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## HOUSING PROGRAM

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### 41 - INTRODUCTION

The information contained in the housing program was developed from the City's Comprehensive Housing Affordability Strategy (CHAS). Much of the statistical information was obtained from social service agencies and housing organizations who deal with housing-related problems on a daily basis. These agencies and organizations deal with individuals and families who are in need of affordable housing and/or are homeless or at risk of being homeless. Most of these individuals lack the necessary skills or resources to secure affordable housing if it were available. Some of these individuals and families are seeking temporary refuge, only to find that there are few suitable family shelters available.

Statistical information for tables in this chapter was taken primarily from 1980 census information, and the City's most recent Housing Assistance Plan (HAP). Statistical information in the narrative was derived from agencies and organizations and both the 1980 census and 1990 census information.

A beneficial aspect resulting from the development of the Comprehensive Housing Affordability Strategy plan was the coordination of those agencies that provide housing related service. Several of the local agencies are currently formulating plans to coordinate their services to provide assistance to as many needy families and individuals as possible. In addition all agencies have expressed a desire to meet on at least a quarterly basis during the year. This will allow agencies that serve those with housing needs the opportunity to discuss affordable housing conditions and to formulate and coordinate plans which will address those condi-

tions and meet the goals established in the CHAS. Through participation in these meetings the City will be informed what housing needs are of high priority and where federal funds can be used most beneficially to help alleviate Independence's housing needs for those of moderate, low, and very low income.

### 42 - NEEDS ASSESSMENT

#### Housing Assessment

The housing needs of Independence of the low and very low income are complex. Social Service agencies in the City are seeing an ever increasing number of newly homeless as well as those at-risk of being homeless. They suspect but cannot confirm that the numbers of hidden homeless—those living with family and friends—are increasing at an ever increasing rate. Through federal entitlement funds and state programs the City has established owner and rental housing rehabilitation programs and is able to provide funding to non-profit housing developers, homeless providers and social service agencies. While those monies are helping to alleviate the housing situation for low income individuals, the needs of many low income individuals for transitional housing, and affordable housing are not being met.

One of the greatest needs in Independence, according to these agencies, is for Transitional housing for these people. According to these agencies the need for transitional housing pervades all demographic population groups with low, and very low incomes to include: are those with disabilities of all types, abused and battered women, the homeless and those who are in eminent danger of becoming homeless. The Sal-

vation Army reports that newly underemployed families are finding it difficult or impossible to pay \$300-\$350 per month average rent for a one or two bedroom apartment in Independence. Staff at this agency see a need for not only transitional housing but for more housing that low income individuals can afford for the long term. Overall the social service agencies interviewed stressed three major needs.

1. The need for transitional housing after shelter.
2. The need for affordable housing after transitional housing.
3. Need for additional assisted housing (Section 8).

The following data was obtained from the City's 1988 Housing Assistance Plan. It shows that of those with low and very low incomes in rented housing units, 68% were small families (2 to 4 members) and that 24% were elderly households with 1 or 2 members. Only 7% of rented units were occupied by large families (5 or more members). This pattern is seen throughout all minority groups. This data indicates that, in at least the rental market, small families have the greatest need for affordable housing. As information becomes available for low and very low income homeowners it will be included in future needs assessments.

Continuing need exists to maintain owner occupied and rental housing. Of the total year round housing (49,792 units), 9.8 percent of housing units were in need of rehab. Other data supporting the existence of substandard housing is found in the waiting lists for those applying for owner and rental rehabilitation grants from City Rehabilitation programs. Currently, the Owner Occupied Program has 25 individuals on a waiting list for assistance. The City's Rental Rehabilitation Program also has a waiting list of 27 individuals requesting assistance and this list is growing daily.

At this time there are no housing or related services specifically for individuals who are diag-

nosed as HIV positive or with AIDS. However, given the increase in reported cases nationwide and in the Metro area it is reasonable to expect that the need for housing for this population will increase over the next five years in Independence as well.

The City also surveyed the Independence Housing Authority (PHA), Olde Oak Tree Apartments, Noland Towers Apartments, Heritage House, Comprehensive Mental Health Services, and Special Neighbors. All of these agencies provide direct housing assistance through certificates and vouchers and offer public housing or federally financed facilities. Olde Oak Tree Apartments, Heritage House, and Noland Towers are primarily for the elderly while Special Neighbors clients are developmentally disabled and Comprehensive Mental Health Services targets the mentally ill.

The Independence Housing Authority has a total of 1,157 certificates, vouchers, and public housing units in service. There are several project based Section 8 housing units in Independence. These are Olde Oak Tree Apartments with 125 units, Noland Towers with 126 units, and Heritage House with 33 units. Comprehensive Mental Health has 27 certificates under the Section 8 program and 13 units under the Section 202 program, while Special Neighbors has 11 units under the Section 202 program.

As of December 31, 1991 the Housing Authority had a waiting list of 402 people for Section 8 certificates and vouchers. 37% of these are considered to be "worst case" households, meeting federal guidelines for preference. These guidelines are: living in substandard housing, paying more than 50% of their income for housing, or are homeless. In addition to Federal Preferences the PHA has its own preference guidelines. Applicants receive preference points if 1) They are an Independence resident, 2) are a veteran, or, 3) are the dependant of a veteran. In 1986 the average number on the waiting list for vouchers and certificates was 160 as opposed to

325 in 1991. The PHA sees this increase as a continuing trend.

According to the PHA the waiting list for public housing for the elderly is not as great in Independence as it was five years ago. There are currently 27 people on the waiting list for elderly/disabled public housing, and 100 applications currently being processed. Of these 100, one (1) is considered to be "worst case". 25% of the 146 applications being processed for family housing are worst case with the majority of the need being for two bedroom apartments. The PHA sees a greater need for young families and for those with disabilities (any type) rather than for the elderly at this time. There is also a need for units that can accommodate heads of households with disabilities. Housing Authority staff believe that in the future there might be an increase in need for units accommodating the frail elderly. Frail elderly are defined in this document as those individuals who are between self care and needing skilled nursing care.

Olde Oak Tree Apartments has 100 people on their waiting list and a projected waiting period of 1 to 2 years. Noland Towers has 50 and five of these met the Federal Preference guidelines. These figures are comparable to those on the PHA's lists, and the State of Missouri's Comprehensive Housing Affordability Strategy where, although the needs of the elderly are a primary concern, and clearly have unmet housing needs, they are not in the top five areas of greatest need for affordable housing.

### **Supportive Housing Assessment**

Independence currently has several social service agencies which provide supportive housing services for the homeless and the near homeless. Three shelters currently exist. These are Hope House, a shelter for battered women and children; Jackson County Temporary Housing, a family shelter; and Mother's Choice, a shelter for homeless pregnant teens. The Community Services League offers a number of programs designed to assist those in need to attain and keep affordable

housing. Overall the social service agencies interviewed stressed three major needs.

1. The need for transitional housing after shelter.
2. The need for affordable housing after transitional housing.
3. Need for additional assisted housing (Section 8).

### **Hope House**

In 1990 Hope House sheltered 900 battered women and children. According to Hope House staff the majority of the women they see are at poverty income levels. They either have few or no job skills with which to support themselves. Many have not been allowed to work by their husbands. Hope House staff estimates that they turn away nearly as many women as they help because their facilities are full. Many of these women have been part of the "hidden homeless" living with other families and friends. Many have come directly from the abusive household and have no other safe place to reside. Hope House staff estimates that they see one or two truly homeless women (those living under bridges, vacant buildings, etc.) per month. The average stay at this shelter is three weeks. However, stays range from one night to three months. There are six domestic violence shelters in the Kansas City Metro Area. All of these facilities are consistently full. Hope House staff see the biggest overall housing need for their clientele is for medium range priced transitional living accommodations, and /or more Section 8 certificates.

### **Jackson County Temporary Housing**

Jackson County Temporary Housing operates the only family shelter in Independence. In 1991 Jackson County Temporary Housing served 494 people at its Crossroads shelter. Of these, 137 or 27 % were children. This facility provides shelter, meals, transportation, and referrals to self-help programs, for families and single individuals. The role of this facility is to catch people

in crisis. The Crossroads shelter is usually the last resort for families who have been through a series of setbacks. For example: First, loss of employment, then loss of home, then staying with relatives and friends, and finally, arriving at the shelter with little or no funds and no self esteem. This shelter has had to turn away families because their facilities were full. The biggest need, according to staff, is for transitional housing after shelter and for case workers to follow and assist families in attaining the support services they need (clothes, first month rent, rental assistance, etc.) to again be productive members of the community.

### Mother's Choice

Mother's Choice provided shelter to 35 girls in 1991. Most of these had already left home or were in foster care. Those that are on their own tend to move from friend to friend and are part of the hidden homeless population. Most are, or will be, homeless because of their pregnancy. Staff reports that they are seeing younger and younger girls in their facility. The average age in the summer of 1991 was 15 with several that were 13 years old. The case management load is manageable only because the number of girls sheltered is limited to eleven. This shelter always has a waiting list and four girls are currently waiting to be sheltered. Staff at Mother's Choice see two different needs for this particular segment of the homeless population. For those 17 and older transitional housing is needed for a period of 18 months to 3 years where girls can be stabilized, receiving the support they need to finish their education, receive job training etc., so they can become productive members of society. Those under 17 need to be placed with supportive families.

### Community Services League

CSL served 22,863 individuals in Independence in 1991. Staff are currently seeing more of the newer homeless - those families who have recently lost their housing and are living in their cars. Many times the fact that families are

homeless is hidden from the agency because they are living with other families. In warm weather more homeless are apparent because relatives and friends don't feel so bad about turning them out as they do when it's cold. CSL staff feel that the biggest need is for affordable rental housing. In addition transitional housing is critical to build back the monetary reserves and self esteem so these individuals can pay for a first month's rent and security deposit. Improving self esteem helps these people to be better tenants. Although CSL staff feel that the elderly are generally well provided for they see an increasing need for assisted living arrangements for the elderly frail.

Support services provided by CSL for those of low income include:

1) Direct monetary assistance for rent, gasoline, medication, school supplies, help with utilities, canned food and clothes items.

