Revised 9/23/19

A Housing Policy for Kansas City: (2019-2023)

I - Bold Ideas for a Better Future

Over the next five years—2019 to 2023—and even beyond, Kansas City, MO can either be a beacon of growth, prosperity and opportunity for all of its citizens and neighborhoods, or as portrayed in Charles Dickens' *A Tale of Two Cities*, of 19th Century France and England, it will continue to be "the best of times" for some neighborhoods primarily north of the Missouri River and in the City's western half to State Line, and for other areas generally south of the Missouri River and east of Troost Ave, it will be "the worst of times."

While all of Kansas City, north and south and east and west, is challenged by rising construction, transportation and utility costs—affecting livability and affordability—many neighborhoods and residents on Kansas City's eastside have struggled to thrive for decades. For these areas, homeownership, population, and real estate values have dropped precipitously, replaced instead by vacant lots used as illegal dump sites, neglected structures and vacant storefronts, the prevalence of investor-ownership of real estate, closed school buildings, and the loss of jobs and reliable employment. While in recent years there have been a number of successful redevelopment projects totaling over $100,000,000 in new investments, e.g., Beacon Hill; St Michael's Homeless Veterans Campus; Linwood Shopping Center; the Gateway at 39th (and Euclid in the Ivanhoe community), to name a few, chronic poverty and long-term neglect are ever-present and are daily reminders of the need to simply survive the day.

According to data from the American Community Estimates, US Census, Kansas City's population in 2016 was 481,420, and from 2000 to 2016 has increased 9%, a positive trend on which to build. Beginning with the 1950 Census to 2016, Kansas City's population has averaged 463,169, with the high population of 507,330 in the 1970 Census year. However, the recent growth has clearly been north and in Downtown Kansas City and has maintained in the west along the Main Street/Broadway corridors and south to the Plaza and along Wornall Road and State Line. While on the other hand, the three City Area Plans comprising the City's urban core on the eastside—Truman Plaza, Heart of the City, and Swope—show population losses of 23%, 23% and 13%, respectively.

In 2011, the then newly-elected Mayor and Kansas City Council established a Citywide Business Plan with Citywide goals, including a Housing Goal that reads: ***To sustain the City's diverse housing for all income groups through well-designed developments, with an emphasis on revitalizing aging neighborhoods.*** Clearly, City leaders intends for all of Kansas City to grow economically and progress culturally and achieve status as a desirable choice for residents and

businesses to thrive. But in light of the noted challenges, Kansas City cannot afford to stagnate and allow half of its population and residential areas to remain behind.

City Manager Troy Schulte often states that we "need to change the conversation" and if indeed we are to change the conversation and achieve our goal for all of Kansas City, then leadership from the City, the neighborhoods and the civic and business arenas must all be partners in growing and sustaining our most basic infrastructure that affects all residents, that is housing. The City's basic obligation and responsibility is to ensure that all of its citizens have adequate, safe, sanitary and healthy housing that meets code standards, that residences are structurally sound and are consistently maintained for livability, and that encompassing neighborhoods and surrounding environs are safe and free of hazards, nuisances and blighting conditions.

Beyond this basic role, the City has been proactively involved in stimulating and supporting economic and community development activity with private developers as well as non-profit developers. Downtown development has been a primary beneficiary in meeting demand for new housing and spurring economic and business development. With this, however, the three big issues that have emerged and have partially contributed to the need for a new housing policy are: 1) what should be the City's continuing role in providing incentives to private developers, and what is the reciprocal obligation or requirements expected from developers who benefit from those incentives? 2) What about the neighborhoods, particularly those that are struggling and have fallen behind—where's the equitable treatment and accompanying investment? and 3) As housing is the most universal and basic infrastructure that impacts every citizen and even as the City is working to ensure that every citizen has a choice and opportunity for housing, how can we best provide and sustain it affordably over the long-term?

The Kansas City Council set a direction with passage of Resolution No. 170825 in November 2017, which directs the City Manager *"to provide information on the overall state of housing policy at the federal, state and local levels and based on this information, develop a local five-year policy."* City Council requested that a report be presented in late summer 2018 and to meet that timeline, City staff, along with a dozen invited experts from business, community and non-profit sectors, and real estate and homebuilding trade associations embarked on an intense process that included hosting and conducting eight public meetings, conducting a citywide housing survey of residents, interviewing City leaders, and meeting on numerous occasions to identify and present a report that encompassed broad-based feedback and input. There is consensus that the housing policy should be comprehensive and broad-based and not focus simply on low-income housing, but rather on the wide range of issues affecting housing choices, supply and demand. These range from incentivizing private developers to help supply

and meet demand, to promoting mixed-income development, to implementing the fair housing plan.

This initial section represents an overview and offers a brief historical perspective. The policy document is divided into different sections to provide context and allow the reader to comprehend the process and the issues encountered by the Housing Policy team in trying to create a broad policy. Further, Sections II and III describe the process and discuss the data and what it reveals and what we heard from you, the public. Section IV details the Housing Policy's vision, goals and program objectives—it describes what the City, in partnership with others, will accomplish over the next five-year period. Finally, Section V is an implementation matrix, outlining what will be accomplished, by whom, and when. It's intended to help identify objectives and measure achievements and performance.

Current State of Housing Policy

The City's annual HUD-CDBG/HOME program and incentive resources from the Economic Development Corporation (e.g., LCRA) have been primarily used to help address issues in neighborhood areas that meet low-to-moderate-income or blighting conditions criteria. Some programs have been targeted in specific areas, but do not require a match from other sources. Kansas City has been a recipient of community development block grant (CDBG) resources and Model Cities monies since the 1960's and 1970's, respectively.

The challenge of relying on this support, however, is the threat of significant cuts and/or the total elimination of CDBG. Federal support for CDBG and housing has diminished incrementally over 40 years from an annual allocation of approximately $18 million to about $7.0 million today. The elimination or further reductions are a threat and would substantially impact the City's ability to serve large segments of its population who rely on services funded by CDBG. Cutbacks would also limit options to leverage other resources for project implementation. For example, CDBG represented 30% of the Morning Star Youth and Family Neighborhood Center $5 million budget at 27th & Prospect and was the first money in to jumpstart the fund drive.

In recent years, the Missouri Housing Development Commission (MHDC) low-income housing tax credit program has proven to be a valuable complement. From 2011 to 2016, Kansas City successfully competed for and received MHDC approval for 10 Senior and Family projects totaling $89,678,060 in investments. Often, MHDC staff will look to the City to provide additional subordinated funding from its annual HOME allocation to leverage project financing as a sign of City commitment to the project. But as we witnessed in 2017, reliance on State tax credits is tempered by competition from other jurisdictions, as well as by legislative budgetary constraints at the State level. As a result of circumstances beyond the City's control, approval of projects was delayed by at least one year, even though developers spent resources to

respond to MHDC request for projects last year. For some, these costs will likely never be recovered, which is a risk to developers.

Finally, the City has made tremendous progress in redeveloping areas that were targeted for development years ago. In 2013, the Federally-appointed Receivership was ended after eight years because the City addressed HUD's concerns about capacity to manage and complete projects timely. The $27 million **rebuild-KC/Neighborhoods** plan designed by City staff in 2010 was response to the Receivership, unofficially becoming the City's "housing priorities"; it committed the City to a timetable as to how and when projects would be completed and meet HUD timeline obligations. Among these were the Beacon Hill redevelopment and the St. Michael's Homeless Veterans Campus projects. Today, both projects have become "model" urban redevelopment projects featuring new market rate single-family homes and new veteran apartments, respectively. With the recent completion of the Colonnade Apartments at 27th and Tracy, and the recent sales of land abutting Troost Ave. from 25th to 27th Streets, Beacon Hill and our past obligation is nearly complete.

What is Affordable?

It is important that any city housing policy include a definition of how it defines affordable housing. However, what we heard during the course of developing this policy is that it is not as simple as inserting a definition from the dictionary. What we heard is that "affordability" means widely different things to people of differing incomes, from, "I can't afford to pay that kind of rent downtown," to, "I've lived in various places throughout my life that I could afford to live in, and I still can't afford to live on Ward Parkway." Reaching a common definition of a term that varies from household to household is a challenge, nonetheless, for the City to implement any effective housing assistance interventions or policies it must identify definitions of affordability as it relates to the intended occupants of residential units being rehabilitated or created.

This report identifies housing strategies regarding affordability from two perspectives: housing attainability (maximizing the number of housing options for households across all income levels) and housing creation (housing created to meet the needs of residents with a specific income range).

It must also be recognized that while the City can set uniform definitions related to affordable housing, other government entities (such as the State of Missouri and the federal government) and privately funded housing assistance providers have long established definitions of affordability that must be understood and paired with City affordability definitions to best leverage multiple sources of funding to facilitate housing production.

Developing a common understanding for the term "workforce housing" as it relates to this City's residential development goals is also a necessity. Defining workforce housing as

providing housing for people who work falls short of the scope of the problems facing many residents. Many “people who work” do not make enough to afford suitable housing. What we found is that an employee making a minimum wage finds it difficult to find and afford housing. We also found that households with higher incomes are living in housing that is more than affordable.

Housing Affordability - Factors

While the amount of income of households can be established in a straight forward manner on a yearly basis, there are multiple housing cost factors that must be understood to determine how effective that households' income are in covering total housing costs:

- Number of persons in the household - The number of persons within a household determines its required minimum housing size and number of bedrooms required, thus two households with the same income level can have drastically different abilities to meet their housing needs due to household size.

- Utility costs - The ability for a household to meet their utility costs (heating /cooling / water expenses).

- Household maintenance/ownership cost - Households that are the owners of the property they occupy (versus those that rent the property they occupy) will need to have access to appropriate funds for property repairs and maintenance along with property insurance to keep their property in a safe condition and protect their housing investment.

- Household locational factors - Cost associated with household members to cover their transportation expenses to travel between their home and school / work locations.

Housing Affordability – A City Definition

For housing initiatives sponsored by the City of Kansas City, Missouri, that use non-State or federal funds and income guidelines, the income eligibility ranges of households to live in affordable housing should be based upon the annual median income (AMI) for all households within Kansas City, Missouri, (the latest (2016) American Community Survey median household income for Kansas City, MO is $51,235) and not the AMI of the Kansas City Region as a whole. The latest (2016) American Community Survey median household income for the Kansas City Metro Area is $61,385. As a baseline, this housing policy sets 30% of household gross income as the amount residents can afford for housing costs (rent or mortgage). The amount for utilities, maintenance/ownership costs, and transportation will increase this base percentage, but it’s nearly impossible to quantify due to the many factors involved.

The following example breaks down the City AMI by four income groups – very low income (0-30% of AMI), low income (30-60% of AMI), moderate income (60-80% of AMI), and average income (80-120% of AMI), applies the 30% affordability level, and shows the monthly affordability level for base housing costs:

Income Groups	Annual Income Range	Monthly Income Range	Base Monthly Affordable Housing Range
Very Low Income (0-30% of AMI)	$0 -$15,370	$0 - $1,280	$0 to $384
Low Income (30-60% of AMI)	$15,370 - $30,741	$1,280 - $2,562	$384 - $768
Moderate Income (60-80% of AMI)	$30,741 - $40,988	$2,562 - $3,416	$768 - $1,025
Average Income (80-120% of AMI)	$40,988 - $61,482	$3,416 - $5,124	$1,025 - $1,537

Furthering the definition of housing affordability is done through identifying a household's income related to the City's AMI amount and identifying ranges of AMI percentage to determine eligibility to participate in a housing assistance program. For example, a housing program may be targeted to assist households with yearly incomes that range from 60% of the City's AMI ($30,741) to 80% of the City's AMI (or $40,988).

Bold Ideas

Given the complexity of creating a comprehensive, broad-based housing policy and multiplicity of issues associated with implementing and being successful, it is important for the public—community leadership, non-profit and for-profit developers, and funding partners to understand what the priorities are and what the big picture is about. In other words, what do we want to accomplish under this housing policy within five years? Did we achieve what we envisioned we would; did we achieve the impact/outcomes we intended?

Ultimately, implementation of this housing policy must move Kansas City beyond status quo level. This will require bold ideas and taking bold steps and being innovative to achieve goals.

Bold Idea 1 - Create/preserve 5,000 additional single family and multifamily housing units by December 2023. Population density will improve, including in targeted neighborhood areas, by deploying innovative new infill construction practices and methods and robust

rehabilitation/preservation activities, with a particular emphasis on housing for residents who are below 120% AMI.

Bold Idea 2 - Create a $75 million catalytic housing development (trust) fund to create and preserve units. This will offer support for various housing priorities, including: assist for-profit and non-profit developers with pre-development costs and provide rehabilitation financing for homeowners, and for developers and small rehabbers to rehab smaller apartment units that are prevalent in older neighborhoods. This fund will be capitalized and strategically leveraged with other private and public funds.

Bold Idea 3 – Support non-profit and private developers with resources, less burdensome regulations and appropriate incentives. For a variety of reasons, experienced, capable developers to provide supply and deliver products have not been significant players in the development and revitalization of Kansas City's neighborhoods, as have been in Downtown's revival. Incentives should be equitably utilized, particularly EDC-sponsored incentive programs that need to be strategically utilized in underserved areas to maximize intended results more quickly. In addition to adequate support and defining of roles for existing CDC's, the Housing Policy espouses inclusion of City and developers' to participate and partner in:

- Supporting the City's Real Estate Associates Program (REAP);
- Planning, executing and implementing Community Benefit Agreements; and
- Aligning support of MBE/WBE mentorships with majority developers

Bold Idea 4 – Recognize that housing is essential for stronger and vibrant neighborhoods and the housing policy must emphasize holistic revitalization, promote mixed-income development, and help existing homeowners and first buyers live and remain in their homes.

Kansas City's reputation as a family-friendly, neighborhood-oriented city is being severely tested as vacant and blighted properties, predatory investors, and constant public-safety threats and shooting incidents seem to dominate the daily news. Kansas City cannot market and offer itself as a preferred, attractive choice for families if large segments of its population and neighborhoods are underserved and at constant risk. At least four neighborhood areas will be targeted and show marked improvement.

Bold Idea 5 – Create a Tenant/Landlord University to model best practices to improve the tenant/landlord relationship. With the attention on evictions, the dawning of the City's Healthy Homes legislation, and ongoing tensions between landlords and tenants, proactive steps are needed to improve landlord/tenant relationships and help educate tenants and landlords about their rights and responsibilities within that legal relationship. This initiative

should help reduce eviction and set-out issues, provide tenants more problem solving choices, and minimize landlords' "cost of doing business."

II. EXISTING DATA ON HOUSING NEEDS AND TRENDS – WHAT WE KNOW

OVERVIEW

Staff from across multiple departments worked to collect, review, analyze, and present data related to the City's housing stock and the needs of residents with regard to housing. Many of these data insights were shared with residents at the beginning of the public feedback sessions (see Appendix XX) to help guide and inform the discussion.

The data that has been gathered to date represents a significant review of available data sources in order to answer questions about supply, demand, condition and affordability. However, it is expected that additional data will continue to be collected parsed, and analyzed in order to guide implementation of housing policy action items. The city is committed to a data-driven approach in recommending policy/program options and monitoring their success.

MAJOR DATA INSIGHTS

The following section summarizes the major insights derived to date from data analysis, and includes relevant visuals as well as references to data sources or additional information as available.

1. **The City's residential housing market, when measured and categorized, varies in strength on a block by block basis. While distressed areas are clustered, there is a significant amount of variety in market strength across the City.** (Source: Market Value Analysis, http://kcmo.gov/planning/market-value-analysis/)

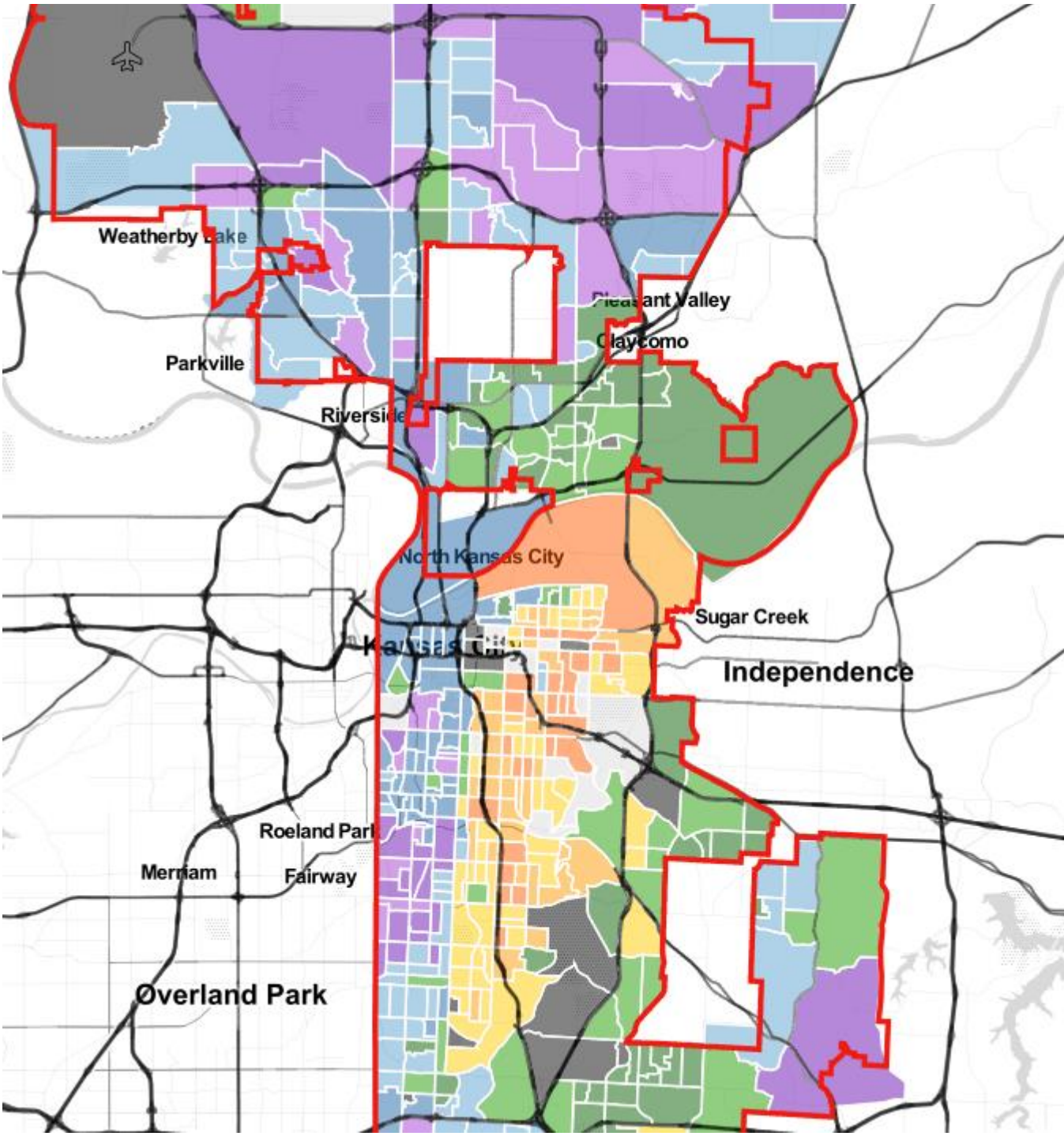
   The City undertook a Market Value Analysis with The Reinvestment Fund in 2016 to collect multiple administrative variables relating to residential housing market strength and cluster them on a census block group level. The resulting categories and map are relevant for understanding how resources could be targeted in order to address distress and leverage strength.

   1a. Table of Kansas City Market Types (http://kcmo.gov/planning/wp-content/uploads/sites/9/2017/01/CharacteristicsTable-Cropped.jpg)

Average Characteristics for Kansas City Market Types

	Median Sales Price	Variation Sales Price	Household Density	Percent Owner Occupied	Pct. Renters in Single Family Homes	Number Rental Households	Percent Subsidized Households	Percent Homes with Violations	Percent of Homes with Permits	Percent Vacant Homes	Percent Distressed Sales
A (34)	$318,900	0.34	6.14	89%	97%	97	1%	3%	12%	2%	1%
B (27)	$294,847	0.39	10.60	74%	14%	310	1%	4%	20%	1%	2%
C (64)	$173,861	0.49	26.10	30%	30%	289	15%	13%	13%	3%	3%
D (65)	$154,520	0.37	5.24	80%	91%	138	2%	7%	5%	1%	3%
E (51)	$84,335	0.53	3.27	74%	96%	203	5%	14%	3%	4%	10%
F (45)	$93,351	0.55	4.72	42%	44%	162	21%	14%	4%	5%	12%
G (53)	$39,034	0.80	4.72	52%	89%	156	20%	23%	3%	12%	27%
H (34)	$18,962	1.10	6.67	50%	87%	163	20%	23%	2%	23%	47%
I (27)	$6,175	1.31	4.68	45%	82%	165	17%	19%	2%	24%	58%

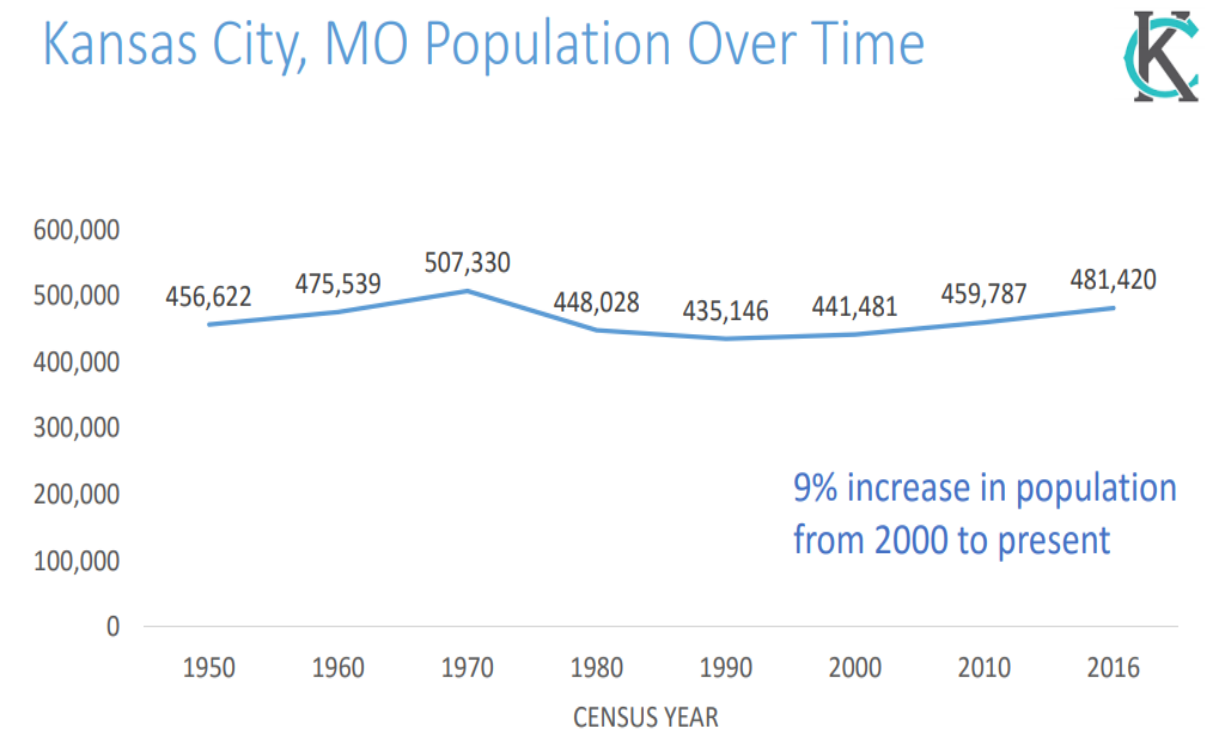
1b. Map of Kansas City Market Types (https://brianjackson816.carto.com/viz/1f21dbb0-df20-11e6-ade9-0ef7f98ade21/embed_map)



2. **The City's population has been relatively steady over time with modest growth over the past two decades.** (Source: U.S. Census)

Population growth since 2000 has been uneven across the City, with the largest percentage increases in the Shoal Creek, KCIA, and Gashland/Nashua area plan areas north of the river, and some declines in area plan areas south of the river, including Swope, Truman Plaza, and Heart of the City.

