

SECTION 4

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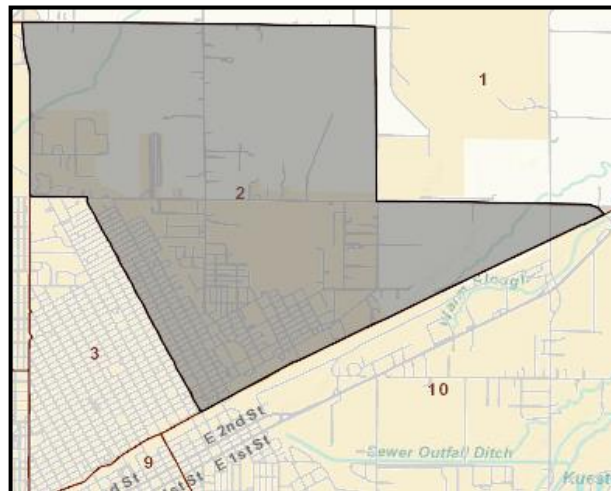
DISCUSSION OF LOCAL FAIR HOUSING CHOICE TOPICS.

◆ **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

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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.