



# Nebraska Fair Housing



## Analysis of Impediments (AI)

## To Fair Housing Choice

Sponsored by Nebraska Department of  
Economic Development

NEBRASKA  
possibilities...endless™



# Nebraska

## Analysis of Impediments (AI)

# Certify Affirmatively Furthering Fair Housing as Condition Of Receiving Federal Funds For Housing



# Nebraska Analysis of Impediments (AI)

**Develop and Implement  
Actions to Overcome  
Barriers and Impediments  
To Fair Housing Choice**



# Impediments to Fair Housing Choice:



**Actions, omissions, or decisions which restrict housing choice because of race, color, religion, sex, disability, familial status, or national origin.**



# Nebraska



## Analysis of Impediments (AI)

**Review public and private policies, practices, and procedures affecting housing choice**



# Nebraska

## Analysis of Impediments (AI)

# Assemble Fair Housing Information and Enlist Public Involvement



# Nebraska Fair Housing Forums

**Present to You Fair Housing  
Information - Preliminary Results  
of AI**

**Receive Comment, Input and Your  
Experiences with Fair Housing**



# Nebraska Fair Housing Forums

**Present an Overview of  
Economics, Demographics,  
and Housing Statistics: key  
factors that influence  
housing choice**



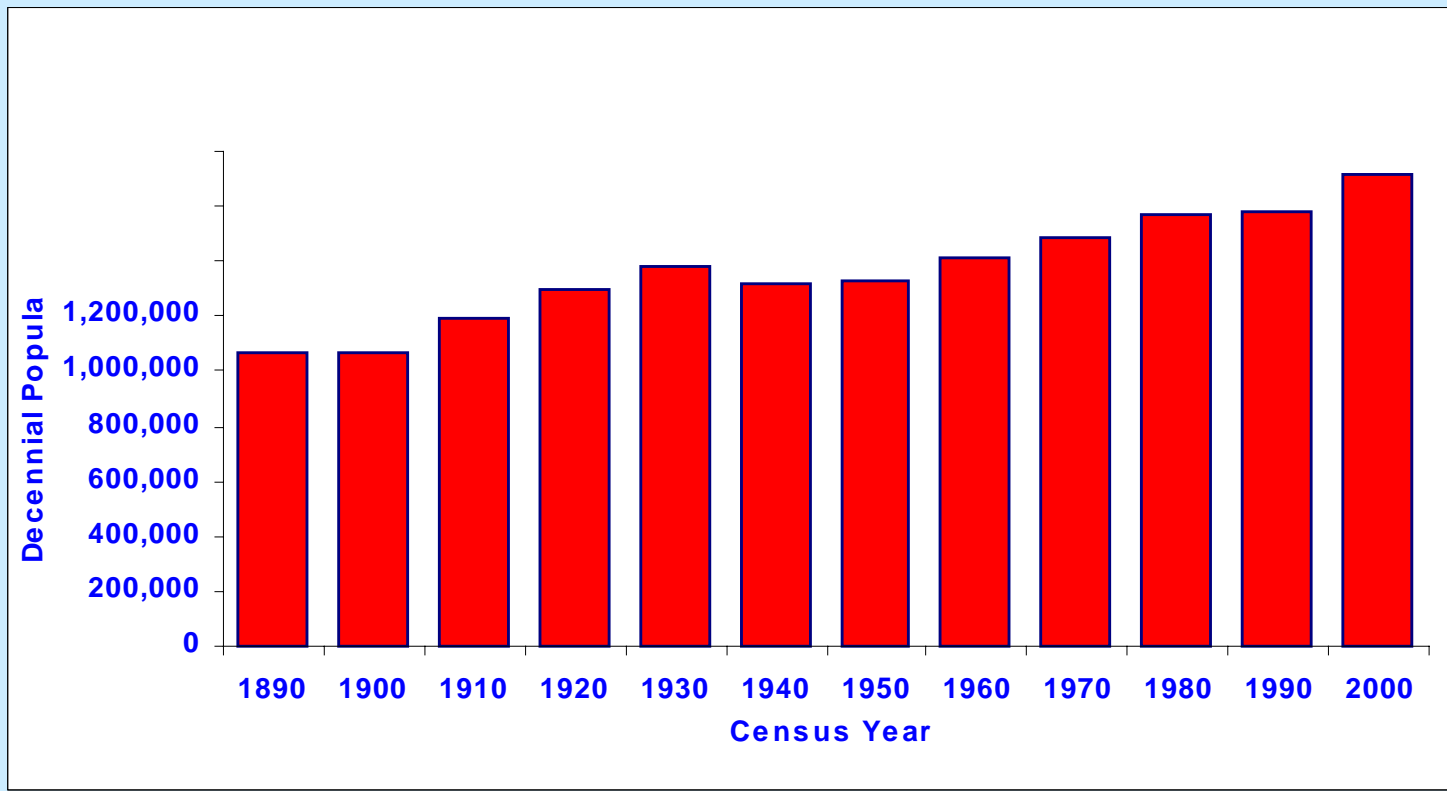
# Nebraska Fair Housing Forums

**Present results of analysis of lending practices, housing complaint activity, and a telephone survey of fair housing practices in the housing market**