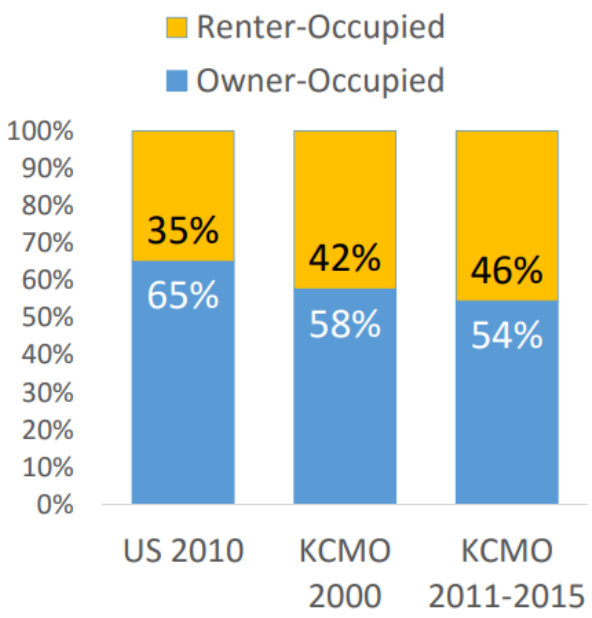
2a. Chart of Kansas City, MO Population Over Time (Source: U.S. Census)



Source: Decennial Census and ACS Estimates, US Census

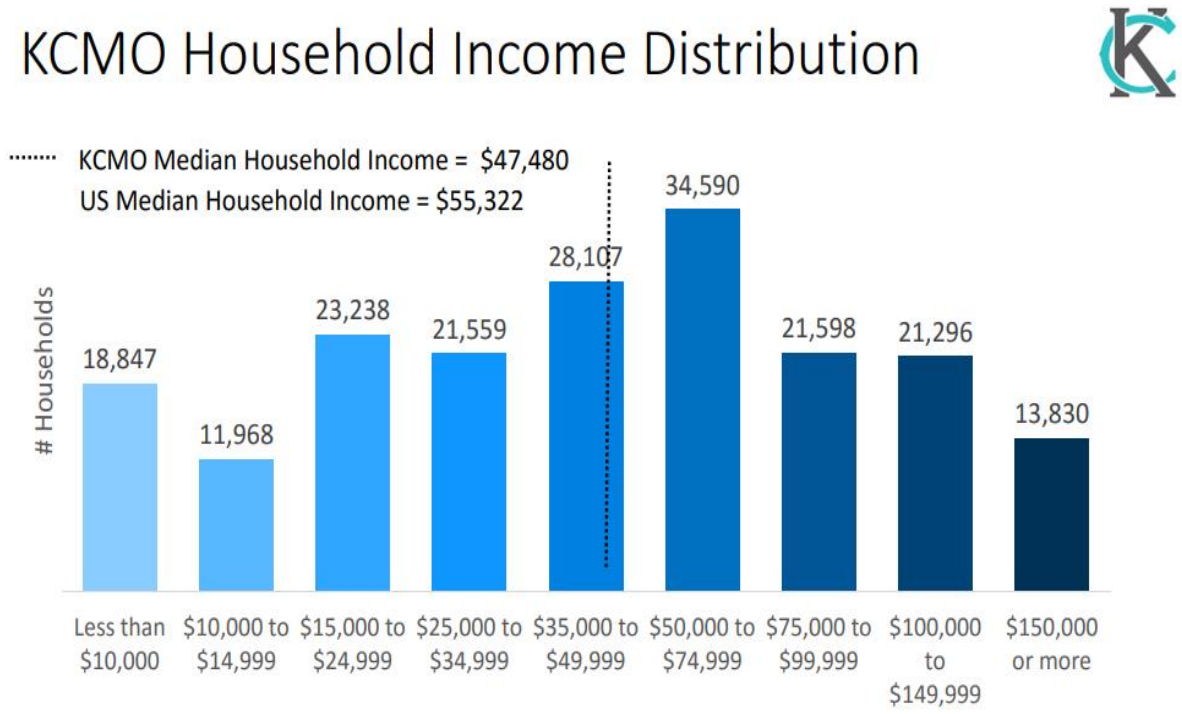
3. **While Kansas City's structure type is 68% single family and 32% multifamily, the tenure breakdown is 54% owner-occupied compared to 46% renter-occupied. The implication of this is that there are a substantial portion of renters in KCMO who are living in single-family houses.** (Source: U.S. Census)

3a. Chart of KCMO Tenure over Time and Compared to U.S. Average (Source: U.S. Census)



4. **The City's median household income (regardless of household size) is $47,480, less than the US Median Household income of $55,322. Over 30,000 households have an income of less than $15,000 annually. This shows that there is a substantial demand for housing at very low income levels.** (Source: U.S. Census)

   4a. Chart of KCMO Household Income Distribution (Source: U.S. Census)

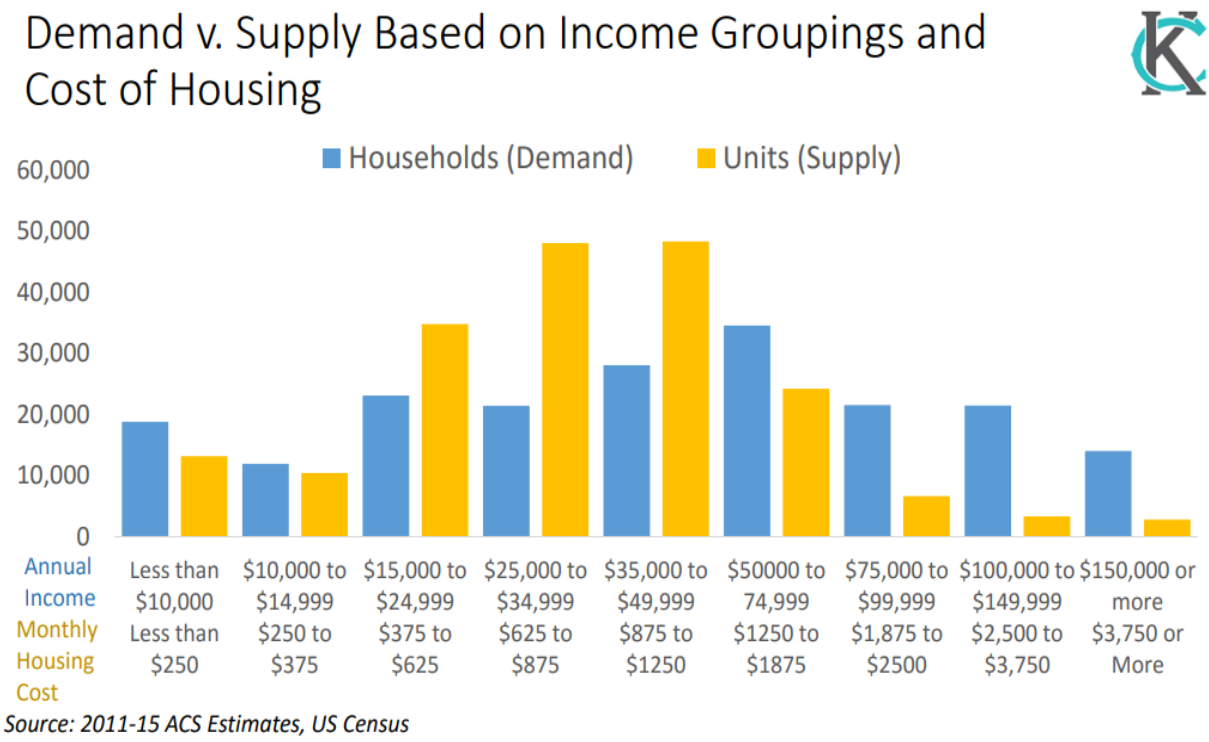


Source: 2011-15 ACS Estimates, US Census

5. **When comparing supply of housing units at different price points, the majority of units available are of mid-range costs (between $625 and $1,250 per month). When this supply is compared to household demand for housing units at different income levels, using a standard of spending 30% of income on housing costs, there is an undersupply of housing at the low-income end of the market.** (Source: U.S. Census)

   The undersupply of low-income housing is concentrated in the rental market as opposed to homeownership, which may in part relate to the challenges of qualifying for a mortgage as a low-income household. There is also an undersupply at the high income end of the market, which means that higher income individuals are on average spending a lower percentage of their income on housing and potentially "crowding out" middle-income households from these mid-cost units.

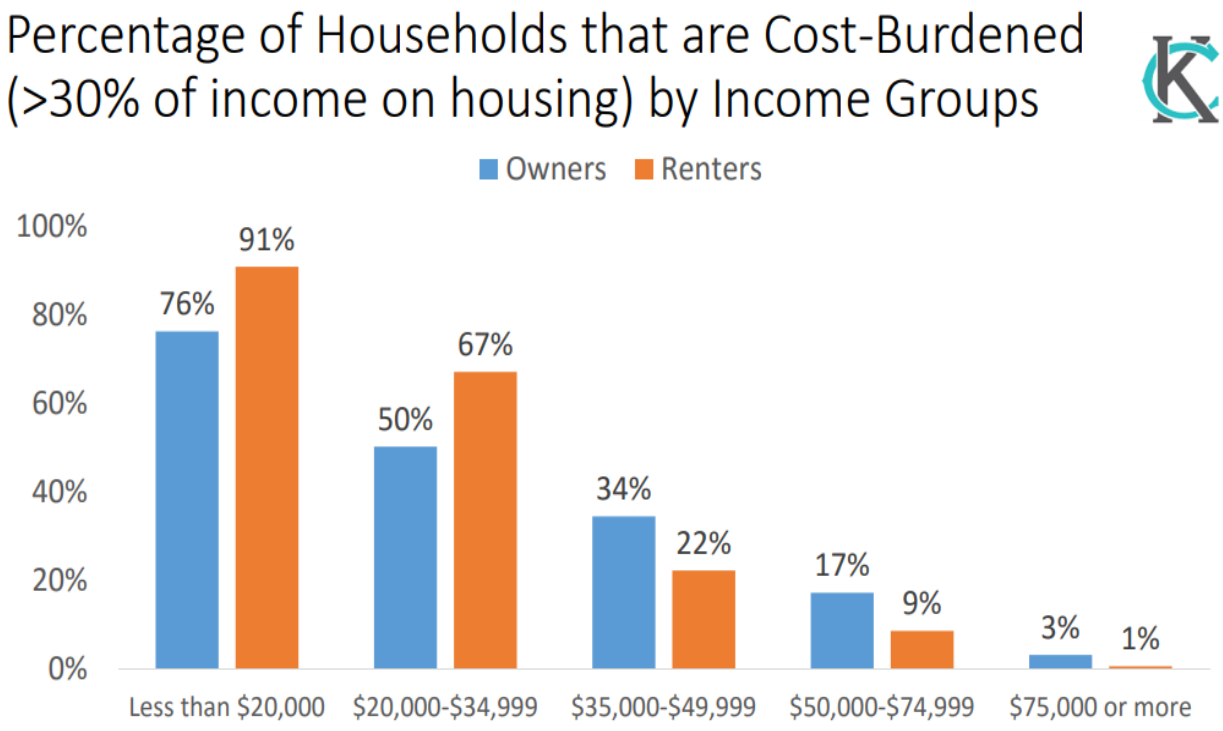
   5a. Chart of Demand versus Supply (Source: U.S. Census)



Source: 2011-15 ACS Estimates, US Census

6. **The undersupply of lower cost housing means that lower-income households are disproportionately cost-burdened (spending more than 30% of their income on housing) compared to higher income households. This is especially true for renter households.** (Source: U.S. Census)

6a. Chart of Percentage of Households that are Cost-Burdened by Income Groups (Source: U.S. Census)

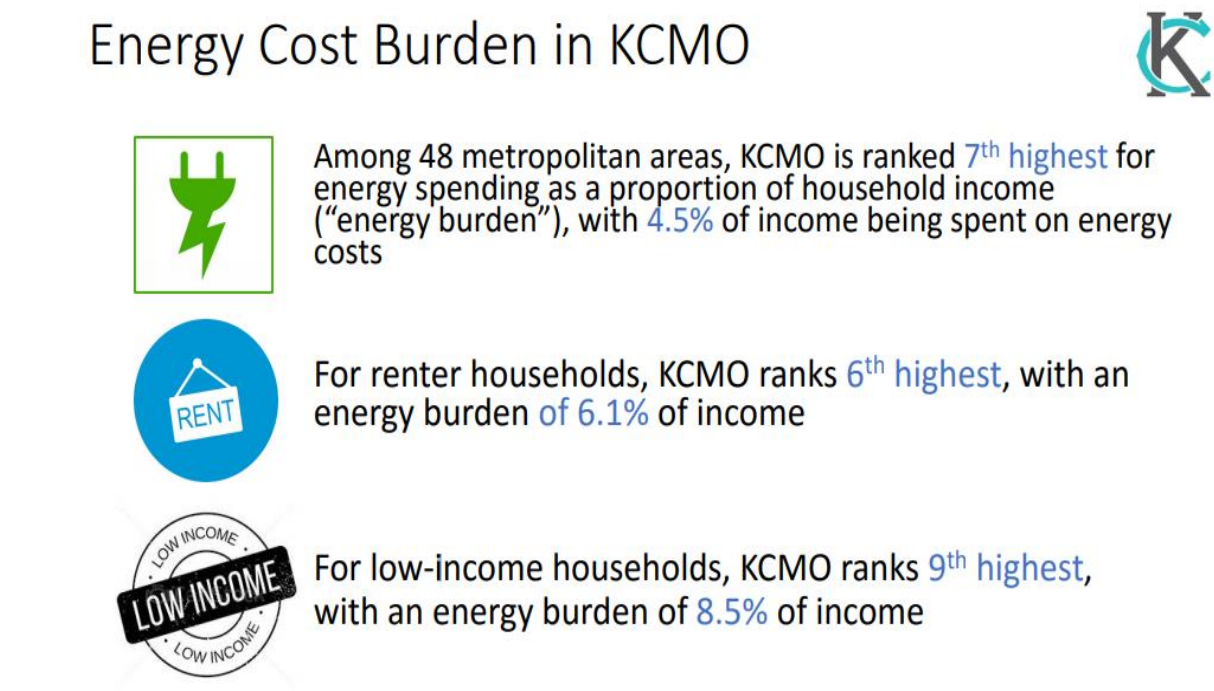


Source: 2011-15 ACS Estimates, US Census

7. **The cost of energy further increases housing cost burden for residents in KCMO, which as a metro has higher than average energy costs (gas + electricity) as a proportion of income. High water/sewer bills, which are not factored into these numbers, further increase this burden.** (Source: ACEEE, "Lifting the High Energy Burden in America's Largest Cities", 2016)

   If a household is spending 10-15% of their income on energy and water/sewer costs, their mortgage or rent must be less than 15-20% of their income in order for the household not to be considered cost burdened. Since energy and utility costs are not factored into the previous demand/supply or cost-burden analyses, the undersupply of low-cost housing and the cost-burdening of low-income household is likely even higher than stated.

   7a. Comparative Energy Cost Burden in KCMO (Source: ACEEE, "Lifting the High Energy Burden in America's Largest Cities", 2016)



III. LISTENING TO THE PUBLIC – WHAT WE HEARD

OVERVIEW

Resident feedback is crucial to the housing policy decision-making process. In order to ensure that residents' and other stakeholders' input would be broadly captured and integrated into the discussion, efforts were made to gather feedback through a variety of mechanisms. The process for gathering feedback and the input that was derived are detailed below.

PUBLIC MEETINGS

STAKEHOLDER MEETINGS

HOUSING SURVEY OVERVIEW

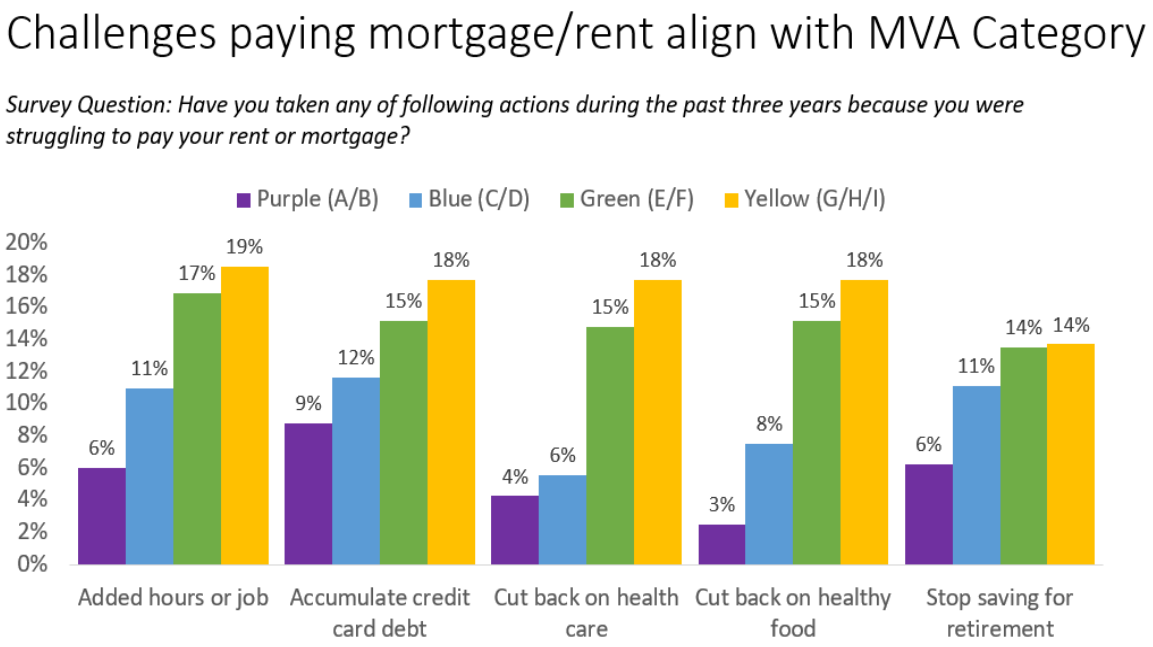
In order to broadly understand residents' wants, needs, and experiences with regard to housing, the City undertook a survey of residents on housing experiences and perspectives. A four-page survey was administered by ETC Institute in the spring of 2018 to a random sample of 1,417 residents, geographically spread across areas with different development patterns, using area plan areas. Topics covered in the survey included: priorities when selecting housing, ability to pay mortgage or rent, interest in becoming a homeowner, condition of current housing unit and related health issues, and support for a housing policy.

The full housing survey report can be found in Appendix X. Major insights from the housing survey are detailed below. It is anticipated that this rich feedback source will continue to be analyzed by staff and stakeholders to further inform implementation of housing policy efforts.

HOUSING SURVEY INSIGHTS

1. **Residents are supportive of investment into housing policy and programs -** 84% rated it as very important or important for the city to focus on. Approximately 70% or more of residents said that they were supportive of the following policy/program efforts: assisting in home rehab, addressing homelessness, improving affordability and quality of rental housing, and increasing accessibility and opportunity for homeownership.
2. **Residents with low incomes and living in distressed housing markets (according to the Market Value Analysis categorization) are more likely to struggle to pay their rent or mortgage, describe their housing situation as unstable, and have a forced move.** More than 25% of residents citywide report that they have had to take actions to pay their rent or mortgage such as taking on another job or more hours, stop saving for retirement, or accumulate credit card debt. This is true for more than a third of residents in less stable housing markets (MVA categories E and below). Almost 9% of residents with annual income less than $20,000 have had a forced move in the last three years due to inability to pay their rent or mortgage.

