Westside Housing Organization

Equitable Neighborhood Development Action Plan

Kansas City, MO

Developed in partnership with Westside Housing
Mission

We Work at the Intersection of home, health, energy and equity.

Our mission is to build robust sustainable communities. We engage residents, local businesses and key stakeholders to rebuild neighborhoods so they are safe, affordable and healthy places where diverse people want to live, work and play. Westside Housing demonstrates the principles of sustainability in all lines of business and the communities we serve.
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Equitable Neighborhood Development Action Plan

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The Westside Neighborhood is one of Kansas City’s oldest neighborhoods. Bounded by 16th Street and I-70 on the north, 31st Street on the south, Broadway on the east, and the bluffs on the west, the neighborhood was originally settled by German and Swedish immigrants. However, by the 1930s, the neighborhood was solidly Latinx.

The fortunes of the Westside Neighborhood were severely impacted by urban renewal policies in the 1960s and the construction of the Interstate Highway System in the 1970s. The latter took out thousands of homes and led to a precipitous decline in the population and economics of the community. The interstate highways also sliced up the neighborhoods, negatively impacting the physical environment of the Westside and cutting it off from surrounding areas.

In the late 1990s, with the help of large public subsidies and tax incentives to developers, Kansas City’s Downtown began to redevelop. As new money flowed into the Downtown and the Crossroads District adjacent to the Westside, the challenge for the Westside shifted from disinvestment to rapid reinvestment and gentrification. Because the Westside is close to Downtown it is attractive to younger, more affluent people who want to live and work close to Downtown. Land values and market rents are rapidly increasing. The average market total value now is $172,000. However, behind that number there is a tremendous range of values. New houses are being built for $800,000 or $1 million on the same blocks as $30,000 bungalows.

In April 2019, the community reacted with shock and alarm when people received their property tax assessment notices. Increases in assessed value for most of the Westside Neighborhood averaged around 50%. However, many residents had increases of 250-300%, and some individuals faced increases of 600%. Many of the homeowners facing these increases live on fixed income and struggled to pay increasing costs even before their property taxes increased. With the tax increases they will potentially be forced to sell their homes or abandon them for back taxes.

The Westside community mobilized to protest the tax increases and spurred a more general outcry in Jackson County against the tax assessor’s office for the arbitrary and inequitable way that properties were assessed. Westside Housing Organization together with the other community-based nonprofits in the neighborhood helped more than 500 families to appeal their tax assessment, temporarily outstripping the county’s staffing capacity to review and approve or deny appeals.

As a result of that experience, Westside Housing Organization saw the need to focus its programs and resources to ensure that it is working toward equitable neighborhood development; that is, development that provides opportunities for all individuals and households that reside in the community.
We have no problem with new people moving into the neighborhood. However, we do have a problem with people being forced out of the neighborhood. Also, the Westside Neighborhood is one of the few places in Kansas City where you can still find three generations of a family living in the same neighborhood. It will be a travesty if the Westside loses its unique culture and history.

The purpose of this plan is to develop a series of goals for Westside Housing Organization to guide our work in the Westside Neighborhood and to develop strategies that can be implemented to help achieve these goals, taking input from the community and grounding the overall work with data. Also, this plan must consider the impacts of the coronavirus pandemic because it has presented Westside families and the community with new obstacles and challenges. If successful, the plan will help the community to achieve development without displacement, the heart of equitable neighborhood development.

For over 40 years, Westside Housing Organization has invested in the Westside Neighborhood by providing minor home repair services to existing homeowners, providing workforce development programs, leading community organizing efforts and developing and managing affordable housing for families and seniors. Over the years, Westside Housing Organization has been invited to provide programs and services in several other Kansas City urban core communities in addition to the Westside. We currently offer home repair and manage affordable housing in Midtown, the Northeast and certain neighborhoods on the East Side, in addition to the Westside Neighborhood. However, our history and the bulk of our programs and investments are in the Westside Neighborhood. Our heart is on the Westside, and we remain committed to serving this community to the best of our ability.