2) Self Help Program. CSL works with families in homeless/near-homeless circumstances. The family works out its goals for life changes assisted by a case worker. The case worker works with the family for six months to a year, following their progress and helping them to achieve their goals through job counseling and education.

3) Affordable Housing Program. CSL has classes in money management, home maintenance, and in such things as home weatherization. In conjunction with this program, CSL is rehabilitating the upstairs portion of their building to provide 8 apartment units. These units will become a part of CSL's self-help program.

4) Nutra-Ed program. CSL is developing recipes to show how those on a limited income can follow special diets such as low salt or low fat.

5) Independence Rate Assistance Program. In this program the Independence Power and Light pays half of an elderly person's power

expenses. CSL staff process the applications for this program.

CSL rarely has to turn people away. This is primarily because of I-Share, a community based program for utility assistance for those of low income. This program contributes \$50,000 per year in assistance. If these funds were not available many of the needy low income would be turned away. According to CSL staff the City's matching portion making up this total amount is critical to the success of this program.

CSL states that it is apparent that the lack of affordable housing makes it especially difficult for those with limited income to provide basic necessities (food, medicine) for their families. Housing costs have increased dramatically in the past ten years and the building of affordable housing for low-income families is no longer profitable. Builders can realize greater profits on one \$200,000 house than on four \$50,000 houses since tax incentives are no longer available to make building less expensive units enticing. CSL sees young parents who are paying \$300 and more for rent on a total income of \$350 per month.

### Salvation Army

The Salvation Army provides referrals for job retraining, assistance for rent, utilities, and medication. In addition they provide clothing, food, and furniture for those in need.

### **Special Households**

In 1980 Independence had 599 individuals residing in group quarters (those living in quarters such as nursing homes or prisons). The 1990 census data shows 1,028 individuals lived in this type of home, an increase of 40%. Interviews with social agencies indicate this is a growing trend. Currently there are 894 individuals living in institutions, 375 more than in 1980. The number of people living in non-institutional group quarters increased by 55.

To determine the housing needs of special groups, the City surveyed various social service agencies. Gateway Treatment Center an agency which serves substance abuse clientele stated that most of their clients would benefit from independent housing. Most come from families where substance abuse is ongoing. Returning to such an atmosphere is very detrimental and tends to lead to a return to substance abuse. It is very difficult for these individuals to get alternative housing because they have little or no money and no source of income. The primary reason is loss of employment as a result of substance abuse.

Comprehensive Mental Health Services treat the seriously and persistently mentally ill. This agency maintains that the need for affordable housing for individuals with mental illnesses has increased over the last five years. This is basically the result of increased de-institutionalization of patients in state mental hospitals by the Missouri Department of Mental Health. Through this process more and more people are entering communities throughout the state, and Independence is no exception. Of the 130 people who are clients of Comprehensive Mental Health and who live on their own, approximately half live in housing that is either too expensive (more than 50% of their income), or that is substandard. The biggest need is for housing that is affordable and which allows the individual to blend into the community and become part of the community without being perceived as "different".

Special Neighbors sees more assisted housing throughout the community but close to existing support services as the biggest need for the developmentally disabled. This would offer these individuals more choices so that they may be integrated into the community as fully as possible by using currently available community services such as Dial-A-Ride, and other public transportation in conjunction with existing housing. Special Neighbors feels that more Section 8 type vouchers-certificates would be the most beneficial support service to help this group meet its affordable housing needs.

Limited population information on persons with disabilities is available from the 1980 census. This data is as follows:

<u>Work Disability Status</u>	<u>Persons</u>
With a work disability	5,922
Not in labor force	3,361
Prevented from working	2,619

Noninstitutional persons with a public transportation disability

16 - 64	1,208
65 and over years	1,914

In August of 1991 the Independence Housing Authority had 96 individuals who have a disability (includes physically and mentally disabled) within their Section 8 program. In addition, the Independence Housing Authority has stated that persons with disabilities have a need for accessibility to 2 bedroom units in their family housing project.

This data indicates that there is a need for accessible housing for this population group that is not only safe, decent, and sanitary, but for housing that is situated within reach of accessible public transportation.

There are no housing or related services specifically for those with AIDS or who are HIV positive. However, if an individual has been certified as having a disability (due to these conditions) they are eligible to occupy units at two of the PHA's housing facilities. Statistics are not available as to the number of AIDS or HIV positive cases within Independence however as of April 1992, Jackson County, Missouri had 908 HIV and 981 Aids cases compared with 2,521 in the entire Kansas City metropolitan area.

### Minority Population

Racial minorities make up only 3.8 percent of the total population in Independence. More spe-

cifically, Blacks account for approximately 1.6 percent of the total, American Indians, Eskimos and Aleuts account for approximately .6 percent, Asians and Pacific Islanders approximately .9 percent, and all others account for .7 percent. As a result, a very small portion of Independence's homeless and at risk populations are minorities. All social service agencies interviewed stated that a very small proportion of their clientele were minorities. The distribution of the different racial components of the population by neighborhood planning district indicate that these populations are generally dispersed throughout the City with some heavier concentrations in the older western areas of the City. It is expected that the minority population in the City as a whole will increase from its current level of 3.8 percent of the total to approximately 10 percent by the year 2010.

### Changes Over Five Year Period:

The median value of owner occupied area homes was \$37,700 in 1980. In 1990 the median price for homes was \$56,000, indicating that costs of obtaining homes has increased significantly. In 1988, 33,336 out of 49,792 (66%) of the available housing units in Independence were owner occupied. A continuing need exists to maintain owner housing. This is evidenced by the most recent Housing Assistance Plan (HAP). According to HAP data, nine percent of owner occupied housing is in need of rehabilitation of some sort. Of the 503 that were listed as for sale, eight percent needed rehabilitation. Many of the older residential neighborhoods in Independence appear to be reasonably stable with decent liveable housing conditions. These stable areas will probably retain their value for years to come providing the individual homes are given a normal amount of maintenance. A large section of the older part of the city is proposed for multi-family or medium-density residential use.

In 1988 according to HAP data, 14,331 (28%) of the total housing units were renter occupied. Forty percent of all rental units in the

city at that time were occupied by those of very low or low income brackets. Table 4.21, shows the number of very low and low income households for renters by family size in 1988. The data listed on Table 4.21 was taken from the City of Independence's most recent approved Housing Assistance Plan.

In 1980 the median gross rent was \$226.00

housing opportunities for those families and individuals of low income who rent their housing accommodations.

### Employment

In 1980 approximately 67% of City residents worked outside of Independence in the Kansas City Metropolitan area. Current plans for budget cuts in the National Defence budget, and layoffs by area automobile manufacturers make the blue collar workers future uncertain and in turn their ability to afford decent and safe housing uncertain as well. Employment projections by MARC show that the largest growth in employment in Independence has been in the retail and service sectors. The Independence Salvation Army Office reports that in February they have seen 25 to 35 percent more families where the wage earner has recently been laid off with no call backs and have taken minimum or close to minimum wage jobs. These are newly or soon-to-be homeless who have not required assistance before. The increase in appointments and walk-ins for job retraining referrals at the Salvation Army Office indicates that the need for housing at lower costs is growing. Possible changes in the employment opportunities in Independence and the Kansas City Area, both positive and negative, makes the ability of low to moderate income individuals to afford decent and safe housing uncertain over the next five years.

**Table 4.21**

<b>HOUSING ASSISTANCE NEEDS OF LOW INCOME HOUSEHOLDS FOR RENTERS</b>				
<b>Household Income</b>	<b>Elderly 1 &amp; 2 member Households</b>	<b>2 to 4 Member Households</b>	<b>5 or more Member Households</b>	<b>Total Renter Households</b>
<b>Very Low Income</b>	<b>540</b>	<b>1,504</b>	<b>160</b>	<b>2,204</b>
<b>Low Income</b>	<b>162</b>	<b>483</b>	<b>48</b>	<b>693</b>
<b>Total Low Income</b>	<b>702</b>	<b>1,987</b>	<b>208</b>	<b>2,897</b>

and the median contract rent was \$166.00 (1980 census). In 1990 the median contract rent was \$311.00 (1990 census). When combined with utilities this places affordable, decent, and safe housing, out of reach for many of the low to moderate income families residing in Independence. According to the most recent HAP data ten percent of renter occupied units and six percent of vacant rental units were in need of rehabilitation. These figures indicate an ongoing need for rehabilitation of not only owner occupied housing, but for renter occupied units as well. This is necessary to provide safe and decent housing for those of all income levels.

Over the next five years it is expected that there will be a continuing need to provide assistance for repair and rehabilitation of homes owned by those of moderate, low and very low incomes. In addition it is anticipated that during the next five years there will also be a continuing need to provide more affordable

housing opportunities for those families and individuals of low income who rent their housing accommodations.

### Population Changes

According to 1990 U.S. Census Bureau Estimates, Independence saw its population increase from 111,797 to 112,301 - an increase of only 504 people between 1980 and 1990, resulting in a ten year growth rate below 1%. During the

ten year period from 1980 to 1990 the white population fell by 1,834, a decrease of 1%. In contrast, minority populations have shown increases. The Black population increase by 795 (49%), the Hispanic population by 975 (44%), the American Indian by 163 (24%), and those of Asian and Pacific Islanders origin showed an increase of 553 or 52%.

Table 4.22, shows that the median age of Independence residents is 33.3 years (1992 estimate) and is the oldest in the Kansas City SMSA. The table illustrates how Independence compares to the State of Missouri, the SMSA, and Jackson County in terms of median age and population by age group.

significant growth while other areas are dealing with substantial decline.

It is not expected that the population of Independence will significantly change in the next five years. If the development of industrial activities along the Little Blue River Valley and in the Atherton Bottoms becomes a reality it is anticipated that population growth will occur as employment opportunities increase. Several proposals for development have been discussed with the city and at least one major property owner has contracted with a land development consultant and has prepared a major development plan in the Little Blue Valley. Overall the city does not expect great changes in the availability

**Table 4.22**

Percent of Population by Age Group	17 or less Years	18-24 Years	25-34 Years	35-49 Years	50+ Years	Median Age
Missouri	25.2%	10.9%	16.4%	19.4%	28.1%	33.5%
Kansas City SMSA	25.8%	10.3%	18.4%	20.7%	24.8%	32.6%
Jackson County	24.6%	11.0%	18.1%	19.3%	27.0%	33.0%
Independence	24.8%	10.6%	17.6%	20.6%	26.4%	33.3%

Seventeen percent of Independence's population is in the 25-34 year age group. Twenty four percent of the population is below the age of eighteen and twenty six percent is over the age of 55. The number of persons in households increased from 111,207 in 1980 to 111,273 in 1990 a gain of 66 people. Female heads of household with children increased by 884 from 2167 in 1980 to 3051 in 1990.

