

# **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.

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

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

\*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.

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

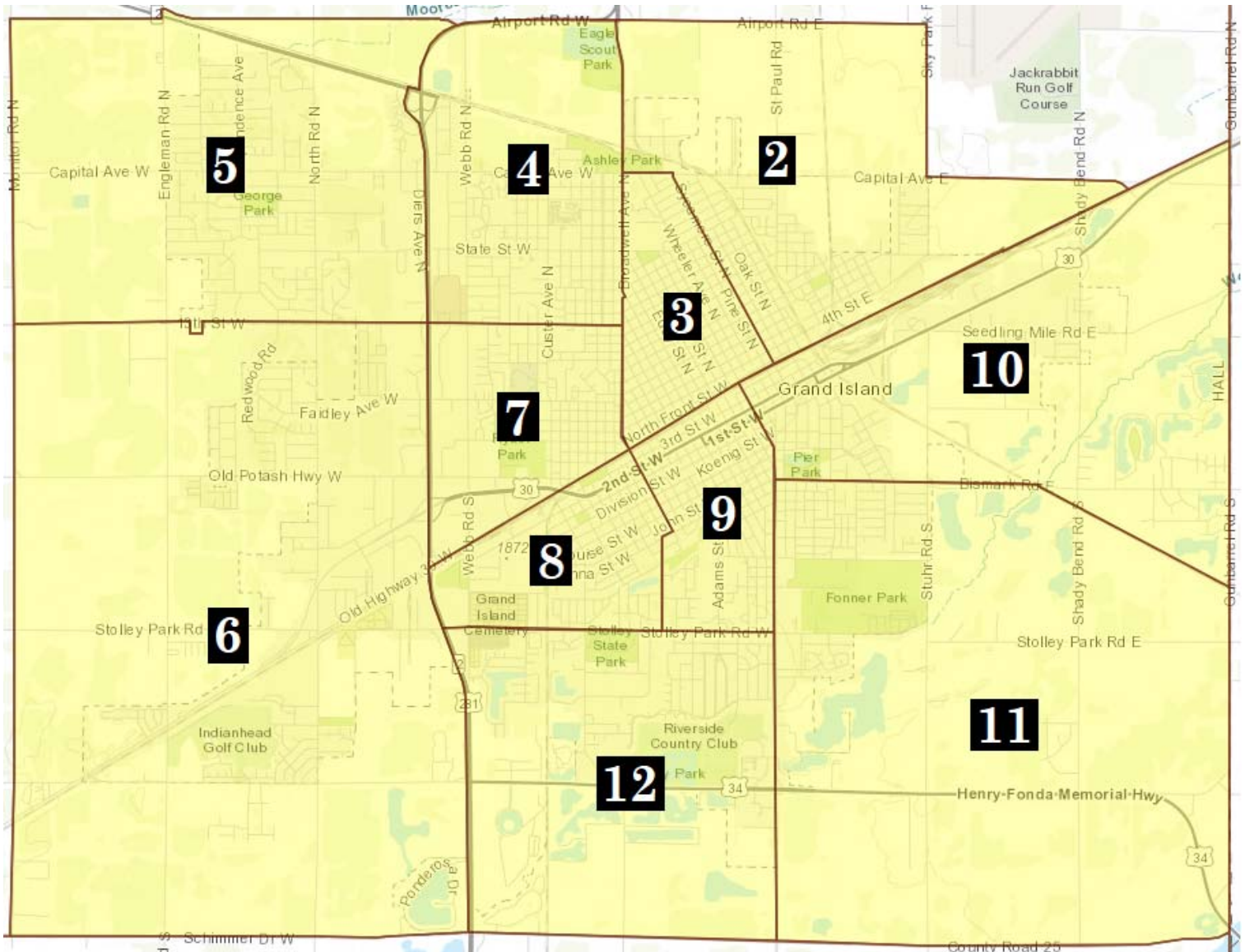
- ◆ **Table 2A** identifies **race and Hispanic origin** for the City of Grand Island, as per the 2000 and 2010 Censuses and the 2012-2016 American Community Survey. In 2010, Whites comprised 38,839 persons, or 80 percent of the total population of the City, while the remaining 9,681 persons were of 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>
<b>Totals</b>	<b>42,940</b>	<b>100.0%</b>	<b>48,520</b>	<b>100.0%</b>	<b>50,180</b>	<b>100.0%</b>
<b>Hispanic Origin</b>	<b>6,845</b>	<b>15.9%</b>	<b>12,993</b>	<b>26.8%</b>	<b>15,014</b>	<b>29.9%</b>

\*Subject to Margin of Error.  
Source: 2000, 2010 Census.  
2012-2016 American Community Survey Estimate.

# CENSUS TRACT MAP GRAND ISLAND, NEBRASKA



**HANNA:KEELAN ASSOCIATES, P.C.**  
**COMMUNITY PLANNING & RESEARCH**

- ◆ **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.