Westside Housing Organization’s vision for the Westside Neighborhood is:

- Individuals grow personal and family wealth, allowing them to advance economically.
- Long-time residents can stay in their homes and pass their homes on to their children or grandchildren.
- Stable, sustainable economic development occurs with improvements to buildings, infrastructure, and the environment without triggering displacement.
- The number of affordable housing units increases both on the Westside and in the city as a whole.
Currently, 58% of the population is Latinx, 35.6% of whom are primarily Spanish speaking; 19% of the population is African American; 20.8% is white, non-Hispanic. The Westside Neighborhood is primarily small, bungalow style, single-family homes. Sixty-one percent of the homes were constructed prior to 1970. Fifty-five percent of the homes are owner-occupied; 45% are rental.

For the period from 2015 to 2019, most of the following data points conform to the gentrification of the neighborhood that people have been experiencing:

- The overall population of the Westside increased by 7%, beginning to reverse the decades of decline.
- Median income increased by 15% and there was a corresponding 7.5% decrease in people living below the poverty line.
- There was an 11.3% increase in homeownership. Correlated with the increase in homeownership, the number of vacant houses decreased by 10.76% and the number of rentals decreased by 5.01%.
- The average monthly rent on the Westside now is $1,381, which is 34% greater than the average rent for Kansas City as a whole.
- There was a 54% increase in the number of people aged 25 and older with a bachelor’s degree or higher, and simultaneously a 17% increase in people with a ninth grade education or less.
- While median household income increased from $27,634 (2015) to $32,415 (2019), it is still much lower than KS City’s (MO & KS metro area estimate) current median household income of $66,632.

In our view, these results reveal a second trend, which is a new immigrant population that is largely but not exclusively Latinx. This new immigrant population and the younger, more affluent population is replacing long-time residents, who are leaving the neighborhood.

- To the census question regarding ethnic background, there was an 11% increase in Latinx population and a relative decrease in the percentage of the population identifying as non-Hispanic.
- There was a 19.9% increase in the foreign-born population and an increase in people who “speak English less than very well,” yet there was a slight decline (-5%) in the Spanish-speaking population to 35.6% in 2019.
- There were increases in the white population and black population of persons who ethnically identify as Hispanic.
The story of longer-time residents — From conversations, it appears that the “grandparents’ generation” of predominantly Spanish speakers who raised their children on the Westside are passing away and leaving their homes to their children. Many of their children, the second and third generation Hispanics who grew up on the Westside, have moved elsewhere in the city. Some of this second and third generation would like to stay. However, higher rents and property taxes make that increasingly difficult. This becomes especially problematic when the children inherit their parents’ or grandparents’ Westside home — with property taxes increased 50%-250%.

Gentrification and Development Trends

The rapid increase in property values and the resulting property tax increases on the Westside are presented as simply impersonal market forces. However, it must be remembered that the redevelopment of Downtown occurred with massive public subsidies, including grants, tax abatements and tax increment financing. Those are subsidies that Westside residents also helped to pay through their taxes. It is only fair that the interests of Westside residents are considered as redevelopment occurs. Put simply, it is unfair that families who have lived on the Westside, contributed to the community, raised children, and worked all their lives should lose their homes and be pushed out as a result of public subsidies directed to redeveloping Downtown.

The Impact of COVID-19

The COVID-19 pandemic has had an enormous impact on the Westside Neighborhood, as it has on communities throughout the country.

Nationally, Latinx are infected with coronavirus at the highest rate of any US ethnic/racial group, and Latinx are dying at higher rates than white Americans across most age groups. As of March 13, 2021, there were 875 cases of COVID-19 in the 64108 zip code, with 5,665 residents tested.

Twenty percent of Latinx nationally lost their jobs between February and May 2020. Because of their concentration in the retail and hospitality sectors, Latinas have the highest rate of unemployment of any group nationally due to the pandemic. Due to the proximity of the Westside Neighborhood to Downtown and the Crossroads District, many Westside residents
are employed in stores, hotels and restaurants that were hit particularly hard by the pandemic.

