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GRAND ISLAND, NEBRASKA

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ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE.

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**GRAND ISLAND, NEBRASKA
ANALYSIS OF IMPEDIMENTS TO
FAIR HOUSING CHOICE.**

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The **Analysis of Impediments to Fair Housing Choice (AIFHC)** was conducted as a component of the **Grand Island, Nebraska Community Housing Study**, funded by the **Nebraska Investment Finance Authority Housing Study Grant Program**, with matching funds from the **City of Grand Island, Nebraska, Community Development Block Grant program**. The AIFHC was completed as a requirement of the City of Grand Island’s “Entitlement Community” status.

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SECTION 1
PURPOSE & PROCESS.

SECTION 1

PURPOSE & PROCESS.

INTRODUCTION & AIFHC BACKGROUND.

This **Analysis of Impediments to Fair Housing Choice (AIFHC)** was conducted for the **City of Grand Island, Nebraska**, a designated “**Entitlement Community**” by the U.S. Department of Housing and Urban Development (HUD). The City of Grand Island receives an annual allocation of Community Development Block Grant (CDBG) funds from HUD. Additionally, the City is a recipient of monies via the State’s CDBG, Program. The City has adopted and utilized the findings of the State AIFHC, prepared by the State of Nebraska Department of Economic Development.

The purpose of this AIFHC Study is to analyze, determine and provide solutions to any impediments to fair housing choice that may exist in the Community of Grand Island. The **Analysis** was conducted as a component of the **Grand Island Community Housing Study with Strategies for Affordable Housing**, completed in August, 2019, and funded by the **Nebraska Investment Finance Authority**, with matching funds from the City of Grand Island. Assistance and guidance with this AIFHC Study was also provided by the Hall County Regional Planning Department and the City of Grand Island Community Development Department.

This **AIFHC** was prepared by **Hanna:Keelan Associates, P.C.**, a Nebraska-based community planning and research consulting firm, with the assistance of GIAEDC, local housing leadership human service stakeholders and the general public.

ABOUT FAIR HOUSING.

Fair Housing is the right for all people to have safe, decent housing and be able to get this housing without discrimination. City, State, and Federal Fair Housing Laws require that all people have an equal opportunity to buy, rent, or live in housing. **Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended**, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, family status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability).

The **Fair Housing Act** addresses most housing issues and concerns. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that limit occupancy to members. As it relates to the sale or rental of housing in a Community, no one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap:

- Refuse to rent or sell housing.
- Refuse to negotiate for housing.
- Make housing unavailable.
- Deny a dwelling.
- Set different terms, conditions or privileges for sale or rental of a dwelling.
- Provide different housing services or facilities.
- Falsely deny that housing is available for inspection, sale, or rental.
- For profit, persuade owners to sell or rent (blockbusting).
- Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

Fair Housing Choice is defined as a commitment to practicing Fair Housing Activities in a Community, including:

1. Analyze and eliminate housing discrimination in the jurisdiction;
2. Promote fair housing choice for all persons;
3. Provide opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability and national origin;
4. Promote housing that is structurally accessible to, and usable by, all persons, particularly persons with disabilities;
5. Foster compliance with the nondiscrimination provisions of the Fair Housing Act.

PURPOSE OF THE AIFHC.

The primary **Purpose** of the **Analysis of Impediments to Fair Housing Choice** is to ***“identify the impediments or barriers, if any, that the citizens of Grand Island have in securing safe, decent and affordable housing,”*** within the jurisdiction of the City. Information contained in the **Analysis** was then utilized to establish recommendations for the elimination of any and all impediments found to exist.

In general, the **AIFHC** examined a variety of local housing issues and secured the opinions and experiences of the citizens of the Community. Special attention was given to the review of statistical data associated with population, household income, race, citizens with disabilities and family status in an effort to understand the current demographic conditions in the City. A number of housing issues associated with housing discrimination, segregation by class, housing accessibility and visitability were also examined to understand what social and economic issues might be influencing a person’s ability to secure safe and affordable housing.

The **Expected Outcomes** of this **Analysis of Impediments to Fair Housing Choice** were: 1) to allow local leadership and the housing and human services providers of Grand Island to participate in an important locally-based planning process; and 2) to identify those impediments, if any, that prevent the citizens of the Community from securing safe, decent and affordable housing.

No housing impediments were overlooked during the analysis process. Impediments reviewed ranged from social to economic in nature and touched upon all important aspects of housing mobility, accessibility and visitability.

Important to this Analysis was the creation of a **“Matrix,”** of **Impediments to Fair Housing Choice**. The Matrix provides a consensus of information regarding local housing impediments and allows for the rating, or prioritizing of any housing impediments that exist in the City, based on local research activities and input from the Community of Grand Island.

THE GRAND ISLAND AIFHC RESEARCH PROCESS.

Step 1: Laws, Regulations, Policies, Procedures and Practices. Review all pertinent Nebraska State and Grand Island laws, regulations and administrative policies, procedures and practices which apply to and/or affect Fair Housing activities in the Community of Grand Island.

Step 2: Community Demographic & Housing Profile. Provide an assessment of Population, Income and Housing Characteristics of the Community of Grand Island, including a trend analysis of household housing needs by family type/size and income sector. *The information provided will recap the trends and projections highlighted in the Community Housing Study.*

Step 3: Inventory of Affordable, Accessible Housing. Prepare an inventory of all affordable and accessible housing programs in Grand Island, both owner and renter, complete with location, age, occupancy status, costs and unit sizes. Provide this information in a **Matrix** format, to **determine areas of provision and need.**

Step 4: Implement a local Housing Survey. Completed as part of the *Grand Island Community Housing Study*, a **total of 760 Surveys were returned.** The results of the Survey provided important data regarding the topic of the accessibility to fair housing, The results of the Survey are discussed in **Section 2** of this document and are included in **Appendix 1** of this **AIFHC.**

Step 5: Conduct Community Housing Listening Sessions with Grand Island City officials, business owners, housing stakeholders and providers and the general public directly involved with the local housing industry, including the funding, construction, sale and delivery of housing and local leaders directly involved in housing delivery, to receive input regarding impediments and barriers to fair housing in Grand Island.

Step 6: Prepare a written report, containing (1) the findings of the analysis of impediments and barriers to fair housing choice, and (2) a "matrix for fair housing choice and opportunities" in Grand Island, Nebraska. **The Matrix will define (a) the Impediments (as prioritized) and (b) the action to address and/or eliminate these Impediments.**

This **AIFHC** included both a **quantitative** and **qualitative research process.** The **qualitative research process** included the design and implementation of a Community Housing Survey, Community Housing Listening Sessions. The **quantitative research process** included important local population, housing and economic data and information through the use of 2000 and 2010 U.S. Census data, Census population estimates, 2012-2016 American Community Survey estimates and City records. **Section 3** of this **AIFHC** provides a summary of the quantitative research results of the Analysis. A complete Population, Income, Economic and Housing Profile, with Projected Housing Demand, is included in **Appendix 2.**

SECTION 2

AIFHC CITIZEN PARTICIPATION.

SECTION 2

AIFHC CITIZEN PARTICIPATION

INTRODUCTION.

Discussed in this **Section** of the **Analysis of Impediments to Fair Housing Choice (AIFHC)**, for Grand Island, Nebraska, is the comprehensive **Citizen Participation** process. This was accomplished through a Community Housing Survey and Community Housing Listening Sessions that focused on issues regarding access to fair housing in Grand Island, in addition to interviews conducted with “Key Players” in the Community involved with the housing delivery systems.

Housing planning activities for any Community is accurate and most effective when it includes opinions from as many local citizens as possible. The goal of this planning activity was to include the participation of the Grand Island Community, with special invite to the citizens of Grand Island currently involved with local affordable housing programs, as well as groups and organizations directly involved with the provision of affordable housing.

Notes and comments from interviews with the Grand Island Community Development Department and Hall County Regional Planning Department, as well as results from the Community Housing Survey and Community Housing Listening Sessions, implemented for the **Grand Island Community Housing Study with Strategies for Affordable Housing**, are highlighted in this Section. Complete results from the **Survey** are available in the **Appendix 1** of this **AIFHC Study**.

INTERVIEWS.

To better understand the fair housing situation in Grand Island, an interview with the City's Community Development Department staff and representatives of the Hall County Regional Planning Commission were conducted. The goal of these interviews was to analyze and document what the City of Grand Island has recently accomplished as it relates to the **provision of affordable and fair housing** for both current and prospective residents. The following text summarizes the discussion from these interviews.

- In recent years, very few fair housing complaints have been reported or documented in Grand Island, but measures have been taken to encourage the development of new housing projects that support low- to moderate income persons and families.
- The City of Grand Island has revised its “Group Home” and “Family” definitions within its Zoning Regulations. The revised definitions, include the following:

***“Family** shall mean a household head and one or more persons related to the head by blood, marriage, adoption, guardianship or duly authorized custodial relationship living together in a single dwelling, or no more than five (5) unrelated persons living together in a single dwelling.*

***Group Home** shall include both Group Care Home and Group Home for the Disabled. Group homes shall be classified by size as follows:*

Group Home (Small) shall mean a home designed to accommodate no more than 5 persons and shall be allowed in all zoning districts that permit dwelling units in the same manner as other dwelling units. These homes shall be built to no less than an R3 residential standard as defined by the International Building Code.

Group Home (Medium) shall mean a facility designed to house between 6 and 16 persons and shall require a conditional use permit in the LLR, R1, R2, R3 and R4 Districts and permitted in the RO, B1, B2, B3 and M3 zoning districts. These facilities shall be built to no less than an R4 residential standard as defined by the International Building Code.

Group Home (Large) shall mean a facility designed to house more than 16 persons and shall be permitted in the RO, B1, B2, B3, and M3 zoning districts. These facilities shall be built to an Institutional standard as defined by the International Building Code.”

- The City has created a new “Medium Density Small Lot” District, identified as an “R3-SL” District, to encourage low- to moderate income, medium density housing development. This new Zoning District allows for 3,000 square foot lots with a 35 foot minimum frontage setback and a “*maximum density of 14 to 15 dwelling units per acre with supporting community amenities.*”

Analysis of Impediments to Fair Housing Choice – Grand Island, Nebraska

- Habitat for Humanity has actively used this new zoning designation for the development of housing in Grand Island. Additionally, the development of a townhouse and row house project located in the Orchard Subdivision is utilizing this new Zoning designation.
- A total of 20 new townhomes and duplexes have been built by the Grand Island Housing Authority along Shady Bend Road.
- Street standards have been revised in the Community. A 32 foot standard width, decreased from 37 feet, has been adopted and implemented in new housing development projects in Grand Island.
- Future discussion is expected to take place regarding the City's position on accessory dwelling units.
- Residential zoning in Grand Island is density-based and no zoning solely for single family housing exists. The following highlights densities among each of Grand Island's residential zoning districts:
 - R-1 Suburban Residential District: one residential structure per 9,000 square foot lot.
 - R-2 Low Density Residential District: one residential structure per 6,000 square foot lot.
 - R-3 Medium Density Residential District: one residential structure per 3,000 square foot lot.
 - R-4 High Density Residential District: one residential structure per 1,000 square foot lot.

COMMUNITY HOUSING SURVEY.

The Grand Island “**Community Housing Survey**” was made available online to households in both English and Spanish. **Survey** participants were asked to give information regarding their current living situation, condition of their dwelling unit, monthly rent or payment and any impediments and/or barriers to fair and affordable housing. A total of **760 Surveys** were completed. The following summarizes the results of the **Survey**. The complete results of the **Community Housing Survey** are available in **Appendix I**.

- A total of 498 participants were females, while 229 were males. Most ranged in age from 24 to 44 years (363 participants) or 45 to 59 years (246 participants). A majority of the participants identified themselves as “Married” and “Caucasian/not Hispanic”.
- 329 participants (43.3 percent) identified owning a home with a mortgage.
- 233 participants (30.6 percent) identified needing a home with, at least, three bedrooms in Grand Island.
- A total of 291 Survey participants (38.2 percent) rated the condition of their current residence as “good.” An additional 195 participants (25.6 percent) rated their place of residence as needing moderate to major rehabilitation. The most common identified dwelling repairs included exterior, floors/ceiling and windows.
- 141 participants (18.5 percent) identified making a monthly house payment between \$400 and \$699. An additional 114 participants (15 percent) make a house payment between \$700 and \$899.
- The top three answers to the question of why Survey participants would want to move out of Grand Island include a need for more affordable housing (107 participants), needing larger housing (99 participants) and needing to “downsize,” or move to a smaller living unit (58 participants).
- 495 (65.1 percent) participants feel there is a need for additional low-income housing in Grand Island, including a need for single family housing, both for rent and for ownership, and duplex housing units for seniors.
- Participants were asked about their **top three barriers** to obtaining affordable, suitable and appropriate housing in Grand Island. The top responses for renters included the cost of rent and a lack of available decent rental units in the Community. For owners, issues/barriers included housing prices, lack of sufficient homes for sale in both size and in price, and the cost of real estate taxes.

COMMUNITY HOUSING LISTENING SESSIONS.

The comprehensive Citizen Participation program included **Community Housing “Listening Sessions”** with local organizations, elected leadership and general citizenry. A series of Listening Sessions were conducted in March, 2019, with representation from local continuum of care and vulnerable population supporters, realtors and landlords, contractors, developers, major employers, government and local elected leadership. The following highlights “consensus statements,” received from attendees of the Listening Sessions.

- Larger housing units are needed in Grand Island.
- Housing in Grand Island is overpriced.
- Need for three-bedroom ranch homes. Versatile for all age sectors.
- Concept of “affordable housing” does not exist in Grand Island. \$800 to \$1,000 is considered affordable.
- Lots of deferred maintenance in low income housing.
- Housing need for single parents with children
- Families are struggling with making house payments while working minimum paying jobs.
- Current housing construction is geared toward very specific price points and not taking advantage of new, innovative housing types.
- Affordable lots are scarce.
- Housing rehabilitation and purchase-rehab-resale is greatly needed.
- Investors are looking to sell properties.
- Vacancy rates are low in affordable rental housing programs and moderate to high in market rate rental housing programs.
- Waiting lists for rental housing are always high.

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- Partitioned “conversion” housing could be an innovative housing development type, suitable for nonconforming lot development and have the ability to be a versatile housing unit concept.
- Housing awareness; include a partnership between city leadership and local/regional contractors.
- “Sweet spot” for development, generally including housing priced for persons and families of moderate income, is also the toughest to fund and finance.
- Revisions to existing zoning regulations have been made to advance the development of affordable housing. This includes the creation of the “R-3SL” zoning district which features a 3,000 minimum lot size requirement

SECTION 3

**POPULATION, ECONOMIC &
HOUSING PROFILE.**

SECTION 3

POPULATION, INCOME, ECONOMIC & HOUSING PROFILE.

INTRODUCTION.

Pertinent to the **Analysis of Impediments to Fair Housing Choice (AIFHC)**, for the City of Grand Island, Nebraska, was the study of the Community, its people and their economic and housing situations. Such an effort clarified living conditions and identified any impediments to fair housing choice that might exist due to low levels of income, unemployment and the cost and condition of housing.

This **Section** of the **Grand Island AIFHC** provides a **summary** of the **demographic, income, economic and housing conditions in the City**, with the projection of housing demand for the City, by 2024. This planning research process utilized statistical information from 2000 and 2010 U.S. Censuses, 2012-2016 American Community Survey estimates and 2017 Census population estimates. Also, important to this research effort was housing construction information available from the City.

A complete Population, Income, Economic and Housing Profile, with Projected Housing Demand is included as **Appendix 2** of this **AIFHC**. Local elected officials, City leadership and the general public provided invaluable input.

Also included in this **Section** is a discussion of selected, local fair housing choice (FHC) Topics, including services to the Hispanic population of Grand Island, segregation, discrimination, housing availability, household income, code enforcement and public and lending policies regarding fair housing.

The populated portion of the City of Grand Island (not including the Central Nebraska Regional Airport) is divided into 10 Census Tracts (CTs), numbered 2 through 12. The **Illustration on Page 14** identifies the location and boundaries of each Census Tract in Grand Island.

POPULATION PROFILE.

- ◆ **Table 1, Page 13**, identifies the current **population and projections** for the City of Grand Island, Nebraska. The current (2019) estimated population of Grand Island is **52,850**, an increase of 4,330 persons, or 8.9 percent since 2010.
- ◆ Based on the “**medium**” population projection, which closely resembles current population growth trend, the population for Grand Island is projected to increase an estimated 3.4 percent, or by 1,825 persons, from 2019 to 2024, to an estimated population of **54,675**.
- ◆ Two population growth scenarios are presented in Table 1, based upon the number of full-time employment (FTE) opportunities created. A “**high**” population projection, based upon creating 820 FTEs, would result in a five-year population increase of 2,278 persons, or 4.3 percent by 2024, for an estimated population of **55,128**. An “**ED Boost**” scenario, which involves creating an estimated 985 additional FTEs, would result in a five-year population increase of 2,745 persons, or 5.2 percent by 2024, for an estimated population of **55,595**.
- ◆ Population trends and projections are also highlighted for the Grand Island Effective Market Area (EMA), which includes Hall, Hamilton, Merrick and Howard Counties. This EMA also encompasses the entirety of the Grand Island Metropolitan Statistical Area.

The population of the Grand Island EMA is also projected to increase by 2024. The current estimated population of **85,804** is projected to increase an estimated 2.5 percent to **87,971**.

- ◆ Hall County is projected to increase in population by an estimated 4.1 percent, or 2,529 persons; from the current estimated population of **61,602**, to **64,131** by 2024.

