



# Importance and Best Practices for the HUD Point In Time Count

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GREATER KANSAS CITY COALITION TO END HOMELESSNESS

# Importance of a “Racial Equity Lens”

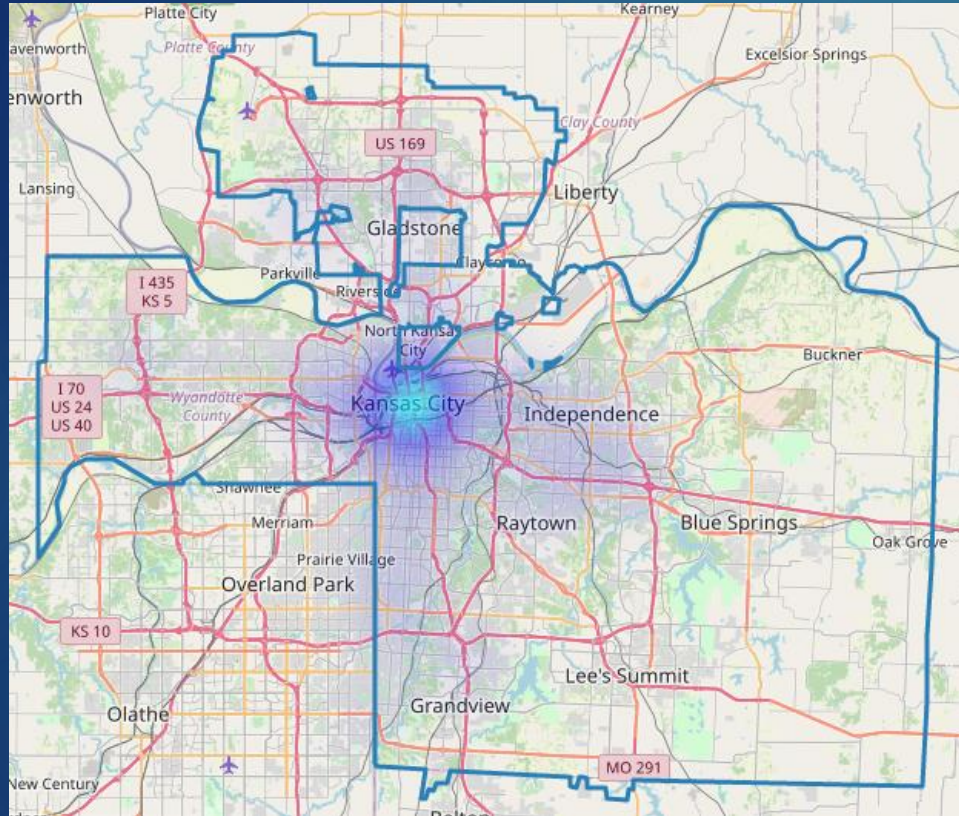
- ▶ The persistence of structural racism in our society creates unfair obstacles for minorities.
- ▶ By visualizing HMIS and non-HMIS data we can raise awareness of disparities that exist so that we can work together to minimize them.
- ▶ These same concepts can and should be applied to any marginalized population.



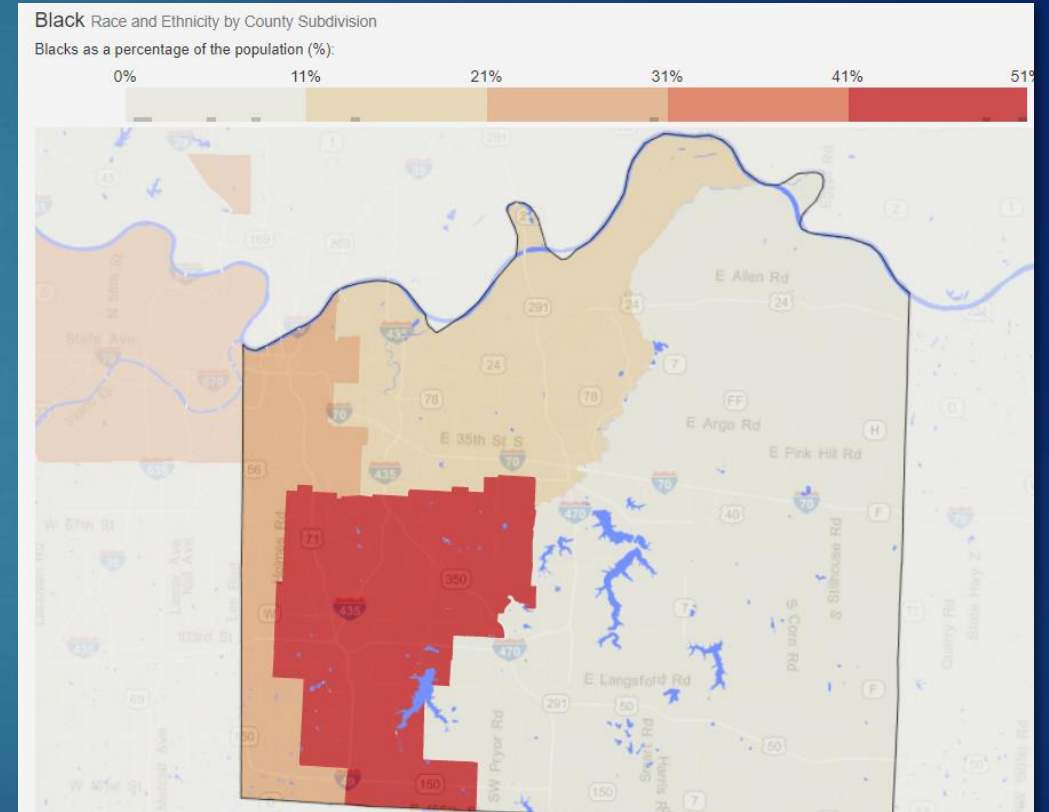
# How Over-Represented are Minorities?

