



Analysis of Impediments to Fair Housing Choice

(2019)

DRAFT



Terms and Definitions

Term	Definition
Affordable Housing	By the definition presented above, affordable housing refers to any housing unit, the total cost of which requires less than 30 percent of the household total income.
American Community Survey	The American Community Survey (ACS) is an ongoing survey by the U.S. Census Bureau. It regularly gathers information previously contained only in the long form of the decennial census, such as ancestry, educational attainment, income, language proficiency, migration, disability, employment, and housing characteristics. (Source: Wikipedia.org)
Analysis of Impediments to Fair Housing Choice (AI)	The AI is a review of impediments to fair housing choice in the public and private sector. The AI involves: ■ A comprehensive review of a State or Entitlement jurisdiction's laws, regulations, and administrative policies, procedures, and practices ■ An assessment of how those laws, etc. affect the location, availability, and accessibility of housing ■ An assessment of conditions, both public and private, affecting fair housing choice for all protected classes ■ An assessment of the availability of affordable, accessible housing in a range of unit sizes. 2-8 Fair Housing Planning Guide Chapter 2: Preparing For Fair Housing Planning 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. (Source: Fair Housing Planning Guide by HUD)
Consumer Price Index	A measure that examines the weighted average of prices of a basket of consumer goods and services, such as transportation, food and medical care. It is calculated by taking price changes for each item in the predetermined basket of goods and averaging them.
Disability	The ADA defines a disability as a physical or mental impairment that substantially limits one or more major life activity.
Discrimination	In the context of this analysis, discrimination refers to housing discrimination based on race, color, sex, national origin, religion, familial status and disability. Housing discrimination is when an individual or family is treated unequally when making housing decisions based on certain characteristics.
Ethnicity	According to the Census Bureau, ethnicity determines whether a person is of Hispanic origin or not. For this reason, ethnicity is broken out in two categories, Hispanic or Latino and Not Hispanic or Latino. Hispanics may report as any race.
Fair Housing Act (1968)	On April 11, 1968, President Lyndon Johnson signed the Civil Rights Act of 1968, which was meant as a follow-up to the Civil Rights Act of 1964. The 1968 Act expanded on previous acts and prohibited discrimination concerning the sale, rental, and financing of housing based on race, religion, national origin, sex, (and as amended) handicap and family status. Title VIII of the Act is also known as the Fair Housing Act (of 1968).

Family and Household (Difference)	The U.S. Census Bureau defines family as “a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.” A household, on the other hand, consists of all the people who occupy a housing unit, including the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters.
Household Income	Combined incomes of all people sharing a particular household or place of residence. It includes every form of income, e.g., salaries and wages, retirement income, near cash government transfers like food stamps, and investment gains.
Housing Affordability	The conventional public policy indicator of housing affordability in the United States is the percent of income spent on housing. Housing expenditures that exceed 30 percent of household income have historically been viewed as an indicator of a housing affordability problem. The conventional 30 percent of household income that a household can devote to housing costs before the household is said to be “burdened” evolved from the United States National Housing Act of 1937.
Housing Cost Burden	See “Housing Affordability” above.
Index of Dissimilarity	The index of dissimilarity shows a comparison between different races and indicates how the evenness of the groups is distributed across neighborhoods that make up the community. The index of dissimilarity is rated on a scale from 0 to 100, with 0 being perfect integration and a 100 being total segregation.
Location Affordability Index	An indicator of housing and transportation costs at the neighborhood level. It gives the percentage of a given family's income estimated to be spent on housing and transportation costs in a given location for eight different household profiles.
Low Transportation Cost Index	Census tract level index of transportation cost by neighborhood, using data underlying the Location Affordability Index.
National Origin	System of classification based on nation from which a person originates, regardless of the nation in which he/she currently resides.
Project-based Section 8 Housing	A government-funded program that provides rental housing to low-income households in privately owned and managed rental units. Also see “Publicly Supported Housing” above.
Protected Classes	The seven classes protected under the Federal Fair Housing Act are: Race, color, sex, religion, national origin, familial status and disability.
Publicly Supported Housing	For this study, HUD definition for data reporting is used. It refers to a housing establishment that is a Public Housing Agency operated housing, a Project-based Section 8 housing, housing units offered in private housing market whose rents are reduced through the Federal Housing Choice Voucher program, and Other Multifamily Housing establishments qualified for HUD assistance.
Race	The Census Bureau defines race as a person’s self-identification with one or more social groups. An individual can report as White, Black or African American, Asian, American Indian and Alaska Native, Native Hawaiian and Other Pacific Islander, or some other race. Survey respondents may report multiple races.

Special Needs and Special Needs Population	There are legal definitions for special needs and special needs persons. In the context of this analysis, these terms are used more broadly to refer to needs of those persons who would not otherwise be able to enjoy the same quality of life as any person due to individual mental, physical and economic conditions.
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Acronyms

Acronym	Stands For
ACS	American Community Survey
ADA	Americans with Disabilities Act (1990)
AFFH	Affirmatively Furthering Fair Housing
AFFH-T	The Affirmatively Furthering Fair Housing Data and Mapping Tool
AI	Analysis of Impediments to Fair Housing Choice
CBD	Central Business District
CDBG	Community Development Block Grant
FHA	Fair Housing Administration
HMDA	The Home Mortgage Disclosure Act (1975)
HUD	Department of Housing and Urban Development
KCATA	Kansas City Area Transportation Authority
LEP	Limited English Proficiency
MARC	Mid-America Regional Council
NIMBY	Not In My Backyard
PHA	Public Housing Authority
R/ECAP	Racially and Ethnically Concentrated Area of Poverty
UDO	Unified Development Ordinance

Legal Framework and Fair Housing Laws

The Federal Fair Housing Act

The Fair Housing Act, enacted in 1968, declares that it is “the policy of the United States to provide, within constitutional limitations, for fair housing throughout the United States.” It does so by prohibiting discrimination in the sale, rental, and financing of dwellings, and in other real estate-related transactions because of race, color, religion, sex, familial status, national origin, or disability. In addition, the Fair Housing Act requires that HUD administer programs and activities relating to housing and urban development in a manner that affirmatively furthers the policies of the Act.

Equal opportunity for access to housing is the fundamental right of all Americans. No one may take any of the actions listed below on the basis of race, color, national origin, religion, sex, familial status or disability:

- Refuse to rent or sell housing,
- Refuse to negotiate for housing,
- Make housing unavailable,
- Set different terms, conditions or privileges for sale or rental of a dwelling,
- Provide different housing services or facilities,
- For profit, persuade owners to sell or rent,
- Refuse to make a mortgage loan,
- Fail to provide information regarding loans,
- Impose different terms or conditions on a loan,
- Discriminate in appraising property,
- Refuse to purchase a loan,
- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right,
- Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status or disability,
- Refuse to let a resident with disabilities make reasonable modifications to the dwelling unit or common use areas necessary for the person to use the housing, or
- Refuse to make reasonable accommodations in rules, policies, practices or services if necessary for the disabled person to use the housing.

The purpose of HUD affirmatively furthering fair housing mandate is to ensure that recipients of Federal housing and urban development funds do more than simply not discriminate: recipients also must address segregation and related barriers for groups with characteristics protected by the Act, including segregation and related barriers in racially or ethnically concentrated areas of poverty. HUD has long directed program participants to undertake an assessment of fair housing issues and plan for actions to overcome barriers to fair housing choice.

The Missouri State Laws

“The Missouri Human Rights Act prohibits discrimination in housing, employment, and places of public accommodations based on race, color, religion, national origin, ancestry, sex, disability, age (in employment only), and familial status (in housing only). The Act also makes it unlawful to retaliate against an individual for filing a complaint of discrimination, testifying or assisting in an investigation, or proceeding under the Act. Additionally, the Act protects individuals against discrimination on the basis of their association with a person in a protected category,” based on Missouri Department of Labor and Industrial Relations.

The Process

Preparation and Planning

The City’s Planning and Special Projects Department was responsible for conducting this Analysis. Staff started the process at the beginning of 2018 by developing a process and event schedule, as show in the following chart.

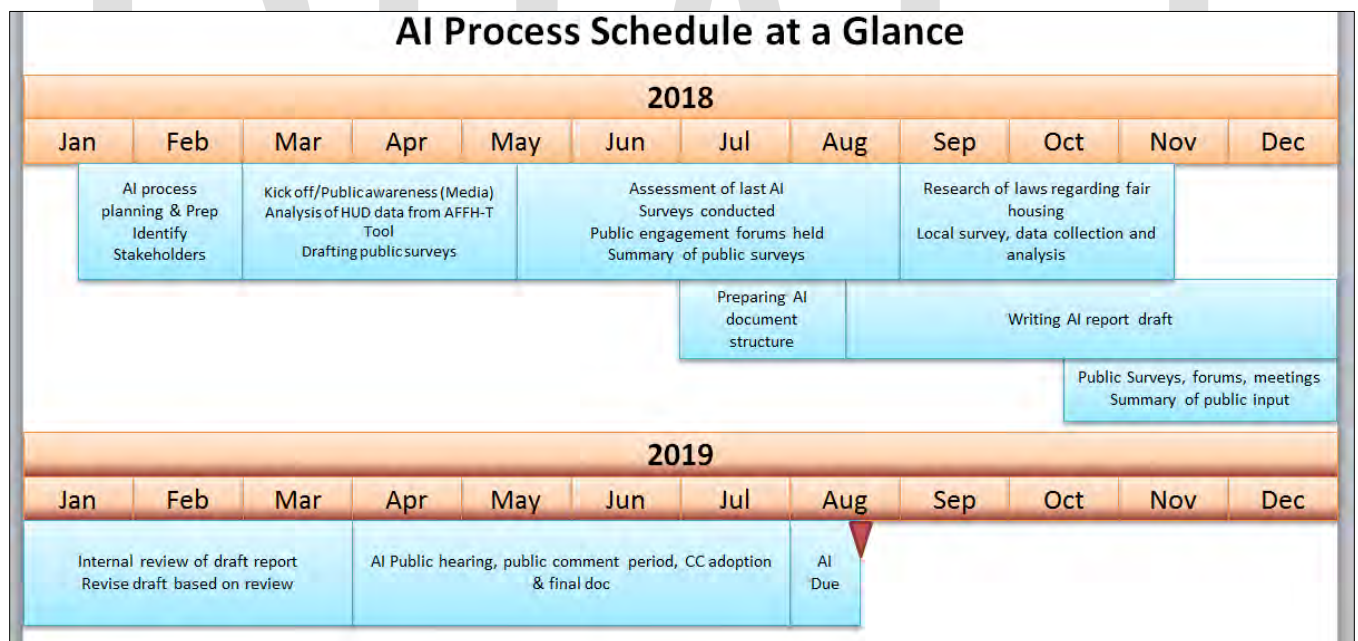


Diagram 1. AI Process Schedule

The entire process included the following key steps:

- Preparation and planning
- Public awareness campaign
- Identification of key stakeholders for the process
- Public consultation and input to identify barriers to fair housing choice
- Research, data-gathering and analysis (environmental scan)

- Presentation of public input and research results
- Development of goals and strategies to overcome barriers (including public input)
- Preparation of the AI report
- Public review and comment
- Plan adoption by the governing body
- Plan submitted to HUD

Each of these steps will be discussed in detail below.

Public Awareness

Public awareness is a critical first step of this project process. The goal of public awareness campaign is threefold: for the community and the public to know that the City will be conducting the AI study and why; for the community and its citizens to know that they are a major part of this process and how and when they can participate; and for the community and the public to know that the City is committed to affirmatively furthering fair housing by addressing barriers to fair housing choice, if they exist. In the next sections, we'll discuss specifically what have been done to maximize the effect of a public awareness campaign.

Public Participation Campaign

A comprehensive public outreach and participation plan was put in place in advance of the project process. With the assistance of the City's Creative Services Department, the public outreach efforts took advantage of numerous media platforms including traditional media (such as newspapers and local TV stations), digital media (such as online press releases and emails) and social media (such as Facebook, Twitter and Instagram) to maximize the results. Event announcements were put out ahead of time and follow-up push for participation was done several times during the process. Some agencies were asked to help spread the word about these events to their clients and other interested individuals and parties.

Public Consultation

For public consultation and engagement, a comprehensive list of key stakeholders was compiled based on HUD public consultation and engagement guidance and recommendations. The purpose of public consultation is to reach out to policy makers at different levels of government, service providers, financial assistance providers, housing providers, health providers, support services, advocacy groups, and the general public to seek information, data, knowledge, real life experiences and thoughts about things that have an impact on housing choice and quality of life.

Consultation process took place in a variety of formats: Online data search, data request via email, phone interviews, conference calls, surveys, forums, meetings, etc.



List of Prospective Agencies and Organizations for Consultation

1. Government Agencies

- a. State of Missouri
 - i. Housing (Missouri Housing Development Commission) (<http://www.mhdc.com/>)
 - ii. Health (Missouri Department of Mental Health); Missouri Department of Health and Senior Services (<http://health.mo.gov/>); Community Data Profiles (<https://webapp01.dhss.mo.gov/MOPHIMS/ProfileHome>)
 - iii. Senior - [Area Agencies on Aging & Services](#) (AAA) [Missouri Association of Area Agencies on Aging](#)
 - iv. Children - [Children's Division](#) under Missouri Dept. of Social Services
 - v. Women's Health (<http://health.mo.gov/living/families/womenshealth/index.php>)
 - vi. Human Rights (Missouri Commission on Human Rights, <https://labor.mo.gov/mohumanrights> Veterans Administration <https://mvc.dps.mo.gov/>)
 - vii. Disabilities – MO Seniors and Disability <http://health.mo.gov/seniors/>
 - viii. DOT (MODOT) <http://www.modot.org/>
- b. County
 - i. Jackson County Health Department (<http://www.jacksongov.org/212/Health-Department>)
 - ii. Developmental Disability - [Developmental Disability Services](#) <http://www.eitas.org/> and its [Strategic Plan](#)
 - iii. Children, Jackson Children's Services Fund Board (<http://www.jacksongov.org/873/Childrens-Services-Fund-Board>)
 - iv. Planning – In Jackson County
 - v. Human Services
 - vi. Jackson County Housing Resources Commission (<http://www.jacksongov.org/372/Housing-Resources-Commission>)
- c. Local
 - i. Adjacent local governments
 - ii. Planning departments
 - iii. Economic development – LSEDC
 - iv. Internal
 - 1. Departments
 - 2. Senior Management Team

2. Non-governmental Agencies/Quasi-governmental

- a. MARC – housing and non-housing programs
- b. Schools – LS R7 (partner of MAHS)
- c. LSEDC - <http://www.leessummit.org/>
- d. Chamber of Commerce - <https://www.lschamber.com/>
- e. Public health
- f. Homelessness

- g. Health
 - h. Public Transportation (KCATA)
- 3. Advocacy Groups**
- a. Equity (Regional Equity Network, The Whole Person <http://thewholeperson.org/>)
 - b. Human Rights Protection
 - c. Women’s Rights
 - d. Community leaders
 - e. Special interest groups
- 4. Services and Non-profits**
- a. Hospitals
 - St. Luke’s East** - <https://www.saintlukeskc.org/locations/saint-lukes-east-hospital>
 - Lee’s Summit Medical Center** - <https://leessummitmedicalcenter.com/>
 - Truman Medical Center-Lakewood** - <http://trumed.org/>
 - b. Health Care
 - MetroCare** - <http://www.carekc.org/> MetroCARE improves access to medical care for uninsured patients through volunteerism among health care providers. MetroCARE is a community partnership to improve access to medical care for low-income, uninsured residents of Jackson, Clay and Platte counties.
 - Blue Monday** -
 - c. Senior services
 - d. Services for the disabled (The Whole Person, Mid-America Alliance for Access)
 - e. Housing services
 - f. Transportation services
 - RideShareKC (through MARC) - <https://www.ridesharekc.org/Public/Home.aspx>
 - RideKC - <http://ridekc.org/>
 - Oats - <http://www.oatstransit.org/> OATS, Inc.
 - g. Truman Heritage Habitat for Humanity - <http://www.trumanhabitat.org/>
 - h. Charity organizations
 - i. Faith-based organizations
- 5. Housing**
- a. Regional Services
 - i. Housing Information Center of Greater KC,
 - http://www.greaterkchousinginformationcenter.org/about_us.html ,CHES
 - <http://chesinc.org/>
 - ii. Legal Aid of Western Missouri <http://lawmo.org/>
 - iii. Community Services League <http://www.cslcares.org/housing-counseling>
 - b. Rental owners/Landlords
 - c. Mortgage Lenders
 - d. Developers/builders/HBA’s <https://kchba.org/>
 - e. Public housing authority - LSHA
 - f. Homeless and transitional housing
 - CoC - <http://www.hscgkc.org/index.html>
 - Hillcrest Transitional Housing - https://www.transitionalhousing.org/li/mo_64063_hillcrest-transitional-housing-lees-summit
 - g. Senior living establishments, assisted living, nursing homes, independent living, retirement living.
- 6. Citizen**

7. Advertising

- LS Tribune
- KC Star/Lee's Summit Journal - <http://www.kansascity.com/news/local/community/ljournal/>
- The Call <http://www.kccall.com/contact/>
- Dos Mundos <http://dosmundos.com/webpress/>

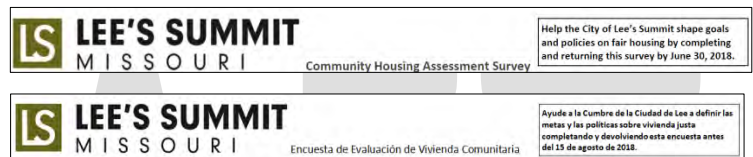
During the consultation process, not all listed above were contacted or successfully contacted to participate. Many of them were contacted but did not participate in the consultation events.

Public Surveys (1)

To solicit public input on barriers to fair housing choice, three separate surveys were developed, one for the general public, one for housing builders/developers, and one for financial institutions and mortgage lenders.

These surveys were conducted from mid-May to the end of June of 2018. The Community (Citizen) Survey was provided in two languages (English and Spanish). All three surveys were provided electronically through a dedicated website and by email and on hard-copy via mailing and available at numerous public locations throughout the City. About 470 citizens took the English survey and 1 person took the Spanish survey.

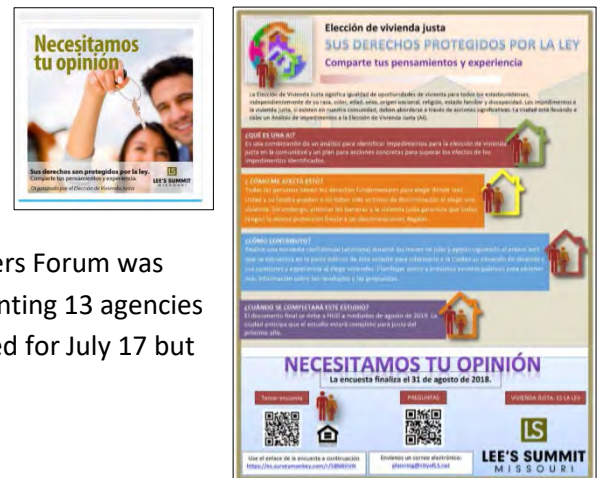
The City distributed the survey for local and regional builders and developers with the help of the Greater Kansas City Homebuilders Association and 5 responders completed the survey. A survey was also conducted targeting local financial institutions and mortgage lenders and a total of 4 respondents took the survey. The summary of all survey results is provided in the Public Input Results section of this report. The actual surveys and detailed summaries of the surveys are included in the Appendices.



Public Forums (1)

Public forums were designed to engage local and regional service providers, public agencies and housing providers and services for input on fair housing barriers. The Service Providers Forum was held in City Hall on June 12, 2018 with 17 participants representing 13 agencies and organizations. The Housing Providers Forum was scheduled for July 17 but was cancelled later due to low interest in attendance.

Conference Calls



Some agencies that had schedule conflicts approached the City for conference call interviews, including Missouri Department Social Services, Family Support Division, Jackson County Health Department and Metro Organization for Race and Economic Equity (MORE²).

City Department Consultation and Assessment

During the consultation process, various departments of the City government were asked to provide assessment of their policies, programs, use of public investments, procedures and practices that either support fair housing choice and fair access to opportunities or hinder them. Here presented below is a summary of their responses and feedback.

Public Works (Public Infrastructure):

- On Policies – Policies have been adopted regarding non-motorized transport such as the sidewalk plan, bicycle plan and ADA Transition Plan for public rights of way. The City has also adopted a public transit plan that is fully compliant with federal law. These plans promote access to and from housing. Maintenance of public infrastructure is based strictly upon condition of infrastructure. Areas for improvements are not selected based on economic status, political subdivisions, etc. but on conditions determined through inspections and assessments.
- On Programs and Projects – The City has a sidewalk program that prioritized planning, construction and maintenance of sidewalks. Design, construction and maintenance are aimed toward maintaining sidewalks in an ADA compliant manner to ensure access among all users including protected classes. The City has an on-demand transit system that serves the entire community within the corporate city limits. A regular transit stop is located at TMC Lakewood that connects to the Blue Ridge Crossing regional transit center. All capital improvement projects for transportation follow the City's Complete Streets policies. Road projects install multimodal facilities that include street lighting, sidewalks, trails, and bike facilities. The City has completed several road diet projects that converted 4-lane roads into 3-lane multi-modal routes. Legal precedence has established that an asphalt overlay and street construction or re-construction are significant events that require removing barriers from existing facilities. The City's annual curb program removes barriers to access by installing curb ramps ahead of the overlay program. All new construction requires curb ramp installation.
- On Lack of Public Policy and Investment – In regards to Public Works, there is no lack of policy or investment. The PW policy for infrastructure maintenance, operations, and installation is based solely on condition or established master plan documents. There is no political distribution of projects. Investment is a regular annual expense, for which the total budgets have generally increased in small increments from year to year. Maintenance programs are based on condition assessments. New construction projects have been identified in master planning documents, and the sequencing priorities have been established by voters and the City Council.
- On Needs – Completing the ADA transition plan is a critical shortfall. The ADA transition plan is an all-encompassing document that relies heavily on facilities, building inspections, and planning. The right of way component is small piece of the ADA plan requirements. Neighborhood street gaps are critical issues that deny access to protected classes. On a smaller scale, sidewalk gaps issues are also denying access to those who would use sidewalks along established streets. The sidewalk gap issue was created,

and continues to grow due to the process, in which new development is asked to install sidewalks. The approach is piecemeal, putting the burden on builders and homeowners to build small segments of sidewalks on individual pieces of property. The current sidewalk maintenance policies do not promote access for protected classes. Sidewalk snow removal by property owners is not required by City policy or Property Maintenance Codes, but snow removal has been specifically cited by the Department of Justice as a requirement to maintain ADA compliance. The City has very limited access to regional transit. The only regular route is from TMC Lakewood to the Blue Ridge Crossing transit center. A transit study presented to City Council in 2017 indicated the cost to establish regularly schedule routes would be significant, and that those routes may not have a large ridership. Based on that information, City Council chose not to expand the City's transit service to include regularly scheduled routes as outlined in the study.

Water Utilities

- Offers a water/sewer bill flexible payment arrangement where customers can choose to make payments based on financial circumstances. However, no bill forgiveness is being offered for customers who are not able to pay due to financial issues.
- Water/Sewer system improvements are driven by need (age, size, conditions, etc.). Projects and funding decisions are based on need. In recent years, a number of improvement projects have been completed in the downtown area to improve service and correct deficiencies, benefiting the area that has the highest percentage of LMI residents in the City.
- Department cooperates with other local agencies assisting clients under different financial difficulties.

Parks and Recreation

- The department currently operates two programs, Work Program and Angel Fund. These programs assist people and families with economic hardships so they can participate in parks and recreation activities. The programs benefit families who already qualify for discounted lunches in the school district.
- Several neighborhood park improvements have been done in recent years to improve service to disadvantaged population or area.
- The Department program offers special events free of charge to help with certain age groups and population of different culture.

Police

- Police Department has a very strong anti-bias policy. Officers are required to go through annual anti-bias training. The Department collects and analyzes data and statistics quarterly to identify any sign of bias in law enforcement.
- C.R.T. (Community Oriented Policing Crime Reduction Team) is a program with assigned police officers to address crime and quality of life issues for citizens who reside within a target zone (often low income neighborhoods). The goal is to add extra community policing to prevent or deter crime in an area known to have crime issues.

- The Lee's Summit Police Department and the Lee's Summit Police Officer's Association also offer an annual Shop with a Cop program. Officers pair up with underprivileged children selected by school counselors in the School District. Officers pick up the children from school and take them shopping. In addition, the Department also partners with the School District to help with the underprivileged children.
- The Department has bilingual and multilingual officers and offers language assistance as needed by City departments.

Finance

- At the Cashiers counter, we hired bilingual personnel for language assistance as needed.

Development Services

- The community needs affordable housing.

Administration

- City has secured a service to provide translations and language assistance as needed by City departments.
- Human Relations Commission has an annual budget for events celebrating Dr. Martin Luther King, Jr. on MLK's Day.
- The City participates in local organization events assisting persons in need.

Planning

- Community for All Ages certification program through MARC helps close the gaps among needs of different age groups.

Information and Data Collection

Information and data were connected from many governmental and non-governmental agencies useful for the study, including Census statistics, housing related complaints filed, mortgage application and approval data, housing related public assistance program information, and so forth. More details are discussed in the next section.

The second round of public consultation was conducted in October and November 2018. The purpose of this round is to solicit public input to help with the development of goals and strategies to overcome the identified barriers to fair housing choice. Again, several different formats were offered. A public survey was created in both English and Spanish and was conducted online and in hard copy. 84 people participated in this survey. A public meeting was held in the Gamber Community Center on October 22 for the general public and a public forum



was held in the City Hall on November 1. Four people attended the public meeting and seven attendees participated in the discussion at the public forum.

The public survey, the public meeting and public forum all served the same purpose: to allow the participants to see the key identified impediments through the first round public input and provide their thoughts on the strategies and actions the City ought to consider in order to address these impediments. A summary of these public events is presented in the Public Input Results section later.

The final phase of the public consultation process included several opportunities for public involvement in finalizing the AI. A public comment period was from February ... to March ... where the draft AI was made available for public review and comment. A public hearing was held by the City Council Community and Economic Development Committee (CEDC) to discuss the draft AI and to hear from the public regarding the study before the City Council approval of the AI.

Research, Data Gathering and Analysis

Extensive research efforts were made by City staff to collect data from a host of resources. These data were analyzed to generate trends, to understand current status and conditions and identify issues that have contributed to barriers to fair housing choice and access to opportunities.

Presentation of Results

The results generated from different public participation events as well as staff research and analytical work were prepared and released to the public through the City's website or at the public events that followed. The results were both presented in a summary format and in the entirety. The purpose of releasing these results during the AI process was to facilitate understanding of identified patterns and issues and encourage further public engagement in developing solutions. It also ensures that the participating individuals see that the input they have contributed was taken into consideration and was helping in generating positive results for the community.

Development of Goals and Strategies

Following the identification of the existing and potential barriers to fair housing choice, the development of local and regional goals and strategies was in order. The public was again asked to be engaged in a dialogue to prioritize issues and recommend strategies, resources and actions to improve access to opportunities in terms of fair housing choice. As discussed above, public surveys, meetings and forums were offered at different times to solicit public input. Even though the level of participation was relatively limited, valuable information was collected for drafting the goals and strategies.

