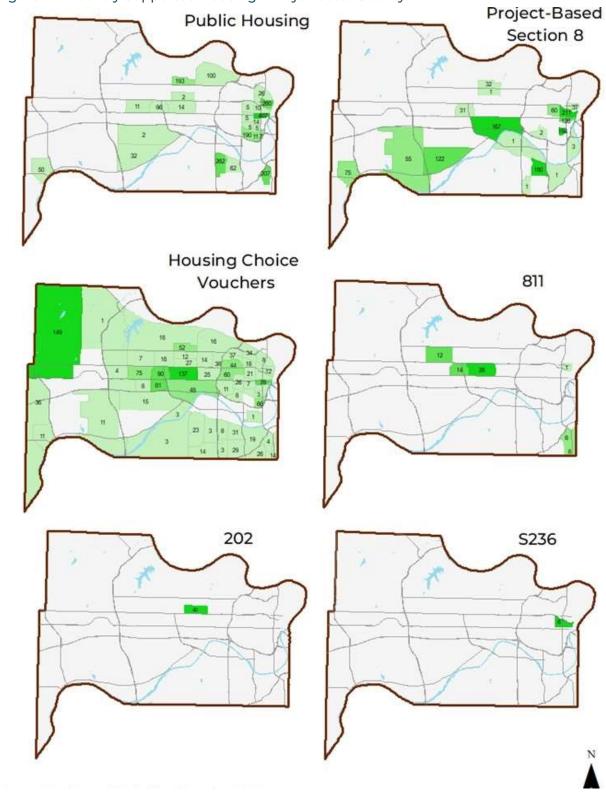


Figure 42. Publicly Supported Housing in Wyandotte County

Source: A Picture of Subsidized Households, 2021

Policy Review

The Kansas City Kansas Housing Authority maintains two governing documents which determine policy for the selection and placement of tenants, as well as other tenant matters. The Admissions and Continued Occupancy Policy (ACOP) provides regulations for all traditional public housing units. The Administrative Plan sets policy for who may be housed through project-based or tenant-based vouchers. Four aspects of these plans are examined here: tenant selection, local preference, tenant screening, and subsidy standards. The following review will also describe the KCKHA's reasonable accommodation policy and findings from a recent Section 504 Voluntary Compliance Agreement with HUD. The application of these policies is central to matters of fair housing choice.

To be eligible for admission in the KCKHA's public housing units and housing choice voucher program, an applicant household must meet several criteria: (1) income at or below HUD income limits, (2) fall under the HUD definition of "family," (3) provide accurate social security numbers for all household members, (4) qualify on the basis of citizenship or eligible immigrant status, and (5) consent to the PHA collecting certain data for tenant screening. The public housing and HCV programs focus on very low-income residents, who must make up 40-75% of the public housing waiting list and at least 75% of the HCV waiting list.

In its ACOP and Admin Plan, the KCKHA defines "family" using HUD's definition of Family, which includes "a single person, who may be an elderly person, disabled person, near-elderly person, or any other single person; or a group of persons residing together." This broad definition is extended to include "A family also includes two or more individuals who are not related by blood, marriage, adoption, or other operation of law, but who either can demonstrate that they have lived together previously or certify that each individual's income and other resources will be available to meet the needs of the family."

To screen all applicants, the KCKHA performs criminal background checks and checks the National Sex Offender database to screen applicants for admission. The ACOP states that the housing authority may also request confirmation from drug abuse treatment facilities to ensure that residents are not currently engaged in illegal drug use. The KCKHA also screens for the public housing applicant's suitability as a tenant by checking landlord references on rent payment timeliness and previous eviction filings. A "poor credit rating" is listed as a potentially disqualifying factor. Very low-income households seeking housing may struggle with poor credit history. The ACOP does not provide a clear remedy for applicants to address their poor credit prior or during the application process. Furthermore, the ACOP does not establish a baseline credit score to disqualify applicants, which may leave this regulation open to broad interpretation. Beyond criminal background and sex offender database checks, the KCKHA does not screen tenants for its HCV program. HCV tenants are screened for suitability by the owner or landlord of each unit.

The KCKHA maintains one waiting list for all public housing developments. Based on their family size, accessibility needs, the mix of the development's population and other factors,

applicant families will be sorted within the main waiting list so that they are in queue for the appropriate unit characteristics. The KCKHA purges its waiting list "periodically" and no set time frame is set in the ACOP for purge cycles (e.g., annually, bi-annually). Improved clarity on the timing of the purge cycle may help some applicants, who are required to respond within 15 business days - in writing (mail or fax) or in person - to confirm their continued interest in a housing authority unit. Applicants who do not respond in a timely manner are unable to request an informal hearing.

The KCKHA sets aside a separate waiting list for housing choice voucher applicants. To enter the HCV program, applicants must complete a pre-application form, which will be placed in a lottery system. Applicants are selected at random through the lottery system. Those applicants who rise to the top of the waiting list are asked to complete a full application to verify all eligibility documentation. This two-step process is used when the housing authority believes it will take longer than 60 days to select the applicant from the waiting list. The HCV waiting list is purged every other year. Like the public housing waiting list, applicants have 15 business days to respond with their continued interest and must respond in writing (by mail or fax) or in person. Applicants who do not respond in a timely manner are removed from the waiting list.

There are several local preferences utilized in the prioritization of KCKHA applicants. These preferences include:

- Involuntary displacement due to fire, flood, natural disaster, or governmental action.
- Families living in substandard housing or who are rent burdened
- Homeless families
- Fixed income families (SSI, SSDI, etc.)
- Current resident of Wyandotte County
- Victim of domestic violence
- Military/veterans or their surviving spouses (HCV only)
- Frail elderly (HCV only)

Applicants may self-select a local preference, which is later confirmed at the eligibility interview.

To be selected for a unit, public housing applicant families must attend an eligibility interview. All adult members of the family must attend the interview. During the interview, applicants must present their eligibility documentation, including income information, social security numbers and documents supporting the local preference status. Unlike the public housing program, HCV interviews require that either the head of household or spouse/cohead attend the interview on behalf of the family. HCV applicants are chosen on a first-come, first-served basis based on the date and time of their application.

The ACOP and Admin Plan both state that all interviews will be conducted in English, although an advocate or interpreter may assist the family with the interview process. The document refers to its use of an LEP plan to handle interviews with limited English speakers, however, it is unclear whether the KCKHA has created an LEP plan, as no document is available online. References made in Chapter 2, Part III infer that a written LEP plan may be

developed in the future, when appropriate. Currently, the ACOP does not reference to a threshold after which an LEP will be developed, e.g., 10% of all applicants identify Spanish as a first language. However, the Admin Plan establishes an LEP threshold at "5% or 1,000 persons, whichever is less." Additional guidance on this policy in ACOP may help reduce some disparities in Hispanic household access to public housing. Based on the threshold established by the Admin Plan, an LEP plan should be created and made publicly available on the KCKHA website.

Once selected to enter KCKHA housing, each family is assigned a unit based on family size. The minimum number of persons allowed in a unit is based on the number of bedrooms. For the HCV program, the minimum number of residents is equal to the number of bedrooms, and the maximum number of residents is twice the number of bedrooms. The public housing program also uses this criterion, with exceptions for studios (max. 1 person) and 6-bedroom units (min. 8 persons). The HCV program requires children under 10 to share a bedroom regardless of sex. The public housing program, however, does not require children of the opposite sex (and over the age of 5) to share a bedroom. Furthermore, public housing residents of different generations are also not required to share a bedroom. The KCKHA will consider requests from public housing and HCV applicants to set alternate living arrangements, where justified based on age, sex, health, disability, and other factors.

Public housing and HCV applicants with disabilities may require additional assistance with the application process or special modifications to their selected unit. These applicants may request a reasonable accommodation from the KCKHA. In addition to unit modifications, the KCKHA can provide specialized TTD/TTY communications or sign language interpretation for hearing-impaired applicants. The housing authority also offers to provide large-print copies of program documents and one-on-one meetings for persons who are visually impaired.