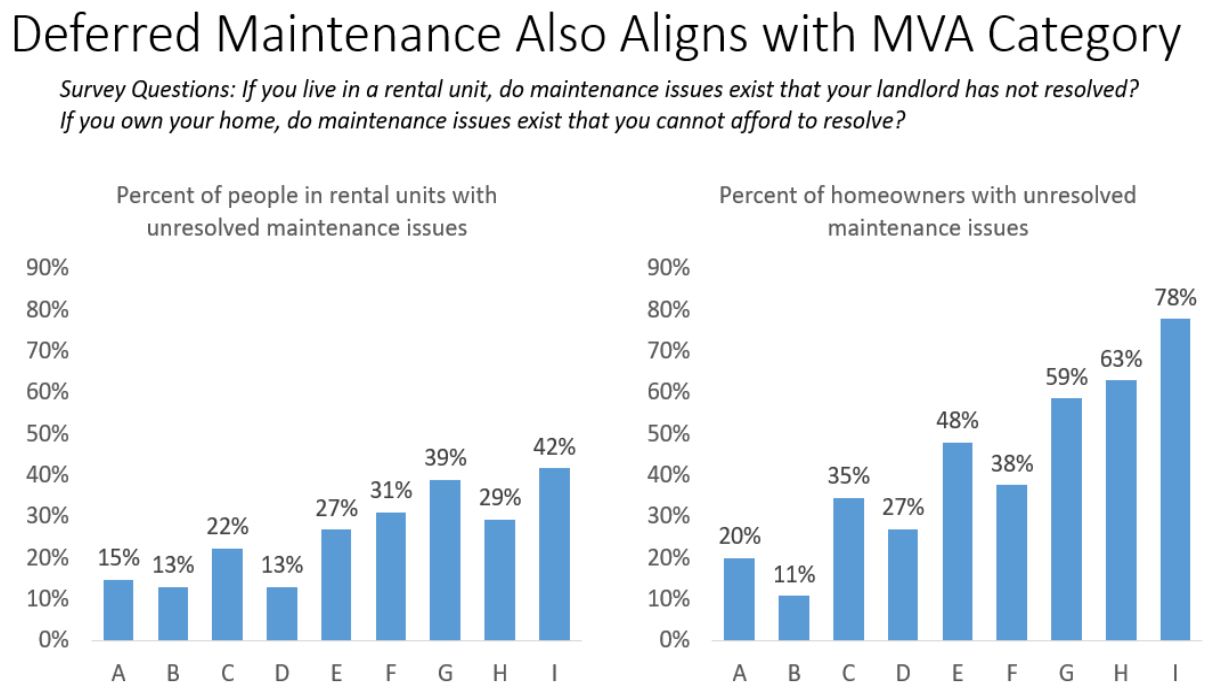
2a. Chart of Challenges paying mortgage/rent by MVA Category



44% of residents in yellow MVA areas had taken one or more action, compared to 35% in green, 24% in blue, and 16% in purple

3. **Deferred maintenance is a citywide issue for renters (22% have an issue their landlord has not resolved) and homeowners (31% have an issue they cannot afford to resolve) but is especially concentrated in distressed housing markets.**

3a. Chart of Deferred Maintenance by MVA Category

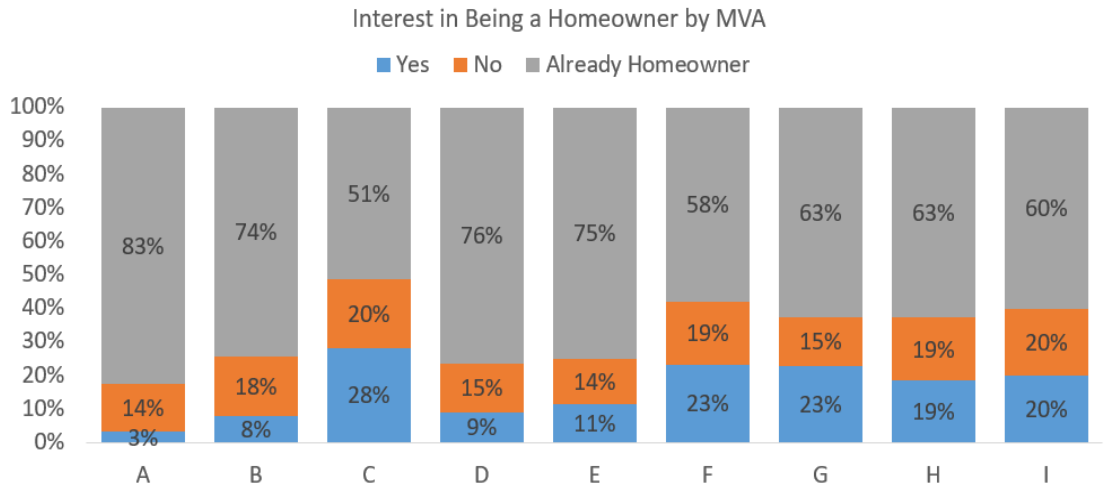


4. **Interest in homeownership is strong (almost half of renters say they are interested in becoming a homeowner), but more than two-thirds of those who are interested say that they face barriers to homeownership, including access to a down payments and issues with access to credit. Interest in homeownership and barriers are both higher in more distressed housing markets.**

4a. Homeownership Interest by MVA Category

Homeownership Interest is slightly higher in C, F, G, H, I

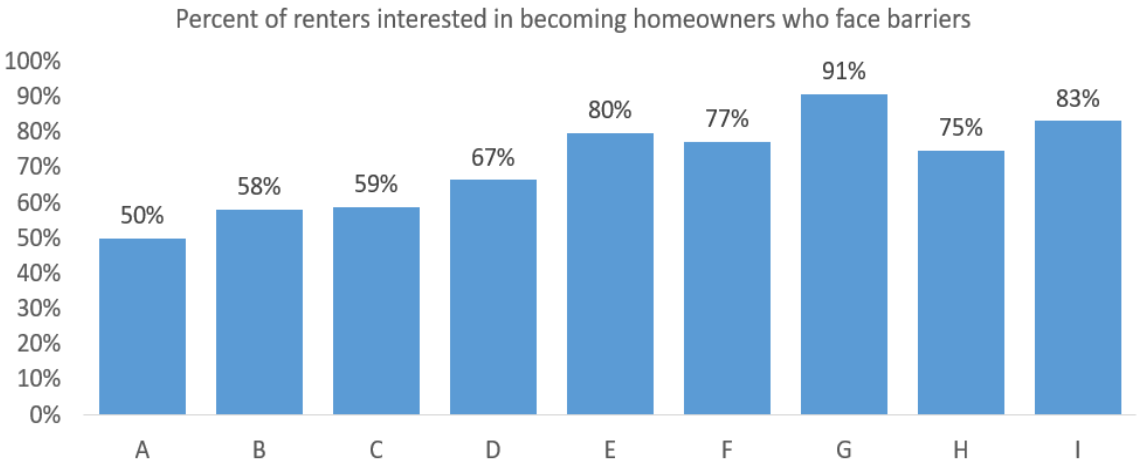
Survey Question: If you rent your home, would you like to become a homeowner?



4b. Homeownership Barriers by MVA Category

Barriers to Homeownership Are Also Higher

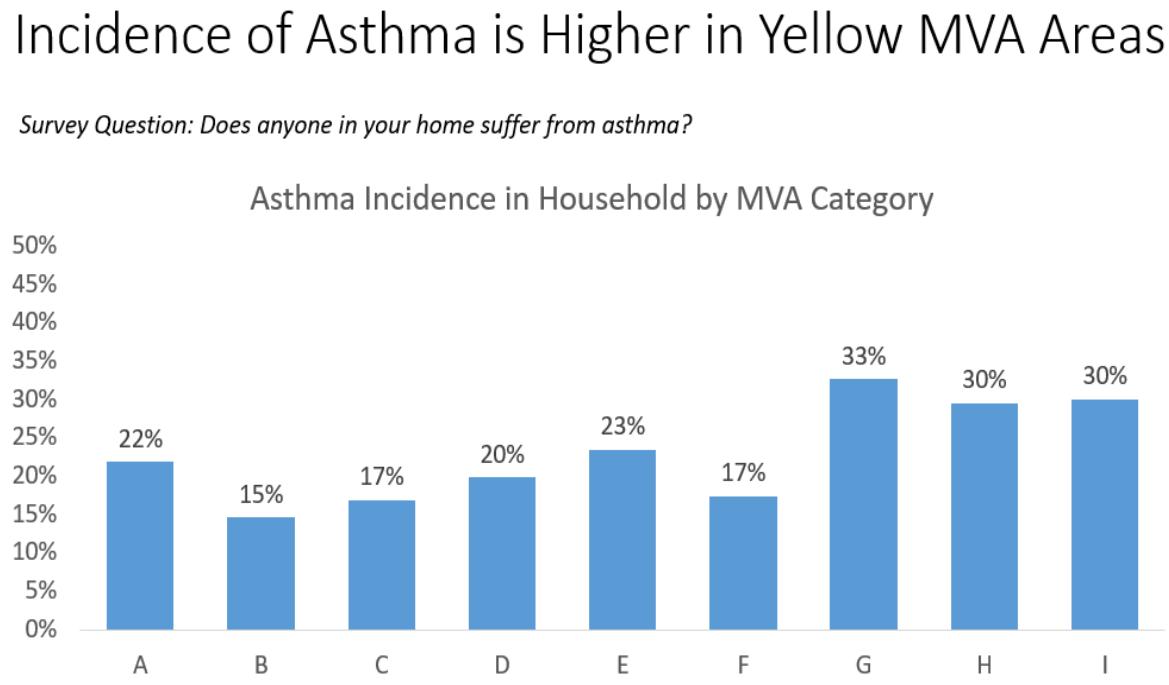
Survey Question: [For those people that rent and would like to become a homeowner], Do you face barriers to becoming a homeowner?



Most common barriers = access to down payment and credit history preventing access to credit

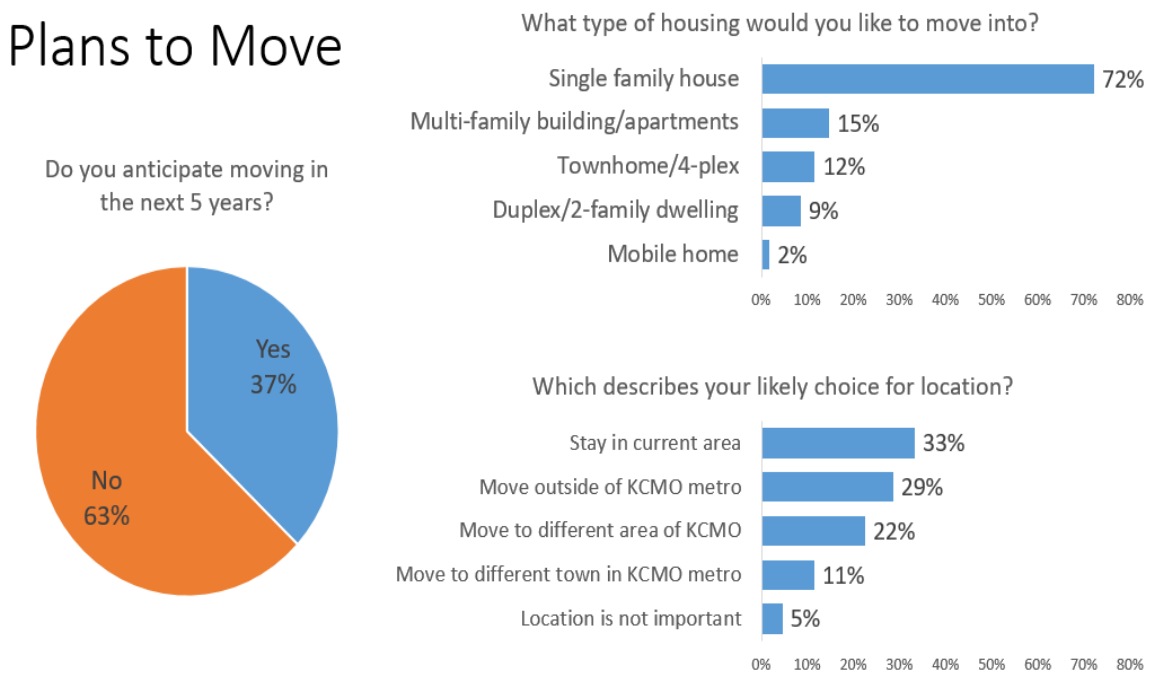
5. **Health is a significant issue related to homes, with 30% of residents saying that they don't know if their house has lead paint, and 20% of residents stating that someone in their household suffers from asthma. Both issues are more pronounced in more distressed housing markets.**

5a. Chart of Incidence of Asthma by MVA Area



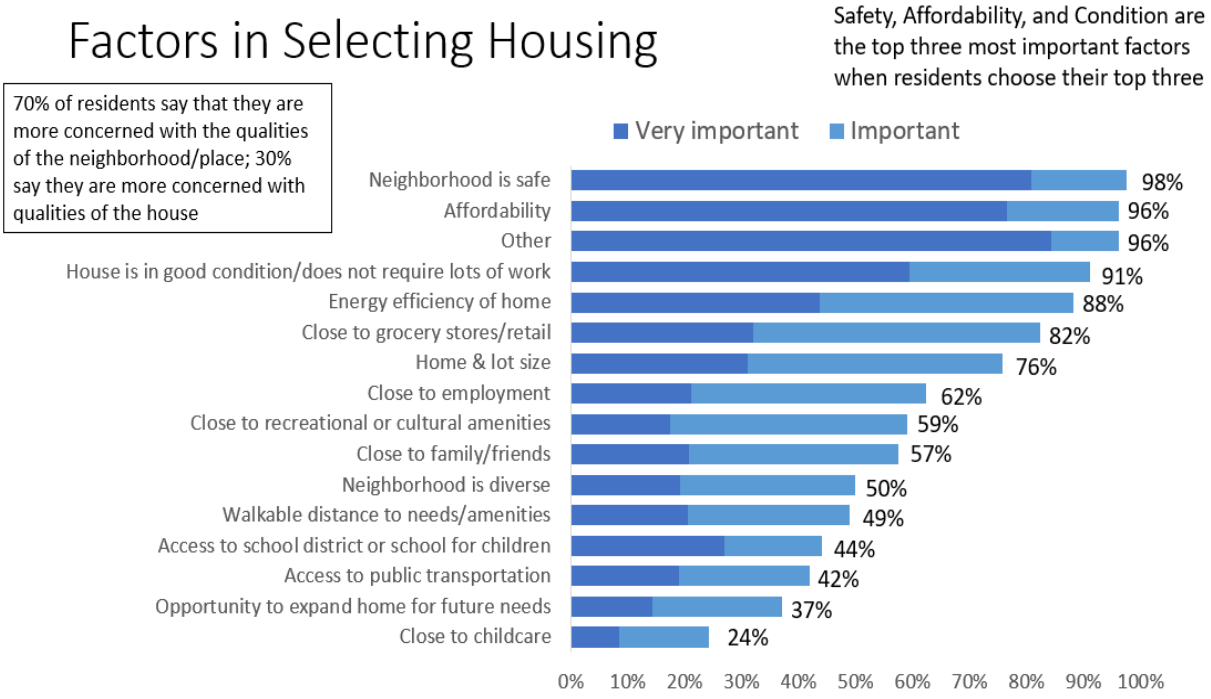
6. **More than a third of residents plan to move in the next 5 years, and more than a third of this group expressed interest in moving into some kind of multi-family dwelling (duplex, townhome, or apartment building). Of this group, over 50% said that they would likely stay in KCMO.**

6a. Charts on Plans to Move



7. **Factors that are important to nearly all residents in selecting housing are safety and affordability, with good housing condition and energy efficiency of home also important to most residents.**

7a. Chart on Factors in Selecting Housing



FEEDBACK FROM ELECTED OFFICIALS

The housing policy facilitator interviewed the Mayor, City Manager, and all Councilmembers in June 2018 using a standard set of questions to understand their perspectives and goals for housing policy. A summary of the feedback from these interviews is below, with a focus on areas that were consistently emphasized.

1. The most important housing issue for the policy to focus on is: affordable housing (8 respondents); workforce housing (3 respondents); reflecting the diverse needs of different neighborhoods (2 respondents); and inclusionary zoning (2 respondents).
2. In order to encourage neighborhood revitalization projects, the policy should: provide funding for affordable housing citywide (5 respondents); plan for mixed income housing developments (4 respondents); pursue inclusionary zoning (4 respondents); consolidate incentive dollars to promote affordable housing and meet neighborhood needs (2 respondents); and incentivize rehab of older homes (2 respondents).
3. From a resource perspective, the City should: leverage CDBG dollars with other public and/or private dollars (7 respondents); take a block by block approach (6 respondents); identify the most important corridors for funding (5 respondents); and identify new funding (2 respondents). Several thought that the current Consolidate Plan approach is not effective due to CDBG cuts (5 respondents).
4. With regard to the Central City Sales Tax, multiple people felt that decisions about use of these funds should be made by the appointed Commission (6 respondents). Others suggested that: the funds should be leveraged with other funding sources (3 respondents); the funds should be viewed as part of a holistic goal (2 respondents); and funds should be part of an intentional approach to develop the urban core (2 respondents).
5. With regard to the cost of water/sewer bills, there was broad consensus that the City should renegotiate the consent agreement with EPA to slow down the rate of increase (12 respondents). Other ideas included: retrofitting older homes for energy efficiency (4 respondents); implementing a more liberal policy for financial assistance (2 respondents); create a level payment plan (2 respondents); freeze water/sewer rates for at least a year (2 respondents); and prevent further issues through system maintenance (2 respondents).
6. The outcome of the housing policy should be to: increase the amount of affordable housing (3 respondents); address housing needs for each area of the city (3 respondents); identify new revenue sources to fund housing/better leverage local dollars (3 respondents); include inclusionary zoning (2 respondents); promote workforce housing close to jobs (2 respondents); and include measurable impacts/benchmarks (2 respondents).

IV. GUIDING VISION STATEMENT, GOALS AND POLICIES

VISION STATEMENT:

A bold and aggressive housing policy that reflects the spirit of Kansas City, with programs and initiatives which set us apart from other cities, has the broad support of stakeholders who actively assist in its implementation, and whose residents are proud of the accomplishments and who we are as a City. The policy will promote, advance and sustain equitable and diverse housing types for all income groups through well-designed communities, with an emphasis on revitalizing, stabilizing and maintaining neighborhoods.

GOALS & POLICIES:

The following goals and policy statements combine to put the City on a path toward reaching the housing policy's overall vision. The first series of goals (Goals 1 through 4) are production oriented – addressing the need to rehabilitate existing housing, build new housing, continue to meet the needs of the elderly and special needs, and address environmental impacts. The second set of goals (Goals 5 through 9) help address important barriers and fair housing issues. These are essential steps which provide all residents the confidence, support, and ability to seek appropriate housing options and solutions.

Goal 1: Maintain and increase housing supply to meet the demands of a diverse population.

OVERVIEW

This goal addresses the need to both maintain (preserve/rehab) and produce (new construction) the supply of affordable housing. The City has a high number of aging single family structures, which have moved through a life cycle, starting out as an occupied home to eventual neglect and abandonment and vacancy, and finally to deterioration, dangerous and blighted. Ultimately, these result into more vacant parcels—presently over 3,100 publicly-owned, and many more privately-owned parcels. The challenge to "rebuild" housing on vacant lots is equal to the need to preserve and rehabilitate both single family and multifamily units.

Priority Policy for Preservation: Maintaining the affordability of either subsidized or unsubsidized multifamily developments and rental homes and units that are at risk of becoming no longer affordable for low to moderate income households.

Examples of strategies to address this include preservation equity and development funds; re-syndication of Low Income Housing Tax Credits (LIHTC); funding through mixed income developments that include federal CDBG and HOME Funds; introduction of new owners for HUD-owned properties through favorable mortgage financing from HUD and Energy related financing; new programs such as RAD for Public Housing Units; notification strategies in coordination with state and federal partners; and extending city funding incentives for those housing units wanting to continue as affordable.

Affordable housing programs over the years have relied on land use restriction agreements to provide relief to millions of Americans and Missourians attempting to meet their household rents. The Low-Income Housing Tax Credit (LIHTC) Program requires developments that receive awards to comply with an initial 15-year compliance period and state agencies provide extended use agreements to provide a longer affordability period. In addition, HUD Programs over the years have, also provided affordability programs which includes Section 221(d) (3), Project Based Section 8, Section 236 and several others. Units financed under these programs are expiring and will need significant attention by cities and states to stem the tide of expiring affordable housing and to continue providing safe, sanitary and decent housing.

The projected number of affordable housing expiring in the Downtown Kansas City in the next five years is 1,140. This represents a 41% decline from the 2,759 units that are currently affordable, assuming no new units are added. **(Source: Downtown Council)**

Policy Priority for New Construction: Creating programs and opportunities for developers and home buyers to stimulate new home construction on vacant lots and providing rehabilitation opportunities for homeowners and new buyers of single family houses at an accelerated pace.

As a city with nearly 325 square miles, there are many undeveloped and vacant properties which are zoned residential, with existing water and sewer services. The City will be proactive and creative in taking the lead in the production of new, single family homes through thoughtful programming that creates balanced growth in both the central city and newer subdivisions. Strategies for both new construction and preservation/rehabilitation are:

Policy 1.1 - Rehabilitation Loan Fund. Creation of a rehabilitation loan fund to allow for the acquisition/rehabilitation of single family structures, which are vacant or abandoned, to be repurposed into improved residences by citizens wanting to become a homeowner. The proposed fund would be jointly funded by the City and a cadre of local financial institutions and administered by a Loan Originator/Servicer.

Implementation Strategies for housing preservation

- **Action 1.** Create a $15 million acquisition/rehab loan fund for vacant, abandoned single family structures located in low to moderate-income areas
    - Identify and select a loan originator/servicer that can originate and manage a monthly pipeline of 12 to 15 new loans
    - Obtain commitments from banks to help capitalize the Fund and market program to the public
    - Identify funds from the City or other public/philanthropic resources to leverage as gap/subordinated mortgages
- **Action 2.** Offer housing rehabilitation standards using City Housing Division's staff to administer contractor inspection and participation in the program

- **Action 3.** Align homebuyer counseling and education services to assist aspiring homebuyers navigate the acquisition and ownership barriers;
- **Action 4.** All properties intended for housing redevelopment should have a Phase I ESA and at least a limited Phase II ESA performed for surface soils analysis to determine if any exposed soils will be accessible as a result of the project.
- **Action 5.** Assemble an aggregation of properties to allow the use of brownfield program resources and reduce costs through economies of scale. In low-income, older neighborhoods over 90% of housing stock contains lead-based paint.

Policy 1.2 – Preserve existing affordable rental housing units city-wide.

