

FIRST SUBURBS COALITION REGIONAL HOUSING SUMMIT SUMMARY REPORT

NOVEMBER 2019



NLC NATIONAL
LEAGUE
OF CITIES

TIP STRATEGIES

ACKNOWLEDGMENTS

TIP would like to thank the following municipalities for their participation in this process.

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City of Westwood Hills, Kansas

City of North Kansas City, Missouri



TIP Strategies, Inc., is a privately held economic development consulting firm with offices in Austin and Seattle. TIP is committed to providing quality solutions for public sector and private sector clients. Established in 1995, the firm's primary focus is economic development strategic planning.

Project Team: Jeff Marcell, *Principal*
Jennifer Todd-Goynes, *Consultant*



The National League of Cities is a resource for America's cities, towns, and villages. Our mission is to strengthen local leadership, influence federal policy, and drive innovative solutions.

Project Team: Michael Nelson, *Program Manager*



Mid-America Regional Council is a nonprofit association of city and county governments and the metropolitan planning organization for the bistate Kansas City region. Governed by a Board of Directors made up of local elected officials, MARC serves nine counties and 119 cities. MARC provides a forum for the region to work together to advance social, economic, and environmental progress.

Project Team: Lauren Palmer, *Director of Local Government Services*

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EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

The First Suburbs Coalition Regional Housing Summit began as a pilot program between the National League of Cities (NLC) and TIP Strategies (TIP). The initiative's goal was to bring together local leaders and stakeholders and identify a path to address economic development issues collaboratively. In early 2019, NLC and TIP launched the pilot, which invited first suburbs to apply for access to data analysis and economic development consulting, donated by TIP. The Mid-America Regional Council (MARC), a metropolitan planning organization serving the Kansas City metro area, was selected through a competitive application process to participate in the inaugural program. MARC supports a First Suburbs Coalition, representing 19 older suburban communities in the bistate Kansas City metro area. First Suburb Coalition members Gladstone, Missouri, and Mission, Kansas, served as lead communities for MARC's NLC application. The topic selected by MARC for the summit was housing affordability.

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The goal of the First Suburbs Coalition Regional Housing Summit is to bring together local leaders and stakeholders and identify a path to address economic development issues collaboratively.
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HOUSING AFFORDABILITY CHALLENGE

Access to housing that is affordable for the local workforce has been increasingly challenging in the Kansas City metro area. This challenge is part of a nationwide trend in which accessing affordable housing for individuals and families has become more difficult. Minimum wage workers cannot afford a two-bedroom apartment anywhere in America, and a one-bedroom apartment would only be affordable to this type of worker in two counties.¹ Nationwide, nearly one-third of all households spent more than 30 percent of their income on housing in 2016,² .Nearly 40 percent of households in the US are in rented homes, with half of those designated as cost-burdened.³

“
Providing enough housing that is affordable to a variety of income levels is a community priority that benefits everyone.
”

Most Americans live in suburbs, where growth rates are outpacing those of large cities.⁴ According to MARC research, in the Kansas City region, 27 percent of population growth from 2010 to 2016 was within the redevelopment area that largely corresponds to the first suburbs. This growth, coupled with wages that are not rising as quickly as housing prices, creates affordability challenges in first suburbs, such as those that comprise MARC's First Suburbs Coalition.

Housing affordability directly affects the economic health of a region. Without adequate housing options, it can be difficult to recruit and retain employees. Commute patterns in the MARC region show that many people travel great distances to work; long commutes are often correlated with increased worker attrition and stress levels. The availability of affordable housing is also closely linked to quality of place. When people can afford housing closer to where they work, they may have greater time and ability to participate in community activities and enjoy a higher quality of life. Providing enough housing that is affordable to a variety of income levels is a community priority that benefits everyone.

THE PILOT PROGRAM

To better understand challenges and opportunities for preserving and providing workforce housing, TIP collaborated with the MARC research team to conduct a detailed analysis of the issue using adjusted single-family unit appraisal data for more than 300,000 units. The analysis compared more than 20 cities in the Kansas City region to each other and to the broader metropolitan area to identify communities facing similar affordability challenges. Based on the findings, TIP identified national best practices that aligned with the specific challenges observed. An overview of the analysis is presented in *Defining the Challenge*, which begins on page 8; the full results are compiled in the Appendices of this *Summary Report*. Case studies of these best practices begin on page 37.

Insights from the work were presented at First Suburbs Coalition Regional Housing Summit in July 2019. The Summit took place in Gladstone, Missouri, with more than 190 attendees from communities across the region. The attendees focused on housing affordability and economic development challenges in the first suburbs, opportunities to build and maintain workforce housing, and best practices for regional implementation. The Summit's intended outcomes included developing a shared understanding of regional workforce housing challenges, identifying potential solutions through discussion and participant engagement, and establishing next steps to advance workforce housing solutions.

Discussion focused on five major strategies for addressing the region's housing challenges.

1. Promote knowledge sharing.
2. Preserve existing housing.
3. Increase the amount of housing available.
4. Increase access to and the availability of financing.
5. Enact regulatory changes.

Given the diversity of the first suburbs, not all strategies are equally applicable to all communities, and no single strategy is comprehensive enough to create adequate access to housing for the region's workforce. Community representatives at the Summit were given the opportunity to consider strategies within the context of their cities, identifying which collection of strategies might be most appropriate and discussing efforts that have been successful in the past. The best practices and strategies identified during the Summit, along with additional recommendations provided by TIP, comprise the body of this report.

It is the hope of NLC, TIP, and MARC that by sharing these data, strategies, and best practices, we can help other communities collaborate on solutions to address housing issues facing their workforces.

“

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BACKGROUND



These outcomes were achieved through several activities, including a data and strategy presentation by TIP; an affordable housing panel discussion; a keynote address from Colorado State Representative and former City of Westminster, Colorado, Councilmember Shannon Bird; and small group breakout discussions.

During the breakout session, attendees shared challenges, strategies, and strategies; they also discussed new ideas they would like to implement in their communities after the event. In a post-event survey, 100 percent of respondents said they agreed that the Summit's subject matter was relevant and useful to their work, and 98 percent agreed that the event helped them to improve their knowledge and skills.

SETTING THE SCOPE

Affordable housing is a broad topic that includes a range of challenges, such as homelessness, subsidized housing, workforce housing, market rate housing, and increasing access to attainable housing for people at all income levels. Each of these issues are important and have significant impacts on a community, but a single study cannot adequately cover all of them. For the purposes of research, analysis, and solution identification, NLC, MARC, and TIP decided to focus on workforce housing in the MARC region's first-tier suburbs using these definitions.

FIRST-TIER SUBURBS

First-tier suburbs are municipalities located outside of central cities and inside the ring of developing suburbs and rural areas that surround the urban city.

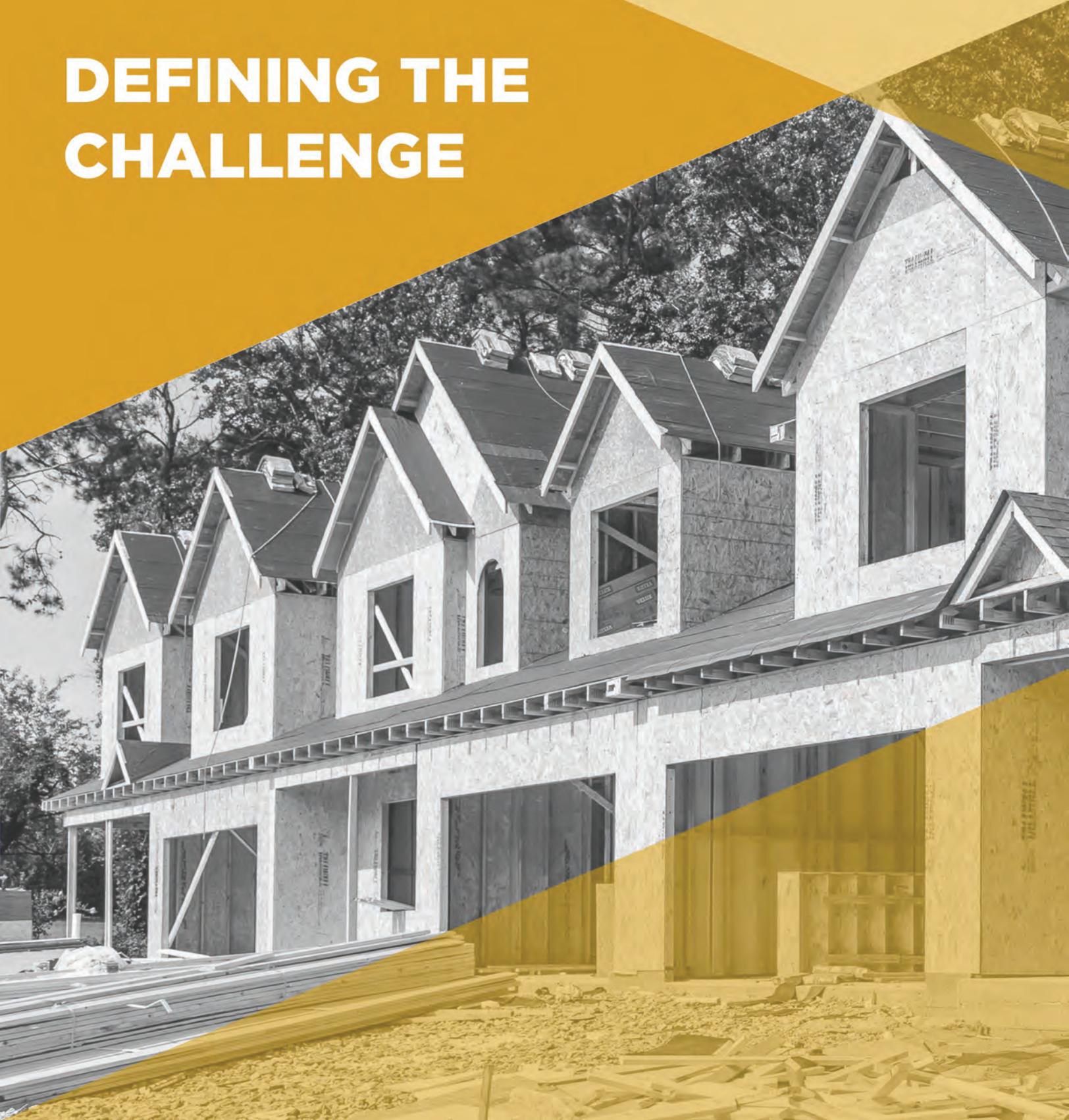
WORKFORCE HOUSING

Workforce housing is associated with an income range. As defined by the Urban Land Institute, workforce housing is affordable to people earning 60 to 120 percent of the area median income (AMI). Income ranges are adjusted for family size and other influencing factors depending on the local real estate and labor market. For the purposes of this project, the focus is on people earning 60 to 100 percent of the AMI.

AFFORDABLE HOUSING

As defined by the US Department of Housing and Urban Development, housing is affordable when 30 percent or less of a household's income is spent on housing. While useful for strictly defining affordability as a portion of housing cost, it does not consider other critical expenses, such as transportation and utilities. The Center for Neighborhood Technology takes this definition a step further, defining household affordability as spending less than 45 percent of income on housing and transportation.

DEFINING THE CHALLENGE



Accessing housing that is affordable for individuals and families has become increasingly difficult in communities across the United States. Minimum wage workers cannot afford a two-bedroom apartment anywhere in America, and a one-bedroom apartment would only be affordable to that worker in two counties.⁵ Nationwide, nearly one-third of all households spent more than 30 percent of their income on housing in 2016,⁶ and nearly 40 percent of households in the US are in rented homes, with half of those designated as cost-burdened.⁷

Most Americans live in suburbs, where growth rates are outpacing those of large cities.⁸ According to MARC research, in the Kansas City region, 27 percent of population growth from 2010 to 2016 was within the redevelopment area that largely corresponds to the first suburbs. This growth, coupled with wages that are not increasing as quickly as housing prices, creates affordability challenges in first suburbs, such as those that comprise MARC's First Suburbs Coalition.

Housing affordability is directly linked with the economic health of a region. Without adequate housing options, it can be difficult to recruit and retain employees. Commute patterns in the MARC region show that many people travel great distances to work; long commutes are often correlated with increased worker attrition and stress levels. The availability of housing that is affordable is also closely linked to quality of place—as people have greater choices in where they live, whether by working remotely or choosing to work close to home, these workers have a greater ability to participate in community activities and enjoy a higher quality of life. Providing enough housing that is affordable to a variety of income levels is a community priority that benefits everyone.

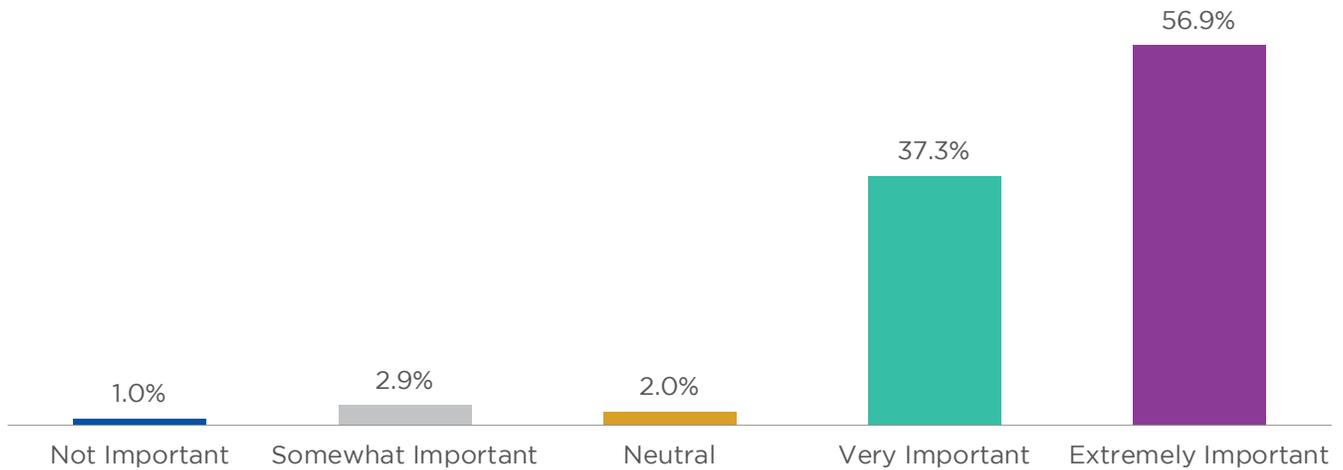
HOUSING CHALLENGES: THE REGION'S PERSPECTIVE

In advance of the July Summit, TIP and MARC collaborated to create a pre-Summit survey. This survey was emailed to MARC's First Suburbs Coalition and received over 100 responses. Respondents included elected and appointed officials, municipal staff, community leaders, and private sector representatives from seven counties. A variety of community sizes were represented, from cities of fewer than 5,000 people to more populous areas of greater than 60,000 people. The goals of this survey were to learn more about the perception of workforce housing in the region and to gain a better understanding of barriers and solutions. A complete reporting of responses is available in Appendix 2, page 55; a summary of responses is described on the following pages.

The first two questions gauged the extent to which respondents thought the availability of workforce housing was important in the greater Kansas City region and in their communities. Most respondents, as seen in Figure 1 and Figure 2, thought that having workforce housing in the region and their communities was either extremely important or very important.

FIGURE 1. HOW IMPORTANT IS IT TO HAVE WORKFORCE HOUSING AVAILABLE IN THE GREATER KANSAS CITY REGION?

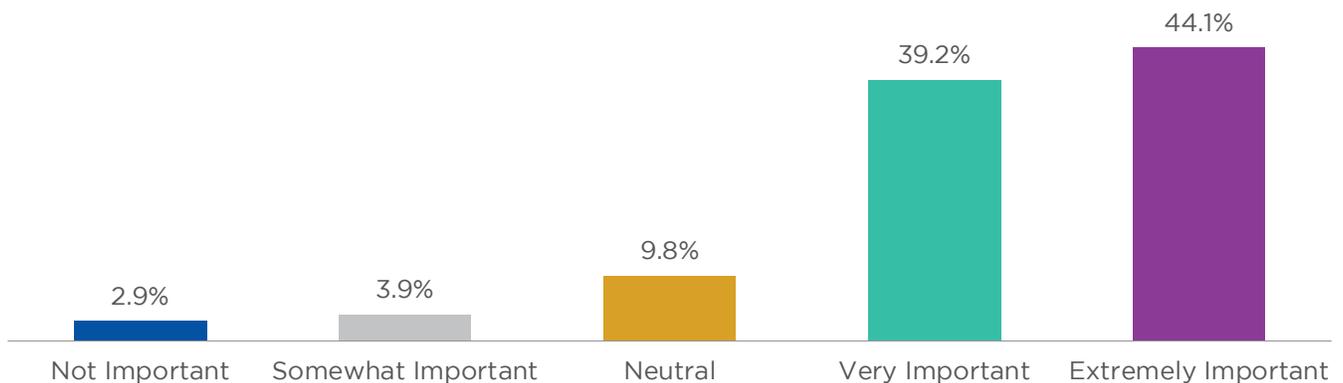
N=102



Source: First Suburbs Coalition Regional Housing Summit Pre-Summit Survey.

FIGURE 2. HOW IMPORTANT IS IT TO HAVE WORKFORCE HOUSING AVAILABLE IN YOUR COMMUNITY?

N=102

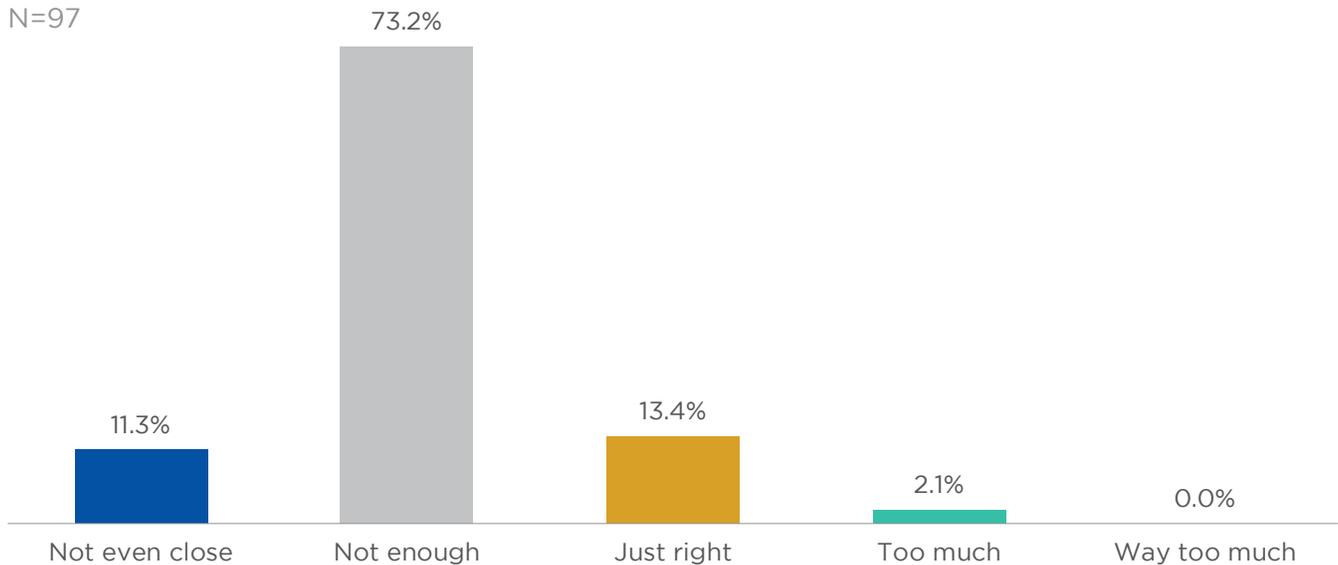


Source: First Suburbs Coalition Regional Housing Summit Pre-Summit Survey.

After establishing an understanding of the emphasis respondents placed on the importance of workforce housing availability, the following questions focused on how much workforce housing supply is available at a regional and a local level. From both regional and local perspectives, most respondents believed that there was “not even close” or “not enough” workforce housing available.

FIGURE 3. HOW MUCH WORKFORCE HOUSING DO YOU THINK IS AVAILABLE IN THE GREATER KANSAS CITY REGION?

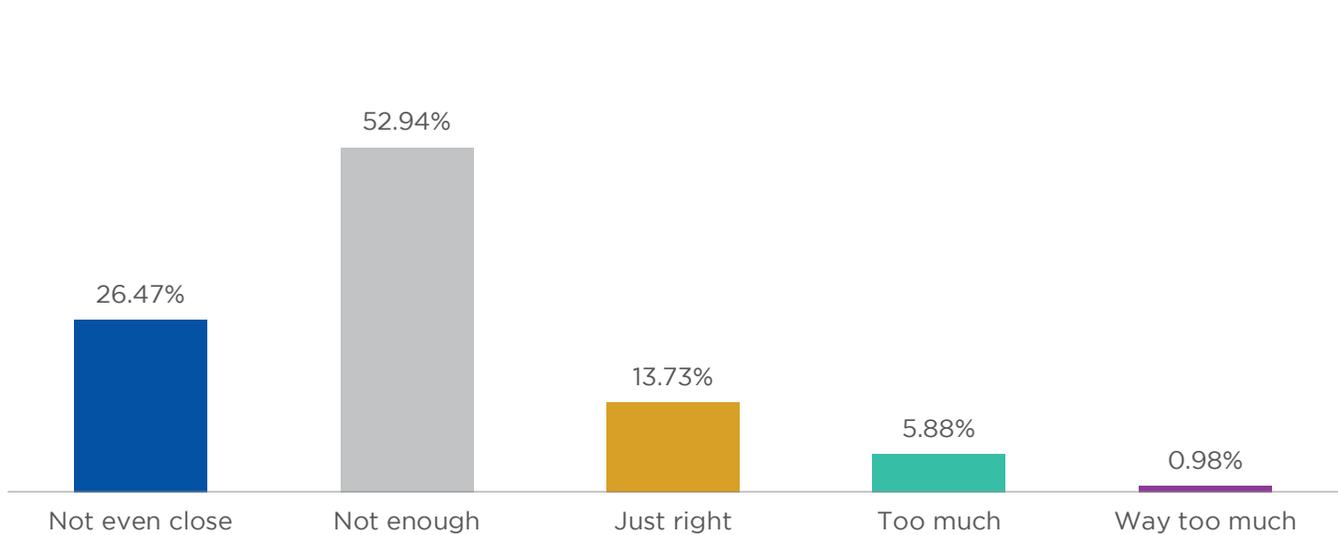
N=97



Source: First Suburbs Coalition Regional Housing Summit Pre-Summit Survey.

FIGURE 4. HOW MUCH WORKFORCE HOUSING DO YOU THINK IS AVAILABLE IN YOUR COMMUNITY?

N=102



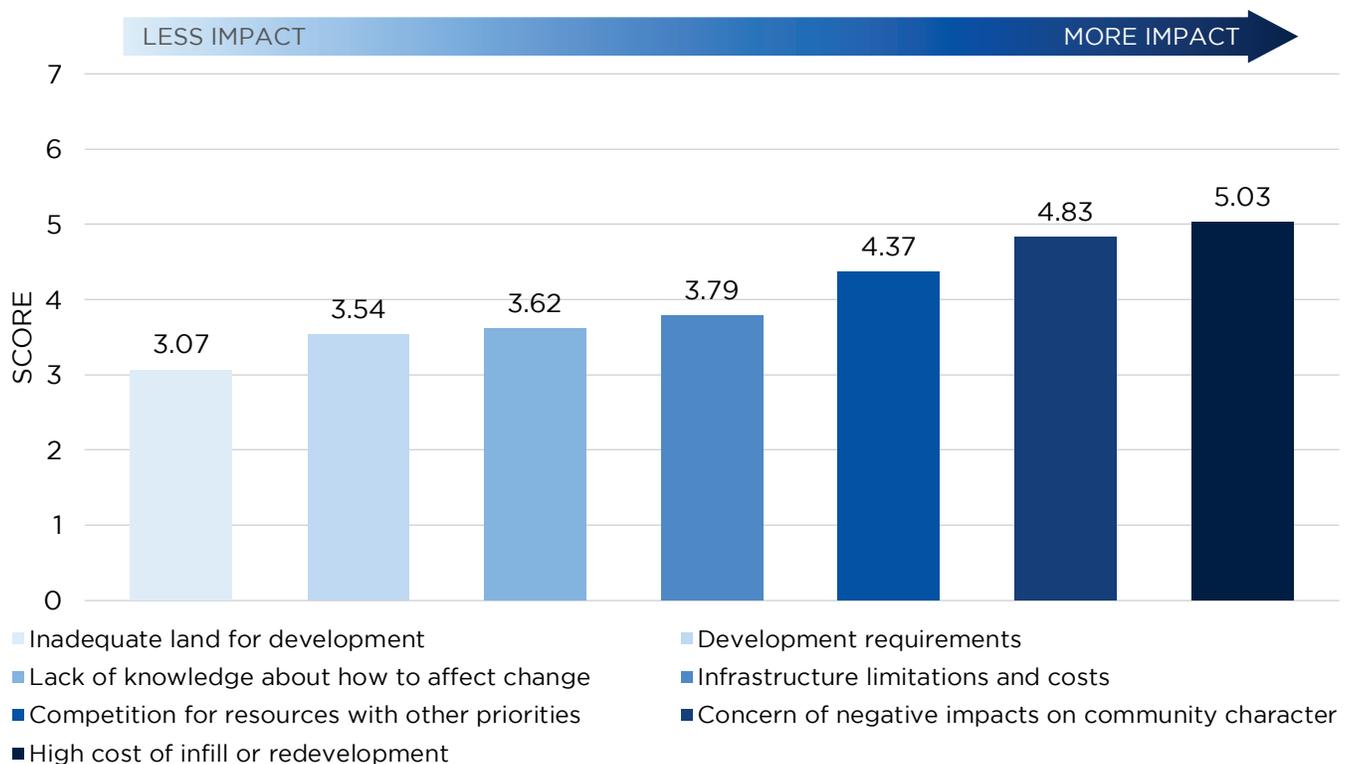
Source: First Suburbs Coalition Regional Housing Summit Pre-Summit Survey.

Most of the respondents agreed that workforce housing is an important priority, but that their communities and the region does not have enough. Given the desire for more workforce housing and an inadequate supply, the next questions were aimed at generating a better understanding of the barriers to building and maintaining workforce housing. Respondents were asked to rank a preselected list of barriers from 1 to 7, depending on the level of significance that barrier presented. The second question related to barriers was open ended, which allowed respondents to list barriers.

According to respondents, some of the primary challenges among the preselected list of barriers included the high cost of infill or redevelopment, concern of negative impacts on community character, and competition for resources with other priorities, as seen in Figure 5. When provided with an open-ended opportunity to list barriers to expanding workforce housing, several challenges were cited by multiple respondents.

- Lack of knowledge of how to build and finance workforce housing.
- Lack of available financing and financial incentives.
- High-cost housing is more profitable and easier to build.
- Zoning and development standards.
- Not enough support for rehabilitating vacant and undermaintained homes.
- Lack of connectivity and public transportation capacity.
- Fear of change.
- Not in my backyard mentality.

FIGURE 5. PLEASE RANK THE BARRIERS TO EXPANDING WORKFORCE HOUSING IN YOUR COMMUNITY, WITH 1 MEANING THE STRONGEST BARRIER AND 7 MEANING LITTLE OR NO IMPACT.



Source: First Suburbs Coalition Regional Housing Summit Pre-Summit Survey.

The survey closed with an open-ended question about solutions that are working in individual communities or the region. Most answers were focused on funding, including tax credits, a sales tax to fund an affordable housing trust fund, Community Development Block Grant (CDBG) funds, municipal land banking, and grants linked to affordable housing. When

asked what ideas respondents had to increase the amount of workforce housing in Greater Kansas City, the answers included the following.

- Knowledge sharing across the region.
- Policies and programs that support or require workforce housing, such as inclusionary zoning, updated zoning and development standards, and incentive programs.
- Additional funding options.
- Removing the stigma around workforce and affordable housing.
- Mixed-income and mixed-use developments.
- Improved transportation and connectivity.

HOUSING CHALLENGES: A LOOK AT THE DATA

To further develop an understanding of select focus areas for communities within the MARC region, TIP—

- Accessed data from the US Census Bureau and Emsi to analyze demographic trends, occupations and wages, and housing costs.
- Reviewed existing plans, presentations, and documents.
- Developed a pre-Summit survey and analyzed responses.

This information was used to quantify and map workforce housing challenges. TIP also adapted the Real Estate Center at Texas A&M University's Texas Housing Affordability Index (THAI) to a local context, creating maps in ArcGIS (a geographic information system) to show how affordability challenges are geographically dispersed throughout first-tier suburbs. The focus area communities included in this analysis are listed in Figure 6.

FIGURE 6. FOCUS AREA COMMUNITIES

Kansas	Missouri
Edgerton	Belton
Fairway	Excelsior Springs
Kansas City	Gladstone
Lenexa	Grandview
Merriam	Independence
Mission	Kansas City
Mission Hills	Lee's Summit
Mission Woods	North Kansas City
Olathe	Parkville
Overland Park	Raymore
Prairie Village	Raytown
Roeland Park	Riverside
Shawnee	Sugar Creek
Westwood	
Westwood Hills	

ECONOMIC DEVELOPMENT AND AFFORDABILITY

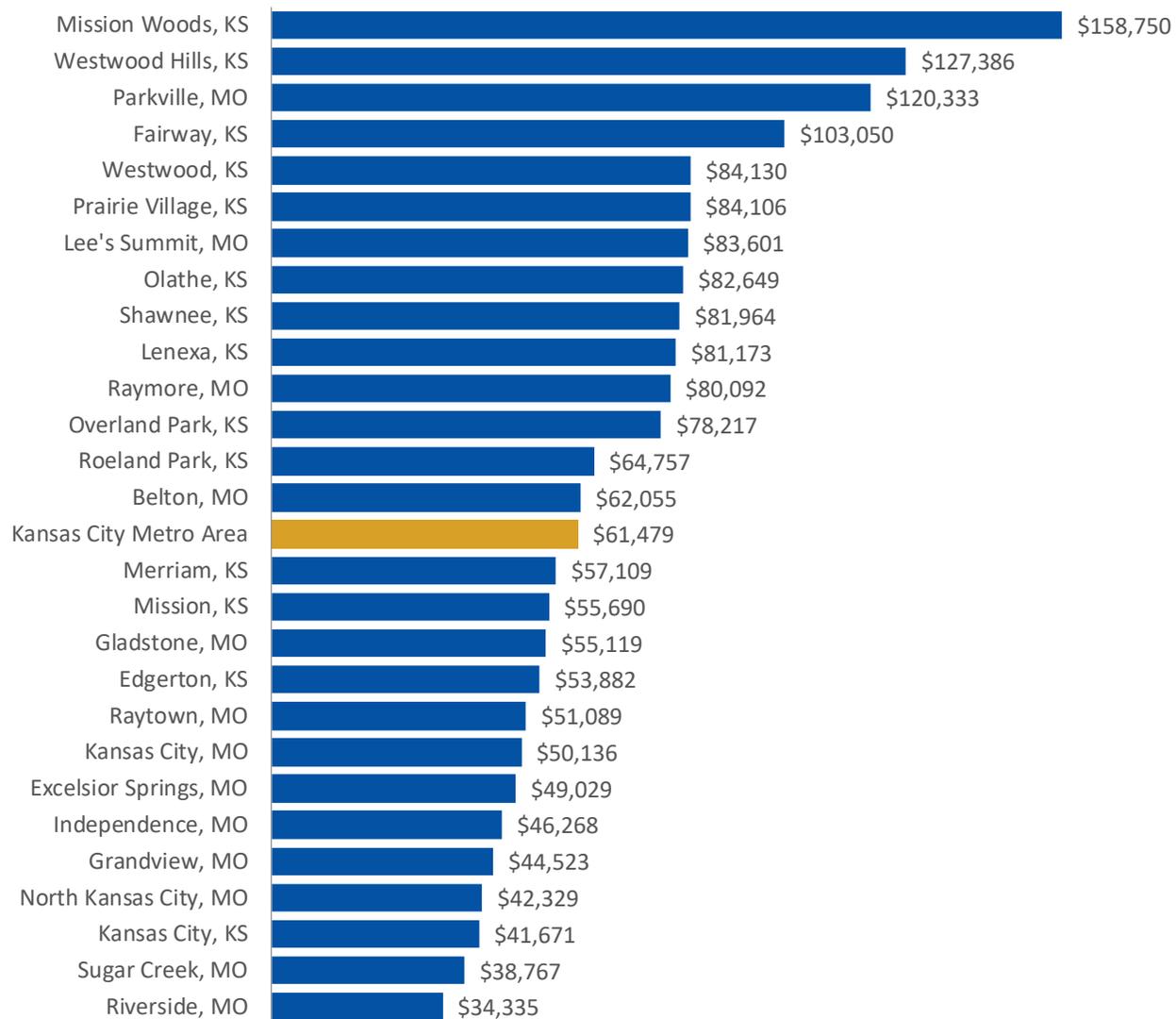
The availability of workforce housing is directly tied to local and regional economic development. Without an adequate supply of housing that is affordable for employees, it can be difficult for businesses to recruit and retain their workers. Employees who cannot afford to live near where they work must endure long commutes, have lower productivity levels, and might be more likely to seek opportunities elsewhere, which increases costs for employers who must hire and train new employees.⁹ According to a survey by the staffing firm Robert Half, more than one in five employees (23 percent) have left a job because of a bad commute.¹⁰ Increasing access to workforce housing throughout the region creates

additional opportunities for people to live near where they work and to contribute to economically diverse and inclusive communities.

INCOME

The median household income for the Kansas City Metropolitan Statistical Area (MSA) is \$61,479 according to the 2017 American Community Survey (ACS). Among the focus area communities in the housing study, median household incomes vary widely from a low of just over \$30,000 to a high of over \$250,000. Communities at either end of this spectrum have different advantages and challenges. Communities with lower incomes might face challenges with access to housing and higher-wage jobs, which suggests communities might offer resources to help residents purchase or rent workforce housing. Communities with higher incomes might want to examine increasing their income diversity and, as with lower-income communities, helping lower-wage workers access housing.

FIGURE 7. MEDIAN HOUSEHOLD INCOME



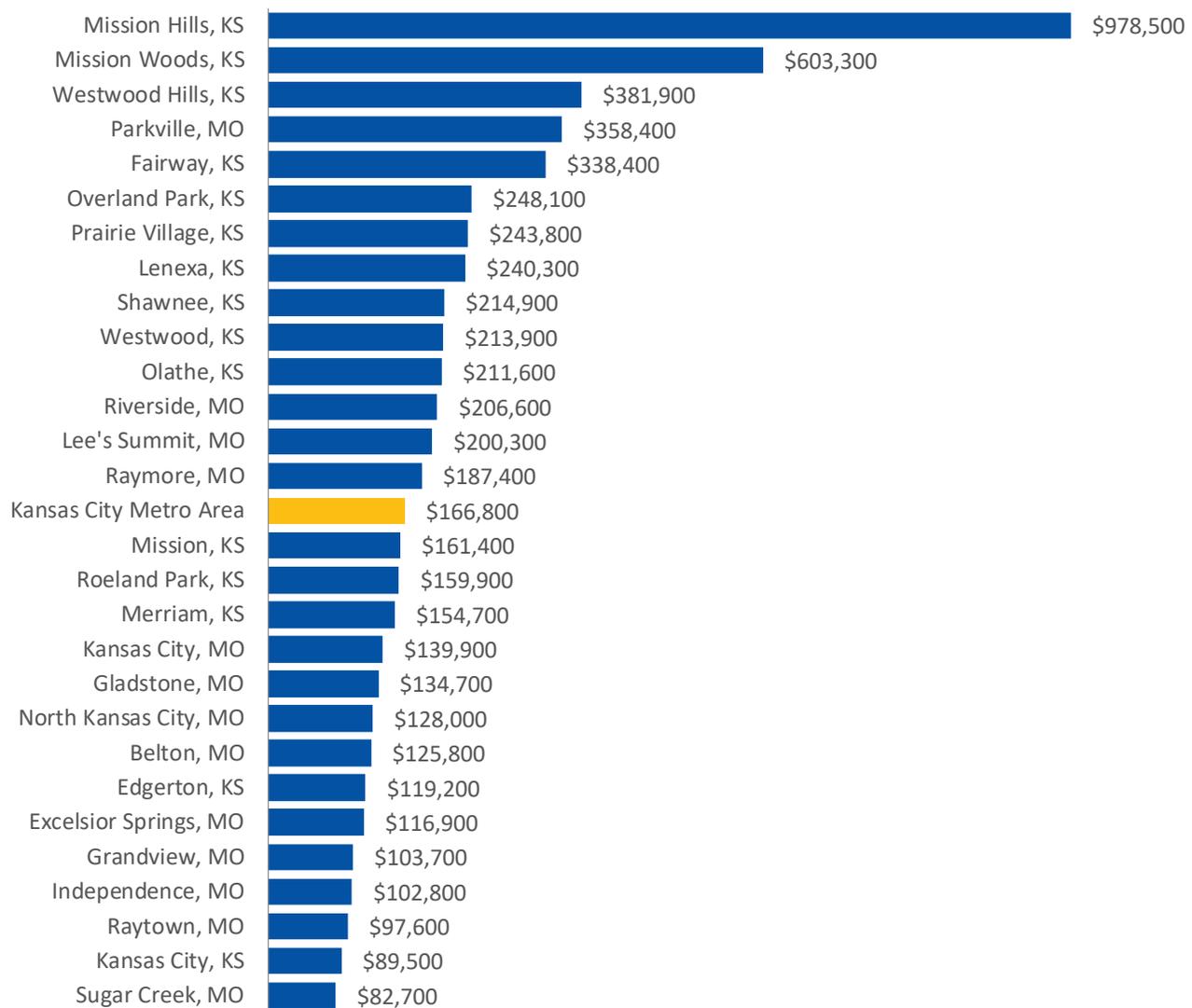
Source: American Community Survey, 5-year aggregate sample 2013–2017, adjusted to 2017 dollars.

Note: Mission Hills, Kansas, has an estimated median income over \$250,000 and is excluded from this graph.

HOUSING MARKET

As seen in Figure 9, the Kansas City MSA median home value is \$166,800; median home values for focus area communities range from a low of almost \$83,000 in Sugar Creek, Missouri, to almost a million dollars in Mission Hills, Kansas. Given the diversity of home values, each community might want to choose different leading and supporting workforce housing strategies. Where the median home values are lower, communities might want to emphasize repair and maintenance programs to preserve the existing workforce housing and to maintain a steady supply that will help keep prices down. Communities with higher median home values might want to emphasize creating opportunities to increase the supply of workforce housing and access to higher-paying jobs so that the housing stock becomes attainable for more people.

