



# **Analysis of Impediments to Fair Housing Choice**

**(2019)**

**DRAFT**



# City of Lee's Summit

## Analysis of Impediments to Fair Housing Choice

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The City of Lee's Summit is located in Eastern Jackson County extending south into Cass County in the southeastern suburb of the Kansas City Metropolitan Area, as shown in the map below. The communities immediately adjacent to the City include Kansas City, Missouri, Raymore, Grandview, Unity Village, Raytown, Independence, Blue Springs, Greenwood and Lake Winnebago. With a total geographic area of about 66 square miles, the City's current estimated population is 97,135, the third largest cities in the metro area on the Missouri side of the state line.



The growth pattern of the community has also resulted in some distinctive patterns of housing and population distribution. One of the easiest to identify is that majority of the homes in Census Tracts 180.00 and 137.03 are older and smaller homes compared to other areas of the City. The recent Census data provided by HUD also indicates that the percentages of low-to-moderate income population by Census block group above 50% of its total population coincide with this pattern, as shown in the map generated from



HUD GIS mapping system. However, from a community history and growth perspective, this location pattern is understandable.

## Process Summary

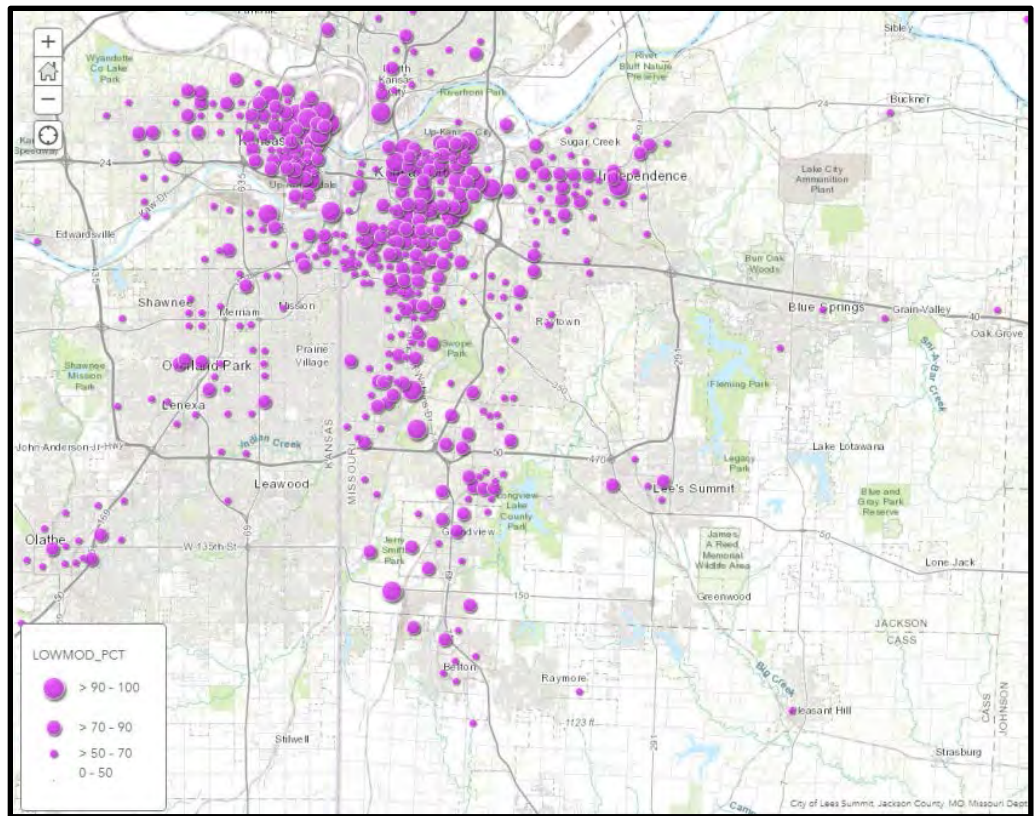
To conduct this AI, the City developed a comprehensive community engagement process, which allows the general public to participate in identifying fair housing choice issues and barriers to fair housing choice and fair access to opportunities and community and regional assets. This process included the following steps and events:

- Preparation and planning;
- Public awareness;
- Public consultation;
- Public participation in identifying barriers to fair housing choice;
- Research, data collection and analysis;
- Presentation of results on barriers;
- Public participation in developing goals and strategies to address major barriers to fair housing choice;
- Drafting the AI plan;
- Public review and comment on the plan draft; and,
- Public hearing and plan adoption.