Public Review and Comment

The public was given another opportunity towards the end of the AI process to review of the draft AI document and provide further input and comment before the AI was finalized for adoption and implementation. The draft AI was released to the public for review and comment during the months of

Plan Adoption

The final draft of the AI was presented to the City Council Committee (CEDC) at a public hearing for discussion and public input. The CEDC recommended the adoption of the AI by the full City Council...

Background Data and Analysis

A comprehensive research and analysis of the community's historic trends and current conditions was conducted to lay the foundation to help with the identification of barriers to access to opportunities. Statistical data were collected from various sources, including data provided by HUD through its AFFH-T online service, and examined for patterns of integration/segregation based on race, ethnicity, national origin, age, disability, familial status or income. Housing data were also analyzed to identify undesirable patterns.

Population

Population Trends

Lee's Summit is located in Eastern Jackson County, Missouri, in the Kansas City Metropolitan Area. The City originated as a bedroom community in the Kansas City region. The community has experienced significant growth over the past decades. As seen in the table below, the community had a population of only 8,267 by 1960 and today its population is more than ten times that of 1960. Based on the City's most recent estimate, by the end of 2017, the population reached 97,000. Business growth, employment growth and economic boom followed the rapid population growth. Today, Lee's Summit is no longer considered a bedroom community. The population growth trend is depicted in the charts below.

Year	Population	Net Growth	Percent Growth
1960	8,267		
1970	16,204	16,204	96.01%
1980	28,742	12,538	77.38%
1990	46,418	33,880	61.50%
2000	70,700	36,820	52.31%
2010	91,364	54,544	29.23%
2017*	97,135	42,591	6.32%

Table 2. Population Growth Trend

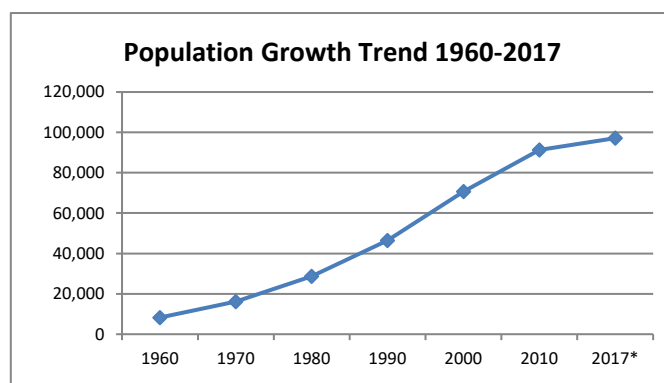


Chart 1. Population Growth Trend

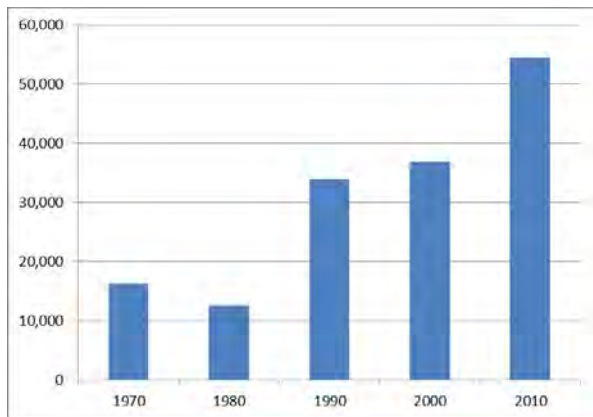


Chart 2. Persons Added By Decade

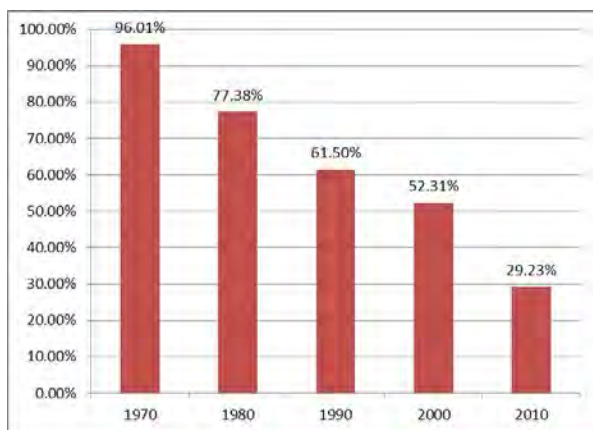


Chart 3. Percent Population Growth By Decade

National Origin

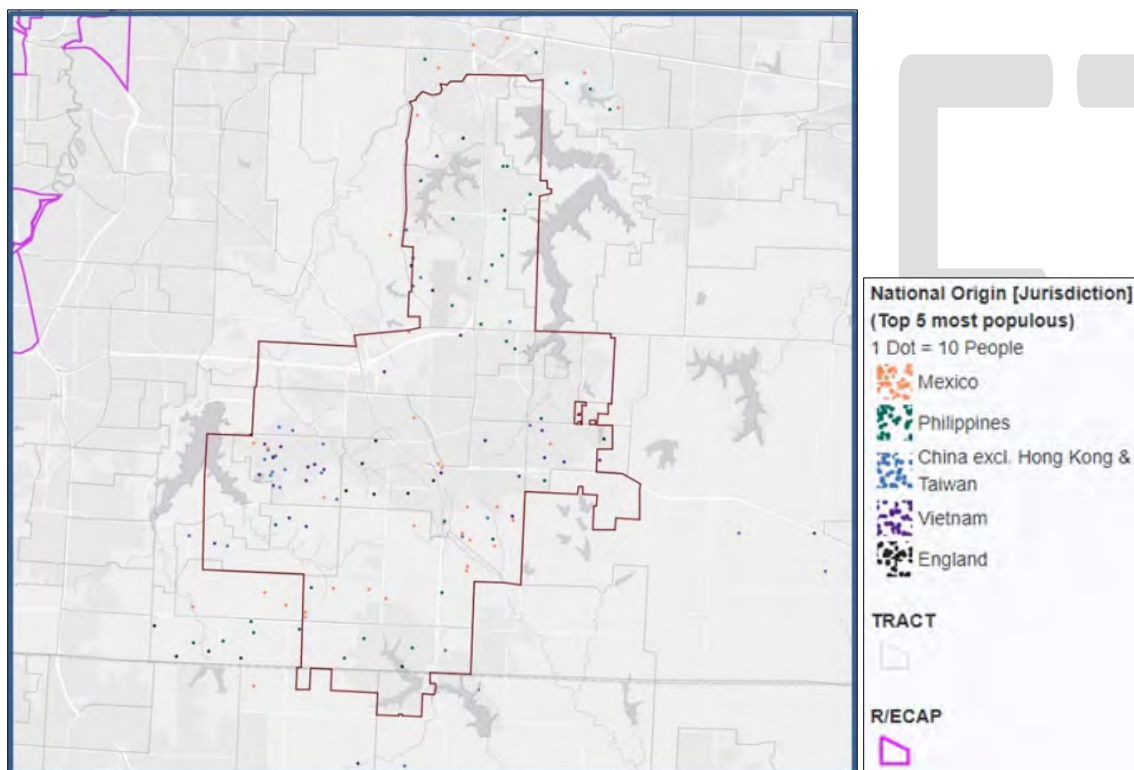
Lee's Summit was a community of predominately whites with a very small percentage of persons of other nationalities and, in the past few decades, as the Census data indicate, the City has experienced more significant growth among people of other national origins than European countries. The same general growth trend is also reflected in the Kansas City, MO-KS Region with minor differences. Mexico is on the top of the list for both the City and the region in terms of its percentage share of the total population. The table below provides top 10 national origins and the percentage share of the total.

National Origin	(Lee's Summit, MO CDBG) Jurisdiction			(Kansas City, MO-KS) Region		
#1 country of origin	Mexico	306	0.36%	Mexico	44,803	2.38%
#2 country of origin	Philippines	288	0.34%	India	8,283	0.44%
#3 country of origin	China excl. Hong Kong & Taiwan	243	0.28%	Vietnam	5,044	0.27%
#4 country of origin	Vietnam	209	0.24%	China excl. Hong Kong & Taiwan	4,013	0.21%
#5 country of origin	England	169	0.20%	Philippines	3,604	0.19%
#6 country of origin	Taiwan	149	0.17%	Korea	3,553	0.19%

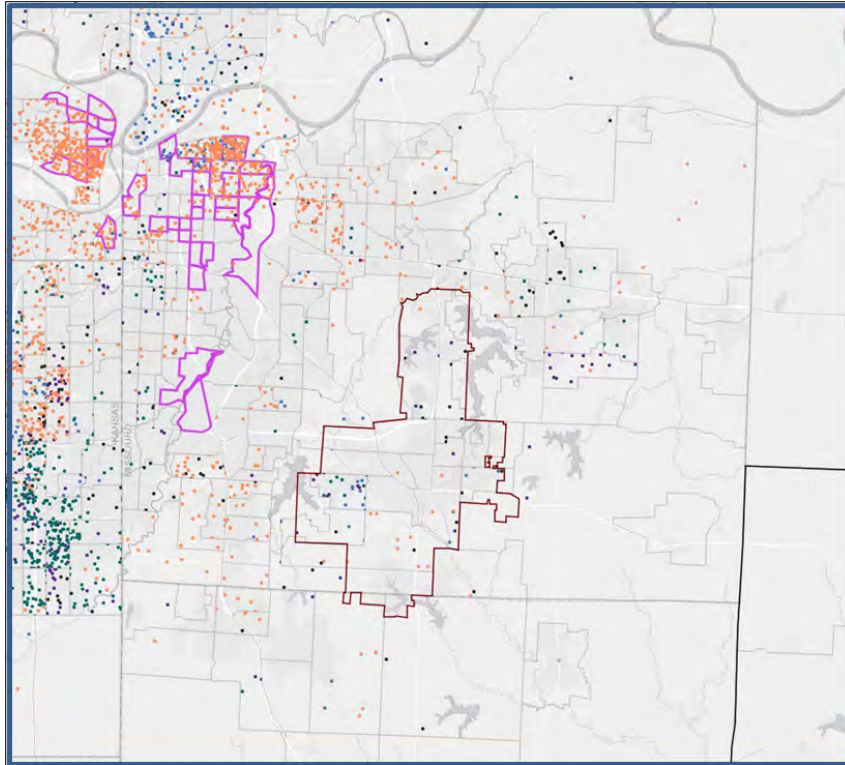
#7 country of origin	India	146	0.17%	El Salvador	2,748	0.15%
#8 country of origin	Iran	132	0.15%	Germany	2,721	0.14%
#9 country of origin	Pakistan	128	0.15%	Honduras	2,718	0.14%
#10 country of origin	Canada	118	0.14%	Guatemala	2,512	0.13%

Table 3. Top 10 National Origins and Percentage Shares

The AFFH-T maps that follow depict geographic locations of the top five of these population groups by Census Tracts for Lee's Summit area and for the region. In the Lee's Summit map, there is no clear pattern of concentration of people of any particular national origin, suggesting that they are relatively evenly dispersed, whereas in certain areas of the region, particularly in Kansas City, MO, Kansas City, KS, and southern part of Johnson County, there appear to be concentrations of population of certain national origins as represented by dense clusters of dots of the same color. It can be concluded that in terms of national origin, population in Lee's Summit is better integrated than the region as a whole.



Map 4. Population by National Origin Lee's Summit



Map 5. Population by National Origin Region

Race and Ethnicity

As discussed earlier, Lee's Summit population has experienced rapid growth in the past decades. More noticeable growth has occurred among non-white persons than white persons. Though white and non-Hispanic persons have continued to be the predominant racial group of Lee's Summit population, the percentage share of this racial group has been dropping, from over 96% in 1990 to about 84% today, whereas, the racial and ethnic groups of non-white and Hispanic and Non-Hispanic population has gone up.

Among the minority groups, Black, Non-Hispanic population in Lee's Summit has grown more dramatically than other minority groups, immediately follow by Hispanic population. Compared to the Kansas City region, similar trends are noticeable. The key difference is that in the region, the percentage share of the Black, Non-Hispanic population has seen almost no change between 1990 and today whereas the same racial group has grown from less than 2% in 1990 to over 8% today in Lee's Summit. In the Kansas City region, the Hispanic population growth has been the most significant.

The table and charts below give trend comparisons among different racial groups and between Lee's Summit and Kansas City Region.

	(Lee's Summit, MO CDBG) Jurisdiction										
	1990 Trend		2000 Trend			2010 Trend			Current		
Race/Ethnicity	#	%Distr .	#	%Chng	%Distr .	#	%Chng	%Distr .	#	%Chng	%Distr .
White, Non-Hispanic	42,181	96.4%	65,333	54.9%	91.9%	76,674	17.4%	83.9%	76,674	0.0%	83.9%
Black, Non-Hispanic	745	1.7%	2,747	268.7%	3.9%	8,308	202.4%	9.1%	7,418	-	8.1%
Hispanic	393	0.9%	1,393	254.5%	2.0%	3,519	152.6%	3.8%	3,519	0.0%	3.8%
Asian or Pacific Islander, Non-Hispanic	229	0.5%	925	303.9%	1.3%	2,168	134.4%	2.4%	1,619	-	1.8%
Native American, Non-Hispanic	135	0.3%	501	271.1%	0.7%	596	19.0%	0.6%	257	-	0.3%
Total	43,683		70,899	62.3%		91,265	28.7%		89,487	-1.9%	
	(Kansas City, MO-KS) Region										
	1990 Trend		2000 Trend			2010 Trend			Current		
Race/Ethnicity	#	%Distr .	#	%Chng	%Distr .	#	%Chng	%Distr .	#	%Chng	%Distr .
White, Non-Hispanic	1,344,147	83.2%	1,425,558	6.1%	78.7%	1,491,008	4.6%	74.2%	1,491,008	0.0%	74.2%
Black, Non-Hispanic	199,124	12.3%	235,400	18.2%	13.0%	271,936	15.5%	13.5%	250,243	-8.0%	12.4%
Hispanic	45,250	2.8%	93,139	105.8%	5.1%	165,746	78.0%	8.3%	165,746	0.0%	8.3%
Asian or Pacific Islander, Non-Hispanic	16,594	1.0%	35,430	113.5%	2.0%	58,682	65.6%	2.9%	48,631	-17.1%	2.4%
Native American, Non-Hispanic	7,013	0.4%	16,228	131.4%	0.9%	18,826	16.0%	0.9%	8,260	-56.1%	0.4%
Total	1,612,128		1,805,755	12.0%		2,006,198	11.1%		1,963,888	-2.1%	

Table 4. Demographic Trends

Heping's note: It appears that the percentage distribution of races and ethnicity does not match the true calculations based on calculated totals.

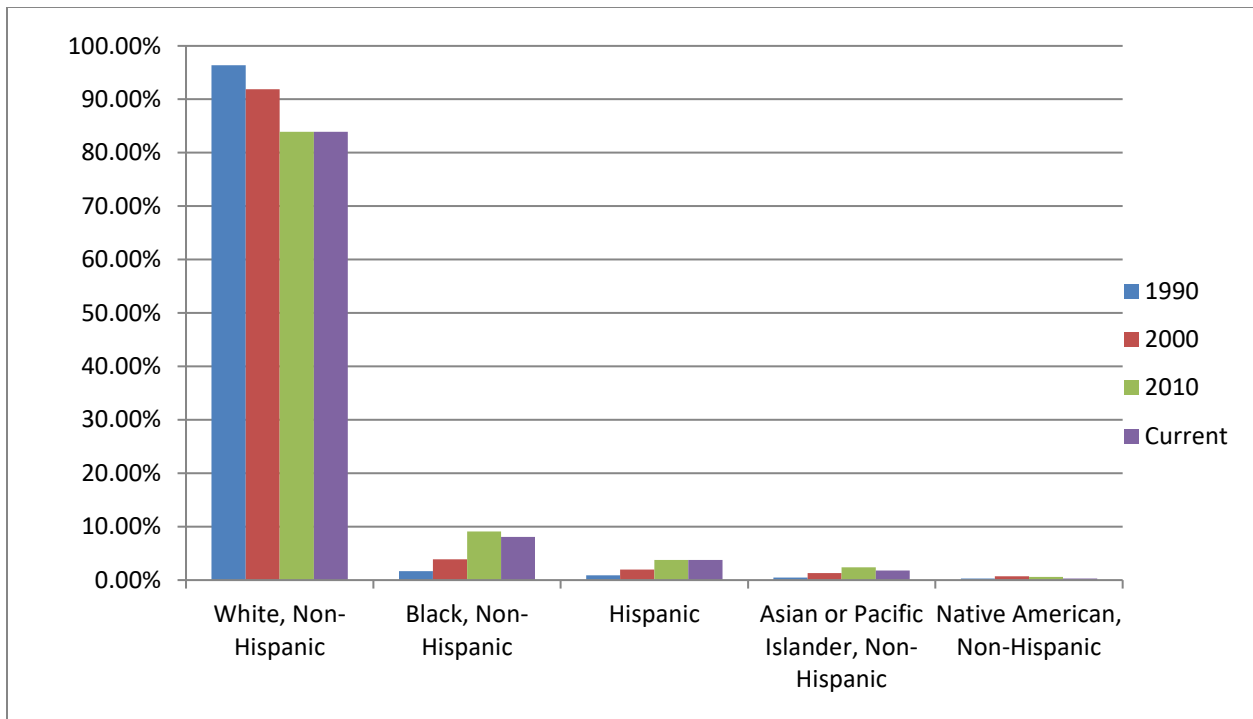


Chart 4. Lee's Summit percentage change by decade: Race/Ethnicity

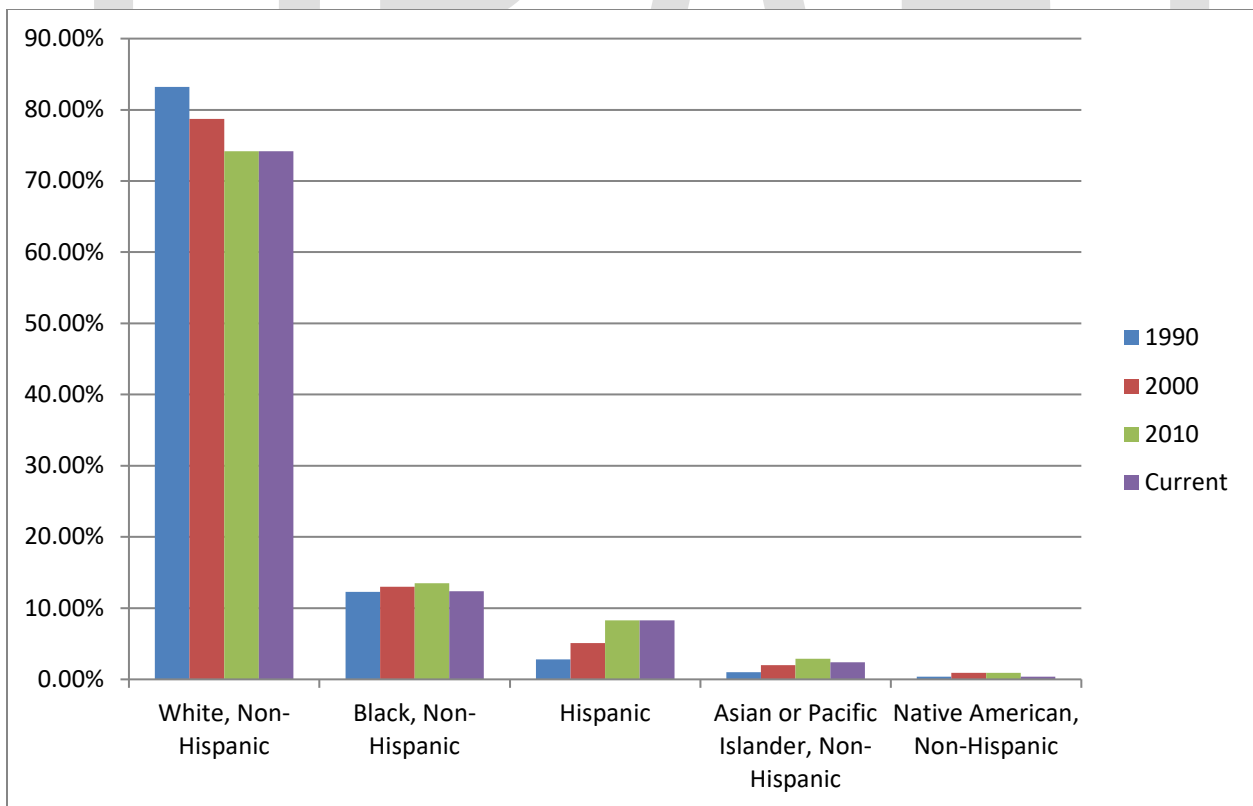
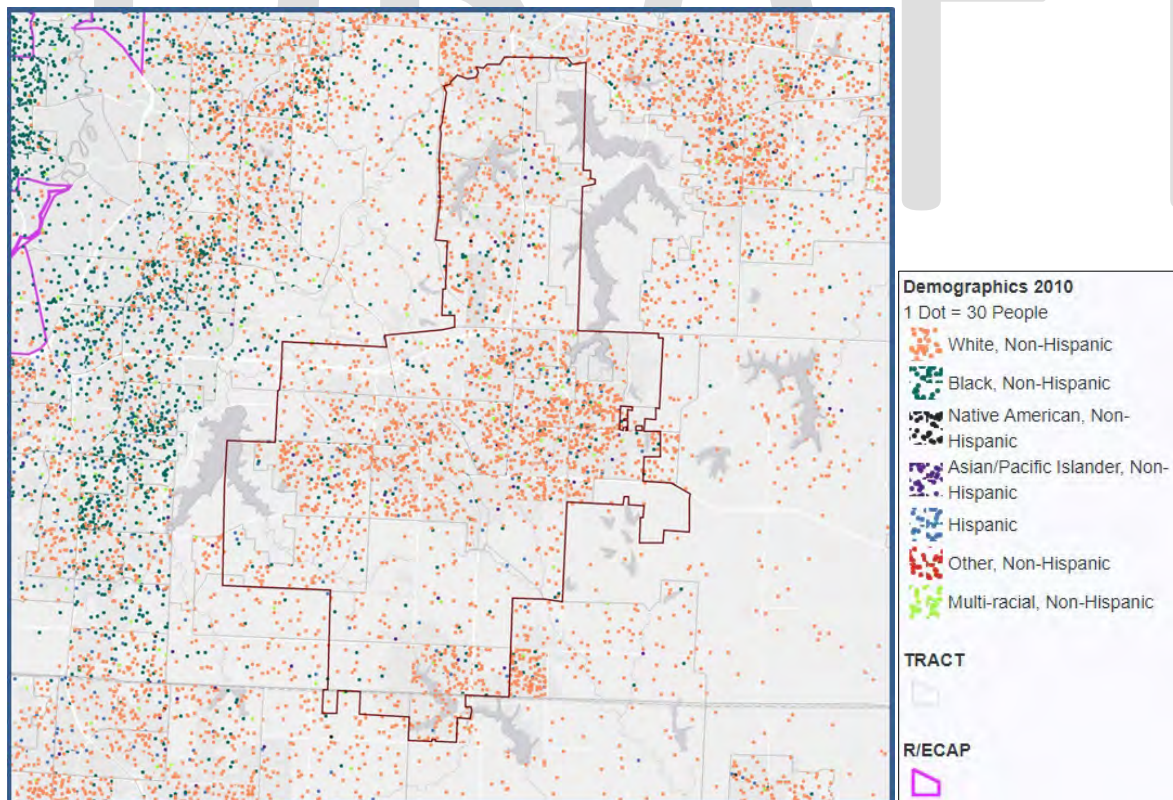


Chart 5. Kansas City MO-KS Region percentage change by decade: Race/Ethnicity

	(Lee's Summit, MO CDBG) Jurisdiction			
Racial/Ethnic Dissimilarity Index	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	17.04	11.36	10.61	17.64
Black/White	21.87	17.47	13.96	23.28
Hispanic/White	13.63	10.76	13.54	14.16
Asian or Pacific Islander/White	20.27	14.80	16.90	24.44
	(Kansas City, MO-KS) Region			
Racial/Ethnic Dissimilarity Index	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	60.43	54.38	45.36	49.77
Black/White	72.72	69.18	58.57	63.20
Hispanic/White	39.75	45.69	44.42	46.61
Asian or Pacific Islander/White	34.41	35.09	34.14	41.09

Table 5. Racial/Ethnic Dissimilarity

The AFFH-T map below depicts population distribution by race/ethnicity based on 2010 Census data for Lee's Summit and the Kansas City, MO-KS region. Lee's Summit population distribution shows a pattern of white, Non-Hispanic dominance with other racial/ethnic groups well integrated geographically (without a clear pattern of racial/ethnic concentration or segregation).



Map 6. Population Distribution By Race/Ethnicity

Age, Gender and Disabilities

This section examines the population composition by age groups and disability characteristics. One of the most significant changes of demographic characteristics in recent years has been the age distribution of population. Changes in population composition by age are important in many ways. People of different age have different interests, needs, and abilities. These differences translate to different focuses at different times for any community or region. The lack of shift in focuses based on shift in demographics will result in undesirable conditions for certain segments of the population.

The tables below contain Lee's Summit population by age group from the 2016 ACS 5-Year Estimates and that of Kansas City MO-KS Metro Area. The age distribution of Lee's Summit is not significantly different from the metro area population composition. However, one important aspect of the age distribution patterns is that the percentages of older age groups have been increasing.

