



Linwood Gardens, a 32-unit property adjacent to Linwood Presbyterian Church on Linwood Boulevard and Michigan Ave

KCMO HOUSING

Summary Report of the Consolidated Plan, Market Analysis, and Fair Housing Report Summary March 2022



Housing and Community Development Department

City of Kansas City, Missouri
4400 Martin Luther King Blvd, 2nd Floor
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03/29/2022

THE 5 YEAR CONSOLIDATED PLAN SUMMARY

The Consolidated Plan is designed to help states and local jurisdictions to assess their affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions.

INTRODUCTION

The City of Kansas City, Missouri, has prepared a Five-Year Consolidated Plan (the “Plan”) for 2022–2027. The Plan is a requirement for federal funding by the U.S. Department of Housing and Urban Development (HUD); and it covers planned investments in four entitlement programs including the Community Development Block Grant (CDBG), Home Investment Partnership (HOME), Housing Opportunities for Persons with AIDS (HOPWA) and the Emergency Solutions Grant (ESG). The Plan documents a local jurisdiction’s assessment of their affordable housing and community development needs and market conditions, allowing them to make data-driven, place-based investment decisions. Requirements of the Plan include a needs assessment, housing market analysis, and fair housing analysis among other HUD requirements.

The Mid-America Regional Council (MARC) along with the Housing and Community Development Department, prepared the needs assessment, the housing market analysis, the fair housing analysis, and an outreach and engagement process which yielded policy recommendations for the city.

The city identified 11 target neighborhood areas for additional analysis. The city selected these neighborhoods because they represent areas where there are concentrations of minority and low-income persons, as well as opportunities to build on assets. The target neighborhoods included: Washington-Wheatley/Wendell Phillips, Northeast, KC-CUR, Mt. Cleveland, St. Michaels/ Vineyard, Blue Hills, Bannister, South Roundtop, 49/63 Neighborhood, and Blenheim/Marlborough.

FIVE-YEAR KCMO CONSOLIDATED PLAN GOALS & OBJECTIVES

The *Consolidated Plan* provides an overall strategy for the use of federal and local resources to address its housing, community, and special needs objectives. The plan’s proposed policy and goal setting approach according to the following directives:

- Incorporates the City Council’s Housing and Healthy Communities goal, as stated in the 2020 – 2024 Citywide Business Plan:

To support the development, maintenance, and revitalization of sustainable, stable, and healthy communities through equitable policies and programs aimed at improving housing, neighborhoods, and health care services in all areas throughout the City.

The US Department of Housing and Urban Development policies and requirements for increasing the supply of affordable housing for low to moderate-income areas and families is a key component of the overall strategy for the use of federal resources. These resources provide for the creation and preservation of housing; financing of homeownership opportunities; housing opportunities for homeless individuals and families; special needs and supportive housing; housing mobility objectives; public service activities that include housing assistance, housing counseling, day care, eviction prevent and economic development activities. The funding continues to serve those families that are at the lower income levels and in need of services.

GOALS AND STRATEGIES FOR THE FIVE-YEAR CONSOLIDATED PLAN ARE AS FOLLOWS:

Goal 1: Create and fund a Housing Trust Fund that will work in partnership with federal and philanthropic resources to have a catalytic impact to create and preserve units and provide the needed funding to meet the needs of households at the lowest income levels and of those who need supportive services.

Strategies

1. Use federal funding and stakeholder partnerships to leverage the Housing Trust Fund and increase the supply of affordable housing.
2. Establish policies for the use of the Housing Trust Fund and processes for evaluating funding requests.
3. Grow the Housing Trust Fund by setting annual funding goals and designating sources of funds.

Goal 2: Maintain and strengthen relationships with Missouri officials.

Strategies

1. Meet regularly to discuss housing needs and solutions to increase the level of resources and funding support.
2. Engage and share information with key public officials to express the needs of Kansas City and how state programs and services can support Kansas City.
3. Push for stronger housing policies and legislation at the state and federal levels.

Goal 3: Develop plans and strategies for affordable housing in transit corridors with close proximity to education, health care, jobs, and retail to give residents increased access jobs and social services.

Strategies

1. Continue implementing the ROAD Forward housing mobility program to ensure housing for those most in need are located near corridors with schools, access to health care, and jobs.
2. Provide incentives for affordable housing along transit corridors.
3. Provide incentives for rental housing for older adult households in targeted areas around health care facilities.

Goal 4: Address barriers to securing affordable, safe, and decent rental housing for those low and very low incomes.

Strategies

1. Develop an effective marketing program and provide training, workshops, education, and other opportunities for low-income renters to assist them with resources, knowledge of their rights, and other service opportunities.
2. Implement a Housing Locator to help with locating housing units and resources around the city and across the metropolitan area.
3. Pass local legislation making a source of income a protected category by the City.
4. Provide ongoing eviction assistance and homeless prevention services through partnering with key agencies, thus creating a strong system to reduce evictions. Explore funding sources to review and regularly update housing and eviction data.
5. Continue the relationship with the Housing Authority of Kansas City to increase the number of publicly owned housing units and other affordable resources to serve very low and low-income residents.
6. Complete the Choice Neighborhood Initiative and find additional ways to add federal funding to benefit Kansas City and its residents.
7. Obtain and provide federal, state, and local resources for rent and utility assistance, case management and staffing.

GOALS AND STRATEGIES FOR THE FIVE-YEAR CONSOLIDATED PLAN ARE AS FOLLOWS:

Goal 5: Continue creating redevelopment efforts and provide sustainable and vibrant neighborhoods through community led housing creation.

Strategies

1. Create infill housing through the use of repurposed buildings and Land Bank owned vacant lots
2. Support redevelopment efforts on large vacant tracts of land.
3. Promote mixed-income housing and homeownership for first-time homebuyers.
4. Create housing that supports residents with services and job creation.
5. Provide Minor Home Repair and evaluate how we can provide additional resources.

Goal 6: Increase opportunities for homeownership at all income levels.