Implementation Strategies

- **Action 1. Funding mechanism**. Establish a new funding mechanism of approximately $20 million to maintain and preserve at-risk housing units. Working with HUD to renew or maintain project-based Section 8 contracts for units and Missouri Housing Development Commission (MHDC) to preserve units under their QAP. Provide solutions that are creative and innovative which incents and motivates owners/partners of affordable housing to choose preservation. Work with groups that provide preservation funding, such as LISC, IFF, NOAH (Naturally Occurring Affordable Housing), MHDC and others. It is more cost effective to preserve affordable housing than to create new units.
    - Example: The Greater Minnesota Housing Fund (GMHF) and the NOAH Impact Fund targeted Class B and C rental apartments typically built between 1950s and 1960s to help preserve affordable housing in a hot market and provide affordable housing. The first phase of the program seeks to preserve 1,000 units with $25 million from the fund. The County was joined by a $1 million contribution by McKnight Foundation.
    - The NOAH fund works with high performing, nonprofit affordable housing developers and socially motivated profit owners-operators, who are required to contribute 10% of the equity and the remaining 90% coming from the Fund and conventional lenders.
    - Example: Washington, DC created a Housing Preservation Task Force. Their recommendations were as follows: 1) Establish a funding mechanism for preservation; 2) provide a seed funding for public/private preservation funding; 3) and develop a small properties preservation and affordability program to help owners with renovation and repair fund that provide affordable units.

Policy 1.3 – Continue and expand the use of Low-Income Housing Tax credits for the preservation and construction of new affordable housing units. Preserve existing affordable rental housing units city-wide.

Implementation Strategies

- **Action 1**. Advocate for the re-instatement of State tax credits and coordinate the combined 19% allocation federal credits and state credits for the area (both 4% and 9% credits), with local gap financing, as necessary, to create 200 or more affordable housing units, with an emphasis on mixed income developments where practicable, and a priority on family units in target.
    - Preservation/Construction target – 1,000 units over the 5-year period.
      CDBG/HOME - $20 million. Total Development Cost - $200 million

- **Action 2. Notification/Tracking Strategy.** The City will document and track, to the extent possible, expiring assisted housing developments to determine the affordability expiration, and the risk factors for losing affordability upon expiration. This analysis should be especially provided with affordability data of properties in the Downtown Area Plan, Crossroads, 18th and Vine area and other areas of market strength. The City shall reach out to the owners of these properties to provide the proper city incentives to keep these units affordable. These preservation properties shall be a priority to the City of Kansas City**.**

  Notice: Almost all the jurisdictions require a one-year (or in some jurisdictions, two-year), as well as in some cases an updated 180-day, notice be sent to tenants, state and/or local government, and other local qualified nonprofits prior to the expiration or termination of any subsidized housing restrictions. Some jurisdictions also require that the notices received by state and local agencies be posted for public access on the relevant agency website. Notice is helpful for allowing tenants and tenant advocates to ensure that all tenant rights are respected through the conversion process and, where necessary, to help tenants plan for relocation. (Part of this strategy may require coordination with State Housing Agency/HUD)
  Notice: A local/state ordinance that requires owners of federally and state-assisted housing to notify the jurisdiction (Mayor's office/city housing department) of any intention to take advantage of their option to exercise their right to exit the affordable housing programs.

- **Action 3.** Provide statewide leadership to promote enactment of a state statute to require MHDC to track and report assisted affordable housing expiration data and to continue the State Low Income Housing Tax Credit Program.

- **Action 4.** Hire a staff person designated as an affordable housing preservation coordinator, to review expiration data and initiate discussions to preserve affordability with owners where expiration is impending. This person would assist and lead the effort to establish a substantial workout fund to assist owners in preserving affordability, identify and set up a toolkit of funding sources that could include general revenue, linkage fees, opportunity zone revenues, and City trust fund money. Provide legal and technical assistance to Kansas City nonprofits seeking on their own or in partnership with for profit developers to re-syndicate and otherwise refinance expiring affordable housing projects to preserve affordability. Determine if there could be a revision in the City's economic development incentive policy to give substantial emphasis to awarding tax abatement and other development incentives to expiring affordable rental projects seeking to extend affordability.

- **Action 5.** Enact an ordinance requiring owners of publicly assisted (including tax incented) affordable rental housing to give not less than a one year written notice to tenants (or tenant representatives) and to the City of expiration of affordability requirements of any intention to take advantage of their option to exercise the right to exit the affordable housing programs.

- **Action 6**. Direct the City's Human Relations Department, upon approval and funding from HUD or other city sources, to conduct tenant education and support for tenants of affordable projects approaching affordability expiration.

- **Action 7.** Establish a housing preservation working group of City staff, City officials, and other community stakeholders with subject expertise (e.g., UMKC, MHDC, LISC, HUD, KC Housing Authority), to coordinate and lead affordability preservation efforts.

Policy 1.4 – Develop multiple new housing construction incentive programs to assist in increasing the number of affordable units city-wide.

Implementation Strategies

<u>Single-family Homes</u>:

- **Action 1.** With an estimated 3,100 publicly owned vacant lots owned by the City, Land Bank and Homesteading Authority, provide developers and residents with approved construction plans and financing as follows: the lots for $200.00 each with clear title, with up to 25 years of tax abatement

via the Good Apple Corporation or other 353 entity ($200 per year dedicated to KC Growth, Preservation & Stability (GPS) Fund), and up to $5,000 for documented site discoveries (rock, etc.). The City to provide information of available lots, targeted areas, and streamlined approval of applications.

  - Construction target – 700 homes over the 5-year period. Public Cost - $3.5 million. Builder Cost - $140 million

- **Action 2.** In Targeted Areas, publicly-owned vacant lots will be transferred to the Homesteading Authority, which would seek a new construction financing pilot in partnership with Water Services Department and area lenders on a 50/50 basis, plus $5,000 for site discovery, and up to 25 years of tax abatement to the buyers to build affordable homes.
  - Construction target – 250 homes over the 5-year period.
    Public Cost – $50,000 revolving loan fund from WSD, based on a five house maximum number under construction, with a total impact of $5 million over five years.
    $5 million revolving loan fund from CDBG/HOME funds
    Mortgages to Buyers - $43.7 million

- **Action 3.** City-wide New Housing Incentive — Builders who propose and construct new housing and sell them to persons below 80% of the Area Median Income, to be provided gap financing to create affordable housing sale. Homebuyer's may also be eligible for down-payment assistance from either the City, lenders, or the State.

- **Action 4.** Require developers receiving City incentives to set-aside at least 15% of the total number of housing units they are creating as affordable housing or in-lieu as of percentage of project costs. This consideration stems from the recent Council conversations about an affordable housing component as part of the City-incentivized Three Light apartment building. Further discussion of the relationship between incentivized development and affordable housing could also extend to capturing revenue from non-residential incentive projects to support other housing policy goals such as utility assistance, down payment assistance, and offset property tax increases.

Policy 1.5 – Develop new multi-family senior developments to meet the demands of our senior citizens

Implementation Strategies

<u>New, Multi-family Senior Developments are needed to meet the demands of our senior citizens.</u>

Implementation Strategies

- **Action 1.** Encourage and prioritize applications for LIHTC for seniors which result in 50 new affordable units per year.
    - Construction target – 250 homes over the 5-year period. Public Cost - $9 million. Development Cost - $43.75 million

Policy 1.6 – Study the demand side of housing and promote a variety of housing types (accessory units, tiny homes) to meet the needs of citizens

Implementation Strategies

- **Action 1.** Using the American Consumer Survey data, and in conjunction with the Homebuilders and Realtors, undertake a study to help the City better determine and respond to demand from a variety of consumers types.
    - This should be viewed as a comprehensive, longer-term study to project future demand and needs over the next decade.
    - As demand is determined, City and private developers, with input from others offered and leveraging resources should be intentional to match sources of capital to maximize opportunities.

Policy 1.7 – Work in a renewed partnership with the Housing Authority, City, and stakeholders to actively create affordable housing in all areas of the city.

Implementation Strategies

- **Action 1.** The City and HAKC will join in partnership to produce new single-family homes, duplexes and townhomes utilizing 20-year Project-based Voucher contracts. The Project-Based Voucher contracts would leverage a first mortgage for approximately 70% of the total cost. A combination of CDBG/HOME funds, Federal Home Loan Bank Affordable Housing Program funds, and MHDC Housing Trust Funds could fund the remainder. Local CDC's could be a partner.

    This approach could be utilized to finance in-fill construction on lots already owned by the City, Land Bank, or other land holding entities associated with the City.

- **Action 2.** The City and HAKC will focus such a scattered-site project on serving the needs of the over 5,000 families on HAKC public housing wait list and over 11,000 who are on the Housing Choice Voucher wait list. Focus could be place on the nearly 3,000 families who have a disabled family member by using Universal Design principles. The accessibility and appearance of these homes were well received by both the tenants and the neighborhood. Their bungalow design is very compatible with the older neighborhoods in Kansas City. Memoranda of Understanding (MOU's) could be developed with non-profit

agencies to provide supportive services for the disabled tenants of such a development.

- The HAKC has the authority to lease or rent any dwellings, houses, accommodations, lands, buildings, structures or facilities embraced in any housing project and (subject to the limitations contained in sections 99.010 to 99.230) to establish and revise the rents or charges therefore; to own, hold, and improve real or personal property. The HAKC also has the authority to contract with private owners to manage, lease and operate any rental, cooperative or condominium housing project within its area of operation and to act as management agent for any such project for a management fee, provided (a) The persons and families who occupy the housing project shall be very low, lower or moderate income persons as defined in sections 99.010 to 99.230; and (b) Any profit derived by housing authorities from such management fees would be applied to the development, improvement or maintenance of housing projects as required by Missouri's statutes.

- **Action 3.** The City and HAKC will coordinate with the Land Bank to rehabilitate acceptable units held by the Land Bank and reoccupy the units, renting them to families off HAKC wait lists. There are approximately 3,000 families on the wait lists with self-reported income between 30% and 50% of the AMI. These families could pay a reasonable and affordable rent. We propose that the ownership of the units would be transferred to HAKC and that HAKC would then manage the units in a similar fashion as the way it manages its current portfolio of 435 scattered site units. Additional City funds may be required if the rents are insufficient to cover the costs of operations.

  - These types of programs fit squarely with HAKC's statutory directive to prepare, carry out, acquire, lease and operate decent, safe and sanitary dwellings, apartments and other living accommodations for persons of very low and lower income.
- **Action 4.** Partnering HAKC and the City of Kansas City together to provide a priority for preserving Public Housing units and adding to the supply of Low Income Housing Units with services. In addition, explore, review and determine if the City and HAKC can partner and take advantage of all the programs and funding associated with Public Housing residents such as Choice Neighborhood, Rental Demonstration Program (RAD); Jobs Plus and Foundation driven programs. Begin to use programs underutilized within the Kansas City area such as the Federal Home Loan Bank Program in coordination with MHDC.

Policy 1.8 - Create a range of homeownership assistance programs which empower residents to be new homeowners.

Implementation Strategies:

- **Action 1.** Partner with existing and new homeownership training entities and highlight their services on the City's webpage and other venues. Expand private/public partnerships for the training.
- **Action 2.** Use the Housing Authority's Housing Choice Voucher Homeownership Program to enable Kansas City Voucher client to purchase their own home utilizing Section 8 voucher payments. In partnership with the City's assistance, coordinate corporate and financial institutions participation in this and other housing program to enhance the home ownership opportunities for very low-income families.
    - Assistance Target – 100 homebuyers over the 5-year period.

- **Action 3.** Dedicate $500,000 per year of federal HOME funds to be used for targeted down payment assistance of up to 10%, 15% and 20% down payments in areas as guided by the Market Value Analysis data.
    - Assistance Target – 150 homebuyers over the 5-year period. Public Cost - $2.5 million. Mortgages - $15.3 million

- **Action 4. Financing Options for a Path to Homeownership.** Kansas City has an abundance of single family homes, as evident by the Market Value Analysis. However, many residents would like the idea of a single-family home without the maintenance or homeownership responsibility, especially as it relates to younger residents and seniors. Explore ways to fund these types of alternative housing options. Put together a task force of local government, financing institutions, non-profit and for profit developers to find an innovative ways to reach the housing needs of these residents.

Policy 1.9 – Transit-Oriented Development

Implementation Strategies

- **Action 1. Repurposing and Preserving.** Repurposing as a means to preserve and add affordable units. Identifying sites for multifamily development along transportation corridors, including defunct commercial or retail properties that could be converted into residential uses.
- **Action 2.** TOD Affordable Housing: Continue to maintain or increase the affordability of communities and expand the diversity of housing types to increase housing options with transit access.
- **Action 3.** Encourage and prioritize mixed development along transit routes: Maximize land use near or adjacent to transit routes that facilitates a diverse environment and creative economies. For example, the reuse of a historic structure to incorporate a retail ground floor with affordable housing integrated above. Require active use first floors. **For example: key intersections along Troost Avenue and Prospect Avenue Corridor**
- **Action 4.** Incorporate TOD areas into the housing plan/policy: Incorporate designated TOD areas into the housing policy's priority areas.
- **Action 5.** Review and update development standards for screening and buffering: Verify these standards are applicable to the increased density and

intensity of uses in TOD areas, including some locations where single-family areas are located in close proximity to major transit corridors.

- **Action 6.** Implement Targeted Parking Incentives: Lower TOD development costs by adopting parking standards that reflect the greater likelihood that residents in well designed, transit-oriented developments will use transits. This could include lower or no parking minimums for developments that have shared parking facilities or on-site car share services.

Policy 1.10 – Streamline housing development processes (building permit & zoning administration) and review processes for determining Prevailing Wage and MBE/WBE for timesaving and efficiency.

Implementation Strategies

- **Action 1.** City Planning has implemented the on-line permit system called Compass KC. It streamlines the permitting process for all building permits. It links all city departments to each project to provide easier access to city services for residents and businesses. The software allows an applicant to apply for various permits electronically, eliminating the need to trek down to City Hall to pick-up and pay for permits.
- **Action 2.** The Concierge is the key contact person for all building permit developments at the City. The Concierge will guide developers through the building permit process and any administrative application processes within the City.
- **Action 3.** Work with the Kansas City Realtors and Builders communities and explore a non-monetary incentive of a reduction of time and cost for developers to build affordable units, either for proposed entire developments, or a percentage set-aside (greater than 10% of units).
    - Research and possibly replicate a program that Greenville County in South Carolina recently enacted that would cut all development fees by 50% for homes built below a certain price point, such as for 120% of AMI. This is a new program, but discussions with developers are needed and could be a win-win for the city while incentivizing for more affordable units.
- **Action 4.** Continue to explore efficiencies and ways of streamlining prevailing wage reporting and in meeting and reporting MBE/WBE goals.

Policy 1.11 – Creating successful housing developments are often complicated by many factors; including occupancy, deterioration, abandonment, cost, ownership, neighborhood input, and more. In Kansas City, as in all urban cities, there is an ongoing need to find solutions that move projects forward for the benefit of all Kansas City residents.

Implementation Strategies

- **Action 1.** Establish a task force to study and solve complex housing development problems with an initial emphasis on the redevelopment of

Parade Park Homes and 18th and Vine, revitalization of the Prospect Corridor, mixed use development of 63rd and Prospect, the Linwood Blvd. transit corridor, housing development at the Willard School Site, and siting and operating a homeless shelter in the Northland.

- This group would be an ongoing task group that would meet and coordinate activities with a goal of "fixing problems and getting through the bottle-necks within City Hall" to complete the projects.

- Action 2. City staff and community stakeholders should work holistically and comprehensively together to align economic development strategies and transit-oriented development planning with housing development planning and job training and development. Ensuring that local people are job-ready and employment centers are accessible.

- Action 3. Identify opportunities for Community Land Trusts and how these may be strategically offered as affordable housing options in Kansas City.

Goal 2: Broaden the capacity and innovative use of funding sources.

OVERVIEW

A new and bold direction is needed to implement Kansas City's new Housing Policy. This involves a change in how we currently utilize resources and the willingness to support strategies that will broaden the use of funding sources, as well as introduce new capital sources that encourage production of new units and preservation of existing housing units. Among the specific strategies and resources are:

- Creative use of existing City revenues and resources by exploring bonding and strategic leveraging of dedicated sales tax revenues;
- Research the use of Linkage Fees (typically charged to developers and then spend on preservation or production through existing housing programs) as a tool to help produce more affordable units;
- Continued use of CDBG/HOME, but enhancing the process of aligning and leveraging with other new or existing resources;
- Outreach and inclusion of local financial institutions and local philanthropic organizations to participate in project financing
- Exploring the use of Inclusionary Zoning and linking developer Incentives to affordable housing;
- Outreach and soliciting capable developers with capital to initiate development in the City's Opportunity Zones, which may also include New Markets Tax Credits, low-income housing tax credits (LIHTC)

Policy 2.1 Kansas City Growth, Preservation & Stability (GPS) Fund – A fund that would be capitalized and sustained by dedicated funding and revenues to support the preservation and production of affordable housing and increase opportunities for residents to access housing affordably. The goal is to create a $75 million fund ($50 million bond fund leveraged by $25 million match from private/philanthropic sources) and potentially sustained by linkage/impact fees from incentivized/private development activity.

Implementation Strategies:

- **Action 1.** Direct staff to fully explore the use of resources for the purpose of creating a fund that substantially supports housing production, housing preservation and assists with complementary neighborhood stabilization activities (including repurposing abandoned vacant properties and essential neighborhood engagement strategies).
- **Action 2.** Capitalize a fund to support the preservation and production of affordable housing and increase opportunities for residents to access affordable homes. Target of $20 million capitalization;
- **Action 3.** Establish a $5 million revolving predevelopment loan fund to assist developers with predevelopment costs and expenses, particularly for smaller multi-family units (up to 12 units), including Colonnade-style projects;
- **Action 4.** Dedicate a $10 million fund to assist developers with redevelopment of larger institutional facilities, such as former school buildings or other closed structures that can be converted to a new use.
- **Action 5.** Target $10 million for strategic acquisitions, clean-up and remediation of environmental and brownfield problems
    - Possibly remediate 1 to 2 million Sq. Ft. of single family of housing stock identified with lead-based paint,
    - Supplement this funding with current federal, state and local brownfield programs to help produce more safe properties and prepare parcels for housing redevelopment;
- **Action 6.** Leverage $15 million for an acquisition/rehab loan fund for single family structures;
- **Action 7.** Dedicate a $5 million for minor home repair and weatherization assistance to complement existing programs;

- **Action 8.** Target $5 million for neighborhood stabilization to address ongoing graffiti, problem property issues, neighborhood watch and public safety activities, etc. to strengthen neighborhood engagement, involvement and outreach;
- **Action 9.** Establish a $5 million working capital loan fund for small rehabbers/investors**.**

Policy 2.2 - Linkage fees/inclusionary zoning

Implementation Strategies

- **Action 1.** Explore the use of Inclusionary Zoning with an in-lieu fee (i.e., Housing Trust Fund) or linkage fee policy to help support financing of preservation and new construction projects.

    - Commission a nexus study to be conducted by informed consultants/economists (via an RFP) to evaluate relevant demographic and economic data to determine requirements and what is fair and feasible. According to a recent paper by Brandon Weiss of the UMKC School of Law a nexus study "helps answer developer concerns about such ordinances, as well as to provide a solid legal basis for the ordinance."
      The cost of the nexus study would be approximately $100,000.

    - Adopt an ordinance to establish a linkage fee or Inclusionary Zoning vehicle stemming from the nexus study.

Policy 2.3- Financial Institutions are vital a source of capital that is under-utilized in the production and preservation of housing, particularly in older neighborhoods, where collateral values are low and development gaps are more challenging.

Implementation Strategies

- **Action 1.** Engage local financial institutions and community financial development institutions (CDFI) participation, such as LISC and IFF, in redevelopment and lending opportunities (2018-2019)

- **Action 2.** Monitor banks' activities via Social Responsibility Resolution 180530 and proactively seek to engage them in city-sponsored projects when feasible.

- **Action 3.** Continue to market rehab loan fund to banks.

Policy 2.4- New Markets Tax Credits

Implementation Strategies

- **Action 1.** Partner/leverage with local allocatees (Central Bank of KC and Alt Cap) that can assist on mixed-use developments;
- **Action 2.** In addition to AltCap and Central Bank of Kansas City, other NMTC allocatees represent additional sources of capital and potentially could be attracted to local projects.

Policy 2.5 - Opportunity Zones—a new investment vehicle to encourage long term investment in underserved and disinvested community which will bring jobs, greater entrepreneur opportunities and investment in housing and economic development projects. The program provides tax incentives for investors to re-invest their unrealized capital gains into an Opportunity Zone.

Implementation Strategies

- **Action 1.** Provide a vehicle to market the opportunity zones of Kansas City, Missouri to potential investors;

- **Action 2.** Explore and study the possibility of the City of Kansas City becoming an Opportunity Zone Fund. Work with Opportunity Zone Funds, especially locally and regionally, to take full advantage of the investment opportunity;

- **Action 3.** Work with the Kauffman Foundation and Minority Business organizations to assist in taking full advantage of investment opportunities around job creation and investments in entrepreneurs and new startups.

Policy 2.6 – Foundations

Implementation Strategies

- **Action 1. Single Family Home Units**. Opportunities for single family home financing in targeted areas through a coordinated funding stream may be an option with foundation assistance. Additionally, Community Land Trust or alternative housing model that provides rental units to residents.
- **Action 2. Community Based and Nonprofit Developers.** Nationally, it has been proven non-profit owners are significantly less likely to opt out of subsidy programs, as a result, the city should support the non-profit development community and its partners through education, training and capacity support.
- **Action 3.** Engage Kauffman Foundation, Hall Family Foundation and H&R Block Foundations, determine the types of projects they are likely to support and offer them opportunities to participate in jointly funding of initiatives. (2018-2019)

Policy 2.7 Support capacity-building of Community Development Corporations (CDCs) as redevelopment partners in community, housing, and economic development projects and programs.

Implementation Strategies

- **Action 1.** Enhance community partnerships with existing CDCs, such as: Northland Neighborhoods, Inc.; Westside Housing Organization; Ivanhoe, Inc.; NHS of KC; Habitat for Humanities; and Swope Community Builders. The City and CDCs have had a long history of cooperation to help deliver a host of programs to residents' with wealth building, finding employment, and building sustainable economic development and housing.
    - Support educational training and opportunities for Community Development Corporations (CDC) to build capacity within their organizations;
    - Provide training and educational support on how they may become a CHDO under HUD's guidelines. Coordinate with HUD, LISC, MARC, MHDC, State of Missouri and others for training opportunities;
    - Create an ongoing coalition to build relationships with the CDC Community;
    - Support CDC's with the capacity to perform minor home repair (MHR) minimally for 125 homeowners per year and expand capacity to increase MHR assistance by 15% per year—845 homes over 5 years;
    - Support CDC's with the capacity to build new infill construction homes for 15 new homes in the initial Housing Policy year and expand capacity to build infill single family homes by an additional 10% per year—150 total;
    - Support CDC's with the capacity to perform whole-house home rehabilitation of 15 existing single family homes in the second year and expand capacity to complete an additional 10% of home rehabilitations per year—105 total;
- **Action 2.** Provide core support to CDC from City, Philanthropic entities, etc.