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**TABLE 1
POPULATION TRENDS AND PROJECTIONS
GRAND ISLAND, NEBRASKA
2000-2024**

	<u>Year</u>	<u>Population</u>	<u>Total</u>		<u>Annual</u>	
			<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
Grand Island:	2000	42,940	--	--	--	--
	2010	48,520	+5,580	+13.0%	+558.0	+1.3%
	2019	52,850	+4,330	+8.9%	+541.2	+1.1%
Low	2024	54,060	+1,210	+2.2%	+242.0	+0.4%
Medium	2024	54,675	+1,825	+3.4%	+365.0	+0.7%
High	2024	55,128	+2,278	+4.3%	+455.6	+0.9%
ED Boost*	2024	55,595	+2,745	+5.2%	+549.0	+1.0%
Effective	2000	77,708	--	--	--	--
Market	2010	81,850	+4,142	+5.3%	+414.2	+0.5%
Area**:	2019	85,804	+3,954	+4.8%	+494.2	+0.6%
	2024	87,971	+2,167	+2.5%	+433.4	+0.5%
Hall County:	2000	53,534	--	--	--	--
	2010	58,607	+5,073	+9.5%	+507.3	+1.0%
	2019	61,602	+2,995	+5.1%	+374.4	+0.6%
	2024	64,131	+2,529	+4.1%	+505.8	+0.8%

*Population estimated due to an ***Economic Development (ED) Boost*** via increased job creation and housing development. “High 2024 = 820 Additional FTE Positions in the next 5 years. “ED Boost” 2024 = 985 Additional FTE positions in the next five years.

**Grand Island Metropolitan Statistical Area, consisting of Hall, Hamilton, Howard and Merrick Counties.

Source: 2000, 2010 Census; 2011-2017 Census Population Estimates.

Hanna:Keelan Associates, P.C., 2019.

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- ◆ **Table 2A** identifies **race and Hispanic origin** for the City of Grand Island, as per the 2000 and 2010 Censuses and the 2012-2016 American Community Survey. In 2010, Whites comprised 38,839 persons, or 80 percent of the total population of the City, while the remaining 9,681 persons were of Black, Native American, Asian and Other races. Persons of Hispanic Origin accounted for 12,993, or 26.8 percent of the population of Grand Island, in 2010.
- ◆ Each of the represented race/ethnic cohorts in Table 2 increased in total population from 2000 to 2010, with the Black/African American population increasing by 456 percent, or 822 persons.
- ◆ As per the 2012-2016 American Community Survey, the White population of Grand Island comprises nearly 90 percent of the total City of Grand Island population. Persons of Hispanic origin comprise nearly 30 percent of the City's total population.

**TABLE 2A
RACE AND HISPANIC ORIGIN
GRAND ISLAND, NEBRASKA
2000, 2010 & 2016 ESTIMATE**

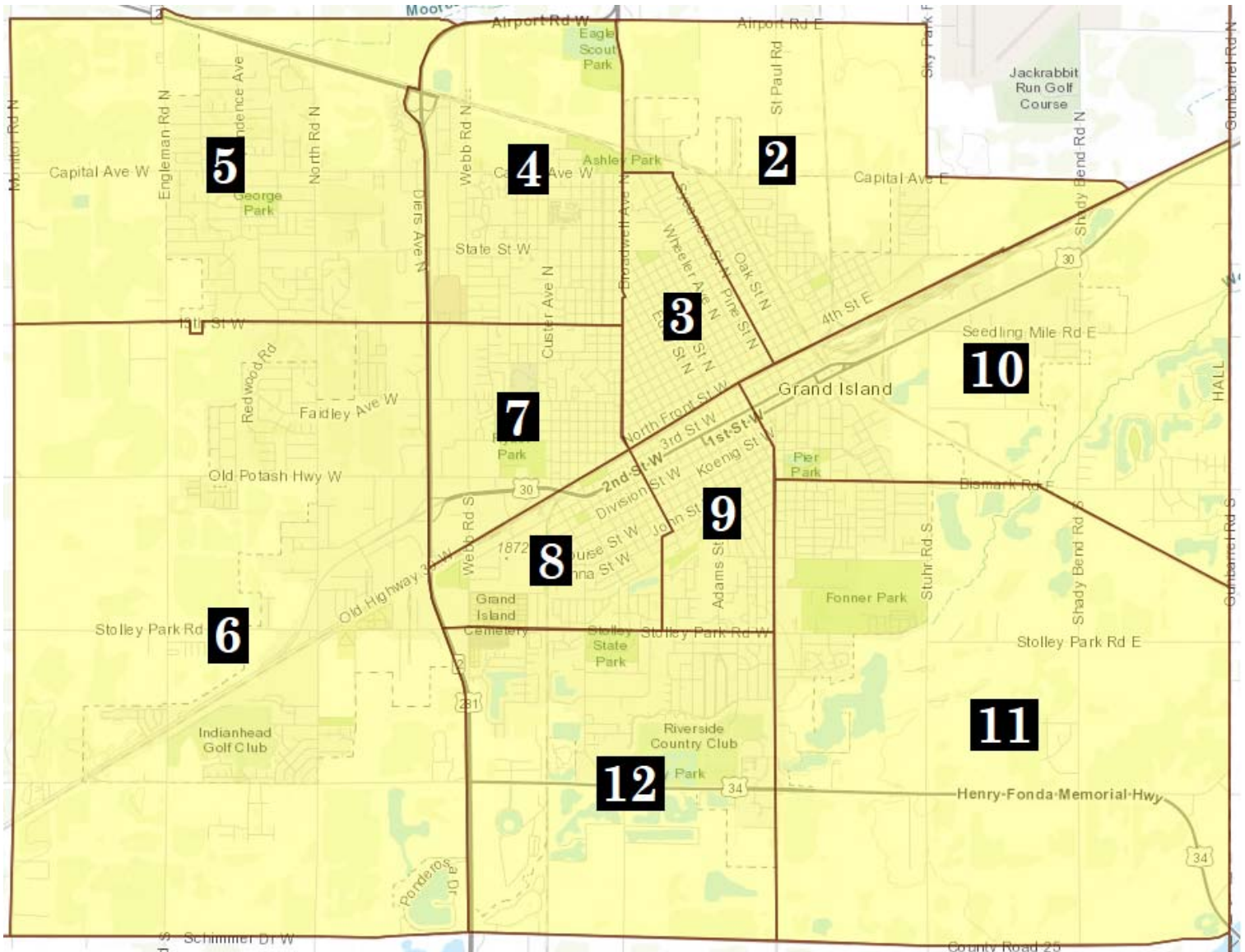
<u>Race</u>	<u>2000</u>		<u>2010</u>		<u>2016 Est.*</u>	
	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
White	37,237	86.7%	38,839	80.0%	44,979	89.6%
Black/African Am.	180	0.4%	1,002	2.1%	1,256	2.5%
Am. Indian/Alaska Nat.	143	0.3%	503	1.0%	210	0.4%
Asian	562	1.3%	584	1.2%	674	1.3%
Hawaiian/Pacific Island.	71	0.2%	110	0.2%	94	0.2%
<u>Other/Two or More Races</u>	<u>4,747</u>	<u>11.1%</u>	<u>7,482</u>	<u>15.4%</u>	<u>2,967</u>	<u>5.9%</u>
Totals	42,940	100.0%	48,520	100.0%	50,180	100.0%
Hispanic Origin	6,845	15.9%	12,993	26.8%	15,014	29.9%

*Subject to Margin of Error.

Source: 2000, 2010 Census.

2012-2016 American Community Survey Estimate.

CENSUS TRACT MAP GRAND ISLAND, NEBRASKA



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- ◆ **Table 2B** identifies **race and Hispanic origin** for each City of Grand Island Census Tract (CT), as per the 2012-2016 American Community Survey. CT #9 has the largest concentration of ethnic population in the City, comprised of 19 percent of the tract’s total population. Other tracts with large ethnic populations include CT #2 and #10. A large Hispanic origin population exists in CT #2, comprising 59 percent of that tract’s total population.

<u>Race</u>	<u>CT #2</u>	<u>CT #3</u>	<u>CT #4</u>	<u>CT #5</u>	<u>CT #6</u>	<u>CT #7</u>
White	4,399	5,616	5,121	4,943	5,021	4,053
Black/African Am.	57	127	30	52	133	165
Am. Indian/Alaska Nat.	78	0	35	11	0	48
Asian	26	66	140	118	43	0
Hawaiian/Pacific Island.	0	0	0	0	0	0
<u>Other/Two or More Races</u>	<u>641</u>	<u>210</u>	<u>250</u>	<u>37</u>	<u>122</u>	<u>253</u>
Totals	5,201	6,019	5,576	5,161	5,319	4,519
Hispanic Origin	3,078	2,727	1,139	25	779	1,183

<u>Race</u>	<u>CT #8</u>	<u>CT #9</u>	<u>CT #10</u>	<u>CT #11</u>	<u>CT #12</u>
White	2,830	4,090	4,157	4,020	3,701
Black/African Am.	64	221	346	77	23
Am. Indian/Alaska Nat.	0	0	0	31	10
Asian	26	49	76	122	18
Hawaiian/Pacific Island.	0	0	0	94	0
<u>Other/Two or More Races</u>	<u>66</u>	<u>685</u>	<u>294</u>	<u>314</u>	<u>92</u>
Totals	2,986	5,045	4,873	4,658	3,844
Hispanic Origin	358	1,996	1,469	2,144	337

*Subject to Margin of Error.
Source: 2012-2016 American Community Survey Estimate.

- ◆ **Table 3, Pages 17 through 22**, highlights **poverty status** for each Census Tract (CT) in Grand Island, Nebraska, as per the 2012-2016 American Community Survey. The highest percentage of persons below poverty level live in CT #3, where, of an estimated 6,001 residents, 23.7 percent or 1,422 live below poverty level. Other CTs with high rates of poverty include CT #9 (22.5 percent) and CT #10 (22.4 percent).
- ◆ CT #9 recorded the highest level of persons 18 years of age and under living below poverty level; an estimated 593, or 37.7 percent of the total 1,570 persons 18 years or under.
- ◆ CT #7 experienced the highest level of elderly persons (65+ years) living below poverty level. An estimated 173, or 25.2 percent of the 687 elderly persons residing in CT #7 lived below poverty level.
- ◆ CT #6 had the highest concentration of Black/African American populations living below poverty level. A total of 129, or 97 percent of the total 133 Black/African American population was recorded as living below poverty level.
- ◆ CT #11 had the highest number of persons of Hispanic origin living below poverty level. Of the 2,111 persons of Hispanic origin, an estimated 32.2 percent, or 679, were recorded to be living below poverty level.
- ◆ Among employed persons, CT #10 had the highest number of employed persons living below poverty level; a total of 357, or 14.5 percent of the total Census Tract population. Additionally, CT #10 also had the highest number of unemployed persons living below poverty level; a total of 43, or 44.3 percent of 97 total unemployed persons.

**TABLE 3
POVERTY STATUS
GRAND ISLAND, NEBRASKA CENSUS TRACTS (CT)
2016 ESTIMATE**

<u>CT #2</u>	<u>Population</u>	<u>Below Poverty Level</u>
Total	5,192	841
Age		
Under 18 Years	1,631	359
65+ Years	368	58
Race		
White	4,390	804
Black/African Am.	57	19
Am. Indian/Alaska	78	0
Asian	26	0
Hawaiian/Pacific	0	0
Other/Two+ Races	641	18
Hispanic Origin	3,078	561
Employed	2,758	232
Not Employed	125	50
<u>CT #3</u>		
Total	6,001	1,422
Age		
Under 18 Years	1,626	771
65+ Years	478	42
Race		
White	5,598	1,287
Black/African Am.	127	81
Am. Indian/Alaska	0	0
Asian	66	54
Hawaiian/Pacific	0	0
Other/Two+ Races	210	0
Hispanic Origin	2,727	823
Employed	3,355	347
Not Employed	193	0

CONTINUED:

TABLE 3 (CONTINUED)
POVERTY STATUS
GRAND ISLAND, NEBRASKA CENSUS TRACTS (CT)
2016 ESTIMATE

<u>CT #4</u>	<u>Population</u>	<u>Below Poverty Level</u>
Total	5,354	767
Age		
Under 18 Years	1,185	115
65+ Years	801	87
Race		
White	4,906	736
Black/African Am.	28	0
Am. Indian/Alaska	35	12
Asian	140	0
Hawaiian/Pacific	0	0
Other/Two+ Races	245	19
Hispanic Origin	1,138	199
Employed	2,856	267
Not Employed	132	0
<u>CT #5</u>		
Total	5,106	208
Age		
Under 18 Years	1,438	68
65+ Years	835	66
Race		
White	4,897	192
Black/African Am.	52	0
Am. Indian/Alaska	11	0
Asian	118	0
Hawaiian/Pacific	0	0
Other/Two+ Races	28	16
Hispanic Origin	4,872	0
Employed	2,630	44
Not Employed	121	6

CONTINUED:

**TABLE 3 (CONTINUED)
POVERTY STATUS
GRAND ISLAND, NEBRASKA CENSUS TRACTS (CT)
2016 ESTIMATE**

<u>CT #6</u>	<u>Population</u>	<u>Below Poverty Level</u>
Total	5,305	547
Age		
Under 18 Years	1,288	223
65+ Years	781	56
Race		
White	5,007	382
Black/African Am.	133	129
Am. Indian/Alaska	0	0
Asian	43	0
Hawaiian/Pacific	0	0
Other/Two+ Races	122	36
Hispanic Origin	779	114
Employed	3,049	95
Not Employed	62	0
 <u>CT #7</u>		
Total	4,263	753
Age		
Under 18 Years	1,094	177
65+ Years	687	173
Race		
White	3,797	630
Black/African Am.	165	112
Am. Indian/Alaska	48	0
Asian	0	0
Hawaiian/Pacific	0	0
Other/Two+ Races	253	11
Hispanic Origin	1,183	35
Employed	2,042	169
Not Employed	192	75

CONTINUED:

TABLE 3 (CONTINUED)		
POVERTY STATUS		
GRAND ISLAND, NEBRASKA CENSUS TRACTS (CT)		
2016 ESTIMATE		
<u>CT #8</u>	<u>Population</u>	<u>Below Poverty Level</u>
Total	2,986	348
Age		
Under 18 Years	825	164
65+ Years	620	26
Race		
White	2,830	348
Black/African Am.	64	0
Am. Indian/Alaska	0	0
Asian	26	0
Hawaiian/Pacific	0	0
Other/Two+ Races	66	0
Hispanic Origin	358	34
Employed	1,507	153
Not Employed	63	10
<u>CT #9</u>		
Total	5,025	1,134
Age		
Under 18 Years	1,570	593
65+ Years	516	50
Race		
White	4,090	820
Black/African Am.	221	59
Am. Indian/Alaska	0	0
Asian	49	0
Hawaiian/Pacific	0	0
Other/Two+ Races	665	255
Hispanic Origin	1,976	619
Employed	2,372	244
Not Employed	326	96
CONTINUED:		

TABLE 3 (CONTINUED)		
POVERTY STATUS		
GRAND ISLAND, NEBRASKA CENSUS TRACTS (CT)		
2016 ESTIMATE		
<u>CT #10</u>	<u>Population</u>	<u>Below Poverty Level</u>
Total	4,682	1,048
Age		
Under 18 Years	1,261	404
65+ Years	510	29
Race		
White	4,015	839
Black/African Am.	306	18
Am. Indian/Alaska	0	0
Asian	72	68
Hawaiian/Pacific	0	0
Other/Two+ Races	289	123
Hispanic Origin	1,407	779
Employed	2,457	357
Not Employed	97	43
<u>CT #11</u>		
Total	4,597	861
Age		
Under 18 Years	1,262	360
65+ Years	431	26
Race		
White	3,959	765
Black/African Am.	77	0
Am. Indian/Alaska	31	21
Asian	122	0
Hawaiian/Pacific	94	13
Other/Two+ Races	314	62
Hispanic Origin	2,111	679
Employed	2,515	270
Not Employed	203	7
CONTINUED:		

TABLE 3 (CONTINUED)		
POVERTY STATUS		
GRAND ISLAND, NEBRASKA CENSUS TRACTS (CT)		
2016 ESTIMATE		
<u>CT #12</u>	<u>Population</u>	<u>Below Poverty Level</u>
Total	3,729	311
Age		
Under 18 Years	977	82
65+ Years	922	134
Race		
White	3,589	303
Black/African Am.	23	8
Am. Indian/Alaska	7	0
Asian	18	0
Hawaiian/Pacific	0	0
Other/Two+ Races	92	0
Hispanic Origin		
Employed	1,865	80
Not Employed	57	8

Source: 2012-2016 American Community Survey.

- ◆ **Table 4** provides current **age distribution and projections** for the City of Grand Island. All of the identified age categories are projected to experience a population increase by 2024 with the largest increase occurring in the “19 and Under” age group. **Median age in the City of Grand Island is projected to remain stable, but increase slightly, from an estimated 34.6 years in 2014, to 34.7 years by 2024.**

**TABLE 4
POPULATION AGE DISTRIBUTION
TRENDS AND PROJECTIONS
GRAND ISLAND, NEBRASKA
2000-2024**

<u>Age Group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2019</u>	<u>2024</u>	<u>2019-2024 Change</u>
19 and Under	12,218	14,608	+2,390	16,214	16,848	+634
20-34	9,343	9,867	+524	10,430	10,699	+269
35-54	11,942	12,549	+607	13,337	13,630	+293
55-64	3,364	5,210	+1,846	6,260	6,773	+513
65-74	2,946	2,932	-14	3,004	3,029	+25
75-84	2,283	2,259	-24	2,287	2,325	+38
<u>85+</u>	<u>844</u>	<u>1,095</u>	<u>+251</u>	<u>1,318</u>	<u>1,371</u>	<u>+53</u>
Totals	42,940	48,520	+5,580	52,850	54,675	+1,825
Median Age	34.8	34.7	-0.1	34.6	34.7	+0.1

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2019.

