



Photo Courtesy of Jerusalem Farm

Jackson County: Minor Home Repair Program Study



LSC
GREATER KANSAS CITY

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Photo of a Kansas City Home Before and After Receiving Repairs. Courtesy of Westside Housing Organization

Executive Summary

Minor Home Repair programs are the front line of anti-displacement and community health strategies. According to the Centers for Disease Control and Prevention access to home improvement loans and grants to lower-income homeowners is one of the primary high-impact solutions for addressing the social determinants of health nationally. The Federal Reserve Bank of Philadelphia researches the national need for repairs of housing stock and has estimated the repair costs at a staggering amount of \$149.3 billion in 2023. This is up 18% from the estimated total cost in 2018.¹

While the costs to maintain and repair the integrity and operation of homes are significant, they are a fraction of the cost of new construction. Maintaining existing housing stock is a key factor in the affordable housing challenge. Keeping people in stable and affordable housing means that seniors can age in place close to their networks of caregivers; working adults maintain access to stable jobs and community connections; and children remain in stable educational, social, and caregiving environments. Repairing homes can include eliminating opportunities for mold to grow, eliminating opportunities for rodent or insect infestations, and eliminating access to lead paint, thereby increasing health outcomes, and decreasing health care costs. Locally, Children's Mercy Hospital and Metropolitan Energy Center have accomplished collaborative research that correlates poor housing conditions with higher incidence of asthma and other diseases in children (see Appendix C for a list of research and publications). Repairs can also make homes more energy and water efficient, which puts more money back in the pocket of the homeowner or tenant.

In Jackson County there are 329,579 total housing units. 66% are over 50 years old, and 24% are over 75 years old.² In older structures, there is an increased likelihood of a mounting number of repairs needed, especially in communities with greater poverty and/or a high number of seniors living on a fixed income or public assistance. Not only are repairs to the exterior of the house necessary to reduce health hazards but electrical and plumbing systems must also be regularly maintained and updated to reduce the likelihood of fire and leaks. Heating and cooling systems must be cleaned and maintained regularly for good indoor air quality and energy efficiency. Weatherization strategies also increase air quality and energy efficiency. This preventative maintenance is key to keeping a home healthy and safe for its residents.

The seventeen organizations involved in this study provided a wide variety of home repair and weatherization services for approximately 2,500 households during 2023. Most of the organizations interviewed do not have formal wait lists, and most work through the referrals and applications in the order received, with prioritization of emergency needs and health vulnerabilities. The Kansas City, Missouri (KCMO) Minor Home Repair program regularly receives 4-5 times the number of eligible applications than they have the budget to serve. Applicants who do not receive services due to these budget constraints are encouraged to apply again the following year. Most organizations involved in this study allow households to apply for services every year.

Minor Home Repair programs operate at many scales in Jackson County. Some have paid contractors to carry out repairs, while others organize volunteers, and liaise service provision. Most are non-profit organizations and struggle to fund the critical services they provide to the community. The more trusted they are, the more they are allowed to see in the homes they visit. During the scoping process, a representative of the organization visits the home to observe the conditions and assess the work needed. The site visit often provides new insight on needs and priority work

¹ Home Repair Resources: Issues and Opportunities Across the Tenth District, Federal Reserve Bank of Kansas City, article by Jennifer Wilding, January 2024 [<https://www.kansascityfed.org/community/community-connections/home-repair-resources-issues-and-opportunities-across-the-tenth-district/>]

² Data source: US Census, Community Analyst, 2023

that may have not been described in the application, including code violations. Then they define the scope of work with the homeowner to prioritize the repairs for safety and health, and the work that their organization has the budget and capacity to provide. This may not address everything the resident needs, so they may need to apply again for additional repairs over multiple years. Service providers may also refer the householder to other collaborating organizations to assist with additional scope items.

Most organizations interviewed have weathered challenges with regulations and unwieldy processes that don't always fit the communities' needs, but they continue to adapt and find greater flexibility through partnerships and diverse streams of funding. The Home Modification Coalition of Greater Kansas City is a group of regional service providers that come together regularly to collaborate on Minor Home Repair. The Coalition includes Habitat for Humanity KC (backbone organization), Rebuilding Together KC, HopeBUILDERS, Metropolitan Lutheran Ministries, Jewish Family Services, and Christmas in October.

Sixteen of the seventeen selected organizations interviewed with Hoxie Collective and described their organization's history, current involvement in aspects of Minor Home Repair in Jackson County, and goals for future growth or change. This information has been compiled and categorized by comparisons and commonalities across providers. The common challenges that emerged are:

- Marketing the programs and increasing awareness of options with low-income households
- The application process and length of time for review processes can deter applicants
- Obtaining official documents from households during the application process can be time consuming
- Low staff availability (administrative to assist with intake and management as well as trained contractors and project managers)
- Difficulty attracting reliable and highly skilled contractors due to small contract amounts and uncertain timeline of payment with City funds
- Funding for each fiscal year does not match the amount of need, and results in smaller projects than homeowners require for their safety and health.
- The need for a shared understanding of scope and capacity to collaborate across organizations more effectively
- Some funding sources do not match the needs of the homeowners, so multiple sources are required for a comprehensive and streamlined approach to home repair, weatherization, aging in place

Providers agree that additional research is needed to fully determine the unmet need in the County. Half of the providers agreed that having a shared database that standardizes intake and tracks information on households that have received work and need additional work would expedite their internal processes and provide clearer direction when making a referral to a partnering organization. They also think that a shared platform can help quantify the county-wide need and plan for the funding and workforce needed. See the Categories of Challenges faced by service providers on page 44 and the Summary of Findings on page 45 for further explanation.

Included in this report is a brief geographic analysis of housing age, household income, age of residents, and income streams other than working wage to begin to see some of the indicators of need throughout the County (see Appendix F for maps and charts). This report also includes two case studies of Home Repair Programs in Missouri, and links to other relevant Home Repair Programs in the nation (see Appendices B and D).

Recommendations

Based on the findings of this process, recommendations for strengthening Minor Home Repair programs in Jackson County are organized into three categories: Education, Coalition Capacity Building, and Increased Funding.

Education

The first recommendation in the Education category is to dedicate time and funding for a research process that determines the full need of Minor Home Repair in the County and establishes metrics to track ongoing progress. The methodology that Federal Reserve Bank of Philadelphia and Policy Map used to establish a repair cost-based index of housing quality for the nation could be modified for a county-wide assessment.³

Another Education recommendation is to create a County-wide resource list and strategic communication campaign for residents. This communication should especially focus on messaging to low-income residents and the opportunities available to them whether they are homeowners or renters for repairs, weatherization, and aging-in-place improvements. This campaign must be conceived in multiple languages and with in-person opportunities to meet the service providers, ask questions, and start their applications with assistance.

Contractor education is another major challenge service providers face. This workforce training should include specific weatherization training as well as training in roofing, carpentry, HVAC, plumbing, electrical, and lead and asbestos remediation. Through focusing the training on Healthy Homes principles and sustainable construction methodologies, the contractors will also be equipped to repair or build homes that have good air quality, last longer, and are energy efficient or equipped to use alternative energy sources for greater climate resilience. The workforce graduates could then be certified or vetted and matched with service providers if desired.

Coalition Capacity Building

Recommendations for Coalition capacity building can grow from the Education recommendations to quantify the full need and create a County-wide resource list and communication campaign. A coordination process and platform for the service providers listed in the resource list could promote new efficiencies in addressing the county-wide need for minor home repair. Service organizations could opt in to collaborating on a standardized intake process, so that one coordinating agency, or backbone organization, could assist all applicants and match their needs to the services available from all providers. This process could expand to include matching vetted contractors with the service providers to schedule work for approved applicants. This collective impact model allows each service provider to focus on delivering quality work on time, to the communities that trust them, with less administrative burden.

Increased Funding

Increased access to funding should be multi-pronged. Building upon the research of the full need for Minor Home Repair, Jackson County can make a case for increased US Department of Housing and Urban Development Community Development Block Grant (HUD CDBG) funding for Minor Home Repair. Jurisdictions throughout the county can create their own home preservation strategies that include loan funds; Housing Trust Funds with budgets for diverse Minor Home Repair, Weatherization, and Aging-in-Place services; and supportive funding of the coordinating agency that administers the application process, liaises service provision, and matches contractors. Finally, based on research and ongoing metric tracking by the coordinating agency, service providers can apply for funding from the Federal Reserve Bank and philanthropies to provide the scale and quality of service their communities need.

³ <https://www.philadelphiafed.org/community-development/housing-and-neighborhoods/measuring-and-understanding-home-repair-costs>



Photo of HopeBUILDERS volunteers installing a new ramp and a happy resident. Courtesy of HopeBUILDERS

Description of Providers

There are many organizations within Jackson County working diligently to provide minor home repairs to the community. This study provides a snapshot of the current state of minor home repair provision in the county through the lens of 17 organizations that play complimentary roles of education, advocacy, administration, and service provision of minor home repair.

Though each organization may provide an array of services at varying scales, finding comparable measures between each organization is imperative to understanding similar goals and challenges. The providers are organized into four categories: **General** minor home repair that is not restricted by age or ability; **Aging in Place** services that assist the elderly population; **Children's Health** services that focus on the protection and enhancement of the child's environment and health; and **Other Programs** including weatherization, energy efficiency, and education.

Brief interviews have been conducted with each organization to get the clearest picture of categories that can be compared across the board, such as the number of households served, services provided, application process, sources of funding, goals of the organization, and challenges.

Minor Home Repair Service Providers Included:

General

- KCMO Housing and Community Development: Targeted Home Repair & City Home Repair Program
- Habitat for Humanity of Kansas City: Home Preservation Program
- Front Porch Alliance: Minor Home Repair
- Jerusalem Farm
- Community Action Agency of Greater KC: Healthy Homes
- Westside Housing Organization
- Rebuilding Together KC

Aging in Place

- MARC's Aging Services: Home Modification and Repair Program
- Christmas in October
- Metropolitan Lutheran Ministries
- HopeBUILDERS
- Jewish Family Services (JFS) of Kansas City: Help@Home

Children's Health

- KCMO Health Department: Lead Safe Program
- Children's Mercy: Healthy Homes Program
- Charlie's House

Other Programs

- Bridging the Gap - Energy and Water Efficiency Program
- Metropolitan Energy Center
- Community Action Agency of Greater KC: Weatherization

General

KCMO Housing and Community Development

Targeted Home Repair & City Home Repair Program

Description:

The Targeted City Home Repair Program assists homeowners living in targeted areas as identified in the city's Consolidated Housing and Community Development Plan.

The City Home Repair Program is offered annually to single-family KCMO homeowners who have not received home repair services from the City within the last five years.

Service Area: Kansas City, Missouri

Serves: Homeowners

Services:

- Service upgrades on electrical
- Minor plumbing
- Roof replacement
- Furnace
- Full HVAC replacement (no ductwork)
- Hot water heater replacement

Programs: Home Repair Program, Targeted Home Repair, Paint Program

Number of those served annually: 90-110 in 2023 (Receive approximately 400-600 application/year, and 80% are eligible. Those who do not receive services must reapply the following fiscal year.) Before COVID served 130-150 annually.

Existing Partnerships: Westside Housing Organization, Northland Neighborhoods, Inc., Ivanhoe Neighborhood Council

Goals for the future: this program would like to increase funding, number of homes served, number of reliable certified contractors, clear and easy application process, and increased clear communication with general public in multiple languages.

Challenges: funding, finding reliable contractors, limited staff and resources

Funding: HUD Community Development Block Grant

Average Cost Per Home: Up to \$14K for City Program and \$17K for Targeted Program. (From 2017-2022, there was a 68-72% increase in cost per job— especially for roofs and HVAC). These are target numbers that are not set in stone and are subject to change. Costs may also vary situationally.

Application Process: Moving to online-only applications through Neighborly in 2024. Applicants are required to go through the City's environmental assessment before being approved for services. Required documents include deed for proof of single owner occupants. Eligible applicants are served on a first-come-first-serve basis and will receive a letter of eligibility within 1 month of applying.

Additional Services Provided by Organization: Assist in obtaining deeds and water records

Source of Contractors: Manages 25 contractors through a competitive bid process

Habitat for Humanity of Kansas City: Home Preservation Program

Home Preservation Program

Description:

Every homeowner deserves to live in a safe and stable well-maintained home. Habitat's Home Preservation program works alongside homeowners to make affordable home repairs that give new life to their home.

Service Area: Johnson, Wyandotte, and Leavenworth counties in Kansas, and Clay, Platte and Jackson county West of I-435.

Year Started: Home Preservation Program 2013
Organization founded 1979

Serves: Homeowners

Services:

- Water
- Heater
- Furnace
- Softs
- Exterior Paint
- Window repair
- Brush cleanup
- Minor foundation
- Driveway and flatwork
- Minor plumbing
- Major plumbing
- Landscaping
- Insulation work
- Door replacement
- Caulking
- Roof repair/replacement
- Life safety repairs
- HVAC replacement
- Siding
- Porch Repair
- Electrical

Programs: Minor Home Repair, Critical Home Repair, Weatherization, Rock the Block, Veterans Build, Pride Build, Women Build

Number of those served annually: 140 Home Preservation projects in 2023. Pre-COVID was 120

Existing Partnerships: Backbone organization of the Home Modification Coalition of Greater Kansas City (includes Rebuilding Together KC, HopeBUILDERS, Metropolitan Lutheran Ministries, Jewish Family Services (JFS), Christmas in October). JFS was co-backbone with Habitat for Humanity from 2020-2022. Also partner with Church of the Resurrection, Northland Neighborhoods Inc., and Westside Housing Organization. Would like to partner with KCMO to help fill the gap of service provision.

Goals for the future: Increase funding, have reliable contractors, support KCMO Minor Home Repair program to expand service provision

Challenges: funding restrictions, awareness from community, finding trustworthy contractors, lending options

Funding: HUD CDBG, ARPA, Foundation grants, unrestricted donations, partnerships with utilities, Federal Home Loan Bank, Des Moines

Average Cost Per Home: \$3,500 per project; Within Habitat Urban Renewal Area \$5,000; Can do projects up to \$10,000 if safety is at risk.

Application Process: Online

Additional Services Provided by Organization: Homeownership Assistance, utility assistance

Source of Contractors: Full-time Habitat staff coordinate a regular pool of vetted contractors.

Front Porch Alliance: Minor Home Repair

Community Connections: Minor Home Repair

Description:

The Minor Home Repair crew assists Eastside KCMO residents with small repairs around their homes.

Services:

- Porch, step, and railing patching and repairing
- Window installation and replacement
- Basic landscaping
- Energy efficiency
- Smoke alarm and CO2 alarm replacement

Service Area: East of Troost Avenue, Kansas City, MO

Year Started: 2008 (Founded by Village Presbyterian Church volunteers, "Grandpas")
Serves: Homeowners

Programs: Early Childhood Programs, Youth Programs, Community Connections

Number of those served annually: 50 homes served in 2023 (Thursday is the weekly volunteer day for "Grandpas" to do the repairs)

Existing Partnerships for Minor Home Repair: Habitat for Humanity KC (Rock the Block), Village Church, Church of the Resurrection, Kansas City Public Schools, Ivanhoe Neighborhood Council, Urban Rangers, Urban League, Urban Neighborhood Initiative

Funders: Head Start Mid-America Regional Council, Promise 1000 Home Visiting Collective, Nurture KC, H&R Block Foundation, Capitol Federal, American Family Insurance Dreams Foundation, Children's Services Fund of Jackson County, AAUW, Reach Healthcare Foundation, Health Forward Foundation, Shumaker Family Foundation, Village Church, HSB Foundation, Hall Family Foundation, Curry Family Foundation

Goals for the future: Increase capacity of project coordinator through trainings on construction best practices; more funding for repairs; access to a list of vetted contractors; grow relationship with other service providers to address demand

Challenges: Limited volunteers, limited funding, limited training for volunteers. Forming lasting partnerships can be challenging due to wait time to complete services/staffing/etc.

Funding: 95% grants

Average Cost Per Home: <\$500

Application Process: most learn about it through their other family programs; application is online and does not require official documentation; staff coordinator does intake, site visit, purchases supplies, and schedules the dates for the volunteers to do the work.

Additional Services Provided by Organization: Address code violation during work

Source of Contractors: Volunteers

Jerusalem Farm

Home Repair Program

Description:

Serving the Historic Northeast neighborhoods of Kansas City, MO, Jerusalem Farm's home repair program provides avenues for assistance to low-income and elderly homeowners. Through volunteer and hired labor, no-interest material loans, a tool library, and code violation support homeowners can have safe, healthy, and accessible homes.

Services:

- Code violation
- Siding
- Roof
- Window replacement
- Door replacement
- Exterior repair & painting
- Ramp installation
- Porch repairs
- Insulation & energy efficiency
- Major plumbing
- Major electrical
- Interior repairs & remodels
- Landscaping (trash & brush removal)

Service Area: Neighborhoods Pendleton Heights, Scarritt Renaissance, Indian Mound, Sheffield, Lykins, Independence Plaza.

Year Started: 2012

Serves: Homeowners

Programs: Home Repair Program (Code Violations, Minor Home Repair, Tool Library, No-Interest Material Loans), Historic Northeast Land Trust (rehabbing abandoned homes for homeownership), Empower KC (solar installation program)

Number of those served annually: 50 Households in 2023 (peak was 80 per year). It currently takes up to 12 months from application being approved to services completed now that the projects are larger.

