



# City of Grand Island

Tuesday, August 11, 2020

Council Session

## Item G-11

**#2020-188 - Approving 2019 Community Development Block  
Grant Coronavirus Response Amendment**

Staff Contact: Amber Alvidrez

# **Council Agenda Memo**

**From:** Amber Alvidrez, Community Development

**Meeting:** August 11, 2020

**Subject:** Substantial Amendment to the 2019-2023 CDBG Consolidated Plan and Annual Action Plan to include CDBG-CV funds

**Presenter(s):** Amber Alvidrez, Community Development Administrator

## **Background**

Grand Island became an Entitlement Community in September 2015. A large part of the planning process for this Community Development Block Grant (CDBG) model is the creation of the 3, 4 or 5-year Consolidated Plan, and the Annual Action Plan. The Consolidated Plan represents the City's goals for CDBG funding in broad scope, it identifies the areas and focus of CDBG priorities.

The City has chosen to complete a 5-year Consolidated Plan which is currently in place and covers the time period of 2019-2023. The Three Priorities outlined in the Consolidated Plan are as follows in order of identified importance:

- Increase Quality & Affordable Housing Options
- Cultivate Small and Emerging Businesses
- Support Public Services for Neighborhoods and Vulnerable Populations

The Annual Action Plan breaks down the priorities and lists specific dollar amounts and which projects will be funded in the assigned year. A separate Annual Action Plan is prepared for each Fiscal Year. The public hearing today is to discuss the planned programs for the 2019-2023 Consolidated Plan.

## **Discussion**

In response to the Coronavirus Pandemic (COVID19), the United States Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG) program has notified Entitlement community they will receive a formula allocation from the first round of CDBG-CV funding to be used specifically for the prevention of, preparation for, and response to the COVID-19 Coronavirus. This allocation was authorized by the Coronavirus Aid, Relief, and Economic Security Act

(CARES Act), Public Law 116-136, which was signed on March 27, 2020. In response to the CARES Act and CDBG-CV funding, the City is proposing a substantial amendment to the 2019-2023 Consolidated Plan and 2019 Action Plan in order to receive the allotted \$251,495 of CARES Act CDBG-CV funding.

### **Alternatives**

It appears that the Council has the following alternatives concerning the issue at hand. The Council may:

1. Accept the Substantial amendment to the 2019-2023 Consolidated Plan and 2019 Annual Action Plan for CDBG Activities.
2. Do not accept the Substantial Amendment to the 2019-2023 Consolidated Plan and 2019 Annual Action Plan for CDBG Activities.

### **Recommendation**

City Administration recommends that the Council accept the Substantial Amendment to the 2019-2023 Consolidated Plan and 2019 Annual Action Plan for CDBG Activities.

### **Sample Motion**

Move to accept the Substantial Amendment to the 2019-2023 Consolidated Plan and Annual Action Plan for CDBG Activities.

## Executive Summary

### ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

#### 1. Introduction

The 2019-2023 Consolidated Plan for Housing and Community Development provides the US Department of Housing and Urban Development (HUD) with information on the City of Grand Island's intended uses of Community Development Block Grant program funds. The City allocates the annual funding from these programs to public, private or non-profit parties consistent with HUD program goals and requirements. CDBG program objectives include providing decent housing, creating suitable living environments and expanding economic opportunities.

Through a review of housing market, community development, homeless needs and economic development data and an evaluation of past performance in the City's HUD funded programs, the City has developed the following goals for the use of these Funds:

- Increase Quality Affordable Housing options
- Cultivate small and emerging businesses
- Support public Services for neighborhoods and vulnerable populations

The City's Consolidated Plan follows the requirements placed by HUD, and uses HUD's format and data tables required for plans. Grand Island's consolidated plan is implemented and updated through Annual Action Plans (AAP) and Consolidated Annual Performance Evaluation Reports (CAPER). The Action plan establishes the priorities for projects and funding for the upcoming year. The CAPER report details the results of funded projects during the individual project years.

In response to the Coronavirus Pandemic (COVID19), the United States Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG) program has notified Entitlement Community they will receive a formula allocation from the first round of CDBG-CV funding to be used specifically for the prevention of, preparation for, and response to the COVID-19 Coronavirus. This allocation was authorized by the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), Public Law 116-136, which was signed on March 27, 2020.

The City of Grand Island has prepared a substantial amendment to the 2019-2023 Consolidated plan and 2019-2020 Annual Action Plan to receive and CDBG-CV funding and outline specific priorities and goals associated with the CARES Act and guidance for the use of CDBG-CV funding. The City has been notified it will receive \$202,742 in CDBG-CV funding to be used for the prevention of, preparation for, and response to the COVID-19.

## **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

The data analysis throughout the Consolidated Plan Needs Assessment concludes in that the most prominent need within the City of Grand Island is additional affordable housing. While the spectrum of affordable housing is broad, including larger units, units for seniors, units for veterans and units for persons with disabilities, these all fall within the parameter of a strong need for additional and affordable housing.

## **3. Evaluation of past performance**

The City of Grand Island became an Entitlement Community in 2016 and therefore has worked through the 2016-2019 Consolidated Plan. The City Of Grand Island has a history of successful programs funded through the Community Development Block Grant program. The City has successfully funded housing rehabilitation activities targeting lower income households unable to properly maintain their homes. The City also works closely with the Railside the Downtown Business Improvement District to operate the Small business Rental Assistance Program which allowed assistance to help small emerging businesses relocate to downtown Grand Island which was previously a slum and blight area. The City has created strong partnerships with many Non-profit service providers through the past consolidated plan through the use of the Public Service Grant which was available only to non-profit service providers within the corporate city limits of Grand Island.

## **4. Summary of citizen participation process and consultation process**

The most recent version of the citizen participation plan was adopted by City Council on April 26, 2016. The Citizen Participation Plan intends to make the community aware of CDBG projects and processes, as well as to make the pathway for becoming involved with review of CDBG funding as accessible as possible. A copy of the citizen participation plan, which includes public hearing time frames and varying methods in which the Community Development Division will make information available is accessible on the City of Grand Island's Website at [www.grand-island.com](http://www.grand-island.com), under the Community Development section or available in print from the Community Development Division directly at Grand Island City Hall, 100 E. 1st street, Grand Island, Nebraska.

Due to the recent Covid-19 Pandemic citizen participation regulations were changed by the department of Housing and Urban Development (HUD). The following changes to the City of Grand island's Citizen Participation Plan were adopted by City council on May 26, 2020.

*Exceptions to this plan will apply to any substantial amendments to the 2019 Annual Action Plan and to the creation of the 2020 Annual Action Plan. Change of requirements by the Housing and Urban Development through the CARES Act which was signed on March 27, 2020 allows for Entitlement Communities to allow these plans to require a 1 day notice for virtual public hearings and a 5 day public comment. The above changes are a direct result of the COVID-19 Pandemic.*

## **5. Summary of public comments**

Substantial Amendment for CDBG-CV funds- there were no Comments received for this amendment although minutes from public hearings are attached.

## **6. Summary of comments or views not accepted and the reasons for not accepting them**

CDBG-CV Substantial Amendment

All comment received during the public comment period for the Substantial Amendment will be reviewed and included in the final amendment to the documents. Public comment period is currently open until August 11, 2020.

## **7. Summary**

The Consolidated Plan and Annual Action Plan provide an in-depth and insightful assessment and plan for the City of Grand Island's Community Development needs.

The Community Development Division has diligently attempted to ensure that the priorities and projects that are outlined in these plans directly reflect the priorities as identified by the community itself. The document was developed through a process that included a significant community engagement component, which included focus groups, public review periods and Public Hearings. No comments were received from the public during the review period, which is indicative of the extent to which community involvement was incorporated into the development of the Consolidated Plan.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	GRAND ISLAND	Community Development Division

Table 1 – Responsible Agencies

### Narrative

#### Consolidated Plan Public Contact Information

Amber Alvidrez

Community Development Administrator

City of Grand Island

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## **PR-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

The City of Grand Island is the lead agency responsible for overseeing the development of the Consolidated Plan and administering the approved Consolidated Plan. The City's Community Development Division, under the direction of Regional Planning and City Administration, maintains responsibility for development of the Citizen Participation Plan, Consolidated Plan, Annual Action Plan and Consolidated Annual Performance & Evaluation Report (CAPER.) The City has also created an Entitlement Stakeholders Committee to assist the Community Development Division by providing insight and suggestions for funding priorities. The Entitlement Stakeholders group also coordinates the planning efforts and housing studies for the City of Grand Island, which are a large part of the planning process for the City's CDBG Program.

The Community Development Division has made a diligent effort to access and compile data from the varying surveys, planning sessions, and studies with the intent of actively engaging and consulting a broad range of organizations. Housing groups, non-profits, business leaders, civic leaders, economic development groups and service providers were all approached and consulted in the broad effort to develop a plan that sufficiently reflects the needs of Grand Island.

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).**

This is the first Consolidated Plan the City of Grand Island has created. The City of Grand Island elected to become an Entitlement Community in 2015, with a program beginning date of October 1, 2016. For this reason, some of the collaboration and consultation done with groups and organizations in the community was related to gaining insight on how the changeover to Entitlement would affect their work, in addition to their suggestions on how the funds should be allocated.

A more specific breakdown of the planning efforts is described in the "Other local/regional/state/federal planning efforts" section.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**



The Community Development Division (CDD) consulted with the Continuum of Care (CoC) before, during and after accepting HUD's invitation to become an Entitlement Community. A staff member from the CDD attends the CoC meetings, to stay actively engaged in upcoming projects and events. Since the City's recent increase in involvement in the CoC, many members of the group have reached out to the CDD, to gain information on how they can be more involved in the City's planning process and activities.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The City of Grand Island does not receive Emergency Solution Grant (ESG) funds.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Hall County Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was invited to participate in the Community Needs Assessment Survey, which addressed the prioritization of CDBG expenditures. The organization was also invited to attend Public Meetings related to the 2019 Housing Study, Analysis of Impediments and the 2019-2023 Consolidated Plan Process. The anticipated outcome is to raise awareness about CDBG and its intent, and to deepen the relationship between the organization and the City.
2	<b>Agency/Group/Organization</b>	Hall County Regional Planning Commission
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Economic Development Market Analysis

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization also was invited to participate in the Community Needs Assessment Survey, which addressed the prioritization of CDBG expenditures. The organization was also invited to attend Public Meetings related to the 2019 Housing Study, Analysis of Impediments and 2019-2023 Consolidated Plan Process. The anticipated outcome is to raise awareness about CDBG and its intent, and to deepen the relationship between the organization and the City.
3	<b>Agency/Group/Organization</b>	Grand Island Area Chamber of Commerce
	<b>Agency/Group/Organization Type</b>	Services-Employment Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization also was invited to participate in the Community Needs Assessment Survey, which addressed the prioritization of CDBG expenditures. The organization was also invited to attend Public Meetings related to the 2019 Housing Study, Analysis of Impediments and the 2019-2023 Consolidated Plan Process. The anticipated outcome is to raise awareness about CDBG and its intent, and to deepen the relationship between the organization and the City.
4	<b>Agency/Group/Organization</b>	Grand Island Area Economic Development Corporation
	<b>Agency/Group/Organization Type</b>	Economic Development
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Economic Development Market Analysis

	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The organization participated in the 2014 Entitlement Feasibility Study, Grow Grand Island and funded the 2104 Housing Study. The organization also was invited to participate in the Community Needs Assessment Survey, which addressed the prioritization of CDBG expenditures. The organization was also invited to attend Public Meetings related to the 2019 Housing Study, Analysis of Impediments and the 2019-2023 Consolidated Plan Process. The anticipated outcome is to raise awareness about CDBG and its intent, and to deepen the relationship between the organization and the City.</p>
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**Identify any Agency Types not consulted and provide rationale for not consulting**

No agencies were selectively excluded from consultation.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		The services discussed at the Continuum of Care, in addition to the Point in Time count, provide much needed direction in developing the City of Grand Island's homeless strategy
Grow Grand Island	Grand Island Area Economic Development corporation	The goal of the Grow Grand Island Initiative was to identify areas in which collaborative efforts could better support small business growth, existing business expansion, new business locations, and the diverse components that affect businesses as a whole. Many of these areas directly overlap with various CDBG National Objectives. This plan was facilitated by Market Street Services, Inc.

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

The City of Grand Island will be working closely with Hall County through both the Hall County Housing Authority and the Hall County Regional Planning Commission. The Community Redevelopment Authority is also closely involved with the Community Development Division in areas of housing development, housing demolition and regional planning efforts.

**Narrative (optional):**

## PR-15 Citizen Participation

### 1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The throughout the creation of the Housing Study and the Analysis of Impediments process which both had extensive, community-based research plans were created in conjunction with the 2019-2023 Consolidated plan. In addition to the outreach done by these processes, the Priority Needs, as outlined in section SP-25 of the Strategic Plan are a direct result of the public meeting and planning process of the Housing Study, and Analysis of Impediments efforts. In addition to these efforts, the Community Development Division also did a Community Needs Assessment, which requested various entities throughout the community to rank the Priority Needs as identified by the large scale planning processes.