In general there has been a decline in the population of those planning districts in the older, western portions of the City, while those planning districts in the eastern portions of the City have seen their populations increase over the same period of time. What this means is that, while the City as a whole would seem to have experienced virtually no growth over the last ten years, some areas of the City are, in fact having to deal with

or affordability of housing in the next five years. When 1990 census data is available population, employment, and housing trends will be re-evaluated.

## 43 - MARKET AND INVENTORY CONDITIONS

### History and Trends

The City of Independence was founded in 1826 as the County Seat for Jackson County Missouri. The starting point for the Oregon, California, and Santa Fe Trails, Independence grew and thrived around the constant influx of pioneers, mavericks and mountain men on their way west to Oregon and the California gold fields. The initial area of the city was .4 square

miles at the time the town was incorporated in 1849. Since then the City has executed a number of annexations which have led to the current city boundaries which encompasses 78 square miles. A series of six annexations of land from Jackson County between 1956 and 1979 make up the central and eastern portions of the city.

The emphasis of the City's programs deal with the older sections of the community - generally those areas in the western portion of the city built between the 1830's to 1940's.

### **Housing Conditions and Housing Characteristics**

The western portion of the city, is representative of older, traditional urban settlement patterns. It contains older, moderate, and high density single family residential neighborhoods, spotted multi family conversions of older larger single family structures, and low rise multi family residential structures. The center portion contains typical post war single family subdivisions. The eastern portion of the City contains large lot estate type single family homes in non urban subdivisions. The aging western and west central sections of town provides the majority of housing opportunities for low and moderate income individuals. However, many of these housing units are substandard and do not meet current City codes.

The city uses two sources to determine substandard housing conditions: The Uniform Housing, Plumbing and Electrical codes as published by the International Association of Plumbing and Mechanical Officials and International Conference of Building Officials, and HUD Section 8 Housing Quality Standards. Any house inspected for rehabilitation work in Independence that does not meet any part of those codes is considered substandard.

A general community block survey based on the appraisal method of measuring the Quality of Housing is used from time to time to spot check

housing stock conditions and trends. This technique was used in 1985. This method is an exterior check that classifies housing into one of three categories: good (sound), fair (deteriorating) or poor (dilapidated). The deteriorating index is developed from a composite score recorded for several specific exterior building elements. Any building rated as deteriorating is considered substandard. This system does not qualify the level of substandard condition. A continuing need exists to maintain owner housing. This is evidenced by HAP housing data which indicates that 9.6% of owner and 10.2% of rental units were in need of rehabilitation. Of the total year round housing (49,792 units), 9.8 percent of housing units were in need of rehab. The City's most recent HAP states that the last housing survey suggested that 8% of the City's housing stock was substandard, an increase of 1.8%. Table 4.32 shows the Housing Stock Inventory and the breakdown of units needing rehabilitation. Other data supporting this increase in substandard housing is found in the waiting lists for those applying for owner and rental rehabilitation grants. Currently, the Owner Occupied Program has 25 individuals on a waiting list for assistance. The City's Rental Rehabilitation Program also has a waiting list of 27 individuals requesting assistance and this list is growing daily.

**Table 4.32**

<b>MARKET AND INVENTORY CONDITIONS</b>	
<b>HOUSING STOCK INVENTORY</b>	
<b>Category</b>	<b>Units</b>
<b>Total Year-Round Housing</b>	<b>49,702</b>
<b>Total Occupied Units</b>	<b>47,667</b>
<b>Renter Occupied Units</b>	<b>14,331</b>
<b>Needing Rehabilitation</b>	<b>1,529</b>
<b>Owner Occupied</b>	<b>33,336</b>
<b>Needing Rehabilitation</b>	<b>3,215</b>
<b>Total Vacant Units</b>	<b>2,925</b>
<b>For Rent</b>	<b>1,622</b>
<b>Needing Rehabilitation</b>	<b>102</b>
<b>For Sale</b>	<b>503</b>
<b>Needing Rehabilitation</b>	<b>44</b>

## Historic District

Independence has a local Heritage District which is overlapped by a National Landmark District, located in the center of the City near the downtown square. This section of the City was annexed prior to 1879 and contains many large stately homes, a number of which were allowed to deteriorate over the years. Although the district has been in existence for approximately twenty years, the last ten years has seen a resurgence of upscale home owners interested in the preservation and rehabilitation of properties in the district. However, there are many single family and converted multi-family dwellings within the district which are still in substandard condition, and are occupied by those of low income.

## Rental Market

According to Town Square Property Management Inc. (TSPM), which manages a 236 housing project, the residential rental market for safe, decent and sanitary housing for low to moderate income families is extremely tight. As of January 1992 Town Square Property Management had no vacant 2 bedroom units that those meeting HUD low income guidelines could afford, and only three to four units affordable to those of moderate income. Additional factors that lead to this conclusion include: Currently Town Square has thirteen families who are paying more than 45% of their income on housing, and Parker House, an apartment building built under the 236 housing plan has not had a vacancy for more than two weeks since it opened 20 years ago. According to Town Square Property Management Inc., many of the rental units that are available and affordable to those of low income in Independence are of substandard quality.

The Salvation Army reports that newly underemployed families are finding it difficult or impossible to pay the \$300 - \$350 per month average rent for a one or two bedroom apartment in Independence. Staff at this agency see a need

for not only transitional housing but for more housing that low income individuals can afford for the long term.

## Legal Aid Office of Kansas City

This office handles housing related cases in the Kansas City Metropolitan area including Independence. In 1991, Legal Aid records showed a 7.8% increase for assistance with housing related cases in Independence over requests in 1990. This is two percent greater than the increase in the Metro area over the same time period. Although the increase in the actual number of cases appears small - 127 in 1991 as opposed to 117 in 1990 - this does indicate that legal problems related to housing are increasing and at a greater rate than the metropolitan area.

## Loss of Public Housing

No assisted housing is expected to be lost to demolition, however, the PHA is currently targeting first floor units at the PHA's Hocker Heights family housing complex for conversion to accommodate those with disabilities. The Pleasant Heights complex will probably be targeted for partial conversion to units for the frail elderly. However, none are scheduled for conversion at this time.

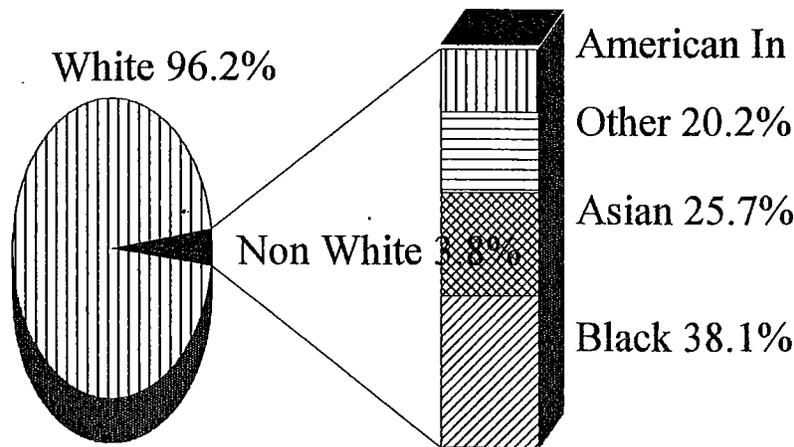
## **Areas of Racial/Ethnic Minorities and Low Income Families**

The racial composition of Independence is shown in Figure 4.31, on the following page, of which 3.8 % of the total population is non-white. Of the minority population, Blacks make up approximately 38.09 % of the total followed by American Indians, Eskimos, and Aleuts making up 25.68%, and Asians and Pacific Islanders making up 20.22%. The remaining 16.01% is made up of other minority groups.

While minority populations as a whole tend to be distributed generally throughout the City,

**Table 4.31**

**POPULATION CHARACTERISTICS**



- Neighborhood 40: Total Population 1,145  
7.0% overall percentage of minorities  
2.4% Black  
1.4% American Indian  
2.0% Asian or Pacific Islander  
1.4% Other

The largest percentage of low income families reside in the older western and central sections of Independence, including all or part of the following 1990 census tracts as delineated in Figure 4.32, on the following page: Census Tract 109.01, 110, 113, 114.03, 115, 116, 117, 118, 122, and 123. These

there are neighborhoods with a higher percentage of minorities. Of 49 Neighborhood Planning Districts only four have minority populations higher than six percent. These four neighborhoods are:

boundaries were determined by the HUD Region VII as areas with more than 51% concentrations of low income persons.

- Neighborhood 22: Total Population 1,935  
11.7% overall percentage of minorities  
7.8% Black  
1.0% American Indian  
2.8% Asian or Pacific Islander  
0.1% other
- Neighborhood 33: Total Population 608  
9.5% overall percentage of minorities  
3.2% Black  
3.7% American Indian  
2.3% Asian or Pacific Islander  
0.1% other
- Neighborhood 34: Total Population 4,556  
8.2% overall percentage of minorities  
4.8% Black  
0.6% American Indian  
1.5% Asian or Pacific Islander  
1.2% other

**Inventory of Facilities to Service the Homeless or at Risk Populations**

The City of Independence defines the at-risk population as non-homeless individuals or families, who because of unemployment or underemployment or mental inability are unable to financially sustain on a continued basis, the necessities for basic living including : shelter, utilities, food, clothing and medical care and as a result, may suddenly become homeless without some form of financial and/or supportive assistance.

The City of Independence estimates the total overnight sleeping capacity for homeless individuals (single men and women, families, and women and their children to be 61 persons. There is an estimated 6 beds for the mentally disabled homeless. A description of each organization which provides services or shelters for the homeless and those in need of food assistance follows.