Existing Partnerships: KC Community Land Trust, Legal Aid of Missouri, Westside Housing Organization, Don Bosco, Habitat for Humanity, KCMO (would like to partner with ReBuilding Together KC and others to get more projects done)

Goals for the future: To increase the number of those served through new funding, partnerships, and staff

Challenges: Work has evolved towards Code Violations and major home repairs, which calls for greater funding and staffing. The wait list tends to be about a year. (Wait list around 70)

Funding: Central City Economic Development (CCED) Funds, Rebuild KC, Housing Trust Fund (KCMO), The Marion and Henry Bloch Family Foundation, Hall Family Foundation, (applied for Jackson County ARPA funding) - Philanthropic funding allows them to reduce barriers for those with greatest need.

Average Cost Per Home: \$5,500 -Jerusalem Farm provides an interest free material loan and no charge for labor to homeowner. The homeowner pays what they can monthly; the average cost billed to a homeowner is \$2,500.

Application Process: Homeowners can apply online, by email, or phone. This is a low-barrier program, does not require homeowner to provide any paperwork to apply, only a signed statement that the application is true. Most applications come from word of mouth, referred from KCMO 311, or other agencies including The Don Bosco Centers referring seniors. Working with Code Inspectors drives a lot of calls.

Additional Services Provided by Organization: Code violation advocacy and education; Solar panel installation, upgrade electrical boxes, and replace appliances with electric and high-quality materials; Historic NE Community Land Trust- creating affordable homeownership in partnership with Legal Aid of Missouri on Abandoned Housing Act cases

Source of Contractors: Act as their own contractors with 8 full time laborers hired and trained from Historic Northeast refugee community. Additional subcontractors hired from within the neighborhood.

Community Action Agency of Greater KC (CAAGKC)

Healthy Homes

Description:

The Healthy Homes Program can assist with basic items such as home cleaning supplies, home declutter, removal of pests and mold, as well as, accessibility needs like wheel chair ramps and grab bars. A Case Manager will work with you and your family to determine the path to success in keeping your home safe and comfortable. Whether you rent or own your home, bonded and insured professional contractors will do the work at no cost.

Services:

- Home cleaning supplies
- Home declutter
- Pest removal
- Mold remediation
- Accessibility needs
- Ramps
- Grab bars
- Minor and major plumbing
- Foundations

Service Area: Clay, Jackson, and Platte Counties

Year Started: 1978

Serves: Homeowners and Renters

Programs: Weatherization, Healthy Homes, Youth Services, Supportive Services

Number of those served annually: 72 homes. It currently takes 6-9 months from application being approved to services completed. Work through wait list, reapplication is not required. (90% of work is in Jackson County)

Existing Partnerships: Health Department - KCMO Lead Safe, Children's Mercy: Healthy Homes, and Habitat for Humanity (multiple locations) refer to each other.

Goals for the future: Increase funding and homes served

Challenges: Lack of awareness; What the poverty limit is based on is not a fair factor to establish eligibility. Root causes of why need can't be reached is communication - access - definition of poverty - systemic factors of health and life span

Funding: Community Development Block Grant (CDBG)

Average Cost Per Home: \$6,000-\$10,000

Application Process: Online, referrals from partner organizations, and internal referrals

Source of Contractors: Contractors and vendors may be shared between CAAGKC Weatherization and Healthy Homes programs. Each contractor has different skill sets such as electrical, plumbing, hazardous clean ups, HVAC, roofs, foundations, excessive belonging cleanup, and accessibility needs. Contractors are licensed and insured. Healthy Homes has two contractors that can build from the ground up and also have specialization in extensive plumbing, pest control, and foundations.

Westside Housing Organization

Home Repair Services

Description:

Westside Housing Organization works with KCMO's Minor Home Repair program, KCMO Health Department's Lead Safe KC, and Children's Mercy Healthy Homes program to assess and complete exterior enhancements, repair roofs, furnaces, porches, and more.

Services:

- Stairs and Porch repair
- Roof repair
- Furnace replacement
- Minor plumbing repairs
- Minor electrical repairs
- HVAC and duct replacement

Service Area: Westside, Beacon Hill, Longfellow, Hyde Park, Squire Park and Historic Northeast neighborhoods in Kansas City, Missouri

Year Started: 1973

Serves: Homeowners

Programs: Credit Building program, Eight (8) apartment complexes, Community Building and Engagement Program, Tax Relief Program, and Home Repair Program (KCMO Minor Home Repair and Targeted Minor Home Repair, Rehabilitation Assistance for Midtown Properties (RAMP, TIF program), Children's Mercy Healthy Homes)

Number of those served annually: 60+ in 2022 and 2023 (larger jobs). In 2021 had two staff and served 104 homes.

Existing Partnerships: LISC Greater KC, KCMO Housing, Jerusalem Farm, Santa Fe Neighborhood, Children's Mercy, Northland Neighborhoods Inc., NeighborWorks America

Goals for the future: Streamline process with City and deliver services to 100+ homes a year

Challenges: Contracts and payments from City take a very long time, if application goes through City's Minor Home Repair program and home is 100+ years old then must also go through the historic preservation program review (90+ days); tremendous need (calls daily)

Funding: CDBG, CCED, KCMO Housing Trust Fund, Federal Home Loan Bank of Des Moines (Country Club Bank), National Fair Housing Alliance (LISC)

Average Cost Per Home: \$10K on average, but ranges between \$8K-\$12K

Application Process: Online through KCMO; direct applications from three neighborhoods for National Fair Housing Alliance funds; direct applications through Santa Fe for CCED funds

Additional Services Provided by Organization: Ownership and management of affordable and senior housing in Westside, Code violation repairs, 353 Tax abatement management for the Westside neighborhood of Kansas City, MO.

Source of Contractors: Solicit bids from qualified contractors per project based on KCMO standards

Rebuilding Together KC

Safe at Home

Description:

Provides safety modifications for homeowners who want to improve accessibility, reduce falls, and increase independence in the home.

Service Area: Greater Kansas City, MO

Year Started: 2000 (Started with Aging in Place services in Clay, grew to Platte, Ray and now Jackson Counties)

Serves: Homeowners

Programs: Aging in Place, Minor Home Repair, and Code Violation repairs

Number of those served annually: 130 families (over 75 on waitlist)

Existing Partnerships: Part of the Home Modification Coalition of Greater Kansas City (Habitat for Humanity KC, Jewish Family Services (JFS), HopeBUILDERS, Metropolitan Lutheran Ministries, Christmas in October), and Children's Mercy Hospital Healthy Homes Program

Goals for the future: Increase staffing and training, increase organizational and community partnerships, expand services in Jackson County, increase a reliable pool of contractors, increase outreach and awareness, increase corporate sponsorships

Challenges: Staffing, funding, contractors, application process

Funding: MARC Aging Services, Clay County and Platt County Senior Services, private and individual donations (applying for HUD funding to expand services in Jackson County)

Application Process: By phone, paper, and online. Must have proof of ownership and income.

Additional Services Provided by Organization: Occupational Therapy through the Capable Program with the NKC Hospital

Source of Contractors: Word of mouth or referral, Unified Contractors of KC

Services:

- Healthy Homes checklist
- Wheelchair ramps
- Safety and accessibility installations
- Repair broken steps, doors, floors, retaining walls
- Energy efficient lighting
- Minor plumbing
- Basic weatherization
- Smoke/CO2 detector replacement
- HVAC replacement
- Roof
- Occupational services

Aging in Place

Mid-America Regional Council's Aging Services

Home Modification and Repair Program

Description:

MARC's Department of Aging and Adult Services partners with area non-profits to provide minor home modifications and repairs for caregivers and adults age 60+. The goal of this program is to reduce caregiver burden and help clients age in place with safety and independence. This program is available to those in Cass, Clay, Jackson, Platte and Ray counties in Missouri.

Service Area: Cass, Clay, Jackson, Platte, and Ray Counties

Year Started: 1979

Serves: Homeowners and Renters*
(*Case by case)

Services:

- Add grab bars in bathroom
- Install handheld shower heads
- Remove or secure rugs
- Add nonskid strips to stairs
- Install handrails for staircases
- Install grab bars in bathrooms
- Install nonskid flooring
- Improve lighting
- Build ramps or no-step entries
- Restore heating/cooling
- Minor electric
- Repair faulty plumbing
- Install new water heater
- Repair rotted flooring
- Fix water damage
- Widen doorways or halls
- Install adjustable kitchen counter tops
- Tub to shower conversions or tub safety modifications

Programs: Adult and Aging Services

Number of those served annually: 238 adults. It currently takes 3-6 months from application being approved to services completed. (25-30 on wait list)

Existing Partnerships: Rebuilding Together KC, Hope Builders, Habitat for Humanity KC, Truman Heritage Habitat for Humanity, PreservingUS, and Jewish Family Services for smaller jobs.

Goals for the future: Would like to increase amount of projects done in a household and increase qualified and reliable labor market; would like to market more but concerns about scaling up to meet the real need

Challenges: Not enough labor to meet demand, \$5,000 cap on projects limits amount of work done per project (State regulated budget), handling larger projects would increase cost per project and limit total amount of those served; tub to shower conversion is biggest need and costs \$10-\$12K to do.

Funding: Missouri Department of Health and Senior Services

Average Cost Per Home: \$5K per project (if the project exceeds \$5K, MARC must have a waiver submitted to the Department of Health and Senior Services in Missouri - up to \$10,000)

Application Process: Online or through MARC hotline. Does not require official documentation, proof of income, or proof of ownership. Ask for finances but no proof of income. (Older Americans Act does not allow for means test) MARC assigns a partner organization to the applicant according to need and capacity. Prioritize based on finances, rural area, minority, and marginalized communities.

Additional Services Provided by Organization: Intake specialist also informs applicant about all Aging Services provided by MARC: Transportation, Meals, Health Care, Wellness workshops, Community Support Network

Christmas in October

Homeowner Assistance

Description:

Christmas in October's mission is to bring volunteers and communities together to improve the homes, living conditions and neighborhoods of low-income elderly, Veteran and disabled homeowners, at no cost to them, so they may live in safety, warmth and dignity.

Service Area: Kansas City, MO and Kansas City, KS

Year Started: 1983

Serves: Homeowners

Services:

- Painting
- Furnace
- Yard work/cleanup
- Minor roof repairs
- Insulation
- Weatherization
- Minor electrical repairs
- Minor plumbing repairs
- Safety issues (locks and grab bars)

Programs: Homeowner Assistance through volunteer teams

Number of those served annually: <200. Before COVID, Christmas in October was serving 300-350 individuals. This change chiefly reflects the availability of volunteers. Almost all work is performed primarily by volunteers, and very few paid contractors are utilized. Applicants may not be selected for a variety of reasons; the work needed may exceed the volunteers' skill sets (e.g. plumbing, electrical, or HVAC), exterior painting on a three story house versus a one or two story, or volunteers may determine that a homeowner does not have as much of a need as others.

Existing Partnerships: Christmas in October (CIO) allows Hope Builders to use a portion of their warehouse space and dumpster. CIO will also refer extensive remodeling projects that exceed CIO's scope of work to Hope Builders. CIO is part of Home Modification Coalition of Greater Kansas City (includes Rebuilding Together KC, HopeBUILDERS, Metropolitan Lutheran Ministries, Jewish Family Services (JFS), and Habitat for Humanity KC, backbone organization).

Goals for the future: KCPD to provide more police security. Recently, one long-time corporate supporter/large volunteer group resigned from the program due to safety concerns. Would like for KCMO to help with trash abatement, and make obtaining City required dumpster permits easier and at no cost for non-profits that are trying to help improve neighborhoods and the City.

Challenges: Program awareness, and can always use additional skilled volunteers (plumbing, electrical and HVAC experience and expertise).

Funding: Contributions – most funding comes from private grants and foundations. As an NGO, very little governmental assistance is received.

Additional Services Provided by Organization: Gutter cleaning, clutter riddance, stairs and steps, typically one-day projects.

Source of Contractors: No contractors, rather a large number of volunteers that select which homes to work on. Many recurring volunteer groups are from local KC companies that have participated for numerous years. The volunteer teams have a Team Captain that manages materials, logistics, and mentorship.

Metropolitan Lutheran Ministries

Minor Home Repair

Description:

Providing a safer home environment for elderly or disabled neighbors, allowing them to remain in their homes.

Services:

- Wheelchair ramps
- Safety and accessibility installations
- Repair broken steps, doors, floors, retaining walls
- Basic weatherization
- Energy efficient lighting

Service Area: Kansas City, MO (south of the river)

Year Started: 1971

Serves: Homeowners

Programs: Minor Home Repair Program

Number of those served annually: 167

Existing Partnerships: Part of the Home Modification Coalition of Greater Kansas City (includes Habitat for Humanity KC (backbone organization), Rebuilding Together KC, HopeBUILDERS, Jewish Family Services (JFS), and Christmas in October).

Funding: Clay County Children's Fund, City of Kansas City, Missouri, Missouri Housing and Development Commission, Clay County, Missouri, Happy Bottoms, Kansas City Community Gardens, North America Savings Bank, Unified Government of Wyandotte County and Kansas City, Kansas, Children's Services Fund of Jackson County, U.S. Department of Housing and Urban Development

Unrestricted, Restricted, and In-Kind donations, government, program fees, special events

Application Process: Online or by phone

Additional Services Provided by Organization: Rent and utility assistance, emergency needs, food pantry, Eileen's Place, Orchard and Garden, Financial Opportunity Center, Christmas Store

Metropolitan Lutheran Ministries was not available for an interview or review.

HopeBUILDERS

Minor Home Repair

Description:

Serving older adults and individuals living with disabilities by providing accessibility and home repair. We envision a safe, accessible and healthy home for every Kansas Citizen.

Services:

- Wheelchair ramps
- Safety and accessibility installations
- Repair broken steps, doors, floors
- Plumbing
- Electric
- Flooring
- Roof replacement
- Accessibility modifications

Service Area: Jackson County, MO, Wyandotte and Johnson County, KS

Year Started: 2000

Serves: Homeowners

Programs: Home Repair and Accessibility

Number of those served annually: 351 projects in 155 households impacting 258 people. It can take up to 6 months from application being approved to services completed; critical needs are given priority and completed much quicker.

Existing Partnerships: Part of the Home Modification Coalition of Greater Kansas City (includes Habitat for Humanity KC (backbone organization), Rebuilding Together KC (applying for a grant together), Jewish Family Services (JFS), Metropolitan Lutheran Ministries, and Christmas in October).

Anthony Plumbing Heating, Cooling & Electric, Attic Storage, Big Bob's, Flooring Outlet, Blue Rain Roofing & Restoration, Catholic HEART Workcamp, Church of the Resurrection

Goals for the future: Increase capacity and number of those served through new and bolstered partnerships, get wait time down to 3 months

Challenges: Funding and amount of applications

Funding: 10% individual donors, 90% grants from foundations and organizations including MARC.

Jackson County provides funding and Blessings Abound is also a significant funding partner. Federal Home Loan Bank Grant (have had 2 and going on third).

Application Process: Direct call or referral. Includes a personal visit to home for a visual assessment and to identify any other critical work that needs done. It takes about 6 months from time of applying to services completed.

Additional Services Provided by Organization: Identify and remediate any critical needs in the homes, including code violations, utility assistance, weatherization, door and window replacement, etc. Homeowner agrees to scope of work.

Source of Contractors: Have staff to manage projects that have relationships with contractors; now hiring more construction leaders to increase capacity

Jewish Family Services (JFS) of Kansas City

Help@Home, Handystaff Subscription Service

Description:

Provides high quality, dependable minor home repairs and access to services helping older adults maintain their independence at home. With Help@Home, individuals get the peace of mind they need to stay in control of their daily lives for as long as they choose to stay in their homes.

Service Area: Portions of Jackson and Johnson County

Help@Home started: 2008

Serves: Homeowners and Renters

Programs: Older Adult Services, Help at Home Lite Service (renters)

Number of those served annually: 200-225 households (matches capacity)

Existing Partnerships: Part of the Home Modification Coalition of Greater Kansas City. JFS was the co-backbone with Habitat for Humanity KC from 2020-2022. JFS refers applicants to MARC for larger, one-time projects. Dr. Brandy Archie (AccessAble Living) partners with Help at Home to provide Occupational Therapy safety assessments, along with 1x grab-bar installation referrals. JFS partners with MARC for funding Missouri-based projects. (For clients in Johnson County, JFS also partners with JoCo AAA for funding on larger needs or referrals for Johnson County residents.)

Goals for the future: Expanding agency infrastructure, creating new partnerships, growing awareness about JFS to the community, and making the application process easier for applicants.

Challenges: JFS cannot provide support for members who have ongoing needs like lawn mowing, snow removal, trash take-out, moving, downsizing or excessive belonging disposal. Maintaining membership each year due to mortality or older adults moving into continuum of care facilities gives JFS capacity to take on new members, but there are not as many sign-ups as JFS would like. This may be due to program awareness and/or the application process being a barrier.

Funding: About 25% of the program's funds come from the client membership fees (about 80% of members pay \$10-20/month). The cost to run the program is offset by the agency as a whole with charitable donations, foundation funds and/or grants.

Application Process: Membership application online

Additional Older Adult Services: JET Express Transportation, Care Management, Holocaust Survivors Service, Comprehensive Care (counseling, spiritual care, grief and loss support, crisis, and financial assistance)

Additional Services Provided by Organization: Mental Health and Education, Food Pantry, Keshet KC, Family Life Education, Chaplaincy, Priya, Family Empowerment Program

Source of Contractors: JFS paid Handystaff

Services:

- Hanging decor
- Gutter cleaning
- Technology services
- Grab bars
- Minor plumbing
- Safety repairs
- Door, window, and screen repair and weatherization
- Minor fence and gate repairs
- Kitchen and bathroom caulking
- Assembling furniture
- Replacing toilet flapper, handle and seat
- Changing light bulbs and smoke detector batteries

Children's Health

Kansas City, Missouri, Health Department

Lead Safe

Description:

The Kansas City, Missouri Health Department's (KCHD) "Lead Safe KC" is a grant funded program to assist the residents of Kansas City, Mo., with home and rental property lead-based paint stabilization. The program sends a licensed lead inspector to your home to determine what the lead hazards are and to make repair recommendations. Licensed lead abatement contractors will perform the remediation. A child under the age of six must live in or visit the home at least six hours per week.

