

■ Understanding the Problem

Access to attainable housing has been a growing concern across the nation for decades. A 2020 report by the National Low Income Housing Coalition found that minimum wage workers cannot afford a two-bedroom rental in the nation and one-bedroom rentals are not attainable in 95% of counties. Multiple factors contribute to the lack of attainable housing including historic and current policies and wages not keeping pace with costs of housing. The median contract rent for Johnson County in 2018 was \$884, requiring an income over \$17 per hour for a unit to be affordable to renters. That number climbs for those wishing to purchase a home in Johnson County with a median house value of \$277,300 in 2018 without consideration for maintenance and other costs.

Historically, housing policy has been fraught with racial and economic disparities. The post-World War II economic boom brought a rise in housing development and suburban communities. Policies restricted ownership and led to discrimination in housing and the inability for people of color to build generational wealth. The impacts of policies like restrictive covenants, red-lining, and block busting still play a significant role in limiting housing choices in communities across the country. Johnson County was not immune to discriminatory policy and systemic racism played a role in the development of Johnson County. Although policies have changed, the “Not in My Backyard” (NIMBY) perspective and lack of political will to address the issue continues to drive the lack of attainable housing in Johnson County perpetuating racial and economic disparities today.

During the same time, restrictive zoning laws led to an abundance of single-family homes and large multi-family apartment complexes resulting in a decrease of mixed density neighborhoods and Missing Middle Housing types such as row housing, duplexes, and smaller multi-family developments. The lack of housing types is often cited as a barrier to attainable housing and current restrictive zoning prevents developers from increasing the number of Missing Middle Housing types. The lack of diverse housing types and segregated land uses drives younger people away from suburbs in search of affordable options and walkable neighborhoods with diverse business types.

Existing housing stock plays a key role in addressing housing attainability. Maintaining the quality of existing housing is vital to preventing unhealthy, unsafe, and inadequate living conditions that can leave many who struggle to find affordable housing at risk.

Existing housing is often incompatible with the needs of individuals with disabilities and those wishing to remain in their homes as they age. Building code can make it difficult and expensive to upgrade existing homes to accommodate all ages and abilities. Often a rehabilitation project on an existing home requires extensive upgrades to meet current building code standards that can be costly to retrofit. Elderly individuals

Attainable Housing

Attainable housing is not the same as affordable housing or subsidized housing. Attainable housing refers to market rate housing for-sale that is unsubsidized, profitable and meet the needs of those with incomes between 80% and 120% of the Area Median Income. The price points for attainable housing vary by metro area depending on the Area Median Income, with FHA Loan Limits typically hovering around 115% of Area Median Income. Attainable Housing is sometimes called workforce housing because it is important to have teachers, firefighters, police officers and others who make up the workforce living in the community.

Affordable Housing

Housing and Urban Development (HUD), a federal agency, defines affordable housing as housing that costs no more than 30% of a household’s monthly income. That means rent and utilities in an apartment or the monthly mortgage payment and housing expenses for a homeowner should be less than 30% of a household’s monthly income to be considered affordable. In 2018, the estimated median household income in Johnson County ranged from as low as \$52,364 in De Soto to \$250,000 in Mission Hills. The median household income for the entire County is \$86,746.



wishing to downsize or needing to downsize due to maintenance costs and the ability to continue upkeep are faced with increasing purchase prices, creating an economic disadvantage. As elderly populations remain in their current homes, the lack of existing home stock that may be more affordable than new construction is a challenge to find for first-time home buyers.

Additionally, new construction costs have made new homes unattainable for many in Johnson County. Building costs have seen increases in the cost of materials, labor, land, municipal and utility fees, and costs from construction remaining idle waiting for plan approvals, permitting, and inspections. These costs increase with the need to accommodate the lack of consistency in regulations across communities in Johnson County. Construction costs lead developers

to focus on higher value developments as building attainable units is not profitable.