Table 6. Lee's Summit Population Age Distribution

Subject	Lee's Summit city, Missouri		
	Estimate	Margin of Error	Percent
AGE			
Total population	94,257	+/-285	94,257
Under 5 years	6,376	+/-531	6.8%
5 to 9 years	6,676	+/-508	7.1%
10 to 14 years	7,895	+/-629	8.4%
15 to 19 years	6,382	+/-490	6.8%
20 to 24 years	4,411	+/-487	4.7%
25 to 34 years	11,693	+/-770	12.4%
35 to 44 years	12,416	+/-570	13.2%
45 to 54 years	13,868	+/-682	14.7%
55 to 59 years	6,397	+/-546	6.8%
60 to 64 years	5,432	+/-519	5.8%
65 to 74 years	7,185	+/-355	7.6%
75 to 84 years	3,521	+/-347	3.7%
85 years and over	2,005	+/-362	2.1%

Source: ACS 2016 5-Year Estimates

Table 7. Region Population Age Distribution

Subject	Kansas City, MO-KS Metro Area	
	Total	
	Estimate	
Total population	2,070,147	
AGE		
Under 5 years	6.7%	
5 to 9 years	7.0%	
10 to 14 years	7.1%	
15 to 19 years	6.4%	
20 to 24 years	6.0%	
25 to 34 years	14.1%	

35 to 44 years	13.2%
45 to 54 years	13.8%
55 to 59 years	6.8%
60 to 64 years	5.7%
65 to 74 years	7.6%
75 to 84 years	3.9%
85 years and over	1.8%

Source: Census 2016 5-Year ACS Estimates

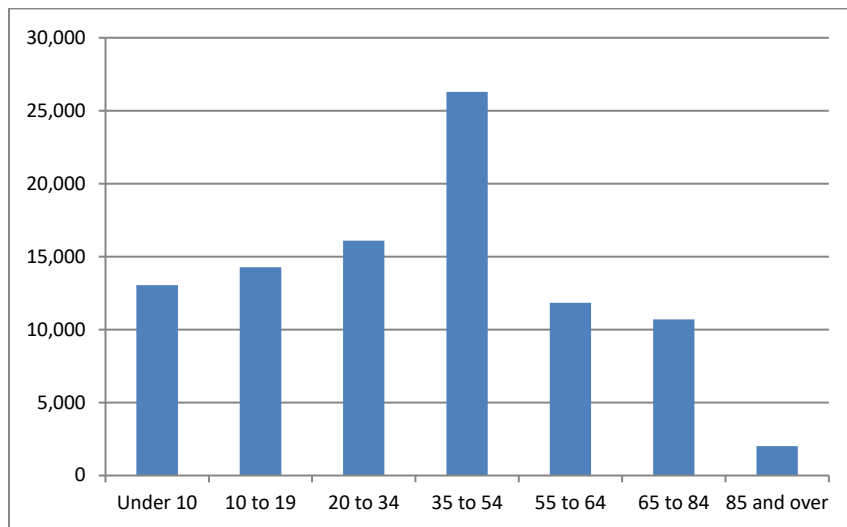


Chart 6. Lee's Summit Population By Age Group

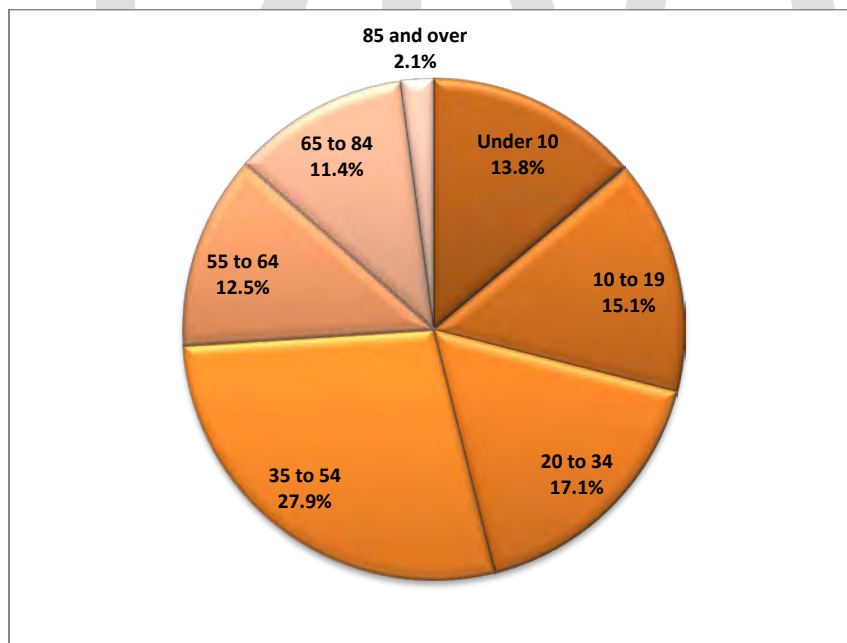


Chart 7. Percentage Distribution of Lee's Summit Population By Age Group

The AFFH-T data below show changes between 1990 and today in terms of population by gender, by age group, and by family type. Throughout the trend period, percentage shares between male and female population in Lee's Summit have been relatively stable, with female population slightly surpassing male population. The same can be said about the region as a whole.

A close examination of the data provided by the AFFH-T reveals that there is some difference between age group distributions for seniors 65+ as presented in the table below and the same age group distribution presented by the Census ACS shown above. The percentage shares of seniors 65+ in the table below seem to suggest that there has been hardly any change over three decades.

Table 8. Demographic Trends By Gender, Age and Family Type

	(Lee's Summit, MO CDBG) Jurisdiction							
Gender	1990 Trend		2000 Trend		2010 Trend		Current	
Male	20,604	47.3%	34,076	47.8%	43,806	47.9%	43,806	47.9%
Female	22,984	52.7%	37,139	52.2%	47,624	52.1%	47,624	52.1%
Age								
Under 18	11,919	27.3%	21,004	29.5%	25,511	27.9%	25,511	27.9%
18-64	26,588	61.0%	42,845	60.2%	55,311	60.5%	55,311	60.5%
65+	5,081	11.7%	7,366	10.3%	10,608	11.6%	10,608	11.6%
Family Type								
Families with children	6,350	53.2%	8,272	55.6%	12,787	50.8%	12,787	50.8%
	(Kansas City, MO-KS) Region							
Gender	1990 Trend		2000 Trend		2010 Trend		Current	
Male	780,177	48.3%	881,910	48.7%	983,446	48.9%	983,446	48.9%
Female	834,325	51.7%	929,342	51.3%	1,025,896	51.1%	1,025,896	51.1%
Age								
Under 18	425,934	26.4%	493,006	27.2%	515,110	25.6%	515,110	25.6%
18-64	997,845	61.8%	1,109,680	61.3%	1,254,281	62.4%	1,254,281	62.4%
65+	190,724	11.8%	208,566	11.5%	239,951	11.9%	239,951	11.9%
Family Type								
Families with children	215,616	49.6%	192,201	49.2%	244,748	47.0%	244,748	47.0%

Source: HUD AFFH-T

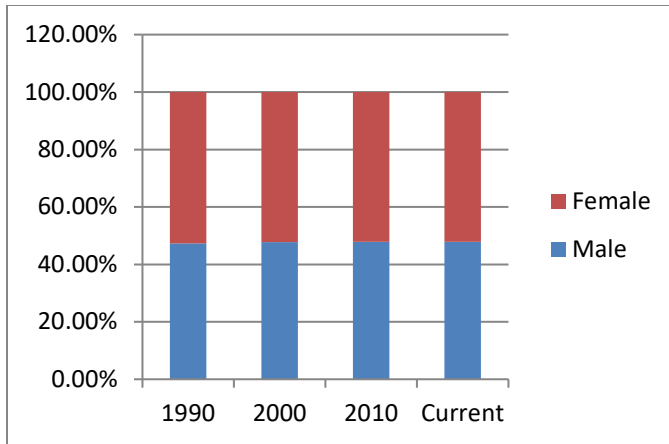


Chart 8. Lee's Summit population distribution trends: Sex

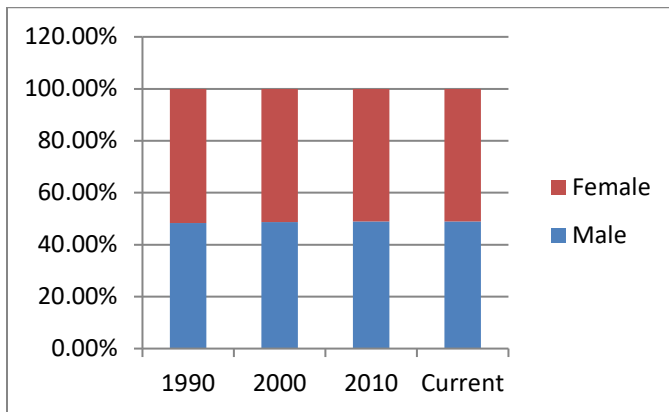


Chart 9. Kansas City MO-KS Region population distribution trends: Sex

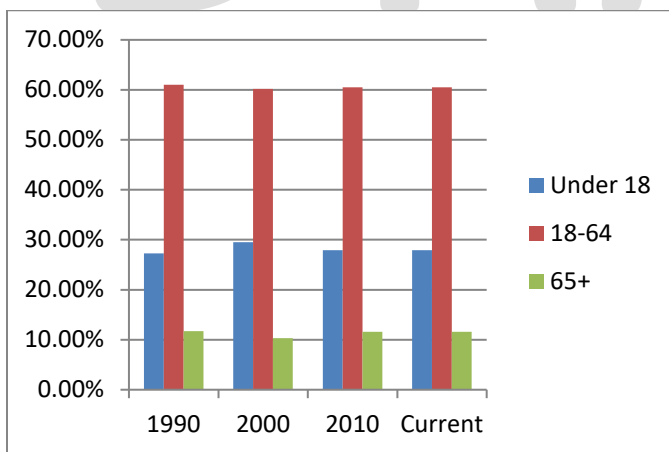


Chart 10. Lee's Summit population distribution trends: Age

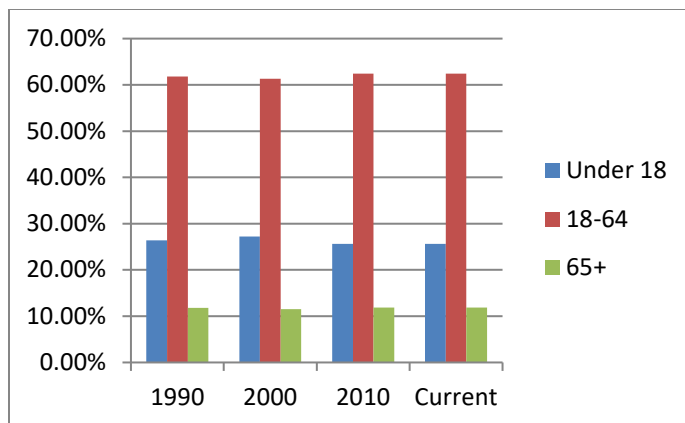


Chart 11. Kansas City MO-KS Region population distribution trends: Age

There have been more family households with children in Lee’s Summit than in the metro area consistently for decades, as shown in the table above and the charts below. In the region as a whole, the percentage share of families with children has been following a downward trend since 1990. In Lee’s Summit, on the other hand, the share of family households with children went up in the 1990’s and has dropped significantly since 2000. The most recent two decades have seen numbers of families with children drop both locally and regionally. This is a significant change in household composition that has important implications for the types of housing and other needs.

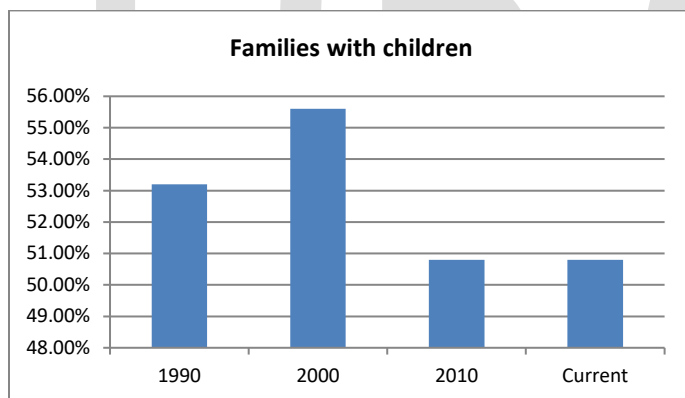


Chart 12. Lee’s Summit Families with Children Trends: Percentage Change

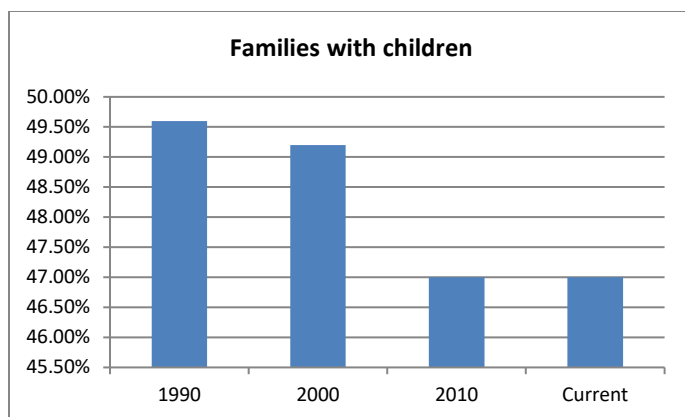


Chart 13. Kansas City MO-KS Region Families with Children Trends: Percentage Change

Data were made available by HUD through the AFFH-T to allow communities and regions to understand the magnitude of the current population with disabilities by age groups, as seen in the table below. People with disabilities have special needs due to physical and psychological limitations and require special attention, service and accommodations.

Table 9. People with Disabilities By Age Group

	(Lee's Summit, MO CDBG) Jurisdiction		(Kansas City, MO-KS) Region	
Age of People with Disabilities	#	%	#	%
age 5-17 with Disabilities	669	0.79%	17,830	0.96%
age 18-64 with Disabilities	3,682	4.32%	122,733	6.60%
age 65+ with Disabilities	3,481	4.09%	86,357	4.65%

Source: HUD AFFH-T

It is obvious that as people get older, they are more prone to disabilities associated with older age. The numbers suggest that people 65 and over have higher rate of disabilities. This is true at the local level as well as at the regional level. The percentage shares for the age bracket 18-64 are higher on their face values, however, compared with other age brackets, this bracket has significantly more people than the other two. So relatively speaking, we can conclude that people in the older age groups are more likely to develop disabilities than younger age groups. There are no equivalent data available to allow comparison to identify trends overtime.

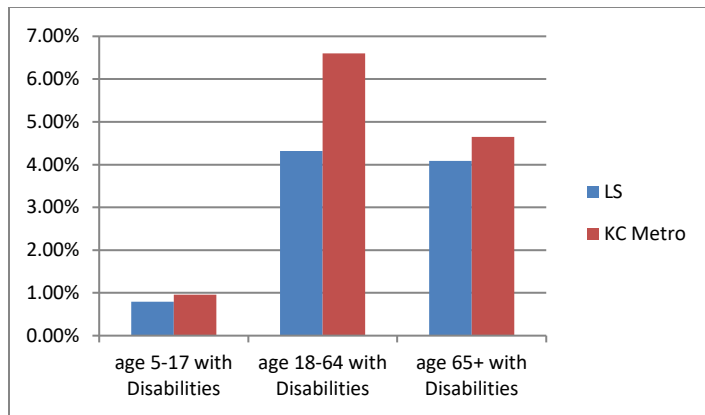


Chart 14. Disability by Age Group: LS/KC Metro Comparison

Table 10. Persons with Disabilities by Type

Disability Type	(Lee's Summit, MO CDBG) Jurisdiction		(Kansas City, MO-KS) Region	
	#	%	#	%
Hearing difficulty	2,223	2.61%	66,519	3.58%
Vision difficulty	1,339	1.57%	36,411	1.96%
Cognitive difficulty	3,132	3.68%	85,891	4.62%
Ambulatory difficulty	3,991	4.69%	118,532	6.38%
Self-care difficulty	1,334	1.57%	41,228	2.22%
Independent living difficulty	2,635	3.09%	77,142	4.15%

Source: HUD AFFH-T

The table above goes further to break disabilities down to different types. The highest percentage of population in both Lee's Summit and the region that have disabilities are associated with ambulatory difficulties, followed by people with cognitive difficulties. People with independent living difficulties come third. Most people with these three types of difficulties may have mobility limitations that require accessibility accommodations.

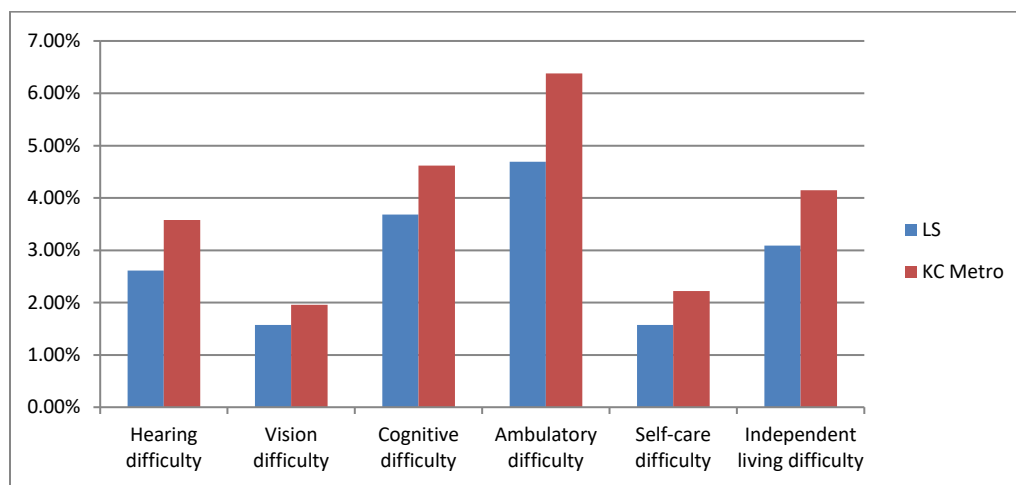
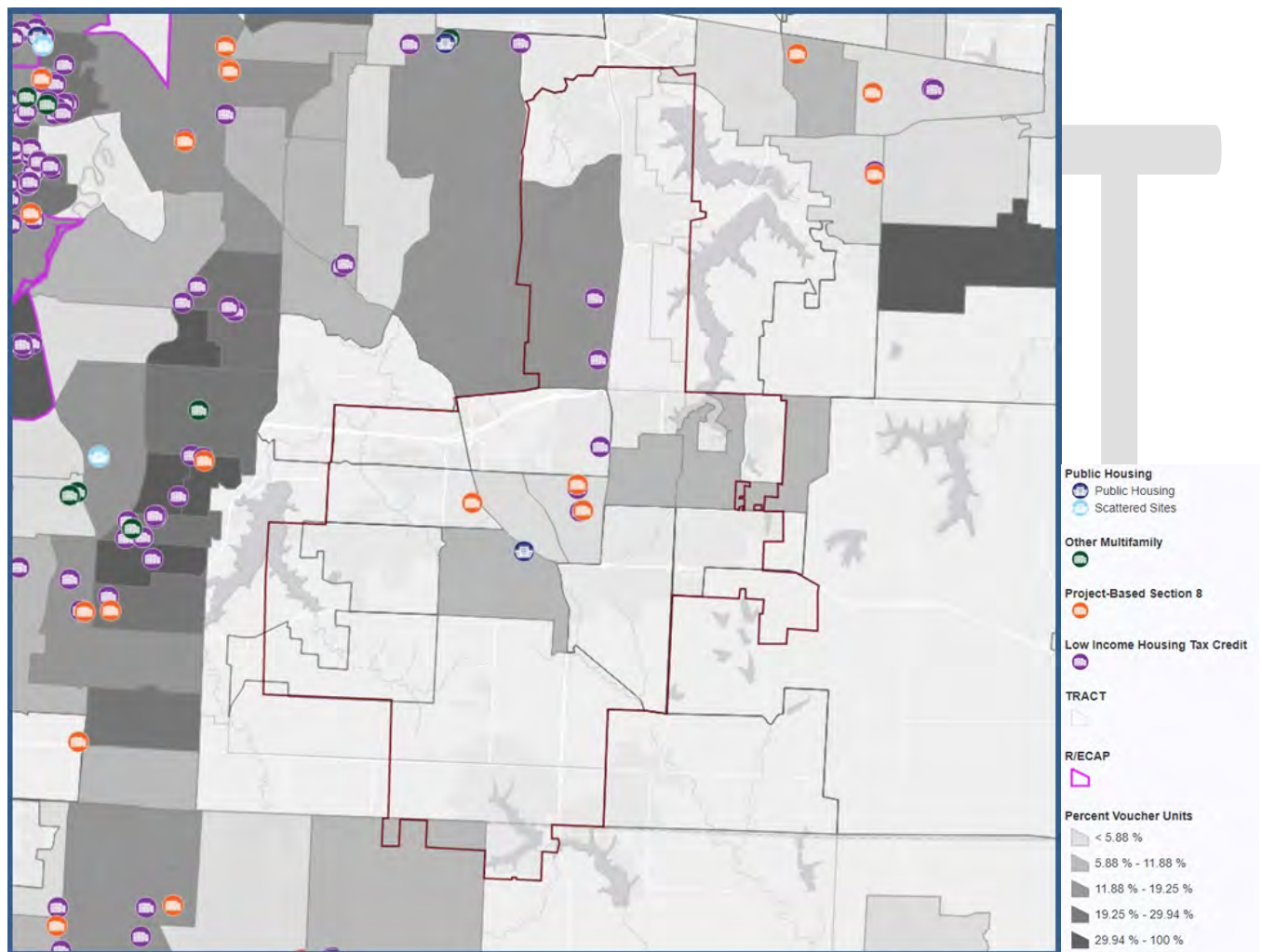


Chart 15. Lee's Summit/KC MO-KS Metro Persons with Disabilities by Type: Percentage of Total Population

HUD provides location maps as seen below of publicly supported housing types, which include Public Housing (typically operated by a local or regional public housing authorities, referred to by HUD as PHAs), Project-Based Section 8 housing, Low Income Tax Credit Housing and Other Multifamily housing. Lee's Summit Housing Authority operates multifamily rental establishments at two different locations, Lea Haven in the downtown area and Duncan Estates south of US 50 Highway, west of M-291. These two establishments have a combined total of 166 apartment units. Lee's Summit has three Project-Based Section 8 housing establishments, and five Low Income Tax Credit housing establishments. No Other Multifamily housing is identified in the City. HUD provides Housing Choice Vouchers to qualified low income renters through the local PHAs. In the map, Census Tracts are symbolized with shades of gray to indicate percentage distribution of voucher units within a voucher program region.



Map 7. Publicly Supported Housing by Location

(Note: According to AFFH-T, Percent Voucher Units values are based on Natural Breaks classification for a regional distribution)

The following statistics provided by HUD focus on residents of publicly supported housing units or housing establishments who have disabilities. In Lee's Summit, public housing has the highest percentage of residents with disabilities, followed by project-based Section 8 housing residents. The Kansas City MO-KS region has a much

higher percentage of public housing residents with disabilities. Other housing establishment types share close to equal percentage of residents with disabilities. The percentages in all housing types are higher for the region as a whole than for Lee's Summit.

Table 11. People with Disabilities by Publicly Supported Housing Establishment

(Lee's Summit, MO CDBG) Jurisdiction		People with a Disability	
		#	%
Public Housing		31	27.43%
Project-Based Section 8		60	18.07%
Other Multifamily		N/A	N/A
Housing Choice Voucher Program		53	14.13%
(Kansas City, MO-KS) Region		People with a Disability	
Public Housing		1,461	32.88%
Project-Based Section 8		1,803	20.72%
Other Multifamily		284	23.32%
Housing Choice Voucher Program		3,716	24.11%

Source: HUD AFFH-T

Familial Status, Marital Status, Sexual Orientation

Demographic changes are also reflected in the composition of households and families and need the attention of the communities and the region. This section of the report examines statistics from the most recent 2016 5-Year ACS estimates of the U.S. Census Bureau to identify key characteristics of today's households and families and characteristics of household and family members.

Table 12. Household and Family Characteristics - Lee's Summit

Subject	Lee's Summit city, Missouri					
	Total		Married-couple family household		Male householder, no wife present, family household	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total households	34,665	+/-497	20,827	+/-575	1,193	+/-218
Average household size	2.7	+/-0.04	3.24	+/-0.05	3.15	+/-0.25
FAMILIES						
Total families	25,695	+/-437	20,827	+/-575	1,193	+/-218
Average family size	3.15	+/-0.05	3.22	+/-0.05	2.83	+/-0.19
AGE OF OWN CHILDREN						
Households with own children of the householder under 18 years	12,296	+/-377	9,301	+/-365	591	+/-161
Under 6 years only	20.90%	+/-2.2	21.50%	+/-2.4	24.50%	+/-12.7
Under 6 years and 6 to 17 years	16.60%	+/-2.3	17.80%	+/-2.9	15.10%	+/-9.5
6 to 17 years only	62.60%	+/-2.6	60.70%	+/-3.0	60.40%	+/-14.5
Total households	34,665	+/-497	20,827	+/-575	1,193	+/-218
SELECTED HOUSEHOLDS BY TYPE						

Households with one or more people under 18 years	37.90%	+/-1.2	47.00%	+/-1.5	56.20%	+/-10.3
Households with one or more people 60 years and over	34.50%	+/-1.2	32.60%	+/-1.7	18.70%	+/-6.0
Householder living alone	20.90%	+/-1.1	(X)	(X)	(X)	(X)
65 years and over	9.40%	+/-0.8	(X)	(X)	(X)	(X)
UNMARRIED-PARTNER HOUSEHOLDS						
Same sex	0.40%	+/-0.2	(X)	(X)	(X)	(X)
Opposite sex	4.70%	+/-0.8	(X)	(X)	(X)	(X)

Source: Census 2016 5-Year ACS Estimates

Subject	Lee's Summit city, Missouri			
	Female householder, no husband present, family household		Nonfamily household	
	Estimate	Margin of Error	Estimate	Margin of Error
Total households	3,675	+/-432	8,970	+/-449
Average household size	3.07	+/-0.13	1.23	+/-0.04
FAMILIES				
Total families	3,675	+/-432	(X)	(X)
Average family size	2.86	+/-0.11	(X)	(X)
AGE OF OWN CHILDREN				
Households with own children of the householder under 18 years	2,404	+/-349	(X)	(X)
Under 6 years only	17.50%	+/-6.7	(X)	(X)
Under 6 years and 6 to 17 years	12.20%	+/-5.3	(X)	(X)
6 to 17 years only	70.30%	+/-6.5	(X)	(X)
Total households	3,675	+/-432	8,970	+/-449
SELECTED HOUSEHOLDS BY TYPE				
Households with one or more people under 18 years	72.20%	+/-5.4	0.50%	+/-0.4
Households with one or more people 60 years and over	20.10%	+/-4.7	46.70%	+/-3.6
Householder living alone	(X)	(X)	80.80%	+/-2.8
65 years and over	(X)	(X)	36.50%	+/-3.0
UNMARRIED-PARTNER HOUSEHOLDS				
Same sex	(X)	(X)	(X)	(X)
Opposite sex	(X)	(X)	(X)	(X)

Source: Census 2016 5-Year ACS Estimates

Table 13. Regional Household and Family Characteristics

Subject	Kansas City, MO-KS Metro Area					
	Total		Married-couple family household		Male householder, no wife present, family	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total households	806,553	+/-2,586	389,960	+/-3,002	36,886	+/-1,169
Average household size	2.53	+/-0.01	3.19	+/-0.01	3.31	+/-0.06
FAMILIES						
Total families	523,833	+/-2,789	389,960	+/-3,002	36,886	+/-1,169

Average family size	3.14	+/-0.01	3.17	+/-0.01	2.87	+/-0.05
AGE OF OWN CHILDREN						
Households with own children of the householder under 18 years	241,865	+/-1,979	163,419	+/-1,970	20,101	+/-808
Under 6 years only	23.5%	+/-0.6	23.9%	+/-0.7	25.9%	+/-2.3
Under 6 years and 6 to 17 years	19.4%	+/-0.5	20.4%	+/-0.6	13.9%	+/-2.0
6 to 17 years only	57.1%	+/-0.7	55.6%	+/-0.7	60.2%	+/-2.6
Total households	806,553	+/-2,586	389,960	+/-3,002	36,886	+/-1,169
SELECTED HOUSEHOLDS BY TYPE						
Households with one or more people under 18 years	32.8%	+/-0.2	44.4%	+/-0.4	61.2%	+/-1.6
Households with one or more people 60 years and over	33.4%	+/-0.2	33.2%	+/-0.3	21.0%	+/-1.4
Householder living alone	29.0%	+/-0.3	(X)	(X)	(X)	(X)
65 years and over	9.7%	+/-0.2	(X)	(X)	(X)	(X)
UNMARRIED-PARTNER HOUSEHOLDS						
Same sex	0.4%	+/-0.1	(X)	(X)	(X)	(X)
Opposite sex	5.8%	+/-0.2	(X)	(X)	(X)	(X)
UNITS IN STRUCTURE						
1-unit structures	77.6%	+/-0.2	92.0%	+/-0.3	76.1%	+/-1.6
2-or-more-unit structures	20.7%	+/-0.2	6.7%	+/-0.3	20.5%	+/-1.6
Mobile homes and all other types of units	1.7%	+/-0.1	1.3%	+/-0.1	3.4%	+/-0.6
HOUSING TENURE						
Owner-occupied housing units	65.1%	+/-0.3	83.7%	+/-0.4	52.3%	+/-2.2
Renter-occupied housing units	34.9%	+/-0.3	16.3%	+/-0.4	47.7%	+/-2.2

Subject	Kansas City, MO-KS Metro Area			
	Female householder, no husband present, family household		Nonfamily household	
	Estimate	Margin of Error	Estimate	Margin of Error
Total households	96,987	+/-1,952	282,720	+/-2,375
Average household size	3.32	+/-0.04	1.24	+/-0.01
FAMILIES				
Total families	96,987	+/-1,952	(X)	(X)
Average family size	3.10	+/-0.04	(X)	(X)
AGE OF OWN CHILDREN				
Households with own children of the householder under 18 years	58,345	+/-1,477	(X)	(X)
Under 6 years only	21.3%	+/-1.4	(X)	(X)
Under 6 years and 6 to 17 years	18.6%	+/-1.2	(X)	(X)
6 to 17 years only	60.2%	+/-1.7	(X)	(X)
Total households	96,987	+/-1,952	282,720	+/-2,375
SELECTED HOUSEHOLDS BY TYPE				
Households with one or more people under 18	68.4%	+/-0.9	0.9%	+/-0.1
Households with one or more people 60 years and over	22.0%	+/-0.9	39.3%	+/-0.5
Householder living alone	(X)	(X)	82.7%	+/-0.5
65 years and over	(X)	(X)	27.8%	+/-0.5

UNMARRIED-PARTNER HOUSEHOLDS				
Same sex	(X)	(X)	(X)	(X)
Opposite sex	(X)	(X)	(X)	(X)
UNITS IN STRUCTURE				
1-unit structures	72.3%	+/-0.8	59.9%	+/-0.6
2-or-more-unit structures	25.5%	+/-0.9	38.3%	+/-0.6
Mobile homes and all other types of units	2.2%	+/-0.3	1.9%	+/-0.2
HOUSING TENURE				
Owner-occupied housing units	43.9%	+/-1.1	48.4%	+/-0.6
Renter-occupied housing units	56.1%	+/-1.1	51.6%	+/-0.6

The Census 2016 5-Year Estimates on Lee's Summit household characteristics in the above tables indicate that three quarters of the City's households are family households and one quarter of those are non-family households. The majority of the City's households (60%) are married couple family households. Single parent family households make up about 14% of all households. Female householder family households well outnumber those of male householder family households. The percentage distribution of these types of households is depicted in the pie chart below.