- ◆ **Table 5** identifies **specific household characteristics** of the City of Grand Island and the EMA, for 2000 through 2024. The number of households in Grand Island is projected to increase by an estimated 726 by 2024. During the next five years, persons per household in Grand Island is projected to remain stable at an estimated 2.61. The potential for an Economic Development Boost in Grand Island would result in an increase of 914 total households and an increase in persons per household to 2.63.

**TABLE 5
SPECIFIC HOUSEHOLD CHARACTERISTICS
GRAND ISLAND/EMA, NEBRASKA
2000-2024**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Grand Island:	2000	42,940	1,091	41,869	16,426	2.55
	2010	48,520	1,058	47,462	18,326	2.59
	2019	52,850	1,045	51,805	19,825	2.61
	2024	54,675	1,037	53,638	20,551	2.61
	2024*	55,595	1,050	54,545	20,739	2.63
Effective Market Area**:	2000	77,708	1,578	76,130	29,614	2.57
	2010	81,850	1,474	80,376	31,535	2.55
	2019	85,804	1,412	84,392	33,225	2.54
	2024	87,971	1,398	86,573	34,218	2.53

*ED Boost.

**Grand Island Metropolitan Statistical Area, consisting of Hall, Hamilton, Howard and Merrick Counties.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2019.

- ◆ **Table 6, Page 25**, identifies **tenure by household** for Grand Island and the EMA, for 2000 through 2024. Currently, the Community is comprised of 11,736 owner and 8,089 renter households, representing 59.2 percent and 40.8 percent, respectively, of Grand Island’s total housing stock. As compared to the Grand Island EMA, an estimated 65.9 percent of the total households are owners, and 34.1 percent are renters.
- ◆ By 2024, an estimated 41.3 percent of all households in Grand Island will be renters. This projection increases to 41.5 percent in the ED Boost projection.
- ◆ The Grand Island EMA is projected to experience an increase in the number of renter households, representing 35.7 percent of the total EMA housing stock by 2024.

**TABLE 6
TENURE BY HOUSEHOLD
GRAND ISLAND/EMA, NEBRASKA
2000-2024**

	<u>Year</u>	<u>Total Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Grand Island:	2000	16,426	10,307	62.7%	6,119	37.3%
	2010	18,326	11,186	61.0%	7,140	39.0%
	2019	19,825	11,736	59.2%	8,089	40.8%
	2024	20,551	12,063	58.7%	8,488	41.3%
	2024*	20,739	12,132	58.5%	8,607	41.5%
Effective Market Area**:	2000	29,614	20,385	68.8%	9,229	31.2%
	2010	31,535	21,420	67.9%	10,115	32.1%
	2019	33,225	21,895	65.9%	11,330	34.1%
	2024	34,218	22,002	64.3%	12,216	35.7%

*ED Boost.

**Grand Island Metropolitan Statistical Area, consisting of Hall, Hamilton, Howard and Merrick Counties.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2019.

INCOME PROFILE.

- ◆ **Table 7, Page 27**, identifies **household income** for renters, households 65+ years of age and total households for the City of Grand Island, for 2000 through 2024. The median income of all households in Grand Island is projected to increase to \$55,390, or by 6.4 percent, by 2024. Approximately 56.6 percent of the 20,551 projected households in Grand Island are expected to be in the \$50,000 or more income group.
- ◆ Incomes among renters and households 65+ years of age are also projected to increase by 2024. Renter household income is projected to increase an estimated 10.2 percent, from \$33,205 to \$36,590 by 2024. Households 65+ years of age are projected to experience an increase in median income, from \$41,050 in 2019 to \$43,880 by 2024. For both of renter households and 65+ households, a majority are projected to have incomes at or above \$50,000 by 2024.
- ◆ Overall, the number of households with incomes at or below \$34,999 are projected to decrease.
- ◆ CT #5 has the highest median income at an estimated \$72,532, as per the 2012-2016 American Community Survey. **The lowest median income is in CT #7 at \$37,895.** Median income for each Grand Island Census Tract is identified below.

<u>Census Tract</u>	<u>Median Income</u>
CT #2	\$43,958
CT #3	\$41,029
CT #4	\$48,342
CT #5	\$72,532
CT #6	\$66,202
CT #7	\$37,895
CT #8	\$46,319
CT #9	\$42,091
CT #10	\$46,842
CT #11	\$52,221
CT #12	\$57,886

Analysis of Impediments to Fair Housing Choice – Grand Island, Nebraska

**TABLE 7
HOUSEHOLD INCOME
TRENDS AND PROJECTIONS
GRAND ISLAND, NEBRASKA
2000-2024**

<u>Income Group</u>	<u>2000*</u>	<u>2016 Est.*</u>	<u>2019</u>	<u>2024</u>	<u>2024 ED Boost</u>	<u>% Change 2019-2024</u>
<u>All Households</u>						
Less than \$10,000	1,703	1,443	1,329	1,070	1,070	-19.5%
\$10,000-\$19,999	2,522	2,090	1,888	1,614	1,646	-14.5%
\$20,000-\$34,999	3,710	3,328	3,342	3,303	3,318	-1.1%
\$35,000-\$49,999	3,240	2,751	2,811	2,931	2,982	+4.2%
\$50,000 or More	5,207	9,247	10,454	11,633	11,723	+11.2%
Totals	16,382	18,859	19,825	20,551	20,739	+3.6%
Median Income	\$36,044	\$49,118	\$52,060	\$55,390	\$55,946	+6.4%
<u>Renter Households</u>						
Less than \$10,000	1,227	1,107	1,031	863	863	-16.2%
\$10,000-\$19,999	1,497	1,443	1,328	1,157	1,179	-12.9%
\$20,000-\$34,999	1,789	1,843	1,895	1,962	1,991	+3.5%
\$35,000-\$49,999	907	1,180	1,242	1,431	1,475	+15.2%
\$50,000 or More	715	2,355	2,593	3,074	3,099	+18.5%
Totals	6,135	7,928	8,089	8,488	8,607	+4.9%
Median Income	\$22,011	\$30,679	\$33,205	\$36,590	\$37,008	+10.2%
<u>Households 65+ Yrs.</u>						
Less than \$10,000	577	420	400	332	332	-17.0%
\$10,000-\$19,999	984	725	661	622	622	-6.0%
\$20,000-\$34,999	947	778	777	739	739	-4.9%
\$35,000-\$49,999	592	695	743	831	831	+11.7%
\$50,000 or More	667	1,553	1,816	1,978	1,978	+8.9%
Totals	3,767	4,171	4,398	4,502	4,502	+2.3%
Median Income	\$27,643	\$37,161	\$41,050	\$43,880	\$43,880	+6.8%

* Specified Data Used. 2016 Estimate subject to Margin of Error.

Source: 2000 Census.

2012-2016 American Community Survey.

Hanna:Keelan Associates, P.C., 2019.

ECONOMIC PROFILE.

- ◆ **Table 8 identifies employment data trends and projections**, in Grand Island, Nebraska. Unemployment in Grand Island, from 2008 through 2018, ranged from 2.9 percent to 4.5 percent.
- ◆ As of August, 2018, an estimated 26,325 persons are employed in the Community, with an unemployment rate of 2.9 percent. The number of employed persons is projected to increase an estimated 683 from 2019 to 2024, while the unemployment rate is projected to increase, slightly, to 3 percent.

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployed</u>
2008	24,602	--	3.1%
2009	24,751	+149	4.2%
2010	24,795	+44	4.5%
2011	25,240	+445	4.4%
2012	25,889	+649	3.9%
2013	25,961	+72	3.7%
2014	25,767	-194	3.8%
2015	25,152	-615	3.8%
2016	25,060	-92	3.5%
2017	25,197	+137	3.4%
2018*	25,642	+445	2.9%
2024	26,325	+683	3.0%
2008-2024	24,602-26,325	+1,723	3.1%-3.0%

*Employment data as of August, 2018.
 Source: Nebraska Department of Labor, Labor Market Information, 2018.
 Hanna:Keelan Associates, P.C., 2019.

HOUSING PROFILE.

- ◆ **Tables 9 and 10, Pages 30 and 31, identify households cost burdened with housing problems** in the City of Grand Island, for 2000 through 2024. Cost burdened households are households that spend 30 percent or more of their household income on housing costs. Housing costs include any cost directly attributable to the cost of living and may include rent, mortgage, insurance, taxes and utilities.
- ◆ Housing problems may also include a lack of plumbing facilities or overcrowded housing conditions. Overcrowded housing conditions exist when more than 1.01 person per room exist in a housing unit.
- ◆ **An estimated 1,681 owner households and 2,259 renter households are determined to be cost burdened and/or experiencing housing problems, in 2019. An estimated 338, or 15 percent of the total cost burdened renter households are elderly (62+).**
- ◆ By 2024, an estimated **2,488 owner households and 3,572 renter households** are projected to be **cost burdened/have housing problems.**
- ◆ The increase in the number of cost burdened households is related to the low supply and high demand for housing in Grand Island with affordable prices. Adding to the issue of cost burden are two key factors: **1) most of the new housing being developed, today, does not meet the affordability needs of persons and families with the greatest housing need, and 2) housing that is available for purchase or rent is either severely deteriorating or dilapidated and in extreme cases, experiencing health and safety issues that could include mold, inadequate utilities, and deferred maintenance.**
- ◆ It will be important that the City of Grand Island and all housing stakeholders and providers take an aggressive approach to developing housing for persons and families of low- to moderate-income, especially with the projected influx of employment opportunities.

TABLE 9
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
GRAND ISLAND, NEBRASKA
2000-2024

<u>Income Range</u>	2000* <u># / #CB-HP</u>	2015* <u># / #CB-HP</u>	2019 <u># / #CB-HP</u>	2024 <u># / #CB-HP</u>
0%-30% AMI	450 / 355	570 / 445	614 / 479	639 / 498
31%-50% AMI	686 / 322	1,070 / 620	1,239 / 731	1,326 / 782
51%-80% AMI	1,637 / 542	1,910 / 730	2,036 / 847	2,108 / 875
<u>81%+ AMI</u>	<u>7,482 / 591</u>	<u>7,500 / 420</u>	<u>7,847 / 370</u>	<u>7,990 / 333</u>
Totals	10,255 / 1,810	11,050 / 2,215	11,522 / 2,427	11,737 / 2,488

* Specified Data Used. 2015 Estimate subject to margin of error.

= Total Households #CB-HP = *Households with Cost Burden – Housing Problems*

Source: 2000 & 2011-2015 CHAS Tables.
 Hanna:Keelan Associates, P.C., 2019.

TABLE 10
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
GRAND ISLAND, NEBRASKA
2000-2024

<u>Income Range</u>	2000* <u># / #CB-HP</u>	2015* <u># / #CB-HP</u>	2019 <u># / #CB-HP</u>	2024 <u># / #CB-HP</u>
0%-30% AMI	1,304 / 935	1,780 / 1,455	1,826 / 1,482	1,889 / 1,500
31%-50% AMI	1,157 / 828	1,620 / 1,180	1,693 / 1,234	1,773 / 1,242
51%-80% AMI	1,570 / 425	1,745 / 480	1,802 / 487	1,860 / 490
<u>81%+ AMI</u>	<u>2,093 / 243</u>	<u>2,525 / 315</u>	<u>2,768 / 327</u>	<u>2,966 / 340</u>
Totals	6,124 / 2,431	7,670 / 3,430	7,940 / 3,530	8,258 / 3,572

* Specified Data Used. 2015 Estimate subject to margin of error.

= Total Households #CB-HP = *Households with Cost Burden – Housing Problems*

Source: 2000 & 2011-2015 CHAS Tables.
 Hanna:Keelan Associates, P.C., 2019.

- ◆ **Table 11 identifies substandard housing units**, specifically those lacking complete plumbing facilities, as well as housing experiencing “overcrowding” conditions (more than 1.01 persons per room). From 2000 to 2016, the total number of housing units lacking complete plumbing facilities decreased from 66 to 55, while the number of housing units considered to be overcrowded increased from 790 to 842, representing a 6.6 percent increase.

- ◆ As per the Grand Island Regional Planning Department, **893 total housing structures in the Community were identified to be in a “Badly Worn/Average” or “Badly Worn” condition**. An additional **110 housing structures** were identified in “**Worn Out/Badly Worn**” or “**Worn out**” condition. During the next five years, these structures should be targeted for substantial rehabilitation or demolition and replacement. Units in “Badly Worn” and “Worn Out” condition have the highest potential to be targeted for demolition and should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.

**TABLE 11
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
GRAND ISLAND, NEBRASKA
2000 & 2016 ESTIMATE**

	Complete Plumbing			Lack of Complete Plumbing		Units with 1.01+ Persons per Room	
	<u>Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
2000	16,414	16,348	99.6%	66	0.4%	790	4.8%
2016 Est.*	18,859	18,804	99.7%	55	0.3%	842	4.5%

*Subject to margin of error.

Source: 2000 Census, 2012-2016 American Community Survey.

- ◆ **Table 12** profiles the **estimated year housing units built** for the City of Grand Island, as of 2019. Records indicate that an estimated 21,200 housing units exist in Grand Island in 2019, of which 16.5 percent were built in or before 1939 and 34.8 percent were built in or before 1959. The largest increase in housing, in Grand Island, occurred on or before 1939, when 3,495 housing units were constructed.

**TABLE 12
ESTIMATED YEAR HOUSING UNITS BUILT*
GRAND ISLAND, NEBRASKA**

2019

<u>Year</u>	<u>Housing Units</u>
2014 to Present	963
2010 to 2013	771
2000 to 2009	2,045
1990 to 1999	2,184
1980 to 1989	2,077
1970 to 1979	3,434
1960 to 1969	2,461
1950 to 1959	2,709
1940 to 1949	1,171
<u>1939 or Before</u>	<u>3,495</u>
Subtotal	21,310
<u>Units Lost (2010 to Present)</u>	<u>(110)</u>
Total Est. Units – 2019	21,200
% 1939 or Before	16.5%
% 1959 or Before	34.8%

*Specified Data Used; subject to margin of error.

Source: City of Grand Island Building Inspection Department, 2018;
2012-2016 American Community Survey.

- ◆ **Table 13, Page 34**, identifies the **estimated housing stock occupancy/vacancy status** in the City of Grand Island, for 2000, 2010 and 2019. Grand Island has experienced an increase in both households and housing units since 2000. However, population and household growth has outpaced the number of housing units being constructed, as evidenced in the overall housing vacancy rates.
- ◆ As of 2019, Grand Island is comprised of an estimated 20,865 housing units, consisting of an estimated 12,460 owner units and 8,405 rental units. Of the 20,865 units, approximately 1,040 are vacant, resulting in an estimated overall housing vacancy rate of 5 percent, which includes an overall owner housing vacancy rate of 5.8 percent and an overall renter housing vacancy rate of 3.8 percent.
- ◆ **Housing vacancy deficiency** is defined as the number of vacant units lacking in a Community, whereby the total percentage of vacant, available, code acceptable housing units is less than 6 to 7 percent. A vacancy rate of 6 percent is the minimum rate recommended for Grand Island, to have sufficient housing available for both new and existing residents.

An **Adjusted Housing Vacancy Rate** considers only available, year-round, vacant housing units meeting the standards of local codes and containing modern amenities.

- ◆ The **Adjusted Housing Vacancy Rate** only considers year-round vacant units that are available for rent or purchase, meeting current housing code and modern amenities. **The 2014 adjusted housing vacancy rate, for the City of Grand Island, is an estimated 3.1 percent, with an adjusted owner housing vacancy rate of 3.5 percent and a 2.4 percent adjusted renter housing vacancy rate. This identifies the Community of Grand Island as having a vacancy deficiency of housing that is safe, affordable and meets local housing codes.**

**TABLE 13
HOUSING STOCK OCCUPANCY / VACANCY STATUS
GRAND ISLAND, NEBRASKA
2000/2010/2019**

	<u>2000</u>	<u>2010</u>	<u>2019</u>
a) Housing Stock	17,421	19,426	20,865
	(O=10,666; R=6,755)	(O=11,718; R=7,708)	(O=12,460; R=8,405)
b) Vacant Housing Stock	995	1,100	1,040
c) Occupied Housing Stock	16,426	18,326	19,825
Owner Occupied	10,307	11,186	11,736
Renter Occupied	6,119	7,140	8,089
d) Housing Vacancy Rate	5.7% (995)	5.7% (1,100)	5.0% (1,040)
Owner Vacancy	3.4% (359)	4.5% (532)	5.8% (724)
Renter Vacancy	9.4% (636)	7.3% (568)	3.8% (316)
e) Adjusted Vacancy Rate*	3.8% (670)	3.2% (629)	3.1% (639)
Owner Adjusted Vacancy*	2.0% (216)	1.8% (218)	3.5% (434)
Renter Adjusted Vacancy*	6.7% (454)	5.3% (411)	2.4% (205)

* Includes **only** year-round units available for rent or purchase, meeting current housing code and modern amenities. Does not include units either not for sale or rent, seasonal units, or units not meeting current housing code.

Source: 2000, 2010 Census; City of Grand Island, 2018.
Hanna:Keelan Associates, P.C., 2019.