The entire process lasted about 20 months. Public participation was a critical part of the process and the public was given opportunities to be engaged in different ways at different times throughout the process.

## Background Analysis Summary

The purpose of the background study is analyze the collected data (numerical and non-numerical) from all available sources for trends, patterns, or clues related to concentration of poverty, segregation of protected class, and barriers to fair housing choice and opportunities both at the local level and regional level. The study



Map 3. Map 3. Source for % lowmod block groups

covers demographic characteristics and trends, population distribution and change by demographic characteristics, housing characteristics and trends, housing affordability, comparison of housing cost burdens, economic status of households and labor force, access to community assets and opportunities, public laws, regulations, policies, programs and investments.

### ***Demographic and Housing Summary***

Lee's Summit has grown in population from 8,267 in 1960 to about 98,000 in 2018 and in housing from 2,803 dwelling units to about 39,000 during the same period. The racial/ethnic composition of the Lee's Summit population has changed from 3.6% non-White to 6.1% non-White from 1990 to today, suggesting a significant increase in non-White population. The City's population today is more diverse than about three decades ago. Black, non-Hispanic and Hispanic population has the highest growth than other racial and ethnic groups.

**Analyzing Concentration/Segregation/Integration Patterns** – The geographic distribution of the population today suggests no concentration or segregation of people of the same race/ethnicity and the pattern represents a well-integrated community of all races and ethnic groups in the City. However, there are areas of concentration and segregation by race and ethnicity in the region, especially in Kansas City, Missouri and Kansas City, Kansas.

**Analyzing Population/Household/Family Changes** – Lee's Summit population has been relatively stable in terms of gender and age distribution patterns between 1990 and today, as compared to the Kansas City Metro Area. Household sizes have been dropping at a moderate pace and family households with children increased during the 90's and have been decreasing since then. Persons with disabilities have been increasing among all age groups with majority of the disabilities fall under the category of ambulatory difficulties.

**Analyzing Economic Characteristics of Population, Households and Families** – The study analyzes the job market, labor force employment status, household income, poverty status, and household cost burdens for housing. Lee's Summit is considered one of the wealthy communities in the metropolitan region, with a higher educational attainment level, a higher median household income, a lower poverty rate, a lower unemployment rate and a good local economy. However, the Census statistics suggest that slightly above one third (1/3) of Lee's Summit households under the HUD's low-to-moderate income category (80% of the area's median household income of \$80,500). Around 22% of the households fall under the low to very low income category (50% and below of the area's median household income). About 4% of Lee's Summit families and 6% of Lee's Summit population are reported to be living below the poverty line. Black persons are more likely to be unemployed than people of other races.

**Analyzing Housing and Affordability** – Lee's Summit was founded 150 years ago along the Union Pacific railroad where today's CBD is located. The City has been growing outwards since then. This outward growth pattern determines that the central areas of the City are predominantly of older neighborhoods with older homes with limited amenities whereas newly developed areas have newer and more modern homes with convenient access to amenities. It is also true that older homes tend to be smaller and in a lower price range. Newer subdivisions and homes have been built at much higher price ranges. Recent housing construction in the area suggests that majority of the homes built are in the price range of \$300,000 to \$600,000. In general, older homes in older neighborhoods are more affordable than those in the newer subdivisions (based on the most recent county

assessor's data). In today's housing market, housing prices are becoming less and less affordable to many households that consider moving from renters to homeownership and many of them are priced out of the buyer's market.

Renter-occupied housing, normally in a form of a high-density multi-story apartment, has been developed primarily in the older neighborhoods in and close to the old town area. In recent years, apartments have been constructed further out in the new growth areas, almost exclusively in market rent ranges. Like owner-occupied homes, apartments in older areas tend to be more affordable than those in the new growth areas. Nonetheless, with rents rapidly rising, they are becoming less and less affordable to many households and families. The recent housing study completed for the Lee's Summit Housing Authority came to the same conclusion.