Service Area: Kansas City, MO

Year Started: 1997

Serves: Homeowners*

Renters* (*Properties built before 1978)

Services:

- Lead paint removal
- Interior and exterior painting
- Interior and exterior windows, doors
- Minor plumbing
- Gutters if lead paint persists
- Softs and fascia
- Minor electrical
- New Siding
- New mulch
- Healthy Homes repairs: Handrails, stair repair, door and lock repair

Programs: Lead Safe

Number of those served annually: 50-75 households. Those who are not approved for services are referred to other organizations.

Existing Partnerships: Whole Person will often assist with ramp installations. Also refer to community assistance network center, Children's Mercy (for asthma), if outside KCMO have partnered with other cities.

Goals for the future: HUD's goal for Lead Safe is to expand contracts to small, local, and minority contractors to provide training and support. Lead Safe would love to expand outside of current jurisdiction which can be as simple as getting one partner from another city willing to make an agreement.

Challenges: Obtaining applications.

HUDs requirements for income verification are time consuming. Bank statements are an issue for those who are paid on a debit card – some people are cash only. Financials have to be verified every 6 months and they are trying to get HUD to verify once a year, and it is difficult to get letters in with all required documents.

Funding: HUD Grant, Healthy Homes Funding, Reimbursement Grant

Average Cost Per Home: Pre-COVID was \$10K, and is now up to \$22K.

Application Process: Application, historical review, inspection, schedule services, draw up contracts, provide services. Application requires a birth certificate and a warranty deed. In total, it may take up to 9 months from time of application to completing services.

Additional Services Provided by Organization: May assist in obtaining birth certificate, notary services

Source of Contractors: Lead Safe provides free lead abatement training to new and existing contractors and partners.

Children's Mercy: Healthy Homes Program

Healthy Homes Program

Description:

Children's Mercy environmental health specialists help make children's homes safer by performing a healthy home environmental assessment.

Service Area: Typically within 30-40 mile range from Children's Mercy (MO and KS)

Year Started: 1998

Serves: Homeowners and Renters

Programs: Healthy Homes Program

Number of those served annually: 75 families served, and 300-350 referrals received

Existing Partnerships: Westside Housing Organization, Rebuilding Together KC, KCMO Health Department

Program Goals: Help families reduce environmental exposure risks through education and home interventions. Determine additional funding sources to facilitate our main goal of reducing environmental exposure risks. Other goals for the future include expediting environmental review process, connect with a landlord coalition, increase number of willing contractors.

Challenges: Funding, having contractors that are able to work on the home intervention, internal capacity to keep up with the number of referrals, landlord cooperation and interest, having correct contact information for applicants, and timeframe for Tier II environmental review process

Funding: Philanthropic grants for research and implementation; HUD funding for repairs

Average Cost Per Home: \$6,500

Application Process: Online or by phone call. Families are called within a few days of applying and visits are scheduled less than 2 weeks out from the initial call or referral.

Additional Services Provided by Organization: Healthy Homes focuses on preventative proactive measures that affect the health of the family— especially children. For repairs through HUD and philanthropic funding, Children's Mercy Healthy Home Program can enroll families into their program for children that have asthma, complex medical conditions, lead poisoned, or other health challenges. They provide a healthy home assessment, report to the family and/or landlord, and work with Westside Housing Organization and/or Rebuilding Together Kansas City to help facilitate minor home repairs in the home. For any minor home work being performed in those homes within the Kansas City Metro area, Children's Mercy Healthy Home Program will submit necessary documentation towards an environmental review process and a historic review process for houses over 100 years old. Healthy Homes also serves renters and homeowners. For repairs needed outside the Healthy Home Program, those families will be referred to one of the partnering organizations via One Touch KC referral system.

Please see Appendix C for a list of research and publications

Charlie's House

Safety Education

Description:

The nation's first safety demonstration house dedicated to preventing accidents and injuries to children in and around the home.

Services:

- Increase awareness that unintentional injuries, in the home, are the leading cause of emergency room visits and death to children, the majority of which are preventable.
- Provide education and resources to families, caregivers, healthcare providers and community partners to prevent accidents and injuries to children in and around the home.
- Distribution of safety devices to safety proof homes and facilities that children occupy.

Service Area: N/A

Year Started: 2007 as a non-profit organization
2020 Safety Demonstration
House on Hospital Hill Opened

Serves: Homeowners and Renters

Programs: Safety Demonstration House, Physicians Alliance Program, Home Visiting Safety Initiative, New Parents Safety Initiative, Safe Now -- Safe Later, Community Alliance Program

Number of those served annually: Tours of the Safety Demonstration House -- More than 1,000 people per year, Safety Devices Distributed -- Approximately 10,000 devices in 2023, Presentations and Community Events-- Numerous.

Existing Partnerships: Children's Mercy Hospital, The Dreiseszum Family Foundation, The Research Foundation, Children's Services Fund of Jackson County, Numerous School Districts - Parents as Teachers programs, Safe Kids, Promise 1,000, more than 25 community-based social service agencies, and numerous corporations.

Program Goal: Prevent accidents and injuries to children in and around the home.

Challenges: Funding, organizational capacity, community awareness regarding location and available resources.

Funding: Grants, philanthropic support, corporate support, individual donations, fundraising events

Average Cost Per Home: \$100

Application Process: No application required. Scheduling of tours and requests for safety devices at www.charlieshouse.org. Consultation and safety devices available with appointment and walk-ins at the safety demonstration house.

Additional Services Provided by Organization: Babysitter training classes, provide referrals to allied social service agencies and community partners for services and support.



Above: Photos of a Kansas City Home Before and After Receiving Repairs. Courtesy of Jerusalem Farm
Below: 2021 ribbon-cutting at Charlie's House Safety Demonstration House, 2425 Campbell, KCMO 64108

Other Programs

Bridging the Gap: Energy and Water Efficiency Program

Leak Stoppers and Energy Savers

Description:

A Water and Energy Community Specialist will come to your home for a basic walk-through, identify leaks and energy efficiency issues as well as install FREE water conservation and energy-efficient products as needed.

Service Area: Kansas City, MO

Year Started: 1992

Leak Stoppers programs started in 2020

Energy Savers program launched 2022

Serves: Homeowners

Renters with landlord's consent

Those with high water bills

Services:

- Utility bill assessment
- Installation of water and energy conserving devices (i.e. kitchen and bathroom faucet aerators, high-efficiency shower heads, toilet flappers, smart power strips, LED bulbs, etc)
- Leak assessment and minor repairs
- Toilet replacement (older than 1994)
- Window replacement
- Heat pump installation
- Duct repairs
- Caulking and weatherstripping
- Insulation
- Appliance energy efficiency updates

Programs: Energy and Water Efficiency education, advocacy, and updates or repairs

Number of those served annually: 400-600 individuals per year with the capacity for 1000. Applicants are served based on the amount of need, with emphasis on those who live in lower life expectancy zip codes. Applicants schedule their own appointments.

Existing Partnerships: KCMO Water Department, Evergy, Spire

Program Goal: Always be the voice of the individual; A goal for the future is to have an energy efficiency Navigator (staff member) who can work with utility company to address bills, get applications and fill them out, and work with other organizations

Challenges: Making sure that the people who need services the most are getting them, challenge of tension of balancing out need, awareness and importance. Contracting pool as defined by the City's DBE/SLBE could be better. How do nonprofits attract contractors?

Funding: KCMO Water Department, Evergy, Spire, EPA (for energy efficient refrigerators)

Average Cost Per Home: Leak Stoppers - \$1,000; Energy Savers - \$8K-\$10K (\$20K for deeper intervention).

Application Process: Online form. Staff assists individuals with application process.

Additional Services Provided by Organization: Heartland Tree Alliance, Kansas City Wildlands, Litter Abatement, Recycling Drop Off Centers, Green Stewards Workforce Training Program, Green Business Network

Source of Contractors: All contractors are KCMO certified small businesses and/or W/MBE. Contractors are trained to provide plumbing, HVAC and energy efficiency upgrades

Metropolitan Energy Center

Healthy Housing

Description:

Metropolitan Energy Center (MEC) is dedicated to creating resource efficiency, environmental health, and economic vitality in the Kansas City region and beyond. Since 1983 we have worked with residents, businesses, and municipalities to transform energy use in the building and transportation sectors – all while raising awareness to improve the air quality for our entire region.

Service Area: Greater Kansas City region

Year Started: 1983

Serves: All residents

Services:

- Training on building energy code
- Contractor training and recruitment
- Community presentations on “Healthy Homes” for Children’s Mercy
- Training and resources for building performance and best practices
- Provide information about equipment rebates and utility assistance programs
- Benchmarking facilitator for KCMO (private real estate market)
- Provide tours of an energy efficient home-- Project Living Proof
- Present Interactive DIY Energy Savings
- Projects Workshops and Energy Savings Kits give-a-ways

Programs: Community education and contractor training on healthy homes and energy efficiency

Number of those trained: Healthy Homes Repair: 15; Total industry professionals and contractors trained in the 2021 IECC training and best practices: 152

Existing Partnerships: Children’s Mercy, Westside Housing Organization, other informal agreements

Goals for the future: Have 120 contractors trained by 2025, increase funding and capacity, increase transparency amongst other providers, have more Spanish-speaking contractors on staff

Challenges: Labor shortage, process for contracting work on historic homes, licensing and insuring new contractors, restrictions amongst referred organizations, permit process for contractors can take up to 6 hours on one permit alone, language barrier in contracting pool

Funding: U.S. Department of Energy

Application process: Online

Additional Services Provided by Organization: Energy Solutions Hub, Clean Cities Program, Project Living Proof, Sustainable Transportation resources, Building Performance and Energy Efficiency resources

Source of Contractors: Children’s Mercy

Metropolitan Energy Center conducted a study, “*The Impact of a Weatherization Program on the Health Outcomes for Children with Asthma*” that was commissioned by the City of Kansas City, Missouri, and Metropolitan Energy Center. To access the study, please click [here](#) or see Appendix C for a list of additional studies or resources.

Community Action Agency of Greater KC (CAAGKC)

Low Income Weatherization Assistance Program

Description:

The Low Income Weatherization Assistance Program (LIWAP) provides homeowners and renters with cost-effective, energy-efficient home improvements free of charge. The goal of this program is to lower your utility bills and ensure residents are living in healthy and safe conditions. Bonded and insured professional contractors accomplish the weatherization work in each home.

Services:

- Sealing around doors, windows, and pipes
- Insulation
- Repairing or replacing windows
- Checking quality of heating and air conditioning
- Repairing or replacing water heaters
- Replacing electrical boxes to proper amperage

Service Area: Clay, Jackson, and Platte Counties

Year Started: 1978

Serves: Homeowners and Renters

Programs: Weatherization, Healthy Homes, Youth Services, Supportive Services

Number of those served annually: 248 individuals with quick turn around from application being approved to services completed (less than 1 month).

Existing Partnerships: Spire, Evergy

Goals for the future: Work with a marketing company to increase awareness and reach more homes with the surplus of federal funding

Challenges: Lack of communication and education; initial intake and application requirements can take a long time to complete; What the poverty limit is based on is not a fair factor to establish eligibility. Root causes of why need can't be reached is communication - access - definition of poverty - systemic factors of health and life span

Funding: Department of Natural Resources, Evergy, Spire, and Low Income Home Energy Assistance Program (LIHEAP)

Average Cost Per Home: Pre-COVID was \$10K per home, and is now \$12K-\$22K per home.

Application Process: Online, referrals from partner organizations, and internal referrals from Healthy Homes program

Additional Services Provided by Organization: May provide new roofs on a case-by-case basis with Evergy and small home repairs if connected to Weatherization and energy efficiency

Source of Contractors: Contractors for Weatherization are specialized in weatherization, but contractors and vendors can be shared between CAAGKC Weatherization and Healthy Homes for some projects. Contractors are all licensed and insured and a federal procurement process is followed.



Photo of the Volunteers Repairing a Porch. Courtesy of Front Porch Alliance.

Table of Types of Application Requirements

	Homeowner of one primary residence	Proof of Ownership and Insurance	Lived in home for a certain period of time	Renter	Landlord Agreement
KCMO Housing and Development	X	X			
Habitat for Humanity	X	X	1 Year		
Front Porch Alliance	X			X	
Jerusalem Farm	X				
Community Action Agency of Greater KC: Weatherization	X	X		X	>
Community Action Agency of Greater KC: Healthy Homes	X	X		X	>
Westside Housing Organization	X				
Rebuilding Together KC	X	X			
MARC: Aging Services	X			Case-by-case	>
Christmas in October	X	X			
Metro Lutheran Ministries	X				
HopeBUILDERS	X	X	X		>
KCMO Lead Safe	X* Built before 1978			X* Built before 1978	
Children's Mercy Healthy Homes	X	X	6 mo	X	>
Jewish Family Service Help@Home	X	X		X	

Age, Disability, and Veteran status are factors that service providers may use to prioritize applications even when they are not requirements of eligibility.

Requirement	Proof of Applicant's Home Address	Proof of Income	Income Threshold	Utility Bill	Photo ID	Social Security Number	Resident Cost for Repairs	Home Assessment	Age of Resident	Physical Disability	Veteran in Home	Not Received Prior Assistance
	X	X	80% AMI	X		X		X	X			Past 5 years
	X	X	80% AMI	X	X			X				
			80% AMI				Subsidized cost of materials	X				
K		X	200% or below poverty guideline	X		X		X				
K			125% or below poverty guideline		X	X		X				
	X	X	80% AMI					X				
		X						X	60+	X	X	
K								X	60+ or caregiver of	Dementia or disability		
								X	62+	Physical Disability any age	X	
		X	150% or below poverty guideline					X	65+	X		
K		X	80% AMI			X		X	60+	X	X	Prior Year
		X	80% AMI					X	Children under 6yo in Home			
K		X						X	Children	X		
	X	X* if membership is subsidized by >50%/month					Pay for material cost + subsidized membership fee		60+	X* under 60+		

Table of Types of Services: Exterior

	Ramps	Handrails / Grab Bars	Doors / Doorways	Lighting	
KCMO Housing and Development					
Habitat for Humanity	X	X	X	X	
Front Porch Alliance	X	X		X	
Jerusalem Farm	X	X	X	X	
Community Action Agency of Greater KC: Weatherization				X	
Community Action Agency of Greater KC: Healthy Homes	X	X	X		
Westside Housing Organization			X		
Rebuilding Together KC	X	X	X	X	
MARC: Aging Services	X	X	X	X	
Christmas in October	X	X	X	X	
Metro Lutheran Ministries	X	X	X	X	
HopeBUILDERS	X	X	X	X	
KCMO Lead Safe	X	X	X including lead abatement	X	
Children's Mercy Healthy Homes					
Jewish Family Service Help@Home	X	X	X	X	
TALLY	11 of 15	11 of 15	11 of 15	11 of 15	

Not included in this chart: Charlie's House, Bridging the Gap, and Metropolitan Energy Center

	Paint	Siding	Roof	Weatherization	Retaining Walls	Steps	Guttering	Windows	Lawn care	Caulking	Code Violations
			X								
	X	X	X	X	X	X	X	X	X	X	X
						X		X	X	X	X
	X	X	X	X	X	X	X	X	X	X	X
				X				replace broken		X	
			X			X		X	X		
	X	X	X			X		X	X		X
	X	X	X	X		X	X	X		X	X
	X		X	X		X	X	X	X	X	X
				X	X	X					
	X	X	X	X		X	X	X		X	X
	X including lead abatement	X including lead abatement		X		X	X	X including lead abatement	X	X including lead abatement	X
				X							
				X			X cleaning 1x/year	Replace broken panes			
	7 of 15	6 of 15	8 of 15	10 of 15	3 of 15	10 of 15	7 of 15	11 of 15	7 of 15	8 of 15	8 of 15

Table of Types of Services: Interior

	Safety Repairs	Ramps	Stairs	Accessibility Modifications	
KCMO Housing and Development	X				
Habitat for Humanity	X			X	
Front Porch Alliance	X		X		
Jerusalem Farm	X	X	X	X	
Community Action Agency of Greater KC: Weatherization					
Community Action Agency of Greater KC: Healthy Homes	X	X	X	X	
Westside Housing Organization	X		X		
Rebuilding Together KC	X	X	X	X	
MARC: Aging Services	X	X	X		
Christmas in October	X	X	X	X	
Metro Lutheran Ministries	X	X	X		
HopeBUILDERS	X	X	X	X	
KCMO Lead Safe	X	X	X		
Children's Mercy Healthy Homes	X				
Charlies House	X				
Jewish Family Service Help@Home	X				
TALLY	15 of 16	8 of 16	10 of 16	6 of 16	

Not included in this chart: Bridging the Gap and Metropolitan Energy Center

	Handrails / Grab Bars	Doors / Doorways	Lighting	Minor Plumbing	Extensive Plumbing	Minor Electrical	Extensive Electrical	Flooring	Furnace	Water Line Assess/Repair	HVAC	Insulation
				X		X			X	X	X	
	X	X	X	X	X	X	X	X	X	X	X	X
	X		X									
	X	X	X	X	X	X	X	X	X	X	X	X
			X	X		X			X		X	X
	X	X		X		X						
				X	X	X	X		X	X	X	
	X	X		X		X				X	X	X
	X	X	X	X		X		X				
	X		X	X		X			X			
	X	X	X					X				
	X	X	X	X	X	X	X	X	X	X	X	X
	X	X	X	X		X		X			X	
		X including lead abatement		X					X			
	X	X	X	X		X						
	11 of 16	10 of 16	10 of 16	13 of 16	4 of 16	12 of 16	4 of 16	6 of 16	8 of 16	6 of 16	8 of 16	5 of 16

Other Sources of Financing Minor Home Repair

For Neighborhood Associations:

The City's Community Development Block Grant (CDBG) program is a funding source for home repair. CDBG funds are provided by the US Department of Housing and Urban Development. In order for neighborhood associations to take advantage of this funding source, they would need to partner with an experienced Community Development Corporation (CDC) to submit a proposal for funding.