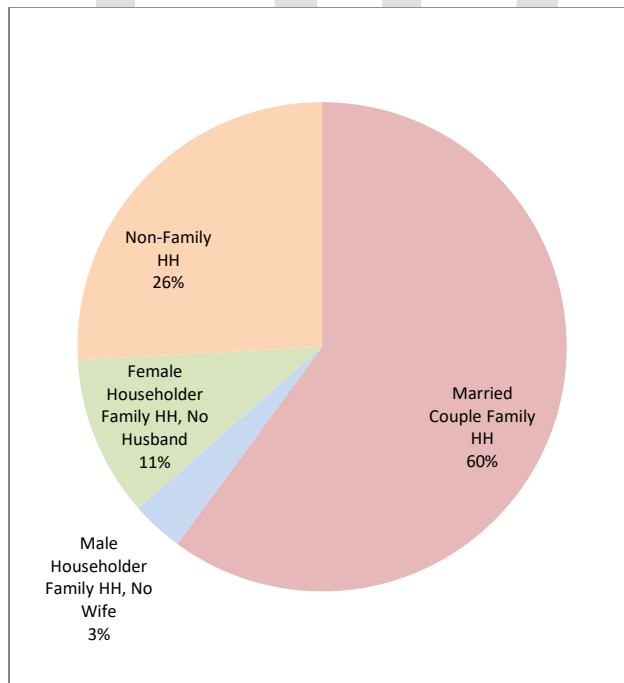


Chart 16. Lee's Summit Household Types and Distribution

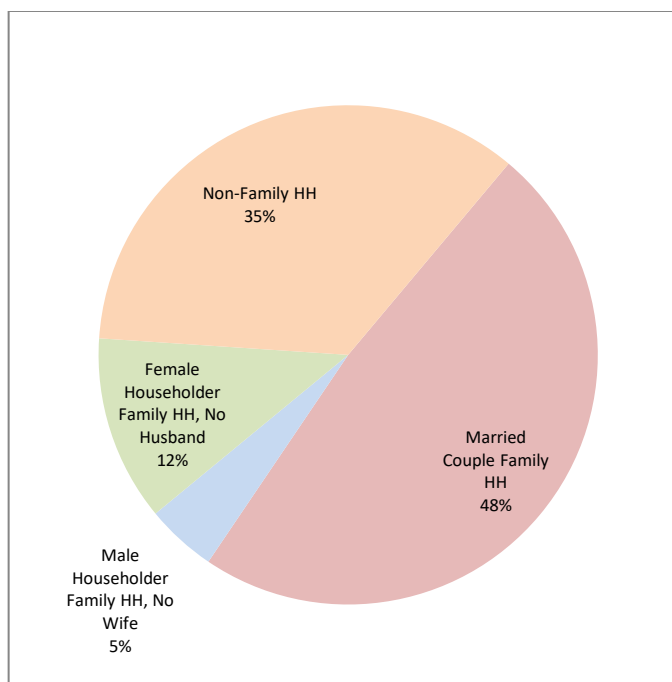


Chart 17. KC Metro Household Types and Distribution

A closer look at single parent family households reveals that in Lee's Summit 65.4% of female-headed family households have own children under 18 compared to 49.5% of male-headed family households. Female-headed households are also more likely to have family members 60 years of age and over than male-headed households. Non-family households have the highest percentage of seniors living together. KC Metro area has a higher percentage of non-family households and married couple family households account for less than 50% of all households. The metro area households are not significantly different for household types and their distributions with slight differences in some household types, as shown in the tables below.

Table 14. Household by Family Type - Lee's Summit

	Total HH	Married Couple Family HH	Male Householder Family HH, No Wife	Female Householder Family HH, No Husband	Non-Family HH
# of HH	34,665	20,827	1,193	3,675	8,970
HH with own children under 18	12,296	9,301	591	2,404	
% of total	35.5%	44.7%	49.5%	65.4%	
HH with one or more people 60 years and over	34.50%	32.60%	18.70%	20.10%	46.70%

Table 15. Household by Family Type - Metro Region

	Total HH	Married Couple Family HH	Male Householder Family HH, No Wife	Female Householder Family HH, No Husband	Non-Family HH
# of HH	806,553	389,960	36,886	96,987	282,720

HH with own children under 18	241,865	163,419	20,101	58,345	
% of total	30.0%	41.9%	54.5%	60.2%	
HH with one or more people 60 years and over	33.40%	33.20%	21.00%	22.00%	39.30%

The Census ACS 2016 5-Year Estimates for the City's population by marital status and labor force participation show that male population 15 years and over are less likely to be widowed than female counterpart. Significantly more females 65 years and over are widowed than male of the same age group because females generally live longer than males.

Asians are more likely to stay married than other racial and ethnic groups. Male population 16 years and over has a higher percentage of labor force participation than female population. However, widowed females are more likely to be labor force participants than widowed males.

Table 16. Lee's Summit Population by Age Group and Race by Marital Status

Subject	Lee's Summit city, Missouri					
	Total		Now married (except separated)		Widowed	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Population 15 years and over	73,310	+/-723	59.30%	+/-1.4	5.00%	+/-0.5
AGE AND SEX						
Males 15 years and over	34,787	+/-669	63.00%	+/-1.6	2.10%	+/-0.5
15 to 19 years	3,308	+/-343	0.40%	+/-0.6	0.00%	+/-0.8
20 to 34 years	7,414	+/-504	41.40%	+/-3.9	0.00%	+/-0.4
35 to 44 years	6,251	+/-424	76.40%	+/-4.1	0.50%	+/-0.7
45 to 54 years	6,545	+/-397	76.90%	+/-3.5	0.20%	+/-0.4
55 to 64 years	5,751	+/-365	81.80%	+/-3.2	0.70%	+/-0.5
65 years and over	5,518	+/-284	78.30%	+/-3.3	11.60%	+/-2.6
Females 15 years and over	38,523	+/-635	56.00%	+/-1.8	7.60%	+/-0.9
15 to 19 years	3,074	+/-371	0.70%	+/-0.9	0.00%	+/-0.9
20 to 34 years	8,690	+/-487	44.80%	+/-3.9	0.10%	+/-0.2
35 to 44 years	6,165	+/-290	76.00%	+/-3.6	0.00%	+/-0.4
45 to 54 years	7,323	+/-463	71.50%	+/-3.8	1.70%	+/-1.0
55 to 64 years	6,078	+/-350	73.10%	+/-3.3	3.80%	+/-1.4
65 years and over	7,193	+/-330	45.90%	+/-3.8	35.40%	+/-3.9
Population 15 years and over	73,310	+/-723	59.30%	+/-1.4	5.00%	+/-0.5
RACE AND HISPANIC OR LATINO ORIGIN						
One race	72,229	+/-764	59.80%	+/-1.5	5.00%	+/-0.5
White	63,531	+/-1,049	60.50%	+/-1.5	5.40%	+/-0.7
Black or African American	5,546	+/-625	50.80%	+/-6.0	2.30%	+/-1.3
American Indian and Alaska Native	294	+/-187	56.10%	+/-15.3	2.40%	+/-4.3
Asian	1,459	+/-430	61.40%	+/-11.4	1.40%	+/-2.3
Native Hawaiian and Other Pacific Islander	359	+/-179	59.60%	+/-33.1	0.00%	+/-7.4
Some other race	1,040	+/-394	60.70%	+/-11.6	6.70%	+/-5.8
Two or more races	1,081	+/-259	31.10%	+/-9.0	0.00%	+/-2.5

Hispanic or Latino origin (of any race)	2,874	+/-599	48.60%	+/-6.4	2.40%	+/-2.3
White alone, not Hispanic or Latino	61,627	+/-1,012	60.90%	+/-1.5	5.50%	+/-0.7
LABOR FORCE PARTICIPATION						
Males 16 years and over	33,919	+/-663	64.60%	+/-1.7	2.10%	+/-0.5
In labor force	26,364	+/-646	67.60%	+/-1.8	0.40%	+/-0.3
Females 16 years and over	37,538	+/-632	57.50%	+/-1.8	7.80%	+/-0.9
In labor force	24,703	+/-760	59.20%	+/-2.2	1.80%	+/-0.4
PERCENT ALLOCATED						
Marital status	2.70%	(X)	(X)	(X)	(X)	(X)

Source: Census 2016 5-Year ACS Estimates

Special Needs Population

Persons with special needs refer to some members of the community or region who need special services, accommodations, infrastructure adjustments, assistance, and attention due to lack of various types of cultural, social, sociological, economic, physical, cognitive, and psychological capabilities. This lack of capabilities limits their abilities for education, employment, recreation, entertainment and use of community assets and services as everyone else in the community.

- Health related
- Ambulatory disability/ADA
- Low income

Persons, families and households under the poverty line struggle to make ends meet and often times, they have to choose between housing and food, between food and medicine, and so forth. This section examines household income statistics to help us understand the economic and financial conditions of households and families. The tables below are the 2016 5-year ACS reports on Lee's Summit and KC Metro area household income distributions.

Lee's Summit Median Household Income is reported to be significantly higher (\$80,494) compared to KC Metro's \$59,344. Lee's Summit has significantly higher median family income (\$93,879) as well as compared to KC Metro's (\$74,661).

In Lee's Summit, 4% of all families and 5.9% of the population are below poverty line. In contrast, 1.6% of married couple families and 17.8% of female householder without husband present families are below poverty line. KC Metro area has much higher percentages than Lee's Summit.

Table 17. Lee's Summit Household by Income Group

Subject	Lee's Summit city, Missouri			
	Estimate	Margin of Error	Percent	Percent Margin of Error
INCOME AND BENEFITS (IN 2016 INFLATION- ADJUSTED DOLLARS)				
Total households	34,665	+/-497	34,665	(X)
Less than \$10,000	1,136	+/-243	3.30%	+/-0.7

\$10,000 to \$14,999	863	+/-244	2.50%	+/-0.7
\$15,000 to \$24,999	2,255	+/-311	6.50%	+/-0.9
\$25,000 to \$34,999	2,113	+/-338	6.10%	+/-1.0
\$35,000 to \$49,999	3,685	+/-432	10.60%	+/-1.2
\$50,000 to \$74,999	5,899	+/-480	17.00%	+/-1.4
\$75,000 to \$99,999	5,751	+/-391	16.60%	+/-1.1
\$100,000 to \$149,999	7,312	+/-501	21.10%	+/-1.4
\$150,000 to \$199,999	3,180	+/-305	9.20%	+/-0.9
\$200,000 or more	2,471	+/-259	7.10%	+/-0.7
Median household income (dollars)	80,494	+/-2,338	(X)	(X)
Mean household income (dollars)	95,165	+/-2,266	(X)	(X)
With earnings	28,582	+/-495	82.50%	+/-1.1
Mean earnings (dollars)	97,284	+/-2,464	(X)	(X)
With Social Security	9,340	+/-369	26.90%	+/-1.1
Mean Social Security income (dollars)	20,308	+/-729	(X)	(X)
With retirement income	7,189	+/-389	20.70%	+/-1.1
Mean retirement income (dollars)	23,691	+/-1,583	(X)	(X)
With Supplemental Security Income	922	+/-223	2.70%	+/-0.6
Mean Supplemental Security Income (dollars)	10,218	+/-1,211	(X)	(X)
With cash public assistance income	392	+/-115	1.10%	+/-0.3
Mean cash public assistance income (dollars)	2,916	+/-693	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	1,751	+/-281	5.10%	+/-0.8
Families	25,695	+/-437	25,695	(X)
Less than \$10,000	527	+/-168	2.10%	+/-0.6
\$10,000 to \$14,999	190	+/-90	0.70%	+/-0.4
\$15,000 to \$24,999	933	+/-249	3.60%	+/-1.0
\$25,000 to \$34,999	1,093	+/-256	4.30%	+/-1.0
\$35,000 to \$49,999	2,140	+/-321	8.30%	+/-1.2
\$50,000 to \$74,999	4,219	+/-430	16.40%	+/-1.7
\$75,000 to \$99,999	4,697	+/-361	18.30%	+/-1.4
\$100,000 to \$149,999	6,555	+/-461	25.50%	+/-1.7
\$150,000 to \$199,999	3,014	+/-284	11.70%	+/-1.1
\$200,000 or more	2,327	+/-253	9.10%	+/-1.0
Median family income (dollars)	93,879	+/-3,499	(X)	(X)
Mean family income (dollars)	109,764	+/-2,643	(X)	(X)
Per capita income (dollars)	35,722	+/-865	(X)	(X)
Nonfamily households	8,970	+/-449	8,970	(X)
Median nonfamily income (dollars)	39,397	+/-2,691	(X)	(X)
Mean nonfamily income (dollars)	50,330	+/-3,309	(X)	(X)
Median earnings for workers (dollars)	41,982	+/-1,089	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	61,802	+/-2,026	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	48,322	+/-2,164	(X)	(X)
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	(X)	4.00%	+/-0.7
With related children of the householder under 18 years	(X)	(X)	6.30%	+/-1.4
With related children of the householder under 5 years only	(X)	(X)	7.00%	+/-4.6
Married couple families	(X)	(X)	1.60%	+/-0.6

With related children of the householder under 18 years	(X)	(X)	1.80%	+/-1.0
With related children of the householder under 5 years only	(X)	(X)	2.80%	+/-3.6
Families with female householder, no husband present	(X)	(X)	17.80%	+/-4.4
With related children of the householder under 18 years	(X)	(X)	23.30%	+/-5.8
With related children of the householder under 5 years only	(X)	(X)	30.80%	+/-20.2
All people	(X)	(X)	5.90%	+/-0.8
Under 18 years	(X)	(X)	7.20%	+/-1.6
Related children of the householder under 18 years	(X)	(X)	6.90%	+/-1.6
Related children of the householder under 5 years	(X)	(X)	8.20%	+/-3.6
Related children of the householder 5 to 17 years	(X)	(X)	6.40%	+/-1.5
18 years and over	(X)	(X)	5.40%	+/-0.7
18 to 64 years	(X)	(X)	5.50%	+/-0.8
65 years and over	(X)	(X)	4.70%	+/-1.2
People in families	(X)	(X)	4.10%	+/-0.8
Unrelated individuals 15 years and over	(X)	(X)	17.40%	+/-2.4

Source: Census ACS

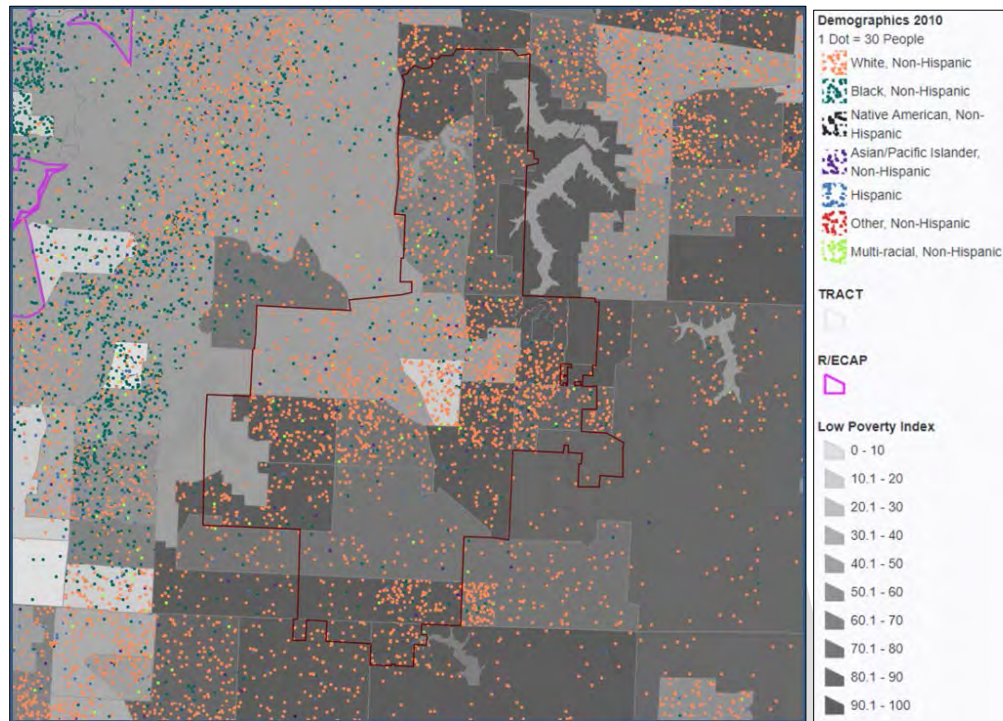
Table 18. Regional Household by Income Group

Subject	Kansas City, MO-KS Metro Area			
	Estimate	Margin of Error	Percent	Percent Margin of Error
INCOME AND BENEFITS (IN 2016 INFLATION- ADJUSTED DOLLARS)				
Total households	806,553	+/-2,586	806,553	(X)
Less than \$10,000	47,853	+/-1,259	5.9%	+/-0.2
\$10,000 to \$14,999	35,790	+/-1,225	4.4%	+/-0.2
\$15,000 to \$24,999	72,643	+/-1,889	9.0%	+/-0.2
\$25,000 to \$34,999	77,434	+/-1,694	9.6%	+/-0.2
\$35,000 to \$49,999	110,164	+/-1,967	13.7%	+/-0.2
\$50,000 to \$74,999	149,202	+/-2,021	18.5%	+/-0.2
\$75,000 to \$99,999	109,467	+/-1,890	13.6%	+/-0.2
\$100,000 to \$149,999	119,032	+/-1,778	14.8%	+/-0.2
\$150,000 to \$199,999	44,892	+/-1,068	5.6%	+/-0.1
\$200,000 or more	40,076	+/-1,091	5.0%	+/-0.1
Median household income (dollars)	59,344	+/-458	(X)	(X)
Mean household income (dollars)	78,907	+/-517	(X)	(X)
With earnings	648,636	+/-2,675	80.4%	+/-0.2
Mean earnings (dollars)	79,705	+/-643	(X)	(X)
With Social Security	222,335	+/-1,855	27.6%	+/-0.2
Mean Social Security income (dollars)	19,013	+/-142	(X)	(X)
With retirement income	144,878	+/-1,981	18.0%	+/-0.2
Mean retirement income (dollars)	22,645	+/-380	(X)	(X)
With Supplemental Security Income	33,817	+/-1,018	4.2%	+/-0.1
Mean Supplemental Security Income (dollars)	9,507	+/-185	(X)	(X)
With cash public assistance income	16,644	+/-776	2.1%	+/-0.1
Mean cash public assistance income (dollars)	2,873	+/-172	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	79,658	+/-1,589	9.9%	+/-0.2
Families	523,833	+/-2,789	523,833	(X)
Less than \$10,000	19,646	+/-896	3.8%	+/-0.2
\$10,000 to \$14,999	12,495	+/-754	2.4%	+/-0.1
\$15,000 to \$24,999	30,595	+/-1,281	5.8%	+/-0.2
\$25,000 to \$34,999	38,439	+/-1,204	7.3%	+/-0.2

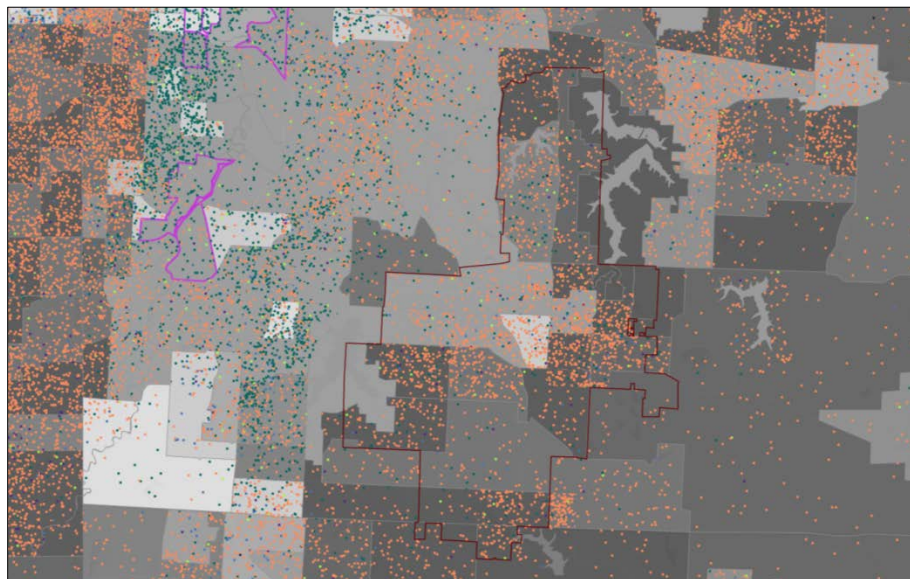
\$35,000 to \$49,999	63,418	+/-1,675	12.1%	+/-0.3
\$50,000 to \$74,999	98,597	+/-1,725	18.8%	+/-0.3
\$75,000 to \$99,999	84,054	+/-1,743	16.0%	+/-0.3
\$100,000 to \$149,999	100,832	+/-1,736	19.2%	+/-0.3
\$150,000 to \$199,999	39,707	+/-1,033	7.6%	+/-0.2
\$200,000 or more	36,050	+/-1,050	6.9%	+/-0.2
Median family income (dollars)	74,661	+/-506	(X)	(X)
Mean family income (dollars)	94,484	+/-778	(X)	(X)
Per capita income (dollars)	31,528	+/-211	(X)	(X)
Nonfamily households	282,720	+/-2,375	282,720	(X)
Median nonfamily income (dollars)	35,076	+/-431	(X)	(X)
Mean nonfamily income (dollars)	47,048	+/-615	(X)	(X)
Median earnings for workers (dollars)	34,307	+/-338	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	51,895	+/-272	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	40,403	+/-217	(X)	(X)
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	(X)	8.8%	+/-0.3
With related children of the householder under 18 years	(X)	(X)	14.3%	+/-0.5
With related children of the householder under 5 years only	(X)	(X)	15.4%	+/-1.2
Married couple families	(X)	(X)	3.5%	+/-0.2
With related children of the householder under 18 years	(X)	(X)	5.0%	+/-0.4
With related children of the householder under 5 years only	(X)	(X)	4.2%	+/-0.8
Families with female householder, no husband present	(X)	(X)	27.9%	+/-0.9
With related children of the householder under 18 years	(X)	(X)	37.4%	+/-1.3
With related children of the householder under 5 years only	(X)	(X)	43.5%	+/-3.1
All people	(X)	(X)	12.2%	+/-0.3
Under 18 years	(X)	(X)	17.4%	+/-0.7
Related children of the householder under 18 years	(X)	(X)	17.0%	+/-0.6
Related children of the householder under 5 years	(X)	(X)	20.3%	+/-1.1
Related children of the householder 5 to 17 years	(X)	(X)	15.8%	+/-0.6
18 years and over	(X)	(X)	10.4%	+/-0.2
18 to 64 years	(X)	(X)	11.2%	+/-0.2
65 years and over	(X)	(X)	6.9%	+/-0.3
People in families	(X)	(X)	9.8%	+/-0.3
Unrelated individuals 15 years and over	(X)	(X)	22.1%	+/-0.5

The HUD AFFH-T system maps out poverty statistics by different demographic characteristics. The base layer of the maps below displays with different shades of gray what HUD refers to as the “Low Poverty Index” by Census Tract. The darker the color, the higher the Low Poverty Index score, indicating a lower percentage population below the poverty line. The Poverty by Race/Ethnicity map suggests that, though poverty levels are uneven across Census Tracts, Lee’s Summit does not have any noticeable signs of poverty concentration by any particular race or ethnic groups in any particular Census Tract. The same can be said about the distribution pattern of the poverty level by national origin. Outside Lee’s Summit, generally in the Kansas City, Missouri and Grandview area, there are some Census Tracts that present obvious correlation between lower Low Poverty Index scores and higher concentration of minority groups.

The data suggests that there is no obvious pattern of concentration of poverty in any Census Block Group in Lee's Summit, nor an apparent correlation between poverty and race/ethnicity, as depicted by the maps below. The pattern of concentration of poverty and correlation of poverty and race/ethnicity are more pronounced in and around the central core of Kansas City as well as in the south Kansas City and Grandview area, as seen in the regional map.