Prior to its recent Voluntary Compliance Agreement (VCA) with HUD, the housing authority provided conflicting guidance on how to apply for an accommodation. Previous KCKHA regulations required applicants to place their accommodation requests in writing, but also stated that it would consider any request whether or not it was formally written. ⁴⁸ To comply with the VCA, the KCKHA was required to make several changes to its accommodation policies. First, the housing authority must allow reasonable accommodation requests either in writing or verbally, with these changes reflected in all KCKHA brochures and leases. The KCKHA must also consider a reasonable accommodation request from individuals who are unable to access the office or complete the application for disability-related reasons. The housing authority must accommodate requests to transfer to first-floor or larger apartments (if disability-related equipment is required). Furthermore, the KCKHA must alter its pet policy to exclude all assistance animals. Several of these policy changes were approved by the KCKHA board in November 2021.⁴⁹

⁴⁷ KCKHA. "Admin Plan," p. 2-16

⁴⁸ KCKHA. "ACOP" p. 2-4, 2-5

⁴⁹ Housing Authority of the City of Kansas City, Kansas. (Nov. 18, 2021) "November Board Packet." https://www.kckha.org/wp-content/uploads/2021/11/November.pdf, p. 31-37

Chapter 8. Housing for People with Disabilities

An estimated 12.7% of the U.S. population had a disability as of the American Community Survey Five-Year Estimates for 2015-2019. Research has found an inadequate supply of housing that meets the needs of people with disabilities and allows for independent living. The U.S. Department of Housing and Urban Development identified that approximately one third of the nation's housing stock can be modified to accommodate people with disabilities, but less than 1% is currently accessible by wheelchair users.⁵⁰

Identifying and quantifying existing accessible housing for all disabilities is a difficult task because of varying needs associated with each disability type. Unique housing requirements for people with an ambulatory difficulty may include accessibility improvements such as ramps, widened hallways and doorways, and installation of grab bars, along with access to community services such as transit. People with hearing difficulty require modifications to auditory notifications like fire alarms and telecommunication systems while visually impaired individuals require tactile components in design and elimination of trip hazards. Housing for people that have difficulty with cognitive functions, self-care, and independent living often require assisted living facilities, services, and staff to be accessible. For low- and moderate-income households, the costs of these types of home modifications can be prohibitive, and renters may face particular hardships, as they could be required to pay the costs not just of the modifications, but also the costs of removing or reversing the modifications if they later choose to move.

Modifications and assisted living arrangements tend to pose significant costs for people with disabilities, who already experience more difficulty affording housing compared to populations with no disability. Studies have found that 55% of renter households that have a member with a disability have housing cost burdens, compared with 45% of those with no disabilities.⁵¹

In Wyandotte County, an estimated 22,235 people have a disability, representing 13.5% of the total population. Seniors (age 65 or older) have the highest disability rate at 40.0%. In contrast, the rate for those aged 18 to 64 is 12.2%, and just 4.7% of children under age 18 have a disability. In Kansas City, KS, the share of residents with a disability is slightly higher for seniors (40.6%) and slightly lower for youth (4.5%).

⁵⁰ Chan, S., Bosher, L., Ellen, I., Karfunkel, B., & Liao, H. L. (2015). Accessibility of America's Housing Stock: Analysis of the 2011 American Housing Survey. U.S. Department of Housing and Urban Development: Office of Policy Development and Research.

⁵¹ America's Rental Housing 2017. (2017). Joint Center for Housing Studies of Harvard University.

Table 17. Disability by Age Group

Age of People with Disabilities	Kansa	s City	Wyandotte County		
Age of People with Disabilities	#	%	#	%	
Age 0-17 with disabilities	1,903	4.5%	2,158	4.7%	
Age 18-64 with disabilities	11,181	12.2%	12,028	12.2%	
Age 65+ with disabilities	7,389	40.6%	8,049	40.0%	

Note: All % represent a share of the total population within the jurisdiction or region within each age group.

Source: 2016-2020 5-Year American Community Survey, Table B18101

Ambulatory disabilities are the most common type in both the city and the county, affecting 7.2% of city residents and 7.1% of the county's population. Cognitive disabilities are the next most common disabilities, impacting approximately 5% of the population in both geographies. Difficulty with independent living and affect about 4% of city and county residents while people with difficulty hearing comprise around 3% of the population. Difficulties with vision and self-care are the two least common disability types, each affecting under 3% of the population in both the city and the county.

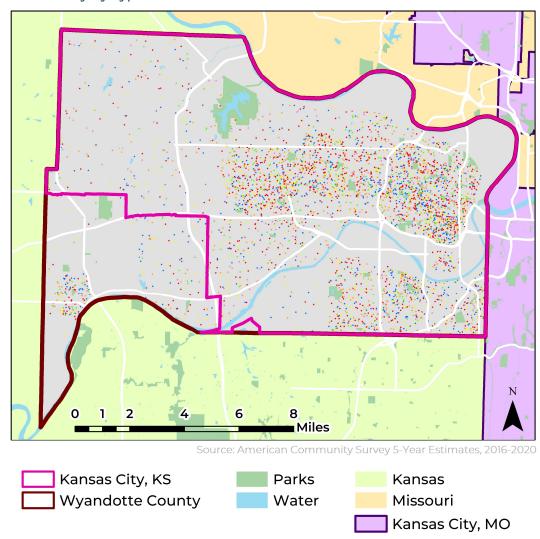
Table 18. Disability by Type

Disability Type	Kansa	s City	Wyandotte County	
Disability Type	#	%	#	%
Hearing difficulty	5,215	3.4%	5,726	3.5%
Vision difficulty	4,326	2.8%	4,552	2.8%
Cognitive difficulty	7,776	5.1%	8,515	5.2%
Ambulatory difficulty	10,922	7.2%	11,583	7.1%
Self-care difficulty	3,572	2.4%	3,865	2.4%
Independent living difficulty	6,555	4.3%	6,996	4.3%

Note: All % represent a share of the total population within the jurisdiction or region. Source: 2016-2020 5-Year American Community Survey, Tables B18102 to B18107

The spatial distribution of residents with disabilities is similar to that of the county's total population, clustered in eastern Kansas City, with lower densities in western Wyandotte County (see Figure 43).

Figure 43: Disability by Type



Type of Disability

1 Dot = 10 People

- Ambulatory Difficulty
- Cognitive Difficulty
- Independent Living Difficulty
- Hearing Difficulty
- Self-Care Difficulty
- Vision Difficulty

Accessible Housing Supply and Affordability

Any new multifamily housing with five or more units constructed after 1988 using federal subsidies must include a minimum of 5% of units accessible to persons with mobility impairments and an additional 2% of units accessible to persons with vision/hearing impairments (or one unit of each type, whichever is greater). Additionally, HUD provides support for accessible housing through its Section 202 Supportive Housing for the Elderly and Section 811 Supportive Housing for Persons with Disabilities programs.

A search for affordable elderly and special needs housing using HUD's Resource Locator tool was conducted to identify affordable rental properties in Kansas City and Wyandotte County designed to serve people with disabilities. The search returned four multifamily properties in Kansas City that offer affordable housing through the Section 811 Supportive Housing for Persons with Disabilities program. Three properties (Mosaic VII, Kansas Supportive Housing, and Blackbird Apartments) are located in the geographic center of the city in Victory Hills and Coronado. The other property, Kan-Do Apartments is located in the southeast corner of the city in the neighborhood of Rosedale.

The four properties offer a combined total of 73 units of affordable accessible housing. The largest property, Kan-Do Apartments, offers a total of 28 units. One-bedroom units are the most common unit size in all four of the properties. Two-bedroom units are available only in Mosaic VII and Blackbird Apartments.

A search through the affordable housing search engine Housing Apartments (housingapartments.org) returned two multifamily properties that provide affordable housing for elderly residents and people with disabilities. Cross-Lines Retirement Center houses 120 units of one-bedroom apartments in the Argentine neighborhood. However, as detailed in the Fair Housing Lawsuits and Litigation section of this study, the HUD's 2021 Real Estate Assessment Center (REAC) score for the center was 56, where a score of 60 or below is generally considered unacceptably low, indicating poor living conditions. A lawsuit regarding substandard living conditions in the center is ongoing. Powell Apartments is listed as subsidized affordable housing located next to Cross-Lines Retirement Center in Argentine, but the listing did not provide any details on the property, rent, or accessibility.

Affordable rent for an individual receiving the standard Supplemental Security Income (SSI) payment of \$841 per month is \$252. It is highly likely that people with disabilities who are unable to work and rely on SSI as their sole source of income face substantial cost burdens and difficulty locating affordable housing.

Publicly supported housing is often a key source of accessible and affordable housing for people with disabilities. As described in Chapter 7, the Kansas City, KS Housing Authority offers 1,642 Housing Choice Vouchers and 2,108 public housing units in Kansas City. The share of residents with a disability residing in publicly subsidized housing in Kansas City and the Kansas City MSA are shown below. In both the city and the MSA, the share of residents with a disability living in public housing units (29.1% and 29.3%, respectively) is more than double

the share of the overall city and county's population with a disability (13.5%). The share of Housing Choice Voucher recipients and residents in Project-Based Section 8 units with a disability is smaller, but still significantly larger than the disability rate of the city's population. Data on the disability status of Section 202 and 811 households was not available.

Table 19. Disability by Publicly Supported Housing Program Category

Housing Type	Share of Residents with a Disability		
Housing Type	Kansas City	Kansas City MSA	
Public Housing	35.7%	32.2%	
Project-Based Section 8	20.0%	22.7%	
Section 811 Housing	N/A	N/A	
Section 202 Housing	N/A	N/A	
HCV Program	24.6%	26.9%	

Source: HUD AFFH data, July 2020)

The outsized shares of public housing and HCV households with people with disabilities suggests that these programs are a significant component of the area's supply of affordable and accessible housing. The lack of accessible units available in the private rental market and the high utilization of publicly supported programs for affordable and accessible units demonstrate that the need for accessible housing options in Kansas City and Wyandotte County is not met by the current supply.