3

## CoC Boundaries



## Census Tracts



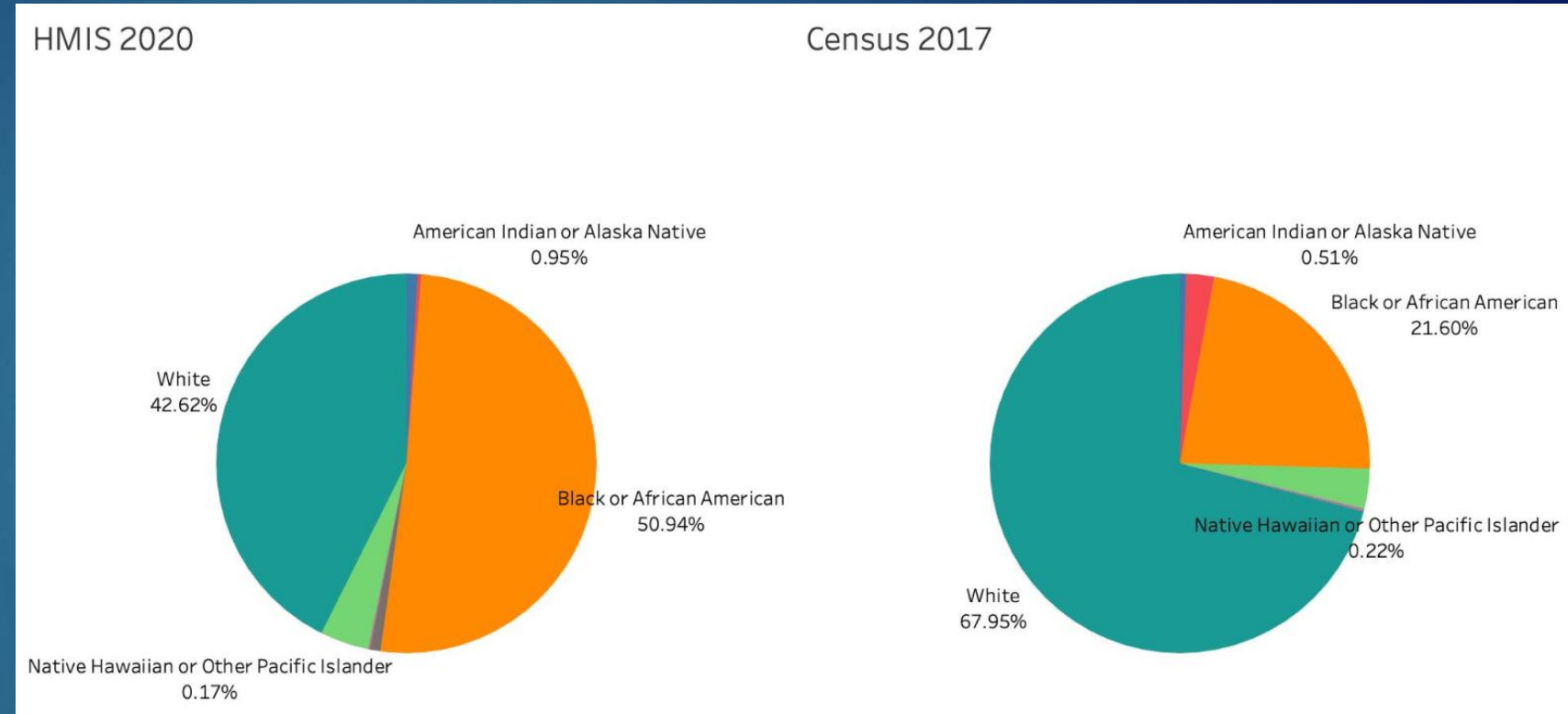
To answer this, data from HGIS and the PIT must be compared to the data pertaining to the Census tracts within the defined borders of the COC.



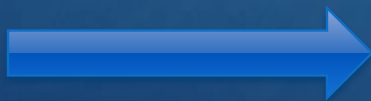
# Creating the Racial Disparities Analysis – Census Data

