Final Report

Analysis of Impediments to Fair Housing Choice

Kansas City Region

Final Report

May 24, 2011

Analysis of Impediments to Fair Housing Choice

Prepared for

Johnson County, Kansas
Kansas City, Kansas
Leavenworth, Kansas
Overland Park, Kansas
Shawnee, Kansas
Blue Springs, Missouri
Independence, Missouri
Kansas City, Missouri
Lee's Summit, Missouri

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SECTION I.
Introduction and Executive Summary

SECTION I.
Introduction and Executive Summary

This document is the 2011 Analysis of Impediments to Fair Housing Choice (AI) for the HUD entitlement communities in the Kansas City region.

Analysis of Impediments Background

An Analysis of Impediments to Fair Housing Choice, or AI, is a U.S. Department of Housing &Urban Development (HUD) mandated review of impediments to fair housing choice in the public and private sector.

The AI involves:

- A review of a jurisdiction's laws, regulations, and administrative policies, procedures and practices;
- An assessment of how those laws, policies and practices affect the location availability and accessibility of housing; and
- An assessment of public and private sector conditions affecting fair housing choice.

According to HUD, impediments to fair housing choice are:

- Any actions, omissions, or decisions *taken because of* race, color, religion, sex, disability, familial status or national origin that restrict housing choices or the availability of housing choices.
- Any actions, omissions or decisions *that 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.

HUD guidance. HUD has regulatory authority for enforcing the completion of AIs through the Consolidated Plan. The Consolidated Plan regulations (24 CFR 91) require each state and local government to submit a certification that it is affirmatively furthering fair housing. According to HUD, this means that the government will 1) conduct an analysis of impediments to fair housing choice; 2) take appropriate actions to overcome the effects of impediments identified through that analysis; and 3) maintain records reflecting the analysis and actions.

In the late 1990s, HUD developed a Fair Housing Planning Guide that assists governments in preparing AIs.[1] HUD recently released brief, additional guidance to communities about the department's expectations of AIs. In this guidance, HUD clarifies that "affordable housing, in and of itself, is not an impediment to fair housing unless it creates an impediment to housing choice because of membership in a protected class."

[1] http://www.hud.gov/offices/fheo/images/fhpg.pdf

HUD further defines fair housing choice as "the ability of persons of similar incomes to have available to them the same housing choices regardless of race, color, religion, sex, disability, familial status or national origin. Policies, practices or procedures that appear neutral on their face but operate to deny or adversely affect the provisions of housing to persons (in any particular protected class) may constitute such impediments."

Fair Housing Act

The Federal Fair Housing Act, passed in 1968 and amended in 1988, prohibits discrimination in housing on the basis of race, color, national origin, religion, gender, familial status and disability. The Fair Housing Act covers most types of housing including rental housing, home sales, mortgage and home improvement lending, and land use and zoning. Excluded from the Act are owner-occupied buildings with no more than four units, single family housing sold or rented without the use of a real estate agent or broker, housing operated by organizations and private clubs that limit occupancy to members, and housing for older persons.[2]

HUD has the primary authority for enforcing the Fair Housing Act. HUD investigates the complaints it receives and determines if there is a reasonable cause to believe that discrimination occurred. If reasonable cause is established, HUD brings the complaint before an Administrative Law Judge. Parties to the action can also elect to have the trial held in a federal court (in which case the Department of Justice brings the claim on behalf of the plaintiff).[3]

Geographic Areas Covered

The following communities participated in and are covered by this AI.

State of Kansas:

- Johnson County
- Kansas City
- Leavenworth
- Overland Park
- Shawnee

State of Missouri:

- Blue Springs
- Independence
- Kansas City
- Lee's Summit

Data presented in this report for Johnson County exclude Shawnee and Overland Park, except for where noted.

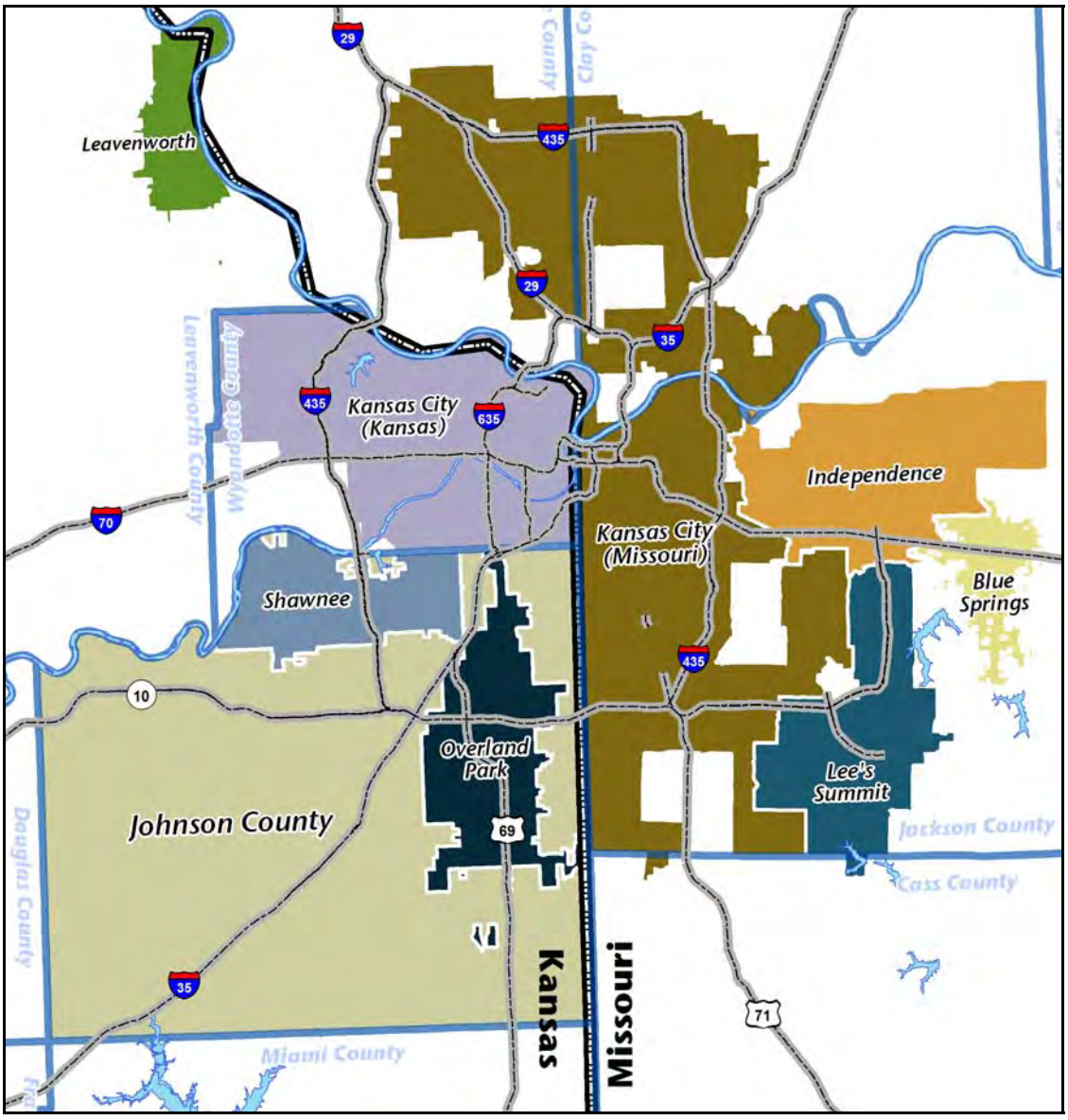
[2] This is a very general description of the Fair Housing Act and the actions and properties covered by the Act. For more detailed information on the Fair Housing Act, please see the full text, which can be found on the U.S. Department of Justice's website, www.usdoj.gov/crt/housing/title8.htm.

[3] "How Much Do We Know? Public Awareness of the Nation's Fair Housing Laws", The U.S. Department of Housing and Urban Development, Office of Policy and Research, April 2002.

The Denver consulting firm BBC Research & Consulting completed this AI. The AI was coordinated by a working group with representatives from each of the jurisdictions. Contract oversight was maintained by Kansas City, Missouri Human Relations Department.

Figure I-1 shows a map of the region and jurisdictions covered by the AI.

Figure I-1.
Regional Map of Jurisdictions



Source: BBC Research & Consulting.

Methodology

BBC's approach to the Kansas City regional AI was based on the methodologies recommended in HUD's Fair Housing Planning Guide, Vol. I, our experience conducting AIs for other cities, and the workscope proposed for the study in response to the region's request for proposals. The workscope consisted of the following:

- **Community and housing profile.** Using current data on population and households from appropriate recently completed studies; the U.S. Census' American Community Survey (ACS); Claritas projections on population and household characteristics, and other state and local data sources, BBC prepared a community and housing profile to provide background data for the AI.

- **Private market, fair housing activities and complaint data review.** In this task, data on mortgage lending approvals, subprime mortgages (from Home Mortgage Disclosure Act or HMDA data), compliance with the Community Reinvestment Act (CRA), recent legal cases and fair housing complaints were analyzed to detect potential discriminatory patterns. We also reviewed the jurisdictions' current and previous fair housing activities.

- **Policy review and analysis.** For every city participating in the study, BBC reviewed city zoning, land use and planning and housing policies pertaining to residential housing for barriers to fair housing and fair housing concerns.

- **Community input**. Resident and stakeholder input into the AI was received through key person interviews, an online and mail survey of real estate professionals and nonprofits, and four community forums.

- **Identification of impediments.** In this task, we compiled the fair housing concerns identified through public participation, data analysis and review of land use policies into impediments to fair housing choice.

- **Actions to address past and current impediments.** In this final task, BBC developed a recommended Fair Housing Action Plan (FHAP) for the cities in the region to use to address impediments identified in the current AI.

Top Findings

The following impediments were indentified through this research. The impediments are organized into regional impediments and city-specific impediments. These designations suggest if the remedies to address the impediments should be addressed regionally or by a specific city.

Impediments that need to be addressed regionally.

Regional Impediment No. 1. There is no coordinated effort to mitigate fair housing barriers and raise awareness of fair housing in the region. Each community in the region addresses fair housing education, outreach and enforcement independently and in some cases, differently. Some communities have a Human Rights Commission that oversees fair housing complaints; some refer residents seeking fair housing information to their City Clerk; two communities have the authority to enforce the Federal Fair Housing Act; some communities refer residents to HUD. A resident's options differ depending on which community in which they reside.

In the spirit of creating a regional fair housing system, there should be more coordination among communities and, ideally, one umbrella organization that is conducting fair housing education and outreach activities regionally.

Regional Impediment No. 2. Information about fair housing is difficult to find and can be confusing. Residents in the public forums conducted for this study said they did not know how to file a complaint or where to go to seek out fair housing information. Social service and housing providers who completed a fair housing survey for this study said most of their clients "do nothing" when faced with housing discrimination. A review of the jurisdictions' websites found inconsistency in how fair housing information was communicated.

It should be noted, however, that in the fair housing survey they completed, real estate professionals identified few barriers related to lack of knowledge of fair housing issues in the real estate community.

Regional Impediment No. 3. Kansas City, MO contains high concentrations of minority and low income households. Kansas City, MO houses the majority of the region's minority and low income populations: the city held 60 percent of the region's African Americans and 46 percent of the region's households earning less than $25,000 per year. This compares to 33 percent of the region's population overall.

The region needs to provide more opportunities for racial and ethnic minorities and low income households to live in areas other than Kansas City, MO if they choose to.

Regional Impediment No. 4. Kansas City, MO has a disproportionate number of low rent units. An examination of the geographic location of the region's public housing units and other HUD subsidized housing shows a significant concentration of units in Kansas City, MO (see Figure V-3 in Section V). More than half (51 percent) of all of the region's public housing units and vouchers are provided by the Housing Authority of Kansas City, MO.

The region needs to provide more opportunities for very low income renters to live in areas other than Kansas City, MO if they choose to.

Regional Impediment No. 5. There is reportedly a shortage of accessible housing units. Attendees at one of the public forums held for this study mentioned a severe lack of handicapped accessible housing in the region. They also mentioned the discontinuation of KCMO's barrier removal program as having a negative effect on persons with disabilities.

Impediments to address by locality.

Local Impediment No. 1. Residents experience discrimination. Complaint data and a survey of stakeholders provide evidence that residents in the region experience housing discrimination. As shown in the following Figure I-2, all cities have had a share of the 577 complaints filed in the past 5 years (although in some cases, city officials were unaware that complaints had been filed).

Figure I-2.
Share and Nature of Complaint by City, August 2005 through October 2010

	Share of Study Area Complaints	Race	Disability	Gender	Family Status	Retaliation	Other
Kansas City MSA		**39%**	**31%**	**9%**	**6%**	**5%**	**10%**
Kansas							
Johnson County *	0%	0%	0%	0%	0%	0%	0%
Kansas City	18%	49%	24%	8%	6%	2%	10%
Leavenworth	1%	22%	33%	11%	22%	0%	11%
Overland Park	7%	35%	42%	13%	4%	4%	2%
Shawnee	3%	35%	50%	5%	0%	5%	5%
Missouri							
Kansas City	60%	37%	28%	11%	5%	7%	12%
Independence	10%	33%	47%	5%	4%	5%	5%
Blue Springs	2%	47%	33%	0%	13%	7%	0%
Lee's Summit	2%	56%	25%	0%	13%	0%	6%

Note: * Excluding Overland Park and Shawnee.
Source: HUD's Kansas City Kansas Regional Office of Fair Housing and Equal Opportunity (FHEO).

The most common reasons for discrimination based on complaints and stakeholder surveys are race/ethnicity and disability. Placing tenants in the least desirable units, refusing to make reasonable accommodations and steering are the most common fair housing violations, according to stakeholders. Many stakeholders also cited "rent to own scams" as prevalent in the region.

Local Impediment No. 2. African Americans and Hispanics have much higher loan denial rates than Whites and Non-Hispanics. An In 2009, there were approximately 117,700 mortgage loan applications made in the Kansas City MSA. For the region overall, 64 percent of loans were approved and 16 percent denied (the others were withdrawn by the applicants, closed for incompleteness, etc).

Loan denial rates were much higher for African American and Hispanic applicants across all communities. Specifically,

- ***In Johnson County***, African American applicant mortgage loan denials were 8 percentage points higher than White applicants'. Hispanic applicant mortgage loan denials were 5 percentage points higher than non-Hispanic applicants'.

- ***In Kansas City***, KS, African American applicant mortgage loan denials were 14 percentage points higher than White applicants'. Hispanic applicant mortgage loan denials were also 14 percentage points higher than non-Hispanic applicants'.

- ***In Leavenworth***, African American applicant mortgage loan denials were 8 percentage points higher than White applicants'. Hispanic applicant mortgage loan denials were 4 percentage points higher than non-Hispanic applicants'.

- ***In Overland Park***, African American applicant mortgage loan denials were 7 percentage points higher than White applicants'. Hispanic applicant mortgage loan denials were 5 percentage points higher than non-Hispanic applicants'.

- ***In Shawnee***, African American applicant mortgage loan denials were 6 percentage points higher than White applicants'. Hispanic applicant mortgage loan denials were 11 percentage points higher than non-Hispanic applicants'.

- ***In Blue Springs,*** African American applicant mortgage loan denials were 7 percentage points higher than White applicants'. Hispanic applicant mortgage loan denials were 9 percentage points higher than non-Hispanic applicants'.

- ***In Independence***, African American applicant mortgage loan denials were 8 percentage points higher than White applicants'. Hispanic applicant mortgage loan denials were 9 percentage points higher than non-Hispanic applicants'.

- ***In Lee's Summit,*** African American applicant mortgage loan denials were 12 percentage points higher than White applicants'. Hispanic applicant mortgage loan denials were 7 percentage points higher than non-Hispanic applicants'.

- ***In Kansas City, MO***, African American applicant mortgage loan denials were 19 percentage points higher than White applicants'. Hispanic applicant mortgage loan denials were 10 percentage points higher than non-Hispanic applicants'. In addition, Kansas City, MO is the only community where the above average denial rates and presence of African Americans appear to be closely related.

In addition, 20 percent of respondents to the real estate survey conducted for this study indicated that predatory lending practices are a serious problem in the region.

Local Impediment No. 3. Jurisdictions need to improve some aspects of their public sector development and housing practices. Section V of this AI contains a comprehensive review of the participating jurisdictions' land use and housing policies, including those of the public housing authorities. Although the review did not find egregious violations of the Federal Fair Housing Act, it did identify areas that may cause barriers to affordable housing development. These include:

- No jurisdictions provide formal incentives to encourage the development of affordable and mixed-income housing.

- Not all housing authorities allow residents to apply for public housing units and/or Section 8 vouchers by mailing in an application or completing an application online. Such policies can prevent persons with disabilities from fairly accessing housing.

- Three public housing authorities have fewer than 5 percent of their public housing units that are accessible.

- Development fees in Johnson County, and, to a lesser extent, Leavenworth and Blue Springs, are high relative to other jurisdictions.
- The Consolidated Plans of Overland Park, Shawnee and Kansas City, MO do not contain the cities' anti-displacement and relocation policies.
- Shawnee requires a special permit for group homes (all of the other jurisdictions permit by right).

Local Impediment No. 4. In all but one city, residents have 180 days or less to file complaints. Alleged victims have one year from the date of discrimination to file a fair housing complaint with HUD. In all but one of the jurisdictional ordinances (Blue Springs, which has no time limit) the period is much shorter, ranging from 60 to 180 days. It has been argued at the federal level that HUD's 1 year statute of limitation is too short to allow identification of certain fair housing violations, including predatory lending activities (e.g., some very high cost loans offer teaser rates during the first year and then reset after one year).

During the public input process, many participants stated that the first thing they would do if faced with discrimination is "move/find another unit" and worry about filing a complaint later. A 60 day window during which to file a complaint may not allow alleged victims enough time to file a complaint if they are unaware who to contact and are seeking out new housing after experiencing discrimination. In addition, a short filing window does not allow for the detection of many fair lending violations.

All of the cities covered in this AI should extend time period for which residents can file fair housing complaints to at least 1 year.

Fair Housing Action Plan

Regional Action Items

Regional Action Item No. 1. Improve the coordination of fair housing testing, enforcement and complaint-taking organizations in the region.

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

Action Item Subtask—B . We also recommend that the region form and fund a regional fair housing education and outreach organization. This could be an existing organization or a new organization formed specifically for
this purpose.

The activities this recommended organization would engage in include:

Website

i. The organization should maintain a central regional website with basic fair housing information, training course schedules, fair housing resources and events, transparent information about how each of the jurisdictions investigates and enforces fair housing, local fair housing contacts for each jurisdiction and complaint forms.

ii. The website should also be the central point for a housing accessibility registry that provides information about accessible, affordable housing opportunities in the region and allows residents seeking accessible housing to complete an inquiry form.

iii. In addition to providing basic information about fair housing the website should answer tricky questions like: Can renters be forced to move when their rental complex is being foreclosed upon? Do their rental agreements have to be honored?

iv. The website should also contain a standard lease agreement so that tenants could see what a fair lease agreement looks like when they are apartment hunting.

v. All information should be in English and Spanish

Fair Housing Activities

This organization should also be the lead organization on fair housing activities for the region. It should coordinate fair housing month events, work with local organizations to publicize their free fair housing training opportunities (e.g., those offered by the Kansas City Human Relations Department1), offer technical assistance to nonprofits whose clients have fair housing issues, potentially conduct fair housing testing, be the lead body for a regular regional housing summit or conference and coordinate funding of the enhanced SocialServe.com service.

Ideas for education and outreach activities that were contributed by attendees at the public forums include:

vi. Placing public service announcements (PSAs) about fair housing rights and good lending practices in For Rent magazines;

vii. Holding financial literacy and fair housing training after ESL classes, as part of diversity training classes;

viii. Improving the fair housing information on 211 and 311 sites (e.g., hotlines available to residents for information and referral services).

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

Regional Action Item No. 2. Disperse affordable housing opportunities regionally. As shown by Figure V-3, public housing and HUD subsidized units are heavily concentrated in Kansas City, MO.

The region needs to work cooperatively to provide more affordable housing opportunities—particularly for very low income renters—outside of Kansas City, MO and, to a lesser extent, Kansas City, KS.

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

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

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

Regional Action Item No. 3. Educate residents about personal finance and work with lenders to mitigate loan denial disparities. The region needs to raise its "housing literacy," to both build better credit for minorities who are denied loans at much higher rates than whites and prevent residents from being taken advantage of by scams.

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

Regional Action Item No. 4. Evaluate the demand for and increase accessible housing units. The jurisdictions in the region should review the adequacy of their current requirements for accessible units. If after consulting with service providers and surveying people with disabilities about how well their homes meet their accessibility needs, jurisdictions may want to consider raising the required percentage of accessible units in new construction and reestablishing or developing programs that fund accessibility improvements to residents' homes.

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

Local Action Items

Local Action Items No. 1. Improve and make more uniform fair housing information on jurisdictional websites.

Action Item Subtask—E. Improve fair housing information on websites.

i. The State of Missouri Commission on Human Rights has an excellent website dedicated to filing a complaint. The website is easily found through a Google search using "housing discrimination Missouri." All Missouri cities should have a link to the State's Commission on Human Rights website, http://www.labor.mo.gov/mohumanrights/File_Complaint.

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

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

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

iv. *Lee's Summit* has fair housing information on the webpage of its Human Relations Commission, which includes an easy-to-complete online form that residents can send if they need more information on housing discrimination. This webpage is accessed through the Board and Commissions link. Residents who do not know that such a commission exists will not think to look at this link for fair housing information. The city should add a "What should I do if I feel I have been discriminated against in finding housing?" question with a link to its Human Relations Commission webpage to its FAQ list.

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

vi. *Missouri's Housing Development Commission* does not have a fair housing link on its home page http://www.mhdc.com/). It should have a link to the Commission on Human Rights.

vii. *Kansas City, Kansas.* We were unable to find information about filing a complaint or a fair housing contact on the following website(http://www.wycokck.org/Internetdept.aspx?id=302&menu_id=1452&banner=15284). The city needs to have a webpage dedicated to fair housing information and resources, including how to file a fair housing complaint.

viii. *Johnson County* has some fair housing information on its community development webpage, but the content could be improved and should also appear on the Health and Human Services webpage. Fair housing information should be added to its Housing link at http://hsa.jocogov.org/housing/housing.shtml. "Housing Discrimination" should also appear in the A-Z index on the county's website. A good model from a county similar to Johnson in Colorado can be found at http://www.douglas.co.us/CDBG/Fair_Housing.html

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

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

In addition, the city should have more direct information about its local fair housing ordinance, how to file a complaint with the city and a link to its ordnance on the Fair Housing Commission webpage at http://www.opkansas.org/Boards-and-Commissions/Detail/Boards-and-Commissions/Fair-Housing-Committee

xi. *Shawnee* has very little fair housing information on its website. Searches of "fair housing" and "housing discrimination" turn up a list of interesting reports and statistics, but nothing to assist a resident who feels they have been discriminated against. The city needs to have a webpage dedicated to fair housing information and resources, including how to file a fair housing complaint at the state and federal level.

xii. In addition, there should be an effort to improve the visibility and the information on the website of the Kansas Human Rights Commission. *Although the website is managed at the state level, it is a resource for fair housing information for small communities in the state.* It is important that the state website is visible and contains helpful information that may not appear on local websites.

Google searches for "fair housing Kansas" or "housing discrimination Kansas" do not lead to the Human Rights Commission page; instead, the Kansas City Housing Corporation is listed. *We recommend that The Kansas Human Rights Commission needs to raise its visibility on search engines like Google.*

The Kansas Human Rights Commission webpage has useful information on the state's law and links to various forms, yet the process for filing a complaint is not transparent. For example, the website reads:

"KHRC's intake department is located in the Topeka office and is responsible for drafting complaints filed with the agency. A complaint may be filed personally or by attorney. An individual may write, telephone or come in to one of the Kansas Human Rights Commission's offices to begin the filing process. If the complaint falls within the Commission's jurisdiction, a formal complaint may be submitted. Intake workers are available to assist in drafting a complaint based on information

provided by the complainant. The intake department also provides inquirers with referrals to other agencies for issues outside of KHRC's jurisdiction. The complaint must be signed and notarized before it can be officially filed with the Commission. A complaint alleging racial or other profiling is not required to be notarized."

We recommend that:

- *The address and phone number to call to file a complaint should be visible and easy to find.*
- *Complaints should be able to be filed online without a required notarized signature, which can be a barrier to filing a complaint, especially for persons with disabilities.*
- *All jurisdictions located in Kansas should have links to the Kansas Human Rights Commission website at http://www.khrc.net/complaint.html, especially once these improvements have been made.*

Local Action Item No. 2. The statute of limitations for filing fair housing complaints in local ordinances should be extended. Alleged victims have one year from the date of discrimination to file a fair housing complaint with HUD. In almost all of the jurisdictional ordinances the period is much shorter. ***Action Item Subtask—F.*** *We recommend that the time period for filing a complaint is extended to at least 1 year if not longer.*

Local Action Item No. 3. Jurisdictions need to improve some aspects of their zoning and land use regulations. Section V of this AI contains a comprehensive review of the participating jurisdictions' land use and housing policies, including those of the public housing authorities. Although the review did not find egregious violations of the Federal Fair Housing Act, it did identify areas that may cause barriers to affordable housing development.

Action Item Subtask—G. To improve their zoning and land use regulations, the jurisdictions should:

i. *The region's most expensive jurisdictions, where affordable rental housing is lacking, should provide formal incentives to encourage the development of affordable and mixed-income housing.*

ii. *All housing authorities should allow residents to apply for public housing units and/or Section 8 vouchers by mailing in an application or completing an application online.* This ensures fair access to publicly provided housing regardless of disability.

iii. Three public housing authorities have fewer than 5 percent of their public housing units that are accessible and *need to work to reach the 5 percent accessibility standard.*

iv. Development fees in Johnson County, and, to a lesser extent, Leavenworth and Blue Springs, are high relative to other jurisdictions. *These communities should provide fee waivers for construction of affordable housing. The fee waivers should be based on a sliding scale with rental units affordable to 50 percent of the MFI and less receiving the largest amount of waiver.*

v. The Consolidated Plans of Overland Park, Shawnee and Kansas City, MO do not contain the cities' anti-displacement and relocation policies, and they should.

vi. Shawnee requires a special permit for group homes (all of the other jurisdictions permit by right). *Shawnee should permit group homes by right.*

vii. In order to be more transparent and forthcoming concerning a jurisdictions' zoning regulations of group homes, it is recommended jurisdictions include their definition of group home, which is similar to their respective State Statutes, in an easy to find and easy to understand manner. A good example of this is to include this type of group home in their definition of "family" or "household," or however the jurisdiction determines who occupies the dwelling units. Both Kansas City, KS and Kansas City, MO do a good job of this by including this type of group home in their definitions of family/household.

SECTION II.
Community and Housing Profile

SECTION II.
Community and Housing Profile

This section provides a community and housing profile for the jurisdictions participating in the AI. It includes the racial/ethnicity and income concentration maps required by HUD for AIs.

The data collected and analyzed for this section were primarily gathered from the following sources: the 2000 U.S. Census for historical context; 2006 to 2008 American Community Survey (ACS) 3-year survey for current estimates;[1] 2009 Claritas, a provider of commercial data estimates, for Census Tract level estimates; and, the Mid-American Regional Council (MARC). Data for Johnson County are presented in two ways: Johnson County (total) includes all of Johnson County and Johnson County (partial) does not include data for Overland Park and Shawnee.

Although some of the largest communities included in this study are represented in the ACS 1-year estimates, the 3-year estimates are used to ensure consistency for the entire study area.

Housing and demographic summary.

- Kansas City, MO and, to a lesser extent, Kansas City, KS are the two cities in the region with the largest concentrations of African American and Hispanic residents. The cities, in addition to Independence, also have the highest concentrations of low income populations. Persons with disabilities and single parent households are more dispersed regionally.

- Unemployment in the region has increased consistent with the economic downturn, but remains slightly below the U.S. average. The region is fortunate to have many large companies with professional and technical jobs that pay relatively high wages.

- Overall, the region is very affordable. Households earning more than $25,000 per year can rent or buy in most communities without being cost burdened. Overall, 69 percent of households own the home in which they live, while 31 percent are renters. Johnson County, Shawnee, Blue Springs and Lee's Summit have higher homeownership rates than the MSA, while Kansas City, KS, Leavenworth, Overland Park, Independence and Kansas City, MO have lower homeownership rates than the MSA.

- Rental rates have increased throughout the study area since 2000. Lee's Summit experienced the greatest percentage increase in rental rates (37 percent); as a result of the increase, renter households must earn $30,000 or more annually to afford the median rent. Kansas City, KS and Kansas City, MO continue to offer the most affordability for the region's renters. Renter households earning approximately $20,000 each year can afford the median priced rental unit in these cities.

[1] The American Community Survey provides 1-year estimates for communities with populations greater than 65,000. Three-year estimates from the ACS are provided for communities with populations greater than 20,000. Since not all communities participating in this report are included in the 1-year estimates, the 3-year estimates are used for consistency.

- The value of owner-occupied housing units in the MSA has remained unchanged since 2000. This is good news for potential homebuyers, but is unfortunate for many long-time homeowners whose homes may not have appreciated in the last 10 years. Overland Park's median home value of $160,900 is the highest in the study area, whereas the median home value of $51,900 in Kansas City, KS is lowest.

Population Demographics

The following figure displays population information for the participating jurisdictions for 2000, 2008 and 2010. Johnson County has grown by nearly 23 percent since 2000; Overland Park and Shawnee accounted for 37 percent of the growth in Johnson County. The population in Lee's Summit grew by 29 percent between 2000 and 2010, which was the highest growth percentage among the Missouri communities in the study area. Kansas City, KS and Leavenworth have lost population since 2000.

Figure II-1. Population by Community, 2000 to 2008

Note:
2010 Census data not available for the Kansas City MSA.

Source:
2000 and 2010 Census, American Community Survey
2006-2008 3-year estimate.

	2000	2008	2010	Percent Growth 2000 to 2010
Kansas City MSA	**1,776,062**	**2,041,842**	**N/A**	
Kansas				
Johnson County (Total)	451,086	524,723	554,179	22.9%
Johnson County (Partial)	254,086	298,868	318,598	25.4%
Kansas City	146,867	141,984	145,786	-0.7%
Leavenworth	35,304	34,497	35,251	-0.2%
Overland Park	148,848	164,982	173,372	16.5%
Shawnee	48,152	60,873	62,209	29.2%
Missouri				
Blue Springs	47,990	51,513	52,575	9.6%
Independence	113,207	118,520	116,830	3.2%
Kansas City	441,269	435,825	459,787	4.2%
Lee's Summit	71,074	91,431	91,364	28.5%

Age distribution. Figure II-2 compares the age distribution of each community's population in 2000 and 2008. As seen in the figure, all communities experienced a decline, albeit small, in the percentage of young adults (aged 25 to 44), as well as growth in the proportion of baby boomers (aged 45 to 64). This demographic shift indicates an aging of the region, which is occurring throughout the country. It also indicates a stable population that has remained in the area through adulthood.

Figure II-2.
Age Distribution of Population, 2000 and 2008

2000	Kansas						Missouri			
	Johnson County (Total)	*Johnson County (Partial)*	*Kansas City*	*Leavenworth*	*Overland Park*	*Shawnee*	*Blue Springs*	*Independence*	*Kansas City*	*Lee's Summit*
Infants and Toddlers (0 to 4)	7%	8%	8%	8%	7%	8%	8%	7%	7%	8%
School Aged Kids (5 to 17)	20%	20%	20%	19%	19%	19%	22%	17%	18%	21%
College Age Adults (18 to 24)	7%	8%	11%	9%	7%	8%	9%	9%	10%	6%
Young Adults (25 to 44)	33%	33%	30%	35%	33%	34%	32%	29%	33%	33%
Baby Boomers (45 to 64)	23%	22%	20%	19%	23%	23%	22%	23%	21%	21%
Seniors (65 and older)	10%	9%	12%	10%	12%	9%	7%	16%	12%	10%

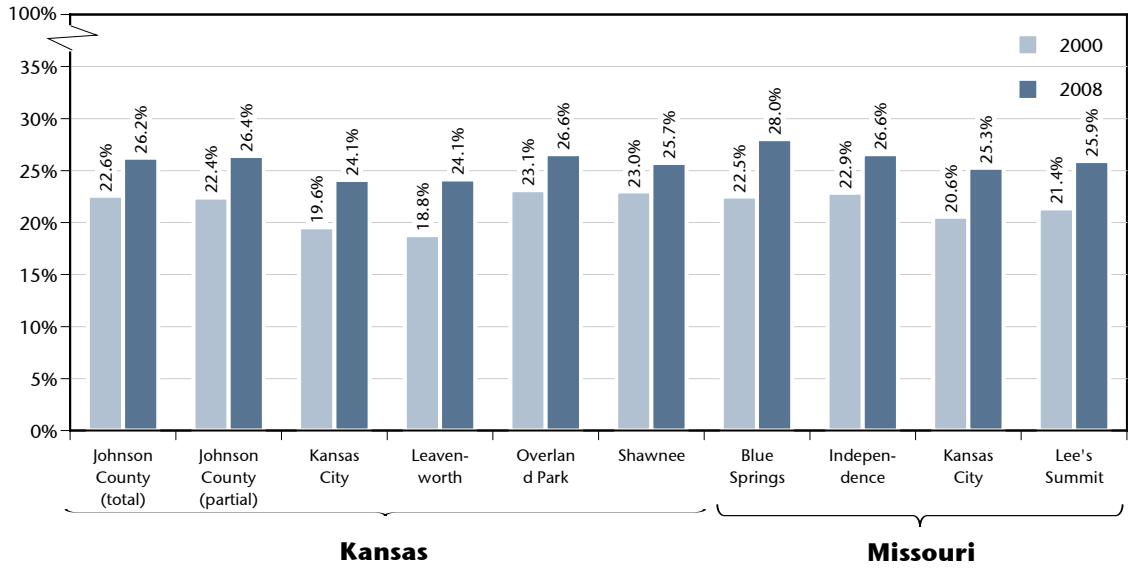
2008	Kansas						Missouri			
	Johnson County (Total)	*Johnson County (Partial)*	*Kansas City*	*Leavenworth*	*Overland Park*	*Shawnee*	*Blue Springs*	*Independence*	*Kansas City*	*Lee's Summit*
Infants and Toddlers (0 to 4)	7%	8%	9%	7%	7%	8%	8%	8%	8%	7%
School Aged Kids (5 to 17)	19%	19%	20%	17%	18%	19%	20%	17%	17%	22%
College Age Adults (18 to 24)	9%	9%	9%	10%	8%	8%	7%	8%	9%	7%
Young Adults (25 to 44)	29%	29%	28%	32%	29%	30%	28%	26%	30%	28%
Baby Boomers (45 to 64)	26%	26%	24%	24%	27%	26%	28%	27%	25%	26%
Seniors (65 and older)	10%	10%	10%	10%	12%	9%	8%	15%	11%	10%

Percent Change in 2000-2008	Kansas						Missouri			
	Johnson County (Total)	*Johnson County (Partial)*	*Kansas City*	*Leavenworth*	*Overland Park*	*Shawnee*	*Blue Springs*	*Independence*	*Kansas City*	*Lee's Summit*
Infants and Toddlers (0 to 4)	0%	0%	1%	-1%	0%	0%	0%	2%	0%	-1%
School Aged Kids (5 to 17)	-1%	-1%	-1%	-2%	-1%	0%	-1%	-1%	-1%	1%
College Age Adults (18 to 24)	1%	1%	-1%	1%	1%	0%	-2%	-1%	-1%	0%
Young Adults (25 to 44)	-4%	-4%	-2%	-4%	-4%	-4%	-4%	-4%	-3%	-5%
Baby Boomers (45 to 64)	4%	4%	5%	5%	3%	3%	6%	4%	5%	5%
Seniors (65 and older)	0%	1%	-1%	0%	1%	0%	1%	0%	0%	0%

Source: American Community Survey 2006-2008 3-year estimate.

Figures II-3 and II-4 examine the study area's baby boomer and senior populations in greater detail. Since 2000, all communities have experienced a proportional increase in residents aged 45 to 64. For many communities, one out of every four residents falls within the baby boomer category.

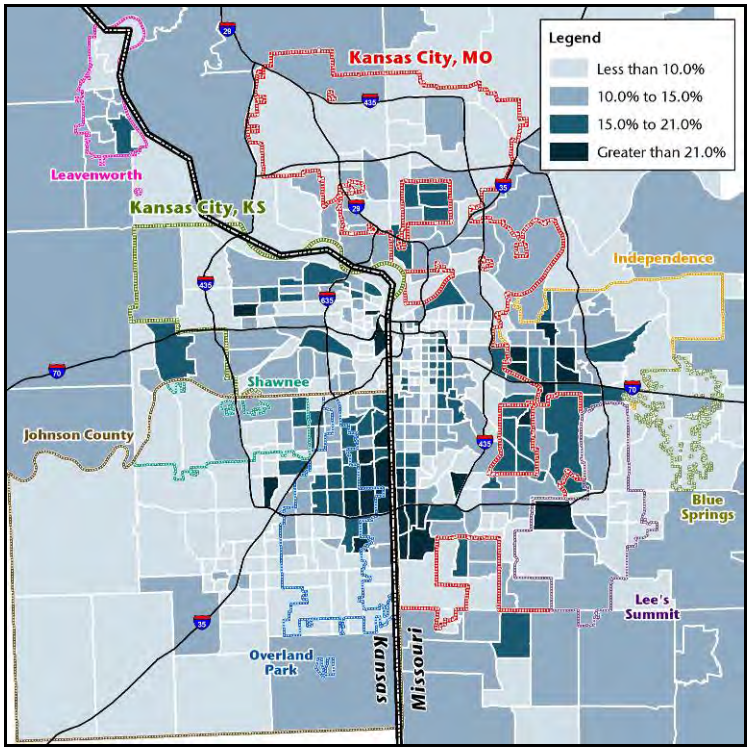
Figure II-3.
Percentage of Baby Boomers, 2000 and 2008



Source: American Community Survey 2006-2008 3-year estimate.

Figure II-4 displays the proportion of seniors by Census Tract to determine where the highest concentrations of seniors reside within the study area. High concentrations—areas where seniors comprise greater than 21 percent of the Census Tract's total population—occur throughout the area, but notable concentrations are located in the northern portion of Overland Park, the southwest portion of Independence, and the southern portion of Kansas City, MO.[2]

Figure II-4.
Percent Seniors (Age 65 and older) by Census Tract, 2009



Source: Claritas, 2009.

Race and ethnicity. In its surveys, the Census asks two different questions about race and ethnicity: the first question asks respondents to identify their race; the second asks whether respondents are of Hispanic/Latino origin. The Census Bureau does not classify

[2] Seniors represent 11 percent of the Kansas City MSA's total population.

Hispanic/Latino as a race, but rather as an identification of origin and ethnicity. If a respondent reported Hispanic/Latino ethnicity but did not mark a specific race category, they are classified in the "Some Other Race" category. Persons of Hispanic/Latino descent most commonly report their race as White or Some Other Race.

Figure II-5 displays the racial composition of each community's population in 2008. Most of the communities contain predominantly white residents, with the exception of Kansas City, KS and Kansas City, MO, which have the highest proportions of African Americans.

Figure II-5
Racial Composition, 2008

	White Alone	African American	American Indian	Asian	Native Hawaiian	Some Other Race	Two or More Races
Kansas							
Johnson County (total)	461,782	20,087	1,623	19,781	446	9,973	11,031
Johnson County (partial)	265,328 0	12,081 0	971	8,779	397	5,243	6,069
Kansas City	80,630	39,813	1,145	2,733	21	14,588	3,054
Leavenworth	26,503	5,427	305	355	40	638	1,229
Overland Park	143,945	5,179	489	9,097	0	3,132	3,140
Shawnee	52,509	2,827	163	1,905	49	1,598	1,822
Missouri							
Blue Springs	47,489	1,790	267	527	91	321	1,028
Independence	106,029	4,725	288	1,287	257	2,989	2,945
Kansas City	273,782	124,789	1,698	8,870	826	14,102	11,758
Lee's Summit	79,773	6,966	147	1,622	140	698	2,085

	White Alone	African American	American Indian	Asian	Native Hawaiian	Some Other Race	Two or More Races
Kansas							
Johnson County (total)	88%	4%	0%	4%	0%	2%	2%
Johnson County (partial)	89% #	4% #	0%	3%	0%	2%	2%
Kansas City	57%	28%	1%	2%	0%	10%	2%
Leavenworth	77%	16%	1%	1%	0%	2%	4%
Overland Park	87%	3%	0%	6%	0%	2%	2%
Shawnee	86%	5%	0%	3%	0%	3%	3%
Missouri							
Blue Springs	92%	3%	1%	1%	0%	1%	2%
Independence	89%	4%	0%	1%	0%	3%	2%
Kansas City	63%	29%	0%	2%	0%	3%	3%
Lee's Summit	87%	8%	0%	2%	0%	1%	2%

Source: American Community Survey 2006-2008 3-year estimate.

In 2008, 15 percent of all residents in the U.S. identified themselves as being of Hispanic origin. As seen in Figure II-6, the study area contains a comparatively small proportion of Hispanic residents, with the exception of Kansas City, KS. However, since 2000, the Hispanic population has grown in every community within the study area, with some communities more than doubling their number of Hispanic residents.

Figure II-6.
Hispanic Residents, 2008

	2000		2008		Percent Growth Between 2000 and 2008
	Number	*Percent of Population*	*Number*	*Percent of Population*	
Kansas					
Johnson County (total)	17,873	4%	30,655	6%	**72%**
Johnson County (partial)	10,222	4%	19,199	6%	**88%**
Kansas City	24,597	17%	33,761	24%	**37%**
Leavenworth	1,740	5%	2,023	6%	**16%**
Overland Park	5,559	4%	7,404	4%	**33%**
Shawnee	2,092	4%	4,052	7%	**94%**
Missouri					
Blue Springs	1,170	2%	NA	NA	**NA**
Independence	4,010	4%	8,539	7%	**113%**
Kansas City	30,374	7%	40,074	9%	**32%**
Lee's Summit	1,434	2%	2,428	3%	**69%**

Note: Data on Hispanic residents not available for Blue Springs in the American Community Survey 2006-2008 3-year estimate.
Source: American Community Survey 2006-2008 3-year estimate.

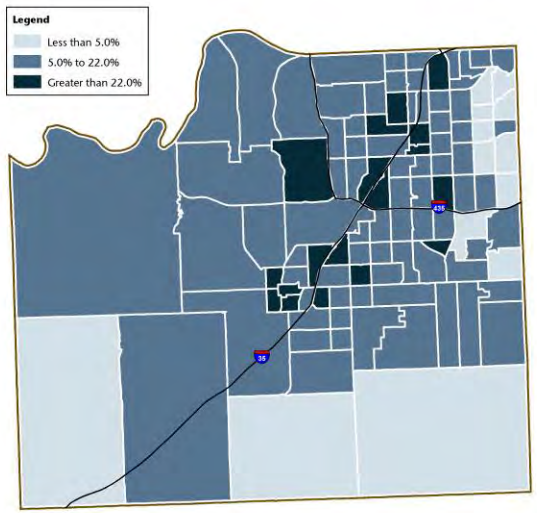
The following maps display the geographic distribution of residents by race and ethnicity for each jurisdiction in the study. Maps display the distribution of non-white residents, African Americans, and Hispanic residents and highlight areas of racial and ethnic concentrations. Census Tracts shaded dark blue, represented in the third category on the map keys, contain concentrations.

For the purposes of this study, concentrations represent areas where persons of a particular race or ethnicity comprise a larger proportion of the population than the community overall. To align with HUD's definition of "disproportionate need," concentrations occur when the percentage of residents of a particular racial or ethnic group is 10 percent or more than the community-wide average. For example, if 20 percent of residents in a particular Census Tract are African American and African Americans comprise 10 percent of a community's population overall, that Census Tract contains a concentration of African American residents.

Johnson County, Kansas

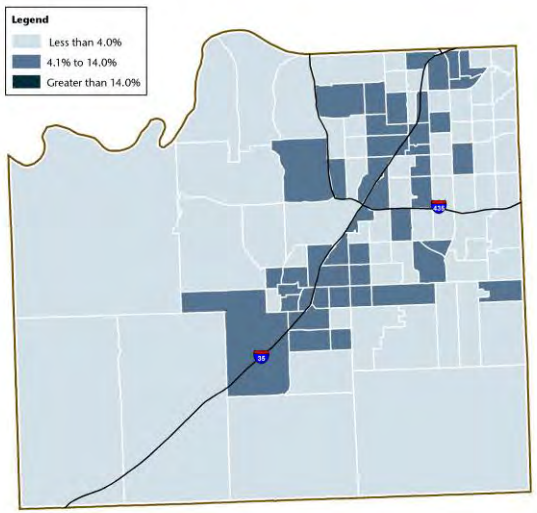
Four percent of Johnson County's residents are African American and 6 percent are Hispanic. Johnson County has no areas of concentration for African Americans and just a handful of Census Tracts with Hispanic concentrations.

Figure II-7.
Percent Non-White Residents of Total Population by Census Tract, Johnson County, Kansas, 2009



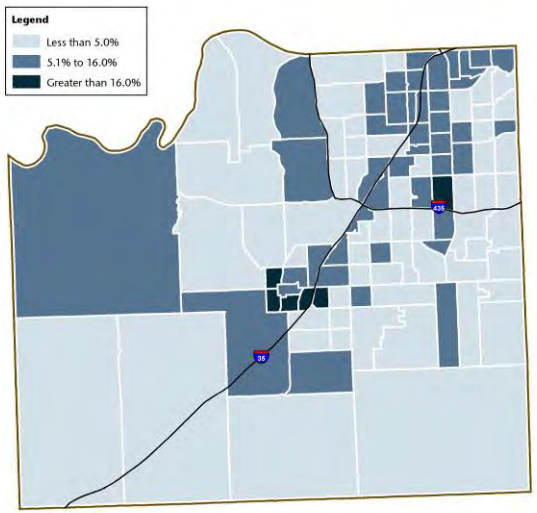
Source: Claritas, 2009.

Figure II-8.
Percent African American Residents of Total Population by Census Tract, Johnson County, Kansas, 2009



Source: Claritas, 2009.

Figure II-9.
Percent Hispanic Residents of Total Population by Census Tract, Johnson County, Kansas, 2009

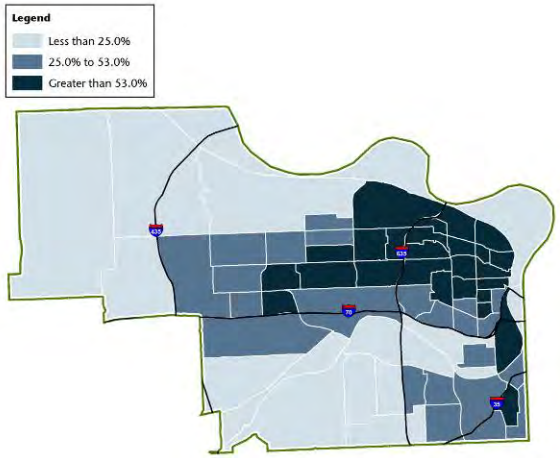


Source: Claritas, 2009.

Kansas City, Kansas

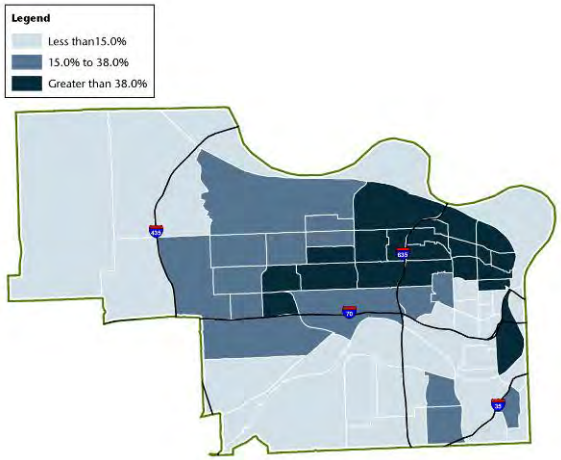
Twenty-eight percent of residents in Kansas City, KS are African American and 24 percent are Hispanic. The heaviest concentrations of African American and non-white residents in Kansas City, KS lie in the central and northeast portions of the city. Hispanic residents are more heavily concentrated in the southeast portion of the city, south of the I-70 corridor.

Figure II-10.
Percent Non-White Residents of Total Population by Census Tract, Kansas City, Kansas, 2009



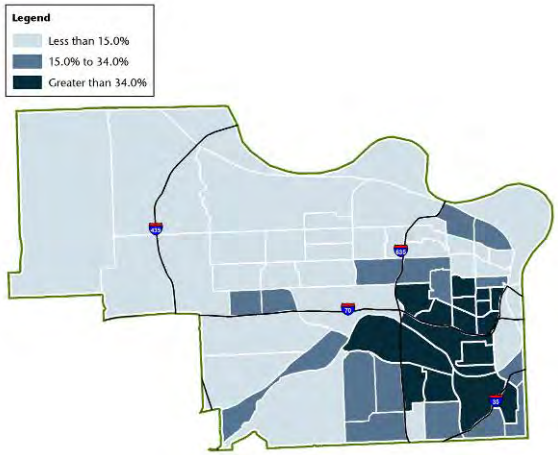
Source: Claritas, 2009.

Figure II-11.
Percent African American Residents of Total Population by Census Tract, Kansas City, Kansas, 2009



Source: Claritas, 2009.

Figure II-12.
Percent Hispanic Residents of Total Population by Census Tract, Kansas City, Kansas, 2009

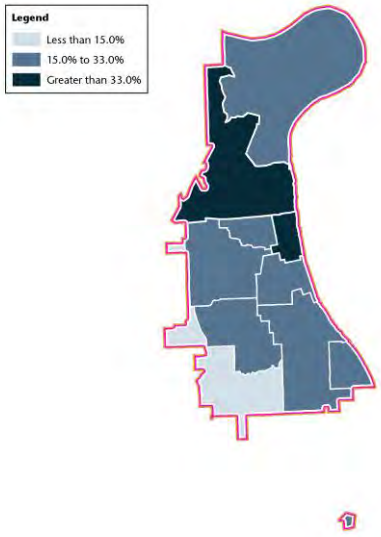


Source: Claritas, 2009.

Leavenworth, Kansas

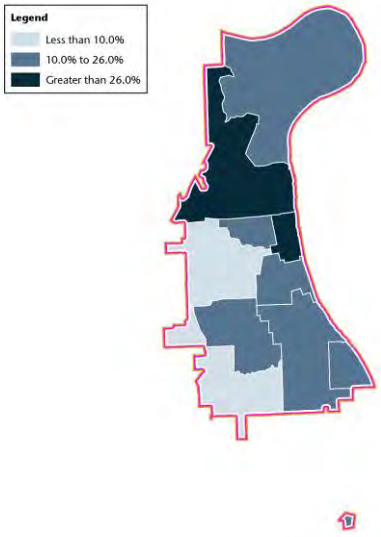
Sixteen percent of Leavenworth's residents are African American and 6 percent are Hispanic. Non-white residents are dispersed throughout the northern and southern portions of Leavenworth, The most notable concentration of African American residents is apparent in the city's north central Census Tract.

Figure II-13.
Percent Non-White Residents of Total Population by Census Tract, Leavenworth, Kansas, 2009



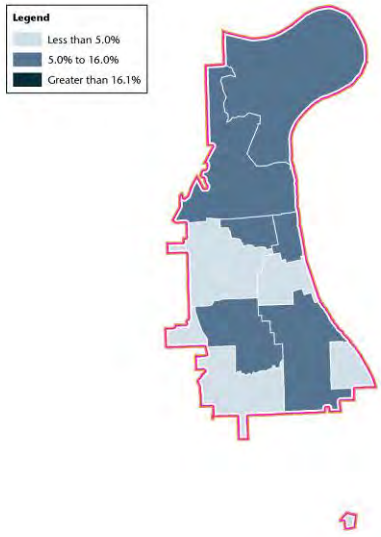
Source: Claritas, 2009.