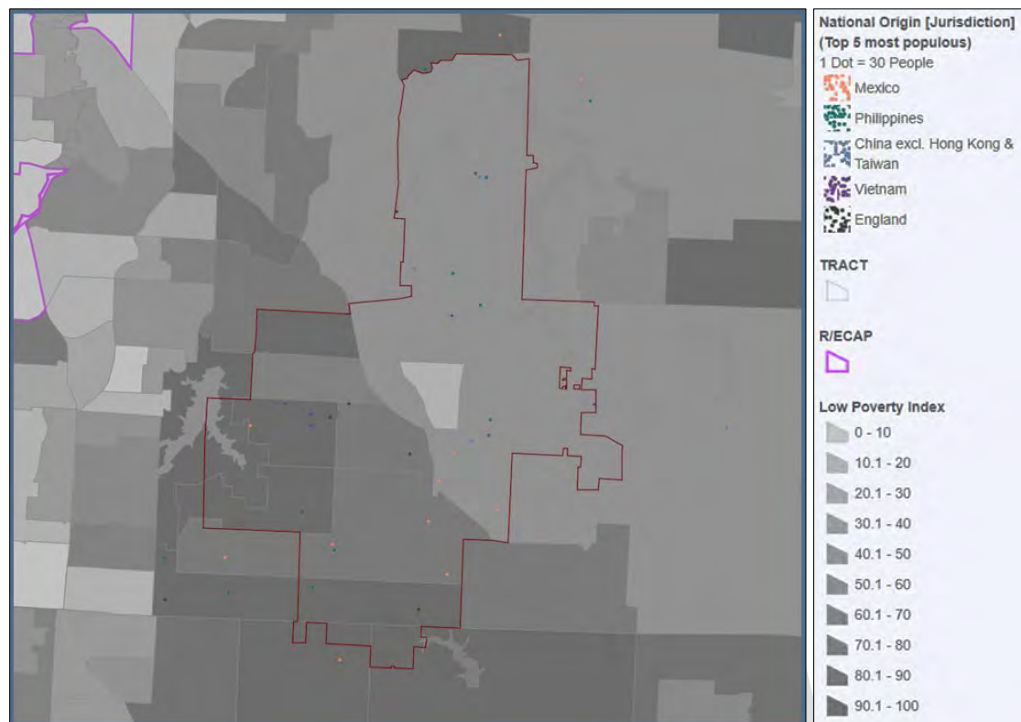


Map 8. Poverty by Race/Ethnicity – Lee's Summit

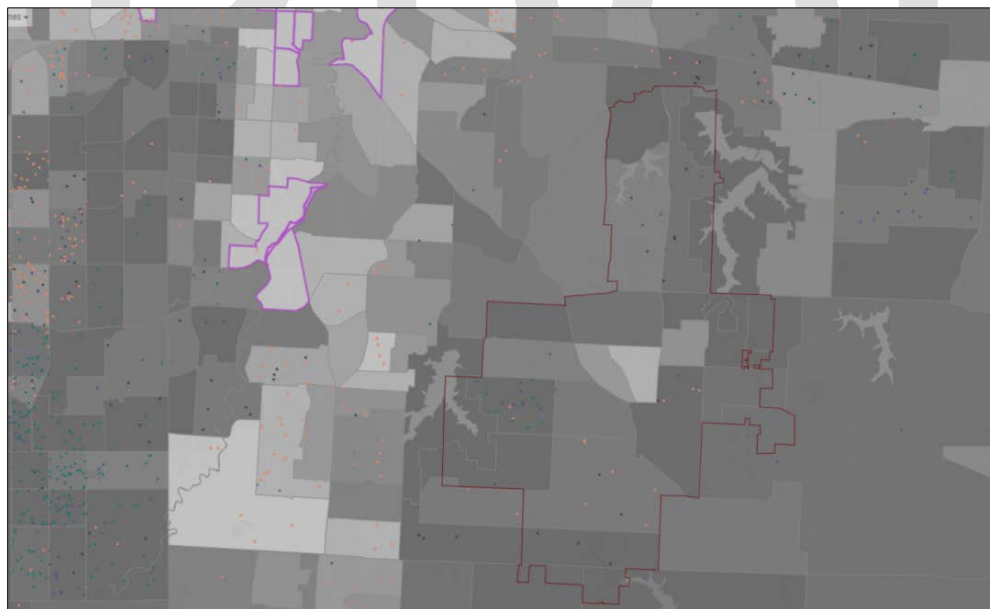


Map 9. Poverty by Race/Ethnicity - Region

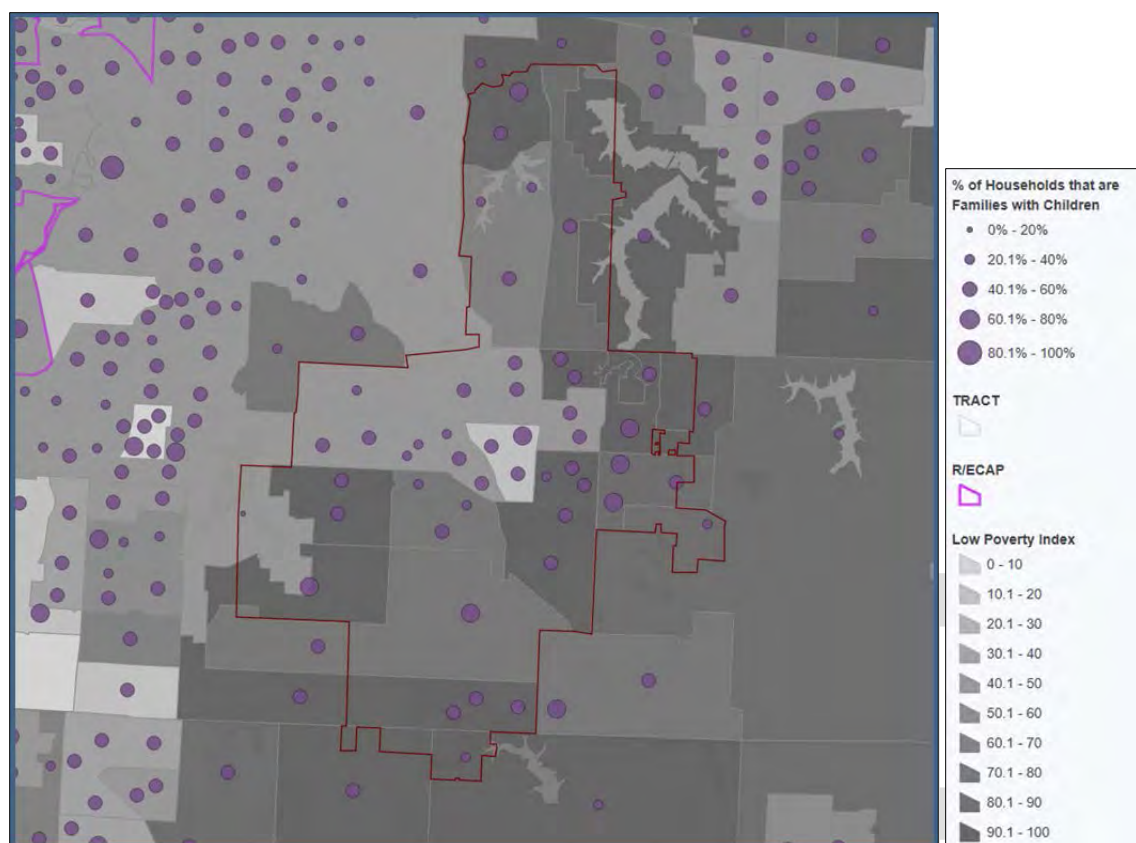
Poverty by national origin statistics suggest no concentration and correlation, based on the maps below, a clear indication that people from the listed national origins have been very much integrated with the rest of the population.



Map 10. Poverty by National Origin - Lee's Summit



Map 11. Poverty by National Origin - Region



Map 12. Poverty by Family Status

LEP

As compared to the metro area, on average, Lee's Summit has a lower percentage of people with limited English proficiency. It is obvious, by observing the data provided by HUD below, that Spanish-speaking population is much more likely than other foreign language speaking people to have English language issues, followed by Chinese speaking people.

Table 19. Limited English Proficiency - Lee's Summit and Region Comparison

	(Lee's Summit, MO CDBG) Jurisdiction			(Kansas City, MO-KS) Region		
Limited English Proficiency (LEP) Language						
#1 LEP Language	Spanish	389	0.45 %	Spanish	48,612	2.58%
#2 LEP Language	Chinese	197	0.23 %	Chinese	3,707	0.20%
#3 LEP Language	Vietnamese	126	0.15 %	Vietnamese	3,487	0.19%
#4 LEP Language	Cambodian	103	0.12 %	African	2,547	0.14%

#5 LEP Language	Other Indic Language	86	0.10 %	Korean	1,859	0.10%
#6 LEP Language	Russian	58	0.07 %	Arabic	1,642	0.09%
#7 LEP Language	Other Pacific Island Language	45	0.05 %	Other Asian Language	1,565	0.08%
#8 LEP Language	Other West Germanic Language	33	0.04 %	French	1,385	0.07%
#9 LEP Language	Arabic	27	0.03 %	Tagalog	1,025	0.05%
#10 LEP Language	French	24	0.03 %	Russian	965	0.05%

Employment

Based on the ACS 2012-16 estimates, Lee's Summit had approximately 71,500 residents over the age of 16 with a labor force participation rate of 71.5% and an unemployment rate of 4.1%. The female population had a labor force participation rate of 79.4% and the male population was higher at 92%. Recent statistics suggest that the nation is at the lowest unemployment rate below 4%. Seen from the **table ###** below, majority of the residents working were between the ages of 25 and 54.

In terms of labor force participation and unemployment rates for difference racial and ethnic groups, what is important to note is that Black population (one race) has the highest participation rate (78%) other than Native Hawaiian and Other Pacific Islanders (one race) but has a lot higher unemployment rate (10.7%). People living below the poverty line had lower labor force participation rate and significantly higher unemployment rate, as the data suggest. Persons with disabilities experienced the same.

Compared with the metro area statistics, we can conclude that overall Lee's Summit residents had a higher labor force participation rate and lower unemployment rate. Similar patterns exist between the two in terms of groups of population of different demographic characteristics.

Table 20. Labor Force and Employment - Lee's Summit Population

Subject	Lee's Summit city, Missouri							
	Total		Labor Force Participation Rate		Employment/Population Ratio		Unemployment rate	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Population 16 years and over	71,457	+/-748	71.5%	+/-1.1	68.5%	+/-1.1	4.1%	+/-0.7
AGE								
16 to 19 years	4,529	+/-433	47.1%	+/-4.8	38.9%	+/-4.5	17.5%	+/-4.7
20 to 24 years	4,411	+/-487	82.7%	+/-3.8	76.4%	+/-4.4	7.7%	+/-3.4
25 to 29 years	5,795	+/-614	85.1%	+/-3.6	79.5%	+/-4.3	6.0%	+/-2.8
30 to 34 years	5,898	+/-471	91.6%	+/-2.3	89.6%	+/-2.8	2.2%	+/-1.5
35 to 44 years	12,416	+/-570	90.2%	+/-1.8	88.2%	+/-2.2	2.1%	+/-1.2
45 to 54 years	13,868	+/-682	88.8%	+/-1.6	85.7%	+/-2.0	3.5%	+/-1.3
55 to 59 years	6,397	+/-546	81.6%	+/-3.0	78.2%	+/-3.2	4.1%	+/-2.5
60 to 64 years	5,432	+/-519	66.3%	+/-4.7	65.0%	+/-4.7	2.0%	+/-1.2
65 to 74 years	7,185	+/-355	31.5%	+/-3.9	30.7%	+/-4.0	2.6%	+/-1.7

Subject	Lee's Summit city, Missouri							
	Total		Labor Force Participation Rate		Employment/Population Ratio		Unemployment rate	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
75 years and over	5,526	+/-443	6.4%	+/-2.0	6.3%	+/-2.0	2.3%	+/-3.5
RACE AND HISPANIC OR LATINO ORIGIN								
White alone	61,923	+/-1,049	70.6%	+/-1.2	68.1%	+/-1.1	3.5%	+/-0.6
Black or African American alone	5,450	+/-615	78.3%	+/-3.9	69.9%	+/-4.7	10.7%	+/-4.4
American Indian and Alaska Native alone	294	+/-187	66.3%	+/-29.5	58.5%	+/-27.7	11.8%	+/-13.1
Asian alone	1,417	+/-419	70.9%	+/-11.8	70.2%	+/-11.9	1.0%	+/-1.3
Native Hawaiian and Other Pacific Islander alone	359	+/-179	100.0%	+/-7.4	100.0%	+/-7.4	0.0%	+/-7.4
Some other race alone	994	+/-369	76.9%	+/-8.9	76.0%	+/-8.8	1.2%	+/-1.8
Two or more races	1,020	+/-264	72.1%	+/-11.4	65.6%	+/-13.2	9.0%	+/-10.0
Hispanic or Latino origin (of any race)	2,727	+/-563	75.1%	+/-5.2	72.2%	+/-5.5	3.9%	+/-2.9
White alone, not Hispanic or Latino	60,107	+/-1,030	70.5%	+/-1.2	68.0%	+/-1.2	3.4%	+/-0.6
Population 20 to 64 years	54,217	+/-717	85.4%	+/-1.1	82.3%	+/-1.2	3.6%	+/-0.7
SEX								
Male	25,961	+/-600	92.0%	+/-1.2	89.1%	+/-1.3	3.0%	+/-0.8
Female	28,256	+/-490	79.4%	+/-1.6	76.0%	+/-1.8	4.2%	+/-1.1
With own children under 18 years	12,349	+/-373	80.2%	+/-2.5	76.5%	+/-2.8	4.7%	+/-1.7
With own children under 6 years only	2,704	+/-311	76.0%	+/-6.0	74.4%	+/-6.1	2.1%	+/-1.9
With own children under 6 years and 6 to 17 years	2,079	+/-304	75.9%	+/-5.5	70.5%	+/-6.4	7.1%	+/-5.7
With own children under 6 to 17 years only	7,566	+/-378	82.9%	+/-2.8	78.8%	+/-3.1	4.9%	+/-2.2
POVERTY STATUS IN THE PAST 12 MONTHS								
Below poverty level	2,948	+/-454	60.5%	+/-6.5	47.8%	+/-7.5	20.6%	+/-9.1
At or above the poverty level	51,181	+/-795	87.0%	+/-1.1	84.4%	+/-1.1	2.9%	+/-0.6
DISABILITY STATUS								
With any disability	3,749	+/-394	56.9%	+/-7.1	51.0%	+/-6.9	10.3%	+/-4.3
EDUCATIONAL ATTAINMENT								
Population 25 to 64 years	49,806	+/-702	85.7%	+/-1.1	82.8%	+/-1.3	3.2%	+/-0.8
Less than high school graduate	1,472	+/-335	64.6%	+/-8.8	55.1%	+/-9.0	14.7%	+/-8.6
High school graduate (includes equivalency)	8,383	+/-671	80.8%	+/-2.4	76.2%	+/-3.1	5.7%	+/-2.3
Some college or associate's degree	16,741	+/-872	84.8%	+/-2.2	82.1%	+/-2.4	3.2%	+/-1.4
Bachelor's degree or higher	23,210	+/-941	89.4%	+/-1.4	87.6%	+/-1.5	1.9%	+/-0.5

Source: U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

Table 21. Labor Force and Employment - Region Population

Subject	Kansas City, MO-KS Metro Area					Unemployment rate	
	Total		Labor Force Participation Rate		Employment/ Population Ratio		
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Estimate	Margin of Error
Population 16 years and over	1,610,889	+/-845	68.1%	+/-0.2	64.0%	5.7%	+/-0.2
AGE							
16 to 19 years	103,285	+/-910	46.5%	+/-1.0	38.0%	18.2%	+/-1.4
20 to 24 years	124,068	+/-474	80.9%	+/-0.8	72.9%	9.7%	+/-0.8
25 to 29 years	142,570	+/-340	85.2%	+/-0.7	79.8%	6.1%	+/-0.5
30 to 34 years	148,053	+/-355	85.9%	+/-0.6	81.1%	5.0%	+/-0.4
35 to 44 years	273,533	+/-511	85.6%	+/-0.4	81.4%	4.4%	+/-0.3
45 to 54 years	284,388	+/-440	83.2%	+/-0.5	79.2%	4.6%	+/-0.3
55 to 59 years	140,094	+/-1,539	75.2%	+/-0.9	71.9%	4.4%	+/-0.5
60 to 64 years	118,974	+/-1,477	58.4%	+/-0.9	56.4%	3.5%	+/-0.4
65 to 74 years	157,731	+/-287	29.1%	+/-0.7	28.1%	3.4%	+/-0.4
75 years and over	118,193	+/-253	6.9%	+/-0.3	6.7%	3.4%	+/-1.1
RACE AND HISPANIC OR LATINO ORIGIN							
White alone	1,297,046	+/-1,748	68.2%	+/-0.2	64.8%	4.7%	+/-0.2
Black or African American alone	194,970	+/-918	65.6%	+/-0.6	57.9%	11.5%	+/-0.7
American Indian and Alaska Native alone	7,522	+/-708	63.2%	+/-3.3	56.0%	11.3%	+/-2.8
Asian alone	41,489	+/-634	68.9%	+/-1.7	65.4%	4.7%	+/-0.9
Native Hawaiian and Other Pacific Islander alone	1,980	+/-245	82.7%	+/-6.0	73.6%	5.5%	+/-5.7
Some other race alone	35,852	+/-1,710	73.9%	+/-1.5	68.9%	6.8%	+/-1.1
Two or more races	32,030	+/-1,480	68.7%	+/-1.6	62.4%	8.6%	+/-1.5
Hispanic or Latino origin (of any race)	117,261	+/-245	73.1%	+/-0.8	67.7%	7.1%	+/-0.6
White alone, not Hispanic or Latino	1,222,646	+/-942	68.0%	+/-0.2	64.7%	4.6%	+/-0.2
Population 20 to 64 years	1,231,680	+/-464	80.8%	+/-0.2	76.3%	5.2%	+/-0.2
SEX							
Male	607,681	+/-419	85.3%	+/-0.3	80.5%	5.2%	+/-0.2
Female	623,999	+/-371	76.3%	+/-0.3	72.3%	5.2%	+/-0.2
With own children under 18 years	234,948	+/-2,169	76.4%	+/-0.6	72.0%	5.7%	+/-0.4
With own children under 6 years only	57,294	+/-1,671	73.2%	+/-1.4	68.6%	6.1%	+/-0.8
With own children under 6 years and 6 to 17 years	46,212	+/-1,233	68.1%	+/-1.3	63.7%	6.4%	+/-1.0
With own children under 6 to 17 years only	131,442	+/-2,022	80.7%	+/-0.7	76.4%	5.3%	+/-0.5
POVERTY STATUS IN THE PAST 12 MONTHS							
Below poverty level	133,961	+/-2,875	54.1%	+/-1.0	41.0%	24.2%	+/-1.2
At or above the poverty level	1,085,168	+/-2,976	84.9%	+/-0.2	81.5%	3.7%	+/-0.1
DISABILITY STATUS							
With any disability	131,768	+/-2,707	47.2%	+/-0.9	41.5%	11.9%	+/-0.9
EDUCATIONAL ATTAINMENT							
Population 25 to 64 years	1,107,612	+/-463	80.7%	+/-0.2	76.7%	4.7%	+/-0.2
Less than high school graduate	85,986	+/-1,932	62.5%	+/-1.1	55.4%	11.3%	+/-0.8
High school graduate (includes equivalency)	267,673	+/-3,647	75.1%	+/-0.6	70.2%	6.4%	+/-0.3
Some college or associate's degree	344,384	+/-2,928	81.3%	+/-0.4	77.0%	5.1%	+/-0.3

Bachelor's degree or higher	409,569	+/-3,919	87.7%	+/-0.3	85.1%	2.4%	+/-0.2
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Public Transportation

Lee's Summit is a suburban community of Kansas City and public transportation needs are both local and regional in nature. The City is within the service area of the Kansas City Metropolitan public transit system – KCATA. Lee's Summit currently has five different public transportation service options for the City's residents. Depending on the needs of the individual, the following services are available to choose from: Express Route #550 with a Park and Ride location in Lee's Summit operated by KCATA, Amtrak Commuter Train, RideKC Lee's Summit (operated by OATS), and a regional carpool through MARC's RideshareKC program.

As the Kansas City metro region grows and expands, public transportation needs change. For years, suburban communities have not been served well by regional transit service due to density, ridership, and cost issues and it is an issue nationwide. The region and local communities, however, have been actively exploring solutions to improve public transportation services on many fronts and these efforts will continue for years to come.

The Express Route #550 operated by KCATA provides bus trips between downtown Kansas City and Lee's Summit on weekdays between 5:30 a.m. and 6:10 p.m., as seen in the 550 service schedule. The Lee's Summit bus stop is located at the Park and Ride location at US 50/350 Highway and Chipman Road interchange. This bus service is for home-work commute.

The chart below ## shows the average ridership, capacity, gas price/gallon, and fare starting in January of 2006, until January 2018.

Figure 1. 550 Lee's Summit Express Schedule



The daily ridership has slowly been declining since May of 2008, which was the highest recorded peak time over the six year average.

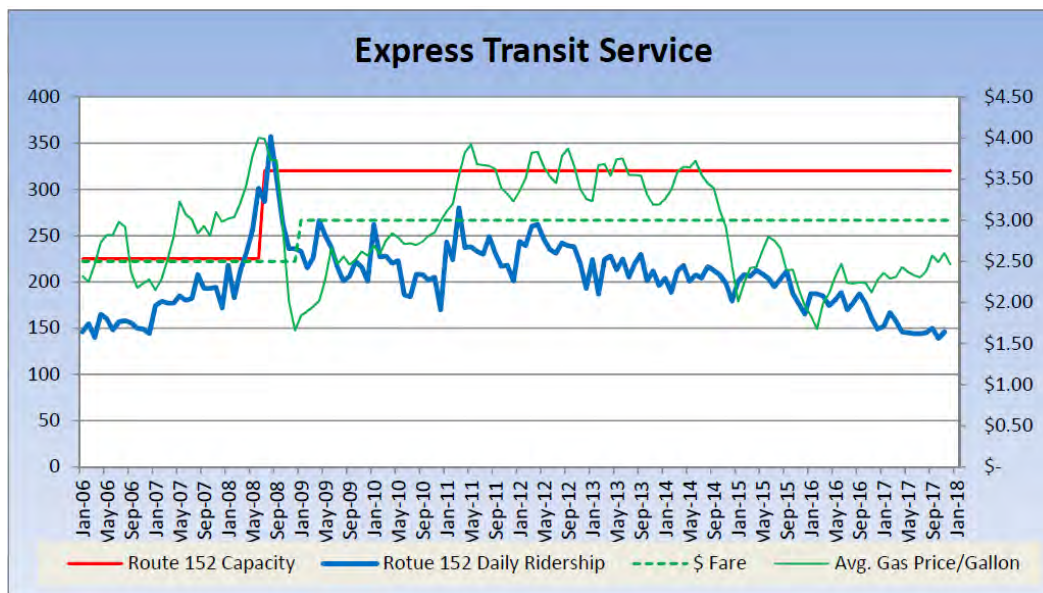


Chart 18. Express Transit Service

OATS provides demand-response trips weekdays between 7:00 a.m. and 5:30 p.m. through the RideKC service. The fare is \$1.50 per trip within the City but can provide trips beyond the City limits at higher fares. The service requires at least a 24 hour notice and allows regular schedule appointments. For example, if a resident wants to follow a regular schedule to go grocery shopping every Thursday, he or she can schedule this with OATS in advance. Some inconveniences that have been mentioned about the transit service are that it does not have longer hours and does not provide services on the weekends. The **chart ###** below shows the increase of monthly ridership starting in January of 2006 and up to January 2018.



Map 13. OATS Lee's Summit Service

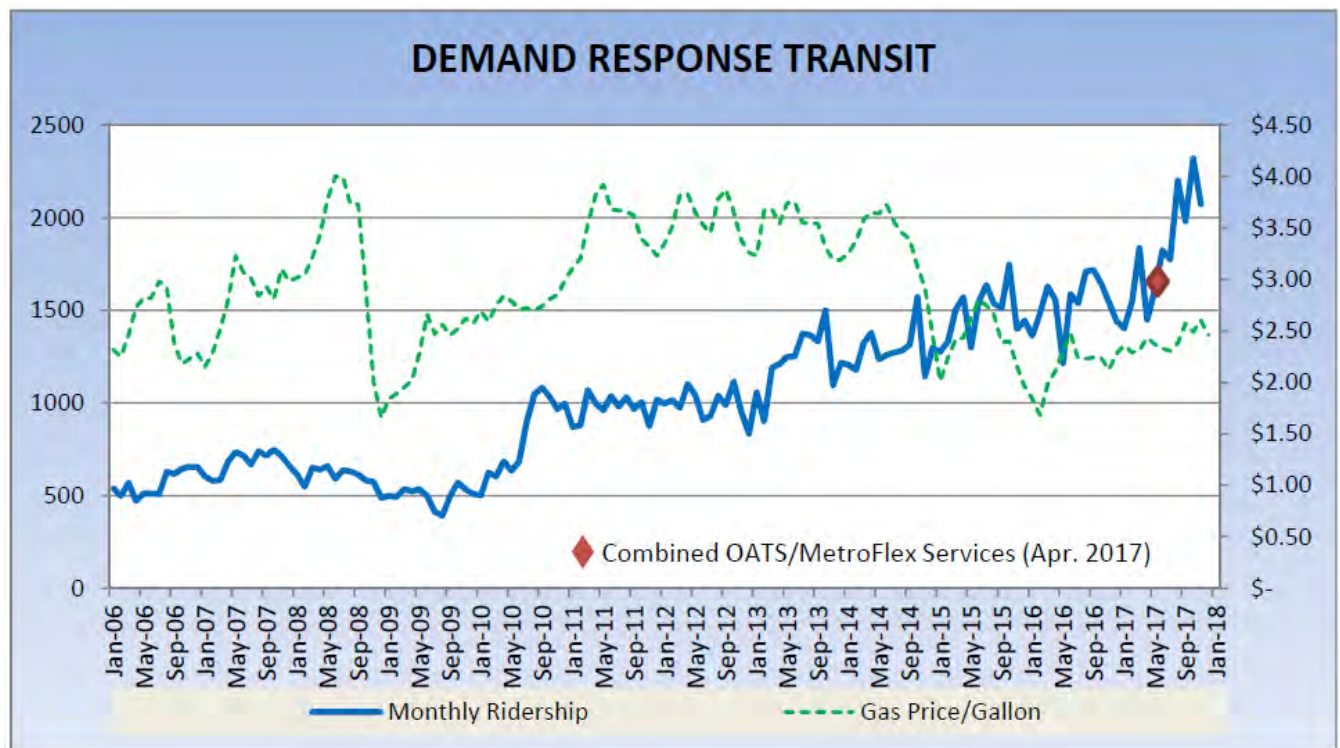


Chart 19. Demand Response Transit Ridership

Lee's Summit is fortunate to have the accessibility of an Amtrak station located in the downtown. Besides air travel and Greyhound service, the residents of Lee's Summit are able to travel longer distances on Amtrak train to other cities and states. However, the times of departure and arrivals are not always the most convenient and, depending on the destination, the length of travel time may not be the most ideal. The price for a one-way ticket depending on destination can start around \$28.00.