Policy 2.8 – Align Developer incentives with affordable housing production and commitment

Implementation Strategies

- **Action 1.** Use Land Clearance for Redevelopment Authority (LCRA) sale-leaseback tool to effectively extend the abatement period for developer's willing to set-aside at least 10% units for affordable at 60% AMI.
- **Action 2.** Use STECM for affordable housing by having 100% discretionary approval to automatic eligibility/applicability for project with affordable component.

- **Action 3.** Recommend tax incentives shall not be used to incent the conversion of multifamily affordable housing to market rate housing, except that conversions to mixed income may be provided limited tax incentives.

Policy 2.9 – Brownfield Program

Implementation Strategies

- **Action 1.** Continue to utilize the EPA Brownfield Revolving Loan Fund, which was initially a $3.5 million total; currently, there is $807,554 balance, of which $200,000 must be spent on petroleum contaminated sites. Program is available through at least 9/30/23.
    - Federal funds administered by the City in the form of loans and sub-grants, within the City limits of KCMO. Targeted areas include Low-Income Areas: Community need is considered in awarding sub-grants, and these can targeted near schools or homes with children:
    - The Federal EPA provides revolving loan fund grants annually through a national competition. Kansas City has received a brownfields revolving loan fund grant and several supplemental awards from EPA and currently has about $100,000 in un-obligated funding. This will soon increase to $600,000 when the City accepts a recent EPA award of a $500,000 in supplemental RLF funds. Sub-grants may be awarded to cleanup properties owned by governmental, quasi-governmental or non-profit organizations that are not legally responsible for the contamination. However, the City cannot sub-grant to itself. EPA is not expected to offer revolving loan fund grants in 2018, but may offer them in 2019.
- **Action 2**. **EPA Brownfield Cleanup Grants** are annually awarded up to $500,000 for up to three sites, although currently KCMO does not have an award.
    - Targeted Low-Income Areas and near schools or homes with children;
    - The next EPA grant competition is expected to begin September to October timeframe and terminate in November or December.
- **Action 3. EPA Brownfield Targeted Assessment.**
    - Type: Federal funds administered by EPA Region 7.

  Not targeted for low-income areas, or in areas near schools or homes with children:
    - EPA, through its regional offices, provides local governments a limited amount of brownfield assessment services for specific sites through its Brownfield Targeted Assessment program. EPA Region 7 has provided significant assistance, especially in cases where the

City needed assessment of properties ineligible under its own assessment grants, or when its grant funds were depleted. Applications are accepted on a rolling basis, depending on the availability of funds.

- **Action 4. Missouri Department of Natural Resources (MDNR) Brownfield Targeted Assessment.**
    - Availability: Applications are accepted on a rolling basis until annual appropriation is depleted
    - Type: Federal funds administered by MDNR in Missouri
    - MDNR also administers a Targeted Assessment program with funds it receives from EPA and can also assist local governments with brownfield assessment needs.
- **Action 5. Missouri Brownfields Revolving Loan Fund.**
    - Resources: Up to $1 million award these are federal grant funds administered by a state authority in the form of loans and sub-grants to be used in Missouri
    - MDNR has also operated an RLF through the Environmental Improvement and Energy Resources Authority (EIERA). In 2005, it received a $1 million grant from EPA to establish an RLF. It may still have some funds available to assist communities with remediation projects.
- **Action 6. Missouri Brownfields Redevelopment Program.**
    - The State of Missouri administers a Brownfields Redevelopment Program through its Department of Economic Development. It provides remediation tax credits to parties that cleanup brownfield sites for redevelopment. Tax credits are awarded based on the Department's calculation of the net state economic benefit of the project. The project must create at least 10 new jobs or retain 25 jobs in the State of Missouri. Assistance is also limited to the least amount necessary to make the project financially feasible. Projects must implement a remediation plan approved by the Missouri Brownfields Voluntary Cleanup Program. Note: the program is unsuited to residential projects since it is driven by economic development. Residential and mixed-use projects have not had much success getting assistance. It is a discretionary program that is difficult to navigate.
- **Action 7. Missouri Petroleum Storage Tank Insurance Fund (PSTIF).**
    - Resources: $1 million per covered tank site; $10,000 deductible; Applications are accepted on a rolling basis;
    - Type: Cash reimbursement of approved remediation costs;

- The PSTIF offers cleanup assistance for insured or abandoned tank sites (former filling stations, garages, etc.) To be an eligible site, the site must either be covered by a valid PSTIF insurance policy, or if abandoned, the State of Missouri must have been notified of the existence of the tank site prior to December 31, 1997. Unfortunately, many former filling station properties in Kansas City ended service before state tank regulations took effect and remain undocumented with the State, and therefore ineligible for PSTIF assistance.

Goal 3: Maximize coordination between the city, neighborhood and businesses to improve the overall appearance and safety of the City and sustain neighborhoods' traditions and diverse cultures.

OVERVIEW

Neighborhood maintenance, stabilization and revitalization are essential strategies to achieve positive outcomes and improve neighborhood livability. Livable neighborhoods connect people physically and socially, and neighborhoods are best able to thrive successfully when they are able to claim and maintain an identity based on physical character, people, history or resident involvement. Anecdotally, neighborhoods that are rich in diversity, both culturally and economically with mixed incomes and housing types, are areas that continue to thrive because of rich traditions and interaction. As our neighborhoods age, the City and its community partners must be intentionally and consistently involved with resources and innovation to ensure these communities are sustained and able to grow. Neighborhood engagement and outreach, effective code enforcement, and resolution of nuisance, environmental and blighting conditions are among the strategies to improve opportunities to sustain the appearance and safety of the City's neighborhoods.

Policy 3.1 Neighborhood Stabilization and Revitalization

Implementation Strategies

- **Action 1**. Create a dashboard of metrics to monitor neighborhood health, including:
  - Census data
  - Market Value Analysis (MVA)
  - Population/households
  - Housing vacancy and status
  - Resident satisfaction surveys
  - Building permit activity
  - Number and value of new projects
  - School enrollment
  - Crime statistics (trends)
  - Homeownership
  - Housing conditions

- Housing type – subsidized vs. market rate
- Sales data - average days on market, number of homes sold, average sales price
- Average housing value or rent
- Access to healthy food
- Number of predatory lending establishments
- Infrastructure (parks, capital projects)
- Market value of housing
- Property condition
- Land ownership
- Institutions

- **Action 2**. Assemble a team(s) to implement dash board assessments and to coordinate involvement with UMKC and neighborhoods
  - Perform targeted neighborhood conditions assessments and surveys to determine a neighborhood's health and livability conditions (roof to curb assessments
  - These can be performed as a deeper-dive assessment in conjunction with Market Value Analysis (MVA)
  - Resident volunteers can be trained to help with assessments and activity can be coordinated with UMKC's Center for Economic Improvement as well as its Center for Neighborhoods

- **Action 3.** Establish community-supported housing goals
  - Residents
  - Stakeholders
  - Lending community
  - Housing service providers
  - Realtors

- **Action 4.** Strengthen neighborhood associations
  - Support small grants for capacity building and goal-setting, etc.
  - Obtain assistance with Bylaws and incorporating
  - Receive training on conducting meetings and best practices

- **Action 5**. Coordinate housing rehab/creation which protects within area
  - In conjunction with targeted areas, conduct inventory of privately-owned and bank-owned houses
  - Adopt a strategy that would enable neighborhoods working with developers or local CDCs to acquire and rehab at affordable rates
  - Incentivize developers/builders to build, using RFP/Q to outline how builders can participate and what they can anticipate to be successful

- **Action 6**. Identify public/private partnerships
  - In instances, where redevelopment or repurposing is a viable option, partnerships between private developers and capable non-

profit entities should be encouraged and explored to the extent possible.
    - Support and participate with community stakeholders and entities, such as LISC, UNI, etc. to foster redevelopment in distressed and emerging areas. Examples include support of the Kansas City Catalytic Urban Redevelopment (KCCUR) and Purpose Built Communities
    - Prioritize and target neighborhoods in areas where City investments have been made or are planned, and in areas where schools are an anchor using the Purpose-Built Communities or similar models to initiate housing rehab and infill new construction

Policy 3.2 General Infrastructure

Implementation Strategies

- **Action 1.** Plan and coordinate KC GO and PIAC-supported projects in conjunction with housing and economic development initiatives.
    - Internally, as projects are either planned or the City is being asked to be supportive of projects, involve Public Works and Water Services Departments plans
    - Ensure that Central City Sales Tax resources, (20% dedicated to public infrastructure) are implemented as part of projects as legislatively mandated

- **Action 2.** Perform targeted neighborhood conditions assessments and surveys to determine a neighborhood's health and livability conditions (roof to curb assessments
    - These can be performed as a deeper-dive assessment in conjunction with Market Value Analysis (MVA)
    - Resident volunteers can be trained to help with assessments and activity can be coordinated with UMKC's Center for Economic Improvement as well as its Center for Neighborhoods

- **Action 3.** For both neighborhood residents and businesses, involve the KC Police Department and utilize the Crime Prevention Through Environmental Design (CPTED) whenever possible to deter potential activity

Policy 3.3 Safety (support community policing, increase street lighting, reduction of illegal dumping)

Implementation Strategies:

- **Action 1**. A partnership of city departments—Health, Neighborhoods & Housing, Police, Fire and other agencies to investigate and enforce nuisance businesses and residences as needed;

- Expand the use of neighborhood cameras and shot-spotters prioritizing areas with higher crime and illegal dumping incidences, and insure proper staffing for illegal dumping enforcement is maintained
- Revive the Police in Neighborhoods (PIN) program and offer incentives for officers and civilian staff to reside in urban core areas
- Support the police social workers program and ensure these staff is coordinating as much as possible with 311, Neighborhood Preservation, Health, Fire etc.

- **Action 2.** The Health Department, Food Protection Program will enforce food safety regulations to maintain the safety of restaurants, grocery stores, mobile units, temporary events and feeding programs.

- **Action 3**. The Health Department will enforce noise and smoking ordinances to maintain public health and safety

- **Action 4.** To protect residents, and visitors, the Health Department will enforce local and state regulations regarding asbestos removal and fugitive dust.

Policy 3.4 Code Enforcement (reduce nuisance and property violations)

Implementation Strategies

- **Action 1.** Neighborhood Preservation Division will enforce Chapter 48 (Nuisance Abatement) and Chapter 56 (Property Maintenance) ordinances to address code deficiencies and ensure that code standards and requirements are updated and current.
  - NPD and Office of Performance Management (City Manager's Office) are researching code enforcement best practices of other cities, such as Wichita and Fort Worth, which potentially could be adopted in Kansas City.
  - Staff and Law Department are undertaking a comprehensive review of the language contained in current Chapter 48, 56, and 62 ordinances, e.g. removing references and language that no longer is relevant. For example, 56.583 mention "imprisonment" when there is no imprisonment in this penalty stage.
- **Action 2.** Research and develop or strengthen existing legislation to more effectively address out-of-town investors who continuously violate the City's code enforcement standards and own blighted properties in the City.
  - Ensure that all LLC's are registered thru the City Clerk's Office
  - Ensure that all rental and vacant properties are properly registered with the City
- **Action 3.** The Health Department in partnership with NHS, Police, Fire and other agencies to investigate and enforce nuisance businesses and residences as needed.

Policy 3.5 Heighten volunteerism to assist low income families and elderly make needed improvements to their homes, conduct neighborhood cleanups, and waterway cleanup efforts.

Implementation Strategies

- **Action 1**. Partner with Christmas-in-October, the Love Thy Neighborhood Program, and other assistance programs.
- **Action 2**. Establish a "cooperating" coalition of housing volunteer assistance organizations that can meet and share information and leverage resources to provide assistance to needy households.
    - Identify and implement resources offered by the City or others (companies or organizations such as Home Depot, Municipal Court Fund, etc.) to assist with projects.

Goal 4: Abate dangerous or deteriorated structures to remove blighting conditions while actively supporting and fast-tracking housing rehabilitation and new infill development.

OVERVIEW

Removing blighted properties by demolition, repair, and preservation will facilitate stabilization of property values, encourage new investment for homeownership and investment properties, and return improved properties to the tax rolls as assets.

Policy 4.1 - Assess all Land Bank- and Homesteading Authority-owned real estate (publicly-owned) for re-purposing and redevelopment within 120 days of possession from Jackson County's Land Trust.

Implementation Strategies

- **Action 1**. Improved properties (with structures) will be assessed as dangerous for demolition or deemed salvageable for rehabilitation.
    - **Initiate preventative "best practices"** and create an "early warning system" to the help identify and prevent vacant homes from becoming dangerous and blighted. Involves City and neighborhood and community stakeholders collaborating to address troubled structures.
- **Action 2.** Vacant parcels will be assessed for infill new construction or for other repurpose opportunities, such as greenway, garden or other community assets.
    - Stakeholders will be encouraged to implement the recommendations proposed in the *Guidebook for Infill Lot Improvement Strategies (Scattered Sites—Kansas City, Missouri)* and

the *Best + Most Sustainable Uses of Vacant Properties (Vacant Property Task Force Report)* of December 2014.

  - Lots suitable for infill new construction in which there are a predominate number of vacant lots on a block will be identified, transferred to the KCMO Homesteading Authority and offered under RFP to home builders as a strategic redevelopment package.
  - Scattered site lots that can be offered as side lots to existing residents will be identified and marketed.
  - Include growth management techniques, use incentives to encourage prioritization of addressing aging neighborhoods issues and vs. new suburban growth.

- **Action 3.** Initial assessments of improved properties to be coordinated with Legal Aid of Western MO to determine eligibility for Abandoned Housing Act.
- **Action 4**. Alternative uses of specific structures for public purposes (community centers, public services, etc.) will be considered, if the proposed project can be done realistically in a timely manner, and it meets City zoning and codes and is financially feasible as proposed by neighborhood stakeholders and/or grassroots organizations.
- **Action 5.** Opportunities for first-time homeownership will be coordinated with the Land Bank by "targeted-marketing and promotions" (e.g. $1 Home Acquisition and Heart of KCHomes sales programs).
- **Action 6.** Abandoned or troubled private properties posing a public hazard or danger to neighborhood residents and the public generally will be pursued diligently under code enforcement and/or the City's Receivership program.
- **Action 7.** Demolition, if needed, will occur within 270 days of public possession and ownership.
  - Utilize the City's one-stop permitting process for a more expeditious demolition process.

Policy 4.2 - Coordinate and leverage resources from the Kansas City Brownfield Initiative program and prioritize projects in areas targeted by the City for redevelopment and revitalization.

Implementation Strategies

- **Action 1.** City staff to identify potential projects eligible for Brownfield assistance consistent with priorities.
- **Action 2.** City staff to regularly participate in the Local Forum for Brownfield Redevelopment meetings.

Policy 4.3 - Implement Systematic Code Inspection initiatives in partnership with participating neighborhood associations/leadership and ensure that all owner-occupants within the targeted site are well-informed about the process and their responsibilities to address code deficiencies.

Implementation Strategies

- **Action 1.** Systematic Code Inspection Program will be offered to owner-occupants in neighborhood areas targeted in the Five-Year Consolidated Plan and assisted under the current CDBG Action Plan.
- **Action 2.** Neighborhoods targeted for Systematic Code Inspection Program should also participate in intense neighborhood cleanups with community partners and the City.
- **Action 3.** Moderate rehabilitation and minor home repair assistance will be identified in the Action Plan and leveraged with other public/private resources and provided to eligible owner-occupant residents.
    - Adequate support of existing owner-occupied houses is important to sustain ownership and livability—support of the following programs is essential: RAMP; Minor home Repair; Paint Program; Municipal Court Program and Love Thy Neighbor Project.

Policy 4.4- Using resources identified in this Housing Policy, vacant parcels will be identified and targeted for new uses, such as infill development, public green space or gardens, or other uses as determined by neighborhood residents with assistance from community partners. Repurposing of these properties should be implemented within 36 months from the date of deciding on a use.

- **Action 1**. The City will coordinate and schedule its services—code inspections, cleanups, rehab/repair assistance and any new development identified for neighborhoods.

- **Action 2.** Neighborhoods will be encouraged to solicit and obtain community partners who might provide organizational skills and/or monetary or volunteer assistance.

Goal 5: Ensure environmentally and ecologically sustainable housing while accounting for environmental, social, cultural and economic factors of occupants.

OVERVIEW

Housing in the City should meet the needs of the occupants in ways that harmonize with our natural resources and preserve ecologically important features of our community. Environmental challenges that impact human health and well-being include: exposure to air, water and soil pollution, select access

to green space and quality foods, decreased access to jobs and greater susceptibility to flooding from storm events and climactic shifts. Integrating ecological processes into policy planning will help address pollution issues, improve the economic value of the built environment and help protect vulnerable populations from the impacts of a degraded environment (including poorly maintained and inefficient buildings) and extreme weather impacts. Considering the ecological and environmental landscape reduces housing related expenses including decreasing energy costs, decreasing landscaping costs and increasing 'desirable' landscaping and reflecting the universal quality of a community.

Policy 5.1 - Integrate human and social benefits of housing policy with natural resource conservation and restoration.

Implementation Strategies

- **Action 1**. In food desert areas of the City and in lower-income neighborhoods, the City will be partnering with Giving Grove to plant fruit and nut trees to provide free, healthy food to nearby residents and connect neighbors to neighbors in maintaining planted fruit and nut trees. Land Bank lots in areas where neighborhoods are interested in maintaining fruit and nut trees will be evaluated as possible sites. Giving Grove will only plant trees in areas where there is a commitment to stewardship of the trees by area residents. Giving Grove provides training to the residents re maintenance of the planted trees and educates them re how food orchards can be a source of inexpensive healthy food and an opportunity to build social cohesion in the neighborhood.

- **Action 2**. Enhance Land Bank's outreach with capable non-profit and grass-roots entities to repurpose vacant lots.

Policy 5.2 – Partner with community stakeholders in promoting and developing green infrastructure.

Implementation Strategies

- **Action 1**. Integrate green infrastructure into the City's Smart Sewers program to mitigate combined sewer overflows into local waterways during intense rainfall events.

- **Action 2.** The City's interdepartmental Regulation & Policy Green Team is currently preparing an Administrative Regulation that would require City departments to minimize tree removals during capital projects (including GO Bond projects) and to offset necessary tree removals with planting of additional trees.

- **Action 3.** The City will develop a climate resilience plan that focuses heavily on how the City can assist neighborhoods who will be disproportionately impacted by climate change and who are least able to respond to those challenges, using green infrastructure and other strategies. Green infrastructure (trees, rain gardens, community gardens, deep-rooted native plants) can mitigate the effects of climate change by reducing storm water runoff, improving air quality, and lowering temperatures in the neighborhoods on hot days.

- **Action 4.** KC Water and the Smart Sewers program are currently working with various City departments to develop a Green Storm Water Infrastructure Manual to integrate green infrastructure into public infrastructure projects, esp. street and sidewalk construction and repair work in order to mitigate storm water runoff. When it is finalized later in 2018, it will provide guidance for future projects in neighborhoods across the City.

Policy 5.3 – Develop, promote and incentivize best practices; research and implement strategies to ensure future development occurs in greater harmony with the natural resources in the areas being developed; and restore local environmental resources (green space, groundwater, watersheds, and air quality).

Implementation Strategies

- **Action 1.** The City adopted a stream buffer ordinance into its Development Code to protect riparian corridors, our most sensitive ecological areas in the City. By limiting development activities directly adjacent to local waterways, the buffer ordinance not only protects water quality and wildlife habitat, it prevents development from occurring in areas that may be flooded during intense rainfall events and precludes housing development in areas where yards will be subject to severe erosion by nearby creeks and streams.

- **Action 2.** The City's interdepartmental Regulation & Policy Green Team will be preparing a draft tree preservation ordinance to reduce unnecessary tree removals associated with new development projects and require replanting of additional trees to offset the impacts of tree removals that are necessary.

- **Action 3.** The Health Department Air Quality Program will monitor and enforce outdoor air quality regulations and update the Air Quality Ordinance to reflect the standards that will promote optimal health.

- **Action 4.** The Health Department and Planning Programs will partner with local stakeholders to share data as a consortium and examine negative health impacts and develop/adjust policies to decrease negative impacts.

- **Action 5.** Work with City government and property owners who are in flood-prone areas, to integrate a system of open channels and bio-swales between parcels, public land, and rights-of-way for an interconnected approach to resilience and sustainability

- **Action 6.** Partner with the Water Services Department and other governmental partners to identify and prioritize areas that are suitable for ecological uses, agriculture, and recreation.

- **Action 7.** Work with the City to replace existing deteriorated, aging, and inefficient infrastructure that may contribute to flooding and backups in homes and businesses, using modern sustainable techniques.

- **Action 8.** Work with various city agencies including the KC Water, Public Works, Parks and Recreation, and property owners to implement a green infrastructure maintenance plan that defines maintenance responsibilities, such as trash cleanup, mowing, and native plant preservation for proper operation and protection from flooding.

- **Action 9.** Integrate resilient and green infrastructure throughout the area for long-term sustainability

- **Action 10.** Work with City departments to ensure that a complete streets approach is implemented that meet the needs of multiple modes of transportation as indicated in the sidewalks and bicycle facilities maps, including maintaining access for trucking and industrial activities, and along those streets, work with property owners and regulators to maintain a consistent street edge, active uses on the ground floor, and parking and loading to the rear or side of the building.

Policy 5.4 – Consider adopting environmentally cognizant standards for housing development and rehab.

Implementation Strategies

- **Action 1.** Support the Mid-America Regional Council Green Infrastructure Policy regarding development, rehab and other housing plans.

- **Action 2.** The City Health Department will develop and promote strategies to implement integrated pest management (IPM) strategies in multi-family housing including: providing IPM training to owners and managers of multi-unit housing. Developing written materials for tenants and management reviewing IPM techniques, tenant vs management responsibilities and enforcement (Health Levy).

