

SECTION IV.

Assessment of Past Goals, Actions and Strategies

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Key Terms:

LMI: low and moderate income

NEOC: Nebraska Equal Opportunity Commission

OHRRD: City of Omaha Human Rights and Relations Department

HUD: Housing and Urban Development

CDBG: Community Block Grant Funds

TIF: Tax Increment Financing

ADA: Americans with Disabilities Act

HOME: HOME Investment Partnerships Program

LIHTC: Low Income Housing Tax Credits

AI: Analysis of Impediments

OMAHA

1. Indicate what fair housing goals were selected by program participant(s) in recent Analysis of Impediments, Assessments of Fair Housing, or other relevant planning documents.

Goals articulated in the most recent Analysis of Impediments in 2010 included:

1. Support a community-wide program to help reduce public opposition to group living facilities, public-assisted housing, and other locally unwanted land use through education and outreach
2. Support an integrated approach to fair housing enforcement that includes fair housing education, to inform and encourage the public to recognize and report housing discrimination, and collaboration of all fair housing enforcement agencies.
3. Increase the amount of affordable and accessible housing stock in the community and ensure that persons with physical or mental disabilities fully and equally enjoy housing opportunities.
4. Conduct a more extensive study of the homeowner insurance market to determine the scope of identified problems & identify potential systemic approaches to eliminate insurance barriers to fair housing choice.
5. Promote the access to and utilization of legitimate, non-predatory, and affordable credit services through public education, policy review and advocacy, and the

development of alternative financial services readily available to all sectors of the community.

6. Increase the availability and supply of safe and affordable rental housing stock in Omaha for low and moderate income individuals and families
7. The City of Omaha and the City of Council Bluffs create incentives that would increase the supply of fully accessible housing for rent and for sale as well as units with supportive services readily available
8. Lending institutions in the Consortium area be encouraged to market more aggressively to minority markets as part of their fulfillment of their CRA responsibilities and a good business practice
9. The City studies the pros and cons of instituting a registration process for all rental units, including routine inspections to ensure the housing stock is maintained at the minimum dwelling standards
10. The Mayor's Fair Housing Advisory Group be provided with adequate resources to help them carry out their mission to ensure the City is affirmatively furthering fair housing.
11. The City develop or sponsor a program of fair housing education, such as a conference or similar event, to provide community education on fair housing issues designed for the general public and for housing providers.

2. Discuss what progress has been made toward the achievement of fair housing goals in Program Years (2010 – 2017).

Goal 1: *Support a community-wide program to help reduce public opposition to group living facilities, public-assisted housing, and other locally unwanted land use through education and outreach.*

Educational materials were created for use by the City, real estate developers, community-based organizations, and local fair housing groups to educate residents and address concerns regarding the inclusion of publicly supported/assisted housing. The materials are aimed at helping the greater community understand the potential benefits of providing housing for LMI families.

The Fair Housing Center has continued to conduct presentations to neighborhood groups, schools, panel discussions, conferences, and workshops. The Fair Housing Center works collaboratively with HUD, the NEOC, and OHRRD, OHA, and property management companies to provide education, training, and other outreach services in the greater Omaha area. In addition to education and outreach activities, the Fair

Housing Center works to end housing discrimination through comprehensive testing program, investigation of complaints, advocacy, and mediation services.

The City of Omaha Human Rights and Relations Department produces brochures, videos, and other educational materials in multiple languages on Fair Housing rights and laws. In addition they consult with other City departments and community organizations on fair housing related outreach and compliance. This department has a presence at many conferences, at workshops, and panel discussions. OHRR sponsors many events annually including a Martin Luther King Celebration, Multicultural Brown Bag Lunch Series, and Table Talk discussions with Inclusive Communities Inc. Staff serve on numerous boards and committees such as the Heartland 2050 Housing Committee, Refugee Task Force, Mayor's Commission for Citizens With Disabilities, Southern Sudan Refugee Resettlement Board, and the Mayor's Fair Housing Advisory Board.

The Omaha office of the Nebraska Equal Opportunity Commission (NEOC) provides fair housing education in the Omaha area, including mandatory fair housing training for respondents in fair housing cases. The commission meets monthly to hear public comment and rule on cases related to discrimination and public accommodations.

Subtask: *Develop a formal process that encourages and supports the use of alternative dispute resolution to help housing providers and neighborhoods reconcile differences over group home issues, public-assisted housing and similar locally unwanted land use.*

Although a specific network has not been developed, there are existing resources that are being used to provide the services needed. The Planning Board of the City of Omaha meets with residents and interested parties of an action. Council persons hold town hall meetings where residents voice concerns. City staff attend neighborhood meetings in an effort to further the discussion regarding fair housing rights, community perceptions, and anticipated future projects.

Agencies, neighborhood leaders, and others are encouraged to contact Concord Mediation Center for formal conflict resolution. Concord Mediation Center creates pathways for constructive dialogue and conflict resolution. The Center provides mediation, facilitation and education through specialized alternative and innovative methods to manage personal or professional conflicts.