The Mid-America Regional Council (MARC) provides a regional carpool sharing website. Commuters can find other partners located in the same area wanting to share rides in their private vehicles.

RideshareKC Drive less. Save more.

About For Commuters For Employers Green Commute Challenge

Carpool

There are lots of great reasons to carpool. You can save money, help keep the air clean, keep miles off your car, reduce stress and take cars off the road — just by sharing the ride with one other person. So, let's go!

Simply **register with RideshareKC** then enter the details of your daily commute. You'll be matched with potential carpool partners.

If you carpool regularly, you can register for the **Guaranteed Ride Home** program, which provides a free taxi cab ride home from work in case of emergency.

Tips to create a successful carpool:

- If this is a new carpool, suggest a getting-to-know-you meetup at a public place, like a coffee shop.
- Decide which days you want to carpool and if you'll take turns driving. If one person does most of the driving, decide on the amount and method of reimbursement. The Federal Standard Mileage Rate is a good place to start.
- Talk about where your carpool will meet. **Park and ride lots** can make great meeting places.
- Decide on some ground rules around smoking, musical preferences and food and drinks in the car.
- Communicate! Share your contact information and make sure you alert your carpool if you have a change in plans.
- Be sure to check your insurance policy to make sure carpool members are covered.
- Be flexible, considerate and patient. Plans change, and you may need to adapt.

Icons for: Carpool, Transit, Telecommute, Bike/Walk, Vanpool

Figure 2. RideshareKC

These options combined increase the availability and flexibility for people relying on public transportation for work and other travel needs. However, obstacles still remain that limit mobility for these people.

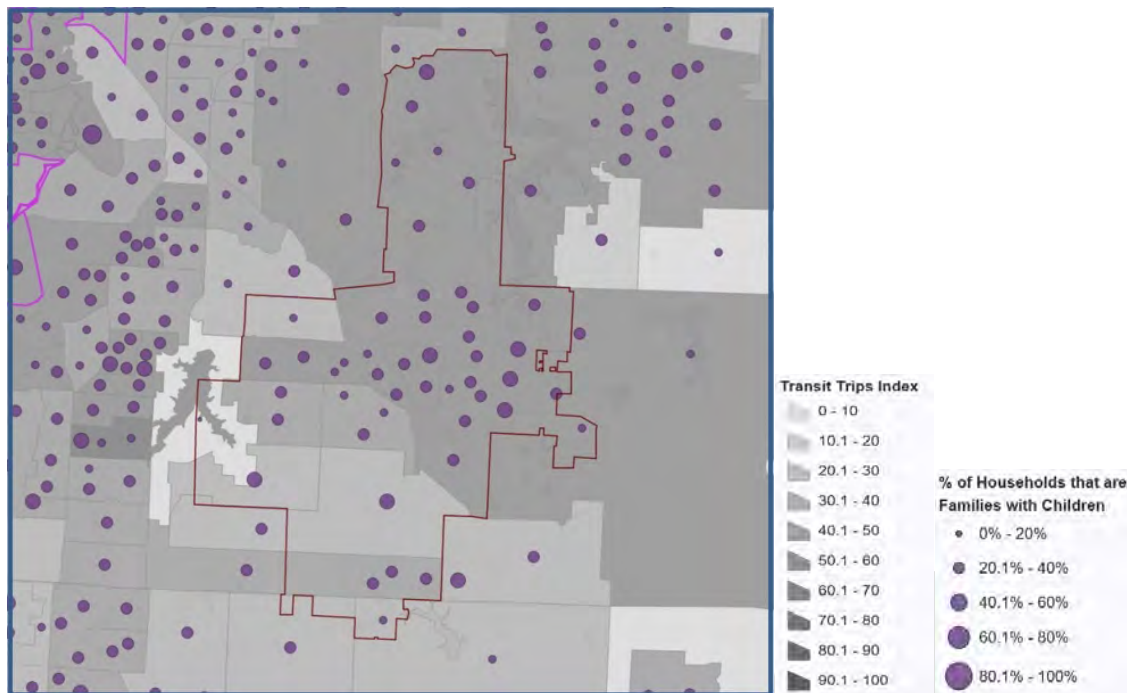
The AFFH-T maps presented below depicts population distribution by race/ethnicity based on 2010 Census data for Lee's Summit and the Kansas City, MO-KS region as related to transit trips and cost of transit.

The Transportation Index Scores (Transit Trip Index) assess levels of access to transportation, particularly public transportation, in relation to the demographic characteristics of individual users of transportation service. As mentioned elsewhere in this report, there is no clear pattern of concentration of particular race/ethnicity in Lee's Summit. The map below illustrates transit trip levels based on Census Tracts to help us to determine if any particular racial and ethnic group is concentrated in a Census area with significantly higher or lower transit trips. There is no noticeable sign of such a concentration.



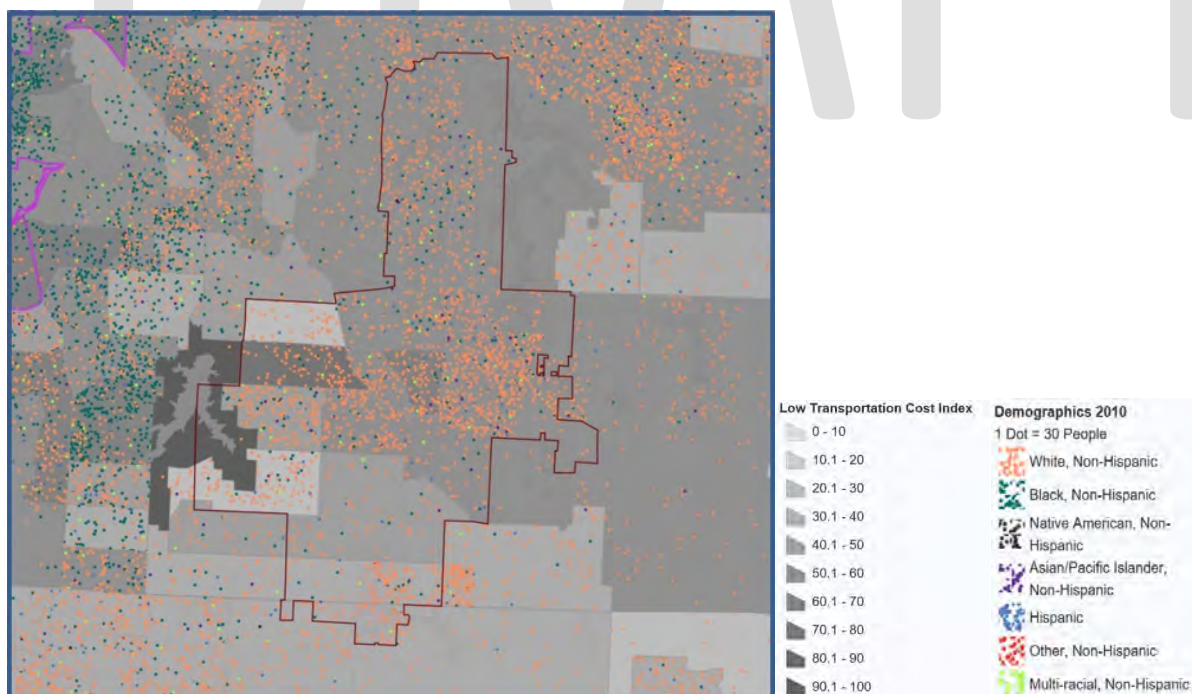
Map 14. Demographic and Transit Trips and Race/Ethnicity. Excluding White, Non-Hispanic

The next map uses Transit Trips Index scores for Census Tracts with an overlay of percentages of family households with children. There is no noticeable sign of such a concentration.



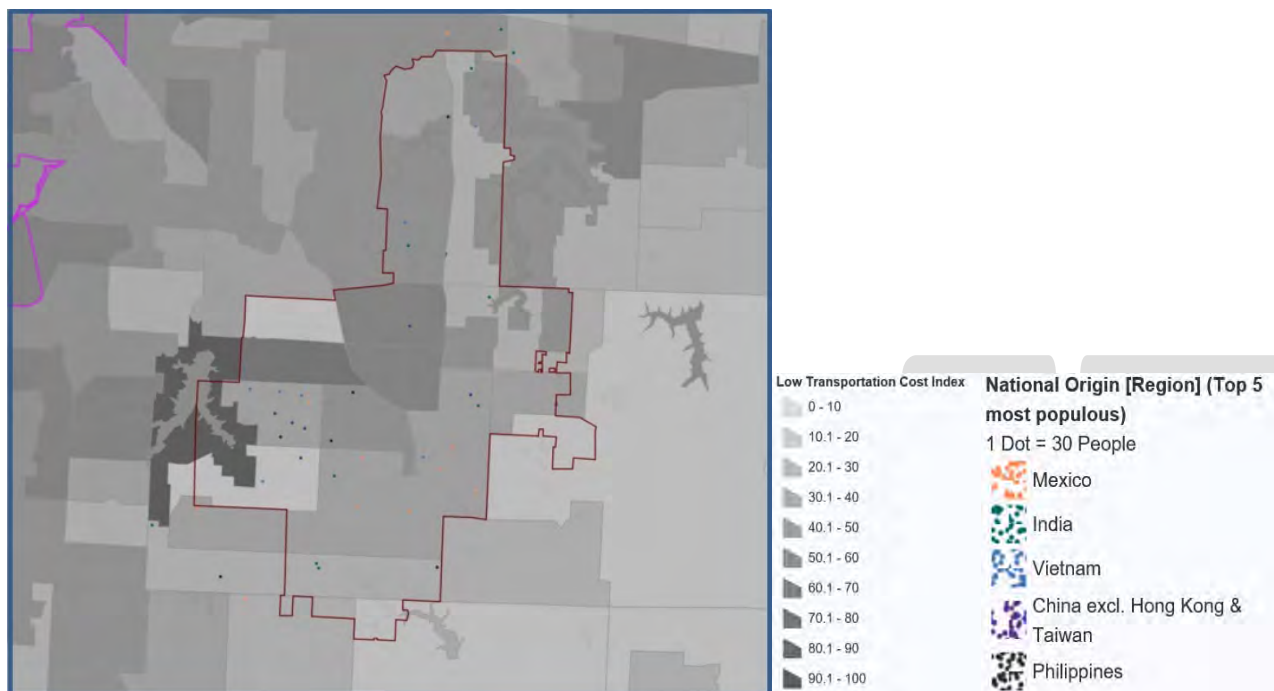
Map 15. Transit Trips and Family Status

The next map uses Low Transportation Cost Index scores for Census Tracts with an overlay of population by race/ethnicity. Again there is no noticeable correlation between protected groups and a higher transportation cost Census Tract (lighter gray).



Map 16. Low Transportation Cost and All Race/Ethnicity

The next map uses Low Transportation Cost Index scores for Census Tracts with an overlay of population by national origin. There is a slightly noticeable sign that people of the Top 5 most populous national origins displayed in the map, except Mexico, tend to live in higher transportation cost Census Tracts.



Map 17. Low Transportation Cost and National Origin

There are many factors that have been known to affect transit system and services to Lee's Summit, as discussed above. The City has been working to improve existing services and other forms connectivity at the local level as well as at regional level through MARC programs, KCATA, and local service providers. In addition, significant progress has been made at the local level to increase facilities that promote other non-motorized modes of travel. For example, the City has updated its development regulations to require that sidewalks be installed on both sides along arterial and collector streets and on one or two sides of residential streets dependent upon built density.

The table below summarizes the City Traffic Engineer's assessment of the current transportation system in the City through the consultation process. The assessment identified six key impediments, possible contributing factors and suggested solutions. Four of them focus around "Availability" and two on "Accessibility". The factors that impact the "Availability" are demand (ridership and vehicular), funding, and infrastructure. Meeting the demands of the riders can be a challenging task on many levels and it is difficult to satisfy all residents relying on transit. As mentioned previously, Lee's Summit has a small transit system that offers door to door service; however, the hours of operations are more suited for residents who need to run errands and appointments on weekdays. With many varying hours of work shifts and depending on the demand, this service is not a reliable form of public transportation for meeting employment needs. Also, funding impacts the availability by limiting the number of vehicles available and hours they will be running. If there is not enough

funding to sustain a transit system, this will cause fare prices to rise making the option unaffordable for low income residents. Funding can help fill the gaps that may be present in a transit system. The last factor that can affect “Availability” is infrastructure. Inadequate sidewalks, bicycle trails, and lighting can force residents to travel in unsafe areas.

The last focus area “Accessibility” impacts a resident’s decision on what mode of transportation to turn to. Accessibility can be impacted by the amount of gaps there are in a travel route and the availability and adjacency of destination points and amenities along the route. Travel gaps also impact a person’s decision on which routes to take.

Table 22. Transportation System and Service Impediment Assessment

Known or Perceived Impediments	Contributing Factors	What are being done to address the impediments	What needs to be done in the future to address the impediments
Availability of Commuter Transit (Availability)	Unsupported demand for robust fixed route system and funding gap.	Periodic transit studies, surveys and plans have been completed to meet needs and growth. Partial implementation of study recommendations.	Plan recommendations only partially implemented; full implementation needed. Particularly connecting commuters to adjacent Cities/Transit networks (e.g. DTLS-Indep. Transit Center and DTLS-3 Trails Transit Center KCMO).
Capacity of Demand Transit (Availability)	Increasing demand on limited capacity and operation causing denied services and funding gap for expanded fleet and operators/hours.	Annual reassessment of service capacity. expanded/acquired vehicles, expanded hours/boundary, Etc.	Continued assessment of service model (Scheduling/Demand Response), model efficiency (Vehicles/Hours) and migration to fixed route alternatives.
End of Trip Facilities for Bicycling (Accessibility)	No development requirements for bicycle parking and accommodation.	Review of practical, comparative, applicable development ordinances.	UDO amendments for bicycle facility standards imposed on development.
Bike Route Gaps (Availability)	Delayed adoption of Bicycle Transportation Plan, funding shortage, demand.	Bicycle Transportation Plan, capital improvements, maintenance improvements, Complete Streets Policy.	Continued implementation of Bicycle Transportation Plan, increased funding allocation.
ADA Sidewalk Compliance (Accessibility)	Out-dated design standards and changing ADA requirements.	ADA PROW Transition Plan, capital improvements, maintenance improvements, ADA compliance standards.	Continued implementation of Transition Plan, additional funding.
Sidewalk Gaps (Availability)	Development Standards that did not require sidewalk, sidewalk waivers.	Updated UDO standards for sidewalks, Complete Streets Policy, and significant capital improvements investments.	Further update UDO Sidewalk requirements/development standards, continued implementation of Sidewalk Plan, improved prioritization, additional funding.

Housing Profile

This section examines housing characteristics of the City and housing affordability in comparison to the metro region.

Housing Type and Tenure

The Census ACS 2016 5-year estimate data was collected and examined. Based on the ACS numbers, Lee's Summit has a total of 36,627 housing units, of which owner-occupied units account for 76% and renter-occupied units 24%. About 84% of the housing units in Lee's Summit are single family homes (detached and attached units). The owner-occupied housing units have a vacancy rate of only 1.2% while renter-occupied units 6.2%.

Table 23. Lee's Summit Housing by Tenure

Subject	Lee's Summit city, Missouri			
	Estimate	Margin of Error	Percent	Percent Margin of Error
HOUSING OCCUPANCY				
Total housing units	36,627	+/-501	36,627	(X)
Occupied housing units	34,665	+/-497	94.6%	+/-1.0
Vacant housing units	1,962	+/-363	5.4%	+/-1.0
Homeowner vacancy rate	1.2	+/-0.7	(X)	(X)
Rental vacancy rate	6.2	+/-2.3	(X)	(X)
UNITS IN STRUCTURE				
Total housing units	36,627	+/-501	36,627	(X)
1-unit, detached	27,014	+/-596	73.8%	+/-1.1
1-unit, attached	3,685	+/-352	10.1%	+/-1.0
2 units	919	+/-221	2.5%	+/-0.6
3 or 4 units	1,265	+/-251	3.5%	+/-0.7
5 to 9 units	805	+/-221	2.2%	+/-0.6
10 to 19 units	1,290	+/-252	3.5%	+/-0.7
20 or more units	1,649	+/-258	4.5%	+/-0.7
HOUSING TENURE				
Occupied housing units	34,665	+/-497	34,665	(X)
Owner-occupied	26,487	+/-579	76.4%	+/-1.2
Renter-occupied	8,178	+/-429	23.6%	+/-1.2

As a comparison, the KC metro area housing units are 65% and 35% split between owner-occupied and renter-occupied units, with a vacancy rate of 1.4% and 6.3% respectively. Lee's Summit has a higher percentage of low density single family owner-occupied units than the region and lower density multifamily residential housing.

Table 24. Region Housing by Tenure

Subject	Kansas City, MO-KS Metro Area			
	Estimate	Margin of Error	Percent	Percent Margin of Error
HOUSING OCCUPANCY				
Total housing units	885,626	+/-546	885,626	(X)
Occupied housing units	806,553	+/-2,586	91.1%	+/-0.3
Vacant housing units	79,073	+/-2,404	8.9%	+/-0.3
Homeowner vacancy rate	1.4	+/-0.1	(X)	(X)
Rental vacancy rate	6.3	+/-0.4	(X)	(X)
HOUSING TENURE				
Occupied housing units	806,553	+/-2,586	806,553	(X)
Owner-occupied	524,941	+/-3,175	65.1%	+/-0.3
Renter-occupied	281,612	+/-2,669	34.9%	+/-0.3

UNITS IN STRUCTURE				
Total housing units	885,626	+/-546	885,626	(X)
1-unit, detached	619,084	+/-2,232	69.9%	+/-0.2
1-unit, attached	56,720	+/-1,189	6.4%	+/-0.1
2 units	18,492	+/-900	2.1%	+/-0.1
3 or 4 units	35,087	+/-1,334	4.0%	+/-0.2
5 to 9 units	47,156	+/-1,249	5.3%	+/-0.1
10 to 19 units	38,717	+/-1,519	4.4%	+/-0.2
20 or more units	53,696	+/-1,308	6.1%	+/-0.1
Mobile home	16,331	+/-589	1.8%	+/-0.1
Boat, RV, van, etc.	343	+/-155	0.0%	+/-0.1

Housing Cost and Affordability

HUD CDBG program uses income limits to determine eligibility of beneficiaries. The low-to-moderate income households are based on the region's median income. HUD further defines housing affordability as all housing related costs for a household not exceeding 30% of the household's total annual income.

At the time of this report, HUD CDBG Income Limits for Kansas City, MO-KS FMR Area are as follows:

Table 25. HUD 2018 Income Limits

Area			1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Kansas City, MO-KS HUD Metro FMR Area	INCOME LIMITS	CDBG HOUSEHOLD INCOME LEVELS								
Median Household Income	30%	Extremely Low	\$16,800	\$19,200	\$21,600	\$24,000	\$25,950	\$27,850	\$29,800	\$31,700
\$80,000	50%	Low	\$28,000	\$32,000	\$36,000	\$40,000	\$43,200	\$46,400	\$49,600	\$52,800
	80%	Moderate	\$44,800	\$51,200	\$57,600	\$64,000	\$69,150	\$74,250	\$79,400	\$84,500

Source: HUD 2018.

The U.S. Census ACS 2016 5-year Estimates for both Lee's Summit and Kansas City Metro area are presented below. A summary table of housing affordability data follows the detailed ACS tables, which focuses on both owner housing units and renter units in terms of housing cost and household income ratio broken down to those that are below 30% of the household income and those 30% and above.

Table 26. Housing Units by Value Range and Rent - Lee's Summit

Subject	Lee's Summit city, Missouri			
	Estimate	Margin of Error	Percent	Percent Margin of Error
SELECTED CHARACTERISTICS				
VALUE				
Owner-occupied units	26,487	+/-579	26,487	(X)
Less than \$50,000	613	+/-130	2.3%	+/-0.5
\$50,000 to \$99,999	1,371	+/-201	5.2%	+/-0.7
\$100,000 to \$149,999	4,927	+/-404	18.6%	+/-1.5
\$150,000 to \$199,999	6,800	+/-403	25.7%	+/-1.3
\$200,000 to \$299,999	7,614	+/-410	28.7%	+/-1.4

\$300,000 to \$499,999	4,368	+/-344	16.5%	+/-1.3
\$500,000 to \$999,999	714	+/-167	2.7%	+/-0.6
\$1,000,000 or more	80	+/-45	0.3%	+/-0.2
Median (dollars)	195,900	+/-3,758	(X)	(X)
MORTGAGE STATUS				
Owner-occupied units	26,487	+/-579	26,487	(X)
Housing units with a mortgage	20,808	+/-569	78.6%	+/-1.4
Housing units without a mortgage	5,679	+/-402	21.4%	+/-1.4
SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing units with a mortgage	20,808	+/-569	20,808	(X)
Less than \$500	106	+/-50	0.5%	+/-0.2
\$500 to \$999	2,315	+/-275	11.1%	+/-1.3
\$1,000 to \$1,499	6,675	+/-471	32.1%	+/-2.0
\$1,500 to \$1,999	6,175	+/-449	29.7%	+/-1.9
\$2,000 to \$2,499	3,232	+/-309	15.5%	+/-1.5
\$2,500 to \$2,999	1,222	+/-177	5.9%	+/-0.9
\$3,000 or more	1,083	+/-185	5.2%	+/-0.9
Median (dollars)	1,596	+/-28	(X)	(X)
Housing units without a mortgage	5,679	+/-402	5,679	(X)
Less than \$250	112	+/-56	2.0%	+/-1.0
\$250 to \$399	582	+/-137	10.2%	+/-2.2
\$400 to \$599	2,277	+/-216	40.1%	+/-3.2
\$600 to \$799	1,738	+/-288	30.6%	+/-4.2
\$1,000 or more	314	+/-93	5.5%	+/-1.6
Median (dollars)	589	+/-18	(X)	(X)
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)				
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	20,757	+/-576	20,757	(X)
Less than 20.0 percent	10,836	+/-578	52.2%	+/-2.2
20.0 to 24.9 percent	3,472	+/-345	16.7%	+/-1.7
25.0 to 29.9 percent	1,937	+/-251	9.3%	+/-1.2
30.0 to 34.9 percent	1,252	+/-225	6.0%	+/-1.1
35.0 percent or more	3,260	+/-421	15.7%	+/-1.9
Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)	5,633	+/-401	5,633	(X)
Less than 10.0 percent	2,788	+/-323	49.5%	+/-4.3
10.0 to 14.9 percent	1,245	+/-192	22.1%	+/-3.2
15.0 to 19.9 percent	466	+/-115	8.3%	+/-1.9
20.0 to 24.9 percent	355	+/-106	6.3%	+/-1.8
25.0 to 29.9 percent	174	+/-79	3.1%	+/-1.4
30.0 to 34.9 percent	161	+/-73	2.9%	+/-1.3
35.0 percent or more	444	+/-129	7.9%	+/-2.2
GROSS RENT				
Occupied units paying rent	7,937	+/-424	7,937	(X)
Less than \$500	424	+/-136	5.3%	+/-1.7
\$500 to \$999	3,584	+/-413	45.2%	+/-4.5
\$1,000 to \$1,499	2,896	+/-339	36.5%	+/-3.9
\$1,500 to \$1,999	684	+/-200	8.6%	+/-2.4
\$2,000 to \$2,499	245	+/-97	3.1%	+/-1.2
\$2,500 to \$2,999	79	+/-48	1.0%	+/-0.6
\$3,000 or more	25	+/-29	0.3%	+/-0.4
Median (dollars)	996	+/-36	(X)	(X)

No rent paid	241	+/-103	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)				
Occupied units paying rent (excluding units where GRAPI cannot be computed)	7,790	+/-439	7,790	(X)
Less than 15.0 percent	900	+/-178	11.6%	+/-2.3
15.0 to 19.9 percent	1,193	+/-205	15.3%	+/-2.6
20.0 to 24.9 percent	1,086	+/-229	13.9%	+/-2.8
25.0 to 29.9 percent	619	+/-180	7.9%	+/-2.3
30.0 to 34.9 percent	494	+/-176	6.3%	+/-2.2
35.0 percent or more	3,498	+/-385	44.9%	+/-3.9
Not computed	388	+/-148	(X)	(X)

Source: Census ACS 2016 5 Year Estimates

Table 27. Housing Units by Value Range and Rent - Region

Subject	Kansas City, MO-KS Metro Area			
	Estimate	Margin of Error	Percent	Percent Margin of Error
VALUE				
Owner-occupied units	524,941	+/-3,175	524,941	(X)
Less than \$50,000	40,632	+/-1,142	7.7%	+/-0.2
\$50,000 to \$99,999	85,390	+/-1,662	16.3%	+/-0.3
\$100,000 to \$149,999	107,184	+/-1,832	20.4%	+/-0.3
\$150,000 to \$199,999	103,223	+/-1,694	19.7%	+/-0.3
\$200,000 to \$299,999	105,632	+/-1,431	20.1%	+/-0.3
\$300,000 to \$499,999	60,792	+/-1,213	11.6%	+/-0.2
\$500,000 to \$999,999	18,113	+/-793	3.5%	+/-0.2
\$1,000,000 or more	3,975	+/-317	0.8%	+/-0.1
Median (dollars)	162,400	+/-741	(X)	(X)
MORTGAGE STATUS				
Owner-occupied units	524,941	+/-3,175	524,941	(X)
Housing units with a mortgage	358,459	+/-2,747	68.3%	+/-0.4
Housing units without a mortgage	166,482	+/-2,252	31.7%	+/-0.4
SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing units with a mortgage	358,459	+/-2,747	358,459	(X)
Less than \$500	4,156	+/-378	1.2%	+/-0.1
\$500 to \$999	67,905	+/-1,424	18.9%	+/-0.3
\$1,000 to \$1,499	128,926	+/-2,192	36.0%	+/-0.5
\$1,500 to \$1,999	83,810	+/-1,346	23.4%	+/-0.4
\$2,000 to \$2,499	39,511	+/-1,081	11.0%	+/-0.3
\$2,500 to \$2,999	16,214	+/-701	4.5%	+/-0.2
\$3,000 or more	17,937	+/-843	5.0%	+/-0.2
Median (dollars)	1,414	+/-6	(X)	(X)
Housing units without a mortgage	166,482	+/-2,252	166,482	(X)
Less than \$250	11,289	+/-639	6.8%	+/-0.4
\$250 to \$399	37,116	+/-1,124	22.3%	+/-0.6
\$400 to \$599	65,821	+/-1,652	39.5%	+/-0.8
\$600 to \$799	32,050	+/-986	19.3%	+/-0.5
\$800 to \$999	11,453	+/-585	6.9%	+/-0.3