- **Action 3.** Incorporate, as part of the revision of the FOCUS plan, a strategy to mitigate the urban heat island effect. City Planning, the Health Department, and the Office of Environmental Quality are working with staff from the National Weather Service and the regional climatologist with the National Oceanic and Atmospheric Administration (NOAA) who is located in Kansas City in order to identify viable strategies that can be included in the Focus plan revision.

Policy 5.5 – City action in lieu of Federal and State Clean Power Plan policies as it pertains to housing.

Implementation Strategies

- **Action 1.** In order to reduce energy consumption in homes, esp. in lower-income neighborhoods, and to mitigate energy use arising from urban heat islands in the City, we will partner with participants in the City's "Tree Champions" group to plant shade trees on public and private property.

- **Action 2.** The City is currently working with its "Tree Champions" group to develop a master plan to significantly increase the urban tree canopy as one of the strategies in its climate action plan. In addition to sequestering greenhouse gas (GHG) emissions, the enhanced urban canopy will improve air quality and reduce energy consumption in the City. The Tree Master Plan will be completed by November 2018.

- **Action 3.** KCP&L will be requesting approval from the MO Public Service Commission to include funding for tree planting as one of their demand side management programs to reduce energy use, particularly in residences.

Policy 5.6 – Improve life expectancies for residents who live in zip code areas with negative environmental impacts on their housing.

Implementation Strategies

- **Action 1.** The City Health Department will strive to increase overall life expectancy and reduce health inequities in the zip codes with the lowest life expectancy. An examination of life expectancy by zip code reveals a thirteen year difference in life expectancy (from lowest to highest). City evaluation and implementation programs will include:
    - Study the factors such as protective, risk and social factors to establish a baseline of data to study.
    - Develop a list of existing and proposed programs and policies that help improve life expectancy in at-risk neighborhoods. Implement the "improve the built environment" portion of the Community Healthy Improvement Plan.

Goal 6: Increase access to housing opportunities for all citizens through the removal of economic and regulatory barriers.

OVERVIEW

All Kansas City residents should have a fair opportunity to access housing that they can afford and that they want, whether as homeowners or as renters. Chief among the City's responsibilities is to provide the tools, disseminate information, and seek partnerships to create new and retain existing homeownership by helping to mitigate economic impediments and barriers. In doing so, neighborhoods will be stabilized and economic and business opportunities for developers to create more affordable rental units will be enhanced. Achieving these goals requires Kansas City to advocate and promote actions that support production of more affordable units, as well as, work with a variety of stakeholders to reduce impediments to homebuyers and developers.

Policy 6.1 - Recognizing that utilities and water services are significant costs to homeowners and developers, awareness and application of existing initiatives by utilities and stakeholders and a willingness by all parties to further create innovative solutions and approaches that result in measurable energy efficiencies and reduced overall utility costs.

Implementation Strategies

- **Action 1.** Initiate actions to participate in the energy rebate projects sponsored by local utilities (Spire and KCPL) in neighborhoods, such as those located within the Central City Economic Development Sales Tax District (CCED), Opportunity Zones and Troost TIF areas.

- **Action 2.** Designate (and determine) resources generated by (CCED), Troost TIF that would be used to assist existing homeowner occupants

to upgrade to more energy efficient units and applying for and obtaining rebates.

- **Action 3.** Coordinate the City's Minor Home Repair program with Weatherization Assistance (offered through Community Action Agency of Greater Kansas City) to impact 450 homes annually.
    - Both the City's Housing Division and the Community Action Agency will make conscious referrals of residents seeking help to one another if they cannot immediately assist the resident, including passing out printed materials and sharing informational booths/tables at community events.
    - Each agency will install a hotlink on their respective websites. i.e., kcmo.gov for Neighborhoods and Housing Services Department.

- **Action 4.** Continue and expand programs that provide emergency assistance for utility bills.

- **Action 5. KC Water Services and Bridging the Gap partnership.**
    - KC Water and Bridging the Gap (a local non-profit organization involved in water conservation, energy efficiency, and waste management issues)are developing a new initiative to provide relief on water bills to low-income households, especially those with high water usage (likely due to water leaks).
    - Homes will be visited to identify issues and a plumber employed or engaged by Bridging the Gap will conduct repairs. Toilet flappers will be replaced in many cases, and in some cases, older toilets will be replaced. In more complicated situations, leak repair may involve more extensive work such as drywall or floor replacements. Reducing water leaks will save the residents money on their water and sewer bills.
    - Bridging the Gap also will provide the homeowner with a KCP&L application and install a KCP&L Whole House Kit that includes water saving devices (e.g. low-flow showerheads and faucet aerators), plus energy saving devices such as LED light bulbs, power strips, and hot water pipe insulation. These Whole House Kit components are estimated to save households an average of $250 - $300 annually.

Policy 6.2 - Create access to purchasing a home - recognizing that the ability to achieve homeownership is hampered by lack of or negative credit history, lack of down payment, or simply lack of knowledge of steps to take in becoming a homeowner prevents many from taking the first step.

Implementation Strategies

- **Action 1.** Reinstate the KC Dream Program in the 2019 Action Plan to assist 40 new homeownership opportunities. While this is a

production-oriented program, this will help overcome the lack of down payment among homebuyers, a key barrier to homeownership.

- **Action 2.** Coordinate with Missouri Housing Development Commission's (MHDC) downpayment assistance program for homebuyers seeking to purchase a home. In participation with lenders using this resource, the City will actively promote utilization of this resource, and if possible, align its use with City resources.

- **Action 3.** Initiate homebuyer education programs with realtors and lenders for first-time buyers with an emphasis on reaching out to immigrant populations and low-income residents through to agencies designed to offer homeowner counseling and educational services, such as CHES, Housing Information Center and Habitat for Humanities.

- **Action 4.** Develop a workforce housing initiative that will be marketed and promoted for "workforce housing" opportunities to first-responders and to employees of various organizations.

- **Action 5.** Partner with local banks and realtors to develop a program and offer in workplaces in conjunction with the Human Resources Departments. Include Commerce Bank and Bank of America as participants as part of their responsibilities under City Resolution 180530.

Policy 6.3 - Obtaining a clear, insurable title is an essential step toward purchasing and owning a home.

Implementation Strategies

- **Action 1.** A potential source for housing ownership is with the City's Land Bank and Homesteading Authority; however, a significant barrier is obtaining a marketable, insurable title with these properties.
  - To address this barrier, the City and Jackson County to enter into a cooperative agreement to establish procedures to increase/improve the marketability of tax delinquent properties located in Kansas City, MO and sold by Jackson County's delinquent tax sale. Initially, it's estimated that 400 properties will be impacted.
  - In addition, explore how the City, Jackson County, Land Bank and other stakeholders can earnestly explore a more comprehensive solution to this issue.

- **Action 2.** Recognize that a contract for deed does not guarantee the "buyer" ownership; it is a risky practice for consumers and is a potential predatory practice.
  - Research, and if feasible, propose an ordinance to require a City license whenever a contract for deed is used to sell residential dwellings in Kansas City.

- The licensing would include a “buyer-beware” about risks involved with this type of transaction.
- The ordinance shall require the contract for deed to be recorded in the land records to protect buyer against wrongful title transfers. A seven day “cooling off” period would be required, between the application for a license and its issuance, allowing the buyer time to become more informed, and possibly reconsider or renegotiate the agreement before it is signed.
- The ordinance would prohibit issuance of a license if the seller owns property with unresolved property maintenance code violations.

- **Action 3.** Expand services to assist low-income seniors with beneficiary deeds to better ensure that title in conveyed to the intended grantee upon the owner’s death. This will ensure that heirs can acquire clear home title.
  - City will examine revising its minor home repair and new construction assistance and second deed of trust programs to include routine beneficiary deed information and assistance.
  - City will incorporate within its contract with Legal Aid of Western MO a scope of services item that will enable this service to be rendered.

Policy 6.4 - Acknowledge the challenges of both landlords and tenants in providing, maintaining and sustaining affordable housing and support joint strategies to reduce or prevent evictions.

Implementation Strategies

- **Action 1.** Expand eviction prevention services in the City by exploring and defining relationships with Legal Aid of Western Missouri and the Heartland Center for Jobs and Freedom.

- Action 2. Establish a Landlord University designed to educate landlords about Chapters 48, 56 and 62, particularly re: eviction personal property set-outs in public rights-of-way (ROW
  - Initially grant-funded and potentially start in 1st Quarter 2019
  - Curricula to include information about code standards about City set-outs requirements, roles of various City staff from Neighborhood Preservation and Solid Waste Divisions
  - Information about reduced-cost dumpsters and coordination with City

- **Action 3.** Study and, if feasible, implement an Emergency Assistance Fund for Tenants. Individuals seeking assistance from the Kansas City fund will be required to meeting certain eligibility criteria: (1) evidence of immediate need, such as a copy of the summons and complaint for eviction of nonpayment; (2) income limitations, potentially modeled off the 2018 Federal Poverty Guidelines; (3) a demonstration that the present lateness was due to a temporary crisis, such as unexpected unemployment; and (4) the formation of a plan demonstrating that the recipient will be able to afford to pay the rent in the future.

- **Action 4**. Kansas City shall support legal and paralegal services to represent low-income tenants in eviction court in Jackson County who cannot afford to hire legal counsel. Services may be provided by nonprofit legal service providers, such as Legal Aid of Western Missouri and Heartland Center for Jobs and Freedom (which represents low-wage workers who make less than $15 an hour and who do not qualify for Legal Aid's services).

    - Approximately 600 tenants facing eviction could be given legal counsel per year. These two nonprofit legal service providers have already established a pilot program—Justice in the Halls Project—to aid such tenant, using both paid staff and volunteer attorneys.

- **Action 5. Limit Impact of Past Evictions.** Kansas City shall consider enacting a "ban the box" style ordinance to give tenants a chance to meet landlords and present themselves before eviction records are considered and allow tenants to explain the circumstances surrounding their records (e.g., a job injury led to financial crisis, a new job provides for more security, etc.). Kansas City shall also consider limiting a landlord's ability to use an eviction record that is older than five years or that has been satisfied against a tenant. Landlords should not be permitted to consider any eviction lawsuits in which the tenant prevailed and no judgment for the landlord was issued. Kansas City shall advocate for state laws and court rules which would close or expunge eviction court records where no judgment against the tenant was issued or where the eviction is older than five years and has been satisfied.

- **Action 6.** The City through its Law Department and in concert with others, shall review the recommendation that judges should grant at least a two-week continuance to any tenant or attorney who requests it. This will also allow tenants (and their attorneys) more time for discovery and to prepare for trial should it be necessary. Since the great majority of tenants elect not to contest an eviction summons, and do not appear in court, most evictions will not become drawn out.

  The City shall advocate to Jackson County Circuit Court to institute a court rule granting a two-to-four week continuance if requested so that a tenant may adequately prepare for trial."

Policy 6.5 - Study and develop appropriate programs which guard against excessive assessed value and property tax increases on existing residents, especially the elderly in developing areas.

Implementation Strategies

- **Action 1.** If necessary, freeze City property taxes of owner-occupant residents in neighborhood areas where market rate development is beginning to occur.

- Couple an exterior home repair component to apply to houses participating in the property tax freeze. At minimum, code deficiencies must be addressed.
- For owners who are 80% or below AMI and living in their homes as their only residence in the "freeze-zone", provide a minimum grant to assist.

Policy 6.6 - Recognize that the high level of individual debt, past judgments, liens, and stagnant wages contribute to residents' difficulties in accessing credit and obtaining homeownership.

Implementation Strategies

- **Action 1.** Continue to support established homebuyer education and credit repair counseling agencies with increased funding to enhance capacity and customer outreach services.

- **Action 2**. Recognition that rising housing costs, including maintenance and utilities, negatively impact housing affordability (more than 30% of gross monthly income to housing costs/expenses) increase wealth building and economic mobility through homeownership.

Goal 7: Ensure all occupants of residences have quality, efficient and healthy housing.

OVERVIEW

Clean, healthy, and energy efficient housing should be available, accessible, and affordable to everyone residing in Kansas City, MO regardless of income levels. Housing and health are inexorably connected. Kansas City, experiences the high crime rate and housing related illness that is pervasive in urban areas.

The rates of illnesses such as asthma, injury, depression, lead poisoning and decreased life expectancy correlate with aged, substandard housing, and affect disproportionately, minorities and the poor. Providing relief by supporting and developing safe, healthy, affordable housing will help protect the most vulnerable, helping to break the cycle of eviction, chronic illness, school failure, violence and poverty.

Healthy Homes resources and services will further improve the health and safety of homes and neighborhoods in all areas of the City. The successful housing policy doesn't happen in a vacuum. Federal, State and local partners provide resources, expertise and services. Strong relationships with the community and with developers are also an essential part of the program.

The City continually seeks to improve processes, methods and outcomes. This comprehensive approach will create opportunities for improving new and existing housing, as well as inter- and intra-institutional capacity and knowledge sharing. The fundamental structure of partnerships, experience and quality performance coupled with innovative strategies and funding will increase capacity and sustainability, ultimately improving the quality of life for families and the community.

Policy 7.1 – Continue, create and expand energy efficiency program that reduce the amount of energy consumed, the cost of utility bills, and the comfort of housing for all residents.

Implementation Strategies

- **Action 1.** Newly-constructed homes in the City are required to meet updated energy codes that result in more energy efficiency than prior construction. The latest update of City energy codes to the 2012 International Energy Conservation Code (IECC) standards was enacted in 2012. In 2018 the City will update its energy codes based upon 2018 IECC standards.
- **Action 2.** Continue to support KCP&L and Spire programs which offer joint residential energy efficiency rebates to offset costs of lighting, HVAC, and other energy efficiency upgrades to reduce residential energy consumption.
- **Action 3.** Each year, April 19 – 25, the City participates in the Show Me Green Sales Tax holiday. This allows anyone who purchases ENERGY STAR rated appliances (that use less energy to operate) in the City to avoid paying City & State sales tax on each purchase up to $1,500/appliance (refrigerators, water heaters, clothes washers/driers, ACs, furnaces, heat pumps, dish washers). In recent years local counties have also participated.
- **Action 4.** The Low-Income Weatherization Assistance Program (LIWAP) is operated by the Community Action Agency of Greater KC with funding from local utilities and the State of Missouri. LIWAP provides no-cost weatherization to income-eligible households to reduce energy costs and improve the comfort of homes. In addition, the program addresses plumbing problems, mold, and other issues in 200+ homes in KC annually.
- **Action 5.** The City & the Community Action Agency of Greater KC will coordinate their Minor Home Repair program & LIWAP to enhance the benefits to low-income households. The goal is to reduce the number of households who are rejected for LIWAP work due to the need for roof repairs & complement the homes who received roof repairs with additional weatherization assistance.
- **Action 6.** The City is affiliated with a statewide Property Assessed Clean Energy (PACE) program (Renovate America's HERO program thru the MO Clean Energy District) that enable homeowners in the City to obtain 100% financing for energy efficiency & renewable energy projects. The loans can be amortized for periods up to 20 years, allowing the cost savings on utility bills to offset the loan repayments that are paid annually as a special property tax assessment. In its first 20 months of operation, 720 energy efficiency projects + 127 solar installations have been completed with a value of $8.16 million & a lifetime energy savings estimated at 36.3 million kWh of electricity.
- **Action 7.** The City is affiliated with two statewide commercial PACE programs (MO Clean Energy District & Show Me PACE) that can provide funding for owners of multi-family buildings to make energy efficiency improvements.

These loans could also be used by owners of low-income multi-family housing as part of their refinancing efforts as their tax abatements expire.

- **Action 8.** Support the City's request to the U.S. Department of Energy (DOE) to allow the City to reprogram approx. $1.1 million in remaining grant funds for our EnergyWorks KC program to support work to distribute kits to households (esp. low-income households) to reduce energy & water use as a means to reduce utility costs. Some of the funding would also be used to provide information & technical assistance to homeowners re local resources (e.g. utility rebates, PACE financing, energy auditors & contractors) to assist them in making their homes more energy efficient. We hope to receive DOE approval by October 2018.
- **Action 9.** The Health Department via the Lead Safe KC Program will install energy efficient, argon gas, double pane windows in qualifying homes of rental and owner occupied properties with lead paint hazards. Specifications will include insulating the walls around each window replaced. Exterior doors that qualify for replacement will be replaced with solid core, weather tight, exterior doors.
- **Action 10.** The Health Department will include as part of their Healthy Home Inspections, basic HVAC cleaning and maintenance in the homes of families who receive lead paint hazard control.

Policy 7.2 – Continue to provide needed minor home repair services to low income homeowners city-wide and in targeted areas.

Implementation Strategies

- **Action 1.** The City and participating Community Development Corporations will assist up to 400 low income homeowners per year with important housing improvements such as roof replacement, energy efficiency improvements, heating and air conditioning, electrical, plumbing, and emergency repairs.
  Rehabilitation target – 2,000 homes assisted over the 5-year period.
  Public Cost -$15 million in CDBG funds.

Policy 7.3 – Support the improvement of housing conditions to minimize negative health effects and maximize conditions that support health and well-being (Healthy Homes).

As part of the continued efforts to improve housing conditions and decrease the incidence of housing related illness, the Health Department will develop and implement a rental inspection program that will; ensure annual inspections, respond to health complaints and, permit and enforce minimum housing standards in residential rental properties. This program will work with rental property owners and managers in regard to implementation of the Healthy Homes Rental Inspection Program including education and establishment of a Rental Housing Advisory Board.

Implementation Strategies

- **Action 1.** Provide Interior/Exterior and Neighborhood 'Healthy Homes' inspections to families who sign up for lead hazard control under Lead Safe KC Project (152 families over 36 month period.) appx 96% HUD OHHLHC Funding/4% Health Levy Funding.

  Most people spend the majority of their time indoors in their homes. Often, people are exposed to more hazards in their homes than if they were out doors. As homes have become more efficient and weather-tight, the concentration of fresh air may decrease and products that are a part of daily living may contain toxic chemicals. Older homes may contain lead, asbestos or mercury. Housing structures may be old, antiquated or faulty and may be hazardous. Even some home designs can be more hazardous than others. Building locations may present hazards due to proximity to contaminants, flooding and other dangers. The term 'Healthy Homes' describes the practice of eliminating or limiting risks in the home that can negatively affect the health of the occupants.

- **Action 2**. Provide home repairs related to 'Healthy Home' inspection results for 152 families over 36 month period. appx. 96% HUD funding/4% Health Levy
- **Action 3.** Provide consultation and support for neighborhood environmental contamination issues. (Health Levy)
- **Action 4**. Provide education and consultation regarding Healthy Homes issues. (Health Levy)
- **Action 5.** Provide Healthy Homes inspections to families in rental properties and respond to Healthy Homes complaints from rental property tenants (Health Levy/permit fee).
    - As part of the continued efforts to improve housing conditions and decrease the incidence of housing related illness, the Health Department will develop and implement a rental inspection program that will;
    - Ensure annual inspections respond to health complaints
    - Permit and enforce minimum housing standards in residential rental properties.
- **Action 6**. Program will work with rental property owners and managers in the implementation of the Healthy Homes Rental Inspection Program by including education and establishment of a Rental Housing Advisory Board.
    - Education and support to rental property owners to implement Healthy homes Rental Inspection will include consultation on healthy homes inspections, enrollment and eligibility in the Lead Safe KC Lead Pint Hazard Control Program, as well as assistance with the rat and pest ordinances (Health Levy/Healthy Homes Rental Inspection).

- **Action7.** The Health Department will provide rat baiting and consultation in owner occupied properties and will continue to provide on-site investigation and rat stoppage in rental properties. (Health Levy)

- **Action 8.** The Health Department will provide bee licensing services, consultations and complaints and will provide mosquito larvaciding for City properties. (Health Levy)

Policy 7.4 - Continue to develop and support actions to eliminate lead paint hazards (Lead Hazard Control)

Implementation Strategies

- **Action 1.** The Health Department will perform lead inspection/ risk assessments in homes of low income families with children under six through the voluntary Lead Safe KC Program and as part of lead poisoning investigations. 70 homes per year (Health Levy/HUD LHC Grant).

- **Action 2.** The Health Department will provide free and low cost lead paint hazard remediation in 152 homes of low income residents with children under 6 years and over 36 months through the Lead Safe KC Program (Health Levy/HUD LHC Grant).

- **Action 3**. The Health Department will provide, on a public platform, a list of homes receiving lead paint hazard remediation by the Lead Safe KC Program within the last two years so families may be able to identify properties that have had lead paint hazard remediation.

- **Action 4.** The Health Department will provide free Lead Abatement Supervisor and Lead Abatement Worker Training for contractors who are members of the Lead Safe KC contractor pool. Funding: $7,000 per year (HUD LHC Grant).

- **Action 5**. The Health Department will partner with Job Corps to provide free Renovation, Repair and Painting classes for Job Corps participants (appx. 50 students per year). Funding: $5,000 per year (HUD LHC Grant).

Policy 7.5 - Other Hazardous materials and conditions (brownfields, dumping, neighborhood contaminants)

As an old, urban city with a lengthy history of agriculture and industry, Kansas City bears its share of environmental hazards that can pose health risks to residents. Residues and emissions from past and current industries including, lead, textile, agriculture, power etc. may cause exposure and illness in

nearby residents. Disenfranchised populations are often at higher risk which may pose an environmental justice issue. In addition, the topography and geographic location of the City also requires consideration. Flooding and severe weather must also be considered in planning and development.

Implementation Strategies

- **Action 1.** The Health Department will provide consultation and support for local, state and federal agencies regarding contamination issues such as spills, complaints, investigations and other issues.

- **Action 2.** Health Department will provide asbestos inspections for Dangerous Buildings prior to demolition.

- **Action 3.** The Health Department will respond to complaints regarding inappropriate/illegal asbestos removal, fugitive dust and open burning in residential neighborhoods.

- **Action 4.** The Health Department will regulate and inspect airborne industrial pollution point sources to ensure compliance with federal, state and local standards.

- **Action 5.** The City's Office of Environmental Quality (OEQ) performs pre-demolition assessments of dangerous buildings to determine if asbestos materials are present.

    - If asbestos materials are found, OEQ works with the appropriate City department to task one of the City's pre-approved environmental contractors to remove and safely dispose of all asbestos materials prior to demolition work.
    - In addition, OEQ staff identify any remaining household hazardous materials (e.g. pesticides, paint, etc.) in the buildings and transport them to the City's Household Hazardous Waste Facility for safe storage and disposal.
    - OEQ also provides post-abatement inspections to confirm asbestos removals and to document that such materials were transported by the contractor to a facility licensed for asbestos disposal.