Census statistics indicate that many families and households in Lee's Summit spend more than 30% of their annual household income to cover the cost of housing. For some of them, it can be a lot higher. Higher housing cost forces families to choose among the most basic necessities. Based on the AFFH-T data, the percentage of Hispanic households doubles the White, Non-Hispanic households that experience severe housing cost burdens. The percentage of Black, Non-Hispanic households experiencing severe housing cost burdens is slightly higher than White, Non-Hispanic households. Similar patterns can be seen in households with housing problems and deficiencies.

**Analyzing Publicly Supported Housing** – HUD defines Publicly Supported Housing to include four types of housing establishments: Public Housing, Project-based Section 8 Housing, Other Multifamily Housing, and Housing Units Tied to the Housing Choice Voucher Program. Lee's Summit has all these types except Other Multifamily Housing with a total number of 823 housing units. Lee's Summit Housing Authority operates 116 public housing units in two separate housing establishments: Lee Haven and Duncan Estates. Project-based Section 8 includes a total of 314 units in three apartment establishments: Sage Crossing Apartments, Ashbrooke Apartments and John Calvin Manor, and Housing Choice Voucher Program was reported to include 393 housing units in Lee's Summit. It was also reported that 27.5% of Public Housing residents have disabilities, 18% for Project-based Section 8 housing and 14% for Housing Choice Voucher holders.

**Analyzing Mortgage Loan Applications** – The Federal Home Mortgage Disclosure Act (HMDA) requires lending institutions to report public loan data. Mortgage application statistics from 2015 to 2017 were analyzed to identify patterns of loan approvals and denials based on the applicants' demographic background. The HMDA data reveals that a pattern where loan approval rates for Whites and Asians are above average whereas the other racial/ethnic groups are below average. However, the data available is inconclusive to help establish a pattern of discrimination or non-discrimination in loan approvals because there have been so many variables and factors involved in the decision-making process for any given loan application.

**Analyzing Discrimination Complaints** – Statistics were obtained from Missouri Commission on Human Rights regarding filed discrimination complaints for years 2013 through 2018. During these years, residents of Lee's Summit filed a total of 21 discrimination complaints with Missouri Commission on Human Rights, 8 of which were Handicap (not ADA) related, 1 Familial Status related, 1 Gender related, and 11 Race related. No further details were provided by the Commission regarding these complaints and actions taken.

## Public Policies and Practices Summary

The purpose of this review by the City's Law Department is to identify any areas in the City's codes, policies and regulations that could serve as an impediment or barrier to Fair Housing Choice and availability within the City. Here is a high level summary of Law Department review:

**Table 1. Summary of Law Department Review**

Regulations, Policies and Procedures	Section(s)	Reference of Specific Content	Potential Impediment/Barrier?	Reasoning	Recommended Action
Unified Development Ordinance (UDO) Definition of Family	2.116	Definition of Family	May be read too narrowly	Not clear on number of blood or marriage related people who may reside with two unmarried adults	Issue an interpretation consistent with FHA
UDO Parking	Table 12-1	Parking for residential uses	Requires two enclosed for single family	May result in fewer single family choices due to costs	Review past history to determine if has impacted choice
UDO Buffers and Screening	14.020, 14.170-14.180	Requirements for plans, installation and maintenance of buffers, etc.	buffers, berms and landscaping blocking access	Typically no pedestrian access through these areas, causing difficulty in access for disabled, increase costs	Review patterns and allow for accommodations if accessible units are available and to allow for a path of travel
UDO requirement for PDP and FDP	4.300 - 4.400; 16.060	Requirements for preliminary and final development plans	Increase cost even for single family and modifications from plat requirements require a PDP from Council or the Board of Zoning Adjustments	Increase in costs for development linked in other communities to barriers	Review need for such plans given possible restriction to housing choices and access
UDO Article 16 - Subdivisions	5.030.C; 5.270 Table 5-2; 5.280	Yard requirements, minimum lot size, minimum setbacks Table 5-3 and 5-5	Set lot sizes and setbacks may increase costs of construction and infill which reduces housing choices for the lower income recipients and people with disabilities		Review for lack of applications for housing affordability and accessible dwellings choices

The current UDO supports housing types that are affordable for all segments of the City. However, the identified areas of the code as listed above have the potential to be an impediment to fair housing choice. No other city codes, regulations and standards have been found to contribute to potential impediments.