Figure II-14.
Percent African American Residents of Total Population by Census Tract, Leavenworth, Kansas 2009



Source: Claritas, 2009.

Figure II-15.
Percent Hispanic Residents of Total Population by Census Tract, Leavenworth, Kansas, 2009

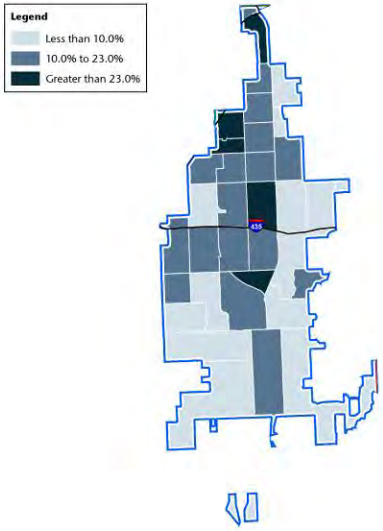


Source: Claritas, 2009.

Overland Park, Kansas

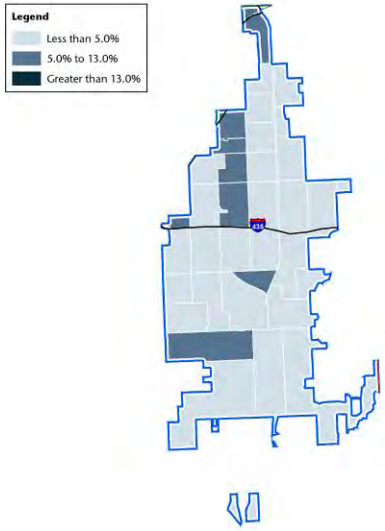
Eight-seven percent of residents in Overland Park consider themselves racially white, and its largest minority group is Asian (6 percent). An additional 3 percent of residents are African American, and 4 percent are Hispanic. Hispanic residents in Overland Park are more likely to reside in the northern portion of the city.

Figure II-16.
Percent Non-White Residents of Total Population by Census Tract, Overland Park, Kansas, 2009



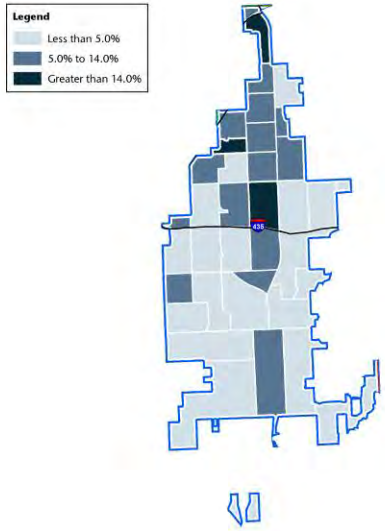
Source: Claritas, 2009.

Figure II-17.
Percent African American Residents of Total Population by Census Tract, Overland Park, Kansas, 2009



Source: Claritas, 2009.

Figure II-18.
Percent Hispanic Residents of Total Population by Census Tract, Overland Park, Kansas, 2009

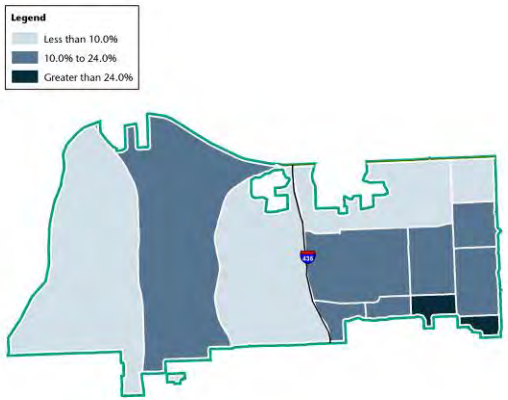


Source: Claritas, 2009.

Shawnee, Kansas

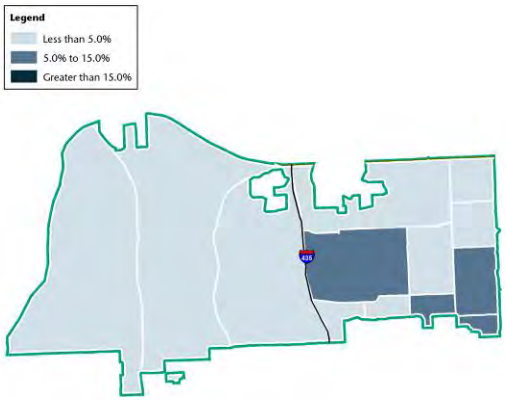
Five percent of Shawnee's population identifies themselves as racially African American, and 7 percent are ethnically Hispanic. By the HUD definition of concentration, there are no areas of concentration for African Americans. Hispanic concentrations are located in east Shawnee.

Figure II-19.
Percent Non-White Residents of Total Population by Census Tract, Shawnee, Kansas, 2009



Source: Claritas, 2009.

Figure II-20.
Percent African American Residents of Total Population by Census Tract, Shawnee, Kansas, 2009



Source: Claritas, 2009.

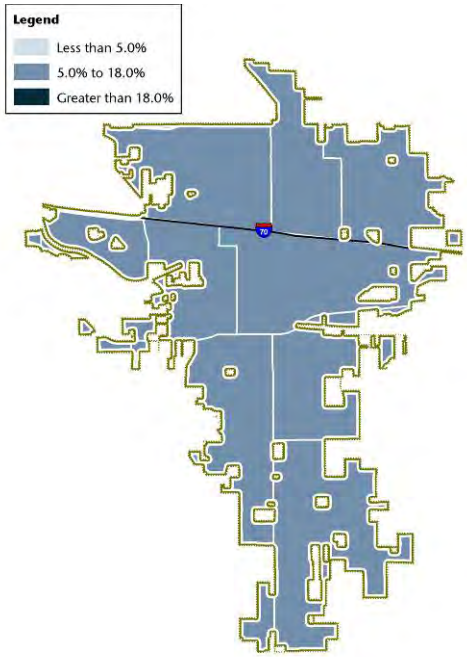
Figure II-21.
Percent Hispanic Residents of Total Population by Census Tract, Shawnee, Kansas, 2009

Source: Claritas, 2009.

Blue Springs, Missouri

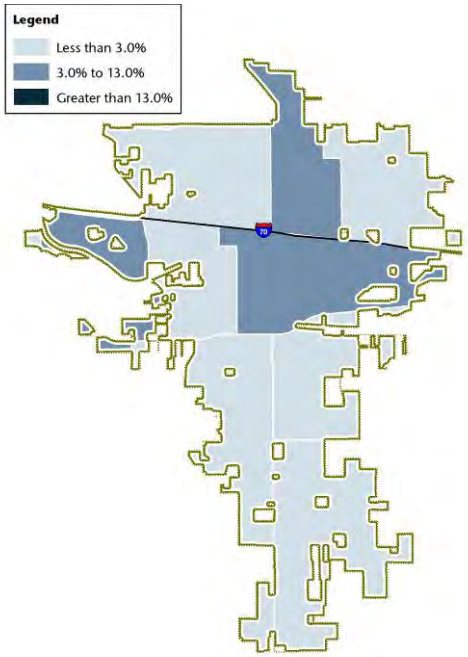
Ninety-three percent of residents in Blue Springs consider themselves racially white, which is the largest proportion of white residents within the study area. Its small proportions of African American (3 percent) and Hispanic residents reside through the city.

Figure II-22.
Percent Non-White Residents of Total Population by Census Tract, Blue Springs, Missouri, 2009



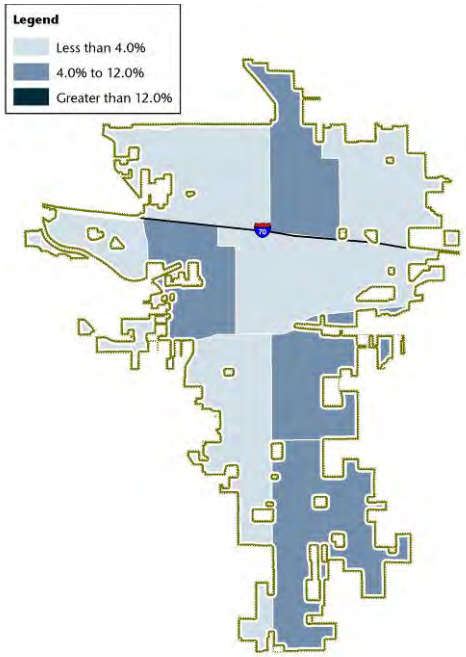
Source: Claritas, 2009.

Figure II-23.
Percent African American Residents of Total Population by Census Tract, Blue Springs, Missouri, 2009



Source: Claritas, 2009.

Figure II-24.
Percent Hispanic Residents of Total Population by Census Tract, Blue Springs, Missouri, 2009

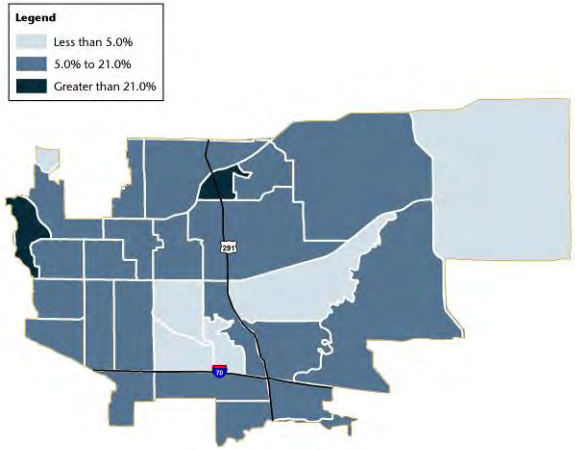


Source: Claritas, 2009.

Independence, Missouri

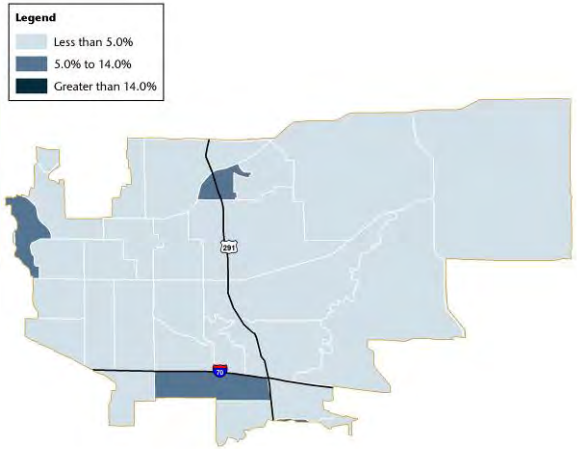
Ninety percent of Independence's residents consider themselves racially white. African American residents comprise 4 percent of the city's total population. Census Tracts with the highest proportions of Hispanic residents are located in the city's northwest and northern portions, although no concentrated areas exist.

Figure II-25.
Percent Non-White Residents of Total Population by Census Tract, Independence, Missouri, 2009



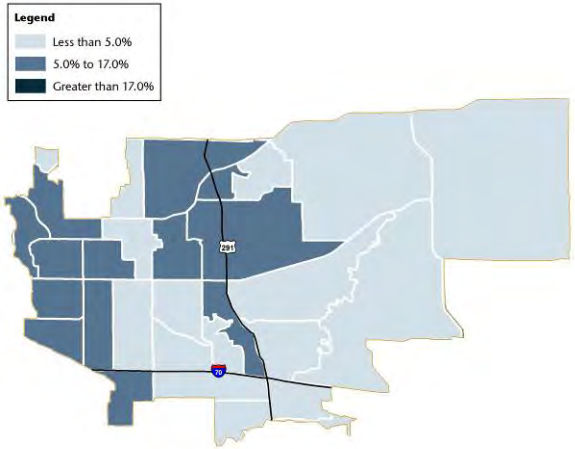
Source: Claritas, 2009.

Figure II-26.
Percent African American Residents of Total Population by Census Tract, Independence, Missouri, 2009



Source: Claritas, 2009.

Figure II-27.
Percent Hispanic Residents of Total Population by Census Tract, Independence, Missouri, 2009

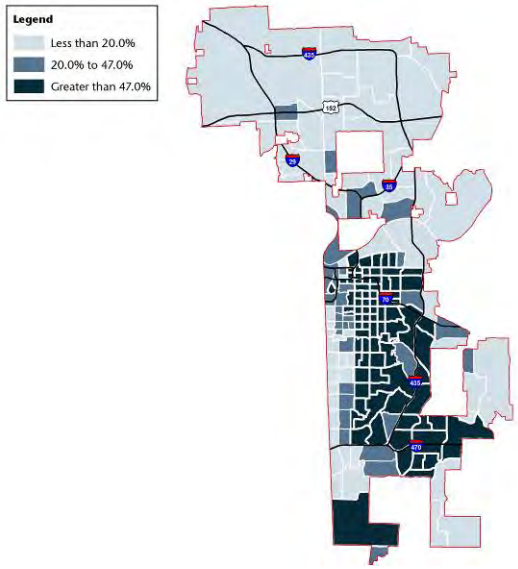


Source: Claritas, 2009.

Kansas City, Missouri

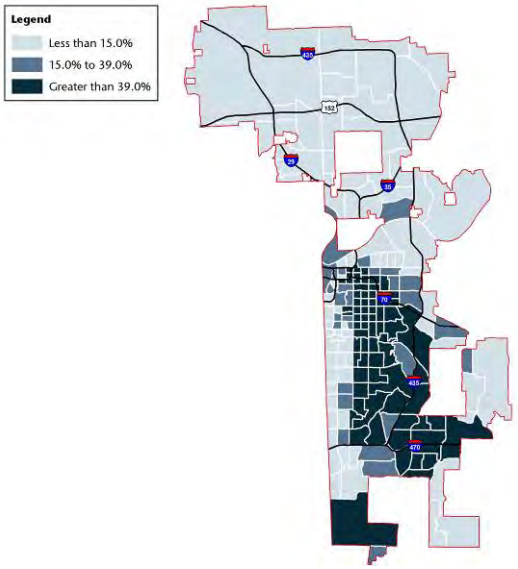
In addition to Kansas City, KS, Kansas City, MO is one of the most diverse communities within the study area. Twenty-nine percent of residents are African American and 9 percent are Hispanic. There are many Census Tracts with African American concentrations in the southern portion of the city. The city's growing Hispanic population is primarily concentrated in the central portion of the city.

Figure II-28.
Percent Non-White Residents of Total Population by Census Tract, Kansas City, Missouri, 2009



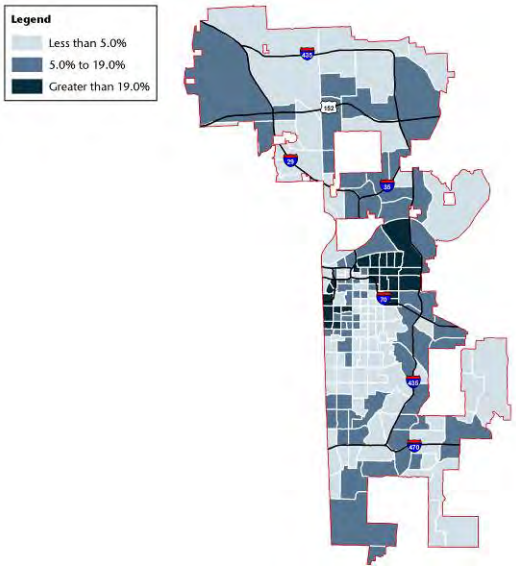
Source: Claritas, 2009.

Figure II-29.
Percent African American Residents of Total Population by Census Tract, Kansas City, Missouri, 2009



Source: Claritas, 2009.

Figure II-30.
Percent Hispanic Residents of Total Population by Census Tract, Kansas City, Missouri, 2009

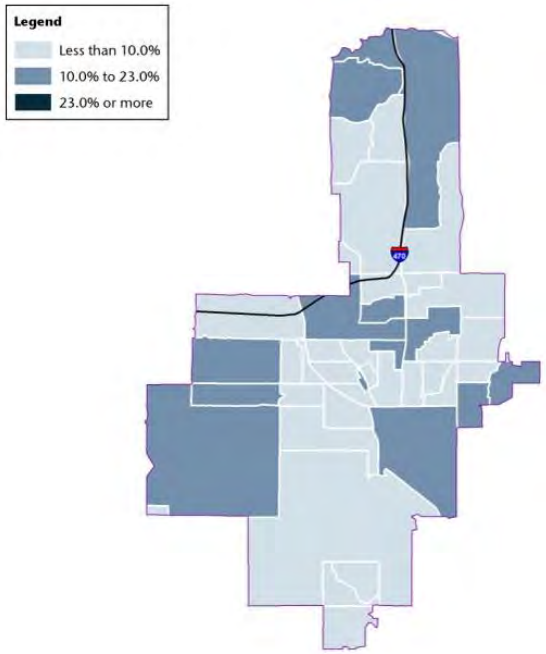


Source: Claritas, 2009.

Lee's Summit, Missouri

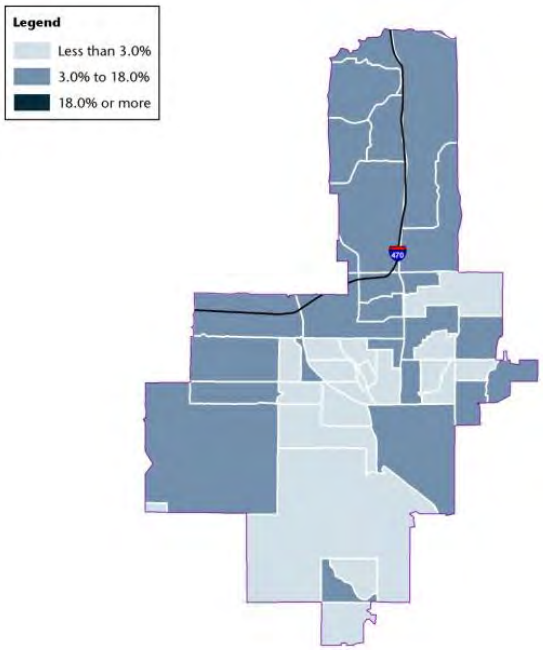
Eight percent of Lee's Summit's residents consider themselves racially African American. Figure II-32 displays no apparent concentration of African American residents. Similarly, Figure II-33 displays no apparent concentration of Hispanic residents, which comprise 3 percent of the population.

Figure II-31.
Percent Non-White Residents of Total Population by Block Group, Lee's Summit, Missouri, 2009



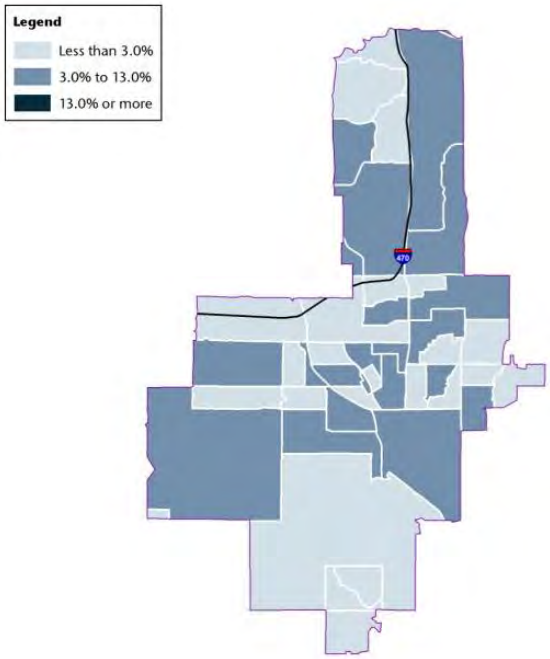
Source: Claritas, 2009

Figure II-32.
Percent African American Residents of Total Population by Block Group, Lee's Summit, Missouri, 2009



Source: Claritas, 2009

Figure II-33.
Percent Hispanic Residents of Total Population by Block Group, Lee's Summit, Missouri, 2009



Source: Claritas, 2009

Household Characteristics and Familial Status

Communities within the study area are primarily comprised of family households, which include related persons living together. In Blue Springs, MO, three out of every four households are family households. In Kansas City, MO, 57 percent of households are family households, which is the lowest proportion of family households within the study area, but is still relatively high.

Familial status is protected under fair housing law. Surveys conducted by BBC as part of Analyses of Impediments to Fair Housing Choice (AI) have demonstrated some of the lowest support and awareness for fair housing protection based on familial status. Single parents may be particularly vulnerable to fair housing discrimination because of their lower incomes and, consequently, limited options in the housing market. As shown in Figure II-34, Kansas City, KS has the largest proportion of single parent households of total households (16 percent). Overland Park contains the smallest percentage of single parent households (7 percent).

Figure II-34. Household Composition, 2008

Source:
American Community Survey 2006-2008
3-year estimate.

		Kansas						Missouri			
	Kansas City MSA	Johnson County *(Total)*	Johnson County *(Partial)*	Kansas City	Leavenworth	Overland Park	Shawnee	Blue Springs	Independence	Kansas City	Lee's Summit
Family Households	**516,719**	**138,911**	**79540**	**34,563**	**7,730**	**43,293**	**16,078**	**14,417**	**30,309**	**104,496**	**25,388**
Married Couples	391,563	114,152	65,676	21,919	5,714	35,123	13,353	11,423	21,992	67,919	20,884
with kids	*182,074*	*56,386*	*32,680*	*10,743*	*2,945*	*16,755*	*6,951*	*5,641*	*8,649*	*29,072*	*10,735*
without kids	*209,489*	*57,766*	*32,996*	*11,176*	*2,769*	*18,368*	*6,402*	*5,782*	*13,343*	*38,847*	*10,149*
Other Family	125,156	24,759	13,864	12,644	2,016	8,170	2,725	2,994	8,317	36,577	4,504
Male Householder, no wife	31,613	7,259	3,746	3,090	521	2,460	1,053	825	1,945	7,387	1,097
with kids	*19,350*	*4,250*	*2,339*	*1,924*	*237*	*1,222*	*689*	*578*	*1,204*	*4,354*	*787*
without kids	*12,263*	*3,009*	*1,407*	*1,166*	*284*	*1,238*	*364*	*247*	*741*	*3,033*	*310*
Female Householder, no husband	93,543	17,500	10,118	9,554	1,495	5,710	1,672	2,169	6,372	29,190	3,407
with kids	*65,875*	*11,701*	*6,945*	*6,669*	*1,236*	*3,696*	*1,060*	*1,585*	*4,256*	*20,664*	*2,632*
without kids	*27,668*	*5,799*	*3,173*	*2,885*	*259*	*2,014*	*612*	*584*	*2,116*	*8,526*	*775*
Non-family Households	**260,477**	**64,168**	**32,890**	**19,747**	**4,054**	**24,317**	**6,961**	**4,778**	**18,644**	**80,039**	**9,127**
Total Households	**777,196**	**203,079**	**112,430**	**54,310**	**11,784**	**67,610**	**23,039**	**19,195**	**48,953**	**184,535**	**34,515**

		Kansas						Missouri			
	Kansas City MSA	Johnson County *(Total)*	Johnson County *(Partial)*	Kansas City	Leavenworth	Overland Park	Shawnee	Blue Springs	Independence	Kansas City	Lee's Summit
Family Households	**66.5%**	**68.4%**	**70.7%**	**63.6%**	**65.6%**	**64.0%**	**69.8%**	**75.1%**	**61.9%**	**56.6%**	**73.6%**
Married Couples	50.4%	56.2%	*58.4%*	40.4%	48.5%	51.9%	58.0%	59.5%	44.9%	36.8%	60.5%
with kids	23.4%	*27.8%*	29.1%	*19.8%*	*25.0%*	*24.8%*	*30.2%*	*29.4%*	*17.7%*	*15.8%*	*31.1%*
without kids	27.0%	*28.4%*	*29.3%*	*20.6%*	*23.5%*	*27.2%*	*27.8%*	*30.1%*	*27.3%*	*21.1%*	*29.4%*
Other Family	16.1%	12.2%	*12.3%*	23.3%	17.1%	12.1%	11.8%	15.6%	17.0%	19.8%	13.0%
Male Householder, no wife	4.1%	3.6%	*3.3%*	5.7%	4.4%	3.6%	4.6%	4.3%	4.0%	4.0%	3.2%
with kids	2.5%	*2.1%*	2.1%	*3.5%*	*2.0%*	*1.8%*	*3.0%*	*3.0%*	*2.5%*	*2.4%*	*2.3%*
without kids	1.6%	*1.5%*	*1.3%*	*2.1%*	*2.4%*	*1.8%*	*1.6%*	*1.3%*	*1.5%*	*1.6%*	*0.9%*
Female Householder, no husband	12.0%	8.6%	9.0%	17.6%	12.7%	8.4%	7.3%	11.3%	13.0%	15.8%	9.9%
with kids	8.5%	*5.8%*	*6.2%*	*12.3%*	*10.5%*	*5.5%*	*4.6%*	*8.3%*	*8.7%*	*11.2%*	*7.6%*
without kids	3.6%	*2.9%*	*2.8%*	*5.3%*	*2.2%*	*3.0%*	*2.7%*	*3.0%*	*4.3%*	*4.6%*	*2.2%*
Non-family Households	**33.5%**	**31.6%**	**29.3%**	**36.4%**	**34.4%**	**36.0%**	**30.2%**	**24.9%**	**38.1%**	**43.4%**	**26.4%**
Total Number Households	**777,196**	**203,079**	**112,430**	**54,310**	**11,784**	**67,610**	**23,039**	**19,195**	**48,953**	**184,535**	**34,515**

The following series of maps display the percentage of single parent households to total households by Census Tract. Maps are provided for each participating jurisdiction. Similar to the racial and ethnic maps, concentrations of single parent households are highlighted in dark blue. The most notable concentrations of single parent households occur in Kansas City, KS and Kansas City, MO.

Figure II-35.
Percent Single Parent Households of Total Households by Census Tract, Johnson County, Kansas, 2009

Source:
Claritas, 2009

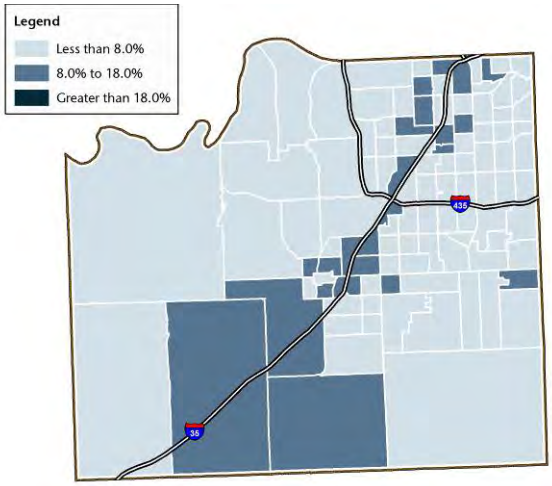


Figure II-36.
Percent Single Parent Households of Total Households by Census Tract, Kansas City, Kansas, 2009

Source:
Claritas, 2009

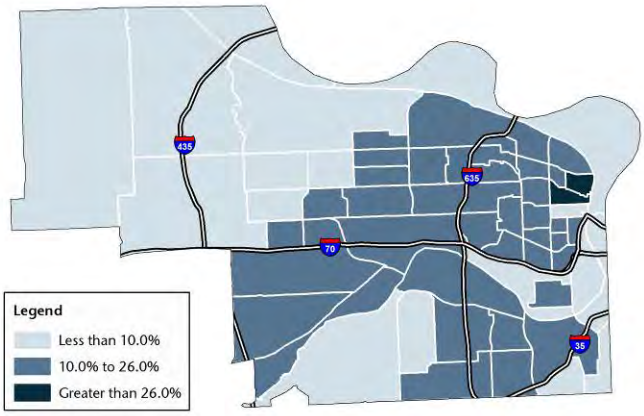


Figure II-37.
Percent Single Parent Households of Total Households by Census Tract, Leavenworth, Kansas, 2009

Source:
Claritas, 2009

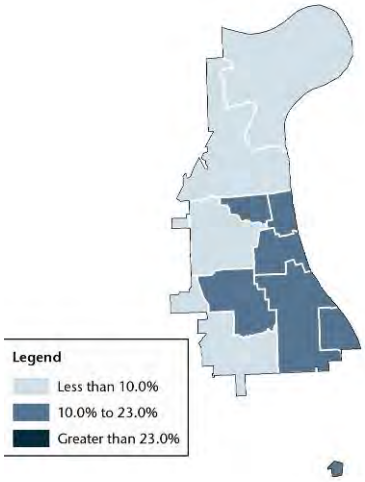


Figure II-38.
Percent Single Parent Households of Total Households by Census Tract, Overland Park, Kansas, 2009

Source:
Claritas, 2009

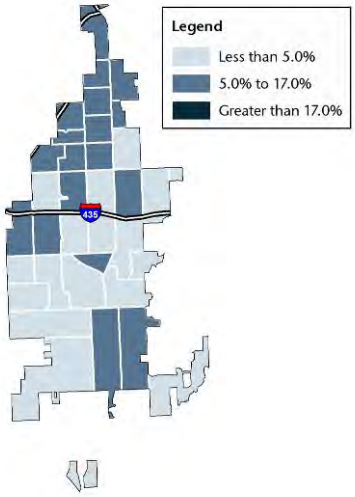


Figure II-39.
Percent Single Parent Households of Total Households by Census Tract, Shawnee, Kansas, 2009

Source:
Claritas, 2009

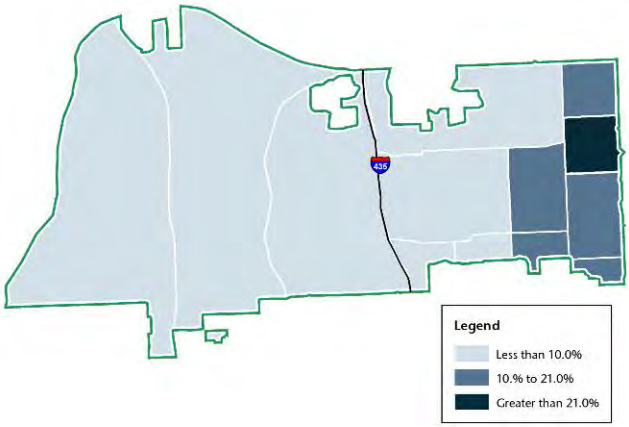


Figure II-40.
Percent Single Parent Households of Total Households by Census Tract, Blue Springs, Missouri, 2009

Source:
Claritas, 2009

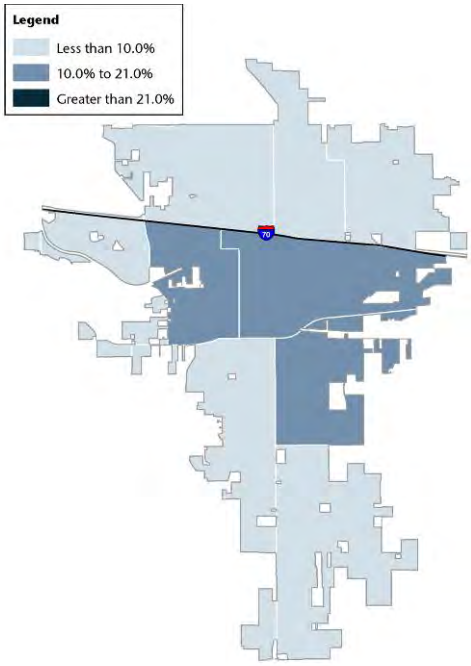


Figure II-41.
Percent Single Parent Households of Total Households by Census Tract, Independence, Missouri, 2009

Source:
Claritas, 2009

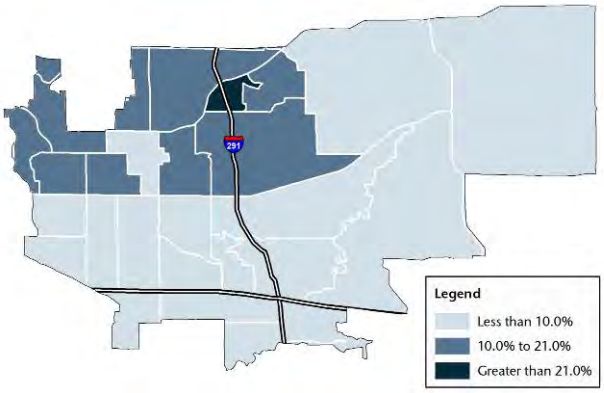


Figure II-42.
Percent Single Parent Households of Total Households by Census Tract, Kansas City, Missouri, 2009

Source:
Claritas, 2009

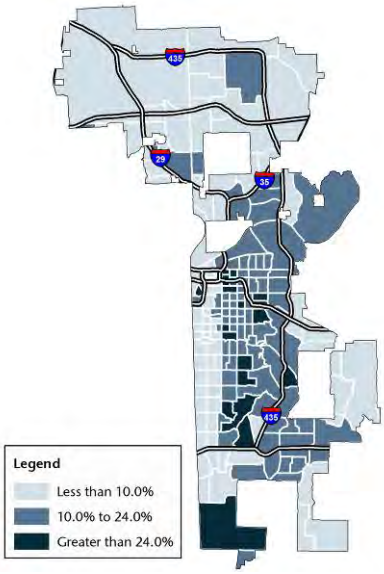
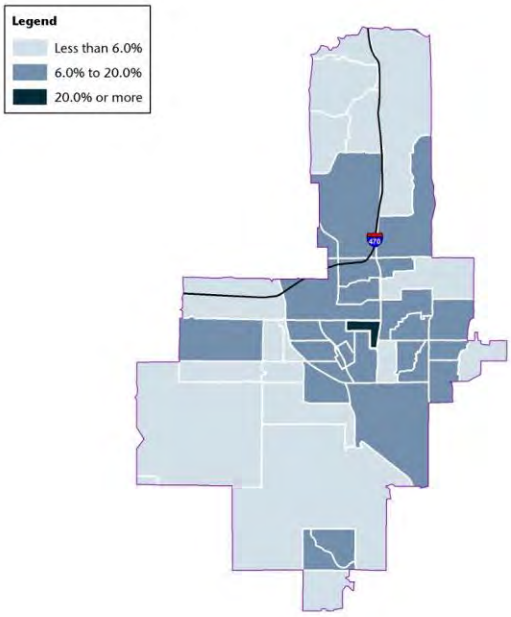


Figure II-43.
Percent Single Parent Households of Total Households by Block Group, Lee's Summit, Missouri, 2009

Source:
Claritas, 2009.



Household Income

The U.S. Census estimates and reports both *family* median and *household* median income. Median household income is usually lower than median family income, since household income includes single-person households and unrelated persons living together (e.g., students and unmarried partners), whereas median family income does not. In other words, the median family income category has a larger proportion of two-earner households, who usually have higher earnings than one-person households do.

Figure II-44 displays the median family and household incomes of all municipalities within the study area, as well as for the Kansas City MSA overall. As a point of comparison, median family income for the U.S. is $63,211 and the median household income is $52,175.[3]

Overland Park's median family income is $93,970, which is nearly 50 percent higher than the U.S. as a whole and the highest in the study area. Johnson County and Lee's Summit have median household incomes of approximately $75,000. Kansas City, KS has the lowest median family and household income in the study area at $46,243 and $38,100, respectively.

Figure II-44.
Family and Household Median Income, 2008

Source:
American Community Survey 2006-2008 3-year estimate.

	Median Family Income	Median Household Income
Kansas City MSA	**$ 69,240**	**$ 55,858**
Kansas		
Johnson County	$ 91,214	$ 74,552
Kansas City	$ 46,243	$ 38,100
Leavenworth	$ 62,328	$ 51,200
Overland Park	$ 93,970	$ 72,319
Shawnee	$ 89,182	$ 73,905
Missouri		
Blue Springs	$ 75,448	$ 68,684
Independence	$ 55,679	$ 42,960
Kansas City	$ 56,092	$ 44,566
Lee's Summit	$ 85,704	$ 74,007

[3] American Community Survey 2006-2008 3-year estimate.

Figure II-45 displays poverty rates by age for the study area. Kansas City, KS has the highest poverty rate in the study area (22 percent), while Johnson County, Shawnee and Lee's Summit have the lowest at about 5 percent each.

Figure II-45. Poverty by Age, 2008

Source:
American Community Survey
2006-2008 3-year estimate.

Kansas	Johnson County	Kansas City	Leavenworth	Overland Park	Shawnee
Total Poverty	**5.3%**	**21.7%**	**11.1%**	**4.8%**	**5.7%**
Under 5	8.0%	32.4%	20.7%	8.7%	9.9%
5 to 17	8.0%	35.0%	16.5%	7.1%	8.4%
18 to 24	11.8%	28.2%	12.5%	8.6%	10.0%
25 to 44	4.9%	21.3%	8.3%	4.3%	6.1%
45 to 64	2.6%	12.2%	10.5%	2.7%	1.6%
65 and older	4.3%	14.5%	6.3%	4.3%	4.8%

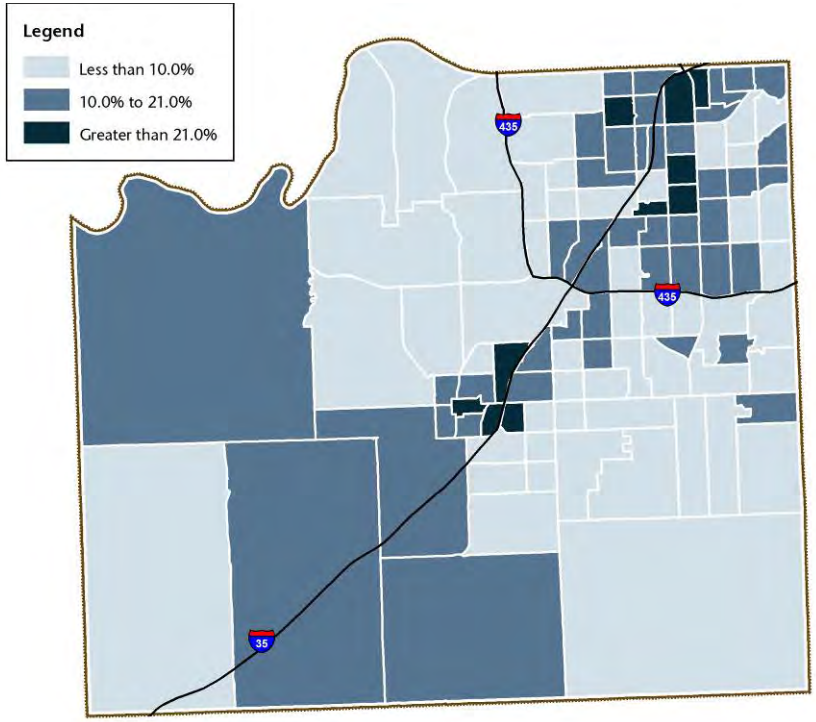
Missouri	Blue Springs	Independence	Kansas City	Lee's Summit
Total Poverty	**7.4%**	**13.6%**	**17.0%**	**5.1%**
Under 5	14.4%	25.9%	29.1%	12.9%
5 to 17	12.2%	23.5%	28.8%	8.9%
18 to 24	12.7%	16.6%	24.6%	10.6%
25 to 44	6.2%	13.5%	14.6%	4.2%
45 to 64	4.5%	9.2%	11.8%	1.8%
65 and older	3.1%	6.8%	10.9%	4.3%

The following series of figures display the overall family and household income for each community, as well as a map showing the geographic distribution of the community's low income households, which earn $25,000 or less annually. Again, concentrations of low income households are displayed in dark blue.

Johnson County, Kansas

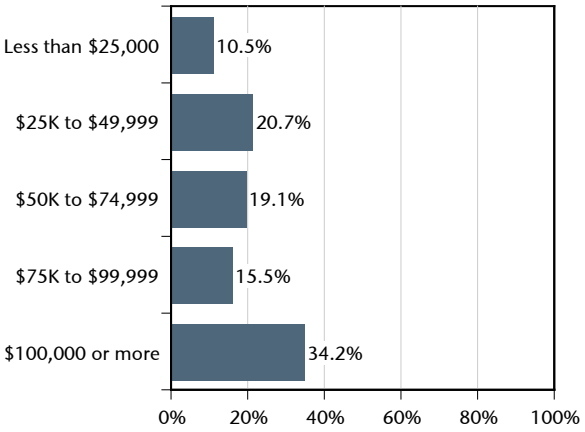
Thirty-four percent of Johnson County's households earn more than $100,000 per year. Approximately 11 percent all households are considered "low income," i.e., earning less than $25,000 per year. Census Tracts that contain more than 11 percent low income households are primarily located along the I-35 corridor and in the northeast portion of the county.

Figure II-45a.
Percent Low Income Households of Total Households by Census Tract, Johnson County, 2009



Note: Low Income households represented by households earning $25,000 or less.
Source: Claritas, 2009.

Figure II-45b.
Household Income Distribution, Johnson County, 2008

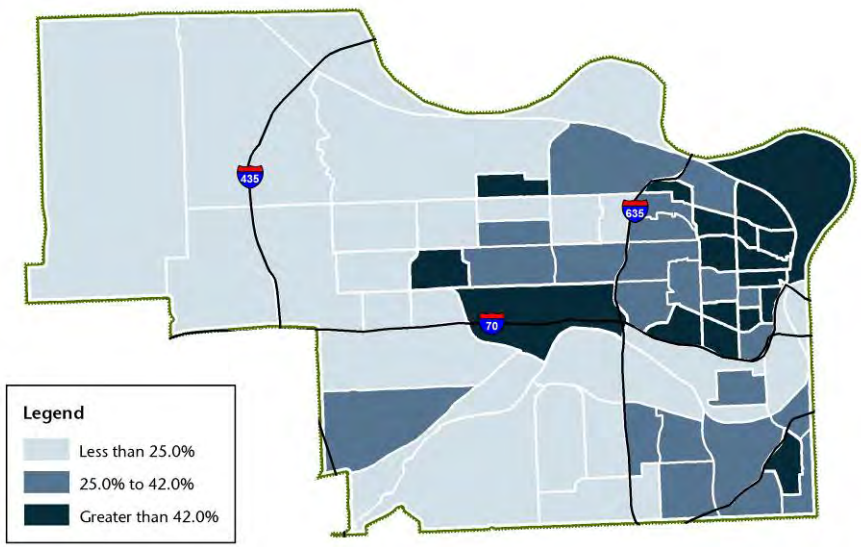


Source: American Community Survey 2006-2008 3-year estimate.

Kansas City, Kansas

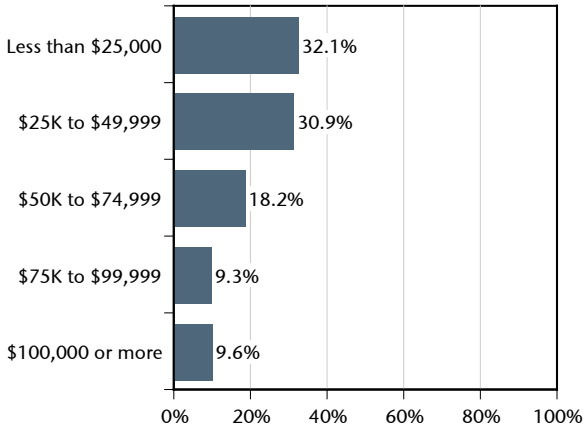
Nearly one in three households earns less than $25,000 per year. Most Census Tracts in the city's central and eastern portions have proportions of low income households that exceed city-wide averages.

Figure II-46a.
Percent Low Income Households of Total Households by Census Tract, Kansas City, KS, 2009



Note: Low Income households represented by households earning $25,000 or less.
Source: Claritas, 2009.

Figure II-46b.
Household Income Distribution, Kansas City, KS, 2008

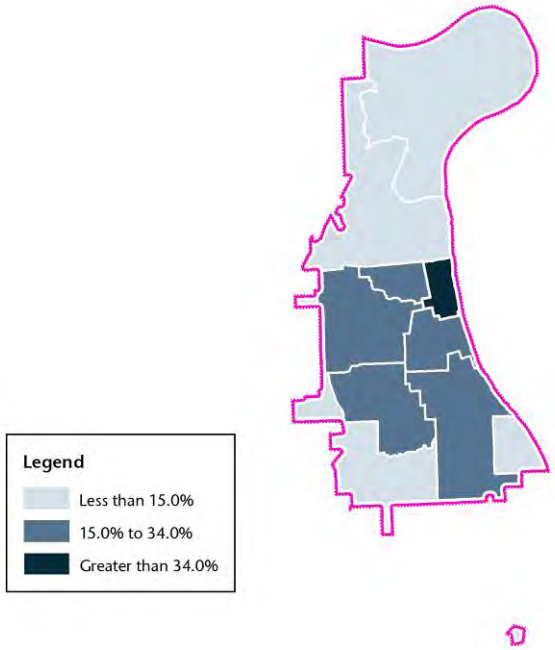


Source: American Community Survey 2006-2008 3-year estimate.

Leavenworth, Kansas

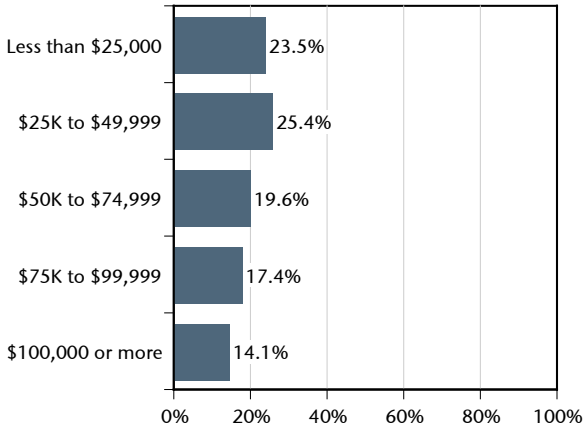
In Leavenworth, almost one-fourth of households earn $25,000 or less or less annually. A concentration of low income households is located in the east central portion of the city.

Figure II-47a.
Percent Low Income Households of Total Households by Census Tract, Leavenworth, 2009



Note: Low Income households represented by households earning $25,000 or less.
Source: Claritas, 2009.

Figure II-47b.
Household Income Distribution, Leavenworth, 2008

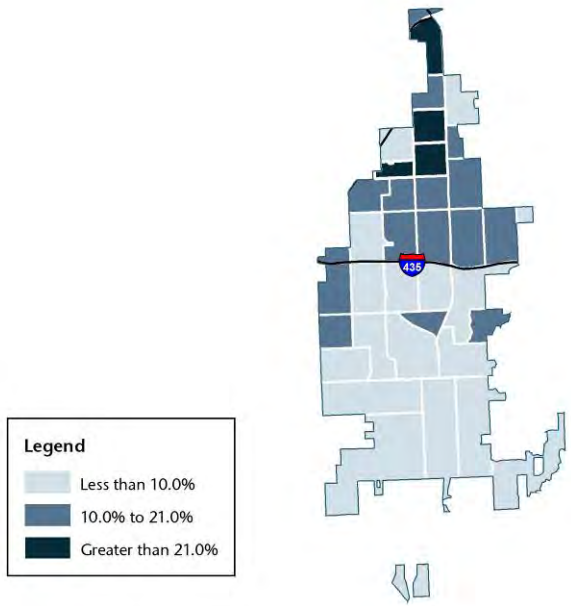


Source: American Community Survey 2006-2008 3-year estimate.

Overland Park, Kansas

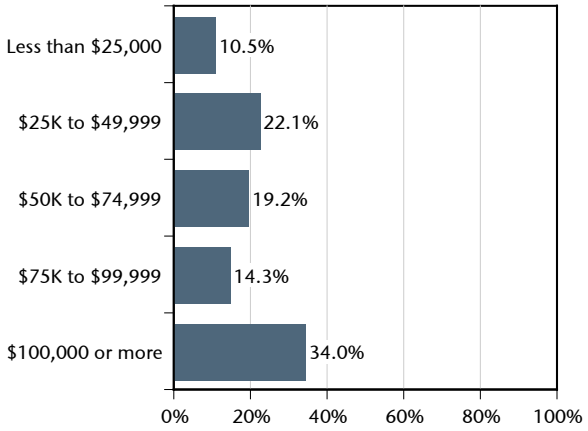
Eleven percent of Overland Park's households are considered low income and more than one-third earn more than $100,000. Census Tracts that contain a larger proportion of low income households compared with the city overall are primarily located north of I-435.

Figure II-48a.
Percent Low Income Households of Total Households by Census Tract, Overland Park, 2009



Note: Low Income households represented by households earning $25,000 or less.
Source: Claritas, 2009.

Figure II-48b.
Household Income Distribution, Overland Park, 2008

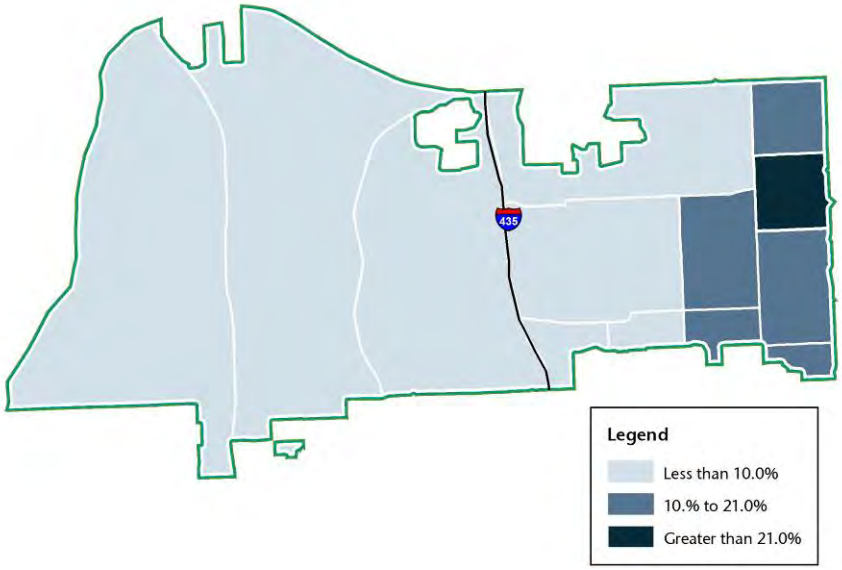


Source: American Community Survey 2006-2008 3-year estimate.

Shawnee, Kansas

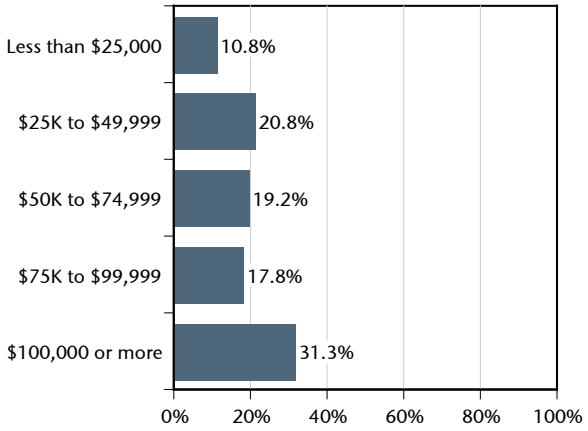
Shawnee's low income households are almost exclusively located in the city's far eastern portion. Like Overland Park, nearly one-third of households earn more than $100,000.

Figure II-49a.
Percent Low Income Households of Total Households by Census Tract, Shawnee, 2009



Note: Low Income households represented by households earning $25,000 or less.
Source: Claritas, 2009.