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- ◆ **Table 14**, identifies a **housing need & affordability analysis** in Grand Island, as per 2013-2017 American Community Survey estimate data. Approximately 1,307 households exist in Grand Island with annual incomes below \$10,000, including approximately 533 owner units and 436 rental units, occupied by this income group. This results in a housing shortage for households of this income category of approximately 338. Housing shortages are also identified in the \$10,000 to \$19,999, \$20,000 to \$34,999 and \$100,000+ income ranges.
- ◆ An estimated 2,786 households exist in Grand Island in the \$35,000 to \$49,999 income category, with an estimated 1,477 owner units and 2,735 rental units occupied by this income group. This results in a housing surplus for this income group of approximately 1,426 housing units. The same holds true for households in the \$50,000 to \$74,999 and \$75,000 to \$99,999 income ranges, where housing surpluses of an estimated 542 and 281 units exist, respectively.
- ◆ The data presented suggests that many low- and very-low-income persons and families are forced to live in a housing unit that exceeds their current income or pay capacity, ultimately resulting in the homeowner or renter being “cost burdened”. The surplus of units for moderate-income persons and families could also be caused by low-income families choosing to live in deteriorating or possibly substandard conditions in an effort to obtain a more affordable dwelling.

**TABLE 14
HOUSING NEED & AFFORDABILITY ANALYSIS
GRAND ISLAND, NEBRASKA
2017 ESTIMATE**

Income Range	% of Median	% of Households	# Households in Each Range	Affordable Range for Owner Units	# of Owner Units	Affordable Range for Renter Units	# of Rental Units	Total Affordable Units	Balance
\$0-\$9,999	19.3%	6.9%	1,307	\$0-\$14,999	533	\$0-\$99	436	969	-338
\$10,000-\$19,999	38.7%	10.2%	1,943	\$15-\$34,999	100	\$100-\$299	414	514	-1,429
\$20,000-\$34,999	67.8%	16.2%	3,087	\$35-\$79,999	1,718	\$300-\$499	1,854	3,572	-485
\$35,000-\$49,999	96.8%	14.6%	2,786	\$80-\$99,999	1,477	\$500-\$649	2,735	4,212	+1,426
\$50,000-\$74,999	145.3%	21.9%	4,169	\$100-\$149,999	2,799	\$650-\$899	1,912	4,711	+542
\$75,000-\$99,999	193.7%	12.7%	2,423	\$150-\$199,999	2,278	\$900-\$1,249	426	2,704	+281
\$100,000+	Over 193.7%	17.5%	3,333	\$200,000 Or More	2,200	\$1,250 Or More	166	2,366	-967
Totals:	\$51,627	100.0%	19,048		11,105		7,943	19,048	+0

HOUSING DEMAND.

- ◆ **Table 15** identifies the **estimated housing target demand for Grand Island by 2024**. Community leadership and local housing stakeholders and providers need to be focused on this housing target demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout the Community.
- ◆ The total estimated **five-year target housing demand is 1,361 units, including an estimated 740 owner and 621 rental units**. The total estimated **development cost, by 2024, is \$367.5 million**. **Housing projects should include both, new construction and purchase/rehab/resale or re-rent activities**.
- ◆ **A demand for new and/or rehabilitated housing units exists in Downtown Grand Island**. **A total of 70 units, consisting of 24 owner and 46 rental housing units, should be created in Downtown Grand Island, by 2024**.

**TABLE 15
ESTIMATED HOUSING UNIT TARGET DEMAND
(MEDIUM POPULATION PROJECTION)
GRAND ISLAND, NEBRASKA
2024**

<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand</u>	<u>Est. Required Target Budget (Millions)</u>
740	621	1,361	\$367.5

*Based upon new households, housing for cost burdened households, replacement of occupied substandard/dilapidated housing stock (including housing stock experiencing plumbing, overcrowded conditions), absorb housing vacancy deficiency of structurally sound housing units, build for “pent-up” demand and calculation for local housing development capacity.

NOTE 1: Housing development activities should include both new construction and purchase-rehab/resale or re-rent activities.

NOTE 2: Downtown Housing Demand: 24 Owner Units, 46 Rental Units.

Source: Hanna:Keelan Associates, P.C., 2019.

- ◆ **Appendix 3** of this AIFHC includes a **Five-Year Housing Action Plan** for the City of Grand Island. The Plan identifies an assortment of proposed housing programs for all age and income sectors and price products, including proposed housing programs for persons and households of very-low- to low-income.

- ◆ **Table 16** identifies the current **Area Median Income (AMI)** for varied levels of AMI percentages, for Hall County households, up to eight person households (PHH), as per the U.S. Department of Housing and Urban Development. AMI is determined by finding the “100 percent” median income of households in a given geographic area, ranging in household size from one- to eight persons. That “median” amount of income is considered to be “100 percent” for a geographic area for each household size category. In **Table 16**, below, a four-person family in Hall County, with an annual family income of \$70,000 is considered to be making “100 percent of the local AMI”. This information allows for the eventual determination of “**affordability**” and associated **housing price points or products** for households of varied sizes.

TABLE 16
AREA HOUSEHOLD INCOME (AMI) BY PERSONS PER HOUSEHOLD (PHH)
HALL COUNTY, NEBRASKA HUD METRO FMR AREA

2019	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$14,700	\$16,800	\$18,900	\$21,000	\$22,700	\$24,400	\$26,050	\$27,750
50% AMI	\$24,500	\$28,000	\$31,500	\$35,000	\$37,800	\$40,600	\$43,400	\$46,200
60% AMI	\$29,400	\$33,600	\$37,800	\$42,000	\$45,360	\$48,720	\$52,080	\$55,440
80% AMI	\$39,200	\$44,800	\$50,400	\$56,000	\$60,500	\$65,000	\$69,450	\$73,950
100%AMI	\$49,000	\$56,000	\$63,000	\$70,000	\$75,600	\$81,200	\$86,800	\$92,400
125%AMI	\$61,250	\$70,000	\$78,750	\$87,500	\$94,500	\$101,500	\$108,500	\$115,500

Source: U.S. Department of Housing and Urban Development – 2019 Adjusted Home Income Limits.

- ◆ **Table 17 identifies the estimated year-round target housing demand, for Grand Island, for 2024, by income sector.** Approximately 1,361 new units, consisting of 740 owner and 621 rental units, should be targeted by 2024. A majority of the owner units should focus on aiding families who have an Average Median Income (AMI) of 81 percent or higher, while a majority of rental units should focus on families between 81 percent and 125 percent AMI. The City will need to plan for housing for all AMI categories.
- ◆ Housing units in the 126+ percent AMI range are generally affordable to people who have the financial means to purchase a lot or tract of land and build a house without additional financial assistance. It is still equally important to the future of housing in Grand Island as a means of providing housing “choice” within the Community.
- ◆ The 61 percent to 125 percent AMI income bracket represents much of the “**missing middle**” housing development product, considered to be in the highest demand among young professionals and workforce populations, but also in the smallest supply due to a lack of supportive funding availability, land and development costs, etc.
- ◆ Typically, rental housing units for income groups 60 percent AMI or less are developed with the assistance of Local, State and Federal subsidies, such as Low-Income Housing Tax Credits (LIHTC), HUD Section 8 and State-wide housing trust funds and includes purchase-rehab-resale or re-rent program. An additional activity could include rehabilitating existing low- to moderate income housing for increased marketability and safety of local tenants.

TABLE 17
ESTIMATED YEAR-ROUND HOUSING UNIT TARGET DEMAND BY
AMI INCOME SECTOR (MEDIUM POPULATION PROJECTION)
GRAND ISLAND, NEBRASKA
2024

	<u>Income Range</u>					
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	
	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>Totals</u>
Owner*:	24	46	84	192	394	740
Rental**:	52	88	130	226	125	621

*Estimated 628 units of new construction; estimated 112 units for Purchase/Rehab/Resale.

**Estimated 527 units of new construction; estimated 92 units for Purchase/Rehab/Re-Rent.

Source: Hanna:Keelan Associates, P.C., 2019.

SECTION 4

**DISCUSSION OF LOCAL
FAIR HOUSING CHOICE TOPICS.**

SECTION 4

DISCUSSION OF LOCAL FAIR HOUSING CHOICE TOPICS.

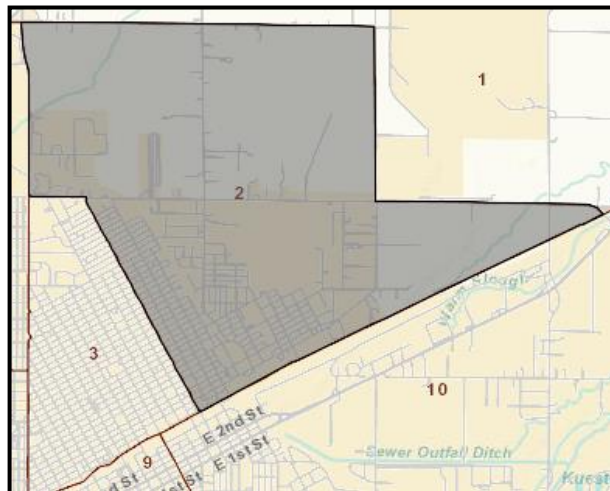
DISCUSSION OF LOCAL FAIR HOUSING CHOICE TOPICS.

◆ **Services to Hispanic Populations**

As per the 2010 Census, an estimated 12,993 Persons of Hispanic origin reside in the City of Grand Island. This represents an increase of 89.8 percent, or 6,148 Hispanic residents in the Community since the 2000 Census, which recorded 6,845 persons of Hispanic origin in Grand Island. As per the 2012-2016 American Community Survey, the Hispanic population in Grand Island has increased to 15,014 and represents nearly 30 percent of the total City population.

This growth trend also suggests an increase in the number of households in Grand Island that speak a primary language other than English. The provision of, or the increase in services and information geared at assisting non-English-speaking populations is recommended. This could include fair housing brochures printed in Spanish, Bi-lingual landlords and translators employed at various City offices.

The City of Grand Island encompasses 11 populated census tracts in Hall County. An additional Census Tract encompasses the Central Nebraska Regional Airport. According to the 2012-2016 American Community Survey, Tract #2 had the highest concentration of persons of Hispanic or Latino origin. It is anticipated that this same area will continue to possess the highest concentration of Hispanic or Latino populations in the City of Grand Island through 2019. The **Illustration** below identifies the location of this Census Tract.



◆ **Issues of Segregation by Class.**

Segregation by class in any Community is the result of neighborhoods or areas of the Community where the age and condition of single family housing, or the placement of apartment facilities constructed with subsidized funding sources, are available only to persons or families of low-to moderate income.

The Community of Grand Island is very cognizant of this fair housing need. The Hall County Housing Authority manages the local Section 8 Voucher Program. The Program allows income qualifying persons and families to use Vouchers at any apartment facility that meets Section 8 building condition standards, with landlord acceptance. Also, Recently constructed subsidized housing in the Community, including Low-Income Housing Tax Credit and HUD Section 811 housing projects, as well as the Housing Authority's existing subsidized housing projects are scattered throughout the City of Grand Island, thus the City makes an effort not to segregate housing type by class and location in the Community.

◆ **Discrimination Against Protected Classes.**

During the last five years, the Hall County Housing Authority has received only a handful of complaints regarding housing condition, fair housing discrimination and other issues. Complaints regarding structural issues are referred to the City, while complaints regarding fair housing discrimination are referred to the Housing and Urban Development office in Omaha, Nebraska.

The City of Grand Island needs to be cognizant of the issue of converting tenant occupancy type at subsidized rental properties. In some communities, apartment complexes originally designated for retirees have been opened to allow the general public to obtain the rental unit. This often creates conflicts between the elderly and non-elderly tenants, due to differences in social patterns, noise and other disturbances.

◆ **Housing Vacancy Deficiency**

Housing vacancy deficiency is defined as the number of vacant units lacking in a community, whereby the total percentage of vacant, code acceptable housing units is less than 5 to 6 percent. **A vacancy rate of 5 to 6 percent is the minimum rate recommended for a community to have sufficient housing available for both new and existing residents.** The determination of housing vacancy deficiency in the City of Grand Island considered a 6 percent vacancy of the current year-round housing stock, minus the current estimated year-round vacant units, in good or fair condition, meeting today's housing code standards.

An **Adjusted Housing Vacancy Rate** considers only available vacant units meeting housing codes. Currently, **the adjusted vacancy rate for Grand Island is 3.1 percent.** This being the case, **Grand Island has an overall vacancy deficiency (demand) in relation to owner and renter housing units, which have an estimated adjusted vacancy rate of 3.5 and 2.4 percent, respectively.**

◆ **Cost-Burdened Households**

Of the 11,522 owner households in Grand Island, in 2019, an estimated **2,427 are considered to be cost burdened and/or have housing problems** relating to inadequate plumbing/electrical systems or overcrowding conditions. This number is projected to increase, **by 2024, where an estimated 2,488 owner households will be cost burdened and/or have housing problems.** The same holds true for renter households in Grand Island. An estimated 3,530 renter households, out of the total 7,940 renter households, are considered to be cost burdened and/or have housing problems. This number is projected to increase to an estimated **3,572 renter households, cost burdened and/or have housing problems, by 2024.**

Of the 1,826 renter households in the 0-30 percent Area Median Income group, approximately 81.1 percent are considered cost burdened and/or have housing problems. This could correlate to the lack of decent, affordable rental housing units in the City of Grand Island, as identified in **Table 11.** The City should invest in continuing its affordable housing development programs, focusing on persons and families of very-low and low-incomes.

◆ **Income**

The estimated **median income**, in 2019, is \$52,060 for the City of Grand Island. This represents an increase of 6 percent from the 2016 estimated median income of \$49,118. The median income in Grand Island is projected to increase an estimated 6.4 percent, to \$55,390 by 2024. As per the 2012-2016 American Community Survey, the median income among renter households was an estimated \$30,679 and the median income among households 65+ years of age was an estimated \$37,161.

Households with an **annual income** less than \$19,999 are projected to decrease in Grand Island, by 2024. Several persons and families with incomes less than \$19,999 are likely to be living in an owner or renter dwelling unit that is either in a deteriorated or dilapidated condition or in a unit where their monthly rent or mortgage payment exceeds 30 percent of their monthly income.

◆ **City Codes & Enforcement**

The City of Grand Island has a modern City code and enforcement process. Housing Discrimination Regulations are in compliance with the Nebraska Fair Housing Act. The City has also adopted the International Building Code, including the International Property Maintenance Code provisions and the International Fire and Residential Codes of the International Code Council. Provisions for electrical, mechanical, plumbing, HVAC and structural standards are contained in the Code documents, as well as the requirements for an inspection, permit fees, enforcement, violation penalties and appeal process.

◆ **Local Property Tax Policies.**

Property taxes, specifically, as an impediment to affordable housing were not identified in the Grand Island AIFHC.

◆ **Public Policies or Institutional Practices Influencing Housing and Neighborhood Development.**

The availability of a variety of subsidized housing programs, offered by Local, State and Federal Governmental Agencies, has greatly increased the amount of housing in Grand Island. Private investment is also being directed at the development of affordable housing in the Community. In general, the goal of ensuring that all residents of the City of Grand Island have access to sound, decent and affordable housing that protects their health, safety and welfare, is supported by for all policies and ordinances instituted by the City of Grand Island.

◆ **Local Lending Policies and Practices.**

The results of the Community Housing Survey, as well as the Community Listening Sessions did not identify local lending policies and practices of financial institutions as an impediment to fair housing choice in the Community.

The **Community Reinvestment Act** (or CRA 95-128, title VIII, 91 Stat. 1147, 12 U.S.C. § 2901 et seq.) is a United States federal law that requires banks and thrifts to offer credit throughout their entire market area and prohibits them from targeting only wealthier neighborhoods with their services, which is a practice known as “redlining.” The purpose of the CRA is to provide credit, including home ownership opportunities to underserved populations and commercial loans to small businesses. The CRA mandates that each banking institution be evaluated to determine if it has met the credit needs of its entire community. That record is taken into account when the federal

Analysis of Impediments to Fair Housing Choice – Grand Island, Nebraska

government considers a financial institution's application for deposit facilities, including mergers and acquisitions.

The CRA is enforced by the financial regulators (FDIC, OCC, OTS, and FRB). The Act itself guarantees that local financial institutions in the City of Grand Island would not utilize redlining practices in their day to day process of approving applicants for mortgages.

◆ **Adherence to Title VI of the Civil Rights Act of 1964, the Rehabilitation Act of 1973 or the Fair Housing Act.**

Building and Inspection Staff reported that no discrimination complaint, to their knowledge, has ever been filed regarding violations of the Fair Housing Act in terms of the “...*refusal to sell or rent based upon race, color, religion, national origin, handicap, familial status, or sex of a person.*”

◆ **Public-Assisted Housing or Low-Income Housing Development Facing NIMBY (Not In My Back Yard) Resistance.**

The NIMBY response to the development of subsidized housing for persons and families of low-to moderate incomes is common in all communities. This was not found to be a primary impediment issue in the preparation of the Grand Island AIFHC Study.

The City of Grand Island has a long track record of planning for the Community, including a current Comprehensive Plan, various Community Housing Studies and Redevelopment Planning programs.

Grand Island Area Economic Development Corporation completed a Community Housing Study in August, 2019, in an effort to target specific housing needs and opportunities in the Community. The Community of Grand Island is currently implementing two other initiatives. “**Grow Grand Island**” is aimed at enhancing business and economic development activities in Grand Island, while the “**Grander Vision**” plan looks at an overall quality of life enhancement not just for Grand Island, but for all of Hall County. The recently completed **Grand Island Community Housing Study (with Strategies for Affordable Housing)** should be utilized as information for and compliant of these two other important planning initiatives.

The Grand Island Zoning and Subdivision Regulations serve to regulate the development of lands in accordance with the City’s Land Use Plan and can be a valuable tool in supporting affordable housing in the Community.

SECTION 5

**FINDINGS, RECOMMENDATIONS &
MATRIX OF IMPEDIMENTS TO
FAIR HOUSING CHOICE.**

SECTION 5

FINDINGS, RECOMMENDATIONS & MATRIX OF IMPEDIMENTS TO FAIR HOUSING CHOICE.