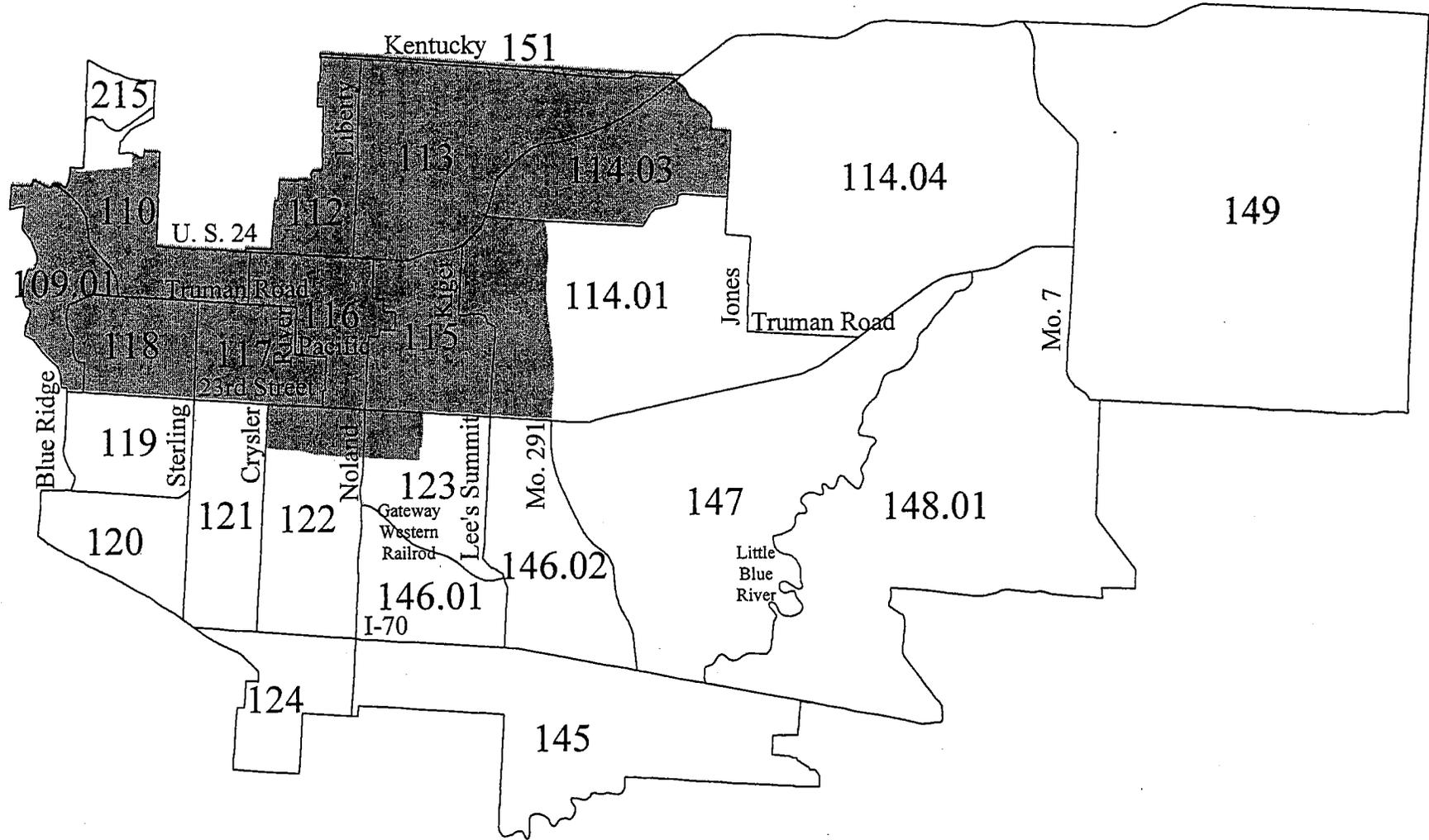
The number of homeless in Independence

is estimated to be greater than 61. This is based on the fact that shelters within the City report that they are routinely full and must turn individuals and families away. At this time it is difficult to estimate the number of unsheltered homeless. Agencies which provide housing or housing related services suspect but cannot confirm that there is a growing number of the hidden homeless - those individuals and families staying with friends or relatives.

- Lunch Partners Program, 709 W. Maple provides hot lunches Monday through Saturday from 11:30 am to 1:00pm. There is no charge for the meal and any needy person is welcome without question. This program is operated by the Restoration Center Branch Church.
- Center Stake RLDS Social Ministries, 200 N. Delaware. The Center Stake office provides food assistance.
- Community Services League, 300 W. Maple, provides residents with information and referrals including youth and children's services; food pantries/USDA commodity distribution; assistance with rent, prescriptions, medical costs, utilities, transportation; homelessness assistance case management; money management/budgeting; nutrition education; Christmas stores; weatherization supplies; and a clothes closet.
- Gateway Treatment Center, 416 East College. This program is for the mentally ill and drug or alcohol addicted homeless. It is the only one of its kind in the Kansas City area. Presently the home provides shelter not only for the homeless who have mental illness or addiction problems in Independence, but for the entire Kansas City metropolitan area as well. In 1991 Gateways served 70 plus homeless. Of these, 15% were children, 35 or approximately 50% of families served have members who are mentally ill, and 35 or approximately 50% of families had an addicted member. The only time period any of the beds have been empty during 1991-92 was when renovations of the building occurred. Addictive treatment is provided through Comprehensive Mental Health Services (CMHS). Homelessness is the only qualification for the mentally ill or addicted homeless to stay in the shelter and receive the services provided by CMHS. Mental health and addiction services, social services, job training or job seeking services are provided by CMHS and other agencies within the community. The average stay at this facility is two to three months but there is no time limit for stays.
- Full Employment Council, 3675 S. Noland Road, Suite 300. This agency administers a job training program which includes assessment, training, help with placement, summer youth program, older adult job assistance, dislocated worker program, and customized training. Special concern is shown for welfare recipients and lower-income persons. There are no fees for services.
- Jackson County Temporary Housing, 200 N. Delaware, operates Crossroads, the only family shelter in Independence. This facility can provide shelter for up to 25 people per night. Other services include food, clothes, transportation, and referrals to self-help programs. JCTH is currently exploring the possibility of using a house in eastern Independence for transitional housing for a family.
- Heart of America Family Services, 12401 East 43rd St., Suite 107. Services provided include: Individual, couple and family therapy, anger control groups, and services for children and adults. Service is by appointment Monday-Friday and fees are on a sliding scale based on ability to pay.
- Hope House Inc. provides shelter and support for battered women and children. Other services provided include life skills classes,

FIGURE 4.32

LARGEST PERCENTAGE OF LOW INCOME FAMILIES



tion collected through interviews with the staff of various agencies. Based on this information the primary housing needs of the City of Independence are as follows:

- Affordable housing for very low and low income small families
- Transitional housing for homeless families and individuals, those with special needs - disabilities, recovering from substance abuse, domestic violence, - after shelter.
- Assisted housing for very low and low income small families.
- Affordable housing for low income home ownership.
- Affordable Housing for the elderly and frail elderly.

All segments of the low and very low population are experiencing unmet need, however, some are experiencing greater unmet need than others. The above set of priorities and those in Table 4.41 are in no way meant to ignore or lessen

the very real needs of persons in other segments of the population. These housing priorities are based upon the greatest number of needs and not necessarily on the strong needs of smaller population groups.

The City of Independence will address the unmet housing needs of the City through a cooperative effort with local non-profit organizations, social service agencies and other housing providers. The ability of Independence to meet these priorities is contingent upon financial and programmatic support being available to agencies, housing organizations and/or the City who will coordinate and implement these areas.

### Housing Priorities for Independence

Increasing the number of very low, low, and moderate income rentals for small families will be a first priority consideration for the City of Independence. HAP data and interviews with local agency staff indicate that the greatest need in Independence is for two bedroom rental units. The city will promote development of the rehabilitation of rental properties in the target areas

**Table 4.41**

PRIORITIES FOR ASSISTANCE 5 - YEAR PLAN									
Fiscal Year 1992 through 1996									
Activity	Renters				Owners			Other Persons	
	Elderly 1 & 2	2 to 4	5 or more	All Other	Existing Homeowners	First-Time Homebuyers		Homeless Persons	Other Persons with Special Needs
	Member Households	Member Households	Member Households	All Other Households		With Children	All Others		
<b>Very Low-Income Persons</b>									
Moderate Rehabilitation/Acquisition	2	1	2	3	1	3	3	3	2
New Construction, Substantial	3	1	2	3	1	3	3	3	2
Rehabilitation, Related Infrastructure									
Rental Assistance	2	1	2	3				1	1
Homebuyers Assistance						3	3		
Support Facilities and Services	1	1	1	1	1	1	1	1	1
<b>Other Low-Income Persons</b>									
Moderate Rehabilitation/Acquisition	2	1	3	3	1	1	1	3	2
New Construction, Substantial	3	1	3	3	1	1	1	3	2
Rehabilitation, Related Infrastructure									
Rental Assistance	2	1	3	3				1	1
Homebuyers Assistance						1	1		
Support Facilities and Services	1	1	1	1	1	1	1	1	1

illustrated in Figure 4.41, on the following page. This action will create additional rental units and help ensure that structures that are substandard will be rehabilitated. The City of Independence has had great success with its rental rehabilitation program funded through the State. Although, the funds from the State for this program have been discontinued, the City will work to continue the success of this program through other means, such as, the Community Development Block Grant program.

It is the general consensus of the Housing Authority and social service agencies in Independence that more of the elderly housing needs are being met than those of other groups. This is consistent with the State's Comprehensive Housing Affordability Strategy plan, where although needs of the elderly are a primary concern, they are not in the top five areas of greatest need. However, because interviews with the Housing Authority and other social service agencies indicate a growing need for housing for the Frail Elderly and for programs to help elderly home owners maintain their homes, programs to assist this population group with housing are priority for the City of Independence. The Frail Elderly are considered to be a special needs population and in Table 4.41 are a number one priority for rental assistance and support services, while moderate rehabilitation for properties of elderly renters is a number two priority as is rental assistance. Homeowners of all population groups (including the elderly) are considered to be a number one priority. In addition, City staff will provide technical support for any group or agency who wishes to investigate the possibility of a Reverse Mortgage Program for Elderly residents of Independence. New construction or substantial rehabilitation of housing for the elderly is considered to be a number three priority.