4

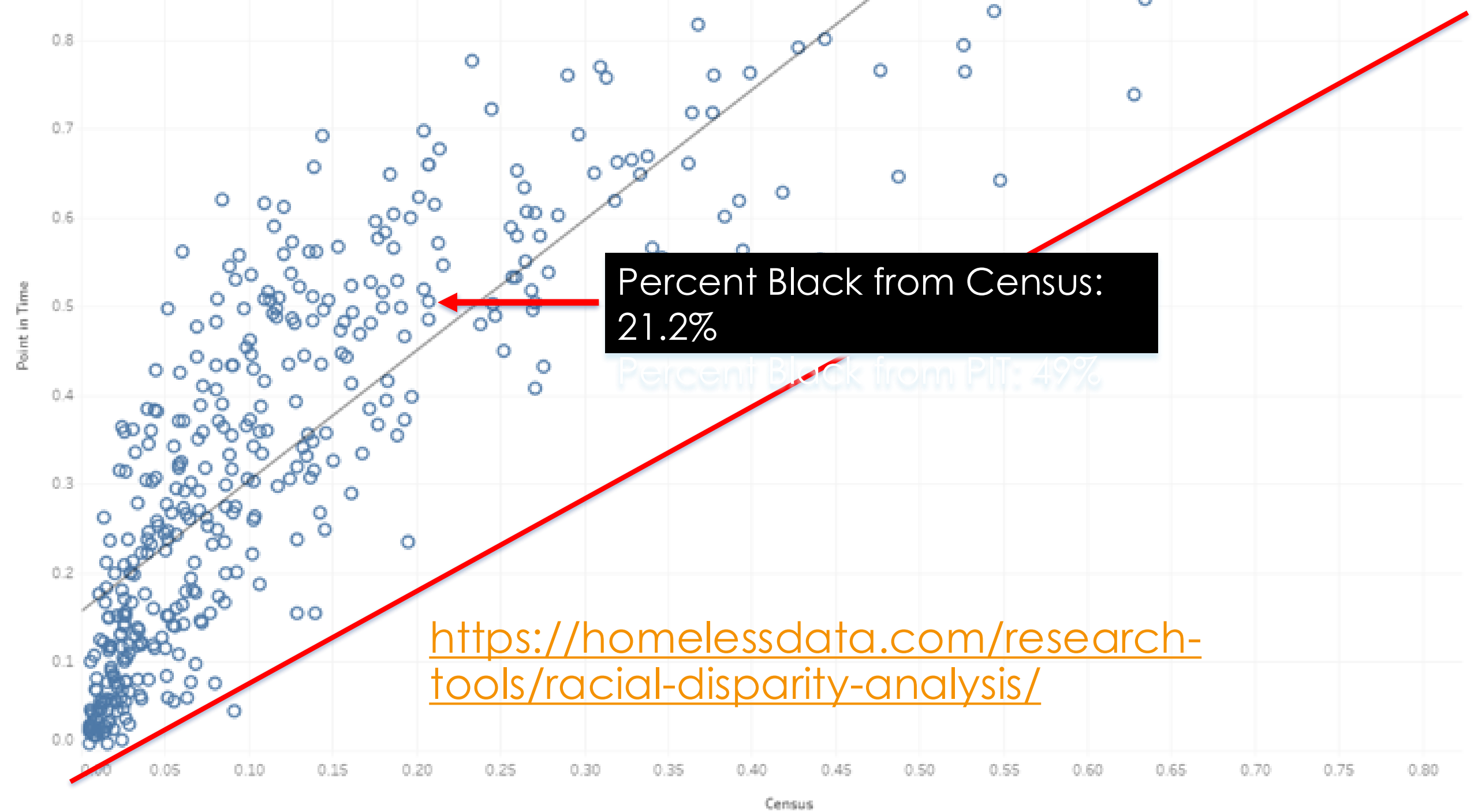
- ▶ Census data obtained from [www.census.gov](http://www.census.gov)
- ▶ Census tracts were cross-referenced with CoC shape files to determine which tracts to include.
- ▶ Results were fed into Tableau to do a side-by-side comparison of HMIS and Census Data.



**THIS**



People who are black represent 51% of the homeless population yet only comprise 21.6% of the total population!



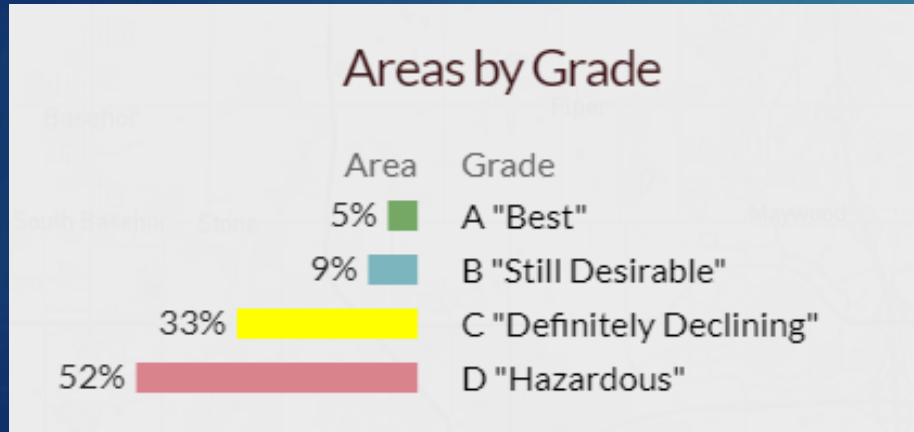
# The Enduring Impact of Redlining

- ▶ The Home Owners Loan Corporation (HOLC) and the Federal Housing Administration (FHA) were established to help homeowners recover from the Great Depression.
- ▶ Loan rates were established by the grade of the property with Grade D – Red (Hazardous) areas defined by areas containing any minorities.
- ▶ From 1934 to 1962, fewer than 2% of the \$120 billion in FHA backed loans were granted to people of color.
- ▶ Subprime and fringe lenders, who charge higher (often predatory) rates, filled the gap.
- ▶ Defaults on these high cost, predatory loans return the assets back to the lender.
- ▶ Communities of color have 35.1% fewer traditional banks and twice the number of non-traditional credit establishments such as payday lenders and check cashers.