AIFHC FINDINGS & CONCLUSIONS.

The **Analysis of Impediments to Fair Housing Choice** for Grand Island, Nebraska, included a variety of quantitative and qualitative research activities in an effort to obtain valuable information. The results of these research activities revealed that the City of Grand Island has few, if any, serious impediments to fair housing choice. The City is doing well in providing affordable housing and protecting the rights of persons and families of low- to moderate-incomes.

The City of Grand Island serves a regional center for services and job opportunities in central Nebraska. A variety of businesses and industries provide ample employment opportunities in the Community. The population of Grand Island increased by 13 percent between 2000 and 2010, from 42,940 to 48,520. The City's population is expected to continue to increase, during the next five years, to an **estimated “medium” population of 54,675, by 2024**. Grand Island has the potential to experience a **“High” population** increase via increased full-time employment opportunities, which would result in a 2024 population of 55,128. Furthermore, an “ED Boost” scenario of aggressive full-time employment creation and housing construction could result in an estimated 2024 population of 55,595.

Households in the Community of Grand Island are expected to **increase by an estimated 726**, during the next five years. This includes an increase in both owner and renter households of all incomes and age cohorts.

Since 2010, an estimated 1,734 housing units have been built and added to the Grand Island housing stock, with a loss of 110 units, due to demolition. This equals a net gain of 1,624 housing units. Added housing units have included both single family owner and duplex/multi-family units, both for owners and renters. The current **adjusted housing vacancy rate in Grand Island is estimated to be 3.1 percent**.

By 2019, the City of Grand Island should **target the development of 1,361 new housing units**, including an estimated **740 owner** and **621 rental housing units** of mixed types and price points.

The City of Grand Island has a need to build additional housing units for all income sectors of the Community, by 2019. The Community currently has a shortage of affordable housing units for persons and families that are **“cost burden” and/or have “housing problems”** including plumbing and electrical issues and overcrowding.

The City of Grand Island has consistently addressed impediments to fair housing choice and the creation of affordable housing, implementing a variety of programs that use both, public and private funding sources to enbetter the living conditions and lives of the citizenry. The City of Grand Island is in the process of creating a “Housing Improvement Partnership” to act as the local Community Housing Development Corporation, or CHDO. The identification of Community Housing Partnerships with local, State and Federal housing/funding entities by this CHDO will benefit Grand Island with new financial prospects that can be geared towards developing affordable housing in the Community.

Over 1,000 affordable housing options, developed by both the private and public sector, exist in the Community, consisting of both subsidized family and elderly housing, nursing/assisted living units and Section 8 Vouchers. The **Hall County Housing Authority** does a stellar job in the provision of affordable housing for both elderly and family households. Local non-profit groups, such as **Central Nebraska Goodwill Housing** and **Hope Harbor**, have taken the responsibility to provide affordable housing for persons with special needs, including persons with cognitive or physical disabilities and persons experiencing homelessness or near-homelessness. Despite a variety of efforts to create affordable housing types in Grand Island, the **increasing cost of housing continues to exceed the purchasing abilities of low- to moderate income persons and families and, such, is an impediment to fair housing choice.**

To effectively address any impediments of fair housing choice in the City of Grand Island, Nebraska Community leadership and housing providers will need to have an on-going dialog about how the Community can become more knowledgeable of such issues. This includes an understanding of the degree such issues affect the citizens accessibility to housing (e.g. the availability of affordable rental and/or owner-occupied units, minimum building code safety requirements, Federal and State (funding) Program requirements that cannot be changed on a local level, and the availability of programs that educate and provide assistance with housing needs and housing financing).

MATRIX OF IMPEDIMENTS TO FAIR HOUSING CHOICE.

The following **Matrix** identifies **Impediments to Fair Housing Choice** in Grand Island, Nebraska, as determined by Analysis of the Grand Island Housing Survey and Community Housing Focus Group Listening Sessions. Impediments are listed by both Renter and Owner and rated as “S” – Significant, “SWS” – Somewhat Significant, or “NS” – Not Significant. This rating system was based on “frequency of response” to the various impediments to affordable housing. Opportunities and Recommended Actions address Impediments rated “S” – Significant.

MATRIX OF IMPEDIMENTS TO FAIR HOUSING CHOICE GRAND ISLAND, NEBRASKA 2019						
TYPE OF IMPEDIMENT	RENTER			OWNER		
	S	SWS	NS	S	SWS	NS
Lack of available decent rental units in affordable price ranges.	X					
Cost of utilities.		X			X	
Excessive application fees and/or rental deposits.	X					
Attitudes of landlords.		X				
Job status.		X				X
Lack of knowledge of fair housing rights.			X			X
Use of background checks.			X			
Lack of knowledge of how to file a fair housing complaint.	X			X		
Lack of adequate public transportation.		X			X	
Lack of educational resources about tenant responsibilities.			X			
Lack of handicap accessible units.		X				X
Restrictive zoning/building codes.			X			X
Cost of housing.	X			X		
Excessive down payment/closing costs.	X			X		
Mortgage lending application requirements.					X	
Costs of homeowners insurance.						X
Lack of educational resources about homeowner responsibilities.						X
Attitudes of immediate neighbors.						X

Source: Hanna:Keelan Associates, P.C., 2019.

The following identifies “**recommendations**” for the priority, or “**Significant**” **Impediments to Affordable Housing Choice**, in Grand Island, Nebraska, as determined by the research activities conducted for this AIFHC.

1. AVAILABILITY & COST OF AFFORDABLE HOUSING & COST OF UTILITIES.

Since the early 1990s, the City of Grand Island has utilized various State and Federal Affordable Housing Programs to lower the cost of housing for families of low- to moderate-income, while diversifying housing choices in the Community. State Funded CDBG housing rehabilitation and first-time homebuyer programs, in addition to Low-Income Housing Tax Credit and HUD Section 202 and 811 projects have added affordable units to both the owner and rental housing inventory.

The Hall County Housing Authority plays a major role in the provision of affordable rental housing, providing both project- and tenant based rental housing opportunities. The new CHDO, South Central Economic Development District and Central Nebraska Community Action Partnership provide valuable owner- and renter occupied housing services in the City of Grand Island. These services range from grant writing and administration, to housing rehabilitation, to new housing construction, to weatherization, to homebuyer educational workshops. The Grand Island Area Habitat for Humanity will continue to be an important partner in the provision of owner occupied housing in the City. Central Community College also provides valuable educational program, including language classes.

Of the projected 1,361 housing units needed in Grand Island, by 2024, the Community should plan and develop include up to **424 new housing units for households of very-low- to moderate-income**, by year end, **2024**, including up to **154 owner** and **270 rental units and affordable to persons and families between 0 and 80 percent AMI**. To successfully accomplish this, the Community and GIAEDC will need to continue to work with and foster a relationship with organizations providing housing services to ensure the ***availability of affordable housing and address the increasing costs housing and utilities in Grand Island***. This can include, but is not limited to the following recommendations:

- ◆ Working with local and regional housing partners, the City should maximize efforts to secure all types of State and Federal funding sources for affordable housing improvements and developments in Grand Island. The City has an initiative to utilize **tax increment financing** as local funding for community development/redevelopment activities in established neighborhoods.

- ◆ **Target housing development** in areas of Grand Island having the highest level of public and private sector services. This would include the Downtown and established residential neighborhoods.
- ◆ Continue and expand the efforts of **housing rehabilitation activities** in the Community of Grand Island, including a purchase-rehab-resale program, to improve the condition of owner occupied housing units.
- ◆ Expand a local program of **acquiring dilapidated houses for demolition and reuse of the lot(s)**. Emphasis should be placed on acquiring properties in established neighborhoods, where streets and infrastructure exist.
- ◆ Housing code enforcement activities should be supported by an **inspection and licensing program** for rental housing. All housing, both existing and new, both owner and rental, should require an occupancy permitting process.
- ◆ **Visitability** in all multifamily housing should be a goal of the City of Grand Island. The City should require that all multifamily housing be ADA accessible, or have ADA compliant units. The visitability movement in new construction is intended to allow all housing to meet the current or future needs of persons with a disability or be easily modified to meet such provisions. Three key features are promoted:
 1. At least one zero-step entrance on an accessible route leading from a driveway or public sidewalk.
 2. All interior doors providing at least 31 ¾ inches of unobstructed passage space.
 3. At least a half bath on the main floor.
 4. Future building codes in the City of Grand Island should potentially require visitability compliance for all housing construction.
- ◆ Maintain a local **Weatherization Program** to assist low- to moderate-income persons/families with the cost of making their housing units more energy efficient.
- ◆ Enhance **public awareness programs** to reduce utility costs with more effective alternative energy and energy conservation practices.
- ◆ Encourage citizens to utilize a “**budget billing**” program with local energy providers.

2. EXCESSIVE APPLICATION FEES/RENTAL DEPOSITS & DOWN PAYMENT/CLOSING COSTS TO PURCHASE A HOME.

Although Grand Island has established programs to provide down payment and closing cost assistance to residents, this issue was seen as an impediment to fair housing choice by several participants of the AIFHC process. Directly associated with this is excessive application fees and/or rent deposit. This suggests that demand for assistance outweighs available funding. For those wanting to buy a home, some felt a lack of necessary education and financial knowledge to understand the costs of buying a home. Several AIFHC participants felt that having unpaid personal loans, high credit card debt and/or a history of late payments made qualifying for a home mortgage impossible.

Today's economic environment has forced a higher level of personal financial credit standards, for both purchasing a house and renting an apartment. This, in turn, has prevented many persons and families from securing the housing of their need and choice.

Recommendations regarding this impediment include, but are not limited to:

- a) Work with major employers to establish programs to decrease down payments and closing costs by providing forgivable grants and/or low interest loan programs that employees can access.
- b) Support efforts by the City of Grand Island to expand various, both rent and ownership affordable housing programs with local financial institutions and major employers to expand funding assistance, so more families can utilize these programs.
- c) Expand renter and homeowner education classes to be required components of local high schools, college and continuing education classes. This will expand an individual's or family's budgeting skills and, eventually, financial knowledge of being either a homeowner or renter.
- d) Create an Individual Development Accounts (IDA) Program with area lenders and financial institutions to educate citizens about the importance of establishing savings accounts and saving patterns to help address and create financial stability.

- e) Landlords of apartment complexes or rental houses may require excessive fees for the submittal of an application to rent. This comes off as a way of discriminating against applicants of low- to moderate-income and/or some ethnic minority groups. To address this issue, the City could consider amending City ordinances to establish a uniform cost for application fees.

3. LACK OF KNOWLEDGE OF HOW TO FILE A FAIR HOUSING COMPLAINT.

The very root of fair housing choice in any Community is the process for which a citizen is able to file a fair housing complaint. In Grand Island, it should be standard procedure for the Housing Authority to educate each of the Agency's new consumers on how to file a fair housing complaint. According to the City of Grand Island website, the following Fair Housing Act guidelines are observed in the City:

- ◆ Section 110 of the Housing and Community Development Act of 1974, as amended.
- ◆ Fair Labor Standards Act of 1938, as amended (29 USC 102 et seq).
- ◆ Davis Bacon Act, as amended (40 USC 276-a – 276-a-5) and Section 2 of the June 13 1934 Act, as amended (48 Stat 948.40 USC 276© and popularly known as The Copeland Act.
- ◆ Contract Work Hours and Safety Standards Act (40 USC 327 et seq)

In addition, all landlords, property managers and other non-profit housing and human services groups should be required to provide their tenants, customers or clients with a copy of a Fair Housing Complaint Form. The City should require that pertinent tenant and landlord rights information be included in all rental agreement packets.

APPENDIX 1

GRAND ISLAND COMMUNITY HOUSING SURVEY - RESULTS.

Grand Island Community Housing Survey

The Grand Island Area Economic Development Corporation (GIAEDC) is conducting a Community Housing Study. The data compiled in this survey will be completely anonymous as presented within the final Study. We appreciate your input to help create a plan to improve housing choices in the community.

TOTAL SURVEYS RETURNED: 760.

Your Household		
1. Please select which of the following age groups live in your home.	0 - 15 years (242)	60 -74 years (157)
	16 –23 years (108)	75+ years (14)
	24 -44 years (363)	Prefer not to share (5)
	45 - 59 years (246)	
2. What is your gender?	Male (229)	Prefer not to share (9)
	Female (498)	
3. How would you describe your race / ethnicity?	Caucasian / not Hispanic (628)	Native American (8)
	Black / African American (6)	Hispanic (54)
	Asian (2)	Pacific Islander (0)
	Two or more races (14)	Prefer not to share (13)
4. What is your relationship status?	Married (449)	Widowed (17)
	Divorced (71)	Separated (11)
	In a partnership / civil union (14)	Cohabiting with significant other (33)
	Single (125)	Prefer not to share (6)

Your Home	
Do you currently:	Rent an apartment (91) Rent a rent-subsidized unit (8)
	Rent a home (74) Live with parents (21)
	Own with a mortgage (329) Homeless/no permanent residence (29)
	Own with no mortgage (117) Other (See Comments)
Are you actively looking to purchase or rent a different home?	Yes – Purchasing (98) Yes – Renting (102) Neither (487)
What type of housing do you live in?	House (510) Duplex (39) Apartment (70) Condo (6) Mobile Home (16) Townhouse (15) Income Based Housing (17)
How many bedrooms does your housing unit have?	1 (44) 2 (126) 3 (255) 4 (153) 5+ (95)
How many bedrooms do you need?	1 (90) 2 (176) 3 (233) 4 (138) 5+ (44)
How would you rate the condition of your current residence?	Excellent (192) Good (291) Fair: Needs Moderate Rehabilitation (under \$25,000) (170) Poor: Needs Major Rehabilitation (over \$25,000) (25) Dilapidated-Not Livable (2)

Analysis of Impediments to Fair Housing Choice – Grand Island, Nebraska

If your dwelling needs repairs, please check all that apply	Plumbing (102) Insulation (97) Windows (174)
	Electrical (106) Floors / Ceiling (123) Foundaton Repairs (47) N/A (183)
	Exterior (121) Roof Repairs (54) Heating (55)
	Other ____ (See Comments)_____
Please indicate your household income range.	Less than \$50K (228) \$50K-\$74,999 (155) \$75K-\$99,999 (106) \$100K-\$149,999 (105)
	\$150K-\$199,999 (47) \$200K-\$249,999 (10) \$250K-\$299,999 (8) \$300K+ (17)
How much is your monthly housing payment?	Less than \$400 (103) \$400-\$699 (141) \$700-\$899 (114) \$900-\$1,099 (75)
	\$1,100-\$1,299 (64) \$1,300-\$1,499 (38) \$1,500-\$1,699 (35) \$1,700+ (41)
Do you receive public financial aid for housing?	Yes (20) No (667)

You and Grand Island

Do you: (Please check ALL boxes that apply)	Currently live in Grand Island? (566)	
	Work in Grand Island? (384)	Does your spouse/partner work in Grand Island? Yes (335) No (246)
	Have relatives in Grand Island? (238)	
	If so, for how long (years)? Less Than 1 = 10 1-10 = 134 11-20 = 121 21+ = 214	

Is your current home unsuitable for your living needs? If so, please indicate why.	It is too small (101) It is too big (26)
	It is too expensive (54) Desire to own house (54)
	It is in poor condition (23) Not Suited to my Health / mobility problems (16)
	Other (357) It is suitable for my needs
Would you be interested in a grant for home repairs?	Yes (266) No (374)
Would you consider moving away from Grand Island for affordable housing?	Yes (311) No (337)
If so, how many miles away? (circle one)	0-4 (32) 5-10 (49) 10-20 (101) 20-30 (79) 30-40 (26) 40+ (62)

Analysis of Impediments to Fair Housing Choice – Grand Island, Nebraska

Future Housing				
Are you looking to change your housing situation in the next five years?	Yes (355)		No (268)	
If you would like to rent, what monthly rent could you afford?	\$450 or less (65)	\$451 - \$600 (91)	\$1,001 - \$1,250 (21)	
	\$600 - \$750 (89)	\$751 - \$1,000 (73)	\$1,251+ (39)	
If you are looking to purchase a home, what can you afford for a monthly house payment?	Less than \$400 (38)	\$400-\$699 (111)	\$700-\$899 (97)	\$900-\$1,099 (57)
	\$1,100-\$1,299 (52)	\$1,300-\$1,499 (32)	\$1,500-\$1,699 (23)	\$1,700+ (33)
If you currently rent, but would like to buy a home, please mark any barriers that have prevented you from purchasing a home.	Lack of available housing (90)		Cost of existing housing (102)	
	Lack of Down Payment (133)		Credit Rating (83)	
	Available Building Lot (17)		N/A (166)	
	Other: ____ (See Comments)_____			
Please describe special features you would like to see in housing development.	_____ _____ (See Comments) _____ _____ _____ _____			

Are you, or anyone else from your household (including those currently residing temporarily elsewhere), likely to need affordable housing within the Grand Island area now or in the next five years?		
Yes (281)		No (319)
Are you looking to: own (331) or rent (129)		
Why would you want to move (you can give more than one reason)?	Need local affordable housing (107)	Need independent housing (11)
	Need larger housing (99)	Need to “downsize” (58)
	Present home in poor state of repair (17)	Need to be closer to employment (25)
	Need senior/elderly housing (26)	Need to be closer to a dependent (2)
	Need specially adapted home (10)	Death, divorce or other change in family structure requiring a move (32)
	Need to be closer to relatives who are in the area (13)	Other: _____ (See Comments)_____
Do you feel that there is a need for additional low-income housing? Yes (495) No (87)		

Analysis of Impediments to Fair Housing Choice – Grand Island, Nebraska

If yes, what types of housing opportunities are needed? (Please check all that apply)	Single family housing- rent (386)	Elderly and assisted living housing (166)
	Single family housing- own (370)	Duplexes (187)
	Special needs housing (157)	Downtown housing (114)
	Duplex for seniors (215)	Other: (See Comments)

Mobility	
If you moved to Grand Island in the last five years, which of the following best describes your reason for relocation?	Job (131) Retirement (2) Affordable housing (19) Small town atmosphere (8) Be close to family (45) Other: _____ (See Comments) _____ _____
Do you plan to continue living in Grand Island more than:	2 Years (98) 5 Years (96) 10 Years (76) Indefinitely (286)
If you or someone in your household works outside of Grand Island, how far is the commute to work?	Less than 10 miles (82) 11-20 Miles (52) 21-30 miles (54) More than 31 miles (38)

As a renter or homeowner, please check the top three issues or barriers with obtaining suitable, appropriate housing in Grand Island.