## Disparities in Access to Opportunity Summary

The areas of opportunities examined include access to quality education, access to employment/jobs, environmental health, access to walkable environment and access to community assets and amenities. The purpose of this analysis is to identify any gaps in access to these facilities, services and opportunities due to demographic differences.

HUD uses School Proficiency Index to rank Census Block Groups as percentiles at the state level. In the regional context, Lee's Summit generally has higher index scores than its neighboring cities. In Lee's Summit, the areas in and around the downtown and the old town area tend to have lower index scores than areas further away. This

corresponds to areas of lower housing costs and lower household income levels. No other correlations have been identified. The levels of access to public school systems are largely determined by the location of residency of the student.

Access to employment is another important measure in understanding of fair housing choice. The analysis examines regional and local labor force, job to worker ratio, job proximity, and work related commute patterns. Based on the most Census data, Lee's Summit maintains a well-educated civilian labor force and a higher labor force participation rate as compared to the metro region as a whole. MARC analysis suggests that Lee's Summit has a relatively well-balanced job-to-worker ratio. AFFH-T data on Job Proximity reveals no noticeable pattern of imbalance between job proximity index scores and demographic characteristics locally. The land use pattern in Lee's Summit depicts a picture of employment opportunities being primarily concentrated in the central area of the City along major highways and in CBD.

Lee's Summit is located within the Kansas City Metro Area and, as such, it enjoys a convenient access to regional job markets as well as a regional labor pool. The Census Bureau's On the Map web application allows us to see the work related commute patterns for each city or each Census Tract. Lee's Summit has more workers to commute to work outside the City limits than jobs taken by workers commuting from outside Lee's Summit. Only 20% of Lee's Summit workers also work in Lee's Summit. This mutually supportive and competitive landscape of labor and employment can be both beneficially and challenging.

Analysis of population in terms of their levels of exposure to environmental hazards (natural or man-made) to human health is provided by HUD AFFH-T. Its Environmental Health Index on the Census Tract level shows a general pattern of the northern half of the City having higher index score than the southern half, partly due to the fact that the northern half of the City is more developed than the south. There is no correlation between higher levels of environmental hazards and demographic characteristics.

Fair access to community and regional assets is also analyzed in the areas of walkability, distribution and accessibility of public facilities, infrastructure and amenities. One important mechanism the City has been implementing for decades in providing improved access to these facilities and services is that public investments in improvements are based on needs.

## Public Input Summary

A number of public engagement events occurred in the development of this analysis to obtain first-hand public experiences, perceptions and expectations. The first phase of the engagement was designed to collect input on barriers to fair housing choice and the second phase was to gather input on future goals and strategies in overcoming barriers. The most prominent experiences and public perceptions on barriers to fair housing choice include the following:

1. Lack of public transportation connecting workers to jobs;
2. Lack of public transportation connecting persons with special needs to services for special needs persons;
3. Lack of affordable owner and renter housing for low income families (existing or new construction);
4. Lack of emergency shelter/housing for the homeless (chronic or temporary); and

5. Lack of public information on affordable housing, public transportation, and where to get help.

In addition to the above, numerous other concerns were raised as well, including local NIMBYism, lack of inclusive zoning and policies, lack of legal support for the protected class, etc.