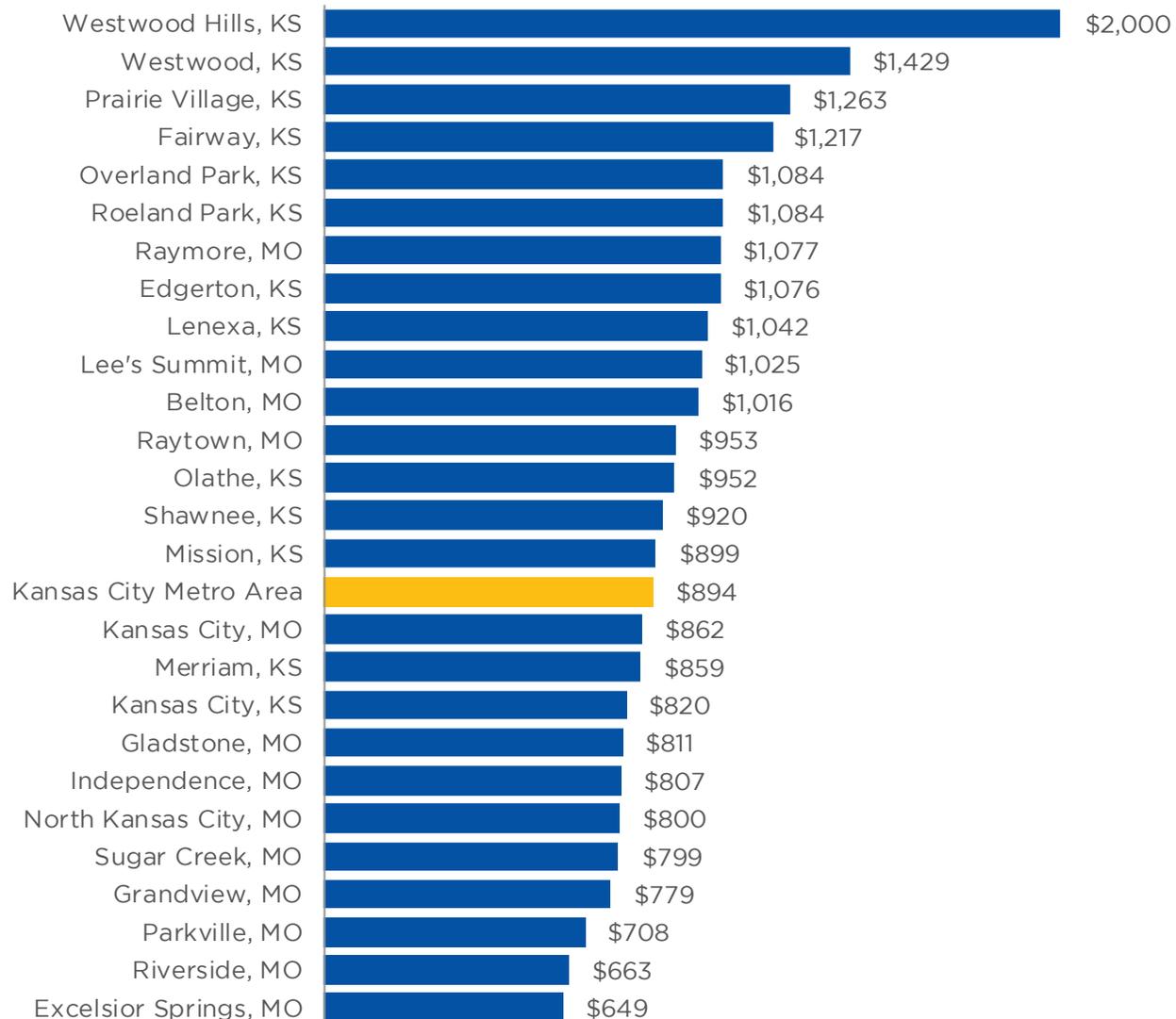
FIGURE 9. MEDIAN HOME VALUE
OWNER-OCCUPIED UNITS



Source: American Community Survey, 5-year aggregate sample 2013–2017, adjusted to 2017 dollars.

The median rent for a one-bedroom unit in the Kansas City MSA, as seen in Figure 10, is \$894. The lowest median rent of the focus area communities is almost \$650 per month for a one-bedroom unit in Excelsior Springs, Missouri, and the highest is \$2,000 in Westwood Hills, Kansas. Where the median rents are lower, communities might want to emphasize landlord repair and maintenance programs to preserve the existing workforce housing. Undermaintained multifamily rental properties are particularly vulnerable to building remodels and redevelopment, both of which can substantially increase rental costs. Communities with higher median rents might want to emphasize creating opportunities to increase the supply of workforce housing and access to higher-paying jobs so that the housing stock becomes attainable for more people. Rental housing is a critical part of a community's housing ecosystem, offering an alternative to homeownership costs, serving as a transition to home ownership, and providing a way for residents to downsize from a single-family home.

FIGURE 10. MEDIAN MONTHLY RENT
RENTER-OCCUPIED UNITS

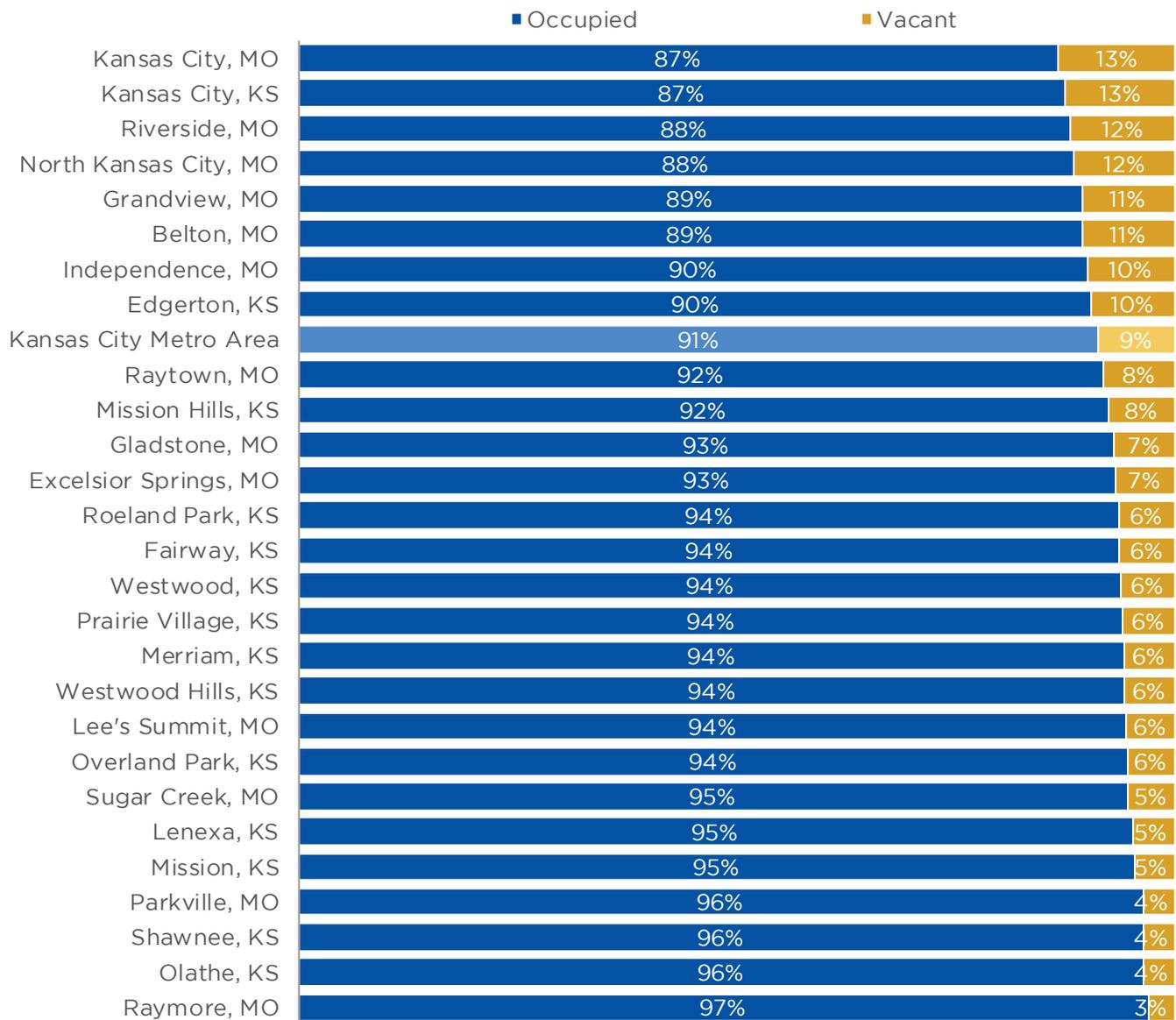


Source: American Community Survey, 5-year aggregate sample 2013–2017, adjusted to 2017 dollars.

Notes: Mission Hills, Kansas, and Mission Woods, Kansas, are excluded from this analysis due to small sample size.

Vacancy rates are an indication of housing availability in a market. A higher vacancy rate indicates more housing availability, which might be caused by a variety of factors, ranging from a high supply of housing to economic decline. A lower vacancy rate indicates less housing availability and might indicate a more competitive housing market. Some vacancy is considered healthy; typically, a vacancy rate above 12 percent is considered high, while above 20 percent is considered hyper-vacancy.¹¹ According to the ACS, the national vacancy rate in 2017 was 12 percent. As seen in Figure 11, the Kansas City MSA was below the national level at 9 percent, and vacancy rates varied greatly across the focus area communities, ranging from a low of 3 percent in Raymore, Missouri, to a high of 13 percent in Kansas City, Missouri.

FIGURE 11. HOUSING AVAILABILITY
PERCENT OF TOTAL HOUSING UNITS



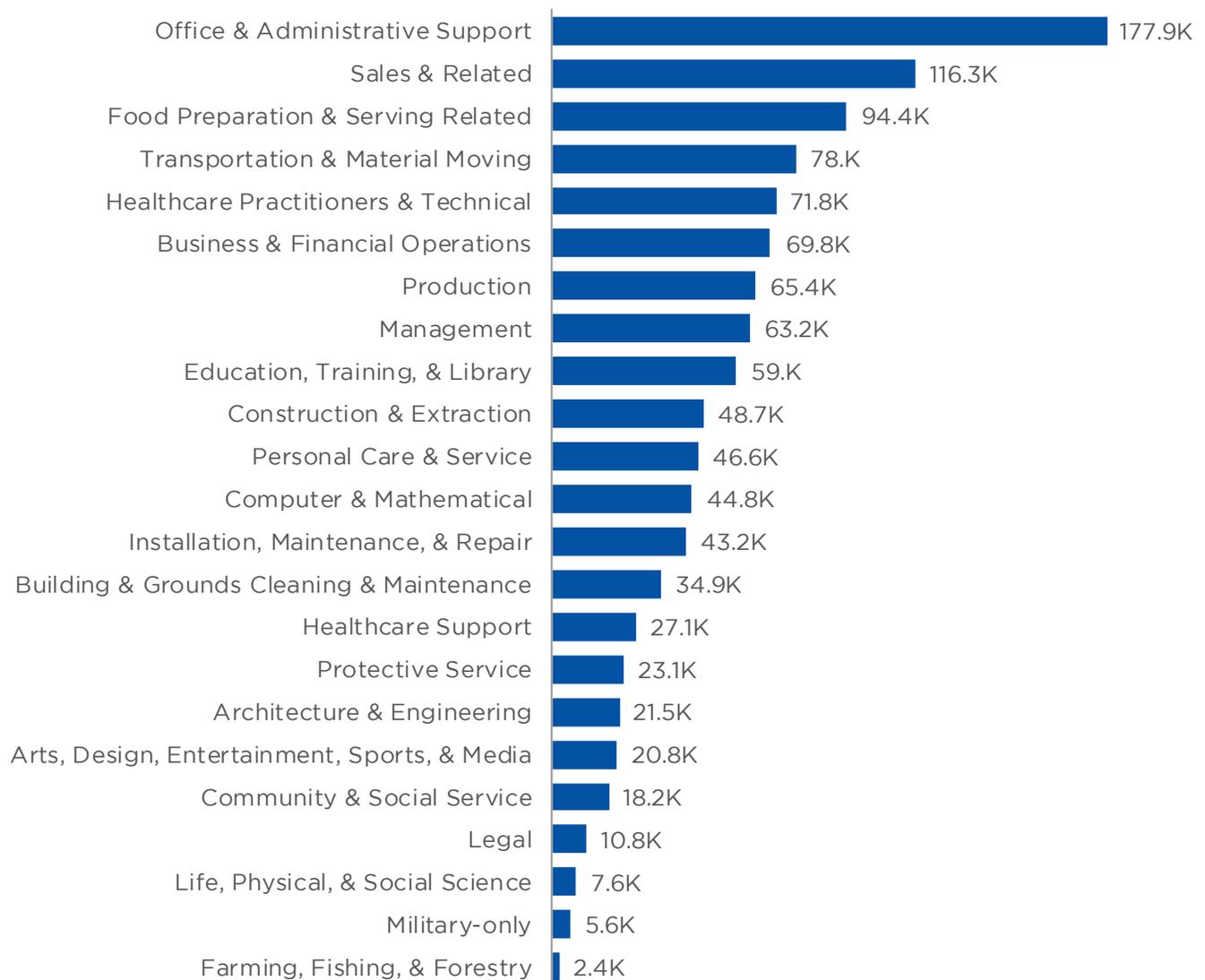
Source: American Community Survey, 5-year aggregate sample 2013-2017, adjusted to 2017 dollars.

Notes: Mission Woods is excluded from this analysis due to small sample size.

OCCUPATION AND WAGES

Understanding the median cost and relative availability of housing is useful when analyzing a housing market. This information becomes more personal, however, when looking at an area's major occupations, median wages, and the relationship with housing costs. In 2018, the occupations with the greatest number of jobs in the Kansas City MSA were in relatively low-wage positions: office and administrative support, which includes customer service representatives, administrative assistants, and emergency service dispatchers; sales & related, which includes cashiers, retail sales workers, and sales representatives; and food preparation & serving related, which includes cooks, waiters & waitresses, and food preparation workers.

FIGURE 12. NUMBER OF JOBS IN GENERAL OCCUPATIONS
KANSAS CITY MSA, 2018

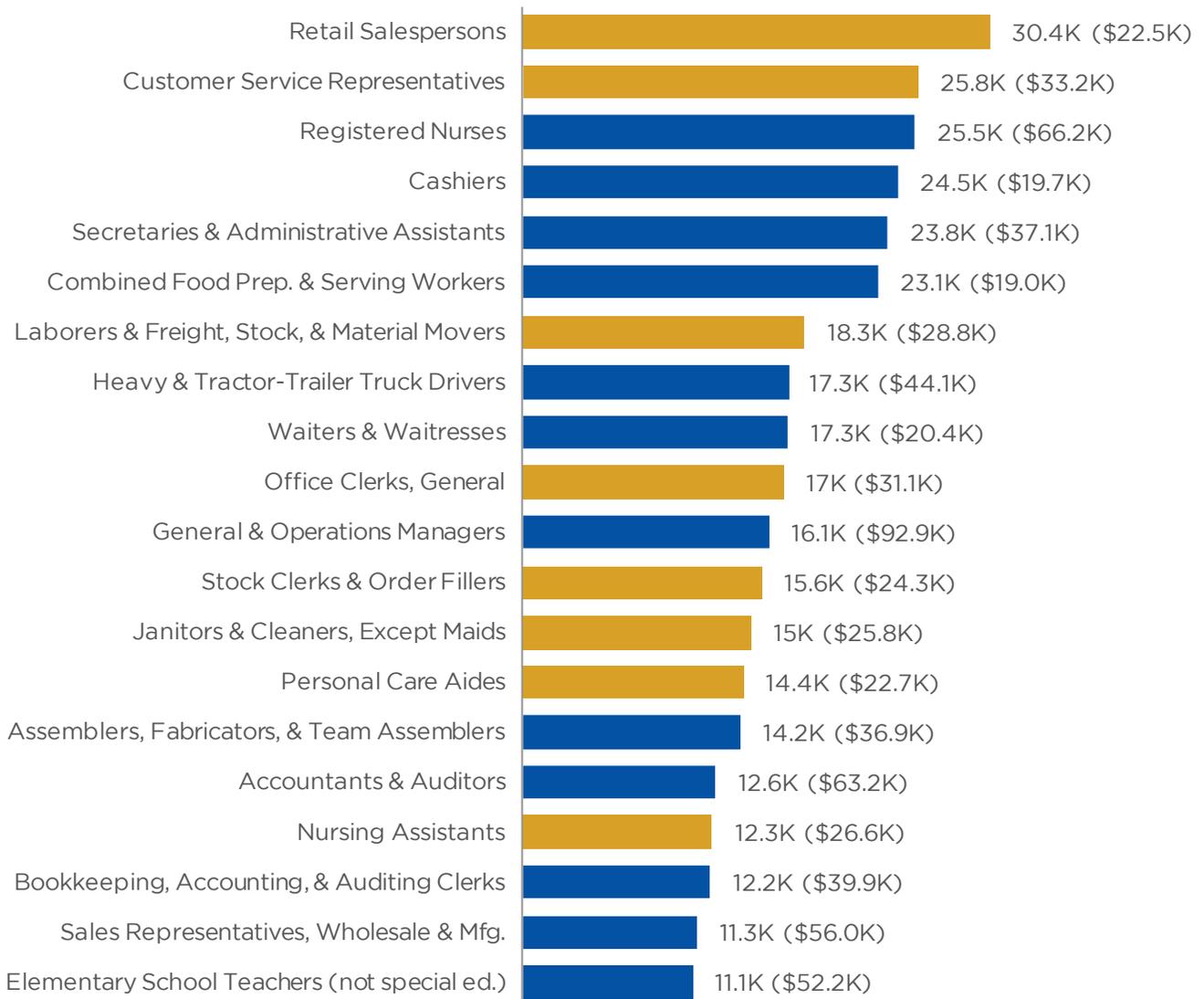


Source: Emsi 2019.2.

Note: Job values are in thousands.

The median earnings for an individual Kansas City MSA resident was \$35,674 in 2017, according to ACS data. Figure 13 shows the number of jobs and median earnings for the 20 largest detailed occupations in the Kansas City MSA by number of jobs in 2018. Eight of these occupations, indicated by gold bars in Figure 13, have incomes that fit into the workforce housing range (60–100 percent of AMI, or between \$21,404 and \$35,674) and illustrate a portion of the number of jobs with workers who could potentially benefit from increased availability of workforce housing—nearly 150,000.

FIGURE 13. TOP 20 DETAILED OCCUPATIONS BY NUMBER OF JOBS
KANSAS CITY MSA



Source: Emsi 2019.2.

Notes: Job values are reported for 2018 in thousands. Values in parenthesis are median earnings for the occupation in 2017 and are 2017-adjusted dollars. Gold occupations indicate the median earnings that fall within 60–100% AMI in 2017.

Figure 14 highlights three occupations with many workers in the Kansas City MSA; these are jobs that directly benefit from increased availability of workforce housing. Someone who earns the median salary for any of these occupations has limited housing options. An office clerk making the median salary could only afford to purchase a home in two of the focus area communities and rent in three of them. The median salary for a customer service representative is slightly higher, allowing for someone making the median salary of \$33,173 to affordably purchase a home in three MARC focus area communities and rent in nine of the focus area communities. A retail salesperson making the median salary of \$22,538 would not be able to affordably own or rent a housing in any of the focus area communities.

FIGURE 14. WAGES AND AFFORDABILITY

Occupation	Office Clerk	Customer Service Representative	Retail Salesperson
Median Salary	\$31,061	\$33,173	\$22,538
Affordable Home Value	\$93,183 2 MARC Focus Area Communities	\$99,519 3 MARC Focus Area Communities	\$67,614 No MARC Focus Area Communities
Affordable Rent	\$777 3 MARC Focus Area Communities	\$829 9 MARC Focus Area Communities	\$563 No MARC Focus Area Communities

Sources: Emsi 2019.2; American Community Survey, 5-year averages 2013–2017, adjusted to 2017 dollars.

COMMUNITY COHORTS

Each of the MARC focus area communities was compared with Kansas City MSA values for the median income, home values, rent costs, and vacancy rate. These characteristics were chosen as indicators of factors that influence access to workforce housing. The median income of an area, for example, can guide economic development efforts. A city with a higher median income than the Kansas City MSA might want to focus efforts on opportunities to increase income diversity, while a city with a lower median income than the MSA might prioritize creating access to higher-wage jobs. In areas where home values or rents are higher than the MSA, communities should consider increasing the supply of housing that is affordable to people making 60 to 100 percent of the AMI. Where home values or rents are lower than the MSA median, communities should focus on preserving and rehabilitating their existing workforce housing stock. The vacancy rate of each community gives an indication of how competitive that housing market is—a lower vacancy rate might indicate an extremely competitive housing market in which it is difficult to access affordable housing, while a high vacancy rate could indicate the presence of underutilized units.

Five community cohorts emerged during the analysis, as seen in Figure 15. The purpose of creating these cohorts is to group communities that share these indicating characteristics and encourage communication about challenges, successes, and solutions.

FIGURE 15. COMMUNITY COHORTS

COHORT	1	2	3	4	5
Values Relative to KC MSA					
INCOME	ABOVE ↑	BELOW ↓	ABOVE ↑	VARIABLE	BELOW ↓
HOME VALUE	ABOVE ↑	BELOW ↓	ABOVE ↑	BELOW ↓	ABOVE ↑
RENT	ABOVE ↑	VARIABLE	VARIABLE	ABOVE ↑	BELOW ↓
VACANCY	BELOW ↓	VARIABLE	VARIABLE	VARIABLE	ABOVE ↑
MARC Focus Area Cities in Each Cohort					
	Fairway, KS Lee's Summit, MO Lenexa, KS Olathe, KS Overland Park, KS Prairie Village, KS Raymore, MO Shawnee, KS Westwood Hills, KS Westwood, KS	Edgerton, KS Excelsior Spr., MO Gladstone, MO Grandview, MO Independence, MO Kansas City, KS Kansas City, MO Merriam, KS N. Kansas City, MO Sugar Creek, MO	Mission Hills, KS Mission Woods, KS Parkville, MO	Belton, MO Mission, KS Raytown, MO Roeland Park, KS	Riverside, MO

COHORT 1	
Values Relative to KC MSA	
INCOME	ABOVE ↑
HOME VALUE	ABOVE ↑
RENT	ABOVE ↑
CITY	VACANCY
Fairway, KS	BELOW ↓
Lee's Summit, MO	BELOW ↓
Lenexa, KS	BELOW ↓
Olathe, KS	BELOW ↓
Overland Park, KS	BELOW ↓
Prairie Village, KS	BELOW ↓
Raymore, MO	BELOW ↓
Shawnee, KS	BELOW ↓
Westwood Hills, KS	BELOW ↓
Westwood, KS	BELOW ↓

COHORT 2	
Values Relative to KC MSA	
INCOME	BELOW ↓
HOME VALUE	BELOW ↓
RENT	VARIABLE
CITY	VACANCY
Edgerton, KS	ABOVE ↑
Excelsior Spr., MO	BELOW ↓
Gladstone, MO	BELOW ↓
Grandview, MO	ABOVE ↑
Independence, MO	ABOVE ↑
Kansas City, KS	ABOVE ↑
Kansas City, MO	ABOVE ↑
Merriam, KS	BELOW ↓
N. Kansas City, MO	ABOVE ↑
Sugar Creek, MO	BELOW ↓

COHORT 3	
Values Relative to KC MSA	
INCOME	ABOVE ↑
HOME VALUE	ABOVE ↑
RENT	VARIABLE
CITY	VACANCY
Mission Hills, KS	BELOW ↓
Mission Woods, KS	NO DATA
Parkville, MO	BELOW ↓

COHORT 4	
Values Relative to KC MSA	
INCOME	VARIABLE
HOME VALUE	BELOW ↓
RENT	ABOVE ↑
CITY	VACANCY
Belton, MO	ABOVE ↑
Mission, KS	BELOW ↓
Raytown, MO	BELOW ↓
Roeland Park, KS	BELOW ↓

COHORT 5	
Values Relative to KC MSA	
INCOME	BELOW ↓
HOME VALUE	ABOVE ↑
RENT	BELOW ↓
CITY	VACANCY
Riverside, MO	ABOVE ↑

Sources: American Community Survey, 5-year aggregate sample 2013-2017, adjusted to 2017 dollars; TIP Strategies.

PARCEL-LEVEL AFFORDABILITY

TEXAS HOUSING AFFORDABILITY INDEX (THAI)

Created in 1971, the Real Estate Center at Texas A&M University is the nation's largest publicly funded organization devoted to real estate research. The Real Estate Center conducts research on financial, economic, public policy, land use, and real estate market analyses. Its research included developing the Texas Housing Affordability Index (THAI). TIP used a modified version of the THAI to evaluate the affordability of single-family ownership housing in the MARC focus area communities.

The THAI is a ratio of median income to the income required to qualify for a median price home mortgage.

$$THAI = \frac{\text{Median Income}}{\left(\frac{\text{Monthly Mortgage Payment} \times 12}{\text{Qualifying Ratio}} \right)}$$

In the analysis presented in Figure 16, the median earnings for an individual in the Kansas City MSA were used to compute the THAI. This presents a general impression of where a middle-earning person across the greater metropolitan region could seek affordable home ownership. However, the Kansas City MSA and the MARC focus communities contain a wide diversity of people, incomes, and housing stock. Rather than asking where the median earner for the whole region could own affordably, it is more informative for communities to ask where the median *household* for the *local* area could live affordably. In this more detailed analysis, the median household income is used for each of the more than 270 census tracts comprising the focus communities to measure median income. By using household income instead of individual earnings, the households of a single individual and the households that include multiple incomes (e.g., families), both of which might seek home ownership, are considered. Census tracts are small geographies that allow an understanding of the area median income at a detailed, local level.

As indicated respectively in Figure 7 and Figure 9, the MARC focus communities include a wide range of home values and median incomes. Just as the 28 focus communities have a wide range of AMIs, the more than 270 census tracts comprising those communities have median incomes ranging from about \$17,000 to \$169,000 in 2011 and about \$20,000 to more than \$240,000 in 2016. Measuring incomes at the census tract level accounts for the differences between and within the communities—a nuance lost in the high-level MSA analysis.

Single-family home values were calculated at the parcel level using appraisal data from MARC. Parcel-level appraisals were key in this detailed analysis as they allow comparison of individual property valuations to tract-level incomes rather than the aggregate median measure provided by the ACS; however, appraisal values tend to be below the market values that homeowners pay. To account for this downward bias, TIP adjusted parcel appraisal data to agree with ACS tract-level estimates of median home values. Additionally, if county appraisal values were not available, then the ACS tract-level estimate of median owner-occupied home value was used.

In alignment with the Real Estate Center's methodology for the THAI, additional assumptions included a qualifying ratio of 25 percent, a 20 percent down payment, and 12 monthly payments per year for a loan period of 30 years. A THAI value of less than one indicates that a parcel's single-family home is not attainable for an individual or family earning that census tract's median household income. A THAI value of one indicates that the housing is affordable. And a THAI value of greater than one indicates affordable ownership housing.

AFFORDABILITY IN THE FOCUS COMMUNITIES

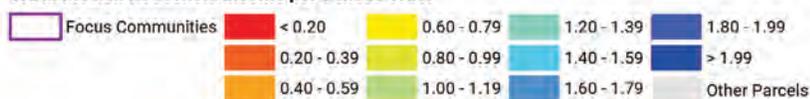
Figure 16.1 displays the THAI, calculated using tract-level median household income for all focus communities in 2011 and 2016. Generally, the region overall offers a reasonable quantity of affordable housing for the local median household, indicated by the presence of blue hues on the map. There also appears to be a regional trend of increasing affordable housing between 2011 and 2016 as the map becomes bluer in most places in 2016 compared to 2011. However, there are some exceptions where unaffordable pockets of yellow and orange intensified in the 5-year period, such as in the south-central region on the Kansas side of the metro.

The TIP definition of workforce housing encompasses more than just the median income. Figure 16.2 shows affordability for households just under the middle at 60 percent of tract-level median income (ranging from \$10K to \$101K in 2011 and \$12K to \$144K in 2016). These households experience much more challenging local affordability, evidenced by the prominence of yellow hues on the map, but they also enjoyed the same general regional trend of an increase in affordability between 2011 and 2016, as blue-green becomes more frequent in the 2016 map. This trend did not affect all areas equally, though, as the southwest quadrant, the eastern communities along I-470, and the far southeastern communities in Missouri saw a persistence or intensification of unaffordable single-family housing in 2016.

While the maps in Figure 16 are useful for identifying general regional trends, it is difficult to understand the successes or challenges of an individual community from this high-level view. On the following page, two detailed community profiles are included as examples of how this information can be used at a community level. Additionally, Appendix 5 contains maps for each of the focus communities. The original geographic information system (GIS) data used to compute this analysis has been shared with MARC.

FIGURE 16. DETAILED HOUSING AFFORDABILITY IN 2011 AND 2016

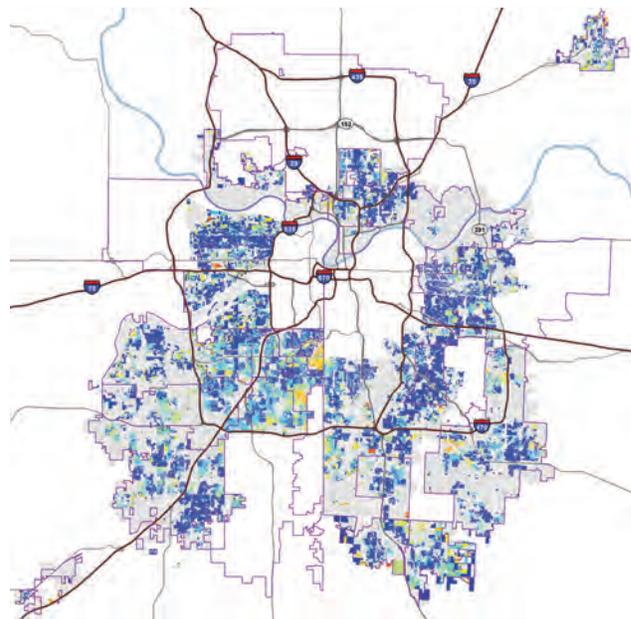
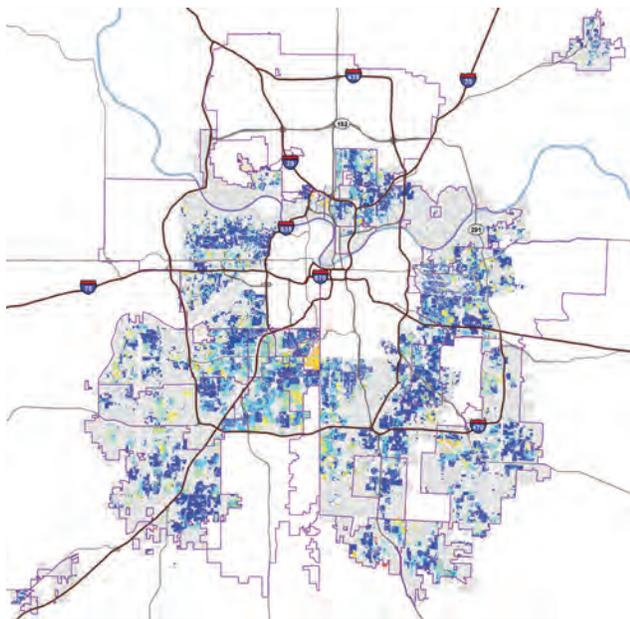
THAI: Median Household Income per Census Tract



16.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

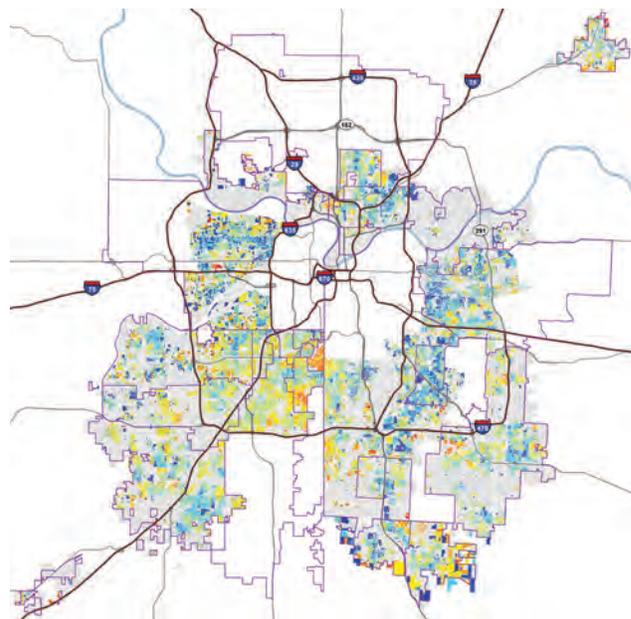
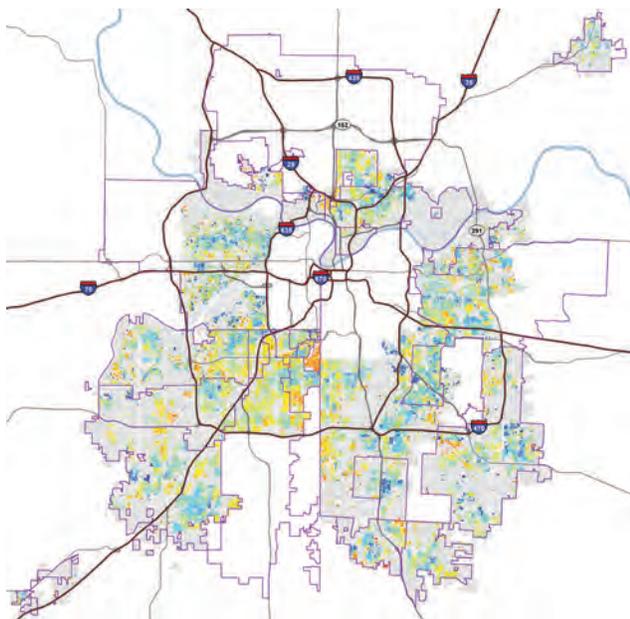
2016



16.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

2016



Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.

Notes: 2011 analysis uses 2007–2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013–2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

FOCUS COMMUNITY PROFILE: GLADSTONE, MISSOURI

Based on data from the American Community Survey, Gladstone, Missouri, falls into Cohort 2, which is categorized by lower income, home values, and rent than the Kansas City MSA. Gladstone also has a lower vacancy rate than the MSA at 7%. Lower home values, lower rent, and a low vacancy rate suggest that people have become aware of

Gladstone's lower cost of housing—compared to the regional median—and have already started to occupy much of the housing through ownership and renting. However, a lower median income may indicate a lack of middle- and high-wage job opportunities in the area. The benefits of lower housing costs are partially offset by higher transit costs and longer commute times for residents who work in higher-paying jobs outside Gladstone.

GLADSTONE, MISSOURI		
COHORT 2		
Values Relative to KC MSA		
INCOME	\$55,119	↓
HOME VALUE	\$134,700	↓
RENT	\$811	↓
VACANCY	7%	↓

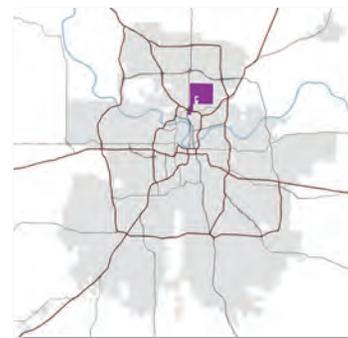
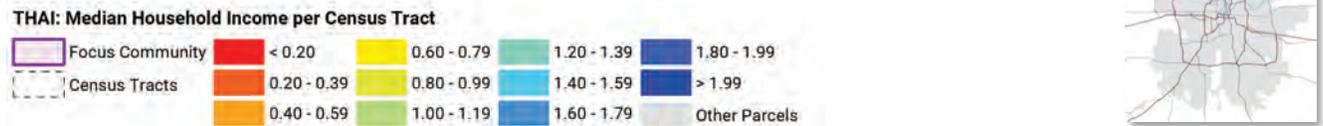


Figure 17 presents the THAI in Gladstone for the median and 60 percent of the median household income at the census tract level in 2011 and 2016. Overall, Gladstone followed the regional trend of increasing affordable housing for the local median between 2011 and 2016, as indicated by an increase of blue and dark-blue hues in the map in the latter year. For the median household, single-family housing became noticeably more affordable in the central tracts and rose in other neighborhoods as well, but there are a few scattered parcels in the north-eastern corridor that remain unaffordable. Though affordability continues to be challenging for those households at 60 percent of the local median income, the amount of affordable single-family housing for this group increased in the 5-year period, too. Most of this increase occurred in neighborhoods surrounding the central tract (seen in the dark blue parcels in the 2016 map), while neighborhoods on the periphery of the city continue to be almost affordable for the 60 percent group (yellow areas present in 2011 and 2016).

FIGURE 17. DETAILED HOUSING AFFORDABILITY IN 2011 AND 2016 IN GLADSTONE, MISSOURI



17.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT
2011 **2016**



17.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT
2011 **2016**



Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.
 Notes: 2011 analysis uses 2007–2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013–2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

FOCUS COMMUNITY PROFILE: MISSION, KANSAS

Mission, Kansas, belongs to Cohort 4, which is characterized by lower home values and higher rents than the Kansas City MSA. Mission sits just below the MSA's home value median, just above the rent median, and has a slightly lower median household income than the region.

Additionally, Mission has one of the lowest vacancy rates among the

focus communities with a 95 percent occupancy rate. With slightly lower income and home values, higher rents, and a low vacancy rate, Mission might be experiencing a shortage of available housing, encouraging rate increases in short-term living arrangements, such as rented multifamily dwellings, as available supply shrinks.

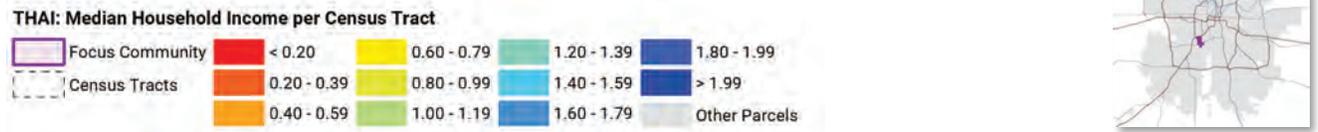
Figure 18 presents the THAI for Mission, Kansas, for the median and 60 percent of the median household income in 2011 and 2016. For the median household, Mission followed the regional trend and increased overall single-family affordability in the 5-year period, indicated by the presence of more blue and green hues on the map in 2016 compared to 2011. For households at 60 percent of the tract-level median household income, affordability also generally increased, though not as quickly and widespread as for the median group. Figure 18.2 shows a slight shift toward more green hues and away from orange-yellow hues found in the 2011 map, suggesting more affordability; however, the southern corridor of the community continues to retain orange-red areas that are unaffordable to the local residents.