Figure II-49b.
Household Income Distribution, Shawnee, 2008

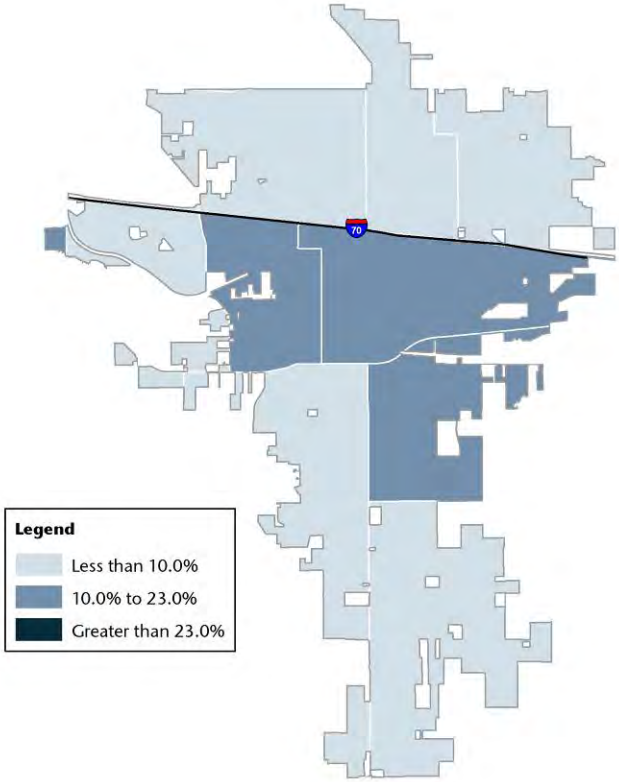


Source: American Community Survey 2006-2008 3-year estimate.

Blue Springs, Missouri

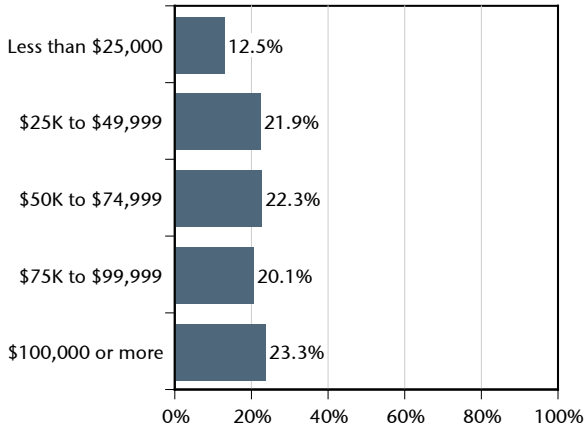
The household and family income distributions of Blue Springs are evenly distributed, with the exception of those households earning $25,000 or less, which comprise approximately 13 percent of the city's households. Low income households are most likely to reside in the central portion of the city.

Figure II-50a.
Percent Low Income Households of Total Households by Census Tract, Blue Springs, 2009



Note: Low Income households represented by households earning $25,000 or less.
Source: Claritas, 2009.

Figure II-50b.
Household Income Distribution, Blue Springs, 2008

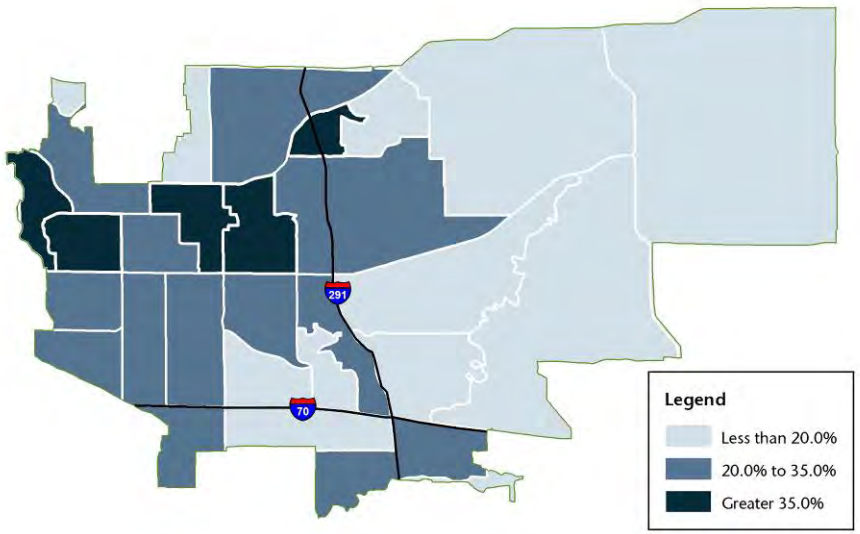


Source: American Community Survey 2006-2008 3-year estimate.

Independence, Missouri

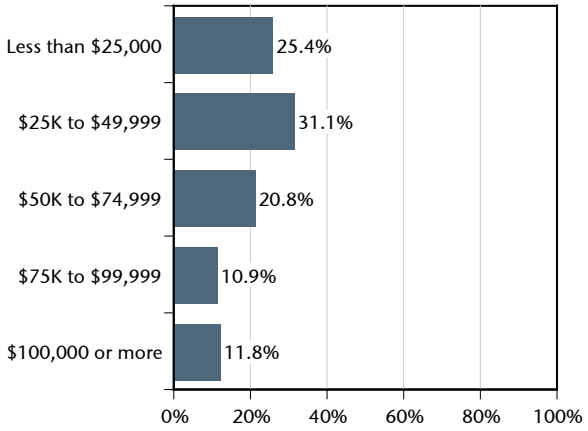
Twenty-five percent of Independence's households are considered low income. These households are concentrated in the western portions of the city. The largest proportion of households in the city earn between $25,000 and $50,000 annually.

Figure II-51a.
Percent Low Income Households of Total Households by Census Tract, Independence, 2009



Note: Low Income households represented by households earning $25,000 or less.
Source: Claritas, 2009.

Figure II-51b.
Household Income Distribution, Independence, 2008

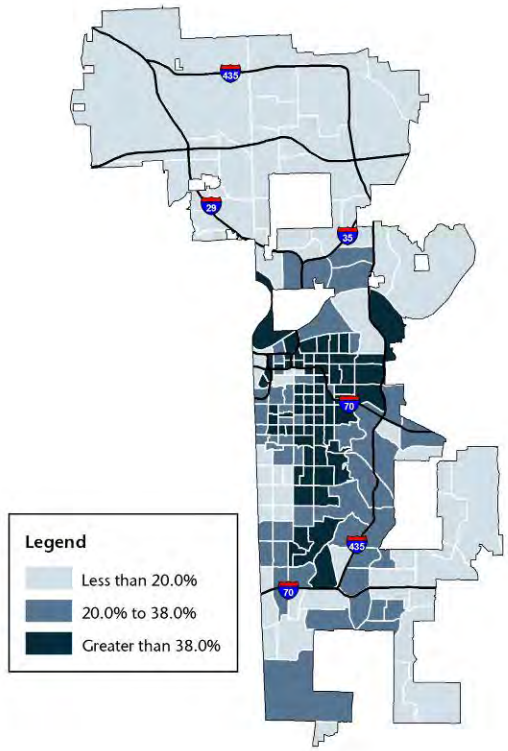


Source: American Community Survey 2006-2008 3-year estimate.

Kansas City, Missouri

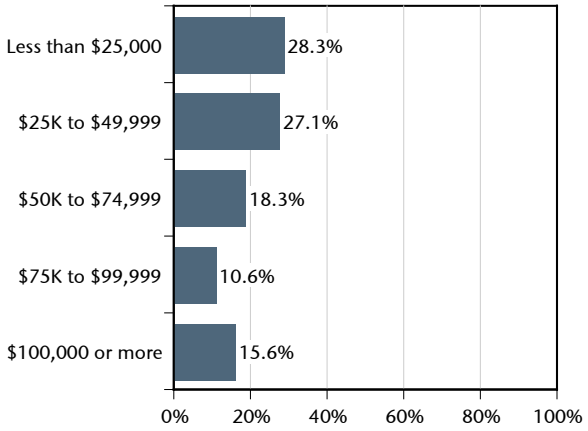
About half of the city's households earn less than $50,000 per year, with the largest proportion (28 percent) earning less than $25,000 per year. Low income households in the city are heavily concentrated in the southern portion of the city.

Figure II-52a.
Percent Low Income Households of Total Households by Census Tract, Kansas City, MO, 2009



Note: Low Income households represented by households earning $25,000 or less.
Source: Claritas, 2009.

Figure II-52b.
Household Income Distribution, Kansas City, MO, 2008

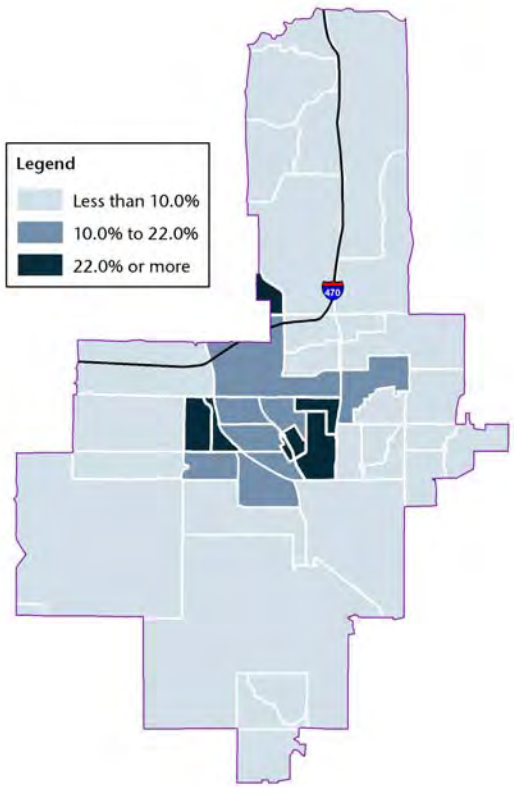


Source: American Community Survey 2006-2008 3-year estimate.

Lee's Summit, Missouri

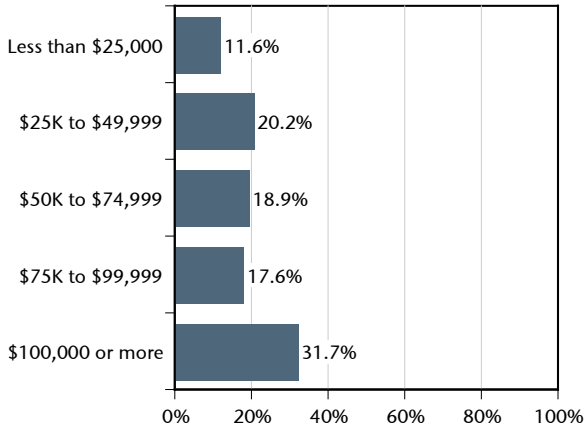
The largest proportion of households in Lee's Summit earn $100,000 or more (32 percent). Overall, 12 percent of households are considered low income. Low income households are primarily located in the center of the city.

Figure II-53a.
Percent Low Income Households of Total Households by Block Group, Lee's Summit, 2009



Note: Low Income households represented by households earning $25,000 or less.
Source: Claritas, 2009.

Figure II-53b.
Household Income Distribution, Lee's Summit, 2008



Source: American Community Survey 2006-2008 3-year estimate.

Persons with Disabilities

The Census defines a person with a disability as having a "long-lasting physical, mental, or emotional condition, which can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering." Moreover, "this condition can also impede a person from being able to go outside the home alone or to work at a job or business."[4]

Disabled persons may require housing that has accessibility features, is near public transit and supportive services and is affordable, if their ability to work is limited. Persons with disabilities are also at greater risk of experiencing housing discrimination, oftentimes due to a lack of knowledge about laws governing accommodations for the disabled.

The most recent disability data available for all study participants is from the 2000 Census. Per the 2000 Census, the proportion of the population with disabilities within the study area varied between 12 percent and 25 percent. Figure II-53 applies 2000 incidence rates to the ACS 2006-2008 3-year population estimates to derive a more recent estimated population for disabled persons within each participating community. Kansas City, KS, Independence and Kansas City, MO had the highest proportions of persons with disabilities.

Figure II-54.
Persons with Disabilities, 2000 and 2008

Kansas	Johnson County *(Total)*	Johnson County *(Partial)*	Kansas City	Leavenworth	Overland Park	Shawnee
2000 Disability Incidence Rates	11.6%	11.5%	24.5%	18.7%	11.7%	11.7%
2006-2008 3-year Population Estimate	485,850	275,899	129,478	32,070	153,958	55,993
Estimated 2008 Disabled Population	56,477	31,852	31,742	5,995	18,085	6,531
Missouri	**Blue Springs**	**Independence**	**Kansas City**	**Lee's Summit**		
2000 Disability Incidence Rates	13.8%	20.6%	20.7%	11.6%		
2006-2008 3-year Population Estimate	47,420	108,822	403,082	84,657		
Estimated 2008 Disabled Population	6,541	22,448	83,272	9,839		

Note: 2006-2008 Population is for persons 5 years and older to stay consistent with disability statistics.
Source: 2000 U.S. Census and American Community Survey 2006-2008 3-year estimate.

[4] Definition taken from the Census glossary.

Figure II-54 provides information on the type of disabilities reported in each community in 2000 and applies these incidence rates to more recent population statistics. Physical and employment disabilities are the most common disabilities in the study area. Employment disabilities occur when "physical, mental or emotional conditions make working at a job or business difficult."[5] Employment disabilities are the most common type of disability in most of the communities, followed by physical disability.

Figure II-55.
Disability by Type, 2000 and 2008

	Kansas						Missouri			
	Johnson County (Total)	*Johnson County (Partial)*	*Kansas City*	*Leavenworth*	*Overland Park*	*Shawnee*	*Blue Springs*	*Independence*	*Kansas City*	*Lee's Summit*
2000 Incidence Rates										
Sensory	2.3%	2.3%	4.2%	3.7%	2.2%	2.0%	2.6%	4.1%	3.4%	2.6%
Physical	4.6%	4.6%	10.7%	8.6%	4.7%	4.6%	5.0%	10.3%	8.5%	5.5%
Mental	2.9%	2.9%	5.4%	4.5%	3.1%	2.5%	3.2%	5.4%	4.9%	3.4%
Self-care	1.4%	1.4%	3.5%	2.3%	1.4%	1.4%	1.4%	3.0%	2.8%	1.6%
Go-outside-home	3.5%	3.3%	8.7%	5.5%	3.7%	4.2%	4.1%	7.0%	7.7%	3.4%
Employment	4.9%	5.0%	11.0%	8.2%	4.8%	5.1%	6.4%	7.7%	9.5%	3.9%
2008 Population:	**485,850**	**275,899**	**129,478**	**32,070**	**153,958**	**55,993**	**47,420**	**108,822**	**403,082**	**84,657**
Sensory	11,001	6,412	5,401	1,184	3,461	1,127	1,247	4,505	13,792	2,188
Physical	22,582	12,811	13,836	2,766	7,182	2,589	2,386	11,254	34,435	4,664
Mental	14,173	7,998	7,046	1,435	4,796	1,380	1,538	5,914	19,738	2,878
Self-care	6,769	3,797	4,512	724	2,175	797	662	3,253	11,158	1,383
Go-outside-home	17,219	9,181	11,201	1,752	5,693	2,345	1,922	7,574	30,858	2,888
Employment	23,868	13,679	14,189	2,645	7,335	2,855	3,013	8,376	38,201	3,285

Note: 2006-2008 Population is for persons 5 years and older to stay consistent with disability statistics.
Source: 2000 U.S. Census and American Community Survey 2006-2008 3-year estimate.

The following series of maps displays geographic distributions of persons with disabilities for each participating jurisdiction. Each community is mapped with the same breakpoints, as updated disability is not available to identify concentrations. Except for in Kansas City, MO, there are few areas of concentration by disability status.

[5] http://www.census.gov/prod/2003pubs/c2kbr-17.pdf

Figure II-56.
Percent Disabled Residents of Total Population by Census Tract, Johnson County, Kansas, 2000

Source:
2000 U.S. Census.

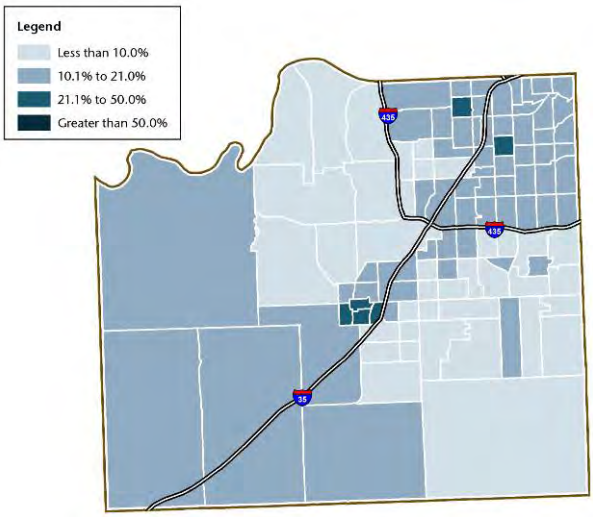


Figure II-57.
Percent Disabled Residents of Total Population by Census Tract, Kansas City, Kansas, 2000

Source:
2000 U.S. Census.

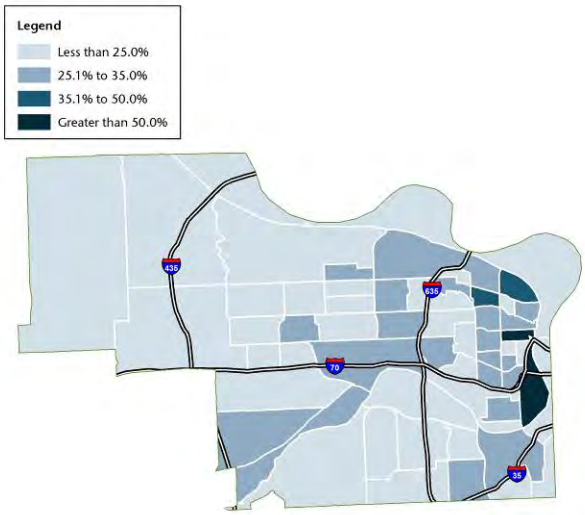


Figure II-58.
Percent Disabled Residents of Total Population by Census Tract, Leavenworth, Kansas, 2000

Source:
2000 U.S. Census.

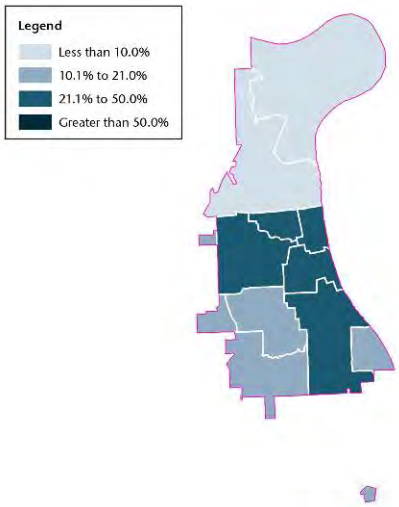


Figure II-59.
Percent Disabled Residents of Total Population by Census Tract, Overland Park, Kansas, 2000

Source:
2000 U.S. Census.

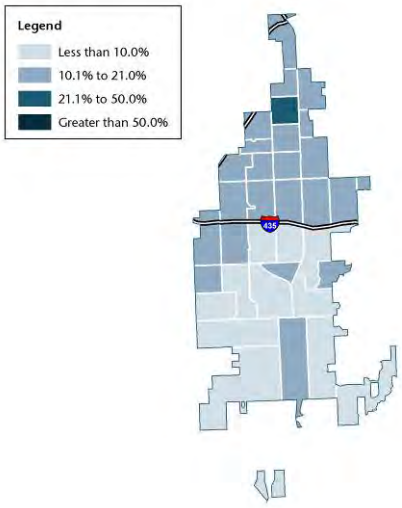


Figure II-60.
Percent Disabled Residents of Total Population by Census Tract, Shawnee, Kansas, 2000

Source:
2000 U.S. Census.

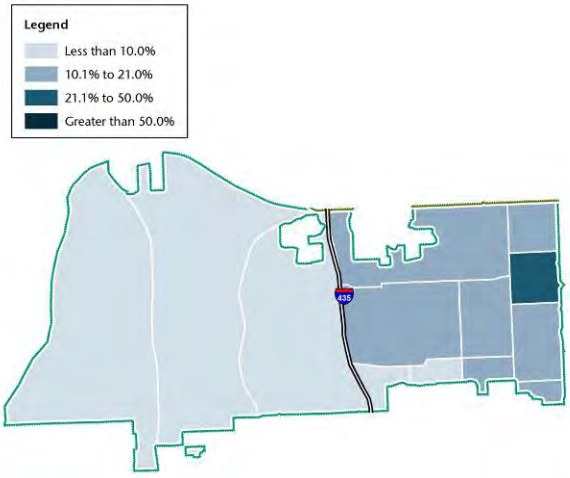


Figure II-61.
Percent Disabled Residents of Total Population by Census Tract, Blue Springs, Missouri, 2000

Source:
2000 U.S. Census.

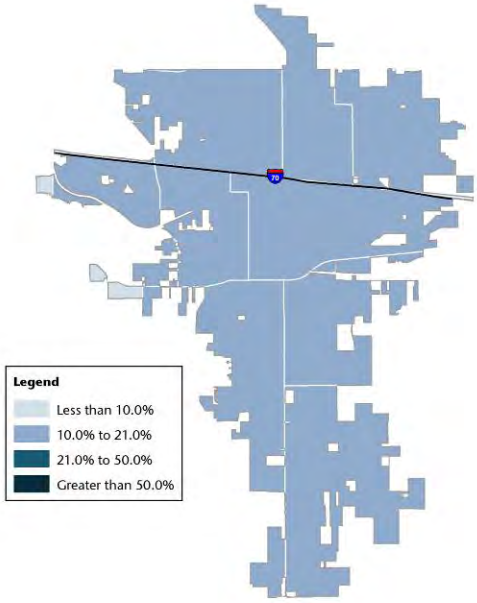


Figure II-62.
Percent Disabled Residents of Total Population by Census Tract, Independence, Missouri, 2000

Source:
2000 U.S. Census.

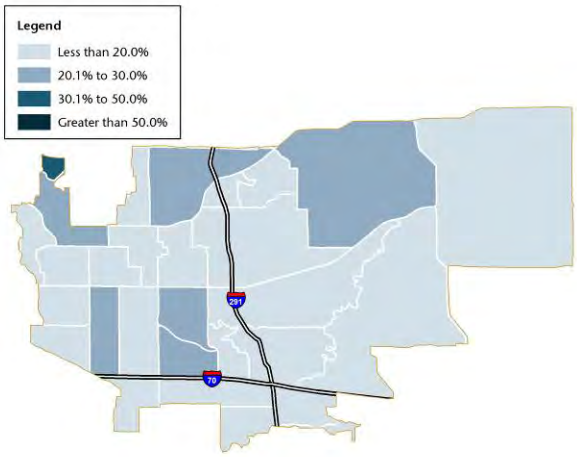


Figure II-63.
Percent Disabled Residents of Total Population by Census Tract, Kansas City, Missouri, 2000

Source:
2000 U.S. Census.

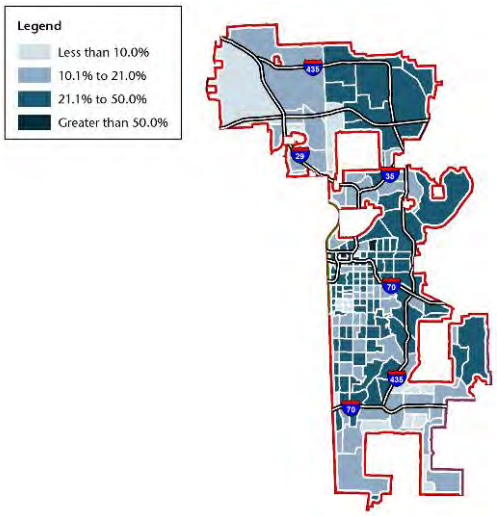
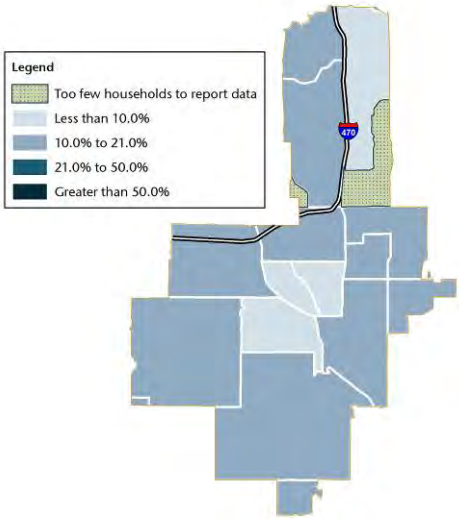


Figure II-64.
Percent Disabled Residents of Total Population by Census Tract, Lee's Summit, 2000

Source:
2000 U.S. Census.



Employment

The Kansas City region is home to a number of corporate headquarters, which have helped the region's economy remain strong during the recent economic crisis.

Major employers. Government entities (federal, state and local), school districts and medical facilities account for more than half of the region's 30 largest employers. However, the Kansas City MSA is not solely reliant on government, educational and health services firms to provide local employment. Sprint and Hallmark have long called the Kansas City area their corporate homes. Additionally, Cerner Corporation (healthcare I.T.), DST systems (computer software), Black and Veatch (engineering), YRC (transportation) and Garmin (GPS) are also headquartered in the Kansas City MSA and represent a wide range of industries known for providing high paying employment opportunities.

Figure II-65. Major Employers, Kansas City MSA, 2009

Source: KCEconomy.com.

Employer	Number of Employees	Employer	Number of Employees
Federal Government	37,000	Black & Veatch	3,800
Sprint Nextel Corp.	12,000	Johnson County, KS Govt.	3,800
Mc Donald's USA	7,000	KCMO School Dist.	3,700
St. Luke's Health Sys.	6,403	Blue Valley School Dist.	3,230
State of Missouri	6,146	Truman Medical Center	2,982
HCA Midwest Health	5,296	North KC School District	3,917
AT&T	5,230	UMKC	2,855
Cerner Corp.	4,800	Embarq	2,800
City of Kansas City, MO	4,669	U. of Kansas Hospital	2,780
Children's Mercy Hospital	4,637	Lee's Summit School Dist.	2,580
Olathe School Dist.	4,577	Honeywell	2,500
State of Kansas	4,542	YRC Worldwide Inc.	2,419
Ford Motor Co.	4,465	General Motors	2,400
DST Systems	4,425	Garmin International	2,370
Hallmark Cards	4,000	**Total**	**161,152**
KCK Public Schools	3,829		

Industries and wages. Firms falling within the professional and technical services industry account for the largest number of firms in the Kansas City MSA. In the 2nd quarter of 2010 (2Q10), these firms paid an average of $1,196 per week in wages, which equates to approximately $62,000 annually for full-time employees.[6] More than 50,000 jobs in the MSA in 2Q10 were within the health care and social assistance sector, which pay an average of $824 per week ($43,000 annually for full-time employees). The Information sector boasts the highest average wages in the MSA with average weekly wages of $1,516, or approximately $79,000 annually for full-time employees. Jobs in the Information sector account for 5 percent of employment opportunities in the MSA.

In Figure II-66, each industry is assigned a wage category of low, medium or high. The average weekly wage for all industries within the MSA is $860. Low wage industries pay less than 80 percent of the average weekly wage (less than $688); medium wage industries pay between 80 percent and 120 percent (between $688 and $1,032); and high way industries have average weekly wages of more than $1,032. Six industries in the MSA are categorized as high wage industries, which include: Utilities, Manufacturing, Wholesale Trade, Information, Finance/Insurance, and Professional/Technical Services.

[6] Assumes a 52 week work week.

Figure II-66.
Industrial Composition and Average Wages, Kansas City MSA, 2nd Quarter of 2010

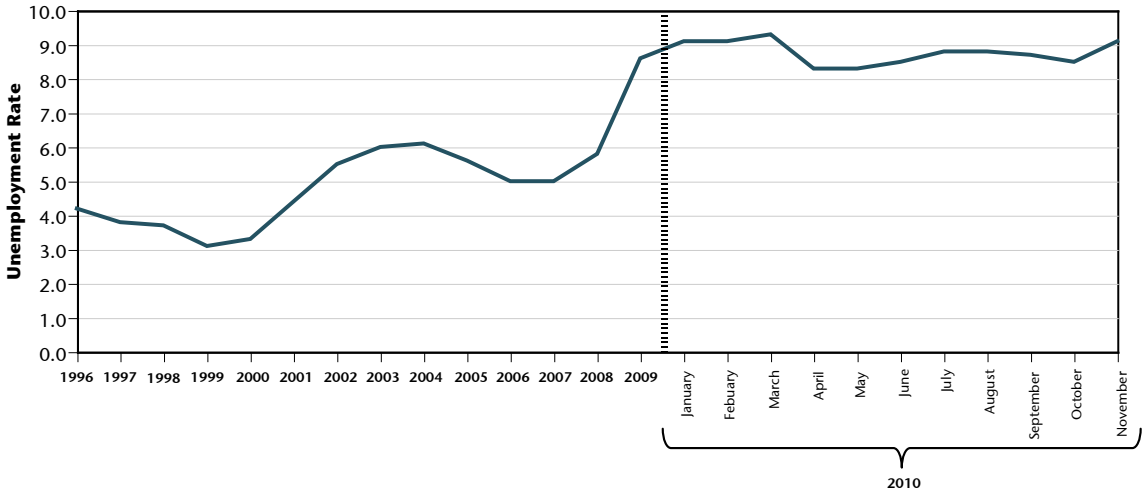
Industry	Average Establishments	Average Employment	Percent of Total Employment	Average Weekly Wage	Average Annual Wages	Wage Category
Agriculture, Forestry, Fishing & Hunting	50	354	0.1%	$ 502	$ 26,104	Low
Mining	72	528	0.2%	$ 880	$ 45,760	Medium
Utilities	15	1,546	0.5%	$ 1,224	$ 63,648	High
Construction	2,279	16,277	5.1%	$ 977	$ 50,804	Medium
Manufacturing (31-33)	888	34,019	10.6%	$ 1,041	$ 54,132	High
Wholesale Trade	3,728	23,712	7.4%	$ 1,217	$ 63,284	High
Retail Trade (44-45)	2,633	44,820	14.0%	$ 487	$ 25,324	Low
Transportation and Warehousing (48-49)	***	***	***	***	***	***
Information	503	15,101	4.7%	$ 1,516	$ 78,832	High
Finance and Insurance	2,114	25,350	7.9%	$ 1,228	$ 63,856	High
Real Estate and Rental and Leasing	***	***	***	***	***	***
Professional and Technical Services	4,294	32,008	10.0%	$ 1,196	$ 62,192	High
Management of Companies and Enterprises	***	***	***	***	***	***
Administrative and Waste Services	1,980	30,704	9.6%	$ 636	$ 33,072	Low
Educational Services	317	4,067	1.3%	$ 645	$ 33,540	Low
Health Care and Social Assistance	2,094	50,983	15.9%	$ 824	$ 42,848	Medium
Arts, Entertainment and Recreation	***	***	***	***	***	***
Accommodation and Food Services	1,416	30,301	9.5%	$ 286	$ 14,872	Low
Other Services, Ex. Public Admin	1,847	10,544	3.3%	$ 528	$ 27,456	Low

Note: Average employment calculated by taking the average of the three months within the 2nd quarter of 2010.
Source: Kansas Labor Market Information, QCEW.

Forty-one percent of the MSA's employment opportunities are in high-wage industries, 21 percent are in medium-wage industries and 38 percent of jobs are in industries paying low-wages. Persons working in low-wage industries may experience challenges finding affordable housing and may also rely more heavily on public services, such as public transportation. That said, the Kansas City region is comparatively very affordable overall, with a median home value of $104,000 and a median rent of $594. In general, a household earning more than $25,000 would be able to afford to rent or buy in the region.

Unemployment. As of November 2010, the unemployment rate in the Kansas City MSA was 9.1 percent, slightly lower than the 9.3 percent unemployment rate for the U.S. as a whole. Of the 372 MSA's reported by the Bureau of Labor Statistics (BLS), 147 MSA's had higher unemployment rates than the Kansas City MSA.

Figure II-67.
Unemployment Rates, Kansas City MSA,



Source: Bureau of Labor Statistics and MARC.

Housing

The housing market in the study area is described below within the context of housing tenure, overcrowding, housing costs and the presence of assisted units.

Housing units. Figure II-68 provides the housing unit estimates for the communities comprising the study area per the ACS 2006-2008 3-year estimates. Kansas City, MO contains the largest number of housing units, while Leavenworth contains the fewest.

Figure II-68.
Housing Unit, Vacancy and Occupied Housing Unit Estimates, 2008

Source:
American Community Survey 2006-2008 3-year estimate.

	Housing Units	Vacancy Rates	Occupied Housing Units
Kansas City MSA	**859,931**	**10.0%**	**777,196**
Kansas			
Johnson County *(Total)*	214,404	5.3%	203,079
Johnson County *(Partial)*	117,689	4.5%	112,430
Kansas City, KS	63,048	13.9%	54,310
Leavenworth	13,578	13.2%	11,784
Overland Park	72,598	6.9%	67,610
Shawnee	24,117	4.5%	23,039
Missouri			
Blue Springs	20,591	6.8%	19,195
Independence	54,551	10.3%	48,953
Kansas City, MO	217,305	15.1%	184,535
Lee's Summit	36,211	4.7%	34,515

Figure II-69 presents vacancy rates and reasons for vacancies for the study area.

Figure II-69.
Housing Unit, Vacancy and Occupied Housing Unit Estimates, 2008

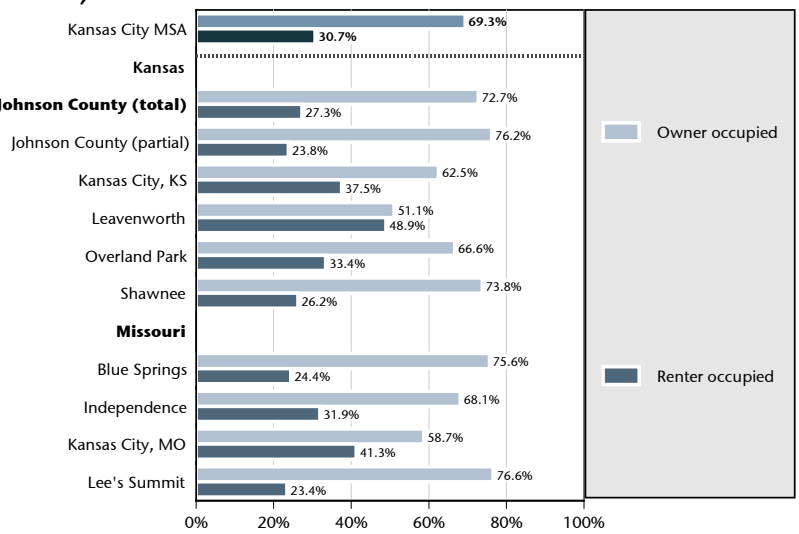
	Kansas					Missouri		
	Johnson County (Total)	*Johnson County (Partial)*	*Kansas City*	*Overland Park*	*Shawnee*	*Independence*	*Kansas City*	*Lee's Summit*
Overall Vacancy	5.3%	4.5%	13.9%	6.9%	4.5%	10.3%	15.1%	4.7%
Number of Units	11,325	5,259	8,738	4,988	1,078	5,598	32,770	1,696
For rent	38.3%	28.1%	18.5%	47.4%	46.4%	28.3%	40.3%	16.6%
Rented, but not occupied	17.8%	17.3%	3.0%	18.5%	17.3%	3.7%	3.7%	7.4%
For sale	14.9%	14.4%	15.6%	13.9%	22.7%	10.8%	18.6%	26.0%
Sold, but not occupied	6.8%	9.7%	1.6%	5.2%	0.0%	7.3%	2.8%	8.1%
For seasonal, recreational or occasional use	4.5%	6.8%	1.5%	3.0%	0.0%	4.1%	1.6%	8.3%
Other vacant	17.6%	23.7%	59.8%	12.1%	13.6%	45.8%	32.9%	33.6%

Note: Data is not available for Leavenworth and Blue Springs
Source: American Community Survey 2006-2008 3-year estimate.

Vacancy rates are highest in Kansas City, MO, Kansas City, KS and Independence. The largest proportion of vacant units in Kansas City, MO includes rental units with no tenants. Sixty percent of vacancies in Kansas City, KS are due to "other" reasons, which may include abandoned buildings or pending foreclosures.

Tenure. Figure II-70 displays household tenure for the Kansas City MSA and each community in the study area. Homeownership rates are high throughout the study area, with Johnson County, Shawnee, Blue Springs, and Lee's Summit all reporting homeownership rates of 70 percent or more. Leavenworth has the lowest homeownership rate in the study area. The military presence in Leavenworth likely contributes to its relatively high renter rates.

Figure II-70.
Tenure, 2008



Source: American Community Survey 2006-2008 3-year estimate.

Overcrowding. Overcrowding in housing can threaten public health, strain public infrastructure and neighborhoods, and points to the need for affordable housing. The amount of living space required to meet health and safety standards is not consistently specified; measurable standards for overcrowding vary by community. According to HUD, the most widely used measure assumes that a home becomes overcrowded when there is more than 1 household member per room.[7] Another frequently used measure is the number of individuals per bedroom, with a standard of no more than two persons per bedroom. Assisted housing programs usually apply this standard.

Overcrowding data was only available for five communities within the study area, which are displayed in Figure II-71. In the Kansas City MSA, 1 percent of households are living in overcrowded conditions. Kansas City, KS has the greatest proportion of households experiencing overcrowding (3.5 percent). Overcrowded units in Kansas City, KS are equally renter-occupied (55 percent) and owner-occupied (45 percent). Overall, according to the Census data, overcrowding is very low in the region.[8]

Figure II-71.
Proportion of Households with a Tenant to Room Ratio of Greater than 1, 2008

	Kansas City MSA	Johnson County	Kansas City, KS	Blue Springs	Independence	Kansas City, MO
Total Households	777,196	203,079	54,310	19,195	48,953	184,535
Percent with 1.5 occupants per room or more	1.4%	0.8%	3.5%	1.3%	1.8%	1.6%

Note: Overcrowding data not available for Overland Park, Shawnee, Leavenworth and Lee's Summit.
Source: American Community Survey 2006-2008 3-year estimate.

Housing costs. This section discusses rent and housing costs in the study area, with an emphasis on affordability.

Rental costs. Per the 2006-2008 3-year ACS estimate, the median contract rent for the Kansas City MSA was $594, which is a 26 percent increase since 2000. The highest median contract rents reported in the ACS were in Overland Park ($789) and Lee's Summit ($771). Communities with a rent increase higher than the MSA percentage increase include Kansas City, KS; Leavenworth; Independence and Lee's Summit. Overall, however, rents are very affordable in most communities with the median affordable to households earning less than $25,000.

[7] The HUD American Housing Survey defines a room as an enclosed space used for living purposes, such as a bedroom, living or dining room, kitchen, recreation room, or another finished room suitable for year-round use. Excluded are bathrooms, laundry rooms, utility rooms, pantries, and unfinished areas.

[8] "Household" refers to the members who are living in a "housing unit." A "housing unit" is the actual dwelling in which household members reside. The number of occupied housing units and households is the same.

Figure II-72. Median Contract Rent, 2000 and 2008

Source: 2000 U.S. Census and the American Community Survey 2006-2008 3-year estimate.

	2000	2008	Rental Increase	Percent Change	Annual Renter Income Needed to Afford
Kansas City MSA	**$ 473**	**$ 594**	**$ 121**	**25.6%**	**$23,760**
Kansas					
Johnson County	$ 622	$ 730	$ 108	17.4%	$29,200
Kansas City	$ 386	$ 515	$ 129	33.4%	$20,600
Leavenworth	$ 429	$ 572	$ 143	33.3%	$22,880
Overland Park	$ 681	$ 789	$ 108	15.9%	$31,560
Shawnee	$ 556	$ 644	$ 88	15.8%	$25,760
Missouri					
Blue Springs	$ 543	$ 642	$ 99	18.2%	$25,680
Independence	$ 409	$ 517	$ 108	26.4%	$20,680
Kansas City	$ 445	$ 556	$ 111	24.9%	$22,240
Lee's Summit	$ 561	$ 771	$ 210	37.4%	$30,840

Rental units with contract rents of $500 to $750 are the most abundant in the region. Kansas City, KS is the most affordable community in the study area, with 43 percent of rental units requiring contract rents of $500 or less. In contrast, Overland Park and Lee's Summit offer some of the highest rents in the study area.

Figure II-73. Contract Rent Distribution, 2008

Kansas	Kansas City MSA	Johnson County	Kansas City	Leavenworth	Overland Park	Shawnee
Less than $250	**7.1%**	2.6%	11.8%	5.5%	1.7%	3.4%
$250 to $499	**23.2%**	7.4%	31.2%	30.5%	4.8%	8.2%
$500 to $749	**39.9%**	41.6%	42.6%	28.0%	33.4%	52.5%
$750 to $999	**16.2%**	29.0%	5.9%	7.1%	35.7%	22.9%
$1,000 to $1,500	**6.0%**	12.0%	1.0%	11.9%	17.0%	9.8%
$1,500 or more	**2.2%**	4.0%	0.2%	10.0%	4.1%	1.7%
No cash rent	**5.3%**	3.5%	7.3%	7.0%	3.4%	1.6%

Missouri	Blue Springs	Independence	Kansas City	Lee's Summit
Less than $250	2.8%	8.3%	9.1%	5.2%
$250 to $499	18.1%	35.2%	26.9%	5.6%
$500 to $749	55.1%	40.6%	40.3%	34.4%
$750 to $999	16.2%	9.0%	13.3%	32.1%
$1,000 to $1,500	6.4%	2.2%	4.1%	13.1%
$1,500 or more	0.0%	0.5%	1.4%	8.5%
No cash rent	1.4%	4.4%	4.9%	1.2%

Source: American Community Survey 2006-2008 3-year estimate.

Homeownership costs. The median home values throughout the study area have experienced little to no appreciation since 2000. Overland Park has the highest median home values in the study area ($160,900), while Kansas City, KS has the lowest ($51,900).

Figure II-74.
Median Home Value,
2000 and 2008

Source:
2000 U.S. Census and the American Community Survey 2006-2008 3-year estimate.

	2000	2008	Percent Change
Kansas City MSA	**$ 104,700**	**$ 104,400**	**-0.3%**
Kansas			
Johnson County	$ 150,100	$ 149,300	-0.5%
Kansas City	$ 52,500	$ 51,900	-1.1%
Leavenworth	$ 75,200	$ 74,400	-1.1%
Overland Park	$ 162,800	$ 160,900	-1.2%
Shawnee	$ 141,700	$ 141,100	-0.4%
Missouri			
Blue Springs	$ 108,300	$ 108,200	-0.1%
Independence	$ 77,000	$ 76,000	-1.3%
Kansas City	$ 84,000	$ 83,300	-0.8%
Lee's Summit	$ 131,500	$ 131,700	0.2%

For much of the study area, the largest proportion of owner-occupied homes are valued at $100,000 or less. Overland Park contains the largest proportion of homes valued between $200,000 and $300,000. Johnson County has the largest proportion of homes valued at $300,000 or more (10 percent).

Figure II-75.
Value for Owner-Occupied Homes, 2008

	Kansas City MSA		Johnson County		Kansas City		Leavenworth		Overland Park		Shawnee	
	Number	*Percent*	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*
Less than $100,000	**224,145**	**47.5%**	19,909	15.8%	30,926	89.8%	4,388	72.6%	5,791	14.2%	2,395	17.4%
$100,000 to $149,999	**124,180**	**26.3%**	43,845	34.7%	2,353	6.8%	1,235	20.4%	12,201	30.0%	5,602	40.6%
$150,000 to $200,000	**61,851**	**13.1%**	29,241	23.2%	625	1.8%	285	4.7%	10,312	25.3%	3,346	24.3%
$200,000 to $300,000	**39,970**	**8.5%**	20,703	16.4%	336	1.0%	121	2.0%	9,137	22.4%	1,610	11.7%
$300,000 to $500,000	**16,437**	**3.5%**	9,558	7.6%	120	0.3%	12	0.2%	2,893	7.1%	745	5.4%
$500,000 or more	**5,308**	**1.1%**	2,975	2.4%	64	0.2%	0	0.0%	398	1.0%	91	0.7%

	Blue Springs		Independence		Kansas City		Lee's Summit	
	Number	*Percent*	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*
Less than $100,000	5,460	42.5%	24,605	76.7%	66,355	62.6%	4,762	23.8%
$100,000 to $149,999	5,052	39.3%	4,994	15.6%	22,405	21.1%	8,146	40.6%
$150,000 to $200,000	1,510	11.8%	1,431	4.5%	9,416	8.9%	3,666	18.3%
$200,000 to $300,000	652	5.1%	817	2.5%	4,988	4.7%	2,390	11.9%
$300,000 to $500,000	137	1.1%	202	0.6%	1,928	1.8%	893	4.5%
$500,000 or more	38	0.3%	47	0.1%	986	0.9%	193	1.0%

Source: American Community Survey 2006-2008 3-year estimate.

SECTION III.
Citizen and Stakeholder Input

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The Kansas City Regional AI offered two primary opportunities for citizen input and stakeholder consultation about fair housing barriers. These included:

- Four public forums held on March 10, 2011. These forums included background information about fair housing law, a discussion of sample fair housing scenarios and residents' experience with such barriers and an opportunity for the public to voice their concerns about fair housing.

- Two versions of a stakeholder survey available December 2010 through February 15, 2011. One version was targeted to real estate professionals; the other was targeted to social service and housing providers.

Citizen Forums

On March 10, 2011, four citizen forums were held in four different locations in the Kansas City region. Two were held from 2 to 3:30 p.m.; two were held from 6 to 7:30 p.m. The meetings were held in Overland Park; Kansas City, MO; Independence and Kansas City, KS.

An average of 20 people attended each forum. Participants were a mix of:

- Community-based organizations;
- disability advocates,
- landlords,
- housing advocates;
- property managers,
- members of human rights commissions; and
- residents.

The presentation that was given at the forums is appended to this section. The presentation began with some background about the study, provided an opportunity for residents to introduce themselves and then proceeded to a fair housing discussion. The discussion was oriented around common fair housing violation scenarios, so that attendees could talk about fair housing issues in the region without feeling put on the spot.

The discussions during the forums revealed the following fair housing issues in the region:

Accessibility Barriers

- There is a need for an accessible housing registry or database. Landlords say they have accessible units that are available; advocates receive many calls from residents who need accessible units and cannot find them.

- The bus lifts to serve people in wheelchairs do not always work. Sometimes persons with disabilities have to wait for second bus.
- Landlords often raise the rent after they make accessibility improvements, making the units unaffordable.
- The fair market rents are much too high for persons living on Social Security Income to afford. They only receive $674/month and rents are in the $500 to $750 range.
- Why did Kansas City, MO remove its barrier removal program? It was a good program and it should be brought back. Affordable accessibility modifications are very, very much in need.
- There are units that were built after 1991 that are not in compliance with the FHA Design and Construction Guidelines.

Family Composition

- In this economic downturn, it is common for grandparents to move in with their children, or children to move back in with their parents, creating overcrowded situations.

Refugees

- Refugees are refused housing because they don't have social security numbers.

General Fair Housing Barriers

- Landlords that are being foreclosed upon give their tenants less than 30 days to be out of the units. It is unclear if foreclosing agencies are honoring lease agreements.
- People who have faced housing discrimination need a home *now*. They don't have time to file a complaint. And the process feels intimidating and overwhelming.
- There is a need for an organization to teach people to "advocate for themselves" – e.g., how to file a complaint.
- Complaint forms need to be in Spanish.
- Large landlords have stringent fair housing requirements and routinely attend training. Small landlords are ignorant of fair housing laws. They should be required to take the same training classes as large, corporate landlords.
- Felons have a very difficult time finding housing. Could there be a program for felons that provides them with housing as long as they "prove themselves" – stay clean, keep their units tidy, etc. This would allow felons to reestablish themselves into society.
- There is discrimination against Section 8 voucher holders in Johnson County, out west.
- In the state of Kansas, the laws governing the landlord/tenant relationship heavily favor landlords.

- Could property managers be required to attend fair housing training before they receive a certificate of occupancy on newly built units?

- Advocates stated that fair housing testing is needed, but there are no resources to conduct testing. Landlords feel that they are unfairly tested to get small settlement agreements.

- Landlords are not held accountable for their actions. There needs to be more high profile cases where landlords are found in violation of the Fair Housing Act and there are consequences.

- It is hard for people to write down their complaints; it is difficult to clearly describe what has happened. Sometimes alleged victims will give up rather than go through the complaint-filing process.

- There is no affordable housing for low income individuals in Johnson County. Wyandotte County is the best option.

- Public transportation for low income residents is a problem.

- There may be a disconnect between the staff and the property managers with respect to housing victims of domestic violence. The managers may know the fair housing law but staff may deny based on the safety issue.

Stakeholder Survey

In addition to citizen input through four public forums, BBC developed two additional surveys—one for public service providers and one for the real estate community. These surveys were distributed through a network of stakeholders in the Kansas City Region generated through email lists from participating jurisdictions, direct contact with stakeholders and notifications about the survey posted on jurisdiction websites.

A total of 43 public service providers and 41 members of the real estate community responded. Respondents were provided with two different surveys tailored to their professional backgrounds. One survey was tailored to organizations providing public services and affordable housing. The other was tailored to professionals in the private real estate industry.

This section presents the findings from these surveys. First, the results from the advocate survey are analyzed, followed by the real estate professional survey. Where questions are the same, data from the two surveys are compared. The data reported in this section should be interpreted as the experiences of these respondents only, not as being statistically representative of the broader stakeholder community.

Advocate Respondent Profile

Participants in the advocate survey included:

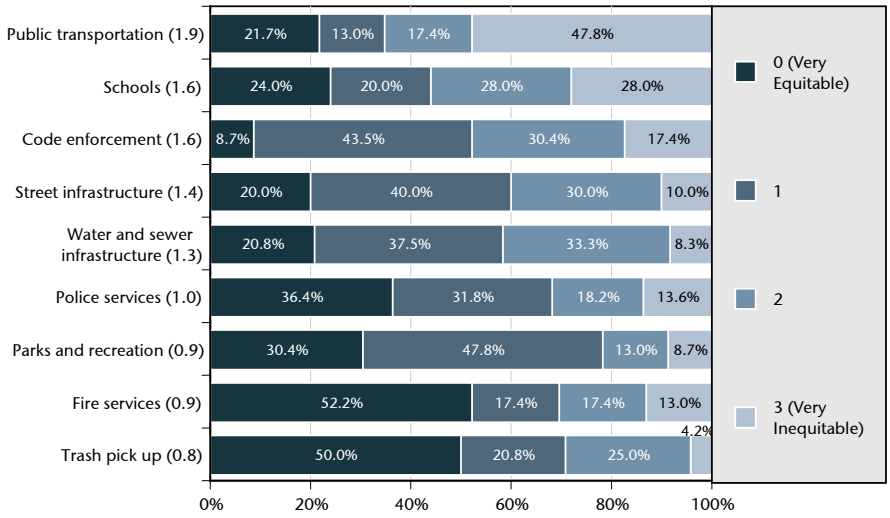
- Neighborhood associations, transitional and emergency housing providers, housing coalitions, development corporations, religious organizations; and
- Public housing authorities, representatives from participating jurisdictions.

Most service providers served low income individuals. They also provided services to special needs populations, including persons and families that are homeless, people who are physically disabled, persons with mental illness, elderly and to a lesser extent, immigrants, people who are developmentally disabled, persons with HIV/AIDS, persons with substance abuse problems, victims of domestic violence, youth and veterans.

The primary area served by respondents was Kansas City (Missouri and Kansas) followed by Independence and Lee's Summit.

Service delivery. Respondents were asked to rank the degree to which services are delivered equitably across their community. Advocate respondents identified public transportation as the most inequitably distributed, followed by schools. Figure III-1 displays the results for all service categories.

Figure III-1.
Survey Question:
"Rank the degree to which the following services are delivered equitably across neighborhoods in your community."



Notes:

n=23; The average ranking for each category is shown in parenthesis.

Source:

BBC Research & Consulting, December 2010-Feburary 2011 stakeholder survey.

If respondents chose to rank services as inequitable or very inequitable (ranking of 2 or 3), they were asked to identify the specific areas of service that are most needed. Some of the identified needs are listed below:

- Public transportation: reliable bus service, improved street infrastructure, more conveniently located; broader public transportation options.
- Other: better snow removal, better park maintenance and more code enforcement.

Housing Discrimination

Advocates believe that most of their clients are likely to experience discrimination when trying to buy or rent housing. More specifically:

- Fourteen percent of advocates believe their clients are "very likely" to experience housing discrimination; and
- Fifty-nine percent believe their clients are "somewhat likely" to experience housing discrimination.