Subtask: *Continue to increase the stock of affordable housing that is available to meet the needs of the population of persons with disabilities and the homeless.*

The City of Omaha provides, through HUD funding, Emergency Solutions Grants (ESG) to assist the homeless population. ESG funds are passed through to various local organizations that provide assistance and prevention services to homeless and vulnerable populations. Eligible activities for the ESG program include street outreach and emergency shelter services and short and medium-term rental assistance and housing relocation and stabilization services

Supportive Housing Program (SHIP) funds are competitive HUD funds applied for directly by area nonprofit organizations. SHIP funds support activities directed at ending and reducing homelessness. They fund the development and support of Continuum of Care housing Initiatives- permanent housing, permanent supportive housing, transitional housing. The City also receives and administers Shelter Plus Care (S+C) funds that provides rental assistance for chronically homeless individuals with severe mental illness. Chronically homeless individuals and families are identified through the efforts of several outreach and service agencies (Community Alliance, Charles Drew Health Center, Heartland Family Service, the Nebraska Aids project, Sienna Francis House, Stephen Center, Visiting Nurses Association, Veterans Affairs, and Youth Emergency Services). Once identified, they are assessed by those same agencies and referred to what is currently the most appropriate of available housing options. After housing is established, case managers work with the individuals and or families to stabilize their situation and connect them to needed services.

The City is the jurisdiction's grantee for rental assistance for the chronically homeless with mental illness, a 22-bed program, run in partnership with OHA and Community Alliance. Other housing programs serving the chronically homeless are Heartland Family Service's Samaritan Program, the Veterans Administration Supportive Housing (VASH) program; and the Sienna Apartments PSH Project and new Visions PSH. Emergency shelters and other programs, including transitional housing facilities, also provide and/or work to secure housing for the chronically homeless in route to ending their homelessness. The City of Omaha also provides HOME funds for tenant based rental assistance through OHA to assist near homeless households.

Subtask: *Provide education to local elected officials, real estate developers, landlords, property managers, and neighborhood associations on NIMBYism, siting issues, and applicable fair housing laws.*

The Mayor's Fair Housing Advisory Board, established in 1993 is one vehicle used by the City to address the barriers identified in the AI. The Advisory Board has addressed the need for public education through a public marketing campaign. Fair housing related articles and public service announcements have been published in several print and broadcast media outlets including: Cox Cable, Journal Broadcasting radio stations, apartment guides and magazines, The Omaha Star and El Perico. Members also appeared on a KVNO radio show to discuss fair housing issues. The Advisory Board initiated a partnership with the Omaha Public Schools (OPS) in 2010 to integrate fair housing concepts and issues into current curriculum. Further discussions with OPS have taken place in subsequent years to initiate Fair Housing training for teachers.

The Advisory Board has sponsored a Fair Housing conference, "Realities in Housing" for the past 3 years. This conference has focused on fair housing issues in real estate, lending, landlords and the Affirmatively Furthering Fair Housing analysis that the City has conducted. The board continually is involved in additional training opportunities and pursues various ways to produce information for distribution to the public on fair housing issues.

The Omaha Human Rights and Relations Department continues to provide learning opportunities in diversity, inclusion and fair housing rights. Brochures, flyers, DVD's are produced in multiple languages and distributed at all events attended such as the World Refugee Day, Earth Day, all local conferences, job fairs, and trainings. Sponsored events also offer opportunities such as the Martin Luther King event held annually, Cinco De Mayo celebration, International Women's Day celebrations, activities held during Fair Housing month (April), and Omaha's Diversity Week events. Staff provides training on Small Emerging Business process, ADA compliance, fair housing issues, landlord/tenant law regarding fair housing issues. OHRRD completed the Limited English Proficiency (LEP) Plan for the City of Omaha in 2015.

Goal 2: *Support an integrated approach to fair housing enforcement that includes fair housing education, to inform and encourage the public to recognize and report housing discrimination, and collaboration of all fair housing enforcement agencies.*

There are four governmental bodies and one private, nonprofit agency providing fair housing services in the City of Omaha or in Council Bluffs:

1. U.S. Department of Housing and Urban Development, Fair Housing and Equal Opportunity Offices (HUD)
2. Nebraska Equal Opportunity Commission (NEOC)
3. City of Omaha's Human Rights and Relations Department (OHRRD)
4. Fair Housing Center of Nebraska – Iowa (FHC)
5. City of Council Bluffs Civil Rights Commission

OHRRD, NEOC and HUD have the capacity to conduct investigations of fair housing complaints in Omaha and to conciliate or settle those complaints. These agencies act as impartial investigators and they have the power to subpoena records and require witness testimony. Council Bluffs' Commission does not file claims with nor does it receive cases from HUD. The Fair Housing Center works to end housing discrimination through testing, investigation, advocacy, mediation services, and additional education and outreach activities. It is a full-service Center providing investigation, broad based testing, and mediation services for all persons protected by Federal, State and local Fair Housing laws. The Center is the only nonprofit agency designated as a Qualified Fair Housing Enforcement organization by HUD in the states of Nebraska and Iowa. The NEOC has created a learning curriculum for all school ages on Fair Housing issues and activities. The Fair Housing Board and the City Planning Department will collaborate to champion the use of this program through the various school system