For Renters		For Owners	
21	Lack of handicap accessible housing	22	Lack of handicap accessible housing
32	Lack of adequate public transportation	53	Lack of adequate public transportation
24	Lack of knowledge of fair housing rights	27	Lack of knowledge of fair housing rights
181	Cost of rent	282	Housing prices
8	Restrictive zoning/building codes	21	Restrictive zoning/building codes
31	Job status	33	Job status
70	Attitudes of landlords & neighbors	33	Attitudes of immediate neighbors
153	Lack of availability of decent rental units in your price range	49	Mortgage lending application requirements
21	Use of background checks	97	Excessive down payment/closing costs
69	Excessive application fees and/or rental deposits	50	Cost of utilities
38	Cost of utilities	25	Lack of educational resources about homeowner responsibilities
10	Lack of educational resources about tenant responsibilities	54	Cost of homeowner's insurance
		132	Lack of sufficient homes for sale (size)
		207	Lack of sufficient homes for sale (price)
		190	Cost of real estate taxes
	Other: _____ (See Comments)		Other: _____ (See Comments)

Is there anything else you would like to share about housing in Grand Island?

_____ (See Comments) _____

Thank you for your participation!

APPENDIX 2

GRAND ISLAND TABLE PROFILE.

**TABLE 1
POPULATION TRENDS AND PROJECTIONS
GRAND ISLAND, NEBRASKA
2000-2024**

	<u>Year</u>	<u>Population</u>	<u>Total</u>		<u>Annual</u>	
			<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
Grand Island:	2000	42,940	--	--	--	--
	2010	48,520	+5,580	+13.0%	+558.0	+1.3%
	2019	52,850	+4,330	+8.9%	+541.2	+1.1%
Low	2024	54,060	+1,210	+2.2%	+242.0	+0.4%
Medium	2024	54,675	+1,825	+3.4%	+365.0	+0.7%
High	2024	55,128	+2,278	+4.3%	+455.6	+0.9%
ED Boost*	2024	55,595	+2,745	+5.2%	+549.0	+1.0%
Effective	2000	77,708	--	--	--	--
Market	2010	81,850	+4,142	+5.3%	+414.2	+0.5%
Area**:	2019	85,804	+3,954	+4.8%	+494.2	+0.6%
	2024	87,971	+2,167	+2.5%	+433.4	+0.5%
Hall County:	2000	53,534	--	--	--	--
	2010	58,607	+5,073	+9.5%	+507.3	+1.0%
	2019	61,602	+2,995	+5.1%	+374.4	+0.6%
	2024	64,131	+2,529	+4.1%	+505.8	+0.8%

*Population estimated due to an *Economic Development (ED) Boost* via increased job creation and housing development. “High 2024 = 820 Additional FTE Positions in the next 5 years. “ED Boost” 2024 = 985 Additional FTE positions in the next five years.

**Grand Island Metropolitan Statistical Area, consisting of Hall, Hamilton, Howard and Merrick Counties. Source: 2000, 2010 Census; 2011-2017 Census Population Estimates.

Hanna:Keelan Associates, P.C., 2019.

**TABLE 2
POPULATION ESTIMATES
STATE OF NEBRASKA / CITY OF GRAND ISLAND / HALL COUNTY, NEBRASKA
2010-2017**

	<u>Nebraska</u>	<u>% Change Since 2010</u>	<u>Grand Island</u>	<u>% Change Since 2010</u>	<u>Hall County</u>	<u>% Change Since 2010</u>
2010 Census	1,826,341	--	48,520	--	58,607	--
July 2011 Est.	1,841,641	+0.8%	49,448	+1.9%	59,549	+1.6%
July 2012 Est.	1,854,862	+1.6%	49,981	+3.0%	60,187	+2.7%
July 2013 Est.	1,867,414	+2.2%	50,431	+3.9%	60,613	+3.4%
July 2014 Est.	1,880,920	+3.0%	50,974	+5.1%	61,202	+4.4%
July 2015 Est.	1,893,564	+3.7%	51,098	+5.3%	61,300	+4.6%
July 2016 Est.	1,907,603	+4.4%	51,332	+5.8%	61,530	+5.0%
July 2017 Est.	1,920,076	+5.1%	51,390	+5.9%	61,519	+5.0%

Source: 2010 Census, 2011-2017 Census Population Estimates.
Hanna:Keelan Associates, P.C., 2019.

**TABLE 3
POPULATION AGE DISTRIBUTION
TRENDS AND PROJECTIONS
GRAND ISLAND, NEBRASKA
2000-2024**

<u>Age Group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2019</u>	<u>2024</u>	<u>2019-2024 Change</u>
19 and Under	12,218	14,608	+2,390	16,214	16,848	+634
20-34	9,343	9,867	+524	10,430	10,699	+269
35-54	11,942	12,549	+607	13,337	13,630	+293
55-64	3,364	5,210	+1,846	6,260	6,773	+513
65-74	2,946	2,932	-14	3,004	3,029	+25
75-84	2,283	2,259	-24	2,287	2,325	+38
<u>85+</u>	<u>844</u>	<u>1,095</u>	<u>+251</u>	<u>1,318</u>	<u>1,371</u>	<u>+53</u>
Totals	42,940	48,520	+5,580	52,850	54,675	+1,825
Median Age	34.8	34.7	-0.1	34.6	34.7	+0.1

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2019.

**TABLE 4
SPECIFIC HOUSEHOLD CHARACTERISTICS
GRAND ISLAND/EMA, NEBRASKA
2000-2024**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Grand Island:	2000	42,940	1,091	41,869	16,426	2.55
	2010	48,520	1,058	47,462	18,326	2.59
	2019	52,850	1,045	51,805	19,825	2.61
	2024	54,675	1,037	53,638	20,551	2.61
	2024*	55,595	1,050	54,545	20,739	2.63
Effective Market Area**:	2000	77,708	1,578	76,130	29,614	2.57
	2010	81,850	1,474	80,376	31,535	2.55
	2019	85,804	1,412	84,392	33,225	2.54
	2024	87,971	1,398	86,573	34,218	2.53

*ED Boost.

**Grand Island Metropolitan Statistical Area, consisting of Hall, Hamilton, Howard and Merrick Counties.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2019.

**TABLE 5
TENURE BY HOUSEHOLD
GRAND ISLAND/EMA, NEBRASKA
2000-2024**

	<u>Year</u>	<u>Total Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Grand Island:	2000	16,426	10,307	62.7%	6,119	37.3%
	2010	18,326	11,186	61.0%	7,140	39.0%
	2019	19,825	11,736	59.2%	8,089	40.8%
	2024	20,551	12,063	58.7%	8,488	41.3%
	2024*	20,739	12,132	58.5%	8,607	41.5%
Effective Market Area**:	2000	29,614	20,385	68.8%	9,229	31.2%
	2010	31,535	21,420	67.9%	10,115	32.1%
	2019	33,225	21,895	65.9%	11,330	34.1%
	2024	34,218	22,002	64.3%	12,216	35.7%

*ED Boost.

**Grand Island Metropolitan Statistical Area, consisting of Hall, Hamilton, Howard and Merrick Counties.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2019.

**TABLE 6
HOUSEHOLDS BY HOUSEHOLD SIZE
GRAND ISLAND, NEBRASKA
2010 & 2016 ESTIMATE**

	<u>1 Person</u>	<u>2 Persons</u>	<u>3 Persons</u>	<u>4 Persons</u>	<u>5 Persons</u>	<u>6 Persons</u>	<u>7+ Persons</u>
2010	5,342	5,782	2,567	2,260	1,336	598	441
2016	5,264	5,984	2,893	2,580	1,407	465	266

Source: 2010 Census & 2012-2016 American Community Survey.

**TABLE 7
HOUSEHOLD INCOME
TRENDS AND PROJECTIONS
GRAND ISLAND, NEBRASKA
2000-2024**

Income Group	2000*	2016 Est.*	2019	2024	2024 ED Boost	% Change 2019-2024
All Households						
Less than \$10,000	1,703	1,443	1,329	1,070	1,070	-19.5%
\$10,000-\$19,999	2,522	2,090	1,888	1,614	1,646	-14.5%
\$20,000-\$34,999	3,710	3,328	3,342	3,303	3,318	-1.1%
\$35,000-\$49,999	3,240	2,751	2,811	2,931	2,982	+4.2%
\$50,000 or More	5,207	9,247	10,454	11,633	11,723	+11.2%
Totals	16,382	18,859	19,825	20,551	20,739	+3.6%
Median Income	\$36,044	\$49,118	\$52,060	\$55,390	\$55,946	+6.4%
Renter Households						
Less than \$10,000	1,227	1,107	1,031	863	863	-16.2%
\$10,000-\$19,999	1,497	1,443	1,328	1,157	1,179	-12.9%
\$20,000-\$34,999	1,789	1,843	1,895	1,962	1,991	+3.5%
\$35,000-\$49,999	907	1,180	1,242	1,431	1,475	+15.2%
\$50,000 or More	715	2,355	2,593	3,074	3,099	+18.5%
Totals	6,135	7,928	8,089	8,488	8,607	+4.9%
Median Income	\$22,011	\$30,679	\$33,205	\$36,590	\$37,008	+10.2%
Households 65+ Yrs.						
Less than \$10,000	577	420	400	332	332	-17.0%
\$10,000-\$19,999	984	725	661	622	622	-6.0%
\$20,000-\$34,999	947	778	777	739	739	-4.9%
\$35,000-\$49,999	592	695	743	831	831	+11.7%
\$50,000 or More	667	1,553	1,816	1,978	1,978	+8.9%
Totals	3,767	4,171	4,398	4,502	4,502	+2.3%
Median Income	\$27,643	\$37,161	\$41,050	\$43,880	\$43,880	+6.8%

* Specified Data Used. 2016 Estimate subject to Margin of Error.

Source: 2000 Census.

2012-2016 American Community Survey.

Hanna:Keelan Associates, P.C., 2019.

**TABLE 8
PERSONS RECEIVING SOCIAL SECURITY INCOME
HALL COUNTY, NEBRASKA
2017**

<u>Social Security Income-2017</u>	<u>Number of Beneficiaries</u>
<u>Retirement Workers</u>	
Retired Workers	7,810
Wives & Husbands	300
Children	110
<u>Survivor Benefits</u>	
Widows & Widowers	675
Children	325
<u>Disability Benefits</u>	
Disabled Persons	1,345
Wives & Husbands	20
Children	265
Total	10,850
<u>Aged 65 & Older</u>	
Men	3,700
Women	4,615
Total	8,315
<u>Supplemental Security Income-2017</u>	
Aged	105
Blind & Disabled	837
Total	942

Source: Department of Health and Human Services,
Social Security Administration, 2018.

**TABLE 9
PER CAPITA INCOME
TRENDS AND PROJECTIONS
HALL COUNTY / STATE OF NEBRASKA
2012-2024**

<u>Year</u>	<u>Hall County</u>		<u>State of Nebraska</u>	
	<u>Income</u>	<u>% Change</u>	<u>Income</u>	<u>% Change</u>
2012	\$37,286		\$46,066	--
2013	\$36,581	-1.9%	\$45,876	-0.4%
2014	\$37,805	+3.3%	\$48,419	+5.5%
2015	\$39,095	+3.4%	\$49,567	+2.3%
2016	\$39,994	+2.3%	\$50,029	+0.9%
2018	\$41,045	+2.6%	\$51,436	+2.8%
2012-2018	\$37,286-\$41,045	+10.1%	\$46,166-\$51,436	+11.4%
2018-2024	\$41,045-\$44,470	+8.3%	\$51,436-\$55,848	+8.5%

Source: Nebraska Department of Economic Development, 2018.
Hanna:Keelan Associates, P.C., 2019.

**TABLE 10
RACE AND HISPANIC ORIGIN
GRAND ISLAND, NEBRASKA
2000, 2010 & 2016 ESTIMATE**

<u>Race</u>	<u>2000</u>		<u>2010</u>		<u>2016 Est.*</u>	
	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
White	37,237	86.7%	38,839	80.0%	44,979	89.6%
Black/African Am.	180	0.4%	1,002	2.1%	1,256	2.5%
Am. Indian/Alaska Nat.	143	0.3%	503	1.0%	210	0.4%
Asian	562	1.3%	584	1.2%	674	1.3%
Hawaiian/Pacific Island.	71	0.2%	110	0.2%	94	0.2%
<u>Other/Two or More Races</u>	<u>4,747</u>	<u>11.1%</u>	<u>7,482</u>	<u>15.4%</u>	<u>2,967</u>	<u>5.9%</u>
Totals	42,940	100.0%	48,520	100.0%	50,180	100.0%
Hispanic Origin	6,845	15.9%	12,993	26.8%	15,014	29.9%

*Subject to Margin of Error.

Source: 2000, 2010 Census.

2012-2016 American Community Survey Estimate.

TABLE 11
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
GRAND ISLAND, NEBRASKA
2000-2024

Income Range	2000* # / #CB-HP	2015* # / #CB-HP	2019 # / #CB-HP	2024 # / #CB-HP
0%-30% AMI	450 / 355	570 / 445	614 / 479	639 / 498
31%-50% AMI	686 / 322	1,070 / 620	1,239 / 731	1,326 / 782
51%-80% AMI	1,637 / 542	1,910 / 730	2,036 / 847	2,108 / 875
<u>81%+ AMI</u>	<u>7,482 / 591</u>	<u>7,500 / 420</u>	<u>7,847 / 370</u>	<u>7,990 / 333</u>
Totals	10,255 / 1,810	11,050 / 2,215	11,522 / 2,427	11,737 / 2,488

* Specified Data Used. 2015 Estimate subject to margin of error.

= Total Households #CB-HP = Households with Cost Burden – Housing Problems

Source: 2000 & 2011-2015 CHAS Tables.
 Hanna:Keelan Associates, P.C., 2019.

TABLE 12
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
GRAND ISLAND, NEBRASKA
2000-2024

Income Range	2000* # / #CB-HP	2015* # / #CB-HP	2019 # / #CB-HP	2024 # / #CB-HP
0%-30% AMI	1,304 / 935	1,780 / 1,455	1,826 / 1,482	1,889 / 1,500
31%-50% AMI	1,157 / 828	1,620 / 1,180	1,693 / 1,234	1,773 / 1,242
51%-80% AMI	1,570 / 425	1,745 / 480	1,802 / 487	1,860 / 490
<u>81%+ AMI</u>	<u>2,093 / 243</u>	<u>2,525 / 315</u>	<u>2,768 / 327</u>	<u>2,966 / 340</u>
Totals	6,124 / 2,431	7,670 / 3,430	7,940 / 3,530	8,258 / 3,572

* Specified Data Used. 2015 Estimate subject to margin of error.

= Total Households #CB-HP = Households with Cost Burden – Housing Problems

Source: 2000 & 2011-2015 CHAS Tables.
 Hanna:Keelan Associates, P.C., 2019.

**TABLE 13
EMPLOYMENT DATA TRENDS AND PROJECTIONS
GRAND ISLAND, NEBRASKA
2008-2024**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployed</u>
2008	24,602	--	3.1%
2009	24,751	+149	4.2%
2010	24,795	+44	4.5%
2011	25,240	+445	4.4%
2012	25,889	+649	3.9%
2013	25,961	+72	3.7%
2014	25,767	-194	3.8%
2015	25,152	-615	3.8%
2016	25,060	-92	3.5%
2017	25,197	+137	3.4%
2018*	25,642	+445	2.9%
2024	26,325	+683	3.0%
2008-2024	24,602-26,325	+1,723	3.1%-3.0%

*Employment data as of August, 2018.
Source: Nebraska Department of Labor, Labor Market Information, 2018.
Hanna:Keelan Associates, P.C., 2019.

**TABLE 14
CIVILIAN LABOR FORCE & EMPLOYMENT
TRENDS AND PROJECTIONS
GRAND ISLAND, NEBRASKA
1990-2024**

	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>2018*</u>	<u>2024</u>
Civilian Labor Force	21,839	22,831	25,957	26,398	27,136
Unemployment	501	709	1,162	756	811
Rate of Unemployment	2.3%	3.1%	4.5%	2.9%	3.0%
Employment	21,338	22,122	24,795	25,642	26,325
	Change in Employment				
	<u>Number</u>	<u>Annual</u>	<u>% Change</u>	<u>% Annual</u>	
1990-2000	+784	+78.4	+3.7%	+0.4%	
2000-2010	+2,673	+267.3	+12.1%	+1.2%	
2010-2018	+847	+105.9	+3.4%	+0.4%	
2018-2024	+683	+136.6	+2.7%	+0.5%	

*Employment data as of August, 2018.
Source: Nebraska Department of Labor, Labor Market Information, 2018.
Hanna:Keelan Associates, P.C., 2019.