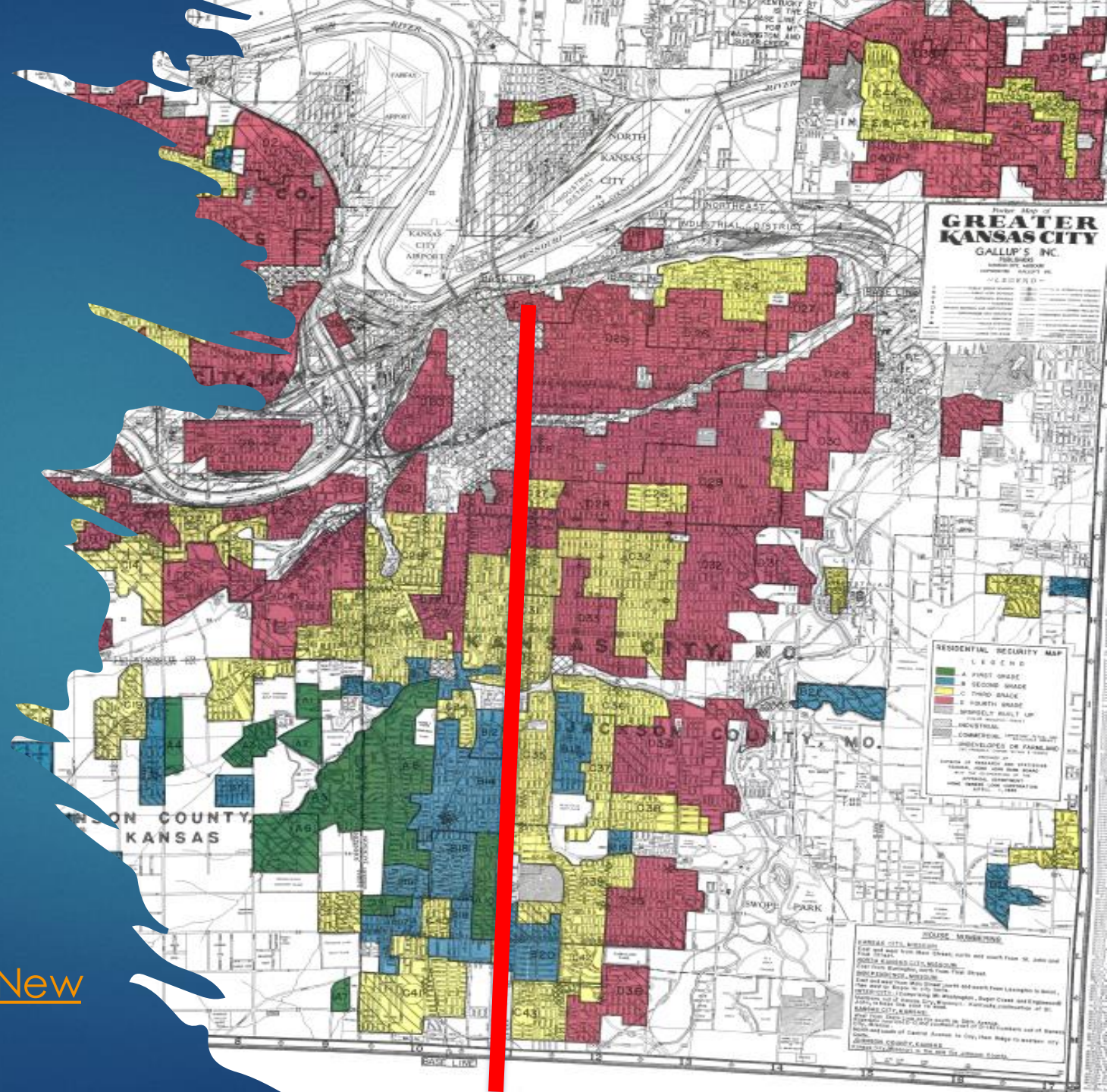
SOURCE: <https://financialservices.house.gov/uploadedfiles/hhrg-116-ba00-wstate-ricel-20190226.pdf>



# Redlining in Kansas City



Source: [Mapping Inequality: Redlining in New Deal America](#) (University of Richmond)