Goal 3: *Increase the amount of affordable and accessible housing stock in the community and ensure that persons with physical or mental disabilities fully and equally enjoy housing opportunities.*

Subtask: *Educate developers, non-profit organizations and architects about ways they can enhance the accessibility of existing units and increase the availability of accessible units*

The City of Omaha complies with Section 504 of the Rehabilitation Act and partners with the League of Human Dignity to create/modify housing to serve persons with disabilities. The City of Omaha uses at least a minimum of 25% "visitability" standard in

HUD funded new construction homes. Visitability refers to single-family housing that is designed to be visited by people who have mobility issues or impairments. The City's nonprofit developers are increasing construction of accessible and/or visitable new homes.

Recently a bill, LB496 allows the use of TIF to finance workforce housing in areas with high unemployment and poverty rates within cities. It defines workforce housing as owner-occupied housing units that cost no more than \$275,000 to build, or rental housing units that cost no more than \$200,000 to build. Other requirements have to be met, however, this provides an opportunity to utilize a source of funding that has not been used in Omaha.

Subtask: *Amend existing zoning and land use regulations to enhance access to affordable housing by persons with physical or mental disabilities (removing spacing requirements, define Group Home and Family in charter)*

City ordinances were modified to eliminate spacing requirements between group home facilities. No other changes have taken place in this area.

Goal 4: *Conduct a more extensive study of the homeowner insurance market to determine the scope of identified problems & identify potential systemic approaches to eliminate insurance barriers to fair housing choice.*

Subtask: *Conduct preliminary focus groups with insurance and real estate industry and consumer representative, non-profit developers, and community organizations to identify the nature and scope of issues to be addressed.*

The Fair Housing Advisory Board has sponsored four "Realities in Housing" conferences with focus on affirmatively furthering fair housing and the contributing factors of discrimination and segregation as it relates to the real estate, lender, insurance, and property owner/manager industries. These conferences targeted specific audiences use panels, individual focus group discussions, certified trainings provided by consultants, and table discussions based on worksheets and survey results. Additional goals were set to specifically address "blockbusting", "steering" and "redlining" issues within housing-related industries.

Multiple task groups were formed, strategies developed, and goals set as a result of the Heartland 2050 Fair Housing Equity Assessment completed in 2015. Addition planning

efforts include the South Omaha Community Assessment Report, the Community Foundation, “Landscape Project”, Empowerment Network Village Plan.

Goal 5: *Promote the access to and utilization of legitimate, non-predatory, and affordable credit services through public education, policy review and advocacy, and the development of alternative financial services readily available to all sectors of the community.*

Subtask: *Promote the development of alternative legitimate services, non-profit or otherwise, to address identified gaps in financial industry practices, which are currently being filled by predatory practices in: check cashing and payday loan” services*

The Fair Housing Center produces training materials and makes presentations to neighborhood groups. The City’s Human Rights and Relations Department produces, posters, brochures, DVD’s, psa’s and distributes HUD materials on Fair Housing and predatory practices.

Omaha 100, Inc. represents a consortium of lending institutions pooling funds to provide mortgage financing to homebuyers and cash subsidies to nonprofit developers. Omaha 100, Inc. helps participating institutions fulfill the needs of the community (quality and affordable housing) while increasing their Community Reinvestment Act activity. The main goal of Omaha 100 is to assist renters in becoming homeowners. Its mission is to provide mortgage loans to low and moderate-income borrowers in order for them to purchase homes at an affordable cost.

The City of Omaha utilizes HOME, CDBG, and Nebraska Affordable Housing Trust Funds to provide down payment assistance for the purchase of newly constructed and/or newly rehabilitated homes. Down payment assistance is provided to purchasers of homes constructed by the nonprofit developers or the City. This assistance is available through Omaha 100, Inc. who also provide the first mortgages.

The City of Omaha allocates HOME funds to the City of Council Bluffs to facilitate single family housing and multifamily development. The City of Council Bluffs provides down payment assistance through a non-profit to assist low and moderate income homebuyers.

The City of Omaha provides CDBG funding to micro-enterprise programs through Catholic Charities and Midland Latino Community Development Corporation.

Loans funded through the City require the owner to gain consent from the City to use equity to secure additional debt. Requests are reviewed to determine the financial stability of the applicant before approval is given for a subordination of debt.

Goal 6: *Increase the availability and supply of safe and affordable rental housing stock in Omaha for low and moderate income individuals and families.*

A recently approved bill, LB496, allows the use of TIF to finance workforce housing in areas with high unemployment and poverty rates within cities. It defines workforce housing as owner-occupied housing units that cost no more than \$275,000 to build or rental housing units that cost no more than \$200,000 to build. Other requirements have to be met, however, this provides an opportunity to utilize a source of funding that has not been used in Omaha.