In addition to direct health and economic impacts, the pandemic has had a destructive effect on community gatherings. Very few community meetings occurred between February 2020 and the present. While some tech-savvy residents are able to move to online meetings, those who do not have internet skills or access are not able to participate.

**Housing Data**

The maps discussed below (see Appendix B) are intended to tell facets of the Westside Neighborhood story with different sets of data.

**Neighborhood Trend Analysis:** The Westside Neighborhood is experiencing socioeconomic changes and housing market pressures spilling over from bordering neighborhoods and the Downtown.

The National Association for Latino Community Asset Builders (NALCAB) developed a *Neighborhood Trend Analysis* as a way of assessing Latinx neighborhoods that were at risk of gentrification.

The indicators that NALCAB uses in their analysis are:

- Median Rent/Median Home Value
- Median Income
- Population over the age of 25 with a bachelor’s degree or higher
- Non-Hispanic White Population

On Map 1, we show the neighborhood trend analysis for Jackson County from 2010 to 2018. Census tracts colored in yellow have a score of zero, which indicates that all four indicators either decreased or increased at a below-average rate during this time period. Census tracts in red have a score of four, indicating that all four indicators increased at an above-average rate, which could indicate the neighborhood is at risk of gentrification. The Westside Neighborhood is right in the middle of a tomato red part of the county, with rising rent and home values, higher incomes and education, and a largely Non-Hispanic White population. The red sections on the map could be viewed as parts of the county where the property market is heating up. This map suggests that the substantial market pressures on the Westside community are coming to a boil.

**Community Impact Measurement:** Over the last seven years, Westside Housing has observed increased investment in building improvements in the neighborhood.

In 2013, 2017 and 2020, as part of the NeighborWorks America Community Impact Measurement process, Westside Housing conducted observations of building conditions within a target area on the Westside. In observations made by Westside Housing staff and volunteers, there were significant improvements in “building attractiveness” in the conditions of houses and other buildings between 2013 and 2017, and again between 2017 and 2020. While these evaluations are subjective according to the evaluator, this finding is consistent with a period of reinvestment in the community.
**Average Assessed Total Value:** While many residents on the Westside are as poor as residents in the Northeast or East Side of Kansas City, the Westside's assessed values and market values are climbing because of high assessed values for the sections of the city that surround it.

*Map 4* depicts assessed total values averaged across census blocks, indicating high assessed values for the sections of the city and county surrounding the Westside.

*Map 5* depicts assessed values for individual properties in the Westside, showing higher values in the northeast section of the neighborhood, lower values in the southwest.

**Average Tax Amount:** Following increases in assessed values, property taxes are rising through much of the neighborhood. The point to be made here is that the pain is not where the taxes are highest, but where they have increased the most.

*Map 6* shows the average tax amount that people pay throughout the neighborhood.

**Average Assessed Land Value:** While there has been some renovation of older buildings on the Westside, the sharp increase in assessed values and resulting taxes does not reflect an increase in value for the *buildings*, but rather an increase in value for the land, as depicted in *Map 7*. Developers are not buying up 60-year-old bungalows to keep them as they are, but to tear them down and build buildings worth $800,000 or $1 million. The Westside Neighborhood's increased land values, resulting from its proximity to Downtown, the Crossroads District, and many public amenities, are driving gentrification and displacement.

Westside Housing has developed an action plan in response to these neighborhood trends, including goals that it can accomplish as an organization and broader community goals for which we will need to partner with other community groups.
03 | Equitable Neighborhood Development Action Plan

Goal 1: Build individual and family wealth.

The economy of a community begins with its households. If Westside families have equitable access to the financial resources to thrive and advance, the community will thrive as well. That means ensuring that existing Westside families, as well as new immigrants moving into the neighborhood, have the resources to establish and build credit, achieve financial stability and pursue family goals such as home ownership or further education.