- **Action 6.** Continue Brownfield Program for infill and rehabilitation of existing properties.
    - Residential properties have relatively fewer environmental concerns. The most common issues are asbestos-containing materials (ACM) and lead-based paint (LBP) in structures; lead, arsenic and other metals in surface soils; and polynuclear aromatic hydrocarbons (PAHs) in soils.

Metals in residential soils are expected to increase with proximity to highways and industrial districts. Nearby historic garages, filling stations and dry cleaners also pose risks for residential properties.

- In-fill development and renovation of single-family homes pose special challenges for brownfield programs at the federal, state and local levels. Brownfield cleanup grants and loans were designed for substantial remediation projects involving oversight by a state voluntary cleanup program, public engagement and comment on proposed cleanup alternatives, establishing and maintaining a public administrative record, quarterly progress reports, etc.

- By contrast, contamination issues in housing redevelopment projects typically involve minor asbestos abatement, lead paint stabilization or removal, and management of a few "household" hazardous wastes (pesticides, paint cans, etc.) The costs of administering a brownfield grant or loan will probably exceed the average remediation costs of a typical single-family home.

- Multi-family housing redevelopment on larger parcels, and renovation of former schools or other institutional/commercial structures offer a better scale and fit for most brownfield programs. Examples of successful brownfield projects include the Gateway at 39th (former Horace Mann School, 2008 E. 39th St.), Faxon School Apartments (3710 Paseo Blvd.), and the Residences at West Paseo (former Robinson Hospital, 2625 West Paseo Blvd.)

- Aggregation and assembly of single-family residential parcels for brownfield program assistance is possible using brownfield programs, but it is challenging. Each parcel of land and structure must be individually inspected and evaluated for remediation. This was successfully done for the remediation of 58 residential lots in the 63rd & Prospect Redevelopment Project. However, in that project, the affected residential lots were impacted by a common threat, namely, the possibility that asbestos-containing materials were improperly handled during demolition. Remediation consisted of exploratory excavation of each impacted lot and removal of asbestos containing demolition materials and soils. The project cost $1.1 million for assessment and remediation of 156 lots covering approximately 6 city blocks and 32.5 acres. This is not representative of typical neighborhood residential properties.

- **Action 7**. Investigate strategies to increase disclosure of known environmental hazards such as lead, radon, chemicals etc. upon sale, rental or lease of homes and properties.

Policy 7.6 - Property Maintenance Education

Implementation Strategies

- **Action 1.** The Health Department Lead Poisoning Prevention Program will provide guidance and consultation for KCMO residents and professionals regarding safe lead paint removal.
- **Action2**. The Health Department Lead Safe KC Program in partnership with the Kansas City Housing Authority will offer RRP training to property owners and maintenance workers for Housing Authority supported properties. Funding: $7,000 (HUD LCH Grant)

- **Action 3**. The Health Department will provide free Integrated Pest Management Training on a regular basis to property owners. Attendees who occupy their properties may qualify for discounted pest control treatments after participating in the class.

Goal 8: Address the housing needs of the most vulnerable population through the provision of housing and services.

OVERVIEW

The City of Kansas City, MO, Independence, Lee's Summit, Jackson County Continuum of Care (Kansas City CoC) has re-structured itself as a bi-state organization through a merger with Wyandotte County CoC, the continuum for Kansas City, Kansas. This allows the CoC to take a more regional view of homeless services throughout the metropolitan area. This decision also supports the CoC's work toward successful implementation of coordinated entry in the region. The funding for most of the homeless services is handled through federal funding to the city such as Emergency Solutions Grants (ESG) and Continuum of Care (CoC) grants. In addition, The Kansas City, Missouri, also uses court fees to support services for Domestic Violence and Community Development Block Grant (CDBG) for shelter and housing upgrades.

Shelters and Homeless agencies across the metro provide emergency food and blankets, eviction prevention, crisis services and individual advocacy, permanent housing solutions, job training, connections to health and mental health services, and special programs for homeless youth. These agencies are the place for support for those families and individuals that are most in need for services and housing support.

Policy 8.1 – Homeless and At-Risk of Homeless

Implementation Strategies

- **Action 1**. **Support Housing First** and **Rapid Re-Housing Approach**es with agencies that are funded by the City of Kansas City. Housing First approach, the goals are to help people obtain housing quickly, increase self-sufficiency, and remain housed. The Core Components of rapid re-housing—housing identification, rent and move-in assistance, and case management and services-operationalize Housing First principles. While Housing First programs often serve many different target populations, including youth, families with children and the chronically homeless, Rapid Re-Housing programs generally target people with low to moderate service needs.
    - Housing Target 250 units over the next 5 years for a public/private cost of approximately $8-$10 million a year.

- **Action 2. Coordinated Entry Implementation.** Support the Greater Kansas City Coalition to End Homelessness efforts to implement fully Coordinated Assessment Entry. This will allow families and individuals that are homeless to have one entry point where they can get comprehensive case management and basic services.

- **Action 3. Domestic Violence**. Continue to provide support of Domestic Violence agencies through ESG, CoC and Muncipal Court fees. Provide additional resources and partner with these agencies to gain funding through Foundations and Federal Funding Grants. Domestic Violence Agencies funding has been decreased significantly over the years.

- **Action 4**. Support and fund **Permanent Supportive Housing** for extremely low-income people at or below 30% of median income. The PSH should provide voluntary supportive services and target chronic homeless or families and individuals that have multiple barriers for affordable housing.

- **Action 5.** Coordination, **Training and Partnerships with Landlords**. Provide funding and training in partnership with the HAKC, Greater KC Coalition to End Homelessness, City of Kansas City (NHS/HRD) to train and have a dialogue going forward with private landlords to increase the supply of permanent housing.

- **Action 6**. **Rental Equity Fund for Landlords**. Study the creation of an equity fund to fund for private landlords who agree to accept hard to house homeless families and individuals to assist with preparation of housing units to accommodate families and provide intensive education and services to these families.

- **Action 7**. The Health Department will provide monthly classes to provide classes about housing advocacy, healthy homes and safety (via the ReStart Healthy Homes classes) to the homeless in preparation for rehoming. (1 class per month/Health Levy).

Policy 8.2 – High Risk Families with Children

Implementation Strategies (Same as 3.1)

- **Action 1.** The City and community partner will provide increased levels of supportive housing and treatment services to high risk (homelessness, poverty, unemployment, addiction, felonies, domestic violence, mental health issues) mothers and their children, making them stable enough for permanent housing.
    - In 2017, 725 families called to request services, that number is projected to be 900 in 2018. Strategies include supportive housing, case management, therapy, group work, employment services, and children's case management. Supportive permanent housing provides homes for high risk homeless mothers and children while redeveloping and strengthening neighborhoods.
    - To maintain these housing services, a combination of services should include therapy, case management, groups, and supportive networking.
    - The City will continue to support, in partnership with existing and new support agencies in the creation of 50 homes or apartments per year for high risk families.

      Housing Target – 250 homes assisted over the 5-year period.
      Public/Private Cost -$12.5 million.

Policy 8.3 – Veterans

Implementation Strategies

- **Action 1.** Complete the third phase of St. Michaels Homeless Veterans Center at Leeds and Cypress, by prioritizing 2019 LIHTC, creating a mixed income/service center for 52 additional veterans and their families at $10 million – for a total of 156 units.

- **Action 2.** Support alternative housing for veterans, while working to provide needed services.

- **Action 3.** Work with the Housing Authority, Veterans Administration, and the Greater KC Coalition to End Homelessness to focus available rental vouchers for veterans with a goal of committing all 350 vouchers by 2020.

- **Action 4.** Complete Tiny Homes Project for veterans at 89 & Troost Ave. by 2019/2020, and potentially expand into other areas to meet demand.

Policy 8.4 - People with Disabilities

Implementation Strategies

- **Action 1.** Neighborhood and Housing Services to implement their AFH's goal provided in the 2017 Consolidated Plan Annual Report commitment to providing funding to the Whole Person to assist them in funding handicap accessible options for their homes, as well as, ramp for the exterior of their homes. Our strategy is to continue to provide a funding for Whole Person or other organizations that provide accessibility options to these vulnerable residents that need assistance. Work closely with the Disability commissions and non-profits, such as HopeBuilders Home Repair, Inc., to explore the creation of a Barrier Removal Program fund that would assist with accessible options for seniors and persons with disabilities. Under the AFH goal, NHS should continue to provide funding and coordination with the Whole Person as it relates to seniors and Persons with Disability.

- **Action 2.** Continue providing ADA accessible and universal units in new housing developments city-wide.

Policy 8.5 - Youth aging out of foster care

Implementation Strategies

- **Action 1**. Support funding to study Youth Homelessness including unaccompanied youth and youth aging out of foster care. Support and fund efforts for collecting and analyzing data associated with the subset of the homeless population, collaborate with universities and schools to assist with the accurate count of the homeless youth population, and partner with anchor medical institutions around their efforts of Trauma Informed Care for youth
    - Approximately $100,000 to support this effort. Leveraged funding through Foundation may be available to assist with this effort.

- **Action 2**. Explore housing solutions for youth homelessness with stakeholders and foundation partners. In addition, provide support for applying for federal, state and local grants that support Youth Homelessness**.**

Policy 8.6 – HIV/AIDS - Over 5,700 Kansas City residents live with HIV/AIDS. Securing safe, stable housing makes significant improvements in the financial and health outcomes of people with this diagnosis.

Implementation Strategies

- **Action 1. Continue to implement** the federal, Housing For Persons With Aids program, administered through the Health Department, providing this subgroup with permanent housing subsidies (143 people at $686,493), transitional housing (21 persons at $38,149) and permanent housing placement services helping individuals secure a unit (14 persons at $11,823). Additional services include: Tenant-Based Rental Assistance

Service Delivery, STRMU (short term rent, mortgage and utility services) - funds to prevent homelessness for HIV+ persons, and Housing Case Management services.

Assistance Target –
Federal HOPWA Funds $5.3 million

Policy 8.7 – Addiction

Implementation Strategies

- **Action 1**. Continue to provide CDBG funding to house persons with addiction.

Policy 8.8 –Mental Illness

Implementation Strategies

- **Action 1**. Coordinate and partner with Truman Medical Center regarding their new housing initiative for special populations of 500 units in 5 years.

Policy 8.9 - Seniors

Implementation Strategies

- **Action 1.** Aid Seniors Aging in Place—to help seniors live independently, if they are physically capable to guard against falls and injuries, assist seniors in making home modifications, such as grab bars, railings, and ramps.
    - Work with agencies and organizations versed in this area and who understand Medicaid or Medicare regulations and qualifications.
- **Action 2**. In targeted areas where seniors wish to continue living in the same neighborhood but in a different home, examine new infill senior cottages on Land Bank/Homesteading Authority properties using tax credits and other resources. These would be built in areas where the City has targeted and where there is an active neighborhood association and leadership, and where the setting and environment is safe and adjacent to similar residences.

Goal 9: Ensure adherence to Fair Housing Laws.

OVERVIEW

The Fair Housing Act is a national policy of fair housing that prohibits discrimination in nearly all housing transactions, including the rental and sale of housing and the provisions of mortgage loans. The Department of Housing and Urban Development (HUD) enforces this act. As a HUD Participating Jurisdiction, the City is required to develop programs and support community activities that promote compliance with the Fair Housing Act. Also; in response to the recent related Affirmative Furthering Fair Housing Act, the City was selected as a first responder to submit an Assessment of Fair Housing (AFH) report to HUD. The submitted AFH Report which was approved by HUD and became effective in the

City's 2017 annual program year. The approved AFH report requires the City to include remedies to issues disclosed in the report in the City's five year consolidated and annual action plans with HUD. Housing discrimination is not only illegal; it contradicts the principles of equal opportunity. The City is committed to ensuring that everyone is treated equally when searching for housing in Kansas City, Missouri.

Policy 9.1 - Training and Compliance

Implementation Strategies

- **Action 1.** The State of Missouri through the recent law change has decertified HUD compliant organizations across Missouri; as a result, the City of Kansas City will need to find additional funding to provide Fair Housing training and compliance with the law. HRD/NHS will identify all funding opportunities through local, state, federal and foundations that could assist in education and training. These training services will also be marketed to faith-based institutions, community development organizations, landlords, tenants, realtors, management agents, lenders, and other community/neighborhood associations. HRD will continue to provide investigative duties for open cases prior to the elimination of funds. Fund the continuation of investigation services, education/training, and outreach to the community regarding Fair Housing Laws. Promote compliance and training through funding investigation/intake services and education/training.
    - Cost: $50,000

Policy 9.2 - Housing mobility (example HUD Choice Neighborhood)

Implementation Strategies

- **Action 1.** Kansas City, Missouri will continue to work with their partners in the Regional Assessment of Fair Housing (AFH) to help bring this program to fruition in the Kansas City metropolitan area. Partners include MARC, Kansas City, MO, Kansas City, KS, Blue Springs, Lee's Summit, Independence and Leavenworth. Kansas City will support the congressional legislation moving through Congress to provide funding and housing vouchers for this demonstration program.
    - Support an application for the demonstration program with area Housing Authorities and the Mid America Regional Council (MARC**).**

Policy 9.3 - Community engagement (community education on Fair Housing Law)

Implementation Strategies

- **Action 1.** Fund and provide educational information and materials about Fair Housing Laws (i.e., HUD brochure: Are You a Victim of Housing Discrimination?) and media outreach in multiple languages in Program offices and at community events.

- Cost: $25,000.00

Policy 9.4 - Criminal History/Re-entry Programs

Implementation Strategies

- **Action 1.** Continue the ordinance that was passed to Ban the Box for employment. This language will help prohibit discrimination in employment. In addition, a criminal history can impede your ability to find adequate affordable housing. HRD/NHS will identify needed funding that could provide opportunities for funding through state and federal agencies, as well as, foundations.

Policy 9.5 - Renter Protect based on Source of Income

Implementation Strategies

- **Action 1.** Prohibit landlords from discriminating against renters based on their use of Housing Choice Vouchers, Veterans Affairs Supportive Housing Vouchers and other state housing vouchers. Renters with social security, veteran benefits child support SSI and Housing Choice Vouchers should not face barriers to housing based on their income type.

Policy 9.6 - Advocate for Fair Housing at the State and Congressional Level

Implementation Strategies

- **Action 1.** Strategically confer with City Council Legislative Committee and KC Jefferson City consultants with elected officials on relevant issues.

Policy 9.7 – Extend fair housing protection to tenants who are victims of domestic violence

Implementation Strategies

- **Action 1.** Enact legislation to add a new protected category to the existing fair housing ordinance: victims of domestic violence.

Policy Implementation Matrix

	Goals, Policies and Actions	Responsible Entities: ● Primary ○ Secondary						Timeframe				Cost				Reference
		City Government agencies	Non-City Government Agency	Business Community/Foundations/Financial Institutions	Neighborhood Organization	Property Owners / Developers	CDC/Non-profits/Community Organizations	Short		Mid	Long	$		$$	$$$	
Goal 1: Maintain and increase housing supply to meet the demands of a diverse population																
Policy 1.1 Rehabilitation Loan Fund																
1	Create $15 million acquisition/rehab loan fund for vacant, abandoned single family structures located in low-moderate income areas	●	●				○									Page 24
2	Offer housing rehabilitation standards to administer contractor inspection & participation in the program	●		●												Page 24
3	Align homebuyer counseling and education services	●	●													Page 25
4	All properties intended for housing redevelopment should have a Phase I ESA and at least a limited Phase II ESA performed	●	●													Page 25
5	Assemble an aggregation of properties to allow the use of brownfield program resources	●	●													Page 25

Policy 1.2 Preserve existing affordable rental housing units city-wide											
1	Establish new funding mechanism to maintain & preserve at-risk housing units	●	●			○	○				Page 25
Policy 1.3 Continue and expand the use of Low-Income Housing Tax credits for the preservation and construction for new affordable housing units. Preserve existing affordable rental housing units city-wide.											
1	Advocate for the re-instatement of State tax credits & coordinate the combined allocation federal and state credits to create units	●	●	○	○	○	○				Page 26
2	Document and track expiring assisted housing developments	●	●			○	○				Page 26
3	Provide statewide leadership to promote enactment of a state statute to require MHDC to track and report assisted affordable housing expiration data	●	●				○				Page 27
4	Hire new city staff, Affordable Housing Preservation Coordinator	●									Page 27
5	Enact an ordinance requiring owners of publicly assisted affordable rental housing to give not less than a one year written notice to tenants & City of intention to exist affordable housing programs	○	●				○				Page 27
6	Direct the City's Human Relations Department to conduct tenant education and support	○	●				○				Page 27
7	Establish a housing preservation working group coordinate & lead affordability preservation efforts	●	●	●	●	●	●				Page 27
Policy 1.4 Develop multiple new housing construction incentive programs to assist in increasing the number of affordable units city-wide											
1	Provide developers and residents with approved construction plans and financing on publicly owned vacant lots	●									Page 27

2	In Targeted Areas publicly-owned vacant lots will be transferred to the Homesteading Authority to provide construction financing	●								Page 28
3	Provide gap financing to create affordable housing sale	●	●	●						Page 28
4	Require developers receiving City incentives to set-aside at least 10% of the total number of housing units they are creating as affordable or in-lieu as of percentage of project costs	●								Page 28
Policy 1.5 Develop new multi-family senior developments to meet the demands of our senior citizens										
1	Encourage and prioritize applications for LIHTC for seniors	●	○	○	○	○	○			Page 29
Policy 1.6 Study the demand side of housing and promote a variety of housing types (accessory units, tiny homes) to meet the needs of citizens										
1	Undertake a study to help the City better determine and respond to demand from a variety of consumers types	●								Page 29
Policy 1.7 Work in a renewed partnership with the Housing Authority, City, and stakeholders to actively create affordable housing in all areas of the city										
1	The City and HAKC will join in partnership to produce new single-family homes, duplexes and townhomes utilizing 20-year Project-based Voucher contracts.	●	●							Page 29
2	The City and HAKC will focus on a scattered-site project to serve the needs of the over 5,000 families on HAKC public housing wait list and over 11,000 who are on the Housing Choice Voucher wait list.	●	●							Page 29
3	The City and HAKC will coordinate with the Land Bank to rehabilitate acceptable units held by the Land Bank and reoccupy the units, renting them to families off HAKC wait lists.	●	●							Page 30

4	Partnering of HAKC and the City to provide a priority for preserving Public Housing units & adding to the supply of low income housing units with services.	●	●							Page 30
Policy 1.8 Create a range of homeownership assistance programs which challenge all income groups to aspire to be homeowners										
1	Partner with existing and new homeownership training entities and highlight their services on the City's webpage and other venues	○	●			○	○			Page 31
2	Coordinate corporate, financial institutions and HAKC in partnership with the City to participate in the Housing Choice Voucher Homeownership Program.	○	●			○	○			Page 31
3	Dedicate $500,000 per year of federal HOME funds for downpayment assistance	○	●			○	○			Page 31
4	Explore ways to fund maintenance free single-family homes for seniors and millennials	○	●			○	○			Page 31
Policy 1.9 Transit-Oriented Development										
1	Identify sites (defunct commercial/retail properties) for multifamily development, along transportation corridors, to convert into residential uses.	●	●			○	○			Page 31
2	Continue to maintain or increase affordability of communities to increase housing options with transit access	●	●			○	○			Page 31
3	Encourage and prioritize mixed development along transit routes	●	●			○	○			Page 31
4	Incorporate TOD areas into the housing plan/policy	●	●			○	○			Page 31
5	Review and update development standards for screening and buffering	○	●			○	○			Page 31
6	Implement targeted parking incentives as it relates to T.O.D. policy (Planning Dept.)	○	●			○	○			Page 32

Policy 1.10 Streamline housing development processes (building permit & zoning administration) and review processes for determining Prevailing Wage and MBE/WBE for the purpose of timesaving and efficiency												
1	Implement on-line permit system called Compass KC and continue to update the system for improved building permit process (Planning Dept.)	○	●			○	○					Page 32
2	Support the position of Concierge as the contact person for all building permit developments throughout the City (Planning Dept.)	○	●			○	○					Page 32
3	Explore a non-monetary incentive of a reduction of time and cost for developers to build affordable units (Planning)	●		●		●						Page 32
4	Explore efficiencies & ways of streamlining prevailing wage reporting MBE/WBE goals (HRD)	●	●									Page 32
Policy 1.11 Creating successful housing developments are often complicated by many factors; continue to find solutions to move projects forward												
1	Establish task group to address complex development projects	●	●	●	●	●	●					Page 32
2	Align economic development strategies & TOD planning with housing development planning and job training	●	●	●	●	●	●					Page 33
3	Identify a pilot opportunity for Community Land Trusts and demonstrate CLT as a strategic affordable housing option.	●				●	●					Page 33
Goal 2: Broaden the capacity and innovative use of funding sources												
Policy 2.1 The Kansas City Growth, Preservation & Stability (GPS) Fund will be capitalized and sustained by dedicated funding and revenues to support the preservation and production of affordable housing and increase access to affordable housing.												