Strategies

1. Develop and implement a homeownership program that assists existing homeowners and first-time buyers. Pilot the program in targeted areas.
2. Dedicate funding for targeted down payment assistance of up to 10%, 15%, and 20% down payments in areas as guided by the Market Value Analysis data.
3. Build capacity at housing counseling agencies to assist potential homebuyers and build relationships with local realtors.
4. Coordinate with the Housing Authority's Housing Choice Voucher Homeownership Program to enable Kansas City voucher clients to purchase their own homes utilizing Section 8 voucher payments.
5. Coordinate with corporate and financial institutions and others to enhance the homeownership opportunities for low to moderate-income families.

Goal 7: Implement housing preservation recommendations

Strategies

1. Continue with the work of the Housing Preservation Task Force and work with groups that provide preservation funding, such as LISC, IFF, NOAH (Naturally Occurring Affordable Housing), MHDC and others.
2. Create a Loan/Grant Pool or an innovative option for helping to preserve small multifamily units and those units with expiring use agreements.
3. Support the creation of housing through the rehabilitation of vacant and blighted residential properties.
4. Develop a notification/tracking strategy where the City will document and track, to the extent possible, expiring assisted housing developments to determine the affordability expiration and the risk factors for losing affordability upon expiration. The City will reach out to the owners of these properties to provide the proper city incentives to keep these units affordable.
5. Continue to assess small multifamily units across distressed census tracts.

Goal 8: Support aging in place programs and housing supportive services

Strategies

1. Leverage existing programs to assist with home repairs and modifications including partnering with the City's Healthy Homes program and area agencies that assist with home modifications.
2. Set priorities for Low Income Housing Tax Credit projects to include units for older adults, non-elderly disabled persons, and special needs populations
3. Build new and renovate existing housing units that reduce mobility barriers.

Goal 9: Increase the understanding of equity around housing access and the understanding of housing rights to ensure equitable housing access.

Strategies

1. Work with local non-profit organizations to gain funding for a Fair Housing Initiatives Program in Kansas City.
2. Assist residents that have been subjected to housing discrimination.
3. Communicate and teach fair housing to tenants, homeowners, realtors, landlords, neighborhood organizations and community development corporations, as identified.

Goal 10: Create a comprehensive strategy and robust infrastructure to address houselessness.

Strategies

1. Leverage funding provided through the Emergency Solutions Grant program
2. Partner with stakeholders to promote and develop more supportive, senior, and veteran housing units.
3. Coordinate with agencies including the Greater Kansas City Coalition to End Homelessness and the KC Houseless Task Force.
4. Create educational opportunities and strategies for the City and its partners around Rapid-Rehousing and outreach to houseless individuals
5. Create additional units to meet the needs of those at risk of being homeless, including youth.
6. Collaborate with partners to provide supportive housing education for developers, asset managers, social service agencies, and others.

Goal 11: Maximize Section 3 and Minority Business Enterprise and Women Business Enterprise participation

Strategies:

1. Continue to train and assist Section 3 Business Concerns.
2. Work with the City's Civil Rights and Equal Opportunity department to set goals for housing projects that support Section 3 and MBE/WBE firms.

HOUSING MARKET ANALYSIS AND NEEDS ASSESSMENT

HOUSING SUPPLY & COSTS

The city's housing supply increased modestly according to the most recent data from American Community Survey (ACS) from 2017 to 2019 by 3,060 units, including 558 single-family and 2,479 apartments. Across the nation and in Kansas City, there continues to be a shortage of both owner and renter units. This is demonstrated through low vacancy rates, low supply of for-sale units, and increasing cost of for-sale and rental units. The most acute shortage of housing in Kansas City is for quality affordable rental housing units for the lowest income renters. This is particularly true for those persons categorized as extremely low-income (0-30% AMI) and within the neighborhood target areas.

Overall, homeowner vacancies were extremely low at 1.5% and renter vacancies were low at 6.2%. According to Comprehensive Housing Affordability Strategy (CHAS) data (2013–2017 five-year data), the percent of housing units affordable to extremely low-income households was only 9% of renter households. Among low-income households (30–50% Area Median Income), only 31% of renters and 16% of owners could afford housing.

Regarding types of units, there is a particularly high demand and need for small apartment buildings (2–19 units) as part of the city's affordable housing stock. However, developers' project costs per unit make small projects less viable. Small business developers often lack access to credit and public funding to support these types of projects. In fact, the supply of units of this size has only increased by 1% since 2017.

Overall, there is a lack of housing units for every income group except for those with incomes above 100% of the household median income. However, there is a significant shortage of housing units for households with low and moderate incomes (50–80% AMI), large families, persons with disabilities, and those located in certain core neighborhoods.

An increase in cost has also contributed to a lack of affordable housing units. Median home values and median rent have increased since 2009. As of 2019, the median home value increased by 27% and since 2009, median monthly rent increased by 36%. Within target neighborhoods, rent per unit increased by 8.6% (median monthly rents from \$945 to \$1048) from 2018Q1 to 2021Q2 compared to the region which increased by 9.9%.

There is a demonstrated need for more affordable rental units, both in and out of city-identified target areas. With a continued shortage of available affordable units, government financial assistance is necessary to encourage private and public housing developers to add affordable housing and compensate for lower rents both within and outside target areas. Additionally, low-income residents will need rent subsidies to afford prevailing rents which seem poised to continue to rise (at least over the short term).

HOUSING STOCK CONDITION AND THE NEED FOR CITY REPAIR PROGRAMS

There is a substantial need for housing rehabilitation for both owner-occupied and rental units in Kansas City, Missouri. This need is shown both in the housing problems identified and the age of housing stock. Over two-thirds of the housing stock is now over 40 years old, one-fifth of the stock was built before 1939, and nearly a third of all households' experience housing problems. HUD standards define housing problems as a lack of kitchen facilities; lack of plumbing facilities; more than one person per room; and the household being cost-burdened (30% for Cost-burdened; 50% for extremely cost-burdened of income devoted to housing costs). Almost 3,000 households live in substandard conditions, meaning they lack complete plumbing and/or kitchen facilities. Housing stock with one or more housing problems tends to be located in older neighborhoods, and many of the units are occupied by low-income households and households of color. Finally, housing problems appear to affect renters more than owners with renters being almost two times more likely to experience a housing problem when compared to owners.