# West vs East of Troost Avenue

8



Mural of Civil Rights leaders at 31<sup>st</sup> and Troost

SOURCE: <https://www.raceprojectkc.com/resources.html>

## ZIP CODE: 64113

**11,000**  
Residents

**2.6%**  
Below Poverty Level

**2.3%**  
Unemployed

**\$163,573**  
Average Household Income

**\$113,536**  
Median Household Income

**289**  
Business Establishments

**94.7%**  
White

**1.7%**  
Black

**2.4%**  
Hispanic or Latino

**1.3%**  
Two or more races

**99.2%**  
High School Graduate

**78.4%**  
Bachelor Degree or Higher

## ZIP CODE: 64130

**21,000**  
Residents

**29%**  
Below Poverty Level

**12.4%**  
Unemployed

**\$35,734**  
Average Household Income

**\$28,493**  
Median Household Income

**218**  
Business Establishments

**91%**  
Black

**4.5%**  
White

**2.8%**  
Hispanic or Latino

**2.8%**  
Two or more races

**77.7%**  
High School Graduate

**13.6%**  
Bachelor Degree or Higher

**1 Mile**



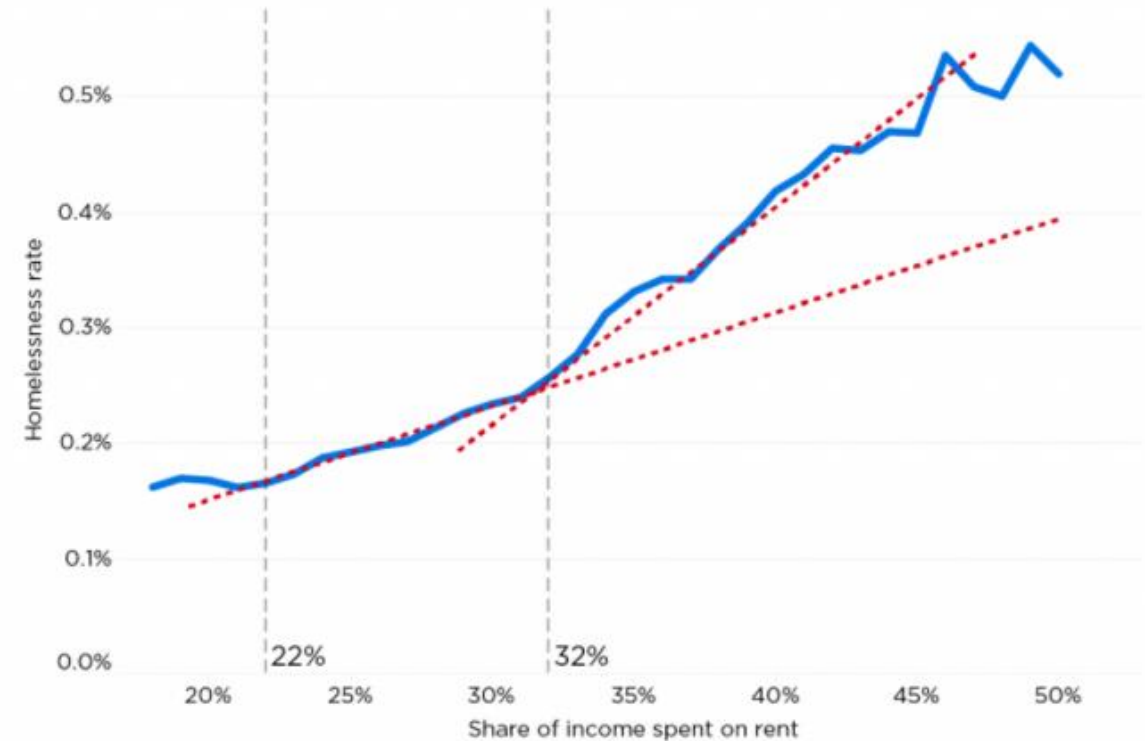
# Housing Rent Burden

- Calculated by dividing Fair Market Rent by Area Median Income
- Can be used as an “early warning system” for future spikes in homelessness with the aid of current jobs data and rental rates.

Source: [Homelessness Rises Faster Where Rent Exceeds a Third of Income - Zillow Research](#)

## Homelessness climbs faster when rent affordability reaches 22% and 32% thresholds

An uptick in rent affordability beyond 22 percent translates into more people experiencing homelessness. Beyond 32 percent means a faster-rising rate of homelessness — which could mean a homelessness crisis, unless there are mitigating factors within a community.

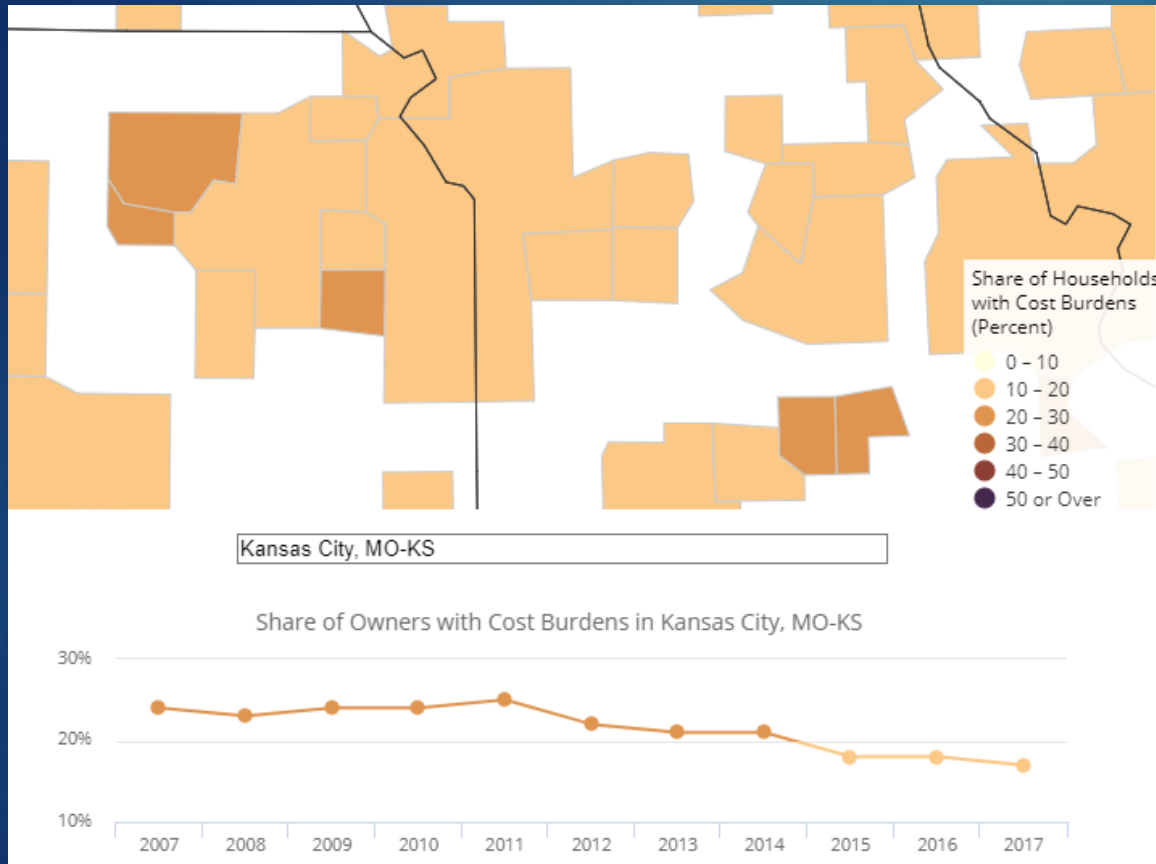


**Zillow Economic Research** | Source: An analysis by Zillow Research Fellow Chris Glynn of the University of New Hampshire, Thomas Byrne of Boston University and Dennis Culhane of the University of Pennsylvania.

# Housing Rent Burden (Own vs Rent)

10

## White Households with Cost Burdens



- In 2019, the US homeownership rate was 64.6%. Among Black Americans, it was 42.1%.
- In KC, only 44.7% of all minorities are homeowners.