In addition to building the financial knowledge of residents, Westside Housing connects its community with financial products and tools to help build core areas of financial health such as credit and savings. Our Rent Reporting Program is one such tool.

Rent Reporting: We invite our existing affordable housing tenants to enroll in the Rent Reporting Program, reporting their rent payments to credit bureaus each month, which over time strengthens their credit scores. Forty-two residents are enrolled in the program. Those residents saw an average increase in their credit scores of 20 points per year (even through the pandemic). People who began the program with zero credit, such as young adults or immigrants, saw the largest gains. One single mother’s score went from zero to 684 in seven months. The building of credit scores in the prime range (above 650) will help the families we serve obtain car loans and buy homes and businesses.

Financial Capability Programs: We are also referring our residents to additional financial counseling services, helping them to build their credit in some cases and helping others to get into home buyer education programs.

We would like to expand the Rent Reporting and Financial Capability Programs to the broader Westside community. By helping existing Westside families build wealth we are also developing the community from the inside out rather than waiting for outside capital to reshape the community according to its own interests.
As a result of the COVID-19 pandemic, many Westside residents lost their jobs, accumulated debt and suffered damages to their credit scores because of inability to pay bills. In the near term, Westside Housing and our Financial Capability Program partners expect to be helping many people build their credit and savings before building toward financial goals.

**Strategy 1:**
Further develop Westside Housing Financial Capability Program, securing the resources to expand the program beyond Westside Housing tenants to the Westside Neighborhood community.

**Action Steps:**
- Recruit and hire a financial counselor who can work with Westside community members to help them strengthen their finances.
- Expand the Rent Reporting Program from Westside Housing tenants to organizational partners and other landlords to help tenants build their credit scores.
- Deepen our partnership with Credit and Housing Empowerment Services (CHES) and Community Housing of Wyandotte County (CHWC) to offer credit rebuilding and home-buyer education in both English and Spanish to help families build credit and get ready for home ownership.

**Strategy 2:**
Respond to the immediate economic impact of COVID-19 for Westside Housing tenants and the broader Westside Neighborhood.

**Action Steps:**
- Ensure that tenants behind in their rent as a result of illness or job loss due to COVID-19 have access to rental assistance and individual financial counseling, as well as resources for food, utilities and other household necessities, depending on their needs.
• Develop a COVID-19 loan program to help ensure that families struggling due to COVID-19 can pay for household necessities without ruining their credit.

• Through our partnership with CHES support families with the education and contacts to restore their credit and begin working toward buying a home on the Westside.

**Goal 2: Develop and maintain housing that is affordable on the Westside.**

As property values rise, people with lower income will gradually be priced out of the Westside community as either renters or homeowners, impairing their access to the amenities that the Westside provides and narrowing the kind of person who can afford to live in this community. In our view, a healthy community is one where people of diverse income levels, races and ethnicities are able to live and work.

According to Mayor Quentin Lucas, Kansas City has a shortage of 22,000 affordable housing units city-wide, and the city is continuing to lose affordable units as upscale rental properties and expensive renovations occur throughout the urban core. This shortage pushes people with lower income into substandard housing further from jobs, public transportation or other amenities.

A central part of Westside Housing’s mission is providing safe, convenient affordable housing in the communities we serve. This means that Westside Housing needs to preserve the affordable housing it currently manages as well as plan for more.

Westside Housing manages 163 units of affordable housing in the Westside Neighborhood, providing housing for 232 low- and moderate-income individuals. This is a little more than 10% of the population of the census tract in which the Westside Neighborhood resides, meaning that decisions Westside Housing makes can have real impact on the demographics and economics of the Westside Neighborhood. We manage a number of unique and historic buildings, including several that are over 100 years old. In these uncertain times, Westside Housing needs to plan for the current and future capital improvement needs of these buildings to provide stability.

New market rate developments on the Westside reflect higher rents and home values, which most of our existing low- and moderate-income residents could not afford. It is important as part of our mission that Westside Housing is ensuring housing that is affordable for people at lower income levels as well.