HOUSING STOCK CONDITION AND THE NEED FOR CITY REPAIR PROGRAM

In addition to the HUD-defined housing problems, the age of the housing stock lends itself to other house hazards such as the presence of lead. The presence of lead in dwelling units continues to be an issue, especially for households with children. Units built before 1940 are the most likely group of units to have paint with lead content and units built before 1980 are second most likely to have paint with lead content. The largest likelihood of a risk lead-based paint hazard appeared to be with renters with extremely low income and with owners at 100% or less of the median income. Approximately 52% percent of renters and 57% of owners had one child or more under the age of 6 occupying units built before 1939.

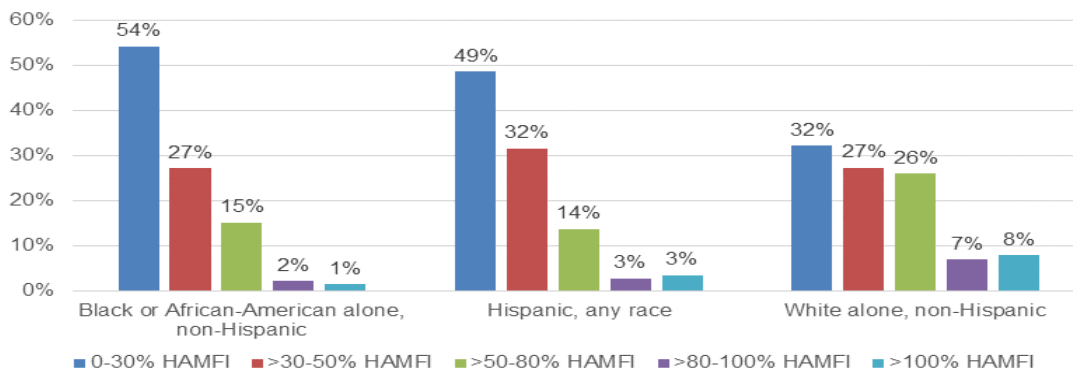
DISPROPORTIONATELY GREATER NEED

HUD identifies disproportionately greater need as any need for a particular race/ethnicity that is more than 10 percentage points above the demonstrated need for the total households within the jurisdiction at an income level. A disproportionately greater need was analyzed by identifying the share of households by race/ethnicity and income level experiencing one or more of the four housing problems identified by HUD. Again, these “housing problems” included housing units lacking complete kitchen facilities; housing units lacking complete plumbing facilities; more than one person per room; or households being cost-burdened.

Overall, CHAS data indicated that the likelihood of households experiencing housing problems was directly linked to lack of income; however, the connection between housing problems and the race/ethnicity of the householder is even greater. In every income group, minority households have greater housing needs than white households. Among extremely low income, low income, and moderate-income groups, all minorities’ households experienced a large disproportionate need with respect to severe housing problems.

This is only made worse when coupled with additional barriers such as poor credit history, prior evictions, and ex-offender status, which were all found to affect the ability to secure rental housing. Additionally, a tight housing market has made the availability of affordable quality rental housing limited. Landlords have also tightened their application requirements for renters, and some low-income households with public housing vouchers experienced difficulty in finding rental housing that meets their needs and where landlords are willing to accept vouchers.

Households with Housing Problems by Race/Ethnicity



HUD Area Median Family Income (HAMFI)

Data Source: CHAS 2017

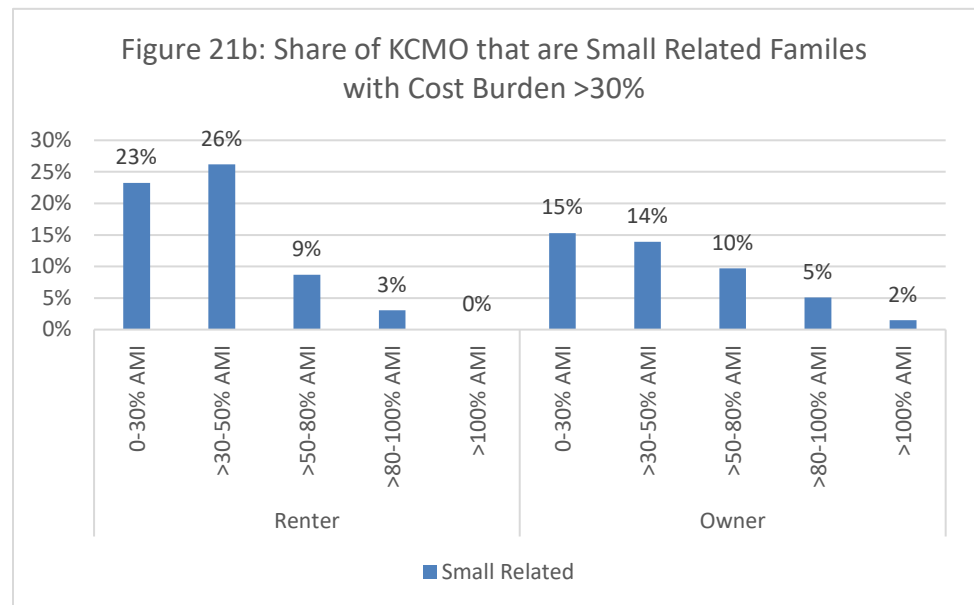
HOUSING COST BURDEN

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten percentage points above the need demonstrated for the total households within the jurisdiction at a specific income level. The table below indicates the share of households by race/ethnicity experiencing cost burden (paying 30%-50% of household income towards housing costs) and severe cost burden (paying more than 50% of household income towards housing costs).