Another incentive to encourage the development of affordable housing is in Section 55-785 of Chapter 55 of the Municipal Code in Omaha. The language states that for a development in which residential units are intended for individual sale to owner-occupants, an applicant may reduce the required site area per residential unit by up to 20 percent if they certify that the selling price of a specified percentage of the available units will be no more than 2.25 times the current median income of a family of four established by the HUD. For a development in which residential units are intended for rental or for cooperative ownership by tenants, an applicant may reduce the required site area per residential unit by up to 20 percent if they certify that the monthly rental of a specified percentage of the available units will be no greater than Section 8 Fair Market Rents or any comparable official standard established by HUD for a corresponding size for a period of no less than 5 years. Although this provision exists, they have not been used in development.

The Omaha Municipal Land Bank acquires vacant, abandoned or dilapidated properties throughout Omaha and either renovates or demolishes the property for future use and growth. The Land Bank works with nonprofit agencies, neighborhoods, and the City.

The City Planning Department provides funding for rehabilitation programs that include owner occupied rehab/ and or tenant – Emergency Program, Energy Conservation/Healthy Homes Program, Handyman Program, Full Rehabilitation Program, and Exterior Repair Program.

City Planning also collaborates with other organizations in an effort to provide and assure decent, safe and sanitary housing for low to moderate income persons:

- Rebuilding Together to assist with a roofing program
- Habitat for Humanity in Omaha for a demolition program
- League of Human Dignity for barrier removal
- Lead Hazard Control Program
- EPA soil removal and remediation program

The City of Omaha and Council Bluffs have collaborated with nonprofit and for-profit developers to use HUD and state funds to develop multifamily rentals, senior housing, and housing for the mentally or developmentally disabled, and long term single family rental housing. Nonprofit and for-profit developers use LIHTC, TIF funding, private donations, capital fundraising, private loans, and other funding sources to provide for low and moderate income households.

The City of Omaha uses HUD funding for an investor owned rental rehabilitation program for vacant properties east of 72nd Street. This program is for full rehabilitation, removal of lead hazards, and addressing radon. A funding match is required from the investor to the program and an income eligible tenant (low and moderate income) is required for a period of time. Mobility counseling is provided by Family Housing Advisory Services and Omaha Housing Authority.

Subtask: *Recruit non-profit, faith-based, grassroots and other existing community organizations in this effort to ensure efficiency and effectiveness.*

City partners with and provides funding to non-profit organizations to develop affordable housing units and market them to LMI persons. The City has also participated as a developer of new construction housing and purchase/rehab/resale of multiple homes to provide housing choice for LMI households.

Habitat For Humanity, GESU Housing, Inc. and Holy Name Housing construct new homes for homeownership and or long term rental. These non-profits use multiple sources of funding to include HUD funds, private foundation funding, capital fund campaigns, in-kind donations, and private loans to construct accessible or visitable, energy efficient, three (3+) bedroom homes

Using Low Income Housing Tax Credits, HUD funds, private loans, foundation grants and other sources, multi-family units are constructed or rehabilitated by non-profit and private developers that provide units for low to moderate income households, housing for persons with disabilities and senior housing. Example of recent developments are; Lofts at 24th Street, St Ann Apartments, Sheltering Tree Housing, Cypress Point,

Shannon Heights, Victory Apartments, and the Sawyer Building Apartments and Landon Court Apartments in Council Bluffs.

The Omaha Housing Authority continues to create homeownership opportunities for public housing residents through the sale of single-family housing on scattered sites and the Section 8 program. OHA provides financial planning and homeownership skills training and assistance to residents in securing first and second mortgages for the purchase of OHA homes.

Subtask: *Assist in the recruitment of landlords, developers and others to increase deconcentration by increasing those housing providers willing to participate in the Section 8 Housing Choice Voucher program of OHA*

- The city continues to recruit new investor owners to participate in its Rental Rehabilitation program to provide affordable rental units for LMI tenants.
- The city provides OHA tenant-based rental assistance for near homeless families
- The Omaha Housing Authority (OHA) Homeownership Program is designed to provide a comprehensive program to empower residents to make informed choices and decisions throughout the home-buying process, followed by long-term homeownership.

Subtask: *Continue to support the cooperative efforts of the City Planning department's code inspectors, the County Health Department, and other agencies to provide a rapid response to correct code and health violations and thus increase the supply of safe, affordable rental housing.*

The City of Omaha reviewed their processes of code response and the permit process. Revisions were made to bring the division into alignment to create better efficiency, consistency, and accountability. The data system being used allows for better communication between the inspectors both in the code department and the building, electrical, plumbing inspectors. Licensing requirements were expanded to all contractors working in Omaha must be licensed and registered.