# Nebraska Demographics

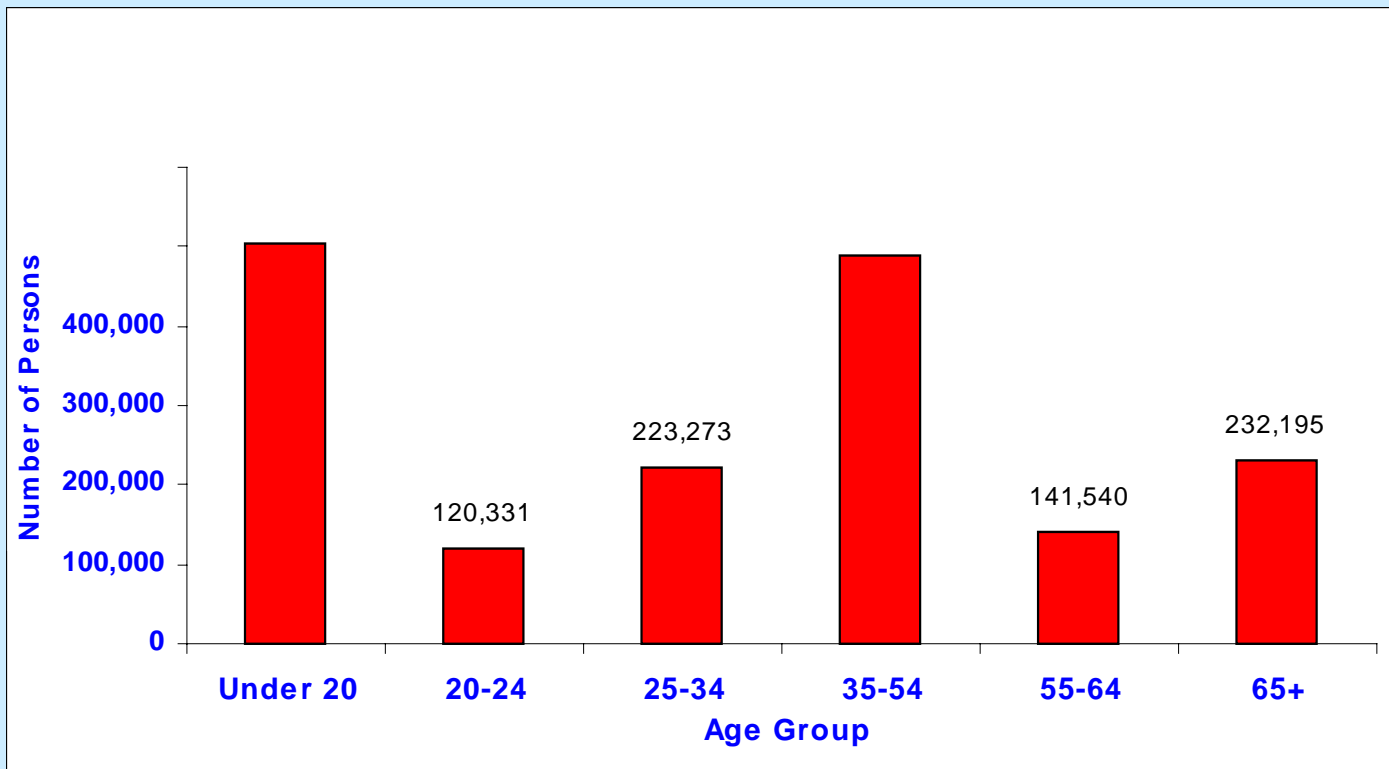
## Population growth modest





# Nebraska Demographics

## Age Cohorts: 50.7% Female





# Nebraska Demographics



## Racial Composition

**89.6% White, down from 93.8%**

### Nebraska Population in 2000

Race	Persons
White alone	1,533,261
Black or African American alone	68,541
All Other	109,461
<b>Total Population</b>	<b>1,711,263</b>