**TABLE 15
WORKFORCE EMPLOYMENT BY TYPE
HALL COUNTY, NEBRASKA
AUGUST, 2018**

Workforce

Non-Farm Employment (Wage and Salary)	34,455
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	*
Utilities.	*
Construction.	1,573
Manufacturing.	7,358
Wholesale Trade.	1,320
Retail Trade.	4,932
Transportation & Warehousing.	1,826
Information.	243
Finance & Insurance.	1,513
Real Estate & Rental/Leasing.	*
Professional, Scientific & Technical Services.	793
Management of Companies & Enterprises.	405
Administrative/Support/Waste.	1,420
Educational Services.	*
Health Care & Social Assistance.	3,638
Arts, Entertainment & Recreation.	300
Accommodation & Food Service.	2,786
Other Services (except Public Administration).	1,266
Federal Government.	651
State Government.	582
Local Government.	3,415

*Data not available because of disclosure suppression.

Source: Nebraska Department of Labor, Labor Market Information, 2018.

TABLE 16
HOUSING STOCK PROFILE / UNITS IN STRUCTURE
GRAND ISLAND, NEBRASKA
2000 & 2016 ESTIMATE

<u>Year</u>	<u>Number of Units</u>				<u>Total</u>
	<u>1 Unit</u>	<u>2-9 Units</u>	<u>10+ Units</u>	<u>Other*</u>	
2000	12,347	2,693	1,573	777	17,390
2016**	14,689	2,519	2,116	717	20,041

*Includes mobile home or trailer.

**Specified Data Used, subject to margin of error.

Source: 2000 Census.

2012-2016 American Community Survey.

TABLE 17
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
GRAND ISLAND, NEBRASKA
2000 & 2016 ESTIMATE

	<u>Complete Plumbing</u>			<u>Lack of Complete Plumbing</u>		<u>Units with 1.01+ Persons per Room</u>	
	<u>Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
2000	16,414	16,348	99.6%	66	0.4%	790	4.8%
2016 Est.*	18,859	18,804	99.7%	55	0.3%	842	4.5%

*Subject to margin of error.

Source: 2000 Census, 2012-2016 American Community Survey.

TABLE 18 - REVISED	
ESTIMATED YEAR HOUSING UNITS BUILT*	
CITY OF GRAND ISLAND, NEBRASKA	
2019	
<u>Year</u>	<u>Housing Units</u>
2014 to Present	963
2010 to 2013	771
2000 to 2009	2,045
1990 to 1999	2,184
1980 to 1989	2,077
1970 to 1979	3,434
1960 to 1969	2,461
1950 to 1959	2,709
1940 to 1949	1,171
<u>1939 or Before</u>	<u>3,495</u>
Subtotal	21,310
<u>Units Lost (2010 to Present)</u>	<u>(110)</u>
Total Est. Units – 2019	21,200
% 1939 or Before	16.5%
% 1959 or Before	34.8%
*Specified Data Used; subject to margin of error.	
Source: City of Grand Island Building Inspection Department, 2018; 2012-2016 American Community Survey.	

TABLE 19
HOUSING STOCK OCCUPANCY / VACANCY STATUS
GRAND ISLAND, NEBRASKA
2000/2010/2019

	<u>2000</u>	<u>2010</u>	<u>2019</u>
a) Housing Stock	17,421	19,426	20,865
	(O=10,666; R=6,755)	(O=11,718; R=7,708)	(O=12,460; R=8,405)
b) Vacant Housing Stock	995	1,100	1,040
c) Occupied Housing Stock	16,426	18,326	19,825
Owner Occupied	10,307	11,186	11,736
Renter Occupied	6,119	7,140	8,089
d) Housing Vacancy Rate	5.7% (995)	5.7% (1,100)	5.0% (1,040)
Owner Vacancy	3.4% (359)	4.5% (532)	5.8% (724)
Renter Vacancy	9.4% (636)	7.3% (568)	3.8% (316)
e) Adjusted Vacancy Rate*	3.8% (670)	3.2% (629)	3.1% (639)
Owner Adjusted Vacancy*	2.0% (216)	1.8% (218)	3.5% (434)
Renter Adjusted Vacancy*	6.7% (454)	5.3% (411)	2.4% (205)

* Includes **only** year-round units available for rent or purchase, meeting current housing code and modern amenities. Does not include units either not for sale or rent, seasonal units, or units not meeting current housing code.

Source: 2000, 2010 Census; City of Grand Island, 2018.
 Hanna:Keelan Associates, P.C., 2019.

**TABLE 20
OWNER OCCUPIED HOUSING VALUE
GRAND ISLAND, NEBRASKA
2000-2024**

	Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 or More	Totals
2000*	1,146	5,592	1,869	510	260	9,377
2016 Est*	1,061	2,928	2,905	1,997	2,040	10,931
<u>Median Value</u>						
2000	\$82,500					
2016 Est*	\$121,100					
2019	\$125,800					
2024	\$134,900					

* Specified Data Used.
Source: 2000 Census.
2012-2016 American Community Survey Estimate.
Hanna:Keelan Associates, P.C., 2019.

**TABLE 21
GROSS RENT
GRAND ISLAND, NEBRASKA
2000-2024**

	Less than \$300	\$300 to \$399	\$400 to \$499	\$500 to \$599	\$600 or More	Totals
2000*	1,125	2,679	1,850	313	170	6,135
2016 Est*	419	671	2,829	2,123	1,645	7,687
<u>Median Rent</u>						
2000	\$455					
2016 Est*	\$695					
2019	\$710					
2024	\$795					

* Specified Data Used.
Source: 2000 Census.
2012-2016 American Community Survey Estimate.
Hanna:Keelan Associates, P.C., 2019.

TABLE 22
SURVEY OF RENTAL PROPERTIES
GRAND ISLAND/HALL COUNTY, NEBRASKA
2007-2017

	<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
Grand Island:	2007	27	2,811	3.1	19.5
	2008	25	3,012	3.6	19.8
	2009	33	3,398	2.2	21
	2010	33	2,703	3.1	18
	2011	49	3,448	3.2	21.6
	2012	58	3,586	3	14.6
	2013	70	4,200	3.6	33.8
	2014	80	5,499	4.1	28
	2015	61	4,644	2.1	20.6
	2016	52	4,121	5.1	17.2
	2017	70	4,086	2.2	16.9
Hall County:	2007	32	2,882	3.1	24.1
	2008	32	3,105	3.6	21.7
	2009	39	3,472	2.2	18.2
	2010	36	2,588	3.1	17.8
	2011	53	3,573	3.4	24.7
	2012	62	3,644	3	15.9
	2013	72	4,232	3.5	33.8
	2014	86	5,563	4.1	26.8
	2015	65	4,657	2.1	20.6
	2016	59	4,445	5	17.4
	2017	74	4,137	2.2	16.8

Source: Nebraska Investment Finance Authority, 2018.

TABLE 23A
VACANCY RATES BY UNIT TYPE
HALL COUNTY, NEBRASKA
2017

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	263	11	4.2
Apartments	2,797	71	2.5
Mobile Homes	138	2	1.4
<u>Not Sure of Type</u>	<u>939</u>	<u>6</u>	<u>0.6</u>
Total Units	4,137	90	2.2

Source: Nebraska Investment Finance Authority, 2018.

TABLE 23B
VACANCY RATES BY UNIT TYPE
GRAND ISLAND, NEBRASKA
2017

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	261	11	4.2
Apartments	2,760	71	2.6
Mobile Homes	138	2	1.4
<u>Not Sure of Type</u>	<u>927</u>	<u>6</u>	<u>0.6</u>
Total Units	4,086	90	2.2

Source: Nebraska Investment Finance Authority, 2018.

**TABLE 24
ESTIMATED HOUSING UNIT TARGET DEMAND
(MEDIUM POPULATION PROJECTION)
GRAND ISLAND, NEBRASKA
2024**

<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit Target Demand</u>	<u>Est. Required Target Budget (Millions)</u>
740	621	1,361	\$367.5

*Based upon new households, housing for cost burdened households, replacement of occupied substandard/dilapidated housing stock (including housing stock experiencing plumbing, overcrowded conditions), absorb housing vacancy deficiency of structurally sound housing units, build for “pent-up” demand and calculation for local housing development capacity.

NOTE 1: Housing development activities should include both new construction and purchase-rehab/resale or re-rent activities.

NOTE 2: Downtown Housing Demand: 24 Owner Units, 46 Rental Units

Source: Hanna:Keelan Associates, P.C., 2019.

**TABLE 25
AREA HOUSEHOLD INCOME (AMI) BY PERSONS PER HOUSEHOLD (PHH)
HALL COUNTY, NEBRASKA HUD METRO FMR AREA
2019**

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$14,700	\$16,800	\$18,900	\$21,000	\$22,700	\$24,400	\$26,050	\$27,750
50% AMI	\$24,500	\$28,000	\$31,500	\$35,000	\$37,800	\$40,600	\$43,400	\$46,200
60% AMI	\$29,400	\$33,600	\$37,800	\$42,000	\$45,360	\$48,720	\$52,080	\$55,440
80% AMI	\$39,200	\$44,800	\$50,400	\$56,000	\$60,500	\$65,000	\$69,450	\$73,950
100%AMI	\$49,000	\$56,000	\$63,000	\$70,000	\$75,600	\$81,200	\$86,800	\$92,400
125%AMI	\$61,250	\$70,000	\$78,750	\$87,500	\$94,500	\$101,500	\$108,500	\$115,500

Source: U.S. Department of Housing and Urban Development – 2019 Adjusted Home Income Limits.

TABLE 26
ESTIMATED YEAR-ROUND HOUSING UNIT TARGET DEMAND BY
AMI INCOME SECTOR (MEDIUM POPULATION PROJECTION)
GRAND ISLAND, NEBRASKA
2024

	<u>Income Range</u>					<u>Totals</u>
	<u>0-30%</u> <u>AMI</u>	<u>31-60%</u> <u>AMI</u>	<u>61-80%</u> <u>AMI</u>	<u>81-125%</u> <u>AMI</u>	<u>126%+</u> <u>AMI</u>	
Owner*:	24	46	84	192	394	740
Rental**:	52	88	130	226	125	621

*Estimated 628 units of new construction; estimated 112 units for Purchase/Rehab/Resale.
 **Estimated 527 units of new construction; estimated 92 units for Purchase/Rehab/Re-Rent.
 Source: Hanna:Keelan Associates, P.C., 2019.

TABLE 27
HOUSING UNIT TARGET DEMAND – HOUSEHOLD TYPE BY AMI
GRAND ISLAND, NEBRASKA
2024

OWNER UNITS	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					<u>TOTALS</u>	Workforce Sector
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	0	8	12	78	124	222	54
Family	14	7	63	108	270	482	426
Special							
<u>Populations</u>¹	<u>10</u>	<u>11</u>	<u>9</u>	<u>6</u>	<u>0</u>	6	8
Subtotals	24	46	84	192	394	740	488
RENTAL							
<u>UNITS*</u>							
Elderly (55+)	10	36	40	80	71	237	35
Family	30	36	80	139	54	339	266
Special							
<u>Populations</u>¹	<u>12</u>	<u>16</u>	<u>10</u>	<u>7</u>	<u>0</u>	45	6
Subtotals	52	88	130	226	125	621	307
TOTALS	76	134	214	418	519	1,361	795

* Includes lease- or credit-to-own units.

¹ Any person with a special housing need due to a cognitive and/or mobility disability.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2019.

TABLE 28
HOUSING UNIT TARGET DEMAND – UNIT TYPE/PRICE POINT (PRODUCT) BY AMI
GRAND ISLAND, NEBRASKA
2024

PRICE – PURCHASE COST (Area Median Income)

Owner Units*	(0%-30%) \$88,630*	(31%-60%) \$133,000*	(61%-80%) \$207,000*	(81%-125%) \$310,000*	(126%+) \$372,000*+	Totals	Work Force \$189,000*
1 Bedroom ¹	0	0	0	27	31	58	0
2 Bedroom ¹	7	20	30	60	80	197	56
<u>3+ Bedroom</u>	<u>17</u>	<u>26</u>	<u>54</u>	<u>105</u>	<u>283</u>	<u>485</u>	<u>432</u>
Totals	24	46	84	192	394	740	488

PRICE – PURCHASE COST (Area Median Income)

Rental Units**	(0%-30%) \$425**	(31%-60%) \$640**	(61%-80%) \$925**	(81%125%) \$1,140**	(126%+) \$1,420**+	Totals	Work Force \$825**
1 Bedroom ¹	20	26	32	64	32	174	36
2 Bedroom ¹	22	50	68	108	72	320	178
<u>3+ Bedroom</u>	<u>10</u>	<u>12</u>	<u>30</u>	<u>54</u>	<u>21</u>	<u>127</u>	<u>93</u>
Totals	52	88	130	226	125	621	307

¹ Includes Downtown Housing Units.

*Average Affordable Purchase Price; varies with unit type and household size.

**Average Affordable Monthly Rent; varies with unit type and household size.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2019.

**TABLE 29
HOUSING TARGET DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
GRAND ISLAND, NEBRASKA
2024**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	404 / 60*	176
	Patio Home Unit	24 / 10	10
	Town Home Unit	50 / 40*	11
	Duplex/Triplex Unit	16 / 90	20
	Apartment - 4+ Units***	24 / 184	17
Totals		518 / 384	234 Acres
55+ Years	Single Family Unit	94 / 12	40
	Patio Home Unit	36 / 15	15
	Town Home Unit	52 / 38	20
	Duplex/Triplex Unit	20 / 107	23
	Apartment - 4+ Units***	20 / 65	7
Totals		222 / 237	105 Acres
TOTAL UNITS / ACRES		740 / 621	339 Acres
TOTAL UNITS / ACRES OF NEW CONSTRUCTION		628 / 527	295 Acres / 885 Acres^^
*Includes Credit-To-Own Units. **Includes housing for persons with a disability. ***Includes housing in Downtown. ^Includes Public Right-of-Way. ^^Residential Land Use Plan Designation for New Construction, 3.0x total acres.			
Source: Hanna:Keelan Associates, P.C., 2019.			

**TABLE 30
HOUSING STRUCTURAL CONDITION SURVEY
GRAND ISLAND, NEBRASKA**

2018	
Excellent	3
Very Good	113
Good/Very Good	18
Good	3,875
Average/Good	341
Average	12,181
Badly Worn/Average	176
Badly Worn	717
Worn Out/Badly Worn	8
<u>Worn Out</u>	<u>102</u>
Total	17,534

Source: Grand Island Regional Planning/
Community Development, 2018.

**TABLE 31
ESTIMATED HOUSING UNIT
REHABILITATION/DEMOLITION TARGET DEMAND
GRAND ISLAND, NEBRASKA**

2024	
# Rehabilitated /	
<u>Est. Cost*</u>	<u>Demolition</u>
592 / \$23.1M	289

*Based upon Hall County Assessor Data, Field Inspections and
Age of Housing Data.

Source: Hanna:Keelan Associates, P.C., 2019.

**TABLE 32
OCCUPANCY OF SELECTED RENTAL HOUSING PROGRAMS
GRAND ISLAND, NEBRASKA
2019**

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Wait List</u>
Hall County Housing Authority 1834 W 7 th Street Grand Island, NE 68803 308-385-5530	N/A	394 Total Units	HUD Elderly/Multifamily Section 8	30% Income	N/A
Cherry Park I Apartments 415 S Cherry Street Grand Island, NE 68801 308-882-5445	1997	2-Bd: 36 3-Bd: 24	NIFA (LIHTC) DED, HUD Section 8	2-Bd: \$595-\$620 3-Bd: \$710	94% Yes (5)
Cherry Park II Apartments 415 S Cherry Street Grand Island, NE 68801 308-882-5445	1999	2-Bd: 36 3-Bd: 24	NIFA (LIHTC) DED, HUD Section 8	2-Bd: \$595-\$620 3-Bd: \$710	94% Yes (5)
Colonial Square Apartments 524 E 16 th Street Grand Island, NE 68801 308-384-7874	N/A	2-Bd: 40 3-Bd: 16	NIFA (LIHTC) HUD	\$617-\$747 MR 30% Income	98% No
Ridgewood CROWN 711 Ridgewood Ave Grand Island, NE 68803 308-946-3826	2009	3 Bd: 10 5-Bd: 2	NIFA (LIHTC) Single Family	3-Bd: \$660 5-Bd: \$705	92% Yes (60)* *same waiting list as Westridge CROWN
CONTINUED:					

Analysis of Impediments to Fair Housing Choice – Grand Island, Nebraska

**TABLE 32 (CONTINUED)
OCCUPANCY OF SELECTED RENTAL HOUSING PROGRAMS
GRAND ISLAND, NEBRASKA
2019**

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Wait List</u>
Riverbend Apartments I & II 101-116 Lakeview Circle Grand Island, NE 68803	2003	1-Bd: 112	NIFA (LIHTC)	1 Bd: \$500-615	97%
308-398-0678		2-Bd: 112	Multifamily	2-Bd: \$590-\$715	No
		3-Bd: 32		3-Bd: \$725-\$825	
		*209 LIHTC			
Silverwood Apartments 710 W Stolley Park Rd Grand Island, NE 68801	1995	4-Bd: 20	NIFA (LIHTC)	\$685	100%
308-390-4833			Multifamily		Yes
Shady Bend Townhomes Scattered Addresses Grand Island, NE 68803	2015	3-Bd: 14	NIFA (LIHTC)	N/A	N/A
308-385-5530		4-Bd: 6	Multifamily		
Southlawn Apartments I 1715-1819 Ada Street Grand Island, NE 68803	2000	2-Bd: 36	NIFA (LIHTC)	\$535	100%
308-390-4833			Elderly		Yes
Southlawn Apartments II 1815-1821 Henry Street; 1804-1830 Ada Street 308-390-4833	2000	2-Bd: 16	NIFA (LIHTC)	\$535	88%
		*7 LIHTC	Elderly		Yes
		Units			
Southlawn Apartment III Scattered Addresses 308-390-4833	2001	2-Bd: 20	NIFA (LIHTC)	\$535	85%
			Elderly		Yes
Stonewood Townhomes Stonewood Ave Grand Island, NE	2011	2-Bd: 20	NIFA (LIHTC)	2-Bd: \$540	100%
308-946-3826		3-Bd: 4	Elderly	3-Bd: \$595	Yes (150+)*
					*same waiting list as Windridge
Stonewood Townhomes II Stonewood Ave Grand Island, NE	2013	2-Bd: 24	NIFA (LIHTC)	2-Bd: \$540	100%
308-946-3826		3-Bd: 6	Elderly	3-Bd: \$595	Yes (150+)*
					*same waiting list as Windridge
CONTINUED:					