The following codes have been amended or updated:

2006 IBC - International Building Code

2006 IRC - International Residential Code

2006 IMC - International Mechanical Code

Municipal Code - Omaha Municipal Code

2015 OPC - Omaha Plumbing Code

Goal 7: *The City of Omaha and the City of Council Bluffs create incentives that would increase the supply of fully accessible housing for rent and for sale as well as units with supportive services readily available*

Subtask: *Minimum requirements of Section 504 of the Rehabilitation Act be reviewed with the City Planning Department, NIFA, IFA, and Midwest Housing equity with the goal of increasing the local standards to more accurately reflect local need. The City should also consider changes to its building codes to require universal design or adaptable features in all future multi-unit construction.*

The minimum requirement is still being met.

Goal 8: *Lending institutions in the Consortium area be encouraged to market more aggressively to minority markets as part of their fulfillment of their CRA responsibilities and a good business practice.*

Subtask: *Omaha and Council Bluffs continue to support bilingual (Spanish), high quality homeownership classes that include education on fair lending practices for the consumers and that offer individual counseling and credit repair at no or minimal cost.*

The city contracts with Family Housing Advisory Services (FHAS) to provide its clients with required homebuyer education. These classes are available in English, however, if translation is needed, interpreters are facilitated in the language needed, often with smaller sessions. Homebuyer preparation is also provided by Holy Name Housing and Habitat for Humanity for their prospective buyers.

Goal 9: *The City studies the pros and cons of instituting a registration process for all rental units, including routine inspections to ensure the housing stock is maintained at the minimum dwelling standards.*

A rental registry system for rental units was developed based upon the registry in LaVista, however, it was not accepted in Omaha. A Vacant and Abandoned Property Ordinance is in effect to provide for the establishment of a registration system, including fees and fines, and institute guidelines for the maintenance and security of abandoned, neglected and vacant properties

Goal 10: *The Mayor's Fair Housing Advisory Group be provided with adequate resources to help them carry out their mission to ensure the City is affirmatively furthering fair housing.*

The Fair Housing Advisory Board has been afforded a budget to conduct conferences, educational materials and outreach. Funding in the past years has supported the Board in completing several projects:

- Public service announcements regarding Fair Housing and contact information were shown in the 20 Grand Theater repeatedly for 1 month.
- PSA aired on Channel 7 throughout the month of April in celebration of Fair Housing Month.
- Four billboards (2 in English and 2 in Spanish) were posted for 3 months; located at 30th & Bedford, 24th & Martha, 24th & Q, and 38th & Ames.
- Three annual "Realities in Housing" conferences held with focus on the real estate, lender, landlord, property management target groups
- Door hangers with Fair Housing information were distributed by volunteers
- Co-sponsoring several fair housing conferences that were conducted by other groups.

Goal 11: *The City develop or sponsor a program of fair housing education, such as a conference or similar event, to provide community education on fair housing issues designed for the general public and for housing providers.*

The City participates in the Lincoln Civil Rights conference annually and in several community events such as the NIFA conference, fair housing events throughout the city as well as conducting various housing conferences such as; "Realities in Housing", Table Talk with Inclusive Communities, Inc., and participating in various monthly meetings (Empowerment Network, Omaha 360, Heartland 2050 committees, Refugee Task Force). Brochures, posters and fact sheets are available at all events attended, resource information is provided and expert consultants provided when requested. The Mayor's Office hosted three Economic Inclusion meetings to facilitate the training and inclusion of minorities and women owned businesses into the larger construction opportunities throughout the city. The Small and Emerging Business Program, although not protected class driven, does assist small businesses that may be minority or woman owned with opportunities to participate in larger projects. The Minority Business Enterprise requirement that the City Planning Department monitors, attempts to hold contractors accountable to seek out and hire minorities and women owned business with each federally funded opportunity.

Discuss how the experience of program participant(s) with past goals has influenced the selection of current goals.

Numerous studies have been conducted since the AI was updated in 2010. The common factor throughout all of the documents and data show that the barriers listed as goals in both the 2004 AI and the updated 2010 AI are still the same barriers. These barriers have not been reduced but instead there has been a rise in the contributing factors to the lack of equal opportunity in housing, transportation, education, jobs, and financial services.

The data supports a need for education to the general public as well as private stakeholders. Although an immense amount of work has been done over the years through studies, publications, workshops, conferences, table talks, etc. the contributing factors of NIMBYism, misunderstanding or lack of understanding of fair housing rights, landlord/tenant rights, political will and significant changes in zoning and development requirements have not advanced the actual significant accomplishment to the goals.

The current goals established with this update is reflective of the robust community engagement that was conducted from September 2016 through April 2018. Meetings with stakeholders, neighborhoods, non-profit as well as for profit developers, political entities, public housing residents as well as other stakeholders; that were conducted by both the City, Heartland Workforce, The Empowerment Network, Metropolitan Area Planning Agency (MAPA), the Community Foundation and others formulated goals and strategies that the AI mirrors. The barriers, concerns, and action items are consistent throughout.

An enormous amount of effort is being done to bring groups together to tackle the issues in a cohesive and aggressive way. Fair Housing discussions that include diversity and inclusion in all aspects of the community are at the forefront of most discussions in the City. The AFFH process and Regional Assessment of Fair Housing have brought to the forefront things that the community needs to address. Changes in policies, processes, and education must be made in order to accomplish past and present goals.