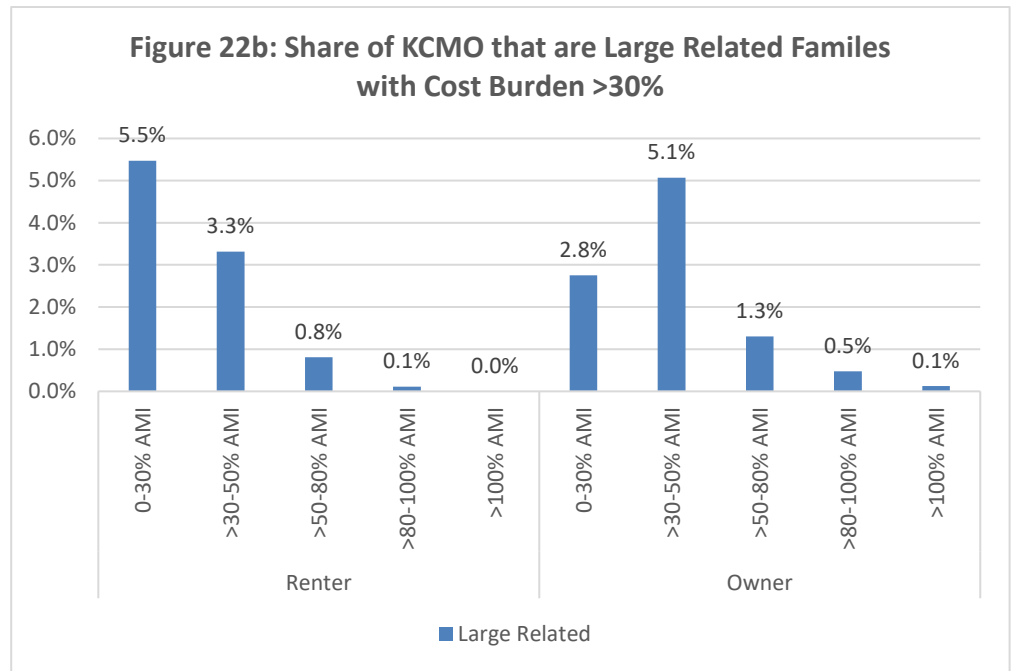
Disproportionate need for each race/ethnicity is determined by calculating the share of the total number of cost-burdened and severely cost-burdened households from each race/ethnicity and comparing that figure to the share of all Kansas City households. Households that are housing cost-burdened, over 30% of their income, have the greatest challenges in finding quality housing that is affordable. Barriers such as poor credit history, prior evictions, and ex-offender status affect the ability to secure rental housing.

Households with income between 0% to 80% of median income are impacted by the housing crisis which reduces their options for securing housing. Limited affordable housing units have made it difficult to secure housing that is safe, sanitary, and affordable in Kansas City. Low-income households with public housing vouchers have had trouble finding rental housing that meets their needs and where landlords are willing to accept vouchers.

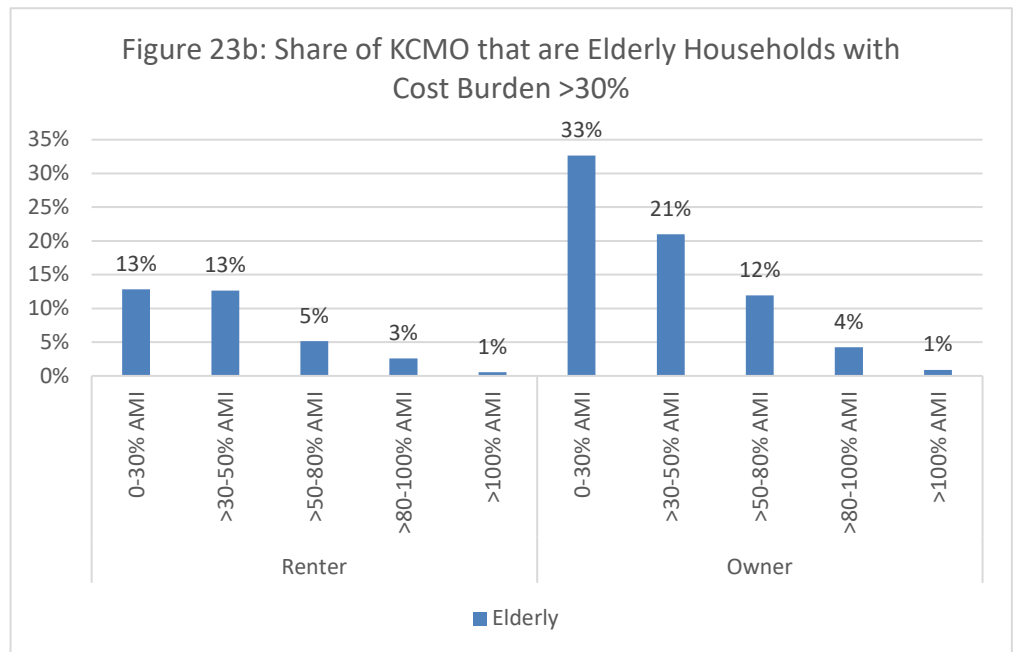
In **Figure 21b**, of all renter households, just under half belong to small-related families and are in the extremely low income and low-income categories, while that percentage is lower for owners, 29 % respectively. There are fewer small-related households in income groups of 50-80% and above with a cost burden.



In **Figure 22b**, of all renter households, 5.5 % belong to large-related families and are in the extremely low-income category with a cost burden greater than 30 %, while that percentage is lower for owners at 2.8 %. The converse is true for the low-income category, as 3.3 % of all renters are in large-related families, while 5.1 % of owners are in large-related families. For moderate-income and above, the share of owners and renters follow a similar pattern in that as income goes up, there are fewer large-related families.