The goals of the proposal must be aligned with both the City and national goals for Fair Housing. Funding for CDBG is released each fiscal year, and there is a window in which applicants may apply to be considered. Competition for these limited funds is fierce based on the high need within the city's boundary. The complete list of application requirements may be found on the City's webpage [here](#).

[Central City Economic Development](#) (CCED) is a sales tax district within the boundaries of 9th Street on the north, Gregory Avenue on the south, Paseo Boulevard on the west and Indiana Avenue on the east. Through the 1/8 percent sales tax, CCED provides critical funding for mixed-use development to improve the quality of life and well-being for all residents who live, work, and play within the Central City and its surrounding area. Each year, CCED sends out a request for proposals (RFP) and eligible non-profit organizations, neighborhood groups, developers, and individuals submit project proposals within the boundary for use of these revenues. Eligible project proposals include blight elimination, affordable housing, community facilities, other economic development activities, and technical assistance.

[Community Capital Fund](#) (CCF) provides fiscal sponsorship for new neighborhood associations. The goal of the Community Capital Fund is to make neighborhoods more resilient, and providing fiscal sponsorship is often an important first-step towards increased capacity and resilience.

For Individuals:

For individuals seeking other funding sources for home repairs, banks and credit unions typically offer options varying from personal loans, liens to the property, home equity loans, or lines of credit. The following are a few examples of loans available:

- [Bank of America](#): 10.090% APR and includes repairs to kitchen, bathroom, and living room.
- [Commerce Bank](#): 8.21%-9.82% (1st Lien) 10.16%-11.82% (2nd Lien) minimum amount of \$10,000.
- [U.S. Bank](#): 9.35% APR. Personal loan, personal line of credit, home equity loan, home equity line of credit.
- [KC Unidos Federal Credit Union](#): 10.75% - 18% no collateral 36 month personal loan
- [Holy Rosary Credit Union](#) and [Arvest Bank](#) (two of several banks that offer this type of service): Home Equity Line of Credit (HELOC) range from \$5K-\$100K and may have lower rates than other forms of debt. Interest paid may be tax deductible.

[Missouri Funding Sources for Home Modification](#) for individuals and organizations in the following categories:

- Aging and Disability
- Healthcare/Insurance
- Housing and Community Development
- Lending
- Social and Vocational

Next Steps for Those Who Have Received Repairs

This chapter provides general information and resources for consideration on:

- Tax Abatement
- Regular Maintenance
- Tool Lending Libraries
- Estate Planning
- Home Sale

Tax Abatement

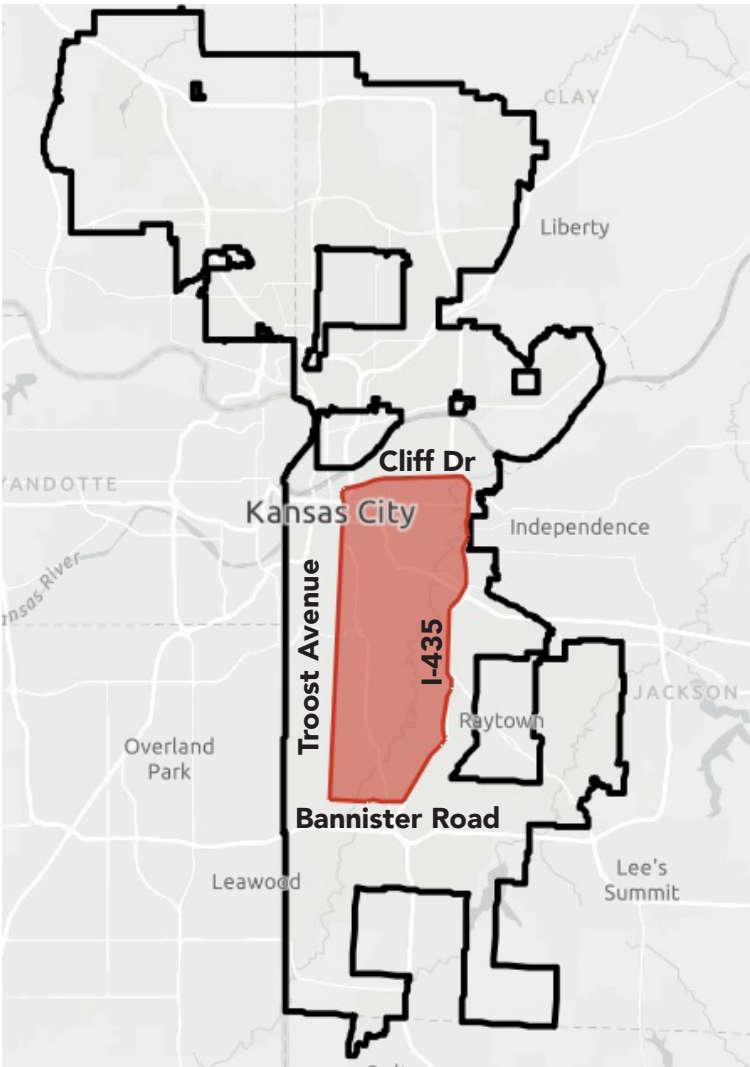
Those that have received repairs may be concerned about a potential increase in their personal property tax for property improvements. Fortunately, there are 85 areas within Kansas City that are Urban Renewal Areas (URA) as well as a new East Kansas City Urban Renewal Plan (Boundaries: Cliff Drive on north, I-435 on east, Bannister Road on south, Troost Avenue on west). Under the URA and East URP, owner-occupied single-family homes as well as investor-owned properties that complete a certain dollar amount of improvement work qualify for a 10-year tax abatement.

Owner-occupied single-family homes, as well as investor-owned properties with up to eight (8) apartments, can apply for property tax abatement during their construction or rehabilitation. Owner-occupants must show that at least \$5,000 per housing unit has been invested to qualify and the project must be in compliance with the LCRA's Rehabilitation Guidelines (see Appendix E). At least 25% of the project costs must be for exterior improvements. **This investment can be satisfied by improvements carried out by Minor Home Repair Service providers, as long as a report of costs and completion can be provided to the LCRA.**

Investor-owned properties must also document that the property is registered as a rental property with the City of Kansas City, demonstrate that they have invested an amount equal to or more than 50% of the County's assigned Market Value or \$10,000, whichever is greater; 25% or more of the funds spent must be for exterior improvements (including correction of property and building code violations); document that all code violations have been corrected; and that the applicant is current on all property taxes.

Owner-occupied single-family home rehab or construction projects costing less than \$25,000 pay a \$30 application fee, while owner-occupant rehab or construction projects that cost more than \$25,000 pay a \$130 application fee. Investor-owned properties pay a \$130 application fee per unit.

Those who are nearing the completion of a project can submit an application with the necessary Documentation and the application fee is submitted to the LCRA (300 Wyandotte Street, Suite 400, KCMO 64105). A property inspector will visit the property to approve the application, and an LCRA staff member will prepare and submit a Certificate of Tax Abatement to the County Assessor, effectively freezing the taxable assessed value of the property. **Please see Appendix E for LCRA Rehabilitation Guidelines and the Tax Abatement Application.**



The map to the left shows the boundary of the new East Kansas City Urban Renewal Plan.

A detailed and interactive map of Urban Renewal Areas may be found through KC Parcel Viewer, or accessed [here](#) (if using the hyperlink, click "layers", scroll down to see "Urban Renewal", and check the box).

Regular Maintenance

Conducting monthly inspections of a property-- especially after receiving repairs-- is critical to maintaining a safe and healthy home in a manner that is easy to track and manage.

Monthly:

- clean furnace filter
- check water softener and replenish salt if necessary
- inspect tub and sink drains; unclog if necessary
- test smoke alarms, carbon monoxide detectors, and all ground-fault circuit interrupters
- inspect electrical cords for wear
- vacuum heat registers and heat vents
- check that indoor and outdoor air vents are not blocked
- flush out hot water from water heater and remove sediment
- clean garbage disposal

Seasonally:

Fall

- Rake leaves
- inspect the forced-air heating system by a professional
- check the fireplace for damage or hazards and clean flues
- seal cracks and gaps in windows and doors with caulk or weather stripping; replace if necessary
- replace old drafty windows with energy-efficient models
- touch up exterior siding and trim with paint
- inspect roofing for missing, loose, or damaged shingles and leaks
- power-wash windows and siding
- remove leaves and debris from gutters and downspouts
- mend cracks in driveway and sidewalks
- drain and winterize exterior plumbing, including hoses and in-ground sprinklers
- tune up major home appliances
- replace or repair siding
- clean carpets
- clean windows and door screens
- vacuum lint from the dryer vent
- inspect exterior door hardware; fix squeaky handles and loose locks
- wrap insulation around outdoor faucets and pipes in unheated garages
- remove and store water hoses
- check the water heater for leaks
- repair rotten or broken woodwork
- trim shrubs and remove wasp nests

Winter

- cover air-conditioning unit
- check basement for leaks during thaws
- inspect the roof, gutters, and downspouts for damage after storms
- vacuum bathroom exhaust fan grill
- vacuum refrigerator and freezer coils and empty and clean drip trays
- clean drains and sinks in tubs, showers, and dishwashers
- inspect condition of shovels and ice scrapers
- set mouse traps as needed

Spring

- clean faucet aerators and showerheads to remove mineral deposits
- inspect roofing for missing, loose, or damaged shingles and leaks
- change the air-conditioner filter
- clean window and door screens
- polish wood furniture and dust light fixtures
- refinish the deck
- power-wash windows and siding
- remove leaves and debris from gutters and downspouts
- have a professional inspect and pump the septic tank
- inspect sink, shower, and bath caulking for deterioration
- vacuum lint from the dryer vent
- inspect the chimney for damage
- repair or replace caulking and weatherstripping around windows and doors
- remove the insulation from outdoor faucets and check sprinkler heads
- have air-conditioning systems serviced
- drain or flush water heater
- prune trees and shrubs

Summer

- oil garage-door opener and chain, garage door, and all door hinges
- remove lint from dryer vent
- clean kitchen exhaust fan filter
- clean refrigerator and freezer coils and empty and clean drip trays
- check the dishwasher for leaks
- check around kitchen and bathroom cabinets and around toilets for leaks
- replace interior and exterior faucet and showerhead washers if needed
- seal tile grout

If a householder has challenges completing routine maintenance due to age, ability or income working regularly with providers in this report and beyond may ensure safe and healthy homes. For example, Jewish Family Services Help@Home handyman services may be a way to stay on top of routine maintenance. For assistance with weatherization services see Habitat for Humanity, Rebuilding Together KC, Christmas in October, Metropolitan Lutheran Ministries, Community Action Agency of Greater KC: Weatherization program, and Children's Mercy: Healthy Homes.

Tool Lending Library

Tool Lending Libraries can increase access to tools, equipment, and knowledge for those who need to make repairs to their home. By having a Tool Lending Library in a neighborhood or community setting, able residents can make necessary repairs on their own schedule and at a low cost. Tool Lending Libraries are cost-efficient for those who want to use tools, but don't need their own, or can't afford to purchase them.

Tool Lending Libraries can be HUD-funded, meaning that individuals must be income eligible and volunteer groups utilizing Tool Lending Library tools must be working in income eligible areas. Typically, tools require a \$5 deposit, with a maximum \$25 deposit. For example, the Tool Lending Library in [Joplin, MO](#) has tools that are HUD-funded, and requires an application process. Individual applications require a copy of an official ID, proof of residence (i.e. a utility bill), and income verification.

Tool Lending Libraries can be funded by membership costs as well. [Springfield, MO](#) operates the Springfield Tool Library for homes and gardens where a \$20 monthly membership price covers the use of 5 tools at a time for 1 week. The Springfield Tool Library also hosts quarterly Fix-it-Fairs and other Tool Library-related events.

In Kansas City, [Jerusalem Farm](#) offers a tool library that is open to all income levels with a suggested yearly membership price based off of the households annual income. Prices range from \$10-\$40 yearly and requires a current form of ID.

Estate Planning

The home is often the largest asset of the estate. It can be expensive and time consuming to maintain a home after the householder has passed, or the home may sit vacant and pose additional challenges to the surrounding community. Estate planning covers the transfer of property at death as well as other personal matters to ensure that an individual's assets are distributed according to their wishes upon death.

Basic estate planning includes creating an inventory of tangible assets such as home, land or other real estate; vehicles, motorcycles, boats; art; checking and savings accounts and certificates of deposit; stocks, bonds and mutual funds; life insurance policies; retirement plans; health savings accounts; and ownership in a businesses. One should also list any liabilities that may be outstanding, including mortgages, lines of credit, or other debt.

Once inventory has been taken, one should account for their family's needs by writing a will, ensuring they have enough life insurance, and naming a guardian for any children.

To have a complete estate plan, other important legal directives include a trust (either revocable living trust or irrevocable trust), a medical care directive, a durable power of attorney, and a limited power of attorney.

Reviewing beneficiaries ensures an all-inclusive plan for one's belongings to be transferred and one should verify retirement and insurance accounts, names on policies, and any contingent beneficiaries.

Hiring an estate planning attorney is recommended. It is also recommend to update one's estate plan with the addition or change of any family members, or a change or loss of work. [Legal Aid of Western Missouri](#) provides assistance to low-income and elderly community members on civil matters such as these.

Home Sale

If a homeowner makes the decision to sell their home rather than transfer it to a beneficiary, there are several ways to do so. This decision should be carefully considered with advice from those who have the homeowner's best interest at heart and a broad understanding of the legal and financial options.

The standard method to sell a home is to prepare the house with repairs and updates, list it for sale with a real estate agent, and sell to a buyer for a fair market value. This may not work well for some, and there are alternatives that allow for a faster process without as much up front investment in preparation of the house. There are costs to each alternative, so it is important to have a good understanding of the different types of companies that purchase houses quickly to make a good choice for the homeowner's well-being and for the good of the surrounding community. In each case, it is advisable to research the track record of a company before selling. Are they dealing fairly with their customers? Are they good landlords to their tenants? Do they create quality housing opportunities? Do they sell to others that create quality housing opportunities? Are they having a positive impact on communities?

The six main types of companies that buy houses are:

- Franchise cash buyers (i.e. We Buy Ugly Houses (parent company HomeVestors of America Inc.))
- iBuyers (i.e. Opendoor, Offerpad)
- House Flippers
- Buy-and-Hold Investors
- Trade-in Companies
- Lenders or Brokers

Franchise cash buyers

These companies buy homes in as-is condition for cash. The offer for the home tends to be 50%-70% of market value and the practices to motivate sales have at times been aimed at seniors or others in vulnerable financial and social situations. Investigative journalism by ProPublica has recently caused HomeVestors to update their Systems and Standard for all franchises to forbid clouding sellers titles, or suing for breach of contract. A seller should always involve advisors in any transaction with a cash buyer, and wait to sign or initial any documents until they are satisfied with the conditions. Often these franchises will flip the property for rental income, or wholesale the property to a different company or investor.

iBuyers

These companies tend to purchase homes for cash that need very little work, and prepare them quickly for an open market sale. iBuyers provide an online transaction rather than a local in-person transaction. The buying prices tend to be higher than the franchise cash buyers for a house that is already in good condition. This business model relies on wholesaling or flipping the property for a profit in a short period of time. Some iBuyers also partner with home builders and real estate agents on new-build homes.

House Flippers

House flipping may be done by a franchise cash buyer, a local rehab/renovation company, an individual, or an investor. Cash offers may be possible, but with smaller businesses or individuals the buyout may be financed, which would create a longer closing time. The entity is aiming to purchase low, renovate the house, and sell for a profit. This can result in an extended life for an existing home, and a more affordable price than a new-build home. However, depending on the entity flipping the house, the sales price after the remodel may be much higher than the price of surrounding homes, and could cause property tax increases for the surrounding community overtime.

Buy-and-Hold Investors

These investors typically buy and renovate the property to lease for income. This could be an individual (local or out-of-town), a real estate investment company, or a franchise cash buyer. As with house flippers, cash offers may be possible, but with smaller businesses or individuals the buyout may be financed, which would create a longer closing time. At times, these investors may opt not to renovate the property, and create unsafe rentals, or leave the property empty until the market value of the area increases. This has happened in many under-invested neighborhoods in Kansas City, and there are many negative effects of empty properties including increased crime and blight in the area, especially if the investor does not maintain the property regularly.

Trade-in Companies

The purpose of these companies is a quick home purchase to free up cash for the seller to purchase a new home. The company provides cash to purchase a new home based on the value of the current house, and then sells the current house on the open market with a percentage of the sale going to the company. This is typically for a home that is in good condition and a seller that is not willing to sacrifice much of the home's market value. This company may be an iBuyer, a lender, or a real estate broker.