Continuing programs and development of new programs targeted at new construction, moderate rehabilitation, substantial rehabilitation, and related infrastructure for low and moderate in-

come family homeowners and home ownership opportunities for low and moderate family residents will be a first priority for the City of Independence.

Increasing the amount of rental assistance for very low and low income small families, homeless, and those with special needs will be a first priority consideration for the City, Public Housing Authority, and other social service agencies. The City will provide technical assistance when it is needed.

Although there are unmet housing needs in Independence, the number of support facilities and services is relatively high when compared to other communities. Independence will continue to make support services for the very low and low income individuals, families, homeless, and those with special needs a first priority consideration. This includes the development of, and if necessary, acquisition and/or rehabilitation of transitional facilities for homeless families (with children), the elderly homeless, and other persons with special needs a first priority consideration. The City of Independence will provide technical assistance as needed and financial support as federal regulation and funding will permit.

A counseling program for existing home buyers and first-time home buyers in low and very low income brackets will be a first priority consideration for the City. This program will deal with financial management, maintenance and care of a home, and general home ownership responsibilities.

Rehabilitation for first time home buyers for the very low, homeless and other persons with special needs will be a third priority consideration. This is based on the fact that those of very low income are rarely equipped financially to make monthly mortgage payments and provide for maintenance expenses related to home ownership. The City believes that affordable decent, rental housing is a more viable option

- drug and alcohol counseling, advocacy counseling, and support groups and individual counseling.
- Housing Authority of Independence, 2600 Hub Drive North offers low rent public housing and Section 8 Housing Certificates and vouchers. Services include Assistance for the low income elderly/handicapped/families with rent on the open market and in public housing projects.
  - Jackson County Health Department, 313 South Liberty offers a prenatal clinic, Family planning clinic, wellness screenings, immunization clinics, WIC satellite clinic, and a sexually transmitted disease clinic.
  - Jackson County United Way, 201 W. Lexington, Suite 306. United Way efforts support human care services in Eastern Jackson County.
  - Mother's Choice, 3721 Delridge is a non-profit agency serving homeless pregnant women under 21 years of age and offering shelter and support during pregnancy until six weeks after the baby's birth. Pre-natal and medical care, clothing, food, job training, continuing education, 24-hour supervision, counseling provided in a home environment.
  - Salvation Army, 532 South Main. The Salvation Army provides referrals for job retraining, assistance for rent, utilities, and medication. In addition they provide clothing, food, and furniture for those in need.
  - Community Research and Development, 10901 Winner Road, suite 302, provides utility assistance, and USDA commodity distribution.
  - Jackson County Division of Family Services phone 461-5800. Provides food stamps, general assistance and medicaid care.

## Summary of Needs Assessment and Community Profile

Overall Independence has a wide range of housing providers and providers of related services. There is one family shelter, a shelter for pregnant teens, a shelter for battered women and children, and one for the mentally ill or addicted homeless person. There are a number of housing related services provided ranging from job counseling to money management to utility assistance.

Based on the information contained in the needs assessment and community profile sections. The City has established priorities and a one year action plan aimed at confronting and meeting Independence's housing needs for those of low income. Availability of sufficient resources, both federal, state and private, will be a key determining factor in the City's and other housing providers' abilities to improve the housing situation of Independence's homeless and under-housed populations.

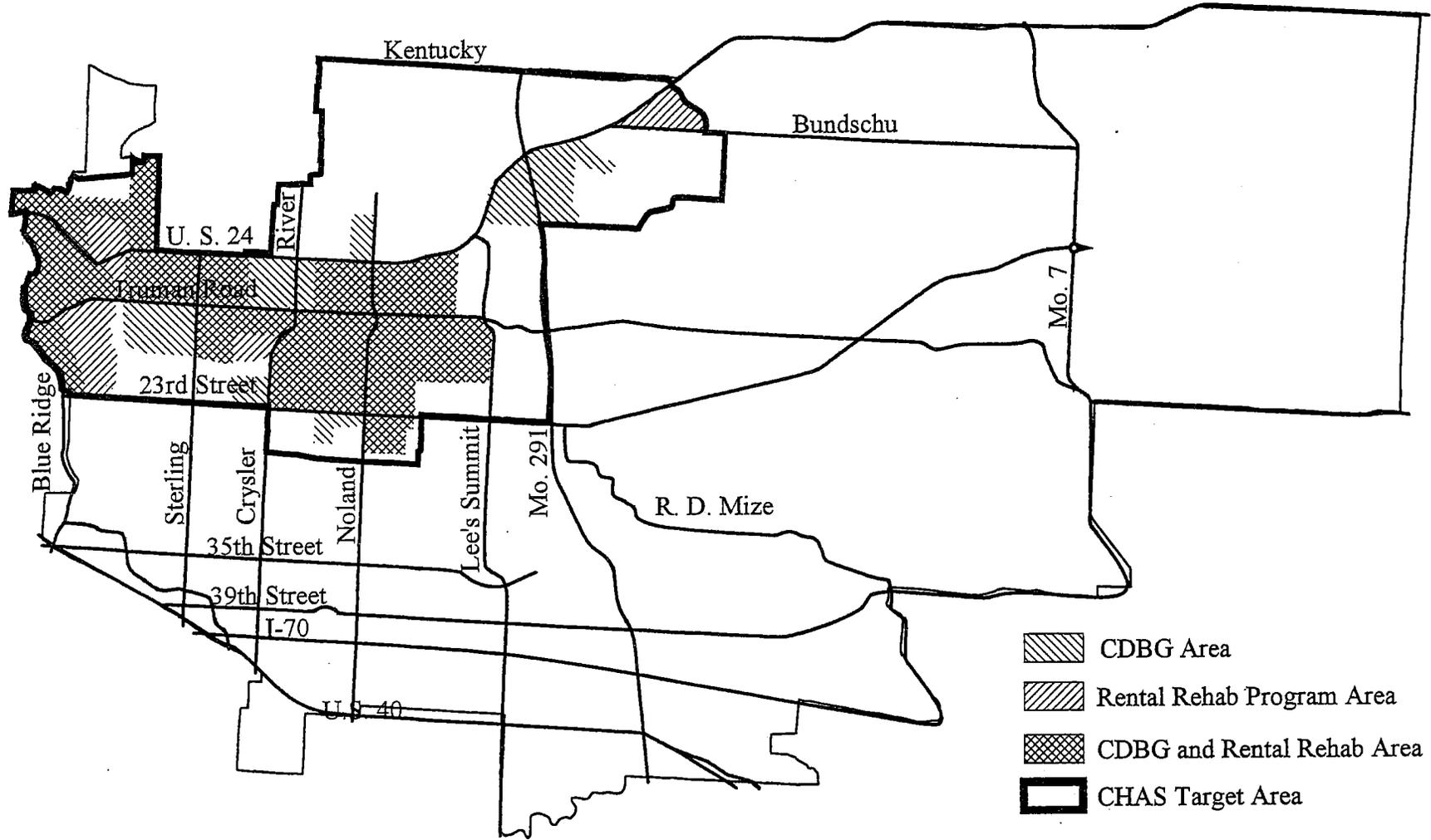
### 44 - FIVE YEAR STRATEGY TO ADDRESS HOUSING NEEDS

It is a difficult task to establish priorities to achieve affordable housing when it is known that great need exists in many of the different segments of the population. Compounding the difficulty of this prioritization is the knowledge of the profound positive impact assistance can have, or the negative impact lack of assistance can have, on the quality of life for those who are in need.

The City of Independence has determined general priorities for its five year housing strategy by taking into consideration existing waiting lists for PHA housing, Section 8 vouchers and certificates, and project based housing lists. HAP data has been considered as well as informa-

FIGURE 4.41

### HOUSING TARGET AREAS



for those of very low income and has chosen to make this category a first priority consideration.

### **Geographic Areas Selected for Investments**

The City of Independence plans to target the northwest sector of the City. This encompasses areas already targeted by HUD and by the state as areas of low income. The entire target area contains most of the older housing stock in Independence, a National Historic Landmark District, and a local Heritage District as well. In 1980, 40% of all housing units in this area are rental units according to the 1980 Decennial Neighborhood Statistics Program.

### **Relevant Public Policies**

Public policies for the City of Independence do not have serious adverse effects on the development or maintenance of affordable housing. The City will work with all agencies, both public and private to attempt to meet the housing needs for our low and very low income residents.

The City will continue to screen applicants for their owner rehabilitation and minor home repair programs to insure that they meet the city's low income guidelines. A rather extensive application process, which includes income verification, is completed and checked before any assistance is provided.

### **Housing Studies Completed in Independence**

Independence's housing study was completed in 1985. It consisted of a general community block survey based on the appraisal method measuring the Quality of Housing. The results of the existing land use survey and a structural condition of housing unit survey performed in 1989 and 90 are currently being analyzed.

### **Programs, Services, and Special Initiative Strategies**

It is anticipated that the City of Independence will achieve its five year housing goals through the federal Community Development Block Grant Program (CDBG), the federal and state Emergency Shelter Grant (ESG) programs, and through other existing federal and state programs awarding funds to the PHA and social agencies in Independence. However, implementing additional programs to meet the housing needs of the low income in the city will be difficult if not impossible without additional funding. It is anticipated that Independence will be able to participate in HOPE 3 and HOME programs.

The City will continue to utilize its Community Development Block Grant monies to fund its owner occupied rehabilitation and minor home repair programs. These services are limited to low income persons who are not able to provide for these repairs themselves. The services traditionally have been provided to a range of recipients which include elderly, handicapped, single heads of households, and the economically disadvantaged. Providing necessary funding is available it is expected that 100 owner occupied home will be rehabilitated and approximately 1,500 households will be assisted with minor home repair. In addition the City will continue to use Community Development Block Grant funds to assist local agencies in providing affordable housing for those of low and very low income.