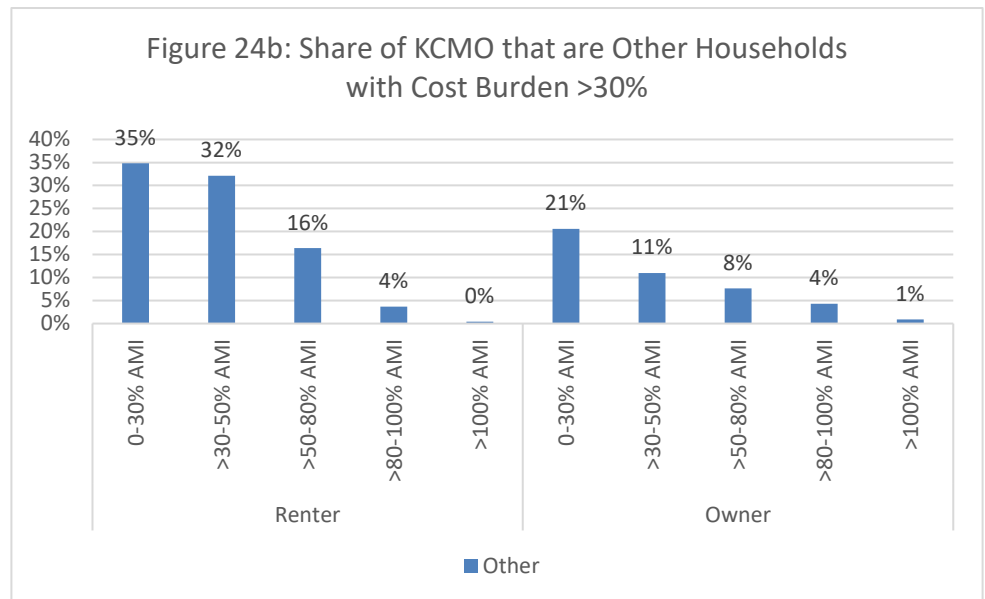


In **Figure 23b**, of all renters, 13 % are elderly households in the extremely low-income category with a cost burden greater than 30 %, while that percentage is higher for owners, 33 %. Overall, one-third of the share of owners within elderly households are in the extremely low-income category while another one-third are concentrated in the low-income and moderate-income categories. The share of elderly renter households who are cost-burdened greater than 30 % is at smaller shares.



HOUSING COST BURDEN CONTINUED

In **Figure 24b**, 35 % of other renter households are in the extremely low-income category with a cost burden greater than 30 %, while that percentage is lower for owners, 21 %. Overall, 67 % of renters that belong to other families with a cost burden greater than 30 % fall into the extremely low income and low-income categories compared to 32 % of owners in the same income categories.



PUBLIC AND ASSISTED HOUSING

The Housing Authority of Kansas City, Missouri (HAKC) offers affordable housing assets including the Public Housing Program (PH) and the Housing Choice Voucher Program (HCV). The Public Housing Program consists of 1,736 units in multi-unit properties, townhomes, and scattered sites within the corporate limits of Kansas City. According to Office of Public and Indian Housing (PIH) Information Center data, public housing had an occupancy rate of 97% with an average monthly rental payment of \$295 and the HCV utilization rate is 99% of allocated funding with an average monthly rental payment of \$282.

The number and quality of public and assisted housing units within the city is unsatisfactory to meet the demand and needs of residents. In particular, certain populations including Black/African Americans, disabled individuals, extremely low-income individuals, and the elderly are disproportionately affected in terms of need.

Due to the limited number of units available and affordability issues within the open market, large waiting lists have been created.

PIH Information Center data indicated that the current waiting list for public housing (September 2021) is 4,661 households and the HCV waiting list is 11,065. The average wait time for housing vouchers was 661 days and the average wait time for public housing was longer at 781 days (wait times increased for families). While these waiting lists and times remain long for residents at large, extremely low-income households were disproportionately affected.

In addition to accessing public housing and HCVs, there are immediate needs for residents of public housing and HCV holders as well. Disabled residents, who make up 38% of public housing and 42% of those served by the HCV program, require case management support to help them maintain a degree of self-sufficiency. Additionally, elderly residents, who comprise 8% of public housing residents, require in-home services to support them in living independently.

The Housing Authority of Kansas City (HAKC) has made numerous strides toward upgrading a number of the affordable housing units they provide and increasing the number of units through the Choice Neighborhoods Program. Due to the advanced age of HAKC's units and budget constraints, a backlog of deferred maintenance exists for public housing. Upgrades are needed in general to improve efficiency and reduce operating expenses.

HOMELESS FACILITIES AND SERVICES

The number of homeless individuals within Kansas City continues to rise due to the negative impacts of COVID-19 and the increasing cost of housing, and these factors continue to disproportionately affect certain populations including minority populations, youth, and families at 30% of median income (AMI) or less. Overall changes in the homeless population, according to annual Point-in-Time counts, show an increase in unsheltered homeless individuals, a decrease in homeless at emergency shelters, and an increase in homeless in transitional housing in 2020.

The decrease in homelessness within emergency shelters can be attributed to restrictions implemented within shelters to curb COVID-19, as well as homeless person's desire to limit contact with one another. Due to continued evictions and a loss of stable housing due to COVID-19, there is a significant need to increase the number of affordable housing units and resources, including mental health resources, that assist unhoused or at-risk households.

There also continues to be a disproportionate number of Black/African Americans that remain unhoused. While they comprise less than a quarter of Jackson County's population, Blacks make up 41% of Kansas City's homeless population and there continues to be a need surrounding youth experiencing homelessness. HUD continues to severely undercount youth when compared to the U.S. Department of Education which regularly reports up to 10 times as many affected youths as HUD.

There is a considerable need for a better understanding of the reasons for youth homelessness and the subsequent implementation of services to support them.

Lastly, there is a need to implement services for several overlooked groups including chronic homeless, families, LGBTQ persons, domestic violence victims, single adults, and veterans.

AT-RISK HOMELESS, FAMILIES, AND INDIVIDUALS WITH SPECIAL NEEDS

There continues to be a need for non-homeless special needs populations. Several populations were considered within the needs assessment including individuals with HIV/AIDS, people with disabilities, persons who are not English speakers or are recent immigrants, victims of domestic violence, and youth.

For those living with HIV/AIDS, HOPWA (federal housing assistance program) data indicated that there was an estimated unmet need for tenant-based rental assistance of 378, an unmet need for short-term rent, mortgage, and utility support for 2,409 persons, and an unmet need surrounding facility-based housing of 378 persons. Persons living with HIV/AIDS have a significant need for housing stability because homelessness and unstable housing conditions are strongly associated with inadequate HIV health care, including failure to connect with a primary care provider.

There are 61,586 disabled persons in Kansas City. Over half of disabled persons are 75 years or older. The most common disabilities are ambulatory, inability to live independently, and cognitive abilities. Disabled residents have greater housing needs than the population as a whole. They are at a greater risk for housing discrimination and face the challenge of an extremely limited supply of housing that can meet their disability needs.

There are 39,838 foreign-born residents in the city and 56.2% are not citizens. A large share of immigrants is from Latin America with 42.6% identified as Hispanic. Slightly less than half (49.1%) do not speak English, 29.6% of households with foreign-born persons have limited English proficiency and 22% of foreign-born persons have incomes below the poverty level. Limited resources, language barriers, and a fear of being identified as an undocumented resident all create barriers to securing support in obtaining quality affordable housing. There is a significant need to help eliminate language barriers and successfully mitigate undocumented resident fears so that housing resources are accessed.