The second phase of the public engagement generated the following key responses to help the City develop its goals and strategies:

1. Increase job/employment opportunities close to resident workers;
2. Continue to work with regional KCATA to expand transportation routes and services between residents and jobs;
3. Promote transit-oriented, higher-density, and mixed use development patterns so that worker-job connections are improved;
4. Explore Federal grants to fund a community service to meet special transport needs;
5. Improve public information on available services, their locations and transportation options;
6. Attract jobs to Lee's Summit that our workers currently travel to outside Lee's Summit;
7. Provide job skill training opportunities that match the skill requirements of local jobs so that workers don't have to travel elsewhere for work;
8. Increase local funding to help with the cost of providing public transportation services;
9. Encourage development of senior housing to meet the growing aging population;
10. Diversify new housing in terms of density, size, style, price and affordability;
11. Increase accessible owner-occupied housing to meet the needs of persons with mobility issues;
12. Continue to support development of senior housing facilities to meet the community's aging population;
13. Promote higher level of integration of affordable rental housing with market rate rental housing throughout the City;
14. Increase accessible rental units for people with mobility disabilities;
15. Increase public awareness and education;
16. Encourage infill development accommodating affordable housing;
17. Expand on public housing availability by supporting Lee's Summit Housing Authority to add more units to the community;
18. Promote higher level of integration of affordable rental housing with market rate rental housing throughout the City;
19. Coordinate an effort from local churches and charity organizations to establish an emergency shelter system locally;
20. Increase awareness and improve public information on the available emergency shelter assistance programs locally and regionally; and
21. Conduct a comprehensive study to find out the real need for emergency shelters/housing for temporary homelessness.

## Government Programs and Initiatives

The City's programs and initiatives were examined to measure their impact on the well-being of individuals, households, families, neighborhoods and the community, particularly in terms of differences they make to

expand choices and reduce barriers. The City's public infrastructure improvement master plans for transportation network, water and sanitary sewer systems, parks and recreation, and police and fire protection have been implemented over the years to address the real needs on the ground. These improvements and public investments have greatly improved access to opportunities and housing choices for Lee's Summit residents. The City's LCRA (Land Clearance for Redevelopment Authority) program identified existing developed commercial and industrial areas and provides incentives to businesses to promote redevelopment in these areas in order to protect public investments, jobs, services and convenient access. The City recently also adopted its Economic Development Incentive Policies and Strategic Areas to encourage expansion of local economic and employment opportunities.

The City has been an entitlement community under the U.S. Department of Housing and Urban Development (HUD) since 1994 and has implemented numerous local programs to help the needy individuals and families with the annual grant funding. For example, the City Minor Home Repair program has invested around \$2,400,000 towards needed home repairs for low-to-moderate income households in the community. These repairs have helped the homeowners, the neighborhoods and the community to maintain the stock of affordable housing from going out of service, out of the housing market and out of reach of low-income families. The First Time Homebuyer program has provided over \$800,000 to low-to-moderate income first time homebuyers to obtain mortgage loan to purchase a home in Lee's Summit. The availability of these grants increased access to mortgage loans and affordable housing for families with financial constraints. Over the entire span of the Community Development Block Grant program, over \$7,000,000 has been invested in the community to meet the needs of the needy.

### Limitations of This Study

The purpose of the analysis is to build a foundation for realistic and meaningful actions to address impediments that exist. A solid foundation should be built on verifiable, quantifiable or measurable conclusions. The process of this AI was designed to tap into as many types of information sources as they are available to the City so that information from one source can be compared and confirmed by information from another source. However, some information cannot be confirmed or backed by solid data or research, mostly due to lack of sources of information, to allow solid conclusions to be drawn.

One prominent example of this limitation is that a public perception or experience was expressed during the public engagement process that there was a lack of public transportation service to connect workers to their jobs who rely on public transportation for work related travel. However, there was no data or research available to confirm it or to quantify or measure the level of the true need or the gap. There are other instances where data was available from an outside source beyond the City's control but the data could not help the City to draw solid conclusions because the key information for any conclusions was not a part of the available data. Where solid conclusions could not be drawn, recommended strategies and future actions would be limited to further research and analysis.

## Impediments and Proposed Goals and Strategies

The following is an abbreviated list of the identified and perceived impediments and proposed goals and strategies.