Furthermore, additional monthly expenses can impact an individual's ability to attain housing. Johnson County job centers that are not near public transit force job seekers to incur the additional costs of auto ownership with an average transportation cost per household in Johnson County of almost \$13,000 per year. Additionally, the need for an automobile can impact employer costs and have been shown to increase turnover and attendance versus employment options along transit corridors. Childcare, utilities, student loans, and other additional costs compound affordability and many are only one paycheck or emergency away from losing housing.

History of Residential Segregation

At a glance

- Johnson County, Kansas was originally a part of the Shawnee Indian reservation and in 1854 the area was opened to white settlement and in 1854, the area was opened to white settlement and the county was officially created a year later.
- J.C. Nichols greatly influenced the formation of the Federal Housing Authority and pushed his segregationist ideas, resulting in the use of redlining and blockbusting to maintain all-white neighborhoods.
- Throughout the Kansas City metropolitan region, the history of redlining is still visible when viewing current populations by race as stark dividing lines remain.
- Johnson County also struggles with attracting LGBTQ populations with significantly lower LGBTQ populations compared to neighboring counties.

Johnson County, Kansas was originally a part of the Shawnee Indian reservation and in 1854 the area was opened to white settlement and the county was officially created a year later. Over the next 15 years the population of Johnson County would grow to 13,000 residents. The population remained relatively unchanged until the 1910s. Fueled by the construction of interurban railroads, suburban developments became attractive to residents wishing to escape the industrialized areas of Kansas City. Johnson County's population increased to over 33,000 residents by 1940, almost doubled

to 63,000 by 1950, and again almost doubled to 120,000 by 1960. Less than 1% of Johnson County's population in 1960 was non-white.

Many of the neighborhoods in Johnson County were designed by developers to be all-white. Racially restrictive covenants were used to prevent non-white home buyers from settling in Johnson County. The restrictive covenants were championed by J.C. Nichols and promoted across the country as "best practices" for developing all-white communities and excluding primarily Black and Jewish populations



Source: State Historical Society of Missouri

Systemic Racism a system in which public policies, institutional practices, cultural representations, and other norms work in various, often reinforcing ways to perpetuate racial inequalities. (Also referred to as structural or institutional racism).

from purchasing property and homes in “upscale communities”.

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maintain all-white neighborhood developments across the country and in Johnson County.

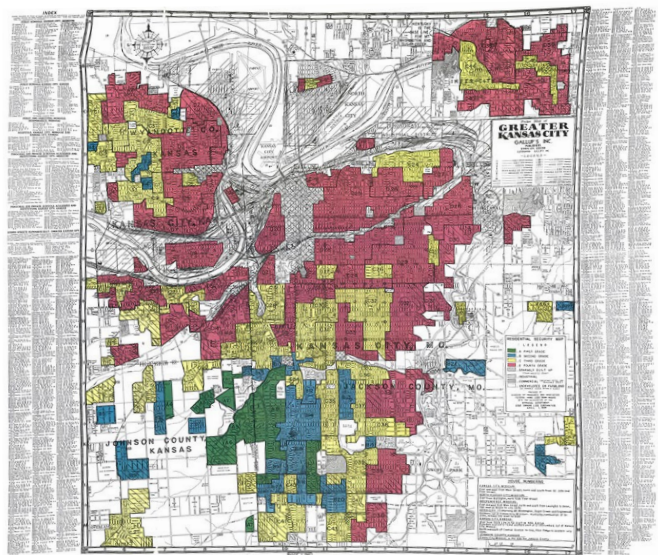
Although restrictive covenants have been ruled unenforceable, the effects of the covenants remain in Johnson County today as racial minority populations account for less than 15% of the total population. Neighboring Jackson County, Missouri’s racial minority population accounts for nearly 30% of the overall population and racial minority populations in Wyandotte County, Kansas are near 33% of the total population.