The Citizen Participation Plan was approved on April 26, 2016 and it outlines the various ways in which the City will interact with the community in various stages of the CDBG planning process.

## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Minorities  Non-targeted/broad community  Residents of Public and Assisted Housing	a series of Community Listening sessions were held on March 19th with local organizations, elected leadership and general citizenry. In attendance there was local continuum of Care members who represent vulnerable populations.	Summary of Comments attached at the end of the document.	all comments were accepted.	
2	Community Survey	Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Non-targeted/broad community	Broad outreach effort	no comments were received outside of answers to questions on the survey.	no comments were received	

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Community Survey	Non-targeted/broad community	the Community Survey was conducted as part of the 2019 Housing Study and analysis of Impediments for housing views from the community which have been taken into account throughout the creation of the 2019-2023 Consolidated Plan.	no comments were received outside of answers to questions on the survey.	no comments were received	
4	Public Hearing	Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Residents of Public and Assisted Housing	Public hearing to take place at the regularly scheduled City Council meeting on August 13, 2019			

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Newspaper Ad	Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Residents of Public and Assisted Housing	Advertisements of community meetings and public hearings as well as public comment on the 2019 Housing Study, Analysis of Impediments and the 2019-2023 Consolidated plan			
7	Internet Outreach	Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities	Website publish of Public Hearing and Public Meeting Notices and 2019-2023 Consolidated plan for Public comment	no comments were received	no comments were received	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Public Meeting	Non-targeted/broad community	Entitlement Stakeholders meeting was held on June 13, 2019 in the City Council Chambers, this meeting followed the open meetings act and was open to the public. Notice was placed in the news paper 14 days prior to the meeting.	comments which were received throughout this meeting are included in the meeting minutes which are attached at the end of this document.	all comments were accepted	

**Table 4 – Citizen Participation Outreach**

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

The data and analysis provided in the Needs Assessment supports the statement that affordable housing is the predominant housing need in Grand Island. 16% of Grand Island's households spend 30-50% of their income on housing and 11% of Grand Island's households spend more than half of their income on housing. This analysis of housing expenditures represents the entire population of Grand Island. It should be noted that the burden caused by allocating 30%-50% or more of a household's income within a low or extremely low income household can be a far more severe cost burden leaving extremely limited funds available for other necessities.

Additionally, population growth has created a very immediate need for additional housing. The 2019 Housing Study stated that there are 20,012 total housing units within Grand Island, - 11,973 owner and 8,039 rental. The housing study also stated that there is an adjusted vacancy rate of 3%, and a community experiences housing demand issues at a rate of 6%, meaning Grand Island is currently experiencing extreme housing vacancy issues. There are simply not enough units available. Low vacancy rates are contributing to higher rents and housing costs.

Additional facts, figures and assessments of data are available in this Needs Assessment to support this finding.

## **NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)**

### **Summary of Housing Needs**

The Housing Needs Assessment provides data and analysis regarding the housing sector and areas of need within the City of Grand Island.

A few explanations that may provide helpful when reviewing the data are as follows:

- In the “Number of Households” table, “HAMFI” is the HUD Adjusted Median Family Income, which is calculated by HUD for the City of Grand Island.
- The Area Median Income (AMI) is a statistic generated by the U.S. Department of Housing and Urban Development (HUD) for purposes of determining the eligibility of applicants for certain federal housing programs. HUD determines AMI on an annual basis for each metropolitan area, making adjustments for household size and other factors.
- In the City of Grand Island, the AMI data is available for families and households of many different sizes, but for example, a family household of four is represented by income as:
  - 100% AMI = \$59,500 and above
  - 80-100% AMI = \$48,000 to \$59,499
  - 50-80% AMI = \$30,000 to \$47,999
  - 30-50% AMI= \$23,850 to \$29,999

#### **HUD defines housing problems as:**

- 1) Lack of complete kitchen or plumbing facilities
- 2) Cost burdened: A housing cost burden of more than 30% of household income. Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payments, taxes, insurance, and utilities
- 3) Severe cost burdened: A housing cost burden of more than 50% of household income, applying the same definition as described for cost burden
- 4) Overcrowding is defined as more than one person per room, not including bathrooms, porches, foyers, halls, or half rooms
- 5) Severe overcrowding is defined as more than 1.5 persons per room, applying the same definition as described for overcrowding The graphs below provide a large amount of data regarding the existing conditions in Grand Island, followed by an analysis of the housing needs.

<b>Demographics</b>	<b>Base Year: 2009</b>	<b>Most Recent Year: 2015</b>	<b>% Change</b>
Population	48,520	50,580	4%
Households	17,303	18,720	8%
Median Income	\$43,732.00	\$46,831.00	7%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

### Number of Households Table

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households	2,350	2,690	3,655	2,195	7,830
Small Family Households	770	905	1,445	930	3,975
Large Family Households	195	315	330	180	705
Household contains at least one person 62-74 years of age	330	310	615	425	1,455
Household contains at least one person age 75 or older	395	485	600	215	585
Households with one or more children 6 years old or younger	600	785	705	560	650

**Table 6 - Total Households Table**

**Data Source:** 2011-2015 CHAS

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	105	65	75	10	255	10	10	0	0	20
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	100	180	10	35	325	10	10	0	30	50
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	55	70	60	0	185	0	15	55	15	85
Housing cost burden greater than 50% of income (and none of the above problems)	950	265	25	10	1,250	360	250	120	0	730
Housing cost burden greater than 30% of income (and none of the above problems)	245	600	315	30	1,190	65	335	555	120	1,075

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	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	100	0	0	0	100	10	0	0	0	10

**Table 7 – Housing Problems Table**

Data 2011-2015 CHAS  
Source:

## 2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,210	580	165	55	2,010	380	285	180	45	890
Having none of four housing problems	470	1,045	1,580	630	3,725	185	785	1,735	1,465	4,170
Household has negative income, but none of the other housing problems	100	0	0	0	100	10	0	0	0	10

**Table 8 – Housing Problems 2**

Data 2011-2015 CHAS  
Source:

## 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	525	380	35	940	90	195	395	680
Large Related	155	50	45	250	14	110	45	169
Elderly	280	240	190	710	240	235	145	620

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	435	370	110	915	100	75	85	260
Total need by income	1,395	1,040	380	2,815	444	615	670	1,729

**Table 9 – Cost Burden > 30%**

Data 2011-2015 CHAS  
Source:

#### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	480	30	0	510	75	60	0	135
Large Related	105	0	0	105	4	40	15	59
Elderly	210	135	50	395	190	135	60	385
Other	305	120	0	425	100	30	45	175
Total need by income	1,100	285	50	1,435	369	265	120	754

**Table 10 – Cost Burden > 50%**

Data 2011-2015 CHAS  
Source:

#### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	130	210	75	25	440	10	25	40	30	105
Multiple, unrelated family households	0	45	0	0	45	0	0	20	15	35
Other, non-family households	30	0	10	10	50	0	0	0	0	0
Total need by income	160	255	85	35	535	10	25	60	45	140

**Table 11 – Crowding Information – 1/2**

Data 2011-2015 CHAS  
Source:



	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

**Table 12 – Crowding Information – 2/2**

Data Source  
Comments:

### **Describe the number and type of single person households in need of housing assistance.**

Single person households represent 28.38%, approximately 5,312 units, of the City of Grand Island’s housing population according to the 2009-2013 Comprehensive Housing Affordability Strategy (CHAS.) It can be assumed that households with one individual income bear a greater cost burden, and therefore may have a stronger need for assistance. However, when compared to households with large numbers of children, even with two incomes, the cost burden may be greater.

The data available in the 2019 Housing Study is inconclusive regarding the type of single person household in need of housing assistance; it simply makes suggestions for growth to accommodate the needs. According to informal research with various service providers within the Continuum of Care, the largest types of single person households seeking assistance are seniors and individuals suffering from mental illness.

### **Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

The 2019 Housing Study includes data for “special populations,” which comprises the above described demographics in combination with each other. The study states that 98% of special populations (renters and owners) fall into the 80% or below Annual Median Income category. Therefore 98% of this demographic would qualify for CDBG assistance in some capacity. Households with disabled persons are comprised of single person households, single family households, multi-family or unrelated households, etc. Those experiencing housing needs related to domestic violence, sexual assault, etc tend to be single-person households or single-mother households.

### **What are the most common housing problems?**

Housing affordability impacts a range of Grand Island's household types. However, renters seem to be more affected by high housing costs than homeowners. 68% of renters are paying more than half their income on housing. Additionally, 86% of renters in the 0%-30% AMI demographic are spending 50% or more of their income on rent.

The cost burden also impacts seniors across all income levels at a higher rate than families. Seniors often live on a limited income over much longer periods of time, which would offer an explanation for the higher observed ratios in that demographic.

### **Are any populations/household types more affected than others by these problems?**

Housing affordability impacts a range of Grand Island's household types. However, renters seem to be more affected by high housing costs than homeowners. 68% of renters are paying more than half their income on housing. Additionally, 86% of renters in the 0%-30% AMI demographic are spending 50% or more of their income on rent.

The cost burden also impacts seniors across all income levels at a higher rate than families. Seniors often live on a limited income over much longer periods of time, which would offer an explanation for the higher observed ratios in that demographic.

### **Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Lower income families and individuals at imminent risk of homelessness typically lack sustainable living-wage employment, affordable housing, and adequate transportation.

At this point and time, the data related to such individuals and families is generated by the Continuum of Care, which serves not only Grand Island, but also the entire state of Nebraska excluding Lincoln and Omaha. For this reason, much of the data available related to these demographics does not directly reflect the needs of Grand Island. However, through informal assessments and interviews it can be estimated that within Grand Island, those who are currently housed but are imminent risk of either residing in shelters or becoming unsheltered have ample resources available, rehousing through the Central Nebraska Community Action Partnership and other service providers. However, the characteristic which has proven detrimental to any sort of service model is the individuals who have no desire to participate in services or any sort of system. Many reasons exist for this, but the most

prevailing by far are mental illness and addiction. Families in this scenario are addressed through child protective services.

Additionally, there are plenty of services available including emergency assistance and transitional assistance for those who are nearing the termination of their assistance. As with many other assessments in the Consolidated Plan, the lack of availability within Grand Island is not the services, but rather the affordable housing itself. Individuals making use of Rapid Re-Housing are not experiencing issues at the end of their assistance, but rather at the beginning of their assistance, as it is extremely difficult to find affordable housing in a short amount of time.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

The Continuum of Care participates in the annual Point in Time Count each January. The organization not only obtains a count of the sheltered homeless, but also obtains an accurate account of those living on the street and in places not meant for habitation by conducting overnight surveys.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Although those at risk for homelessness reside in a range of housing types, individuals that are at the highest risk are more likely to live in rental housing that is taking up a disproportionate amount of their income.

**Discussion**

Cost burden and extreme cost burden are the most common housing problem across all lower income households in the City of Grand Island. The lower the income of the household, the more extreme housing cost burden is seen. An estimated 1,681 owner households and 2,259 renter households are determined to be cost burdened and/or experiencing housing problems. An estimated 338 or 15 percent of the total cost burdened renter households are elderly (62+).

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

Under HUD definitions, a disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10% or more) than the income level as a whole. The data on the following tables indicate that the racial and ethnic minority households in Grand Island report higher rates of housing problems, although specifics vary at different income levels.

Please see NA-30 for additional discussion.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,900	345	110
White	1,355	230	70
Black / African American	45	0	20
Asian	0	10	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	430	95	20

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,800	895	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	970	620	0
Black / African American	100	15	0
Asian	35	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	685	260	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

#### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,210	2,445	0
White	925	1,745	0
Black / African American	0	45	0
Asian	4	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	270	650	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	250	1,945	0
White	175	1,455	0
Black / African American	25	65	0
Asian	0	25	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	50	390	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## Discussion

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,590	655	110
White	1,095	490	70
Black / African American	45	0	20
Asian	0	10	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	380	145	20

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	865	1,830	0
White	445	1,150	0
Black / African American	90	20	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Asian	0	35	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	320	620	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	345	3,315	0
White	250	2,425	0
Black / African American	0	45	0
Asian	0	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	100	820	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%



## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	100	2,095	0
White	30	1,600	0
Black / African American	25	65	0
Asian	0	25	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	45	395	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## Discussion

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

Housing cost burden is defined by HUD as:

- No cost burden is present when housing cost is less than 30%
- Cost burden when housing cost is 30% to 50%
- Severe cost burden when housing cost is greater than 50%.

A disproportionately greater need exists when the members of racial or ethnic groups at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole.

Please see NA-30 for additional discussion.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	13,580	2,705	2,295	135
White	10,550	1,835	1,745	70
Black / African American	215	20	75	20
Asian	120	39	10	0
American Indian, Alaska Native	60	10	15	0
Pacific Islander	0	0	0	0
Hispanic	2,550	790	380	45

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2011-2015 CHAS

### Discussion:

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

In the area discussed regarding Severe Housing Problems, there was a slight disproportion in regard to the Hispanic population within Grand Island. While the Hispanic population makes up roughly 28.8% of the population in Grand Island, they represented a slight increase in number experiencing Severe Housing Problems. Among all areas discussed in the section, there was a demographic varying between 34% and 39%, for Hispanics experiencing severe housing problems. This represents a 5-10% difference from the actual demographic of the population. However, it does not qualify as a concentration, which would be a difference of 20% or more.