**Strategy 1:**

Preserve and maintain Westside Housing’s existing multi-family properties to allow low- and moderate-income families to live in the Westside Neighborhood.

**Action Steps:**

• Develop a capital improvements budget and find the resources to reinvest in and upgrade Westside Housing’s existing rental properties.
Strategy 2:
Develop existing land that Westside Housing owns to produce rental housing and home ownership opportunities for people below 80% of the area median income.

Action Steps:
- Generate data to indicate who our market is for new rental and home ownership properties. For example, through leasing applications and inquiries we are hearing a particular need for two- and three-bedroom rental apartments, in other words, small families. What income levels do we need to build for? We need to better identify who wants to lease and who wants to buy to sharpen our development plans for affordable rental as well as home-owned properties.
- Create development plans and find resources to build affordable homes on the Westside.

Strategy 3:
Seek out additional opportunities to acquire Westside properties for renovation and development of affordable housing.

Goal 3: Build the financial and organizational vehicles to support families and the Westside community.

Some of the challenges with which Westside families are confronted may not be addressed by the current programs and organizations that are active in the area. Westside Housing intends to explore financial and organizational vehicles that can respond to the need.

Over the past year, Westside Housing created a Community Development Financial Institution (CDFI). The CDFI is now incorporated and a CDFI Board of Directors formed. Over the coming years, we intend to hire staff, draw down capital and build lending programs which serve the credit and lending needs of underserved low- and moderate-income families on the Westside. We envision the CDFI working closely with our Financial Capability Program, so that we are preparing people to be credit-worthy and then potentially lending to them to further their financial dreams.
Strategy 1:
Build the CDFI to expand access to credit and offer consumer loans, mortgages and home refinance loans at reasonable rates to Westside families.

Action Steps:
• Develop clear, precise information regarding the capital needs of the community we wish to serve to guide the development of CDFI.
• Raise additional funds to support consumer and mortgage lending as well as operations.
• Beginning with a Financial Capability Counselor, build out a Financial Counseling and lending team, expanding to 1.5 positions over two years.
• Develop consumer loan and mortgage loan programs informed by market data and community need.

Goal 4: Partner with other community organizations and nonprofits to advocate for Westside families and the Westside community.

Community Engagement — In order for us to help this community grow equitably, it is essential for Westside Housing to develop healthy, reciprocal relationships with other Westside organizations and with community residents. Community engagement has not been possible during most of 2020 because of the pandemic. We commit ourselves to robust community engagement in the coming years, forming common agendas with other parts of the community and inviting input and feedback on our programs and plans. This community engagement means that the Equitable Neighborhood Development Plan will be a living document that evolves along with our conversation with the surrounding community.

Strategy 1:
Work with the Westside and Sacred Heart Neighborhood Associations, as well as Guadalupe Center, Hispanic Economic Development Council, Mattie Rhodes, the Westside CAN Center and other local organizations to define the type of development the neighborhood wants and advocate for that with city and county officials.

Action Steps:
• Conduct a Westside community survey, involving all the organizations to hear the current needs and wants of residents and develop a common agenda.
• Develop a consensus with the neighborhood regarding key development goals and strategies as well as issues requiring public advocacy on behalf of the Westside community with government entities.
• Seek input on this plan from community partners and members and evolve the plan accordingly. This should be a living document!
Partnerships. To successfully achieve the goals of this Equitable Neighborhood Plan, Westside Housing will need to seek partnerships with a wide variety of organizations, including:

Community Organizations: Westside Neighborhood Association, Sacred Heart Neighborhood Association, and local business organizations.

Government Officials: The Office of the Mayor; 4th District City Council Representatives (currently Eric Bunch and Katheryn Shields); Kansas City Departments of: Housing and Neighborhood Services, Health, Parks and Recreation, Planning and Development, and Public Works; Mid-America Regional Council; the Jackson County Assessor’s Office; the Board of Equalization; and the Kansas City Public Library.