Provider perception of client discrimination experiences. On average, advocate respondents reported that about one in four of their clients have experienced housing discrimination at some point in time. By client type, immigrant clientele were most likely to have experienced housing discrimination at some point while persons with HIV/AIDS were least likely. Figure III-2 displays the average percentage assigned to each type of clientele by respondents.

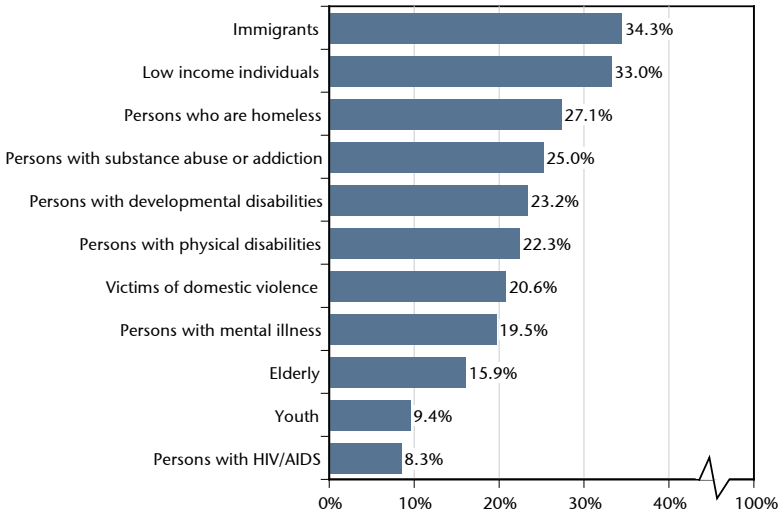
Figure III-2.
Survey Question: **"What percentage of clients do you believe have experienced housing discrimination at some point in time?"**

Notes:

n=26; Reported percentages are the average among respondents.

Source:

BBC Research & Consulting, December 2010-Feburary 2011 stakeholder survey.



Respondents were asked to identify what types of discrimination these clients are most likely to experience. Responses included the following:

- "Immigrants feel they have little recourse when a landlord refuses to return deposits or maintain properties."
- "Immigrants are offered not so nice units first because they are usually considered desperate for housing and will select anything."
- "Domestic violence survivors are evicted because of the domestic violence incident which creates barriers for future properties."
- "Excessive rent, deposits and additional rent charges for all ethnic minorities and immigrants because of assumed past rental problems."
- "Clients have been turned down for housing due to physical disability, no accommodations were made."

Respondent advocates were asked to identify which protected classes were most likely to be discriminated against in their community. Figure III-3 displays the percentage of respondents who identified each protected class.

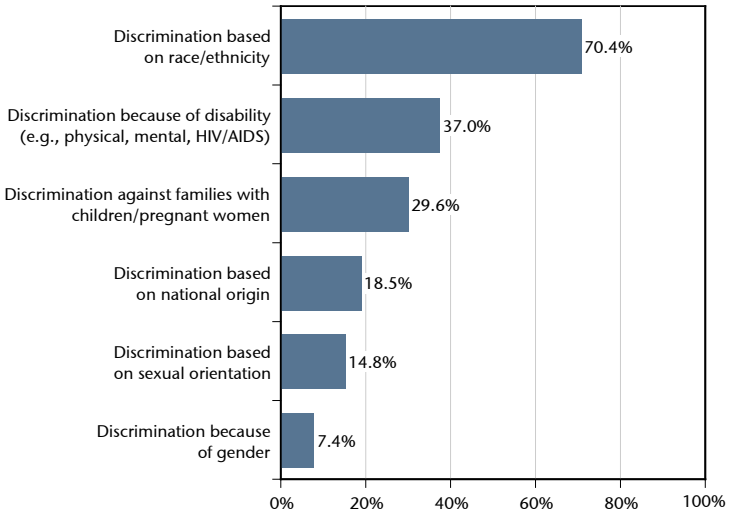
Figure III-3
***Survey Question:* "In your opinion, which of the following reasons for discrimination occur most frequently, if at all, in your community?"**

Notes:

n=27; Percentages add to greater than 100 percent due to multiple responses.

Source:

BBC Research & Consulting, December 2010-Feburary 2011 stakeholder survey.



Advocates were asked to identify widespread discriminatory activities in the Kansas City Region. Figure III-4 displays the percentage of respondents who identified each activity.

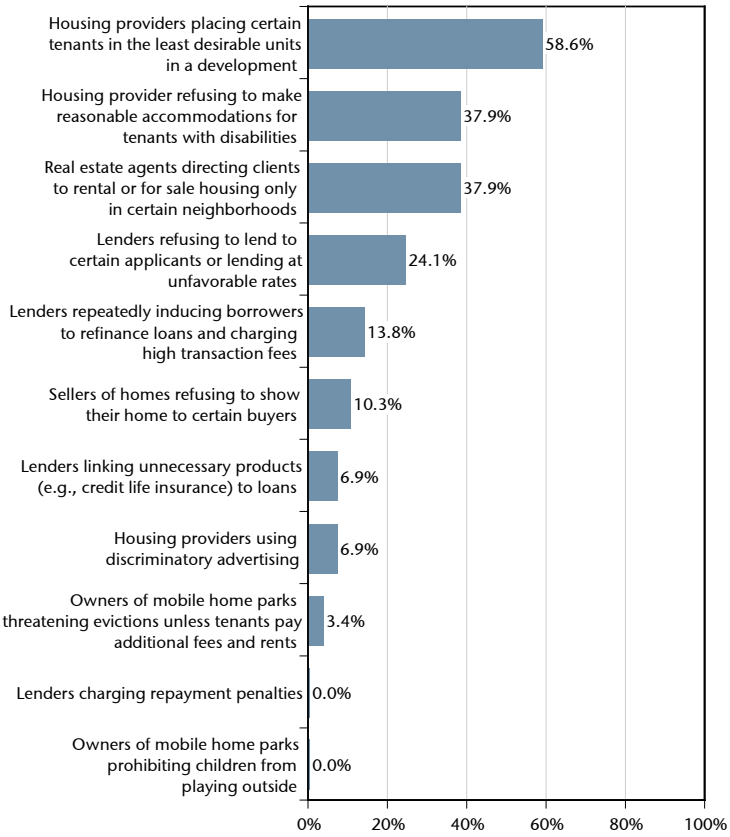
Figure III-4.
***Survey Question:* "Which of the following discriminatory activities do you believe are most widespread in the Kansas City Region?"**

Notes:

n=29; Percentages add to greater than 100 percent due to multiple responses.

Source:

BBC Research & Consulting, December 2010-February 2011 stakeholder survey.

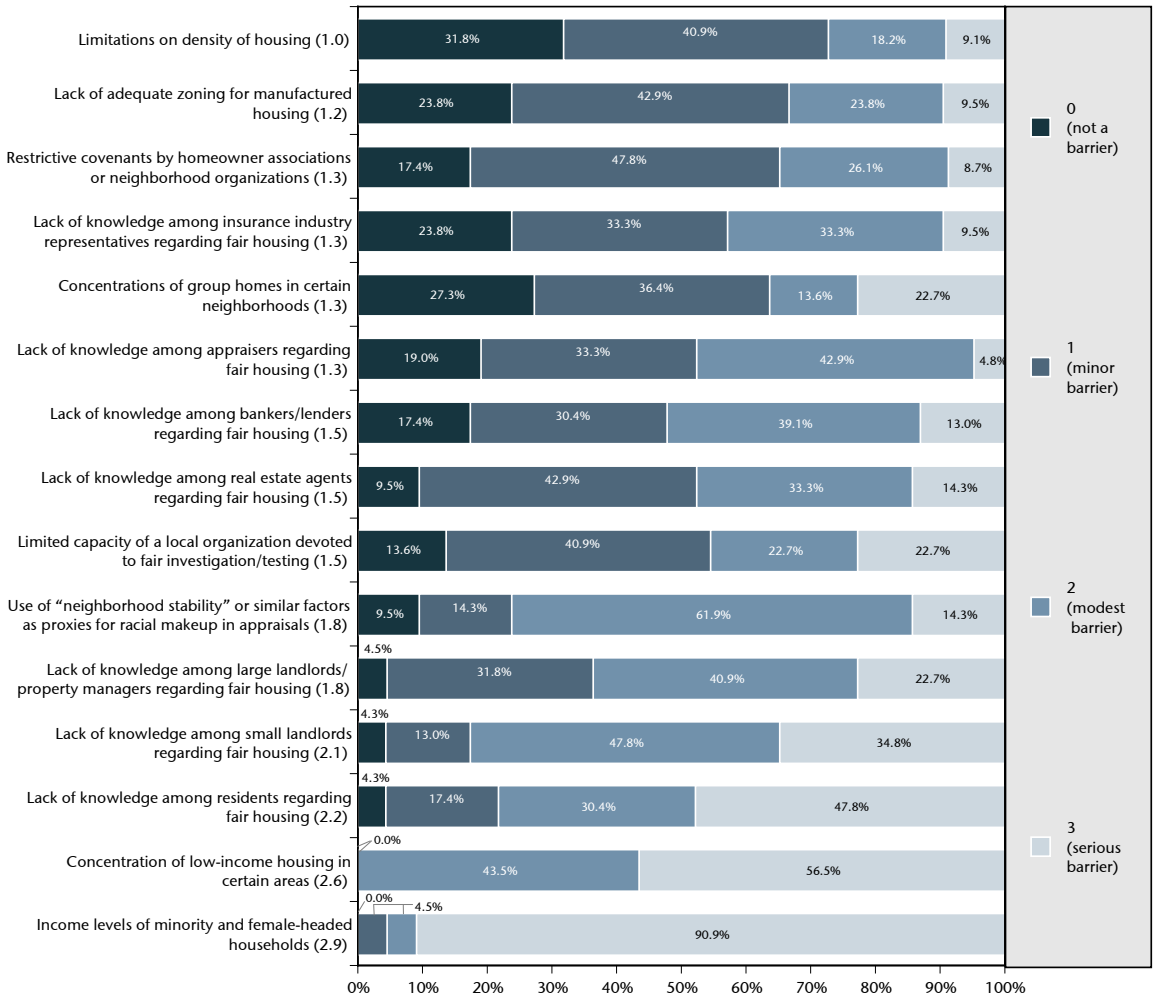


The most commonly recognized discriminatory activities are that housing providers place certain tenants in the least desirable units in the development and that housing providers refuse to make reasonable accommodations for tenants who are disabled. No respondents indicated that lenders charge repayment penalties or that mobile home park owners prohibit children from playing outside occur in the Kansas City Region. There was an option for respondents to indicate an "other" discriminatory activity. Nearly 30 percent of respondents selected the "other" option and identified a problem in the region of deceiving rent-to-own scams where the seller does not disclose the condition of the home.

Barriers to Fair Housing

Advocate respondents rated the degree of seriousness of potential barriers to fair housing in the Kansas City Region. Real estate stakeholders were given a more extensive list of barriers to evaluate, which are discussed later in this section.

Figure III-5.
Degree of Seriousness of Potential Barriers, as Identified by Advocate Survey Respondents



Notes: n = 23; The average ranking for each category is shown in parenthesis.

Source: BBC Research & Consulting, December 2010-Feburary 2011 stakeholder survey.

Ninety-six percent of respondents identified the income levels of minority and female headed households as a modest or serious barrier to fair housing and 100 percent of respondents identified a concentration of low-income housing in certain areas as a modest or serious barrier. The least serious barrier to affordable housing, as identified by respondents, was limitations on density of housing.

Filing a complaint. Twelve percent of advocates reported they have helped their clients file a housing discrimination complaint. Among the 88 percent who have not assisted a client file a housing discrimination complaint, approximately two-thirds said they knew which organization receives housing complaints.

Advocates were then asked to report the most common courses of action taken by their clients when they feel they have been discriminated against. The most common course of action was to do nothing. Figure III-6 displays the course of action most commonly taken by clients of respondents.

Figure III-6.
***Survey Question:* "What is the most common course of action your clients take when they feel they have experienced housing discrimination?"**

Notes:

n=25; Percentages add to greater than 100 percent due to multiple responses.

Source:

BBC Research & Consulting, December 2010–February 2011 stakeholder survey.

Beyond filing complaints, advocates were asked whether they believe some fair housing issues go unreported. All advocates who answered this question think that some fair housing issues are unreported. Specifically, they believe on average, 40 percent of fair housing violations are not reported in the Kansas City Region. Some of the reasons for clients not reporting fair housing issues include:

- Renters have a fear of eviction, fear of future housing eligibility or retaliation by landlord;
- Residents lack of knowledge, understanding or access to referral system; and,
- Tenants and homebuyers don't believe that they will receive help by reporting the discrimination.

Lastly, respondents were asked to identify what actions should be taken to address fair housing impediments or discrimination and who should be responsible for taking those actions. A list of frequently identified actions and responsible parties are listed below.

Actions:

- Increase efforts to educate the public/landlords about fair housing rights and where to file complaints through ad campaigns or workshops.
- Increase investigations and better code enforcement.

Responsible party:

- HUD, housing agencies, cities

Real Estate Respondent Profile

Participants of the real estate professional survey included individuals that serve:

- Lee's Summit, Independence, Blue Springs, City, KS and to a lesser extent, Kansas City, MO.

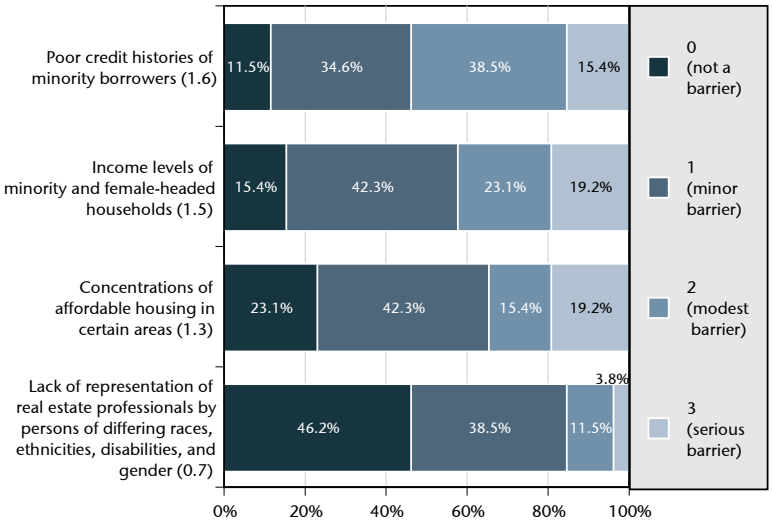
Members of the residential development industry had the largest representation among respondents. In addition, respondents also own rental properties, manage properties, offer loans, or sell real estate. Community housing leaders, planners and economic development advocates also participated in the real estate survey.

Barriers to Fair Housing

Real estate professional stakeholders rated the degree of seriousness of potential barriers to fair housing in the Kansas City Region among five categories: economic, demographic and housing factors; land use/zoning; knowledge/awareness issues; lending activities and; real estate activities.

Economic, demographic and housing factors. Figure III-7 depicts how real estate professionals rated the seriousness of several barriers to fair housing related to economics, demographics and housing. Real estate professionals consider the income of minority and female-headed households as well as the poor credit histories of minority borrowers to be more likely than other barriers to be serious.

Figure III-7
Degree of Seriousness of Potential Barriers to Fair Housing in Kansas City Region—Economic, Demographic and Housing Factors



Notes:

n=26; The average ranking for each category is shown in parenthesis.

Source:

BBC Research & Consulting, December 2010-Feburary 2011 stakeholder survey.

Land use/zoning. Figure III-8 depicts how real estate professionals rated the seriousness of several barriers to fair housing related to land use and zoning regulations. Respondents were most likely to identify a lack of adequate zoning for manufactured housing as a moderate or serious barrier among the land use/zoning categories. Approximately 88 percent of respondents indicated there is no barrier or a minor barrier to fair housing with regards to a concentration of group homes in certain neighborhoods.

Figure III-8
Degree of Seriousness of Potential Barriers to Fair Housing in Kansas City Region—Land Use and Zoning Factors

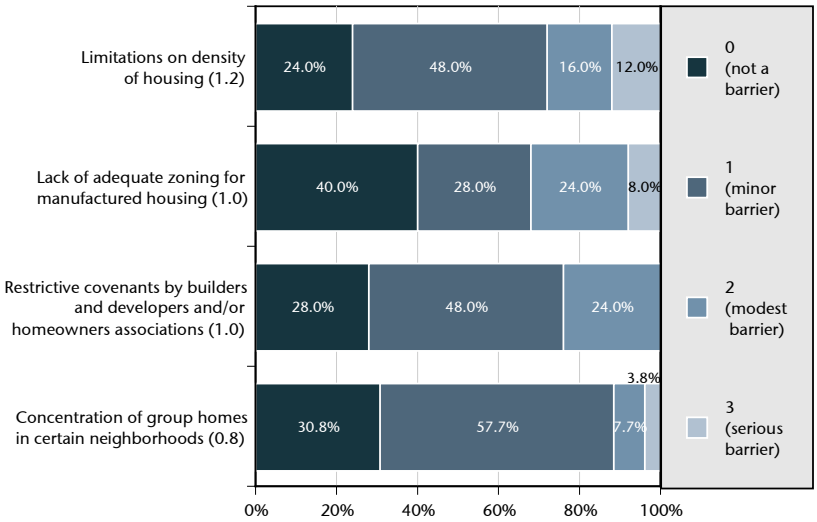
Notes:

n=26.

The average ranking for each category is shown in parenthesis.

Source

BBC Research & Consulting, December 2010-Feburary 2011 stakeholder survey.



Knowledge/awareness issues. Figure III-9 depicts how real estate professionals rated the seriousness of several barriers to fair housing related to knowledge and awareness issues. Most respondents indicated that knowledge and awareness issues are not a barrier at all or a minor barrier to fair housing in the region. Approximately one third of respondents identified a lack of knowledge among bankers/lenders regarding fair housing as a moderate or serious barrier.

Figure III-9
Degree of Seriousness of Potential Barriers to Fair Housing in Kansas City Region—Knowledge and Awareness Issues

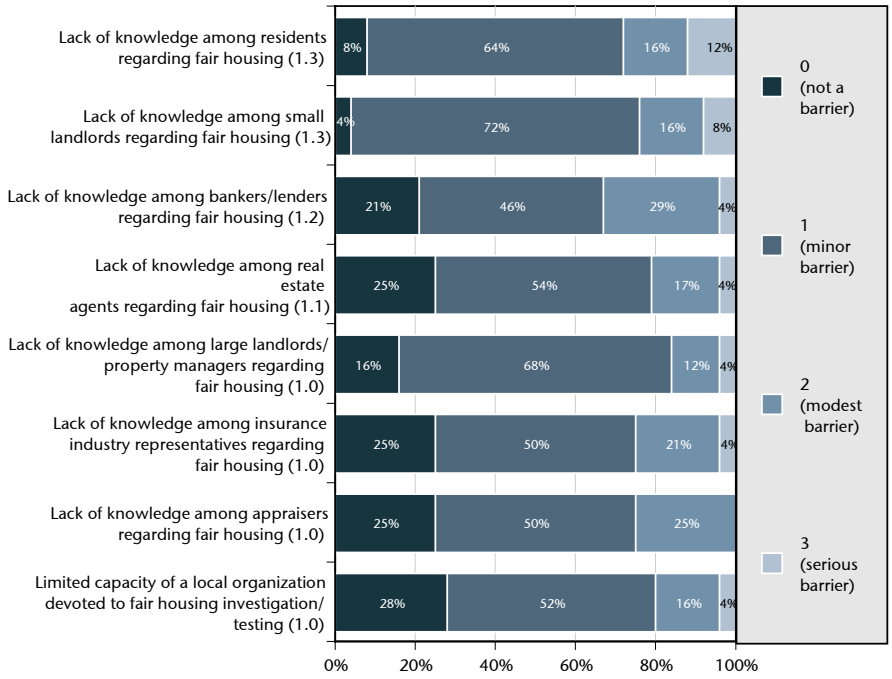
Note:

n=25.

The average ranking for each category is shown in parenthesis.

Source

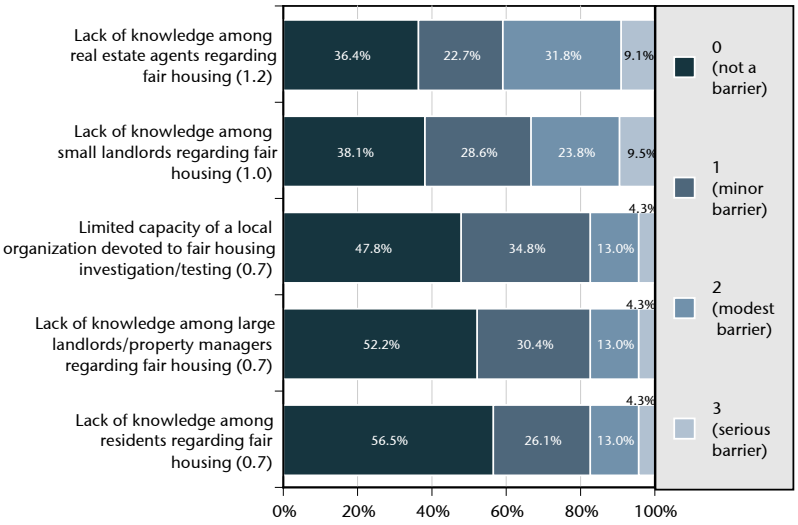
BBC Research & Consulting, December 2010-Feburary 2011 stakeholder survey.



Lending activities. Figure III-10 depicts how real estate professionals rated the seriousness of several barriers to fair housing related to lending activities. The majority of respondents identified lending activities as creating either no barrier or a minor barrier to fair housing. The most serious barrier, as identified by respondents, was a lack of knowledge among real estate agents regarding fair housing. Slightly more than 40 percent of respondents identified this lack of knowledge as a moderate or serious barrier to fair housing.

Real estate activities. Figure III-11 depicts how real estate professionals rated the seriousness of several barriers to fair housing related to real estate activities. The vast majority of respondents identified real estate activities as creating either no barrier or a minor barrier to fair housing. The most serious barrier, as identified by respondents, was rent-to-own programs that sell homes in poor condition to owners who cannot afford repairs. Approximately one quarter of respondents identified these rent-to-own programs as a moderate or serious barrier to fair housing.

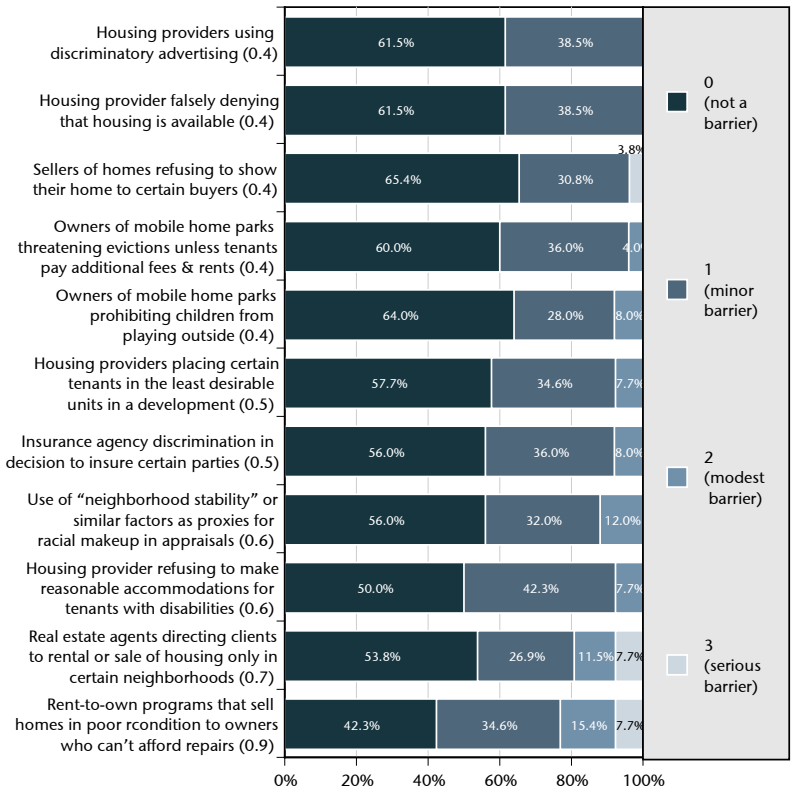
Figure III-10
Degree of Seriousness of Potential Barriers to Fair Housing in Kansas City Region—Lending Activities



Notes: n=24; The average ranking for each category is shown in parenthesis.

Source: BBC Research & Consulting, December 2010 – February 2011 stakeholder survey.

Figure III-11
Degree of Seriousness of Potential Barriers to Fair Housing in Kansas City Region—Real Estate Activities



Notes: n = 26;

The average ranking for each category is shown in parenthesis.

Source: BBC Research & Consulting, December 2010-—February 2011 stakeholder survey.

Eight percent of respondents identified there are land use or zoning regulations which create barriers to fair housing choice and twenty percent of respondents indicated that predatory lending practices are a serious problem in the region.[1] In both cases, the respondents did not identify specific examples of land use/zoning regulations or predatory lending practices.

Addressing Fair Housing Issues

Real estate professionals can address fair housing issues in a variety of ways including training staff or establishing fair housing programs within their organization. Some of the common ways real estate professionals have trained or monitored their staff to prevent discriminatory behavior are:

- Attend training sessions with the National Apartment Association, Kansas Housing Resource Corporation, NeighborWorks America and local community development offices;
- Stay current with fair housing law and train staff by examining recent cases; and
- Complete online fair housing training.

When asked what programs or policies should be used to address fair housing issues, real estate respondents identified first-time homebuyer education.

Outside of their place of work or field, 90 percent of real estate respondents felt there are adequate information, resources, and training for fair housing laws in the Kansas City Region. Figure III-12 displays the best way to communicate with real estate professionals regarding fair housing issues, as identified by respondents.

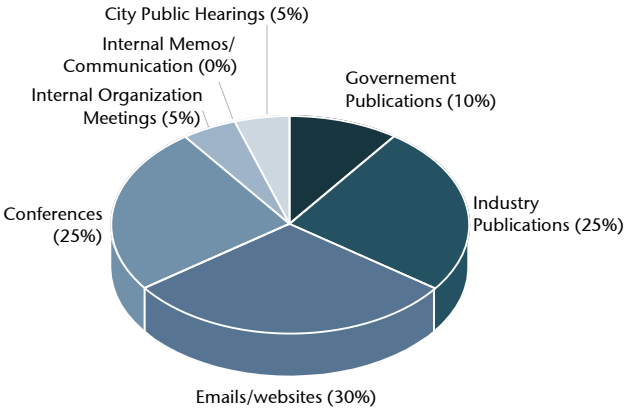
Figure III-12.
Survey Question: **"What is the best way to communicate with professionals in your field about fair housing issues?"**

Note:

n=20.

Source:

BBC Research & Consulting, December 2010-Feburary 2011 stakeholder survey.



[1] Predatory lending practices might include targeting minority, woman-headed, and/or elderly households with high interest rates; charging excessive fees without regard for borrower's ability to pay; etc.

Lastly, respondents were asked to identify what actions should be taken to address fair housing impediments or discrimination and who should be responsible for taking the actions. A list of the identified actions and responsible parties are listed below.

Actions:

- Build/improve affordable housing;
- Provide fair housing education and better enforcement;
- Construct mixed-use and mixed-income development;
- Publicize fair housing issues as they arise; and
- Improve the quality of housing, not quantity of housing.

Responsible party:

- HUD or social service agencies;
- Elected officials;
- Cities that receive CDBG funding; and
- Local communities, NOT the federal government.

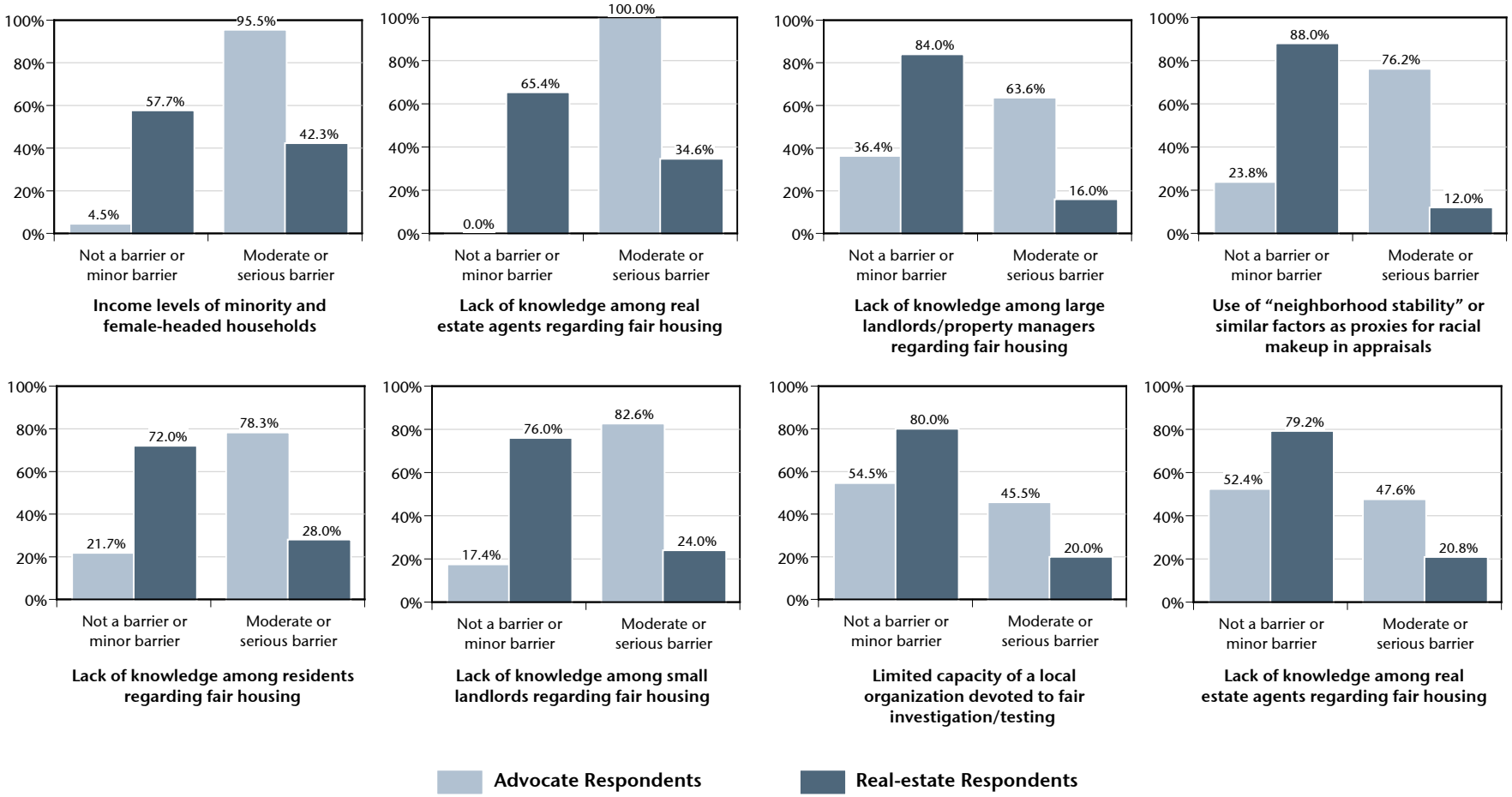
Summary

Generally, a small percentage of real estate survey respondents identified moderate or serious barriers to affordable housing where as advocates were more likely to identify moderate and serious barriers. To illustrate this difference, Figure III-13 displays six possible barriers to fair housing showing the disparity between advocate and real estate respondents.

In both surveys, there was agreement between advocates and real estate professional respondents that:

- Rent-to-own programs are a problem in the region and create a barrier to fair housing,
- There is a lack of knowledge among residents regarding their fair housing rights (although few real estate professionals indentified this as a barrier to fair housing),
- There is a need for education and outreach efforts to inform residents of their fair housing rights, and
- There is opportunity to improve and increase enforcement of fair housing rights.

Figure III-13.
Comparison between Advocate and Real Estate Professional Survey Respondents Classification of Barriers to Fair Housing



Note: n=25.

Source: BBC Research & Consulting, December 2010 – February 2011 stakeholder survey.

SECTION IV.
Complaint, Legal and Lending Analysis

SECTION IV.
Complaint, Legal and Lending Analysis

This section examines private barriers to fair housing choice, as well as violations of the Fair Housing Act. It analyzes the fair housing complaints received by HUD during the past 6 years, discusses legal cases concerning fair housing issues and ends with a quantitative evaluation of lending practices in the Kansas City region.

Complaint and legal analysis summary.

- Since August 2005, a total of 577 complaints were filed with HUD by residents in the Kansas City region. The complaints were largely filed on the basis of race and disability discrimination (at 39 and 31 percent of the complaints, respectively).
- The majority of complaints originated from Kansas City, MO (60 percent), followed by Kansas City, KS (18 percent) and Independence (10 percent). Kansas City, MO, with 33 percent of the region's population therefore has disproportionately more complaints filed.
- In 2009, there were approximately 117,700 loan applications made in the Kansas City MSA. For the region overall, 64 percent of loans were approved and 16 percent were denied (the others were withdrawn by the applicants, closed for incompleteness, etc). Loan denial rates were much higher for African American and Hispanic applicants across all communities. The differences in loan denial rates between African American versus white applicants and Hispanic versus non-Hispanic applicants were the greatest in Kansas City, KS and Kansas City, MO.
- Census Tracts with high loan denial rates and presence of African Americans is most notable in Kansas City, MO.

Fair Housing Complaints

Citizens of Kansas City who believe they have experienced discrimination in violation of the Federal Fair Housing Act or state fair housing laws may report their complaints to the following entities:

- HUD's Office of Fair Housing and Equal Opportunity in Kansas City, Kansas (FHEO);[1]
- The State of Kansas Human Rights Commission;
- The Missouri Commission on Human Rights;
- Kansas City, Kansas Human Relations Commission;
- Leavenworth Human Relations Commission;
- Overland Park's City Clerk;
- Shawnee City Clerk;

[1] HUD also has an office in St. Louis which covers the eastern half of Missouri.

- Blue Springs, Missouri City Attorney;
- Independence, Missouri Human Relations Department;
- Kansas City , Missouri Civil Rights Division; and
- Lee's Summit Human Relations Commission.

HUD complaint procedures. Housing discrimination complaints filed with HUD may be done online at (http://www.hud.gov/complaints/housediscrim.cfm), by calling 1-800-669-9777 or by contacting the HUD Regional Office of Fair Housing and Equal Opportunity in Kansas City (1-800-743-5323).

When HUD receives a complaint, the department will notify the person who filed the complaint, then notify the alleged violator and allow that person to submit a response. The complaint will be investigated to determine whether there has been a violation of the Fair Housing Act.

A complaint may be resolved in a number of ways. First, HUD attempts to reach an agreement between the two parties involved. If achieved, this "conciliation agreement" must lay out provisions to protect the filer of the complaint and public interest. If an agreement is signed, HUD will take no further action unless the agreement is breached, in which case HUD will recommend that the Attorney General file suit.

If a person needs immediate help to stop a serious problem being caused by a Fair Housing Act violation, HUD may assist as soon as a complaint is filed. HUD may authorize the Attorney General to go to court to seek temporary or preliminary relief, pending the outcome of the complaint, if irreparable harm is likely to occur without HUD's intervention and there is substantial evidence indicating a violation of the Fair Housing Act.

Kansas state complaint procedures. The State of Kansas law provides that any person who claims to be aggrieved by an unlawful practice in the areas of employment, housing, or public accommodations based on race, religion, color, sex, disability, ancestry, national origin, age in the area of employment only, familial status in the area of housing only, and retaliation) may file a complaint with the Kansas Human Rights Commission (KHRC).

In addition, a state law enacted in April 2005 allows any person who believes they have been subjected to racial or other profiling by a law enforcement officer or agency to file a complaint with the KHRC.

A complaint may be filed personally or by attorney. An individual may write, telephone or come in to one of the Kansas Human Rights Commission's offices to begin the filing process. If the complaint falls within the Commission's jurisdiction, a formal complaint may be submitted. Intake workers are available to assist in drafting a complaint based on information provided by the complainant. The intake department also provides inquirers with referrals to other agencies for issues outside of KHRC's jurisdiction.

The complaint must be signed and notarized before it can be officially filed with the Commission. A complaint alleging racial or other profiling is not required to be notarized.

During the investigation of a complaint, a field investigator will interview the complainant, review relevant documents, conduct interviews with witnesses, and summarize the case for the investigating commissioner. The investigator does not determine the outcome of the case, but rather gathers and presents the facts to a commissioner for determination.

Depending upon the information obtained during the investigative process, the investigating commissioner makes a determination of either "Probable Cause" or "No Probable Cause." If the Commission finds "Probable Cause," then an attempt will be made to reach a written settlement between complainant and respondent. If conciliation efforts fail, the case may be scheduled for a public hearing.

The Commission offers a third-party mediation program statewide through Kansas Legal Services.

Missouri state complaint procedures. The Missouri Revised Statutes Chapter 213 defines human rights violations and unlawful discriminatory practices for employment, public accommodations and housing. The Missouri Commission on Human Rights (MCHR) enforces the statute. The division's website outlines steps a resident should take if they think their rights have been violated, and includes a four-question discrimination assessment complaint form.[2] Complaints must be filed within 180 days of the alleged discrimination.

After a complaint is filed, MCHR provides the complaint to the accused parties and invites them to mediate or settle with the complainant. If the complainant requests a right-to-sue letter, they have 90 days to file suit.[3] If there is no intent to sue, a neutral investigator is assigned to the case to conduct witness interviews, gather and review pertinent documents and provide an investigative summary. MCHR then uses the investigative findings to determine whether there is probable cause of discrimination.

If there is no probable cause, the MCHR closes its case and notifies the complainant of their Right to Sue. The complainant then has 90 days to file suit against the respondent.

If probable cause has been determined and the case is not resolved, the case is set for hearing or dismissal. At the hearing MCHR's case is generally presented by an Assistant Attorney General. The Hearing Examiner conducts the hearing and issues a finding and recommendation. If no discrimination is found, then the case is dismissed. If probable cause is found (discrimination may exist), remedies are ordered. Either party has the right to appeal the decision to circuit court.

Local ordinances and procedures.

Kansas City, Kansas. The City's Human Relations Commission was created in 1964. The Commission consists of 13 members, who meet monthly. The city has empowered the Commission to function in an advisory role to the unified government board of commissioners on problems affective of "human and intergroup relations." In addition, the Commission can "mediate disputes voluntarily referred to it in order to minimize or eliminate prejudice, intolerance, bigotry, disorder or discrimination and in order to promote good will in the community. "

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[2] http://www.labor.mo.gov/mohumanrights/File_Complaint/

[3] The Right to Sue Letter (RTS) allows complainants to file a suit in state court on the discriminatory acts alleged in the complaint filed with MCHR. If a RTS Letter is obtained, then MCHR stops its investigation.

The government's human services department has the actual authority to investigate complaints. To file a complaint, a resident must sign the complaint and file it with the department within 180 days after the alleged discriminatory practice has occurred. The complaint must include the date, place and circumstances of the alleged discriminatory practice.

Leavenworth has a Human Relations Commission that oversees the city's non-discrimination ordinance. Citizens who want to file a complaint can contact the Commission (there is not a specific form to use for complaints). Residents have 90 days to file a complaint after the alleged violation has occurred.

Overland Park has a local fair housing ordinance that is very similar to the Federal Fair Housing Act. Citizens who want to file a complaint under the ordinance are referred to the City Clerk; complaints must be filed within 180 days of the alleged violation.

A citizen of Overland Park that may have a fair housing complaint can go to city hall and file a complaint with the Fair Housing Board (FHB). The Fair Housing Board will review the complaint and determine whether the complaint should be investigated (by the FHB or HUD) or if there is no cause. The city has not received a complaint in more than 8 years.

Shawnee has a fair housing policy that is overseen by its Fair Housing Committee. The Fair Housing Policy includes provisions to protect the sale or rental of housing, financing of housing and housing brokerage services. Citizens wishing to file complaints must do so in written form with the City Clerk within 180 days of the violation.

Blue Springs passed a fair housing ordinance (#2115) in 1991, which contains protections similar to the Federal Fair Housing Act. The local ordinance is enforced by the City Attorney. The city may also refer a complainant to HUD to file under the federal act. The city has not had a fair housing complaint in more than 10 years.

Independence. City attorneys provide advisory support services to city staff and the Human Relations Department, which is responsible for receiving and managing fair housing complaints. The first point of contact for fair housing issues in Independence is the city's Human Relations specialist in the Human Relations Department. If the city cannot answer fair housing questions from residents, they are referred to HUD.

Kansas City, Missouri. The Kansas City Human Relations Department, Civil Rights Division enforces the city's fair housing laws. The section has a good website outlining the steps a resident should take if they think their rights have been violated and what constitutes a violation, which includes a form that allows residents to file a complaint.[4] Complaints must be filed within 180 days of the alleged discrimination.

Written complaints must contain: Name and address of the persons filing the complaint; the name and address of the subject of complaint; and a description of acts or omissions in the alleged violation.

[4] http://www.kcmo.org/CKCMO/Depts/CityManagersOffice/HumanRelationsDivision/CivilRightsEnforcementSection

Within 30 days of receiving the written complaint, the Director of Human Relations will commence investigation of the allegation. Both parties, the complainant and those accused of discrimination, will be served notice of the complaint. The investigation will be completed within 100 days of the complaint filing, unless this is impractical. A final administrative disposition will be issued within one year of the original complaint.

If the Human Relations Department determines probable cause does not exist, the director will issue and serve all parties a written notice indicating no probable cause exists. If the Human Relations Department determines that probable cause for discrimination does exist, the director begins the process to eliminate the unlawful, discriminatory acts. Agreements made with accused parties always include a provision requiring the parties to refrain from the alleged discriminatory practices in the future and may include additional provisions agreed upon by the parties.

A party that fails to eliminate the unlawful discriminatory practice in the agreed upon manner is served a written notice of continued violation. The director may also refer this matter to the Kansas City Human Rights Commission or to the city attorney for possible prosecution in municipal court.

The ordinance prohibits discrimination in housing based on a person's race, marital status, color, religion, sex, disability, familial status, national origin, sexual orientation and gender identity.

During the past year (July 1, 2009 through June 30, 2010) the section fielded over a hundred inquiries regarding possible discriminatory conduct, and conducted 40 formal investigations of discrimination. Most of the claims involved allegations of discrimination based on disability (13) and race (10). Of the 40 formal complaints filed, 19 were resolved through successful conciliation either prior to or after a Reasonable Cause determination had been rendered. Complainants received over $37,000 in settlements. Three complaints alleging sexual harassment at an apartment complex are currently being reviewed by the U.S. Department of Justice to determine whether they will file lawsuits in the cases.

Lee's Summit. Since 1964, Lee's Summit has had a Human Relations Commission. The Commission consists of seven citizen members, appointed by the mayor with the consent of the City Council, for three-year terms. In May 1993, Lee's Summit updated Chapter 15, Human Rights, of the Lee's Summit Code of Ordinances to eliminate and prevent discrimination in all employment relations; eliminate and prevent discrimination, segregation or separation in all areas of public accommodations; and, eliminate and prevent discrimination, segregation or separation in housing. The city's Deputy City Manager's office investigates complaints.

Citizens of Lee's Summit who feel they have been discriminated against can file a complaint with the City's Human Relations Commission. The commission has the responsibility to address all complaints. Depending on the complexity and realm of the discrimination, the commission will either try to resolve the complaint, refer it to The Missouri Human Relations Commission (between a market-rate rental property and a tenant), or to HUD (if the discrimination involved public housing or a Section 8 voucher).

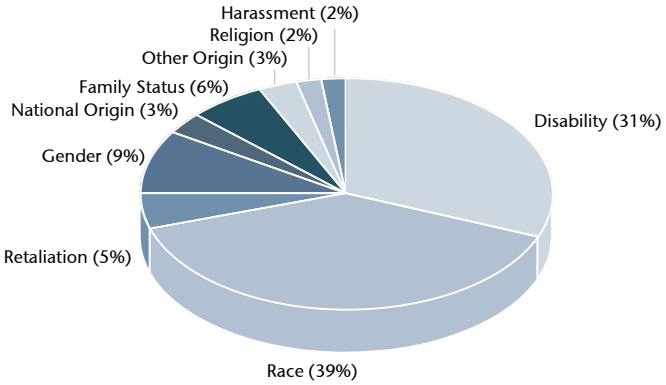
Complaints filed with HUD. Since August 2005, a total of 577 complaints were filed with HUD by residents in the Kansas City region. Figure VI-1 displays the percentage of complaints by protected class and cause of discrimination.

Figure IV-1.
Complaints Filed with HUD, Kansas City Region, August, 2005 through October, 2010

Note: A total of 577 separate complaints were filed. Some complaints were filed for more than one reason; there were a total of 662 reasons.

Source:

HUD's Kansas City Kansas Regional Office of Fair Housing and Equal Opportunity (FHEO).



Race and disability were the most common protected classes in the complaints (at 39 and 31 percent of the complaints, respectively). The next highest percentage was a much lower alleged discrimination because of gender (9 percent). Discrimination based on religion (2 percent) and national origin (3 percent) were less commonly cited.

As shown in Figure IV-2, the majority of complaints originated from Kansas City, MO (60 percent), followed by Kansas City, KS (18 percent) and Independence (10 percent). Kansas City, MO, with 33 percent of the region's population therefore has disproportionately more complaints filed.

The columns to the right of the Share of Study Area Complaints column show the basis of the complaints in each community by protected class.

Figure IV-2.
Share and Nature of Complaint by City, August 2005 through October 2010

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

Note: * Excluding Overland Park and Shawnee.

Source: HUD's Kansas City Kansas Regional Office of Fair Housing and Equal Opportunity (FHEO).

According to HUD, the vast majority of the fair housing complaints filed involved "discriminatory terms, conditions, privileges, or services and facilities." The second most common type of discrimination was a discriminatory refusal to rent.

Approximately one in five of the complaints filed (22 percent) was successfully resolved. The largest portion of cases (45 percent) was found to have no reasonable cause. The remaining cases (34 percent) were withdrawn by the complainant, lacked complainant cooperation or dismissed for lack of jurisdiction and could not be investigated further.

Figure IV-3.
Outcome of HUD Complaints, Kansas City Region, 2005 to 2010

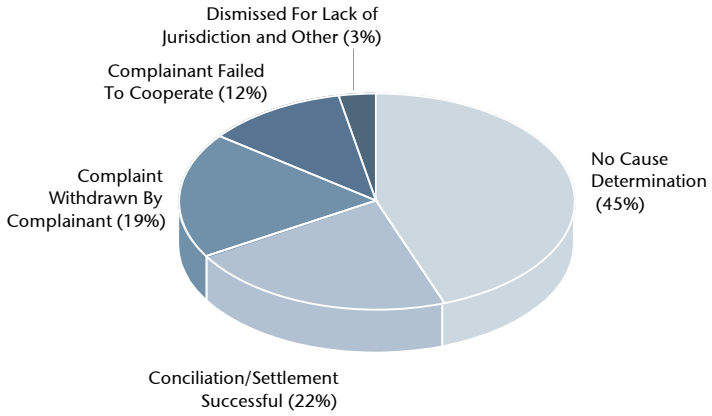
Note:

Complaint data was collected for Blue Springs, Lee's Summit, Kansas City KS, Kansas City MO, Independence, Johnson County, Leavenworth, Overland Park and Shawnee

"Other" reasons include: untimely filing, inability to locate complainant or complaint closed for the start of a trial.

Source:

HUD's Kansas City Kansas Regional Office of Fair Housing and Equal Opportunity (FHEO).



Legal Cases

As part of the fair housing analysis, recent legal cases were reviewed to determine significant fair housing issues and trends in the Kansas City area. Searches of the Department of Justice and the National Fair Housing Advocate case databases found four cases involving the Fair Housing Act in the Kansas City study area since 2000. This section summarizes the issues and outcomes in these cases. Most of the cases involve alleged claims of discrimination based on race.

Housing discrimination on the basis of race. The following cases pertain to fair housing violations on the basis race.

United States of America v. Margie Loftus (2005). In November, 2004 Mr. Zachary asked a friend to view an apartment in Roeland Park, Kansas for rent at a four-unit apartment complex on his behalf. The friend viewed the apartment and told the owner and manager, Margie Loftus, that her friend would be interested in renting the apartment. Upon learning that the friend (Mr. Zachary) is African American, Ms. Loftus stated she could not rent to African Americans because other tenants would move out and the apartments were her only source of income. After several unsuccessful attempts to schedule an appointment to view the apartment with Ms. Loftus, Mr. Zachary filed a complaint with HUD alleging that Ms. Loftus violated the Fair Housing Act by refusing to rent a unit to him on the basis of race. In September 2005, the district court found that Ms. Loftus had violated the Fair Housing Act by engaging in racially discriminatory housing practices. In September 2006, a consent order was issued by the district court. The order provides that Ms. Loftus pay $17,500 in monetary damages to Mr. Zachary as well as implement measures and training methods to ensure that she and all of her employees refrain from discriminatory practices in the future.

King v. Metcalf 56 Homeowners Association (2005). In late 2004, Tremica King filed a lawsuit against Metcalf 56 Homeowners Association and former neighbors Linda Baker and Richard Kinney. Ms. King alleged a violation of the FHA claiming she was harassed by her neighbors (one of whom was on the Homeowner's Association board and managed the property) because of her race while renting a duplex in the Metcalf 56 Development located in Mission, Kansas. The lawsuit also included a common law claim for invasion of privacy for intrusion upon seclusion. Defendants in the case moved for summary judgment[5] on both claims, however summary judgment was only granted for the invasion of privacy claim. The FHA violation was set for trial in October, 2005. On October 24, 2005 the case was dismissed by the District Court of Kansas due to a telephone conference between the parties one week earlier where all disputes between the parties were resolved.

United States v. Sturdevant, et. al.(2007). On June 1, 2007 the United States filed a complaint against Stacy Sturdevant, and AIMCO Properties L.P. alleging discrimination on the basis of race as well as interfering, coercing or intimidating a person exercising or encouraging another person to exercise rights granted to them by the FHA. The complaint was amended on September 18, 2008. The complainant, Ms. Kothe, was an employee of AIMCO Properties L.P. and witnessed Ms. Sturdevant use inappropriate and disrespectful language towards a tenant, who was of a different race than Ms. Sturdevant at the apartment complex she managed in Kansas City, Kansas. When federal investigators asked Ms. Kothe about the incident as well as previous racial discrimination complaints, Ms. Kothe confirmed the discrimination.[6] As a result of Ms. Kothe's compliance and advocacy of fair housing laws for tenants of the property, Ms. Sturdevant told Ms. Kothe she did not want her to advocate for tenants regarding fair housing issues and accused Ms. Kothe of filing a falsified resident document. The alleged falsified document led AIMCO Properties L.P to suspend and eventually terminate Ms. Kothe. On February, 24 2010, the Court issued a consent order to settle the dispute with a cash payment of $1,890,000 to the aggrieved persons and an additional $95,000 in civil penalties paid U.S. Treasury. The Consent Order constituted "a full and final resolution of all claims of violation of the Fair Housing Act that the United States alleged, or could have alleged against the AIMCO Defendants relating to housing discrimination at the subject property." On May 13, 2010 the court issued an order for default judgment against Ms. Sturdevant banning her from ever working in rental housing and ordering her to pay $55,000 in civil penalties to the U.S. Treasury.

Failure to comply with accessibility standards. The following case pertains to fair housing violations on the basis disability.