Lenders or Brokers

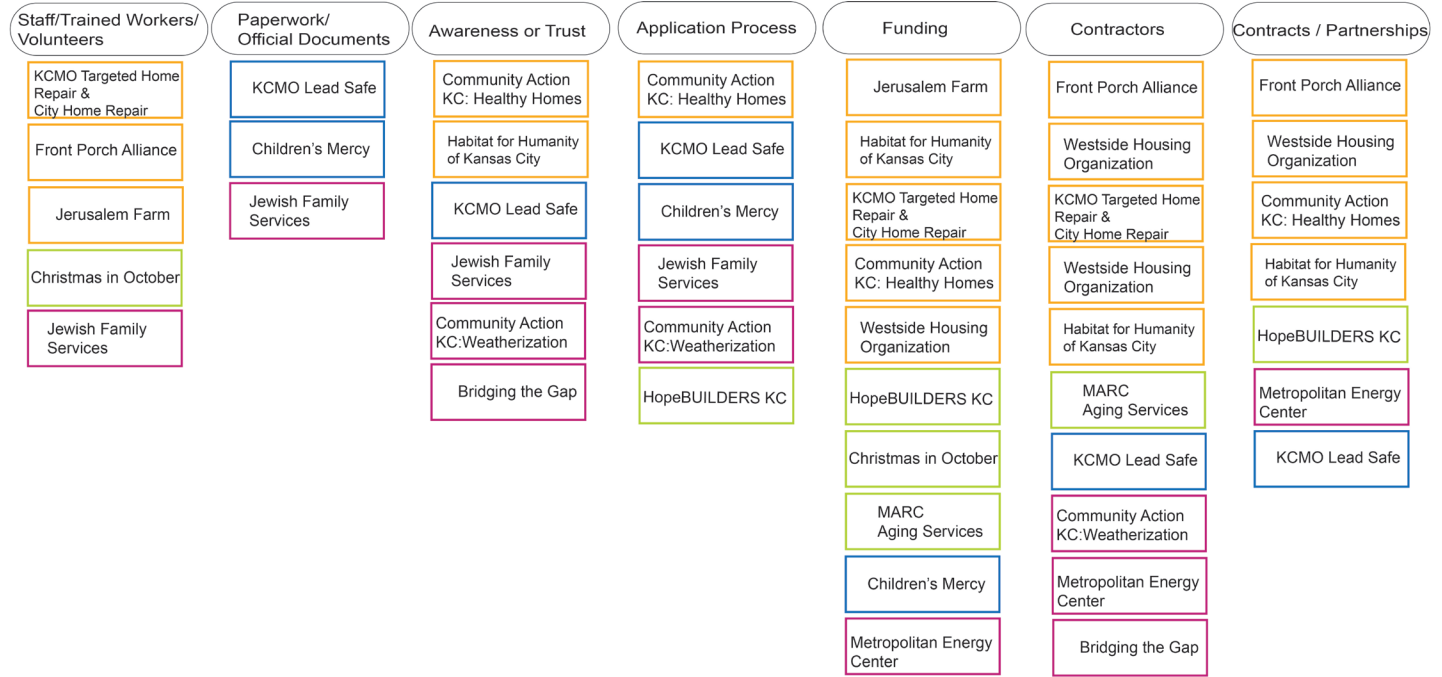
Some lenders or brokers provide a trade-in option for home sellers to purchase their next home. There is often an additional fee or percentage of the sales price that goes to the company, but this can reduce the stress of selling a home on the open market before finding a new place to live. A broker benefits from the commission on the sale and the new purchase, and a lender will typically also provide the new mortgage for the home seller/buyer.



Photo of a Kansas City Home Before and After Receiving Repairs. Courtesy of KCMO Lead Safe



Photo of a Kansas City Home Before and After Receiving Repairs. Courtesy of Habitat for Humanity



Categories of challenges faced by service providers

Summary of Findings and Common Needs

Based on the interviews conducted with the minor home repair providers, there are common challenges that the organizations face:

- Marketing the programs and increasing awareness of options with low-income households
- The application process and length of time for review processes can deter applicants
- Obtaining official documents from households during the application process can be time consuming
- Low staff availability (administrative to assist with intake and management as well as trained contractors and project managers)
- Difficulty attracting reliable and highly skilled contractors due to small contract amounts and uncertain timeline of payment with City funds
- Funding for each fiscal year does not match the amount of need, and results in smaller projects than homeowners require for their safety and health.
- The need for a shared understanding of scope and capacity to collaborate across organizations more effectively
- Some funding sources do not match the needs of the homeowners, so multiple sources are required for a comprehensive and streamlined approach to home repair, weatherization, aging in place

In general, most organizations wish to grow their current capacity, but face barriers of funding, contractor availability, and community awareness. Each organization operates differently depending on funding sources, services provided, and whether services are provided by contractors or volunteers. Document requirements are generally based on funding source (i.e. Federal funding = more stringent and time consuming applications requirements; Philanthropic funding = lower barrier applications and broader range of services provided). Application processes can be a tremendous barrier for those without consistent access to a computer, or for those organizations without staff to assist with intake, and can contribute significantly to the wait time for an inspection prior to defining the scope of work.

Where funding is not an issue, community awareness often is. Where community awareness is not an issue, the time between the application and service provision is. This includes varying factors such as the time it takes to find and hire contractors, obtain contracts, and mobilize volunteers. All providers have existing partnerships, either formal or informal, to serve as many homes as they can. Partnership is generally based on whether an organization can fulfill service to a household due to their own funding and capacity. Sometimes the intake process also reveals additional needs that the original organization does not provide. In either case, the organization that the resident has applied to will refer the applicant to another local organization, and at times liaise the transfer of information to avoid an additional application process. One barrier within this process is the service providers do not have real-time information on where each organization's capacity stands. While they may refer to another organization, it does not guarantee faster service. There are generally wait times ranging from 6 months to a year for multifaceted projects.

Finally, having access to a pool of qualified contractors is a key challenge for most providers and without more funding or incentive for contractors, the providers are not able to meet the need in the timely way. The qualifications of contractors vary widely, and additional training is usually required for most contractors to provide weatherization services. A county-wide or region-wide weatherization training program and contractor match-making program could solve some of the capacity issues for faster service provision.



Thank You

Community Action Agency of Greater KC
Team Members :

I want to extend to you my heartfelt thanks & gratitude for accepting me to receive weatherization assistance. You all have no idea just how incredible the work you do is: impactful, life changing, and reassuring that good people who care exist in the world. CAAGKC improves Lives!

I pray The Creator bless you and that you receive multiplied blessings of all the greatness you put in the Kansas City Community.

♥ Much Love, Christy
May 2023

Appendix A: Contact List of Providers

- Bridging the Gap - Energy and Water Efficiency Program
Kechia Smith: Kechia.Smith@bridgingthegap.org
- Children's Mercy: Healthy Homes Program
Ryan Allenbrand: rnallenbrand@cmh.edu
- Charlie's House
Bob Renton: bob.renton@charlieshouse.org
- Christmas in October
Doug Welch: doug@christmasinoctober.org
- Community Action Agency of Greater KC: Healthy Homes
Kayla Acklin: kacklin@caagkc.org
- Community Action Agency of Greater KC: Weatherization
Timothy Sticha: tsticha@caagkc.org
- Front Porch Alliance: Minor Home Repair
Je T'aime Taylor: jetaime@frontporchalliance.org
- Habitat for Humanity of Kansas City: Home Preservation Program
Lindsay Hicks: lhicks@habitatkc.org
- HopeBUILDERS KC
Jeff Kristenson: jkristenson@hopebuilders-kc.org
- Jerusalem Farm
Jordan Schiele: jordan@jerusalemfarm.org / Jessie Schiele: jessie@jerusalemfarm.org
- Jewish Family Services: Help at Home
Rachel Ohlhausen: rohhausen@jfskc.org / Program Team: helpathome@jfskc.org
- KCMO Health Department: Lead Safe Program
Amy Roberts: Amy.Roberts@kcmo.org
- KCMO Housing and Community Development: Targeted Home Repair & City Home Repair Program
Taylor Canseco: taylor.canseco@kcmo.org
- MARC's Aging Services: Home Modification and Repair Program
Christian Aguirre: caguirre@marc.org / Shannon Halvorsen: shalvorsen@marc.org
- Metropolitan Energy Center
Mary English: mary.english@metroenergy.org / Brittanie Giroux: brittanie.giroux@metroenergy.org / Jacob Moore: jacob.moore@metroenergy.org
- Metropolitan Lutheran Ministries
Maria Hurd: mariahurd@mlmkc.org
- Rebuilding Together KC
Scott Hickox: scott@RebuildingTogetherKC.org
- Westside Housing Organization
Gloria Fisher: gortizfisher@westsidehousing.org / Joe Hood: jhood@westsidehousing.org

Appendix B: Case Studies

St. Louis, Missouri

Community Development Administration: [Healthy Home Repair Program](#)

The Community Development Administration (CDA) serves as the City of St. Louis' clearinghouse for federal, state, and local funds. CDA works to implement the Mayor's economic justice agenda by funding a wide range of public and nonprofit entities to provide public services, build affordable housing, combat blight, and conduct various other community development activities. The CDA also offers free Capacity Building Sessions for developers, general contractors, and community development corporations to learn how to assemble an effective development team, and learn how to apply for CDA funding.

The Healthy Home Repair Program offered by the City of St. Louis provides essential home repair assistance to low to moderate income households living in the city. The applicants must be a resident of St. Louis, owner of the home needing repairs, and within a certain income. An evaluator assesses the home's needs and determines eligibility for the program with focus on health and safety concerns.

Collaborating with partner agencies, including Mission: St. Louis, the program assists with planning, legal documents, contractor management, and completion of necessary repairs.



City of St. Louis - Healthy Home Repair Program
Contractors Needed!

General Contractors - Roofers - Electricians - Plumbers - HVAC - Carpentry - Radon - Lead Abatement - more

Sign up for bids : www.missionstl.org/hhrp

Help us fix city homes!

The Healthy Home Repair Program assists low to moderate income homeowners make code, health, and other safety repairs.

- **\$15 million in ARPA funds available**
- **1000+ approved jobs on waitlist**
- **HUD funded since 1975**
- **Mission St. Louis manages projects**
- **Secure payment by CDA on completion**



Healthy Home Repair Program Process



Contractor Eligibility Requirements:

- Expertise and experience in providing services
- Have or ability to secure Comprehensive Public Liability Insurance; General Liability, for each occurrence, at least \$300,000.
- Ability to secure Workers Compensation and Employers' Liability for at least \$100,000.
- Ability to secure Automobile Insurance for contractor's vehicles on the job site at full coverage.
- Ability to secure EPA Renovate Right Certification.
- Ability to secure Pollution Liability and ability to obtain payment and performance bonds for licensed State of Missouri lead abatement contractors (if applicable).
- Contractors must have a current City business license.
- Contractors must be current on payment of City taxes.

Partners:
City of St. Louis - Building Division,
Community Development Administration (CDA)
Mission St. Louis



Northland, Kansas City, MO

Northland Neighborhood, Inc. [Home Repair](#)

Northland Neighborhoods, Inc. is a nonprofit organization that serves Clay and Platte counties with neighborhood improvements and revitalization services. Northland Neighborhoods, Inc. is the only community development corporation that serves the Northland. This includes their Home Repair program which has a comprehensive set of services, short application process, flexible sources of revenue, efficient process for hiring contractors, and preventative action through Code Violation remediation.

In 2022, it served over 100 households valued at over \$1,000,000 in home repair costs. This equates to about \$10,000 per home. The majority of Northland Neighborhoods, Inc. revenue is local grants (75.21%), with some funding from the Federal Home Loan Bank (12.8%), and the remaining sources of revenue generated from foundation and corporations, fundraising, government funding sources, and other miscellaneous sources. Of their revenue stream, NNI expends nearly 70% towards the Home Repair program, with the remaining funds going towards community services, administrative costs, and fundraising.

For residents to apply for services, the application is online, by mail, or by phone, and a specialist speaks to the residents about their needs and determines which of their programs would be the best fit. Additionally, based on the need, NNI matches the applicant with available funding. Applicants provide basic information on those residing in the home, race, income, any completed services in the last 5 years, and the type of home repair most needed. NNI can provide repairs for air conditioning, furnace, water line, sanitary sewer, plumbing, roof, siding, soffit/fascia, gutters, windows, foundation, electrical work, or other requests case-by-case. NNI completes services on a first-come-first-serve basis. From intake to completion this may take up to a year. If the applicant is retired, a veteran, or living in a dangerous home, they will be prioritized.

On NNI's webpage, resources for contractors are posted regarding contractor qualifications and required documents, bid submission, and bid acceptance. NNI accepts bids from qualified contractors for home repairs, and encourages all city-certified MBE, WBE, and Section 3 contractors to apply.

NNI has a comprehensive approach to healthy homes through its community partnerships with residents, businesses, and institutions. For example, NNI has partnered with Kansas City Neighborhood Preservation Department and 311 Action Center to remediate any Nuisance Ordinances and/or Property Maintenance Code deferrals. This partnership resulted in nearly 75% of the 2,221 cases being abated. Code enforcement is one of the many ways that NNI works to preserve and stabilize its neighborhoods.



Photo of a Northland home after Home Repair. Courtesy of Northland Neighborhood, Inc.

Appendix C: Research and Publications by Providers

Children's Mercy

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Ciaccio CE, Kennedy K, Portnoy JM. A new model for environmental assessment and exposure reduction. *Curr Allergy Asthma Rep*. 2012 Dec;12(6):650-5. doi: 10.1007/s11882-012-0297-9. PMID: 22933137; PMCID: PMC3493798. To access the paper, please click [here](#).

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Neal Wilson PhD, UMKC CEI; Claude Aloumon, UMKC CEI; Linwood Tauheed PhD, UMKC CEI; Kevin Kennedy, MPH, Children's Mercy Kansas City

Jerusalem Farm

"Community Listening Project: Historic Northeast Kansas City, Missouri Resident Survey" 2022 report on findings. To access the study, please click [here](#)

Metropolitan Energy Center

"The Impact of a Weatherization Program on the Health Outcomes for Children with Asthma" commissioned by the City of Kansas City, Missouri, and Metropolitan Energy Center. To access the study, please click [here](#)

Appendix D: Other Minor Home Repair Programs by City

Cities within and near Jackson County

Blue Springs

[Minor Home Repair Program](#)

Grandview

[Home Modifications and Repairs](#)

Greenwood

[Lee's Summit Social Services: Rent or Small Home Repairs](#)

Other Cities with an abundance of historic and older homes

Baltimore, MD

[Housing Rehabilitation and Repairs](#)

Boston, MA

[Home Repair Loan Programs](#)

Cincinnati, OH

[Housing Repair Services \(HRS\) Program](#)

Cleveland, OH

[Home Repair and Maintenance](#)

Detroit, MI

[0% Home Repair Loan Program](#)

Houston, TX

[Home Repair](#)

Louisville, KY

[Home Repair Programs](#)

Philadelphia, PA

[Property, Lots, and Housing Home Improvement Help](#)

Phoenix, AZ

[Home Repair](#)

Richmond, VA

[Emergency Home and Accessibility Repair Program \(EHARP\)](#)

Appendix E: LCRA Rehabilitation Guidelines and Tax Abatement Application

Please click [here](#) to access a PDF of the LCRA Rehabilitation Guidelines.

Please see the following pages for the Tax Abatement Application.



**LAND CLEARANCE FOR REDEVELOPMENT AUTHORITY
TAX ABATEMENT APPLICATION
ONLY FOR SINGLE FAMILY HOMES***

*** Single Family Home is defined as follows:**

- Single family detached – owner-occupied; or
- Single family 1-4 units – owner-occupied; or
- Duplex – 1 residential unit owner-occupied and 1 business unit owner-occupied over business; or
- Single family rental – owner resident within neighborhood; or
- Owner-occupied townhome whose legal structure is not condominium and no more than 8 units

About LCRA Single Family Home Tax Abatement:

- The Tax Abatement is up to 100% of the increased property taxes resulting from the rehabilitation or new construction of the property for 10 years. It does **not** eliminate all property taxes.

Eligibility for Single Family Home Tax Abatement:

- The property must be within an Urban Renewal Area (URA) **and** within the city limits of Kansas City, Missouri. (If you do not know which URA your property is in, contact the LCRA at 816-221-0636 or use the City’s website at <http://maps.kcmo.org/apps/parcelviewer/>, find the property by typing its address in the search bar and then select Urban Renewal under the Layers tab); **and**
- All present and previous property taxes must be current; **and**
- The cost for repairs or construction must be **a minimum of \$5,000** for each residential unit (i.e., for a 4-unit property, the minimum would be \$20,000); **and**
- Repairs must be done to remove blighting conditions such as code items or health and safety problems like foundation or roof damage and deteriorated or outdated mechanical, electrical, and plumbing systems. Exterior repairs must be addressed first.
- See the LCRA’s Rehabilitation Guidelines at https://s3.amazonaws.com/LCRA-Forms/lcra_rehabilitation_guidelines.pdf for more information about what types of repairs are eligible.

How a Decision Is Made about Your Application:

- After the LCRA has reviewed your complete application and information, staff will conduct an inspection of the improvements or construction.
- If the LCRA approves the inspection, it will then send the Certificate to the City and appropriate County Assessors for their execution.
- A fully executed Certificate will be mailed to you once it has been returned to the LCRA by the City and County.