The areas discussed regarding Housing Problems and Housing Burdens, experienced the same rates as those of the demographic expressed in the general population.

**If they have needs not identified above, what are those needs?**

There is not sufficient data to directly correlate race and ethnicity with specific housing needs.

The 2019 Housing Study did not break housing need into ethnicity.

Moving forward, the City of Grand Island intends to use the data gained by the Consolidated Plan process and the process of CDBG Program Implementation to further understand the specific needs of these populations.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

The specific concentration of ethnic groups is discussed in MA-50 – Needs and Market Analysis.

There are specific areas and neighborhoods, and they are discussed in MA-50 in relation to Census Tracts and Blighted areas as identified in this plan.

## NA-35 Public Housing – 91.205(b)

### Introduction

The City of Grand Island partners with the Hall County Housing Authority (HCHA), the area's Public Housing Authority, to help meet the housing needs of low and moderate income individuals and families. The following information has been provided by the PIC and Hall County Housing Authority. Currently the Hall County Housing Authority owns and manages housing units throughout Hall County including low-rent public housing units. The HCHA continually strives to maintain, upgrade, and improve the physical condition of Grand Island's and Hall County's public housing units. According to the HCHA there is an estimated 14 month wait period for Section 8 vouchers. Nearly 600 individuals and families on their waiting list for affordable housing in Grand Island(some applications may be duplicative as they have multiple waiting lists).

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	363	408	0	408	0	0	0

**Table 22 - Public Housing by Program Type**

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	13,234	11,874	0	11,874	0	0
Average length of stay	0	0	3	4	0	4	0	0
Average Household size	0	0	1	2	0	2	0	0
# Homeless at admission	0	0	3	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	86	144	0	144	0	0
# of Disabled Families	0	0	103	97	0	97	0	0
# of Families requesting accessibility features	0	0	363	408	0	408	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	294	380	0	380	0	0	0
Black/African American	0	0	64	23	0	23	0	0	0
Asian	0	0	1	2	0	2	0	0	0
American Indian/Alaska Native	0	0	4	3	0	3	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	29	41	0	41	0	0	0
Not Hispanic	0	0	334	367	0	367	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

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OMB Control No: 2506-0117 (exp. 06/30/2018)

**Data Source:** PIC (PIH Information Center)

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OMB Control No: 2506-0117 (exp. 06/30/2018)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

The Housing Authority meets the necessary requirements of Section 504 with their facilities. However, one bedroom and two bedroom accessible public housing units are always full and more could be filled if available. HCHA has excess 3 bedroom accessible units and cannot always fill these units with families that need the accessibility features so often they over house families that need the accessibility features (placing a one bedroom individual or family in a three bedroom accessible unit for example).

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

**How do these needs compare to the housing needs of the population at large**

**Discussion**



## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

The University of Nebraska at Lincoln's Center on Children, Families, and the Law conduct the annual Point in Time Count by doing a physical survey of individuals and families experiencing homelessness on a single given night. This data is used to create an estimation of individuals and families experiencing homelessness as a whole.

The annual Point in Time County is executed regionally. The City of Grand Island falls into the “North Central Region” or “Region 2”, which comprises agencies, organizations and individuals serving homeless populations located in Cherry, Keya Paha, Boyd, Brown, Rock, Holt, Blaine, Loup, Garfield, Wheeler, Custer, Valley, Greeley, Sherman Howard, Boone, Platte, Colfax, Nance, Merrick, Hall and Hamilton counties.

However, the data presented in this table represents the homeless population of Grand Island alone.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	5	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	55	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0

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OMB Control No: 2506-0117 (exp. 06/30/2018)

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Veterans	0	9	0	0	0	0
Unaccompanied Child	0	3	0	0	0	0
Persons with HIV	0	0	0	0	0	0

**Table 26 - Homeless Needs Assessment**

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

### Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source  
Comments:

### Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The Point in Time data (PIT) in the above tables states that there are a total of 13 “households” experiencing homelessness; this includes at least one parent and one child.

Additionally, there are a total of 4 veterans listed as homeless, both sheltered and unsheltered.

The information gathered in the PIT count is a snapshot of a single day, it is however using sampling techniques which intend to accurately represent the homeless population as a whole over time, especially when comparing information across multiple year’s PIT counts.

### Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

In the City of Grand Island the vast majority of sheltered homeless persons are identified as White/Non-Hispanic with a representation of 91% of the homeless population. Additionally the White/Non-Hispanic demographic represents 100% of the unsheltered homeless individuals.

### Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

**Discussion:**

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

Many non-homeless households have particular needs for housing and other support services. The elderly, persons with mental, physical, or development disabilities, and people with substance abuse problems, and other groups often have specific needs because of their circumstances. Many individuals and households facing these issues also have low or very low incomes.

### **Describe the characteristics of special needs populations in your community:**

**Elderly Persons:** In 2012 there were 6,680 households with one or more people 60 years and over within Grand Island, representing 31.02% of the households.

**Mental, Physical, or Developmental Disabilities:** ACS 2010-2014 Data offers data on Grand Island residents of all ages has one or more disabilities. Specific difficulties included hearing (4% of total population), vision (9%), cognitive difficulties (7%), ambulatory difficulties (7%), self-care difficulties (2%).

**Goodwill Industries** serves individuals with a mental health diagnosis and/or disabilities. They state that 75% of their clients require specialized housing. Goodwill offers 24 total units, all of which are full and their waiting list is full with approximately 20 individuals. Additionally, various funding sources, specifically those to the individual needing services, have been cut back. This greatly impacts the ability of those individuals to obtain and maintain housing.

**Substance Abuse:** The Nebraska Department of Health and Human Services' Substance Abuse Strategic Plan identified drinking issues, including youth drinking, binge drinking and alcohol impaired driving as the main priorities for programs. For this reason, most of the data available from the State of Nebraska is pertaining to alcohol abuse and is broken down into Department of Health and Human Service's regions. The City of Grand Island is part of Region 3 and the numbers for Region 3 are as follows. The various data tables explaining the sample sizes and results of drunk driving, binge drinking and alcohol use surveys are available in the State of Nebraska's Substance Abuse Strategic Plan, which can be found at: [http://dhhs.ne.gov/Documents/NE\\_Sub\\_Abuse\\_Prev\\_Strat\\_Plan.pdf](http://dhhs.ne.gov/Documents/NE_Sub_Abuse_Prev_Strat_Plan.pdf)

See NA-10 for characteristics of victims of domestic violence, assault, or stalking.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

The 2019 Housing Study gathered a copious amount of information on available units for special needs populations and made suggestions for additional units. Their methodology included a vast survey of the current housing stock in Grand Island and compared the data to the current population growth and anticipated population growth.

Based on the data gathered, the 2019 Housing Study identified housing target demand for the city of Grand Island regarding specific population groups by 2024. It suggests that in Grand Island, by 2024, there will be a need for an additional 459 total units for the elderly and 51 additional units for special populations including those with a mental or physical disability.

Additionally, the Housing Improvement Partnership intends to conduct various committee led surveys/studies to gain better insight into what programs are operationally feasible under the current economic conditions of Grand Island's various entities.

### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

The State of Nebraska and the Central District Health Department do not maintain numbers on HIV/AIDS diagnosis specifically to the community of Grand Island. The data is maintained on a metro (Omaha/Lincoln) level, and then the rest of the State is considered the rural diagnosis.

#### **Discussion:**

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

Forums and survey responses indicated the need for improvements to Public Facilities which include:

- Community beautification initiatives
- Additional support for Parks and Recreation system
- Additional support for pedestrian and bicycle trails
- A solidly formed plan for addressing the upcoming needs of the Veteran's Home site
- Continued investment in downtown public facilities including plazas and public areas

### **How were these needs determined?**

The City conducted a survey of residents and service providers asking their input into the ranking process for the variety of uses of CDBG funds. The survey was available online and as hard copy at Consolidated Plan forums. While the survey was not a statistically reliable instrument for prioritizing, it was a useful tool to include community concerns and preferences into consideration. Staff took the results of the survey and the comments received in the focus group sessions and forums and completed the ranking process.

### **Describe the jurisdiction's need for Public Improvements:**

### **How were these needs determined?**

### **Describe the jurisdiction's need for Public Services:**

### **How were these needs determined?**

These goals are a result of the public input through multiple targeted and broad outreach efforts. The City of Grand Islands Administration has recognized this process and the subsequent goals as the community's response to a request for direction and vision. For this reason, the goals as established by these efforts provide a framework for the City of Grand Island in efforts including Public Facilities, Public Improvements, and Public Services, among others. The needs as described above are taken directly from the Grow Grand Island process.



## **Housing Market Analysis**

### **MA-05 Overview**

#### **Housing Market Analysis Overview:**

This housing market analysis contains information gathered by the City of Grand Island's Community Development Division staff, primarily using data from the American Community Survey, CHAS, Hall County Housing Authority and directly from service providers.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

#### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	13,245	67%
1-unit, attached structure	1,320	7%
2-4 units	1,740	9%
5-19 units	1,840	9%
20 or more units	1,135	6%
Mobile Home, boat, RV, van, etc	635	3%
<b>Total</b>	<b>19,915</b>	<b>100%</b>

**Table 27 – Residential Properties by Unit Number**

Data Source: 2011-2015 ACS

#### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	410	5%
1 bedroom	305	3%	1,940	25%
2 bedrooms	2,160	20%	3,290	43%
3 or more bedrooms	8,585	78%	2,025	26%
<b>Total</b>	<b>11,050</b>	<b>101%</b>	<b>7,665</b>	<b>99%</b>

**Table 28 – Unit Size by Tenure**

Data Source: 2011-2015 ACS

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

At this point and time no Section 8 contracts are expected to expire, all affordable housing programs appear to be in good standing, and the most pertinent and anticipated actions are the expansion of affordable housing.

## **Does the availability of housing units meet the needs of the population?**

Throughout the 2019 Housing Study 17 affordable rental housing programs, totaling 1,134 units and 14 selected specialized housing programs including assisted living, independent living, and skilled nursing facilities as well as supportive housing for veterans totaling 994 units/ beds were selected for review of affordable housing in Grand Island. Of the selected rental housing programs and specialized housing facilities, 15 have occupancy rates above 90 percent, with six programs experiencing 100 percent occupancy. Seven of the housing programs currently maintain waiting list of 50+ prospective tenants.

Within Grand Island 91% of the affordable housing programs operate at 90% capacity or more. This is a very strong indicator that the housing needs of the population are at capacity and are in need of expansion.

## **Describe the need for specific types of housing:**

According to the 2019 Housing Study, which stated it gathered information through Housing Meetings and Listening Sessions, the greatest housing needs within Grand Island include housing for new and existing employees, general rental housing and housing choices for low-income families, and first-time home buyers, consisting of three-bedrooms. Participants of the “Household Citizen” and “Workforce Housing Needs” Surveys stressed a need for safe, decent and affordable housing options and the need to rehabilitate or demolish distressed housing structures in the community. Future housing activities in the community should be directed towards providing the local workforce and first-time homebuyers with a variety of housing options through both new construction and moderate or substantial rehabilitation of the current housing stock.

Survey respondents identified a need for both affordable owner and renter housing options consisting three or more bedrooms to support large families. There is an increasing need for starter homes in Grand Island, especially in the \$140,000 TO \$175,000 price range for first time homebuyers.

## **Discussion**

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	100,400	117,400	17%
Median Contract Rent	456	523	15%

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	3,425	44.7%
\$500-999	3,775	49.2%
\$1,000-1,499	180	2.4%
\$1,500-1,999	65	0.9%
\$2,000 or more	230	3.0%
<b>Total</b>	<b>7,675</b>	<b>100.1%</b>

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	675	No Data
50% HAMFI	2,710	1,250
80% HAMFI	4,965	3,350
100% HAMFI	No Data	4,950
<b>Total</b>	<b>8,350</b>	<b>9,550</b>

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Low HOME Rent	0	0	0	0	0

**Table 32 – Monthly Rent**

Data Source Comments:

### **Is there sufficient housing for households at all income levels?**

Housing vacancy deficiency is defined as the number of vacant within a community. A vacancy rate of 6 percent is the minimum rate recommended for Grand Island, as per the 2014 Housing Study. A vacancy rate of 6-7 percent is recommended to have sufficient housing available for both new and existing residents of all incomes. A vacancy deficiency exists in when an estimated 3 percent of the total housing stock is vacant. The overall adjusted housing vacancy rate for the City of Grand Island is an estimated 3.1 percent. This includes a 3.5 percent owner housing vacancy rate and a 2.4 percent renter housing vacancy rate.

### **How is affordability of housing likely to change considering changes to home values and/or rents?**

Currently the city of Grand Island is experiencing what is described as “Pent-up” Housing Demand in which the current residents need and/or want to secure a different and/or more affordable housing type within the next five years. This includes persons from all households and income sectors including elderly, family, special populations and very-low to upper-income categories.