AT-RISK HOMELESS, FAMILIES, AND INDIVIDUALS WITH SPECIAL NEEDS

Victims of domestic violence need housing and support services to leave their abusive situation and effectively rebuild their lives. COVID-19 has exacerbated the amount and severity of domestic violence within Kansas City resulting in a perfect storm of increased violence, lack of housing, and serious family disruptions. This has made it more difficult for survivors to find safety and rebuild their lives.

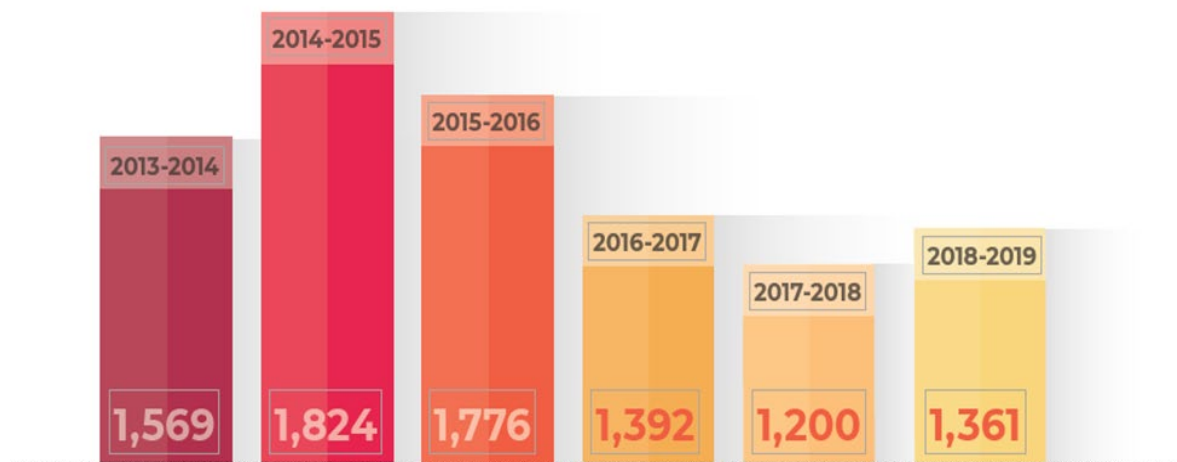
In 2021, the number of domestic violence victims reported by the Metro Family Violence Coalition (MFVC) when compared to 2019 was 20% higher. Additionally, MFVC estimated that they had to turn away 2,500 households in 2020 that could not be helped due to a lack of capacity.

Research validates that if domestic violence clients gain housing and employment, counseling, and a strong new beginning, 65% can become self-sufficient. To continue to effectively help victims rebuild their lives, additional resources are needed to increase the capacity and infrastructure of domestic violence support agencies and to provide housing and necessary support services for the 2,500 families of those not served.

AT-RISK HOMELESS, FAMILIES, AND INDIVIDUALS WITH SPECIAL NEEDS

Kansas City Public School identified over 1,300 students as homeless under the McKinney-Vento Act during the 2018-2019 school year. This places KCPS fourth among Missouri school districts in terms of the number of homeless students. The chart below shows the data on the total number of KCPS students identified as homeless for 2013-2014 through the 2018-2019 school years. During this six-year period, the number of homeless students reached a high of 1,824 in 2014-2015 and a low of 1,200 in 2017-2018.

Table 1: KCPS Homeless Students, 2013-2014 through 2018-2019



Source: Missouri Department of Elementary and Secondary Education; <https://dese.mo.gov/sites/default/files/qs-fc-hmls-Statewide-Homeless-Data-Results-2018.pdf>

OUTREACH AND ENGAGEMENT PROCESS

Community engagement for the housing market and fair housing analysis built on feedback from contemporaneous public engagement efforts of the KC Spirit Playbook Comprehensive Plan, the KC Affordable Housing Town Hall, and the Houseless Task Force. The engagement involved two rounds of activities that took place during the summer and fall of 2021. A broad range of stakeholders were engaged during the process including public officials, staff from a variety of departments, developers, builders, tenants, landlords, boards, commissions, advocacy groups, neighborhood groups, and the general public. The first round of engagement involved a series of nine, virtual focus group discussions that involved approximately 65 stakeholders. Within each discussion, planning team members presented an overview of the project, its schedule, and high-level data findings.

Discussions focused on issues and populations (the biggest housing problems and most affected populations), as well as proposed goals and solutions. Solutions were framed around what the city could do, what the non-profit sector could do, and what the private sector could do.

The second round of engagement involved a fair housing stakeholder meeting, a series of neighborhood meetings, and two public meetings. During these meetings, the planning team outlined the project and explained how a combination of data findings, key stakeholder interviews, and focus group discussions shaped drafting goals and strategies for addressing top issues and affected populations.

FAIR HOUSING ANALYSIS

The Fair Housing Analysis focused on neighborhoods with concentrated poverty and persons of color, emerging trends provided by 2020 Census data, trends in housing discrimination complaints made to HUD, and mortgage lending activity.

Kansas City, Missouri (and the rest of the Kansas City metro area) has large racial disparities. Whites have higher levels of income, homeownership, and education than people of color, and much lower rates of poverty, unemployment, and health disparities than people of color.

At the heart of these disparities is the concentration of poverty geographically within the city which creates wealth deserts – areas with low levels of human, financial and physical capital. The concentration leads to depressed maintenance activities and lower home values. Approximately 46% of African Americans and 38% of Latinos live in high poverty neighborhoods compared with just 10% of whites.