Impediment	Goal	Strategies
Lack of affordable housing	Strive for a healthy housing inventory and market that is inclusive, accommodating, and sustainable.	Explore new or strengthen existing policies to encourage development of affordable housing while protecting the values of existing areas and neighborhoods
		Initiate UDO amendments to improve inclusion of housing varieties
		Strengthen coordination between the City, Lee's Summit Housing Authority and other housing agencies in planning, implementation, and financing for affordable housing in a responsible way
		Expand sustained public education and awareness of fair housing issues in support of effort to achieve housing equality
		Explore funding sources as incentives to encourage inclusionary housing development
		Continue to fund the Minor Home Repair program and First Time Homebuyer program in support of good maintenance of existing affordable housing and occupancy
		Participate in regional effort to address housing affordability and availability
Lack of inclusionary zoning and policies to promote affordable housing	Comprehensive policy framework in support of inclusionary community and neighborhoods	Continue to evaluate the local codes, regulations, controls and standards and their impact on housing development
		Pursue a comprehensive approach towards an inclusionary policy and compatible zoning regulation
		Increase public awareness of fair housing law, local and regional fair housing choice issues and the need for improvement of housing choice
Lack of public information and awareness on fair housing choice and service availabilities		Increase public awareness of fair housing law, local and regional fair housing choice issues and the need for improvement of housing choice
		Explore for a comprehensive strategy to expand information to the public on availability of housing options, services, assistance programs and government initiatives
		Collaborate with other regional and local public agencies and not-for-profit and charity organizations for better sharing and dissemination of public information
Stagnant financial status of low-to-moderate income households	Create a favorable business climate for economic stability, diversified employment base and job opportunities	Continue the City's incentive program to encourage redevelopment and infill development in the existing business and employment area
		Strengthen and diversify the local economy by collaborating with LSEDC, Chamber of Commerce and employers
		Increase employment opportunities for low-to-moderate income workers by supporting programs that provide needed job training
		Continue to fund the City's Minor Home Repair program

Rising cost for maintenance and rehab of existing housing	Minimize the impact of rising cost of maintenance and rehab of housing on LMI residents	Continue to support Lee's Summit Housing Authority through the CDBG program for needed maintenance and rehab of public housing
		Support local and regional agencies, such as Habitat for Humanity, to provide repairs and rehab to LMI housing residents
		Encourage rental housing landlords to provide regular and timely maintenance to their housing establishments
Limited low skill jobs for persons with limited education and job skills	Diversify employment opportunities and promote job training programs benefiting the low skilled workers	Provide financial support through CDBG to qualified job training programs targeting LMI workers with limited job skills
		Increase employment opportunities for low-to-moderate income workers by supporting programs that provide needed job training
Lack of emergency and temporary shelters	Strive to end homelessness and improve capacity for local shelters	Collaborate and support the work of the regional CoC in their effort to end homelessness in the metro area
		Work closely with and provide grant support through CDBG as needed to local transitional housing and domestic violence shelter agencies in meeting the needs for temporary shelters
		Explore opportunities and collaboration through local faith-based and charity organizations for added shelters locally
Lack of public transportation connecting workers to jobs	Increased connection between workers and jobs from the current level	Continue to work with MARC, regional and local public transportation providers to identify needs and gaps
		Continue to expand partnerships to improve connection
		Strengthen coordination among the City, LSEDC, Chamber of Commerce and employers to improve local employment base and diversify employment opportunities
		Encourage institutions, businesses and employers to provide affordable job training and skill development
		Explore resources to support agencies and programs benefiting low income or low skill job seekers
		Continue to improve local facilities for non-motorized work commute
Lack of public transportation connecting people with special needs and special need services	Improved connection between special needs service seekers and services	Encourage service agencies and volunteer organizations to coordinate efforts to identify gaps and provide needed transportation for services
		Explore funding options for a long term cross-agency transportation solution
		Continue to provide CDBG and other Federal or State grants to special needs agencies to expand services locally
		Expand access to public information regarding service availability and transportation options
Lack of affordable services such as childcare, legal service, healthy food, medical care, etc.	Minimize the financial burdens of receiving needed services for LMI persons	Continue the effort to expand the availability of information for public consumption regarding affordable services
		Explore financing resources and incentive strategies for the expansion of low-cost services

The full list is provided starting on [Page 154](#).