### Kansas City, MO-KS

*Share of Homeowner Households with Cost Burdens: 17.0%*

Share of Homeowner Households with Severe Cost Burdens: 7.0%

Homeowner Households with Cost Burdens: 92,065

Median Homeowner Household Income: \$79,300

Median Homeowner Monthly Housing Costs: \$1,112

Sources: <https://www.jchs.harvard.edu/son-2019-cost-burdens-map>  
<https://usafacts.org/articles/homeownership-rates-by-race/>

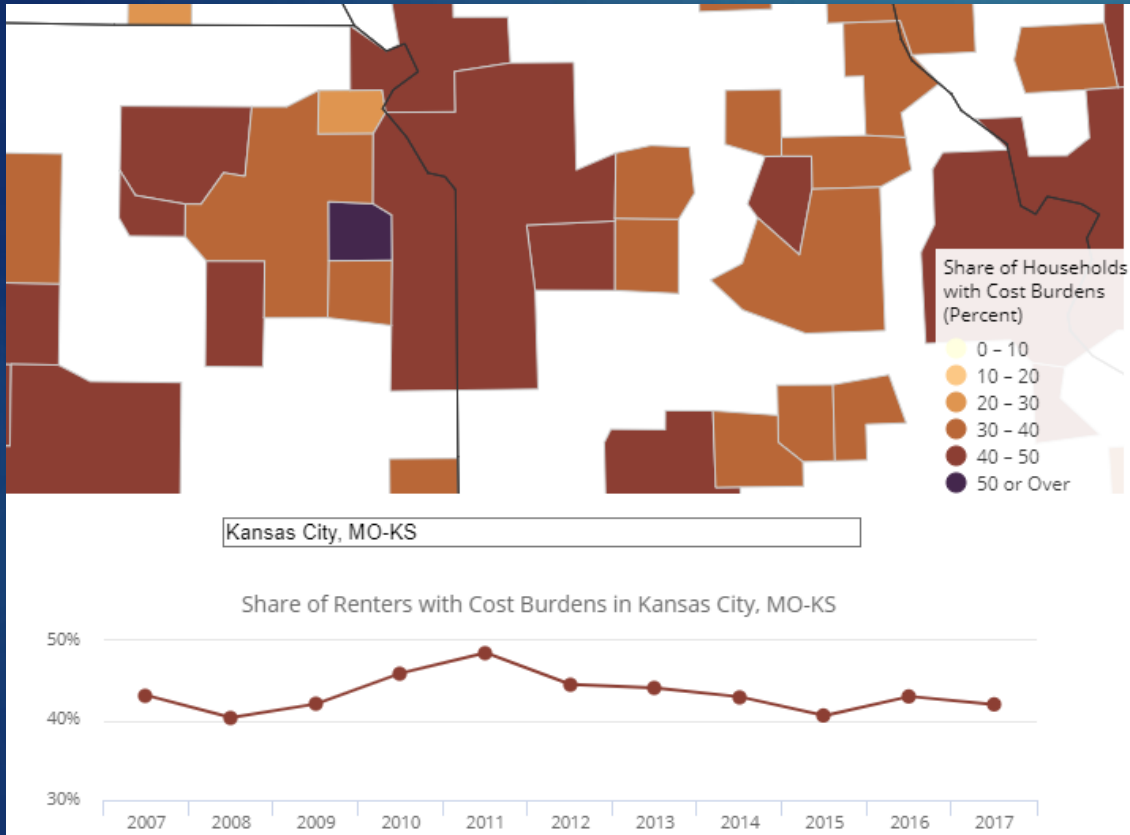
<https://www.bizjournals.com/kansascity/news/2017/12/14/kansas-city-metro-minority-homeownership.html>

# Housing Rent Burden (Own vs Rent)

11

## Black Households with Cost Burdens

- Lower wages = less home ownership
- Predatory lending focused on minorities
- Home ownership enables wealth transfer, builds equity, and has tax benefits