Community Service Providers: Legal Aid of Western Missouri; Guadalupe Centers, Inc.; Hispanic Economic Development Council; Mattie Rhodes Center; and the Westside CAN Center.

Financial Capability Partners: Credit and Housing Empowerment Services and Community Housing of Wyandotte County.

Funding Partners: NeighborWorks America, National Association of Latino Community Asset Builders (NALCAB), the Local Initiatives Support Corporation (LISC).
04 | Timeline, Resources Needed and Metrics

Timeline

Goal 1 | Build Individual and Family Wealth

1. Recruit and hire a financial counselor who can work with Westside community members to help them strengthen their finances — Q2 2021.

2. Expand the Rent Reporting Program that reports rent payments to credit bureaus to help tenants build their credit scores — Q2-Q3 2021.

3. Deepen our partnership with CHES to offer credit repair to help families restore credit — Q2 2021.

4. Address rental arrears, ensuring that tenants behind in their rent due to COVID-19 get a chance to catch up — Began March 2020, ongoing.

5. Through our partnership with CHES, support families with the education and contacts to restore their credit and begin working toward buying a home on the Westside — Q2 2021 and ongoing.

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<td>Expand the Rent Reporting Program</td>
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**Goal 2 | Develop and maintain housing that is affordable on the Westside.**

1. Develop a capital improvements budget and find resources to reinvest in older buildings — Q3 2021-Q4 2021 and ongoing.

2. Generate data to calculate price points for development of affordable rental as well as home-owned properties — ongoing.

3. Create development plans and find resources to build affordable homes on the Westside — underway and ongoing.

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Goal 3 | Build the financial and organizational tools to support families and the Westside community.

1. Develop clear, precise information regarding the community we wish to serve to guide the development of CDFI — Q1-Q4 2021.

2. Launch a COVID-19 loan program to help ensure that families struggling due to COVID-19 can pay for household necessities without ruining their credit — Q2 2021.

3. Raise additional funds to build the CDFI, hire staff and shape loan programs — Q1-Q4 2021.

4. Explore the creation of a community land trust — Q3-Q4 2021.

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<td>Implement COVID-19 loan program</td>
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Goal 4 | Partner with other community organizations and nonprofits to advocate for Westside families and the Westside community.

1. Generate better data regarding community needs and a more knowledgeable program staff — ongoing.

2. Work on a Westside community survey, involving all the organizations to hear the current needs and wants of residents and develop a common agenda — Q2 2021.

3. Develop a consensus with the neighborhood regarding development and advocacy goals and strategies — Q3 2021.

4. Seek input on this plan from community partners and members and evolve the plan accordingly — Q3-Q4 2021.

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Resources Needed

**Staffing**
- Recruit, hire and train a financial counselor to continue rent reporting, expand financial capability counseling and administer COVID-19 loan program.

**Information**
- Generate market data for development of affordable rental and home-owned properties on the Westside.
- Improve information on community economic needs to shape CDFI lending programs.
- Conduct community survey in partnership with other community organizations.
- Receive feedback on plan from community residents and organizational partners.

**Partnerships**
- Expand financial capability partnerships with banks and other nonprofit organizations.
- Find investment partners to develop affordable housing.
- Deepen partnerships with other community-based organizations on the Westside.

**Funding**
- Secure long-term funding for Financial Capability Program.
- Secure additional funds for development of CDFI.
- Identify funding to develop affordable housing.

Metrics of Success:

1. **Financial Capability:**
- Number of people enrolled in rent reporting and financial capability counseling in Q1 2022.
- Number of people who achieve a prime credit score.
- Number of individuals in the program who successfully purchase a home.
- Number of individuals who successfully refinance their home at a lower interest rate or obtain a home repair loan.
- Number of individuals who successfully appeal their property tax assessment.

2. **CDFI:**
- Successful launch of the COVID-19 loan program.
- Number of loans executed provided to families and individuals affected by the COVID-19 economic fallout.