Required Documentation must be submitted before the end of the construction/rehabilitation:

- Construction plans or rehabilitation plans/a scope of work for rehabilitation.
- If work is done by a contractor, submit bids or invoices; if you are doing the work yourself a breakdown of work done and copies of receipts.
- Copies of building permits (if required).
- At least one 4" x 6" or 5" x 7" photo of the property. Photos can also be submitted on disk or in digital form (JPG, TIF or GIF files).
- A copy of the most recent deed transferring the property to you or a copy of your title insurance policy. In Jackson County, deeds are available online at <http://records.jacksongov.org/> (click "Official Public Records," then "Search Official Public Records," then enter your name in the Grantee field, last name first).
- If the property is a single-family rental – owner resident within neighborhood, a copy of the rent/lease agreement affecting the subject property.

1. About the Applicant

Name and address of Applicant(s) (if business, include Contact Name):

Phone: _____

E-Mail: _____

Applicant(s) is/are a (*check one of the following*):

- Single individual
- Married Couple
- Limited/General (*circle one*) corporation/partnership (*circle one*) in _____ (State)
- Other (*please describe*) _____

2. About the Property

Address of property for which tax abatement is sought

Urban Renewal Area _____

For legal descriptions or parcel numbers, see the following County websites:

Jackson Co. - [https://ascendweb.jacksongov.org/ascend/\(m5xxul451df1r1550q2bfu45\)/search.aspx](https://ascendweb.jacksongov.org/ascend/(m5xxul451df1r1550q2bfu45)/search.aspx)

Clay Co. - <http://gisweb.claycogov.com/realEstate/realEstate.jsp>

Legal Description

Parcel No. _____

Project type is (check one of the following):

- Single family detached – owner-occupied
- Single family 1-4 units – owner-occupied
- Duplex – 1 residential unit owner-occupied and 1 business unit owner-occupied over business
- Single family rental – owner resident within neighborhood
- Owner-occupied townhome which are not condominiums and have no more than 8 units

Number of floors (exclude basement) _____

Is there a basement? _____ If yes, is it finished? _____

Total square feet _____

Lot size _____

If square footage or lot size is not known, go to - <http://maps.jacksongov.org/parcelviewer/> (Enter the address in the search bar, click on property on the map, click “view property report,” see “Property Characteristics”)

Number of bedrooms _____ Number of bathrooms _____

Is there a garage? _____ If so, is it attached? _____ How many cars? _____

Other amenities (e.g., central air, hot tub, tool shed) _____

3. **About the Construction/Rehabilitation**

New construction _____

Property rehabilitation _____

Name of builder (if applicable) _____

Start date _____

Completion date _____

Total estimated cost of the rehabilitation or new constructions is \$ _____

(Copies of contractor’s invoices or bids must be included. If work is being done by applicant, provide a breakdown of expenses and copies of receipts).

4. **LCRA Fees**

The LCRA fee to process the application is:

_____ \$30 (rehab costs between \$5000 - \$25,000)

_____ \$130 (rehab or construction costs more than \$25,000)

Payment is required in cash or by check at the time the application is submitted to the Authority.

Make checks payable to the LCRA.

Applications can be submitted via e-mail to stumey@edckc.com or by mail to 300 Wyandotte Street, Suite 400, Kansas City, Missouri 64105.

5. **Applicant Signature**

The undersigned has/have read and reviewed this application and required documents and attests that they are true and correct, as of this ____ day of _____, 20 ____.

Individual/Married Couple:

(Print Name)

(Print Name)

Corporation:

(Name of Corporation)

By: _____
(Print Name)

By: _____
(Print Name)

Title: _____

Title: _____

Partnership:

(Name of Partnership)

By: _____
(Print Name)

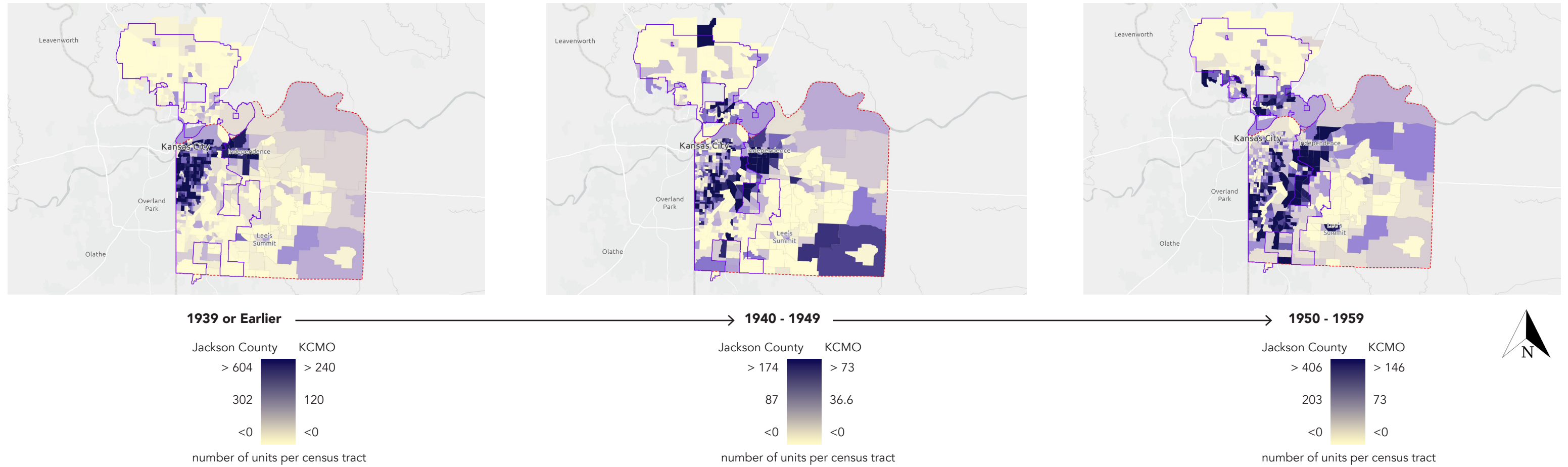
By: _____
(Print Name)

Title: _____

Title: _____

Appendix F: Maps of Age of Structure, Age of Resident, and Income

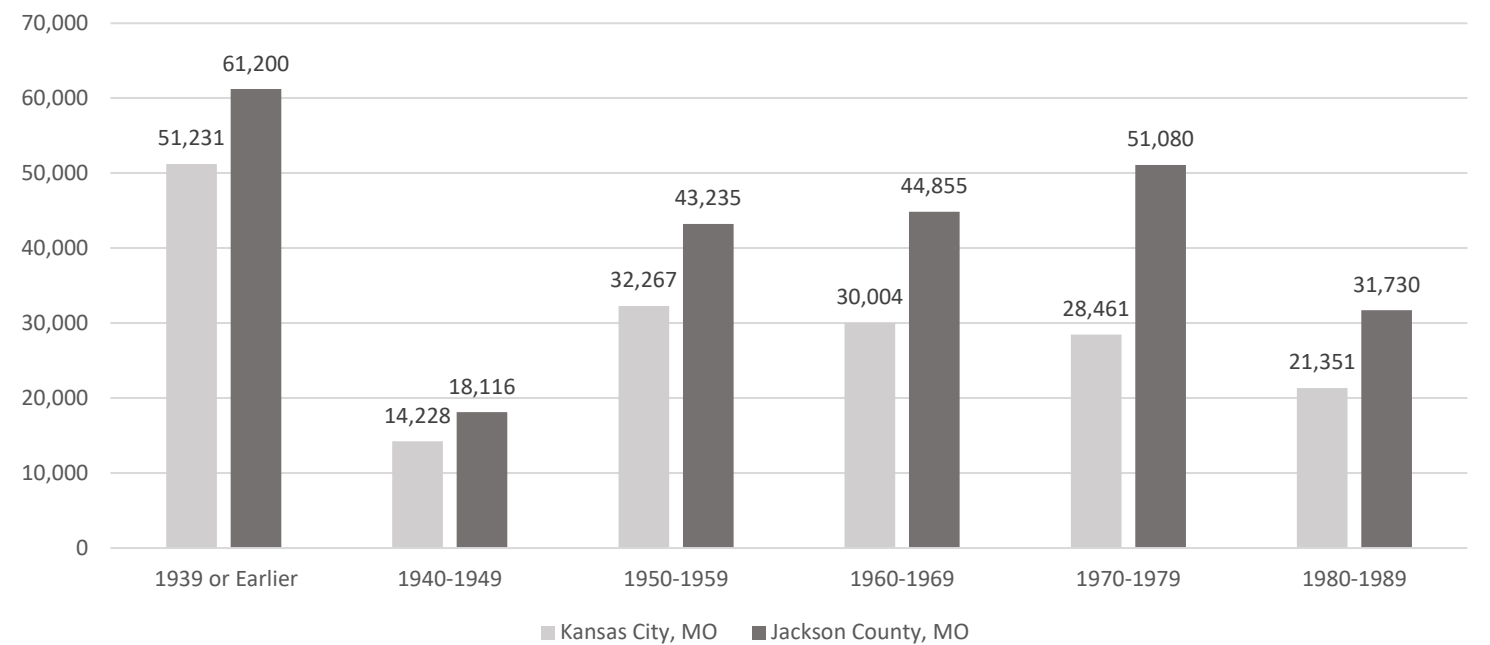
Year Housing Built in Jackson County



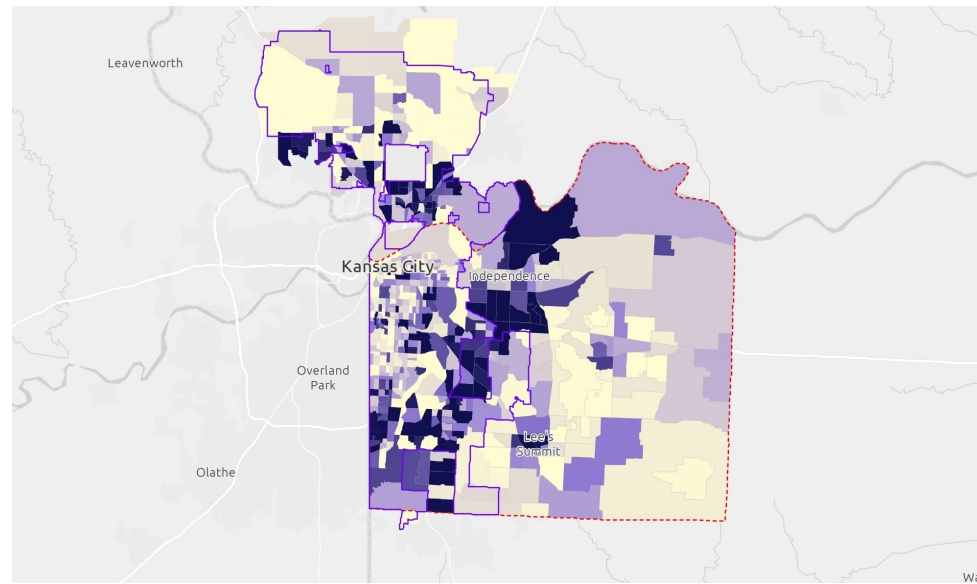
According to census data gathered on the age of homes built in Jackson County, the majority of homes in the Kansas City area were built before 1960. The maps above of homes built by decade shows a pattern of building southeast from the Historic Northeast and Downtown area. When these older homes are also located in areas of low income it is likely that the homes are likely to be in need of maintenance-related home system upgrades, including plumbing, electrical, and heating. These homes are also more likely in need of exterior upgrades, as compared to homes built after 1960.

Comparing the geographical boundary of Kansas City, MO to Jackson County, MO, the age of homes built follow a similar geographic trend, with the exception of homes built in the most southeastern portion of the county in the 1940s, and additional housing built in the northeastern portion of the county in the 1950s.

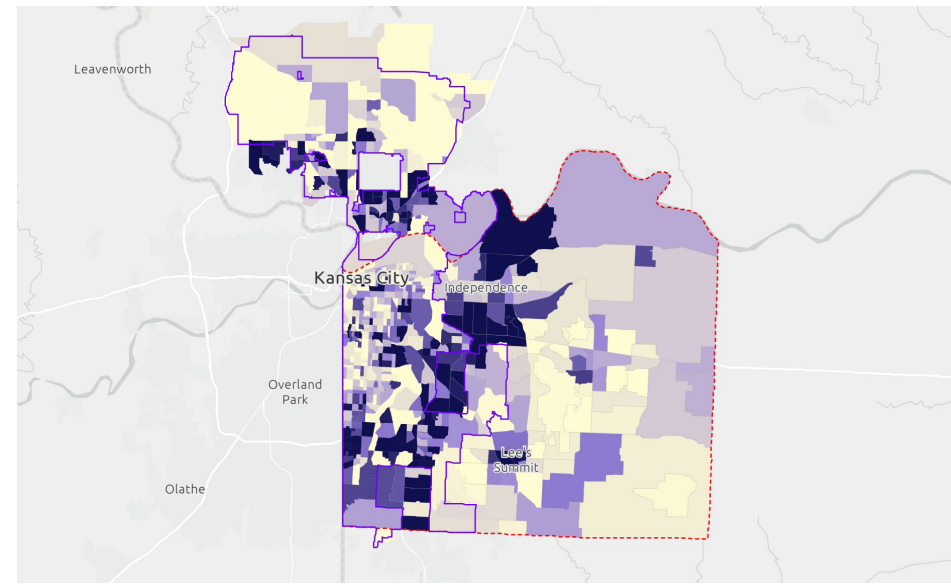
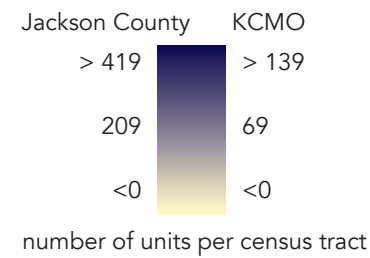
Year House Built in Kansas City, MO and Jackson County, MO



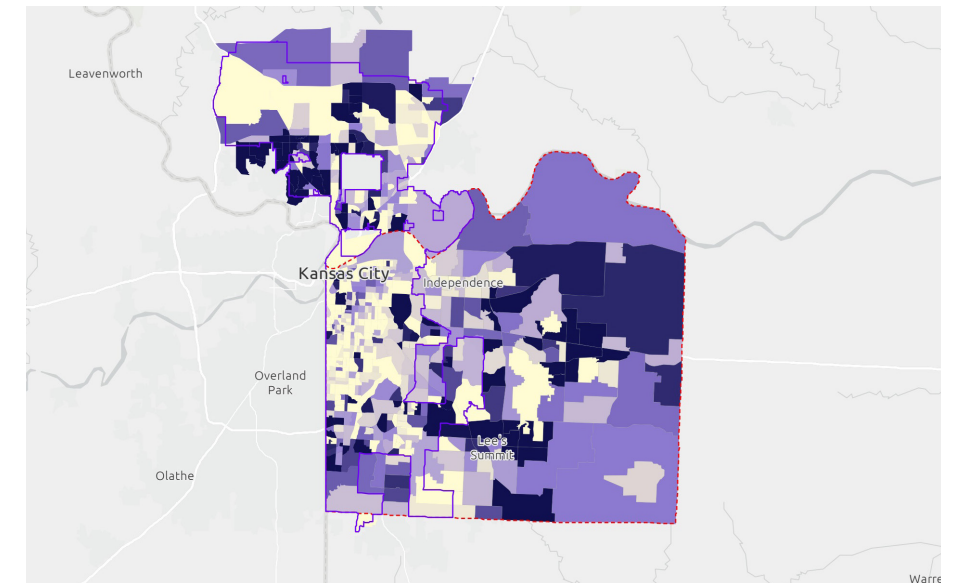
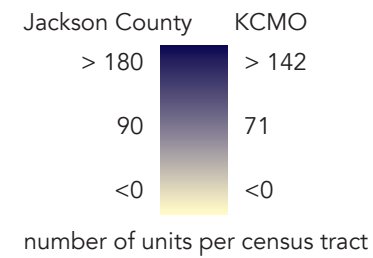
Data source: US Census, Community Analyst, 2023



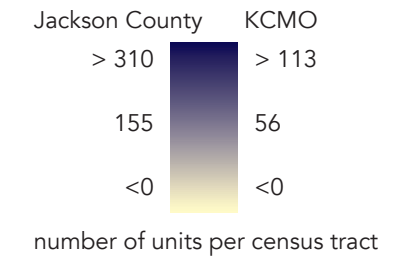
1960 - 1969



1970 - 1979

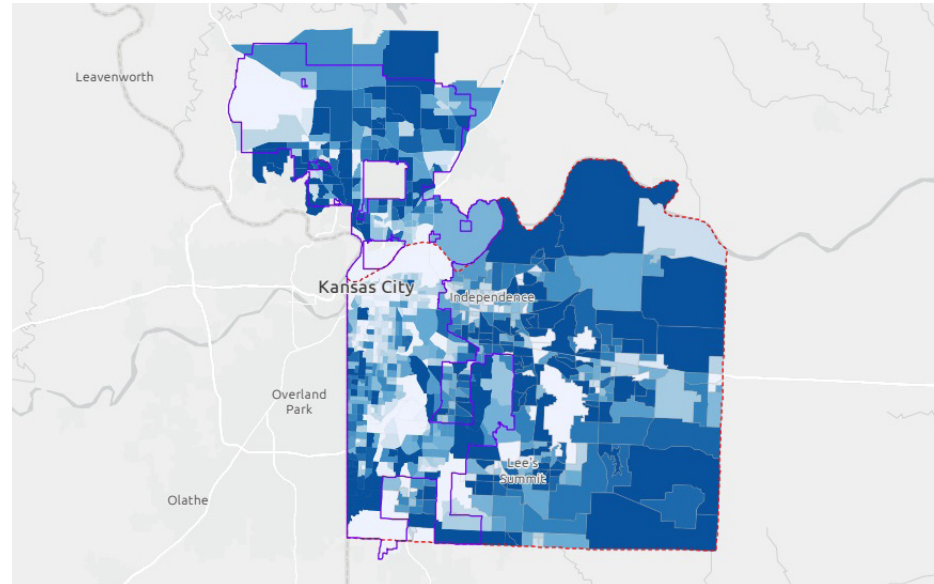


1980 - 1989

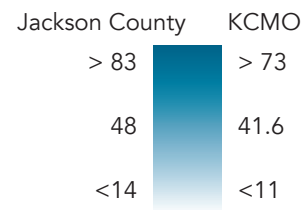


For homes that were built between the 1960s and 1980s, upgrades needed include plumbing, electrical, and heating and cooling systems. The same may apply for homes built after 1980, but may affect health and safety less than the older homes, which constitute a majority of housing stock. Within Kansas City, MO the new housing stock was primarily built further south past 87th Street towards the southern edge of both Kansas City, MO and Jackson County, MO. Between 1960-1989, the trend for homes built in Jackson County also continues to expand eastward.