The City is currently participating in a joint application for HOPE 3 planning grant funds with Three Trails Habitat for Humanity, Inc. If this application is successful in obtaining HOPE 3 funds, programs will be developed to address the unmet need of affordable home ownership opportunities to income eligible residents.

The housing rehabilitation program will be continued if the City receives HOME funds. These

funds will primarily be used to target the rehabilitation of two bedroom rental units. This program will not provide assistance to units that will elevate in the housing market to the extent that low and moderate income persons will no longer have access to them. Units will be selected that will remain in the low income housing stock after rehabilitation.

The Community Services League currently has, and with available funding, will continue to provide classes in money management, home maintenance, and home weatherization to educate first time home buyers about the responsibilities of home ownership and to prepare them to meet those responsibilities.

The Public Housing Authority in Independence and other federally assisted project based complexes will continue to offer through Section 8 housing vouchers and certificates, and other forms of federally assisted housing, to alleviate rental cost burden. The PHA will apply for 15 additional Section 8 certificates to be used in conjunction with the Missouri FUTURES program as part of their Self Sufficiency Plan. The FUTURES program takes a comprehensive, holistic approach to helping welfare recipients break the cycle of dependence and achieve self sufficiency. The program provides participants with education and training so they can develop the skills necessary to obtain quality, full-time employment with adequate benefits and career potential. Funding for supportive services to complement this plan will be sought by the City staff and elected officials.

The number of units and households to be assisted over the five year period are goals of the City of Independence based on anticipated funding and staff available for implementation. The goals are not meant to represent the number of units which will fulfill the housing needs of the very low and low income in Independence. Rather, these are realistic goals that can be met by the City, based on current funding.

## **Public Housing Coordination**

In order to meet the unmet housing need in Independence it will be necessary to work closely with all housing and housing service providers in the community. Recent trends are leading the City of Independence and the Independence Housing Authority to work and communicate with each other. The City and the PHA recently coordinated the rehabilitation of rental units and the availability of Section 8 certificates with the PHA waiting list so as to provide safe and decent housing to those on the current Section 8 waiting list. The City will seek and expects to coordinate with the Housing Authority to further the availability of affordable housing for those of low and very low income whenever possible.

## **Supportive Housing for Homeless Persons**

The City of Independence has a number of problems in the area of supportive facilities and transitional housing. Primarily the jurisdiction lacks adequate transitional facilities to house homeless individuals and families. Most of the shelters in Independence are designed for temporary living in emergency situations. The City of Independence needs a facility which will provide living quarters for individuals and families while they save enough money to provide the first months rent and deposit for an apartment on the open market. Such a facility would be more than a temporary shelter; in actuality it would be a short-term home for families and individuals who are financially distressed, and for mentally disabled persons who are not stabilized financially or mentally, but who no longer qualify for emergency shelter.

A first priority consideration of Independence is the provision of transitional housing facilities. However, the City's ability to support such a facility is dependent upon available financial resources not only for construction and/or rehabilitation, but for resources to

operate the facility. Providing the necessary funds are available the City anticipates assisting local agencies to plan and provide transitional housing, through funding and/or technical support.

### **Programs Provided on a Non-Discriminatory Basis**

The City of Independence and agencies to which the City provides assistance, will provide programs and services to income-eligible participants on a non-discriminatory basis. The City of Independence promotes Fair Housing and Affirmative Action laws, and, all agencies and sub-recipients that are provided City financial assistance will be contractually required to comply with such laws. Special efforts will be used to insure that areas of excessive racial/ethnic minority concentration are informed of City programs and that these programs are offered on a non-discriminatory basis.

### **Institutional Structure**

The City of Independence will utilize private industry, non-profit organizations, and public institutions to carry out its affordable and supportive housing strategy; these institutions include:

#### Housing and Community Development Agencies:

- Missouri Housing Development Commission (MHDC) provides funds for mortgages from participating lending institutions on single family housing units, including condominiums, which are to be owned and occupied by low and moderate income persons who are first time home buyers.
- MHDC is also the administrator of the federal Low Income Housing Tax Credit (LIHTC)

program for the State of Missouri. The LIHTC was created to encourage the production of low income rental housing. MHDC promotes the use of tax credits in coordination with its subsidy programs which provide for the production of low income rental units. The amount of the tax credit is directly related to the percentage of low income units made available to low income families and individuals and the acquisition, construction or rehabilitation expenditures less land costs incurred to create the units.

- Neighborhood Councils facilitates neighborliness through communication, cooperation, education and organization since 1971, helping each neighborhood to be the best it can be and to relate to all other neighborhoods and to work together through representation on each of the twenty city-wide committees to improve the quality of life in our community.
- Three Trails Neighbors, Inc., is an organization which builds and rehabilitates houses for low income families under the Habitat for Humanity International program. Three Trails currently has plans to build 25 to 30 single family homes on property at Truman and Kiger streets.
- Uptown Independence, a 501(c)3 non-profit organization. Uptown Independence was created to revitalize the heart of the City, the historic Independence square and surrounding neighborhoods. One of the basic objectives of this organization is to encourage the restoration and preservation of older buildings in the Uptown area and to encourage the reuse of existing structures. Uptown Independence recently donated funds to Community Services League to assist in the rehabilitating eight apartments in their affordable housing program.

### Public Housing:

- Independence Housing Authority of Independence Missouri, is a non-profit public housing agency that has been operating since 1961. The PHA offers assistance through the Section 8 Certificate and Voucher Program and manages a 150 unit family complex, Hocker Heights located at Truman and Dodgion. The PHA also manages two complexes for the elderly. They are: Pleasant Heights (250 units) located at 210 S. Pleasant and Southview Manor (145 units) located at 2600 N. Hub Drive.
- Noland Towers located at 130 E. College offers 126 Section 8 housing units for the elderly.
- Olde Oak Tree Apartments offers 125 Section 8 units for the elderly and is located at 13975 E. 35th Street.

236 Housing Program: The 236 Housing program was designed to provide primarily rental units for those of moderate income. However some of these are cooperatives.

- Heritage House offers 167 units for the low income elderly, 33 of which are Section 8 units.
- Parkway House offers 18, one and two bedroom units, for the low income. This complex is located at 324 W. College.
- Van Horn Place at 9628 Winner Road offers 60 one and two bedroom rental units for the low income. Twelve of these units are Section 8 units.

202 Housing Program: The Section 202 housing program provided rental housing for the very low income elderly. It also provided units for group quarters for the physically and mentally disabled where there could be on site supervision. These were usually small projects of less than 20 units.

- Special Neighbors has eleven studio apartments for the developmentally disabled. A twelfth apartment is used for a staff program person to occupy and provide supervision during the evening and night hours. Special Neighbors also operates "Marlowe Place", which has three - two bedroom apartments. These serve as transitional housing. Support services are available but on site supervision is not. Marlowe Place is not part of the Section 202 program.
- Independence Resident Housing Service serves those who are chronically and persistently mentally ill. This facility is a group home for up to twelve clients and serves as transitional housing. The average stay is six months to one year. Once an individual leaves this facility, Comprehensive Mental Health Services continues to provide support services.

### Below Market Interest Rate (BMIR) Program:

This is a program where developers received low interest loans to build the rental units for the low and moderate income. In exchange the units are required to be rented or sold to those of low and moderate income.

- Highleah Townhomes located at 2001 Pembroke Crescent offers 330 units to those of low income. Twelve one bedroom, 140 two bedroom, and 178 three bedroom units. All of these units are cooperatively owned.

- Hawthorn Place provides 581 units, 88 of which are one bedroom units. Additionally Hawthorn Place provides 281 two bedroom units and 212 three bedroom units. This complex is located at 16600 N 5th Street.
- Independence Square Townhomes locate at 1360 Baker Drive provides 188 units. Ten are one bedroom, 64 are two bedroom, 100 are three bedroom and 14 are four bedroom units. All of these units are cooperatively owned.
- Maple Manor Apartments located at 1413 W. Maple, provides 40 units - eight, one bedroom units, 24 two bedroom units, and eight, three bedroom units.

#### Mental Health:

- Comprehensive Mental Health Service, Inc. is a non-profit community mental health center founded in 1969. This agency provides community-based mental health services to individuals and families living in eastern Jackson County and the surrounding area. Services provided by the Center include outpatient mental health counseling and therapy as well as acute inpatient care at Independence Regional Medical Center; 24-hour emergency crisis intervention; housing and community support services to the chronically mentally ill; day treatment services to children with adjustment, behavioral and development difficulties; out patient intensive treatment for alcoholics, drug addicts and their families; and community consultation/education and organization/agency services.

#### Social Services:

- Salvation Army Booth Center is a center for the elderly. Elderly residents can participate

in lunch program that operates through donations only. In addition to lunch the center provides a variety of activities and programs for participants.

Other social service agencies that are providers of services to low and moderate income individuals and families and to the homeless or individuals "at risk" of becoming homeless are identified in Section 4.3 entitled, "Inventory of Facilities to Service the Homeless or At Risk Population".

The coordination and implementation of the housing program will require communication between the City, housing providers, and service providers. The City of Independence anticipates it will work closely with the local non-profit social service agencies described in this narrative, and include the Housing Authority of Independence. In addition the City will work with MHDC to acquire and use HOME funds to achieve the City's affordable housing goals.

The City also anticipates that as implementation of the housing program progresses, private financial lending institutions, other housing related organizations and non-profits, and neighborhood organizations will become involved. The City will encourage the participation of such organizations. The City will coordinate and monitor the institutional structure to maximize existing housing programs and to establish new programs that will provide as much affordable housing as available funds will allow.

#### **Coordination of Resources**

The City of Independence will achieve its affordable and supportive housing goals through entitlement programs such as Community Development Block Grant (CDBG) and Emergency Shelter Grant (ESG) Programs. The City will continue to seek Emergency Shelter Grant

assistance through the State of Missouri's Department of Social Services and to seek continued assistance through the State of Missouri's Homeless Challenge Grant Program.

There is not enough information available at this time to predict which resources will become available to the City of Independence during the Comprehensive Housing Affordability Strategy program time frame, due to the City's non-entitlement status under many of the new programs created under the National Affordability Act. However, Independence anticipates working with MHDC through the HOME Program (Home Investment Partnership Act) to provide tenant based rental assistance and/or home ownership subsidies, and anticipates investigating the possibilities of assisting homeless persons with disabilities through the Shelter Plus Care program.