3. **Affordable Housing:**
- Development of an organized capital improvement plan to guide the organization’s annual budgeting process.
- Amount of funding and investment for the development of new or renovated affordable housing on the Westside.
- Number of affordable housing units preserved and created in the Westside Neighborhood.

4. **Community Partnerships:**
- Deployment of neighborhood community survey with partners.
- Development of tools to measure progress toward the community agenda shaped by the survey.
- Number, quality, and feedback from engagement with community residents and partners.
Appendix A: Resident Experiences During the Pandemic

We think it is important to share stories of some of the people who were impacted by the coronavirus pandemic, because their struggles reflect the struggles of many people on the Westside. Below, please find four such stories.

Mr. R is 55 years old. He worked as a manager for a catering operation that served many of the local hotels. He was one of the very first to be laid off at the start of the pandemic in early March. He lost his medical insurance when he lost his job. Since food preparation as an industry has been deeply impacted by the pandemic in Kansas City, he has not been able to secure a job since. Mr. R has spent his savings and fallen behind on his rent, utilities and car payment. This year, Mr. R has been an avid participant in one of the community gardens that Westside Housing operates. During the pandemic, the gardening not only gave him an outlet for his time, but food for his table.

Ms. C is a single mom with children ages 14, 12 and six. Ms. C has rented from Westside Housing since March 2016. She works in the restaurant industry and has had her hours cut significantly since the pandemic began, at times going weeks without work due to the restaurant being closed. She is monolingual Spanish, which limits her employment options. She is also helping to support her father, who lost his job due to the pandemic as well and has moved in with a brother. Ms. C has had a hard time keeping up with rent, bills, food and household necessities. Also, to protect the family against COVID-19, Ms. C is home-schooling her children, which keeps the family safe from coronavirus but means that her children will not receive breakfast and lunch at school, thereby increasing her food expenses.

Mr. D has been leasing from Westside Housing since September 2013. At one point, Mr. D ran a small construction contracting company. He is retired now and living on social security but has been augmenting his social security check by doing home repairs and remodeling. The remodeling work came to a stop due to the pandemic. Since then, he has had $2,000 in car repairs as well as some health issues and has not been able to find work, restricting his income to social security.

Ms. P has leased from Westside Housing since October 2018. Ms. P worked as a dispatcher for KU Hospital until May, but then tested positive for COVID-19 and had to quarantine at home until she was free of the virus. Ms. P still has not been able to return to full time work and has fallen behind with rent, utilities and all of her personal expenses.

Endnotes

1 2019 American Community Survey, US Census
4 NALCAB: Impact of the Coronavirus Pandemic, pg. 5-6
Appendix B: Map 1

Neighborhood Trend Analysis
2010 – 2018

Jackson County, Missouri
Coordinate System: NAD 1983
StatePlane Missouri West FIPS 2403 Feet
Projection: Transverse Mercator
Datum: North American 1983

Source: ACS 5-Year Estimates
Appendix B: Map 2

Building Attractiveness Change After Phase 2

Kansas City, Missouri
Coordinate System: NAD 1983
StatePlane Missouri West FIPS 2403 Feet
Projection: Transverse Mercator
Datum: North American 1983

Building Attractiveness
- Improved
- Did Not Improve

Source: Westside Housing
Appendix B: Map 3

Building Attractiveness Change After Phase 3

Kansas City, Missouri
Coordinate System: NAD 1983
StatePlane Missouri West FIPS 2403 Feet
Projection: Transverse Mercator
Datum: North American 1983

Building Attractiveness
- Improved
- Did Not Improve

Source: Westside Housing
Appendix B: Map 5

Average Total Value
2020

Source: First American DataTree
Appendix B: Map 6

Average Tax Amount
2020

Kansas City, Missouri
Coordinate System: NAD 1983
State Plane Missouri West FIPS 2403 Feet
Projection: Transverse Mercator
Datum: North American 1983

Source: First American DataTree
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