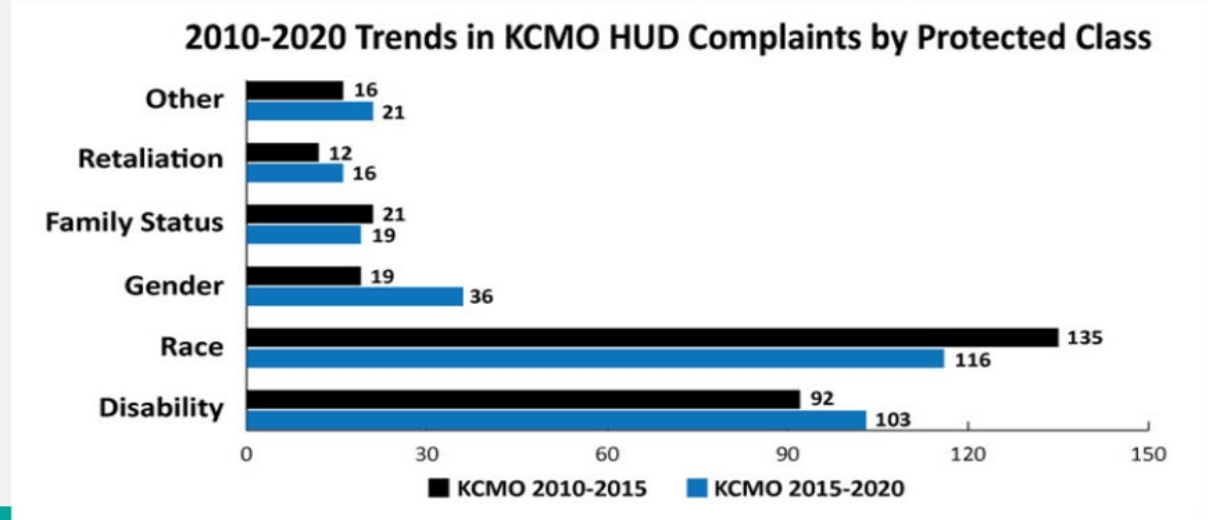
Low-income African Americans are twice as likely to live in high-poverty neighborhoods than whites. To a large degree, these wealth deserts are the result of intentional policy at federal, state, and local levels, and can be seen by the continued pattern of persons of color concentrated in neighborhoods east of Troost to the Blue River and from the Missouri River to 85th Street. This remains the case even as 2020 Census data shows an increase in the non-white population.

Although concentrations remain, there are a number of changing trends within the data including an increase in White populations within the central part of the city and decreased concentration of persons of color; a loss of Black/ African American populations throughout the city in Jackson County and an increase in the city in Clay and Platte counties; an increase in the Hispanic population within the city; the Asian population growth in more dispersed patterns; and an increase of multi-racial persons of color throughout the city.

HOUSING DISCRIMINATION COMPLAINTS

Trends within housing discrimination complaints filed with HUD show an 8.5% increase in complaints over the past decade. Over two-thirds\7 of those filed in Kansas City were based on disability and race.

Housing Discrimination Complaints 2010 - 2020

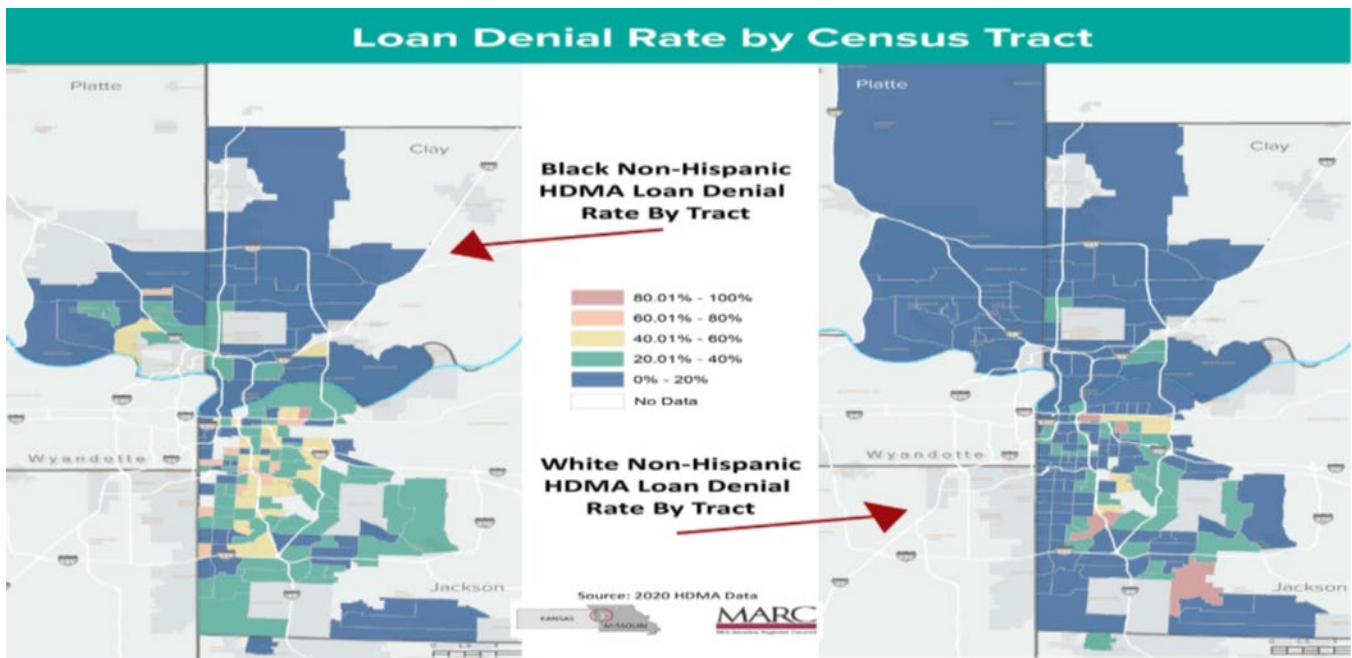


Data Source: HUD Region 7

MORTGAGE LENDING ACTIVITY

Home mortgage disclosure data on mortgage lending activity continues to show that race is a factor in home purchase loan approvals. Mortgage lending activity does show positive trends within the 2018–2020-time frame with the number of applications increasing by 14% from majority persons of color (POC) neighborhoods and denials decreasing by 10%. However, even though denial rates have fallen in Kansas City, Missouri, census tracts, residents from predominantly POC communities still comprise a much larger portion of loan application denials as opposed to majority-white areas.

The home purchase denial rate for the majority of People of Color (POC) census tracts is 88% higher than the denial rate in the majority of white areas. (See chart on next page) A mapping of data by census tract to evaluate patterns of lending approvals and denials shows a marked distinction between certain neighborhoods. Areas with more applicants appear to be affluent and predominately white neighborhoods (KCMO north of the Missouri River, Central Business District, Westside, or the Volker, West Plaza, Coleman Highlands, Westport, and Westwood Park area) and areas with the lowest rates of loan applications appear to be in three of the five racially concentrated areas of poverty in Kansas City (Northeast KCMO, Blue River Valley Industrial, and East Side KCMO.) These same three areas also have the highest loan denial rates in Kansas City while the fluent and mostly white areas have much lower rates of denials.