Mission appears to be following a regional trend of increasing the affordability of single-family housing to local residents. However, they also appear to be exhausting their supply of housing, which might be driving up rent prices as more individuals who want to live in the community seek more temporary rent-based living arrangements. If Mission wants to continue providing affordable housing to residents, they might need to explore solutions to increase housing stock through both rented and owned dwellings.

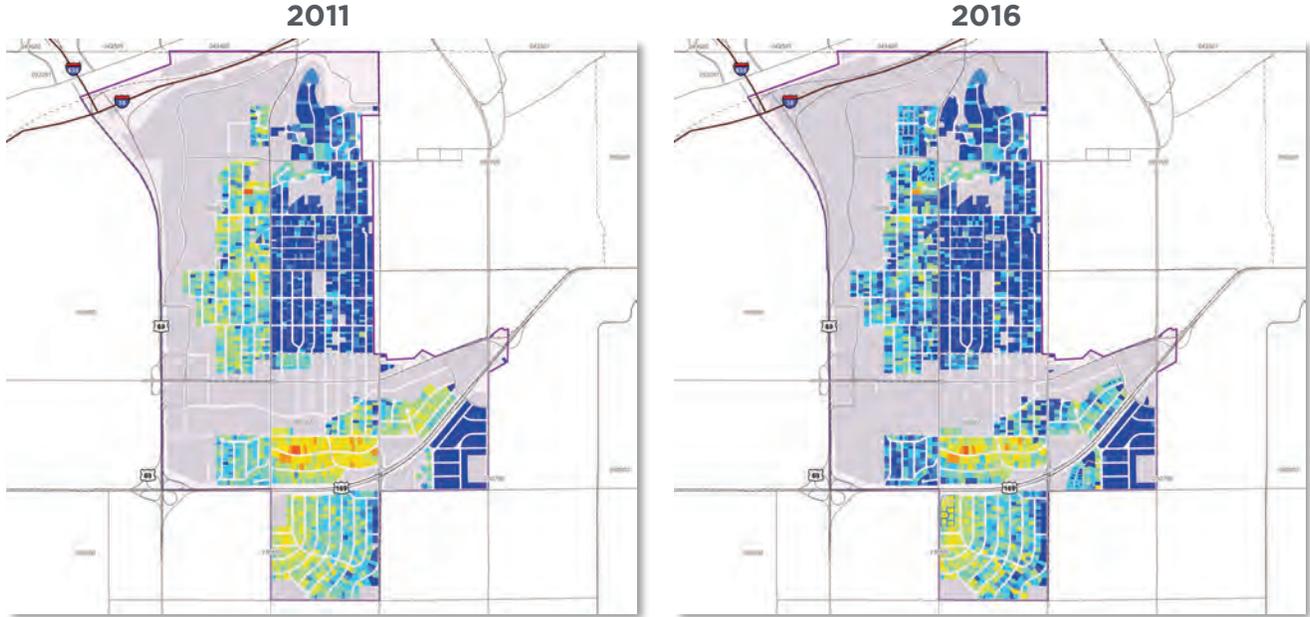
MISSION, KANSAS		
COHORT 4		
Values Relative to KC MSA		
INCOME	\$55,690	↓
HOME VALUE	\$161,400	↓
RENT	\$899	↑
VACANCY	5%	↓



FIGURE 18. DETAILED HOUSING AFFORDABILITY IN 2011 AND 2016 IN MISSION, KANSAS



18.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

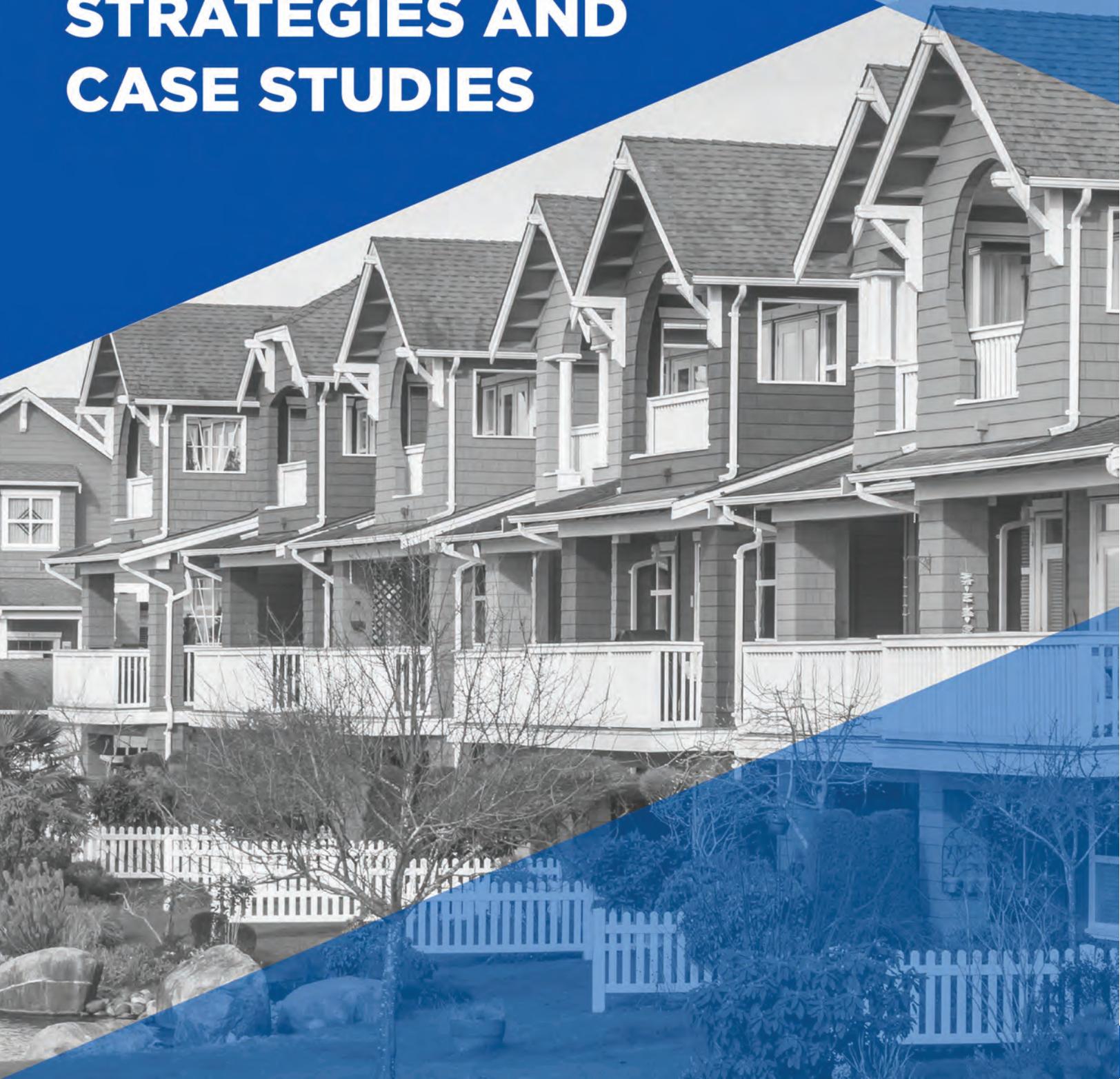


18.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT



Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.
 Notes: 2011 analysis uses 2007–2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013–2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

RECOMMENDED STRATEGIES AND CASE STUDIES



RECOMMENDED STRATEGIES

The five thematic strategies in this section were developed in response to feedback from the pre-Summit survey, knowledge of local programs that have been successful, detailed research and analysis, industry best practices, and professional experience. While no single strategy will be enough to solve a community's workforce housing challenges, a combination of strategies can make a difference. This strategy toolkit is intended to be a resource for the MARC communities, providing a menu of options from which communities and the region can select what is most appropriate for the local context.

The five major themes in this section are listed here.

- Promote Knowledge Sharing.
- Preserve existing housing.
- Increase the amount of housing available.
- Increase access to and the availability of financing.
- Enact regulatory changes.

PROMOTE KNOWLEDGE SHARING

As a region of diverse communities, there is power in sharing knowledge across communities. Increasing the region's collective knowledge could include communicating about experiences in the workforce housing realm, cooperative action to address challenges, and sharing resources for funding or information.

CONVENE A REGIONAL, CROSS-DISCIPLINARY HOUSING FORUM TO IDENTIFY ISSUES AND SOLUTIONS

The issues affecting the availability of workforce housing are varied and complex. Convening an inclusive group of stakeholders to include representatives from groups, such as builders, developers, landowners, government officials, real estate professionals, housing advocates, homeowners, and renters, will generate conversation from multiple perspectives within the housing space. This should be a solution-oriented forum, discussing specific issues with the intent of working together to craft solutions. The group could meet within the context of an existing organization, such as MARC's First Suburbs Coalition or a new group that is more inclusive of new and old suburbs.

CREATE A REGIONAL DATABASE OF FINANCING RESOURCES

Access to financing, whether the lack of capital or a lack of knowledge about how to access that capital, was mentioned by many communities as a major challenge. Building workforce housing can be complicated, requiring multiple sources of financing, each of which might have different eligibility requirements and allowable uses. Creating a regional database of financial resources, including funding sources and the funding structure used by various projects, will help developers at all scales create efficiencies and promote greater access to existing funding.

LAUNCH A REGIONAL WORKFORCE HOUSING AWARENESS CAMPAIGN

Public perception is a major challenge for workforce housing. Frequently, city officials and housing developers will hear from “not-in-my-backyard” opponents of workforce housing developments, decrying reduced property values or other concerns. A workforce housing awareness campaign, when developed to support specific housing strategies, can be an effective way of humanizing the workforce housing issue. Community members might not understand who workforce housing is for; this awareness campaign would use data and personal stories to highlight workforce housing challenges and highlight the people who are affected by this, such as teachers, first responders, and many healthcare workers. Researchers with the UC Davis Center for Regional Change recommend focusing on three major elements: changing the narrative to put a face to affordable housing, developing a campaign approach designed for the target audience, and including key campaign elements, such as enlisting regional and local partners and creating a compelling message.¹⁴

PRESERVE EXISTING HOUSING

Existing housing is often the cheapest housing when compared to the alternative of new construction. Communities with existing workforce housing should seek to preserve it. Preservation could include helping owners stay in their homes or helping workforce multifamily owners keep their rents affordable by offering financial support for repairs or retrofitting. Preserving existing workforce housing could also include a municipality or a nonprofit purchasing existing housing and ensuring that the housing remains affordable.

INCREASE FUNDING FOR REPAIR OR RETROFITTING

Maintaining a home or a multifamily property can be expensive, especially for a low- or fixed-income owner. Programs such as those in Independence, Kansas City, Lee’s Summit, and Shawnee, which offer financial assistance to owners who need specific types of repairs or retrofitting for accessibility needs, can help to maintain naturally occurring affordable housing. In the case of multifamily properties, allowing for repairs can push out the date of major renovations, helping to maintain more affordable rent levels.

PURCHASE EXISTING WORKFORCE HOUSING

Keeping housing affordable is a major challenge, especially when it is privately owned. An alternative to this is for a government or private-housing fund or other organization to

Housing Awareness Campaign Examples

Humans of Affordable Housing

In 2017 and 2018, Lawrence, Kansas-based Tenants to Homeowners produced a series of first-person accounts of affordable housing. These stories help to humanize the issue of workforce housing.¹²

The Faces of Affordable and Workforce Housing in Westminster

The Westminster, Colorado, affordable and workforce housing website features photos of people next to job titles, salaries, and an affordable monthly payment of housing at that salary to personalize the city’s affordable and workforce housing challenges.¹³

purchase existing workforce housing and ensure long-term affordability. This could be achieved through mechanisms such as a community land trust or direct purchase with subsidized rents.

INCREASE THE AMOUNT OF HOUSING AVAILABLE

As more people move to an area, the demand for housing increases. One way to offset increasing demand and home prices is to add to the supply of available homes at a variety of price points. According to research from New York University Furman Center for Real Estate and Urban Policy, adding housing supply at a regional level is likely to help alleviate demand locally, especially when that housing is accompanied by transportation improvements.¹⁵

ESTABLISH A LAND BANK AND MAXIMIZE EFFECTIVENESS WHERE THEY ALREADY EXIST

In January 2018, there were approximately 170 land banks in operation throughout the US. Within the MARC region, examples of communities with land banks include Kansas City, Kansas; Kansas City, Missouri; Olathe; Overland Park; and Blue Springs.¹⁶ Land banks are governmental entities or nonprofit corporations that convert vacant, abandoned, tax-delinquent properties, or underutilized and publicly owned land into productive use. When converting vacant, abandoned, or tax-delinquent land into housing, the land bank is helping to remove a blighted property and convert it to a beneficial use for the community. In other cases, a municipal land bank might convert city- or county-owned land that is vacant or otherwise underutilized into housing. Typically, a land bank will go through the following process for obtaining and disposing land.¹⁷

- Obtain the property at low or no cost.
- Clear title and/or extinguish back taxes while holding the land tax-free.
- Lease or sell the properties in a way that aligns with community needs, such as workforce housing.

During the economic recession, the federal government offered the Neighborhood Stabilization Program to help communities purchase and either rehab or build new housing for foreclosed properties. The homes were then sold to income-qualified households, creating affordable homeownership. This program was used successfully in older suburbs and small communities on the Missouri side of the metro area. If a capital fund could be established to initiate a program, a modest number of properties could be acquired, renovated or built, and resold. The proceeds from each sale, minus any subsidy required due to incomes of the purchasers, would go back into the purchase and improvement of additional properties.

ESTABLISH A COMMUNITY LAND TRUST

Nationwide, there are an estimated 225 community land trusts (CLT) in 46 states,¹⁸ including the Tenants to Homeowners CLT in Lawrence, Kansas. CLTs provide long-term stability and affordability through fixed appreciation of a housing unit and a long-term ground lease operated by the CLT, usually for a period of 99 years. Typically, a CLT will be income restricted, providing rental housing for those making 60 percent of the median family income (MFI) and ownership housing for those making 60 to 120 percent of MFI. With fixed appreciation, homeowners can also accrue wealth. Should a homeowner want to resell at CLT house, he or she is contractually bound by a resale formula that limits the resale value of a house and shares any equity with the CLT.

Technical Resources for Establishing a CLT

Community-Wealth.org: general information and a policy guide with an overview of federal initiatives and programs.

Grounded Solutions Network: general information, guidance for starting a CLT, and a technical manual to guide operating a CLT. <https://www.groundedolutions.org/strengthening-neighborhoods/community-land-trusts>

IDENTIFY OPPORTUNITIES FOR ADAPTIVE REUSE OF EXISTING BUILDINGS

While new construction is sometimes less expensive than adaptive reuse of an existing building, this is not always true. An existing building comes with the benefits of a built structure, utility connections, and the opportunity to preserve part of an area's history. Examples of successful adaptations include converting a historic bank in Lima, Ohio, to a mixed-income housing development and the redevelopment of an ice cream factory in Milwaukee, Wisconsin, into a mixed-income, mixed-use development.¹⁹ In the Kansas City area, surplus public schools have been transformed into senior and other multiunit housing. Older industrial properties and some office buildings have been renovated as loft and apartment living options, particularly in and around downtown Kansas City, Missouri.

LEVERAGE PUBLIC-PRIVATE PARTNERSHIPS

Combining the resources of public and private entities can help to accelerate the development of workforce housing in a variety of ways. Frequently, financing from a public entity might be accessed by a developer to make a workforce housing project financially feasible. In other instances, a city might donate land to a developer or a nonprofit for workforce housing development or establish specific zoning regulations in exchange for specific affordability requirements, as with a density bonus program.

INCREASE ACCESS TO AND THE AVAILABILITY OF FINANCING

Because workforce housing is typically priced under prevailing market rates, funding is a major challenge to the development of new housing and the preservation of existing housing. To create new housing, developers must often layer several sources of financing. Creative financial support is also often needed to supplement an owner's attempt to maintain existing workforce housing.

KEEP EXISTING TAX OR INTRODUCE NEW TAX INCENTIVES OR ABATEMENTS FOR NEW AND EXISTING WORKFORCE HOUSING

Communities in the MARC region are utilizing abatement programs, but the degree to which cities are using these programs could be increased. The Kansas Neighborhood Revitalization Act provides property tax rebates for a percentage of the increase in taxes to improvements on a property for 10 years, assuming that property is within a city's Neighborhood Revitalization Area boundaries. A similar program, the Chapter 353 tax abatement, is available in Missouri. This incentive provides a tax abatement on property taxes for up to 25 years for urban redevelopment corporations with property in designated blighted areas. Additional tax incentive or abatement programs include sales tax exemptions on affordable housing construction materials, offering a property tax abatement for workforce housing, and tax increment financing (TIF) districts. In a workforce housing TIF district, the tax revenue generated on property improvements in a designated district above a base rate would be used to create affordable housing.

KEEP EXISTING OR INTRODUCE NEW HOMEBUYER ASSISTANCE PROGRAMS

Homebuyer assistance programs can help individuals and families access housing that would be otherwise unaffordable. Assistance is often in the form of down payment assistance for buyers who meet specific income or purchase price requirements. The buyers might be required to complete a homebuyer education course or stay in the house for a specified period. Down payment assistance programs might be publicly funded by a local government or privately sponsored by a major employer who might want to incentivize more employees living close to their places of work.

Homebuyer Assistance Program: Chaska, Minnesota

Chaska, a first-ring suburb of Minneapolis, has a three-tiered, owner-occupied housing program. This program offers closing cost assistance to buyers at two different tiers who meet specific purchase price and income requirements. The program also provides for the purchase of up to 34 homes for the Chaska Community Land Trust.²⁰

CREATE A DEDICATED HOUSING FUND

Housing trust funds are usually established by city, county, or state governments to support the development or preservation of affordable housing with public dollars. These funds can be used to purchase land for new housing or to buy existing housing with the goal of maintaining affordability. Typically, housing trust funds receive revenue from specific taxes, development fees, or a dedicated portion of a municipality's general fund.

Private investors can also participate in a housing fund. These investment funds, which receive money from private individuals, foundations, and other institutions, typically invest in workforce and other types of affordable multifamily developments. In exchange for investing in a relatively low-risk fund that provides a community benefit, investors will receive a rate of return that is slightly below what might be expected from other market real estate investments.

UTILIZE OPPORTUNITY ZONES

Opportunity Zones, a few of which are in both Kansas and Missouri,²¹ encourage long-term investment in specifically designated underinvested areas, by allowing investors to reduce their capital gains taxes when those gains are invested in Opportunity Zone communities. According to recent recommendations from PolicyLink, to make these zones effective and equitable, cities should do the following.

- Engage residents in setting priorities for Opportunity Zone investments.
- Design and advance local equity policies for Opportunity Zones.
- Commit local funding to Opportunity Zone projects that advance equitable growth goals.
- Monitor and report outcomes of Opportunity Zone investments, such as the number of affordable units created or preserved.
- Explore opportunities to create or maximize public Opportunity Zone funds.²²

ENACT REGULATORY CHANGES

Development regulations, such as zoning, site development standards, and the development review process, have a direct impact on how much housing can be built, where it can be built, how long it will take to build, and price points. By creating regulations that encourage a variety of housing types and a streamlined permitting process for workforce housing, Kansas City area cities can potentially affect the cost of housing.

APPROVE ZONING ORDINANCES AND DEVELOPMENT STANDARDS THAT ENCOURAGE DESIRED HOUSING OUTCOMES

Zoning ordinances and development standards can reduce the variety and number of housing units in a community by limiting the number of units allowed on a lot; requiring large lot or dwelling unit sizes; or by creating parking, setback, height, or other site-development standards that limit housing development. In recent years, several cities, counties, and states have passed legislation to mitigate these effects by loosening zoning rules, including Shawnee, Kansas. Some of these changes include the following.

Zoning and Regulation Changes for Affordability: Boston Area

In 2018, the mayors of 15 Boston-area cities signed an agreement to build an additional 185,000 units of housing by 2030. Their multifaceted strategy includes regulatory reforms, such as more broadly allowing accessory dwelling units; zoning for more multifamily housing; and using lot size averaging and minimum densities to encourage development.^{23 24}

- Allowing a greater number of housing types, such as townhomes, duplexes, triplexes, fourplexes, and small-scale apartment buildings. These housing types are known as the “missing middle” between single-family and multifamily developments.

- Allowing more units on a lot, such as the recent Minneapolis, Minnesota, legislation allowing duplexes and triplexes on all residential single-family lots. This could also include allowing accessory dwelling units in more areas.
- Expanding the number of areas with multifamily, mixed use, or other zoning that allows housing types beyond single-family homes.
- Reducing minimum lot sizes, setbacks, or parking requirements to devote more land to housing.
- Increasing development entitlements in exchange for workforce or affordable housing.

CALIBRATE DENSITY BONUS PROGRAMS TO MARKET CONDITIONS

Density bonus programs increase entitlements, such as height, the number of stories or units, floor-to-area ratio, or lower parking requirements, in exchange for affordable units in a development. These programs can be an effective way to create additional workforce housing in an area that would otherwise be too expensive or difficult to build that product type. The number of affordable units and the income requirements for ownership or rental can be set by a municipality and must be carefully calibrated so that the incentive is strong enough to entice developers to build the below-market housing. In a study by the Local Initiatives Support Corporation on density bonus programs along a transit line in Minnesota, researchers found that the best practices included the following.²⁵

- Density bonus use in an area with market demand, especially when the demand for development exceeds the by-right zoning.
- Focus on encouraging the production of rental or owned housing, rather than a fee-in-lieu.
- Ensure a specific term of affordability.
- Incorporate a variety of approaches for developers to access a density bonus.

Recently, the Lawrence-Douglas County Metropolitan Planning Commission (Kansas) debated a density bonus that would allow two units on a lot if both are affordable, but this tool is relatively underutilized in the region.

IMPROVE THE DEVELOPMENT REVIEW PROCESS

A long, unpredictable, or cumbersome development review process can increase the cost of housing, making it more difficult to build workforce housing. To counteract this, while still maintaining the integrity of development reviews, cities have several options, including offering expedited review, fee waivers, and preapproved plans available at low or no cost. In Pinellas County, Florida, and Montgomery County, Maryland, for example, affordable housing projects receive expedited review and waived fees. Encinitas, California, a city outside of San Diego, offers pre-approved accessory dwelling unit (granny flat) plans to reduce the cost for property owners who want to add a second unit. A similar measure is under consideration in Fayetteville, Arkansas, where planners are considering pre-approved home designs.

CASE STUDIES: REGIONALLY ADVOCATING FOR REGULATORY AND POLICY CHANGE

A REGIONAL COALITION FOR HOUSING

East King County, Washington²⁶

King County, Washington, is south of Snohomish County, and includes the city of Seattle. Most of the county's population live in Seattle's suburbs, where affordability has become an increasingly greater challenge. A Regional Coalition for Housing (ARCH) was formed in the early 1990s through an interlocal agreement and has a membership consisting of 15 suburban governments in the eastern portion of King County and the King County government.

ARCH assists member governments through the following.

- Developing housing policies, strategies, programs, and development regulations
- Coordinating the cities' financial support to groups creating affordable housing for low- and moderate-income household
- Assisting people looking for affordable rental and ownership housing.

The ARCH directly supports housing efforts through a housing trust fund, a homeownership program, and active monitoring of housing activity in the region. ARCH staff also regularly participate in housing issues throughout the region to advance housing policy. For example, staff participate in discussions related to transit-oriented development and homelessness, and support member city councils and staff with housing data and policy development on issues such as accessory dwelling code amendments, tax exemptions. The staff regularly cooperates with the Bellevue Diversity Advisory Network to identify ways to reach a wider network of residents in East King County.

► www.archhousing.org

The ARCH directly supports housing efforts through a housing trust fund, a homeownership program, and active monitoring of housing activity in the region



ALLIANCE FOR HOUSING AFFORDABILITY

Snohomish County, Washington²⁷

The Alliance for Housing Affordability (AHA) was created in 2013 through an interlocal agreement between 13 Snohomish County cities, the county, and the Housing Authority of Snohomish County. Snohomish County is located north of Seattle and is in the Seattle-Tacoma-Bellevue, Washington, MSA. The purpose of the AHA, whose board meets quarterly to discuss issues and review progress on projects, is to share information and resources to solve housing challenges in the region. Housing profiles for each of the member cities are available on its website, as is a Housing Indicators Dashboard, which provides a snapshot of each community's demographics and typical housing costs over time.

With the goal of increasing affordability, the AHA has advocated for several initiatives²⁸.

- A housing trust fund
- Change to the development code to allow a greater variety of housing types
- Preapproved housing plans
- The development of a housing strategy plan²⁹

► www.housingallies.org

The purpose of the AHA is to share information and resources to solve housing challenges in the region.



HOUSING CONSERVATION DISTRICT

*Arlington County, Virginia*³⁰

Arlington County, Virginia, is located outside the District of Columbia, and has experienced a major loss of naturally occurring workforce housing in the past 10 years. In response, the county has begun several responsive strategies. In 2015, they adopted an Affordable Housing Master Plan to better understand the need for housing, and where there were gaps between demand, incomes, and supply. This was followed by a zoning ordinance amendment in 2017 that relaxed site development standards for accessory dwelling units.

The Arlington County board created the Housing Conservation District, which is part of Arlington County's Housing Arlington initiative. Housing Arlington initiatives include land use and financial tools, institutional partnerships, county employee housing, a condominium initiative, and an affordable master plan update. While Housing Arlington is led by the Arlington County board, it is coordinated with several county departments, such as the Community Planning, Housing and Development department, and the departments of Human Services, Environmental Services, and Management and Finance.

The Housing Conservation District, one of the Housing Arlington strategies, is comprised of 12 areas; within these areas, property owners might be eligible for specific incentives in exchange for offering housing for low- to moderate-income households. These incentives include entitlements beyond those allowed by right.

- Adding additional units within an existing building.
- Expanding an apartment building or building new housing on the same property.
- Flexible zoning standards, such as building height and setbacks to partially or fully replace an existing apartment building or build a new building.

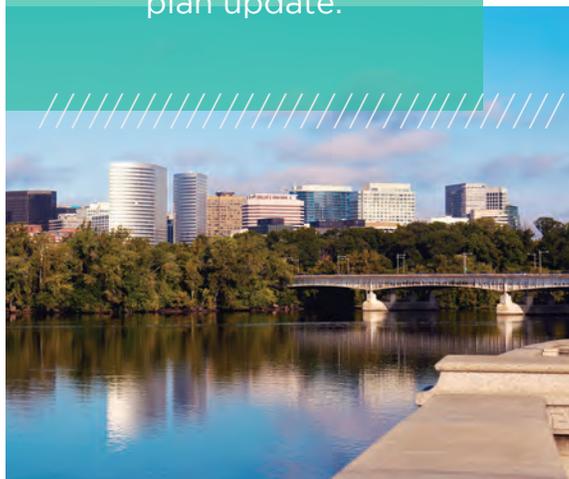
Additional incentives are financial and include the following.

- Revising an existing rehabilitation tax exemption program.
- Property tax benefits for affordable housing.

This ambitious project is still a work in progress. The county manager presented the Housing Arlington initiative to the Arlington County Board in early 2019, and it is still under review with the community and the county staff with an anticipated completion date of 2020.

► www.housing.arlingtonva.us/affordable-housing/housing-conservation-district

Housing Arlington initiatives include land use and financial tools, institutional partnerships, county employee housing, a condominium initiative, and an affordable master plan update.



METRO MAYORS COALITION REGIONAL HOUSING TASK FORCE

Boston Area, Massachusetts³¹

The Metro Mayors Coalition (MMC) launched a regional housing task force in cooperation with mayors, managers, and city staff from 15 cities in the Boston metropolitan area. The task force worked with the Metropolitan Area Planning Council (MAPC), the planning agency for Greater Boston, to better understand economic and development forecasts in addition to projections for job and housing demand, which were used as a basis for selecting and achieving consensus around a framework for preserving housing and to encourage the development of future housing that would benefit people of all incomes.

The work of the MMC and the MAPC resulted in a housing target: 185,000 new units by 2030. To achieve this, the region will need to make policy, program, and regulatory changes. To allow each participating community to review resources and select which changes work best for their area, the MMC Regional Housing Task Force developed six major strategies for increasing housing.

- Planning and policy
- Zoning and regulatory
- Programming
- Funding
- Construction and development techniques
- Education and outreach.

These strategies are formulated around 10 principles.

- Stakeholder and municipal engagement
- Housing production
- Housing preservation
- Housing affordability
- Housing diversity
- Housing location
- Fair housing
- Housing stability
- Complete neighborhoods
- Housing design

Specific examples of where these strategies have worked, how they work, factors to consider when considering implementation, and other information are readily available on the task force website.

► www.housingtaskforce.mapc.org

The MMC Regional Housing Task Force developed six major strategies for increasing housing: planning and policy, zoning and regulatory, programming, funding, construction and development techniques, and education and outreach.



CASE STUDIES: INCREASING HOUSING AVAILABILITY THROUGHOUT THE REGION

AFFORDABLE HOUSING TRUST

*Columbus and Franklin County, Ohio*³²

The Affordable Housing Trust for Columbus and Franklin County (AHT) was established in 2001, providing loans for affordable rental, supportive, and home ownership projects. The AHT invests in nonprofit and for-profit builders and developers who—

- Create and preserve affordable homeownership and rental housing.
- Strengthen and stabilize neighborhoods.
- Support working households, seniors, and special needs populations.

In 2018, the AHT closed loans with a value of over \$23 million, producing or preserving 760 housing units and leveraging an estimated \$140 million in new economic activity.³³ Their efforts were recognized by private investors, who invested \$100 million in 2019 for a Housing Action Fund that will be managed by the trust. This fund will offer developers low-interest loans in exchange for building units affordable to people making 60 to 120 percent of the AMI, which is the range for workforce housing.³⁴ The AHT also receives funding from a recently approved city of Columbus affordable housing bond.

► www.hztrust.org

The Affordable Housing Trust for Columbus and Franklin County provides loans for affordable rental, supportive, and home ownership projects.



BARNES HOUSING TRUST FUND

Nashville-Davidson County, Tennessee³⁵

A 2017 housing study found that the Nashville area needs over 30,000 new housing units by 2025, with a shortage of around 15,000 units in the workforce housing range. The Barnes Housing Trust Fund was established in 2013 by the mayor of Nashville and the Metropolitan Council, the legislative body of the Nashville-Davidson County government, as a critical response to the community's housing challenges. The fund is governed by the Metropolitan Housing Trust Fund Commission and receives money from short-term rental fees, the sale of county property, general and federal funding, grants, and donations. Since 2013, the fund has leveraged over \$100 million of federal and private dollars with over \$27 million in direct investment by the city and the county. This five-to-one return on investment has resulted in the following.

- Funding for over 1,300 housing units developed or preserved throughout the county.
- A nonprofit capacity-building program focused on affordable housing finance and development.
- A homebuyer education program.
- A down payment assistance program.
- Nashville's first community land trust (CLT).

Grant funding from the housing fund is directed toward rental projects affordable to households with incomes at or below 60 percent of the median family income, while home ownership projects must be affordable to households with incomes at or below 80 percent of the median family income.

In 2017, the Barnes Housing Trust Fund partnered with the Housing Fund to develop Nashville's CLT. In 2018, the Barnes fund invested \$250,000 for staff and technical assistance for the CLT, and future investments include conveying Metro-owned property and up to \$2,000,000 in development funding during the startup phase.

► www.nashville.gov/mayors-office/housing/barnes-fund

The Barnes Housing Trust Fund was established as a critical response to the community's housing challenges.



CHAMPLAIN HOUSING TRUST

*Northwest Vermont*³⁶

Founded in 1984 as the Burlington Community Land Trust and the Lake Champlain Housing Development Corporation, the Champlain Housing Trust (CHT) is one of the oldest land trusts and the largest community land trust in the country. The CHT operates in three northwest Vermont counties: Chittenden, Franklin, and Grand Isle; this includes one third of Vermont's population living in 39 cities, suburbs, and rural towns. At present, the CHT includes the following.

- Manages over 2,300 apartments and 565 owner-occupied homes through a shared-equity program.
- Develops new and preserves existing affordably priced housing, commercial spaces, service facilities, community parks, and other nonresidential amenities.
- Offers homebuyer education and financial counseling that reached over 1,000 people in 2018.
- Provides services to housing cooperatives.
- Provides energy efficiency and rehabilitation loans.

The CHT partners with housing authorities, nonprofit housing builders, governments agencies, and private individuals to build housing. Organizational funding is assembled from a variety of sources, including an endowment fund; loans, grants, gifts, and in-kind donations from businesses, government, and charitable foundations; rents; and revenue from shared equity sales.

► www.getahome.org

The CHT partners with housing authorities, nonprofit housing builders, governments agencies, and private individuals to build housing.



TRI-COG LAND BANK

Pittsburgh, Pennsylvania, Area³⁷

The Tri-COG (Council of Governments) Land Bank (TCLB)—a partnership among the Steel Valley COG, the Turtle Creek Valley COG, and the Twin Rivers COG, was established in 2016, and is comprised of 22 municipalities in Allegheny County, 6 school districts, and one county. The primary goals of the land bank are to:

- Assemble and acquire residential lots for redevelopment.
- Acquire and repurpose commercial spaces to strengthen commercial districts and bring in new businesses.
- Promote the greening of lots through side lot sales and neighborhood green spaces.

When the TCLB acquires land through donation, purchase, or tax foreclosure, the property will either be rehabilitated or evaluated for rehabilitation by a new owner, who must provide a rehabilitation plan upon purchase. The goal of the TCLB is to return land to productive tax use while providing a community with more control over development. This mission is funded from a variety of sources. Members pay an annual contribution to the land bank based on their delinquent tax collections, and TCLB collects 50 percent of the real estate tax principal collected on real property disposed by the land bank for five years. The TCLB also receives funding through grants and loans.

► www.tricoglandbank.org

The goal of the TCLB is to return land to productive tax use while providing a community with more control over development.



NEXT STEPS



ATTENDEE PERSPECTIVE

BREAKOUT DISCUSSION & SURVEY RESULTS

During the afternoon, Summit attendees engaged in small group breakout discussion centered around six key questions.

1. What should be the housing priorities in your community? What support do you need to advance those priorities?
2. What programs, policies, or initiatives could use more support?
3. What are some of the biggest obstacles to getting more workforce housing in your community and how are you (or how would you like to) addressing them?
4. What connections do you see between workforce housing and other issues, such as access to jobs, economic development, or overall community well-being?
5. Where do you see opportunities for multijurisdictional collaboration and cooperation to increase workforce housing?
6. What are one or two programs or initiatives you will commit to act on following the Summit?

A summary of themes from the answers follows.

1. **What should be the housing priorities in your community? What support do you need to advance those priorities?**

Each discussion group identified a variety of priorities and strategies for addressing the challenges their communities are facing. Generally, a few themes emerged around the desire to define housing challenges and corresponding solutions, with broad consensus around the need for more housing of all types. A selection of responses from the discussion groups is below.

- Understand the issues and create goals to describe what we want to accomplish; establish partnerships between government and housing organizations to achieve this.
- Change the perception of what affordable and workforce housing means and who lives in rental housing.
- Increase the amount of housing and the diversity in housing stock. This includes a diversity of housing at various price points and housing types. Housing should be accessible to people as their ages, family size, mobility, and incomes change.
- Stabilize and maintain quality of existing housing stock by encouraging adequate maintenance and rehabilitation by owners. Offer financial assistance to elderly or disabled owners to support living in place and to low-income owners who might have a hard time keeping up with maintenance.
- Need additional financing options, including greater utilization of existing programs, such as CDBG funds and establishing new programs, such as housing trust funds.

- Create ordinances to restrict residential flipping or investor purchases.

2. What programs, policies, or initiatives could use more support?

Many of the policies and programs mirror the responses to question 1 about community priorities but include greater detail for how those priorities might become a reality. A few sample responses and themes are below.

- Need better data to analyze housing needs and inform the creation of a community or regional housing plan.
- Build relationships between cities, counties, and the states as well as communities and tax assessment entities.
- Develop and incorporate affordability and housing policy statements that meet the needs of the entire community in local plans and policy documents. Get support for housing development from residents and developers.
- Offer incentives for housing:
 - Density bonus programs to encourage workforce housing.
 - Financial incentives for landlords to make capital improvements and maintain affordable rents.
 - Make it easier to build affordable housing with pre-approved plans or expedited permitting.
- Expand housing repair programs.
- Restrict sprawl, identify infill lots that are ready to build, and encourage more building downtown and around priority transportation corridors and activity centers.
- Zoning changes, to include more flexibility with building types and lot and housing unit sizes and encourage greater use of inclusionary zoning (not currently allowed in Kansas).

3. What are some of the biggest obstacles to getting more workforce housing in your community and how are you (or how would you like to) addressing them?

The biggest obstacles to getting more workforce housing in participating communities were related to negative perception of workforce housing and the expense associated with development. A few items that came up during small group discussions included the following topics.

- Negative perception: not-in-my-backyard (NIMBY) opposition to workforce housing, a lack of understanding of workforce housing, opposition to additional density or housing, and a lack of political support for housing developments. Communities need to educate people on what workforce housing is, who lives there, and the need for rental and ownership housing that is affordable for all incomes.
- Workforce housing is often not a priority in policy and budgeting, but it should be. Communities also need additional funding mechanisms.

- Current incentives are not offering long-term community benefits in the form of additional workforce housing, sustainable development, or preventing gentrification.
- Cost—land is expensive, and most of it is already developed. In addition, there is little housing inventory, rental costs are increasing, and costs for new construction are rising.
- Redevelopment is expensive; many buildings are hard to reuse, and communities need to find ways to make this easier. The current housing stock does not always align with the needs of today's buyers, which increases the demand for redevelopment.
- There is a challenge and a need around engaging new or underrepresented people.
- Zoning and land use restrictions, including Kansas disallowing inclusionary zoning, make it difficult to build workforce housing.

4. What connections do you see between workforce housing and other issues, such as access to jobs, economic development, or overall community well-being?

The availability of workforce housing directly affects communities in a variety of ways, including access to employment, commute times, individual and family financial health, and the ability to age in place. Below is a sample of responses from the summit small group discussions.

- Keeping people in the community is a challenge and the market is not well balanced among jobs, capital, labor, and amenities.
- The community wants people to stay throughout their life cycles, and people who work in retail, restaurants, and other service-sector jobs need places to live. People want to live near where they work, but it's hard to find available housing near workplaces or with convenient transportation access. Access to transit is a challenge throughout the region.
- Housing is an economic development resource and supports all aspects of well-being. Sometimes housing also drives other investments, such as grocery store locations, and not enough housing can make it hard to recruit and retain employees.
- More workforce housing would help families become economically mobile, self-sufficient, and improve overall community well-being and resiliency.
- Wages are not keeping up with the cost of housing; student loans complicate this.
- Any changes must consider past inequity, discrimination, and disenfranchisement.