United States of America v. Todd E. Bleakley, et. al (2002). In 2002, The United States filed a second complaint against Mr.Bleakley, developer and owner of the Wyncroft and Homestead apartment complexes located in Olathe, Kansas. The complaint alleged that Mr.Bleakley engaged in a pattern of discrimination by failing to design both of the aforementioned properties with the features of accessible and adaptive design. In addition, the United States alleged that the defendants engaged in a pattern or practice of violating the ADA because the rental offices at the two properties were not readily accessible or usable by individuals with disabilities. Both properties did not have elevators and were more than four units, which according to the Fair Housing Act, mandates special qualifications on the accessibility of the units on the bottom floor: all of the units must include certain basic features

[5] Summary judgment is a decision made by the court without a full trial.

[6] Ms. Sturdevant allegedly exhibited a pattern or practice of discrimination by discriminating in the terms, conditions, or privileges of the rental of a dwelling including derogatory remarks towards African Americans and hostile materials such as hangman's nooses.

of accessible and adaptive design to make such units usable by persons with disabilities. As the first floors were not designed or reconstructed to accommodate the fair housing act, the court found that the defendants had violated the law. The property developers and owners were ordered to take corrective action by retrofitting common areas and first floor units within eight months. In addition the defendant had to establish a compensation fund ($130,000) to make payments to aggrieved persons.

Fair Lending Analysis

Community Reinvestment Act (CRA) review. The CRA requires that financial institutions progressively seek to enhance community development within the area they serve. On a regular basis, financial institutions submit information about mortgage loan applications as well as materials documenting their community development activity. The records are reviewed to determine if the institution satisfied CRA requirements. The assessment includes a review of records as related to the following:

- Commitment to evaluating and servicing community credit needs;
- Offering and marketing various credit programs;
- Record of opening and closing of offices;
- Discrimination and other illegal credit practices; and
- Community development initiatives.

The data are evaluated and a rating for each institution is determined. Ratings for institutions range from substantial noncompliance in meeting credit needs to an outstanding record of meeting community needs. Figure IV-4 shows the results of recent CRA exams for banks in the study area. Only banks that received a rating after 2005 are included. Data is not provided for Johnson County, as the Federal Financial Institutions Examination Council (FFIEC) presents information by municipality. A majority of banks presented in Figure IV-4 received satisfactory rankings.

Figure IV-4. CRA Ratings, Kansas City Region, January 2011

Source: FFIEC Interagency CRA Rating.

	Top Banks Rated	Outstanding	Satisfactory	Needs to Improve	Substantial Noncompliance
Kansas					
Johnson County	NA	NA	NA	NA	NA
Kansas City	6	33%	67%	0%	0%
Leavenworth	3	33%	67%	0%	0%
Overland Park	11	0%	100%	0%	0%
Shawnee	0	0%	0%	0%	0%
Missouri					
Blue Springs	2	0%	100%	0%	0%
Independence	1	0%	100%	0%	0%
Kansas City	11	45%	55%	0%	0%
Lee's Summit	4	0%	100%	0%	0%

Home Mortgage Disclosure Act (HMDA) Data analysis. HMDA data are widely used to detect evidence of discrimination in mortgage lending. In fact, concern about discriminatory lending practices in the 1970s led to the requirement for financial institutions to collect and report HMDA data. The variables contained in the HMDA dataset have expanded over time, allowing for more comprehensive analyses and better results. However, despite expansions in the data reported, HMDA analyses remain limited because of the information that is *not* reported.

As such, studies of lending disparities that use HMDA data carry a similar caveat: HMDA data can be used to determine disparities in loan originations and interest rates among borrowers of different races, ethnicities, genders, and location of the property they hope to own. The data can also be used to explain many of the reasons for any lending disparities (e.g., poor credit history). Yet HMDA data do not contain all of the factors that are evaluated by lending institutions when they decide to make a loan to a borrower. Basically, the data provide *a lot* of information about the lending decision—but *not all* of the information.

Beginning in 2004, HMDA data contained the interest rates on higher-priced mortgage loans. This allows examinations of disparities in high-cost, including subprime, loans among different racial and ethnic groups. It is important to remember that subprime loans are not always predatory or suggest fair lending issues, and that the numerous factors that can make a loan "predatory" are not adequately represented in available data. Therefore, actual predatory practices cannot be identified through HMDA data analysis. However, the data analysis can be used to identify where additional scrutiny is warranted, and how public education and outreach efforts should be targeted.

HMDA data report several types of loans. These include loans used to purchase homes, loans to make home improvements and refinancing of existing mortgage loans, as defined below.

- **Home purchase loan.** A home purchase loan is any loan secured by and made for the purpose of purchasing a housing unit.
- **Home improvement loan.** A home improvement loan is used, at least in part, for repairing, rehabilitating, remodeling, or improving a housing unit or the real property on which the unit is located.
- **Refinancing.** Refinancing is any dwelling-secured loan that replaces and satisfies another dwelling-secured loan to the same borrower. The purpose for which a loan is refinanced is not relevant for HMDA purposes.

The HMDA data are separated into two primary loan categories: conventional loans and government-guaranteed loans. Government-guaranteed loans are those insured by the Federal Housing Administration and Veterans Administration.

The most recent HMDA data is available for 2009.This section uses the analysis of 2009 HMDA data to uncover:

- The geographic areas in communities where high-cost lending and loan denials are concentrated, and the correlation of these areas with concentrations of minority and low income households; and
- Disparities in high-cost lending and loan denials across different racial and ethnic groups.

Number of loans. In 2009, there were approximately 117,700 loan applications made in the Kansas City MSA. Figure IV-5 presents the distribution of loan applications by jurisdiction alongside the overall population distribution of the MSA. The largest proportion of loan applications (43 percent) in the MSA was made in Kansas City, MO, which also contains 22 percent of the MSA's population.

Figure IV-5. Number of Loan Applications, 2009

Source: Home Mortgage Disclosure Act (HMDA), 2009.

	Loan Applications	Percent MSA's Loan Applications	Percent of MSA's Population
Kansas			
Johnson County	39,645	33.7%	26.5%
Kansas City	11,867	10.1%	7.2%
Leavenworth	2,210	1.9%	1.7%
Overland Park	17,610	15.0%	8.3%
Shawnee	8,499	7.2%	3.1%
		0.0%	
Missouri			
Blue Springs	4,840	4.1%	2.6%
Independence	9,129	7.8%	6.0%
Kansas City	50,947	43.3%	22.0%
Lee's Summit	10,826	9.2%	4.6%

Types of loans. Conventional loans were the most common type of loan used in applications submitted in 2009. Sixty-four percent of all loan applications submitted in 2009 in the MSA were for conventional loans. Given the military presence in Leavenworth, it is not surprising that 19 percent of loan applications in that community were for VA-Guaranteed loan products administered by the Veterans Administration. Figure IV-6 summarizes the types of loan products applied for in 2009.

Figure IV-6. Types of Loan Applications, Study Area, 2009

Source: Home Mortgage Disclosure Act (HMDA), 2009.

	Conventional	FHA Insured	FSA-RHS (Farm Service)	VA-Guaranteed
Kansas City MSA	**63.8%**	**31.7%**	**1.1%**	**3.4%**
Kansas				
Johnson County	73.7%	23.7%	0.5%	2.1%
Kansas City	62.0%	32.6%	0.4%	4.9%
Leavenworth	58.2%	22.2%	0.5%	19.0%
Overland Park	78.9%	19.6%	0.0%	1.5%
Shawnee	72.1%	25.1%	0.6%	2.2%
Missouri				
Blue Springs	57.1%	38.6%	0.3%	3.9%
Independence	53.4%	42.7%	0.3%	3.6%
Kansas City	61.6%	34.4%	0.2%	3.7%
Lee's Summit	65.6%	31.0%	0.0%	3.4%

Most loan applications in the study area were submitted to refinance existing mortgages. For example, 74 percent of loan applications submitted by Overland Park residents were for refinance loans. Approximately one-quarter of applicants in each of the study's participating communities applied for home purchase loans. Lastly, few applicants sought home improvement loans; 9 percent of loan applications in Leavenworth were for home improvement loans, which is the largest percentage in the study area. Figure IV-7 summarizes loan purpose by jurisdiction.

Figure IV-7.
Purpose of Loan Applications, Study Area, 2009

Source:
Home Mortgage Disclosure Act (HMDA), 2009.

	Home Improvement	Home Purchase	Home Refinance
Kansas City MSA	**4.4%**	**24.7%**	**71.0%**
Kansas			
Johnson County	3.2%	24.2%	72.6%
Kansas City	5.2%	26.1%	68.7%
Leavenworth	8.8%	24.7%	66.5%
Overland Park	3.3%	23.1%	73.6%
Shawnee	3.6%	23.3%	73.2%
Missouri			
Blue Springs	4.3%	23.7%	72.0%
Independence	6.1%	25.4%	68.5%
Kansas City	4.5%	25.3%	70.2%
Lee's Summit	3.3%	21.1%	75.6%

Loan denials. Sixty four percent of loan applications in the Kansas City MSA originated, while 16 percent were denied. Blue Springs' applicants had the highest loan origination rate at 72 percent; Independence had the lowest at 59 percent. Similarly, Independence's denial rate of 20 percent was the highest in the study area; Johnson County's was the lowest at 11 percent.

Figure IV-8.
Action Taken on Loan Application, Study Area, 2009

	Application Approved but Not Accepted	Application Denied	Application Withdrawn by Applicant	File closed for Incompleteness	Loan Originated	Total Number of Loans
Kansas City MSA	**5.0%**	**16.1%**	**12.3%**	**2.4%**	**64.3%**	
Kansas						
Johnson County	4.6%	11.3%	11.5%	1.9%	70.7%	39,645
Kansas City	4.9%	17.2%	11.5%	2.7%	63.7%	11,867
Leavenworth	4.2%	16.9%	10.6%	2.1%	66.2%	2,210
Overland Park	4.7%	10.9%	11.7%	2.0%	70.8%	17,610
Shawnee	4.6%	13.1%	11.7%	2.1%	68.5%	8,499
Missouri						
Blue Springs	6.3%	18.8%	0.5%	2.7%	71.6%	4,240
Independence	5.2%	20.0%	13.6%	2.6%	58.6%	9,129
Kansas City	5.2%	17.4%	12.6%	2.5%	62.3%	50,947
Lee's Summit	5.2%	13.7%	12.8%	2.4%	65.9%	10,826

Source: Home Mortgage Disclosure Act (HMDA), 2009.

Denial rates by race. This section presents denial rates by race and ethnicity. For each participating jurisdiction, a table is provided that compares the results of mortgage applications by race and ethnicity. Additionally, two maps are presented for each community, which display African American and Hispanic concentrations by Census Tracts overlaid with areas where denial rates exceeded city-wide averages. Kansas City, MO is the only community where the above average denial rates and presence of African Americans appear to be closely related.

Johnson County, Kansas

Figure IV-9.
Result of Mortgage Loan Applications by Race/Ethnicity, Johnson County, 2009

	Loan Originated	Application Approved but Not Accepted	Application Denied	Application Withdrawn by Applicant	File closed for Incompleteness
Johnson County					
African American	60.2%	4.5%	18.6%	13.0%	3.7%
White	73.7%	4.5%	10.2%	9.9%	1.7%
Hispanic	65.2%	5.4%	15.4%	12.0%	2.0%
Not Hispanic	73.1%	4.6%	10.4%	10.1%	1.8%
Racial/Ethnic Comparisons					
African American/White	-13.5%	-0.1%	8.4%	3.1%	2.0%
Hispanic/Not Hispanic	-7.9%	0.8%	5.0%	1.9%	0.1%

Source: FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

Figure IV-10.
Higher than Community Average Denials by Percent African American, Johnson County, Kansas, 2009

Source:
FFIEC HMDA Aggregate Reports 2009 and Claritas, 2009.

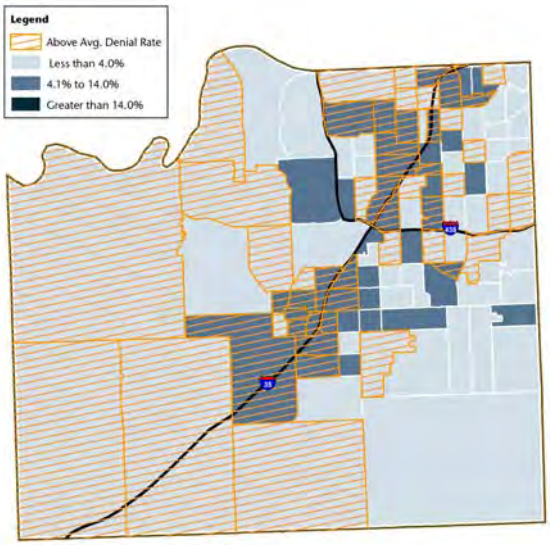


Figure IV-11.
Higher than Community Average Denials by Percent Hispanic, Johnson County, Kansas, 2009

Source:
FFIEC HMDA Aggregate Reports 2009 and Claritas, 2009.

Kansas City, Kansas

Figure IV-12.
Result of Mortgage Loan Applications by Race/Ethnicity, Kansas City, KS, 2009

	Loan Originated	Application Approved but Not Accepted	Application Denied	Application Withdrawn by Applicant	File closed for Incompleteness
Kansas City, KS					
African American	47.6%	6.3%	28.6%	11.3%	6.3%
White	68.1%	4.8%	14.5%	10.3%	2.3%
Hispanic	48.7%	5.9%	29.5%	13.0%	2.8%
Not Hispanic	67.1%	4.9%	14.9%	10.4%	2.7%
Racial/Ethnic Comparisons					
African American/White	-20.5%	1.5%	14.2%	0.9%	3.9%
Hispanic/Not Hispanic	-18.4%	1.0%	14.6%	2.6%	0.2%

Source: FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

Figure IV-13.
Higher than Community Average Denials by Percent African American, Kansas City, Kansas, 2009

Source:
FFIEC HMDA Aggregate Reports 2009 and Claritas, 2009.

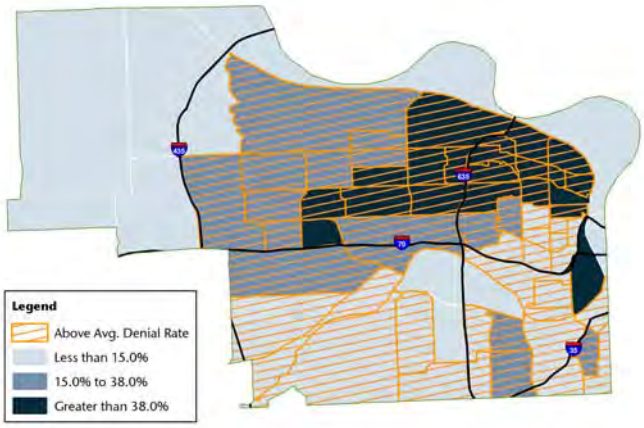
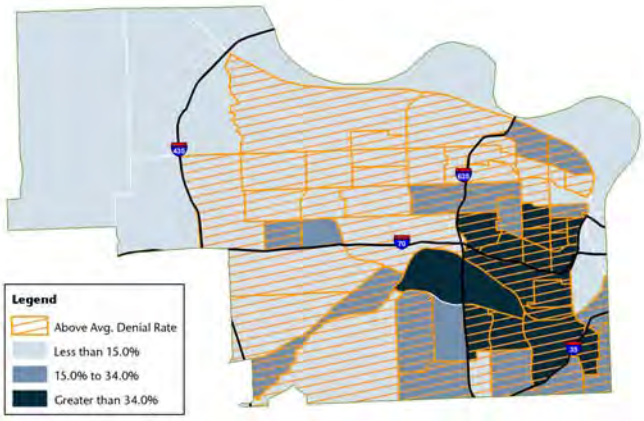


Figure IV-14.
Higher than Community Average Denials by Percent Hispanic, Kansas City, Kansas, 2009

Source:
FFIEC HMDA Aggregate Reports 2009 and Claritas, 2009.



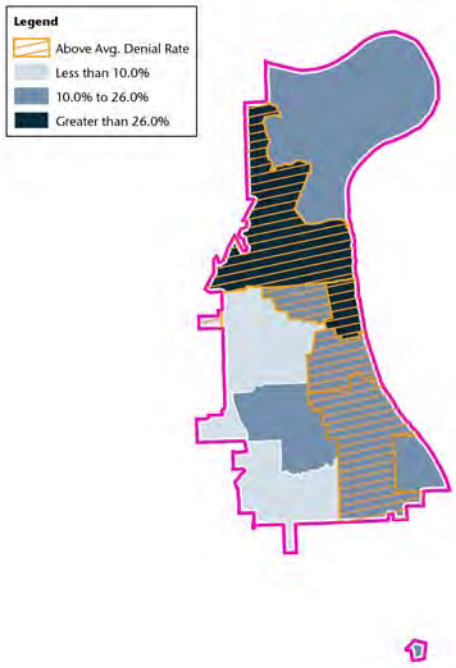
Leavenworth, Kansas

Figure IV-15.
Result of Mortgage Loan Applications by Race/Ethnicity, Leavenworth, 2009

	Loan Originated	Application Approved but Not Accepted	Application Denied	Application Withdrawn by Applicant	File closed for Incompleteness
Leavenworth					
African American	57.0%	7.0%	23.7%	10.5%	1.8%
White	68.7%	4.1%	15.8%	9.4%	1.9%
Hispanic	57.4%	6.6%	19.7%	14.8%	1.6%
Not Hispanic	68.3%	4.3%	16.0%	9.3%	2.1%
Racial/Ethnic Comparisons					
African American/White	-11.7%	2.9%	7.9%	1.1%	-0.2%
Hispanic/Not Hispanic	-10.9%	2.2%	3.6%	5.4%	-0.4%

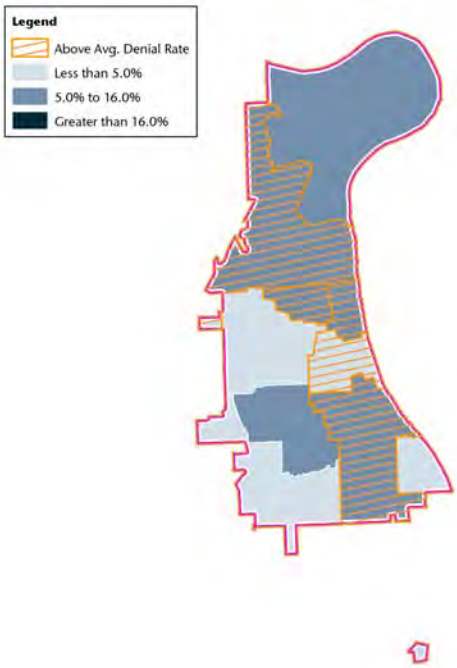
Source: FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

Figure IV-16.
Higher than Community Average Denials by Percent African American, Leavenworth, Kansas, 2009



Source: FFIEC HMDA Aggregate Reports 2009 and Claritas, 2009.

Figure IV-17.
Higher than Community Average Denials by Percent Hispanic, Leavenworth, Kansas, 2009



Source: FFIEC HMDA Aggregate Reports 2009 and Claritas, 2009.

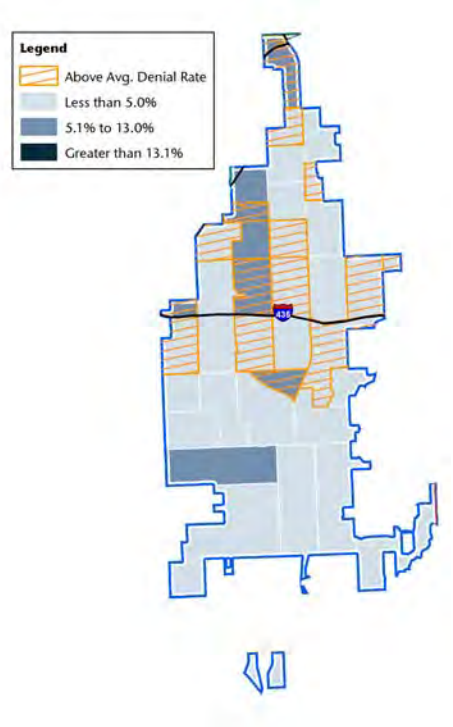
Overland Park, Kansas

Figure IV-18.
Result of Mortgage Loan Applications by Race/Ethnicity, Overland Park, 2009

	Loan Originated	Application Approved but Not Accepted	Application Denied	Application Withdrawn by Applicant	File closed for Incompleteness
Overland Park					
African American	58.6%	4.7%	16.9%	16.3%	3.4%
White	73.9%	4.5%	9.9%	10.0%	1.7%
Hispanic	66.8%	4.5%	14.5%	11.9%	2.4%
Not Hispanic	73.1%	4.6%	10.0%	10.4%	1.8%
Racial/Ethnic Comparisons					
African American/White	-15.3%	0.3%	7.1%	6.3%	1.6%
Hispanic/Not Hispanic	-6.3%	-0.2%	4.5%	1.5%	0.5%

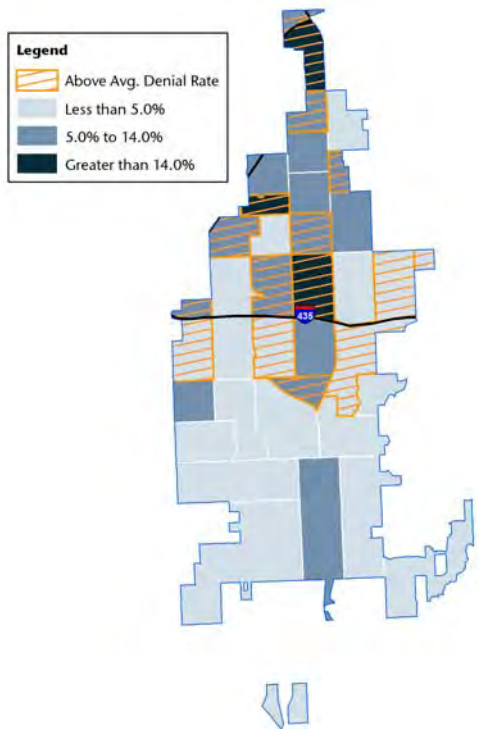
Source: FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

Figure IV-19.
Higher than Community Average Denials by Percent African American, Overland Park, Kansas, 2009



Source: FFIEC HMDA Aggregate Reports 2009 and Claritas, 2009.

Figure IV-20.
Higher than Community Average Denials by Percent Hispanic, Overland Park, Kansas, 2009



Source: FFIEC HMDA Aggregate Reports 2009 and Claritas, 2009.

Shawnee, Kansas

Figure IV-21.
Result of Mortgage Loan Applications by Race/Ethnicity, Shawnee, 2009

	Loan Originated	Application Approved but Not Accepted	Application Denied	Application Withdrawn by Applicant	File closed for Incompleteness
Shawnee					
African American	60.0%	7.1%	17.9%	10.7%	4.3%
White	71.1%	4.7%	12.1%	10.1%	2.0%
Hispanic	59.4%	5.7%	22.8%	10.7%	1.4%
Not Hispanic	70.8%	4.8%	12.0%	10.2%	2.1%
Racial/Ethnic Comparisons					
African American/White	-11.1%	2.4%	5.8%	0.7%	2.2%
Hispanic/Not Hispanic	-11.3%	0.9%	10.7%	0.4%	-0.7%

Source: FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

Figure IV-22.
Higher than Community Average Denials by Percent African American, Shawnee, Kansas, 2009

Source:
FFIEC HMDA Aggregate Reports 2009 and Claritas, 2009.

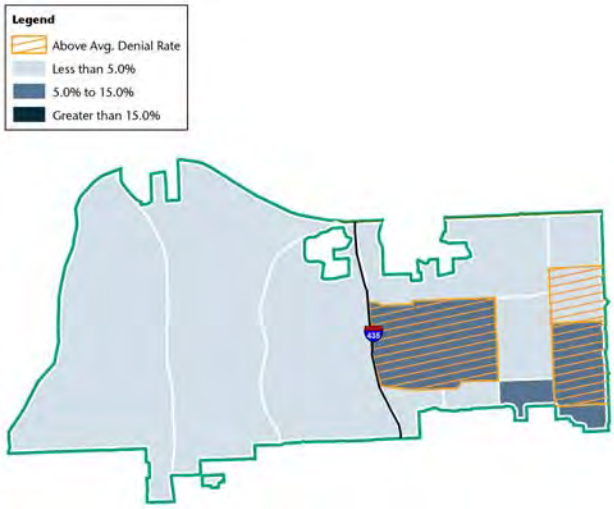


Figure IV-23.
Higher than Community Average Denials by Percent Hispanic, Shawnee, Kansas, 2009

Source:
FFIEC HMDA Aggregate Reports 2009 and Claritas, 2009.

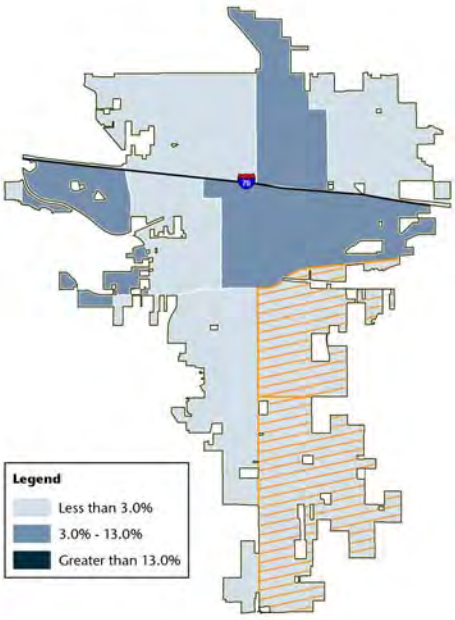
Blue Springs, Missouri

Figure IV-24.
Result of Mortgage Loan Applications by Race/Ethnicity, Blue Springs, 2009

	Loan Originated	Application Approved but Not Accepted	Application Denied	Application Withdrawn by Applicant	File closed for Incompleteness
Blue Springs					
African American	62.2%	7.3%	19.5%	8.5%	2.4%
White	65.8%	5.5%	15.3%	11.1%	2.3%
Hispanic	52.2%	7.8%	24.4%	12.2%	3.3%
Not Hispanic	65.4%	5.6%	15.7%	11.0%	2.3%
Racial/Ethnic Comparisons					
African American/White	-3.6%	1.8%	4.2%	-2.6%	0.2%
Hispanic/Not Hispanic	-13.2%	2.2%	8.8%	1.2%	1.0%

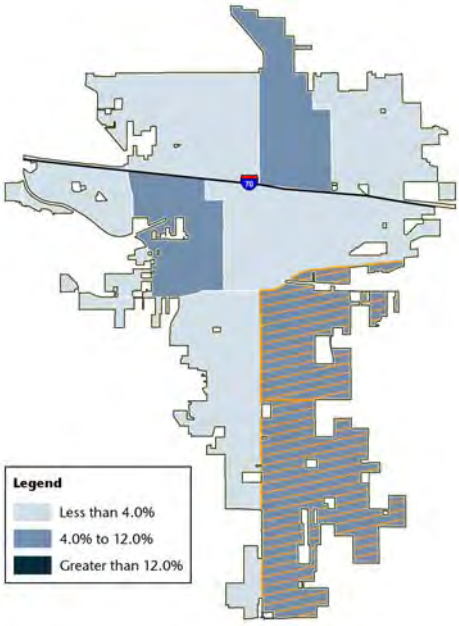
Source: FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

Figure IV-25.
Higher than Community Average Denials by Percent African American, Blue Springs, Missouri, 2009



Source: FFIEC HMDA Aggregate Reports 2009 and Claritas, 2009.

Figure IV-26.
Higher than Community Average Denials by Percent Hispanic, Blue Springs, Missouri 2009



Source: FFIEC HMDA Aggregate Reports 2009 and Claritas, 2009.

Independence, Missouri

Figure IV-27.
Result of Mortgage Loan Applications by Race/Ethnicity, Independence, 2009

	Loan Originated	Application Approved but Not Accepted	Application Denied	Application Withdrawn by Applicant	File closed for Incompleteness
Independence					
African American	55.9%	6.2%	25.5%	11.5%	0.9%
White	62.6%	5.3%	17.7%	11.8%	2.7%
Hispanic	56.8%	4.0%	25.2%	13.3%	0.7%
Not Hispanic	61.9%	5.4%	18.2%	11.8%	2.7%
Racial/Ethnic Comparisons					
African American/White	-6.7%	0.9%	7.8%	-0.2%	-1.8%
Hispanic/Not Hispanic	-5.0%	-1.5%	7.0%	1.5%	-2.0%

Source: FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

Figure IV-28.
Higher than Community Average Denials by Percent African American, Independence, Missouri, 2009

Source:
FFIEC HMDA Aggregate Reports 2009 and Claritas, 2009.

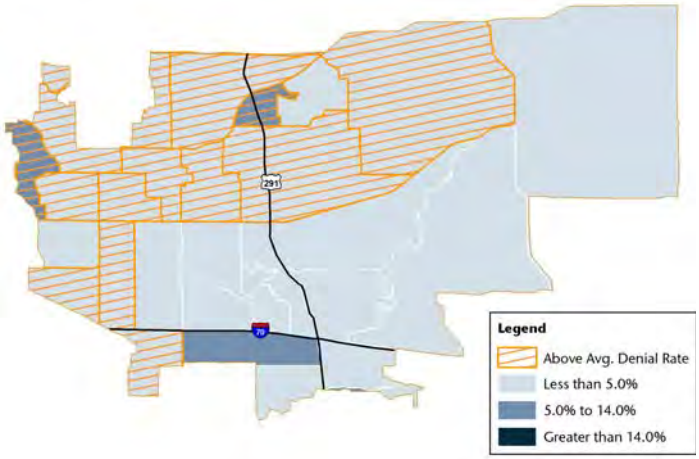
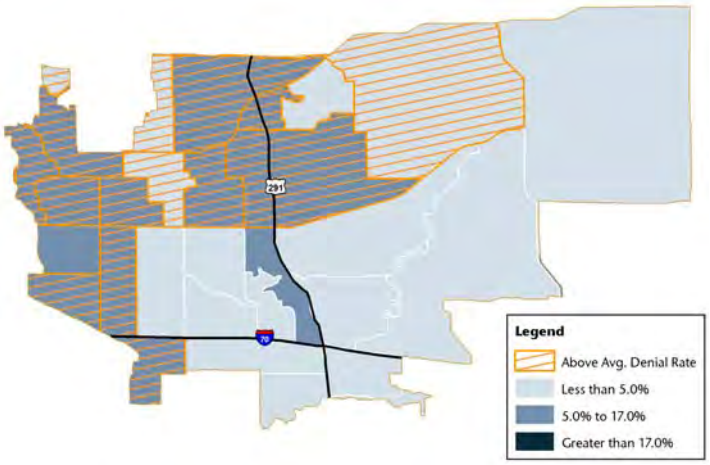


Figure IV-29.
Higher than Community Average Denials by Percent Hispanic, Independence, Missouri, 2009

Source:
FFIEC HMDA Aggregate Reports 2009 and Claritas, 2009.



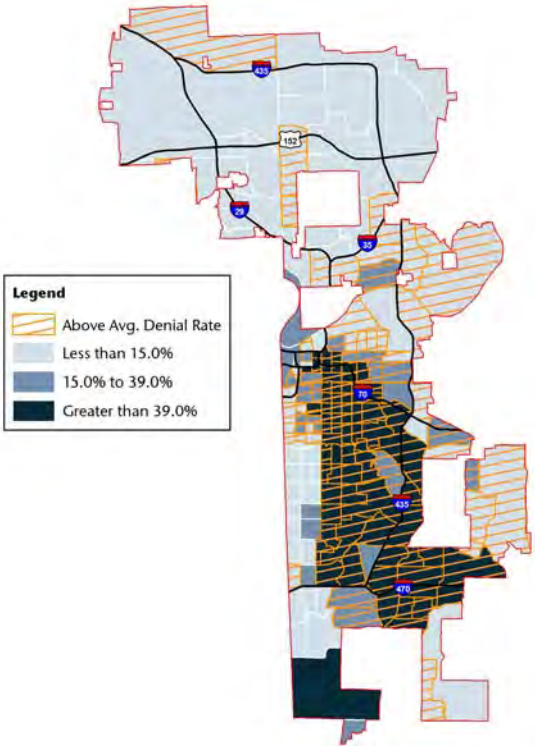
Kansas City, Missouri

Figure IV-30.
Result of Mortgage Loan Applications by Race/Ethnicity, Kansas City, MO, 2009

	Loan Originated	Application Approved but Not Accepted	Application Denied	Application Withdrawn by Applicant	File closed for Incompleteness
Kansas City, MO					
African American	49.6%	6.8%	33.5%	5.9%	4.2%
White	67.4%	5.1%	14.4%	10.8%	2.4%
Hispanic	52.5%	6.0%	25.8%	12.8%	2.9%
Not Hispanic	65.4%	5.2%	15.7%	11.2%	2.5%
Racial/Ethnic Comparisons					
African American/White	-17.8%	1.7%	19.2%	-4.9%	1.8%
Hispanic/Not Hispanic	-12.8%	0.8%	10.1%	1.6%	0.3%

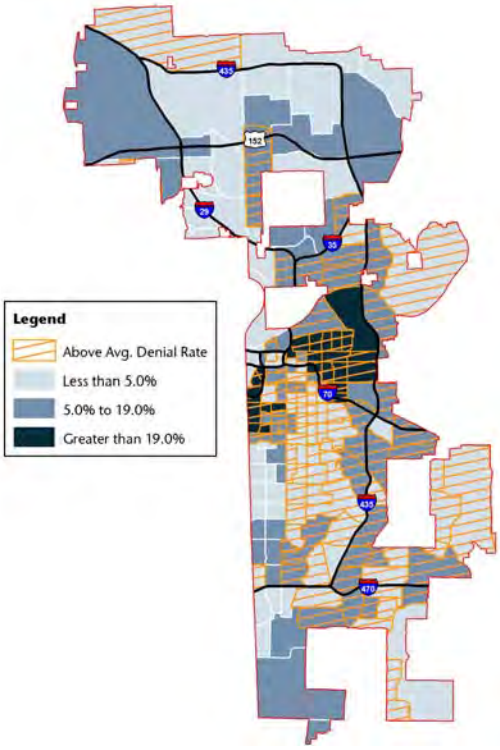
Source: FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

Figure IV-31.
Higher than Community Average Denials by Percent African American, Kansas City, Missouri, 2009



Source: FFIEC HMDA Aggregate Reports 2009 and Claritas, 2009.

Figure IV-32.
Higher than Community Average Denials by Percent Hispanic, Kansas City, Missouri, 2009



Source: FFIEC HMDA Aggregate Reports 2009 and Claritas, 2009.

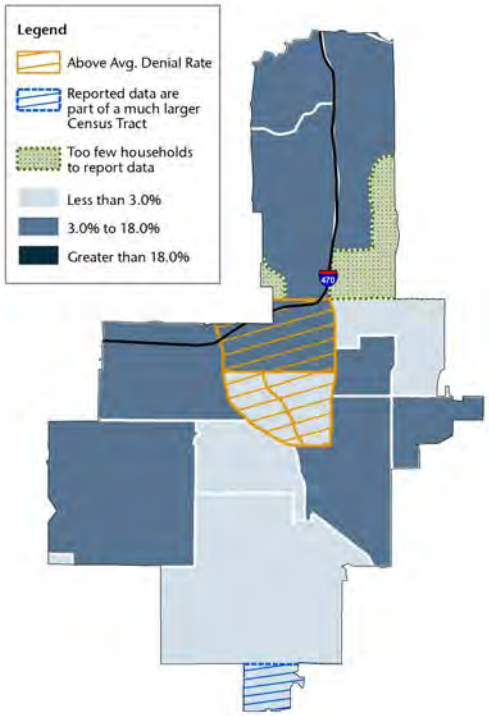
Lee's Summit, Missouri

Figure IV-33.
Result of Mortgage Loan Applications by Race/Ethnicity, Lee's Summit, 2009

	Loan Originated	Application Approved but Not Accepted	Application Denied	Application Withdrawn by Applicant	File closed for Incompleteness
Lee's Summit					
African American	57.6%	6.8%	21.2%	11.7%	2.7%
White	69.2%	5.2%	12.1%	11.2%	2.3%
Hispanic	59.6%	2.5%	23.6%	10.6%	3.7%
Not Hispanic	68.4%	5.3%	12.6%	11.3%	2.3%
Racial/Ethnic Comparisons					
African American/White	-11.6%	1.6%	9.1%	0.5%	0.4%
Hispanic/Not Hispanic	-8.8%	-2.8%	11.0%	-0.8%	1.4%

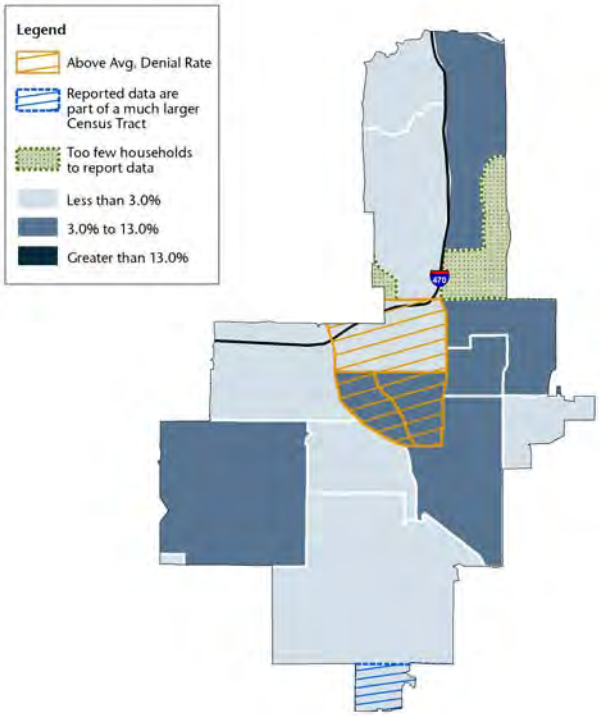
Source: FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

Figure IV-34.
Higher than Community Average Denials by Percent African American, Lee's Summit, Missouri, 2009



Source: FFIEC HMDA Aggregate Reports 2009 and Claritas, 2009.

Figure IV-35.
Higher than Community Average Denials by Percent Hispanic, Lee's Summit, Missouri, 2009



Source: FFIEC HMDA Aggregate Reports 2009 and Claritas, 2009.

Subprime analysis. This section examines the prevalence of subprime loans in the study area. For the purposes of this section, we define "subprime" as a loan with an APR higher than comparable Treasuries.

Overall, 5 percent of originated loans in the MSA received subprime rates. Eight percent of originated loans in Leavenworth were considered subprime, compared with only 2 percent in Overland Park.

Figure IV-36.
Subprime Loans by Municipality, Study Area, 2009

Source:
FFIEC HMDA Aggregate Reports 2009.

	Originated Loans	Subprime Loans	Percent Subprime
Kansas City MSA	**75,712**	**3,815**	**5.0%**
Kansas			
Johnson County	28,029	739	2.6%
Kansas City	7,560	403	5.3%
Leavenworth	1,463	117	8.0%
Overland Park	12,473	239	1.9%
Shawnee	5,818	173	3.0%
Missouri			
Blue Springs	3,034	136	4.5%
Indpendence	5,351	369	6.9%
Kansas City	31,749	1,496	4.7%
Lee's Summit	7,137	280	3.9%

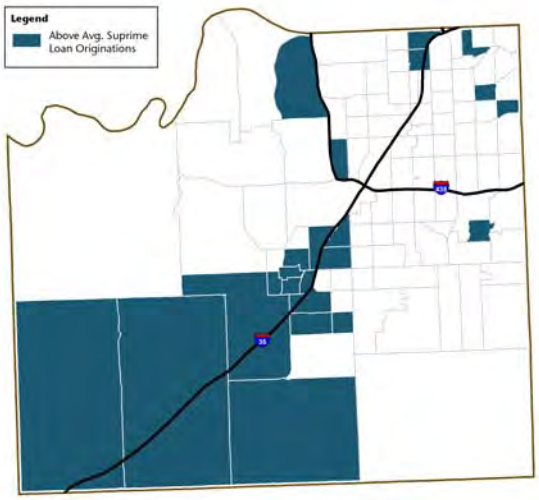
Of the subprime loans that were originated to borrowers in the Kansas City MSA, 85 percent were made to borrowers who are racially white; 6 percent to African American borrowers; and 6 percent to borrowers where racial information was not available. Ethnically, 89 percent of subprime loans were made to non-Hispanic applicants, 6 percent were made to borrowers where ethnic information was not available and 4 percent were made to Hispanic residents.

The following series of maps highlight Census Tracts with a higher percentage of subprime loan originations than their respective communities overall.

Johnson County, Kansas

Figure IV-37.
Subprime Loans Compared to Community Average, Johnson County, 2009

Source:
FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.



Kansas City, Kansas

Figure IV-38.
Subprime Loans Compared to Community Average, Kansas City, KS, 2009

Source:

FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

Leavenworth, Kansas

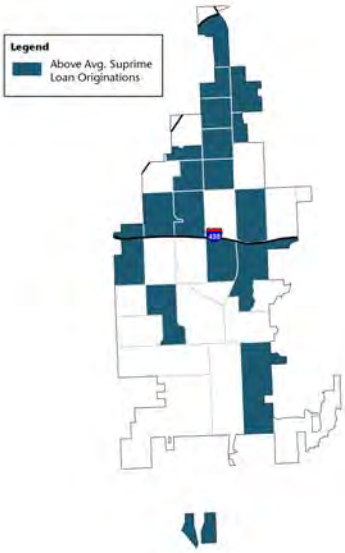
Figure IV-39.
Subprime Loans Compared to Community Average, Leavenworth, 2009

Source:

FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

Overland Park, Kansas

Figure IV-40.
Subprime Loans Compared to Community Average, Overland Park, 2009



Source:

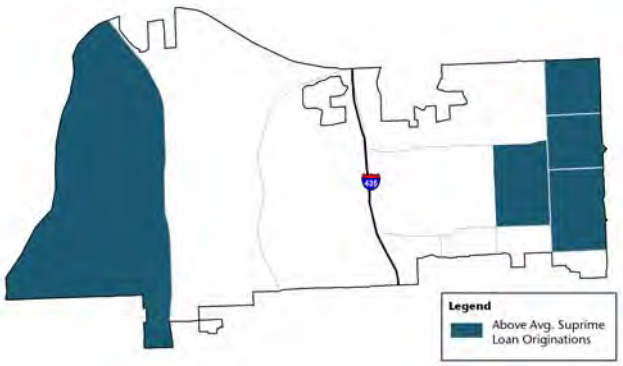
FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

Shawnee, Kansas

Figure IV-41.
Subprime Loans Compared to Community Average, Shawnee, 2009

Source:

FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

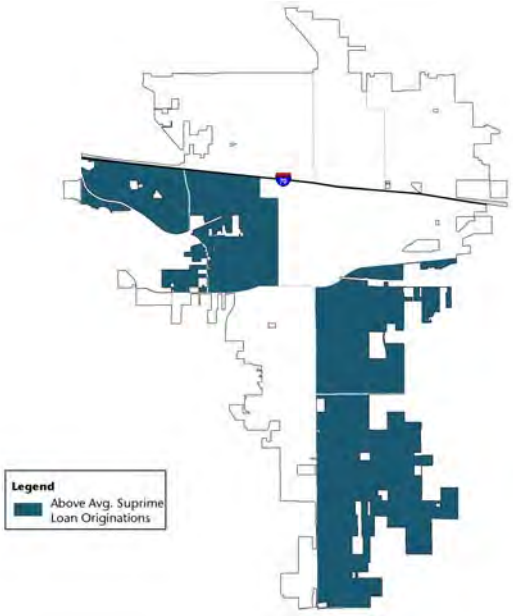


Blue Springs, Missouri

Figure IV-42.
Subprime Loans Compared to Community Average, Blue Springs, 2009

Source:

FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

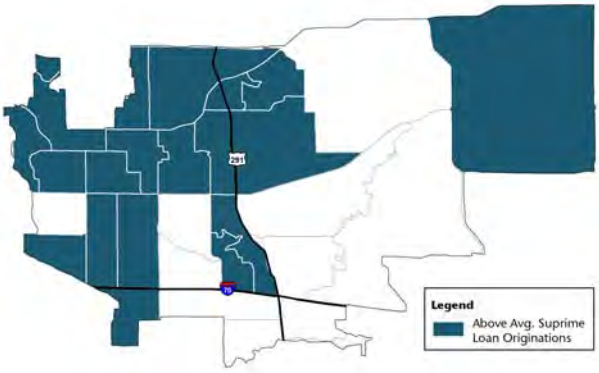


Independence, Missouri

Figure IV-43.
Subprime Loans Compared to Community Average, Independence, 2009

Source:

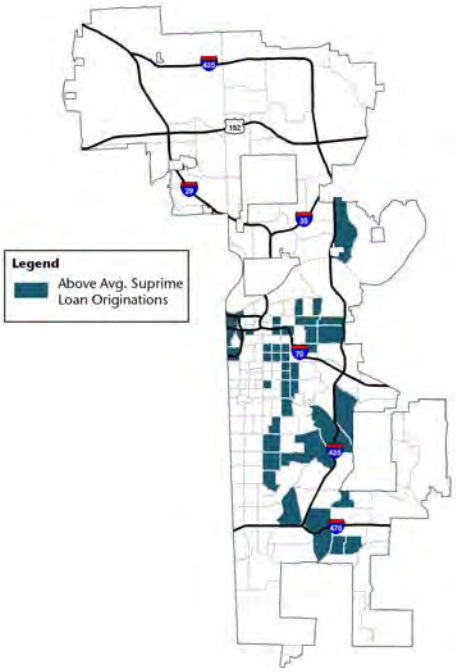
FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.



Kansas City, Missouri

Figure IV-44
Subprime Loans Compared to Community Average, Kansas City, MO, 2009

Source:
FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.



Lee's Summit, Missouri

Figure IV-45.
Subprime Loans Compared to Community Average, Lee's Summit, 2009

Source:
FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

SECTION V.
Public Policies and Practices

SECTION V.
Public Policies and Practices

This section contains an analysis of public sector barriers to fair housing choice in the context of housing policies and procedures and land use policies. This section addresses the following topics:

- Policies of public housing authorities;
- Concentrations of public housing and HUD subsidized rental units;
- Placement of and zoning for group homes;
- General zoning and land use laws that may restrict the placement of affordable housing or encourage areas of minority concentration;
- Planning, development and building fees;
- Building, occupancy, health and safety codes;
- Affordable housing programs and incentives.

Subsidized Rental Units

The following provides a brief history of government subsidized housing rental units in the Kansas City Metropolitan Area. It discusses the policies of the region's public housing authorities (PHA or HA) and concludes with a discussion of the concentrations of subsidized units in the area.

Public Housing Authorities. As part of the AI, the policies and procedures of the following eight public housing authorities serving the Kansas City region were reviewed:[1]

- **Johnson County Housing Authority.** Administers Section 8 Housing Choice Vouchers (HCV) for the Kansas cities of De Soto, Edgerton, Gardner, Lenexa, Merriam, Mission, Overland Park, Prairie Village, Roeland Park, Shawnee, Springhill and Westwood areas, Leawood, Fairway, and Stillwell.

- **Kansas City, KS Housing Authority.** The largest public housing authority in the State of Kansas; owns and manages 2,170 public housing units, and administers approximately 1,500 HCVs. The jurisdictions covered by the housing authority are the cities of Kansas City, Bonner Springs and Edwardsville, Kansas and the county of Wyandotte.

- **Leavenworth Housing Authority.** The Community Development Department of the City of Leavenworth includes the Public Housing Division and operates a 105 unit elderly Public Housing apartment building and administers approximately 200 HCVs.

- **Olathe Housing Authority.** Owns and manages 130 conventional public housing units and administers 509 HCVs.

[1] The cities of Shawnee, Overland Park and Blue Springs do not have their own public housing authorities. The cities of Shawnee and Overland Park work through the Johnson County Housing Authority. The City of Blue Springs is served by the Independence Housing Authority, which serves all of Jackson County.

- **Bonner Springs Housing Authority.** Manages 50 public housing units for the elderly and families.

- **Housing Authority of Kansas City, MO.** Operates and maintains over 1,900 Public Housing units, administers 1,469 HCVs throughout the Kansas City Metropolitan area.

- **Independence Housing Authority.** Owns and manages three public housing developments consisting of 525 units and administers 1,647 HCVs.

- **Lee's Summit Housing Authority.** Has two public housing developments that include 116 units of public housing and administers 649 HCVs. The HCVs are operated in Greater Jackson County and includes the cities of Lee's Summit, Greenwood, Oak Grove, Lone Jack, Buckner, Blue Springs, Independence, Grain Valley, Kansas City, Grandview and Raytown.

Each of the previous listed PHA's approved Five-year Plan and current Annual Plan were reviewed and staff from all of the PHAs were contacted and interviewed for additional input into this AI.

The Kansas City Region's lowest income renters are primarily served through public housing units and the Section 8 Housing Choice Voucher (HCV) program. The following figure shows the number of HCVs and public housing units each of the housing authorities provide, as well as the number of public housing units that are accessible to persons with disabilities.

As the exhibit shows, the Olathe, Bonner Springs and Kansas City, KS PHAs had the smallest proportions of accessible housing units, all at less than 5 percent, which is the accepted standard for accessible units in federally assisted developments.

The majority (73 percent) of the housing is subsidized through the HCV program and over half (51 percent) of all of the public housing units and vouchers are provided by the Housing Authority of Kansas City, MO.

Figure V-1.
Number of Housing Choice Vouchers and Public Housing Units, Kansas City Region, 2010

Note:

Accessible public housing units are units accessible to persons with disabilities.

Source:

U.S. Department of Housing & Urban Development Approved PHA Plans; Bonner Springs Housing Authority; Johnson County Housing Authority; Kansas City, KS Housing Authority; Leavenworth Housing Authority; Olathe Housing Authority; Housing Authority of Kansas City, MO; Independence Housing Authority; and Lee's Summit Housing Authority.

Housing Authority (HA)	Housing Choice Vouchers	Public Housing Units	Accessible Public Housing Units	
Kansas				
Bonner Springs HA	0	50	2	*4.0%*
Johnson County HA	1,447	0	NA	
Kansas City, KS HA	1,469	2,170	90	*4.1%*
Leavenworth HA	199	105	8	*7.6%*
Olathe HA	509	130	3	*2.3%*
Missouri				
HA of Kansas City, MO	7,610	1,920	133	*6.9%*
Independence HA	1,647	525	48	*9.1%*
Lee's Summit HA	649	116	9	*7.8%*
Total	**13,530**	**5,016**	**293**	***5.8%***

Policies and procedures. The following section discusses the policies and procedures of the eight public housing authorities in the Kansas City region. As part of this study, we interviewed PHA staff, using the questions suggested by HUD in its fair housing planning guide. The interviews discussed policies and procedures of placing residents in PHA developments and in distributing HCVs, procedures to mitigate racial and ethnic segregation, and efforts to provide housing to persons who require accessibility accommodations. In addition, the PHA's approved Five-year Plans and current Annual Plans were consulted. Significant findings are included below.

The following figure includes summary information on each of the public housing authorities, including the HUD performance designation and information on the waiting lists for both public housing and the HCV program.