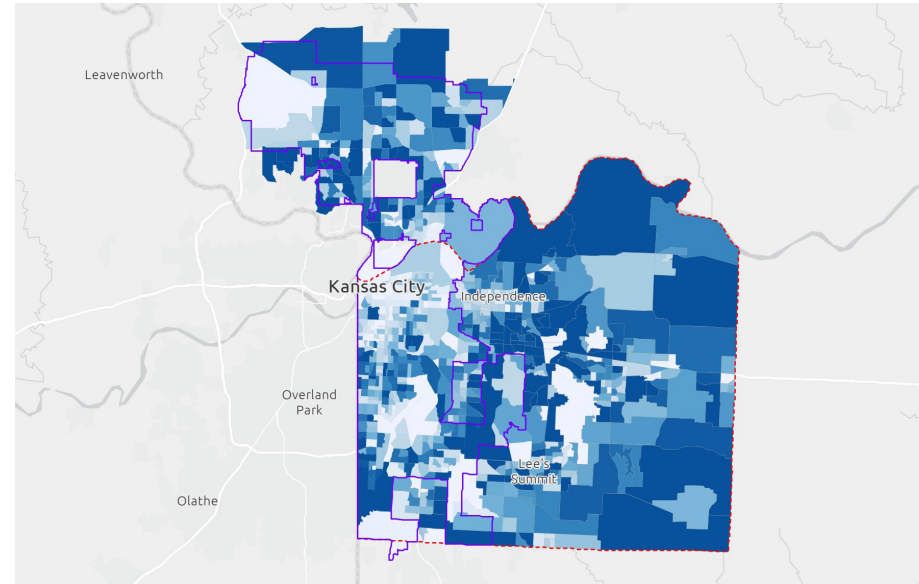
Age of Household Owner 65+



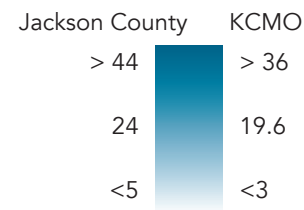
Household Owner Age 65-74



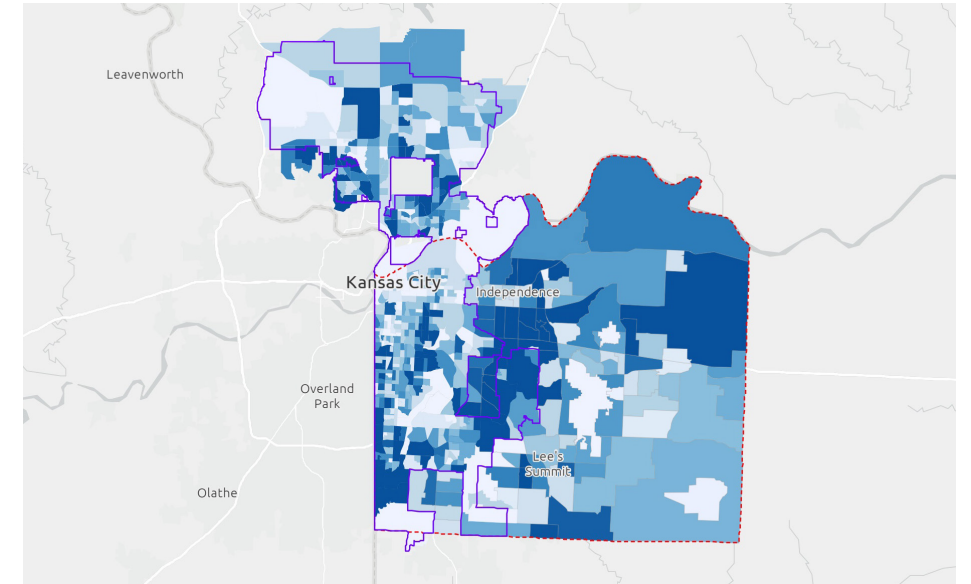
number of households per census tract



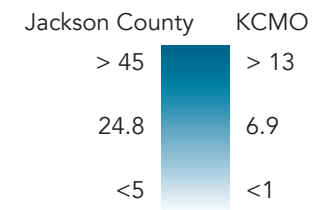
Household Owner Age 75-84



number of households per census tract



Household Owner Age 85+



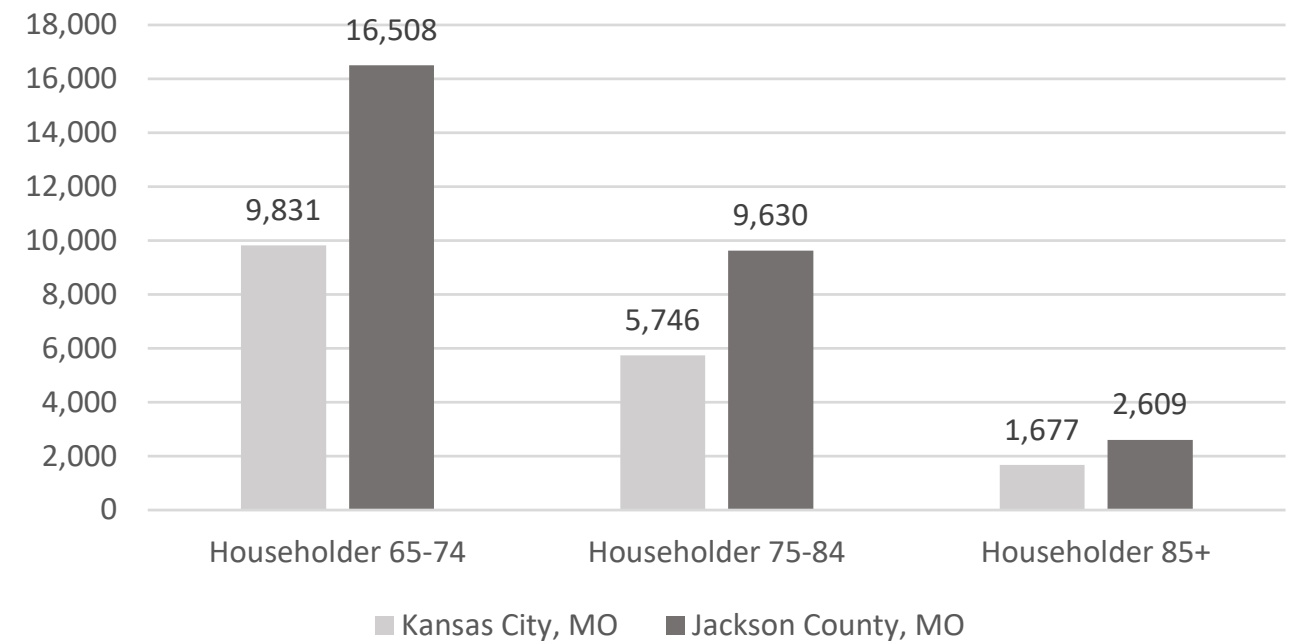
number of households per census tract



The majority of Minor Home Repair providers prioritize homeowners over the age of 60-65, those who are disabled, and households that are below Area Median Income. The maps above show the household owners over the age of 65 in an effort to understand areas that may have greater need for home repair and services for aging-in-place in combination with the other factors mapped (age of structure and income).

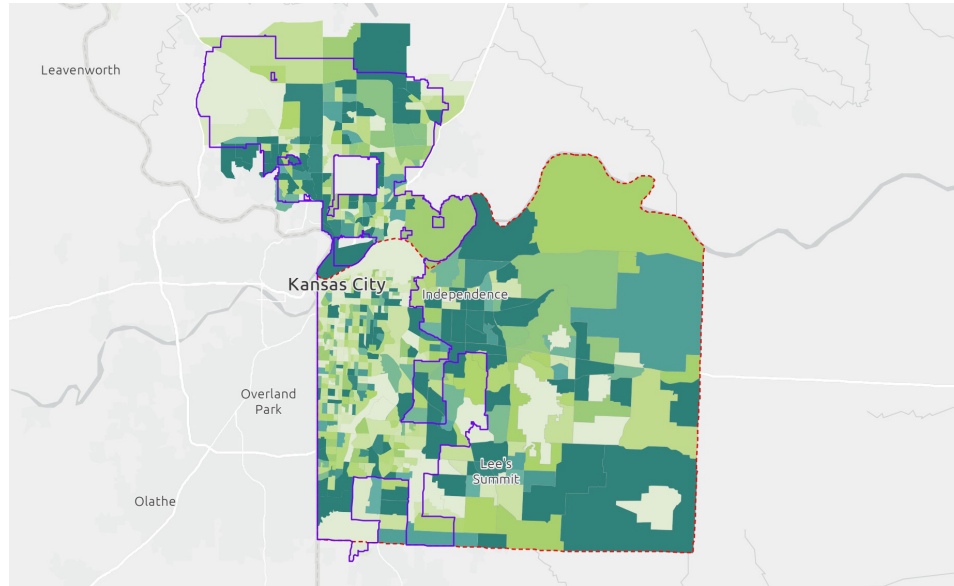
The largest age bracket that live within both Kansas City and Jackson County is ages 65-74 (9,831 in KCMO and 16,508 in Jackson County), followed by ages 75-84 (5,746 in KCMO and 9,630 in Jackson County), and ages 85+ (1,677 in KCMO and 2,609 in Jackson County). In total, there are 17,254 households within Kansas City, MO that are ages 65+ out of the 28,747 that live within Jackson County, MO. That equates to nearly 67% of the senior population living within Kansas City, MO. Other municipalities that have high proportions of senior population include Independence, Greenwood, Lee's Summit, and Blue Springs - all east of the Kansas City, MO boundary.

Age of Householder 65 and older

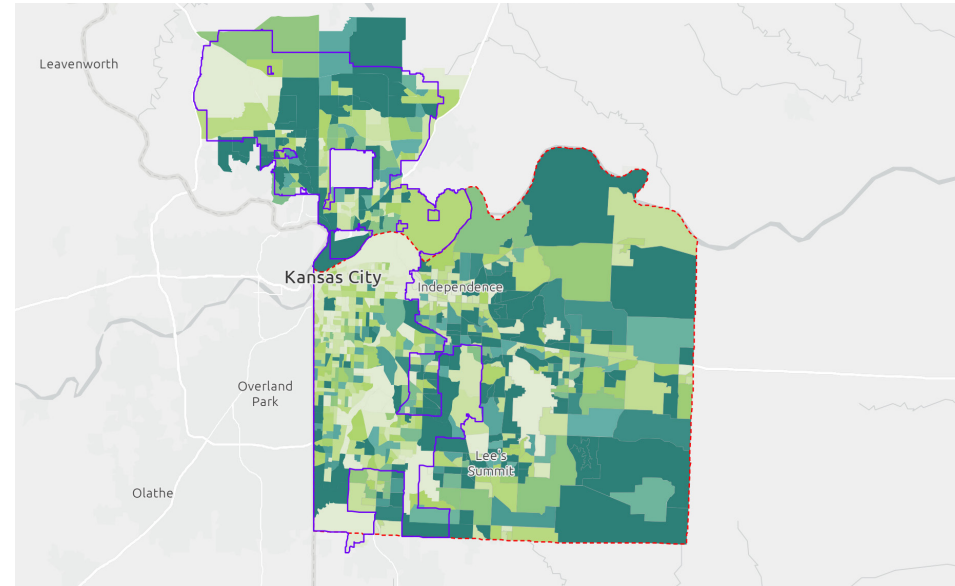
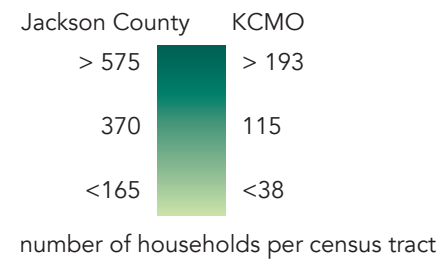


Data source: US Census, Community Analyst, 2023

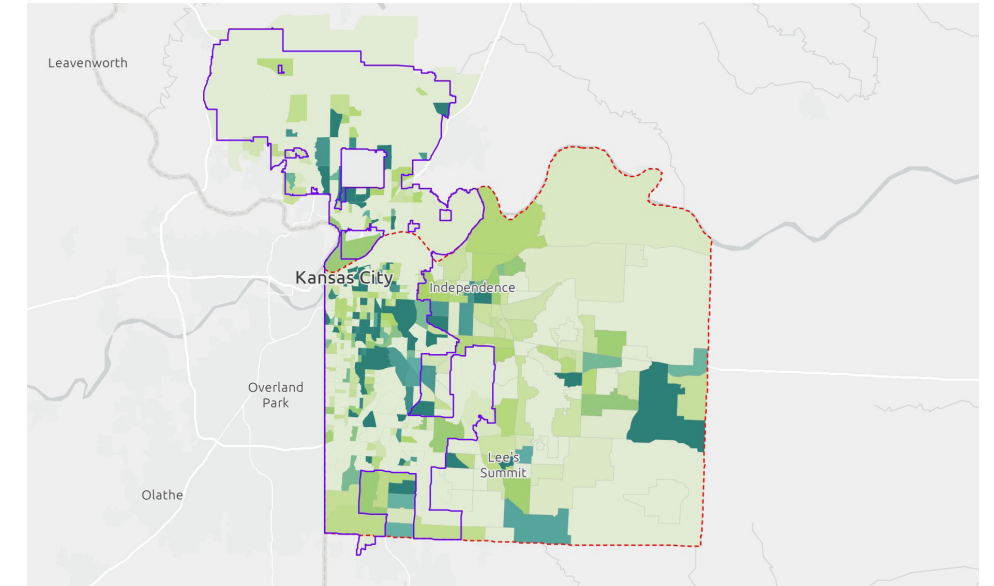
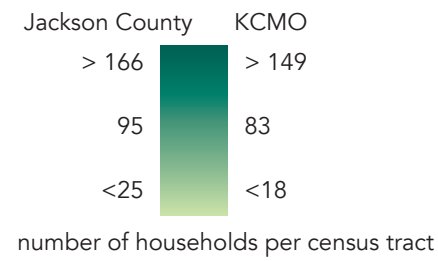
Households with Income Other than Working Wage Job



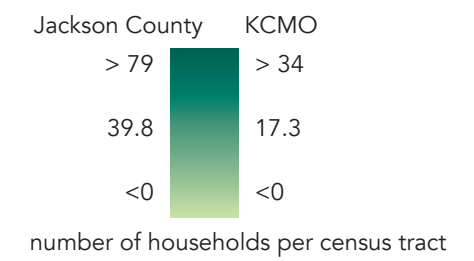
Household with Social Security Income



Household with Retirement Income

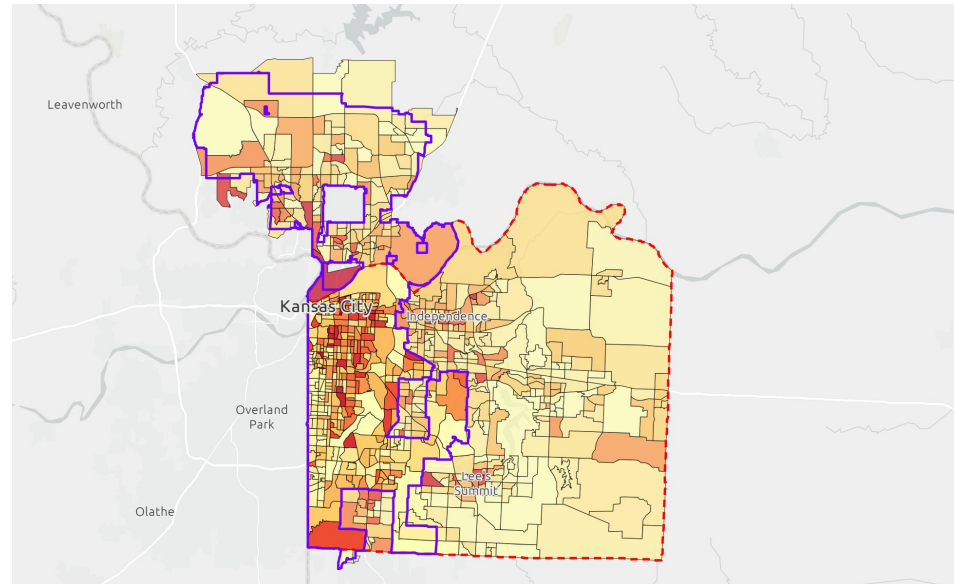


Household with Public Assistance Income

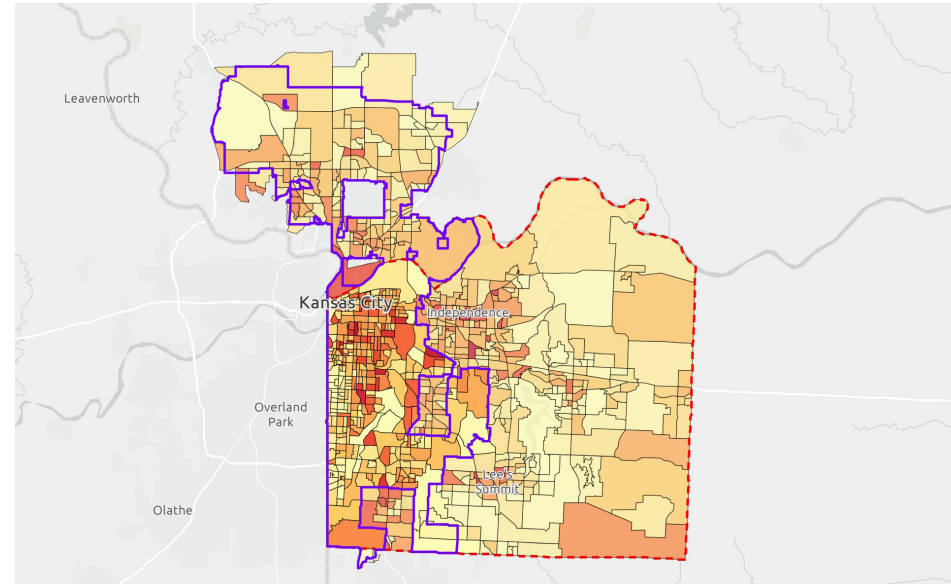
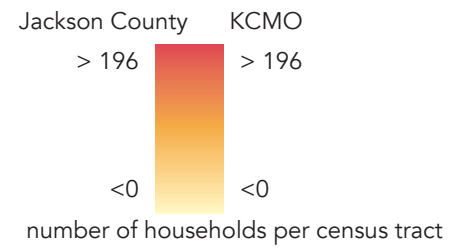


There are also those who make incomes other than from a working wage job, which include public assistance, social security, and retirement. The households utilizing public assistance are largely within the Kansas City Metro, Lee's Summit, Blue Springs, and Oak Grove area. Those who receive social security are more dispersed throughout both Kansas City and Jackson County, but with larger proportions of households in the Historic Northeast area of Kansas City, MO, the Northland of Kansas City, MO, Independence, Blue Springs, Oak Grove, Greenwood and Lee's Summit. For those receiving retirement income, the geographies are similar to those receiving social security, but with high proportions of households in south Kansas City, MO, Raytown, East Independence, and Lone Jack.