FAIR HOUSING GOALS AND STRATEGIES

1. **Goal: Strengthen relationships through ongoing meetings with Missouri officials to discuss housing policy and other issues related to community development.**

Strategies

- a. Maintain regular meetings with Missouri Housing Development Commission (MHDC) representatives to discuss the city's housing needs and options for addressing them through the use of MHDC or other state resources
- b. Work with the City Council's Committee on Legal Review and the City hired lobbyists to push for stronger housing legislation in the city, state, and nationally.

2. **Goal: Continue to address barriers that low-income households face in securing rental housing.**

Strategies

- a. Examine best practices by other cities to remove the barrier to rental housing by low-income households.
- b. Collaborate with housing providers to provide training, workshops, education, and other partnership opportunities to increase housing access for low-income renters and families.
- c. Collaborate with KC Housing Authority that issues vouchers and nonprofit agencies providing counseling/case management services to explore options to secure housing.
- d. Support the development and implementation of a housing locator service.
- e. Discuss policy changes with councilmembers to outline an approach, and if feasible, draft an ordinance to make a source of income a protected category under the city's fair housing regulations. Sources of income may include child support, social security and disability, housing vouchers, and more.

FAIR HOUSING GOALS AND STRATEGIES

- 3. Goal: Work with partners across the city, non-profits, and County jurisdictions to take a data-driven approach to reducing evictions.**

Strategies

- a. Work with partners to develop a data review process to review and regularly update housing and eviction data from a range of sources.
 - b. Continue providing annual funding support for legal services through efforts of the United Way of GKC, Heartland Center, Legal Aid of Western MO, CHES, and other partners as identified and encourage positive approaches to reduce evictions.
 - c. Continue supporting nonprofit organization case management to help tenants apply for rent and utility assistance to avoid eviction
- 4. Goal: Strategically allocate funds to implement and evaluate housing goals. Areas of focus include fair housing, production, housing mobility, preservation, and neighborhood stabilization.**

Strategies

- a. Develop and implement public information program to raise public awareness of fair housing rights through the Office of Tenant Advocacy and Resources.
 - b. Set annual goals for the production of new affordable housing to be supported with CDBG and HOME funds.
 - c. Implement and evaluate the success of the ROAD Forward program and continue regional efforts to promote and support housing mobility.
 - d. Implement the recommendations of the Housing Preservation Task Force.
 - e. Set goals for annual investments in neighborhood stabilization, working with City Planning and Development, to identify priority areas for removal of blight, protect affordable housing units, and prevent displacement of current residents.
 - f. Regularly meet with financial institutions, insurance companies, landlords, realtors, foundations, and others to enhance their knowledge of and support for fair housing and to redress past harms.
 - g. Work with financial institutions to identify and promote Community Reinvestment Act-supported actions that could respond to fair housing issues.
- 5. Goal: Support disabled, elderly, and special needs residents through aging-in-place programs and the development of housing that provides supportive services.**

Strategies

- a. Address costs to allow disabled and elderly residents to remain living independently by assisting with home repairs and modifications through the Minor Home Repair program.
 - b. Set priorities for Low-Income Housing Tax Credit projects to include units for older adults, non-elderly disabled persons, and special needs populations.
 - c. Work with non-profits, Community Development Corporations, and neighborhood organizations (such as Westside Housing Organization, Ivanhoe Neighborhood Council, The Whole Person, and MARC Area Agency on Aging) to build new and renovate existing housing units that meet the needs of priority populations to reduce mobility barriers.
- 6. Goal: Through a continued partnership with the Housing Authority of Kansas City (HAKC), work to increase the number of housing units available to very low- and low-income residents.**

Strategies

- a. Market existing publicly owned vacant single-family homes, multi-family properties, and vacant lots for affordable redevelopment opportunities.

FAIR HOUSING GOALS AND STRATEGIES

7. **Goal: Work with the City's Section 3 Program Administrator, the Civil Rights and Equal Opportunity Department, and local, state, and federal contractors to maximize the benefits of Section 3 and MBE/WBE participation for the workforce and area businesses.**

Strategies

- a. Work with city departments implementing capital and development projects to set MBE/WBE and Section 3 goals, and work with the city's Civil Rights and Equal Opportunity Department to help other departments identify and encourage participation in contracts by MBE/WBE firms
- b. Encourage local businesses to participate in the program by hiring low-income persons who are seeking employment opportunities. Increase engagement with organizations serving disadvantaged small local businesses and identify opportunities for Section 3 Business Concerns for Community Development Block Grant projects.
- c. Advertise thoroughly both through print and non-media, informing the public about the Section 3 Program and how important it is to the training and development of the workforce within the community.
- d. Identify and fund non-profits that provide job training programs to low-income persons.

8. **Goal: Develop plans and strategies for senior and affordable housing that support walkability, and other forms of non-auto-oriented mobility, in transit corridors and other areas in close proximity to education, health care, retail, and recreational facilities.**

Strategies

- a. Identify target areas along transit corridors where incentives could be offered to developers that propose affordable rental housing to promote non-motorized travel
- b. Identify target areas around health care facilities (hospitals, safety net clinics) where incentives could be offered to developers that propose affordable rental housing for older adult households.
- c.

9. **Goal: Actively work with City Planning and Development (CPD) to expedite the planning process for affordable housing developments and mitigate community opposition.**

Strategies

- a. Identify barriers in the review of development proposals to secure zoning and plan approval, and work with CPD to remove those barriers

10. **Goal: Strengthen support for renter households and those seeking to become homeowners to understand their rights under the federal, state, and local fair housing laws and provide support in ensuring their equitable access to housing.**

Strategies

- a. Take steps to communicate fair housing rights to tenants and prospective homeowners through city communications (website, social media)
- b. Support housing counseling services to educate and support households that may have been subject to discriminatory practices.
- c. Build support within the City and seek HUD grants to create and fund a Fair Housing Initiative Program (FHIP) in Kansas City