Stakeholders who participated in this planning process also noted a need to increase housing options for people with disabilities, emphasizing that housing with supportive services for people with intellectual and developmental disabilities and affordable housing near public transportation are top needs. Further, 53.2% of respondents to the public survey conducted as part of this analysis indicated that the lack of housing options available for people with disabilities poses a barrier to fair housing, and 60.7% noted a high level of need for housing for people with disabilities.

Zoning and Accessibility

Fair housing laws do not preempt local zoning laws but do apply to municipalities and local government units and prohibit them from making zoning or land use decisions or implementing land use policies that exclude or otherwise discriminate against protected persons. This includes a local government's affirmative obligation to provide reasonable accommodations to land use or zoning policies when such accommodations may be necessary to allow persons with disabilities to have an equal opportunity to use and enjoy housing. It also includes the affirmative obligation not to segregate housing for protected classes into lower-opportunity, less desirable areas of the jurisdiction. A jurisdiction's design and construction requirements (as contained in the zoning ordinance or building codes) also must be congruent with the Fair Housing Amendments Act's accessibility standards for design and construction. The Unified Government has adopted and incorporated by reference the 2012 International Building Code and the 2012 International Residential Code

for One- and Two-Family Dwellings. Effective March 8, 2021, the 2012 IBC is a HUD-recognized safe harbor for compliance with the FHAA's accessibility design and construction requirements.

Housing for Unrelated Persons and Persons with Disabilities

It is common for local governments to use their zoning code's definition of "family" to limit the number of unrelated persons who may live together in a single dwelling as a means of preserving the stable, traditional, and residential character of their neighborhoods. However, unreasonably restrictive definitions may limit housing for nontraditional families, who in every sense but a biological one, share the characteristics of a traditional family related by blood or marriage. Restrictive definitions of family also may have the effect of limiting fair housing choice for persons with disabilities who reside together in supportive or congregate living situations. The UG's zoning code limits the definition of "family" to not more than five unrelated persons (or a combination of persons related by blood or marriage and not more than two unrelated adults up to a total of five persons):

"One or more persons who are related by blood or marriage, and including any foster children, or a group of not more than five persons living together by joint agreement on a nonprofit cost sharing basis, or a combination of persons related by blood or marriage along with no more than two unrelated adults to a maximum number of five persons, living together and occupying a single housekeeping unit with single kitchen facilities."

This definition is neither the most restrictive or permissive and is comparable with similar jurisdictions (including Wichita and Kansas City, MO). However, a more contemporary and equitable approach is to define a single family or household not in terms of blood or marriage or an arbitrary number of unrelated persons but in terms of a "functional family" or common household sharing common space, meals, and household responsibilities. Better still, a more progressive land use and housing planning strategy is to leave maximum occupancy per dwelling as a matter of health and safety regulated by the building code rather than the zoning regulations just as the zoning code does not limit the number of related household members residing together. Another option is to allow an administrative process for rebutting the presumption that a group exceeding the permitted maximum number of unrelated persons is not otherwise residing together as a single housekeeping unit and functional family. Limiting a family to no more than five unrelated individuals is neither the most permissive nor most restrictive under case precedent, but it does fail to treat nontraditional, but functionally equivalent, household relationships equal with those related by blood or marriage and may violate fair housing, privacy, and due process protections if challenged.

The zoning code's definition of family is more permissive towards unrelated persons with disabilities than towards other groups of unrelated persons. Up to eight persons with disabilities plus two supportive staff residents may reside together as a family unit:

"In addition, up to ten persons, including eight or fewer persons with a disability or handicap and not to exceed two staff residents residing in a dwelling shall be considered to be a family.

Handicapped persons are defined in Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988."

Group housing for persons with disabilities is protected by state law which prohibits local zoning regulations, resolutions, or other ordinances from excluding group homes for physically, mentally, or developmentally handicapped persons from any zone or area where single family dwellings are permitted or subjecting group homes to regulations not applicable to other single-family dwellings. The state defines "group home" as a licensed residential facility for up to eight persons with a disability and two residential staff person who need not be related. The Unified Government's definition of family is in line with the state's protection of group homes for up to eight persons with disabilities plus two residential caregivers. As long as the housing meets the definition of "family," it will be permitted in single family districts without requiring special approval. 53

Reasonable Accommodations

Adopting a reasonable accommodation ordinance is one specific way to address land use regulations' impact on housing for persons with disabilities. Federal and state fair housing laws require that municipalities provide individuals with disabilities or developers of housing for people with disabilities flexibility in the application of land use and zoning and building regulations, practices, and procedures or even waive certain requirements, when it is reasonable and necessary to eliminate barriers to housing opportunities, or "to afford persons with a disability the equal opportunity to use and enjoy a dwelling." (The requirements for reasonable accommodation under the Americans with Disabilities Act (ADA) are the same as those under the FHA. 42 U.S.C. 12131(2).) However, the FHA does not set forth a specific process that must be used to request, review, and decide a reasonable accommodation. Examples of a reasonable accommodation request may be simple such as a modification of the setback or lot coverage requirements to allow an external mobility ramp; modifying existing indoor space for accessible design features; parking changes; or more complicated like allowing a personal care home with more residents than would meet the jurisdiction's definition of "family" without subjecting the applicant to the costly, time-consuming, and unpredictable special use permit or variance process.

The Unified Government has not adopted a clear and objective process by which persons with disabilities may request a reasonable accommodation to zoning, land use, and other regulatory requirements. Special use and variance applications require a pre-application conference; neighborhood meeting; review and recommendation by both planning staff and planning commission; and finally decision by the board of commissioners following public notice and a public hearing. (This is required for any applicant seeking a special use or

⁵² See K.S.A. 12-736 et seq.

⁵³ The UG's zoning code contains a definition of "group home" that diverges from the state's definition of group home. Under the Unified Code, "group home" means "a residential dwelling occupied as a residence by persons who do not constitute a family," –i.e., more than 5 unrelated persons living together or more than 8 persons with disabilities living together. It is recommended that the local definition be amended to be consistent with the state definition and understanding. Group dwellings not meeting the definition of family are only allowed with approval of a special use permit in all zoning districts.

variance and is not limited to housing for persons with disabilities.) Whereas simple administrative procedures may be adequate for the granting of a reasonable accommodation, the variance procedures subject the applicant to the public hearing process where there is the potential that community opposition based on stereotypical assumptions about people with disabilities and unfounded speculations about the impact on neighborhoods or threats to safety may impact the outcome. Although the FHA does not require a specific process for receiving and deciding requests for reasonable accommodation, as a matter of equity, transparency, and uniformity, it is advisable that local jurisdictions adopt a standardized process as part of their zoning or nondiscrimination ordinances.

Model ordinances are available that have been approved by HUD or the DOJ as part of fair housing settlement or conciliation agreements. These model ordinances include a standardized process so that there is transparency and equality in how requests are treated, and gives the director of planning or zoning administrator, or her designee, the authority to grant or deny reasonable accommodation requests without the applicant having to submit to a public hearing process. The evaluation and decision-making process should include safeguards to protect confidential information regarding a person's disabilities.

Chapter 9. Fair Housing Activities

Fair Housing Lawsuits and Litigation

Below is a summary of the nature, extent, and disposition of three significant housing discrimination lawsuits filed and/or adjudicated between January 2017 and February 2022 involving or affecting parties from KCK and Wyandotte County, and which may impact fair housing choice within the study area. The cases chosen for discussion illustrate how discrimination in housing can show up in a variety of ways: sexual harassment by housing providers; racial discrimination in brokerage services; and reasonable accommodations for accessibility and habitability for persons with disabilities.

United States v. Kansas City Kansas Housing Authority, Civil Action No. 2:15-cv-09352-JAR (D. Kan; filed Oct. 26, 2015; settled Sept. 29, 2017).

The original complaint (as amended on September 22, 2016) came as a referral from HUD following an investigation and charge of discrimination. The DOJ alleged that three Kansas City Kansas Housing Authority (KCKHA) employees—including a former administrative coordinator and hearing officer, a property manager, and a director of housing management—engaged in a pattern or practice of sexually harassing female housing applicants. The individually named defendants engaged in unwanted sexual conduct as a condition for favorable hearing decisions, explicitly conditioned housing benefits in return for sexual favors, and made repeated unwelcome and offensive sexual advances to women residing in or applying for public housing, denying those aggrieved of the rights protected by the Fair Housing Act. Sexual harassment is a form of prohibited sex discrimination under the FHA.

The lawsuit alleged that KCKHA was liable for the unlawful actions of the individually named defendants who were exercising their authority as KCKHA employee and on the grounds that some incidents of sexual harassment were known or should have been known by KCKHA management.