The City of Independence will aid housing and supportive services through social service agencies, PHA, and other private non-profit organizations by distributing information on funding availability and eligibility criteria; and, by providing technical assistance as agencies join efforts to seek funding from available programs - for example the Supplemental Assistance for Facilities to Assist the Homeless (SAFAH).

The City will monitor and coordinate all housing related federal, state and private funding.

### **Displacement**

Traditionally, the City has not undertaken projects that cause displacement. We do not anticipate any demolition of occupied units, therefore there should be no relocation related to those activities. Most of the activities will involve rehabilitation of substandard vacant units, or rehabilitation of owner occupied units. In some projects, we anticipate moving house-

holds into "new" rehabilitated units prior to the rehabilitation of the unit that the relocated household occupied.

Should any permanent displacement occur during the implementation of any City program, the City will follow and comply with the Uniform Act and HUD Uniform Act Regulations at 24 CFR Part 42. If the need occurs, persons to be displaced will be assisted in contacting social service agencies for placement assistance and will be provided reasonable benefits and assistance.

## **4.5 - ONE YEAR ACTION PLAN**

### **Resources**

The City of Independence is an entitlement jurisdiction under the Community Development Block Grant (CDBG) program. Under the recent congressional funding level of new programs created through the National Affordability Housing Act, the City will not receive an entitlement under the HOME and HOPE programs. Many programs within this act were not funded and those that are, such as Shelter Plus Care, will be highly competitive.

The Federal Home Loan Bank of Des Moines, which has jurisdiction over the state of Missouri, has instituted an Affordable Housing Program. City staff assisted the owner of a large low income rental complex develop a successful application for assistance under the City's Rental Rehabilitation Program. The City anticipates assisting other owners with similar projects during the next five years.

The City anticipates achieving its first year goals of housing rehabilitation through CDBG entitlement funding of the Owner Occupied Rehabilitation Program and continued funding of the Rental Rehabilitation projects currently funded through the 1991 State Rental Rehabilitation Grant Program. Non-profit agencies that

provide housing and support services will also play a role in achieving the action plan goals. Housing assistance will be provided through existing vouchers and certificates administered by the Independence Housing Authority and other project based complexes located in Independence. Because of the uncertainty surrounding the anticipated level of funding which the City could receive under the new National Affordability Housing Act programs, and because of the unfamiliarity with these new programs, the City will work to devise plans to utilize this funding when it becomes available.

The amounts listed on Table 4.51, Anticipated Resources and Plan for Investment for the 1992 Fiscal Year, are based on expected CDBG entitlement funds of \$843,000.00 for the 1992-93 year, and continued funding levels to the PHA for vouchers and certificates. In reference to CDBG amounts, the City anticipates continuing allocation of funds for public service activities, and allocating the allowable 20 percent for planning and administration. In addition the City expects to allocate \$144,000 Owner Occupied Rental Rehabilitation Programs, and \$75,000 for Rental Rehabilitation Program, and to continue to fund the Minor and Emergency Home Repair at the current level of \$75,000. This funding outlay is contingent upon the receipt of CDBG entitlement funds and the City Council approval.

The City expects to cooperate with a local private non-profit agency to obtain a HOPE 3 planning grant to develop a home ownership program for low income first time home buyers in the community. The City has not identified a dollar amount which it hopes to receive from the State of Missouri under the HOME program; however, funding from these programs will be essential to achieve the City's five-year strategy. Any funds received under the competitive HOME and HOPE programs, whether to the City or to a non-profit organization will increase the City's ability to achieve or exceed the goals listed on Table 4.61 in Section 4.6 of this report.

The City of Independence will distribute information on various housing and supportive service programs to agencies listed in the Institutional Structure and Inventory of Facilities for Homeless and At-Risk Population sections. If an entity or a combination of entities believes funding under certain programs will address the jurisdiction's housing or supportive service needs, and if the City can meet the programs criteria for application consideration and acceptance, the City will encourage their submission of grant applications. The City of Independence will further provide technical assistance in the preparation of grant applications and the coordination of private resources for match requirements.

Most of the entities listed in the above referenced sections have significant "in-kind" matching abilities. In addition, many of these agencies are sub-recipients of City CDBG or Emergency Shelter Grant and Homeless Challenge funds which at times can be used as match. Some of the agencies, receive large portions of their budget from volunteer employees and donated goods. This type of "in-kind" match will be used when applying for other housing related programs such as HOME and HOPE programs, as well as the Shelter Plus Care program, that the City may apply for during the five year Comprehensive Housing Affordability Strategy plan time frame.

The City Planning Staff will participate in quarterly meeting of local agencies which provide housing services for the moderate, low, and very low income populations. Through these meetings City staff will be kept aware of the most pressing housing needs throughout the City based on information provided by those agencies who provide services for the needy.

The City of Independence is not aware of any court orders or consent decrees that affect the provision of assisted housing or fair housing remedies which would impact the resources or goals of the housing plan.

**Table 4.51**

**ANTICIPATED RESOURCES AND PLAN FOR INVESTMENT**

**Comprehensive Housing Affordability Strategy Plan  
Fiscal Year 1992**

**Anticipated Resources Expected to be Committed to Projects and Activities**

Funding Source	Anticipate	Expect to			Tenant	New	Home Buyer	Planning	Support	Operating
Federal Funds Awarded or to be Awarder	to be Available	Commit	Rehabilitation	Acquisition	Assistance	Construction	Assistance	Grants	Services	Costs
Home	\$500,000*	\$500,000*	\$497,000*	\$1,000*	0	\$1,000*	\$1,000*			
Hope 1	N/A	N/A	N/A	N/A	N/A		N/A	N/A	N/A	
Hope 2	N/A	N/A	N/A	N/A	N/A		N/A	N/A	N/A	
Hope 3	0	0	0	0			0	\$100,000*	0	
CDBG	\$843,000*	\$843,000*	\$475,000*	0	0	0	0		\$75,000*	
DOE/Other Energy Program	0	0	0			0				0
Rental Rehabilitation	\$299,000	\$290,000	\$290,000	0	N/A	N/A	N/A	N/A	N/A	N/A
<b>Subtotal - Housing</b>	<b>\$1,742,000*</b>	<b>\$1,733,000</b>	<b>\$1,262,000*</b>	<b>*</b>	<b>*</b>	<b>*</b>	<b>*</b>	<b>\$100,000*</b>	<b>\$75,000*</b>	<b>0</b>
CDBG (Homeless)		0	0	0	0	0	0		0	
ESG	\$37,000	\$37,000	\$1,000		0				\$6,000	\$30,000
Perm. Housing For Handicapped	0	0	0	0	N/A	0			0	0
Transitional Housing	0	0	0	0	N/A	0			0	0
Shelter Plus Care	N/A	N/A			N/A					
Homeless Challenge	\$30,000*	\$30,000*	0	0	0	0	0	0	0	\$30,000
<b>Subtotal Homeless</b>	<b>\$67,000*</b>	<b>\$67,000*</b>	<b>\$1,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>\$30,000</b>
<b>Total</b>	<b>\$1,809,000</b>	<b>\$1,800,000</b>	<b>\$1,263,000*</b>	<b>\$1,000*</b>	<b>0</b>	<b>\$1,000*</b>	<b>\$1,000*</b>	<b>\$100,000*</b>	<b>\$75,000*</b>	<b>\$30,000*</b>
Hope 1	0	0	0	0	0		0	0	0	
Hope 2	0	0	0	0	0		0	0	0	
Hope 3	\$100,000	\$100,000	0	0			0	0	0	
Section 202 Elderly	N/A	N/A	N/A	N/A	N/A	N/A				N/A
Section 811 Handicapped	N/A	N/A	N/A	N/A	N/A	N/A				
Rental Certificates	\$2,420,000	\$2,420,000			\$2,271,000			0		
Rental Vouchers	\$322,000	\$322,000			\$300,000			0		
Mod Rehab SROs Project	0	0			0					
Perm. Housing for Handicapped	N/A	N/A	N/A		N/A		N/A	N/A	N/A	N/A
Transitional Housing	N/A	N/A	N/A		N/A			N/A	N/A	N/A
LIHTC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Public Housing MROP	0	0	0							
Public Housing Development	0	0	0	0		0	0	0		
Public Housing CIAP	N/A	N/A	N/A	N/A				N/A		
Pub. Hous. Compre. Grant Prog.	\$654,000	\$654,000	\$654,000	0	0	0	0			
FmHA	0	0	0	0	0	0	0			
<b>Total Other Entities</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Total Federal Funds</b>	<b>\$3,396,000</b>	<b>\$3,396,000</b>	<b>\$654,000</b>	<b>N/A</b>	<b>\$2,571,000</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Total State Funds</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Total City Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Private Funds</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Total Non-Federal Funds</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Grand Total All Funds</b>	<b>\$5,205,000</b>	<b>\$5,196,000</b>	<b>\$1,917,000</b>	<b>\$1,000</b>	<b>\$2,571,000</b>	<b>\$1,000</b>	<b>\$1,000</b>	<b>\$100,000</b>	<b>\$75,000</b>	<b>\$30,000</b>

\* Dependent on Funding and City Council Approval. Actual amounts are not available.  
These programs are listed and discussed in the report.

## 4.6 IMPLEMENTATION

### New Goals for Fiscal Year 1992

During the first year implementation stage of the housing program, the City will address quality of life through improved housing conditions and opportunities to very low and low income individuals and families through the following:

#### Minor Home Repairs and Chore Service.

Under this program a homeowner may receive assistance to help pay for the critical, and/or, emergency maintenance of the home. The object of this program is so the resident may continue to reside in their home with safety, security, and as healthy an environment as is possible. The City anticipates that 286 individuals will be assisted during the 92/93 year.