# Nebraska Demographics

## 250,534 Persons Disabled

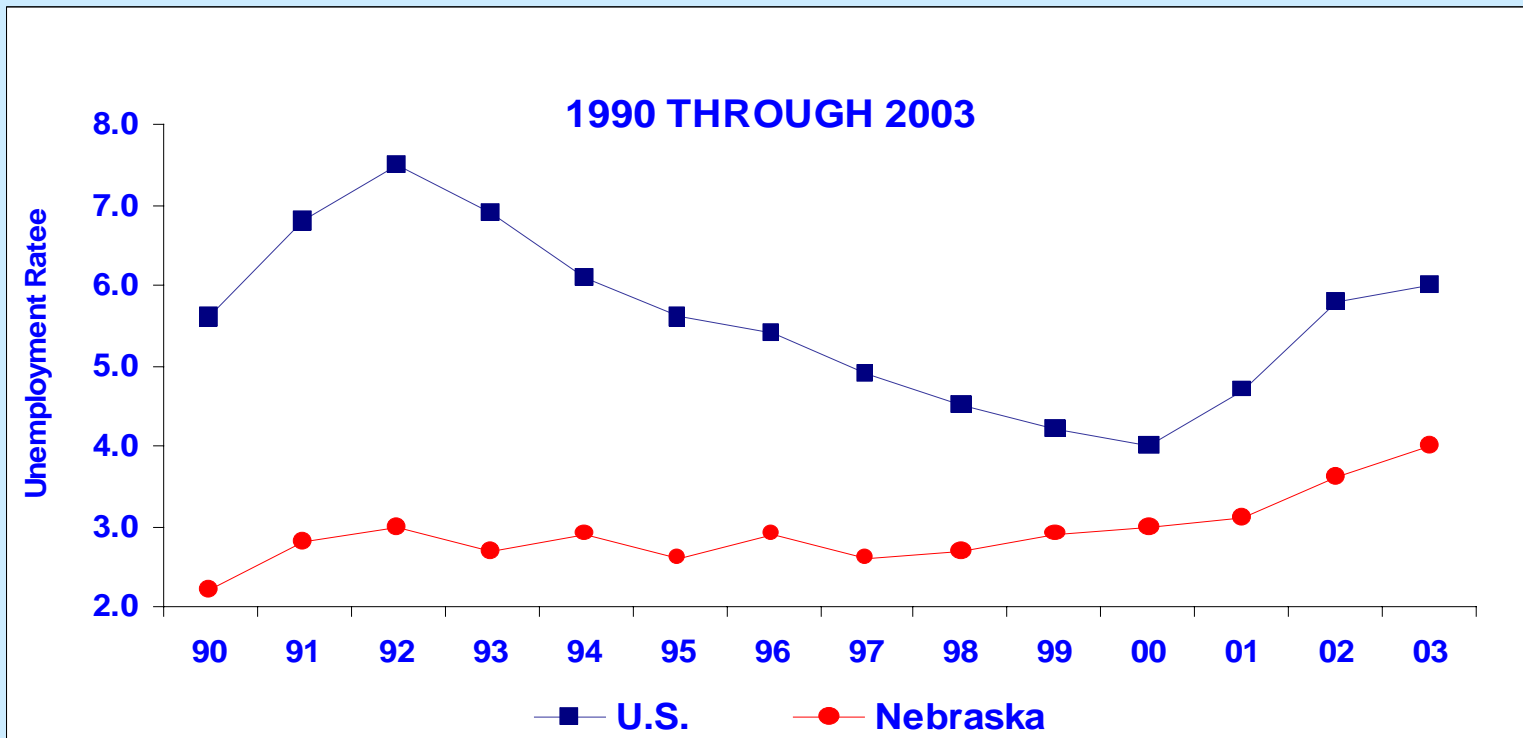
## 16% versus 19.3% Nationally

Type of Disability	Total Disabilities
Sensory disability	52,506
Physical disability	108,756
Mental disability	59,179
Self-care disability	31,183
Go-outside-home disability	80,763
Employment disability	100,138