KCKHA operates separately from the Unified Government of Wyandotte County and the City, but the UG mayor and commissioners maintain indirect control by appointing its 12-member governing board.

KCKHA denied that it knew or should have known of any of the alleged conduct, denied that the alleged conduct was performed within the course and scope of the individual defendants' employment, and denied that the claims arise to a pattern or practice of discrimination. Nonetheless, the defendants agreed to settle the case and agreed to pay a

total of \$360,000 in monetary damages to 14 current and former KCKHA residents and applicants who were subjected to sexual harassment, as well as \$5,000 to the United States in civil penalties. The individually named defendants are permanently barred from directly or indirectly participating in any public housing program. The settlement also requires KCKHA to conduct training, to adopt new policies and procedures to prevent sexual harassment by its employees, and to provide a mechanism by which tenants and applicants can register complaints about sexual harassment with KCKHA management.

National Fair Housing Alliance v. Redfin Corp., Civil Action No. 2:20-cv-01586 (W.D. Wash., filed Oct. 28, 2020).

In a lawsuit filed in federal court in Seattle, the NFHA and other fair housing advocacy nonprofits accused Redfin—a real estate technology company that provides home listings and valuation estimates to buyers and sellers and operates one of the country's largest brokerages—of disproportionately withholding service to homebuyers and sellers in predominately nonwhite neighborhoods in many cities, including KCK, in what plaintiffs termed a form of "digital redlining." Redlining, which was outlawed by civil rights laws in the 1960s, is a form of discriminatory practices in which lenders, insurers, brokers, and others in housing-related industries withhold services from certain communities based on race and is responsible for entrenched residential segregation.

Redfin sets a minimum valuation in every market before it will sell a home on behalf of a seller or buy one on behalf of a buyer. The minimum price threshold varies from one metropolitan area to another, between counties, between cities within counties, and even between one part of town to another. The lawsuit was based on a two-year analysis by Plaintiffs of how Redfin had applied its minimum price thresholds in ten metropolitan areas: Baltimore; Chicago; Detroit; Kansas City, Kan. and Kansas City, Mo.; Long Island; Louisville; Memphis; Milwaukee; Newark, and Philadelphia across the country. The price minimums, the suit alleged, were not applied equally, finding examples of homes in predominately white neighborhoods being more likely to be offered Redfin's best available services even with lower prices than some homes in nearby communities of color that were more likely to be denied the same services.

For instance, Plaintiffs examined thousands of home listings in greater Kansas City—Wyandotte, Johnson, and Leavenworth in Kansas and Jackson, Clay, and Platte counties in Missouri)— and found a January 2, 2019, snapshot showed buyers and sellers of homes in zip codes in which 70% or more of the residents were white ("Extremely White" zip codes) were 69.12 times more likely to be offered Redfin's best available services and rebates, compared with zip codes where 70% or more of the residents were not white ("Extremely Non-White" zip codes). In contrast, buyers and sellers of homes in Extremely Non-White zip codes were 5.18 times more likely to not be offered any service by Redfin than buyers and sellers of homes in Extremely White zip codes because they failed to meet Redfin's minimum price threshold for the market. Similarly, a snapshot on June 12, 2020, of KCK found buyers and sellers of homes in Extremely White zip codes were 7.16 times more likely to be offered the best available services and rebates than buyers and sellers of homes in Extremely Non-White zip codes and buyers and sellers of homes in Extremely Non-White zip codes were 4.08 times

more likely to be offered no Redfin services than buyers and sellers of homes in Extremely White zip codes. Plaintiffs allege these disparity ratios are statistically significant.

For the KCK area, about 53% of homes listed in predominantly white ZIP codes were offered Redfin's best available service, while about 14% of those listed homes failed to meet the threshold and were offered no services. In contrast, only 7% of homes listed in communities of color were offered the best available service while 58% of those listed homes received no services. Maps included with the complaint, show Redfin's best available service was widely offered in Johnson County and the parts of Kansas City west of Troost Avenue. But many homes listed in Kansas City, Kansas, and the parts of Kansas City, Missouri, east of Troost were offered no services.

Although the company has yet to file an Answer in the lawsuit, in public statements, Redfin denied liability and countered that it used race-neutral price points to determine which homes it can market and sell, which it argued is legally permitted and the only fair way to make that determination.

On January 10, 2022, the parties filed a Stipulation reporting to the court, among other things, that the parties had engaged in private mediation and had agreed on a framework for resolving the lawsuit. The parties subsequently reported to the court that they had made substantial progress in drafting a Settlement Agreement on the core substantive terms regarding monetary relief and operational commitments and that they expected to resolve open issues by April 29, 2022, by which time they will either (a) file a definitive settlement agreement, or (b) propose a new case schedule.

<u>Coe v. Cross-Lines Retirement Center, Inc.</u>, Civil Action No. 2:22-cv-02047 (D. Kan; filed Feb. 1, 2022).

Three named plaintiffs brought this federal lawsuit as a potential class action against the nonprofit Cross-Lines Retirement Center and Young Management Corp, alleging poor living conditions and violations under the Americans with Disabilities Act and the Fair Housing Act, and tort, contract, and other state law claims. Cross-Lines is a low-income retirement community consisting of two high rise apartment buildings with approximately 300 rental units for seniors 62 years and older or persons with disabilities in the Argentine section of Kansas City, Kansas. Young Management Corp. is the for-profit firm hired by Cross-Lines to serve as the property manager of the facilities and to maintain compliance for federally assisted housing programs and HUD-mandated programs, including funds from the federal Section 8 voucher program.

Named plaintiffs assert claims individually and on behalf of a purported class of residents for living conditions that subject residents to bed bug and rodent infestations, mold, unsanitary HVAC issues, flooding and leaking water, inaccessible common areas for mobility-impaired residents, and a lack of accessible and safe fire escape routes and fire prevention mechanisms given the relative immobility of the resident population. Plaintiffs allege that they have requested and been refused reasonable modifications and accommodations under the ADA and FHA. The complaint seeks injunctive relief to require defendants to take affirmative

action to bring Cross-Lines into compliance with the tenants' lease agreements and all applicable building, maintenance, fire, plumbing, mechanical, electrical, and habitability statutes and codes and the ADA and FHA. The plaintiffs also seek monetary compensation for actual damages and punitive damages.

Defendants filed an Answer and a Motion to Dismiss (the ADA and nuisance claims specifically) on April 12, 2022. As of the writing of this report, the court had not ruled on defendants' motion and the case was still pending.

In reporting on the lawsuit, The Kansas City Star obtained and reviewed hundreds of pages of inspection reports by local, state, and federal regulatory agencies which largely corroborate the claims enumerated in the Plaintiffs' complaint and add alarming details regarding the poor health and safety conditions and failed standards of the 50-year-old retirement facility. For example, Cross-Lines' 2021 Real Estate Assessment Center (REAC) score performed by HUD was 56, where a score of 60 or below is generally considered unacceptably low. The Unified Government threatened to suspend rental licenses after at least 13 units failed minimum health and safety standards in 2020, but it must also consider that for many residents Cross-Lines is all they can afford as there is a dearth of affordable senior housing in the Kansas City area. Interviewed by The STAR, Angela Markley, the Unified Government commissioner who represents Cross-Lines' district, acknowledged, "There are people who would like to move out of that building, but there's just really no place for them to go. We lack apartments in general, in the neighborhoods that I represent, and then we certainly lack apartments that are subsidized in a way to the senior citizens who can afford to live in them."

Fair Housing Resources

Fair housing laws may be enforced at the local, state, and federal level. Kansas's counterpart to the federal Fair Housing Act—Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988, 42 U.S.C. §§ 3601 et seq. (the "FHA" or "FHAA")—is codified in the Kansas Act Against Discrimination, K.S.A. 44-1015 et seq. Both the federal and state laws prohibit discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on sex, ⁵⁴ race, color, disability, religion, national origin, or familial status. These laws also protect persons from retaliation for exercising fair housing rights. Although federal law sets the minimum standards for fair housing enforcement, it does not preclude local and state laws from expanding protected classes and fair housing rights. Kansas's antidiscrimination law does not extend protections to any other class of persons outside of those protected by the FHAA.

⁵⁴Following the Supreme Court's decision in *Bostock v. Clayton County*, 140 S. Ct. 1731 (2020), which analyzed the sex discrimination language in Title VII of the Civil Rights Act, an individual's sex as a protected status is inclusive of the person's identification as heterosexual, homosexual, bisexual, transgender, queer or any other subcategory or derivative of the word "sex." *See* Guidance from The Kansas Human Rights Commission, *available at* khrc.net.