Moving forward over the next five years, program partners are equipped with data and strategies. Accomplishing AFH goals will make dynamic changes in barriers to fair housing. Equal access to opportunity will be discussed in the development of housing plans, service plans, and action plans. Providing fair housing education to elected officials, neighborhood leaders, private funders, stakeholders, and residents throughout

the city, will be a priority. Program and collaborative partners are committed to accomplishing past and present fair housing goals.

COUNCIL BLUFFS

The City completed its *Analysis of Impediments to Fair Housing Choice* in June 2012. Overall, the City and MHA has been successful meeting the smaller goals, however continues to work on the larger, long-term goals.

The following potential impediments were identified:

1. *The City should amend its Consolidated Plan to modify its definitions of “area of concentrated minorities” and “area of concentration of low income person.”*

This item was completed.

2. *The City’s increasing diverse minority population may require language accommodations to ensure that all residents can access City programs and services.*

The City works with a local interpreter when needed. Program information is not provided in additional languages—specifically, Spanish. The City will address this concern in the current assessment to better reach these individuals.

3. *Members of protected classes are under-represented on City appointed boards and commissions dealing with housing issues.*

The City actively recruits individuals of protected classes as board and commission positions become available. Boards and commissions that deal with fair housing currently have the following makeup:

Community Development Advisory Committee (CDAC): gender balanced

- Civil Rights Commission (CRC): gender balanced with two racial minorities and two LGBTQ+ representatives
- Planning Commission: gender balanced
- Zoning Board of Adjustment: gender balanced with one racial minority
- Historic Preservation: gender balanced

4. *There is an inadequate supply of affordable rental housing that is accessible to City residents.*

Since 2013, the City has constructed two low-to-moderate income multi-family rental projects. One of the 36-unit projects is designed for all units to be adaptable for disabled residents as well as one unit accessible for sensory impairments. The other includes at least two accessible units for mobility impairment and one accessible for sensory impairment.

5. *Minority households, in particular Black households, have greater difficulty becoming homeowners because of lower incomes.*

The City continues to provide financial assistance in the form of down payment assistance to income qualified home buyers as well as fund homeownership counseling and financial management education for lower income households, particularly minority households. Last year, Family Housing Advisory Services (FHAS) provided counseling for 193 households/375 individuals. Of these, 27 identified as Hispanic, 25 as Black, 1 as Asian, 4 identified as Native American, 14 as Black/White, 5 as Native American/Black and 3 as Other Multiracial.

6. *Public transit service is largely limited to day and evening hours, thus restricting accessibility to employment opportunities for persons working evening and overnight shifts.*

In 2016, route hours were extended to 11pm instead of ending at 6pm in Council Bluffs. Additionally, the City formed a partnership with Southwest Iowa Transit Agency to provide paratransit service on a contract basis. Public transportation is still limited in the City and continues to be a high priority.

7. *The City's supply of decent, affordable housing remains inadequate.*

Decent, affordable housing in Council Bluffs continues to be an issue. Since 2012, the City has constructed 28 single-family houses that were given down payment assistance in the amount of \$435,000. Additionally, 72 multi-family rental units have been constructed with 27 earmarked for families at or below the median family income (MFI).

8. *The majority of fair housing complaints filed through HUD and ICRC in Council Bluffs involved disability and race as basis for discrimination.*

According to the Iowa Civil Rights Commission, Pottawattamie County is comprised of 2.56% of the 1,557 jurisdictional complaints filed in the State of Iowa in FY2016. There

was a slight decrease in the number of employment, housing and public accommodation complaints but a slight increase in education and credit complaints. For Council Bluffs specifically, there have been 10 cases since January 2015 with two cases remaining open. All but one of the complaints were filed with residents in the 51501 zip code. Of the 10 cases, seven were disability, one race, one retaliation and one was multiple categories.

9. *The City's Zoning Ordinance is not consistent with the Fair Housing Act.*

The Zoning Ordinance was amended to remove the distancing requirements on “family homes” (group homes).

10. *The City's 1994 Comprehensive Plan should be updated to reflect specific policies and strategies to address affordable housing needs for all housing types.*

The *Bluffs Tomorrow 2030: Comprehensive Plan* was adopted in September 2014. This plan includes a housing land use plan as well as implementation strategies for interconnecting housing with transportation, education, health care, parks and recreation, and commercial development. The plan outlines five residential land uses including rural residential/agriculture, low-density residential, medium-density residential, high-density residential and multifamily/mixed-use. These different levels of zoning allow the City to customize development to fit the needs of specific areas and retain the character of neighborhoods. Under the “Neighborhood and Housing” goal of “enhance and maintain the City’s neighborhoods to provide housing, character, and supporting amenities to retain and attract residents to Council Bluffs,” the City identifies the following objectives relating to fair housing:

- i. Recognize and preserve the character of Council Bluffs’ individual neighborhoods through contextually appropriate infill development and the maintenance of streets, trees, and other public areas.
- ii. Provide quality senior housing or supportive services to allow senior citizens to remain in the community.
- iii. Minimize the impact of the conversion of single-family structures to multi-family housing.
- iv. Encourage the development of multi-family, townhome, and small-lot single-family housing along existing bus transit lines on Broadway, 23rd Avenue, and in downtown.