5. Where do you see opportunities for multijurisdictional collaboration and cooperation to increase workforce housing?

The communities participating in this Regional Housing Summit generally agreed on the need to work together to address workforce housing challenges. The input from small group discussions included the following topics.

- Create a regional strategy for affordable housing policy based on a housing assessment.
- Work together to figure out how to get new housing built.
- Continue the conversation, maybe through a MARC committee on housing or an annual forum. Keep political leaders informed of housing issues and continue to educate the public about workforce housing challenges and solutions.
- Update city comprehensive plans, get additional data on housing conditions and issues, and use this to design responsive solutions.
- Create opportunities for small-scale development and developers.

6. What are one or two programs or initiatives you will commit to act on following the Summit?

Addressing workforce housing challenges can be a daunting task, and a multipronged strategy will be needed for success. The purpose of this question was to inspire participants to take actionable steps in the short-term that will begin the journey to long-term success. The small group discussions resulted in a variety of ideas, including the following.

- Define the problem and begin working on solving the challenges. This could include strategic planning for housing, begin preliminary data analysis, and public messaging.
- Support regional strategies and housing production (more housing overall, at various price points and development types); connect housing and transportation plans.
- Continue the conversation with MARC and the first suburbs, emphasize community education and outreach.
- Create a regional pool of funding, policies, and programs. Increase the use of outside funding sources, such as CDBG funds, for workforce housing.
- Explore home repair programs and pre-approved single-family housing plans to reduce housing costs.

SUMMIT ATTENDEE FEEDBACK

At the close of the Summit, attendees were asked to respond to three questions using a real-time online polling service, Mentimeter. A complete accounting of all responses to these questions can be found in Appendix 4, but a summary of themes from the answers follows.

Answers to the first question “What is the most important thing you plan to take away from this Summit?” had the following major respondent themes.

- Feeling empowered to generate action in the community or within organizational staff.
- Wanting to educate the community about housing needs.

- A greater understanding of implementation strategies.
- Emphasizing the importance of collaboration and a regional approach.

The second question “In the next month, what action(s) can you take to increase workforce housing?” was intended take a participant’s reflection on what he or she found most important in the Summit a little further by asking what that individual might do after the event. The responses to this question also had a few common themes.

- Educate others and participate in discussions about workforce housing within the community, with fellow staff, and with political leaders.
- Generate more awareness of the need for more housing and the benefits of workforce housing for the community.
- Reach out to political leaders, such as city councilmembers or state legislators, to increase dialogue about housing needs.
- Complete a housing study or a strategic plan.
- Consider ways to incentivize or make it easier to build and preserve workforce housing, including zoning and other ordinance changes.

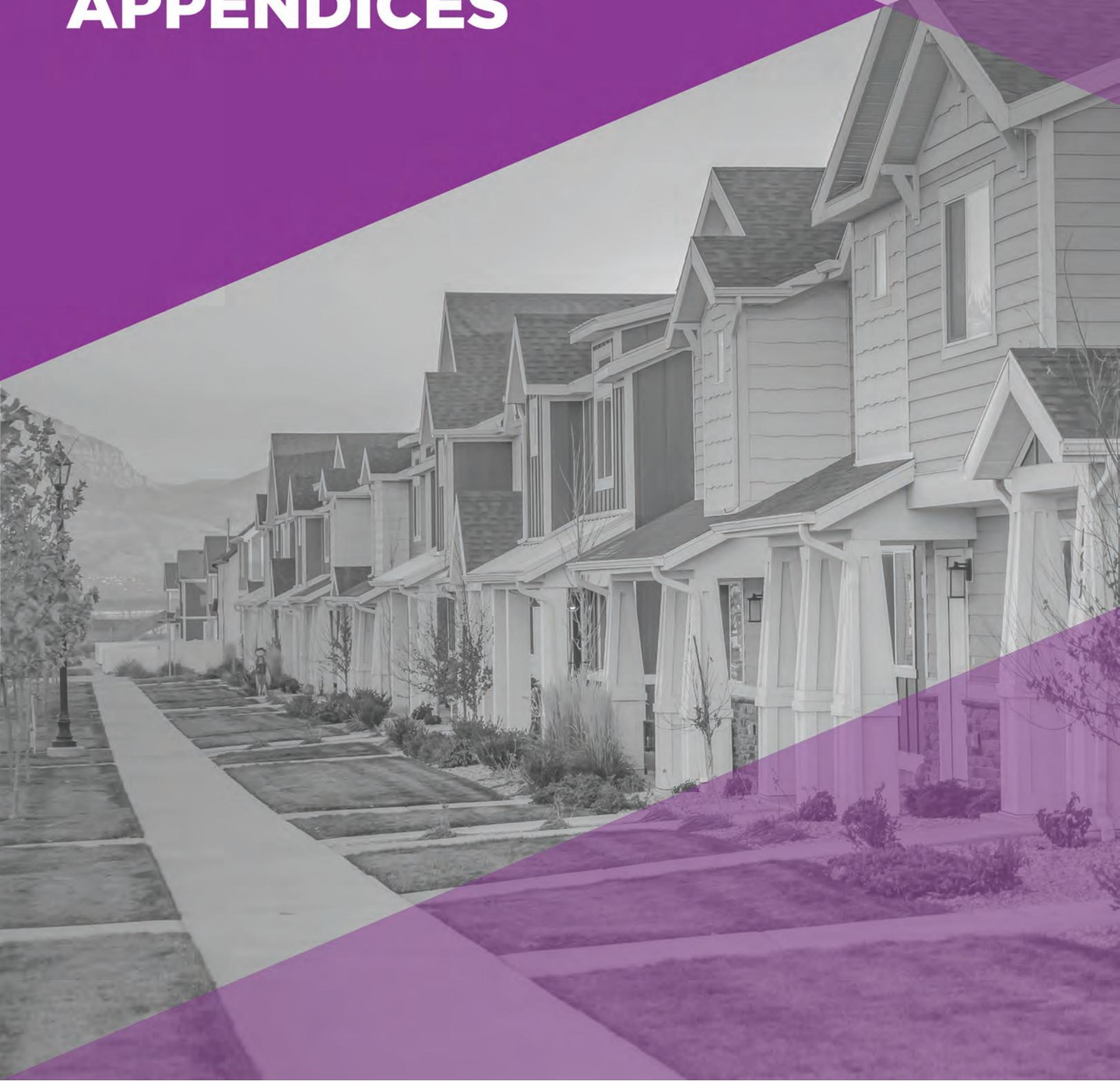
The third question “What goal or action are you most excited about?” was intended to identify where there is energy around ideas. Ensuring an adequate supply of workforce housing is a long-term task and identifying where there is momentum or excitement can provide a starting point for action. A few of the themes from replies to this question include the following.

- Collaboration at the community, municipal, and regional levels.
- Getting started with an existing project or one of the tools discussed at the Summit, such as preserving the existing housing stock, community land trusts, encouraging a variety of housing types, and developing regional strategies.
- Working to remove the stigma around workforce housing and educating communities about the widespread need for affordable housing.
- Pairing workforce housing with other efforts and initiatives, such as transportation and economic development.

CONCLUSION

The Summit was a unique opportunity for government and community representatives in the Kansas City region, particularly the older suburbs, to convene to learn more about workforce housing challenges and solutions applicable to their communities. Through group discussion and individual reflection, most participants expressed excitement about getting started on housing initiatives, whether to gather data for a new plan, begin tackling policy changes, or continue the conversation around workforce housing. While each community has different challenges and might decide on a specific set of solutions, the participants also maintained a regional perspective, understanding that housing challenges are not limited by jurisdictional boundaries. By cooperating to share information, communicate the importance of workforce housing, and implement solutions, the efforts of communities will be maximized.

APPENDICES



APPENDIX 1. AFFORDABLE HOUSING PROGRAM AND POLICY UTILIZATION

The programs and policies in this appendix are based on an inventory of sponsor cities that participated in the planning process.³⁸ Additional programs and policies might exist, and additional communities that are not listed might actively utilize these tools.

CITY OF SHAWNEE

In 2015, the city supported an application to the Kansas Housing Resources Corporation for the construction of a 48-unit elderly housing project made available to income-qualified persons. Through this program, the number of units that are available to low- and moderate-income residents in the city of Shawnee has increased, but no applications have been received recently.

HOME BUYER ASSISTANCE

Lee's Summit has a First Time Homebuyer Program, which provides grants to qualified first-time homebuyers. In 2018, the program assisted 1 homebuyer with \$3,000 in assistance; during 2017 a total of 11 homebuyers were assisted totaling \$104,002. Since 2015, the program has assisted with 20 home purchases.

HOME REPAIR

The CDBG-funded Minor Home Repair Program provides minor home repair services to homeowners and accessibility improvements for people with disabilities.

- From 2014 to 2019, the city of Independence expended \$572,539 for the repair of 81 units.
- Lee's Summit also participates in a Minor Home Repair Program. Since 2013, the program has provided over \$633,000 in assistance to homeowners.
- Through this program, the city of Shawnee has accessed approximately \$25,000 for housing rehabilitation projects since 2004, with an additional \$13,000 annually from the city's general fund to cover administration costs.

The US Department of Housing and Urban Development (HUD)-funded HOME program provides a combination loan/grant for major home repairs. Through this program, Shawnee has a 25 percent match agreement with Johnson County, Kansas, for rehabilitation projects, with approximately \$19,000 worth of improvements in three project each year since 2005. The city of Independence has also utilized these funds, expending approximately \$1,456,000 for 17 units since 2014.

HOUSING TRUST FUND

In 2017, voters in Lawrence, Kansas, approved a 1/20 of a penny sales tax to fund an affordable housing trust fund. This vote created the first dedicated revenue stream for the Lawrence Affordable Housing Trust Fund, which supports the acquisition, rehabilitation, and development of affordable housing and emergency shelters. The fund also assists supportive services necessary to maintain independent living. From 2019 to 2029, this fund is expected to raise \$10 million.³⁹

LOW-INCOME HOUSING TAX CREDIT (LIHTC) PROGRAM

The Gardens at Northgate Village, senior living apartments, located in North Kansas City, Missouri, participates in the LIHTC program. North Kansas City is currently considering how to use the program's remaining funds for a mixed-income development.

MISSOURI 353 TAX ABATEMENT

The Missouri 353 tax abatement program allows the abatement of property taxes, up to 100 percent of the assessed value of improvements on the property, for 10 years. For the following 15 years, the property may be assessed up to 50 percent of its value. The program is designed to incentivize redevelopment in disinvested areas and is only available to for-profit urban redevelopment corporations. The city of Independence, Missouri, has redeveloped 80 housing units with a revitalization investment value of over \$15,105,000.

MISSOURI CLEAN ENERGY DISTRICT (MCED) PROPERTY ASSESSED CLEAN ENERGY (PACE) PROGRAM

This program allows property owners to borrow money for renewable energy and energy efficiency property improvements without any upfront cost. MCED PACE is available throughout Missouri, with three North Kansas City homes enrolled in the program.

KANSAS NEIGHBORHOOD REVITALIZATION ACT (KNRA)

The Kansas Neighborhood Revitalization Act provides property tax rebates for 10 years to property owners who make significant improvements to their properties and for new construction. Improvements must increase the appraised value at least \$5,000, and property owners receive a 90 percent rebate of the eligible taxes paid in the increased value for 10 years. Since 2003, 25 residential properties in Shawnee have used this program with a total of \$168,609.61 abated.

The program encourages reinvestment in older, more affordable neighborhoods without creating a significant tax burden to do so. The program is unable to address rapidly increasing property values, however. Because the program's rebate is based on a set improvement value, the rebate remains relatively consistent over the 10-year rebate period, even if the property value increases.

NORTHLAND NEIGHBORHOODS, INC. (NNI)

The Northland Neighborhoods, Inc, is a nonprofit organization dedicated to neighborhood improvement and revitalization in Clay and Platte Counties. NNI provides repair assistance, to include siding, windows, HVAC, roofs, plumbing, mold remediation, and concrete and foundation repair. The impact of their work from 2014 to 2018 is listed here.

- 2018: 10 homes, \$32,425
- 2017: 11 homes, \$37,525
- 2016: 7 homes, \$34,650
- 2015: 13 homes, \$68,652 (plus an additional \$11,600 of in-kind contributions)
- 2014: 8 homes, \$40,309

REBUILDING TOGETHER KANSAS CITY (RTKC)

Rebuilding Together Kansas City offers home repair with the goal of revitalizing communities. RTKC's past repairs and modifications include restoring heating or cooling, electrical and plumbing repair, installing water heaters, building wheelchair ramps and low-rise steps, flooring repair, and a variety of installations to assist the mobility impaired. In 2018, 610 volunteers invested 7,105 hours and completed home repairs and modifications worth \$334,404.⁴⁰

TAX ABATEMENT OR CREDIT PROGRAM

- To encourage development and construction activities within Shawnee, the city has been abating the collection of the city's excise tax for platting individual lots within residential subdivisions.
- Westwood Hills has used the Kansas State Historic Rehabilitation Tax Credit to rehabilitate properties within the city. The economic impact of this program includes over \$183,000 in credits issued and the creation of 19 jobs.

TAX INCREMENT FINANCING

The Northgate Village redevelopment program, which was fully implemented in 2010 in North Kansas City, reimburses the city for redevelopment fees.

ZONING AND DEVELOPMENT STANDARD CHANGES

- In 2015, Shawnee created the R-1 Overlay zoning district, which allows for the development of cottage-style homes in the downtown area. The intent of this zoning is to allow smaller, new, single-family housing stock in the downtown area that might be priced lower than surrounding, larger homes. The downtown area has older neighborhoods in need of reinvestment, and this zoning is intended to help address that problem.
- In 2016, Shawnee adopted new density regulations for senior living facilities. The new regulations reduced the minimum lot square footage per unit from 2,800 square feet to 2,000 square feet per unit.
- During 2017, Shawnee adopted an amendment to the zoning code to increase the density of residential development in certain zoning districts. The minimum lot square footage per unit was reduced in several zoning districts, and the downtown zoning district was modified to allow a greater variety of housing types in areas where they were previously prohibited.

APPENDIX 2. PRE-SUMMIT SURVEY RESULTS

Q1. HOW IMPORTANT IS IT TO HAVE WORKFORCE HOUSING AVAILABLE IN THE GREATER KANSAS CITY REGION?

	Percent	Number
Not Important	0.98%	1
Somewhat Important	2.94%	3
Neutral	1.96%	2
Very Important	37.25%	38
Extremely Important	56.86%	58
Total Responses		102

Q2. HOW IMPORTANT IS IT TO HAVE WORKFORCE HOUSING AVAILABLE IN YOUR COMMUNITY?

	Percent	Number
Not Important	2.94%	3
Somewhat Important	3.92%	4
Neutral	9.80%	10
Very Important	39.22%	40
Extremely Important	44.12%	45
Total Responses		102

Q3. HOW MUCH WORKFORCE HOUSING DO YOU THINK IS AVAILABLE IN THE GREATER KANSAS CITY REGION?

	Percent	Number
Not even close	11.34%	11
Not enough	73.20%	71
Just right	13.40%	13
Too much	2.06%	2
Way too much	0.00%	0
Total Responses		97

Q4. HOW MUCH WORKFORCE HOUSING DO YOU THINK IS AVAILABLE IN YOUR COMMUNITY?

	Percent	Number
Not even close	26.47%	27
Not enough	52.94%	54
Just right	13.73%	14
Too much	5.88%	6
Way too much	0.98%	1
Total Responses		102

Q5. PLEASE RANK ORDER THE BARRIERS TO EXPANDING WORKFORCE HOUSING IN YOUR COMMUNITY

1 MEANS THE STRONGEST BARRIER AND 7 MEANS LITTLE OR NO IMPACT

	Percentage of Respondents for Each Ranking							Total Resp.	Score
	1	2	3	4	5	6	7		
Competition for resources with other priorities	15.3%	17.4%	18.4%	11.2%	19.4%	12.2%	6.1%	98	4.4
Concern of negative impacts on community character	29.3%	17.2%	14.1%	11.1%	10.1%	11.1%	7.1%	99	4.8
Inadequate land for development	7.1%	11.2%	8.2%	13.3%	10.2%	15.3%	34.7%	98	3.1
High cost of infill or redevelopment	22.5%	25.5%	18.4%	13.3%	9.2%	9.2%	2.0%	98	5.0
Infrastructure limitations and costs	8.1%	11.1%	15.2%	23.2%	15.2%	14.1%	13.1%	99	3.8
Development requirements	5.0%	6.9%	15.8%	19.8%	21.8%	23.8%	6.9%	101	3.5
Lack of knowledge about how to affect change	14.7%	11.8%	11.8%	9.8%	13.7%	10.8%	27.5%	102	3.6

The following responses are presented as originally provided by the respondent.

Q6. PLEASE SHARE OTHER BARRIERS TO EXPANDING WORKFORCE HOUSING THAT WERE NOT LISTED IN Q5.

- Cost
- Lack of knowledge for the need.
- Lack of Access to public transportation
- People with troubled backgrounds having a hard time qualifying. They may have had a hard time keeping up with rent or utility payments.
- N/A
- Local government priorities and education
- X
- NA
- High cost for young workers
- Cost of development in general (permits, fees, land, materials, labor) which I think is generally covered in the ranking, but also fear of change (different product will be necessary for single family option(s))
- Not-In-My-Back-Yard mentality.
- Current demand for more expensive homes is driving the developers' focus at the current moment.
- N/A
- i dont think it's a priority for any developers, more incentives may help
- Gentrification, continuing auto-centered office, retail and commercial developments
- Zoning requirements.
- "Transportation to connect from housing to jobs. Village centers"
- N/A
- Development standards and our taxing structures are set up to anticipate suburban or large-scale development projects, often on the outskirts of the city. We allow the city to continue to expand unproductively (even though our population is not drastically expanding to my knowledge). We need to focus on areas with existing infrastructure.
- Appeal of city to certain demographics.
- Demand for market rate rental units in our county.
- Public transportation, high taxes, home appraisal values
- It takes time to plan
- Lack of adequate public transportation
- Lack of local government support to require mandatory low income housing options integrated in new development projects.
- Our school district cannot afford a new influx of transient students. Disruption to existing efforts. No money to build another high school that is already crowded currently
- none known
- Access to highway systems
- Property values, adequate schools affordable daycare

- not sure, but there may not be enough incentive dollars available to make this happen. Sad state of affairs, but reality.
- old attitudes and wanting to keep certain segments of people out.
- Limitations of public transportation
- Developers are not offering to/interested in building non-luxury housing units; significant past and present discrimination that disincentivizes investment in particular neighborhoods; those who would benefit don't have a voice in local politics; substandard public transportation throughout the metro region.
- Lack of education and social support services; Lack of public investment; Lack of business risk mitigation; Marginal return on investment; Increasing construction costs Increasing utility costs
- Getting seniors to move from existing housing inside 435 beltway, to downsize, thus freeing up more affordable options. Safety/crime and quality schools concerns in areas that currently offer what is considered affordable.
- Lack of understanding of what price is considered "workforce" housing. Lack of understanding of costs or programs that can be used.
- None
- There is a lack of adequate public transportation networks in suburban areas.
- Understanding of the definition of affordable and the different cost levels that would reflect wage levels. State statutes that limit local tools to address this issue
- none
- Those listed sufficiently addressed the overall concerns.
- Total misperception about workforce housing as "HUD Section 8". Hear that A LOT.
- Our community does not have many primary employers that would use workforce housing. Reliable, robust transportation options to such communities remains a challenge.
- Attitudes about self-sufficiency of families and subsidies to developers
- In Mission Hills the median housing value is \$1,250,000. All workforce live outside of the community and their is absolutely no interest in creating more affordable housing.
- lack of available areas for developing workforce housing.
- Limited housing data analysis to determined housing needs per the demographics.
- Lack of public knowledge of the great need and limited incentives to get property owners involved.
- Access to public transportation
- General increase in cost of housing that is starting to put pressures on household budgets.
- Barriers include racial issues, cost of living, and prior criminal history.
- None
- N/A
- Materials cost for construction
- Zoning restrictions
- Need to define workforce housing to our community. The income level created by economic growth will help determine the desirable range of housing needed. Balance is needed in resort or tourist areas where the need for low-paying service jobs exist, but where one may find higher real estate costs.
- Do not know
- We have old housing - likely really old housing that has been left for decades without attention due to the high poverty rate within our community. We have many that are vacant and available

infill lots, basically, we can support a ton of workforce housing, if we could get developers to work with us.

- n/a
- Our community is completely landlocked with very few development locations available.
- Insufficient public transportation.
- Conflicts with most all city planning guidelines and most all housing options which are built in other cities, inherent conflicts between planning vision and engineering standards, very long entitlement process, over reaching planning staffs due to lack of housing and redevelopment of urban space.
- Lack of adequate areas of zoning. Too much of our region is zoned for single-family residences with very large lot requirements. Duplex, tri-plex, four-plex, and smaller lot sizes are needed.
- No other barriers
- Need to focus on QUALITY workforce housing
- N/A
- None
- Developer priorities and their lack of willingness to build affordable units.
- Unrealistic incentive expectations. Rehabilitation of existing housing stock. Public transportation options.
- I have none at this time.
- I think cost and lack of knowledge on the benefits of workforce housing are HUGE barriers. I think there is a general fear the workforce housing will bring a negative impact on the community, when in fact it would have a very positive effect. I think education on the benefits and impacts would need to be first priority, along with problem-solving around cost of development and land.
- Redevelopment of existing homes.
- private development leans toward developing less affordable single-family
- Need to provide comprehensive services that support families' housing success and overcome a range of challenges that negatively impact their ability to sustain safe housing.
- rising cost of affordable housing
- It is simply more attractive to developers to offer higher price housing to get higher profits.
- high cost to tear down existing structures and then rezone
- Too many extremely low income families are unable to afford rent, even with LIHTC programs. Create a universal housing voucher.
- Lack of understanding by governing bodies on what it takes to produce affordable housing and all the costs that make it very difficult to do.
- Knowledge for appropriate redevelopment that retains the character of existing neighborhoods that need investment to sustain. Necessary to retain the market value and attraction
- Social issues - funding for human services, mental illness, and homelessness and the associated criminalization of the homeless
- none
- Potential developers' wanting a higher profit margin than what workforce housing will produce
- N/A

Q7. WHICH PROGRAMS OR POLICIES HAVE BEEN MOST EFFECTIVE FOR CREATING WORKFORCE HOUSING IN YOUR COMMUNITY?

- Community awareness

- Awareness of concerns.
- Unknown
- Local governments being willing to take a chance on these projects.
- Haven't found any yet
- Our community has little, if any, workforce housing.
- X
- Supportive financing
- Only thing that comes to mind is the rare occasion where an infill site is identified with minimal infrastructure work required.
- When incentives are given to developers, municipalities should require workforce product.
- N/A
- n/a
- I'm not sure.
- None.
- Tax abatement
- Legal Aid program for local entrepreneurs to acquire dilapidated homes and rehab them into quality 2/3 bedroom homes for \$50-75k (without public incentives). KCMO's housing plan calls for 5,000 new homes in 4 years, using \$75-million. With the cost of construction, even at the lowest price points, we could create 600 \$125k homes. No one is going to be able to deliver new homes - new construction - less expensively. If we gave the the Legal Aid model (and similar innovations), \$25k for every rehab project, \$75mil would create 3,000 new homes at an affordable price point.
- na
- none
- I don't know
- Federal
- "Requiring a percentage of new multi-family complexes to provide low-income grants to integrate tenants from different economic backgrounds.
Historical building renovation grants to restore older buildings, requiring large percentage of low income housing options."
- Most here do not want it. We do not have jobs to attract more multifamily. Until development occurs and brings money to the schools; there is no need to build workforce housing. The city and the schools have a feedback loop which can drive positive and negative trends. There must be a win win relationship. Transient population has lead to higher crime. Driving people away because it degrades the schools with people that don't want to fit in with community norms.
- not sure.
- Long range planning
- Not sure
- at present my guess would be incentives need to be utilized
- Embracing a younger workforce.
- I don't know of any
- State and federal housing tax credits when available; Municipal land banking; Commercial Bank CRA participation; Zoning density variance
- Our community turns it's nose up at affordable or workforce housing.

- I don't think we have any in place that are creating workforce housing.
- Don't know
- I am not aware of any, but I know that planning staffs in many suburban communities welcome developer's plans to build affordable housing if they're proposed. They're just not being proposed.
- TIF Incentives
- there has not be intentional planning/efforts to address this issue
- not sure
- I don't know of any programs currently in place for creating workforce housing in Raymore.
- No programs or policies have ever been in place, so hard to evaluate effectiveness.
- Only program or policy implemented is probably rental licensing program.
- We require all housing developments to develop green spaces, trails and other amenities based on both the amount of land being developed and density. This helps break up the "Wall of Townhomes" with park-like areas that can be used by all.
- Lawrence voters passed a tiny sales tax increase to fund an affordable housing trust fund
- Council doesn't "create" workforce housing. That is the job of real estate developers.
- Existing housing stock is appropriately priced for workforce housing
- N/A
- unknown
- HOME entitlement funding
- unknown
- Not aware of any such policies in our community targeting this issue at this time.
- Land trust buyback, and outreach through nonprofits willing to help subsidize.
- City abandoned property program
- N/A
- LIHTC programs
- Support for increasing density in key areas of our city.
- Local tax abatement programs for redevelopment of existing housing stock in blighted areas (353), historic preservation tax credit, state housing development tax credits.
- Any that would "require" offering this kind of housing.
- Communities for All Ages
- Our land bank rehab program has been our best success.
- Workforce housing has always existed here. As city ages, house values decline making more houses workforce accessible. Same for multi-family facilities.
- State Tax Credit Program.
- Affordable housing and effective public transportation.
- Per KC Metro; for Gap financing; LIHTC, HTC, HOME Funds, CDBG. Political pressures, i.e. Kay Barns, pushing for housing downtown.
- None
- No specific programs
- Used some incentives for multi-family housing; however taxing jurisdictions frown on incentives for housing and threaten opposition.

- Workforce-type housing is the standard in our community and the high cost of infill development has prevented a transition away from that.
- None
- No programs or policies
- Na
- Residential street reconstruction.
- I do not know of any specifically.
- low income housing tax credits...but there really needs to be more incentive. North Kansas City, Gladstone, Claycomo...all need workforce housing, especially with Ford and the warehouses along Front Street, but apartment communities and property management firms don't have enough incentive to participate.
- City making changes to existing building code to enable redevelopment of homes in existing neighborhoods
- Housing authority project-based housing, interconnected community leadership, non-profit organizations taking the lead in advocating for affordable housing.
- LIHTC
- Construction of Multi Family apartments
- Unknown
- small size and location on busy boundary street (thorough fare) is only reason any housing remains available for workforce population
- There are no policies in place. One big barrier to is zoning restrictions.
- NONE!
- Chapter 353, USDA, NPA, LCRA
- Public housing/Section 8 seems to be the only one
- N/A

Q8. WHAT IDEAS DO YOU HAVE TO CREATE MORE WORKFORCE HOUSING IN GREATER KANSAS CITY?

- Education
- Greater communication about the need.
- Just do it
- Public education about the need. People need to see the face of those with insufficient funds to find decent housing.
- More resources, education and collaboration
- X
- Create policy to ensure that a percentage of developments must be dedicated to workforce housing.
- Greater awareness of need and how workforce housing can be viewed as beneficial to communities.
- Incentive zoning, but not the type where money is set aside for workforce housing to be built elsewhere. This creates ghettos. Workforce housing, like all types of housing, needs to be integrated into a community that has mixed use mixed income development.
- N/A
- Find another word for "affordable." The stigma attached to the word brings immediate discomfort to most of the stakeholders and the general public.

- Increased state funding; Requirements for affordable housing; Zoning changes; Coordination and alignment of incentives for more density, sustainable, and affordable housing.
- Relax zoning to allow multi-family and accessory dwelling units, focus efforts for housing east of Troost where land is plentiful and infrastructure is already in place. Stop allowing expansion at the edge of the city. We can't afford to continue to expand.
- N/A
- Foster support local developers and supporting practitioners (tradespeople) - politicians/media thirst for large ""catalytic"" projects that do not grow our economy from the inside - out and our systems do not promote small-scale investments needed to make use of neighborhoods with existing infrastructure, which creates an incentive for sprawl and block-sized infill/big-box mixed-use projects.
 1. Stop expanding our infrastructure for greenfield
 2. Support the trades and entrepreneurship
 3. Target public incentives towards smaller projects and local investments
 4. Revisit our taxing mechanisms - our residents are not paying for the actual cost of sprawl
 5. Revisit local regulations to right-size parking standards, allowed housing types (lot sqft per acre hinders many housing types in KC), procedural steps, relationship to plans/broad policy goals/visionary direction, staff discretion, flexibility where appropriate or for nonconforming situations (pre-1950s places), etc. "
- na
- Continue to push developments to include a small portion of affordable units within their program. Offer a more attractive tax abatement incentive for those with more than 50% affordable units.
- small or tiny homes, apartments that do not turn into slums with affordable rents, possibly requiring a reinvestment (sweat equity) by the tenant.
- ?
- More people going to work and off assistance
- Require all new projects to have workforce housing percentage built in before providing contract agreements and tax incentives.
- Back in the 1800's, Guinness built homes, schools, and hospitals next to the brewery. They realized that what was good for the families of workers was good for profit margins. They were the first company to do so according to the brewery tour. More partnerships are needed with development, workforce training in league with schools and community colleges. In turn those who would be hired could get subsidized housing from the employers/developers."
- Instead of putting water features at the center of an apartment development, put plots for urban gardens and make it a requirement that people who live there contribute to the maintenance in return for free or reduced cost access to the products of the garden.
- Sharing ideas within the greater Kansas City
- Mixed income housing developments so impact isn't so concentrated in one area or community
- not sure
- none
- revitalizing older neighborhoods
- Reduce influence of existing residents; remove or weaken height maximums and parking minimums; build more (of all types) of housing; incorporate housing units into new commercial construction (mixed use); intentionally create mixed-income neighborhoods; eliminate or shrink minimum lot sizes, especially for new construction in southern Johnson County; greatly reduce

area zoned exclusively for single family use; invest in metro-wide public transportation system that serves neighborhoods and business areas; (somehow) raise real wages for bottom 2 income quintiles.

- Provide for higher densities; Create builder-friendly construction sales tax free zones; Tiered property tax abatement; Expedited development process; Smaller dwelling "footprint"; Reduce exterior wall construction through multi-unit efficiencies; Reduce parking requirements; Increase maximum land coverage restrictions; Incentivise re-investment in existing housing stock; through below-market financing
- Incentives to developers/contractors, as currently there is much more profit in higher end housing.
- Incentives for developing mixed income/ mixed use housing projects. Land and infrastructure discounts for the same.
- Expand use of accessory dwelling units
- Identify and remove barriers to creating affordable housing in communities not presently building it. Sometimes this starts with the banks, lenders, or others financing housing projects that do not want to do these types of projects.
- Developer Incentives
- mortgage revenue bonds, addressing zoning and building ordinances that limit and make creating an attainable housing response difficult, addressing state statute impacting mixed cost zoning, integrated variable housing options throughout, addressing transportation barriers that add to household costs, addressing wage pre-emption laws impacting the other side of the housing affordability issue
- you need safe, affordable shopping areas in conjunction with affordable housing.
- Break stigmas/stereotypes. Bring in real, true stories of actual hard-working individuals and families who are just looking for housing that doesn't limit their ability to live. Put faces on this issue as it's going to become one of the most important factors for the KC region moving forward.
- Workforce housing has be developed in conjunction with supporting commercial in the immediate area that is walkable. Micro-grocery, Urgent Care, restaurant, retail.
- We need to develop partnerships to make it happen. Our community has very little workforce housing, and what we do have is low income housing. The development costs are very high and our community is relatively small. As a result, it's difficult to find a developer willing to take on a small-scale workforce housing development that isn't "low income."
- Some zoning changes could be made
- Utilize programs to improve existing housing stock throughout the region, with an emphasis on marketing to workforce needs
- need to educate general population to the fact that workforce housing does not mean housing assistance programs.
- Inclusionary zone which provides housing that is similar in grade and context to each new development.
- Partnerships between property owners and services providers that are symbiotic.
- Small affordable cottages on every empty lot
- Most effective in my view would be to establish accommodations in zoning ordinances for established neighborhoods that would allow for secondary dwelling facilities on the same property (such as above-garage apartments or annexes to the primary dwelling), that would provide affordable housing options for workforce and even seniors (think: mother-in-law apartment) as well as generating an offsetting income for individual property owners. Hurdles

are primarily vehicular management and stormwater runoff controls, and to some extent water, sanitary, and gas utilities.

- Convert the closed school buildings into apartments.
- Public Private Funding Options
- Supporting small developers to bring back the "Missing Middle."
- Need better public transportation to areas where affordable housing exists today.
- We have to have cities/counties buy in and get community leaders behind this initiative.
- Focus on outlying areas that have excellent schools in place.
- Look at the lots in KCK that are available from years of disinvestment and reinvest in our community, don't go out further west, south, east or north! We are close to so many jobs and the downtown.
- New technologies like 3D printed construction.
- Reinstating the State Tax Credit Program.
- Created targeted incentives for developers to include affordable housing, as part of TIF funding.
- Stop calling it workforce housing. look at AMI for cities and or areas, then look at the job incomes for those areas and cross reference with the cost of housing. Then identify the areas of housing costs which are not being met. Put together a housing strategy to fill that housing gap and what types of product get a close to the construction cost. Use gap funding per above or develop a strategy of funds to fill that gap. If you look at density, you can address AMI's of 55% and up in a market rate product, this could be used as a condition of TIF.
- Allow for missing middle (duplex, triplex, fourplex) development in existing neighborhoods, eliminate parking requirements for all uses, allow developers to build walkable developments.
- Gov't subsidies
- drop in shelter
- The problem is not workforce housing as ULI defines it. The problem is affordable housing for families making 30-35% AMI.
- I think access to public transportation is a huge component of creating successful workforce housing in our region. One can't happen without the other.
- If providing tax incentives for multifamily development, need to have a portion of the development allocated to workforce housing.
- A first, simple step is to amend our codes and ordinances to allow accessory dwelling units.
- Comp plans, work community surveys to build right type of housing.
- Concentrate on improving condition of existing housing stock.
- A land and housing trust.
- Education for the current residents of the community, education on benefits and incentives for property managers, additional incentives if there are any
- Keeping housing affordable
- Partner development for special populations: homeless youth, domestic violence survivors, grandparents caring for children, single family parents - combine housing developers with non-profits.
- create housing partnerships with employers
- adjustments to zoning regulations and infrastructure requirements
- Develop more units that support existing senior population, thus freeing more workforce-affordable options. Look at potential to adapt/reuse some existing buildings, such as un-used school buildings, for multi-family/congregate housing for seniors.

- downpayment assistance for homeownership; project based financing for rental projects; writedown of gap between cost and appraised value in some neighborhoods for both rental and homeownership
- To create affordable housing it can only be achieved by a limited number of ways. Lower land costs, lower construction cost for site and building, density or smaller units. Land costs are not going down, construction costs are not going down. Leaves density and unit size.
- A universal housing voucher that address the housing needs of low income residents. Rent control policies and tenant education programs
- Education of appropriate rehab has been the most important consideration; teaching the value of owning vs renting; attractiveness of community to developers that will build a lower priced home
- N/A

APPENDIX 3. EXPANDED THAI METHODOLOGY

To measure affordability in the Kansas City first suburbs communities, TIP Strategies used a modified version of the Texas Housing Affordability Index (THAI).ⁱ THAI is a ratio of median income to the required income to qualify for a mortgage of a median-priced home.

$$THAI = \frac{\text{Median Income}}{\left(\frac{\text{Monthly Mortgage Payment} \times 12}{\text{Qualifying Ratio}} \right)}$$

TIP assumed the maximum qualifying ratio for a mortgage to be 1:4 (debt to income). The index gives positive values where—

1. A value between 0 and 1 indicates that median income is less than the required income to qualify (not affordable).
2. A value of 1 indicates median income is exactly the required amount to qualify (exactly affordable).
3. A value greater than 1 indicates median income is more than sufficient to qualify for a mortgage of a median-priced home (very affordable).

The components of THAI are discussed below.

MEDIAN INCOME

In this analysis, TIP used the *median household income of census tracts* in the Kansas City area using 2017 5-year and 2011 5-year American Community Survey (ACS) data to measure median income. Census tracts are small geographies that allow an understanding of the area median income at a detailed level, but small geographies also tend to have larger margins of error in their ACS estimates. The US Census Bureau reports estimates with 90 percent confidence intervals as the margins of error. To avoid erroneous estimates with high margins of error, TIP only used census tracts with median household income estimates that are less than 80 percent of their margin of error. For example, a census tract with a median household income estimate of \$100,000 and a margin of error of +/- \$80,000 would be excluded from the analysis.

It is also important to understand what the ACS means when it refers to a “household.”

A household includes all the people who occupy a housing unit. A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live separately from any other people in the building and which have direct access from the outside of the building or through a common hall. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated people who share living arrangements (American Community Survey and Puerto Rico Community Survey 2017 Subject Definitions).

ⁱ See <https://www.recenter.tamu.edu/data/housing-affordability> for more information about THAI.

Household income includes both the income of families, which might have more than one person creating income, and the income of single individuals, both of which might be interested in purchasing a home.

MONTHLY MORTGAGE PAYMENT

Parcel Valuations and Adjustments. To get an accurate picture of single-family home prices in the Kansas City area, TIP used parcel appraisal data for single-family residential parcels provided by the Mid-America Regional Council (MARC) to find a composite value. The composite value of a residential parcel was created from one of three sources: (1) county appraisal values from MARC; (2) if appraisal values were not available, then tax assessment values from MARC were used; (3) if both appraisal and assessment values were not available, then the median owner-occupied home value of the census tract from the ACS estimates was used. The distribution of sources for the composite value are presented in Table 1. For the 2011 analysis, TIP used 2011 parcel valuations and 2011 5-year ACS estimates, and for the 2016 analysis, TIP used 2016 parcel valuations and 2017 5-year ACS estimates.ⁱⁱ As with median household income, tracts are excluded from the analysis if the ACS margin of error for the median value of owner-occupied units exceeds 80 percent of the estimated value.

