Fair Housing and Equity Assessment/
Regional Housing Plan Development

October 24, 2013

MARC
Mid America Regional Council
Agenda

• Role of the Fair Housing Equity Assessment/Regional Housing Element
• Analysis of the Region’s Status
• Barriers to Fair Housing/Opportunity
• Best Practices
• Table Discussions – Policies, Strategies, Tools
• Report Out
• Wrap Up and Next Steps
Goal: The Kansas City region will become a **sustainable region** that offers all residents a broad range of quality housing choices with access to economic opportunity and social well-being.

- **Encourage understanding about housing types** to meet changing needs
- **Affirmatively further fair housing**
- **Fully integrate housing opportunities**
- **Build the capacities of non-profit and for-profit housing development organizations**
- **Promote coordination** among public-sector entities
- **Engage private sector entities**
- **Improve the region’s capacity** to finance and develop a full range of housing products
Fair Housing and Equity Assessment

• HUD-prescribed framework
• Utilize data to understand current conditions – areas of distress and areas of opportunity
• HUD defines two areas for the study’s focus - Racially Concentrated Areas of Poverty and Opportunity Areas
• Evaluate barriers to housing opportunity
Racially Concentrated Areas of Poverty

- Family poverty rate 40% or more in a census tract – OR – 300% of metro tract average (whichever is lower), **AND**
- Nonwhite population of 50% or more
So what makes an RCAP different from an Opportunity Area?
What have we begun to conclude?

- We need to think beyond access to jobs to really improve access to opportunity
Income-Wage Balance: 3 mile buffer, block-level
What have we begun to conclude?

- Opportunity is a function of wealth more than income
  - Income is the return to embodied wealth.
What have we begun to conclude?

• Most of our wealth is absorbed from the places we encounter while growing up
What have we begun to conclude?

- Trend is NOT destiny
What have we begun to conclude?

• But trends are changing.
The Housing Market is Changing...

Households by Type
- 78% Married Couple with Children
- 22% Other Households

Building Permits During 2000s
- 75% Single Family
- 25% Multi Family

75% of what we build is designed for 22% of the market.
91% of the net growth in the housing market will be from people who desire a smaller home.

Needed: Communities for ALL ages...

and ALL incomes and races.
What have we begun to conclude?

- RCAPs and Opportunity areas increasingly share some characteristics
- This opens the door to approaches that may have been closed off before
What have we begun to conclude?

- RCAPs could be/should be emerging opportunity areas
  - Good bones
  - Transit access
  - Assets
What have we begun to conclude?

• While we are in the process of reshaping the region to fit new realities, we need strategies and policies in place that work with them to accomplish fair housing goals.
What have we begun to conclude?

• What are the most promising approaches for this region?
Barriers to Housing Opportunity

- Discrimination due to disability
- Discrimination toward immigrants
- Discrimination toward low-income households
- Discrimination due to race and family status
- Landlords unfamiliar with fair housing laws
- Transportation access limits housing choice
- Real estate agents direct clients to housing in certain areas
- Lenders refuse to lend or offer unfavorable rates
- Process to file complaints is intimidating
- Persons affected don’t know their rights
- Rent-to-own programs often involve homes in poor condition

Source: 2011 Analysis of Impediments to Fair Housing
Regional Capacities

- Understanding and public will
- Develop common regional affordable housing strategy
- Ability to monitor/assess regional housing market
- Private/public capital resources and their assembly
- Coordination of capital
- Funds to subsidize quality
- Production/operating capacity
- Coordination with community development strategies
- Enhanced capacity for housing information/counseling services
What do we need to add to the list?

- Discussion
SMART* Program, (Austin)
*Safe, Mixed Income, Accessible, Reasonably Priced, Transit-Oriented

- Innovative, self-funding program to increase mixed income units
- Single point of contact at City
- Fee waivers, expedited review, staff technical assistance
- 80% Area Median Income
- No more than 30% of income on housing
- Generated 4,000 new homes in first 3 years (compared to 325 before inception)

http://housingworksaustin.org/best_practices.php
Live Midtown (Detroit)

- Innovative approach to spurring reinvestment in Midtown Detroit
- 3 anchor institutions, foundations, and housing development partners
- Launched with $1.2M commitment
- Incentives for anchor institution employees

http://www.livemidtown.org/
Southland Housing and Community Development Collaborative (Chicago)

- Promote efficiencies and leverage resources through multi-town collaboration
- Secured $25M in funding, including private sector investment
- Capacity building of nonprofit housing agencies
- Transit-Oriented Development Fund
- Land bank
- New housing investment tool helps joint development pipeline for transparent, targeted investments

http://www.metroplanning.org/multimedia/publication/534
Potential Recommendations

• Promote access to opportunity areas
• Reinvest in communities in need of investment
• Assist residents of disinvested communities
• Support financial innovation
• Address challenges at a regional/subregional scale
• Foster interagency coordination to address various issue areas (transportation, workforce development, housing, etc)
Table Discussions

• Which strategies offer the most promise for this region?
• What strategies/tools has your community implemented?
• How can a regional approach help your efforts?
Next Steps

Data, Deliberation, and Decision Making
Thank You For Your Time