Figure V-2.
Public Housing Authorities, Kansas City Region

Housing Authority (HA)	HUD Performance Designation	Housing Choice Vouchers			Public Housing		
		Wait List Status	*Wait List length*	*Preferences*	*Wait List Status*	*Wait List length*	*Preferences**
Kansas							
Bonner Springs HA	Small	NA	NA	NA	Open	about 12 months	Date and time
Johnson County HA	High Performing	Closed	345 families	- Residency (live and/or work) - Elderly/Disabled - Victims of Domestic Violence	NA	NA	NA
Kansas City, KS HA	Standard	Open	2,600 families	- Resident of Kansas City, Kansas - Substandard housing - Involuntary displacement - Rent burden greater than 50% - Homeless - Threat of bodily harm - GEAR UP program completion - College bound - Frail/elderly	Open	410 families	- Involuntary displacement - Resident of Wyandotte County - Substandard housing - Rent burden greater than 50% - Homeless - Earned income - Threat of bodily harm
Leavenworth HA	Small	Open	about 2 years	- Elderly - Disabled - Employed full time (25 hours) - Full time students (head of household/co-head of household)	Open	unknown	Designated Housing for Elderly and Disabled Families
Olathe HA	High Performing	** Closed (combined lists)	714 families about 2-3 years	- Local working preference (25 hours) - Live and/or work in Olathe - Elderly (62 years) and disabled	Open, high-rise Closed, scattered site	124 families 1 year or longer	- Local working preference (25 hours) - Live and/or work in Olathe - Elderly (62 years) and disabled
Missouri							
HA of Kansas City, MO	Standard	Open	15,177 families about 2 years	(1) Working, Work Training Program, Elderly, and Disabled; (2) Homeless, Job Training Program, Housing Factor and Rent Burden; (3) Non-preference.	Open	6,675 families about 2 years	(1) Working, Work Training Program, Elderly, and Disabled; (2) Homeless, Job Training Program, Housing Factor and Rent Burden; (3) Non-preference.
Independence HA	Standard	Closed	4,428 families	Displaced by natural disaster	Open	271 families	Displaced by natural disaster
Lee's Summit HA	High Performing	Closed	100 families	None	Open	325 families	- Seniors (62 years of age and older) - Handicapped/disabled

Note: *All preferences for public housing units include date and time of application and also size and type of unit they require.

**The Olathe Housing Authority combines their wait lists for HCV and their family scattered site units.

Source: U.S. Department of Housing & Urban Development Approved PHA Plans: Bonner Springs Housing Authority; Johnson County Housing Authority; Kansas City, KS Housing Authority; Leavenworth Housing Authority; Olathe Housing Authority; Housing Authority of Kansas City, MO; Independence Housing Authority; and Lee's Summit Housing Authority.

HUD performance designation. According to HUD, none of the nine public housing authorities are designated as being "troubled." Three of the nine housing authorities, including the Johnson County Housing Authority, the Olathe Housing Authority and the Lee's Summit Housing Authority, received the HUD designation of "high performing."

The Housing Authority of Kansas City, MO (HAKC) was placed in Court Receivership in July 1993 and the judge appointed Jeffrey K. Lines, president of TAG Associates of Kansas City, Inc., as Receiver for the HAKC. According to HAKC, prior to the housing authority being placed under Receivership, "…the agency`s housing stock was largely distressed and obsolete as evidenced by a 43 percent vacancy rate, enormous backlogs of uncompleted maintenance work, rampant criminal activity and hundreds of families living in dangerous, substandard conditions."[2]

Since HAKC was placed under Receivership, the housing authority has improved vacancy rates, redeveloped three public housing developments[3] into new mixed-income communities, developed new mixed-income rental and homeownership units, and built or acquired over 400 single family or small multifamily homes "scattered" across Kansas City, MO.

In September 2002 the HAKC transitioned to a local Board of Commissioner governance structure, and the role of the Receiver changed to that of Special Master, with oversight responsibilities of the Board and the housing authority.[4] Presently, HAKC is nearing the end of their process to appoint a new seven member Board. The Board's first meeting is scheduled for March 9, 2011. In the near future, the goal of HAKC is to return back to Court in approximately 12 to 18 months with the objective of being removed from the court appointed status of receivership.

Intake and wait lists. The procedures and policies to handle requests for housing assistance for all of the housing authorities were standard and did not signal any fair housing concerns.

- ***Johnson County HA*** — The wait list is currently closed. In March of 2009, the wait list was opened approximately two weeks. During this short period of time, the PHA received over 860 applications for HCV rental assistance. Current wait list is approximately 345. Potential residents have 60-days to find unit with an additional 60 days possible (120 max).

- ***Independence HA*** — HCV is currently closed. Last opened September 2010 (before that was April 2007) and received approximately 5,000 applications. Applications (when open) can be downloaded from Web (this feature was not working when we tested it) and had 4 locations to pick-up applications. All applications must be mailed to the PHA. The public housing list is currently open and is 271 households long.

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[2] http://www.hakc.org/about.php?AId=5

[3] Guinotte Manor, Riverview Gardens and Theron B. Watkins.

[4] http://www.hakc.org/about.php?AId=4

- ***Housing Authority of Kansas* City, *MO*** — Both lists are always open. The PHA holds weekly briefings where potential tenants come to a designated located to sign-up. Interested parties are able to sign up at each particular public housing development as well. About 100 people come each week. Most (85 percent) sign-up for both wait lists. The public housing list is 6,675 residents long, or approximately a 2 year wait on average. The HCV list is 15,177 long and about a 2 year wait. This PHA has a notable website (www.hakc.org/voucher_program[5]) for both PH and HCV, and offers reasonable accommodations for those in need when applying.

- ***Kansas City, KS HA*** — Both waiting lists are open. Applications are accepted at their location.

  - The wait list for public housing units includes 410 families and is a 6 months to 1 year wait. The HCV wait list is about 2,600 long and up to a 4 year wait.

  - The Waiting List is routinely purged by a mailing to all applicants to ensure that the waiting list is current and accurate. The mailing asks for confirmation of continued interest. Any mailings to the applicant which require a response will state that failure to respond within 30 days will result in the applicant's name being dropped from the waiting list. An extension of 30 days to respond will be granted, if requested and needed as a reasonable accommodation for a person with a disability. If the applicant does not respond to the PHA request for information or updates because of a family member's disability, the PHA will reinstate the applicant in the family's former position on the waiting list. If a letter is returned with a forwarding address, it is re-mailed to the address indicated.

  - The PHA has units designed for persons with mobility, sight and hearing impairments (referred to as accessibility units). These units were designed and constructed specifically to meet the needs of persons requiring the use of wheelchairs and persons requiring other modifications. (Chap 4. PH Plan, page 7, under I).

- ***Leavenworth HA*** — The LHA opened the Section 8 waiting list the past fiscal year (2009) with preferences being given to elderly, disabled, employed (25 hours) and full time student head of household or co-head of household families. PH for elderly/disabled list is open.

- ***Lee's Summit HA*** —The waiting list for public housing is open and has 328 families. HCV waiting list has been closed since April 2007 (36 months). The LSHA expects to reopen the list in the LSHA plan year. The LSHA does not permit specific categories of families onto the waiting list, even if generally closed. The HCV waiting list has approx 100 families.

  All applicants must come into the office for an application. The office can provide Spanish translation if needed to people with limited English proficiency. Offices are fully accessible.

- ***Bonner Springs HA*** — Public housing only. List is open. Must go into office to apply.

[5] http://www.hakc.org/voucher_program.php?SId=11

- ***Olathe HA*** —The PHA has a combined wait list (currently closed) for the HCVs and the scattered site public housing units of 714 families (as included in the PHA Plan). The four story high-rise public housing complex has a waiting list of 124 families (PHA Plan) and this waiting list is currently open. The wait is about 2 years. The PHA recently established a local working preference, which includes those who work at least 25 hours/week that live and/or work in Olathe; the elderly (62 years); and persons who are disabled.

Preferences.

- ***JCHA*** — HCV only = Residency (an applicant who lives in Johnson County. Additionally, applicants who work or have been hired to work in Johnson County.). Preferences also given to victims of domestic violence, and elderly/disabled. All preferences are weighted equally.

- ***Independence HA*** — HCV = Displaced by natural disaster. Public housing = 1. Displaced and 2. Working (employed). However, because a policy for employment has yet to be written it is therefore not being used.

- ***HAKC*** — All admissions to Public Housing and Section 8 are based upon the following local preferences, in order of priority:

  (1) Working, Work Training Program, Elderly, and Disabled;

  (2) Homeless, Job Training Program, Housing Factor and Rent Burden; and

  (3) Non-preference.

  Within each local preference category, applicants are ranked by the date and time of their application for either Public Housing and/or Section 8.

- ***KCKHA*** — HCV: Each preference will receive an allocation of points. The more preference points an applicant has, the higher the applicant's place on the waiting list. Among applicants with equal preference status, the waiting list is organized by date and time.

Involuntary Displacement:	400 points
Substandard Housing:	400 points
Rent Burdened:	400 points
Homeless:	400 points
Local Residency:	600 points
Threat of Bodily Harm:	400 points
GEAR UP:	400 points
Frail/Elderly:	400 points
College Bound:	400 points

- ***KCKHA*** — The PHA has established the following local admissions preferences for general occupancy (family) public housing developments:
  - Date and time of receipt of a completed application, and list other local preferences.
  - Each preference is assigned points as listed below. The more preference points an applicant has, the higher the applicant's place on the waiting list.

Involuntary Displacement:	400 Points
Substandard Housing:	400 Points
Rent Burdened:	400 Points
Homeless:	400 Points
Earned Income:[6]	1,100 Points
Local Residency:	600 Points
Threat of Bodily Harm:	400 Points

- ***LHA*** —The Section 8 waiting list policy was revised in 2009 to establish a preference to those families that are elderly, disabled, full time employed (25 hours) and full time students applicable to the head of household and/or the co-head of household. PH is designated housing for Elderly and Disabled Families.

- ***LSHA*** — HCV has no preferences. Public housing preference is for seniors (62 years of age and older or handicapped/disabled).

- ***Olathe HA*** — Local working preference, 25 hours/week and live and/or work in Olathe; elderly (62 years) and disabled.

Landlord participation and outreach. In order to increase the number of units available to their HCV holders, with the hope of increasing voucher mobility and to decrease areas of poverty concentration, housing authorities provide information and outreach to landlords in their communities. In addition, several of the housing authorities include a strategy or goal to increase the participation of landlords in their HCV programs. The following includes summary information of what the housing authorities are doing to increase landlord participation:

- ***Johnson County HA***— Hold workshops once a year and provide detailed information for landlords about the HCV program on their website.

- ***Kansas City, KS HA*** — Provide information regarding the HCV program, as well as sample copies of forms that will be used during the landlord's participation in the HCV program on their Web site. KCKHA also includes the following goal in their Five-year PHA Plan: Education of housing choices is provided by voucher mobility counseling, outreach efforts to potential voucher landlords, and the implementation of the voucher homeownership program.

[6] Earned Income/A household whose head or spouse is working or is receiving social security, supplemental security disability income, or any other payments based on this individual's inability to work. (i.e. workman's compensation)

- ***Leavenworth HA*** — Recruit landlords by contacting rental agencies; informational packets about the HCV program are passed out to landlords.

- ***Olathe HA*** — Conducted workshops for landlords and provide information packets about the program. The housing authority includes the Goal/Objective in their Fiver Year PHA Plan: Conduct outreach with landlords by conducting annual meeting.

- ***HA of Kansas City, MO*** — Include a "landlord" link on webpage, which provides information on their HCV program. HAKC's Five-year PHA Plan includes the following strategy to address housing needs: HAKC will work with the landlords to facilitate deconcentration opportunities for the clients of the HCV program.

- ***Independence HA*** — Ask that their landlords participate in the website, socialserve.com, an affordable housing database.

- ***Lee's Summit HA*** — Provide a landlord/owner packet of information on the HCV program. Their Five-year PHA Plan includes the following goal/objective: "to facilitate partnerships between landlords and families for affordable rental housing opportunities." Additionally, Lee's Summit 2010-2014 Consolidated Plan included: "LSHA will work to market our Section 8 program to new Landlords to increase the number of units available and expand opportunities for program participants; and decrease areas of poverty."

Discrimination complaints. All housing authorities are required to submit Form HUD-50077 (PHA Certifications of Compliance with the PHA Plans and Related Regulations), which includes all certifications relating to Civil Rights. In regards to fair housing, all nine of the housing authorities provide their tenants and HCV holders information regarding fair housing and how to file a complaint. The following includes additional detail regarding fair housing for the housing authorities:

- ***Johnson County HA*** — They inform the HCV holders at the briefing of fair housing law and provide them with a HUD fair housing complaint form. HCV holders are told they can come to JCHA for help to complete the fair housing form or go directly to HUD.

- ***Kansas City, KS HA*** — KCKHA has an attorney on-staff who deals with tenant issues involving evictions, lease violations, etc. KCKHA provides their Admissions and Continued Occupancy Policy for public housing and their Section 8 Administrative Plan on their Web site, which includes their Fair Housing Policy and how they handle complaints. All applicable Fair Housing Information and Discrimination Complaint Forms are included in the Voucher holder's briefing packet and available upon request at the front desk of KCKHA. Both the public housing and HCV programs do not discriminate on the basis of race, color, sex, religion, national origin, familial or marital status, handicap or disability or sexual orientation.

- ***LHA*** — Have Civil Rights Certification. No mention of fair housing in PHA Plan.

- ***Olathe HA*** — Include Goal and Objectives in PHA Plan: "Ensure equal opportunity and affirmatively further fair housing."

- ***HAKC*** — All complaints go directly to the Executive Director, who then consults with HAKC's attorney. HAKC's PHA Five-Year and Annual Plan for 2010 to 2014 included the following in their progress report:
  - "HAKC continued to support Legal Aid of Western Missouri in their applications for funds to assist low and very low income families that faced possible fair housing issues."
  - "HAKC continued to work with the Public Housing Resident Council to establish means of strengthening the resident council and HAKC provided technical assistance to the resident leaders and groups to help improve the lives of the residents of public housing."

- ***Independence HA*** — Goal 8. To ensure compliance with Title VI of the Civil Rights Act of 1964 and all applicable Federal laws and regulations. In our communication, the PHA noted that there were 19 fair housing complaints filed against the PHA in the past five years. Of these, 11 were dismissed with no cause, 4 were settled, one was withdrawn and the rest are pending.

- ***LSHA*** — Have Civil Rights Certification. In the PHA plan, it is noted that: "The Lee's Summit Housing Authority has worked to promote adequate and affordable housing and a suitable living environment free from discrimination."

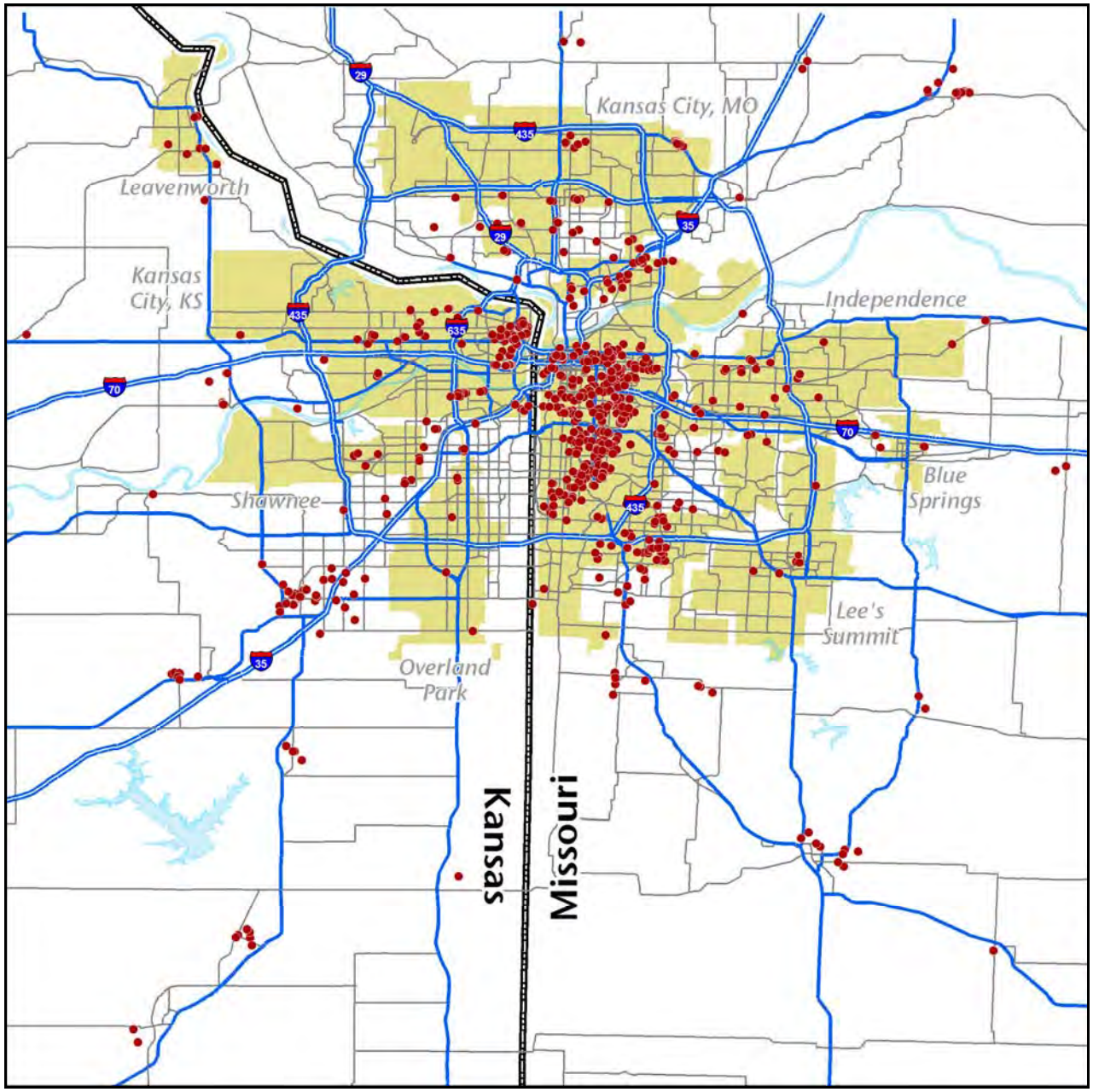
- ***Bonner Springs HA*** — Included in PHA Plan goals and Objectives: "ensure equal opportunity and further fair housing objectives."

Location of public housing units and HUD subsidized rental units. Figure V-3 shows the location of the public housing units, HUD Low Income Housing Tax Credits and HUD multifamily and Section 8 units. The map shows 1,356 developments, which includes 34,850 units of subsidized housing.

As demonstrated by the map, the vast majority of subsidized rental units are located in Kansas City, MO.

Figure V-3.
Public Housing Units and HUD Subsidized Units, Kansas City Region

Source:
U.S. Department of Housing & Urban Development's Multifamily Assistance and Section 8 Contracts database, updated December 17, 2009; HUD National Low Income Housing Tax Credit (LIHTC) Database, 1987-2007; Kansas City, KS Housing Authority; Leavenworth Housing Authority; Housing Authority of Kansas City, MO; Independence Housing Authority; and Lee's Summit Housing Authority.



Subsidized rental units nearing expiration. According to the Multifamily Assistance and Section 8 Contract database provided by HUD, over the next five years (2011 to 2015) just over half (51 percent) of these government-assisted rental units in the Kansas City Metro Region are scheduled to expire. This means there is a chance the region could lose approximately 5,440 units of the government-assisted rental housing stock in the next five years.

Just under half of these expiring units (47 percent or 5,058 units) are located in Kansas City, MO as shown in the following figure.

Figure V-4.
Expiration Date of HUD Multifamily Assistance and Section 8 Contracts, Kansas City Metro Area

Year to Expire	Number of Assisted Units	
2011	2,285	21%
2012	725	7%
2013	407	4%
2014	1,011	9%
2015	1,014	9%
2016 and after	5,307	49%
Total	**10,749**	**100%**

Source: U.S. Department of Housing & Urban Development's Multifamily Assistance and Section 8 Contracts database, updated December 17, 2009.

Figure V-5.
HUD Multifamily Assistance and Section 8 Contract Subsidized Units by Year to Expire and Place, Kansas City Metro Area

	2011	2012	2013	2014	2015	2016 and after	Total	Percent of Total
Kansas								
Bonner Springs	0	0	0	0	75	0	**75**	**1%**
Edwardsville	0	0	0	55	0	0	**55**	**1%**
Gardner	45	0	20	0	0	0	**65**	**1%**
Kansas City	98	161	136	64	159	642	**1,260**	**12%**
Leavenworth	0	0	8	0	0	340	**348**	**3%**
Lenexa	0	0	0	0	0	20	**20**	**0%**
Merriam	0	0	0	0	0	177	**177**	**2%**
Olathe	353	0	0	0	65	63	**481**	**4%**
Osawatomie	0	0	54	0	0	64	**118**	**1%**
Overland Park	0	0	16	12	374	60	**462**	**4%**
Paola	15	0	16	0	0	43	**74**	**1%**
Shawnee	0	0	8	0	53	0	**61**	**1%**
Missouri								
Belton	0	0	0	0	0	83	**83**	**1%**
Blue Springs	114	0	0	0	0	66	**180**	**2%**
Buckner	42	0	0	0	0	0	**42**	**0%**
Excelsior Springs	65	0	0	0	110	0	**175**	**2%**
Grandview	13	80	0	0	0	48	**141**	**1%**
Harrisonville	0	0	0	0	0	86	**86**	**1%**
Independence	229	29	0	0	33	809	**1,100**	**10%**
Kansas City	1,066	393	149	796	145	2,509	**5,058**	**47%**
Lee's Summit	152	0	0	84	0	74	**310**	**3%**
Liberty	18	62	0	0	0	112	**192**	**2%**
Oak Grove	0	0	0	0	0	40	**40**	**0%**
Pleasant Hill	0	0	0	0	0	24	**24**	**0%**
Raymore	0	0	0	0	0	34	**34**	**0%**
Raytown	75	0	0	0	0	0	**75**	**1%**
Riverside	0	0	0	0	0	13	**13**	**0%**
Total	**2,285**	**725**	**407**	**1,011**	**1,014**	**5,307**	**10,749**	**100%**

Source: U.S. Department of Housing & Urban Development's Multifamily Assistance and Section 8 Contracts database, updated December 17, 2009.

Land Use Policy Review

BBC reviewed the nine jurisdictions' codes, Comprehensive Plans, planning fees and other city/county programs and policies to assess potential fair housing concerns, as well as policies that encourage or discourage the development of affordable housing. This section summarizes the findings from this review.

Comprehensive Plans. Each of the nine jurisdictions have completed and adopted a Comprehensive Plan (also known as a Master Plan). These are important policy documents that serve as general guides that provide direction to the jurisdictions on a variety of growth, development and land use issues. The Plans have a number of components that encourage fair housing development by offering a variety of housing types, promoting a mix of uses in certain areas and other planning policies.

The following figure shows the year the most recent Comprehensive Plan was adopted by the jurisdictions, along with whether the Plans address diverse housing types, mixed-uses and include a plan to implement the goals and objectives.

Figure V-6. Comprehensive Plans, Kansas City Metro Consortium

Note:
* The City of Independence is currently in the process of developing a new Comprehensive Plan, Independence 2030: A Comprehensive Plan.

Source:
The Kansas jurisdictions of Johnson County and the cities of Kansas City, Leavenworth, Overland Park and Shawnee, and the Missouri jurisdictions of Blue Springs, Independence, Kansas City and Lee's Summit.

	Year Adopted	Promotes diverse types of housing?	Supports Mixed-Use?	Includes Action Plan/Plan Implementation?
Kansas				
Johnson County (unincorporated)	2004	NA	NA	Yes
Kansas City	2008	Yes	Yes	Yes
Leavenworth	2010 (draft)	Yes	Yes	Yes
Overland Park	2010 update	Yes	Yes	Yes
Shawnee	2006	Yes	Yes	Yes
Missouri				
Blue Springs	2003	Yes	Yes	Yes
Independence	1993*	Yes	Yes	Yes
Kansas City	1997	Yes	Yes	Yes
Lee's Summit	2005	Yes	Yes	Yes

Diverse housing types:

- ***Johnson County*** — The *Rural Comprehensive Plan: A Plan for the Unincorporated Area of Johnson County*, adopted in 2004, provides guidance for the rural (unincorporated) area of the county, as well the county as a whole, "because the future of the unincorporated area and the cities are so closely tied together." The Plan includes the following Statement of Purpose concerning housing, "To encourage development within existing residential areas so that public services may be most efficiently provided."

- ***Kansas City, KS*** — *The 2008 Unified Government of Wyandotte County / Kansas City, KS City-Wide Master Plan* includes the following policies that address diverse housing types:
  - Neighborhood Conservation: Reward housing projects that foster mixed income neighborhoods and discourage the concentration of low-income households.
  - Community Development: New development should support a full range of housing choices for multiple demographic groups.

- ***Leavenworth*** — The 2010 Comprehensive Land Use Plan is currently in draft form (December 16, 2010) and includes relevant housing goals and action steps in regards to diverse housing:
  - ***Goal #1:*** Create more choices for all types of housing stock – single family, multifamily, apartments, new construction and rehabilitation – to better serve the increasingly diverse residents of Leavenworth.
  - ***Goal #2:*** Promote and encourage private investment in older housing stock, elderly living facilities, urban style living, and mixed use housing developments.
  - ***Housing Action Steps – Objective #2:*** Encourage mixed-use development and redevelopment in residential zoning districts as a means to promoting a variety of housing types, styles, and price-points.

- ***Overland Park*** — The Master Plan includes five goals concerning medium- and higher-density residential land use, "*allow for the provision of medium- and higher-density residential development that is safe, attractive, and accessible to necessary facilities and services.*" The Plan also includes the following Planned Residential Neighborhoods Land Use goal and policy:
  - ***Goal 1:*** Create a Unique Living Environment Planned Residential Neighborhoods should offer a creative, well-developed concept that allows residents an opportunity to experience a unique living environment, not currently offered in other residential developments.
    - *Policy 1.1: Provide for a Mix of Different Housing Types -Allow developers the flexibility to provide for diverse housing types within one development without sacrificing the existing image and character of the surrounding area.*

- ***Shawnee*** — The Shawnee Comprehensive Plan includes the following Residential Land Use goal and objective:
  - ***Goal:*** To ensure a ***variety of residential living units*** are appropriately located throughout the community in high quality residential developments.
    - *Objective 1. To provide diversity in housing design and placement. Home design in planned single family developments will be expected to contain a variety of architectural features, as well as the use of brick or stone.*

- ***Blue Springs*** — Blue Springs Comprehensive Plan includes goals, objectives and policies that promote housing diversity and home maintenance.

- ***Independence*** — The city is currently in the process of completing a new Comprehensive Plan, Independence 2030: A Comprehensive Plan. The current plan, adopted in 1993, includes a Housing Program section which includes an action plan to improve housing condition and opportunities for low and moderate income households.

- ***Kansas City, MO*** —The FOCUS Kansas City Plan's Physical Framework Plan includes several action items pertaining to diverse housing types:

  - ***O.*** Promote a diversity of housing stock so that Kansas City attracts first time home buyers and also appeals to move-up and executive level markets.
  - ***Q.*** Locate public housing in all areas of the city that have access to public transportation.
  - ***R.*** Create a combination of incentives & partnerships to encourage the rehab of existing housing & the availability of moderate incoming housing in existing neighborhoods.
  - ***S.*** Develop design standards & urban design guidelines for low & moderate income housing so that it blends with any neighborhood.

  According to the city, since 1997 (the year the city adopted FOCUS) the Kansas City Department of Housing and Community Development has implemented FOCUS as a guiding principal to diversify the city's housing stock. However, FOCUS does not exclusively qualify as the city's sole planning and development for fair and affordable housing. The city's Consolidated Plan identifies specific housing needs and establishes program goals and objectives, which supports the creation of affordable and diverse housing in various strategy areas, e.g., outside of the immediate urban core.

- ***Lee's Summit*** — The Comprehensive Plan 2005 (as amended) includes the following long-term goal, objective and policies concerning residential development and diverse housing types:

  - ***Goal 3.*** Achieve a high-quality living environment and diversified housing market.
    - *Objective 3.3. Provide diverse housing types to meet the changing housing needs of the community.*

      Policies:

      - *A. Establish regulatory provisions and land use plans that allow mixed-use development in designated areas.*
      - *B. Encourage development plans that effectively integrate diverse housing types and styles.*

Mixed-use:

- ***Johnson County*** — The Land Use Plan, Chapter 2, includes the following Action Step concerning mixed-use when addressing the county's goal concerning the sense of community and rural character: *"Prepare a community-centered mixed-use plan for Stilwell in the vicinity of 199th and Metcalf Avenue as recommended in the Aubry Oxford Township Planning Committee (AOTPC) Report."*

- ***Kansas City, KS*** — The Master Plan includes a policy framework that addresses mixed-use and highlights the following mixed-use policies and recommendations:
  - ***Mixed-Use, Guiding Principles:*** Encourage a mix of residential densities and products.
    - *Policy: Provide opportunities for housing choice and diversity including but not limited to: multiple price points; attached and detached products; owner-occupied; and renter occupied.*
      - *Priority Recommendations: 1. Modify existing Zoning and Subdivision regulations to allow a mix of uses by right within these areas.*

- ***Leavenworth*** — The 2010 Land Use Plan includes the following land use action step to allow for mixed-uses: *Revise the city's zoning, sign, and subdivision development ordinances to allow for a variety of new residential and commercial mixed uses and clustered residential development.*

- ***Overland Park*** — The Master Plan includes five Mixed-Use Land Use Goals, which "*are needed to facilitate the mixing, rather than separation of, land uses – residential, commercial, office, hotels, public and semipublic, and parks, recreation, and open space – in one distinctive environment*."

- ***Shawnee*** — The Plan includes the following goal concerning the I-435 Corridor and mixed-use:
  - ***Goal:*** To create a series of integrated developments, which ***provide mixed use opportunities*** for housing, commerce, and destination attractions at a higher density than may be seen in other areas of the community.

- ***Blue Springs*** — Blue Springs Goal: *Development Density Options. Promote options such as mixed-use development as a way to maintain property values, aesthetics and quality of life, and to promote quality development in Blue Springs.*

- ***Independence*** — The city's current Comprehensive Plan (adopted in 1993) includes a Land Use chapter that includes a proposed Mixed-Use District and chapter on zoning and subdivision regulations with proposed changes to the zoning code.

- ***Kansas City, MO*** — The FOCUS Kansas City Plan's Urban Core Plan includes mixed-use design guidelines and the guidelines are designed to support the following:
  - ***Restructure zoning ordinance to embrace mixed-use concept.*** To support and encourage higher density mixed-use development as described in this plan, the City will restructure the existing Zoning Ordinance that is cumbersome and lacks critical requirements for the development of a quality urban environment. The ordinance will be simplified by combining existing categories into a series of "Mixed-use" categories that would be applicable throughout the Central Business Corridor and the Mixed-use Centers. Critical additions to the ordinance include the requirement of a "build-to" line that would require a certain percentage of new construction to be built adjacent to the street, reinforcing the historic streetwall that characterizes Kansas City.

- ***Lee's Summit*** — The Comprehensive Plan 2005 (as amended) includes the following long-term goal and policies concerning residential development and mixed-use development:
  - ***Goal 4.*** Establish a strong, high-quality commercial base in the area that provides diversified, accessible, and convenient services.

Policies:

- *Preserve at least 1,000 feet of depth along major traffic-ways and at major interchanges/intersections for future commercial, office and mixed-use development.*
- *Encourage master planned commercial centers, office parks or mixed-use development at key locations.*

Code of Ordinances. The Code of Ordinances or Municipal Code for jurisdictions are a compilation of ordinances, commonly known as local laws, which have been adopted by the local City Council or other local governing board. Typically ordinances help municipalities with maintaining public safety, health, morals, and general welfare of their communities. An important part of the Municipal Code is the Zoning Code, also referred to as the Development Code. The Zoning Code governs the land use, development and planning activities of the community and typically divides land into different districts, such as agricultural, residential, commercial and industrial. The following includes a review of the nine jurisdictions' codes, focusing generally on the Zoning Code, to assess potential fair housing concerns.

Minimum lot size per unit. A key element of the zoning/development code in regards to fair housing choice is the minimum lot size per unit requirement. Zoning codes should, ideally, include zoning regulations and minimum lot requirements that are feasible for all types of developments. Overly large lot requirements may discourage or hinder affordable housing development. Figure V-7 summarizes the minimum square foot lot area per unit requirements for the various zoning areas of the nine jurisdictions.

Figure V-7.
Minimum Lot Size (Square Feet or Acres) Per Unit for Residential Districts, Kansas City Metro Consortium

	Very Low Density	Low Density	Medium Density	High Density
Kansas				
Johnson County (Unincorporated)	1 - 3 acres	10,000 - 20,000	4,500 - 10,000	3,575
Kansas City	1 acre	5,000 - 7,150	2,500 - 4,000	1,500 - 3,000
Leavenworth	25,000 or 1 acre	6,000 - 9,000	4,000 - 6,000	3,000 - 6,000
Overland Park	1 acre, 5 units per acre	4,250 - 8,000	4,000 - 6,000	1,000 - 3,000
Shawnee	1 - 2.5 acres	5,000 - 12,000	6,000	800 - 3,333
Missouri				
Blue Springs	1 acre	7,200 - 12,000	3,000 - 7,200	2,400 - 6,000
Independence	40,000 - 3 acres	7,000 - 20,000	2,400 - 3,000	1,450
Kansas City	10,000 - 80,000	5,000 - 7,500	2,500 - 5,000	300 - 1,500
Lee's Summit	1/2 - 10 acres	6,600 - 8,400	4,000 - 6,000	3,500

Note: Very low density includes rural and estate residential districts; low density includes single family residential; medium density includes districts for duplex to townhome type residential; and high density includes multifamily residential.

Source: The Kansas jurisdictions of Johnson County and the cities of Kansas City, Leavenworth, Overland Park and Shawnee, and the Missouri jurisdictions of Blue Springs, Independence, Kansas City and Lee's Summit.

As shown in the previous figure, lot requirements are somewhat similar from jurisdiction to jurisdiction. However, minimum lot sizes per unit in Johnson County, which includes the unincorporated (more rural) portion of the county, are typically larger when compared to the cities.

The low density (or single family residential) districts' typical minimum lot sizes are in the range of 6,000 to 7,000 square feet, with the more urban cities of Kansas City, MO and KS as low as 5,000 square feet. Overland Park had the lowest minimum lot size per unit requirement, stipulating 4,250 square feet for the Planned Single-Family Infill Residential District (RP-1N).

Housing for persons with disabilities. The Federal Fair Housing Act prohibits discrimination in housing on the basis of race, color, national origin, religion, gender/sex, familial status and disability. Therefore it is important that local zoning codes do not prohibit or discourage housing that serves these populations, including housing commonly referred to as group homes. An example of such discouragement is if a city does not permit a home that will house an acceptable number of persons with developmental disabilities (commonly 6 to 8 persons) and their caregiver(s) in residential districts. This may be done by including a definition of "family" that is narrowly defined or by not allowing these types of housing arrangements in some of the residential districts.

The State Statutes of Kansas and Missouri both include sections concerning group homes pertaining to municipal zoning ordinances.

- The Kansas Statutes, Chapter 12: Cities And Municipalities, Article 7: Planning And Zoning, Statute 12-736 (K.S.A. 12-736)[7] states:

  12-736: Group homes, exclusion of, prohibited; conditions; definitions.

  (a) It is hereby declared to be the policy of the state of Kansas that persons with a disability shall not be excluded from the benefits of single family residential surroundings by any municipal zoning ordinance, resolution or regulation.

  (b) For the purpose of this act:

  (1) "Group home" means any dwelling occupied by not more than 10 persons, including eight or fewer persons with a disability who need not be related by blood or marriage and not to exceed two staff residents who need not be related by blood or marriage to each other or to the residents of the home, which dwelling is licensed by a regulatory agency of this state;

  (2) "municipality" means any township, city or county located in Kansas;

  (3) "disability" means, with respect to a person:

  (A) a physical or mental impairment which substantially limits one or more of such person's major life activities;

  (B) a record of having such an impairment; or

  (C) being regarded as having such an impairment. Such term does not include current, illegal use of or addiction to a controlled substance, as defined in section 102 of the controlled substance act (21 U.S.C. 802);

  (4) "licensed provider" means a person or agency who provides mental health services and is licensed by:…

[7] http://kansasstatutes.lesterama.org/Chapter_12/Article_7/#12-736

(c) (1) No mentally ill person shall be eligible for placement in a group home unless such person has been evaluated by a licensed provider and such provider determines that the mentally ill person is not dangerous to others and is suitable for group-home placement. A group home shall not be a licensed provider for the purposes of evaluating or approving for placement a mentally ill person in a group home.

(2) No person shall be eligible for placement in a group home if such person is:

(A) assigned to a community corrections program or a diversion program;

(B) on parole from a correctional institution or on probation for a felony offense; or

(C) in a state mental institution following a finding of mental disease or defect excluding criminal responsibility, pursuant to K.S.A. 22-3220 and 22-3221.

(d) No person shall be placed in a group home under this act unless such dwelling is licensed as a group home by the department of social and rehabilitation services or the department of health and environment.

(e) No municipality shall prohibit the location of a group home in any zone or area where single family dwellings are permitted. Any zoning ordinance, resolution or regulation which prohibits the location of a group home in such zone or area or which subjects group homes to regulations not applicable to other single family dwellings in the same zone or area is invalid. Notwithstanding the provisions of this act, group homes shall be subject to all other regulations applicable to other property and buildings located in the zone or area that are imposed by any municipality through zoning ordinance, resolution or regulation, its building regulatory codes, subdivision regulations or other nondiscriminatory regulations.

(f) No person or entity shall contract or enter into a contract, restrictive covenant, equitable servitude or such similar restriction, which would restrict group homes or their location in a manner inconsistent with the provisions of subsection (e).

- The Missouri Revised Statutes, Title VII. Cities, Towns and Village, Chapter 89, Zoning and Planning, Section 89.020 (RSMo 89.020)[8] states:

89.020…

2. For the purpose of any zoning law, ordinance or code, the classification single family dwelling or single family residence shall include any home in which eight or fewer unrelated mentally or physically handicapped persons reside, and may include two additional persons acting as houseparents or guardians who need not be related to each other or to any of the mentally or physically handicapped persons residing in the home. In the case of any such residential home for mentally or physically handicapped persons, the local zoning authority may require that the exterior appearance of the home and property be in reasonable conformance with the general neighborhood standards. Further, the local zoning authority may establish reasonable standards regarding the density of such individual homes in any specific single family dwelling neighborhood.

[8] http://www.moga.mo.gov/statutes/C000-099/0890000020.HTM

3. *No person or entity shall contract or enter into a contract which would restrict group homes or their location as defined in this section from and after September 28, 1985.*

5. *Should a single family dwelling or single family residence as defined in subsection 2 of this section cease to operate for the purpose as set forth in subsection 2 of this section, any other use of such home, other than allowed by local zoning restrictions, must be approved by the local zoning authority.*

6. *For purposes of any zoning law, ordinance or code the classification of single family dwelling or single family residence shall include any private residence licensed by the division of family services or department of mental health to provide foster care to one or more but less than seven children who are unrelated to either foster parent by blood, marriage or adoption. Nothing in this subsection shall be construed to relieve the division of family services, the department of mental health or any other person, firm or corporation occupying or utilizing any single family dwelling or single family residence for the purposes specified in this subsection from compliance with any ordinance or regulation relating to occupancy permits except as to number and relationship of occupants or from compliance with any building or safety code applicable to actual use of such single family dwelling or single family residence.*

Several of the jurisdictions include references to these State Statues in their Codes, including the Kansas cities of Overland Park and Shawnee and the Missouri cities of Kansas City and Lee's Summit. In addition Johnson County and Kansas City, KS Codes include similar (if not the same) language concerning these type of group homes in their codes as the Kansas Statute, however these jurisdictions do not reference the actual statute in their codes.

According to both of the State Statutes, the jurisdictions' classifications of single family dwelling or single family residence shall include theses type of group homes. The Kansas Statute (K.S.A. 12-736) specifically states that:

> "*No municipality shall prohibit the location of a group home in any zone or area where single family dwellings are permitted. Any zoning ordinance, resolution or regulation which prohibits the location of a group home in such zone or area or which subjects group homes to regulations not applicable to other single family dwellings in the same zone or area is invalid.*"

The Missouri Revised Statute (RSMo 89.020) states that a single family dwelling also includes this type of group home:

> "*For the purpose of any zoning law, ordinance or code, the classification single family dwelling or single family residence shall include any home in which eight or fewer unrelated mentally or physically handicapped persons reside….*"

Therefore, by these statutes, it is understood that jurisdictions in Kansas and Missouri shall allow these types of group homes in districts that also allow single family residential units, and that jurisdictions are not allowed to require additional regulations for group homes than what is required for single family dwelling in districts that permit single family dwellings.

The following figure shows whether group homes are permitted in the residential districts for each jurisdiction. Each jurisdiction includes a definition of a group home, either separately or it is included in the definition of "family." Each jurisdiction's definition of group home is similar to the following definition:

> ***Group home***. Any dwelling occupied by not more than 10 persons, including eight or fewer persons with a disability who need not be related by blood or marriage and not to exceed two staff residents who need not be related by blood or marriage to each other or to the residents of the home, which dwelling is licensed by a regulatory agency of the state.

As shown in the figure, group homes are permitted uses in the residential districts that are zoned for single family homes, these include the "very low density" and "low density" categories. However, as shown in their Municipal Code, the City of Shawnee requires a special use permit for a group home (adult/children) in the residential districts zoned for single family homes.[9] This appears to be in violation of the Kansas Statute, K.S.A. 12-736. Planning staff responded the City of Shawnee does not require a special use permit for a group home (as defined in the Zoning Code[10]) and that group homes in Shawnee have not been a problem.

Figure V-8.
Zoning of Group Homes in Residential Districts, Kansas City Metro Consortium

Group Home	Very Low Density	Low Density	Medium Density	High Density
Kansas				
Johnson County	P	P	C	C
Kansas City	P	P	P	P
Leavenworth	P	P	S	P
Overland Park	P	P	P	P
Shawnee	S	S	P	P
Missouri				
Blue Springs	P	P	P	P
Independence	P	P	P	P
Kansas City	P	P	P	P
Lee's Summit*	P	P	P	P

Note:

P = Permitted Use; C = Conditional Use; S = Special Use

Group home is generally defined as a home where eight or fewer persons with a disability and up to two staff residents dwell.

Very low density includes rural and estate residential districts; low density includes single family residential; medium density includes districts for duplex to townhome type residential; and high density includes multifamily residential.

* Single family homes Located within an RP-4 district are nonconforming and are considered to be the same as a single family unit. Therefore, they can be used as a group home with 8 or fewer persons.

Source:

Johnson County, Kansas Zoning and Subdivision Regulations; Code of the Unified Government of Wyandotte County/Kansas City, KS; Leavenworth, Kansas Code of Ordinances; Overland Park, Kansas Municipal Code; Shawnee, Kansas Municipal Code; Blue Springs, Missouri Municipal Code; Independence, Missouri Code of Ordinances; Kansas City, MO Code of Ordinances; and Lee's Summit, Missouri Code of Ordinances.

In order to be more transparent and forthcoming concerning a jurisdictions' zoning regulations of group homes, it is recommended jurisdictions include their definition of group home, which is similar to their respective State Statutes, in an easy to find and easy to understand manner. A good example of this is to include this type of group home in their definition of "family" or "household," or however the jurisdiction determines who occupies the dwelling units. Both Kansas City, KS and Kansas City, MO do a good job of this by including this type of group home in their definitions of family/household.

[9] Shawnee, Kansas Municipal Code, Chapter 17.51 Table of General Use Regulations.
[10] Shawnee, Kansas Municipal Code, 17.04.163(a) Group Home.

- ***Code of the Unified Government of Wyandotte County/Kansas City, KS, Chapter 27—Planning and Development, Article VIII — Zoning:*** "*Family*" means 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. ***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."***[11]

- ***Zoning and Development Code of the City of Kansas City, MO (Chapter 88):*** The type of group home described by Missouri Revised Statutes is included in the city's definition of *household* and *group home*. The Code is very clear that this type of *group home* is allowed in, "all districts that allow household living uses."

  - "*Household*" means an individual; or two or more persons related by blood, marriage or adoption; or a group of not more than five persons, excluding servants, who need not be related by blood or marriage, living together and subsisting in common as a separate nonprofit housekeeping unit which provides one kitchen; ***or a group of eight or fewer unrelated mentally or physically handicapped persons, which may include two additional persons acting as house-parents or guardians who need not be related to each other or to any of the mentally or physically handicapped persons residing in the home.***[12]

  - 1. GROUP HOME. A single dwelling occupied on a permanent basis by a group of unrelated persons with disabilities. Group homes may also be occupied by paid staff and caregivers. Group homes are typically operated for the care of developmentally disabled persons. It expressly excludes halfway houses for alcoholics, drug addicts, prisoners, or juvenile delinquents, or any facility for individuals under court-mandated supervision. ***Group homes for 8 or fewer mentally or physically handicapped persons, with up to two additional persons acting as house-parents or guardians, are considered "households" and are allowed as-of-right in all districts that allow household living uses.***[13]

A variety of housing types. Allowing for a variety and mixture of housing types is important to ensure an array of homes in different price ranges. Allowing for medium and high density residential dwellings, cluster developments, accessory dwelling units and mixed uses are all ways jurisdictions can provide a wide range of housing types at all income levels.

All of the nine jurisdictions' codes include residential districts zoned for very low density (more rural) to high density (multifamily dwellings). Additionally, all of the jurisdictions include districts for planned/cluster development. The following figure shows whether the jurisdictions allow for accessory dwelling units, mixed use and planned or cluster development, along with the zoning districts these uses/development types are allowed.

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[11] Code of the Unified Government of Wyandotte County/Kansas City, Kansas, Chapter 27—Planning and Development, Article VIII—Zoning, Sec. 27-340—Definitions.

[12] Zoning and Development Code of the City of Kansas City, Missouri (Chapter 88), 88-810 Definitions.

[13] Zoning and Development Code of the City of Kansas City, Missouri (Chapter 88), 88-805-02-B. Group Living.

Figure V-9.
Zoning/Development Code, Kansas City Metro Consortium

	Accessory Dwelling Units		Mixed Use Development		Planned/Cluster Development	
	Allow?	Zoning District	Allow?	Zoning District	Allow?	Zoning District
Kansas						
Johnson County (unincorporated)	No	– Rural District, allows for one secondary farm residence for farmhands on >20 acre lot	No		Yes	– Planned Residential Neighborhood-2, PRN-1 and all PRU districts
Kansas City	No		Yes	– Central Business District (C-D) – Traditional Neighborhood Design District (TND)	No	
Leavenworth	No		Yes	– NBD Neighborhood Business District – (PUD) Planned Unit Development District	Yes	– PUD, Planned Unit Development District
Overland Park	Yes	– Planned Residential Neighborhood District	Yes	– Chapter 18.275, MXD, Planned Mixed Use District – Downtown Form District	Yes	– Planned zoning districts
Shawnee	Yes	– PUDMX, Planned Unit Development Mixed Use District – Downtown District	Yes	– PUDMX, Planned Unit Development Mixed Use District	Yes	– PUD, Planned Unit Development Districts
Missouri						
Blue Springs	Yes	– SECTION 404.240: Downtown Development Code (DDC)	Yes	– MX-O, Mixed Use Development Overlay District	Yes	– SECTION 407.110: Planned Unit Development Regulations
Independence	No		Yes	– O-1 DISTRICT, Office-Residential – C-1 DISTRICT, Neighborhood Commercial – 14-902 /PUD	Yes	– 14-703 Planned Unit Developments
Kansas City	Yes	- 88-305 Accessory Uses and Structures	Yes	– 88-130-02-C. DX, Downtown Mixed-Use – 88-130-02-D. DR, Downtown Residential – 88-280 MPD, Master Planned Development District	Yes	– 88-280 MPD, Master Planned Development District
Lee's Summit	Yes		Yes	– Section 5.140. PRO Planned residential office district – Section 5.160. TNZ Transitional Neighborhood Zone – Section 5.230. PMIX Planned mixed use district	Yes	– Section 5.230. PMIX Planned mixed use district

Source: Johnson County, Kansas Zoning and Subdivision Regulations; Code of the Unified Government of Wyandotte County/Kansas City, KS; Leavenworth, Kansas Code of Ordinances; Overland Park, Kansas Municipal Code; Shawnee, Kansas Municipal Code; Blue Springs, Missouri Municipal Code; Independence, Missouri Code of Ordinances; Kansas City, MO Code of Ordinances; and Lee's Summit, Missouri Code of Ordinances.

Parking requirements. According to Urban Planner Don Elliot of Clarion Associates, the traditional standard of two parking spaces per dwelling unit may be reasonable in some communities; however a lower standard can and generally should be used for affordable housing, multifamily housing, group housing and special needs housing. Parking requirements tend to increase the cost of providing housing by pulling away resources that could be used to reduce overall development costs, in turn lower rents, or provide more services.

A review of the jurisdictions parking requirements found similar parking requirements for all jurisdictions and no concerns.

Planning, development and building fees. As part of the land use review for the AI, the level of fees for zoning changes, variance requests and the development of residential housing were reviewed. Except for fees in Johnson County and, to a lesser extent, fees in Leavenworth and Blue Springs, the jurisdictions' development fees appeared similar and reasonable.

Figure V-10.
Common Planning and Development Fees for Residential Development, Kansas City Metro Consortium

	Special/ Conditional Use Permit	Variance	Rezoning	Estimated Building Permit
Kansas				
Johnson County	$375	$150	$300 -$1,200	$2,195 ***
Kansas City	$350 **	$100	$150 - $250 **	$576 ****
Leavenworth	$75	$350	$150 - $500	$1,727 ****
Overland Park	$375 *	$120	$375	currently deferred
Shawnee	$250	$125	$375 -$750	$960
Missouri				
Blue Springs	$385	$400	$385	$1,942 ****
Independence	$250 **	$150	$250 **	$650 ****
Kansas City	$500	$250	$625	$576 ****
Lee's Summit	$900 *****	$300 *****	$700 *****	$618 ****

Note: * $50 = Exception: Special Use Permits for the keeping of horses, ponies, cows, chickens, or other animals on less than three acres and Group Care Homes, including pre-school and private kindergartens

** Five acres or less.

*** For a home valued at $350,000.

**** For a single family home valued at $200,000.

***** Plus two legal notice publishing charge.

Source: The Kansas jurisdictions of Johnson County and the cities of Kansas City, Leavenworth, Overland Park and Shawnee, and the Missouri jurisdictions of Blue Springs, Independence, Kansas City and Lee's Summit.

Building, occupancy and health and safety codes. A jurisdiction's building codes, as well as other health and safety codes, intent is to provide a minimum suitable level of safety for the community in regards to buildings and other structures. Each jurisdiction includes their adopted and enforced building codes in their respective code of ordinances and appears to be in line with their appropriate state statute requirements.

Occupancy requirements. Cities often define occupancy requirements in order to protect the health and safety of its residents by attempting to prevent overcrowding. The 2006 International Building Code establishes for residential dwelling a maximum floor area allowance per occupant to be 200 square feet. Additionally, jurisdictions commonly establish a definition of "family" or "household" and typically one household is allowed to occupy a dwelling unit. The following figure provides the term the jurisdiction uses in their code, either family or households, as well as the maximum number of unrelated persons included in their definition.

Figure V-11.
Zoning Code Definition Term and Maximum Number of Unrelated Persons, Kansas City Metro Consortium

	Term Used in Code	Maximum Number of Unrelated Persons
Kansas		
Johnson County	Family	None
Kansas City	Family	5
Leavenworth	Family	4
Overland Park	Family	4
Shawnee	Family	4
Missouri		
Blue Springs	Family	4
Independence	Household	6
Kansas City	Household	5
Lee's Summit	Family	4

Source:
Johnson County, Kansas Zoning and Subdivision Regulations; Code of the Unified Government of Wyandotte County/Kansas City, KS; Leavenworth, Kansas Code of Ordinances; Overland Park, Kansas Municipal Code; Shawnee, Kansas Municipal Code; Blue Springs, Missouri Municipal Code; Independence, Missouri Code of Ordinances; Kansas City, MO Code of Ordinances; and Lee's Summit, Missouri Code of Ordinances.

Every jurisdiction allows for an unlimited number of related persons in a household, and typically they include the following phase or something similar, "…who are living together as a single housekeeping unit." The following lists the definitions for family/household for each of the nine jurisdictions:

- ***Johnson County*** — Zoning & Subdivision Regulations, Article 2:

  "Family" One or more individuals who are occupying and living together in and occupying a single housekeeping unit with common kitchen facilities.

- ***Kansas City, KS*** — Article IV Section 1, of the Zoning Resolution and Subdivision Regulations:

  Family means 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. 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.[14]

[14] This is the amended version of family, of the definition contained in Article IV Section 1, of the Zoning Resolution and Subdivision Regulations, Wyandotte County, as adopted in section 27-170.