Because of this phenomenon, the housing market within Grand Island is very much a “seller’s market.” With such a high demand for housing, rents and home purchase prices have increased and it can be predicted that the will continue to increase over the next 3-5 years.

### **How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

HOME and Fair Market Rents appear to be directly in line with the housing issues expressed section MA-10. When viewing the Area Median Rent Table, there appears to be an abundance of housing units available in the “Less than \$500” and “\$500-\$999” categories, but a shortage is visible in categories above \$1000. This further supports the lack of affordable housing to support larger families (as expressed in MA-10.)

This observed trend would provide strong support for and justification for financially supporting projects that assist families in obtaining affordable housing and maintaining affordable housing.

## **Discussion**

## **MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)**

### **Introduction**

In 2018, a Housing Structural Condition Survey was implemented for Grand Island via the Hall County Regional Planning Department, to determine the number of structures showing evidence of minor or major deterioration or being dilapidated. Chart to express these numbers can be found at the end of the document on attachment ##

The Housing structural conditions survey identified 893 total housing structures in “Badly worn/average” or “Badly Worn” condition. An additional 110 housing structures were identified in “wornout/badly worn” or “Worn out” condition. During the next 5 years these structures should be targeted for substantial rehabilitation or demolition.

### **Definitions**

Substandard Buildings are defined as any building or other structure, or any part thereof which is in part or in whole structurally unsafe, dilapidated, defective, unhealthful, insufficient, or unsafe for the purposes for which it is used, detrimental to the community for any just cause, or in violation of the Grand Island City Code or Building Code as amended and adopted.

Substandard Buildings which are suitable for repair or not suitable for repair are defined as:

1. If the building or other structure or any part thereof can reasonably be repaired, altered, or rehabilitated so that it will no longer exist in violation of the Grand Island City Code or Building Code as amended and adopted, it shall be ordered repaired, altered, or rehabilitated.
2. If the building or the structure or any part thereof is in such condition that it cannot reasonably be repaired so that it will no longer exist in violation of the Grand Island City Code or Building Code as amended and adopted, it shall be ordered demolished or removed.
3. In any case where a building or other structure or any part thereof is fifty percent damaged, decayed or deteriorated from its original value or structure, it shall be demolished or removed.
4. In any case where a building or other structure or any part thereof is a fire hazard existing in violation of the Grand Island City Code or Building Code as amended or adopted, or the Statutes of the State of Nebraska, including but not limited to the Life Safety Code, it shall be demolished or removed.

## Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,155	20%	2,960	39%
With two selected Conditions	55	1%	410	5%
With three selected Conditions	10	0%	55	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	8,830	80%	4,245	55%
<b>Total</b>	<b>11,050</b>	<b>101%</b>	<b>7,670</b>	<b>100%</b>

**Table 33 - Condition of Units**

Data Source: 2011-2015 ACS

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,170	11%	935	12%
1980-1999	2,185	20%	1,650	22%
1950-1979	5,175	47%	3,235	42%
Before 1950	2,525	23%	1,845	24%
<b>Total</b>	<b>11,055</b>	<b>101%</b>	<b>7,665</b>	<b>100%</b>

**Table 34 – Year Unit Built**

Data Source: 2011-2015 CHAS

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	7,700	70%	5,080	66%
Housing Units build before 1980 with children present	1,275	12%	625	8%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units**

Data Source: 2005-2009 CHAS



## **Need for Owner and Rental Rehabilitation**

The research conducted by the Hall County Regional Planning Department in conjunction with the 2019 Housing Study states that a total of 592 units should be targeted for moderate rehabilitation in Grand Island, at an estimated cost of \$23.1 million. UP to 289 housing unit should be considered not cost effective for rehabilitation and should be demolished. The estimated cost of demolition will vary, depending on acquisition of the housing unit.

## **Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

The number of units at risk of lead-based paint hazards is listed above in the Risk of Lead-Based Paint Hazard Table. An estimated 8,524 owner-occupied and 4,834 renter occupied units were built before 1980 and therefore are at risk of lead-based paint hazards.

## **Discussion**

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

The Hall County Housing Authority (HCHA) owns 394 public housing units and assists another 486 families through the Housing Choice Voucher Program. There are also privately owned HUD subsidized developments in the community. There appears to be a near sufficient supply of one bedroom public housing units (in terms of numbers not quality) but the shortage of public housing becomes more severe in units with 2 or more bedrooms. In addition, the quality of one bedroom public housing is lacking in terms of size and amenities. Therefore, if a low or moderate income has a housing choice, the public housing facility is often not considered.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			391	477			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments:**

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

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There are 394 public housing units owned by the Hall County Housing Authority. 280 of these are efficiency or one bedroom, 75 of these are two bedroom and 39 are three bedroom or larger.

A majority of the units were built around 50 years ago and some as much as 65 years ago. Another large grouping was built in 1983. The newest public housing development was built in the 1990's but these units comprise less than 5% of the total public housing inventory. Due to the age of these facilities coupled with the deep funding cuts in the Capital Fund over the last decade capital improvement needs continue to build. Changes in federal policy such as the discontinuance of the Public Housing Drug Elimination Grant have resulted in more diversified utilization of Capital Fund dollars and recent changes to local and state fire codes have diverted large sums of money from capital improvements into these requirements resulting in further erosion of the original purpose of these dollars which is to keep major facilities in good repair.

## Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Asset Management Project 1 (AMP 1) is woefully outdated in terms of unit size (in most cases) and amenities. Families in AMP 1 must provide their own air conditioning in all but 27 of the apartments. The agency is nearing completion of a long term project removing asbestos from the flooring of most of the AMP 1 apartments. Kitchen cabinet replacement and floorplan changes are in the planning stages at the 11 story high rise. Currently a sprinkler system is being installed in this facility. The mid-rise building needs a new boiler system and the exterior curtain of the building involves window panes that are well beyond their useful life. Flooring updates and apartment painting is needed in long term lived-in apartments throughout the agency, entry doors need replaced in all single entrance buildings and community space upgrades are needed in nearly all the complexes with shared community space. Nearly all the scattered site houses need remodeling, landscaping is needed, appliances need replaced, and the list goes on and on. According to a 2012 Physical Needs Assessment (PNA) which was completed by *Creative Housing Solutions*, the Hall County Housing Authority has \$671,009 in annual accrual modernization needs. HCHA's total 2016 allotment of Capital Funding is \$430,867. The complete PNA is available at the Hall County Housing Authority upon request.

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

HCHA cannot possibly hope to keep up with annual accrual modernization needs in the current federal funding environment resulting in a best attempt to keep the facilities usable for as long as possible by current and future families. HCHA has therefore focused on improvement of the lives of its residents in other ways. In 2009 HCHA hired a Social Worker who focuses on resident needs and life improvements. The Social Worker provides referral services and advocacy for all HCHA residents assisting clients with resources already provided by the community that they may not be aware of or without advocacy they could not access. The HCHA Social Worker carries an active caseload of approximately 40-50 clients and also provides oversight of the HUD required Community Service Program. In addition the Social Worker sets up educational opportunities for residents and coordinates Resident Councils in several buildings.

In addition, HCHA contracts with the Grand Island Police Department to provide community policing for residents in all Public Housing facilities. In addition to providing a sense of security for all residents, the community Police Officer assists residents with criminal related problems, provides support and follows up on security threats and concerns.

In light of better funding, HCHA hopes to partner with other agencies to continue to provide education, services and opportunities to those the housing authority serves.

**Discussion:**

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

Grand Island can use CDBG funding to address housing and service needs for people who are homeless along with some homelessness prevention projects, including emergency shelters, case management and supportive services for women with children and street outreach.

Grand Island participates in the community's comprehensive Continuum of Care system to end homelessness. This partnership includes collaborative efforts of a variety of community groups, government agencies and a coalition of more than 40 homeless service providers.

It should be noted, that all service providers in the City of Grand Island, including Hope Harbor and The Salvation Army, classify any sort of non-emergency housing assistance for the homeless or near homeless as transitional housing. For this reason, all services are classified as such in the table below.

Victory Place, provides Permanent, Supportive Housing for Veterans, it is the first development in within the City Of Grand Island to be classified as such.

Additionally, there are no services in Grand Island specifically for Unaccompanied Youth, and no Unaccompanied Youth were recorded in the Point in Time Count. Any service provider in the City of Grand Island who encounters an Unaccompanied Youth immediately contacts the State of Nebraska who provides emergency foster services locally.

## Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments:

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons**

Local service providers include the Nebraska Department of Health and Human Services (DHHS); St. Francis Drug & Alcohol Treatment Center, Crisis Center, Salvation Army, Hope Harbor, Heartland Health Center, Central Nebraska Community Action Partnership, Department of Veterans Affairs, Lutheran Family Services, and various other service providers in surrounding communities such as Richard Young Outpatient Clinic in Kearney for mental health services.

Additionally multiple agencies offer employment services including Vocational Rehab, Nebraska Workforce Development and Goodwill.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Within the City of Grand Island there is a family and mother/child oriented shelter and there is a shelter which serves single men. There is also emergency shelter assistance for individuals and families experiencing domestic abuse.

Foster families and hotel vouchers also exist through service providers, for those that do not wish to stay in a shelter or are unable to do so.

At this point in time one of the larger gaps in service being provided is permanent housing opportunities. Currently only emergency and transitional opportunities exist. There is a project in place on the grounds of the VA Nebraska/Western Iowa Healthcare System. This project will consist of 20 single bedroom and 6 two bedroom units specifically for serving the permanent housing needs of homeless veterans. There is still room for additional growth within the community of Grand Island which would serve the permanent housing needs of non-veterans, as well.



## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

The City of Grand Island continue to works with partners through with the Continuum of Care, Hall County, Heartland United Way, Hall County Housing Authority, the faith based community, and many other social service providers to develop multiple funding resources and partnerships. The services benefit many different people with special needs.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

The supportive housing needs of the groups identified in NA-45 of this document include a strong need for additional affordable housing. The 2019 Housing Study states that elderly housing is available in Grand Island, but more is needed. Especially low to medium density housing, such as duplexes, triplexes and town homes.

Additionally, it is evident there is need for additional special needs housing throughout the community. Housing for individuals with varying disabilities has a very long wait list, indicating a high need for expansion.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

At this point and time there are no coordinated plans or programs for providing supportive housing for persons returning from mental and physical health institutions. However, services are available. Hope Harbor offers transitional housing and The Friendship House offers transitional services for individuals leaving addiction treatment facilities.

At the point of discharge, an individual would most likely have a case worker through the State of Nebraska or the discharge institution which would assist them in securing adequate housing.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The City of Grand Island allows for non-profit service providers to apply for CDBG funds as a public Service grant. This will allow the City's CDBG funding to be receptive to the housing and supportive service needs of the homeless population and near homeless population on an annual basis. As affordable housing options develop, the issues surrounding the "pent up housing" dynamic can take years to be corrected. For this reason, allowing the Continuum of Care members to develop programs and request CDBG fund on an annual basis, will allow the needs of these populations to be met as the affordable housing needs transition to a much more stable environment. For example, in its first year, a strong need may be that of helping individuals and families stay in the current housing through direct burden assistance, and as the housing climate evolves, the need may transition to an emphasis on rapid re-housing as more and more units are readily available. This grant, which will be specifically geared towards meeting the housing needs of low income to extremely low income persons, will remain adaptive to the needs of the community as the housing market continues to improve.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

As mentioned above, the Public Service Grants when available will remain receptive to the housing needs of the community. These needs will most likely vary on an annual basis and the needs can be those of the general population or those of special populations and identified by the Continuum of Care and the grant review committee.

Additionally the support provided to the Housing Improvement Partnership will be used to implement a Senior Home Modification Program, which will help seniors stay in their home longer, by providing simple home modifications to address disabilities associated with aging – such as basic mobility issues. This will serve to help alleviate some of the need for seniors to find specialized housing to address disabilities or even move into a level of housing that requires paid staff or direct care.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Lack of affordable housing is influenced by a very broad range of public and private sector factors. According to the 2019 Housing Study's Workforce Housing Needs Survey, the primary impediments to affordable housing are:

#### For Homeowners

- Housing Prices
- Lack of sufficient Homes for Sale(Price)
- Lack of Sufficient Homes for Sale(Size)
- Cost of real estate taxes

#### For Renters

- Cost of Rent
- Lack of Decent Rental Units in Price Range

Municipal regulations such as zoning ordinances and subdivision regulations can provide restrictive parameters for the development of new affordable housing and residential investment. The steps taken to address the balance of zoning and growth, along with other steps intended to address barriers to affordable housing are address in section SP-55.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

The City of Grand Island actively participates in programs which continue to support the economic development efforts of the community as a whole. Partnerships include the Grand Island Area Economic Development Corporation, The Grand Island Area Chamber of Commerce and the Grand Island Area Convention and Visitors Bureau.