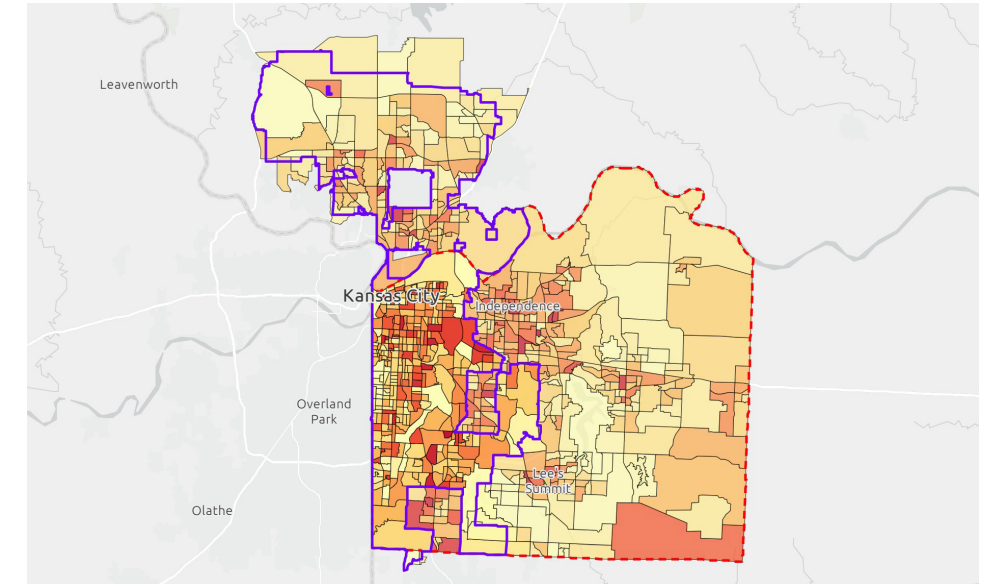
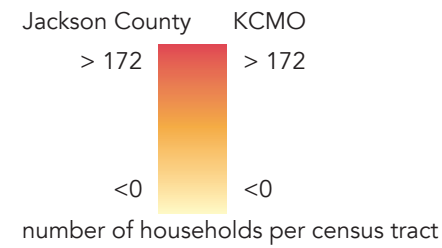
Number of Residents' Median Household Income Under 80% AMI in Kansas City, MO and Jackson County, MO



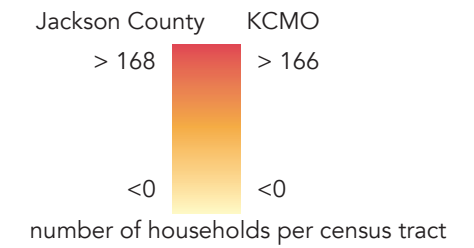
Household Income Less Than \$9,999



Household Income \$10,000 - \$19,999



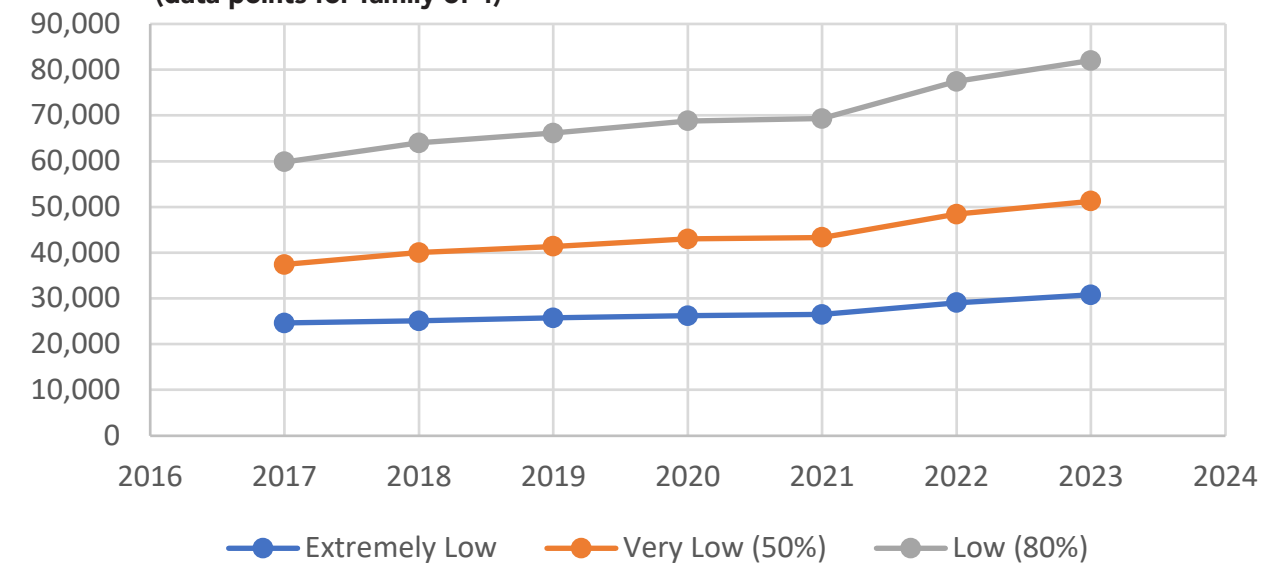
Household Income \$20,000 - \$29,999



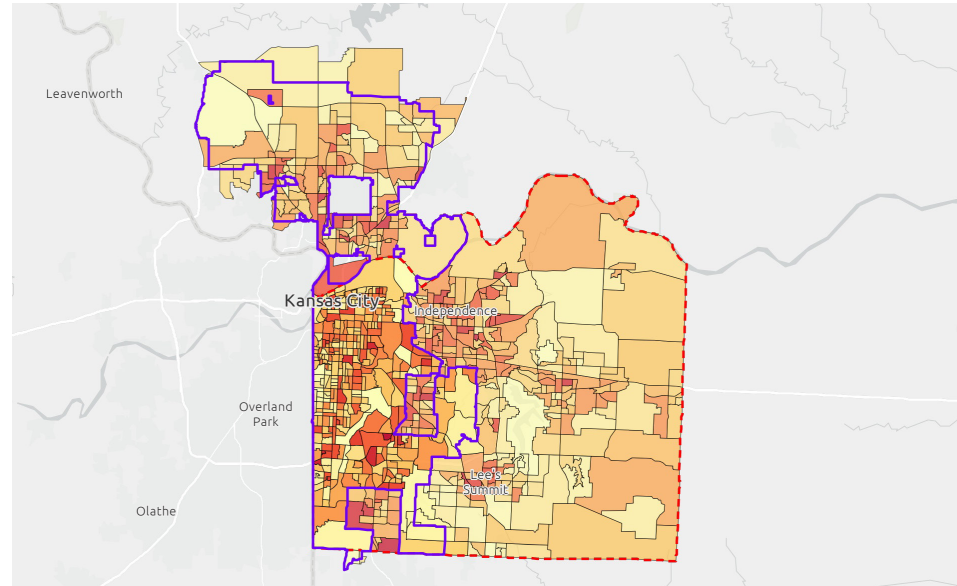
Many of the Minor Home Repair programs have an eligibility requirement of a household income that does not exceed 80% of Area Median Income (AMI). According to U.S. Census Data from 2021, households with extremely low incomes making less than \$9,999 live largely within the Kansas City Urban Core-- specifically in the Historic Northeast neighborhoods and neighborhoods along the eastern boundary of Troost Ave. Households with incomes up to \$30,000 are concentrated in areas to the east and south of the Urban Core. With the above three income brackets alone, a large number of households that are financially vulnerable may qualify for Minor Home Repairs, should they need the assistance.

The chart to the right shows the change in the HUD Income Limits by year for the Kansas City Metro for 2017 - 2023. The area median income in 2023 is \$104,600. In 2022 the area median income was \$82,000 for a family of 4. This can drastically increase the number of households that qualify for home repairs since wages for low to medium income households are not keeping pace.

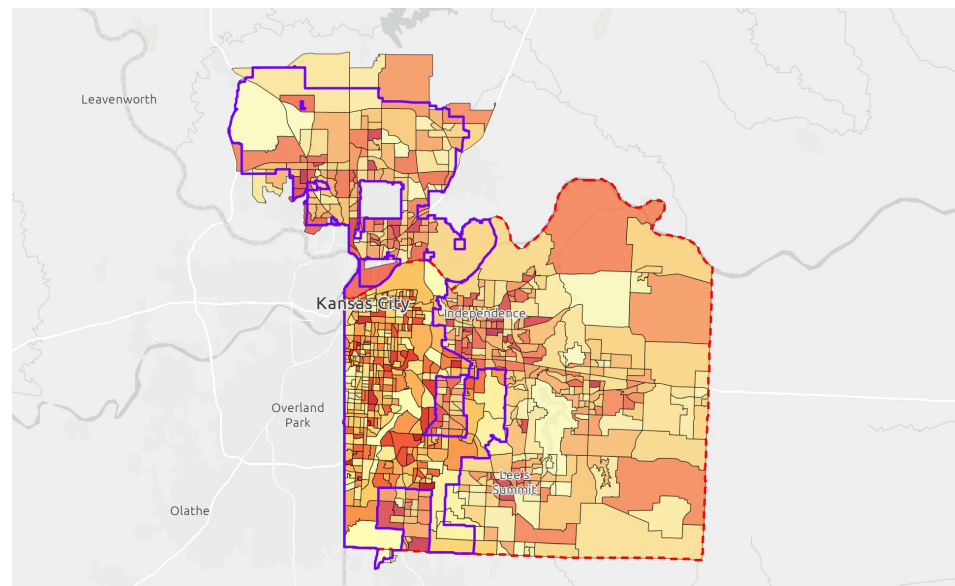
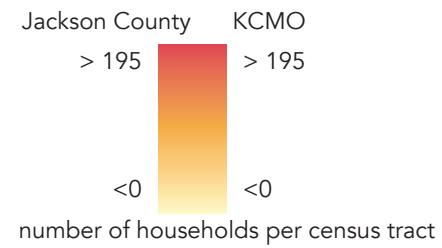
HUD Fiscal Year Income Limits for the Kansas City Metro, 2017-2023
(data points for family of 4)



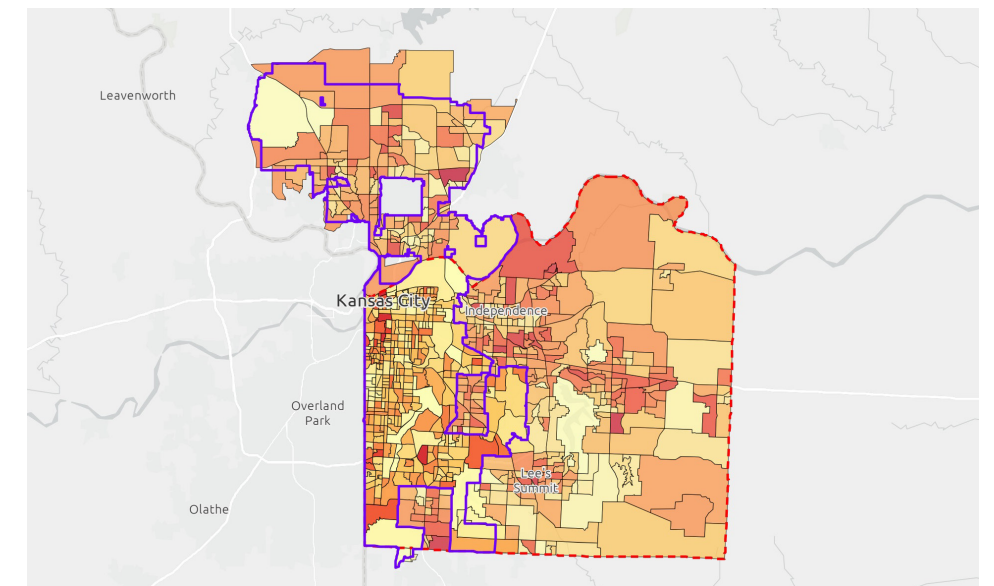
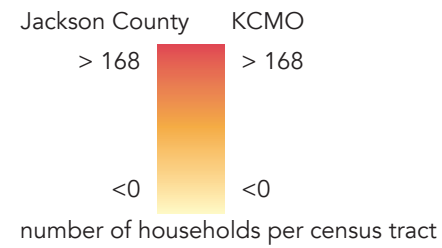
Data source: US Census, Community Analyst, 2023



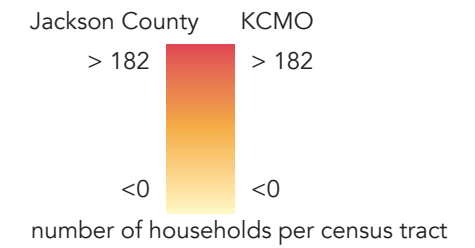
Household Income \$30,000 - \$39,999



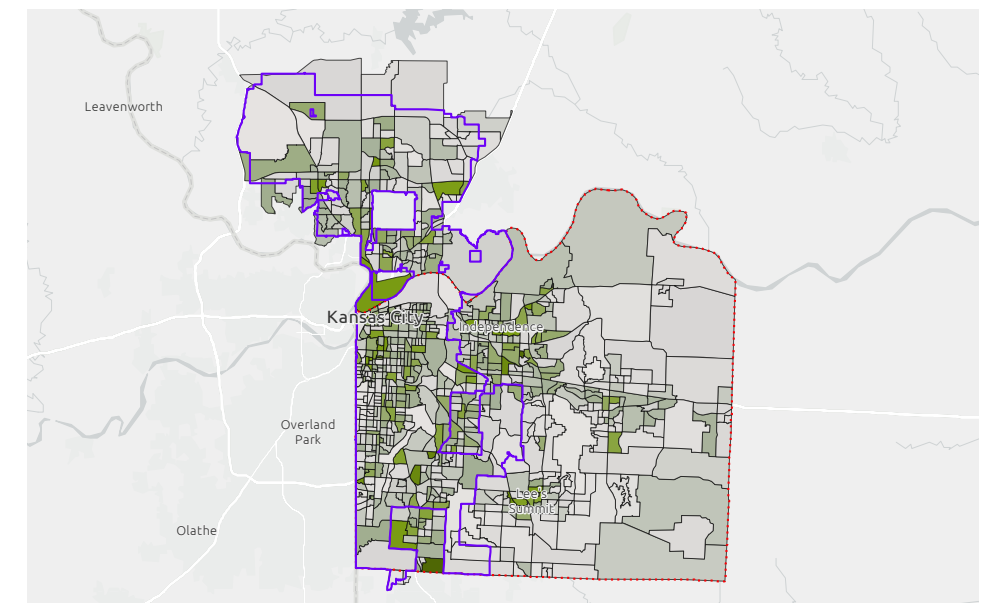
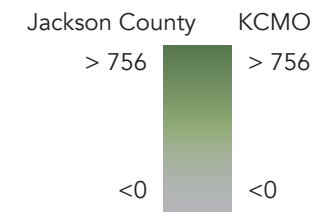
Household Income \$40,000 - \$49,999



Household Income \$50,000 - \$59,999



The highest proportion of households that make 80% and less of the Area Median Income are within Kansas City, MO with high populations in Independence, MO and Lee's Summit, MO.



Household Incomes Less Than 80% AMI in Jackson County and Kansas City, MO



Photo Courtesy of Jerusalem Farm



LISC
GREATER KANSAS CITY