SECTION 1 PURPOSE & PROCESS.

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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 visitablilty 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.