**TABLE 32 (CONTINUED)
OCCUPANCY OF SELECTED RENTAL HOUSING PROGRAMS
GRAND ISLAND, NEBRASKA
2019**

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./ Wait List</u>
Victory Place 2325 N Broadwell Ave Grand Island, NE 68803 308-258-3933	2016	1-Bd: 20 2-Bd: 6	Veterans	N/A	N/A
Westridge CROWN Ridgewood & Deerwood Ave Grand Island, NE 308-946-3826	2010	3-Bd: 10 5-Bd: 2	NIFA (LIHTC) Single Family	3-Bd: \$660 5-Bd: \$705	100% Yes (60)* *same waiting list as Ridgewood CROWN
Windridge Townhomes 723-945 Windridge Ave Grand Island, NE 68803 308-946-3826	2008	2-Bd: 40	NIFA (LIHTC) Elderly	\$530	100% Yes (150+)* *same waiting list as Stonewood
Windridge Townhomes II 835 Windridge Ave Grand Island, NE 68803 308-946-3826	2009	2-Bd: 18	NIFA (LIHTC) Elderly	\$530	100% Yes (150+)* *same waiting list as Stonewood
Woodland Park Townhomes I 4180 Pennsylvania Ave Grand Island, NE 68803 308-390-4833	2008	2-Bd: 24 3-Bd: 4	NIFA (LIHTC) Elderly	2-Bd: \$545 3-Bd: \$585	93% Yes
Woodland Park Townhomes II 4180 Pennsylvania Ave Grand Island, NE 68803 308-390-4833	2008	2-Bd: 18 3-Bd: 8	NIFA (LIHTC) Elderly	2-Bd: \$545 3-Bd: \$585	100% Yes (150-200)
<u>Nursing & Assisted/Independent Living Facilities</u>					
Bickford Senior Living 3285 Woodridge Blvd Grand Island, NE 68801 308-384-3800	N/A	44 Total Units	Assisted Living	N/A	N/A
CONTINUED:					

**TABLE 32 (CONTINUED)
OCCUPANCY OF SELECTED RENTAL HOUSING PROGRAMS
GRAND ISLAND, NEBRASKA
2019**

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./ Wait List</u>
Edgewood Vista 214 N Piper Street Grand Island, NE 68803 308-384-0717	1990s	AL: 14	Assisted Living	\$4,000-\$6,000 (Monthly)	79% No
Golden Living Center-Lakeview 1405 W US Highway 34 Grand Island, NE 68801 308-382-6397	1990s	95 total SN & AL beds	Skilled Nursing Assisted Living	\$6,500-\$7,000 Private Pay	73% No
Good Samaritan Society 4075 Timberline Street Grand Island, NE 68803 308-384-3535	2000s	67 Total Units/ Beds	Skilled Nursing Assisted Living	N/A	N/A
Grand Island Country House 833 Alpha Street Grand Island, NE 68803 308-381-1988	N/A	29 Beds	Assisted Living	\$5,800+ Monthly	N/A
Grand Island Park Place 610 N Darr Ave Grand Island, NE 68803 308-382-2635	1980s	85 Total beds	Skilled Nursing	N/A	N/A
Lebensraum Assisted Living 118 S Ingalls Street Grand Island, NE 68803 308-382-9066	1954	33 Total Beds	Assisted Living	N/A	N/A
Primrose Retirement Community 3990 W Capital Ave Grand Island, NE 68803 308-210-4520	2005	AL: 32 Beds IL: 36 Units	Assisted Living Independent Living	N/A	97% Yes
CONTINUED:					

**TABLE 32 (CONTINUED)
OCCUPANCY OF SELECTED RENTAL HOUSING PROGRAMS
GRAND ISLAND, NEBRASKA
2019**

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./ Wait List</u>
Riverside Lodge	1988	AL: 68 Beds	Assisted Living	N/A	N/A
404 Woodland Drive		IL: 54	Independent Living		
Grand Island, NE 68801		1- & 2-Bd			
308-382-1657		units			
St Francis Memorial Health Center	N/A	SN: 36	Skilled Nursing	N/A	42%
2116 W Faidley Ave					No
Grand Island, NE 68803					
308-398-5880					
Tiffany Square Care Center	N/A	103	Skilled Nursing	N/A	N/A
3119 W Faidley Ave		Total Beds			
Grand Island, NE 68803					
308-384-2333					
The Heritage at Sagewood	N/A	AL:60 units	Assisted Living	\$3,500-\$7,500	AL: 89%
1920 Sagewood Ave		AU:26 units	Alzheimers Unit	Monthly	MU: 50%
Grand Island, NE 68803		NF: 136	Skilled Nursing		No
308-398-8005		Total Beds			
Wedgewood Care Center	N/A	76	Skilled Nursing	N/A	N/A
800 Stoeger Drive		Total Units			
Grand Island, NE 68803					
308-382-5440					

AL = Assisted Living Units.
 AU = Alzheimer's Units.
 NF = Nursing Facility Beds.
 IL = Independent Living Units.
 N/A = Not Available.

Source: Project Developers & Property Management Agencies, 2019.
 Hanna:Keelan Associates, P.C., 2019.

APPENDIX 3

GRAND ISLAND FIVE-YEAR HOUSING ACTION PLAN.

GRAND ISLAND FIVE-YEAR HOUSING ACTION PLAN.

INTRODUCTION.

The greatest challenge for the Community of Grand Island, during the next five years, will be to develop housing units for low- to moderate-income families, the elderly and special population households, with special attention given to workforce households. In total, the Community should target up to **1,631 new units; 740 owner units and 621 rental units, by 2024.**

The successful implementation of the “**Grand Island Five-Year Housing Action Plan**” will begin with the preparation of reasonable, feasible housing projects. Such a Plan will address all aspects of housing, including new construction, housing rehabilitation, the removal of “bad” housing, the reuse of infill residential lots, appropriate housing administration and code and zoning enforcement.

Important to the successful implementation of the Grand Island Five-Year Housing Action Plan will be the creation of **Community Housing Partnerships (CHPS)**, as detailed in **Section 5** of the **Grand Island Community Housing Study**. CHPS should be created to “fit” each proposed housing program. CHPS should include an appropriate mix of both public and private partners to balance, as well as expedite the implementation of housing development.

PLACE-BASED DEVELOPMENT COMPONENTS.

Each **Housing Program** identified in the **Grand Island Five-Year Housing Action Plan** should incorporate “**Place-Based**” development components, whereby development supports the Community’s quality of life and availability of resources including, but not limited to: public safety, community health, education and cultural elements. The four general concepts of place-based development include the following:

ACCESS AND LINKAGES:

- Does the housing program have adequate accessibility and walkability to other neighborhoods and centers in the Community?
- What is the program’s proximity to local services and amenities?
- Can people utilize a variety of transportation modes, such as sidewalks, streets, automobiles, bicycles and public transit, to travel to and from the housing program?
- Is the housing program visible from other neighborhoods or parts of the city?
- Is public parking available for visitors to the housing program?

COMFORT AND IMAGE:

- Is the proposed housing program located in a safe neighborhood?
- Are there historic attributes to consider for the proposed housing program?
- Is the neighborhood of the proposed housing program clean and safe for all residents?
- Are there any environmental impacts that could hinder the development of a housing program?

USES AND ACTIVITIES:

- How will the proposed housing program be used? By young families and local workforce? By elderly or special needs populations?
- Are there amenities proposed, or existing and nearby to the housing program that will keep local residents active, including parks and recreation opportunities?
- Does the housing program include a central gathering space for program residents, as well as community residents?

SOCIABILITY:

- Will the housing program be developed in a way that will allow residents to socialize and interact with one another?
- Will people take pride in living at the proposed housing program?
- Are diverse populations encouraged to reside at the housing program?
- Does the housing program present a welcoming environment for both current and prospective residents?

HOUSING DEVELOPMENT PROGRAMS.

The following **Housing Action Plan** presents a listing of **Housing Programs** recommended for Grand Island during the next five years. Programs include activities associated with the organizational or operational requirements of the Community to insure housing development exists as both an ongoing community and economic development process, producing housing units for both elderly and non-elderly households, local workforce, and persons with special needs and address the preservation or rehabilitation of Grand Island’s existing housing stock. The **Plan** defines a purpose, estimated housing program costs and, where relevant, estimated cost subsidy for each **Housing Program**.

This Housing Action Plan should be monitored on a continuous basis and reviewed annually for necessary changes and/or modifications.





ORGANIZATIONAL/OPERATIONAL.

	<u>Program.</u>	<u>Purpose of Program.</u>	<u>Est. Total Cost.</u>
1.	Create Community Housing Partnerships (CHPS) , under the direction of the Grand Island “Housing Improvement Partnership (HIP),” to conduct housing project “specific” activities.	Under the direction and guidance of HIP , create CHPS from selected pertinent local, both public and private housing stakeholders and providers to establish programs of housing awareness and education, as well as housing project “specific” developments, in Grand Island.	Estimated Annual Cost: \$25,000.
2.	Develop a Grand Island Workforce Housing Initiative/ Employers Assistance Program.	To encourage major employers of Grand Island to be actively involved in CHPS to assist the Community in developing workforce and other housing programs identified in the Five-Year Housing Action Plan, including the City’s first-time homebuyer, down payment assistance and immediate need housing.	\$515,000 five-year contribution from major employers would be requested.




ORGANIZATIONAL/OPERATIONAL PROGRAMS (Continued).

	<u>Program.</u>	<u>Purpose of Program.</u>	<u>Est. Total Cost.</u>
3.	Maintain the Grand Island Continuum of Care Program.	Establish a program-specific CHPS to provide housing assistance to address all facets of housing needs for elderly and special populations including housing for persons with a disability needing special accommodations, Veterans, frail elderly, homeless and near-homeless, etc.	\$180,000 annual contribution from public and private funding sources.
4.	Create a Grand Island Community Land Bank Program, via locally-based organizations.	Establish a program-specific CHPS to create a Land Bank to ensure the availability of land for future housing developments as well as securing land via a dilapidated housing acquisition program. The organizations of local housing developers and funders with the ability to purchase lots in Grand Island will be key to a successful Land Bank organization.	\$470,000 five-year contribution from public and private funding sources.
5.	Plan and implement an annual Grand Island Housing Summit.	GIAEDC , with the assistance of local funding and established CHPS , conduct an annual presentation of housing accomplishments and opportunities in the Community of Grand Island.	Estimated Annual Cost: \$4,500.



HOUSING PRESERVATION.

	<u>Programs.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Examples.</u>
6.	Housing Code Inspection and Rental Licensing Program , to provide a year-round, on-going housing inspection and enforcement and licensing program. Can combine with a nuisance abatement program and nuisance or neglected buildings ordinance that targets vacant and dilapidated housing structures.	\$255,000 (five-year).	30% or \$76,500.	
7.	Target the purchase and Demolition of 70 substandard, dilapidated housing units in Grand Island, by 2024 and establish a Land Bank of property (lots) for redevelopment purposes. Can be combined with a nuisance or neglected buildings ordinance that targets vacant and dilapidated housing structures.	\$7,700,000.	90% or \$6,930,000.	
8.	Single Family Owner Housing Rehabilitation Program, target up to 175 Units , moderate rehabilitation at \$30,000 to \$42,000 per unit in Grand Island, by 2024, to meet the needs of low- to moderate-income households.	\$5,950,000.	70% or \$4,165,000.	
9.	Single Family Purchase-Rehab-Resale/Re-Rent Program, target up to 60 Units , 3+ bedroom houses, standard amenities in Grand Island, by 2024, to meet the affordable homeowner/renter needs of low- to moderate-income households (31% to 80% AMI).	\$10,800,000.	60% or \$6,480,000.	

HOUSING FOR ELDERLY & SENIOR POPULATIONS.

<u>Programs.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Examples.</u>
<p>10. Elderly Rental Housing Program, target up to 80 Units, scattered site and/or “retirement campus”, mixed income, 1- and 2-bedroom duplex and triplex units, standard amenities, to meet the rental housing needs of low- to moderate- mixed-income elderly households (0% to 80% AMI).</p>	<div style="border: 1px solid black; padding: 10px; width: 100px; margin: auto;">\$17,000,000.</div>	<div style="border: 1px solid black; padding: 10px; width: 100px; margin: auto;">65% or \$11,000,000.</div>	
<p>11. Elderly Rental Housing Program, target up to 150 Units, scattered site and/or “retirement campus”, mixed income, 2- and 3-bedroom duplex and triplex units, standard amenities, to meet the rental housing needs of low- to moderate- mixed-income elderly households (81%+ AMI).</p>	<div style="border: 1px solid black; padding: 10px; width: 100px; margin: auto;">\$32,500,000.</div>	<div style="border: 1px solid black; padding: 10px; width: 100px; margin: auto;">30% or \$9,750,000.</div>	
<p>12. Elderly Homeownership Initiative, target up to 200 Units, scattered site and/or new subdivision, mixed income, 2- & 3-bedroom single family, patio home, duplex and town home units, standard amenities, complete accessibility design, to meet the needs of Moderate-income elderly households (81%+ AMI).</p>	<div style="border: 1px solid black; padding: 10px; width: 100px; margin: auto;">\$67,500,000.</div>	<div style="border: 1px solid black; padding: 10px; width: 100px; margin: auto;">20% or \$13,500,000.</div>	





HOUSING FOR ELDERLY & SENIOR POPULATIONS.

<u>Programs.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Examples.</u>
13. Housing Rehabilitation/ Modification Program, target up to 40 Units , standard amenities, complete visitability, accessibility design, to meet the needs of very-low- to moderate-income (0% to 80% AMI), Including <i>Elderly and Special Population Households</i> , with a Person(s) with a Disability.	\$1,700,000.	90% or \$1,530,000.	
14. Target up to 80 additional licensed assisted living units with supportive/specialized services for near-independent and frail-elderly residents of Grand Island.	\$9,600,000.	40% or \$3,840,000.	



HOUSING FOR FAMILIES.

	<u>Programs.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Examples.</u>
15.	Single Family Rental, CROWN Rent-To-Own Program, target up to 60 Units , scattered site, mixed income, 3+-bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households (31% to 80% AMI).	\$14,700,000.	70% or \$4,689,000.	
16.	General Rental Housing Program, target up to 190 Units , scattered site, mixed income, consisting of 2- & 3-bedroom units with standard amenities, to meet the affordable rental housing needs of moderate-income workforce households (81%+ AMI).	\$29,450,000.	40% or \$11,780,000.	
17.	Affordable Rental Housing Program, target up to 40 Units , scattered site or multifamily apartment complex development, to meet the affordable rental housing needs of very low- to moderate-income workforce households (0% to 80% AMI).	\$23,000,000	70% or \$16,100,000.	
18.	Family Homeownership Initiative, target up to 480 Units , scattered site, mixed income, single family, patio home and town home, 3+ bedroom units with standard amenities to meet the affordable housing needs of low- to upper-income family households (51%+ AMI). Both New Construction and Purchase-Rehab-Resale or Re-rent Program.	\$149,000,000.	40% or \$59,600,000.	

HOUSING FOR FAMILIES (Continued).

	<u>Programs.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Examples.</u>
19.	Single Room Occupancy Housing Program, target up to 30 rooms, three buildings, in the Community, to meet the needs of low- to moderate-income, single person workforce households (35% to 80% AMI).	\$3,500,000.	55% or \$1,925,000.	
20.	Owner/Rental Housing Initiative for Special Needs Populations, target up to 81 Units (36 owner, 45 rental), scattered site, 1-, 2- & 3-bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable independent living housing needs of persons with special needs (0% to 125% AMI).	\$19,440,000.	60% or \$11,664,000.	
21.	Target up to 30 units for very low- to low-income populations experiencing a disability and in need of special accommodations, including temporary shelter and group home housing.	\$6,000,000.	90% or 5,400,000.	
22.	Target up to 20 units of short-term and long-term housing for persons experiencing homelessness and near-homelessness, including an overnight shelter and group home housing.	\$4,100,000	90% or \$3,700,000.	

HOUSING FOR FAMILIES (Continued).

	<u>Programs.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Examples.</u>
23.	<p>Downtown Owner Units, target up to 24 Units, mixed income, scattered site, 1- & 2-bedroom units. Units could include rehabilitation of upper-level commercial structures.</p>	\$6,600,000.	30% or \$1,980,000.	
24.	<p>Downtown Rental Units, target up to 46 Units, mixed income, scattered site, 1- & 2-bedroom apartments. Units could include rehabilitation of upper-level commercial structures.</p>	\$8,700,000	50% or \$4,350,000.	
25.	<p>Immediate Housing Initiative – Target up to 40 units of rental housing, via alternative housing types, either existing or new housing, either permanent or transitional units for families/individuals, or as rental properties.</p>	\$2,800,000	60% or \$1,680,000.	