<b><u>Race</u></b>	<b><u>CT #2</u></b>	<b><u>CT #3</u></b>	<b><u>CT #4</u></b>	<b><u>CT #5</u></b>	<b><u>CT #6</u></b>	<b><u>CT #7</u></b>
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>
<b>Totals</b>	<b>5,201</b>	<b>6,019</b>	<b>5,576</b>	<b>5,161</b>	<b>5,319</b>	<b>4,519</b>
<b>Hispanic Origin</b>	<b>3,078</b>	<b>2,727</b>	<b>1,139</b>	<b>25</b>	<b>779</b>	<b>1,183</b>

<b><u>Race</u></b>	<b><u>CT #8</u></b>	<b><u>CT #9</u></b>	<b><u>CT #10</u></b>	<b><u>CT #11</u></b>	<b><u>CT #12</u></b>
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>
<b>Totals</b>	<b>2,986</b>	<b>5,045</b>	<b>4,873</b>	<b>4,658</b>	<b>3,844</b>
<b>Hispanic Origin</b>	<b>358</b>	<b>1,996</b>	<b>1,469</b>	<b>2,144</b>	<b>337</b>

\*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>
<b>Total</b>	<b>5,192</b>	<b>841</b>
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
<b><u>CT #3</u></b>		
<b>Total</b>	<b>6,001</b>	<b>1,422</b>
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**

<b><u>CT #4</u></b>	<b><u>Population</u></b>	<b><u>Below Poverty Level</u></b>
<b>Total</b>	<b>5,354</b>	<b>767</b>
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
<b><u>CT #5</u></b>		
<b>Total</b>	<b>5,106</b>	<b>208</b>
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>
<b>Total</b>	<b>5,305</b>	<b>547</b>
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>		
<b>Total</b>	<b>4,263</b>	<b>753</b>
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:**

<b>TABLE 3 (CONTINUED)</b>		
<b>POVERTY STATUS</b>		
<b>GRAND ISLAND, NEBRASKA CENSUS TRACTS (CT)</b>		
<b>2016 ESTIMATE</b>		
<b><u>CT #8</u></b>	<b><u>Population</u></b>	<b><u>Below Poverty Level</u></b>
<b>Total</b>	<b>2,986</b>	<b>348</b>
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
<b><u>CT #9</u></b>		
<b>Total</b>	<b>5,025</b>	<b>1,134</b>
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
<b>CONTINUED:</b>		

<b>TABLE 3 (CONTINUED)</b>		
<b>POVERTY STATUS</b>		
<b>GRAND ISLAND, NEBRASKA CENSUS TRACTS (CT)</b>		
<b>2016 ESTIMATE</b>		
<b><u>CT #10</u></b>	<b><u>Population</u></b>	<b><u>Below Poverty Level</u></b>
<b>Total</b>	<b>4,682</b>	<b>1,048</b>
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
<b><u>CT #11</u></b>		
<b>Total</b>	<b>4,597</b>	<b>861</b>
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
<b>CONTINUED:</b>		

<b>TABLE 3 (CONTINUED)</b>		
<b>POVERTY STATUS</b>		
<b>GRAND ISLAND, NEBRASKA CENSUS TRACTS (CT)</b>		
<b>2016 ESTIMATE</b>		
<u>CT #12</u>	<u>Population</u>	<u>Below Poverty Level</u>
<b>Total</b>	<b>3,729</b>	<b>311</b>
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	<b>+2,390</b>	<b>16,214</b>	<b>16,848</b>	<b>+634</b>
20-34	9,343	9,867	<b>+524</b>	<b>10,430</b>	<b>10,699</b>	<b>+269</b>
35-54	11,942	12,549	<b>+607</b>	<b>13,337</b>	<b>13,630</b>	<b>+293</b>
55-64	3,364	5,210	<b>+1,846</b>	<b>6,260</b>	<b>6,773</b>	<b>+513</b>
65-74	2,946	2,932	<b>-14</b>	<b>3,004</b>	<b>3,029</b>	<b>+25</b>
75-84	2,283	2,259	<b>-24</b>	<b>2,287</b>	<b>2,325</b>	<b>+38</b>
<u>85+</u>	<u>844</u>	<u>1,095</u>	<u><b>+251</b></u>	<u><b>1,318</b></u>	<u><b>1,371</b></u>	<u><b>+53</b></u>
<b>Totals</b>	<b>42,940</b>	<b>48,520</b>	<b>+5,580</b>	<b>52,850</b>	<b>54,675</b>	<b>+1,825</b>
<b>Median Age</b>	<b>34.8</b>	<b>34.7</b>	<b>-0.1</b>	<b>34.6</b>	<b>34.7</b>	<b>+0.1</b>

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

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

\*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
<b>CT #7</b>	<b>\$37,895</b>
CT #8	\$46,319
CT #9	\$42,091
CT #10	\$46,842
CT #11	\$52,221
CT #12	\$57,886