#### Single Family Owner Occupied Housing Rehabilitation.

The Owner Occupied Housing Rehabilitation Program provides financial assistance for home repairs to persons with very low incomes. Grants cover the cost of labor and materials for needed repairs to upgrade residences to a healthy, and safe home for occupants. The goal of the program is to help provide decent housing for needy low and moderate income home owners. This program will assist the applicant bring his or her house into compliance with the current Uniform Housing Code of the City of Independence. The work to be performed under this program is designed to achieve minimum standards specified by Code and such other restorative work to provide decent, safe, and sanitary housing. The City presently pre-qualifies the recipients of this grant program. A rather extensive application process, which includes income verification, is completed and checked before any assistance is provided. This process insures that the recipients meet the City's low income guidelines. This program has

been in operation for seventeen years. During this time more than 75 homeowners have been assisted. The City anticipates assisting approximately twenty more home owners with home rehabilitation in the coming year with current funding and staff levels.

#### Rental Rehabilitation.

The City's Rental Rehabilitation program is in its first year of operation. This is a 50% reimbursement program, whereby the property owner is reimbursed up to 50% of the cost of eligible improvements. This program has assisted with the improvements on approximately 51 living units. Even at this apparently impressive rate, there are still property owners with eligible properties (27 units in all) currently on a waiting list for the program. This list is constantly growing as more and more property owners realize the benefits of the program.

Because the Rental Rehabilitation Program will not be funded by the State in 1992-93, the City anticipates funding this program through use of CDBG funds at a level of \$75,000. If funded at this level the program would be able to assist approximately 30 families find affordable living in a rehabilitated two bedroom unit. The number of families (and units) assisted could be greater or smaller if one or three bedroom units were rehabilitated. The City will seek approximately \$500,000 in funding from the HOME program for Rental Rehabilitation. This would allow the City to rehabilitate 67 additional two bedroom units. Planning staff also anticipate devising programs to utilize HOME funds for acquisition, new construction, and home buyer assistance. However, the majority of HOME funds are expected to be allocated for rental rehabilitation.

#### First Time Home Owners Assistance.

The City will seek to work with the Missouri Housing and Development Commission to aid first time low to moderate income home buyers in securing financing through MHDC's Single-Fam-

ily Mortgage Program.

### Hope 3 Planning Grant.

The City will endeavor to work with a local non-profit agency to apply for a planning grant under the HOPE 3 program. This will identify eligible properties under the program within Independence which can be acquired, rehabilitated and sold to low income families. Neither the City or the Independence Public Housing Authority anticipates receiving HOPE 1 or HOPE 2 funds in the coming year.

The goals listed on Table 4.61 indicates the number of families of renter households and owner households that are projected to be helped by this program.

The City of Independence will continue to provide monetary and technical assistance to social service agencies for supportive services to the homeless and at-risk homeless. Monetary assistance will be provided through Community Development Block Grant program, Emergency Shelter Grant, and Homeless Challenge Grant funds and will not exceed the statutory limits for the respective categories. Social service agencies and non-profit housing providers within the City's jurisdiction will continue providing assistance to the homeless and those at-risk of homelessness in an effort to address unmet housing needs within the City.

### **Consistency of Goals to Five Year Strategy**

The goals listed above are consistent with the five-year strategy plan. They are geared towards providing safe, decent, and affordable housing to those residents of Independence that are of a low or very low income level, as well as toward increasing home ownership opportunities to individuals and families in these same income categories. These goals also address the unmet housing needs of the homeless and at-risk homeless by

supporting the agencies which provide support services to these population groups.

### **Geographic Area to Target Assistance for One-Year Action Plan**

During fiscal year 1992 the City of Independence will target the same geographic areas selected for investments as mentioned in Section II. These areas are the lowest income and oldest housing areas of Independence, and have the greatest need for assistance.

### **Affordable Housing Action Plan**

The City will work to achieve affordable housing during the one-year action plan through the provision of housing rehabilitation programs offered by the City, the Independence Public Housing Authority (PHA), and various local social service agencies. Renters meeting the federal preferences for housing assistance will be addressed primarily by the PHA through vouchers and certificates, thereby reducing rent burden and by the various project based Section 8 housing complexes based within the city. The City's Rental and Owner Occupied Rehabilitation Programs will continue to increase the supply of affordable, decent, safe, and sanitary housing for those of low and very low income.

The City will continue to provide technical assistance and as funding allows, financial assistance to Community Services League for their Affordable Housing Program. CSL is in the process of completing renovation of the second story of an older commercial building near the historic Independence Square into eight apartments to be used in this program. The apartments will be rented by families who are employed, with special emphasis on those who are working for low salaries. Families and those who wish to rent these units will be screened by the CSL case manager, and, while occupying the apartments, will participate in budget counseling, nutrition

Table 4.61

GOALS FOR FAMILIES TO BE ASSISTED WITH HOUSING											
Assistance Provided by Income Group	Renters						Owners				
	Total Section 215 Goals	Total Member Households	Elderly 1 & 2 Member Households	2 to 4 Member Households	5 or more Member Households	All Other Households	Total Renter Homeowner	Existing Homeowner	First-Time Homebuyers		Total Homeowner
									With Children	All Other	
Very Low-Income Persons (0 to 50% of MFI)	1,045	1,045	0	653	86	0	739	306	0	0	306
Moderate Rehabilitation/Acquisition	413	413	0	124	3	0	127	286	0	0	286
New Construction, Substantial, Rehabilitation, Related Infrastructure	20	20	0	0	0	0	0	20	0	0	20
Rental Assistance *	612	612	0	529	83	0	612				
Homebuyers Assistance	0	0	0	0	0	0	0	0	0	0	0
Support Services *	0	0	0	0	0	0	0	0	0	0	0
Other Low-Income Persons (51% to 80% of MFI)	2,568	2,568	837	976	705	0	2,518	0	0	0	0
Moderate Rehabilitation/Acquisition	50	50	0	40	10	0	50	0	0	0	0
New Construction, Substantial, Rehabilitation, Related Infrastructure	0	0	0	0	0	0	0	0	0	0	0
Rental Assistance *	2,518	2,518	837	976	705	0	2,518				
Homebuyers Assistance	0	0	0	0	0	0	0	0	0	0	0
Support Services *	0	0	0	0	0	0	0	0	0	0	0
<b>Total Low-Income</b>	<b>3,613</b>	<b>3,613</b>	<b>837</b>	<b>1,629</b>	<b>791</b>	<b>0</b>	<b>3,527</b>	<b>306</b>	<b>0</b>	<b>0</b>	<b>306</b>

\* Support Services and Rental Income does not include families assisted w/Emergency Shelter Grant funds and Public Service CDBG funds.  
 Please Note: Figures are based on funding levels anticipated on table 4.51 and do not take into consideration the additional goals which could be achieved if funding levels were known under competitive programs.

education which includes food purchasing and preparation, job training and home maintenance skills. Willingness to participate in these programs as well as cooperation with the case manager's oversight, will be one of the requirements for the successful renter. Monthly rent will be within guidelines as approved by the City's Rental Rehabilitation program. The ultimate goal is to make self-sufficiency possible for these families by providing an interim period where, by paying a lower rent, savings can be accumulated for deposits on a future home and coping skills can be learned to help insure successful transition to a new living situation where support services are no longer necessary. Though the ultimate goal will be to assist occupants find permanent housing, there will be no time constraints as far as having to leave within 24 months as is the case of official transitional housing sponsored by HUD funding.

The City will encourage other agencies to embark on similar affordable housing programs.

Currently the Independence PHA is applying for 15 Section 8 vouchers and certificates as part of their Self Sufficiency Plan. Under this program the PHA will work in concert with the Missouri FUTURES Program. Individuals who participate will receive Section 8 assistance, medical assistance, and AFDC, from the federal government, and education and job training through the FUTURES program. After the individual has a job HUD will continue to bank the dollar amount of Housing assistance for that individual. If, at the end of the five year period the participant is still gainfully employed and self sufficient the participant will receive the full amount that HUD has set aside. This is a joint effort between the Missouri Department of Family services and the Independence Housing Authority. This is one way that the PHA will address the housing needs of the low income. The City will provide the PHA with technical support in any way possible. In addition the City will work to provide participants with public transportation discounts and/or inclusion in the Dial-A/

Ride Program to and from education and/or job training.

### **Supportive Housing for the Homeless and Other Persons with Special Needs**

The City will continue to allocate CDBG funds for public services and supportive housing services to the very low income, low, and moderate income, and to persons with special needs.

Independence will continue to utilize its Emergency Shelter and Homeless Challenge Grants through the State of Missouri to provide supportive housing services and rehabilitation of public shelters for the homeless and at-risk homeless, and will continue to apply for these funds to address the City's homeless needs. These funds will be distributed among various Social Service Agencies listed in the Institutional Structure section which provide services and shelter to homeless and at-risk populations.

The City of Independence will continue to assist agencies and individuals which provide services for those with special needs by providing technical support. The PHA has targeted units at their Hocker Heights complex for renovation to accommodate heads of households with disabilities. Comprehensive Mental Health Services, Inc. will be involved with providing services for those with mental illnesses. Special Neighbors will continue to provide direct and support services to the developmentally disabled.

### **Responsible Agencies to Carry Out One-Year Action Plan**

The City of Independence, the Independence Housing Authority, and social service agencies will implement the one year plan. The target area for assistance will coincide with the five year strategy target area. Because most of the

programs designed to achieve the one year goals are existing programs, no start-up time for program implementation will be required.

The City will endeavor to meet collectively with the PHA and local social service agencies to provide a forum for all agencies to voice concerns regarding housing needs in the community. In addition this forum will allow interagency cooperation and joint effort to provide a means to meet and resolve housing needs in Independence.

### **Monitoring Plan**

The City of Independence, Community Development Division of the Planning Department, will establish monitoring guidelines to ensure requested federal funding and programs under the National Affordable Housing Act comply with the jurisdiction's Comprehensive Housing Affordability Strategy plan and are carried out accordingly.

Before the City will attest that an application for assistance complies with the City's Comprehensive Housing Affordability Strategy plan, the applicant will be required to attest that it will provide information as determined necessary by the City in the form of a yearly report until the project is completed. A cumulative annual report will be prepared by the Community Development Division of the Planning Department to monitor the City's achievements in meeting the housing priorities set forth in the Comprehensive Housing Affordability Strategy plan.

On a regular basis the City will monitor the jurisdiction's achievements in meeting the housing priorities set forth in the housing plan.