Below is an assessment of the largest components of the Economy within Grand Island and planning efforts which exist around those components.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	321	47	2	0	-2
Arts, Entertainment, Accommodations	2,413	3,049	12	12	0
Construction	1,246	1,329	6	5	-1
Education and Health Care Services	2,910	3,910	14	15	1
Finance, Insurance, and Real Estate	1,002	1,401	5	6	1
Information	234	284	1	1	0
Manufacturing	5,588	6,004	27	24	-3
Other Services	747	964	4	4	0
Professional, Scientific, Management Services	959	1,249	5	5	0
Public Administration	0	0	0	0	0
Retail Trade	3,160	4,423	15	18	3
Transportation and Warehousing	859	1,250	4	5	1

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Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Wholesale Trade	1,026	1,332	5	5	0
Total	20,465	25,242	--	--	--

**Table 40 - Business Activity**

**Data Source:** 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	27,420
Civilian Employed Population 16 years and over	25,610
Unemployment Rate	6.60
Unemployment Rate for Ages 16-24	31.62
Unemployment Rate for Ages 25-65	3.56

**Table 41 - Labor Force**

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	3,460
Farming, fisheries and forestry occupations	795
Service	3,145
Sales and office	5,760
Construction, extraction, maintenance and repair	2,650
Production, transportation and material moving	2,680

**Table 42 – Occupations by Sector**

Data Source: 2011-2015 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	22,240	90%
30-59 Minutes	1,850	7%
60 or More Minutes	630	3%
<b>Total</b>	<b>24,720</b>	<b>100%</b>

**Table 43 - Travel Time**

Data Source: 2011-2015 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,465	145	1,395
High school graduate (includes equivalency)	5,830	290	1,430
Some college or Associate's degree	6,790	350	1,025

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	4,210	125	380

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2011-2015 ACS

#### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	155	340	980	1,025	585
9th to 12th grade, no diploma	685	1,060	735	865	515
High school graduate, GED, or alternative	1,880	2,085	1,625	3,830	2,880
Some college, no degree	1,475	1,505	1,340	2,970	1,600
Associate's degree	110	515	620	1,220	330
Bachelor's degree	215	1,050	845	1,355	550
Graduate or professional degree	0	340	365	770	335

**Table 45 - Educational Attainment by Age**

Data Source: 2011-2015 ACS

#### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,265
High school graduate (includes equivalency)	27,865
Some college or Associate's degree	27,438
Bachelor's degree	45,584
Graduate or professional degree	60,849

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2011-2015 ACS

#### Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The largest employment sector in Grand Island is manufacturing, comprising 26% of the workforce. Other major employment sectors are retail trade, education and health services, and arts, entertainment and accommodations

**Describe the workforce and infrastructure needs of the business community:**

Transportation plays an important role in the two leading employment sectors in Grand Island. Large scale transit is imperative in both manufacturing and retail trade. For this reason, a comprehensive transportation plan (as handled by the Metropolitan Planning Organization within the City of Grand Island) plays a very important role in meeting the transit needs of employers and the citizens alike.

Education and health services rely heavily on a specialized education, specifically teachers and medical professionals such as nurses and doctors. Readily available and accessible education for these fields plays a very important role in providing enough professionals to maintain an adequate workforce.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

Within Market Streets research for Grow Grand Island, when asked to identify the greatest challenge facing the community from an economic development standpoint, interviewees, focus group participants, and survey respondents overwhelmingly cited concerns related to workforce sustainability. As older employees retire, Grand Island will need to supply enough younger workers to replace them or be able to attract more new workers to the community to balance out the loss of retirees. Luckily, as of 2012, Grand Island's young cohort (25-44) is slightly larger than its cohort of impending retirees in the coming decade (ages 45-64).

Data covering the age of workers by sector illustrate that many of the community's largest sectors are among the least susceptible to impending retirements. For example, just 17.2 percent of the manufacturing workforce in Hall County is age 55 and over, as compared to 22.1 percent nationwide. Despite relatively favorable age dynamics, manufacturers within Grand Island reported significant shortages in a wide variety of fields from machinists to welders. Employers from a wide array of sectors indicated that Grand Island struggles to retain its younger workers, and struggles to attract former high school graduates to return to the community after attending college outside of the region.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**



Unfortunately, the educational attainment level of Grand Island's adult population places the community at a significant disadvantage in this competition for higher-wage jobs in more "white collar" sectors. Just 20 percent of its adult population (age 25+) has a bachelor's degree or higher, as compared to 28.5 percent statewide and 28.7 percent nationwide.

On the other end of the spectrum, 19 percent have no high school diploma, as compared to just 9.4 percent statewide and 14.1 percent nationwide. Further, the community has not kept pace with its competition in recent years in terms of improving four-year degree attainment rates and reducing the percentage with no high school diploma. However, there was a significant increase in the number of people with an associate degree, indicating that workers are upgrading their qualifications and formal education by way of Central Community College.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

In an attempt to address the gap in education for many specialized fields, Grand Island Public Schools created a technical skills program called Career Pathways Institute, helps students follow their education directly into a skilled career. The Career Pathways Institute is currently the largest workforce training initiative in the City of Grand Island, and one of the driving forces of its inception was to expand the young workforce within Grand Island, specifically those individuals educated in skilled trades.

The mission of Career Pathways Institute is to prepare motivated learners for career pathways that lead to employment and continued learning.

Students are introduced to career exploration as early as 6th grade and are introduced to the various pathways while as 8th graders. Introductory classes for each pathway are taught during the freshman and sophomore years.

Qualifying students are admitted to pathway programs as juniors and seniors and attend three-hour classes. By spending half the day at their respective high schools and the other half at Career Pathways Institute, students receive a more focused learning approach.

To create the feeling of an actual workforce environment, students must 'clock-in' using their student ID. In order to stay in the program, students attending all Career Pathways Institute campuses must maintain a good attendance record and grade level.

Additionally, a partnership between Grand Island Public Schools and Central Community College, students may enroll in dual credit courses. This allows them to apply high school credits towards earning a diploma or certificate in their chosen pathway. Scholarships made available by the generosity of many community donors help offset some of the costs of the dual credit courses.

Once students graduate from high school and have completed their pathway program, they can either enter the workforce at that level, or pursue an Associates or Bachelor's degree in their chosen field.

This model has been met with much acclaim across the State of Nebraska and it addresses some of the major issues which are being predicted within Grand Island's workforce.

A well trained workforce will have a trickledown effect on various components of the consolidated plan, varying from the benefit of the training program itself for low income and vulnerable populations, to the increase of Annual Median Income for an individual that is trained and welding and paid accordingly as opposed to untrained, all of the way to the impact that a more reliable workforce has on project prices and project completions for projects ranging from housing to public facilities. The benefit to the Consolidated Plan is largely which is experienced as part of a wide-spread public benefit.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

Grow Grand Island (GGI) was Grand Island Area Economic Development Corporation's CEDS. This plan was then dovetailed with GranderVision, to become a community wide vision and plan.

Some economic development initiatives that were a part of Grow Grand Island were:

- ENGINE- Engaging the Next Generation of Grand Island Nebraska, which is a comprehensive leadership development and community service program which cultivates the next generation of business leadership in Grand Island
- GGI Export Initiative — supports the development of new international trade relationships for Grand Island area manufacturers
- Long Range Corridor Improvement Plan
- Develop plan for local incentives to attract livestock shows, trade shows, and other events to Grand Island based on their potential economic development impact.

## Discussion

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

The City of Grand Island uses HUD's unofficial guideline of concentration as area where the relative prevalence of an impact, is more than 20 percentage points higher than the city-wide prevalence of that impact.

According to the data in MA-20, houses with multiple housing problems make up 0% of the owner population and 6% of the renter populations. Such small numbers make it very difficult to extrapolate areas of concentration.

However varying other areas in the Needs Assessment and Market Analysis point to issues caused by a housing cost burden, in which 30% or more of a households income is spent on housing.

SP-10 of the Consolidated Plan will identify Blight and Substandard Area 1 as a priority area in CDBG funding. Census Tracts 2, 3, 9, and 10 overlap with Blight and Substandard Area #1. Within this area Community Development Division staff compared ACS 2010-2014 data regarding housing problems including cost burden of 30%, cost burden of 50% and household size (overcrowding.) It was found that the rates of these housing issues do occur at a higher rate within these census tracts, but not at a high enough rate to be considered a "concentration." The rate when comparing these areas varied between 4% and 8% higher than the actual population of Grand Island as a whole

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

The City of Grand Island uses HUD's unofficial guideline of concentration as area where the relative prevalence of an impact, is more than 20 percentage points higher than the city-wide prevalence of that impact.

#### Racial or Ethnic Minorities

Census Tract 2, 3, 9, 10 were researched again because of their relationship with blight and substandard area #1. It was found that tracts 3, 9 and 10 have representation of minorities between 39% and 50%, which is about 5-15 points higher than the community average of 35%. However, census tract 2 has a population of minorities which represents 74% of the total tract population, versus the 35% average of Grand Island as a whole. This is over the percentage point of 20%, which would indicate an area of concentration according to HUD.

It should also be noted that 70% of the foreign born population within Grand Island lives within census tracts 2, 3, 9, and 10.

#### Low-Income Families

According to 2013-2017 ACS data, the median household income for the entire city of Grand Island is \$55,423. The median income for the census tracts being tracked within Blight and Substandard area #1 are as follows:

- Census Tract 2: \$48,966
- Census Tract 3: \$44,917
- Census Tract 9: \$43,875

#### **What are the characteristics of the market in these areas/neighborhoods?**

#### **Are there any community assets in these areas/neighborhoods?**

Within these census tracts are diverse, yet tightly knit neighborhoods. The City of Grand Island hopes to engage these neighborhoods as they stand to further address the Priority Need of “Supporting Public Services for Neighborhoods and Vulnerable Populations.”

Additionally, there is a strong economic district along 4th Street, with many locally owned small businesses. There have been recent developments. This area has yet to incorporate under the current Business Improvement District model as held by the City.

#### **Are there other strategic opportunities in any of these areas?**

The largest areas of opportunity are in the area of incorporating the businesses that exist within this area, which would create a collaborative effort and create strategies for recruiting additional businesses, and collaboration of neighborhoods and developing strategies to address issues that exist within these areas.

## Strategic Plan

### SP-05 Overview

#### Strategic Plan Overview

This Section contains the Strategic Plan for Housing and Community Development that will guide the City of Grand Island's allocation of CDBG funding during the 2019-2023 period focus on continuing the goals of providing affordable housing, Cultivating Small and Emerging businesses and support public services and vulnerable populations. These goals primarily focus on helping residents, maintain and improve their quality of life in the City Of Grand Island. To this end the City of Grand Island will continue to build on goals from the previous Consolidated Plan.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 47 - Geographic Priority Areas

1	<b>Area Name:</b>	Blight & Substandard Area #1
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
2	<b>Area Name:</b>	Blight & Substandard Area #2
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Commercial
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
3	Area Name:	Blight & Substandard Area #4
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
4	Area Name:	Blight & Substandard Area #6
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Commercial
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	



	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
5	Area Name:	City of Grand Island
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
6	Area Name:	LMI Census Tracts
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other

<b>Other Revital Description:</b>	Multiple Options, including housing, small business and neighborhood revitalization
<b>Identify the neighborhood boundaries for this target area.</b>	
<b>Include specific housing and commercial characteristics of this target area.</b>	
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
<b>Identify the needs in this target area.</b>	
<b>What are the opportunities for improvement in this target area?</b>	
<b>Are there barriers to improvement in this target area?</b>	

### General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

CDBG Dollars are expected to benefit the community of Grand Island as a whole. Projects, especially housing programs and business owner support can be provided to citizens based on their income, not their geographic location. For this reason, the City has chosen to include the entire City as a Geographic Priority area. However, despite this dynamic, there are still areas within Grand Island that have been declared blighted and substandard and are a priority for various types of development - including housing development and business development. For this reason projects that will benefit an area that has been declared blighted or substandard will receive additional attention when reviewing criteria. Additionally, projects that benefit a blighted and substandard area will be considered as fulfilling a National Objective, by addressing slum and blight conditions.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 48 – Priority Needs Summary

1	<b>Priority Need Name</b>	Increase Quality Affordable Housing Options
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	City of Grand Island
	<b>Associated Goals</b>	Increase and Preserve Affordable Housing

	<b>Description</b>	The City of Grand Island is proposing to provide loans and grants for projects including new unit construction, housing rehabilitation, tenant based rental assistance, and housing services.
	<b>Basis for Relative Priority</b>	Vacancy rates are approximately 3% according to the 2019Housing Study for the City of Grand Island. A vacancy rate of 6% also represents a threshold in which rents rise and cause an additional burden on low to moderate income individuals and families. Diversified housing approaches will allow CDBG dollars to address the multiple factors which impact affordable housing.
<b>2</b>	<b>Priority Need Name</b>	Cultivate Small and Emerging Businesses
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Individuals Families with Children veterans Non-housing Community Development
	<b>Geographic Areas Affected</b>	City of Grand Island Blight & Substandard Area #1 Blight & Substandard Area #2 Blight & Substandard Area #4 Blight & Substandard Area #6
	<b>Associated Goals</b>	Cultivate Small and Emerging Businesses
	<b>Description</b>	Develop broad and specific initiatives that will support small businesses in Grand Island, specifically those that meet criteria for improving opportunities for low to moderate income individuals.