- v. Require developers to provide local amenities (i.e. open space, trails, detention, etc.) that benefit residents.

11. *There is insufficient evidence to support MHA's compliance with Section 504 for the Rehabilitation Act of 1973.*

In January 2017, MHA adopted its Admissions and Continued Occupancy Policy which directly addresses nondiscrimination, policies related to persons with disabilities and violence against women. This policy is published on their website at mhacb.org.

12. *Mortgage loan denials and high-cost lending disproportionately affect minority applicants in Council Bluffs, similar to national trends.*

Most recent data regarding this impediment is 2008. The City continues to work with FHAS to provide homeowner counseling as well as Iowa Legal Aid in Council Bluffs and the Iowa Civil Rights Commission to combat lending discrimination.

13. *The Daily Nonpareil newspaper does not include a publisher's policy. In addition, rental real estate advertisements that prohibit or limit pets may discourage persons with service animals from considering these units.*

The Daily Nonpareil's website includes a terms of use section. This outlines the liabilities of BH Media Group, Inc and all government regulations.

Previous goals were examined and discussed during the process to see how many have been accomplished and what areas continued to be problems for Council Bluffs. This helped shape the new goals outlined in the AFH for the City and MHA. Areas we continue to fall short are our need for affordable housing for all family types as well as accessibility needs and transportation. These issues are very large and thus are ongoing. Areas we have excelled are policy updates. All suggested updates are completed.

Municipal Housing Agency has the following goals in its Five Year Plan:

- To provide safe and sanitary living conditions for very low income families while maintaining their rent payments at an affordable level.
- To operate a socially and fiscally sound public housing agency that provides drug free, decent, safe and sanitary housing with a suitable living environment for residents and their families.
- To promote personal, economic and social upward mobility to assist residents to make the transition from subsidized to unsubsidized housing.

- To minimize public housing vacancies and continue to improve turnaround days to maintain MHA's consistent High Performer Status in PHAS
- Housing for the Elderly and Disabled and low income families in our Public Housing units
- Housing for the Elderly, Disabled, and Families in our Section 8 Program
- Continue MHA staff training on housing software and HUD regulation changes
- Maintain the 2015 Green Physical Needs Assessment (GPNA), which will assist MHA in Strategic Planning and a 20-Year Action Plan for Capital Funds Improvements
- Working with Non-Profit Sister Company Municipal Homes, Inc. which will partner with developers, or initiate plans to construct more "affordable housing" in the community for single family, disabled, transitional, and group homes
- Family Self Sufficiency (FSS) is a voluntary program open to all of the Municipal Housing Agency's Housing Choice Voucher participants, which assists families in obtaining the skills that they need to achieve financial independence. Clients are assisted by the FSS Program Coordinator and are referred to other community agencies where clients access services such as education, job training, counseling, job search assistance, financial aid assistance, workshops, support meetings, and other appropriate services to assist the family. We currently encourage all participants to enroll in financial and homeownership classes to help prepare them at the end of their five year Contract of Participation should they choose to purchase a home.

FSS Goals and Objectives:

- Assist more voucher holders in becoming self-sufficient by increasing the program to at least 25 participants
- Update our Action Plan to reflect our program more accurately and completely
- Continue to apply and receive funding for the Program Coordinator position through grant
- Work on building our Program Coordinating Committees (PCC) to allow more resources for participants to utilize
- Utilize available technology to increase program participation and communicate with current and potential participant
- Create a welcoming and educational environment within our office to provide information regarding local resources and activities
- Search for and participate in local vendor events to help promote our agency and spread the awareness of the FSS program opportunities

Municipal Housing Agency's Progress in Meeting Mission and Goals:

- Municipal Housing Agency has increased HC Veterans Affairs Supportive Housing (VASH) Vouchers from 10 to 20 and will be receptive to HUD should anymore become available. The Section 8 Program had 45 participants go off the program in the last 12 months and 11 of those are due to economic betterment.
- Three public housing, two HCV and one board member attended Staff Training on new HUD regulation changes in 2016.
- The FSS Coordinator attended an extensive training for her FSS program. HUD staff met with FSS Coordinator to assure to maximize the benefits of MHA's FSS Program.

Within the past 12 months, Municipal Housing Agency's Family Self Sufficiency Program has had four out of six participants graduate. Amongst these participants, they received \$55,088.31 in escrow funds. One of those graduates went into homeownership and used the money from her escrow account as a large down payment on her home. Another graduate successfully left the Housing Choice Voucher Program because her household income exceeded our income guidelines after obtaining employment from a local employer.

Several facility updates have been completed including fire suppression and alarms, cameras, water and sewer upgrades, roof replacements, and unit updates for general aesthetics and accessibility. Additionally, MHA has completed many major projects to keep up with changes in regulations, such as making both properties completely non-smoking, different regulatory items that must be included in our Admissions and Continued Occupancy Policy, as well as other policies that need to be updated due to situations that have presented themselves over the course of time.