TABLE 1. SOURCE OF PARCEL VALUATIONS FOR SINGLE-FAMILY RESIDENTIAL PARCELS

Composite Value Source	2011 Analysis		2016 Analysis	
	Parcels	Percentage	Parcels	Percentage
Appraised Value (MARC)	44,424	15.01%	328,928	98.17%
Assessed Value (MARC)	---	---	3,164	0.94%
Market Value (MARC)	127,403	43.04%	---	---
Total Value (MARC) ⁱⁱⁱ	123,796	41.83%	---	---
Estimated Value (ACS)	377	0.12%	2,969	0.89%
Total	296,000	100.00%	335,061	100.00%

Parcel-level appraisal data is useful, as it gives individual property valuations rather than an aggregate measure; however, appraisal values tend to be below the market values that homeowners pay. While transactional data of home purchases would give the most accurate home values, both Kansas and Missouri are nondisclosure states where sale prices of homes are not legally required to be publicly disclosed.^{iv} To correct for the downward bias of appraisal values, TIP took each distribution of single-family residential parcel valuations in a given census tract and adjusted the values so that the median of the adjusted parcel valuations was equal to the median value of owner-occupied units from the 5-year ACS estimate. While housing value estimates from ACS survey data are imperfect,^v

ⁱ The 2017 5-year ACS is an aggregated 5 percent nationally representative sample averaging data collected in the 2013–2017 1 percent ACS samples using 2017-adjusted dollars, and the 2011 5-year ACS is an aggregated 5 percent nationally representative sample averaging data collected in the 2007–2011 1 percent ACS samples using 2011-adjusted dollars.

ⁱⁱ Unclear if these are total appraised values or total assessed values.

ⁱⁱⁱ Candace Taylor. “The States Where Home Prices Are Secret.” *The Wall Street Journal*. 19 June 2019. <https://on.wsj.com/2NvzrF4>.

^{iv} For a detailed review of ACS housing estimates, see Emily Molfino et al. 2017. “Can Administrative Housing Data Replace Survey Data?” *Cityscape: A Journal of Policy Development and Research*. Vol. 19. No. 1. <http://hdl.handle.net/10919/79675>.

this adjustment gives a more accurate picture of the home prices facing buyers than the unadjusted composite values. The adjustment factor is the ratio of the ACS median value for owner-occupied units to the preadjustment median parcel composite value by census tract, t .

$$\text{Adjustment}_t = \frac{\text{Median Value of Owner Occupied Units}_t}{\text{Median Composite Value}_t}$$

All composite values in census tract t are multiplied by the adjustment factor to create the adjusted composite value.

$$\text{Adjusted Composite Value} = \text{Composite Value} \times \text{Adjustment}_t$$

Controlling for Outliers. After adjusting the parcel values, there are still many parcels with extremely low and extremely high values. These outliers might arise because the adjustment is insufficient to correct the downward bias of all parcels or because land use codes identifying if the parcel is slated for single-family residential use are erroneous or missing. To determine if a value is an outlier, TIP measured the adjusted composite value's distance to the median of adjusted composite values for all parcels in the year of analysis. It is standard statistical practice to identify outliers by excluding observations more than 32 standard deviations from the mean (about 5 percent of the sample) or 33 standard deviations from the mean (about 0.3 percent of the sample) when the underlying distribution is approximately normal. However, the distribution of adjusted composite values is heavily right-skewed and asymmetrical, suggesting the need to use alternative measures of center (median instead of mean) and spread (median absolute deviation instead of standard deviation). Median absolute deviation (MAD) is the median of distances from each value to the median multiplied by a constant, C , which in this case is 1.

$$\text{MAD} = \text{median}(|\text{adjusted composite value}_i - \text{median}(\text{adjusted composite values})|) \times C$$

This measure is preferred over standard deviation in cases where the distribution is non-normal. Because this distribution is also asymmetrical, the values below the median vary much less than the values above the median. The “double MAD” method allows TIP to compute two different MADs: one for the left side of the distribution (MAD_L) and one for the right side of the distribution (MAD_R).^{vi} Using these two measures, TIP selected a lower outlier bound 5 times the MAD_L below the median and an upper outlier bound 15 times the MAD_R above the median. Table 2 summarizes the outliers and Figure 19 (2011) and Figure 20 (2016) illustrate the distribution of the two analyses.

^{vi} For more information on the selection and calculation of the MAD and the “double MAD” method, see:

1. Christophe Leys et al. 2013. “Detecting Outliers: Do Not Use Standard Deviation around the Mean, Use Absolute Deviation around the Median.” *Journal of Experimental Social Psychology*. Vol. 49. No. 4. 764–766. <http://dx.doi.org/10.1016/j.jesp.2013.03.013>.
2. Peter Rosenmai. 2013. “Using the Median Absolute Deviation to Find Outliers.” Eureka Statistics. <https://bit.ly/2yYLYaa>.

TABLE 2. ADJUSTED COMPOSITE VALUE GENERAL OUTLIERS

	2011 Analysis	2016 Analysis
Median	\$149,446	\$150,426
MAD _L	\$22,076	\$24,882
Lower Bound	\$39,066	\$26,013
Number of Parcels Below	5,340	8,179
Percentage	1.80%	2.44%
MAD _R	\$35,371	\$45,171
Upper Bound	\$680,018	\$827,996
Number of Parcels Above	2,295	2,071
Percentage	0.78%	0.62%
Total General Outlier Parcels	7,635	10,250
Total General Outlier Percentage	2.58%	3.06%

FIGURE 19. ADJUSTED COMPOSITE VALUE DISTRIBUTION, 2011

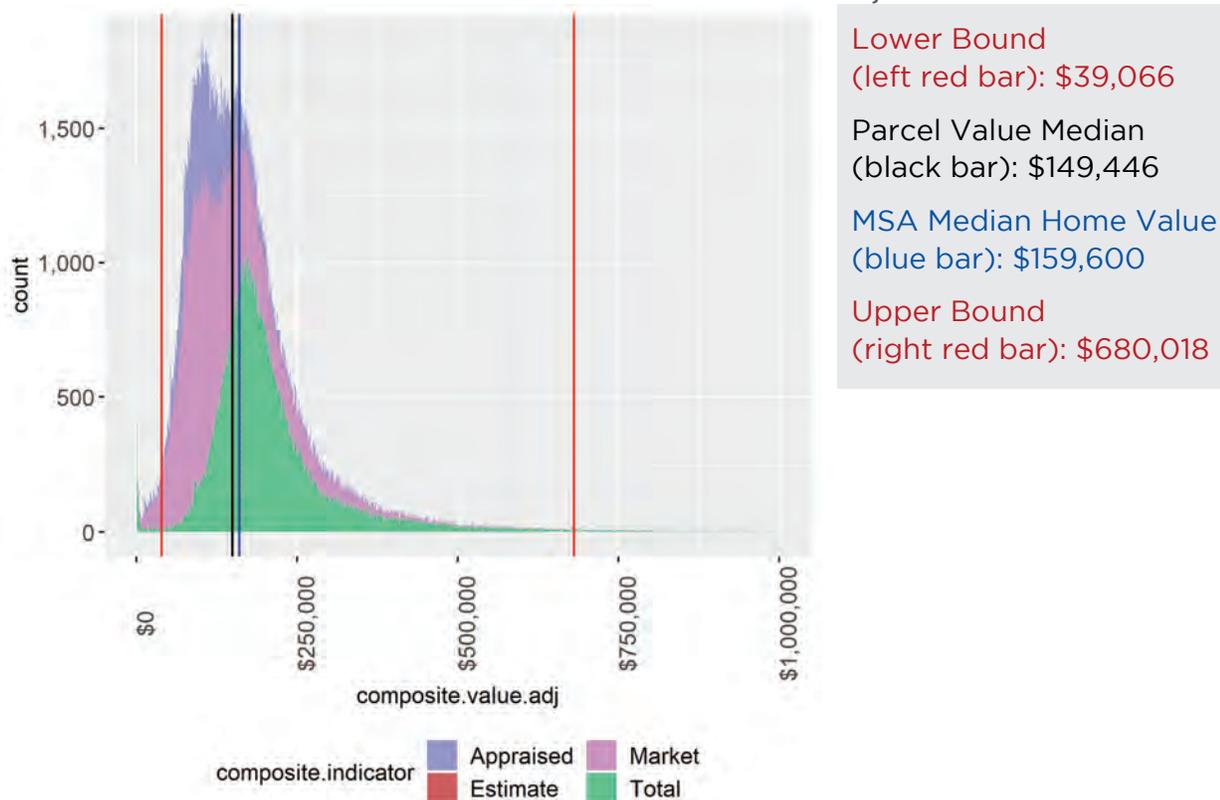
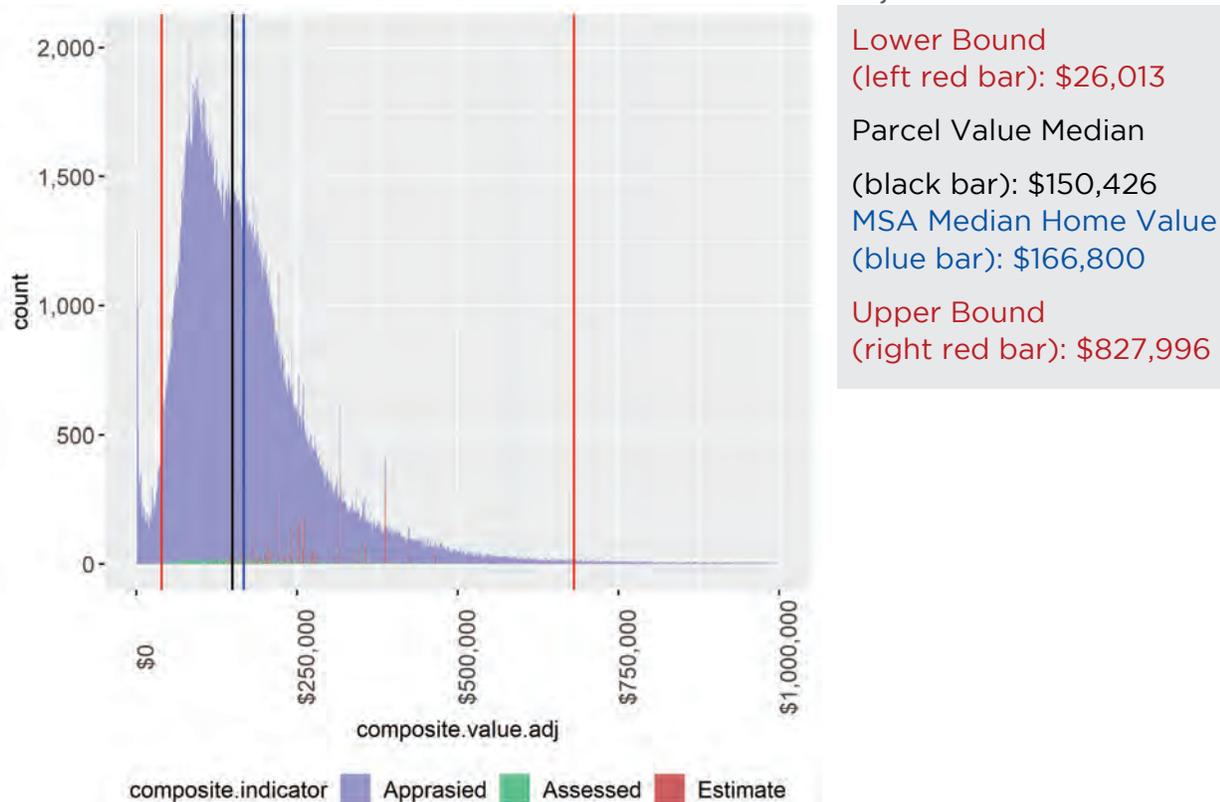


FIGURE 20. ADJUSTED COMPOSITE VALUE DISTRIBUTION, 2016



When analyzing a large area with a diverse set of communities with highly varied resources, it is important to be sensitive to local differences. For instance, while some parcels might appear to be outliers when looking at them in the context of the entire distribution, they might not be outliers within their own local community. To ensure that TIP did not exclude parcels that are reasonable within the context of their own geographic communities, a second outlier check was employed for census tracts with at least 30 parcels where more than 5 percent of the parcels were considered outliers. In these tracts, TIP calculated the local median, MAD_L , and MAD_R within the tract and considered a parcel an outlier if it was more than five times the local MAD_L distance below the local median or, because it is a smaller geography with less variation, if it was more than six times the local MAD_R distance above the local median. However, if the local outlier criteria resulted in more exclusions than the general outlier criteria, the general outlier criteria was used. This resulted in fewer outliers for the 2011 and 2016 analyses. Table 3 presents the final outlier percentages for the 2011 and 2016 analyses.

TABLE 3. ADJUSTED COMPOSITE VALUE FINAL OUTLIERS

	2011 Analysis	2016 Analysis
Total Number of Outlier Parcels	6,679	9,281
Total Outlier Percentage	2.26%	2.77%

Calculating Monthly Mortgage Payments. After adjusting valuations and excluding outliers, TIP calculated the monthly mortgage payments for all single-family residential parcels in the Kansas City area. To calculate the monthly payments some assumptions are necessary.

1. Down payment on a home is 20 percent of the value ($D = 0.2$)
2. Mortgage term is 30 years with 12 monthly payments per year ($T = 30$)
3. Fixed annual percentage rate (APR) is 5 percent ($APR = 0.05$)

TIP used the periodic payment equation to calculate monthly payments.

$$\text{Monthly Payment} = \frac{\left(\text{Adjusted Composite Value} \times (1 - D) \times \frac{APR}{12} \right)}{\left(1 - \left(1 + \frac{APR}{12} \right)^{-1 \times 12 \times T} \right)}$$

For the purposes of the mapping analysis, TIP used the assumptions enumerated here. However, TIP acknowledges that analysts might want to modify these assumptions to explore questions of affordability for a variety of mortgages. TIP provides two mediums to explore further assumptions.

1. An Excel tool that recalculates the THAI based on user-input assumptions, including the ability to adjust median income
2. The underlying R code used to analyze the data, which can be modified to produce the THAI under different assumptions or to include other geographies

CALCULATING AND MAPPING THAI

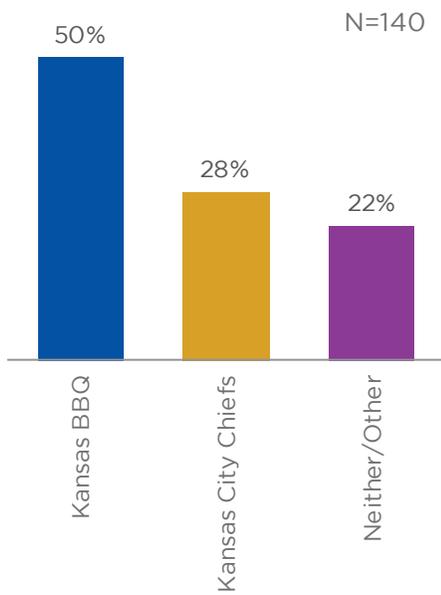
After adjusting and calculating all the components of THAI (median income, monthly payment, and qualifying ratio), TIP computed an index score for every single-family residential parcel in the Kansas City focus communities. The parcel's index scores were imported into ArcMap and mapped using GIS software. Recall that index scores greater

than 1 indicate sufficient affordability for the median income. For practical reasons in visualizing the index scores, all index values equal or greater than 2 are set equal to 2, because all of these parcels would be considered affordable for the median household. TIP also produced several versions of the index for 2011 and 2016. Set 1 uses the median household income at the tract level and was calculated for the median, 80 percent of median, 60 percent of median, and 30 percent of median—only the median and 60 percent of median are mapped in this report (see Appendix 5. Focus Community THAI Maps.) Set 2 uses the median individual earnings at the same levels and is not mapped in this report, but data are available for MARC to use in future analysis (a feature of the Excel tool is the ability to adjust what type of income is being used in the calculation).

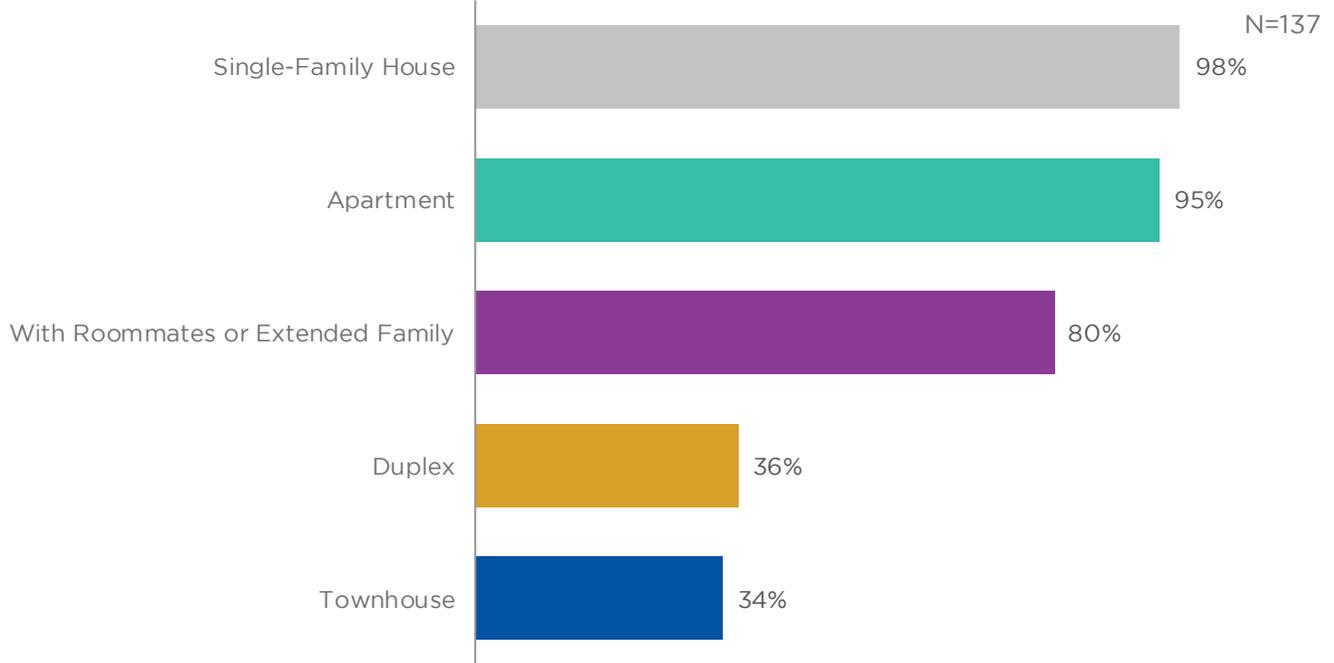
APPENDIX 4. SUMMIT MENTIMETER RESULTS

Q1. IF YOU HAD TO PICK A FAVORITE, WOULD IT BE...

Q3. IN THREE WORDS OR LESS, WHAT DO YOU HOPE TO WALK AWAY WITH AFTER TODAY'S EVENT?



Q2. HAVE YOU EVER LIVED IN A...



Notes: On Q2, respondents were able to choose multiple options. Percentages reflect percentage of total respondents who chose the response as one of their options. Answers for Q3 were corrected for spelling and simplified for readability.

The following responses are presented as originally provided by the respondent.

Q4. WHAT IS THE MOST IMPORTANT THING YOU PLAN TO TAKE AWAY FROM THIS SUMMIT? (N=93)

- Educate the community on housing needs.
- Support your city's professional staff!
- There is a unique opportunity for action—let's take it!
- Promote education on housing
- Being a cheerleader for workforce housing
- The need for a housing awareness campaign and the need for a regional approach.
- That we have more work to do!
- Streamline and eliminate government zoning regulations to encourage diverse housing types in communities
- Be willing to educate residents and community leaders on need to increase workforce housing in my community
- Desire to continue the conversation and to define with our community what are needs and goals related to workforce housing need to be as we move forward.
- How there is already passion and interest in this problem.
- Affordable housing does not necessarily mean low income housing and affects more people than I initially realized.
- Collaboration, practical strategies
- Support your staff
- Cooperation
- It's complicated.
- Collaborate and execute
- The solutions may be local, but regional collaboration will help us improve our strategies and potentially pool resources.
- Workforce Housing issues can be addressed in conjunction with economic development.
- There is a need for affordable housing
- The benefits of collaboration
- Land infill development plans to move projects forward faster for entry level housing
- Contacts
- Information and potential action items
- Engagement with the affected community members.
- Housing is community infrastructure
- All of the education I learned today
- Affordable housing is important to all communities
- Reinforced conversations
- Keep the focus on the people you're intending to help
- Creative ideas to solve housing needs.
- Connections to colleagues
- Collaborate with others in the region and know the data and stories that lead to a meaningful impact

- Affordable housing needs range across all income levels and we all need to work together to solve this problem.
- Appreciation of cooperative regional spirit.
- We - as city staff - need to be/find champions for affordable housing in our community.
- Housing study needs assessment. Housing task force. Must do it
- Ideas improved accessibility to affordable housing options.
- Knowledge of implementation
- Information for tenants to reach out to the KC tenants organization if they are having landlord issues
- Defining affordable housing for the city
- To create meaningful conversation around affordable housing. Educate community about affordable housing.
- Workforce housing is a critical need that drives economic growth
- We have work to do, conversations are important.
- Regional collaboration
- The importance of changing the stigma of what affordable housing means and how it is defined.
- Less study, more action.
- There is a lot of work to be done
- Hearing the obstacles makes it easier to identify where affordable needs support.
- Multi jurisdiction cooperation, effecting change
- ideas about actions, good resources and local contacts
- The faith community must engage in the conversation around affordable housing to address nimby
- Better understanding
- Information
- Working with other Council to see that affordable housing is important and needs to be addressed in our planning process for the long term health of our City.
- Be more proactive and ask residents the difficult questions.
- How to require and implement provision of affordable and workforce housing.
- Knowing that's there's regional energy around this and we're all in it together. Connections.
- Notions for results
- The vocal opposition that faces efforts for affordable housing in our communities is often the vocal minority, and shouldn't discourage such efforts
- Workforce housing is best addressed on a regional basis. We all need to work together...a rising tide lifts all boats.
- Framing the issue in terms of economic development and jobs
- Focused information to share/educate our council and citizens about workforce housing.
- Discussion has formalized our needs and direction needed
- Ideas and connections to develop sustainable housing programs in the community
- Affordable housing has to be a priority for a sustainable, diverse and attractive region/community
- That we need to have a conversation from beginning at the council level about how we want this to be a priority for us moving forward. Staff and council need to be aligned first
- Know the community
- Ideas about approach to really consider, discuss, and DO something about housing costs.

- Do not hold back; ACT! Several of today's participants will play key roles in moving forward with my organization's plans to produce Affordable Housing.
- Collaboration is valuable. All places have an issue on some level. There is no one solution, its multifaceted.
- Broader knowledge of affordable housing needs
- Involve real estate community in these discussions and leverage them to convince elected officials
- Coyotes must focus on meeting the housing needs of their residents.
- Knowledge on the ways that our communities can work together to fix our current housing crisis, and pass along to our connections and partners.
- There needs to be progress in every facet of fixing the affordable housing issue and solutions are not one size fits all
- MARC needs to gear up to coordinate this effort
- Regional interest in pursuing additional information on affordable housing options!
- More tools for promoting affordable housing
- The most important thing I plan to take away from today's sessions is to harness our regional strength and use that to change policy and provide ATTAINABLE housing for our workforce. We must communicate with elected officials.
- Right sizing housing development with economic development to realize healthy mix development
- Community education is key to making policy changes. Legislators will be motivated to act. Buy in is needed for all parties.
- Great conversations from the table discussion. Ideas to put into my tax credit application for workforce housing.
- 30% of the people are always afraid and angry
- Depth of interest suggests we need to sustain regional organizing and develop regional tools
- Try to find more housing resources
- There is a growing interest among elected officials to make meaningful progress to address workforce housing
- A clearer picture of our housing priorities, need to develop a small lot housing strategy, identification of multi jurisdiction partners.
- Collaboration and communication with all stakeholders and giving homeless families a chance to speak.
- Push state on reinstating LIHTC. Regional cooperation
- Information, ideas, new perspectives, better understanding of issues. Potential examples of solutions in other regions. Better understanding of challenges.
- Find out demographics & needs then educate.
- Inclusion representation creativity

Q5. IN THE NEXT MONTH, WHAT ACTION(S) CAN YOU TAKE TO INCREASE WORKFORCE HOUSING? (N=93)

- None
- Education
- Meet with city council members
- Participate in discussions
- Our community doesn't need to increase but clean it up - codes enforcement.

- Reach out to landlords to develop relationships and convince them to take HCVs and be open to affordable rates.
- Help with the stigma of workforce housing.
- Write my state senator about improving housing policies in Kansas
- Support development in city that may be opposed by neighbors as a result of NIMBY sentiments
- Plan a work session with City Council members on the topic
- Get this on state lobbying agenda
- Joint meetings and education
- Educate
- Collaborate with community members
- Work with clients to share toolkit
- Housing study rfp
- Awareness
- Work on housing study
- Learn something new.
- Bring the discussion back to Council
- Seek investors
- Monitor needs
- Educate other staff that housing is needed and stress the importance to City Council.
- Educate county on city's RHID proposal
- Stakeholder meetings with our council for education
- Partnering and creating connections with officials to establish concrete plans
- Generate more awareness of the needs for affordable housing
- Take information back to coworkers and supervisors
- Setting up a think tank
- Promote collaboratives in the region taking action
- Provide a forum for discussion on how our community can work together
- Share the need
- Secure a consulting firm to assist us in developing a Strategic Plan.
- Educating new elected officials on our city's housing plan.
- Continue regional collaboration
- define the problem in my community, review data
- Appeal to local elected officials to consider the importance of this issue for our community.
- OP will be hosting a workshop on incremental development
- Discuss with developers.
- Incorporate housing considerations in strategic planning effort that is underway.
- Looking into purchase price of a church with 3.5 acres for possible location for affordable housing.
- Report to my city council the essential elements of this summit.
- Develop a communication strategy and plan to better talk about the benefits and need for workforce housing in our community with residents and community stakeholders.
- Advocate for a regional coalition to lead efforts and secure funding.
- Discussions with stakeholders and educate about practical strategies

- Being an advocate in my field for affordable housing and encouraging others to learn more about our community's challenges.
- Conduct an audit of where our community stands with life cycle housing; begin the conversation at the council level about how this is a priority in our community
- Invite consensus with fellow councilmembers
- Continue the conversation that was begun today and include builders and developers in the conversation.
- Support our city's professional staff!
- Meet with community groups and stakeholders.
- Connect with city council, MARC, and regional resources to begin a discussion around realistic solutions for affordable housing
- Participate in discussion
- Work on a definition of workforce and affordable housing for my area
- I can have housing as a topic in discussion forums my organization hosts.
- Start conversations
- Inject housing topic into existing efforts, discussions and initiatives.
- Finalize our City's Master Housing Study that contains a five year action plan including a workforce housing component
- Talk to other Councilmembers, citizens, and staff NOW!!!
- Pursue opportunity for county wide housing inventory.
- Talk to City Council members and ask for support. Ask developers to produce housing projects with lower rent or purchase costs.
- Reframing the perceptions of what workforce housing is (and who benefits from it), and educating residents on why it is important
- Raise awareness around the issue by engaging in cross sector dialogue.
- Promote the successes that has already taken place
- Stay at the table to advocate for Families and clients.
- Begin to identify local housing issues that are of highest priority.
- Taking an initiative when producing plans and work towards better housing regulations and better legislation to get the correct housing that needs to be built, rather than the homes that the majority cannot afford.
- Collaborative work with nearby communities.
- Produce possible priorities for regional action
- Put an emphasis on housing and housing policy into our upcoming projects and current comprehensive plan so that we can begin to have regulatory backing for new development and decision-making for our elected officials.
- Maintain involvement in this conversation and encourage more cities and counties in the region to be involved
- solicit ideas from businesses on what they can do/would want to address lack of affordable housing
- Reach out to existing and new partners to get the conversation moving forward. Connect those who could help others.
- Think creatively about the issue
- Discuss expanding extractor grant program to interior health and safety repairs
- Incentivise development and redevelopment activities.

- Consider modification of city ordinances to allow for potential roommate situations.
- Talk about it with the public and business professionals I meet.
- "Prepare information to make it easy to purchase city property to
- Build or infill, rehab"
- Phase 2 housing for Raymore MO tax application to include employers in process.
- Examine opportunities for integrated the conversation into my professional work.
- Connect with decision makers to voice the needs of current and long term needs for affordable housing.
- Community Engagement / looking into funding opportunities. Letting staff know this is an important opportunity for our city.
- Ask for copy of the 1st Tier Suburbs Pla Book.
- Review notes convene FSC workgroup to identify how to support local communities and respond to regional ideas
- Identify and remove regulatory barriers.
- Provide information to the community about workforce housing
- 1) Council retreat to discuss options; 2) Canvas private sector to discern their interest in participating; 3) send a questionnaire to constituents asking them to prioritize housing needs!!
- Regulations
- Code changes, collaboration, hoee
- Work on our neighbors helping neighbors program and help people make needed improvements
- Get new leadership up to speed and implement policies
- Do rfg for developers who can build with scale

Q6. WHAT GOAL OR ACTION ARE YOU MOST EXCITED ABOUT? (N=92)

- Workforce housing
- Getting a project approved and underway!!!!
- Implementing the regional toolkit with my clients
- Regional collaboration
- Making a difference in my City!
- Collaborations with other metro municipalities.
- Updating our zoning and development regulations
- Public transit connecting our housing and jobs
- Collaboration.
- Inclusionary zoning
- Workforce housing.
- Citizen satisfaction survey
- To hopefully achieve a good mix of housing types in our city
- Regional collaboration
- Grassroots power to effect change
- Housing study and task force
- Home maintenance programs
- Establishing a regional housing trust fund
- Regional tools like housing trust

- More data!
- The recognition of the need for change
- Social services impact fee for businesses that do not pay living wage.
- Evaluating and increasing grant programs for aging housing stock
- Land trusts or community land banks
- Working with the community
- Cross sector collaboration
- Expanding existing programs in our community for housing stabilization or preservation.
- Affordable housing and economic development should go hand in hand
- Taking action
- City owned housing became affordable housing.
- Working more regionally
- That affordable housing has lots of faces and its probably not the one that most people think
- Infill options for entry level housing
- Attending a KC Tenants meeting.
- Working on a strategy to guide my efforts.
- More diversity in housing stock and ways to get there
- Diversifying housing choices to meet different lifestyles and stages of life in my community
- Making connections between different sectors and regions to develop action steps together.
- Working with all cities within the region to advance the cause of workforce housing.
- Beginning the process
- Developing regional strategies
- Developing affordable housing
- Understanding realities of the broader issue
- Getting more data together to educate the community.
- Developing a housing policy/strategy for the community.
- Removing stigma associated with workforce housing
- Community survey to discover wants, needs, and satisfaction.
- Changing the perception of affordable housing in our community. Education.
- Strategy for marketing opportunities with opportunity zone
- I am excited to eventually be able to help residents who commute a while to Edgerton for work find affordable housing in Edgerton.
- Exploring city purchase of property for apartments
- Redefining what the “American Dream” is for our residents - it’s time to have that conversation and I bet it influences more than just our approach to housing
- Identify specific actions that communities can take including common language about workforce housing as economic development
- Diverse communities
- Getting the region talking ng about affordable housing and defining what it means.
- Making sure that families have access to housing that is accessible, affordable and quality
- Community survey
- Promoting a shared message of housing in our region

- Creating sustainable housing within our region to allow people of all means to maintain residency in our communities.
- Trying to raise the awareness of the need for housing choices throughout the area.
- Using land bank properties to diversify property stock to address lifelong housing opportunities
- Meeting with like minds to take action steps to support affordable housing.
- Surveying our city's housing stock.
- Working on improving/maintaining existing housing stock in my community to keep it affordable.
- Obtaining info on the actual need for change in current conditions
- Allowance of accessory dwelling units, adding an additional single family zoning class for smaller lots and more density
- The goal of creating the right to choose and stay within a community and what type of housing you want to have.
- A town hall!
- Creating a KC Metro Housing Coalition to gather and combine every communities funding possibilities
- Working with staff, elected officials and residents to redefine housing goals and priorities for our community
- Actually producing units of Affordable Housing in urban neighborhoods on both sides of the state line.
- Preserving the existing housing stock. Many communities do not need new shiny housing, we need to invest in the homes we already have with families that are already there.
- Public-private solutions.
- Growing nonprofit development orgs (eg Habitat). Galvanize Midwest giving spirit
- Seeing this group work collaboratively to create a national model for affordable housing.
- Multi - jurisdictional cooperation in affordable housing efforts
- Knowledge sharing
- Moving from vision to action in addressing housing options - especially including public/private partnership!!
- KC Tentants giving voice to lack of housing and landlord issues with rentals across KC metro area.
- Establishing a regional community dialogue around affordable housing solutions.
- Encourage varied housing types, including duplex and townhome, with prototype plans.
- New affordable housing in varied geographic areas of the city
- Leveraging the process of creation of affordable housing to provide workforce opportunities and community economic mobility.
- Meeting and getting to know folks that will actually live in Workforce Housing.
- Coop. resource list, provided by area metro cities of their developers and their rehabbers with the kind of work they do best
- Expanding grant programs
- Goal of funding trust fund
- The range of ideas and willingness to make Change
- Replace losted Continuum of Care facility, in-fill opportunities
- Developing a deeper partnership with sister city on development of workforce housing.
- I'm only cautiously optimistic about how to obtain consensus with the governing body
- Getting regional feedback and housing summit action plan

APPENDIX 5. FOCUS COMMUNITY THAI MAPS

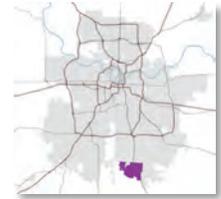
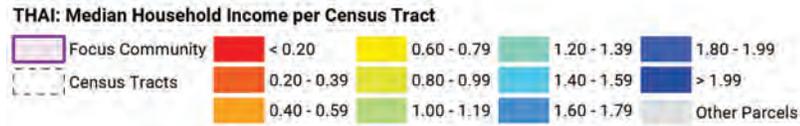
The maps in this appendix illustrate where housing is affordable for households earning 100% of the median household income (MHI) and 60% of the MHI in 2011 and 2016 for participating MARC communities. Each map shows the Texas Housing Affordability Index (THAI) value on a parcel basis. The THAI value is an affordability measure developed by the Real Estate Center at Texas A&M University and adapted by TIP to apply data from the participating MARC communities.

The THAI is a value that indicates the relative affordability of a parcel using the appraisal value and median household income for that parcel's census tract. A THAI value of less than one indicates that a parcel's single-family home is not attainable for an individual or family earning that census tract's median household income. A THAI value of one indicates that the housing is affordable. And a THAI value of greater than one indicates affordable ownership housing.

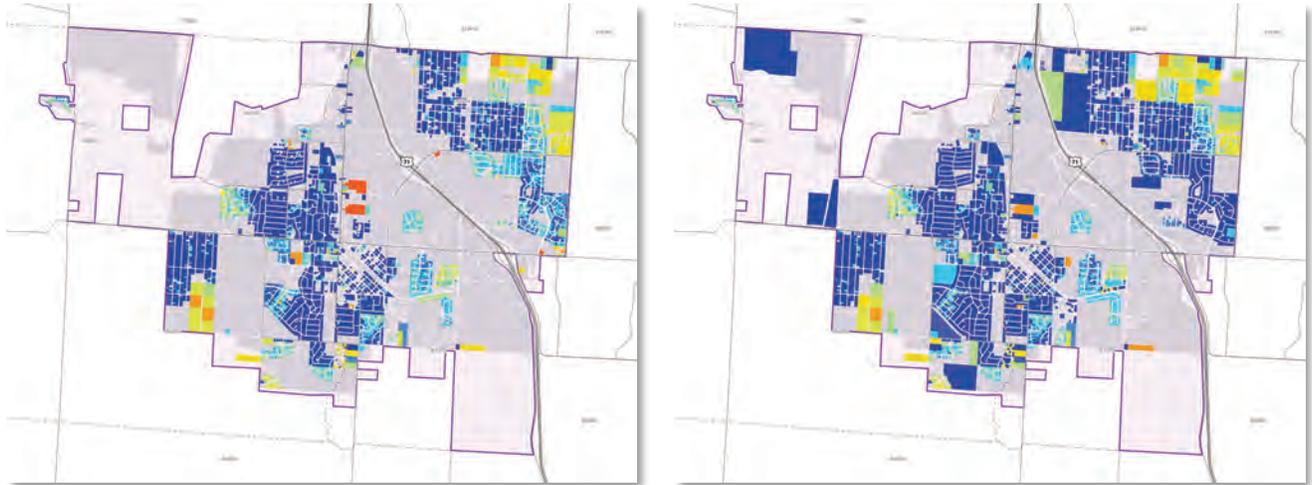
A THAI value of less than one indicates that a parcel is not very affordable, a value of one is affordable, and a value of less than one indicates an affordable property.