	<b>Basis for Relative Priority</b>	Job creation is an important component to poverty elimination. Support generated for small businesses can be directed towards low-moderate income individuals seeking to start their own small business, businesses that are located in a blighted area of town, or small businesses that well generate jobs which will be made available to low-moderate income (LMI) people.
<b>3</b>	<b>Priority Need Name</b>	Support Public Services for vulnerable populations
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	City of Grand Island

	<b>Associated Goals</b>	Support Public Services for vulnerable population
	<b>Description</b>	Provide services to low to moderate income neighborhoods and initiatives for all neighborhoods as a whole. This initiative also includes providing support for vulnerable populations which could include homelessness assistance and crisis assistance.
	<b>Basis for Relative Priority</b>	The City has many working relationships with service providers throughout the City of Grand Island, although other than CDBG funding there is no other financial support the City can provide to service providers within our community. Although the City does recognize the need for such services and the positive impact these providers have on our community. When low to moderate income persons receive services that help with daily needs or obstacles, these services help with the overall quality of life within the City of Grand Island.
4.	<b>Priority Need Name</b>	COVID-19 Preparation, Prevention, and Response
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Income Low Income Moderate Income Large Families Families with Children Elderly Public Housing Residents Chronic Homeless Individuals Veterans Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	City of Grand Island
	<b>Associated Goals</b>	Homeless Prevention Health related Safety Job training
	<b>Description</b>	CDBG-CV funds will be used for CDBG eligible activities that prevent, prepare for, or respond to community impacts due to the COVID-19

	<b>Basis for relative Priority</b>	<i>The COVID-19 pandemic has adversely affected businesses and residents in the City of Grand Island.</i>
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### **Narrative (Optional)**

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Decreasing availability of affordable rental housing.
TBRA for Non-Homeless Special Needs	Decreasing availability of affordable housing and increasing number of low-income and special needs populations.
New Unit Production	Increasing construction costs and lack of incentives for development.
Rehabilitation	Rehabilitation costs and lack of entity specific to Grand Island capable of managing large scale rehabilitation initiatives.
Acquisition, including preservation	Legal restrictions and lack of permanent construction or acquisition model.

**Table 49 – Influence of Market Conditions**



## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

The 2016-2017 Fiscal Year represents the first time the City of Grand Island will be participating in the CDBG Entitlement Program, as a direct replicate to the CDBG Program at the State level. For this reason, there are no Prior Year resources or Program Income from Entitlement CDBG. The City of Grand Island does have a Program Income Re-Use Fund which consists of CDBG Funds under the State allocation.

At this point and time, the City of Grand Island is not receiving HOME funds or ESG funds.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	413,557	0	0	413,557	0	
CDBG-CV	Public-Federal	Public Services	251,459			251,459	0	

Table 50 - Anticipated Resources

Consolidated Plan

GRAND ISLAND

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OMB Control No: 2506-0117 (exp. 06/30/2018)

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The City of Grand Island plans on using funds, whenever possible, to assist community groups and organizations in leveraging resources. This means the City will consider projects a priority if the CDBG funds will be used as a leverage to further secure additional funding to conduct a project on a scale much larger than would have been possible with CDBG funds alone. Specific examples in which CDBG dollars could be used as leverage are project proposals to the Nebraska Affordable Housing Trust Fund, NIFA and the State of Nebraska's Civic and Community Center Financing Fund.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The Community Redevelopment Authority (CRA) currently owns multiple properties throughout the City of Grand Island. The CRA is an entity that operates separate from the City, but it is managed by Chad Nabity, the Regional Planning Director for the City of Grand Island. These properties could be used in future development.

**Discussion**

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
GRAND ISLAND	Government	Homelessness Non-homeless special needs Ownership Public Housing Rental	Jurisdiction
Housing Development Corporation	CHDO	Ownership Rental	Region
Housing Improvement Partnership of Grand Island	Non-profit organizations	Homelessness Non-homeless special needs Ownership Planning Public Housing Rental	Jurisdiction
Downtown Business Improvement District (BID)	Non-profit organizations	Ownership Planning	Jurisdiction
Community Redevelopment Authority	Redevelopment authority	Ownership Planning Rental	Region

**Table 51 - Institutional Delivery Structure**  
**Assess of Strengths and Gaps in the Institutional Delivery System**

The strengths of the institutional delivery system include the broad and numerous groups and individuals who wish to be involved in the process of improving the City of Grand Island. Community meetings and planning sessions associated with the 2019 Housing Study and Analysis of Impediments community meetings had a great turnout and great involvement from the community. Therefore, it can be assumed that the goals that were reached within those planning sessions present reasonably accurate goals and strategies for community development and housing.

The gaps in the institutional delivery system all stem from a lack of financial resources to meet the broad and varying needs of the community. For this reason, CDBG funding, as prioritized by the Consolidated Plan and subsequent Annual Action plans, plays a very important role in catalyzing community based projects.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
<b>Other</b>			

**Table 52 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The community uses outreach services as the primary tool to engage people who are chronically homeless and unaccompanied youth. There are multiple options for the chronically homeless, including emergency housing assistance and transitional housing assistance. Additionally, people who are chronically homeless are connected to permanent supportive housing; families with children to rapid re-housing; and unaccompanied youth to rapid re-housing and transitional housing. Outreach workers, assessment staff, and case managers all work with these populations to ensure that they are accessing mainstream services.

The Veteran Affairs Healthcare System, located within Grand Island, provides outreach services, housing, and medical services for veterans.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

While the above services are available and are an important strength within the community, the largest gap in addressing the special needs population and persons experiencing homelessness is actually not related to the service delivery system, but it is the lack of affordable housing. The Hall County Housing Authority has a waiting list which varies, but generally approaches over 1 year wait. Additionally, there is a shortage of affordable rentals within Grand Island. For this reason, individuals and families often end up in rentals which they cannot afford, and the cost burden plays a large role in eventual homelessness or need for rapid re-housing.

The data outlined in the chart above also points to a large gap in services available for persons living with HIV/AIDS. Considering the number of individuals affected by HIV/AIDS within Grand Island, it is not a reasonable use of planning and implementation dollars at this time.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase and Preserve Affordable Housing	2019	2023	Affordable Housing	City of Grand Island	Increase Quality Affordable Housing Options	CDBG: \$100,000	Homeowner Housing Rehabilitated: 100 Household Housing Unit  Direct Financial Assistance to Homebuyers: 25 Households Assisted  Buildings Demolished: 15 Buildings  Housing Code Enforcement/Foreclosed Property Care: 15 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Cultivate Small and Emerging Businesses	2019	2023	Non-Housing Community Development	City of Grand Island Blight & Substandard Area #1 Blight & Substandard Area #2 Blight & Substandard Area #4 Blight & Substandard Area #6	Cultivate Small and Emerging Businesses		Facade treatment/business building rehabilitation: 2 Business  Jobs created/retained: 15 Jobs
3	Support Public Services for vulnerable population	2019	2023	Non-Housing Community Development	City of Grand Island LMI Census Tracts	Support Public Services for vulnerable populations	CDBG: \$250,000	Facade treatment/business building rehabilitation: 3 Business  Businesses assisted: 6 Businesses Assisted

**Table 53 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Increase and Preserve Affordable Housing
	<b>Goal Description</b>	The City of Grand Island has an adjusted vacancy rate lower than average due to this the City experiences a "pent up" demand in some part of the Community. Several factors are a part of these issues although creation of suitable affordable housing can alleviate the tensions to the current housing demands within the City of Grand Island.
2	<b>Goal Name</b>	Cultivate Small and Emerging Businesses
	<b>Goal Description</b>	The City of Grand Island continues to complete projects in areas of the City that are in need of rehabilitation. The City will continue to use CDBG funds in a variety of ways in order to support Small businesses within the community. Ways for the City to achieve this goal is to work through partnerships that have been cultivated throughout the past CDBG funding years, continuing programs such the small business rental assistance, infrastructure which allows for more businesses to move into Grand Island.
3	<b>Goal Name</b>	Support Public Services for vulnerable population
	<b>Goal Description</b>	The City Of Grand Island will continue to offer non-profit service providers within Grand Island the opportunity to apply for the public Service Grant from the Yearly CDBG allocation. The City will continue to build relationships with the service providers within our community so that they may be aware of the benefits that may be provided through CDBG assistance. The city will continue to also plan and complete projects such as infrastructure so that sidewalks and streets are safe and accessible to those with disabilities.
4	<b>Goal Name</b>	<b>Prepare, prevent and Respond to Covid-19</b>
	<b>Goal Description</b>	CDBG eligible activities that prevent, prepare for, or respond to community impacts due to the COVID-19 pandemic.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The City of Grand Island does not receive HOME funds at this time, however after the completion of the initial Consolidated Plan; the City will has begun to explore the possibility of applying for HOME funds. The City of Grand Island will work diligently to address the needs of extremely low-income, low-income and moderate-income families through the implementation of the 2019-2023 Consolidated Plan.





## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

The Housing Authority was reviewed for Section 504 compliance in 2011 and entered into a Voluntary Compliance Agreement (VCA) with the Department of Housing & Urban Development shortly thereafter. The VCA has since been retired and a deficiency in the number of accessible units was never a part of the VCA as the agency met and still adheres to the minimum criteria.

### **Activities to Increase Resident Involvements**

The Hall County Housing Authority currently has three Resident Councils that meet regularly. Other councils have been attempted at other sites but the agency has been unable to find enough volunteers to make them sustainable. The three councils generally meet to provide activities and other initiatives to promote unity and community within their specific building or complex. The Housing Authority will usually meet with the officers from these Councils to form the Resident Advisory Board (RAB) or may simply request volunteers from the Council. Some years general notices are put out if the RAB cannot be formed from the Councils.

The Hall County Housing Authority does many other things besides Resident Councils and Resident Advisory Boards to facilitate resident involvement. Coloring, lawn maintenance, and door decoration contests have been regular activities designed to encourage community and pride in resident homes. Various educational programs are offered during the year such as nutritional classes and information on Health Care Reform – for example. HCHA provides the residents with access to a Social Worker who engages residents individually but often will promote or even host community events that all residents may participate in. The agency has also held Ice Cream socials and sporadically has been engaged in national events such as National Night Out. Many of these latter items which, are usually sponsored and staffed by the Housing Authority, are done if time allows which has not been the case the last few years.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No

### **Plan to remove the ‘troubled’ designation**



## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

Lack of affordable housing is influenced by a very broad range of public and private sector factors. According to the 2019 Housing Study's Workforce Housing Needs Survey, the primary impediments to affordable housing are:

#### For Homeowners

- Housing Prices
- Lack of sufficient Homes for Sale(Price)
- Lack of Sufficient Homes for Sale(Size)
- Cost of real estate taxes

#### For Renters

- Cost of Rent
- Lack of Decent Rental Units in Price Range

Municipal regulations such as zoning ordinances and subdivision regulations can provide restrictive parameters for the development of new affordable housing and residential investment. The steps taken to address the balance of zoning and growth, along with other steps intended to address barriers to affordable housing are address in section SP-55.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Only a limited number of actions are appropriate for the City to participate in, in regard to furthering affordable housing. The City of Grand Island intends to support reasonable housing initiatives that are proposed through the Housing Improvement Partnership. Some possible support options over the next three years include:

Support Housing Options: Provide for a range of housing types and densities for all economic segments of the population. Encourage equal and fair access to housing for renters and homeowners.

Promote Affordability: Provide affordable housing by formulating innovative policies, regulations and practices, and establishing secure funding mechanisms. Target affordability programs toward households with incomes considered low to moderate income.

Support Housing improvement: Encourage preservation, rehabilitation and redevelopment of existing housing stock. Support neighborhood based improvement efforts.

Implement Innovative Zoning: Encourage innovative housing policies that provide for affordable housing and maintain neighborhood character.

Housing placement near services and centers: Facilitate siting of higher density housing near public transportation facilities and in designated centers and corridors.

Home ownership: Promote opportunities for home ownership and owner occupancy of single and multifamily housing.

## **SP-60 Homelessness Strategy – 91.215(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

City of Grand Island staff collaborates with area service providers through the community's comprehensive Continuum of Care system to end homelessness. This dynamic partnership includes collaborative efforts of a variety of community groups, government agencies and a coalition of more than 34 homeless service providers. There are a number of activities within the Continuum of Care that are designed to assess unsheltered populations and connect them with services. The Continuum of Care conducts Grand Island's coordinated assessment of homelessness, the Point in Time Count. It also does various activities and outreach measures throughout the year.

### **Addressing the emergency and transitional housing needs of homeless persons**

The Continuum of Care serves as a one-stop collaboration point for service providers which address the homeless population in Grand Island or those at risk of becoming homeless in Grand Island. The service providers include emergency shelters, healthcare, transitional housing, public housing, non-profit service providers and many others.