State and local fair housing laws deemed "substantially equivalent" to the federal FHAA—with parallel provisions regarding rights, procedures, remedies, and judicial review and enforcement—may qualify for HUD-subsidized enforcement of fair housing laws through HUD's Fair Housing Assistance Program (FHAP). Under Kansas's Act Against Discrimination, the Kansas Human Rights Commission has the authority and responsibility to administer and enforce state fair housing rights (as well as antidiscrimination rights in employment and public accommodation). The KHRC is not currently certified as a FHAP agency, but follows its own complaint, investigation, mediation, and enforcement procedures with funds appropriated by the state legislature from the state's general fund. The Commission offers a voluntary third-party mediation program statewide through Kansas Legal Services. When mediation services are rejected or unsuccessful and after investigation the Commission finds "probable cause" of discrimination, it will attempt to negotiate a written settlement between the parties. If conciliation efforts fail, the case may proceed to a public hearing before the Office of Administrative Hearings for adjudication of the claims.

The Kansas Act Against Discrimination permits local governments of the state to adopt fair housing ordinances consistent with the state act and to investigate and enforce alleged violations in lieu of state enforcement. The Unified Government has adopted a local nondiscrimination ordinance that expands the list of state and federal protected classes in housing to include also ancestry, sexual orientation, and gender identity. (UNIFIED GOV'T CODE § 18-58 et seq.)

Administrative Complaint Process and Procedures

An individual in Kansas City or Wyandotte County who believes he or she has been the victim of an illegal housing practice may file a complaint with the Unified Government's director of Human Services Department, the Kansas Human Rights Commission, or with the appropriate HUD Regional Office of Fair Housing and Equal Opportunity (FHEO) within one year of when the discriminatory practice occurred. The investigation, conciliation, reasonable/no reasonable cause findings, and charge procedures under the Kansas Act Against Discrimination and the local Unified Government's antidiscrimination ordinance are substantially similar to HUD's administrative process, including a finding of liability with the availability of compensatory and injunctive relief for the aggrieved complainant.

Under the Unified Government Code, the director of the Human Services Department is empowered "to receive, initiate, investigate and pass upon complaints alleging discrimination in housing or real estate transactions." (UNIFIED GOV'T CODE § 18-114 et seq.) If conciliation efforts by the department are unsuccessful, and reasonable cause is found following an investigation, the Unified Government's chief counsel of the legal department is tasked with prosecuting alleged discriminatory housing practices (i.e. any act that is unlawful under the local ordinance or state or federal fair housing laws) on behalf of the

⁵⁵ HUD has certified two local Kansas agencies as FHAP participants: the City of Lawrence Human Relations Commission and the City of Salina Human Relations Department.

aggrieved party through either a civil action commenced and maintained by the commission or a formal administrative hearing before a municipal judge serving as the presiding officer. A respondent found liable for a discriminatory housing practice may be responsible for injunctive relief, actual damages, a civil penalty up to \$50,000, and the possibility of other disciplinary action, including, where appropriate, the suspension or revocation of respondent's business/regulatory license.

Under the Kansas Act Against Discrimination, if the parties do not elect mediation with Kansas Legal Services or mediation fails, the Kansas Human Rights Commission (KHRC) is responsible for conciliation efforts where the investigator recommends there is probable cause. The Office of Administrative Hearings performs the adjudicatory functions of the KHRC. As with the Unified Government's ordinance, a respondent found liable by the Commission for a discriminatory housing practice may be responsible for injunctive relief, actual damages (including under state law damages caused by pain, suffering and humiliation), a civil penalty up to \$50,000, and the possibility of other disciplinary action, including, where appropriate, the suspension or revocation of a violator's business/regulatory license.

If an administrative complaint is filed with the FHEO office, typically, once certified, HUD refers complaints of housing discrimination that it receives back to the state or local FHAP agency for investigation, conciliation, and enforcement activities. HUD policy favors having fair housing professionals based locally where the alleged discrimination occurred because it has found that a state or local agency's closer proximity to the site of the alleged discrimination provides greater familiarity with local housing stock and trends and may lead to greater efficiency in case processing. Because no state or local agency with jurisdiction over the United Government currently is authorized by HUD to administratively enforce and adjudicate federal fair housing complaints, it will retain complaints it receives from a Kansas City/Wyandotte County complainant and begin the investigation process. The aggrieved party also may file a lawsuit in federal district court within two years of the discriminatory act (or in the case of multiple, factually-related discriminatory acts, within two years of the last incident). Where an administrative action has been filed with HUD, the two-year statute of limitations is tolled during the period when HUD is evaluating the complaint.

For the federal administrative complaint process, after the FHEO receives a complaint, it will notify the alleged discriminator (respondent) and begin an investigation. During the investigation period, the FHEO will attempt through mediation to reach conciliation between the parties. If no conciliation agreement can be reached, HUD must prepare a final "Determination" report finding either that there is "reasonable cause" to believe that a discriminatory act has occurred or that there is no reasonable cause. If the FHEO finds "reasonable cause," HUD must issue a "Charge of Discrimination." If the FHEO determines that there is no "reasonable cause," the case is dismissed. The advantages of seeking redress through the administrative complaint process are that HUD takes on the duty, time, and cost of investigating the matter for the complainant and conciliation may result in a binding settlement. However, the complainant also gives up control of the investigation and ultimate findings.

If a charge is issued, a hearing/trial will be scheduled before an administrative law judge. The ALJ may award the aggrieved party injunctive relief, actual damages, and also impose civil penalties; but unlike federal district court, the ALJ may not impose punitive damages. Administrative proceedings are generally more expedited than the federal court trial process.

However, the aggrieved party or the respondent may elect to have the administrative proceeding terminated and the case instead adjudicated in federal court. The Department of Justice will prosecute the case on behalf of the aggrieved party. Additionally, the DOJ may bring suit on behalf of individuals based on referrals from HUD in the case of a "pattern or practice" of discriminatory actions, a case of particular importance to the public interest, or when there has been a breach of a conciliation agreement. An aggrieved party may intervene in any action filed by the DOJ.

In addition to or as an alternative to filing an administrative complaint, an aggrieved person may commence a civil action in an appropriate United States district court or state court not later than two years after the occurrence or the termination of an alleged discriminatory housing practice thus maintaining control of the case and the potential to collect punitive damages. as long as the parties have not already entered into a conciliation agreement to resolve the alleged discriminatory housing practices or, following a charge of discrimination, an administrative hearing has already commenced. The filing of a complaint with the local HSD, state HRC, or FHEO office does not invalidate, restrict, or deny any right or remedy a person may have under state or federal law or preclude any cause of action in court for the violation of civil rights.

The advantages of seeking redress through the administrative complaint process are that administrative proceedings are generally more expedited than the federal court trial process as the regulations put time constraints upon the investigation and final administrative disposition of a complaint; the enforcement agency takes on the duty, time, and cost of investigating the matter; and conciliation may result in a binding settlement. However, the complainant also gives up control of the investigation and ultimate findings and potential remedies are more limited.

Housing discrimination claims may be brought against local governments and zoning authorities and against private housing providers, mortgage lenders, or real estate brokers. If an individual has evidence that his/her rights under the FHAA or Kansas Act Against Discrimination have been violated in a final land use or zoning decision, the aggrieved person may file a complaint with HUD, or file a lawsuit directly in state or federal court within the statute of limitations period. (HUD refers matters involving the legality of state or local zoning or other land use law or ordinance to the Department of Justice for further enforcement. See 42 U.S.C. 3610(q)(2)(C)).

Complaints Filed with HUD

Region VII of HUD's Office of Fair Housing and Equal Opportunity (FHEO) receives complaints by households regarding alleged violations of the Fair Housing Act for cities and counties

throughout Kansas (as well as Iowa, Nebraska, and Missouri). The mission of the FHEO is to eliminate housing discrimination, promote economic opportunity, and achieve diverse, inclusive communities. To achieve this mission, the FHEO receives and investigates complaints of housing discrimination, and leads in the administration, development, and public education of federal fair housing laws and policies.

Kansas City Regional Office of FHEO
U.S. Department of Housing and Urban Development
Gateway Tower II
400 State Avenue, Room 200
Kansas City, Kansas 66101-2406
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E: ComplaintsOffice07@hud.gov

The Kansas City Regional Office of the FHEO maintains data reflecting the number of complaints of housing discrimination received by HUD, the status of all such complaints, and the basis/bases of all such complaints. The office responded to a request for data regarding complaints received affecting housing units in Kansas City and Wyandotte County for the five-year period January 1, 2017 through December 31, 2021. For the requested time period HUD received 49 formal complaints of alleged housing discrimination affecting aggrieved persons or subject properties in Kansas City or the County. Of those, HUD reported that 45 concerned Kansas City and 4 were based outside of the city but within Wyandotte County (one arising from Edwardsville and three from Bonner Springs).

Table 20. Complaints Received by Basis/Protected Class Status

Basis	2017	2018	2019	2020	2021	Total
Race	4	5	8	5	3	25
National Origin		1	1	2	2	6
Religion				1		1
Sex	1	3	4	2		10
Disability	2	5	5	2	3	17
Familial Status		1	4	1		6
Retaliation			1			1
Total Number of Cases Filed per year (which may include more than one basis of discrimination per complaint)	7	11	15	8	8	49

More than one basis of discrimination may be cited in a single complaint, thus why there were 66 identified bases of discrimination in the 49 complaints filed. Race was the most often cited basis of discrimination, occurring in approximately 50% of reported cases, followed by disability in approximately 34% of cases, and sex in approximately 20% of cases.