### Kansas City, MO-KS

Share of Renter Households with Cost Burdens: 42.0%

Share of Renter Households with Severe Cost Burdens: 19.0%

Renter Households with Cost Burdens: 125,244

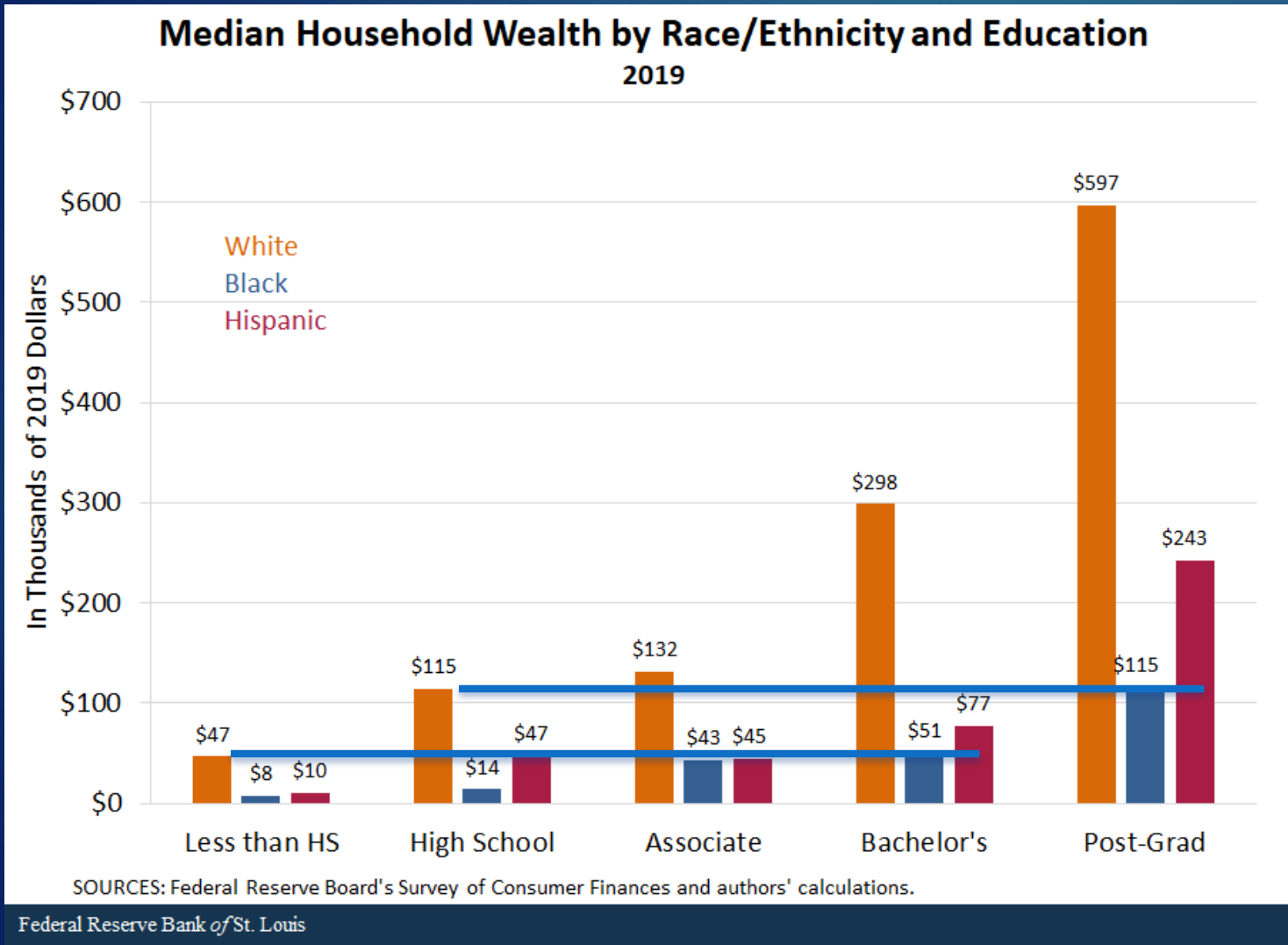
Median Renter Household Income: \$39,000

Median Renter Monthly Housing Costs: \$930



# The Wealth Gap with Race and Education

12

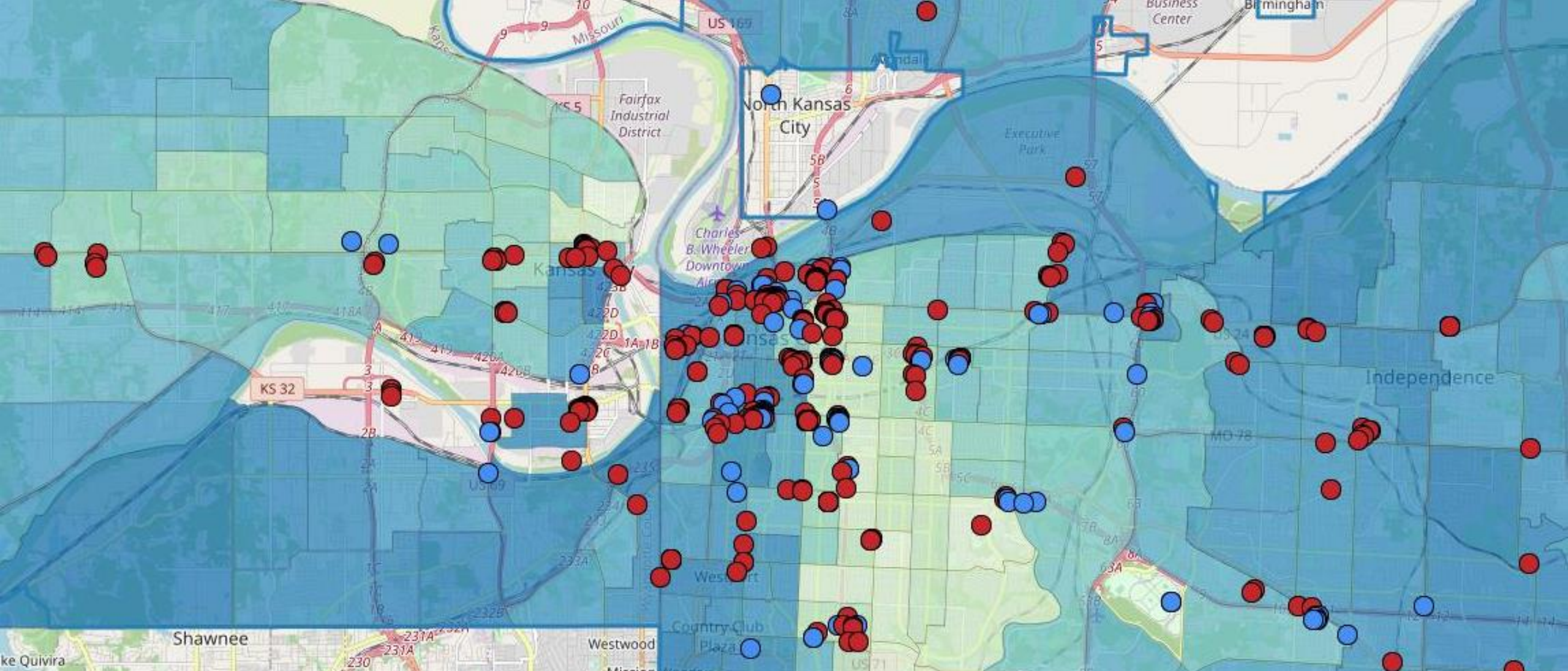


## Across all Education Levels:

- A typical (median) white family owned about \$184,000 in family wealth;
- A typical Black family owned \$23,000; and
- A typical Hispanic family owned \$38,000.