By having these goals and making such improvements as these for the Municipal Housing Agency, they are continuing to uphold the mission: It is the intent of the Municipal Housing Agency to provide affordable, decent, safe and sanitary housing to low income families that will promote economic mobility and a suitable living environment free from discrimination.

The Municipal Housing Agency has received grant money from the Council Bluffs Housing Trust Fund to complete various renovations to our Regal Towers and Dudley Court properties. These grant monies were used to renovate existing units and make them more accessible, through walk-in and roll-in shower renovations, providing high-rise toilets in units, and other accessible accommodations as well. The Municipal Housing Agency will continue to apply for grant monies from the Council Bluffs Housing

Trust Fund to renovate units to make them more accessible, and to combat the issue that the region faces with a lack of accessible units in a range of sizes.

The RAB and tenants give feedback to the Municipal Housing Agency regarding what they would like to see as goals for the Housing Agency. The information is taken from the Resident Advisory Board and tenants, to then be considered for future goals. The Municipal Housing Agency's Public Housing serves mainly elderly and disabled individuals; therefore, many of the goals to renovate the structures are to make the buildings more accessible for the tenants, as well as assist tenants/participants in becoming as self-sufficient as possible.

BELLEVUE

The City of Bellevue completed its previously Analysis of Impediments to Fair Housing Choice in 2014 in conjunction with the 2014-2018 Consolidated Plan. As part of the analysis, the City identified impediments to fair housing in the public sector and private sector as well as identified in both areas. Impediments were identified and the City efforts to address the impediment are listed below.

1. Impediment: *An inadequate supply of accessible housing is a problem that plagues most housing markets.*

a. Efforts to address the impediment: Through review and updates, visitability has remained a part of the zoning ordinance. The City continue to encourage developers to focus on visitability in new developments. The CDBG Housing Rehabilitation was updated to focus on critical repairs for elderly and disabled homeowners with focus on accessibility. Once a house has been evaluated, any accessibility rehabilitation needed is started immediately following the environmental review completion.

2. Impediment: *Access to fair housing information and education could be improved.*

a. Efforts to address impediment: The City of Bellevue continues efforts to provide information regarding fair housing to residents. The City maintains a fair housing page on the website and updates the information as needed. Additional agencies, advocacy groups, and housing counseling agencies are used as reference for fair housing questions. While all agencies remain in contact, a fair housing committee has not been formed due to lack of interest and time available to commit to additional meetings at this time.

The City is still working to host a fair housing conference in Bellevue or Sarpy County and hopes to identify and recruit additional partners to assist with hosting a conference for non-profit agencies and private sector businesses.

3. Impediment: *Affordable housing has limited access to transportation, social service, and job centers.*

Efforts to address impediments: The City participated in the Heartland 2050 planning model for the Omaha-Council Bluffs MSA and work with the surrounding communities to identify and develop plans to increase the amount of affordable housing near transportation opportunities. Continued efforts are needed as MAPA completes a transportation plan for Sarpy County.

Private Sector

1. Impediment: *The City of Bellevue lacks available affordable housing choices. There is a lack of larger units (with three or more bedrooms) which is considered to be a fair housing impediment because it disproportionately impacts at least two protected class groups – households with children and extended families, as well as minority households, many of which tend to be larger than white households.*

a. **Efforts to address impediments:** The City continues to identify and pursue outside funding sources and form partnerships to position itself when additional federal and state funds become available.

Public & Private Sector

1. Impediment: *Lack of knowledge by housing consumers of Fair Housing Laws, discriminatory practices, and enforcement agencies and procedures. Further, those members of protected classes that suspecting discrimination may lack the confidence to report the incident or proceed with filing a fair housing complaint because of the investigating entity.*

a. **Efforts to address impediments:** As mentioned above, the City of Bellevue continues to maintain up to date information for residents regarding fair housing laws and enforcement. Due to limited funding, the City has not partnered with a local fair housing agency to offer outreach and information directly to residents.

2. Impediment: *The City of Bellevue staff lacks knowledge of the Limited English Proficiency Plan and the requirements within. The LEP population although it does not represent a wide variety of languages and dialects yet, is present in the Bellevue area and is growing. Translation services can be costly to provide and it can be difficult to secure quality translators.*

a. **Efforts to address impediments:** The City of Bellevue worked with all City Departments to develop a LEP plan and include all current available options for city services. In addition, the collaboration assisted to improve coordination of LEP efforts within Departments and the city limits to ensure all close, existing resources are utilized first. The City has worked with other area agency to create a comprehensive list of service providers as a resource.

The City of Bellevue utilizes experiences and knowledge from efforts to address past identified fair housing impediments in moving forward with future fair housing plans. A review of past impediments and efforts to address the need were used a starting point to develop a new plan. Partnerships and collaboration efforts developed in the previous plan will be used to develop future efforts to address fair housing issues on an area wide basis.