# Nebraska Economics

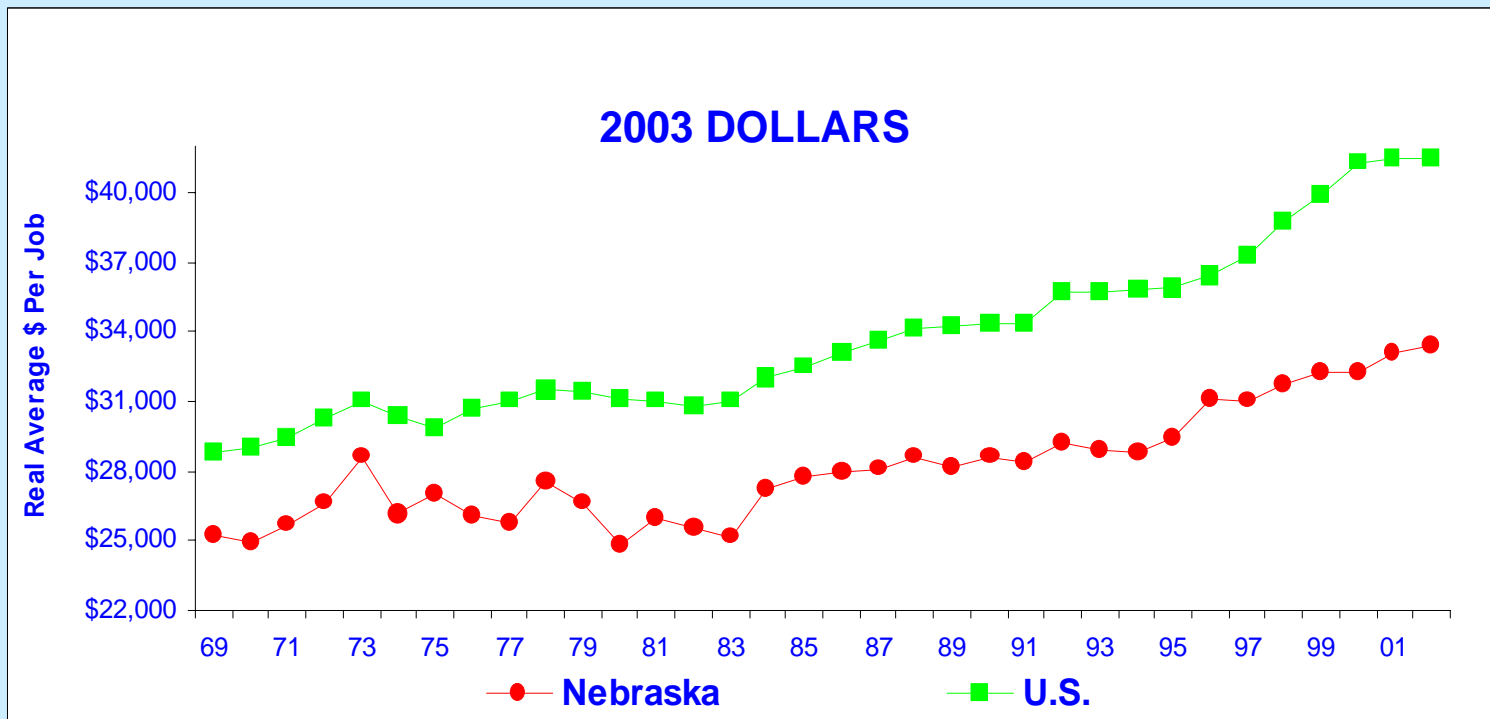
## Labor Force Statistics





# Nebraska Economics

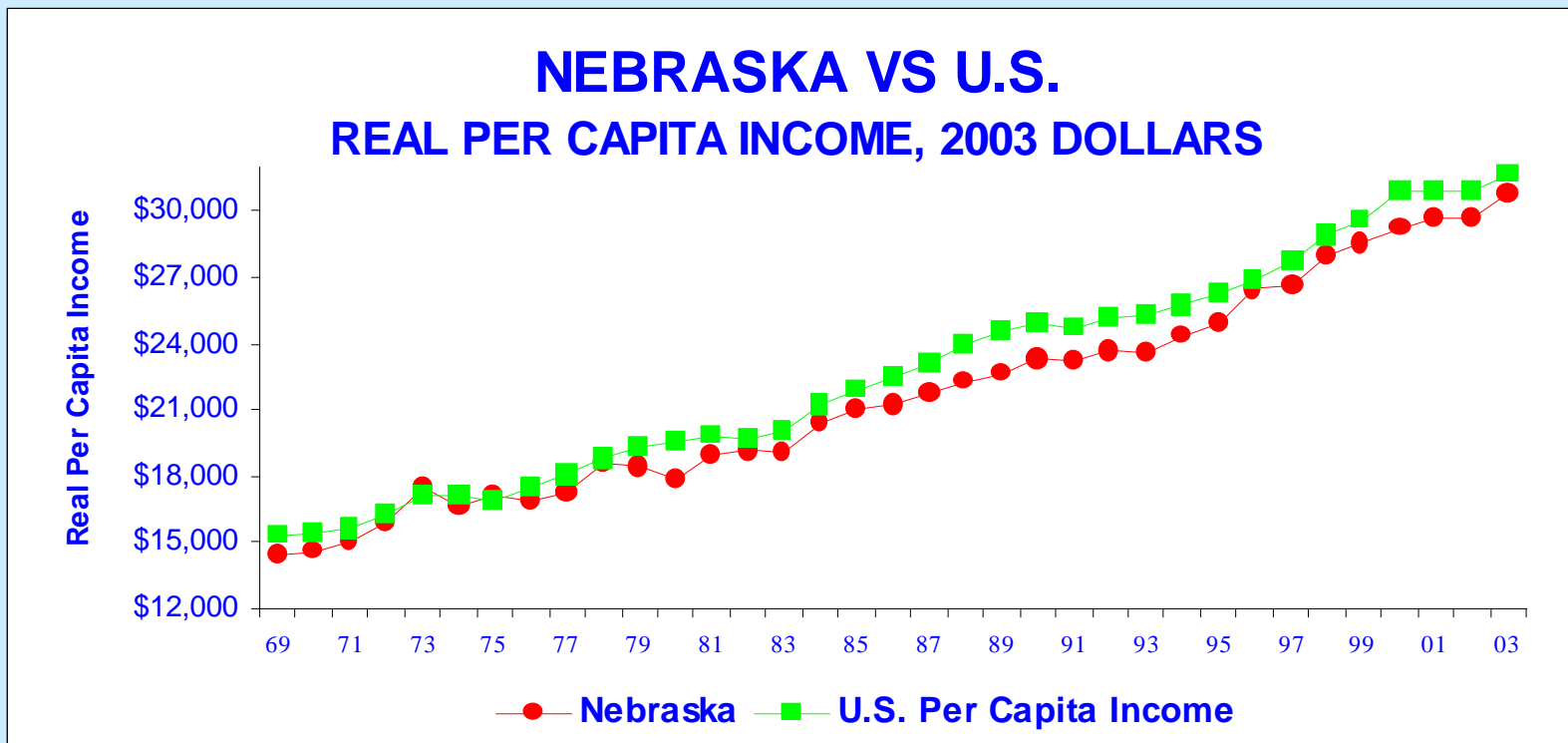
## Average Real Earnings Per Job





# Nebraska Economics

## Per Capita Income





# Nebraska Economics

## Poverty in 2000

### PERSONS IN POVERTY

<b>Cohort</b>	<b>Persons</b>
<b>Under 5 years</b>	<b>15,946</b>
<b>5 years</b>	<b>3,434</b>
<b>6 to 11 years</b>	<b>18,685</b>
<b>12 to 17 years</b>	<b>16,412</b>
<b>18 to 64 years</b>	<b>89,407</b>
<b>65 to 74 years</b>	<b>6,996</b>
<b>75 years and over</b>	<b>10,389</b>
<b>Total Persons in Poverty</b>	<b>161,269</b>
<b>Poverty Rate</b>	<b>9.7</b>





# Nebraska Housing



## Median Rent and Home Value

### Median Values from 2000 Census

	Rent	Home Value
Nebraska	491	88,000
U.S.	602	119,600







# Nebraska Housing

## Overcrowded Households

### OVERCROWDED HOUSEHOLDS IN 2000

	Renters	Homeowners
<b>Overcrowded</b>	<b>6,033</b>	<b>4,432</b>
<b>Severely overcrowded</b>	<b>5,279</b>	<b>2,219</b>
<b>Total</b>	<b>11,312</b>	<b>6,651</b>
<b>% of Households</b>	<b>5.2%</b>	<b>1.5%</b>



# Nebraska Housing Unsuitable Housing

## UNSUITABLE HOUSING Lacking Complete Facilities

<b>Facilities</b>	<b>1990</b>	<b>2000</b>
<b>Plumbing</b>	<b>5,242</b>	<b>2,408</b>
<b>Kitchen</b>	<b>7,218</b>	<b>3,990</b>