Additionally, the Continuum of Care partners with the Housing Improvement Partnership to ensure the needs of extremely low income people and homeless people are being addressed in community-wide planning efforts.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

These needs are addressed through the City of Grand Island's relationship with and support of the Continuum of Care.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being**

**discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

These needs are addressed through the City of Grand Island's relationship with and support of the Continuum of Care.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The City of Grand Island funds multiple housing programs including down payment assistance and owner occupied rehabilitation programs; all of which require a lead based paint inspection on all homes built prior 1978. Homes that were built prior to 1978 are presumed or tested to have lead-based paint.

The City of Grand Island does not intend to directly operate any rehabilitation efforts during the 2016-2019 Consolidated Plan Period. For this reason, the lead based paint guidelines which apply are those directly related to sub-recipients of CDBG funds. The following actions are included in the City's Community Development Policy and Procedures document:

“At a minimum, Sub-recipient is required to:

- a) Notify a purchaser or lessee of the presence of any known lead-based paint and/or lead-based paint hazards;
- b) Paint test surfaces to be disturbed or removed during rehabilitation for the presence of lead-based paint, or presume lead-based paint and notify the occupants of the results within 15 days of when the evaluation report is received or the presumption is made;
- c) Provide each occupied dwelling unit discussed in (a) and (b) in the preceding section with the EPA-approved lead hazard information pamphlet Protect Your Family From Lead in Your Home or EPA-approved equivalent;
- d) Reduce lead hazards as required by the applicable subparts of Part 35 (full description of Part 35 is available in the Community Development Policy and Procedures, it states the varying levels of requirements, in relation to the level of financial assistance provided); and
- e) Perform clearance testing, including dust testing, before re-occupancy after all but minimal (“de minimis”) amounts of paint disturbances.”

It should also be noted that the Community Development Policy and Procedures states that “Where regulations differ, Sub-recipients are held to the stricter of the standards.”

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

At this point and time there is no formal information or study information available regarding the extent of Lead Based Paint hazards within Grand Island. However, the City of Grand Island addresses Lead Based Paint hazards with enforcing the above outlined regulations regarding housing rehabilitation and



tenant based rental programs which are available only to low-moderate income persons who would typically not have sufficient funding to mitigate Lead Based Paint hazards.

**How are the actions listed above integrated into housing policies and procedures?**

The actions above are the outlined actions that appear in the Community Development Policy and Procedures which outline communication, regulation and operational requirements for the Community Development Division. The Community Development Division and sub-recipients abide by the policies and procedures outlined in this manual.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

Grand Island works with area service providers, the faith based community, local business and other governmental entities to alleviate poverty. The following actions are taken in an effort to the achieve anti-poverty goal:

- Supporting programs within the Continuum of Care including but not limited to providers of emergency and transitional shelter and services to persons who are homeless or at risk of being homeless;
- City Council members and other city staff members serve on various non-profit agency boards including service providers, economic development companies and chambers of commerce. City Council members have also been encouraged to proactively begin the process of addressing the needs of struggling neighborhoods and to engage individuals or groups that could serve as “champions” in neighborhood revitalization within the Council wards.
- Encourage the development of a long-term plan to address homelessness.
- Continue to support non-profits in the delivery of basic services through the City of Grand Island’s CDBG funds and general fund for emergency shelter, transitional case management, food, and low income housing programs.
- Support community vitality through activities that promote a diverse economic base and family wage jobs while providing opportunities for low and moderate income people to become financially independent.
- Implement planning policies that promote employment and job creation.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

According to SP-55, the barriers to affordable housing include:

#### For Homeowners

- Housing Prices
- Cost of Utilities
- Lack of Sufficient Homes for Sale
- Wages

#### For Renters

- Cost of Rent

- Lack of Decent Rental Units in Price Range
- Cost of Utilities
- Wages

The goals, programs and policies outlined address these affordable housing barriers by placing a large emphasis on addressing the needs of low, very low and extremely low income persons.

The barriers described above point to a gap in affordable housing availability, creation of more units and preservation of current housing stock are housing programs which take years to reach the needs as identified. For this reason, CDBG funding being allocated to Continuum of Care members and other public services can meet a “gap” in the meantime, but assisting low income persons in obtaining financial stability until the affordable housing needs and development needs are met.

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

- Contractual obligations of grant recipient On-site monitoring Report Audits

Additionally, the City of Grand Island will also be completing the Consolidated Annual Performance and Evaluation Report (CAPER) as a tool for monitoring the City's performance against Consolidated Plan goals.

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

The 2016-2017 Fiscal Year represents the first time the City of Grand Island will be participating in the CDBG Entitlement Program, as a direct replicate to the CDBG Program at the State level. For this reason, there are no Prior Year resources or Program Income from Entitlement CDBG. The City of Grand Island does have a Program Income Re-Use Fund which consists of CDBG Funds under the State allocation.

At this point and time, the City of Grand Island is not receiving HOME funds or ESG funds.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	413,557	0	0	413,557	0	

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OMB Control No: 2506-0117 (exp. 06/30/2018)

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG-CV	Public-Federal	Public Services	251,459			251,459	0	

Table 54 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The City of Grand Island plans on using funds, whenever possible, to assist community groups and organizations in leveraging resources. This means the City will consider projects a priority if the CDBG funds will be used as a leverage to further secure additional funding to conduct a project on a scale much larger than would have been possible with CDBG funds alone. Specific examples in which CDBG dollars could be used as leverage are project proposals to the Nebraska Affordable Housing Trust Fund, NIFA and the State of Nebraska's Civic and Community Center Financing Fund.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The Community Redevelopment Authority (CRA) currently owns multiple properties throughout the City of Grand Island. The CRA is an entity that operates separate from the City, but it is managed by Chad Nabity, the Regional Planning Director for the City of Grand Island. These properties could be used in future development.

**Discussion**

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase and Perserve Affordable Housing	2019	2023	Affordable Housing				Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	Cultivate Small and Emerging Businesses	2019	2023	Non-Housing Community Development				
3	Support Public Servicves for vulnerable population	2019	2023	Non-Housing Community Development				Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

Table 55 – Goals Summary

#### Goal Descriptions

1	Goal Name	Increase and Perserve Affordable Housing
	Goal Description	
2	Goal Name	Cultivate Small and Emerging Businesses
	Goal Description	

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<b>3</b>	<b>Goal Name</b>	Support Public Services for vulnerable population
	<b>Goal Description</b>	

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The Community Development Division organizes a group of stakeholders comprised of City staff and community members to prioritize all projects. Project readiness and compliance with National Objectives guide the prioritization of projects. Prioritized applications are recommended to The City of Grand Island City Council. The following section describes proposed programs, projects, and activities that will be funded subject to the resources available in the annual allocation. This Annual Action Plan is consistent with the statutory goals outlined in the strategies and the priority needs listed in the 2019-2023 Consolidated Plan.

The City of Grand Island accepted applications from non-profits and eligible applicants to help in the prevention of, preparation for, and response to the coronavirus. All applications must meet a CDBG eligible activity, national objective, and, must be associated with COVID-19 response. Applications were due on July 7<sup>th</sup>, Community Development Division and the Entitlement Stakeholders Committee met for an In person meeting to review applications and make a funding recommendation. The recommendation was included in the substantial amendment with posting of the proposed funding recommendation on August 7, 2020, in locations identified in the Citizen Participation Plan and published in local newspaper on August 7, 2020.

#### Projects

#	Project Name
1	Program Administration
2	Building Literacy
3	Housing Improvement Partnership
4	Heartland United Way Housing
5	Heartland United way Protect GI
6	YWCA Women's Empowerment Center
7	YMCA Coronavirus Response

Table 56 - Project Information

**Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

The City of Grand Island continues to select projects that not only will continue to make progress towards goals that were stated in the City of Grand Island's 2019-2023 Consolidated Plan, but also projects that will have an sustainable impact on the City of Grand Island moving forward with the growth of the population.

**AP-38 Project Summary**  
**Project Summary Information**

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OMB Control No: 2506-0117 (exp. 06/30/2018)

1	<b>Project Name</b>	Program Administration
	<b>Target Area</b>	City of Grand Island
	<b>Goals Supported</b>	Increase and Preserve Affordable Housing Cultivate Small and Emerging Businesses Support Public Services for vulnerable population
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	Program Administration will include cost associated with implementing the CDBG program.
	<b>Target Date</b>	9/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This goal represents overall program administration; therefore no specific family estimates are valid.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Administration of CDBG projects including but not limited to; plan creation, construction monitoring, contract management, program administration, financial management.
2	<b>Project Name</b>	Building Literacy
	<b>Target Area</b>	City of Grand Island
	<b>Goals Supported</b>	Support Public Services for vulnerable population
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	The Literacy Council of Grand Island request funding to acquire property within the City of Grand Island within the Blight and Substandard area #1. This would significantly increase the TLC's programming space, helping the TLC to better accommodate the rapidly increasing number of students that receive services from TLC regularly. The only classroom in the current location which is 150 square feet, is frequently full to overflowing with classes of twenty adult students, making it challenging to maintain an effective learning environment.
	<b>Target Date</b>	9/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	it is estimated that the Literacy Council will provide services to 350 new clients once a larger space to provide services is available.
	<b>Location Description</b>	
	<b>Planned Activities</b>	the City plans to sub award funding to the Literacy Council in order for a new building to be acquired.
<b>3</b>	<b>Project Name</b>	Housing Improvement Partnership
	<b>Target Area</b>	City of Grand Island
	<b>Goals Supported</b>	Increase and Preserve Affordable Housing
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	THE housing Improvement Partnership will address multiple housing needs throughout the City of Grand Island. The primary Emphasis of the HIP is to serve low-to-moderate income persons through various housing and neighborhood initiatives. The City of Grand Island's Community Development Division is currently working with members from the Hall County Housing Authority, Economic Development Corporation, and the Grand Island Chamber of Commerce to form the HIP. Once HIP becomes its own entity, others will be invited to join with the group taking on the role of the board, a staff member will be hired and will have an office space at HCHA, although HIP will operate as its own entity.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is expected that 5-7 households will be rehabilitated throughout the City of Grand Island.
	<b>Location Description</b>	
	<b>Planned Activities</b>	The CDBG funds requested will be used for the creation of the HIP. including necessary legal fees in order to create the non-profit. funds will also be used for Program delivery cost such as staff and service costs directly related to carrying out housing rehabilitation activities. The HIP will use remaining funding to conduct a small rehabilitation program for low to moderate income persons within Grand Island, to stay in compliance with the Community Development Block Grant national objectives.

4	<b>Project Name</b>	Heartland United Way Community Response
	<b>Target Area</b>	City of Grand Island
	<b>Goals Supported</b>	Prepare, prevent or respond to Covid-19
	<b>Needs addressed</b>	Providing Public Services to vulnerable populations
	<b>Funding</b>	\$75,000
	<b>Description</b>	Heartland United Way will use funds to provide emergency payments for Low to moderate income residents within the City of Grand Island, this will include Rent/mortgage and emergency utility payments, as well as necessary food costs to supply emergency food banks.
	<b>Target Date</b>	March 2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	50
	<b>Location Description</b>	City of Grand Island
5	<b>Planned Activities</b>	Emergency payments for housing, utilities and Food.
	<b>Project Name</b>	Heartland United Way Protect GI
	<b>Target Area</b>	City of Grand Island
	<b>Goals Supported</b>	Prepare, Prevent and Respond to Covid-19
	<b>Needs addressed</b>	Providing Public Services to Vulnerable populations
	<b>Funding</b>	44,459
	<b>Description</b>	Protect GI which will provide necessary PPE to Local non-profits throughout Grand Island. So that non-profits, churches, and Schools can continue to provide vital services throughout the duration of the pandemic.
	<b>Target Date</b>	March 30,2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	4,000

	<b>Location Description</b>	City of Grand Island
	<b>Planned Activities</b>	Providing Personal Protective Equipment to non-profits.
6	<b>Project Name</b>	GI Cares- Housing
	<b>Target Area</b>	City of Grand Island
	<b>Goals Supported</b>	Prepare, prevent and Respond to Covid-19
	<b>Needs addressed</b>	Housing and supporting Vulnerable populations through public Services
	<b>Funding</b>	90,000
	<b>Description</b>	Central Nebraska Community Action Partnership will assist low- and moderate- income households with rental and mortgage payments to prevent homelessness.
	<b>Target Date</b>	March 30, 2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	25
	<b>Location Description</b>	City of Grand Island
	<b>Planned Activities</b>	Assist low- and moderate- income households with rental and mortgage payments to prevent homelessness.
7	<b>Project Name</b>	Women's Empowerment Center
	<b>Target Area</b>	City of Grand Island
	<b>Goals Supported</b>	Prepare, prevent and Respond to Covid-19
	<b>Needs addressed</b>	Supporting Vulnerable populations through public Services.
	<b>Funding</b>	30,000
	<b>Description</b>	The YWCA addressing the issue of job loss and childcare issues that has occurred due to the pandemic
	<b>Target Date</b>	March 30, 2022



	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100
	<b>Location Description</b>	City of Grand Island
	<b>Planned Activities</b>	Job Training
8	<b>Project Name</b>	YMCA Coronavirus Response
	<b>Target Area</b>	City of Grand Island
	<b>Goals Supported</b>	Prepare, prevent or Respond to Covid-19
	<b>Needs addressed</b>	Supporting Vulnerable populations through public services.
	<b>Funding</b>	\$12,000
	<b>Description</b>	The YMCA will provide personal protective equipment, supplies, and other materials necessary to continue our work with vulnerable populations. Amongst our Y members we have several populations that are likely to be affected by COVID 19. These include seniors with compromised health, Parkinson's patients who attend our Rock Steady class, and children in our child care. It is also our purpose to provide protection for our staff members who are cleaning and sanitizing many areas of a large building multiple times throughout the day.
	<b>Target Date</b>	March 30,2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	4,000
	<b>Location Description</b>	City of Grand Island
	<b>Planned Activities</b>	Provide PPE and supplies needed to properly disinfect and keep staff and clients healthy within the child care center and facility

## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

As of now there is no data that shows there are census tracts in the City of Grand Island which display a minority concentration. Overall, the demographics of the census tracts which have a lower average income reflect similar demographics to the census tracts with a higher average income.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
City of Grand Island	100
Blight & Substandard Area #1	
Blight & Substandard Area #2	
Blight & Substandard Area #4	
Blight & Substandard Area #6	
LMI Census Tracts	

**Table 57 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

### **Discussion**

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

Grand Island partners with the Hall County Housing Authority and several non-profit agencies to assist in projects designed to provide affordable rental and homeowner housing, including assistance to people with disabilities and homeless individuals and families.