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FIGURE 21. FOCUS COMMUNITY: BELTON, MISSOURI



21.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT
2011 **2016**



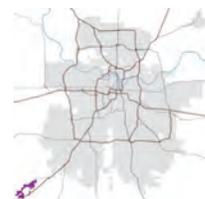
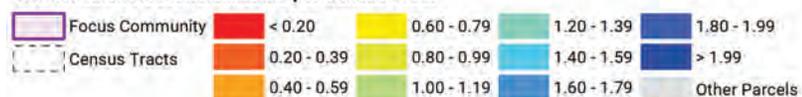
21.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT
2011 **2016**



Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.
 Notes: 2011 analysis uses 2007–2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013–2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

FIGURE 22. FOCUS COMMUNITY: EDGERTON, KANSAS

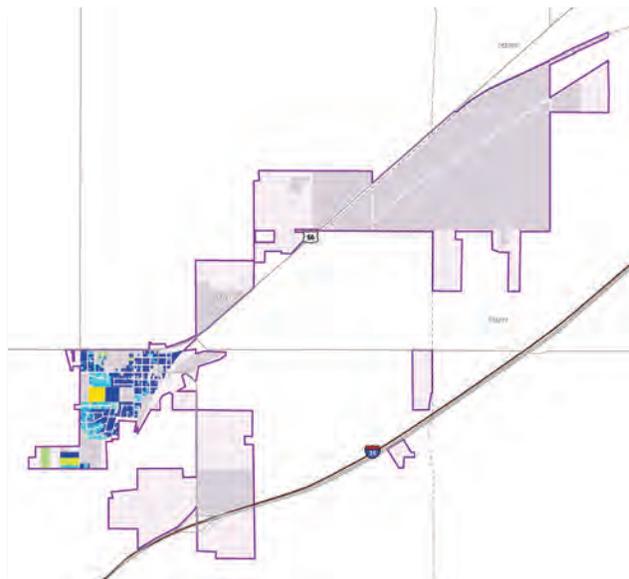
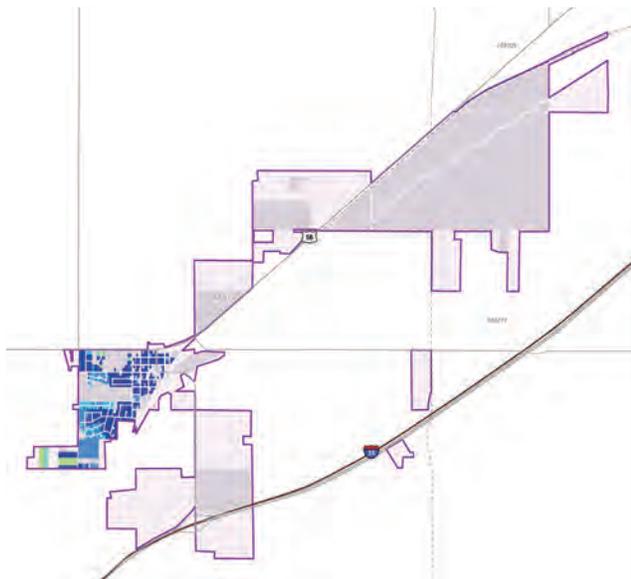
THAI: Median Household Income per Census Tract



22.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

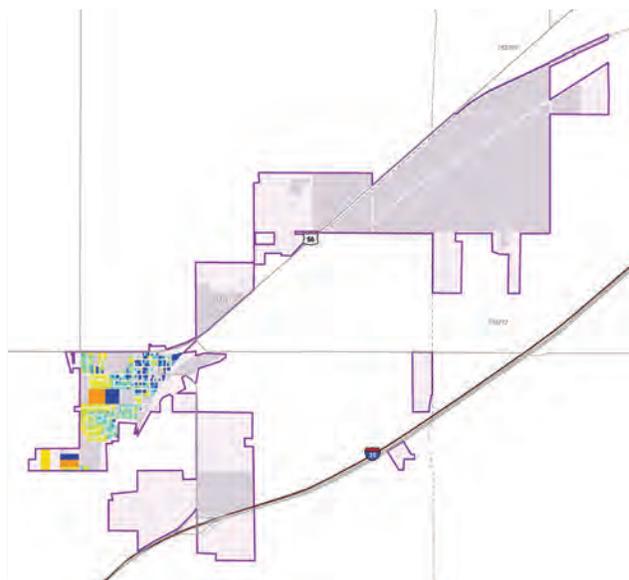
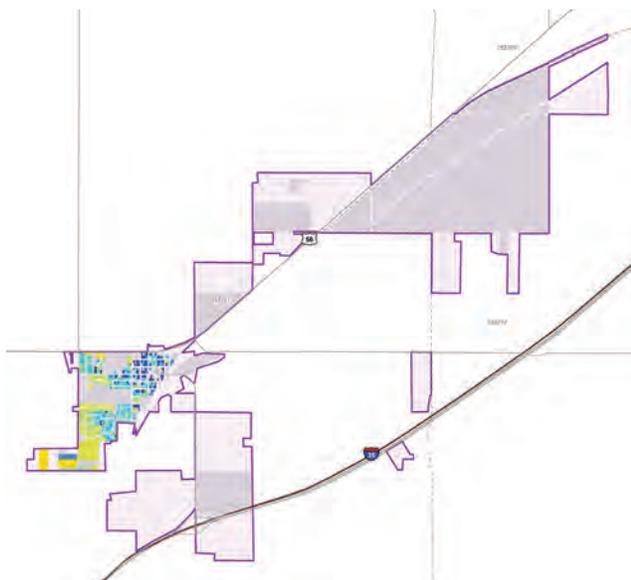
2016



22.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

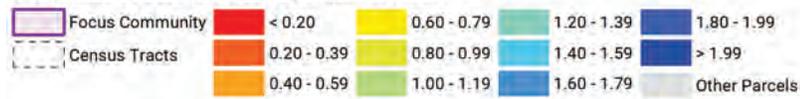
2016



Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.
 Notes: 2011 analysis uses 2007–2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013–2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

FIGURE 23. FOCUS COMMUNITY: EXCELSIOR SPRINGS, MISSOURI

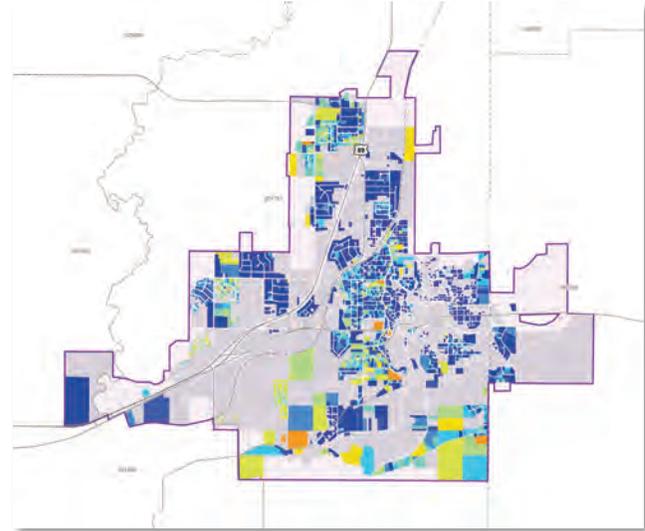
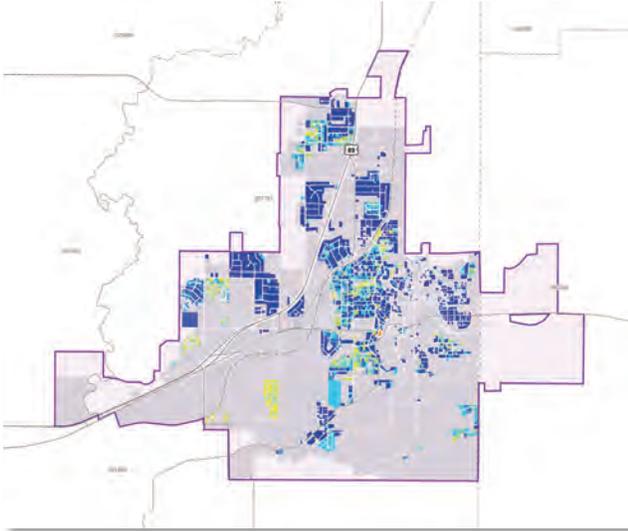
THAI: Median Household Income per Census Tract



23.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

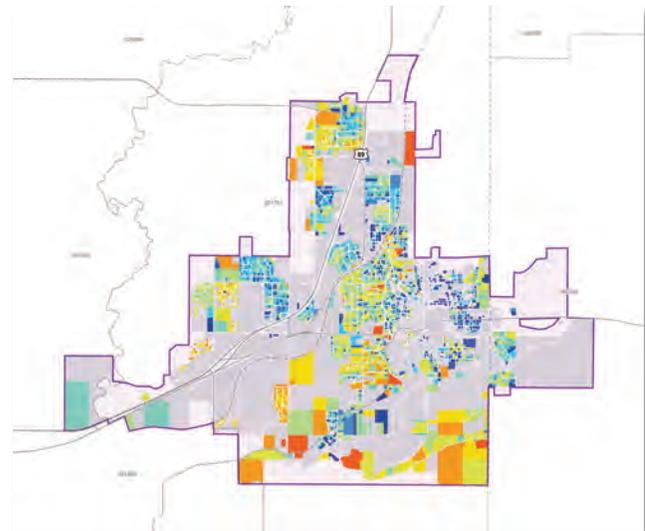
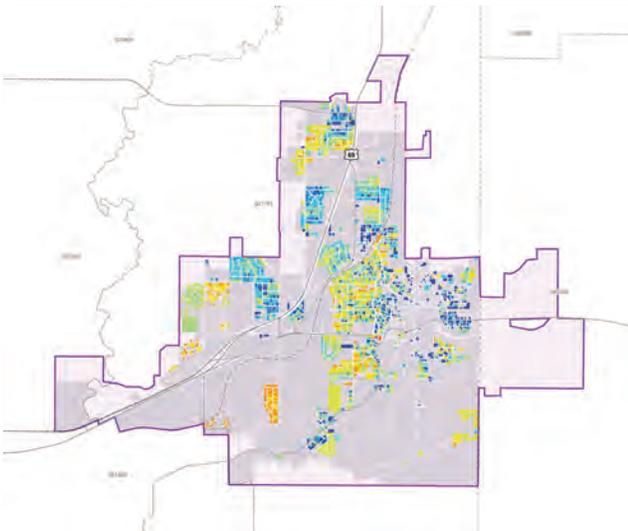
2016



23.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

2016

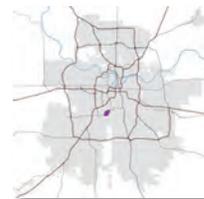


Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.

Notes: 2011 analysis uses 2007–2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013–2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

FIGURE 24. FOCUS COMMUNITY: FAIRWAY, KANSAS

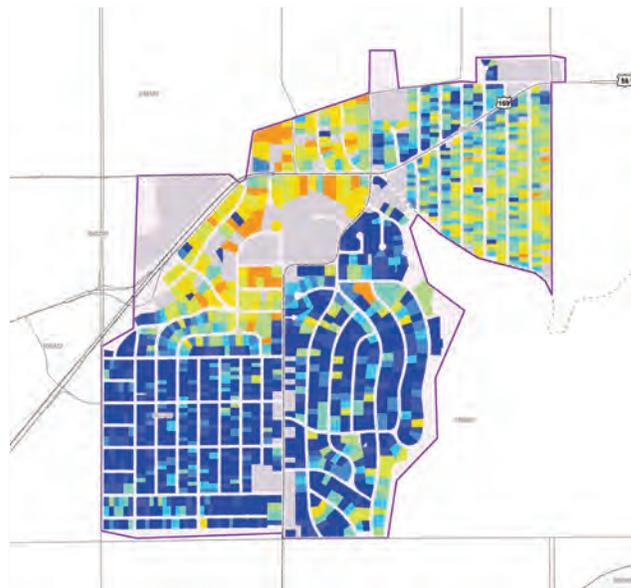
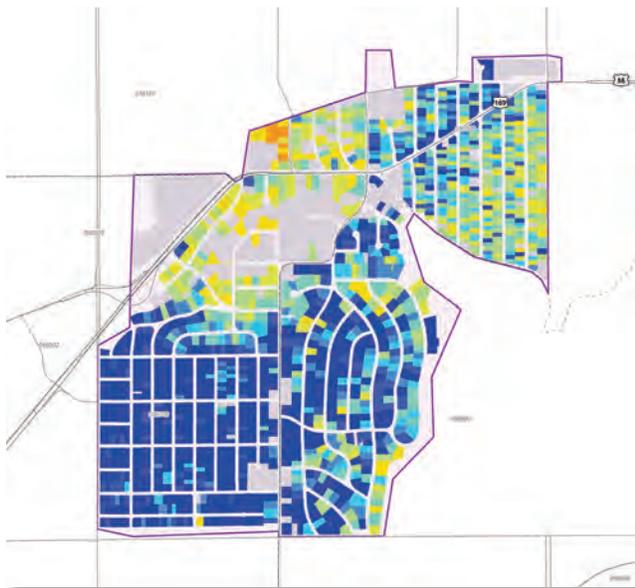
THAI: Median Household Income per Census Tract



24.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

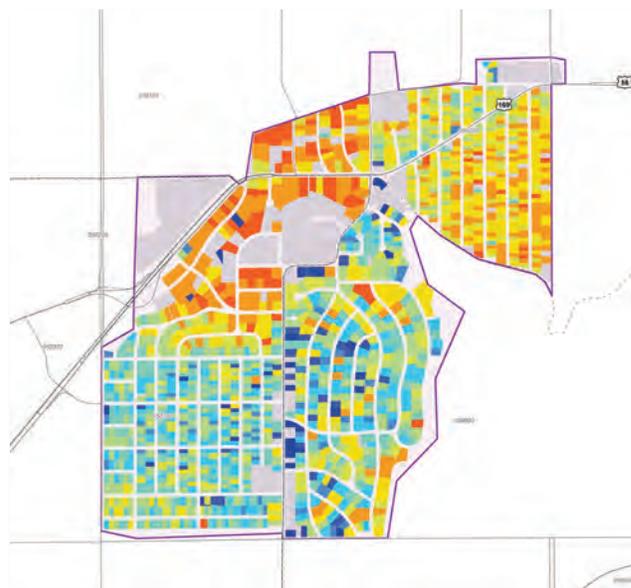
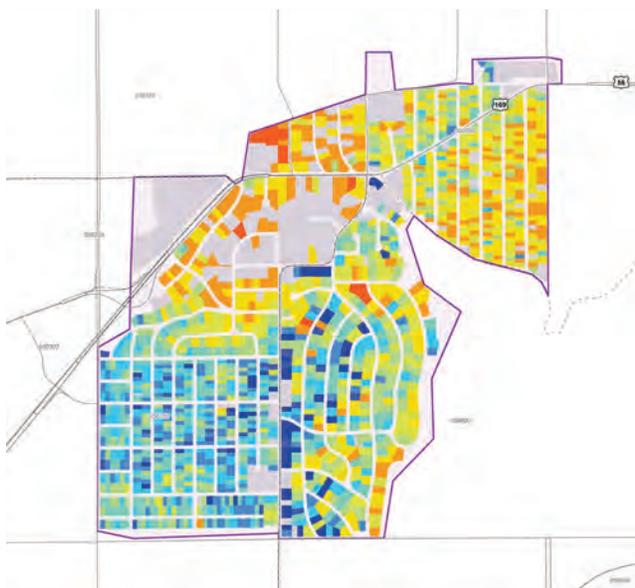
2016



24.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

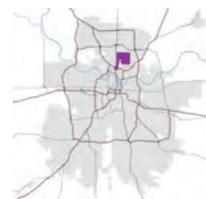
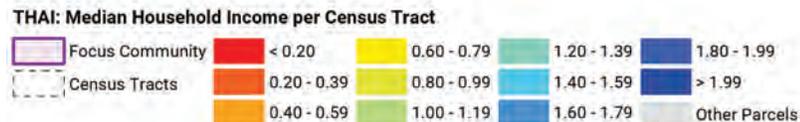
2016



Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.

Notes: 2011 analysis uses 2007–2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013–2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

FIGURE 25. FOCUS COMMUNITY: GLADSTONE, MISSOURI



25.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT
2011 **2016**

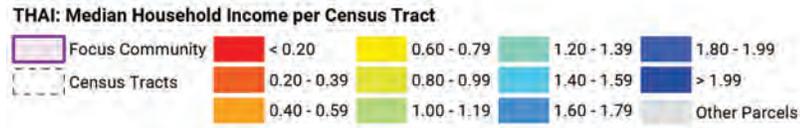


25.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT
2011 **2016**



Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.
 Notes: 2011 analysis uses 2007–2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013–2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

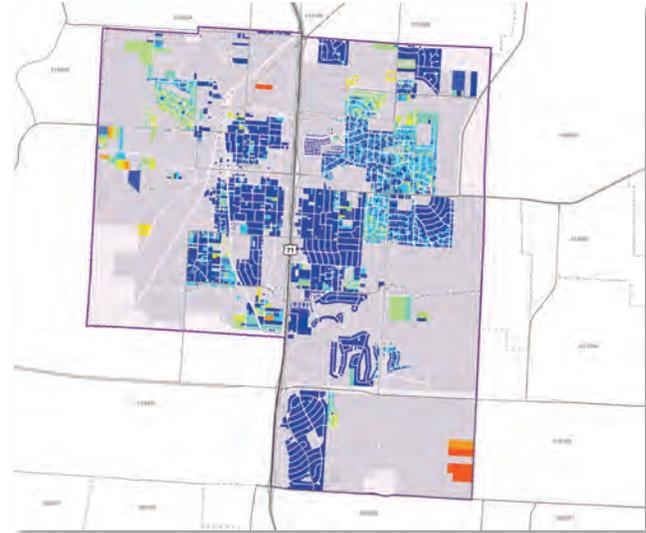
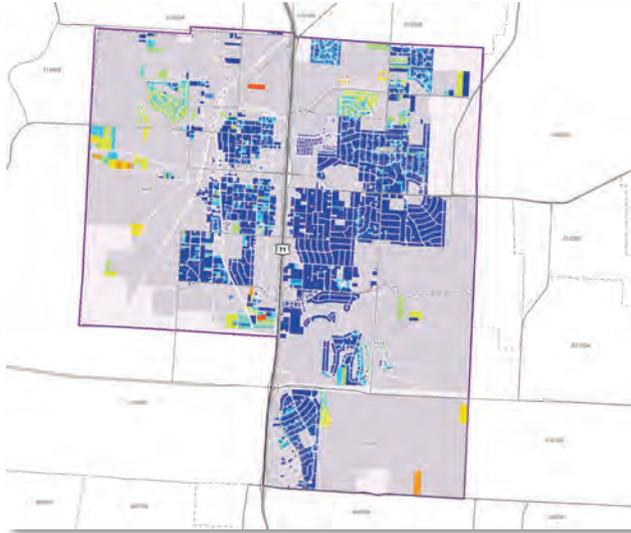
FIGURE 26. FOCUS COMMUNITY: GRANDVIEW, MISSOURI



26.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

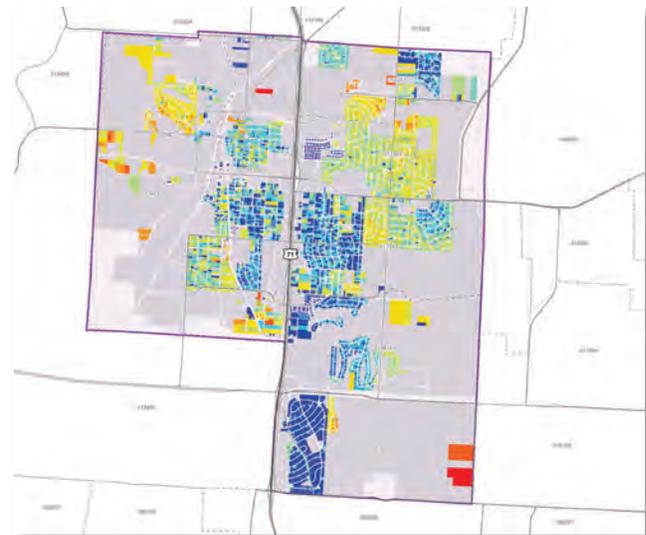
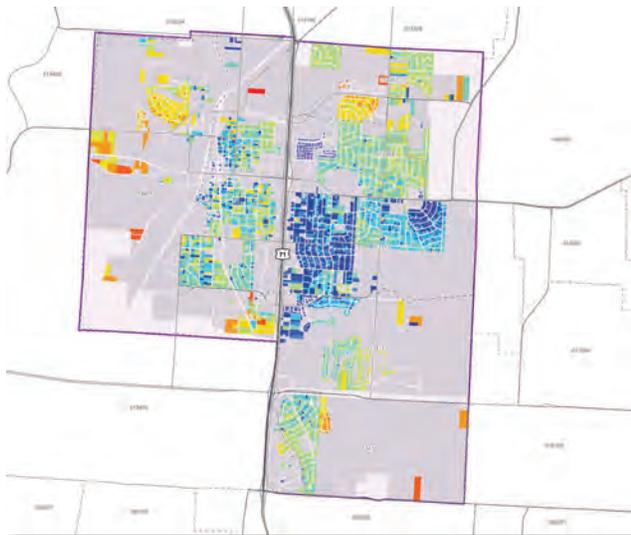
2016



26.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

2016

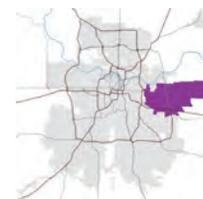
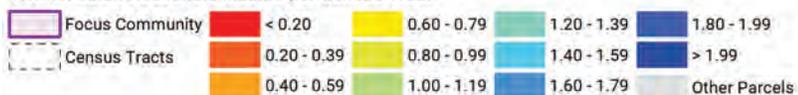


Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.

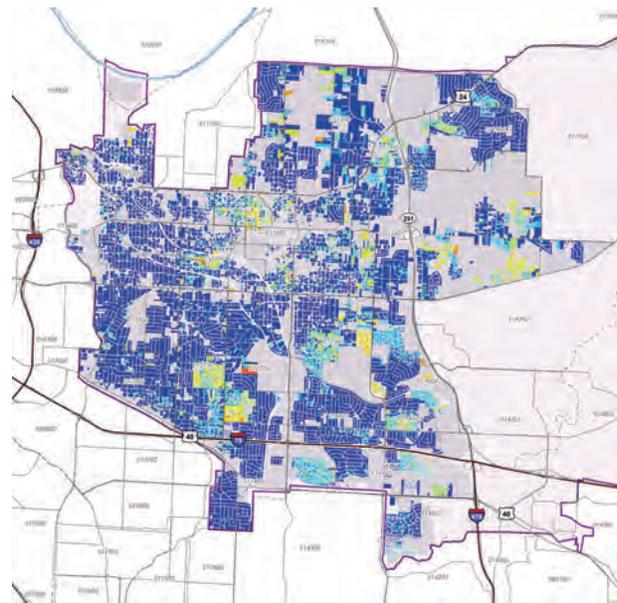
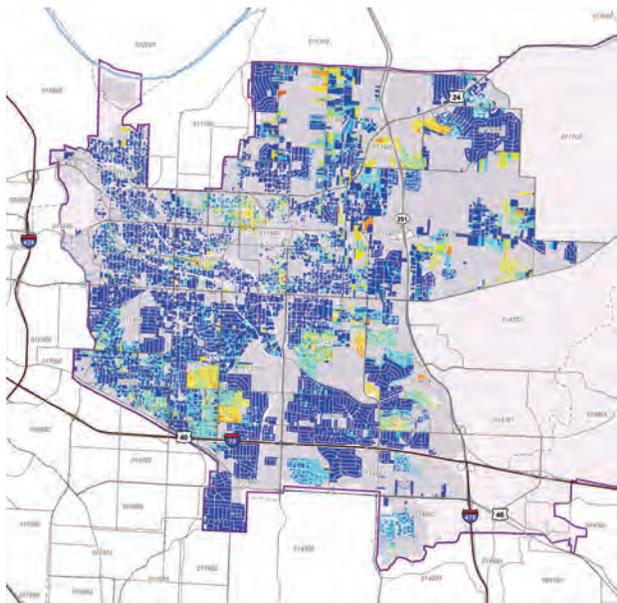
Notes: 2011 analysis uses 2007–2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013–2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

FIGURE 27. FOCUS COMMUNITY: INDEPENDENCE, MISSOURI

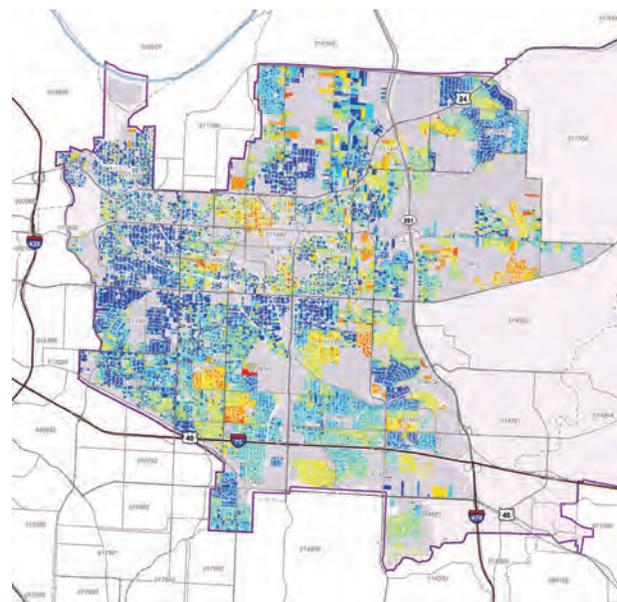
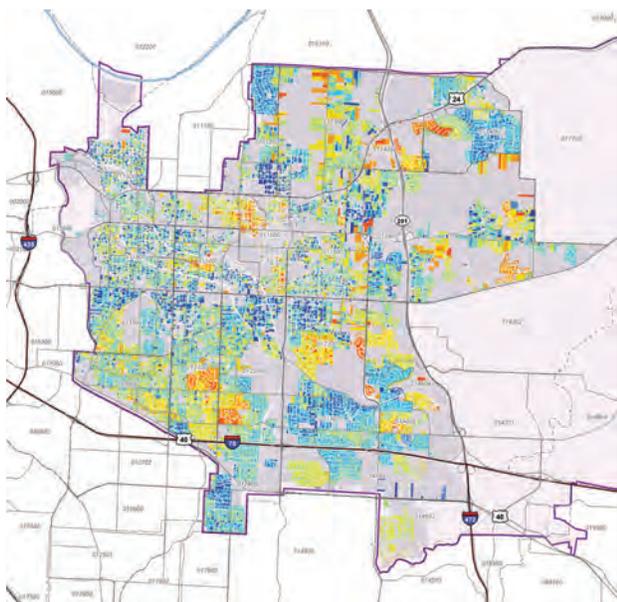
THAI: Median Household Income per Census Tract



27.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT
2011 2016



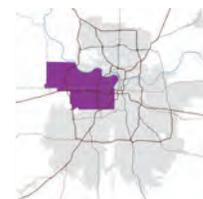
27.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT
2011 2016



Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.
 Notes: 2011 analysis uses 2007–2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013–2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

FIGURE 28. FOCUS COMMUNITY: KANSAS CITY, KANSAS

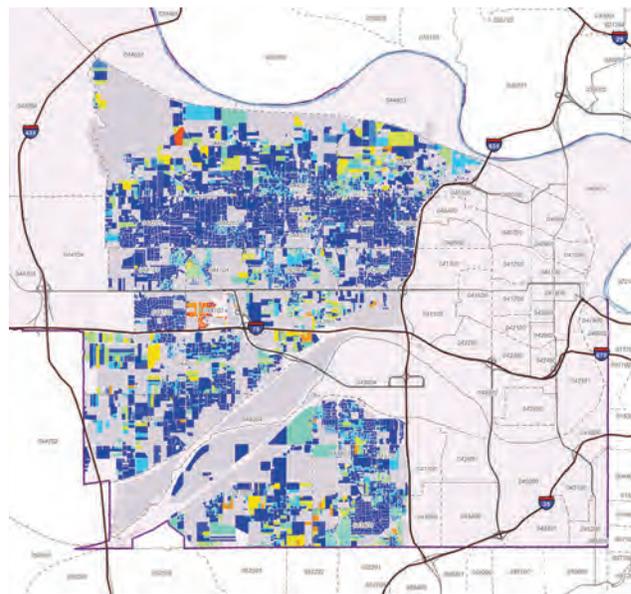
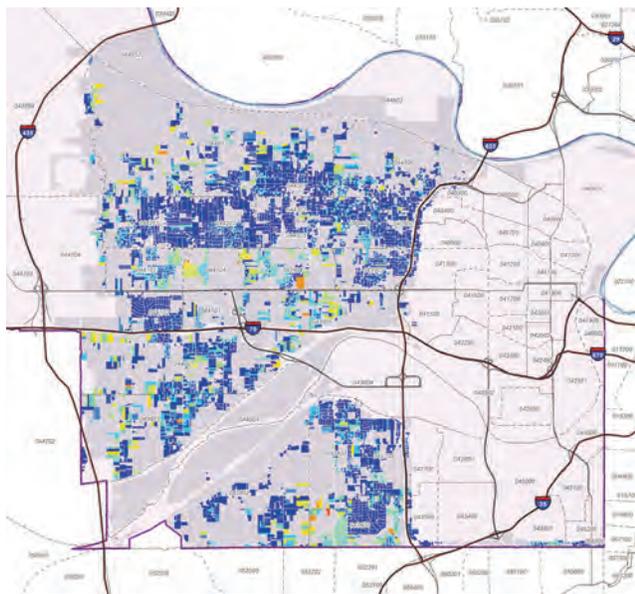
THAI: Median Household Income per Census Tract



28.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

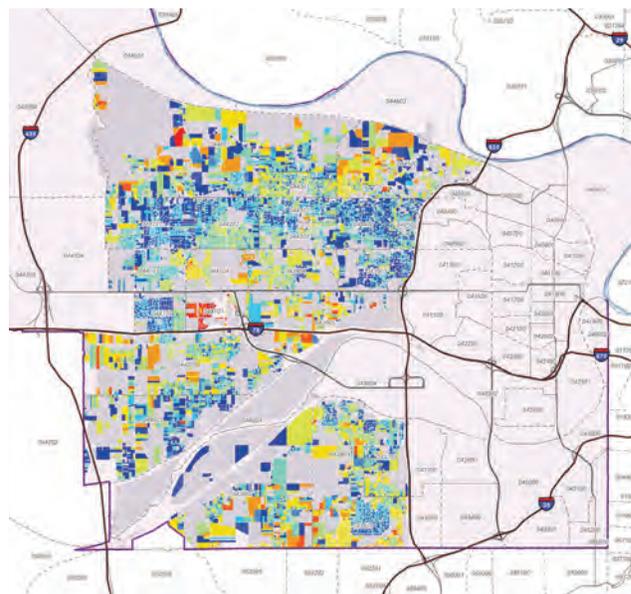
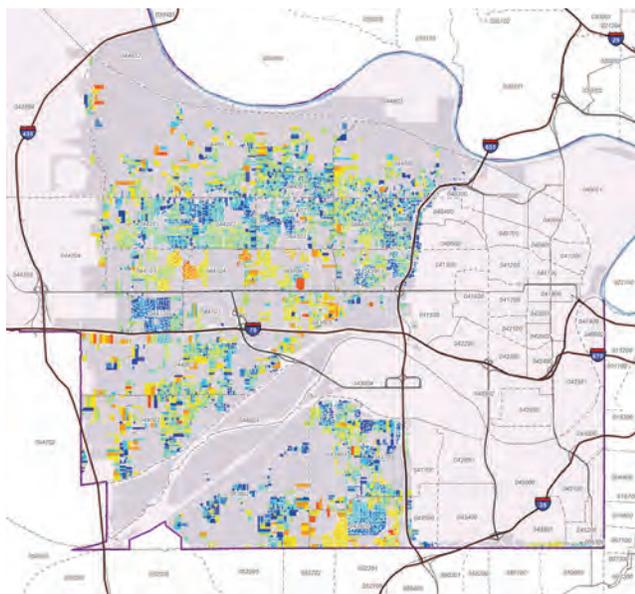
2016



28.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

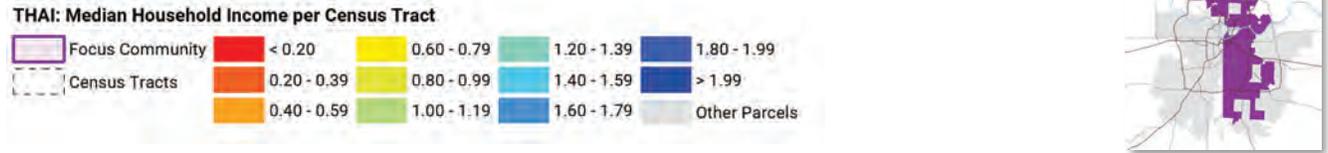
2016



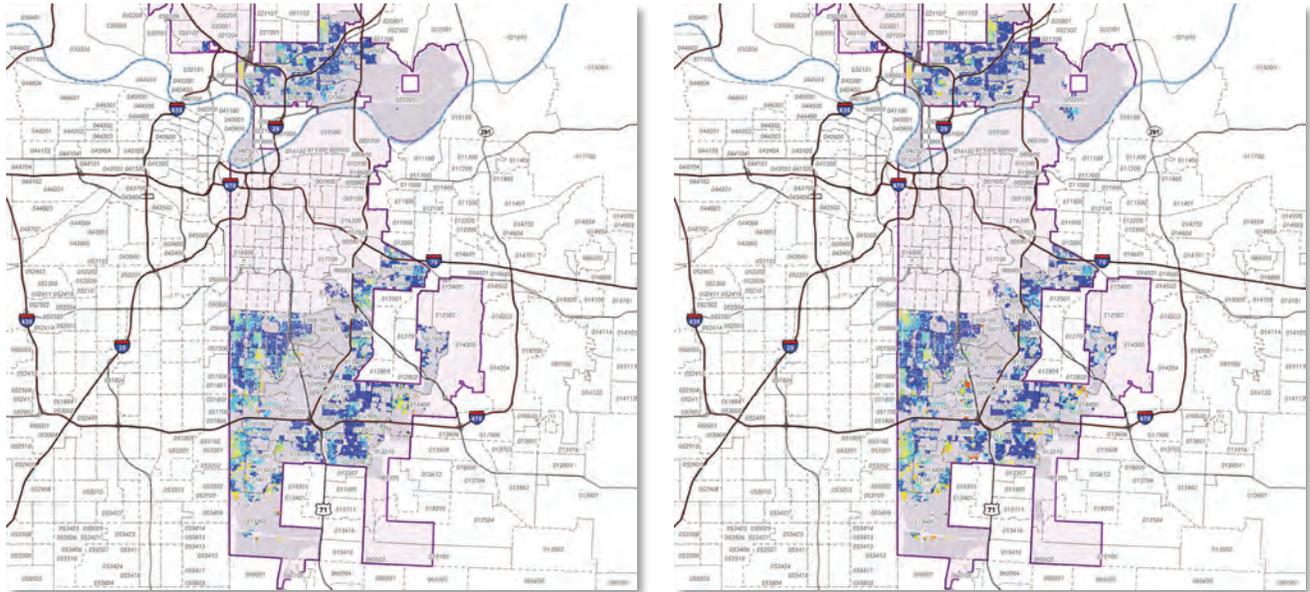
Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.