Complainants also may cite more than one discriminatory act or practice, recorded as the discriminatory *issue*. HUD reported that the complaints filed identified the following issues: retaliation; discriminatory terms and conditions; making housing unavailable; and failure to allow a reasonable accommodation.

As of March 25, 2022, three of the 49 cases were still pending/open. The closed cases were resolved in the following manner: 22 complaints were dismissed for "no cause"—i.e. after a full investigation was conducted, evidence did not support reasonable cause to believe that an unlawful act had occurred; 10 cases were closed due to settlement/conciliation between the parties; 7 complaints were withdrawn by the complainant; 5 complaints were administratively closed; and 2 complaints were closed due to a lack of jurisdiction. In cases resolved by settlement/conciliation, the respondents did not necessarily admit liability, but may have settled to avoid further expense, time, and the uncertainty of litigation.

Complaints Filed with the Kansas Human Rights Commission or Unified Government's Human Services Dept.

The Kansas Human Rights Commission did not respond to a request for data regarding housing discrimination claims it may have received for complainants from Kansas City or the County.

As for the Unified Government's Human Services Department, the director responded that the office does not keep records of the requested information. Furthermore, the Advisory Commission on Human Relations and Disability Issues, created by ordinance effective December 1, 2016, has not presented a report to the Board of Commission related to housing issues for the community's population of persons with disabilities.

Past Fair Housing Goals and Related Activities

Five cities, various government agencies and nonprofit organizations in the Kansas City region worked with the Mid-America Regional Council (MARC) in 2016 to develop the Plan for Affirmatively Furthering Fair Housing (AFFH). The strategies and goals of the AFFH are incorporated into the 2017-2021 Consolidated Plan. There were two community AFFH Plan workshops hosted and facilitated by Community Development and MARC with community stakeholders to seek input regarding strategies, goals and outcomes for the AFFH Plan. The Unified Government conducted outreach efforts to maximize input from a large cross-section of stakeholders. This outreach effort included public meetings, published meeting notices, stakeholder meetings and public workshops. The plan was submitted to HUD on November 3, 2016 and went into effect in May of 2017. An annual report for the AFFH Plan can be found in attachments to this report.

As part of a Sustainable Communities Regional Planning Grant project, the Mid-America Regional Council produced a Fair Housing and Equity Assessment (FHEA) for the greater Kansas City region in 2014. At that time, HUD encouraged its grantees to join regional FHEA collaborations when possible and viewed the regional fair housing studies, when incorporating the standards set forth in the Fair Housing Planning Guide, as sufficient to fulfill both the FHEA requirement as well as the regulatory Affirmatively Furthering Fair Housing requirement for any participating jurisdiction that signed on. Condensing the requirements into a single regional document was believed to result in a more meaningful analysis while conserving resources and avoiding duplication.

Prior to participation in the regional FHEA in 2014, the Unified Government last prepared an Analysis of Impediments to Fair Housing Choice in 2011, also as part of a group of city and county governments throughout the Kansas City region.

These prior fair housing studies each identified fair housing barriers in the respective jurisdictions and recommended actions to address them. Specifically for the 2014 FHEA, the Unified Government together with MARC held two community workshops to collect input from community stakeholders on actionable strategies, goals, and outcomes to implement the recommendations contained in the FHEA. The strategies and goals of this AFFH Plan were incorporated into the 2017-2021 Consolidated Plan. The plan was submitted to HUD in 2016 and went into effect in May of 2017. The fair housing goals specifically attributed to Kansas City, KS are listed in the table that follows along with a summary of the progress made toward addressing them.

Table 21. Actions Taken to Address Previously-Identified Fair Housing Issues

Fair Housing Goal	Implementation Status
KCK-1: 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	Beginning in 2017, the UG has annually reviewed the feasibility of adding additional resources (including increased CDBG funding) to be allocated to the minor home repair program. The program's budget was increased by \$100,000 from the FY2018-2019 CDBG budget in order to increase the number of homes repaired that are owned by low income and members of protected classes, particularly the elderly. This increased funding level was maintained for the 2019-2021 budget years.
KCK-2: 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 who do not have the resources to make repairs on their own.	With coordination between Livable Neighborhoods, the Code Enforcement Division, and the Community Development Department, the UG has developed a program using general fund resources to address residential code violations that are ineligible under the CDBG program. For the 2019-2020 program year there was an increase in barrier removal projects— a subset of the Emergency Home Repair Program. These projects ensure that elderly individuals and people with disabilities are able to safely remain in their homes.
KCK-3: 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	The UG County Administrator's office, along with the UG Community Development and Finance Departments, has been working with Mutual of Omaha and Alt-Cap to create a business plan for a Development Fund for Kansas City, Kansas. In 2019, Mutual of Omaha changed ownership and this project is currently on hold while other avenues are explored.

KCK-4: 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.	In 2019, KCK began the process of evaluating its building codes to determine the extent to which the needs of disabled persons are addressed in new housing construction. As this process continues, the UC's Neighborhood Resource Center and Urban Planning and Zoning Departments will assess current building codes and recommend to UC commission changes that will enhance accessibility of new housing and encourage universal design.
KCK-5: KCK will promote services, including career exploration, mentoring, and experiential learning to enable middle and high school students to better prepare for careers.	The UG has been working with USD 500 to support its Diploma Place Program and other programs, such as the College Advising Corps, that help low-income and minority students gain access to college. The UG will continue to support these initiatives and evaluate new approaches for local school districts.
KCK-6: 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.	In 2019, the UG Economic Development Department announced numerous projects that will focus on bringing new employment opportunities for Wyandotte County residents. Additionally, the UG continues to work with its economic development partners to create and attract jobs to the area.
KCK-7: Include evaluation of access to community resources for low income and protected persons into comprehensive planning processes.	Beginning in 2017, the UG's Planning Department began reviewing its citizen participation process to achieve greater participation for low-income persons and members of protected classes during the comprehensive planning processes. Due to the COVID-19 crisis and restriction of in-person activities the UG has developed virtual tools for residents to remain engaged.
KCK-8: Adopt and implement complimentary mobility options such as walking, biking car sharing.	In 2020, the UG adopted a Complete Streets ordinance to ensure that pedestrian and bike options are considered in new street projects to ensure connectivity for Wyandotte County residents. In 2021 the UG began the GoDotte planning process to evaluate all transportation options and needs in Wyandotte County.

Chapter 10. Identification of Impediments

Described below are the fair housing impediments identified in this Analysis of Impediments, along with associated contributing factors. Contributing factors are issues leading to an impediment that are likely to limit or deny fair housing choice or access to opportunity. Recommended activities to address the contributing factors are provided in Table 22, along with implementation timeframes and responsible parties.

Impediment #1: Low Labor Market Engagement and Limited Incomes Restrict Housing Choice and Access to Opportunity Among Protected Classes

Disparities in labor market engagement exist by geography, race, and ethnicity in Kansas City and Wyandotte County. Residents of the Rosedale neighborhood and parts of western Wyandotte County tend to have the highest levels of educational attainment and labor force participation and experience the lowest levels of unemployment. In contrast, residents of parts of eastern Kansas City, including the northeast area, tend to have the lowest levels of educational attainment and labor force participation and experience unemployment at the highest rates. Median household incomes are highest in Piper and western Wyandotte County and lowest in parts of downtown, northeast, and central Kansas City, and the Armourdale neighborhood, where they fall below \$30,000 in ten census tracts. Among racial and ethnic groups, residents who identify as some other race alone, Hispanic, and Native American have the lowest rates of educational attainment (5.2%, 8.6%, and 10.2% have a bachelor's degree or higher, respectively), and Black or African American residents experience the highest rates of unemployment (10.3%). Low levels of labor market engagement may drive down wages, thus restricting housing choice and access to opportunity among protected classes.

Place-based strategies allow for the targeting of resources and outreach efforts to areas with high proportions of residents whose housing choices may be limited by low earnings or unemployment. These strategies can be combined with other approaches focused on closing skills gaps and developing career pathways, increasing job creation and quality standards, and raising the wage floor. Examples of place-based strategies to increase labor market engagement include increasing awareness of high-growth jobs that pay family-sustaining wages and connections to the training necessary to obtain them, and targeting

neighborhoods with high proportions of low-earning workers as priorities for interventions that increase awareness of available subsidies and resources.⁵⁶

Planning efforts underway in the county provide recommendations for increasing labor market engagement and earnings in Wyandotte County and Kansas City. The Wyandotte County Community Health Improvement Plan (2018-2023) details 11 strategies aimed at reducing barriers to accessing living wage jobs for Wyandotte County residents, including supporting the retention and expansion of quality childcare spaces and increasing access for families; supporting the implementation of a quality improvement system for early education providers; developing a multi-faceted, customized Business ESL training program; increasing training and education opportunities for individuals under court supervision and beyond; and supporting and expanding college and career readiness in all Wyandotte County School Districts to support post-secondary credentials; among others. Efforts to address these and other economic and workforce development goals—such as through the Start Young supplemental childcare scholarship program and the Wyandotte Economic Development Council and Kansas City Kansas Community College's workplace business ESL program—can be targeted to areas of the county with lower levels of labor market engagement. These efforts are vital to improving labor market engagement among protected classes and thus to increasing housing choice and economic mobility in Kansas City and Wyandotte County.