**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>
<b><u>All Households</u></b>						
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%
<b>Totals</b>	<b>16,382</b>	<b>18,859</b>	<b>19,825</b>	<b>20,551</b>	<b>20,739</b>	<b>+3.6%</b>
<b>Median Income</b>	<b>\$36,044</b>	<b>\$49,118</b>	<b>\$52,060</b>	<b>\$55,390</b>	<b>\$55,946</b>	<b>+6.4%</b>
<b><u>Renter Households</u></b>						
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%
<b>Totals</b>	<b>6,135</b>	<b>7,928</b>	<b>8,089</b>	<b>8,488</b>	<b>8,607</b>	<b>+4.9%</b>
<b>Median Income</b>	<b>\$22,011</b>	<b>\$30,679</b>	<b>\$33,205</b>	<b>\$36,590</b>	<b>\$37,008</b>	<b>+10.2%</b>
<b><u>Households 65+ Yrs.</u></b>						
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%
<b>Totals</b>	<b>3,767</b>	<b>4,171</b>	<b>4,398</b>	<b>4,502</b>	<b>4,502</b>	<b>+2.3%</b>
<b>Median Income</b>	<b>\$27,643</b>	<b>\$37,161</b>	<b>\$41,050</b>	<b>\$43,880</b>	<b>\$43,880</b>	<b>+6.8%</b>

\* 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.

<b>TABLE 8 EMPLOYMENT DATA TRENDS AND PROJECTIONS GRAND ISLAND, NEBRASKA 2008-2024</b>			
<b><u>Year</u></b>	<b><u>Number of Employed Persons</u></b>	<b><u>Change</u></b>	<b><u>Percent Unemployed</u></b>
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%
<b>2024</b>	<b>26,325</b>	<b>+683</b>	<b>3.0%</b>
<b>2008-2024</b>	<b>24,602-26,325</b>	<b>+1,723</b>	<b>3.1%-3.0%</b>

\*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**

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

\* 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**

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

\* 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>
<b>2000</b>	16,414	16,348	99.6%	66	0.4%	790	4.8%
<b>2016 Est.*</b>	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>
<b>Subtotal</b>	<b>21,310</b>
<u>Units Lost (2010 to Present)</u>	<u>(110)</u>
<b>Total Est. Units – 2019</b>	<b>21,200</b>
% 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>
<b>a) Housing Stock</b>	17,421 (O=10,666; R=6,755)	19,426 (O=11,718; R=7,708)	20,865 (O=12,460; R=8,405)
<b>b) Vacant Housing Stock</b>	995	1,100	1,040
<b>c) Occupied Housing Stock</b>	16,426	18,326	19,825
Owner Occupied	10,307	11,186	11,736
Renter Occupied	6,119	7,140	8,089
<b>d) Housing Vacancy Rate</b>	<b>5.7% (995)</b>	<b>5.7% (1,100)</b>	<b>5.0% (1,040)</b>
Owner Vacancy	3.4% (359)	4.5% (532)	5.8% (724)
Renter Vacancy	9.4% (636)	7.3% (568)	3.8% (316)
<b>e) Adjusted Vacancy Rate*</b>	<b>3.8% (670)</b>	<b>3.2% (629)</b>	<b>3.1% (639)</b>
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.

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

- ◆ **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
<b>Totals:</b>	<b>\$51,627</b>	<b>100.0%</b>	<b>19,048</b>		<b>11,105</b>		<b>7,943</b>	<b>19,048</b>	<b>+0</b>

**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**

<b>2019</b>	<b><u>1PHH</u></b>	<b><u>2PHH</u></b>	<b><u>3PHH</u></b>	<b><u>4PHH</u></b>	<b><u>5PHH</u></b>	<b><u>6PHH</u></b>	<b><u>7PHH</u></b>	<b><u>8PHH</u></b>
<b>30% AMI</b>	\$14,700	\$16,800	\$18,900	\$21,000	\$22,700	\$24,400	\$26,050	\$27,750
<b>50% AMI</b>	\$24,500	\$28,000	\$31,500	\$35,000	\$37,800	\$40,600	\$43,400	\$46,200
<b>60% AMI</b>	\$29,400	\$33,600	\$37,800	\$42,000	\$45,360	\$48,720	\$52,080	\$55,440
<b>80% AMI</b>	\$39,200	\$44,800	\$50,400	\$56,000	\$60,500	\$65,000	\$69,450	\$73,950
<b>100%AMI</b>	\$49,000	\$56,000	\$63,000	\$70,000	\$75,600	\$81,200	\$86,800	\$92,400
<b>125%AMI</b>	\$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>
<b>Owner*:</b>	<b>24</b>	<b>46</b>	<b>84</b>	<b>192</b>	<b>394</b>	<b>740</b>
<b>Rental**:</b>	<b>52</b>	<b>88</b>	<b>130</b>	<b>226</b>	<b>125</b>	<b>621</b>

\*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.