1	Direct staff to fully explore the use of resources for the purpose of creating a fund that substantially supports housing production, housing preservation and assists with complementary neighborhood stabilization activities	●	●							Page 34
2	Capitalize a $20 million fund to support the preservation and production of affordable housing	●	●							Page 34
3	Establish a $5 million revolving predevelopment loan fund to assist developers with predevelopment costs and expenses	●	●							Page 34
4	Dedicate a $10 million fund to assist developers with redevelopment of larger institutional facilities	●	●							Page 34
5	Target $10 million for strategic acquisitions, clean-up and remediation of environmental and brownfield problems	●	●							Page 34
6	Leverage $15 million for an acquisition/rehab loan fund for single family structures	●	●							Page 34
7	Dedicate $5 million for minor home repair and weatherization assistance to complement existing programs	●	●							Page 34
8	Target $5 million for neighborhood stabilization	●	●							Page 35
9	Establish a $5 million working capital loan fund for small rehabbers/investors	●	●							Page 35
Policy 2.2 Linkage fees/inclusionary zoning										
1	Explore the use of Inclusionary Zoning with an in-lieu fee or linkage fee policy	●								Page 35
Policy 2.3 Financial Institutions are vital a source of capital that is under-utilized in the production and preservation of housing										

1	Engage local financial institutions and community financial development institutions	●		●			○					Page 35
2	Monitor banks' activities via Social Responsibility Resolution 180530 (HRD)	●	●				○					Page 35
3	Continue to market rehab loan fund to banks	●	●				○					Page 35
Policy 2.4 New Markets Tax Credits												
1	Partner/leverage with local allocatees to assist on mixed-use developments	●	●				●					Page 36
2	Attract other NMTC allocatees as additional sources of capital for local projects	●	●				●					Page 36
Policy 2.5 Opportunity Zones												
1	Market designated opportunity zones and potential projects to investors	●		●		●	●					Page 36
2	Explore the potential of the City of Kansas City becoming an Opportunity Zone Fund	●										Page 36
3	Work with the Kauffman Foundation and minority business organizations to assist in taking full advantage of investment opportunities	●		●			●					Page 36
Policy 2.6 Foundations												
1	Finance single family homes in targeted areas with a funding stream			●								Page 36
2	Support the non-profit development community & its partners through education, training and capacity support	●		●			●					Page 36
3	Engage the Kauffman, Hall Family and H&R Block Foundations to determine potential investment opportunities	●										Page 36
Policy 2.7 Support capacity-building of Community Development Corporations (CDCs) as redevelopment partners in community, housing, and economic development projects and programs												

1	Enhance community partnerships with existing CDCs	●					●				Page 37
2	Seek to support existing CDCs	●		●			●				Page 37
Policy 2.8 Align Developer incentives with affordable housing production and commitment											
1	Use Land Clearance for Redevelopment Authority's sale-leaseback tool to effectively extend the abatement period (Incentives)	●	●								Page 37
2	Use STECM for affordable housing by having 100% discretionary approval to automatic eligibility/applicability for project with affordable component (Incentives)	●	●	●							Page 37
3	EDC is recommending non-use of Chapter 99 tool for conversions of existing affordable projects to market rate housing (Incentives)	●	●	●							Page 38
Policy 2.9 Brownfield Program											
1	Continue to utilize the EPA Brownfield Revolving Loan Fund	●	●			○	○				Page 38
2	EPA Brownfield Cleanup Grants	●	●			○	○				Page 38
3	EPA Brownfield Targeted Assessment	●	●			○	○				Page 38
4	Missouri Department of Natural Resources (MDNR) Brownfield Targeted Assessment	●	●			○	○				Page 39
5	Missouri Brownfields Revolving Loan Fund	●	●			○	○				Page 39
6	Missouri Brownfields Redevelopment Program	●	●			○	○				Page 39
7	Missouri Petroleum Storage Tank Insurance Fund (PSTIF)	○	●			○	○				Page 39
Goal 3: Maximize coordination between the city, neighborhood and businesses to improve the overall appearance and safety of the City and sustain neighborhoods' traditions and diverse cultures											
Policy 3.1 Neighborhood Stabilization and Revitalization											
1	Create a dashboard of metrics to monitor neighborhood health	●	●								Page 40

2	Assemble a team(s) to implement dashboard assessments and to coordinate involvement with UMKC and neighborhoods	●			●						Page 41
3	Establish community-supported housing goals	●	●		●	●					Page 41
4	Strengthen neighborhood associations	○			●	●					Page 41
5	Coordinate housing rehab/creation which protects within area	●	●								Page 41
6	Identify public/private partnerships	●	●		○	●	○				Page 41
Policy 3.2 General Infrastructure											
1	Plan and coordinate KC GO bond and PIAC-supported projects	○			●	●	●				Page 42
2	Perform targeted neighborhood conditions assessments and surveys to determine a neighborhood's health and livability conditions	●			●	●	●				Page 42
3	Involve the KC Police Department and utilize the Crime Prevention Through Environmental Design	●			●						Page 42
Policy 3.3 Safety											
1	Investigate and enforce nuisance businesses and residences as needed	●	●	●	○						Page 42
2	Enforce food safety regulations	●					○				Page 43
3	Enforce noise and smoking ordinances	●	●				○				Page 43
4	Enforce local and state regulations regarding asbestos removal and fugitive dust	●	●				○				Page 43
Policy 3.4 Code Enforcement											
1	Enforce Chapter 48 (Nuisance Abatement) and Chapter 58 (Property Maintenance)	●									Page 43

2	Research and develop new or improve existing legislation to more effectively address negligent out-of-town investors	●	●							Page 43
3	Investigate and enforce nuisance businesses and residences as needed	●								Page 43
Policy 3.5 Heighten volunteerism to assist low income families and elderly										
1	Partner with Christmas-in-October, the Love Thy Neighborhood Program, and other assistance programs	●			●		●			Page 44
2	Establish a "cooperating" coalition of housing volunteer assistance organizations	●			●	●	●			Page 44
Goal 4: Abate dangerous or deteriorated structures to remove blighting conditions while actively supporting and fast-tracking housing rehabilitation and new infill development										
Policy 4.1 Neighborhood Stabilization and Revitalization										
1	Assess structures as dangerous for demolition or salvageable for rehabilitation	●								Page 44
2	Vacant parcels will be assessed for infill new construction or for other repurpose opportunities	●	●							Page 44
3	Initial assessments of improved properties to be coordinated with Legal Aid of Western MO to determine eligibility for Abandoned Housing Act	●	●							Page 45
4	Consider alternative uses of specific structures for public purposes	●	●							Page 45
5	Target marketing and promotions to first-time homeowners	●	●							Page 45
6	Pursue abandoned or troubled private properties posing a public hazard or danger to neighborhood residents and the public	●	●							Page 45

7	Demolish, if needed, within 270 days of public possession and ownership	●	●									Page 45
Policy 4.2 Coordinate and leverage resources from the Kansas City Brownfield Initiative program and prioritize projects in areas targeted by the City for redevelopment and revitalization												
1	Identify potential projects eligible for Brownfield assistance consistent with priorities	●	●			○	○					Page 45
2	Participate regularly in the Local Forum for Brownfield Redevelopment meetings	●	●			○	○					Page 45
Policy 4.3 Implement Systematic Code Inspection initiatives in partnership with participating neighborhood associations/leadership and ensure all owners occupants within the targeted site are well-informed about the process and their responsibilities												
1	Offer systematic Code Inspection Program	●	●		○		○					Page 46
2	Promote broad-based neighborhood cleanups	●	●				○					Page 46
3	Identify moderate rehabilitation and minor home repair assistance	●	●	●			○					Page 46
Policy 4.4 Using resources identified in this Housing Policy, vacant parcels will be identified and targeted for new uses												
1	Coordinate and schedule services—code inspections, cleanups, rehab/repair assistance and any new development identified for neighborhoods	●										Page 46
2	Encourage neighborhoods to solicit and obtain community partners	●										Page 46
Goal 5: Ensure environmentally and ecologically sustainable housing while accounting for environmental, social, cultural and economic factors of occupants												
Policy 5.1 Integrate human and social benefits of housing policy with natural resource conservation and restoration												
1	Partner with Giving Grove to plant fruit and nut trees in order to provide free, healthy food to lower income neighborhoods	●	●		●							Page 47

2	Enhance Land Bank's outreach with capable non-profit and grass-roots entities to repurpose vacant lots	●	●								Page 47
Policy 5.2 Partner with community stakeholders in promoting and developing green infrastructure											
1	Integrate green infrastructure into the City's Smart Sewers program	●	●			○	○				Page 47
2	Under the City's Regulation & Policy Green Team, prepare an Administrative Regulation that would require City departments to minimize tree removals during capital projects	●	●			○	○				Page 47
3	Develop a climate resilience plan that focuses heavily on how the City can assist neighborhoods who will be disproportionately impacted by climate change	●	●	●	○	○	○				Page 47
4	KC Water and the Smart Sewers program are currently working with various City departments to develop a Green Storm Water Infrastructure Manual	●	●		●	○	○				Page 47
Policy 5.3 Develop, promote and incentivize best practices											
1	Implement stream buffer ordinance to protect riparian corridors	●				●	○				Page 48
2	Prepare a draft tree preservation ordinance	●	●			○	○				Page 48
3	Monitor and enforce outdoor air quality regulations	●	●			●	○				Page 49

4	Partner with local stakeholders to share data as a consortium and examine negative health impacts and develop/adjust policies to decrease negative impacts	●			●		○				Page 49
5	Work with City government and property owners who are in flood-prone areas	●			●	●	○				Page 49
6	Partner with the Water Services Department and other governmental partners to identify and prioritize areas that are suitable for ecological uses, agriculture, and recreation		●				○				Page 49
7	Work with the City to replace existing deteriorated, aging, and inefficient infrastructure		●				○				Page 49
8	Work with various city agencies including the KC Water, Public Works, Parks and Recreation, and property owners to implement a green infrastructure maintenance plan	●	●		●	●	○				Page 49
9	Integrate resilient and green infrastructure throughout the area for long-term sustainability	●	●	●	●	●	○				Page 49
10	Work with City departments to ensure that a complete streets approach is implemented	●	●	○	●		○				Page 49
Policy 5.4 Consider adopting environmentally cognizant standards for housing development and rehab											
1	Support the Mid-America Regional Council Green Infrastructure Policy regarding development, rehab and other housing plans		●				●				Page 50
2	Develop and promote strategies to implement integrated pest management in multi-family housing	●									Page 50

3	Incorporate, as part of the revision of the FOCUS plan, a strategy to mitigate the urban heat island effect	●	●	○	○	○	○				Page 50
Policy 5.5 City action in lieu of Federal and State Clean Power Plan policies as it pertains to housing											
1	Partner with participants in the City's "Tree Champions" group to plant shade trees on public and private property	●	●	○	●	○	○				Page 50
2	Develop a master plan to significantly increase the urban tree canopy	●	●	○	●	○	○				Page 50
3	Support KCP&L request for approval from the MO Public Service Commission for funding for tree planting	○	○	●							Page 50
Policy 5.6 Improve life expectancies for residents who live in zip code areas with negative environmental impacts on their housing											
1	Increase overall life expectancy and reduce health inequities in zip code areas with the lowest life expectancy by implementing recommendations from the Community Healthy Improvement Plan	●									Page 51
Goal 6: Increase access to housing opportunities for all citizens through the removal of economic and regulatory barriers											
Policy 6.1 Recognizing that utilities and water services are significant costs to homeowners and developers											
1	Initiate actions to participate in the energy rebate projects sponsored by local utilities	●	●	●	●	●	●				Page 51
2	Designate (and determine) resources generated by (CCED), Troost TIF that would be used to assist existing homeowner occupants	●	●								Page 51
3	Coordinate the City's Minor Home Repair program with Weatherization Assistance	●	●				○				Page 52
4	Continue and expand programs that provide emergency assistance for utility bills	●	●	●							Page 52

5	KC Water Services and Bridging the Gap partnership to provide relief on water bills to low-income households	●	●	●	○	○						Page 52
Policy 6.2 Create access to purchasing a home												
1	Reinstate the KC Dream Program in the 2019 Action Plan	●	●	●		○	○					Page 52-53
2	Coordinate with Missouri Housing Development Commission's (MHDC) downpayment assistance program	●	●	●		○	○					Page 53
3	Initiate homebuyer education programs with realtors and lenders for first-time buyers	●	●	●		○	○					Page 53
4	Develop a workforce housing initiative	●	●	●		○	○					Page 53
5	Partner with local banks and realtors to develop a program and offer in workplaces in conjunction with the Human Resources Departments	○	●	●		○	○					Page 53
Policy 6.3 Obtaining a clear, insurable title is an essential step toward purchasing and owning a home.												
1	Increase potential source for housing ownership through the City's Land Bank and Homesteading Authority		●				○					Page 53
2	Recognize that a contract for deed does not guarantee the "buyer" ownership	●	●				○					Page 53
3	Expand services to assist low-income seniors with beneficiary deeds	●	●				○					Page 54
Policy 6.4 Acknowledge the challenges of both landlords and tenants in providing, maintaining and sustaining affordable housing												
1	Support legal and paralegal services to represent low-income tenants in eviction court in Jackson County who cannot afford to hire legal counsel.	●					○					Page 54

2	Establish a Landlord/ Tenant University designed to educate landlords and tenants about Chapters 48, 56 and 62	●			○	○						Page 54
3	Seek to fund implementation of an Emergency Assistance Fund for Tenants	●										Page 54
4	Limit Impact of Past Evictions	●	●									Page 55
5	The City through its Law Department and with others, shall review the recommendation that ”judges should grant at least a two-week continuance to any tenant or attorney who requests it	●	●									Page 55
6	Enforce its existing ordinance, §50-109, prohibiting landlord self-help tenant evictions absent a court order, by having the City prosecutor’s office, Human Relations Department, as well as Police Department accept complaints from tenants affected by violations of the ordinance, and train police to issue citations upon a violation	●										Page 55
Policy 6.5 Study and develop appropriate programs which guard against excessive assessed value and property tax increases on existing residents, especially the elderly in developing areas												
1	Determine equitable process to freeze City property taxes of owner-occupant residents in neighborhood areas where market rate development is beginning to occur	●	●									Page 55
Policy 6.6 Recognize that the high level of individual debt, past judgments, liens, and stagnant wages contribute to residents’ difficulties in accessing credit and obtaining homeownership												
1	Continue to support established homebuyer education and credit repair counseling agencies	●				○	○					Page 56

2	Recognize that rising housing costs, including maintenance and utilities, negatively impact housing affordability	●		●			●					Page 56
Policy 6.7 Encourage certain entities to acquire distressed property for rehabilitation by allowing a longer grace period before enforcing property maintenance and nuisance codes.												
1	Enact an ordinance to extend notice periods for orders to correct property maintenance code violations to 180 days, and orders to correct nuisance code violations (except for rank weeds and open entry) to 60 days, in certain, limited situations.	●										Page 56
Goal 7: Ensure all occupants of residences have quality, efficient and healthy housing												
Policy 7.1 Continue, create and expand energy efficiency programs												
1	Require newly-constructed home to meet updated energy codes	●	●	●		●	●					Page 56-57
2	Continue to support KCP&L and Spire programs which offer joint residential energy efficiency rebates	●	●	●	○	●	○					Page 57
3	City participates in the Show Me Green Sales Tax holiday	●	●									Page 57
4	Support local funding of the Low-Income Weatherization Assistance Program (LIWAP) with a local agency	●	●	●	○	○						Page 57
5	Offer assistance for Minor Home Repair program & LIWAP to enhance the benefits to low-income households	●	●	○	○	○						Page 57

6	Continue support of Property Assessed Clean Energy (PACE) program (Renovate America's HERO program thru the MO Clean Energy District) that enables homeowners in the City to obtain 100% financing for energy efficiency & renewable energy projects	●	●	●		●				Page 57
7	Continue to support commercial PACE programs (MO Clean Energy District & Show Me PACE) that can provide funding for owners of multi-family buildings to make energy efficiency improvements	●	●	●		●				Page 61
8	Support the City's request to the U.S. Department of Energy (DOE) to allow the City to reprogram approx. $1.1 million in remaining grant funds for our EnergyWorks KC program	●	●		○	○				Page 58
9	Install energy efficient, argon gas, double pane windows in qualifying homes through the Lead Safe KC Program	●	●							Page 58
10	Provide basic HVAC cleaning and maintenance through the Healthy Home Inspections by Health Department	●	●							Page 58
Policy 7.2 Continue to provide needed minor home repair services to low income homeowners city-wide and in targeted areas										
1	Assist up to 400 low income homeowners per year with essential housing improvements	●	●				●			Page 58
Policy 7.3 Support the improvement of housing conditions to minimize negative health effects and maximize conditions that support health and well-being (Healthy Homes)										
1	Provide Interior/Exterior and Neighborhood 'Healthy Homes' inspections	●	●		○					Page 59

2	Provide home repairs related to 'Healthy Home' inspection results for 152 families over 36 month period	●	●				○				Page 59
3	Provide consultation and support for neighborhood environmental contamination issues	●	●				○				Page 59
4	Provide education and consultation regarding Healthy Homes issues	●	●				○				Page 59
5	Provide consultation and support for neighborhood environmental contamination issues	●	●				○				Page 59
6	Program will work with rental property owners and managers in the implementation of the Healthy Homes Rental Inspection Program	●	●				○				Page 59
7	The Health Department will provide rat baiting and consultation in owner occupied properties	●	●				○				Page 60
8	The Health Department will provide bee licensing services, consultations and complaints		●				○				Page 60
Policy 7.4 Continue to develop and support actions to eliminate lead paint hazards											
1	Perform lead inspection/ risk assessments in homes of low income families with children under six	●									Page 60
2	Provide free and low cost lead paint hazard remediation in 152 homes of low income residents with children under 6	●									Page 60
3	Provide, on a public platform, a list of homes receiving lead paint hazard remediation by the Lead Safe KC Program	●									Page 60

4	Provide free Lead Abatement Supervisor and Lead Abatement Worker Training for contractors who are members of the Lead Safe KC contractor pool	●									Page 60
5	Partner with Job Corps to provide free Renovation, Repair and Painting classes for Job Corps participants	●		○							Page 60
Policy 7.5 Other Hazardous materials and conditions											
1	Provide consultation and support for local, state and federal agencies regarding contamination issues	●									Page 61
2	Provide asbestos inspections for Dangerous Buildings prior to demolition	●									Page 61
3	Respond to complaints regarding inappropriate/illegal asbestos removal, fugitive dust and open burning in residential neighborhoods	●									Page 61
4	Regulate and inspect airborne industrial pollution point sources to ensure compliance with federal, state and local standards	●									Page 61
5	The City's Office of Environmental Quality (OEQ) performs pre-demolition assessments of dangerous buildings to determine if asbestos materials are present	●									Page 61
6	Continue Brownfield Program for infill and rehabilitation of existing properties	●									Page 61
7	Investigate strategies to increase disclosure of known environmental hazards	●									Page 63
Policy 7.6 Property Maintenance Education											

1	Provide guidance and consultation for KCMO residents and professionals regarding safe lead paint removal through the Lead Poisoning Prevention Program	●								Page 63
2	The Health Department Lead Safe KC Program in partnership with the Kansas City Housing Authority will offer RRP training to property owners and maintenance workers for Housing Authority supported properties	●								Page 63
3	The Health Department will provide free Integrated Pest Management Training on a regular basis to property owners	●								Page 63
Goal 8: Address the housing needs of the most vulnerable population through the provision of housing and services										
Policy 8.1 Homeless and At-Risk of Homeless										
1	Fund Housing First and Rapid Re-Housing Approaches	●	●							Page 64
2	Support & coordinate entry efforts of families through the Greater Kansas City Coalition to End Homelessness program	●	●				●			Page 64
3	Support Domestic Violence agencies to provide housing for clients	●	●			●	●			Page 64
4	Support and fund Permanent Supportive Housing for extremely low-income people at or below 30% of median income	●	●							Page 64
5	Provide funding and training to landlords to increase supply of permanent housing	●	●			●	●			Page 64
6	Create equity fund to fund private landlords to accept hard to house homeless families and individuals	●	●			●	●			Page 64
7	Provide monthly classes to provide classes about housing advocacy, healthy homes and safety	●	●		●					Page 64

Policy 8.2 High Risk Families with Children											
1	Provide increased levels of supportive housing and treatment services to high risk (homelessness, poverty, unemployment, addiction, felonies, domestic violence, mental health issues) mothers and their children, making them stable enough for permanent housing	●	●			○	●				Page 65
Policy 8.3 Veterans											
1	Complete the third phase of St. Michaels' Homeless Veterans Center at Leeds and Cypress	○	●			○	○				Page 65
2	Support alternative housing for veterans, while working to provide needed services		●	○			○				Page 65
3	Work with the Housing Authority, Veterans Administration, and the Greater KC Coalition to End Homelessness to focus available rental vouchers for veterans	○	●				○				Page 65
4	Complete Tiny Homes Project for veterans at 89 & Troost Ave. by 2019/2020	●	●	○			○				Page 65
Policy 8.4 People with Disabilities											
1	Implement the Neighborhood and Housing Services AFH's goal provided in the 2017 Consolidated Plan Annual Report	●	●	○							Page 66
2	Continue providing ADA accessible and universal units in new housing developments city-wide	●	●	○							Page 66
Policy 8.5 Youth aging out of foster care											
1	Support funding to study Youth Homelessness including unaccompanied youth and youth aging out of foster care	●									Page 66

2	Explore housing solutions for youth homelessness with stakeholders and foundation partners	●	●								Page 66
Policy 8.6 HIV/AIDS											
1	Continue to implement the federal, Housing For Persons With Aids program	●	●								Page 66
Policy 8.7 Addiction											
1	Continue to provide CDBG funding to house persons with addiction	●	●								Page 67
Policy 8.8 Mental Illness											
1	Coordinate and partner with Truman Medical Center regarding their new housing initiative for special populations of 500 units in 5 years	●	●								Page 67
Policy 8.9 Seniors											
1	Aid Seniors Aging in Place	●									Page 67
2	Examine new infill senior cottages on Land Bank/Homesteading Authority properties using tax credits and other resources	●				●					Page 67
Goal 9: Ensure adherence to Fair Housing Lawss											
Policy 9.1 Training and Compliance											
1	City of Kansas City will need to find additional funding to provide Fair Housing training and compliance because the State of Missouri through the recent law change has decertified HUD compliant organizations across Missouri	●	●	○			○				Page 68
Policy 9.2 Housing mobility											

1	Continue to work with City partners in the Regional Assessment of Fair Housing (AFH) to help bring this program to fruition in the Kansas City metropolitan area	●	●			○	○					Page 68
Policy 9.3 Community engagement												
1	Fund and provide educational information and materials about Fair Housing Laws	●	○		○	○	○					Page68
Policy 9.4 Criminal History/Re-entry Programs												
1	Continue the ordinance that was passed to Ban the Box for employment	●										Page 69
Policy 9.5 Renter Protect based on Source of Income												
1	Prohibit landlords from discriminating against renters based on their use of Housing Choice Vouchers, Veterans Affairs Supportive Housing Vouchers and other state housing vouchers	●	●									Page 69
Policy 9.6 Advocate for Fair Housing at the State and Congressional Level												
1	Strategically confer with City Council Legislative Committee and KC Jefferson City consultants with elected officials on relevant issues	●	●	○	○	○	○					Page 69
Policy 9.7 Extend fair housing protection to tenants who are victims of domestic violence												
1	Enact an ordinance to add a new protected category to its existing fair housing ordinance: victims of domestic violence.	●	●		○	○	○					Page 69