Impediment #2: Continued Need for Neighborhood Investment in Areas with High Poverty Rates and Low Levels of Access to Resources and Services

Low levels of access to resources and services in areas with higher levels of poverty—combined with moderate levels of segregation by race, ethnicity, and income—also create barriers to access to opportunity in Kansas City and Wyandotte County. The need for neighborhood investment is particularly acute in parts of eastern Kansas City, areas with the highest poverty rates and lowest levels of access to resources, such as fresh food retailers, healthcare, and high-performing schools. Data from the American Community Survey, local plans and studies, the community survey conducted as part of this planning process, community input from meetings and stakeholder interviews, and other sources indicates that residents of eastern Kansas City tend to have lower levels of access to high-quality neighborhood facilities, resources, and services:

Food: Disparities in access to fresh food exist across the county. In three census tracts in the northeast area, 77% to 88% of residents have low incomes and live more than ½ mile from a supermarket. In six additional tracts in east and northeast Kansas City, between 62% and 66% of residents meet the USDA definition of low income and low access at ½ mile. Much of northeast Kansas City is served primarily by dollar stores or smaller food outlets, indicating that many residents need may access to vehicles to

 $^{^{56}}$ Nelson, M., Wolf-Powers, L., & Fisch, J. (2015). Persistent low wages in New Orleans' economic resurgence: policies for improving earnings for the working poor. In The Data Center. (2015). New Orleans Index at 10.

access one of the area's larger supermarkets. 85.6% of survey respondents said that grocery stores and other shopping are not equally available across the city and county.

- Healthcare: Residents of east Kansas City tend to be uninsured at the highest rates in the county (28.8% to 36.9% uninsured residents in 10 census tracts), while residents of west Wyandotte County are most likely to have health insurance (3.1% to 3.6% uninsured residents in five census tracts). The Wyandotte County Community Health Improvement Plan details nine strategies aimed at increasing access to health care for all and improving the capacity of the health care system to serve all people, including coordinating and improving efforts to increase community member enrollment in Medicaid and Marketplace health insurance plans; expanding KanCare (Medicaid); improving community knowledge and availability of transportation to healthcare providers; and increasing available health services for youth, specifically in school settings; among other strategies.
- Schools: School districts in the county that have greater shares of economically disadvantaged students tend to receive lower district ratings, indicating disparities in school district performance by socioeconomic status. These districts tend to also have lower proportions of white students, indicating high levels of segregation by district and disparities in access to the highest performing schools by race and ethnicity. Stakeholders interviewed during this planning process emphasized a need to expand youth education and recreation programming, to fund prevention and diversion efforts to eliminate homelessness among students, and to increase internet access for youth.
- Environmental Quality: Stakeholders emphasized a high level of need for parks and recreation facilities and improvements, noting that significant variation exists between lower- and upper-income areas of the county regarding the quality of parks, available amenities, and maintenance. Residents and stakeholders described disparities in funding across the county's parks, noting that while most of the county's parks are located in eastern Kansas City, larger parks such as Wyandotte County Lake and Park receive a disproportionate share of parks funding. About 24% of survey respondents noted that parks and trails are equally provided in their community, while about 66% said that they are not equally available.

Toxic release inventory (TRI) sites in Wyandotte County are clustered in northeast Kansas City and along the Kansas River. While a larger number of TRI sites are clustered in northeast Kansas City, sites located along the Kansas River tend to have higher Risk-Screening Environmental Indicators (RSEI) scores, indicating higher levels of risk associated with toxic releases. In particular, the Harcros Chemicals and Versaflex sites, both located near the Kansas River, have RSEI scores that are several times higher than those of other nearby facilities, indicating significantly greater health risks for residents living near these facilities.

Together, these measures indicate that a lack of access to high-quality neighborhood facilities, resources, and services in areas of the city and county restrict access to fair housing

choice by limiting opportunity for residents. To address disparities in neighborhood resources and associated lack of access to opportunity, meeting attendees and stakeholders interviewed during this planning process emphasized the need for continued investment in neighborhood services, facilities, and infrastructure, particularly in east and northeast Kansas City neighborhoods.

Impediment #3: Housing Options for Persons with Disabilities are Limited

Approximately 13.5% of Wyandotte County's population has a disability, of which more than one-third (36.2%) are aged 65 and older. Residents and stakeholders noted a need for additional housing focused on meeting the needs of these populations. Four multifamily properties in Kansas City— Mosaic VII, Kansas Supportive Housing, Blackbird Apartments, and Kan-Do Apartments—offer a combined total of 73 units of affordable accessible housing through the Section 811 Supportive Housing for Persons with Disabilities program. Two other multifamily properties—Cross-Lines Retirement Center and Powell Apartments—provide additional affordable housing for elderly residents and people with disabilities.

In addition to the limited supply of housing for people with disabilities, research on fair housing lawsuits and litigation indicates that the condition of housing for people with disabilities is a barrier to fair housing choice. Cross-Lines Retirement Center in the Argentine neighborhood, scored a 56 in HUD's 2021 Real Estate Assessment Center (REAC) evaluation, in which a score of 60 or below is generally considered unacceptably low, indicating poor living conditions. A lawsuit regarding substandard living conditions in the center is ongoing.

Discrimination based on disability status and failure to make accommodations also constitute barriers to housing choice for residents with disabilities. Disability was the basis for 17 of 49 formal complaints of alleged housing discrimination filed with HUD during from January 1, 2017 through December 31, 2021, about 34% of complaints filed during the five-year period.

Impediment #4: Historical Disinvestment in Housing Condition Disproportionately Affects Protected Classes

During its history, Kansas City, KS has grown westward from the convergence of the Kansas and Missouri Rivers. The city's growth pattern is reflected in the age and condition of its housing stock. Housing units are primarily single-family, with nearly half (49%) built prior to 1960. Historical redlining as discussed in the H.E.A.T. Report correlates with long-term underinvestment in many of Kansas City's older neighborhoods. These same neighborhoods, typically in the eastern third of the county, are also closest to the Kansas River and are more vulnerable to riverine flooding or overflowing sewers, which can also impact housing condition. Despite these conditions, the city's older housing stock is also less expensive and has attracted generations of Hispanic and Asian immigrants as well as long-standing Black residents. Conversely, higher-income residents tend to migrate outward to other areas of Wyandotte County or to surrounding counties for a wider variety of single-family housing as

well as newer housing in better condition. Voucher users also find difficulty implementing their vouchers in areas with limited housing supply, which has helped to deconcentrate their use throughout the county but forced many vouchers to expire without being used.

Impediment #5: Multifamily Uses Are Severely Restricted by Both Policy and Implementation of the Zoning Code

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

Impediment #6: Lack of Strong Networks Limits Ongoing Progress Towards Fair Housing Goals

The Housing and Community Needs Survey indicates that about 50% of respondents know or "somewhat know" where to file a housing discrimination complaint. The remaining 50% stated that they did not know where to file a complaint. A total of 49 fair housing complaints have been filed in the past 5 years, in addition to several lawsuits. A 2022 lawsuit against the Cross-Lines Retirement Center indicates that knowledge of how to file a complaint can be critical to drawing attention to – and remedying – substandard housing conditions. Continued marketing and coordination of fair housing activities can expand residents' knowledge of their fair housing rights. Fair housing education can extend to professionals in the real estate business, including bankers, realtors, and assessors, among others. High rates of mortgage denial in the city for non-white applicants, particularly those who are Black, Native American and Hispanic, are frequently initiated by poor credit history and debt-to-income ratio. With additional knowledge about lending issues facing non-white mortgage applicants, the Unified Government can help its real estate community expand access to mortgages as well through educational and marketing activities.