Notes: 2011 analysis uses 2007–2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013–2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

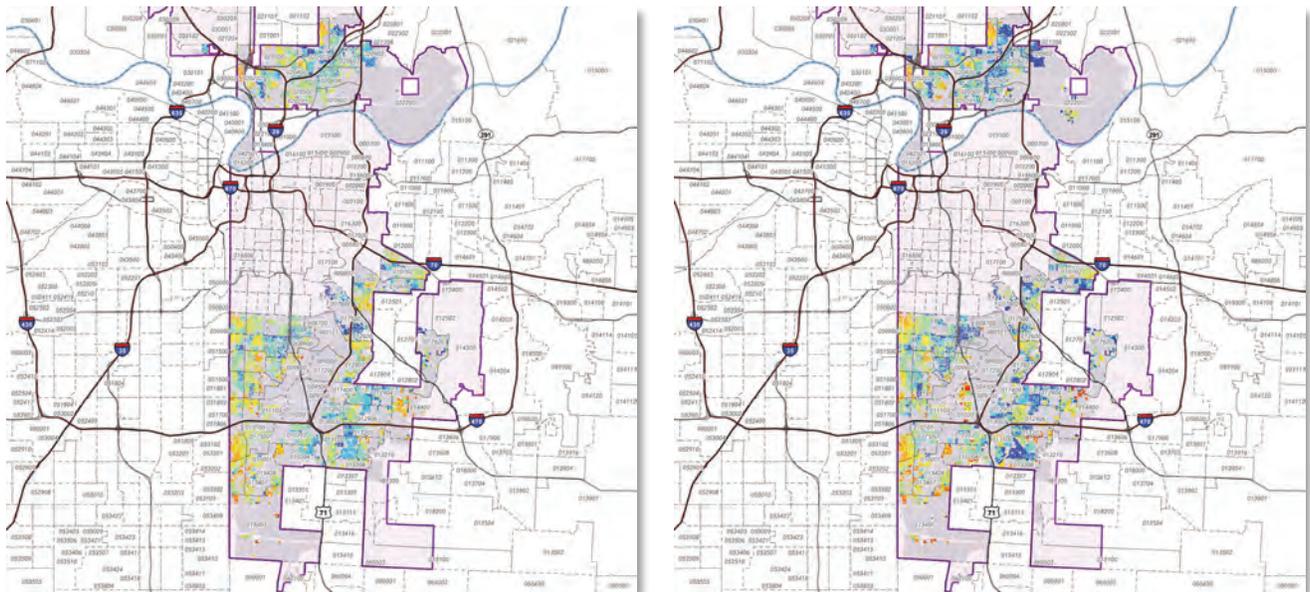
FIGURE 29. FOCUS COMMUNITY: KANSAS CITY, MISSOURI



29.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT
2011 **2016**

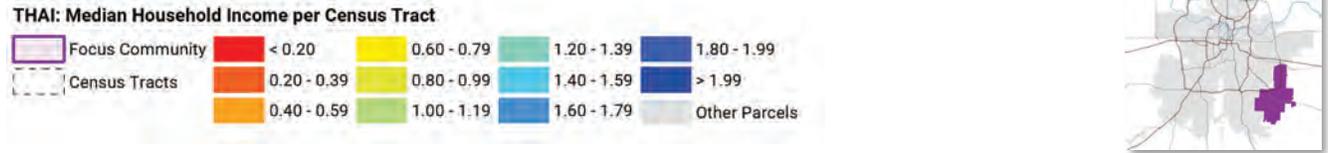


29.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT
2011 **2016**



Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.
 Notes: 2011 analysis uses 2007–2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013–2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

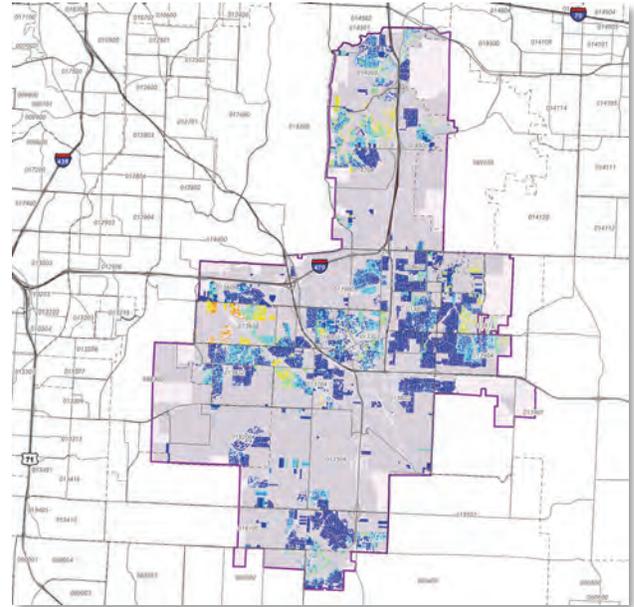
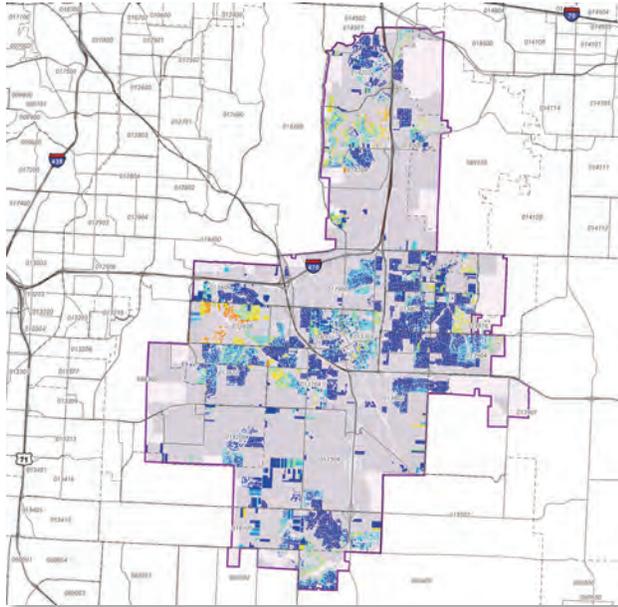
FIGURE 30. FOCUS COMMUNITY: LEE'S SUMMIT, MISSOURI



30.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

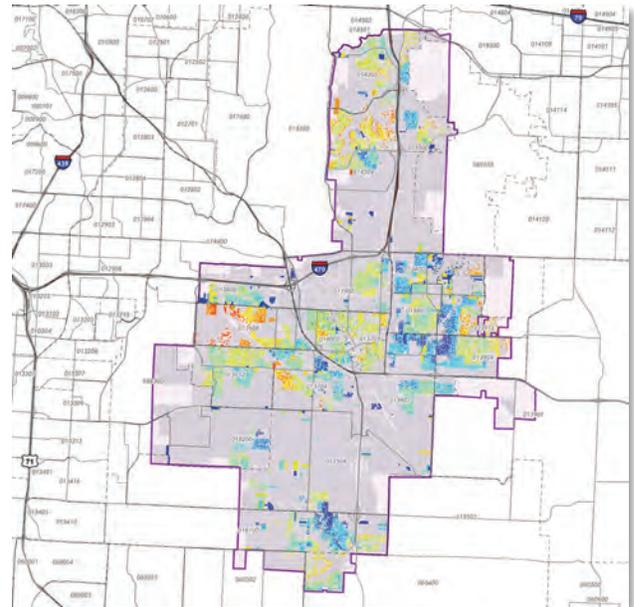
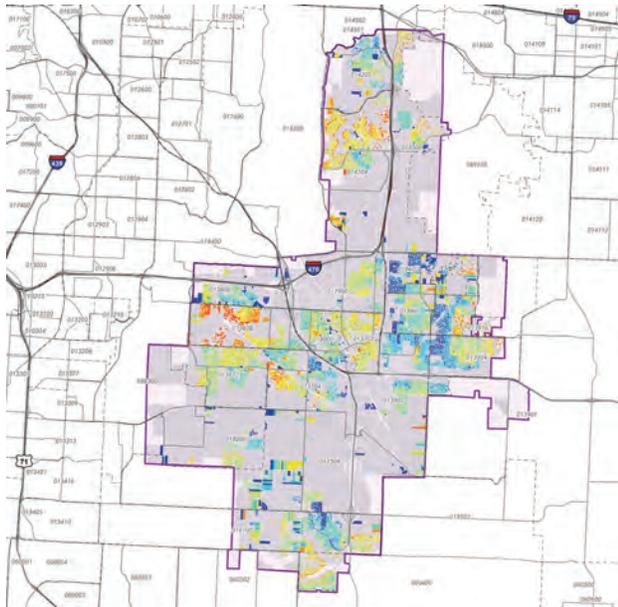
2016



30.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

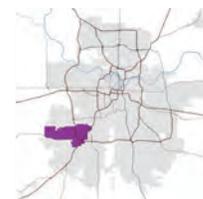
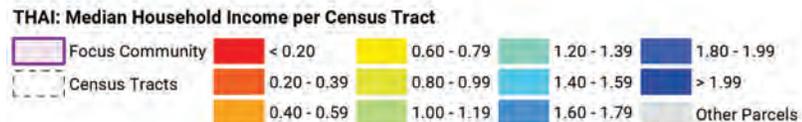
2011

2016



Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.
 Notes: 2011 analysis uses 2007–2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013–2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

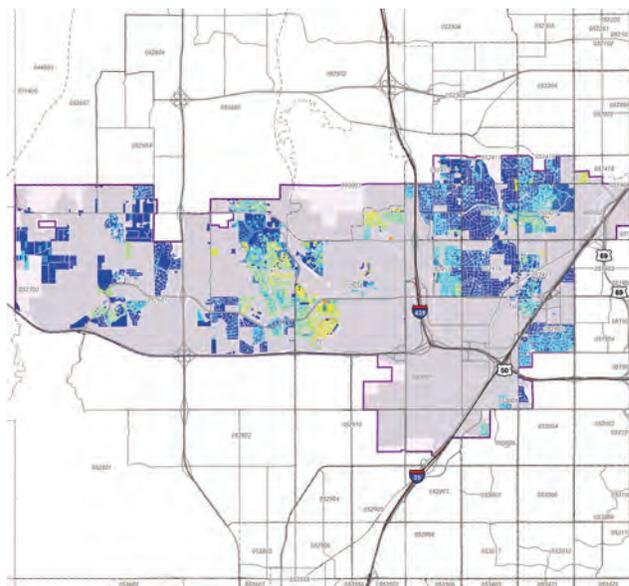
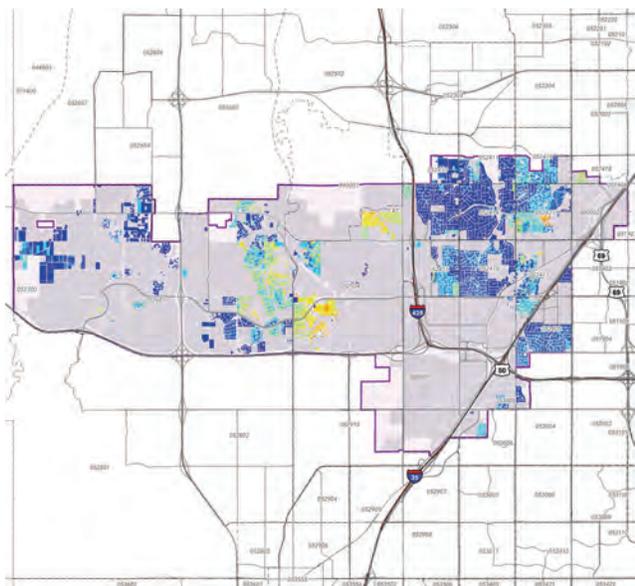
FIGURE 31. FOCUS COMMUNITY: LENEXA, KANSAS



31.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

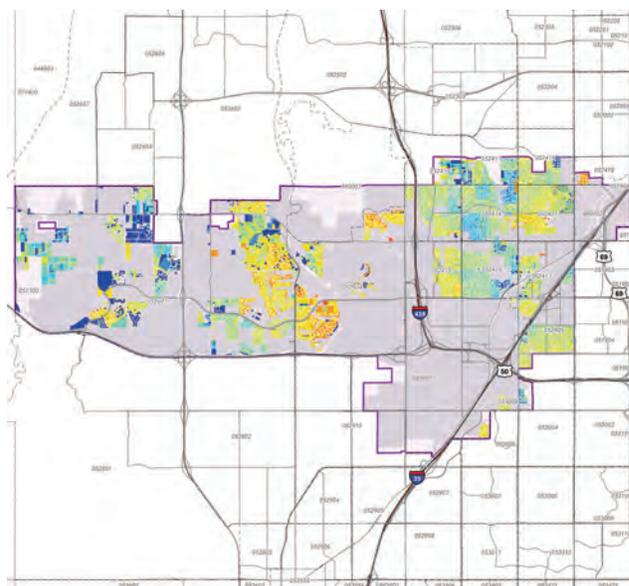
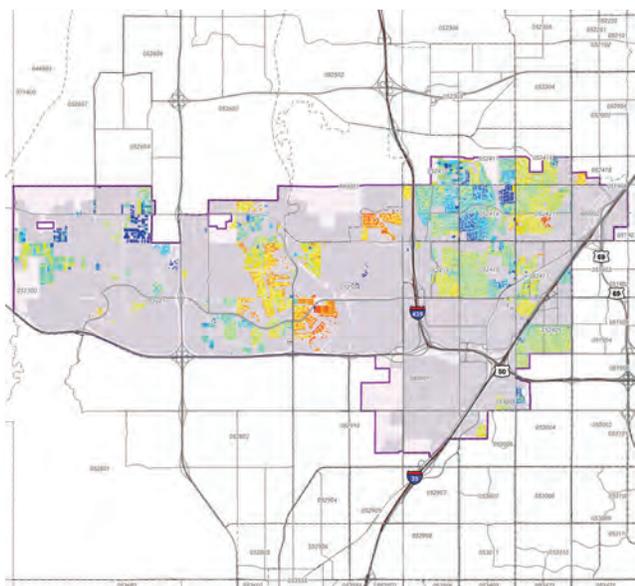
2016



31.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

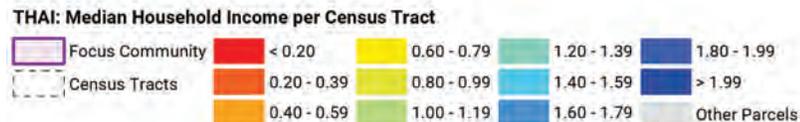
2011

2016



Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.
 Notes: 2011 analysis uses 2007–2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013–2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

FIGURE 32. FOCUS COMMUNITY: MERRIAM, KANSAS



32.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT
2011 **2016**

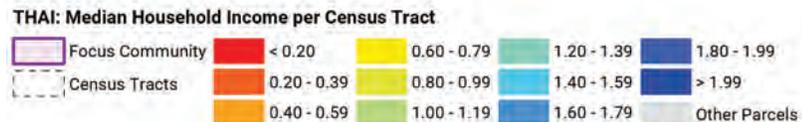


32.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT
2011 **2016**



Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.
 Notes: 2011 analysis uses 2007-2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013-2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

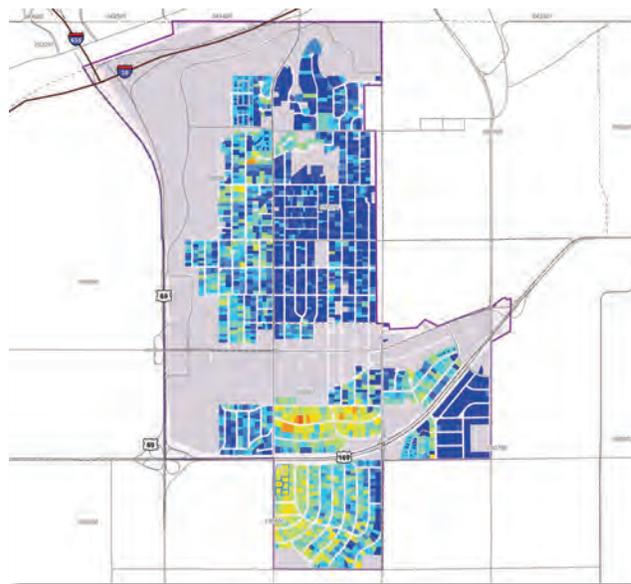
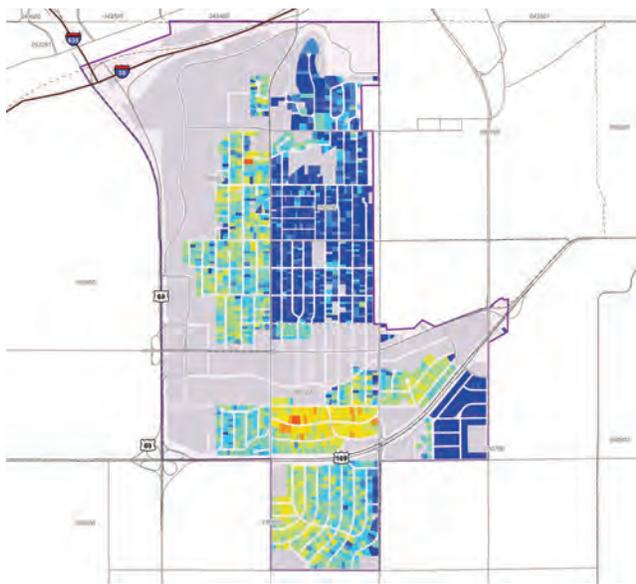
FIGURE 33. FOCUS COMMUNITY: MISSION, KANSAS



33.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

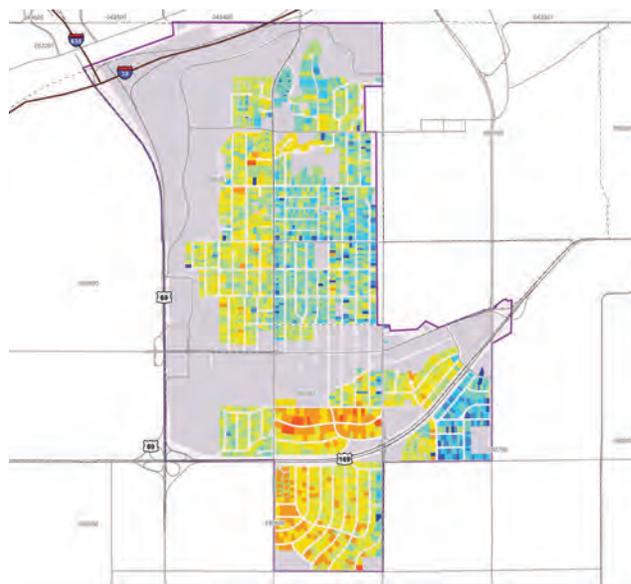
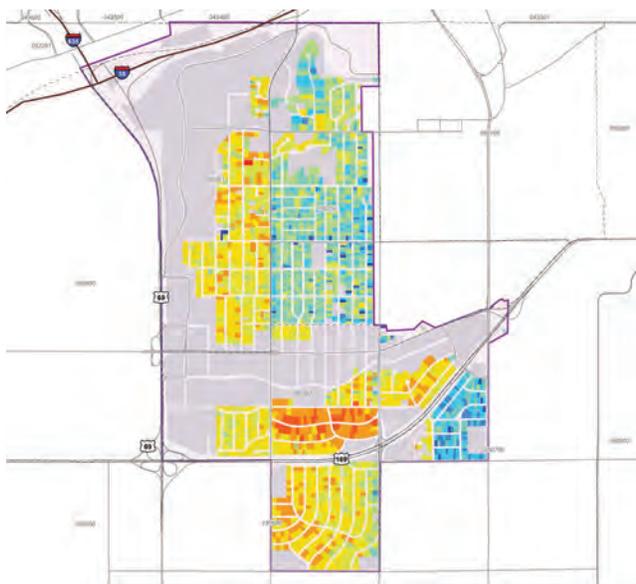
2016



33.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

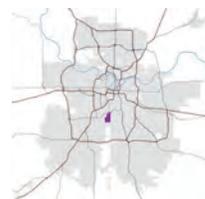
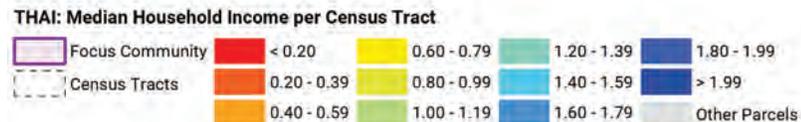
2011

2016



Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.
 Notes: 2011 analysis uses 2007–2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013–2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

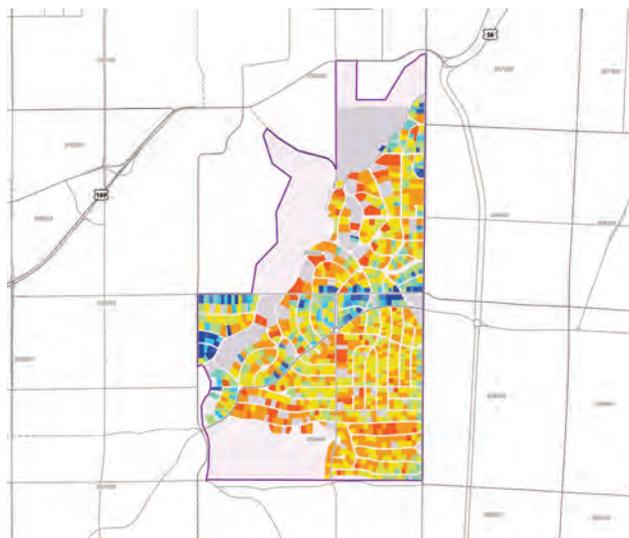
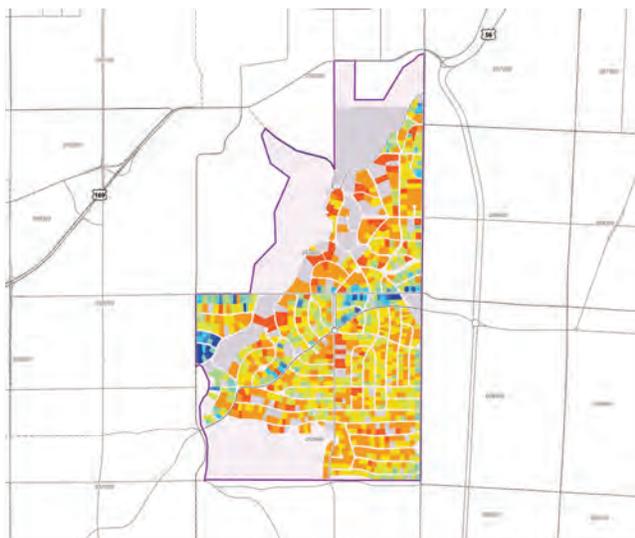
FIGURE 34. FOCUS COMMUNITY: MISSION HILLS, KANSAS



34.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

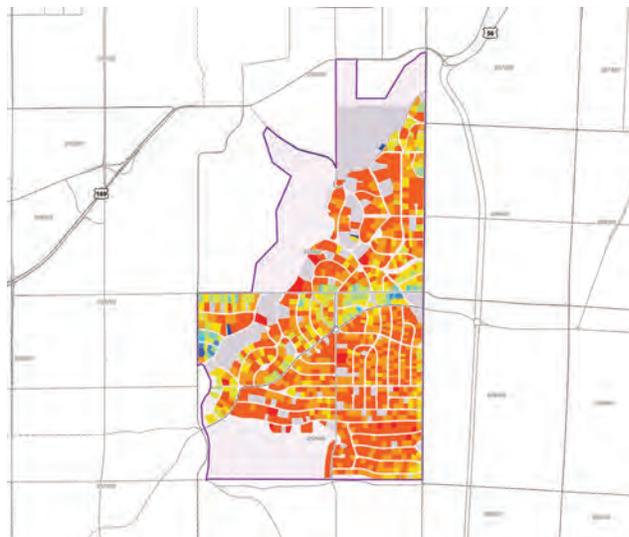
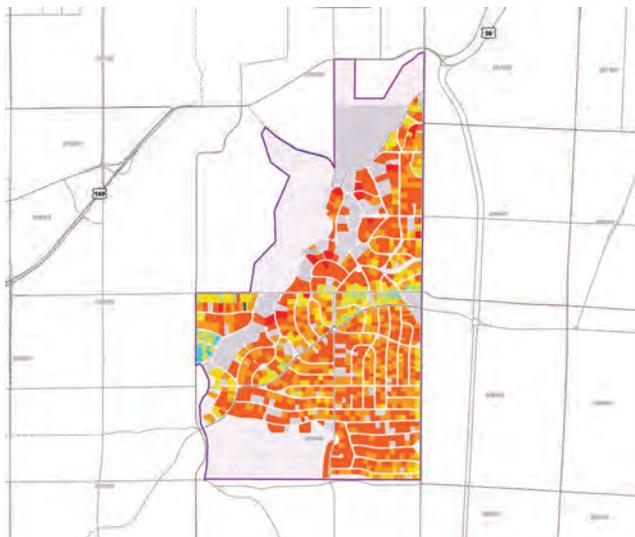
2016



34.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

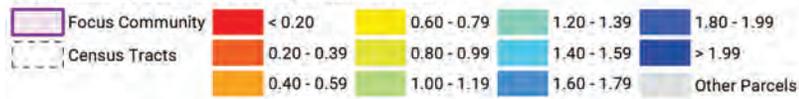
2016



Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.
 Notes: 2011 analysis uses 2007–2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013–2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

FIGURE 35. FOCUS COMMUNITY: MISSION WOODS, KANSAS

THAI: Median Household Income per Census Tract



35.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

2016



35.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

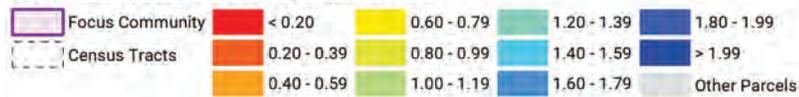
2016



Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.
 Notes: 2011 analysis uses 2007–2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013–2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

FIGURE 36. FOCUS COMMUNITY: NORTH KANSAS CITY, MISSOURI

THAI: Median Household Income per Census Tract



36.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

2016



36.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

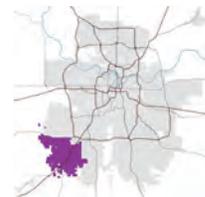
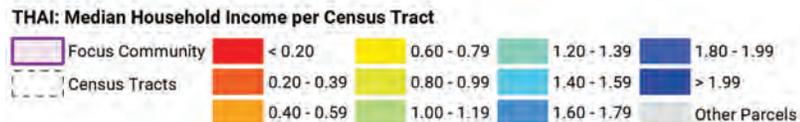
2011

2016

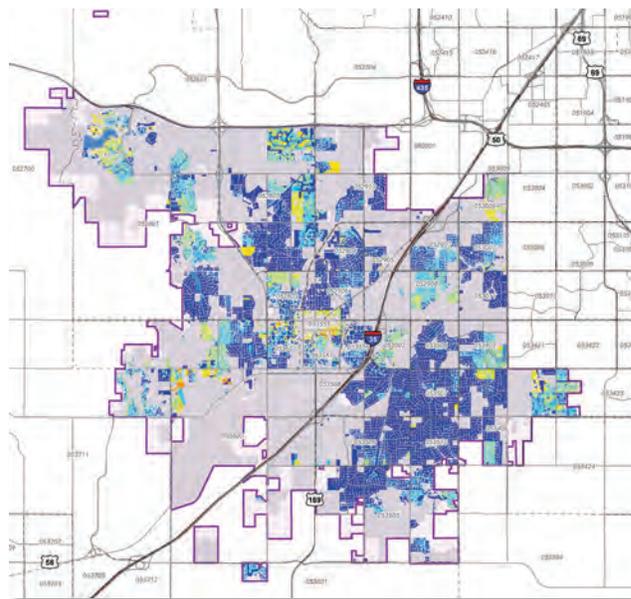
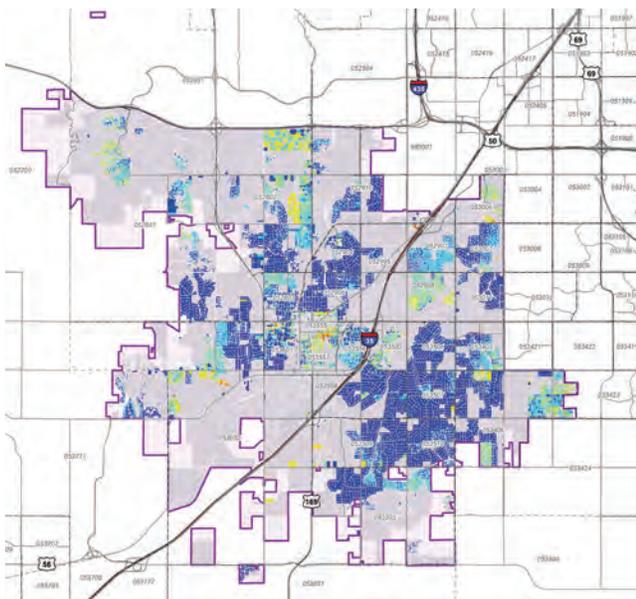


Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.
 Notes: 2011 analysis uses 2007-2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013-2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

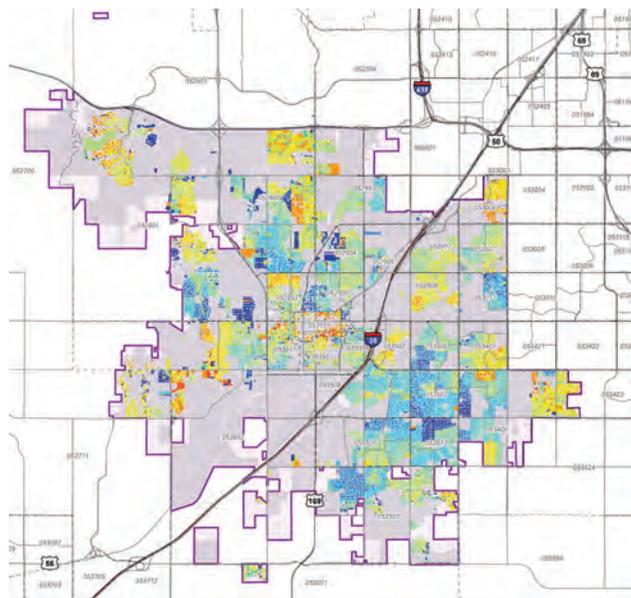
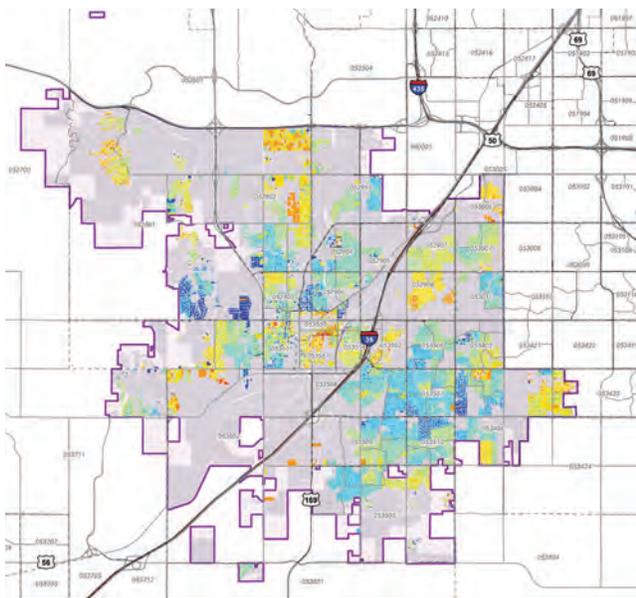
FIGURE 37. FOCUS COMMUNITY: OLATHE, KANSAS



37.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT
2011 **2016**

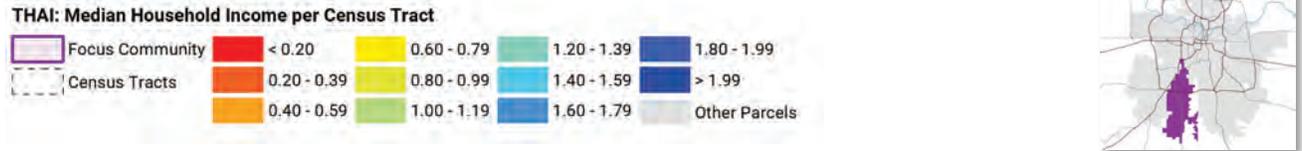


37.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT
2011 **2016**



Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.
 Notes: 2011 analysis uses 2007–2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013–2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

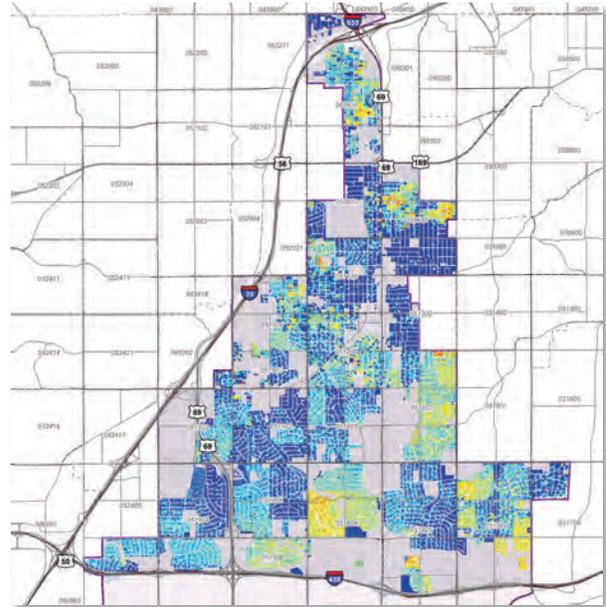
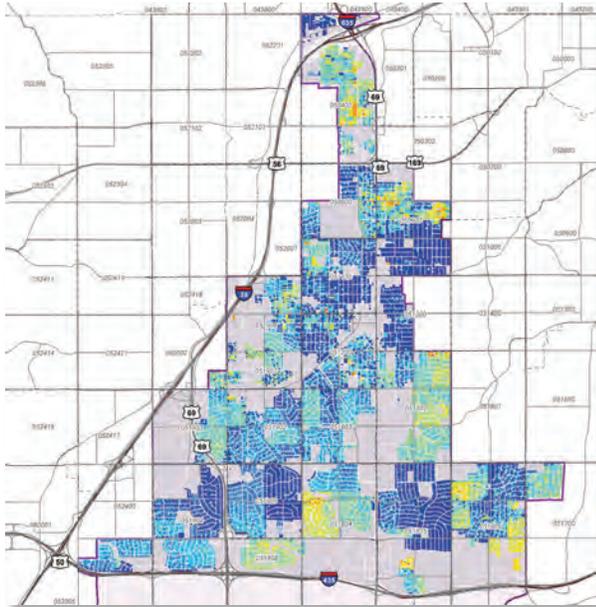
FIGURE 38. FOCUS COMMUNITY: OVERLAND PARK, KANSAS



38.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

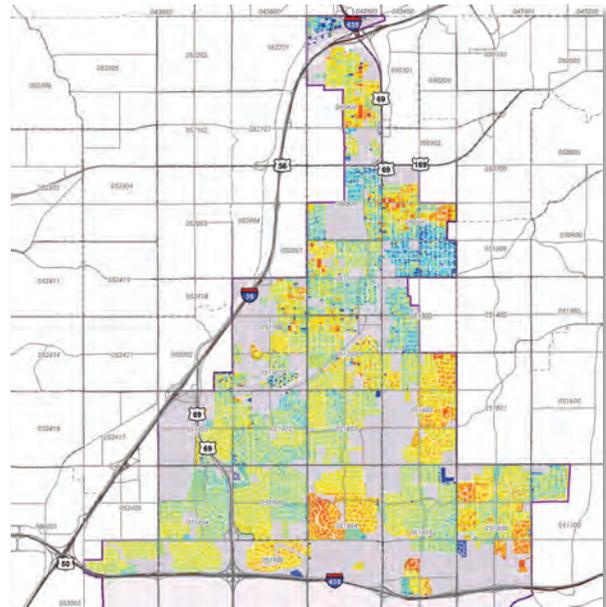
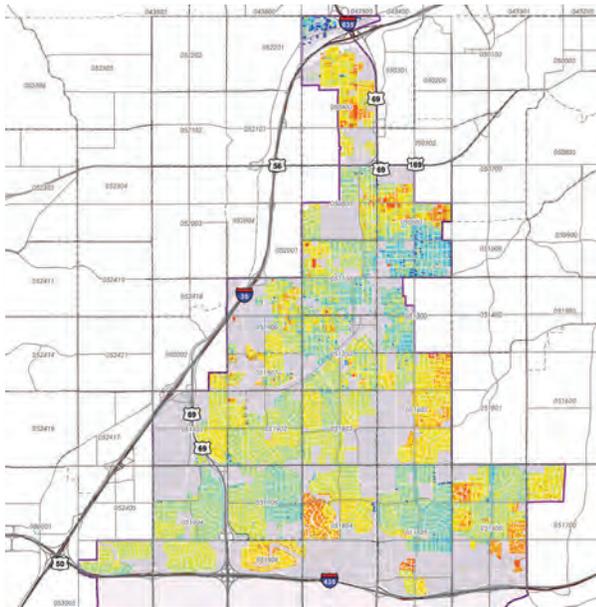
2016



38.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

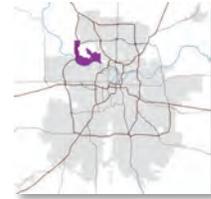
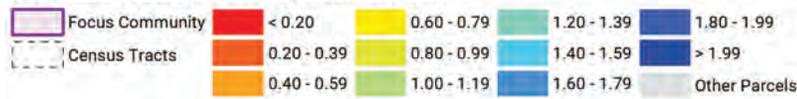
2016



Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.
 Notes: 2011 analysis uses 2007-2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013-2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

FIGURE 39. FOCUS COMMUNITY: PARKVILLE, MISSOURI

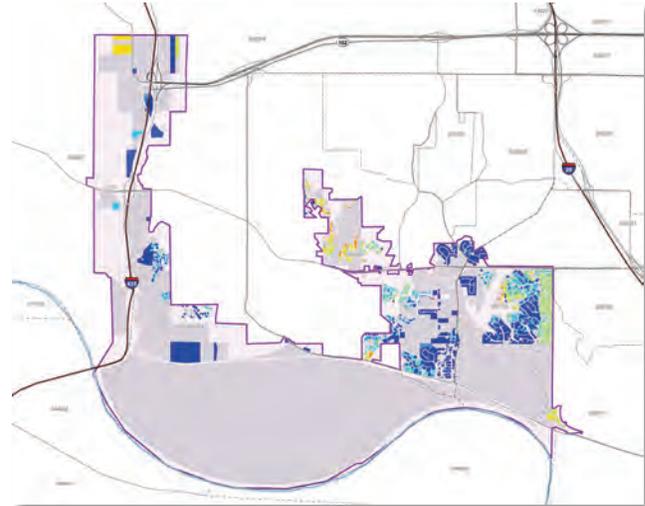
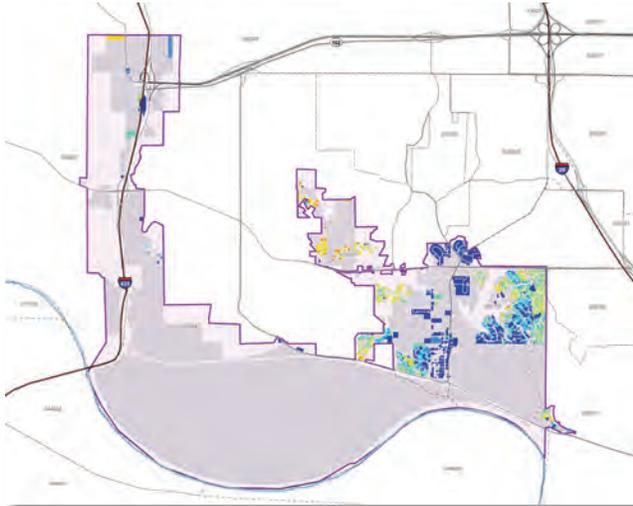
THAI: Median Household Income per Census Tract



39.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

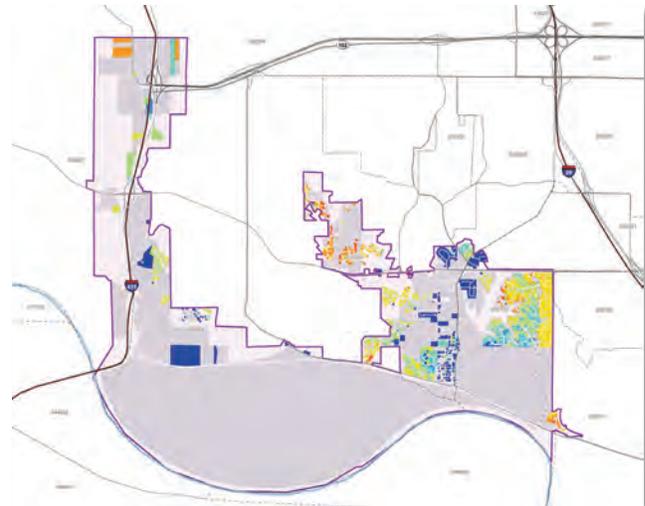
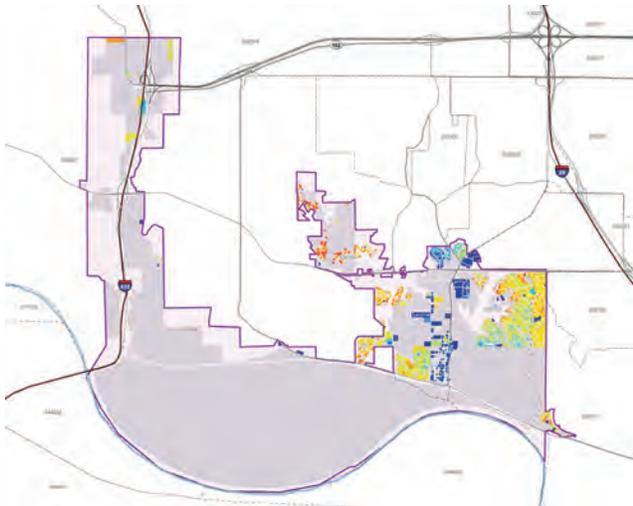
2016



39.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

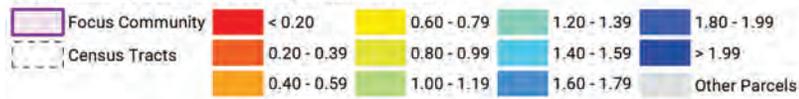
2016



Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.
 Notes: 2011 analysis uses 2007–2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013–2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

FIGURE 40. FOCUS COMMUNITY: PRAIRIE VILLAGE, KANSAS

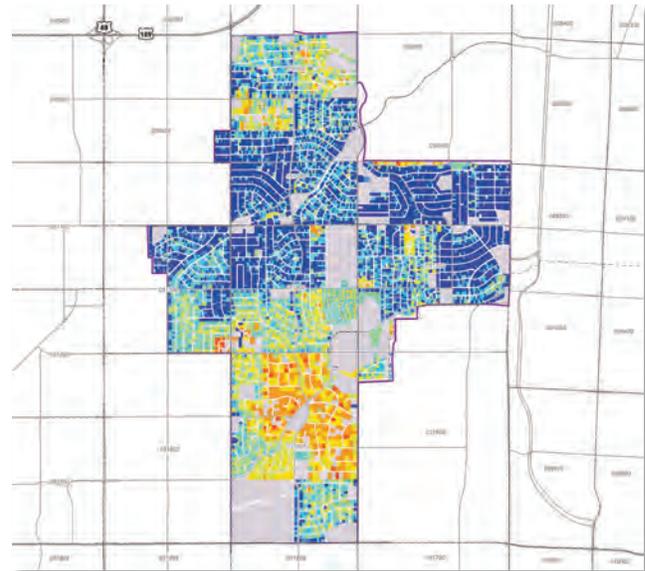
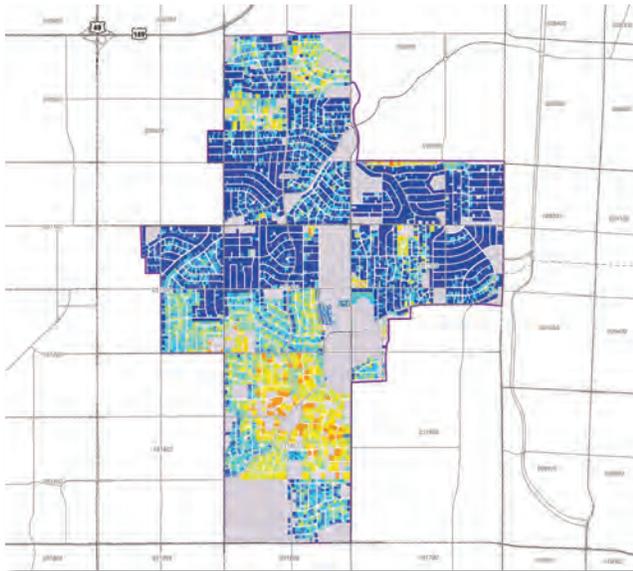
THAI: Median Household Income per Census Tract