- ***Leavenworth*** — Article X of the Zoning Ordinance:

  FAMILY: One or more persons related by blood, marriage, or adoption, living together as a single housekeeping unit; or a group of not more than four (4) unrelated persons living together as a single housekeeping unit on a non-profit cost-sharing basis; plus in either case, usual domestic servants. A family shall under no circumstances be construed as a boarding or rooming house, fraternity or sorority house, club, lodging house, hotel, motel, or commune.

- ***Overland Park*** — 18.110.240 of the Municipal code:

  "Family" means any of the following:

  1. *A group of not more than four (4) related or unrelated persons of any age living together by joint agreement and occupying a single housekeeping unit with common kitchen facilities, or a mixed group of related and non-related persons of any age who together constitute no more than a cumulative total of four (4) persons living together by joint agreement and occupying a single housekeeping unit with common kitchen facilities.*
  2. *A group of any size and age consisting entirely of an immediate family. For the purpose of this section an "immediate family" shall be a group consisting of only a spouse, parent, child, grandchild, grandparent, brother or sister, all related by marriage or consanguinity, and all of who can provide documentation of such relationship within a reasonable time upon request by the appropriate enforcement officers of the City. Ten (10) calendar days shall constitute a reasonable period of time unless the occupants can establish the necessity of an extension of time to obtain such documentation from the authorized sources, and any request for an extension of time to the City must be submitted in writing prior to the expiration of the ten day response time, and must be accompanied by names, dates and location of the births or marriages sought to be documented.*
  3. *A group of not more than seven (7) persons who are 18 years of age or older who are related by marriage or consanguinity, all living together and occupying a single housekeeping unit with common kitchen facilities, and all of who can provide documentation of such relationship within a reasonable time upon request by the appropriate enforcement officers of the City, as provided in subsection (2) above.*
  4. *In any civil or criminal prosecution for violation of the permitted occupancy of a single family dwelling, a court may, where appropriate, infer from the evidence presented in that prosecution, including, without being limited to, evidence that more than four (4) persons age 18 or older are occupying a single family dwelling, that such occupancy constitutes an occupancy in violation of the Municipal Code.*

- ***Shawnee*** — 17.04.120 of the Municipal Code:

  "Family" means a group of persons living together as a single nonprofit housekeeping unit and consisting of either:

  A. One or more persons related by blood, marriage or adoption;

  B. Not more than four persons not necessarily related by blood, marriage or adoption.

- ***Blue Springs*** — Title IV. Unified Development Code, Chapter 411: Definitions:

  FAMILY: One (1) or more persons related by blood, marriage, or adoption, living together as a single housekeeping unit; or a group of not more than four (4) unrelated persons living together as a single housekeeping unit as distinguished from persons occupying a boarding or rooming house; plus in either case, usual domestic servants.

- ***Independence*** — Chapter 14, Article 2 (14.201 General Terms)of the of the Unified Development Ordinance:

  HOUSEHOLD - One or more persons related by blood, marriage, legal adoption or guardianship, plus not more than five additional persons, all of whom live together as a single housekeeping unit.

- ***Kansas City, MO*** — Chapter 88 Zoning & Development Code, 88-810 Definitions:

  Household - Household means an individual; or two or more persons related by blood, marriage or adoption; or a group of not more than five persons, excluding servants, who need not be related by blood or marriage, living together and subsisting in common as a separate nonprofit housekeeping unit which provides one kitchen; or a group of eight or fewer unrelated mentally or physically handicapped persons, which may include two additional persons acting as houseparents or guardians who need not be related to each other or to any of the mentally or physically handicapped persons residing in the home.

- ***Lee's Summit*** — Unified Development Ordinance, Article 2, Section 2.1150:

  "Family" shall mean two (2) or more persons related by blood or marriage, including not more than two (2) lodgers or boarders, living together and occupying a single housekeeping unit with common kitchen facilities, or a group of not more than four (4) persons (excluding servants), who need not be related by blood or marriage living together by joint agreement and occupying a single housekeeping unit with common kitchen facilities.

Rental residential registration programs. Several of the jurisdictions require rental residential properties to register with the jurisdiction. The purpose of adopting a rental registration program is for the jurisdiction to identify properties that are being rented to the public and to collect contact information for code enforcement. The rental registration applications typically ask for the address of the rental property, the property owner contact information as well as who is responsible for the maintenance of the property, such as a property manager. Kansas City, MO includes an additional purpose for the registration program, which is to identify substandard properties in areas of the city that may benefit from a rental inspection program:

> *"…to proactively identify substandard and deteriorated rental housing stock in areas of the city that will gain the most benefit from the implementation of a rental housing inspection program in order to aid in the preserving, maintaining and upgrading of those neighborhoods to the benefit of the city's social, economic and environmental well-being and to further preserve and enhance the quality of life for residents living in residential rental units."*[15]

[15] Code of Ordinances of Kansas City, Missouri, Part II, Chapter 56. Residential Rental Dwellings, Subdivision I. Registration of Rental Dwellings.

A rental inspection program is a tool used by other municipalities across the nation that require rental properties to register with the jurisdiction and may require an interior and exterior inspection of the property. These programs may be citywide or else targeted to designated neighborhoods. The purpose of these programs is to protect the health and safety of those residing in the rental units and to improve and/or preserve the quality of the units and neighborhoods, if neighborhoods are targeted.

As shown in the following figure the Kansas cities of Kansas City, Leavenworth, Overland Park and Shawnee, and Kansas City, MO have a rental residential registration program. The City of Kansas City, MO requires an inspection of a rental properties located in neighborhoods that have been designated as "targeted" by the City Council every two, three or 4 years depending on the condition of the unit and how timely violations were corrected. Kansas City, KS requires a city-wide inspection of single family to 6-unit rental properties every five years.

Figure V-12.
Residential Rental Registration and Inspection Programs, Kansas City Metro Consortium

	Rental Registration/ Inspection Program	Type of Residential Property	Location	Frequency of Registration	Fee
Kansas					
Johnson County	No	--	--	--	--
Kansas City	Registration	All rentals	City-wide	Annually	$32.00 for the building and $23.00 each unit
	Inspection	Singe family to 6 unit rentals	City-wide	Every 5 years	
	Inspection	7+ units (multifamily complexes)	City-wide	Every 2 years	
Leavenworth	Registration	All rentals	City-wide	One time	$20
Overland Park	Registration	All rentals	City-wide	Annually	$10 for first unit and $2 for each additional unit
Shawnee	Registration	Duplex, tri-plex and other multifamily rentals	City-wide	Annually	0.006 cents per square foot
	Inspection *	Single family rental *	City-wide	*	Yes, determine reasonable cost
Missouri					
Blue Springs	No	--	--	--	--
Independence	No	--	--	--	--
Kansas City	Registration	All rentals	City-wide	Annually	None
	Inspection	All rentals	Target neighborhoods **	2, 3 or 4 years	None
Lee's Summit	No	--	--	--	--

Note: *Single family Residential rental property which has received three (3) or more Violation Notices within any consecutive twelve (12) month calendar day will request approval to conduct an interior inspection from the occupant of the single family residential property.

**The Blue Hills, Hyde Park, Ivanhoe, Pendleton Heights, Scarritt Renaissance, Town Fork Creek and West Plaza neighborhoods have been designated by the City Council as target neighborhoods for rental housing inspections in Kansas City, MO.

Source: The Kansas jurisdictions of Johnson County, Kansas City, Leavenworth, Overland Park and Shawnee, and the Missouri jurisdictions of Blue springs, Independence, Kansas City and Lee's Summit.

Accessibility requirements. According to HUD, all states and many cities and counties have developed their own building codes for accessibility for persons with physical disabilities. These are usually based on the specifications contained in national standards such as American National Standards Institute (ANSI) and Uniform Federal Accessibility Standards (UFAS). If the local code diverges from the national standards the universal rule is to follow which ever requirement is stricter.[16]

Both Kansas and Missouri statutes include citations for ANSI A117.1[17] in their statutes along with their interpretation of the federal accessibility requirements in new multifamily residential construction. The follow lists where these are located in their respective statutes:

- Kansas Statues:
  - Chapter 58: Personal And Real Property, Article 14: Accessibility Standards For Certain Dwellings (K.S.A.58-1401); and
  - Chapter 44: Labor And Industries, Article 10: Kansas Acts Against Discrimination, 44-1016: Same; unlawful acts in connection with sale or rental of real property. Subject to the provisions of K.S.A. 44-1018 and amendments thereto, it shall be unlawful for any person (K.S.A 44-1016).
- Missouri Revised Statutes:
  - Chapter 213. Human Rights, Unlawful housing practices--discrimination in housing--sufficient compliance with other standards--local government compliance--construction of law--housing for older persons, defined--conviction for controlled substances, effect--religious organizations, effect of, 213.040 (RSMo 213).

Neither of the states includes provisions for new multifamily housing that are more stringent than the required Fair Housing Act. Additionally, the Uniform Federal Accessibility Standards (UFAS) requires that a federally funded residential rental project must include five (5) percent of the total units (or at least one unit) in projects of 15 or more dwelling units that are designed so that physically handicapped persons will have ready access to and use of the dwelling units.[18]

The U.S. Department of Justice recently revised ADA requirements. Effective March 15, 2011, among other changes, newly constructed or altered public facilities will need to comply with enhanced accessibility provisions, which, over time, will have the effect of improving accessibility.

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[16] Fair Housing Act Design Manual: A Manual To Assist Designers and Builders in Meeting the Accessibility Requirements of the Fair Housing Act.

[17] American National Standard for Buildings and Facilities providing accessibility and usability for people with physical disabilities.

[18] http://www.access-board.gov/ufas/ufas-html/ufas.htm

Figure V-13.
Accessibility Requirements and References, Kansas City Metro Consortium

	Refer to State Statute?		Refer to ANSI A117.1?	
		Where located in Code:		*Where located in Code:*
Kansas				
Johnson County	No		No	
Kansas City	Yes	Sec. 18-118. - Discrimination in sale, rental, etc.	Yes	Sec. 18-118. - Discrimination in sale, rental, etc. = (C) 3
Leavenworth	Yes	footnote in Chapter 58 - HUMAN RELATIONS, ARTICLE III. - DISCRIMINATION	No	
Overland Park	No		Yes	8.08.060 Discrimination in Sale or Rental of Housing.
Shawnee	No	But they mention amendments to the IBC's Chapter 11, Accessibility Chapter CHAPTER 15.04. INTERNATIONAL BUILDING CODE ADOPTED, 15.04.020 AMENDMENTS AND ADDITIONS, R. Amend by omitting Chapter 11 of the IBC in its entirety, and to amend by adding in lieu thereof a new Chapter 11, to read: Chapter 11. ACCESSIBILITY, Sec. 1101. General. Modifications to existing buildings or sites, and construction of new buildings and sites shall comply with all applicable federal and state laws governing access and usability by individuals with disabilities.	Yes	2.40.060 SALE OR RENTAL OF HOUSING – PROHIBITED ACTIVITIES.
Missouri				
Blue Springs	No			
Independence	No		Yes	SEC. 4.03.004. HANDICAP DISCRIMINATION
Kansas City	Yes	Chapter 38. Human Relations	Yes	Sec. 38-133. Housing.
Lee's Summit	Yes	Chapter 15. Human Rights, Sec. 15-22. - Discrimination in the sale or rental of housing.	No	

Source: Johnson County, Kansas Zoning and Subdivision Regulations; Code of the Unified Government of Wyandotte County/Kansas City, KS; Leavenworth, Kansas Code of Ordinances; Overland Park, Kansas Municipal Code; Shawnee, Kansas Municipal Code; Blue Springs, Missouri Municipal Code; Independence, Missouri Code of Ordinances; Kansas City, MO Code of Ordinances; and Lee's Summit, Missouri Code of Ordinances.

Affordable housing programs and incentives. Each of the nine jurisdictions was asked to provide information on any incentives (e.g., fee waivers, density bonuses, etc.) they offer towards the development of affordable housing. No cities identified granting affordable housing incentives.

Other Public Sector Programs and Services

Consolidated Plan. The U.S. Department of Housing & Urban Development (HUD) awards grants to entitlement community grantees to carry out a wide range of community development activities directed toward revitalizing neighborhoods, economic development, and providing improved community facilities and services.

The following are the entitlement communities located in the Kansas City region and are required to complete a Consolidated Plan, annual Action Plans, annual yearend evaluation reports and an Analysis of Impediments to Fair Housing Choice:

- Kansas City, KS
- Leavenworth, Kansas
- Overland Park, Kansas
- Shawnee, Kansas
- Johnson County, Kansas
- Blue Springs, Missouri
- Independence, Missouri
- Kansas City, MO
- Lee's Summit, Missouri

Together these jurisdictions are entitled to approximately $23 million annually in federal grants.[19] Typical activities and programs funded with the federal grants include housing rehabilitation and repair programs; accessibility improvements for persons with disabilities, including home modifications and sidewalk improvements; code enforcement; housing development projects; public facility improvements; tenant/landlord dispute resolution assistance; and public services. Additionally, each jurisdiction must certify that they will affirmatively further fair housing choice in their community.

Figure V-14.
Entitlement Jurisdictions, Kansas City Metro Consortium

	Entitlement Grants	2010 Allocations	Anti-Displacement and Relocation Policy	Recent Displacement Activity?
Kansas				
Johnson County	CDBG, HOME	$2,275,404	Yes, in CAPER	2009, none
Kansas City	CDBG, HOME, ESG	$3,764,218	Yes, in CAPER	2009, yes
Leavenworth	CDBG	$390,422	Yes, in Consolidated Plan	2009-10, none
Overland Park	CDBG	$705,790	Certify only	2009, none
Shawnee	CDBG	$248,832	Certify only	2010, none
Missouri				
Blue Springs	CDBG	$248,345	Yes, in Consolidated Plan	2009, none
Independence	CDBG, HOME	$1,305,129	Yes, in CDBG application and Code	2009-10, none
Kansas City	CDBG, HOME, ESG, HOPWA	$13,688,010	Certify only	2009, none
Lee's Summit	CDBG	$340,946	Yes, in Consolidated Plan	2009, none

Source: The Kansas jurisdictions of Johnson County and the cities of Kansas City, Leavenworth, Overland Park and Shawnee, and the Missouri jurisdictions of Blue Springs, Independence, Kansas City and Lee's Summit.

Anti-displacement and relocation policy. According the HUD, the Consolidated Plans' citizen participation plan must set forth the jurisdiction's plans to minimize displacement of persons and to assist any persons displaced, specifying the types and levels of assistance the jurisdiction will make available (or require others to make available) to persons displaced, even if the jurisdiction expects no displacement to occur. Additionally, all grantees receiving CDBG funds must submit narrative information on any anti-displacement and relocation activities for projects that involved acquisition, rehabilitation or demolition of occupied real property.

[19] The federal grants include the Community Development Block Grant, HOME Investment Partnerships, Emergency Shelter Grant and Housing Opportunities for Persons with AIDS.

A review of the jurisdictions recent Consolidated Plans, Action Plans and Consolidated Annual Performance and Evaluation Reports (CAPER) found that six of the nine jurisdictions included some information on their anti-displacement and relocation policies and three jurisdictions did not include any information, as shown in the previous figure. Only one jurisdiction, Kansas City, KS, reported that families had to be relocated during a project using CDBG and HOME funds. According to the city, "The families were provided with notice and level relocation benefits. The specific compliance steps have depended on the fact that the family occupied the property and that there were no involuntary acquisitions."

Mid America Regional Council and public transportation. The Mid-America Regional Council (MARC) is the metropolitan planning organization for the Kansas and Missouri Kansas City region. MARC is governed by a board of local elected officials and serves nine counties and 120 cities. Member counties include:

- Johnson County, Kansas;
- Leavenworth County, Kansas;
- Miami County, Kansas;
- Wyandotte County, Kansas;
- Cass County, Missouri;
- Clay County, Missouri;
- Jackson County, Missouri;
- Platte County, Missouri; and
- Ray County, Missouri

MARC works to advance social, economic and environmental progress for the Kansas City region by promoting regional cooperation and by developing regional solutions. MARC develops regional plans for transportation, the environment, emergency response, etc. One of these plans, the Transportation Outlook 2040 Plan, describes how the region will manage, operate and invest in its multimodal transportation system over the next three decades. The plan was approved June 2010 and includes a chapter on Public Transportation and Human Services Transportation.

Public transit and human services (paratransit) transportation support the plan's policy goals covering issues important to the elderly, persons with disabilities and low income population, such as accessibility, economic vitality, and safety and security, to name a few. Additionally, the Public Transit and Human Services Transportation chapter includes an Action Plan that supports the strategies of the chapter. The following Action Plan items are particularly important to the elderly, persons with disabilities and low income persons:

1. Support the maintenance and operations of existing services for the elderly, individuals with disabilities and low income persons. These efforts may include but are not limited to the following actions:
   a) MARC will encourage the maintenance and sustainability of existing public transit and human-services transportation services.
   b) MARC will encourage the procurement of equipment eligible under federal guidance to support the maintenance and operations of existing fleets.

2. Pursue enhanced usability of existing services:

   a) MARC will partner will local transit agencies to develop regional service standards, including transit user information that supports the image and use of the regional transit network as one seamless system.

   b) MARC will work with transit agencies and alternative transportation partners to identify opportunities for infrastructure enhancements that would improve the connections between public transportation services and pedestrian and bicycle activities.

   c) MARC will work with human-service transportation providers, public transit providers to identify opportunities to coordinate human-services transportation users and providers with existing mainstream fixed-route service.

3. Promote the expansion of services for the elderly, and individuals with disabilities or low income persons.

   a) MARC will encourage the procurement of equipment eligible under federal guidance to support expansion of existing fleets.

   b) MARC will encourage the expansion of existing public transit and human-services transportation services and implementation of new services compatible with existing state, regional or local plans.

4. Promote transit-supportive development from the regional urban form level to the site plan level.

   a) MARC will work in partnership with public transit and human-service transportation providers and local planning agencies to bring major projects to the attention of service providers and ensure that local planning agencies consider transit in their review of local plans.

Public transportation. According to the Transportation Outlook 2040 Plan, regional public transportation services include those from the following organizations:

- ***Kansas City Area Transportation Authority (KCATA)***—The KCATA Metro bus system provides public transportation for Jackson County and portions of Clay, Platte and Wyandotte counties. KCATA also operates service into Johnson County. In addition, the KCATA provides the Share-A-Fare program that serves people who need door-to-door transportation because a disability prevents them from independently using fixed-route bus service.

- ***Unified Government Transit***—The Unified Government Transit was created to extend public transportation into areas of Wyandotte County not covered by contracted KCATA service. They offer a fixed-route service and operate a Dial-a-Ride paratransit system, Senior Group Transportation and Aging transit services.

- ***Johnson County Transit***—Johnson County Transit provides fixed-route commuter service (The JO) and the Special Edition for people over 60 and those with disabilities.

The plan also includes an analysis of bus service coverage for the region and concludes that the best coverage exists south of the Missouri River in Kansas City, MO. However, there is some peak hour service available in many areas of the region. Off-peak and weekend service is particularly limited outside of Kansas City, MO.

Human services transportation (Paratransit) services. The Transportation Outlook 2040 Plan also provides a description of the major paratransit agencies serving the Kansas City region. As required by the American Disabilities Act (ADA), each of the three fixed-route providers is required to provide ADA complementary paratransit service with origins and destinations within 3/4 mile of either side of any bus route, excluding commuter service, for any person with a disability. The Transportation Outlook 2040 Plan includes a list of significant paratransit/special needs/human-service transportation systems in the area in addition to the following programs:

- ***Share-a-Fare,*** a service administered by KCATA, which primarily provides service for elderly and disabled persons in Clay, Platte and Jackson counties in Missouri;
- ***MARC's Aging Department,*** which contracts with several providers for transportation service for elderly and disabled persons, as well as meal delivery, in Cass, Clay, Jackson, Platte and Ray counties in Missouri;
- ***Unified Government Transit Dial-a-Ride,*** service for persons with disabilities in Wyandotte County, Kansas.;
- ***Jackson County Board of Services,*** which provides transportation to disabled persons in Jackson County, Kansas;
- ***The JO—Special Edition,*** which provides service to elderly and disabled persons in Johnson County, Kansas;
- ***OATS, Inc.***, a private, not-for-profit corporation offering door-to-door transportation to the general public with an emphasis on senior citizens and the disabled in Platte, Clay, Jackson, and Cass counties in the MARC region;
- ***Olathe Taxi Coupon program*** (Kansas County) — provides contract-based services to senior and disabled low income residents;
- ***Leavenworth Council on Aging***; and
- ***Independence Missouri Dial-a-Ride***.

SECTION VI.
Fair Housing Activities, Impediments and FHAP

SECTION VI.
Fair Housing Activities, Impediments and FHAP

This section discusses the fair housing impediments identified through the research conducted for the Kansas City regional Analysis of Impediments to Fair Housing Choice (AI). It begins with an overview of the fair housing activities in the region and concludes with a recommended Fair Housing Action Plan (FHAP).

Fair Housing Activities

Each jurisdiction covered in this study approaches fair housing enforcement, education and outreach and a bit differently.

Johnson County belongs to the Johnson County Community Housing Resource Board (CHRB), which updates the fair housing brochures distributed to local governments and county multi-service centers and sponsors an educational seminar on fair housing each fall. The county has not funded organizations to conduct education and outreach or testing in the past because none have applied for funding for such activities.

Kansas City, Kansas provides funding to the Human Relations Commission of $10,000 annually for fair housing activities. The Human Relations Division handles complaints and is trained in the mediation process; however, the Human Relations Commission has no statutory authority to act on the complaints.

Most of the commission's activities involve fair housing education and outreach, including having fair housing information available at the Ethnic Festival, the Juneteenth Festival and the Cinco de Mayo Festival. The commission also purchased 1,500 back to school kits for the school district which contained fair housing outreach information and placed ads in the city's baseball season program.

Leavenworth contracts with Catholic Charities of NE Kansas to handle complaints, which are usually landlord/tenant problems. The organization handles mediation of all complaints and does some education and outreach. The city does not hold fair housing activities directly.

Overland Park. The city's Fair Housing Committee investigates fair housing complaints that are filed with the City Clerk and are responsible for conducting hearings on these complaints. Regular meetings are not held; however, they are called whenever a complaint is filed with the city. The public is welcome.

Shawnee. The City of Shawnee designates April as Fair Housing Month by a proclamation of the City Council. The city has included an article in the *City Line* newsletter regarding fair housing laws. The newsletter is mailed to all residential structures in the City. Pamphlets from the Department of Housing and Urban Development are available at the front counter of the Planning Department, as well as on display in the City Clerk and Municipal Court area in City Hall. The pamphlets are available in both Spanish and English.

Blue Springs. Blue Springs passed a fair housing ordinance (#2115) in 1991, which contains protections similar to the Federal Fair Housing Act. The local ordinance is enforced by the City Attorney. The city may also refer a complainant to HUD to file under the federal act.

Independence. The city sponsors a regional Fair Housing Summit to renew local awareness concerning fair housing issues. This summit is not done annually, but on an as-needed basis. The city also partners with the Human Relations Commission, LINC and other community interests to sponsor an annual Independence Heritage Festival, which focuses on promoting acceptance of diversity in every aspect of community life, including housing and accessibility related matters.

Lee's Summit has a Human Relations Committee which enforces Chapter 15 of the city's Code of Ordinances. The Committee is also charged with implementing and coordinating fair housing programs and bringing issues to the attention of the City Council and advising and consulting on matters involving discrimination.

The city does not fund outside organizations to conduct fair housing outreach and education, testing or complaint-taking activities.

Kansas City, Missouri has a Civil Rights Division dedicated to enforcing the city's Civil Rights Ordinance, which protects citizens against housing discrimination. The ordinance offers the same protections as the federal Fair Housing Act plus sexual orientation, marital status and gender identity.

The city is eligible for funding from HUD as a Fair Housing Assistance Program organization. In this capacity, the city conducts fair housing training sessions for housing professionals, tenant groups, community groups, neighborhood organizations and others. The city also produces fair housing brochures and literature for citizens and participates in events each year where fair housing information is distributed.

The city also funds local organizations to conduct fair housing testing of design and construction of multifamily complexes.[1]

Kansas City, Missouri regularly monitors fair housing trends that are evident through inquiries to and complaints with the Civil Rights Division. The city has goals to conduct more testing of apartment buildings' compliance with ADA and to begin testing for discrimination based on familial status, as well as extending fair housing education and outreach to include more information on familial status.

Fair housing information on websites. Nearly all of the jurisdictions included in the AI have fair housing information on their websites; however, the amount and quality of information on the websites varies considerably. As discussed in the Fair Housing Action Plan below, this variability creates an opportunity to improve the quality and consistency of fair housing information in the region.

[1] The city funded Legal Aid of Western Missouri and The Whole Person at $15,000 per organization for testing activities.

Fair Housing Impediments

The research methodology conducted for this AI consisted of the following:

- **Community and housing profile.** In this task, BBC analyzed current demographics and housing affordability, which included an examination of concentrations of households by race, ethnicity, low incomes, disability and single parent status. For the affordability analysis, we examined how rental and homeownership affordability varied by community.

- **Private market, fair housing activities and complaint data review.** In this task, data on mortgage lending approvals, subprime mortgages (from Home Mortgage Disclosure Act or HMDA data), compliance with the Community Reinvestment Act (CRA), recent legal cases and fair housing complaints were analyzed to detect potential discriminatory patterns.

- **Policy review and analysis.** For every city participating in the study, BBC reviewed city zoning, land use and planning and housing policies pertaining to residential housing for barriers to fair housing and fair housing concerns.

- **Community input**. Resident and stakeholder input into the AI was received through key person interviews, an online and mail survey of real estate professionals and nonprofits, and four community forums held on March 10, 2011.

The following impediments were indentified through this research. The impediments are organized into regional impediments and city-specific impediments. These designations suggest if the remedies to address the impediments should be addresses regionally or by a specific city.

Impediments that Need to be Addressed Regionally

Regional Impediment No. 1. There is no coordinated effort to mitigate fair housing barriers and raise awareness of fair housing in the region. Each community in the region addresses fair housing education, outreach and enforcement independently and in some cases, differently. Some communities have a Human Rights Commission that oversees fair housing complaints; some refer residents seeking fair housing information to their City Clerk; two communities have the authority to enforce the Federal Fair Housing Act; some communities refer residents to HUD. A resident's options differ depending on which community in which they reside.

In the spirit of creating a unified government system, there should be more coordination among communities and, ideally, one umbrella organization that is conducting fair housing education and outreach activities regionally.

Regional Impediment No. 2. Information about fair housing is difficult to find and can be confusing. Residents in the public forums conducted for this study said they did not know how to file a complaint or where to go to seek out fair housing information. Social service and housing providers who completed a fair housing survey for this study said most of their clients "do nothing" when faced with housing discrimination. A review of the jurisdictions' websites found inconsistency in how fair housing information was communicated.

It should be noted, however, that in the fair housing survey they completed, real estate professionals identified few barriers related to lack of knowledge of fair housing issues in the real estate community.

Regional Impediment No. 3. Kansas City, MO contains high concentrations of minority and low income households. Kansas City, MO houses the majority of the region's minority and low income populations: the city held 60 percent of the region's African Americans and 46 percent of the region's households earning less than $25,000 per year. This compares to 33 percent of the region's population overall.

The region needs to provide more opportunities for racial and ethnic minorities and low income households to live in areas other than Kansas City, MO if they choose to.

Regional Impediment No. 4. Kansas City, MO has a disproportionate number of low rent units. An examination of the geographic location of the region's public housing units and other HUD subsidized housing shows a significant concentration of units in Kansas City, MO (see Figure V-3 in Section V). More than half (51 percent) of all of the region's public housing units and vouchers are provided by the Housing Authority of Kansas City, MO.

The region needs to provide more opportunities for very low income renters to live in areas other than Kansas City, MO if they choose to.

Regional Impediment No. 5. There is reportedly a shortage of accessible housing units. Attendees at one of the public forums held for this study mentioned a severe lack of handicapped accessible housing in the region. They also mentioned the discontinuation of KCMO's barrier removal program as having a negative effect on persons with disabilities.

Impediments to Address City by City

Local Impediment No. 1. Residents experience discrimination. Complaint data and a survey of stakeholders provide evidence that residents in the region experience housing discrimination. As shown in the following table, all cities have had a share of the 577 complaints filed in the past 5 years (although in some cases, city officials were unaware that complaints had been filed).

Figure VI-2.
Share and Nature of Complaint by City, August 2005 through October 2010

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

Note: * Excluding Overland Park and Shawnee.
Source: HUD's Kansas City Kansas Regional Office of Fair Housing and Equal Opportunity (FHEO).

The most common reasons for discrimination based on complaints and stakeholder surveys are race/ethnicity and disability. Placing tenants in the least desirable units, refusing to make reasonable accommodations and steering are the most common fair housing violations, according to stakeholders. Many stakeholders also cited "rent to own scams" as prevalent in the region.

Local Impediment No. 2. African Americans and Hispanics have much higher loan denial rates than Whites and Non-Hispanics. In 2009, there were approximately 117,700 mortgage loan applications made in the Kansas City MSA. For the region overall, 64 percent of loans were approved and 16 percent denied (the others were withdrawn by the applicants, closed for incompleteness, etc).

Loan denial rates were much higher for African American and Hispanic applicants across all communities. Specifically,

- ***In Johnson County***, African American applicant mortgage loan denials were 8 percentage points higher than White applicants'. Hispanic applicant mortgage loan denials were 5 percentage points higher than non-Hispanic applicants'.

- ***In Kansas City, KS***, African American applicant mortgage loan denials were 14 percentage points higher than White applicants'. Hispanic applicant mortgage loan denials were also 14 percentage points higher than non-Hispanic applicants'.

- ***In Leavenworth***, African American applicant mortgage loan denials were 8 percentage points higher than White applicants'. Hispanic applicant mortgage loan denials were 4 percentage points higher than non-Hispanic applicants'.

- ***In Overland Park***, African American applicant mortgage loan denials were 7 percentage points higher than White applicants'. Hispanic applicant mortgage loan denials were 5 percentage points higher than non-Hispanic applicants'.

- ***In Shawnee***, African American applicant mortgage loan denials were 6 percentage points higher than White applicants'. Hispanic applicant mortgage loan denials were 11 percentage points higher than non-Hispanic applicants'.

- ***In Blue Springs***, African American applicant mortgage loan denials were 7 percentage points higher than White applicants'. Hispanic applicant mortgage loan denials were 9 percentage points higher than non-Hispanic applicants'.

- ***In Independence***, African American applicant mortgage loan denials were 8 percentage points higher than White applicants'. Hispanic applicant mortgage loan denials were 7 percentage points higher than non-Hispanic applicants'.

- ***In Kansas City, MO***, African American applicant mortgage loan denials were 19 percentage points higher than White applicants'. Hispanic applicant mortgage loan denials were 10 percentage points higher than non-Hispanic applicants'. In addition, Kansas City, MO is the only community where the above average denial rates and presence of African Americans appear to be closely related.

In addition, 20 percent of respondents to the real estate survey conducted for this study indicated that predatory lending practices are a serious problem in the region.

Local Impediment No. 3. Jurisdictions need to improve some aspects of their public sector development and housing practices. Section V of this AI contains a comprehensive review of the participating jurisdictions' land use and housing policies, including those of the public housing authorities. Although the review did not find egregious violations of the Federal Fair Housing Act, it did identify areas that may cause barriers to affordable housing development. These include:

- No jurisdictions provide formal incentives to encourage the development of affordable and mixed-income housing.

- Not all housing authorities allow residents to apply for public housing units and/or Section 8 vouchers by mailing in an application or completing an application online. Such policies can prevent persons with disabilities from fairly accessing housing.

- Three public housing authorities have fewer than 5 percent of their public housing units that are accessible.

- Development fees in Johnson County, and, to a lesser extent, Leavenworth and Blue Springs, are high relative to other jurisdictions.

- The Consolidated Plans of Overland Park, Shawnee and Kansas City, MO do not contain the cities' anti-displacement and relocation policies.

- Shawnee requires a special permit for group homes (all of the other jurisdictions permit by right).

Local Impediment No. 4. In all but one city, residents have 180 days or less to file complaints. Alleged victims have one year from the date of discrimination to file a fair housing complaint with HUD. In all but one of the jurisdictional ordinances (Blue Springs, which has no time limit) the period is much shorter, ranging from 60 to 180 days. It has been argued at the federal level that HUD's 1 year statute of limitation is too short to allow identification of certain fair housing violations, including predatory lending activities (e.g., some very high cost loans offer teaser rates during the first year and then reset after one year).

During the public input process, many participants stated that the first thing they would do if faced with discrimination is "move/find another unit" and worry about filing a complaint later. A 60 day window during which to file a complaint may not allow alleged victims enough time to file a complaint if they are unaware who to contact and are seeking new housing after experiencing discrimination. In addition, a short filing window does not allow for the detection of many fair lending violations.

All of the cities covered in this AI should extend time period for which residents can file fair housing complaints to at least 1 year.

Fair Housing Action Plan

Regional Action Items

Regional Action Item No. 1. Improve the coordination of fair housing testing, enforcement and complaint-taking organizations in the region.

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

Action Item Subtask—B. We also recommend that the region form and fund a regional fair housing education and outreach organization. This could be an existing organization or a new organization formed specifically for this purpose.

The activities this recommended organization would engage in include:

Website

i. The organization should maintain a central regional website with basic fair housing information, training course schedules, fair housing resources and events, transparent information about how each of the jurisdictions investigates and enforces fair housing, local fair housing contacts for each jurisdiction and complaint forms.

ii. The website should also be the central point for a housing accessibility registry that provides information about accessible, affordable housing opportunities in the region and allows residents seeking accessible housing to complete an inquiry form.

iii. In addition to providing basic information about fair housing the website should answer tricky questions like: Can renters be forced to move when their rental complex is being foreclosed upon? Do their rental agreements have to be honored?

iv. The website should also contain a standard lease agreement so that tenants could see what a fair lease agreement looks like when they are apartment hunting.

v. All information should be in English and Spanish

Fair Housing Activities

This organization should also be the lead organization on fair housing activities for the region. It should coordinate fair housing month events, work with local organizations to publicize their free fair housing training opportunities (e.g., those offered by the Kansas City Human Relations Department 1), offer technical assistance to nonprofits whose clients have fair housing issues, potentially conduct fair housing testing, be the lead body for a regular regional housing summit or conference and coordinate funding of the enhanced SocialServe.com service.

Ideas for education and outreach activities that were contributed by attendees at the public forums include:

vi. Placing public service announcements (PSAs) about fair housing rights and good lending practices in For Rent magazines;

vii. Holding financial literacy and fair housing training after ESL classes, as part of diversity training classes;

viii. Improving the fair housing information on 211 and 311 sites (e.g., hotlines available to residents for information and referral services).

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

Regional Action Item No. 2. Disperse affordable housing opportunities regionally. As shown by Figure V-3, public housing and HUD subsidized units are heavily concentrated in Kansas City, MO.

The region needs to work cooperatively to provide more affordable housing opportunities—particularly for very low income renters—outside of Kansas City, MO and, to a lesser extent, Kansas City, KS.

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

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

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

Regional Action Item No. 3. Educate residents about personal finance and work with lenders to mitigate loan denial disparities. The region needs to raise its "housing literacy," to both build better credit for minorities who are denied loans at much higher rates than whites and prevent residents from being taken advantage of by scams.

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

Regional Action Item No. 4. Evaluate the demand for and increase accessible housing units. The jurisdictions in the region should review the adequacy of their current requirements for accessible units. If after consulting with service providers and surveying people with disabilities about how well their homes meet their accessibility needs, jurisdictions may want to consider raising the required percentage of accessible units in new construction and reestablishing or developing programs that fund accessibility improvements to residents' homes.

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

Local Action Items

Local Action Items No. 1. Improve and make more uniform fair housing information on jurisdictional websites.

Action Item Subtask—E. Improve fair housing information on websites.

i. *The State of Missouri Commission on Human Rights* has an excellent website dedicated to filing a complaint. The website is easily found through a Google search using "housing discrimination Missouri." All Missouri cities should have a link to the State's Commission on Human Rights website, http://www.labor.mo.gov/mohumanrights/File_Complaint/

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

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

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

iv. *Lee's Summit* has fair housing information on the webpage of its Human Relations Commission, which includes an easy-to-complete online form that residents can send if they need more information on housing discrimination. This webpage is accessed through the Board and Commissions link. Residents who do not know that such a commission exists will not think to look at this link for fair housing information. The city should add a "What should I do if I feel I have been discriminated against in finding housing?" question with a link to its Human Relations Commission webpage to its FAQ list.

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

vi. *Missouri's Housing Development Commission* does not have a fair housing link on its home page http://www.mhdc.com/). It should have a link to the Commission on Human Rights.

vii. *Kansas City, Kansas.* We were unable to find information about filing a complaint or a fair housing contact on the following website(http://www.wycokck.org/Internetdept.aspx?id=302&menu_id=1452&banner=15284). The city needs to have a webpage dedicated to fair housing information and resources, including how to file a fair housing complaint.

viii. *Johnson County* has some fair housing information on its community development webpage, but the content could be improved and should also appear on the Health and Human Services webpage. Fair housing information should be added to its Housing link at http://hsa.jocogov.org/housing/housing.shtml. "Housing Discrimination" should also appear in the A-Z index on the county's website. A good model from a county similar to Johnson in Colorado can be found at http://www.douglas.co.us/CDBG/Fair_Housing.html

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

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

In addition, the city should have more direct information about its local fair housing ordinance, how to file a complaint with the city and a link to its ordnance on the Fair Housing Commission webpage at http://www.opkansas.org/Boards-and-Commissions/Detail/Boards-and-Commissions/Fair-Housing-Committee

xi. *Shawnee* has very little fair housing information on its website. Searches of "fair housing" and "housing discrimination" turn up a list of interesting reports and statistics, but nothing to assist a resident who feels they have been discriminated against. The city needs to have a webpage dedicated to fair housing information and resources, including how to file a fair housing complaint at the state and federal level.

xii. In addition, there should be an effort to improve the visibility and the information on the website of the Kansas Human Rights Commission. *Although the website is managed at the state level, it is a resource for fair housing information for small communities in the state.* It is important that the state website is visible and contains helpful information that may not appear on local websites.

Google searches for "fair housing Kansas" or "housing discrimination Kansas" do not lead to the Human Rights Commission page; instead, the Kansas City Housing Corporation is listed. *We recommend that The Kansas Human Rights Commission needs to raise its visibility on search engines like Google.*

The Kansas Human Rights Commission webpage has useful information on the state's law and links to various forms, yet the process for filing a complaint is not transparent. For example, the website reads:

"KHRC's intake department is located in the Topeka office and is responsible for drafting complaints filed with the agency. A complaint may be filed personally or by attorney. An individual may write, telephone or come in to one of the Kansas Human Rights Commission's offices to begin the filing process. If the complaint falls within the Commission's jurisdiction, a formal complaint may be submitted. Intake workers are available to assist in drafting a complaint based on information provided by the complainant. The intake department also provides inquirers with referrals to other agencies for issues outside of KHRC's jurisdiction. The complaint must be signed and notarized before it can be officially filed with the Commission. A complaint alleging racial or other profiling is not required to be notarized."

We recommend that:

- *The address and phone number to call to file a complaint should be visible and easy to find.*
- *Complaints should be able to be filed online without a required notarized signature, which can be a barrier to filing a complaint, especially for persons with disabilities.*
- *All jurisdictions located in Kansas should have links to the Kansas Human Rights Commission website at http://www.khrc.net/complaint.html, especially once these improvements have been made.*

Local Action Item No. 2. The statute of limitations for filing fair housing complaints in local ordinances should be extended. Alleged victims have one year from the date of discrimination to file a fair housing complaint with HUD. In almost all of the jurisdictional ordinances the period is much shorter. ***Action Item Subtask—F.*** *We recommend that the time period for filing a complaint is extended to at least 1 year if not longer.*

Local Action Item No. 3. Jurisdictions need to improve some aspects of their zoning and land use regulations. Section V of this AI contains a comprehensive review of the participating jurisdictions' land use and housing policies, including those of the public housing authorities. Although the review did not find egregious violations of the Federal Fair Housing Act, it did identify areas that may cause barriers to affordable housing development.

Action Item Subtask—G. To improve their zoning and land use regulations, the jurisdictions should:

i. *The region's most expensive jurisdictions, where affordable rental housing is lacking, should provide formal incentives to encourage the development of affordable and mixed-income housing. Examples of incentives that are used in other jurisdictions to encourage affordable housing development include:*

- Fast track development approval process for residential developments that incorporate a certain percentage (10 to 15 percent is common) of affordable rental or for sale units into their development;

- Development fee waivers for affordable units;
- Donation of underutilized or vacant land for affordable housing and mixed-income developments. This is sometimes done with obsolete and closed school sites, in which case school district employees are offered the first opportunity to occupy the newly developed units.
- Density bonuses, reduced parking standards and flexibility in setbacks and site design for developments that incorporate a certain percentage of affordable units.

ii. *All housing authorities should allow residents to apply for public housing units and/or Section 8 vouchers by mailing in an application or completing an application online.* This ensures fair access to publicly provided housing regardless of disability.

iii. Three public housing authorities have fewer than 5 percent of their public housing units that are accessible and *need to work to reach the 5 percent accessibility standard.*

iv. Development fees in Johnson County, and, to a lesser extent, Leavenworth and Blue Springs, are high relative to other jurisdictions. *These communities should provide fee waivers for construction of affordable housing. The fee waivers should be based on a sliding scale with rental units affordable to 50 percent of the MFI and less receiving the largest amount of waiver.*

v. The Consolidated Plans of Overland Park, Shawnee and Kansas City, MO do not contain the cities' anti-displacement and relocation policies, and they should.

vi. Shawnee requires a special permit for group homes (all of the other jurisdictions permit by right). *Shawnee should permit group homes by right.*

vii. In order to be more transparent and forthcoming concerning a jurisdictions' zoning regulations of group homes, it is recommended jurisdictions include their definition of group home, which is similar to their respective State Statutes, in an easy to find and easy to understand manner. A good example of this is to include this type of group home in their definition of "family" or "household," or however the jurisdiction determines who occupies the dwelling units. Both Kansas City, KS and Kansas City, MO do a good job of this by including this type of group home in their definitions of family/household.

APPENDIX A.
Public Meeting Materials

Kansas City Region Fair Housing Study

If it has always been easy for you to find an apartment to rent or a home to buy, you may not have thought much (or at all) about housing discrimination. But for some people, housing discrimination and other barriers to housing choice are a very real problem.

The governments in the Kansas City Region are currently conducting a study to identify barriers to housing choice, including discriminatory activities. The study will investigate many different types of impediments to housing choice and develop a plan for the Region to address the identified barriers.

We need your input into the study! Please join us at one of the meetings listed on the right.

Date: Thursday, March 10, 2011
Time: 2:00 PM to 3:30 PM
Address: Myron E Scarfe Building
8500 Antioch
Overland Park, KS 66212
tel: (913) 895-6346

Date: Thursday, March 10, 2011
Time: 2:00 PM to 3:30 PM
Address: Southeast Community Center
4201 E. 63rd Street
Kansas City, MO 64130
tel: (816) 513-0632

Date: Thursday March 10, 2011
Time: 6:00 PM to 7:30 PM
Address: Truman Memorial Building
Presidential Hall A
416 W. Maple
Independence, MO 64050
tel: (816) 325-7843

Date: Thursday, March 10, 2011
Time: 6:00 PM to 7:30 PM
Address: Hilton Garden Inn
520 Minnesota Avenue
Eisenhower Room
Kansas City, KS 66101
tel: (913) 342-7900

Other questions or needs?

If you have questions about the forums, or need special accommodations for the meetings, please contact:

Ms. Heidi Aggeler, Managing Director
BBC Research & Consulting
1-800-748-3222
Aggeler@bbcresearch.com

Light refreshments will be provided at all meetings.

Kansas City Region
Analysis of Impediments to Fair Housing Choice

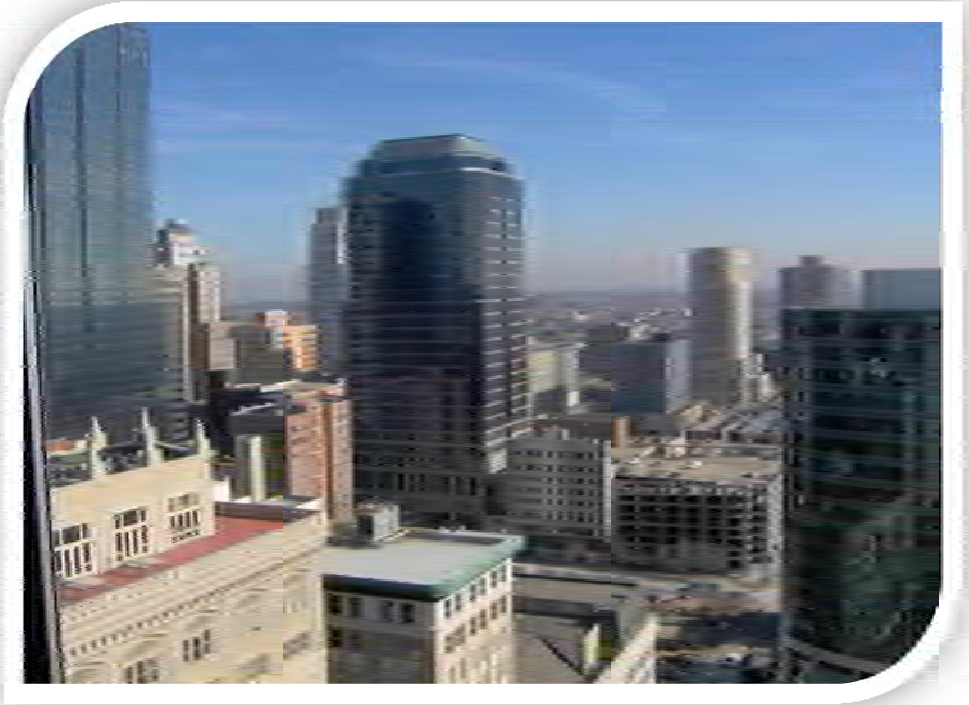
Presented by:

BBC Research & Consulting
3773 Cherry Creek North Drive, Suite 850
Denver, Colorado 80209
phone: 303.321.2547 fax: 303.399.0448
aggeler@bbcresearch.com
www.bbcresearch.com

Community Forums
March 10, 2011

Today's Agenda

- Fair housing AI background
- Introductions
- Discussion of fair housing needs



What is Fair Housing?

Fair Housing Act (FHA):

- Title VIII of the Civil Rights Act of 1968, prohibits discrimination in the sale, rental and financing of dwellings based on race, color, religion, sex and national origin.
- Amended in 1988 to prohibit discrimination on the basis of disability or familial status.

Exemptions from FHA:

- Housing developments for seniors, housing strictly reserved for members of religious organizations or private clubs, multifamily housing of four units or less with the owner occupying one unit.

Introductions

- Your name, if you own or rent?
- How long have you lived in your current home?
- What would you change about your housing if you could?

Finding a Place to Live

- What was the main reason you chose your current home?
- What did you compromise on?
- What challenges did you encounter — and how did you overcome them?
- Have you ever felt you were treated unfairly in finding housing?

Fair Housing Opinions

- **Scenario 1.** A single mother of a 13 year old made an appointment to look at an apartment for rent. The landlord met her and her child at the apartment. When he discovered that she had a child, he told her he doesn't allow children in his apartment complex.

- **Scenario 2.** An African American family wants to buy a house and finds a real estate agent to show them houses in their price range. The real estate agent is also African American. Their agent only shows them houses in African American areas of town, even though there are houses they could afford in other neighborhoods, because she thinks they will be more comfortable in the African American neighborhood.

Fair Housing Opinions

- **Scenario 3.** A Hispanic couple applies for a mortgage loan at a local bank and their application is approved. The loan officer who makes the loan decides to charge them a higher interest rate than he did a white couple he made a loan to the day before, even though their credit was just as good. He does this because he believes that Hispanics are more likely to default on their loans than whites.

- **Scenario 4.** An apartment building owner is renting to someone who uses a wheelchair. The building is old and does not have a wheelchair ramp. The renter asks if he could arrange to have a ramp built so he can get into the building more easily. The renter has offered to pay for the ramp. The owner thinks a ramp will ruin the look of the building, so he refuses to have one built.

Familiarity with Housing Discrimination

- Have you or a person you know ever experienced discrimination when you were trying to rent or buy a home? Can you describe what happened? What did you do about it?
- Suppose you or someone you know was discriminated against in trying to rent or buy a house. What would you do or recommend?
- If you ever felt you were discriminated against and wanted to report it, do you know who you would contact?
- Do you know who investigates housing discrimination in the Kansas City region?
- If you wanted to know more about your fair housing rights, how would you get information?

Wrap up

Are there any other issues related to housing discrimination in Kansas City that we need to discuss?

Barriers to Fair Housing Choice in the Kansas City Region

Presented by:

BBC Research & Consulting

Heidi Aggeler, Managing Director
BBC Research & Consulting
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Denver, Colorado 80209
phone: 303.321.2547 (X:256) fax: 303.399.0448
aggeler@bbcresearch.com
www.bbcresearch.com

April 29, 2011

Today's Agenda

- What is an Analysis of Impediments to Fair Housing Choice (AI)?
- Methodology to Examine Barriers to Housing Choice in the Kansas City Region
- Identified Impediments to Fair Housing Choice
- Recommended Fair Housing Action Plan

Definition of Fair

FAIR (fa^r);

adj. **1:** free from dishonesty or injustice.

2: proper under the rules.

3: moderately large.

5: likely or promising.

6: bright and sunny.

adv. **1:** in a fair manner.

Fair Housing Protections Stem from Civil Rights Act

- **The promise of the Fair Housing Act, as articulated in 1968 by Senator Walther Mondale, was to create truly <u>integrated</u> and <u>balanced</u> living patterns**

- **HUD in 2011:** Build inclusive and sustainable communities free from discrimination

Definition of an AI

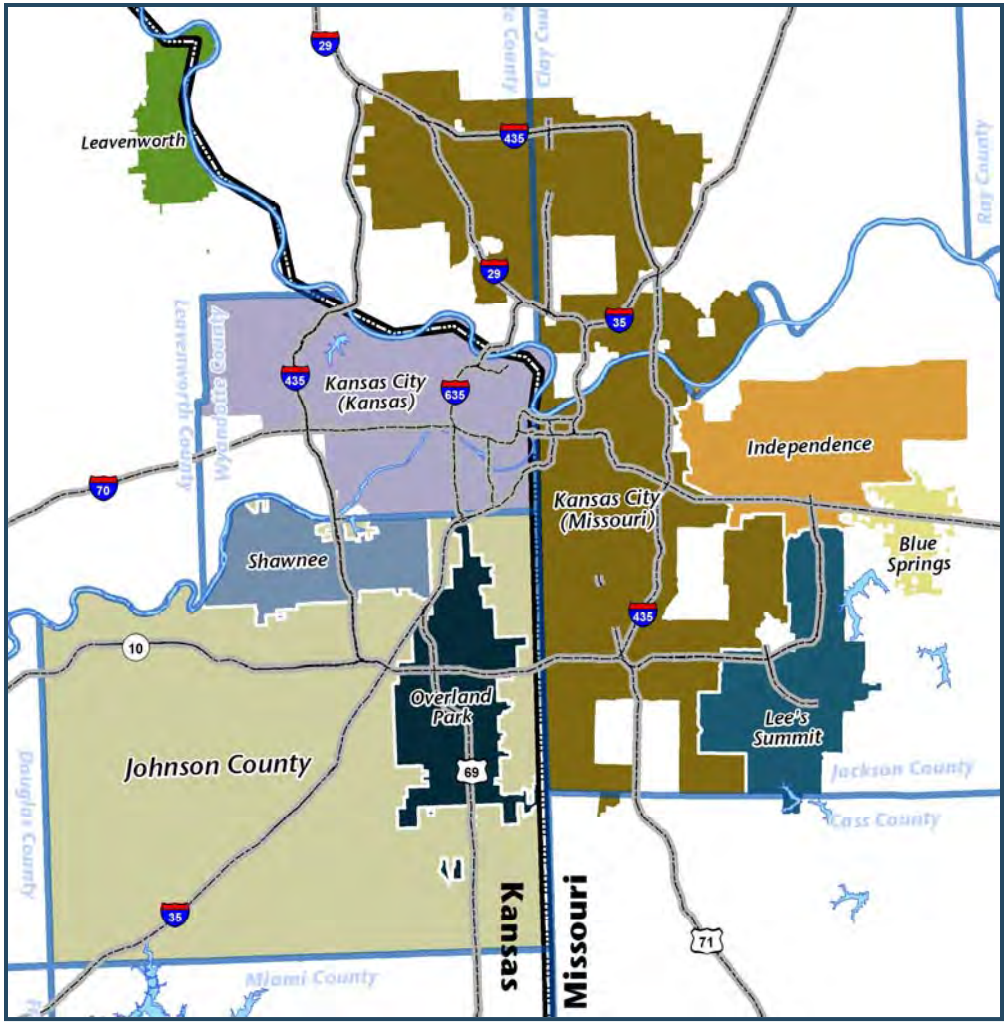
- **An "AI" is an Analysis of Impediments to Fair Housing Choice. Every city, county or state that receives HUD block grant funds is required to complete an AI study every 3 to 5 years.**
- **According to HUD, impediments to fair housing choice are:**
  - Any actions, omissions, or decisions *taken because 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.