Throughout the Kansas City metropolitan region, the history of redlining is still visible when viewing current populations by race as stark dividing lines remain. Reports have shown that these policies continue in many areas today with African Americans and Latinos experiencing significantly higher rates of being declined for mortgage loans and many institutions only servicing predominantly white areas

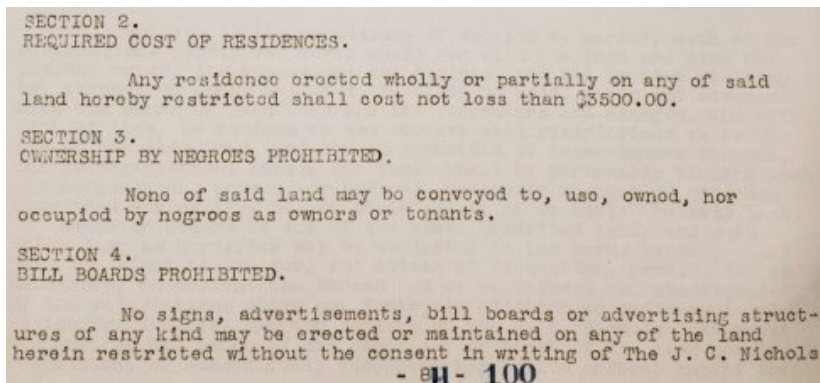
of communities with loans being denied in areas with higher racial minority populations.

Johnson County also struggles with attracting LGBTQ populations with significantly lower LGBTQ populations compared to neighboring counties. Census data showing same sex unmarried population percentages of total unmarried populations are half of Jackson County’s population and Wyandotte County’s population percentage is four times that of Johnson County.

It is important to talk about and address past and current impacts of systemic racism and the lack of diversity in Johnson County to prevent similar outcomes as new policies and programs are instituted. Johnson County wants to create an inclusive, welcoming community that does not exclude anyone.



[Source](#)



[Source](#)

Historic Links:

- [Systemic Racism Explained](#)
- [Johnson County Department of Health & Environment History, Housing & Health](#)
- [Dividing Lines: A History of Segregation in Kansas City](#)



History

5 EXAMPLES OF INSTITUTIONAL RACISM IN THE UNITED STATES

■ Enslavement in the U.S.

The impacts of slavery on race relations remain today. Failures by federal and state governments to officially acknowledge and apologize for the atrocities of slavery along with displays of confederate images and debates over the iconizing of confederate leaders perpetuate division and influence policy today.

■ Racism in Medicine

Racism in medicine has been well documented through U.S. history. Accounts of unethical and harmful medical studies and procedures performed on minorities (without consent and compensation) along with denial of services and treatment have been well documented and continue today. Denial of benefits for Black veterans, studies like the Tuskegee Institute syphilis study, and race-norming in medical treatment most recently acknowledged by the National Football League are just a few examples of racism in medicine.

■ Race and World War II

The heroic accounts of racial minorities in WWII led to attempts to end centuries of segregation and racism in the military, but today the relationship between Nazism and white supremacy are still prominent in American culture. Internment camps were used during WWII to imprison Japanese Americans due to unfounded fears of espionage. Profiling based on race continues today.

■ Racial Profiling

Racial profiling remains a significant issue in the U.S. today. Stop and Frisk and policies allowing officers to ask for citizenship documentation without cause continue across the U.S. today. Unconscious biases impact decisions and actions from people every day. Incidents of increased calls to police and escalations over benign activities are common and often a result of conscious and unconscious racial profiling.



...in Policing

Patterns of racial inequalities in policing and U.S. court systems have been well documented and continue to occur today. Traffic stops target racial minorities at higher rates and data shows those stopped are more likely to be searched. Racial minorities have higher arrest and conviction rates along with receiving greater penalties.

...in Education

There is a noticeable gap in funding for education when you compare communities of color to white communities. The funding disparities overflow to extracurricular activities also, leaving racial minorities with fewer opportunities. Racial minorities are asked for identification at educational incidents to validate their presence at higher rates than fellow white students.