## SOURCE:

Wealth Gaps between White, Black and Hispanic Families in 2019 (St Louis Federal Reserve Board)



Unsheltered PIT Interactions and Census Data

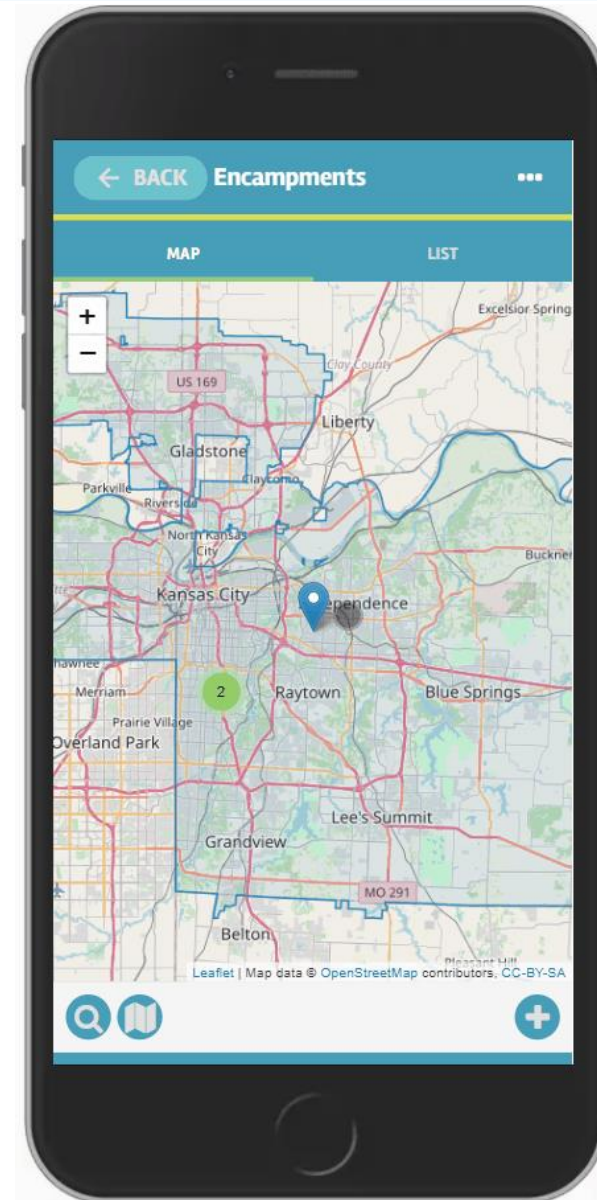




# Local Questions: Last Permanent Address

By collecting last permanent address, along with the current physical location, we can utilize US Census and other data sets to look “upstream” at the causal factors that may have contributed to a person’s homelessness.

14





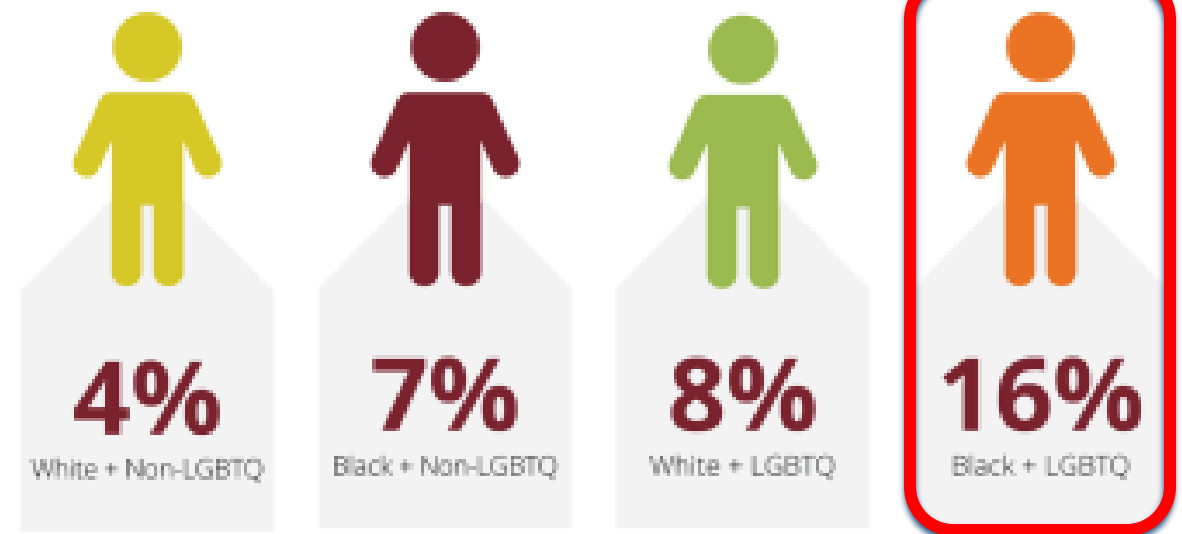
# Youth Counts - Sexual Orientation & Race

**16% of youth who are both  
black and LGBTQ will  
experience homelessness!**

In response, we expanded the  
survey questions for homeless  
youth to ask about Sexual  
Orientation.

15

Youth who are black *and* LGBTQ reported the  
highest rates of homelessness



We need  
to clean  
the pond!

16





# Questions??

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