\$1,000 or more	8,753	+/-511	5.3%	+/-0.3
Median (dollars)	497	+/-3	(X)	(X)
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAP)				
Housing units with a mortgage (excluding units where SMOCAP cannot be computed)	357,159	+/-2,714	357,159	(X)
Less than 20.0 percent	174,346	+/-2,217	48.8%	+/-0.5
20.0 to 24.9 percent	60,885	+/-1,406	17.0%	+/-0.4
25.0 to 29.9 percent	37,181	+/-1,210	10.4%	+/-0.3
30.0 to 34.9 percent	24,140	+/-1,034	6.8%	+/-0.3
35.0 percent or more	60,607	+/-1,453	17.0%	+/-0.4
Not computed	1,300	+/-220	(X)	(X)
Housing unit without a mortgage (excluding units where SMOCAP cannot be computed)				
Less than 10.0 percent	164,600	+/-2,222	164,600	(X)
10.0 to 14.9 percent	69,878	+/-1,390	42.5%	+/-0.6
15.0 to 19.9 percent	34,687	+/-1,032	21.1%	+/-0.5
20.0 to 24.9 percent	19,738	+/-759	12.0%	+/-0.4
25.0 to 29.9 percent	11,729	+/-580	7.1%	+/-0.3
30.0 to 34.9 percent	7,915	+/-457	4.8%	+/-0.3
35.0 percent or more	4,835	+/-378	2.9%	+/-0.2
Not computed	15,818	+/-611	9.6%	+/-0.4
Not computed	1,882	+/-301	(X)	(X)
GROSS RENT				
Occupied units paying rent	269,829	+/-2,697	269,829	(X)
Less than \$500	28,216	+/-1,148	10.5%	+/-0.4
\$500 to \$999	149,351	+/-2,017	55.4%	+/-0.6
\$1,000 to \$1,499	72,483	+/-1,767	26.9%	+/-0.6
\$1,500 to \$1,999	13,769	+/-706	5.1%	+/-0.3
\$2,000 to \$2,499	3,642	+/-401	1.3%	+/-0.1
\$2,500 to \$2,999	985	+/-204	0.4%	+/-0.1
\$3,000 or more	1,383	+/-252	0.5%	+/-0.1
Median (dollars)	863	+/-5	(X)	(X)
No rent paid	11,783	+/-666	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAP)				
Occupied units paying rent (excluding units where GRAP cannot be computed)	264,762	+/-2,739	264,762	(X)
Less than 15.0 percent	35,778	+/-1,389	13.5%	+/-0.5
15.0 to 19.9 percent	38,007	+/-1,361	14.4%	+/-0.5
20.0 to 24.9 percent	38,603	+/-1,355	14.6%	+/-0.5
25.0 to 29.9 percent	32,807	+/-1,294	12.4%	+/-0.5
30.0 to 34.9 percent	22,737	+/-1,177	8.6%	+/-0.4
35.0 percent or more	96,830	+/-2,009	36.6%	+/-0.6
Not computed	16,850	+/-886	(X)	(X)

Source: Census ACS 2016 5 Year Estimates

Table 28. Census Housing Affordability Summary

U.S. Census 2016 ACS 5-year Estimates: Housing Affordability Summary		
Owner Unit Value	Lee's Summit	KC Metro
Below \$150,000	26.10%	44.40%
Below \$200,000	51.80%	64.10%
Below \$300,000	80.50%	84.20%
Owner Households with a Mortgage		
Less than 30% of HH Income	78.20%	76.20%
More than 30% of HH Income	21.80%	23.80%
Owner Households without a Mortgage		
Less than 30% of HH Income	89.30%	87.50%
More than 30% of HH Income	10.70%	12.50%
Renter Households		
Less than 30% of HH Income	48.70%	54.90%
More than 30% of HH Income	51.30%	45.10%

For the owner-occupied housing units, Lee's Summit has a significantly lower percentage of units below the value of \$150,000 than the region as a whole. The same is true for units below \$200,000 and those below \$300,000. As mentioned earlier, for HUD programs, housing affordability is set as the total housing related cost not exceeding 30% of the household income. As can be seen from the table above, for owner-occupied housing units with a mortgage in Lee's Summit, 78.2% of the units have housing related cost less than 30% of the households' income while 21.8% of the units exceed 30%. This can be interpreted as about 22% of owner households with a home mortgage have a housing cost burden in Lee's Summit. On the other hand, the owner households without a mortgage are less likely to experience a housing cost burden (about 12%). On the renter housing side, about 49% of unit rents are below 30% the renter households' income in Lee's Summit, while over 51% of the unit rents exceed 30%. This also means that over half of the renter units in Lee's Summit are not affordable to renter households.

We also examined the City's data to better understand the affordability of housing in today's market. Lee's Summit housing permit records suggest that over the last two decades, construction values have increased significantly across the board. These increases are a result of many factors, including increasing cost of infrastructure improvements, construction materials, labor, sizes of homes and associated amenities. Developers and builders build products in response to market demand for the highest possible profit. All these factors play a role in making newly constructed residential units less and less affordable to people at the bottom of the income scale.

Table 29. Lee's Summit Housing Permit Valuation Ranges

Lee's Summit Housing Construction Permit Valuation Averages		
Unit Type	2000 - 2009	2010 - 2017
Per Unit Average Value All Units	\$144,545	\$238,709
Per Single Family Unit	\$177,988	\$302,865

Per Duplex Unit	\$114,211	\$194,356
Per Triplex Unit	\$108,264	\$157,367
Per Fourplex Unit	\$85,425	\$161,610
Per Multifamily Unit	\$53,283	\$99,567

Source: City Permit Records 2000 through 2017.

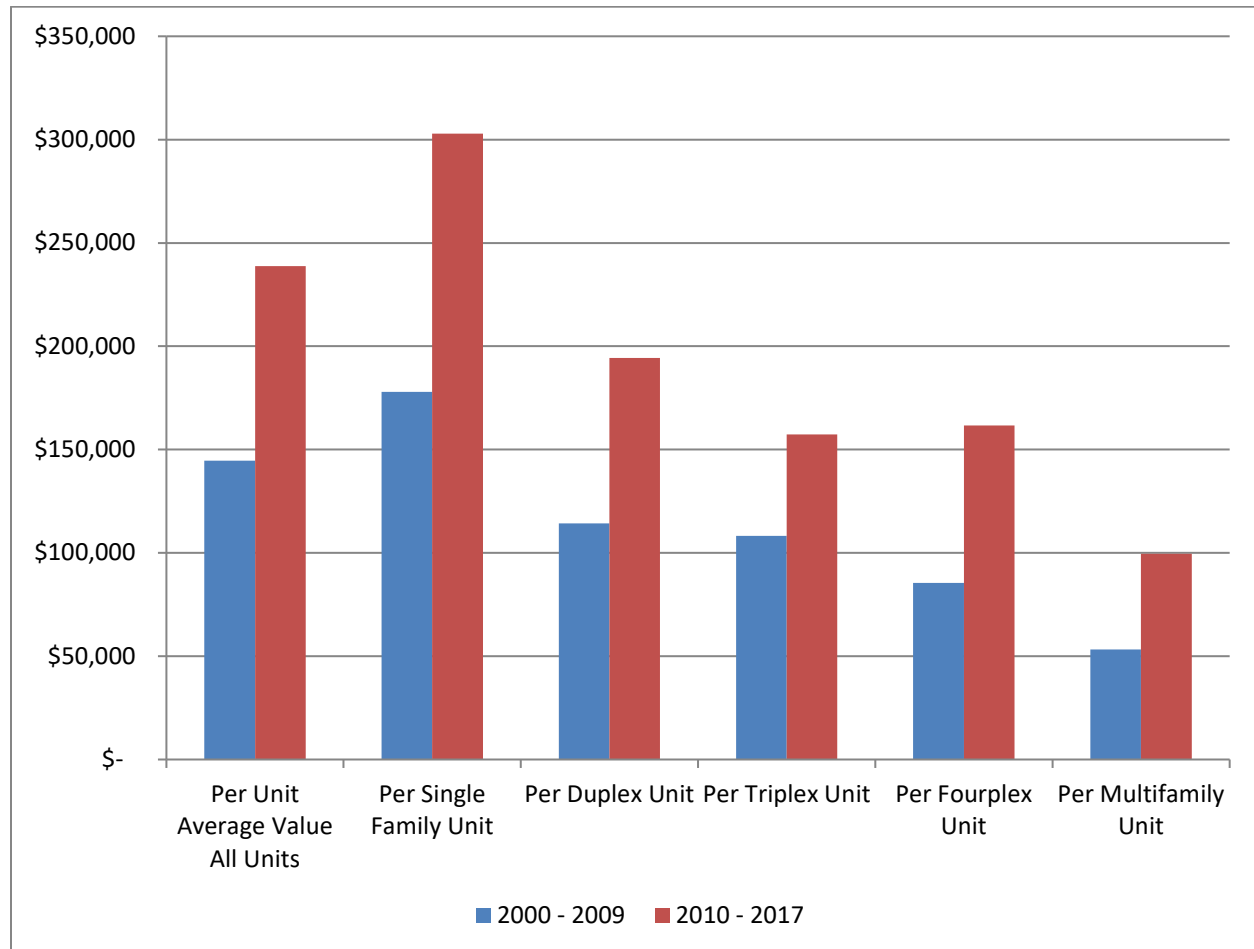


Chart 20. Average building permit valuation per dwelling unit

The maps below provide a visual depiction of housing in Lee's Summit in terms of its age and its appraised value and correlation between the two. The map on the left shows ages of subdivisions since their platting. The age pattern is obvious: The downtown and old town areas were first developed before 1960 and the City has grown outwards further and further from the core since then. The map on the right shows the most recent county assessors' data for residential properties. It is clear that older homes are of lower values than newer homes and the highest valued homes are in and around the newest residential subdivisions close to the edge of the City. There is strong correlation between age and value of the home in general and older homes are more affordable than newer homes.

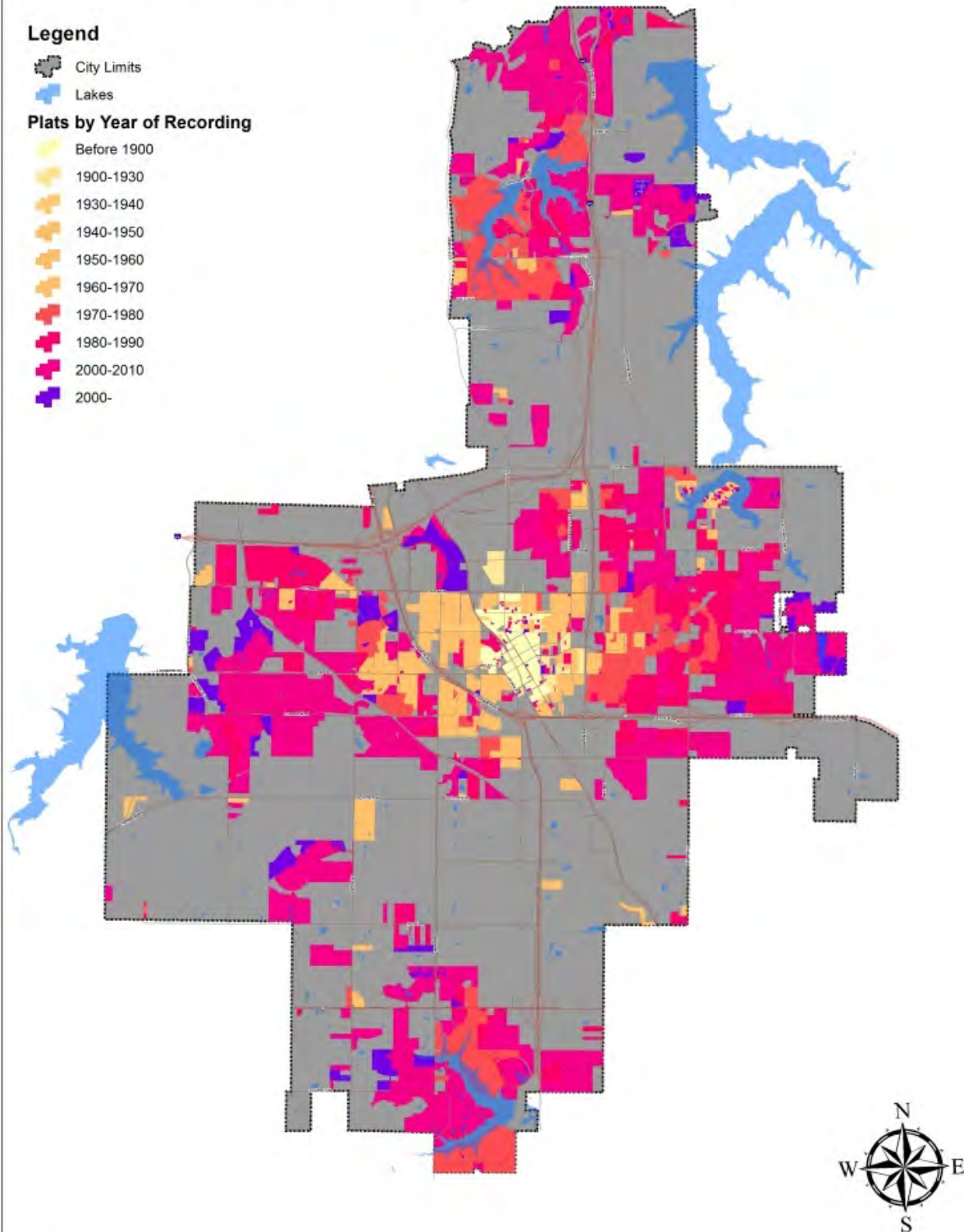
Residential Subdivision Plats by Year of Recording

Legend

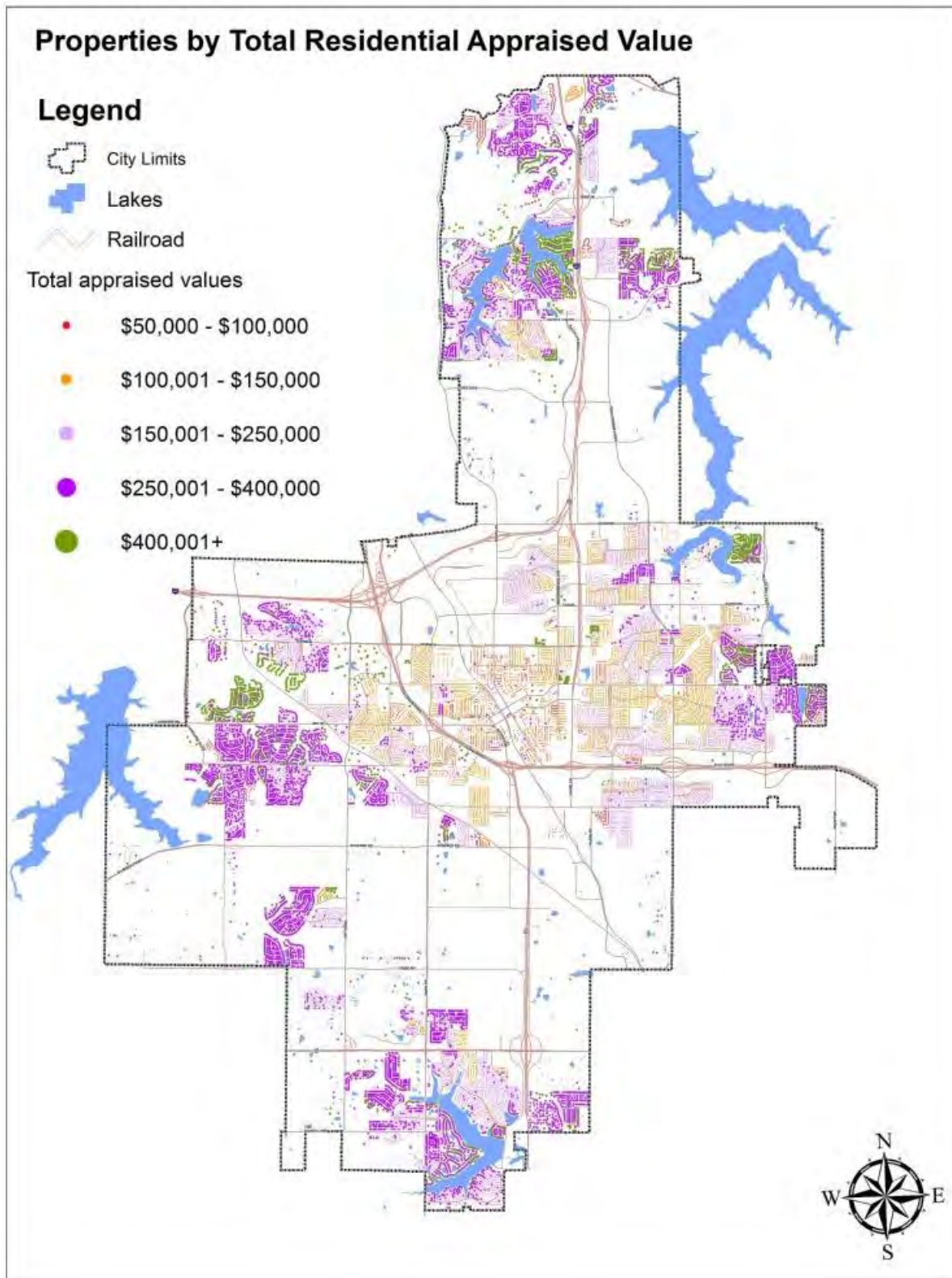
-  City Limits
-  Lakes

Plats by Year of Recording

-  Before 1900
-  1900-1930
-  1930-1940
-  1940-1950
-  1950-1960
-  1960-1970
-  1970-1980
-  1980-1990
-  2000-2010
-  2000-



Map 18. Residential Subdivision Plats by Year of Recording



Map 19. Residential Properties by Appraised Value

Housing Cost Burdens

AFFH-T provides data to help communities understand the levels of housing cost burdens and other housing related problems for their households broken down by race and ethnicity. The table below allows us to see which racial/ethnic groups experience more housing cost burdens than other groups. In Lee's Summit, the Hispanic population is more likely to experience housing cost burden followed by Other, Non-Hispanic population. Black, Non-Hispanic households are slightly more likely to have housing cost burdens than White, Non-Hispanic. Non-family households are about three times more likely to have housing cost burdens than family households. In comparison, in the Kansas City Metro region, Black, Non-Hispanic population are more likely to experience housing cost burdens than any other racial/ethnic groups, followed by Hispanic population.

In conclusion, in Lee's Summit, all minority population experiences higher housing burdens except Asian or Pacific Islander, Non-Hispanic. In the metro region, all minority groups bear heavier housing burdens.

Table 30. Households with Severe Housing Cost Burden by Race - Lee's Summit and Region Comparison

Households with Severe Housing Cost Burden	(Lee's Summit, MO CDBG) Jurisdiction			(Kansas City, MO-KS) Region		
Race/Ethnicity	# with severe cost burden	# households	% with severe cost burden	# with severe cost burden	# households	% with severe cost burden
White, Non-Hispanic	3,250	29,385	11.06%	66,155	617,942	10.71%
Black, Non-Hispanic	370	2,709	13.66%	22,763	97,506	23.35%
Hispanic	140	614	22.80%	7,605	44,305	17.17%
Asian or Pacific Islander, Non-Hispanic	15	674	2.23%	1,779	16,074	11.07%
Native American, Non-Hispanic	0	30	0.00%	479	2,843	16.85%
Other, Non-Hispanic	50	330	15.15%	1,695	10,927	15.51%
Total	3,825	33,730	11.34%	100,476	789,600	12.72%
Household Type and Size						
Family households, <5 people	1,639	21,395	7.66%	41,468	447,122	9.27%
Family households, 5+ people	249	3,410	7.30%	6,933	71,806	9.66%
Non-family households	1,930	8,935	21.60%	52,053	270,667	19.23%
<i>Note 1: Severe housing cost burden is defined as greater than 50% of income.</i>						
<i>Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.</i>						
<i>Note 3: The number of households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems.</i>						
<i>Note 4: Data Sources: CHAS</i>						

The numbers in the next table tell very similar stories regarding households experiencing housing problems and housing deficiencies among different racial and ethnic groups. Just as households of certain racial/ethnic groups more likely to experience housing burdens, all minority groups in Lee's Summit experience are more likely to experience housing problems and housing deficiencies as well, yet slightly better than the region.

To conclude, in both Lee's Summit and the metro region, minorities have disproportionate housing needs.

Table 31. Demographics of Households with Disproportionate Housing Needs - Lee's Summit and Region Comparison

Disproportionate Housing Needs	(Lee's Summit, MO CDBG) Jurisdiction			(Kansas City, MO-KS) Region		
Households experiencing any of 4 housing problems	# with problems	# households	% with problems	# with problems	# households	% with problems
Race/Ethnicity						
White, Non-Hispanic	8,085	29,385	27.51%	164,759	617,942	26.66%
Black, Non-Hispanic	1,140	2,709	42.08%	44,699	97,506	45.84%
Hispanic	275	614	44.79%	19,132	44,305	43.18%
Asian or Pacific Islander, Non-Hispanic	170	674	25.22%	4,580	16,074	28.49%
Native American, Non-Hispanic	0	30	0.00%	1,032	2,843	36.30%
Other, Non-Hispanic	125	330	37.88%	4,202	10,927	38.46%
Total	9,790	33,730	29.02%	238,380	789,600	30.19%
Household Type and Size						
Family households, <5 people	4,790	21,395	22.39%	105,685	447,122	23.64%
Family households, 5+ people	995	3,410	29.18%	25,253	71,806	35.17%
Non-family households	4,010	8,935	44.88%	107,440	270,667	39.69%
Households experiencing any of 4 Severe Housing Problems	# with severe problems	# households	% with severe problems	# with severe problems	# households	% with severe problems
Race/Ethnicity						
White, Non-Hispanic	3,740	29,385	12.73%	74,344	617,942	12.03%
Black, Non-Hispanic	405	2,709	14.95%	24,897	97,506	25.53%
Hispanic	175	614	28.50%	11,059	44,305	24.96%
Asian or Pacific Islander, Non-Hispanic	15	674	2.23%	2,555	16,074	15.90%
Native American, Non-Hispanic	0	30	0.00%	520	2,843	18.29%
Other, Non-Hispanic	85	330	25.76%	2,103	10,927	19.25%
Total	4,420	33,730	13.10%	115,495	789,600	14.63%
Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.						
Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.						
Note 3: Data Sources: CHAS						

Housing Stock Analysis (same data as Housing Profile above)

Home Ownership

The AFFH-T data compares between homeowner households and renter households among different racial and ethnic groups. By simple comparison of Rent versus Own, we can see that Black, Non-Hispanic households are significantly more likely to rent than to own in Lee's Summit, followed by Hispanic households. In the metro region, both groups are significantly more likely to be renter households than owner households.

Table 32. Homeownership and Rental Rates by Race/Ethnicity – Lee's Summit and Region Comparison

Race/Ethnicity	(Lee's Summit, MO CDBG) Jurisdiction						(Kansas City, MO-KS) Region					
	Homeowners		Renters		Ratio		Homeowners		Renters		Ratio	
	#	%	#	%	Own-Rent	Rent/Own	#	%	#	%	Own-Rent	Rent/Own
White, Non-Hispanic	23,045	90.1%	6,355	77.9%	16,690	0.28	449,335	85.17%	168,660	64.37%	280,675	0.38
Black, Non-Hispanic	1,230	4.8%	1,470	18.0%	(240)	1.20	39,775	7.54%	57,729	22.03%	(17,954)	1.45
Hispanic	425	1.7%	180	2.2%	245	0.42	21,899	4.15%	22,420	8.56%	(521)	1.02
Asian or Pacific Islander, Non-Hispanic	590	2.3%	85	1.0%	505	0.14	9,196	1.74%	6,854	2.62%	2,342	0.75
Native American, Non-Hispanic	30	0.1%	0	0.0%	30	0.00	1,710	0.32%	1,137	0.43%	573	0.66

Other, Non-Hispanic	260	1.0%	65	0.8%	195	0.25	5,675	1.08%	5,230	2.00%	445	0.92
Note 1: Data presented are numbers of households, not individuals.												
Note 2: Data Sources: CHAS												

Publicly Supported Housing

The Department of Housing and Urban Development maintains records of all Publicly Supported Housing establishments, including Public Housing, Project-based Section 8 housing, Other Multifamily housing, and housing units tied to the Housing Choice Voucher Program. Based on HUD data, Lee's Summit provides a total of 116 residential units operated by the Lee's Summit Housing Authority, 314 housing units through Project-based Section 8 housing complexes and a total of 393 units under the Housing Choice Voucher Program. These publicly supported housing units account for slightly over 2% of Lee's Summit's housing stock.

Table 33. Publicly Supported Housing Units by Program Category

Housing Units	(Lee's Summit, MO CDBG) Jurisdiction	
	#	%
Total housing units	36,760	-
Public Housing	116	0.32%
Project-based Section 8	314	0.85%
Other Multifamily	N/A	N/A
Housing Choice Voucher Program	393	1.07%
Note 1: Data Sources: Decennial Census; APSH		

The following table breaks down publicly supported housing resident households by race/ethnicity for both Lee's Summit and KC Metro region. In Lee's Summit, white households living in Public Housing account for the highest percentage than in any other publicly supported housing types and have the largest share of the Project-based Section 8 residency. Black households have the highest share of the Housing Choice Voucher Program than white, Hispanic and Asian households.

In comparison, in the KC region, black households living in Housing Choice Voucher Program housing account for the largest share among all publicly supported housing types, followed by black households in Public Housing establishments.

Table 34. Publicly Supported Households by Race/Ethnicity

(Lee's Summit, MO CDBG) Jurisdiction	Race/Ethnicity							
	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	98	86.73%	12	10.62%	2	1.77%	0	0.00%
Project-Based Section 8	187	57.54%	128	39.38%	5	1.54%	4	1.23%
Other Multifamily	N/A	N/A	0	0.00%	N/A	N/A	N/A	N/A
Housing Choice Voucher Program	142	39.23%	212	58.56%	4	1.10%	3	0.83%
Total Households	29,385	87.12%	2,709	8.03%	614	1.82%	674	2.00%
0-30% of AMI	2,015	82.41%	330	13.50%	45	1.84%	14	0.57%
0-50% of AMI	3,170	68.54%	560	12.11%	75	1.62%	59	1.28%
0-80% of AMI	7,275	76.74%	1,089	11.49%	235	2.48%	94	0.99%
(Kansas City, MO-KS) Region								

Housing Type	#	%	#	%	#	%	#	%
Public Housing	1,149	26.20%	2,805	63.97%	228	5.20%	150	3.42%
Project-Based Section 8	3,517	41.45%	4,468	52.66%	363	4.28%	93	1.10%
Other Multifamily	653	57.28%	447	39.21%	33	2.89%	4	0.35%
Housing Choice Voucher Program	4,535	30.16%	10,031	66.72%	331	2.20%	78	0.52%
Total Households	617,942	78.26%	97,506	12.35%	44,305	5.61%	16,074	2.04%
0-30% of AMI	56,803	59.02%	26,212	27.24%	8,918	9.27%	1,851	1.92%
0-50% of AMI	100,308	53.56%	42,635	22.76%	17,418	9.30%	3,373	1.80%
0-80% of AMI	201,678	62.41%	62,403	19.31%	27,286	8.44%	5,744	1.78%
Note 1: Data Sources: Decennial Census; APSH; CHAS								
Note 2: Numbers presented are numbers of households not individuals.								