Definition of an AI

- **AIs are intended to:**
  - Serve as the substantive, logical basis for Fair Housing Planning;
  - Provide essential and detailed information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates; and
  - Assist in building public support for fair housing efforts.

Kansas City AI Methodology

- **Included Jurisdictions:**
  - State of Kansas
    - Johnson County
    - Kansas City, KS
    - Leavenworth
    - Overland Park
    - Shawnee
  - State of Missouri
    - Blue Springs
    - Independence
    - Kansas City, MO
    - Lee's Summit



Kansas City AI Methodology

- **Community and housing profile.** Population and household characteristics, housing cost, race/ethnic concentration, income concentration, subsidized housing concentration.

- **Private market, fair housing activities and complaint data review.** Analysis of mortgage lending approvals, subprime mortgages (from Home Mortgage Disclosure Act or HMDA data), compliance with the Community Reinvestment Act (CRA), recent legal cases and fair housing complaints and fair housing activity.

- **Policy review and analysis.** Review of city zoning, land use and planning and housing policies pertaining to residential housing for barriers to fair housing, and fair housing concerns.

Kansas City AI Methodology

- **Community input.** Key person interviews, an online and mail survey of real estate professionals and nonprofits, and four community forums.

- **Identification of impediments.**

- **Actions to address past and current impediments.** Recommended Fair Housing Action Plan (FHAP) for the cities in the region to use to address identified impediments.

AI Findings

Kansas City, Missouri (KCMO) and Kansas City, Kansas (KCK) have the highest proportions of African American and Hispanic Residents.

Racial Composition, 2008

Source:
American Community Survey 2006-2008 3-year estimate.

	White Alone	African American	American Indian	Asian	Native Hawaiian	Some Other Race	Two or More Races
Kansas							
Johnson County	461,782	20,087	1,623	19,781	446	9,973	11,031
Kansas City	80,630	39,813	1,145	2,733	21	14,588	3,054
Leavenworth	26,503	5,427	305	355	40	638	1,229
Overland Park	143,945	5,179	489	9,097	0	3,132	3,140
Shawnee	52,509	2,827	163	1,905	49	1,598	1,822
Missouri							
Blue Springs	47,489	1,790	267	527	91	321	1,028
Independence	106,029	4,725	288	1,287	257	2,989	2,945
Kansas City	273,782	124,789	1,698	8,870	826	14,102	11,758
Lee's Summit	79,773	6,966	147	1,622	140	698	2,085

	White Alone	African American	American Indian	Asian	Native Hawaiian	Some Other Race	Two or More Races
Kansas							
Johnson County	88%	4%	0%	4%	0%	2%	2%
Kansas City	57%	28%	1%	2%	0%	10%	2%
Leavenworth	77%	16%	1%	1%	0%	2%	4%
Overland Park	87%	3%	0%	6%	0%	2%	2%
Shawnee	86%	5%	0%	3%	0%	3%	3%
Missouri							
Blue Springs	92%	3%	1%	1%	0%	1%	2%
Independence	89%	4%	0%	1%	0%	3%	2%
Kansas City	63%	29%	0%	2%	0%	3%	3%
Lee's Summit	87%	8%	0%	2%	0%	1%	2%

AI Findings

Hispanic Residents, 2008

Note:

Data on Hispanic residents is not available for Blue Springs in the American Community Survey 2006-2008 3-year estimate.

Source:

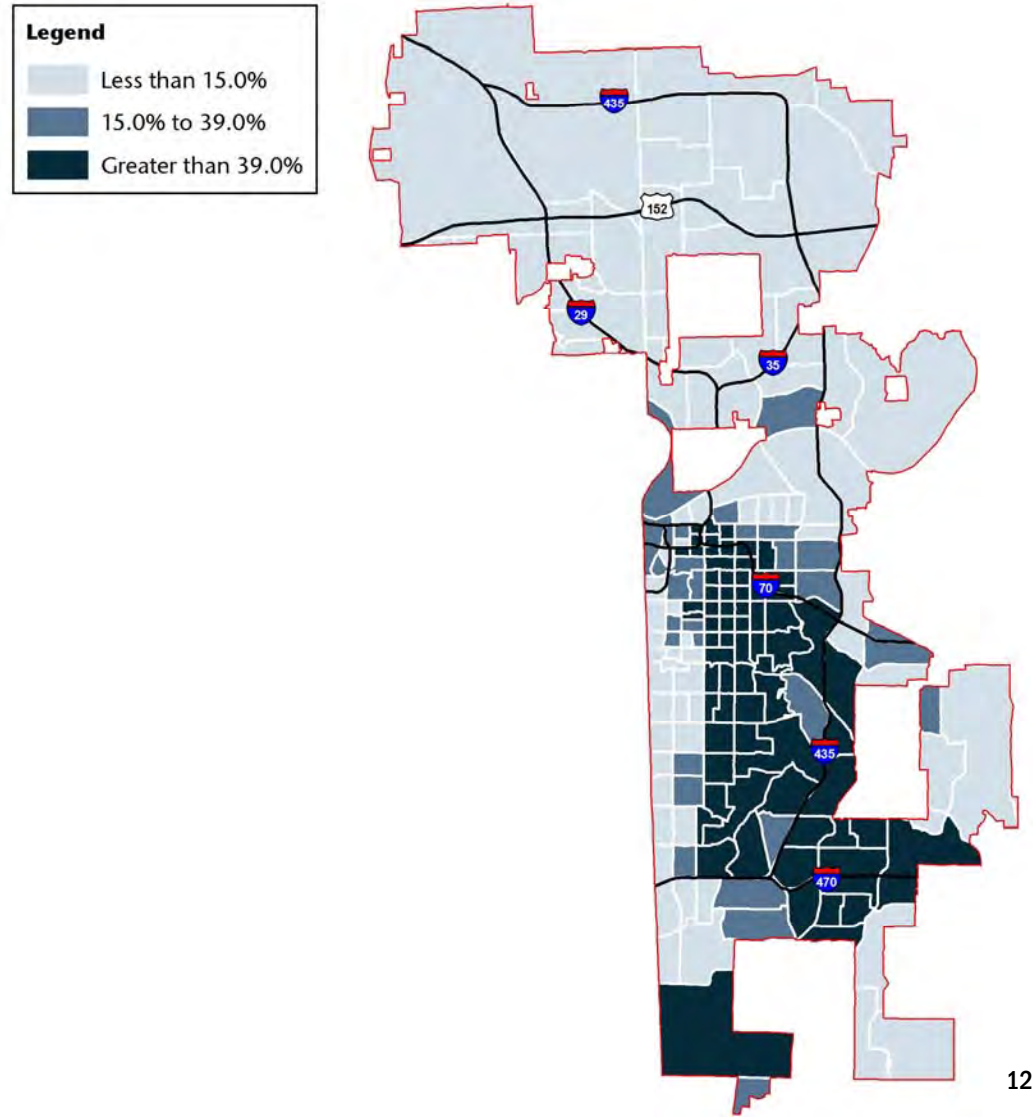
American Community Survey 2006-2008 3-year estimate.

	2000		2008		Percent Growth Between 2000 and 2008
	Number	*Percent of Population*	*Number*	*Percent of Population*	
Kansas					
Johnson County	17,873	4%	30,655	6%	**72%**
Kansas City	24,597	17%	33,761	24%	**37%**
Leavenworth	1,740	5%	2,023	6%	**16%**
Overland Park	5,559	4%	7,404	4%	**33%**
Shawnee	2,092	4%	4,052	7%	**94%**
Missouri					
Blue Springs	1,170	2%	NA	NA	**NA**
Independence	4,010	4%	8,539	7%	**113%**
Kansas City	30,374	7%	40,074	9%	**32%**
Lee's Summit	1,434	2%	2,428	3%	**69%**

AI Findings

Percent African American Residents of Total Population by Census Tract, Kansas City, Missouri, 2009

Source:
Claritas, 2009.



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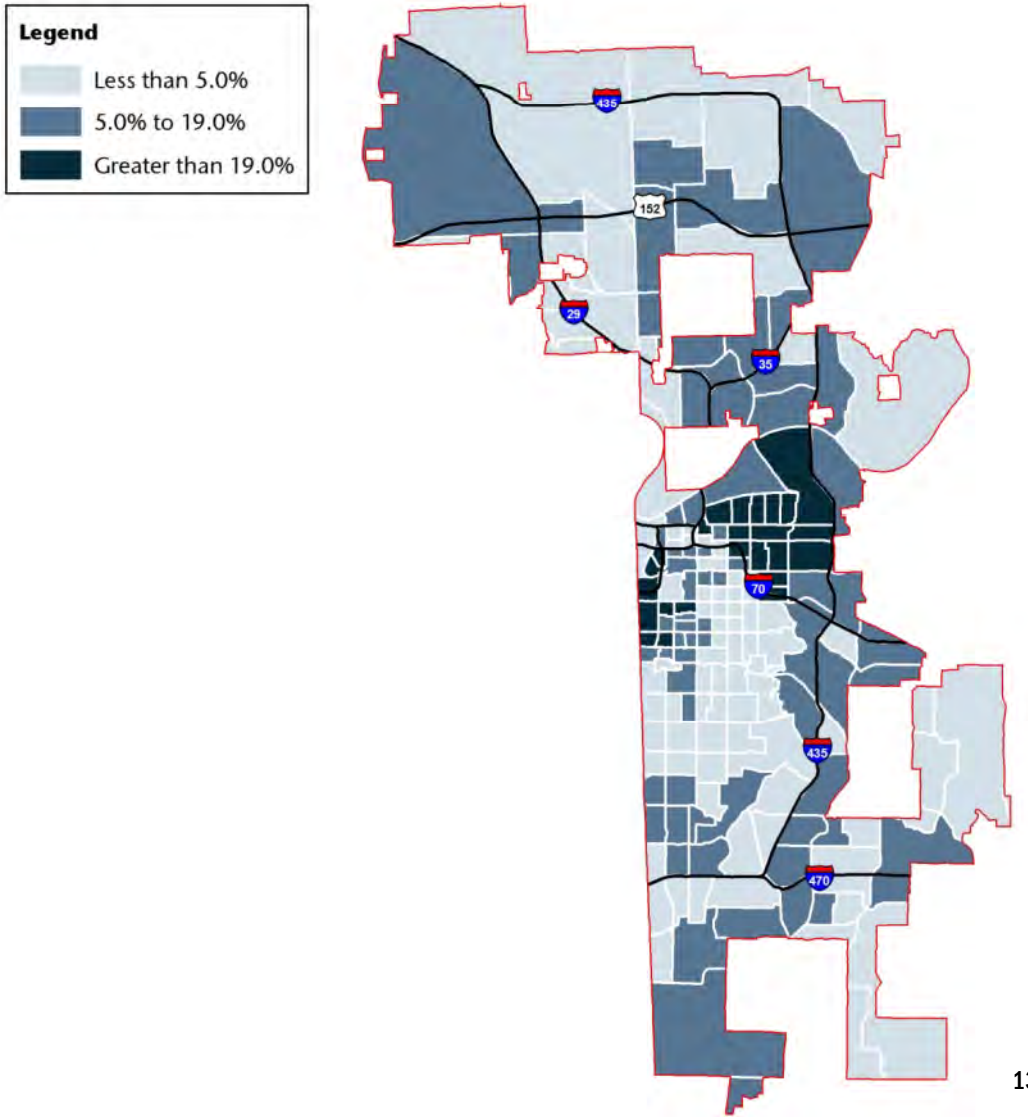

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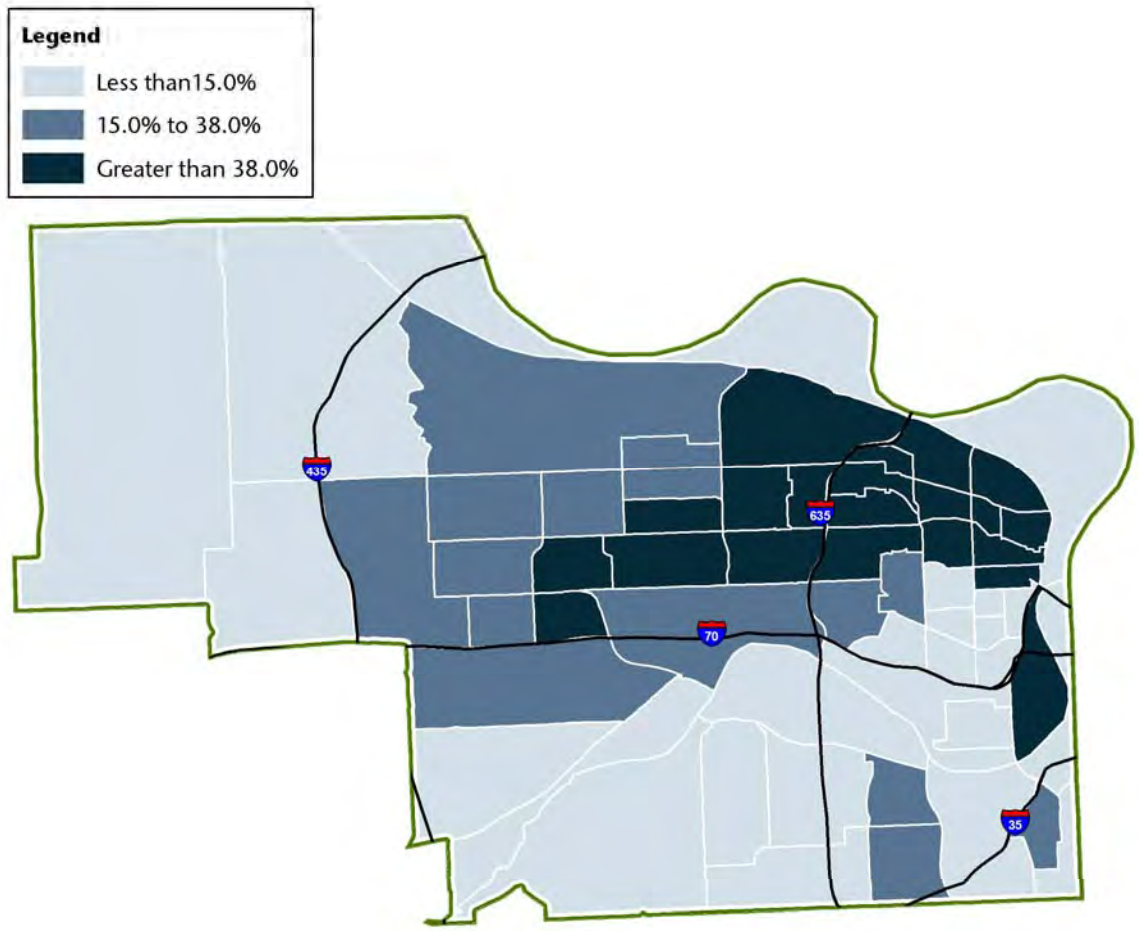

AI Findings

Percent Hispanic Residents of Total Population by Census Tract, Kansas City, Kansas, 2009

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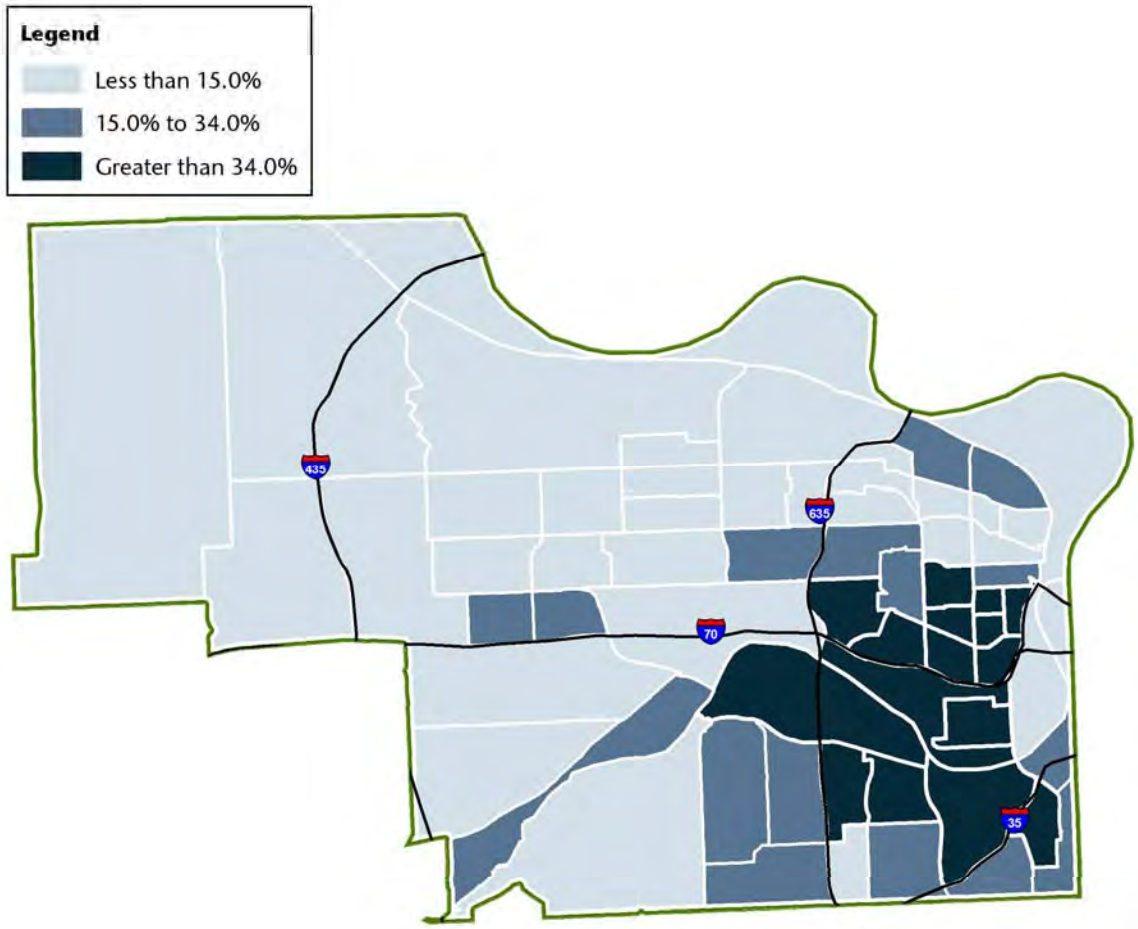
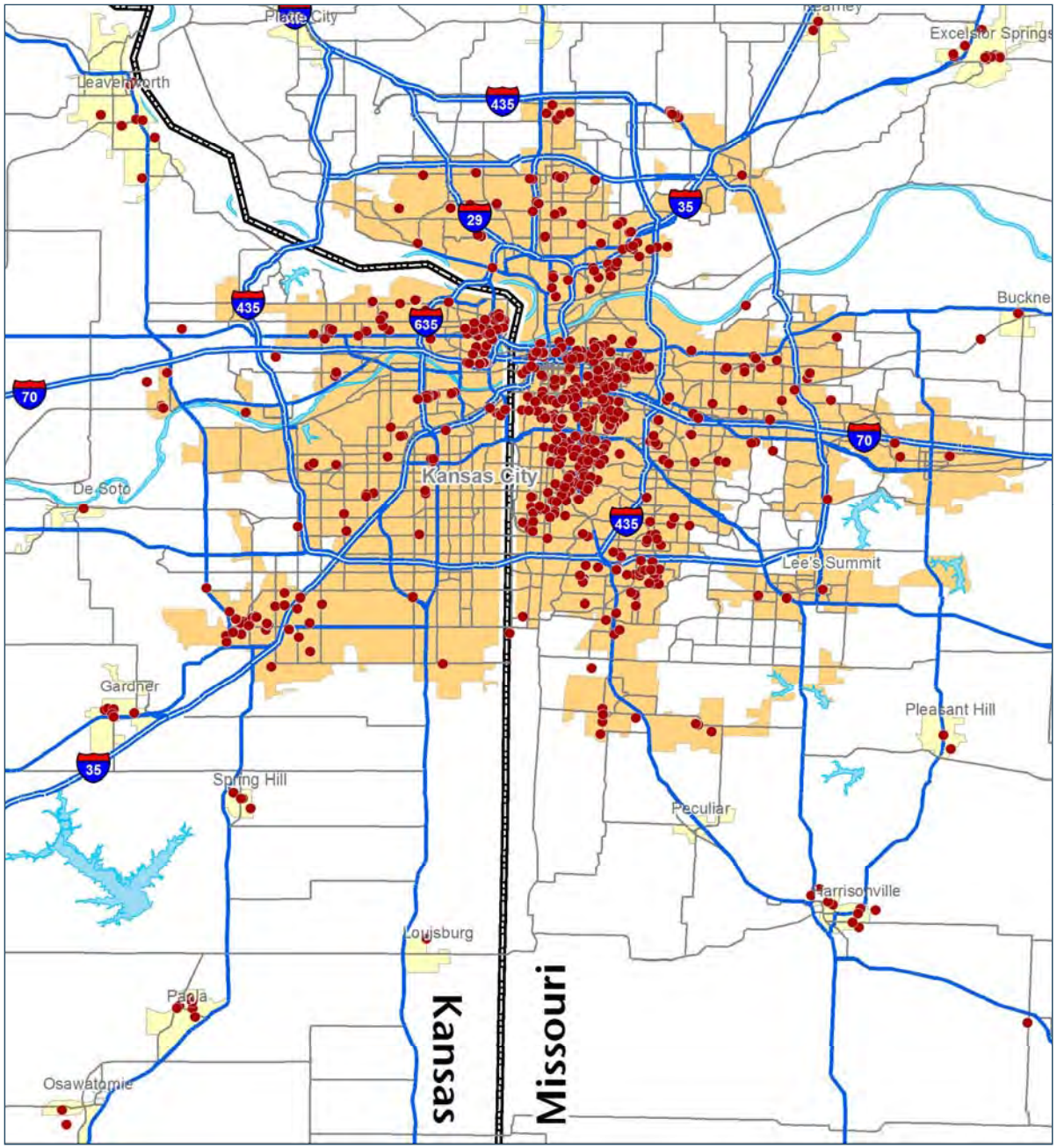


AI Findings

Affordable rental units are heavily concentrated in Kansas City, Missouri…



Public Housing Units and HUD Subsidized Units, Kansas City Region

Source: Claritas, 2009.

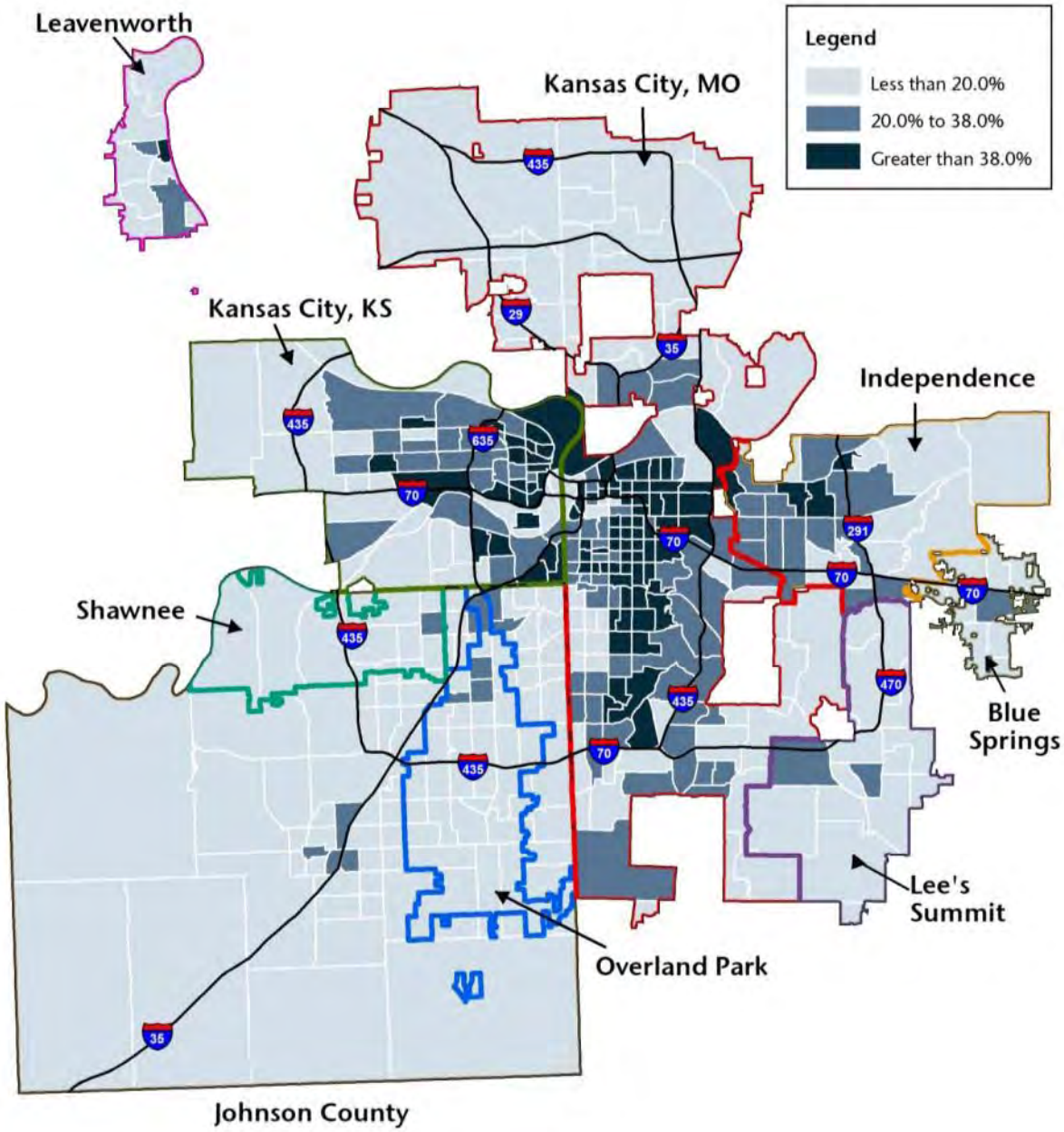
AI Findings

...and low income households are concentrated in KCMO and KCK

Low Income, Kansas City Region, 2010

Source:

BBC Research & Consulting,



AI Findings

Median Contract Rent, 2000 and 2008

Source:

2000 U.S. Census and the American Community Survey 2006-2008 3-year estimate.

	2000	2008	Rental Increase	Percent Change	Annual Renter Income Needed to Afford
Kansas City MSA	**$ 473**	**$ 594**	**$ 121**	**25.6%**	**$23,760**
Kansas					
Johnson County	$ 622	$ 730	$ 108	17.4%	$29,200
Kansas City	$ 386	$ 515	$ 129	33.4%	$20,600
Leavenworth	$ 429	$ 572	$ 143	33.3%	$22,880
Overland Park	$ 681	$ 789	$ 108	15.9%	$31,560
Shawnee	$ 556	$ 644	$ 88	15.8%	$25,760
Missouri					
Blue Springs	$ 543	$ 642	$ 99	18.2%	$25,680
Independence	$ 409	$ 517	$ 108	26.4%	$20,680
Kansas City	$ 445	$ 556	$ 111	24.9%	$22,240
Lee's Summit	$ 561	$ 771	$ 210	37.4%	$30,840

AI Findings

Median Home Value, 2000 and 2008

Source:

2000 U.S. Census and the American Community Survey 2006-2008 3-year estimate.

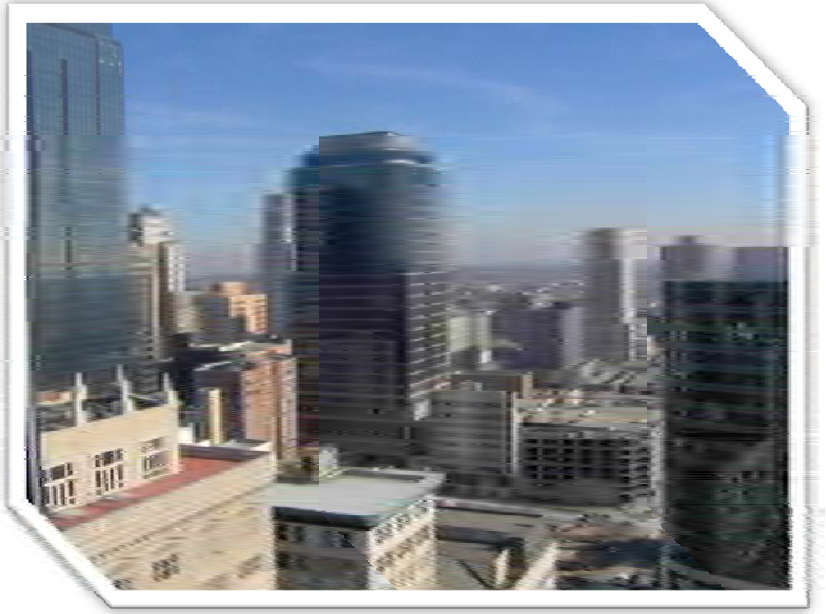
	2000	2008	Percent Change
Kansas City MSA	**$ 104,700**	**$ 104,400**	**-0.3%**
Kansas			
Johnson County	$ 150,100	$ 149,300	-0.5%
Kansas City	$ 52,500	$ 51,900	-1.1%
Leavenworth	$ 75,200	$ 74,400	-1.1%
Overland Park	$ 162,800	$ 160,900	-1.2%
Shawnee	$ 141,700	$ 141,100	-0.4%
Missouri			
Blue Springs	$ 108,300	$ 108,200	-0.1%
Independence	$ 77,000	$ 76,000	-1.3%
Kansas City	$ 84,000	$ 83,300	-0.8%
Lee's Summit	$ 131,500	$ 131,700	0.2%

AI Findings

- **Concentration by race, ethnicity and income may exist because…**
  - People <u>choose</u> to live near people whom they can relate to
  - People <u>choose</u> to be near certain services and amenities
  - There is a lack of affordable housing or services
  - Exclusionary zoning practices
  - There is perceived or real discrimination

AI Findings

- **Operative word is CHOICE**
  - Even if client seems to prefer living near others like them, steering is not okay
  - Every community should offer a range of housing options and choices
  - Services and commercial offerings will differ, or will be tailored to market demand
  - However, basic social supports should exist and be accessible in every community



AI Findings

Are impediments to fair housing choice causing these patterns? In some cases, according to advocates:

Survey Question:

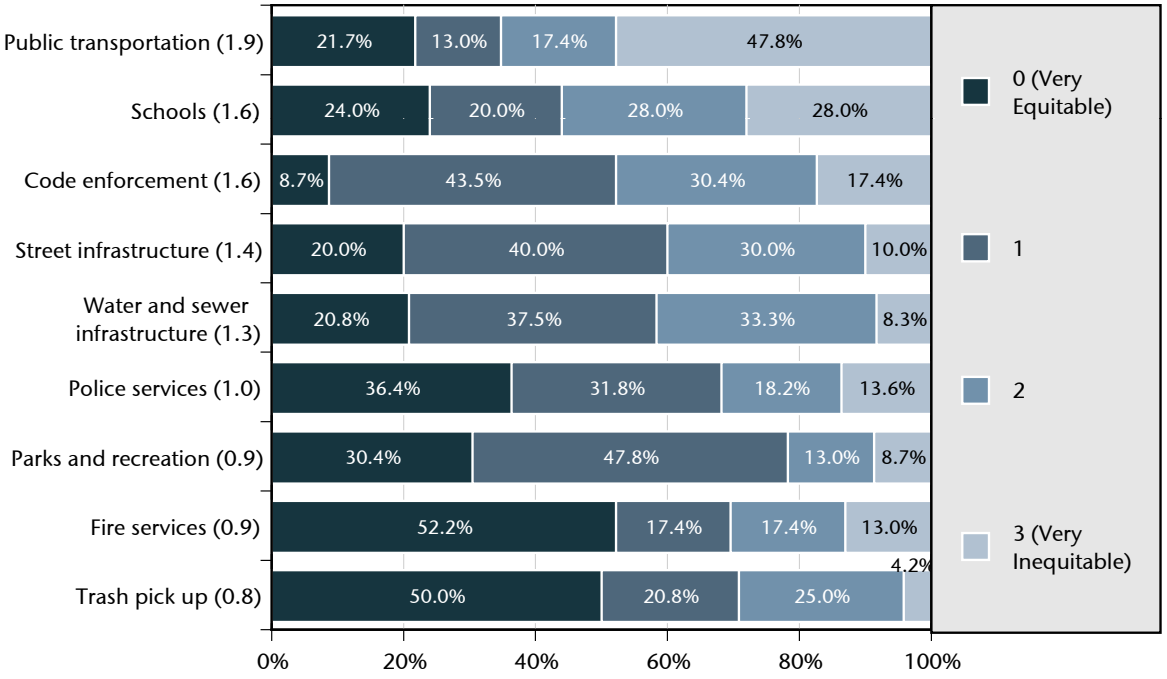
"Rank the degree to which the following services are delivered equitably across neighborhoods in your community."

Notes:

n=23; The average ranking for each category is shown in parenthesis.

Source:

BBC Research & Consulting, December 2010-February 2011 stakeholder survey.



AI Findings

Degree of Seriousness of Potential Barriers, as Identified by Advocate Survey Respondents

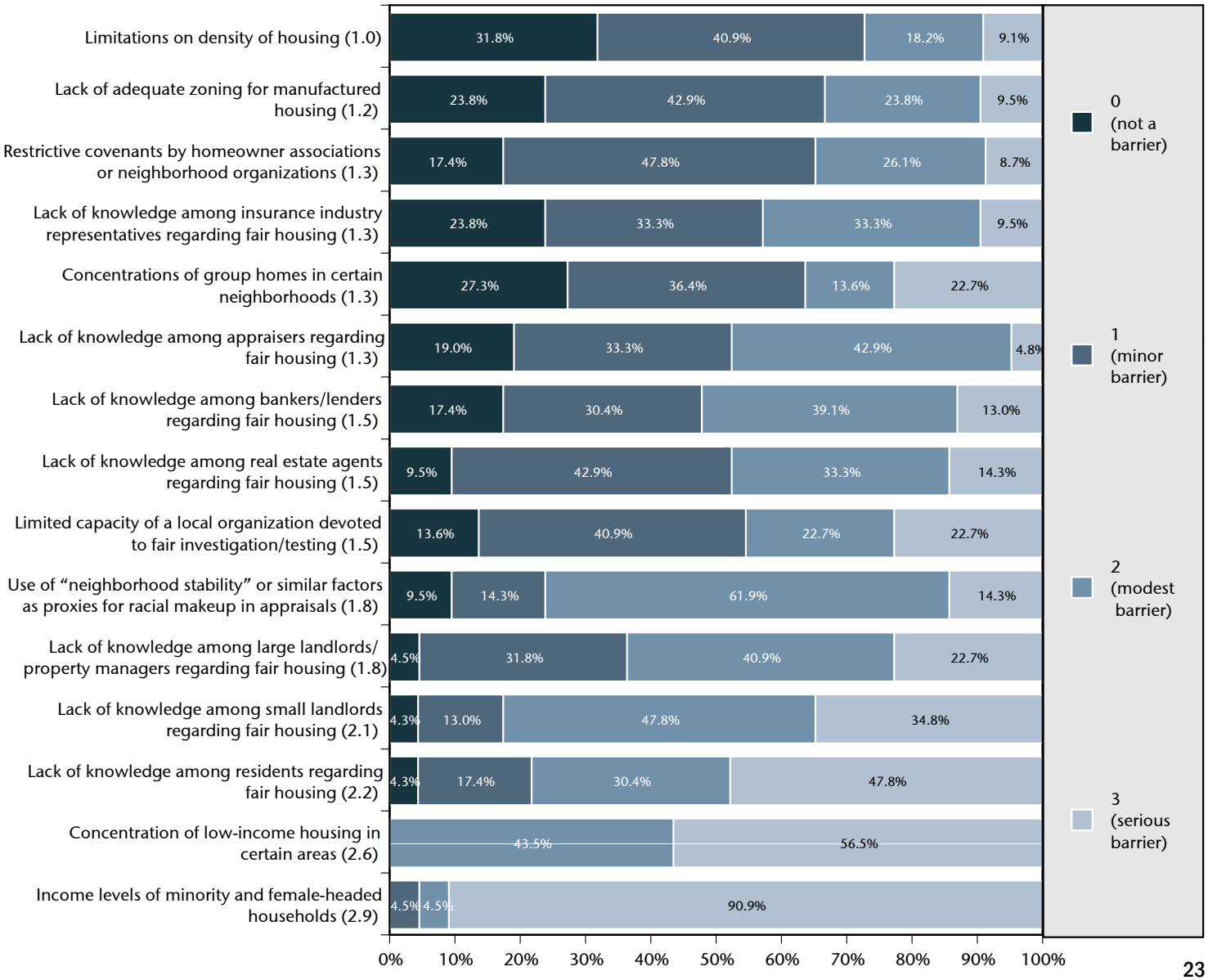
Notes:

n=23;

The average ranking for each category is shown in parenthesis.

Source:

BBC Research & Consulting, December 2010-February 2011 stakeholder survey.



AI Findings

Ability to access credit is also a concern.

Action Taken on Loan Application, Study Area, 2009

	Application Approved but Not Accepted	Application Denied	Application Withdrawn by Applicant	File closed for Incompleteness	Loan Originated	Total Number of Loans
Kansas City MSA	**5.0%**	**16.1%**	**12.3%**	**2.4%**	**64.3%**	
Kansas						
Johnson County	4.6%	11.3%	11.5%	1.9%	70.7%	39,645
Kansas City	4.9%	17.2%	11.5%	2.7%	63.7%	11,867
Leavenworth	4.2%	16.9%	10.6%	2.1%	66.2%	2,210
Overland Park	4.7%	10.9%	11.7%	2.0%	70.8%	17,610
Shawnee	4.6%	13.1%	11.7%	2.1%	68.5%	8,499
Missouri						
Blue Springs	6.3%	18.8%	0.5%	2.7%	71.6%	4,240
Independence	5.2%	20.0%	13.6%	2.6%	58.6%	9,129
Kansas City	5.2%	17.4%	12.6%	2.5%	62.3%	50,947
Lee's Summit	5.2%	13.7%	12.8%	2.4%	65.9%	10,826

Source: Home Mortgage Disclosure Act (HMDA), 2009.

AI Findings

Result of Mortgage Loan Applications by Race/Ethnicity, Johnson County, Kansas, 2009

	Loan Originated	Application Approved but Not Accepted	Application Denied	Application Withdrawn by Applicant	File closed for Incompleteness
Johnson County					
African American	60.2%	4.5%	18.6%	13.0%	3.7%
White	73.7%	4.5%	10.2%	9.9%	1.7%
Hispanic	65.2%	5.4%	15.4%	12.0%	2.0%
Not Hispanic	73.1%	4.6%	10.4%	10.1%	1.8%
Racial/Ethnic Comparisons					
African American/White	-13.5%	-0.1%	8.4%	3.1%	2.0%
Hispanic/Not Hispanic	-7.9%	0.8%	5.0%	1.9%	0.1%

Source: FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

AI Findings

Result of Mortgage Loan Applications by Race/Ethnicity, KCK, 2009

	Loan Originated	Application Approved but Not Accepted	Application Denied	Application Withdrawn by Applicant	File closed for Incompleteness
Kansas City, KS					
African American	47.6%	6.3%	28.6%	11.3%	6.3%
White	68.1%	4.8%	14.5%	10.3%	2.3%
Hispanic	48.7%	5.9%	29.5%	13.0%	2.8%
Not Hispanic	67.1%	4.9%	14.9%	10.4%	2.7%
Racial/Ethnic Comparisons					
African American/White	-20.5%	1.5%	14.2%	0.9%	3.9%
Hispanic/Not Hispanic	-18.4%	1.0%	14.6%	2.6%	0.2%

Source: FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

AI Findings

Result of Mortgage Loan Applications by Race/Ethnicity, Leavenworth, Kansas, 2009

	Loan Originated	Application Approved but Not Accepted	Application Denied	Application Withdrawn by Applicant	File closed for Incompleteness
Leavenworth					
African American	57.0%	7.0%	23.7%	10.5%	1.8%
White	68.7%	4.1%	15.8%	9.4%	1.9%
Hispanic	57.4%	6.6%	19.7%	14.8%	1.6%
Not Hispanic	68.3%	4.3%	16.0%	9.3%	2.1%
Racial/Ethnic Comparisons					
African American/White	-11.7%	2.9%	7.9%	1.1%	-0.2%
Hispanic/Not Hispanic	-10.9%	2.2%	3.6%	5.4%	-0.4%

Source: FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

AI Findings

Result of Mortgage Loan Applications by Race/Ethnicity, Overland Park, Kansas, 2009

	Loan Originated	Application Approved but Not Accepted	Application Denied	Application Withdrawn by Applicant	File closed for Incompleteness
Overland Park					
African American	58.6%	4.7%	16.9%	16.3%	3.4%
White	73.9%	4.5%	9.9%	10.0%	1.7%
Hispanic	66.8%	4.5%	14.5%	11.9%	2.4%
Not Hispanic	73.1%	4.6%	10.0%	10.4%	1.8%
Racial/Ethnic Comparisons					
African American/White	-15.3%	0.3%	7.1%	6.3%	1.6%
Hispanic/Not Hispanic	-6.3%	-0.2%	4.5%	1.5%	0.5%

Source: FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

AI Findings

Result of Mortgage Loan Applications by Race/Ethnicity, Shawnee, Kansas, 2009

	Loan Originated	Application Approved but Not Accepted	Application Denied	Application Withdrawn by Applicant	File closed for Incompleteness
Shawnee					
African American	60.0%	7.1%	17.9%	10.7%	4.3%
White	71.1%	4.7%	12.1%	10.1%	2.0%
Hispanic	59.4%	5.7%	22.8%	10.7%	1.4%
Not Hispanic	70.8%	4.8%	12.0%	10.2%	2.1%
Racial/Ethnic Comparisons					
African American/White	-11.1%	2.4%	5.8%	0.7%	2.2%
Hispanic/Not Hispanic	-11.3%	0.9%	10.7%	0.4%	-0.7%

Source: FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

AI Findings

Result of Mortgage Loan Applications by Race/Ethnicity, Blue Springs, Missouri, 2009

	Loan Originated	Application Approved but Not Accepted	Application Denied	Application Withdrawn by Applicant	File closed for Incompleteness
Blue Springs					
African American	62.2%	7.3%	19.5%	8.5%	2.4%
White	65.8%	5.5%	15.3%	11.1%	2.3%
Hispanic	52.2%	7.8%	24.4%	12.2%	3.3%
Not Hispanic	65.4%	5.6%	15.7%	11.0%	2.3%
Racial/Ethnic Comparisons					
African American/White	-3.6%	1.8%	4.2%	-2.6%	0.2%
Hispanic/Not Hispanic	-13.2%	2.2%	8.8%	1.2%	1.0%

Source: FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

AI Findings

Result of Mortgage Loan Applications by Race/Ethnicity, Independence, Missouri, 2009

	Loan Originated	Application Approved but Not Accepted	Application Denied	Application Withdrawn by Applicant	File closed for Incompleteness
Independence					
African American	55.9%	6.2%	25.5%	11.5%	0.9%
White	62.6%	5.3%	17.7%	11.8%	2.7%
Hispanic	56.8%	4.0%	25.2%	13.3%	0.7%
Not Hispanic	61.9%	5.4%	18.2%	11.8%	2.7%
Racial/Ethnic Comparisons					
African American/White	-6.7%	0.9%	7.8%	-0.2%	-1.8%
Hispanic/Not Hispanic	-5.0%	-1.5%	7.0%	1.5%	-2.0%

Source: FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

AI Findings

Result of Mortgage Loan Applications by Race/Ethnicity, KCMO, 2009

	Loan Originated	Application Approved but Not Accepted	Application Denied	Application Withdrawn by Applicant	File closed for Incompleteness
Kansas City, MO					
African American	49.6%	6.8%	33.5%	5.9%	4.2%
White	67.4%	5.1%	14.4%	10.8%	2.4%
Hispanic	52.5%	6.0%	25.8%	12.8%	2.9%
Not Hispanic	65.4%	5.2%	15.7%	11.2%	2.5%
Racial/Ethnic Comparisons					
African American/White	-17.8%	1.7%	19.2%	-4.9%	1.8%
Hispanic/Not Hispanic	-12.8%	0.8%	10.1%	1.6%	0.3%

Source: FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

AI Findings

Result of Mortgage Loan Applications by Race/Ethnicity, Lee's Summit, Missouri, 2009

	Loan Originated	Application Approved but Not Accepted	Application Denied	Application Withdrawn by Applicant	File closed for Incompleteness
Lee's Summit					
African American	57.6%	6.8%	21.2%	11.7%	2.7%
White	69.2%	5.2%	12.1%	11.2%	2.3%
Hispanic	59.6%	2.5%	23.6%	10.6%	3.7%
Not Hispanic	68.4%	5.3%	12.6%	11.3%	2.3%
Racial/Ethnic Comparisons					
African American/White	-11.6%	1.6%	9.1%	0.5%	0.4%
Hispanic/Not Hispanic	-8.8%	-2.8%	11.0%	-0.8%	1.4%

Source: FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

Identified Impediments: Regional

Regional Impediment No. 1. There is no coordinated effort to mitigate fair housing barriers and raise awareness of fair housing in the region. Each community in the region addresses fair housing education, outreach and enforcement independently and in some cases, differently. Some communities have a Human Rights Commission that oversees fair housing complaints; some refer residents seeking fair housing information to their City Clerk; two communities have the authority to enforce the Federal Fair Housing Act; some communities refer residents to HUD.
A resident's options differ depending on which community in which they reside.

In the spirit of creating a unified government system, there should be more coordination among communities and, ideally, one umbrella organization that is conducting fair housing education and outreach activities regionally.

Identified Impediments: Regional

Regional Impediment No. 2. Information about fair housing is difficult to find and can be confusing. Residents in the public forums conducted for this study said they did not know how to file a complaint or where to go to seek out fair housing information. Social service and housing providers who completed a fair housing survey for this study said most of their clients "do nothing" when faced with housing discrimination. A review of the jurisdictions' websites found inconsistency in how fair housing information was communicated.

It should be noted, however, that in the fair housing survey they completed, real estate professionals identified few barriers related to lack of knowledge of fair housing issues in the real estate community.

Identified Impediments: Regional

Regional Impediment No. 3. KCMO contains high concentrations of minority and low income households. KCMO houses the majority of the region's minority and low income populations: the city held 60% of the region's African Americans and 46% of the region's households earning less than $25,000 per year. This compares to 33% of the region's population overall.

The region needs to provide more opportunities for racial and ethnic minorities and low income households to live in areas other than KCMO if they choose to.

Regional Impediment No. 4. KCMO has a disproportionate number of low rent units. An examination of the geographic location of the region's public housing units and other HUD subsidized housing shows a significant concentration of units in KCMO. More than half (51%) of all of the region's public housing units and vouchers are provided by the Housing Authority of KCMO.

The region needs to provide more opportunities for very low income renters to live in areas other than KCMO if they choose to.

Identified Impediments: City

City Impediment No. 1. Residents experience discrimination. Complaint data and a survey of stakeholders provide evidence that residents in the region experience housing discrimination. All cities have had a share of the 577 complaints filed in the past 5 years (although in some cases, city officials were unaware that complaints had been filed).

Share and Nature of Complaint by City, August 2005 through October 2010

	Share of Study Area Complaints	Race	Disaility	Gender	Family Status	Retaliation	Other
Kansas City MSA		39%	31%	9%	6%	5%	10%
Kansas							
Kansas City	60%	37%	28%	11%	5%	7%	12%
Independence	10%	33%	47%	5%	4%	5%	5%
Blue Springs	2%	47%	33%	0%	13%	7%	0%
Lee's Summit	2%	56%	25%	0%	13%	0%	6%
Missouri							
Kansas City	18%	49%	24%	8%	6%	2%	10%
Leavensworth	1%	22%	33%	11%	22%	0%	11%
Overland Park	7%	35%	42%	13%	4%	4%	2%
Shawnee	3%	35%	50%	5%	0%	5%	5%

Source:

HUD's Kansas City Kansas Regional Office of Fair Housing and Equal Opportunity (FHEO).

Identified Impediments: City

City Impediment No. 2. African Americans and Hispanics have much higher loan denial rates than Whites and Non-Hispanics. In 2009, there were approximately 117,700 mortgage loan applications made in the Kansas City MSA. For the region overall, 64% of loans were approved and 16% denied (the others were withdrawn by the applicants, closed for incompleteness, etc).

Loan denial rates were much higher for African American and Hispanic applicants across all communities.

Identified Impediments: City

City Impediment No. 3. Cities could improve some aspects of their zoning and land use regulations. Section V of this AI contains a comprehensive review of the participating jurisdictions' land use and housing policies, including those of the public housing authorities. Although the review did not find egregious violations of the Federal Fair Housing Act, it did identify areas that may cause barriers to affordable housing development. These include:

- No jurisdictions provide formal incentives to encourage the development of affordable and mixed-income housing.
- Not all housing authorities allow residents to apply for public housing units and/or Section 8 vouchers by mailing in an application or completing an application online. Such policies can prevent persons with disabilities from fairly accessing housing.
- Three public housing authorities have fewer than 5% of their public housing units that are accessible.
- Development fees in Johnson County, and, to a lesser extent, Leavenworth and Blue Springs, are high relative to other jurisdictions.
- The Consolidated Plans of Overland Park, Shawnee and KCMO do not contain the cities' anti-displacement and relocation policies.
- Shawnee requires a special permit for group homes (all of the other jurisdictions permit by right).

Identified Impediments: City

City Impediment No. 4. In all but one city, residents have 180 days or less to file complaints. Alleged victims have one year from the date of discrimination to file a fair housing complaint with HUD. In all but one of the jurisdictional ordinances (Blue Springs, which has no time limit) the period is much shorter, ranging from 60 to 180 days. It has been argued at the federal level that HUD's 1 year statute of limitation is too short to allow identification of certain fair housing violations, including predatory lending activities (e.g., some very high cost loans offer teaser rates during the first year and then reset after one year).

During the public input process, many participants stated that the first thing they would do if faced with discrimination is "move/find another unit" and worry about filing a complaint later. A 60 day window during which to file a complaint may not allow alleged victims enough time to file a complaint if they are unaware who to contact and are seeking out new housing after experiencing discrimination. In addition, a short filing window does not allow for the detection of many fair lending violations.

All of the cities covered in this AI should extend time period for which residents can file fair housing complaints to at least 1 year.