...by Retailers

Incidents of “shopping while Black” have been well documented and occur frequently. Reports of being followed throughout a retailer are widespread and the frequency increases at stores with higher prices.

■ Race, Intolerance, and the Church

In recent years, religious organizations have faced allegations and issued apologies for historic and continued acts of racial discrimination. Churches in the U.S. remain largely racially segregated today because of the continued discrimination that occurs. In addition to issues identified in religious organizations, religion is often used by businesses to deny service to racial minorities and LGBTQ+ individuals. The belief that individuals have the right to discriminate based on religious beliefs increased from 8% in 2014 to 22% in 2019.



Barriers

Barriers Addressed in the Housing for All Toolkit

ABILITY TO AGE IN PLACE

- Aging in place allows a person to continue to live in their home and community and remain independent and safe, regardless of age, income, or ability.

COMPETITIVE INVESTMENT BUYERS

- Homebuyers, especially first-time homebuyers, often meet competition from investment buyers who make full cash offers to flip or rent the property at a higher price.

COST OF HOUSING

- When housing and transportation costs are combined, a threshold of less than 45% of the household income should be spent on housing and transportation. When housing and transportation costs are combined, a threshold of less than 45% of the household income should be spent on housing and transportation.

DEVELOPMENT COSTS

- Development costs encompass a large range of costs that developers incur to acquire land, meet government regulations and requirements, add required infrastructure, along with many other costs to develop.

FINANCIAL RISK OVER TIME

- Financial risk for developers is increased as projects take longer to complete. Prolonged periods waiting for approval of plans, permitting, inspections, and other regulatory requirements can increase the development costs and risks incurred by financing institutions and developers.

KNOWLEDGE OF PROGRAMS AND RESOURCES

- Multiple programs are currently available to help with development costs and home ownership. Each program comes with different requirements and the public may not be aware of what options are available and how to navigate the programs.

LACK OF DIVERSE HOUSING TYPES

- Zoning in many communities combined with financial returns limit the type of new housing constructed in communities to detached single family and large multi-family developments. This has created a lack of Missing Middle Housing types.

LIMITED SUPPLY OF FIRST-TIME HOME BUYER OPTIONS

- First-time home buyer options typically include smaller and existing housing. Increasing costs in new construction and fewer Missing Middle Housing options leads to individuals remaining in homes leaving little existing stock available for first-time home buyers.



MISINFORMATION AND SOCIAL MEDIA

- Misinformation, often spread through social media, can create opposition from residents when affordable housing projects are proposed.

NOT IN MY BACKYARD (NIMBY-ISM)

- NIMBY stands for “Not in My Backyard” and in the context of housing, the abbreviation refers to residents who broadly oppose new housing construction, oftentimes multi-family housing, in their communities. The opposition to affordable or attainable housing is usually based on fear, prejudice, and assumed characteristics of the population that will be living in the development.

OVERALL COST OF LIVING

- Expenses such as housing, transportation, utilities, healthcare, food, childcare, and other basic expenses account for the overall cost of living. Increasing costs of basic needs without comparable wage increases can decrease the amount of income available for housing or lead to forgoing basic needs in order to afford housing.

POLITICAL WILL

- The determination of a politician to act on an issue to produce a desired outcome. Political will can be impacted by many factors and impact how attainable housing choices is addressed in a community.

QUALITY OF EXISTING HOUSING STOCK

- Existing housing stock may not be well maintained and in need of rehabilitation to make the housing adequate for habitation. Many jurisdictions have guidelines that address exterior housing quality, but regulations are rare to ensure interiors are maintained.

SYSTEMIC RACISM

- The history of Johnson County includes practices and policies that restricted and continue to impact housing access for communities of color.

REHABILITATION COSTS

- Rehabilitation of existing properties can require developers to complete additional updates outside of the original scope of work, increasing the costs for rehabilitation.

RESTRICTIONS AND REGULATIONS

- Current zoning and community regulations can prevent developers from building housing types that may be more affordable to individuals.