# Nebraska Housing 2000 Cost Burden

<b>Renters</b>	<b>NE</b>	<b>US</b>
<b>Cost Burden</b>	<b>18.5%</b>	<b>20.8%</b>
<b>Severe Cost Burden</b>	<b>14.5%</b>	<b>19.1%</b>
<b>Homeowners with Mortgage</b>		
<b>Cost Burden</b>	<b>13.9%</b>	<b>17.7%</b>
<b>Severe Cost Burden</b>	<b>5.7%</b>	<b>9.1%</b>
<b>Homeowners without Mortgage</b>		
<b>Cost Burden</b>	<b>5.8%</b>	<b>6.5%</b>
<b>Severe Cost Burden</b>	<b>3.0%</b>	<b>4.2%</b>



# Nebraska Lending



## Home Mortgage Disclosure Act

### HOME LOAN APPLICATIONS

HMDA DATA 1993 - 2002

<b>Loan Purpose</b>	<b>Applications</b>
<b>Home Purchases</b>	<b>316,328</b>
<b>Home Improvements</b>	<b>104,642</b>
<b>Refinancing</b>	<b>422,883</b>
<b>Multi-family dwellings</b>	<b>2,106</b>
<b>Missing label</b>	<b>0</b>
<b>Total Loan Applications</b>	<b>845,959</b>



# Nebraska Lending



## Home Mortgage Disclosure Act

### HOME LOAN APPLICATIONS

HMDA DATA 1993 - 2002

<b>Owner Status</b>	<b>Applications</b>
<b>Owner Occupied</b>	<b>294,166</b>
<b>Not Owner Occupied</b>	<b>16,012</b>
<b>Not Available</b>	<b>6,149</b>
<b>Missing label</b>	<b>0</b>
<b>Total</b>	<b>316,328</b>



# Nebraska Lending



## Home Mortgage Disclosure Act

### HOME LOAN APPLICATIONS HMDA DATA 1993 - 2002

Action Taken by Lender	Applications
<b>Loan Originated</b>	<b>162,827</b>
<b>Approved but not accepted</b>	<b>11,027</b>
<b>Loan Denied</b>	<b>31,537</b>
<b>Withdrawn by applicant</b>	<b>11,148</b>
<b>Closed for incompleteness</b>	<b>1,968</b>
<b>Loan purchased by the institution</b>	<b>75,658</b>
<b>Total</b>	<b>294,166</b>
<b>10-Year Average Denial Rate</b>	<b>16.20%</b>



# Nebraska Lending



## Home Mortgage Disclosure Act

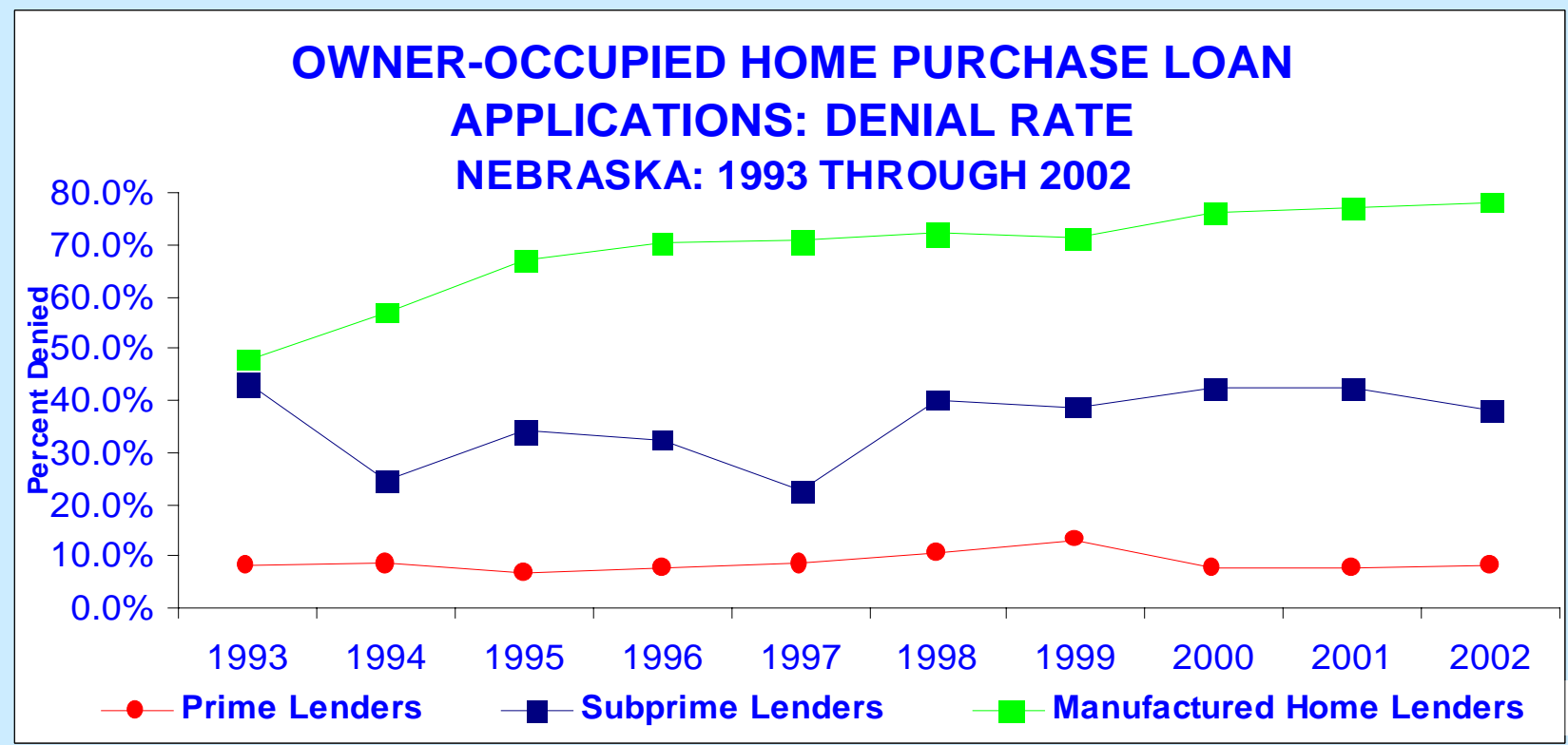
### HOME PURCHASE DENIAL RATES HMDA DATA 1993 - 2002