The data from the AFFH-T below provides a detailed listing of publicly supported residential establishments in Lee's Summit and the demographics of their residents. The tables that follow contain other information related to publicly supported housing and their residents.

Table 35. Demographics of Publicly Supported Housing Developments, by Program Category

Public Housing								
(Lee's Summit, MO CDBG) Jurisdiction								
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children
Duncan Estates	MO030	Lee's Summit Housing Authority	116	87%	11%	2%	N/A	2%
Project-Based Section 8								
(Lee's Summit, MO CDBG) Jurisdiction								
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children
Sage Crossing Apartments	N/A	N/A	152	38%	58%	1%	1%	79%
John Calvin Manor	N/A	N/A	88	84%	11%	2%	3%	N/A
Ashbrooke Apartments	N/A	N/A	74	60%	36%	3%	N/A	64%
Note 1: For LIHTC properties, this information will be supplied by local knowledge.								
Note 2: Percentages may not add to 100 due to rounding error.								
Note 3: Data Sources: APSH								

Table 36. Publicly Supported Housing by Program Category: Units by Number of Bedrooms and Number of Children

(Lee's Summit, MO CDBG) Jurisdiction								
	Households in 0-1 Bedroom Units		Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	93	82.30%	19	16.81%	0	0.00%	2	1.77%
Project-Based Section 8	124	37.35%	107	32.23%	98	29.52%	170	51.20%
Other Multifamily	0	0.00%	0	0.00%	0	0.00%	N/A	N/A
Housing Choice Voucher Program	38	10.13%	179	47.73%	146	38.93%	233	62.13%
Note 1: Data Sources: APSH								

Table 37. Disability by Publicly Supported Housing Program Category

	People with a Disability	
	#	%
(Lee's Summit, MO CDBG) Jurisdiction		
Public Housing	31	27.43%
Project-Based Section 8	60	18.07%
Other Multifamily	N/A	N/A
Housing Choice Voucher Program	53	14.13%
(Kansas City, MO-KS) Region		
Public Housing	1,461	32.88%
Project-Based Section 8	1,803	20.72%
Other Multifamily	284	23.32%
Housing Choice Voucher Program	3,716	24.11%
Note 1: The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs.		
Note 2: Data Sources: ACS		

Mortgage Lending

Mortgage Loan Application Analysis

The Federal Home Mortgage Disclosure Act (HMDA) was enacted in 1975 and was implemented by the Federal Reserve Board's Regulation C. on July 21, 2011; the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). The law requires lending institutions to report public loan data. For this study, mortgage application statistics for 2015 through 2017 were gathered from MHDA's database and analyzed. A total of slightly over 19,000 mortgage applications originated from Lee's Summit area Census Tracts. In 2016, around 7,000 applications were filed, the highest number of filings of the three years. The loan applications were categorized as; Home Purchases, Home Improvements, and Refinancing. The loan types included Conventional, Federal Housing Administration (FHA), and Veterans Administration (VA). The first table below summarizes the mortgage applications for all three years originated from all Census Tracts combined and the results of the applications by race/ethnicity as the applicants claimed in the application forms (Note: From the HMDA statistics, it seems that the applicants have the option to not provide racial information or to choose "Not Applicable").

Table 38. Mortgage Applications by Race/Ethnicity

Lee's Summit 2015-2017 (All Census Tracts)	Asian		Black		Hawaiian		Hispanic		Native American		White		No Information		Not Applicable		Total	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Total	110	1.3%	501	5.9%	10	0.1%	0	0.0%	39	0.5%	5,002	59.0%	723	8.5%	2,097	24.7%	8,482	100%
Loan originated	161	1.5%	505	4.8%	8	0.1%	0	0.0%	38	0.4%	8,807	83.3%	829	7.8%	228	2.2%	10,576	100%
Appl. withdrawn by applicant	37	1.9%	134	6.9%	3	0.2%	0	0.0%	9	0.5%	1,487	77.0%	259	13.4%	2	0.1%	1,931	100%
Appl. approved but not accepted	9	2.0%	39	8.8%	1	0.2%	0	0.0%	5	1.1%	334	75.2%	47	10.6%	9	2.0%	444	100%
Appl. denied by lender	29	1.6%	178	10.1%	3	0.2%	0	0.0%	7	0.4%	1,312	74.5%	229	13.0%	3	0.2%	1,761	100%
Loan purchased by lender	23	0.6%	98	2.6%	1	0.0%	0	0.0%	11	0.3%	1,482	39.6%	119	3.2%	2,005	53.6%	3,739	100%
File closed for incompleteness	12	2.0%	52	8.6%	2	0.3%	0	0.0%	7	1.2%	387	63.8%	69	11.4%	78	12.9%	607	100%

Source: The Consumer Financial Protection Bureau (<https://www.consumerfinance.gov/>)

The second table below uses the same statistics to see if there is any significant correlation between loan approvals or denials and the applicants' racial/ethnic background. Loan approval rate for Whites is the highest at close to 64% whereas Hawaiians at 44% and Blacks and Native Americans at 50%. Loan denial rate is the highest for Blacks at 17.7% whereas Native Americans at 9.1% and Whites 9.5. Comparing approval and denial rates of individual race/ethnicity with the average of the total reveals a pattern where loan approval rates for Whites and Asians are above the average of 55.5% whereas those of all the other minority groups are below the average. The loan denial rates are all above average rate of 9.2% except Native Americans. However, the denial rate for Blacks and Hawaiians are significantly higher than the average.

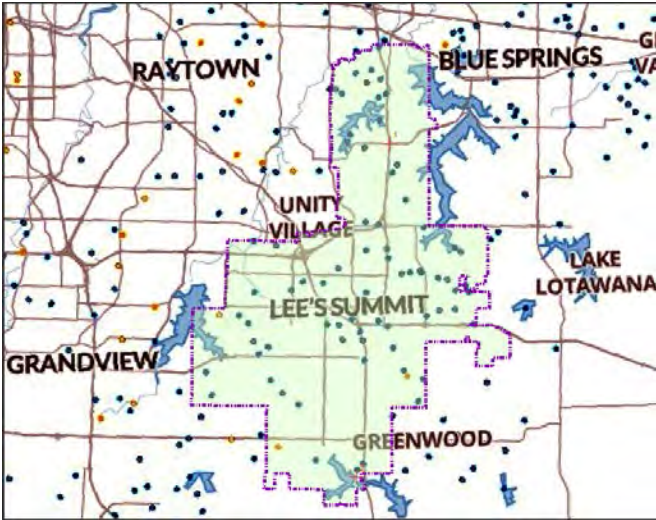
Before a conclusion is made, it is important to note two factors that need to be taken into consideration. First, the numbers in the tables do not explain the reasons behind all the actions taken on the loan applications. For instance, in the category "Application denied by lender", there is no information explaining why the application was denied. Also, for the category "Application approved by not accepted", we do not know why the applicant did not accept the loan. Second, the significant difference of the total number of applications originated among one racial group and that of another racial group may potentially have a significant impact on the approval and denial rates.

In a pure statistical sense, the numbers presented indicate that, generally speaking, loan applications originated from applicants of minority racial/ethnic background are more likely to be denied than those from the White applicants.

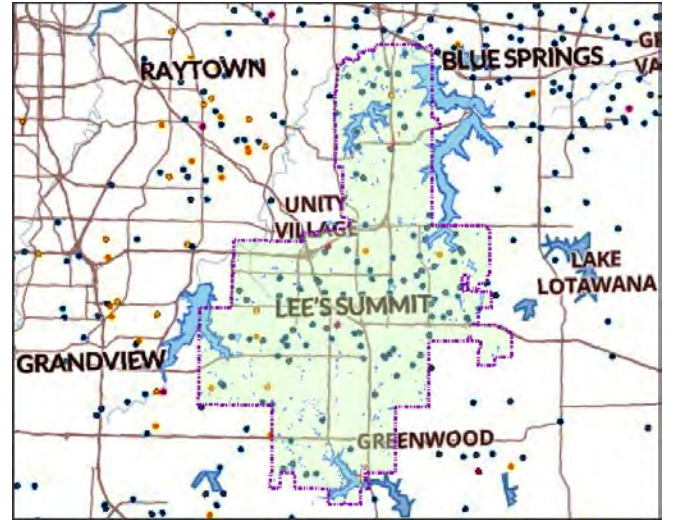
Table 39. Loan Application Approval and Denial by Race/Ethnicity

Lee's Summit 2015-2017	Asian		Black		Hawaiian		Hispanic		Native American		White		No Race Info		N/A		Total	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Total	271		1,006		18		-	0.0%	77		13,809		1,552		2,318		19,051	
Loan originated (approved)	161	59.4%	505	50.2%	8	44.4%	-	0.0%	38	49.4%	8,807	63.8%	829	53.4%	228	9.8%	10,576	55.5%
Application denied by lender	29	10.7%	178	17.7%	3	16.7%	-	0.0%	7	9.1%	1,312	9.5%	229	14.8%	3	0.1%	1,761	9.2%

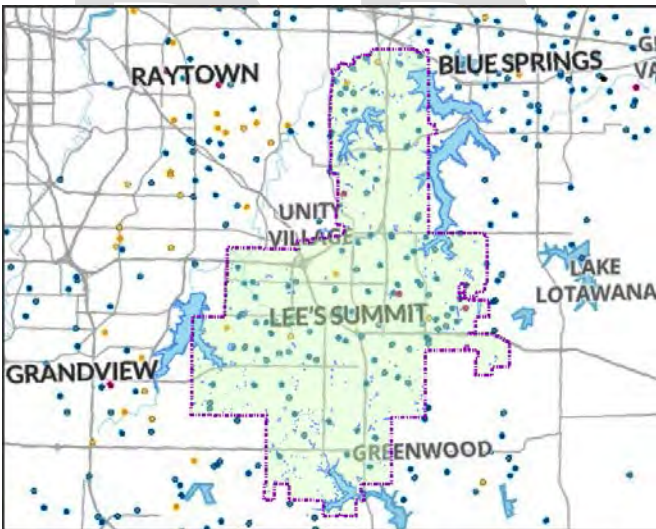
The maps below from the Urban Institute's interactive online map utilizing HMDA annual mortgage data show Lee's Summit area homes purchased or refinanced with mortgages between 2014 and 2017 by racial/ethnic background of the borrowers. The distributions of mortgage activities do not present any clusters.



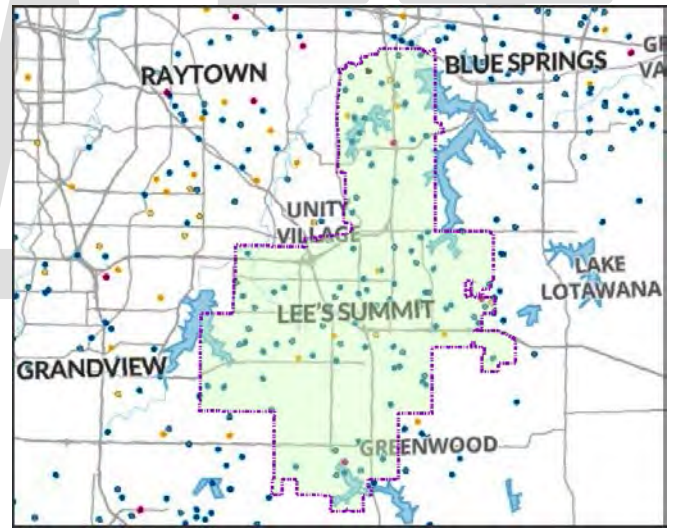
2014



2015



2016



2017



Note: Each dot represents 10 mortgages.

Housing Discrimination Complaints

Table 40. Discrimination Complaints 2013-2018

Missouri Commission on Human Rights			Charges Filed: CY2013 - CY2018 (YTD as of 5/2/2018)					
Charges filed by Charging Parties or Respondents in selected counties								
Charging Party City			Housing					
			CY2013	CY2014	CY2015	CY2016	CY2017	CY2018
Jackson	Disability (ADA)	Other			1	1		
	National Origin	National Origin-Other				1		
Kansas City	Disability (ADA)	Handicap (Not ADA)	3	1	1	9	7	4
		Other				1	1	
	FEPA Basis	Familial Status		1		1	1	
	Gender	Sex-Female	1			3		
		Sex-Male				1	1	
	National Origin	National Origin-Arab, Afghani or Middle-Eastern	1		1			
		National Origin-Hispanic				1		
		National Origin-Other				1		
	Race	Race-Black/African American	2		4	11	2	
	Religion	Religion-Muslim	1			1		
		Religion-Protestant	1					
	Retaliation	Retaliation		1		2	2	
Lees Summit	Disability (ADA)	Handicap (Not ADA)	4	1		2	1	
	FEPA Basis	Familial Status	1					
	Gender	Sex-Female		1				
	Race	Race-Black/African American	1	4	2		4	
North Kansas City	Disability (ADA)	Handicap (Not ADA)	1			1		
	Gender	Sex-Male				1		
	National Origin	National Origin-Hispanic			1			
	Race	Race-Black/African American				2		
	Retaliation	Retaliation			1			
Respondent City			Housing					
			CY2013	CY2014	CY2015	CY2016	CY2017	CY2018
Jackson	Disability (ADA)	Other			1	1		
	National Origin	National Origin-Other				1		
Kansas City	Disability (ADA)	Handicap (Not ADA)	2	1	2	10	3	1
		Other				1		
	FEPA Basis	Familial Status				1	1	
	Gender	Sex-Female	1	1		3		
		Sex-Male				1	1	
	National Origin	National Origin-Arab, Afghani or Middle-Eastern	1		1			
		National Origin-Hispanic		1				
		National Origin-Other				1		
	Race	Race-Black/African American	1	1	4	11	3	
		Race-White				1		
	Religion	Religion-Muslim	2			1		
		Religion-Protestant	1					
	Retaliation	Retaliation		1		2	1	
Lees Summit	Color	Color		1				
	Disability (ADA)	Handicap (Not ADA)	3	1	2	2	4	
	FEPA Basis	Familial Status	1				2	
	Race	Race-Black/African American	1	3	1	1	1	
	Retaliation	Retaliation				1		
N Kansas City	Race	Race-Black/African American			1			
North Kansas City	Disability (ADA)	Handicap (Not ADA)	1			1		
	Gender	Sex-Male				1		
	National Origin	National Origin-Hispanic			1			
	Race	Race-Black/African American				2		
	Retaliation	Retaliation			1			

The tables below contain information from HMDA on consumer complaints filed against mortgage lending institutions and public responses from these institutions to consumers between 2012 and 2015. The data is grouped by Zip Code. As can be seen that in the majority of the cases the lenders provided explanations in a timely manner addressing the complaints and the consumers did not dispute them while some of the explanations were disputed.

Table 41. Consumer Complaints for Loan Applications By Zip Code

ZipCode	Complaint#	Received	Issue	Lender public response	Sent to lender	Lender response to consumer	Timely?	Consumer disputed?
64063	1242339	2/17/2015	Loan modification, collection, foreclosure		2/23/2015	Closed with explanation	Yes	No
	751763	3/10/2014	Loan servicing, payments, escrow account		3/11/2014	Closed with explanation	Yes	No
	1092429	10/29/2014	Loan servicing, payments, escrow account		10/29/2014	Closed with explanation	Yes	No
	258774	1/24/2013	Application, originator, mortgage broker		1/24/2013	Closed with explanation	Yes	No
	148947	9/10/2012	Loan modification, collection, foreclosure		9/10/2012	Closed with explanation	No	No
	701418	2/6/2014	Loan servicing, payments, escrow account		2/6/2014	Closed	Yes	No
	1943388	5/26/2016	Loan servicing, payments, escrow account	Company has responded to the consumer and the CFPB and chooses not to provide a public response	6/2/2016	Closed with explanation	Yes	No
	227875	1/11/2013	Loan modification, collection, foreclosure		1/14/2013	Closed with explanation	Yes	No
ZipCode	Complaint#	Received	Issue	Lender public response	Sent to lender	Lender response to consumer	Timely?	Consumer disputed?
64064	769323	3/20/2014	Loan modification, collection, foreclosure		3/20/2014	Closed with explanation	Yes	No
	509236	8/29/2013	Loan modification, collection, foreclosure		8/29/2013	Closed with explanation	Yes	Yes
	676127	1/18/2014	Loan modification, collection, foreclosure		1/27/2014	Closed with explanation	Yes	No
	1188436	1/9/2015	Loan modification, collection, foreclosure		1/9/2015	Closed with explanation	Yes	No
	1030471	9/16/2014	Settlement process and costs		9/19/2014	Closed with explanation	Yes	No
	377968	4/9/2013	Loan servicing, payments, escrow account		4/10/2013	Closed with explanation	Yes	No
	1142194	11/21/2014	Settlement process and costs		11/21/2014	Closed	Yes	No
	947902	7/22/2014	Loan servicing, payments, escrow account		7/22/2014	Closed with explanation	Yes	No
	1713812	12/22/2015	Loan servicing, payments, escrow account		12/22/2015	Closed with explanation	Yes	No
ZipCode	Complaint#	Received	Issue	Lender public response	Sent to lender	Lender response to consumer	Timely?	Consumer disputed?
64081	1004256	8/27/2014	Loan modification, collection, foreclosure		9/3/2014	Closed with explanation	Yes	No
	2476618	5/5/2017	Trouble during payment process	Company has responded to the consumer and the CFPB and chooses not to provide a public response	5/8/2017	Closed with explanation	Yes	N/A
	1043686	9/24/2014	Loan servicing, payments, escrow account		9/30/2014	Closed with explanation	Yes	No
	1118617	11/15/2014	Loan servicing, payments, escrow account		11/19/2014	Closed with explanation	Yes	Yes
	1027852	9/13/2014	Loan servicing, payments, escrow account		9/13/2014	Closed with non-monetary relief	Yes	No
	1003143	8/27/2014	Loan servicing, payments, escrow account		9/3/2014	Closed with explanation	Yes	No
	230469	1/14/2013	Loan modification, collection, foreclosure		1/17/2013	Closed with explanation	Yes	No
	1003144	8/27/2014	Loan servicing, payments, escrow account		9/3/2014	Closed with explanation	Yes	Yes
	1280827	3/12/2015	Loan servicing, payments, escrow account		3/12/2015	Closed with explanation	Yes	Yes
	998776	8/25/2014	Loan servicing, payments, escrow account		8/28/2014	Untimely response	No	No
	988211	8/18/2014	Loan servicing, payments, escrow account		8/21/2014	Closed with explanation	Yes	Yes
	1219521	1/31/2015	Loan servicing, payments, escrow account		2/5/2015	Closed with explanation	Yes	Yes
	429889	6/12/2013	Loan servicing, payments, escrow account		6/12/2013	Closed	Yes	Yes
	988209	8/18/2014	Loan servicing, payments, escrow account		8/21/2014	Closed with explanation	Yes	No
	1157937	12/16/2014	Loan servicing, payments, escrow account		1/21/2015	Closed with explanation	Yes	Yes

64081	1157938	12/16/2014	Settlement process and costs		1/21/2015	Closed with explanation	Yes	Yes
	912263	6/26/2014	Settlement process and costs		6/26/2014	Untimely response	No	No
	976929	8/9/2014	Loan servicing, payments, escrow account		8/13/2014	Untimely response	No	No
	1274461	3/9/2015	Settlement process and costs		3/9/2015	Closed with explanation	Yes	Yes
	1241243	2/15/2015	Loan servicing, payments, escrow account		2/15/2015	Closed with explanation	Yes	Yes
	475944	8/5/2013	Settlement process and costs		8/8/2013	Closed with explanation	Yes	Yes
	1816977	3/4/2016	Loan servicing, payments, escrow account		3/8/2016	Closed with explanation	Yes	Yes
	599515	11/15/2013	Loan servicing, payments, escrow account		11/18/2013	Closed with monetary relief	Yes	No
	1248712	2/20/2015	Loan servicing, payments, escrow account		2/27/2015	Closed with explanation	Yes	Yes
	1079347	10/21/2014	Loan servicing, payments, escrow account		10/27/2014	Closed with explanation	Yes	No
	1246537	2/19/2015	Loan servicing, payments, escrow account		2/25/2015	Closed with explanation	Yes	Yes
	748460	3/7/2014	Loan servicing, payments, escrow account		3/7/2014	Closed with explanation	Yes	Yes
	834199	5/1/2014	Loan servicing, payments, escrow account		5/6/2014	Closed with explanation	Yes	No
	1225475	2/4/2015	Settlement process and costs		2/10/2015	Closed with explanation	Yes	Yes
	1246535	2/19/2015	Loan servicing, payments, escrow account		2/25/2015	Closed with explanation	Yes	Yes
	944923	7/20/2014	Loan servicing, payments, escrow account		7/20/2014	Closed with explanation	Yes	No
	184515	11/4/2012	Loan modification, collection, foreclosure		11/5/2012	Closed with explanation	Yes	No
	1190038	1/12/2015	Loan servicing, payments, escrow account		1/16/2015	Closed with explanation	Yes	No
	1890963	4/21/2016	Loan modification, collection, foreclosure		4/21/2016	Closed with explanation	Yes	No
	1593549	10/5/2015	Loan modification, collection, foreclosure	Company chooses not to provide a public response	10/20/2015	Closed with explanation	Yes	No
	665409	1/13/2014	Loan servicing, payments, escrow account		1/13/2014	Closed with explanation	Yes	Yes
	976303	8/8/2014	Loan servicing, payments, escrow account		8/12/2014	Closed with explanation	Yes	No
	1767015	2/1/2016	Loan modification, collection, foreclosure	Company chooses not to provide a public response	2/4/2016	Closed with explanation	Yes	No
	2292325	1/17/2017	Settlement process and costs	Company has responded to the consumer and the CFPB and chooses not to provide a public response	1/17/2017	Closed with explanation	Yes	No
	829030	4/29/2014	Loan servicing, payments, escrow account		4/29/2014	Closed with explanation	Yes	No
	2289914	1/14/2017	Loan servicing, payments, escrow account	Company has responded to the consumer and the CFPB and chooses not to provide a public response	1/14/2017	Closed with explanation	Yes	No
	976304	8/8/2014	Loan servicing, payments, escrow account		8/12/2014	Closed with explanation	Yes	No
	948953	7/22/2014	Loan servicing, payments, escrow account		7/22/2014	Closed with explanation	Yes	Yes
	44495	4/5/2012	Loan servicing, payments, escrow account		4/6/2012	Closed without relief	Yes	Yes
	1307987	3/31/2015	Loan modification, collection, foreclosure		4/2/2015	Closed with explanation	Yes	Yes
	1004257	8/27/2014	Loan modification, collection, foreclosure		9/3/2014	Closed with explanation	Yes	No
	869385	5/27/2014	Settlement process and costs		5/29/2014	Closed with explanation	Yes	No
	1003145	8/27/2014	Loan servicing, payments, escrow account		9/3/2014	Untimely response	No	No
	955092	7/25/2014	Loan servicing, payments, escrow account		7/25/2014	Closed with explanation	Yes	No
	2579823	7/18/2017	Trouble during payment process	Company believes it acted appropriately as authorized by contract or law	7/19/2017	Closed with explanation	Yes	N/A
	2653930	8/29/2017	Applying for a mortgage or refinancing an existing mortgage	Company has responded to the consumer and the CFPB and chooses not to provide a public response	8/29/2017	Closed with explanation	Yes	N/A
	112521	7/5/2012	Application, originator, mortgage broker		7/10/2012	Closed with explanation	Yes	No

ZIPCode	Complaint#	Received	Issue	Lender public response	Sent to lender	Lender response to consumer	Timely?	Consumer disputed?
64082	110738	7/2/2012	Loan modification, collection, foreclosure		7/6/2012	Closed with explanation	Yes	Yes
	224788	1/8/2013	Application, originator, mortgage broker		1/8/2013	Closed with non-monetary relief	Yes	No
	420338	5/30/2013	Loan servicing, payments, escrow account		6/3/2013	Closed with explanation	Yes	No
	450496	7/7/2013	Application, originator, mortgage broker		7/9/2013	Closed with explanation	Yes	No
	1001177	8/26/2014	Loan modification, collection, foreclosure		8/29/2014	Closed with explanation	Yes	No
	218151	12/27/2012	Application, originator, mortgage broker		4/15/2013	Closed with explanation	Yes	No

ZIPCode	Complaint#	Received	Issue	Lender public response	Sent to lender	Lender response to consumer	Timely?	Consumer disputed?
64083	1168749	12/23/2014	Application, originator, mortgage broker		12/23/2014	Closed with explanation	Yes	No
	227525	1/10/2013	Loan modification, collection, foreclosure		1/10/2013	Closed with explanation	Yes	Yes
	1830888	3/14/2016	Loan modification, collection, foreclosure	Company has responded to the consumer and the CFPB and chooses not to provide a public response	3/14/2016	Closed with explanation	Yes	No
	1653352	11/13/2015	Loan modification, collection, foreclosure	Company chooses not to provide a public response	11/16/2015	Closed with explanation	Yes	Yes
	1918878	5/10/2016	Loan modification, collection, foreclosure		5/12/2016	Closed with explanation	Yes	No
	1308575	3/31/2015	Loan modification, collection, foreclosure		4/2/2015	Closed with explanation	Yes	No
	245359	1/18/2013	Loan modification, collection, foreclosure		1/19/2013	Closed with explanation	Yes	No
	2835266	3/6/2018	Struggling to pay mortgage	Company has responded to the consumer and the CFPB and chooses not to provide a public response	3/6/2018	Closed with explanation	Yes	N/A

ZIPCode	Complaint#	Received	Issue	Lender public response	Sent to lender	Lender response to consumer	Timely?	Consumer disputed?
64086	400119	5/6/2013	Loan modification, collection, foreclosure		7/19/2013	Closed with explanation	Yes	No
	1238235	2/12/2015	Loan servicing, payments, escrow account		2/12/2015	Closed with explanation	Yes	No
	973180	8/7/2014	Loan servicing, payments, escrow account		8/7/2014	Closed with explanation	Yes	No
	1315617	4/3/2015	Application, originator, mortgage broker		4/7/2015	Closed with explanation	Yes	No
	355424	3/14/2013	Loan servicing, payments, escrow account		3/18/2013	Closed with explanation	Yes	No
	125197	7/26/2012	Loan modification, collection, foreclosure		7/27/2012	Closed with non-monetary relief	Yes	No
	250013	1/22/2013	Loan modification, collection, foreclosure		2/4/2014	Closed with explanation	Yes	Yes
	1461869	7/10/2015	Loan servicing, payments, escrow account		7/10/2015	Closed with explanation	Yes	No

Pubic Policies and Practices

City Regulations, Plans, Policies, Programs, Processes, Actions

Law Department Review and Report

The purpose of this review was to identify any areas within the City's Codes, policies and regulations that could serve as an impediment or barrier to Fair Housing choices and availability within the City of Lee's Summit. The City has already identified the need for a reasonable accommodation process that allows those who require a modification to the City's Unified Development Ordinance due to a disability to seek an accommodation to allow them to enjoy a dwelling type of their choice. It provides for a staff committee made up of the three areas of City responsibility that frequently are involved in Code implementation. It will provide flexibility to deal with unforeseen impacts of Code and regulatory requirements on housing choices for the disabled. The proposed amendment has been reviewed by the City Council's Community and Economic Development Committee at its