Throughout the previous Consolidated Plan the City partnered with the Housing Development Corporation to provide a Purchase, Rehab, Resell and an Owner Occupied Rehab program. The Purchase, Rehab, Resell program purchases homes that are on the market (homes will be purchased by Housing Development Corporation first), applies much needed repairs to homes purchases through the program, then resold for homeowners who are 80% or less of the area median income (AMI) at the original purchase price. The Owner Occupied Rehab program will apply much needed repairs to home within Grand Island that belong to low to moderate residents.

In the 2019-2020 Annual Action Plan the City of Grand Island is proposing the creation of a non-profit housing development agency known as the Housing Improvement Partnership (HIP). The HIP will bring other funding sources into Grand Island that will aid in the need of affordable quality housing.

The goals below are estimates based on the 2019 program year project proposals.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	50
Special-Needs	0
Total	50

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	10
Acquisition of Existing Units	0
Total	10

**Table 59 - One Year Goals for Affordable Housing by Support Type**

## Discussion

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

Throughout the past the City of Grand Island and the Hall County Housing Authority have taken active steps in attempts to strengthen their capacity to work together and align resources. This includes but is not limited to, consultation efforts, forming Housing Partnerships together and Fair Housing tasks. The City of Grand Island sees the Hall County Housing Authority as a well-run and extremely important asset to the community. The City intends to format CDBG funding in a manner which would help alleviate some of the waiting list pressure and lack of affordable housing issues that are currently hindering the HCHA. These steps are a direct result of the City working directly with the HCHA and gaining better insight on the steps we could be making to strengthen them.

### **Actions planned during the next year to address the needs to public housing**

Hall County Housing Authority officials were consulted during the formulation of this Annual Action Plan. The City's CDBG funds are not sub-awarded directly to the Hall County Housing Authority throughout this Annual Action Plan, although the City plans to use funds in ways to help create affordable quality housing options. It was noted that the work currently being from previous Action Plans such as Public works improvements include waste water projects to aid low to moderate income persons who are currently using failing septic tanks, along with placing an emphasis of ADA improvements within the public facilities in Grand Island such as sidewalks and parks, would be of great benefit to LMI persons within the community.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

The City of Grand Island has outlined projects in the Annual Plan to address the needs of near homeless families and extremely low income to very low income families. The Public Service grant will provide much needed resources to providers who generally provide direct assistance to individuals and families in extremely low to very low income households. The local Continuum of Care is a large group of service providers within Grand Island who each offer unique services tailored to the individuals they serve. These services often are meant to be used for a short time to aid residents in areas such as Job Employment, aid to homeless or near homeless persons, educational help and help to special populations. When service providers are able to provide such services with the help of CDBG funding residents within the community of Grand Island are in a better position to be more involved in management and participate in homeownership

**If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

The Hall County Housing Authority is not designated as troubled.

**Discussion**

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

**Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

**Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The local Grand Island area Continuum of Care which includes local homeless agencies, conducts annual survey with a point in time count. These surveys are used by many non-service providers within the City to fulfill program requirements and needs.

**Addressing the emergency shelter and transitional housing needs of homeless persons**

The City of Grand Island is at a point in which the most beneficial actions for reducing and ending homelessness are to continue to reformat the funding arena for the entities which provide services to these populations. Grand Island is at a point of transition, having reached a population of 50,000 many changes have happened and will continue to happen which will address the way the City of Grand Island and entities approach federal funding. However, in an attempt to provide immediate actions and assistance, the City can encourage and support the Continuum of Care, and other public service providers, in various efforts including direct outreach. Additionally, The City can actively remain aware of the need including direct response opportunities for the homeless and near homeless in any large scale studies or plans the City undertakes. The most efficient manner to achieve this outreach would be to inform Continuum of Care members of the opportunities for input, and request that they share.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

Homeless providers are focusing efforts on increasing the bed count for both emergency shelter and transitional housing programs. Funding for these efforts are limited, however.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

Proposed funding for the CDBG program includes activities targeting improvements in the areas of rapid rehousing and homeless prevention.

## **Discussion**

The City of Grand Island does not have any plans for specifically meeting the needs of low-income individuals and families who are being discharged from publically funded institutions and systems of care.



## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

Grand Island partners with the Hall County Housing Authority and several non-profit agencies to assist in projects designed to provide affordable rental and homeowner housing, including assistance to people with disabilities and homeless individuals and families.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The City of Grand Island has taken actions in the past to remove negative effects of public policies in regard to the development of affordable housing including the change of subdivision regulations to allow for narrower streets and small lots sizes, thereby reducing the cost to the developer, which could in turn foster a reduction in cost to the potential homeowners. Additionally, changes in tax policies were enacted which gave developers a discount on valuation if they were developing 10 or more lots.

In regard to the Annual Action Plan and future plans to remove or ameliorate barriers, the City of Grand Island along with the Community Redevelopment Authority, are planning to propose resolutions to Grand Island City Council regarding Tax Increment Financing (TIF) for housing developments for the upcoming fiscal year. The City of Grand Island has used TIF for housing developments in the past and the plan for continuation serves to continue to offer incentivized tax policies.

### **Discussion:**

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The City of Grand Island has multiple strategies to meet the needs of the community. CDBG funds are a small, yet primary funding component to assist in meeting most of these needs.

### **Actions planned to address obstacles to meeting underserved needs**

While the City has pursued a variety of strategies to impact the identified needs of the community, the primary obstacle to meeting the underserved needs is the lack of affordable housing. See AP-55 for an additional description of activities and identified need for specific projects and AP-35 for anticipated

### **Actions planned to foster and maintain affordable housing**

As described above, please see AP-35 and AP-55 for elaboration on the City's planned programs to address affordable housing needs during the 2018-2019 Fiscal Year.

### **Actions planned to reduce lead-based paint hazards**

The City of Grand Island has funded multiple housing programs including down payment assistance and owner occupied rehabilitation programs; all of which require a lead based paint inspection on all homes built prior 1978. Homes that were built prior to 1978 are presumed or tested to have lead-based paint.

The City of Grand Island does not intend to directly operate any Rehabilitation efforts during the 2017-2018 Annual Action Plan Period. For this reason, the Lead based paint guidelines which apply are those directly related to sub-recipients of CDBG funds. The following actions are included in the City's Community Development Policy and Procedures document:

“At a minimum, Sub-recipient is required to:

a) Notify a purchaser or lessee of the presence of any known lead-based paint and/or lead-based paint hazards;

b) Paint test surfaces to be disturbed or removed during rehabilitation for the presence of lead-based paint, or presume lead-based paint and notify the occupants of the results within 15 days of when the evaluation report is received or the presumption is made;

c) Provide each occupied dwelling unit discussed in (a) and (b) in the preceding section with the EPA-approved lead hazard information pamphlet Protect Your Family From Lead in Your Home or EPA-approved equivalent;

d) Reduce lead hazards as required by the applicable subparts of Part 35 (full description of Part 35 is available in the Community Development Policy and Procedures, it states the varying levels of requirements, in relation to the level of financial assistance provided); and

e) Perform clearance testing, including dust testing, before re-occupancy after all but minimal (“de minimis”) amounts of paint disturbances.”

It should also be noted that the Community Development Policy and Procedures states that “Where regulations differ, Sub-recipients are held to the stricter of the standards.”

At this point and time, the City sees the implementation and enforcement of the above guidelines as actively attempting to reduce Lead Based Paint Hazards.

### **Actions planned to reduce the number of poverty-level families**

The City of Grand Island has formatted its CDBG allocation in a manner which intends to reduce the number of poverty-level families. This includes the support through improvements to Low and moderate income areas throughout the City of Grand Island.

Additionally, other sectors of Grow Grand Island are working to address the needs of poverty-level families, including workforce initiatives and education initiatives. The City of Grand Island’s Emergency Management Department, Police Department and Fire Department also have various programs that support poverty-level families. It is the intent of the City to continue to support these programs in their efforts to address the poverty needs throughout the 2019-2020 Fiscal Year.

### **Actions planned to develop institutional structure**

Before February 2015, the Community Development Division operated with two employees, the Community Development Administrator and the Community Development Specialist. After February 2015, the Community Development Division has operated with 1 employee. The process of CDBG administration through the Entitlement model appears to require less staff administration, as opposed to the State model. The City of Grand Island's Administration will continue to monitor the effectiveness and productivity of the Community Development Division and will add additional staff as the growth of the program allows.

The Continuum of Care, and subsequent members, are still operating within the Balance of State model for operations and funding purposes. While the City of Grand Island has moved over into Metropolitan status, which has included funding changes such as creating a Metropolitan Planning Agency and Entitlement funding. This time of transition, in which some components of the system are receiving Metro based funding, while public service providers are receiving funding and generating data on a Balance of State level, makes it difficult to develop an Institutional Structure which is wholly conducive. For this reason, the stated steps that the City of Grand Island will be taking are those which allow us to foster relationships and address low to moderate income populations, while working with the ultimate goal of executing our Annual Action Plan to the best of our ability while the remaining entities transfer over, allowing for a more unified planning system. While the Continuum of Care is a part of the Balance of State model, all funding priorities, projects, data and plans will reflect the goals of the entire state of Nebraska excluding Omaha and Lincoln making it quite difficult to develop an institutional structure which would be specific to Grand Island.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The City of Grand Island will continue to work closely with the Continuum of Care to identify the needs of the social service agencies who work with the homeless and near homeless populations of Grand Island.

Additionally, the City of Grand Island has had plans to continue to work closely with the Hall County Housing Authority in many capacities to support public housing including extensive collaboration in implementation of the Affirmatively Furthering Fair Housing Program Guidelines.

Multiple members of the Continuum of Care have continued to partner with the Housing Improvement Partnership (which is currently coordinated by the Community Development Division and Assistant to the City Administrator), after outreach attempts at the Continuum of Care meetings. The Hall County Housing Authority's Executive Director also serves on the Executive Board for the Housing Improvement Partnership. The anticipated collaborations over the next fiscal year between these agencies and the City's efforts through the Housing Improvement Partnership will most definitely strengthen the coordination and implementation capacity of all parties involved, especially related to the very prevalent need of creating additional and maintaining affordable housing.

**Discussion:**

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

## RESOLUTION 2020-188

WHEREAS, the United States Department of Housing and Urban Development requires multiple certifications in order to comply with the Community Development Block Grant Program requirements; and

WHEREAS, the Community Development Division is required to develop a Consolidated Plan every 5 years and an Annual Action Plan every fiscal year with the required documentation to serve under the Entitlement Program ; and

WHEREAS, the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), public Law 116-136, which was signed on March 27, 2020, through the Community Development Block Grant (CDBG) program Entitlement communities have been notified they will receive a formula allocation from the first round of CDBG-CV funding to be used specifically for the prevention of, preparation for, and response to the COVID-19 Coronavirus.; and

WHEREAS, the City of Grand Island must complete a substantial amendment to the 2019-2023 Consolidated Plan and 2019 Annual Action Plan in order to receive Community Development Block Grant funds through CARES Act.

NOW, THEREFORE, BE IT RESOLVED BY THE MAYOR AND COUNCIL OF THE CITY OF GRAND ISLAND, NEBRASKA that the City of Grand Island, Nebraska is hereby approves and adopts the development of the Community Development Block Grant, 2018-2019 Annual Action Plan; and the Mayor is hereby authorized to sign such certifications on behalf of the City of Grand Island.

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Adopted by the City Council of the City of Grand Island, Nebraska, August 11, 2020.

\_\_\_\_\_  
Roger G. Steele, Mayor

Attest:

\_\_\_\_\_  
RaNae Edwards, City Clerk

Approved as to Form	☐ _____
August 7, 2020	☐ City Attorney