Race	Denial Rate
Native American or Alaskan Native	34.3
Asian or Pacific Islander	9.9
Black	22.5
Hispanic	24.8
White	13.3
Other Race	22.8
Average 10-year denial rate	16.2



# Nebraska Lending

## Home Mortgage Disclosure Act





# Nebraska Lending



## Home Mortgage Disclosure Act

### HOME PURCHASE DENIAL RATES HMDA DATA 1993 - 2002

#### Denial Rates by Lender Type

Race	Prime	Subprime	MFG Home
Native American	18.9%	19.4%	78.6%
Asian	7.3%	27.0%	65.1%
Black	18.4%	34.7%	84.8%
Hispanic	15.5%	39.7%	79.0%
White	6.6%	32.5%	67.7%
Other Race	8.8%	64.3%	72.2%
Average	8.8%	38.8%	70.5%



# Nebraska Lending



## Home Mortgage Disclosure Act

### HOME PURCHASE DENIAL RATES

HMDA DATA 1993 - 2002

Race	Denial Rates by Income (\$1,000s)					
	< 15	15-30	30-45	45-60	60-75	>75
Native American	65.5%	45.0%	36.9%	25.0%	6.1%	7.6%
Asian	31.7%	13.6%	9.3%	7.7%	6.9%	5.3%
Black	46.8%	29.3%	21.1%	15.3%	11.6%	12.6%
Hispanic	40.8%	27.3%	23.0%	21.4%	17.8%	15.0%
White	44.1%	24.8%	13.9%	8.6%	5.8%	4.8%
Other Race	60.5%	39.9%	25.5%	12.3%	9.6%	5.1%



# Nebraska Lending

## Home Mortgage Disclosure Act

### HOME IMPROVEMENT LOANS

#### HMDA DATA 1993-2002

Income Range	Loan Amount by Lender Type		
	Prime	Subprime	MFG Home
< \$15,000	6,992	12,360	10,406
\$15 - \$30,000	8,572	13,456	11,960
\$30 - \$45,000	10,738	15,097	13,306
\$45 - \$60,000	12,976	18,227	13,972
\$60 - \$75,000	15,115	19,583	17,922
> \$75,000	25,865	24,028	17,203



# Nebr. Housing Complaints

## Eleven Years of HUD Data



### HUD COMPLAINT DATA BY BASIS FEDERAL FISCAL YEARS 1993-2003

<b>Basis</b>	<b>Complaints</b>
<b>Race</b>	<b>488</b>
<b>Disability</b>	<b>318</b>
<b>Sex</b>	<b>123</b>
<b>Familial Status</b>	<b>180</b>
<b>Color</b>	<b>141</b>
<b>Religion</b>	<b>10</b>
<b>Retaliation</b>	<b>79</b>
<b>National Origin</b>	<b>110</b>
<b>Total</b>	<b>1,127</b>