Table 22. Fair Housing Goals and Activities

Contributing Factors	Recommended Activities, Goals, and Timeframes	Responsible Parties and Partners			
Impediment #1: Low La	Impediment #1: Low Labor Market Engagement and Limited Incomes Restrict Housing Choice and Access to Opportunity Among Protected Classes				
Disparities in labor market engagement by geography, race, and ethnicity	 Continue to collaborate with key stakeholders with the goal of implementing workforce development strategies contained in the Wyandotte County Community Health Improvement Plan (2018-2023), including: Support the retention and expansion of quality childcare spaces and increase access for families In collaboration with Unified Government agencies, remove barriers to creating early childcare centers and facilities in Wyandotte County Support the implementation of a quality improvement system for early education providers, which contributes to school readiness for Wyandotte County children Develop a multi-faceted, customized Business ESL training program Expand and promote opportunities to increase ESL training programs with educational institutions and various organizations in the community Increase training and education opportunities, including support services to encourage retention, for individuals under court supervision and beyond Establish forums for employers to increase access to and appreciate the benefits of hiring qualified individuals who have been involved in the justice system Increase business investment in transportation solutions for job access by providing outreach and education to employers, assessing the needs of individual employers, developing customized solutions, when possible Support and expand college and career readiness in all Wyandotte County School Districts to support post-secondary credentials Marketing for workforce development programs should be targeted to areas of the city and county with the lowest levels of educational attainment and labor force participation and the highest levels of unemployment (Ongoing, 2022). Continue to support small business development through grant programs, including for renovations and façad	 Unified Government of Wyandotte County and Kansas City, KS Wyandotte County Community Health Improvement Plan partners Wyandotte County Economic Development Council Nonprofit community partners 			

Table 22. Fair Housing Goals and Activities (continued)

Contributing Factors	Recommended Activities, Goals, and Timeframes	Responsible Parties and Partners
Impediment #2: Continued Resources and Services	Need for Neighborhood Investment in Areas of the City and County with High Poverty Rates an	d Low Levels of Access to
Continued need for neighborhood reinvestment in east and northeast Kansas City	Using CDBG or other funding, fund projects that develop, expand, or improve community centers and programming, parks, healthcare facilities and services, and other public facilities, infrastructure, and services in low- and moderate-income census tracts, including in northeast and east Kansas City. Area master plans provide detailed plans for specific neighborhoods (Ongoing, 2022).	Unified Government of Wyandotte County and Kansas City, KS Nonprofit community partners
Lack of access to fresh food retailers, particularly in northeast Kansas City	♥ Using CDBG or other funding, fund projects that increase access to fresh food in low- and moderate-income census tracts, particularly in northeast Kansas City (Ongoing, 2022).	 Unified Government of Wyandotte County and Kansas City, KS Nonprofit community partners Fresh food retailers
Geographic disparities regarding school performance, and high levels of segregation by race, ethnicity, and income by school district	Partner with school districts, local nonprofit organizations, and other partners to provide resources and services to students in lower-performing schools, particularly in east and northeast Kansas City. These may include basic school resources and supplies, school readiness, mentoring and tutoring, family engagement and literacy, health services, behavioral and social supports, enrichment programs, programs to increase food security and access, support for ESL students and students with disabilities, resources for students experiencing homelessness, and other resources and services (Ongoing, 2022).	 Unified Government of Wyandotte County and Kansas City, KS School districts Nonprofit community partners and other partners

Table 22. Fair Housing Goals and Activities (continued)

Contributing Factors	Recommended Activities, Goals, and Timeframes	Responsible Parties and Partners
Impediment #3: Housing Opt	ions for Persons with Disabilities are Limited	
Lack of supply of housing accessible and affordable to residents with disabilities	 Consider changes to zoning code to avoid limiting fair housing choice for persons with disabilities who reside together in supportive or congregate living situations. Changes may include defining a single family or household in terms of a "functional family" or common household sharing common space, meals, and household responsibilities, or leaving maximum occupancy per dwelling as a matter of health and safety regulated by the building code. Amend the local definition of 'group home' to be consistent with the state definition (Ongoing, 2022). Adopt a clear and objective process by which persons with disabilities may request a reasonable accommodation to zoning, land use, and other regulatory requirements (Ongoing, 2022). Use HOME Investment Partnerships Program or other funding to support the development of affordable housing accessible to residents with disabilities (Ongoing, 2022). 	Unified Government of Wyandotte County and Kansas City, KS
Litigation history and complaint filings suggest housing providers need greater education and accountability around modification of dwellings and other accommodations for people with disabilities	 Through a contracted fair housing organization, provide education and outreach to landlords, property owners, property managers, real estate professionals, and lenders (Ongoing, 2022). Work with the fair housing organization annually to develop and deliver a fair housing education program that uses innovative ways to reach housing industry professionals on a variety of fair housing topics (Ongoing, 2022). Consider requiring landlords, housing-related businesses, and housing industry professionals found to be in violation of Unified Government rental licensing, codes, business licensing, or other local regulations to attend a fair housing training session as part of the requirements to cure the code or regulatory violation (Ongoing, 2022). 	Unified Government of Wyandotte County and Kansas City, KS
Low-income households, including the elderly and people with disabilities, have difficulty making needed home repairs	 Continue to fund housing rehabilitation activities to preserve the condition and affordability of housing in the city and county. (Ongoing, 2022) Work with the nonprofit community to support programs that assist people with disabilities with the cost of accessibility modifications to their homes (Ongoing, 2022). 	Unified Government of Wyandotte County and Kansas City, KS

Table 22. Fair Housing Goals and Activities (continued)

Contributing Factors	Recommended Activities, Goals, and Timeframes	Responsible Parties and Partners
Impediment #4: Historical D	Disinvestment in Housing Condition Disproportionately Impacts Protected Classes	
Continued need for neighborhood reinvestment in historically disinvested, low- and moderate-income census tracts	 Target funding toward rehabilitation and repair activities on residential structures in historically redlined areas. (Q3 2022, ongoing) Focus CDBG funds on infrastructure repairs in environmental justice areas, e.g., Armourdale, to help alleviate utility costs for low-income residents throughout the city. (Q3 2022, ongoing) Identify additional incentives to support the Kansas Housing Resource Corp. state LIHTC match in order to attract additional LIHTC developments. (Q1, 2023) Consider a rental rehabilitation program that would provide incentives to landlords to maintain their rental properties in good repair. (Q1, 2023) 	Unified Government of Wyandotte County and Kansas City, KS
Affordable units may become unaffordable as rehab/repairs are completed	Monitor rent levels, home prices, and property taxes in Kansas City neighborhoods at risk for gentrification. As redevelopment occurs, consider ways to encourage the development of mixed-income housing or to incentivize the inclusion of affordable housing units. (Ongoing, beginning Q3 2022)	Unified Government of Wyandotte County and Kansas City, KS
Impediment #5: Multifamily	Uses Are Severely Restricted by Both Policy and Implementation of the Zoning Code	
Unified Government zoning limits as-of-right multifamily density	 Identify areas with concentrated single-family areas to up-zone in order to create additional multifamily housing options. (Q3, 2022) Consider allowing small lot/zero lot line developments, cottage clusters, density blending and other alternative housing types by right in appropriate locations. (Q3, 2022) Incentivize the conversion of large single-family dwellings into 2-family, 3-family or multifamily dwellings, using shape and form to determine appropriateness in each neighborhood instead of density alone. (Q4, 2022, ongoing) Introduce more concise guidance in the rezoning and development process to reduce the amount of discretionary review for developers seeking approvals of various housing types. (Q1, 2023) 	Unified Government of Wyandotte County and Kansas City, KS
Not In My Backyard (NIMBY) attitudes limit multifamily and affordable housing development in Wyandotte County/Kansas City	 Develop and deliver community education around the concept of affordable housing and its cultural and economic value to the community. Develop an adaptable slide deck and presentation on the subject of the value of affordable housing, including qualitative and quantitative arguments. (Q2, 2023) Establish a small "speakers bureau" of designated city staff or other community partners to deliver the presentation to local groups. (Q2, 2023) Market the presentation and available speakers to community groups such as neighborhood/homeowners' associations, Rotary and other similar clubs, and associations of realtors, homebuilders, and lenders. (Q2, 2022, ongoing) 	Unified Government of Wyandotte County and Kansas City, KS

Table 22. Fair Housing Goals and Activities (continued)

Contributing Factors	Recommended Activities, Goals, and Timeframes	Responsible Parties and Partners
Impediment #6: Continued	Need for Fair Housing Education and Enforcement	
Black and Hispanic households experience high rates of mortgage loan denial	 Convene a working group of local bankers to identify collaborative steps the UG, lenders, and other local housing agencies could take to both increase the completion rate of loan applications and reduce the denial rates. (Q4, 2022) Continue exploring educational opportunities focused on building and maintaining credit, personal finances, and the homeownership process. Promote credit and personal finance education among high school students. (Q1, 2023, ongoing) Partner with a local community organization to create and distribute materials in various languages regarding tenants' rights and ways to obtain assistance with substandard housing issues. (Q1, 2023, ongoing) 	Unified Government of Wyandotte County and Kansas City, KS
Public input and data on housing discrimination complaint calls and filings indicate that more fair housing education is needed for landlords and lenders	 Through a contracted fair housing agency, provide education and outreach to landlords, property owners, property managers, and lenders. (Q4, 2022) Work with the agency annually to develop and deliver a fair housing education program that uses innovative ways to reach housing industry professionals on a variety of fair housing topics. (Q1, 2023, ongoing) 	Unified Government of Wyandotte County and Kansas City, KS