40.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

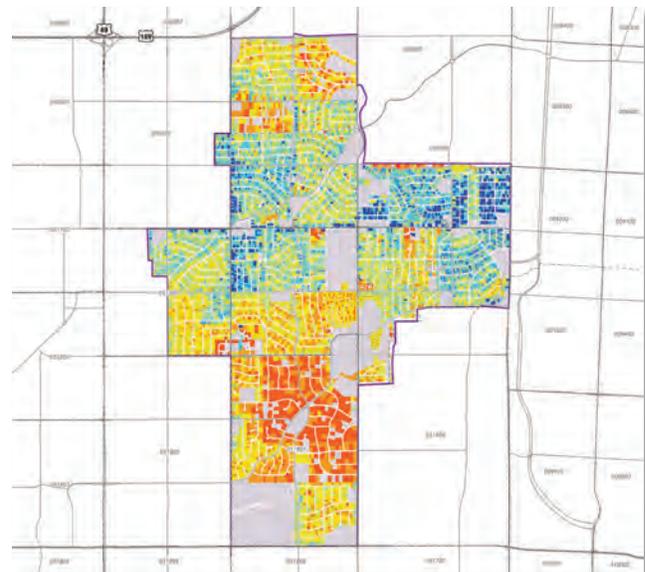
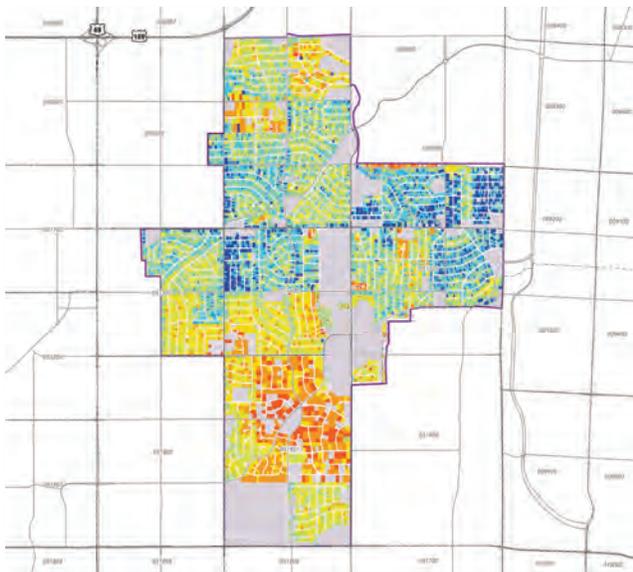
2016



40.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

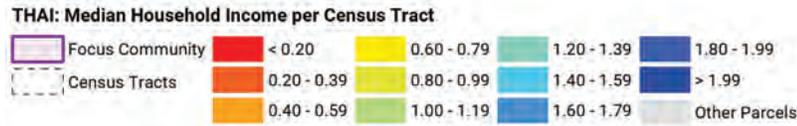
2011

2016

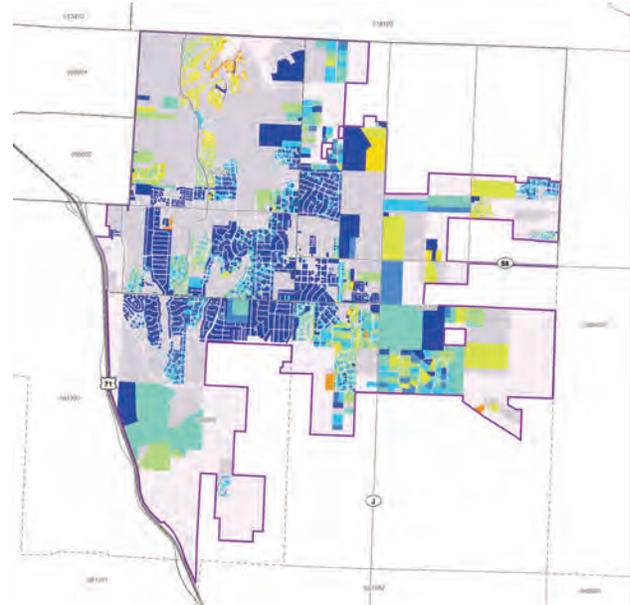
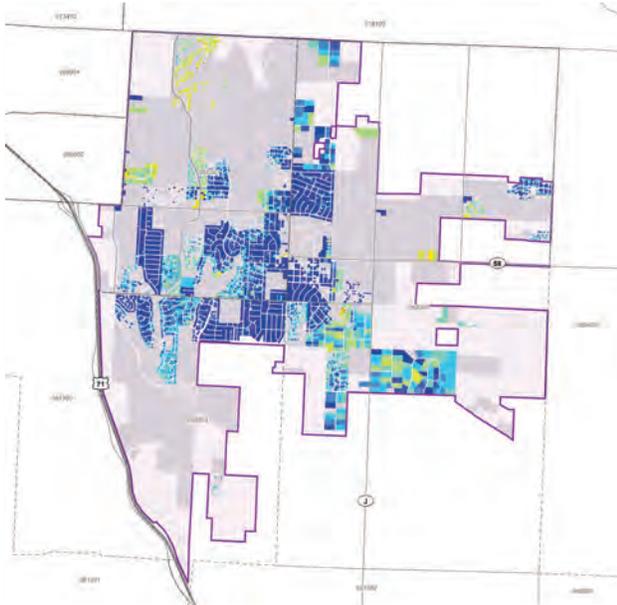


Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.
 Notes: 2011 analysis uses 2007–2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013–2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

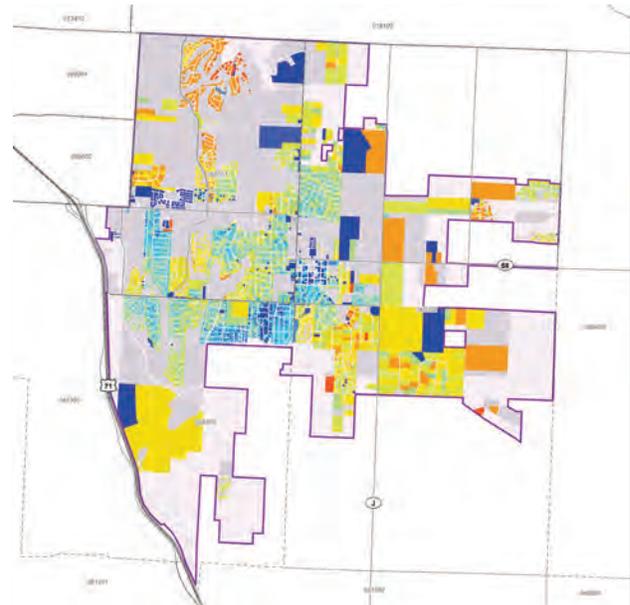
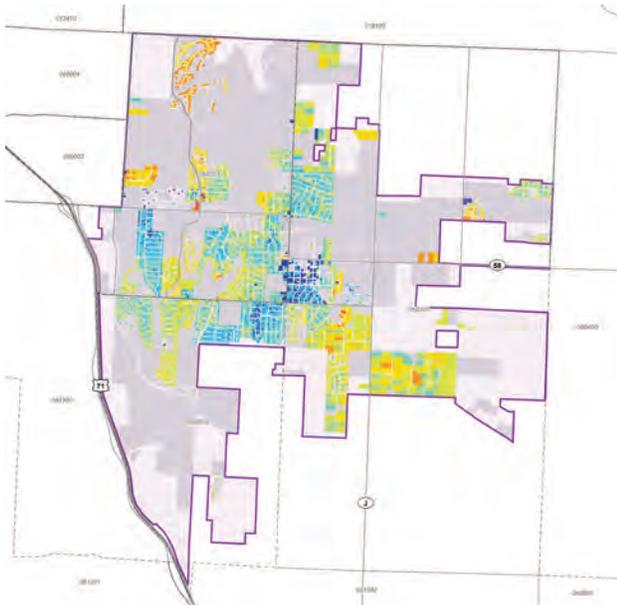
FIGURE 41. FOCUS COMMUNITY: RAYMORE, MISSOURI



41.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT
2011 **2016**



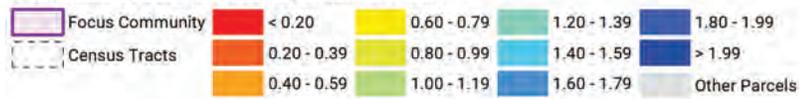
41.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT
2011 **2016**



Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.
 Notes: 2011 analysis uses 2007–2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013–2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

FIGURE 42. FOCUS COMMUNITY: RAYTOWN, MISSOURI

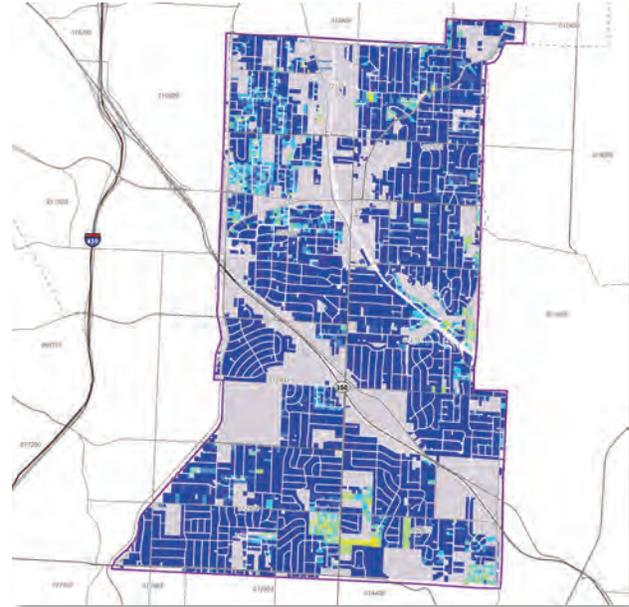
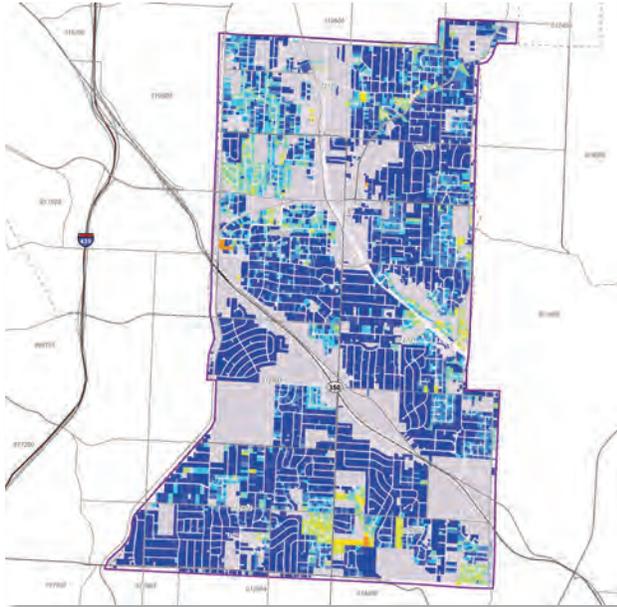
THAI: Median Household Income per Census Tract



42.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

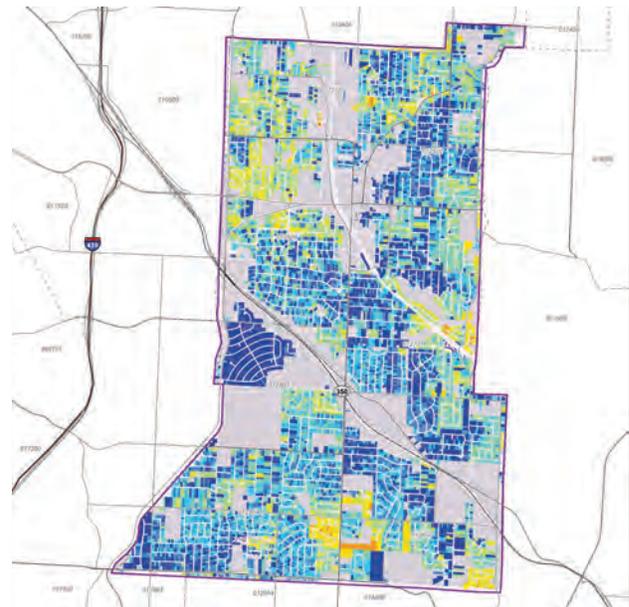
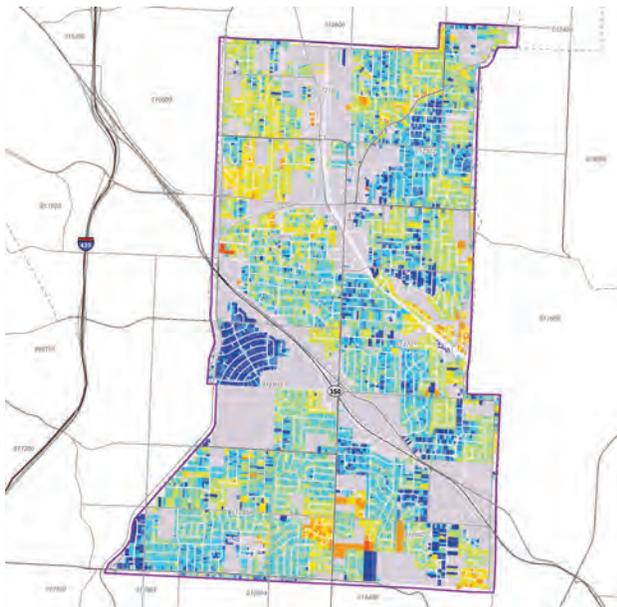
2016



42.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

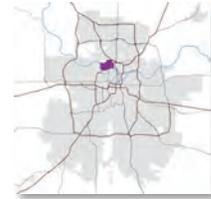
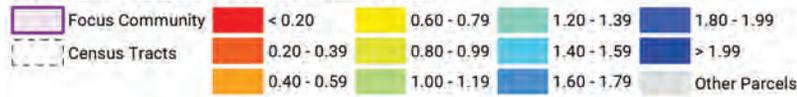
2016



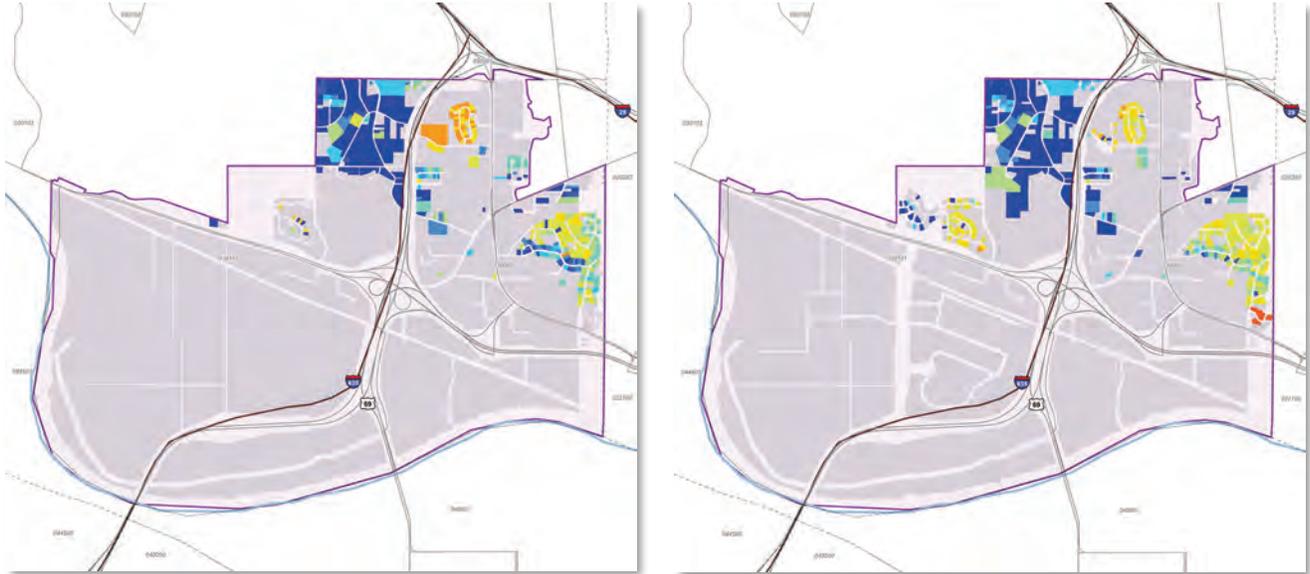
Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.
 Notes: 2011 analysis uses 2007-2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013-2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

FIGURE 43. FOCUS COMMUNITY: RIVERSIDE, MISSOURI

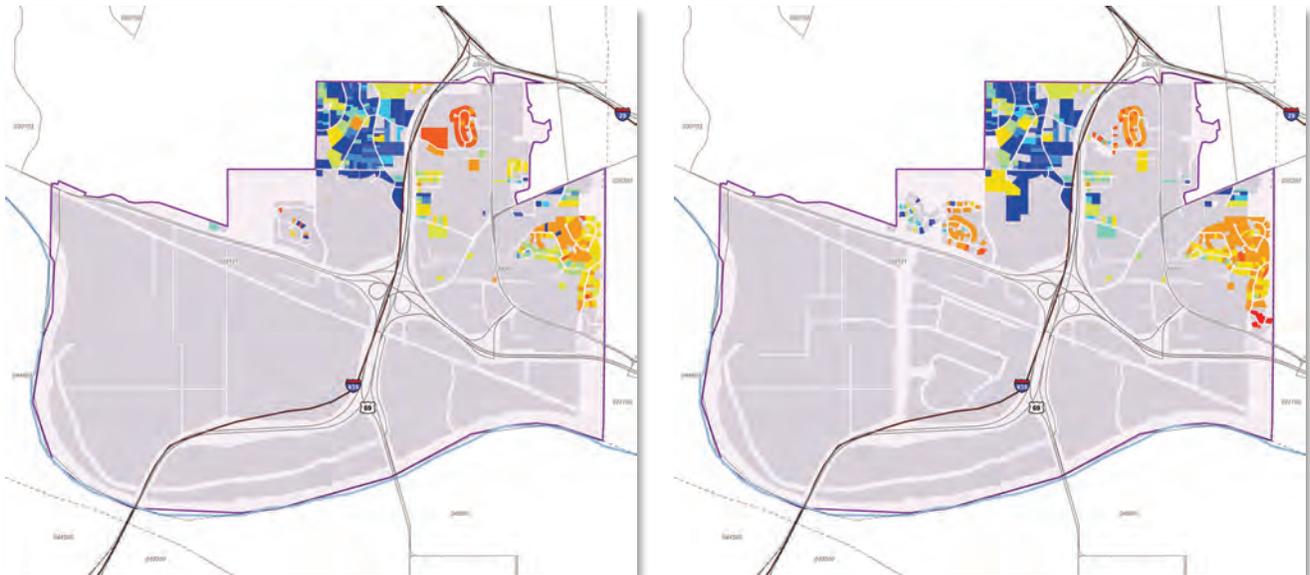
THAI: Median Household Income per Census Tract



43.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT
2011 **2016**



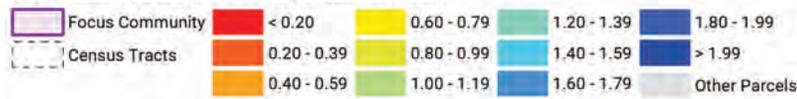
43.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT
2011 **2016**



Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.
 Notes: 2011 analysis uses 2007–2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013–2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

FIGURE 44. FOCUS COMMUNITY: ROELAND PARK, KANSAS

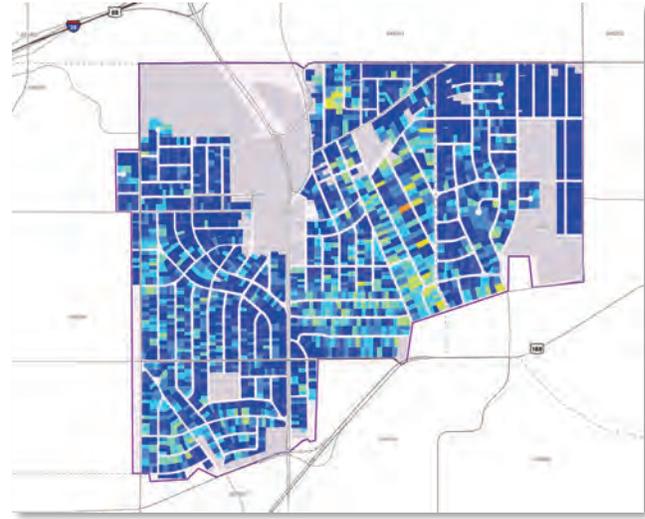
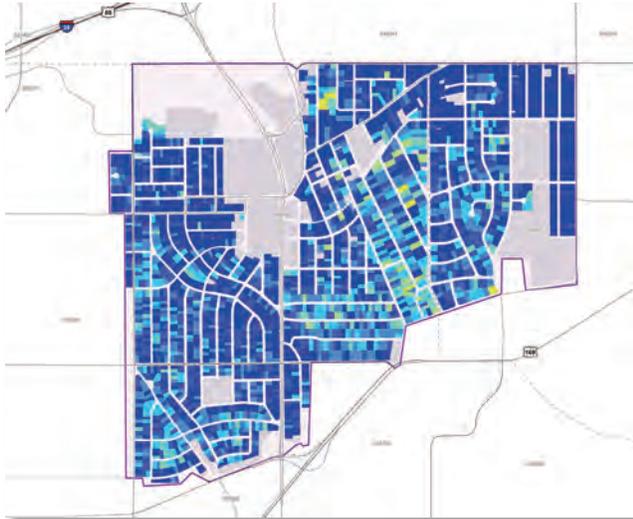
THAI: Median Household Income per Census Tract



44.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

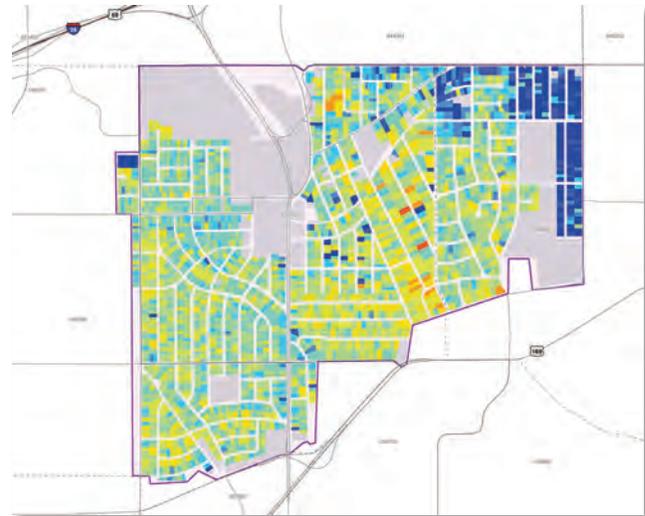
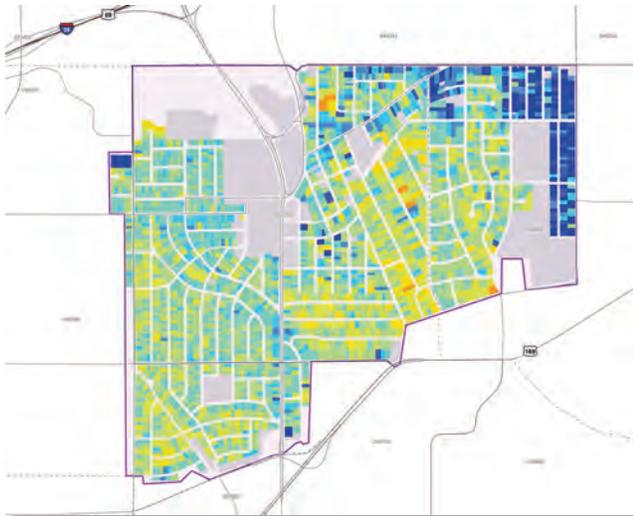
2016



44.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

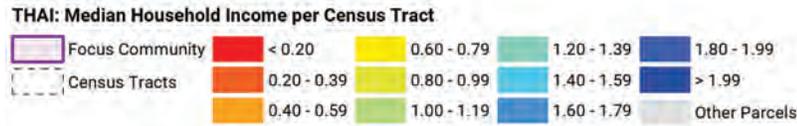
2011

2016

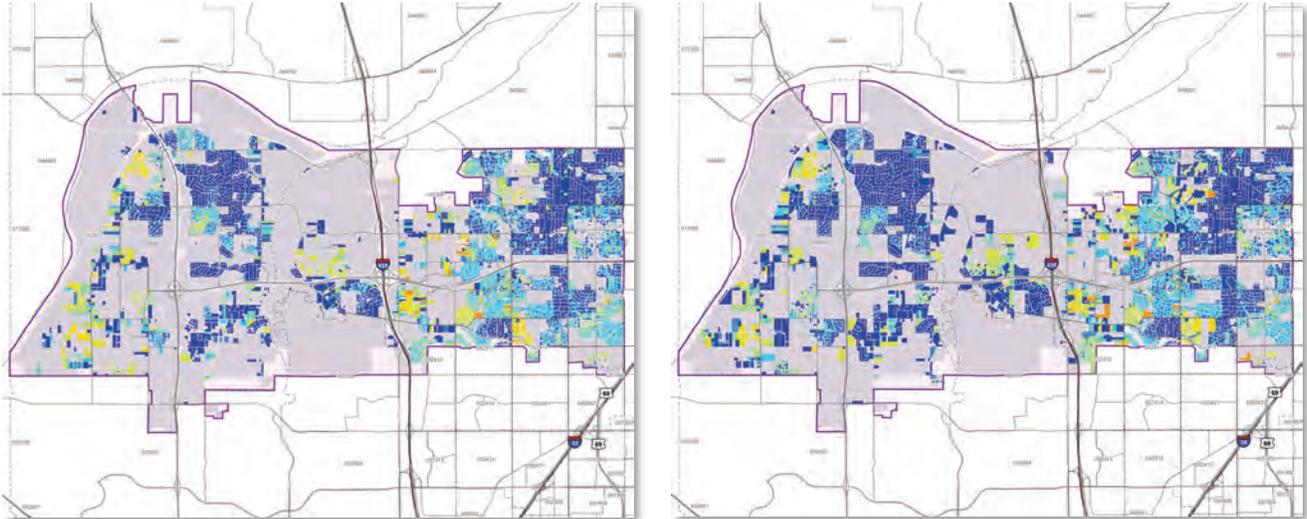


Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.
 Notes: 2011 analysis uses 2007–2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013–2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

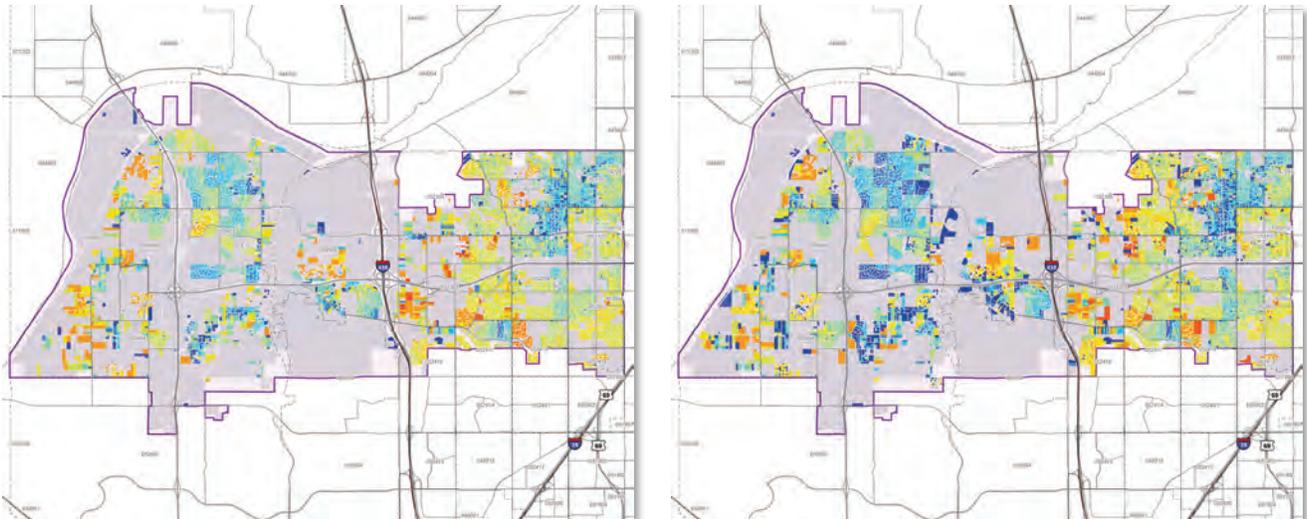
FIGURE 45. FOCUS COMMUNITY: SHAWNEE, KANSAS



45.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT
2011 **2016**



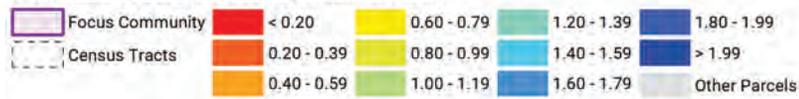
45.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT
2011 **2016**



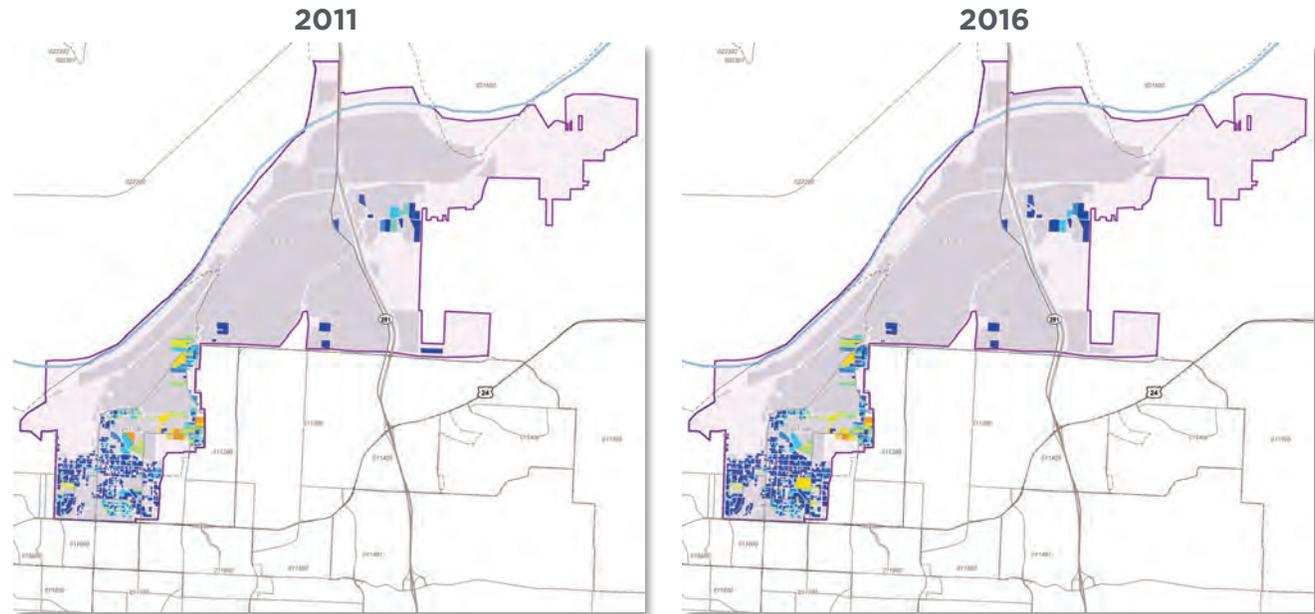
Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.
 Notes: 2011 analysis uses 2007–2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013–2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

FIGURE 46. FOCUS COMMUNITY: SUGAR CREEK, MISSOURI

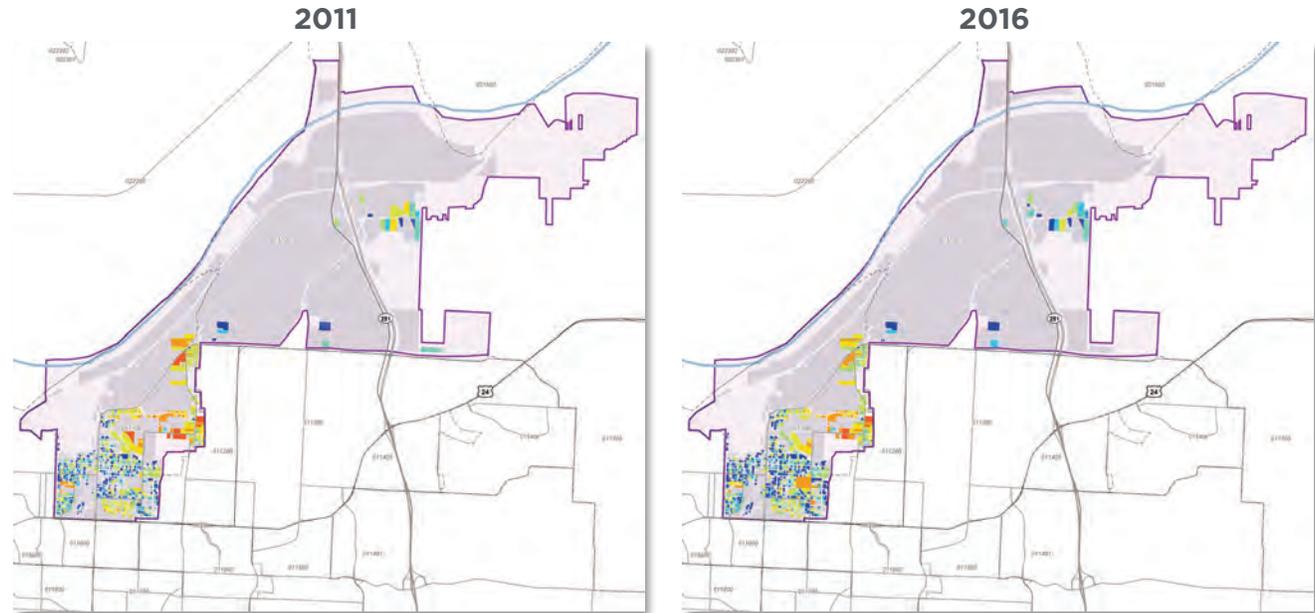
THAI: Median Household Income per Census Tract



46.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT



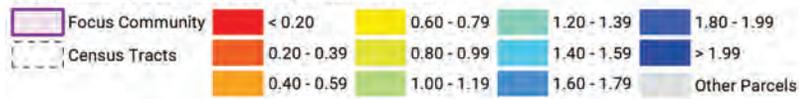
46.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT



Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.
 Notes: 2011 analysis uses 2007–2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013–2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

FIGURE 47. FOCUS COMMUNITY: WESTWOOD, KANSAS

THAI: Median Household Income per Census Tract



47.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

2011

2016



47.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT

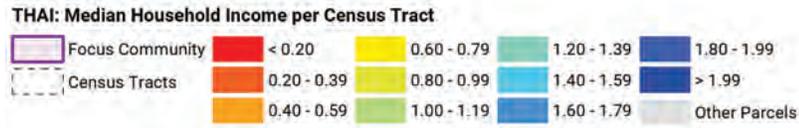
2011

2016

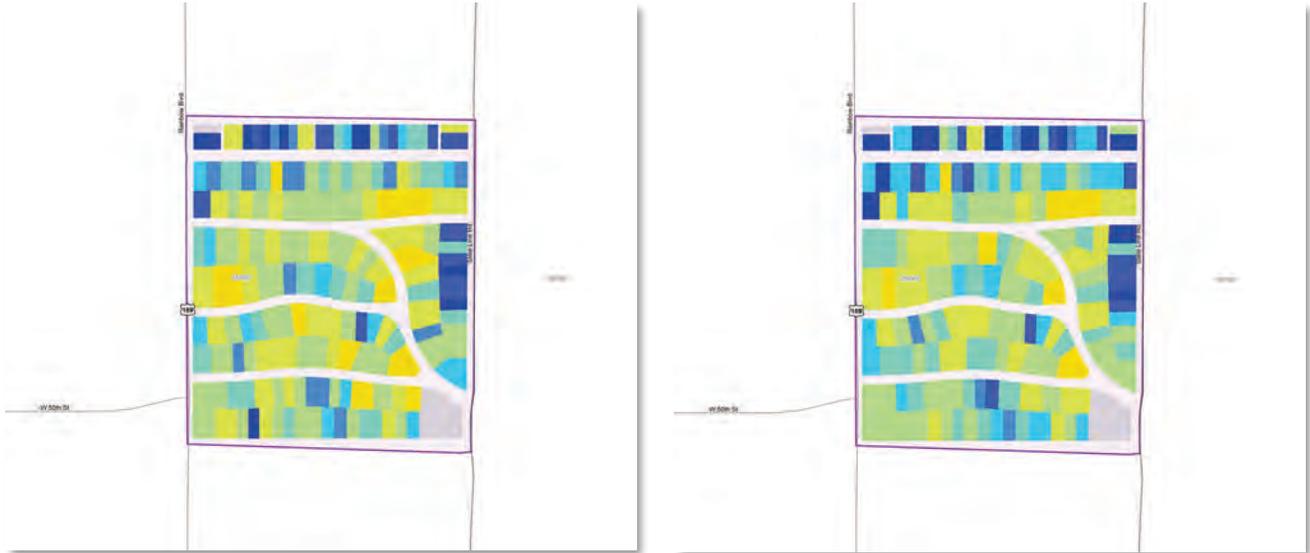


Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.
 Notes: 2011 analysis uses 2007–2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013–2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

FIGURE 48. FOCUS COMMUNITY: WESTWOOD HILLS, KANSAS



48.1 THAI FOR MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT
2011 **2016**



48.2 THAI FOR 60 PERCENT OF MEDIAN HOUSEHOLD INCOME PER CENSUS TRACT
2011 **2016**



Sources: American Community Survey, 5-year aggregated samples; MARC parcel data; Esri.
 Notes: 2011 analysis uses 2007–2011 ACS sample with 2011-adjusted dollars and MARC parcel appraisal data from 2011; 2016 analysis uses 2013–2017 ACS sample with 2017-adjusted dollars and MARC parcel appraisal data from 2016. See Appendix 3 for methodology.

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