# Nebr. Housing Complaints

## Eleven Years of HUD Data



### HUD COMPLAINT DATA

#### FEDERAL FISCAL YEARS 1993- 2003

<b>Outcome of Complaint</b>	<b>Number of Complaints</b>
<b>No Cause Determination</b>	<b>482</b>
<b>Administrative Problems</b>	<b>122</b>
<b>Settlement Reached</b>	<b>349</b>
<b>Dismissed</b>	<b>156</b>
<b>Open or Pending</b>	<b>18</b>
<b>Total Complaints</b>	<b>1,127</b>



# Nebr. Housing Complaints

## Eleven Years of HUD Data

**HUD HOUSING COMPLAINT DATABASE**  
**FEDERAL FISCAL YEARS 1993 - 2003**

<b>Discriminatory Actions</b>	<b>Issues</b>
<b>Discriminatory terms/conditions/privileges/services</b>	<b>433</b>
<b>Discriminatory refusal to rent</b>	<b>245</b>
<b>Discriminatory acts under Section 818 (coercion etc)</b>	<b>240</b>
<b>Discriminatory terms/conditions/privileges relating to rental</b>	<b>159</b>
<b>Discriminatory acts under Section 901 (criminal)</b>	<b>130</b>
<b>Non-compliance with design and construction requirements</b>	<b>102</b>
<b>Discriminatory financing (includes real estate transactions)</b>	<b>59</b>
<b>Failure to make reasonable accommodation</b>	<b>43</b>
<b>Other discriminatory acts</b>	<b>29</b>
<b>Discriminatory advertising, statements and notices</b>	<b>24</b>
<b>Discriminatory terms/conditions/privileges relating to sale</b>	<b>10</b>



# Nebr. Housing Complaints

## Four Years of NEOC Data



### NEOC COMPLAINT DATA BY BASIS STATE FISCAL YEARS 2001-2004

<b>Basis</b>	<b>Number of Bases</b>
<b>Race</b>	<b>75</b>
<b>Disability</b>	<b>72</b>
<b>Sex</b>	<b>12</b>
<b>Familial Status</b>	<b>46</b>
<b>Color</b>	<b>59</b>
<b>Religion</b>	<b>1</b>
<b>Retaliation</b>	<b>16</b>
<b>National Origin</b>	<b>75</b>
<b>Total Complaints = 282</b>	<b>356</b>



# Nebr. Housing Complaints

## Four Years of NEOC Data

### NEOC HOUSING COMPLAINT DATA

#### STATE FISCAL YEARS 2001- 2004

Outcome of Complaint	Number of Closures
No Cause	127
Settlement/Conciliation	96
Administrative Problems	156
Other	41
<b>Total Closures</b>	<b>420</b>



# Nebr. Housing Complaints



## Four Years of NEOC Data

### NEOC HOUSING COMPLAINT DATA

STATE FISCAL YEARS 2001 - 2004

<b>Discriminatory Actions</b>	<b>Issues</b>
Terms and conditions of rental	15
Refuse to rent	13
Failure to provide accessible common areas	6
Failure to provide accessible route through unit	6
Discriminatory acts under Section 918 (coercion, etc)	5
Noncompliance with design and construction standards	5
Failure to provide accessible building entrance	5
Discriminatory terms/conditions/services/facilities	4
Discriminatory terms/conditions/privileges related to sale	3
Failure to provide usable doors	3
Failure to provide accessible light switches, outlets, etc	3
Discrimination in terms/conditions of making loans	2



# Nebr. Fair Housing Survey



## Preliminary Findings

- **Lack of understanding of laws**
- **Don't know where to turn if victim of unfair housing practices**
- **Insufficient outreach and education**



# Nebr. Fair Housing Survey



## Preliminary Findings

- **Difficulties arise due to design and construction standards not being followed or fully understood**
- **Sense that enforcement and testing should increase, enforce existing law**



# Nebraska Fair Housing Current Programs



- **NEOC**
- **Family Housing Advisory Services**
- **High Plains Community Development Corp.**
- **Lincoln Commission on Human Rights**



# Nebraska Fair Housing

## Your Contributions



- **Opinions about complaint system?**
- **Your understanding of FH law?**
- **Does fair housing in Nebraska need to be improved? If so, how?**
- **Do you have any other concerns?**



# Nebraska Fair Housing



## Contact Information:

**Ms. Jen Bolen**

**Nebraska Department of Economic Development**

**301 Centennial Mall South**

**P.O. Box 94666**

**Lincoln, NE 68509-4666**

**800-426-6505 or [jbolen@neded.org](mailto:jbolen@neded.org)**