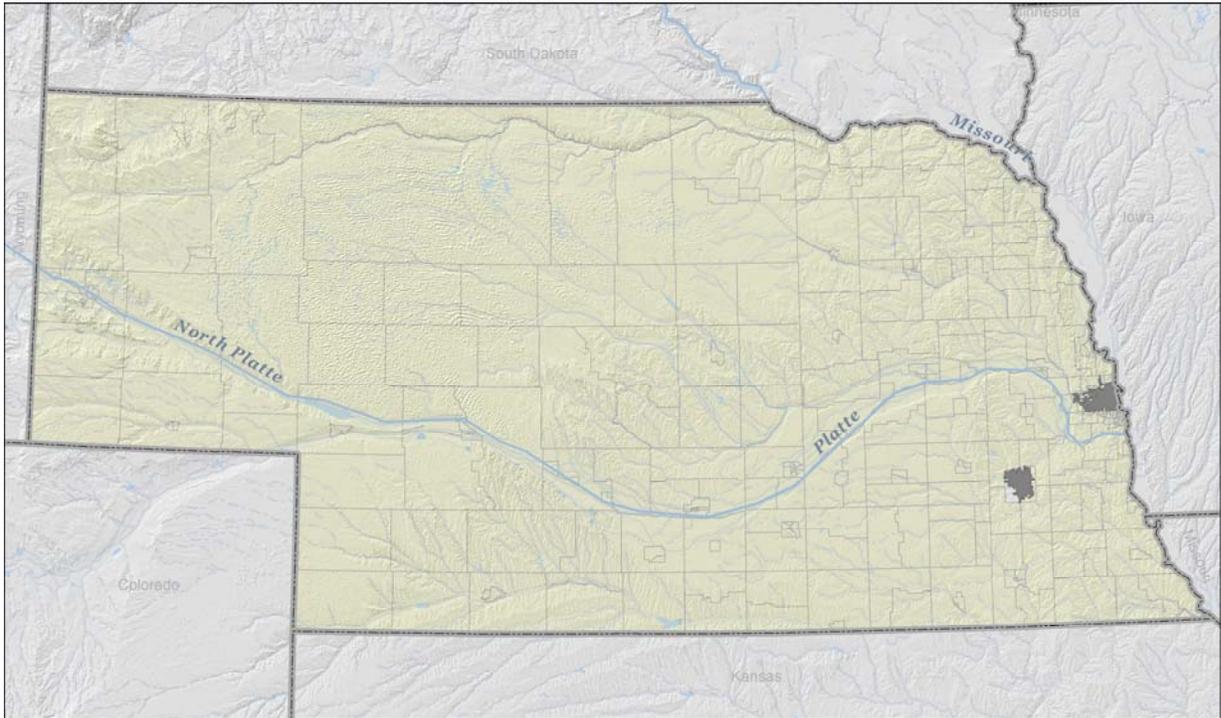


# 2011 NEBRASKA ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE VOLUME II: TECHNICAL APPENDIX



**FINAL REPORT**  
**JANUARY 10, 2012**



# 2011 NEBRASKA ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

## Volume II: Technical Appendix

Final Report  
January 10, 2012

Prepared for  
The Nebraska Department of Economic Development

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U.S. Department of Housing and Urban Development  
Gateway Tower II  
400 State Avenue, Room 200  
Kansas City, Kansas 66101-2406  
(913) 551-6958  
1-800-743-5323  
TTY (913) 551-6972

Nebraska Equal Opportunity Commission  
Main Office  
Nebraska State Office Building  
301 Centennial Mall South, 5th Floor  
PO Box 94934  
Lincoln, NE 68509-4934  
Telephone: (402) 471-2024  
Toll Free: (800) 642-6112  
Fax: (402) 471-4059

Fair Housing Center of Nebraska-Iowa  
Main Office  
2401 Lake Street  
Omaha, NE 68111  
(402) 934-7921  
<http://fhasinc.org>

High Plains Community Development Corporation  
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## APPENDIX A: ADDITIONAL CENSUS DATA

This section contains additional data from the Census Bureau.

### NON-ENTITLEMENT AREAS OF NEBRASKA

<b>Table A.1</b>					
<b>Group Quarters Population</b>					
Non-Entitlement Areas of Nebraska					
Census Bureau Data					
<b>Group Quarters</b>	<b>2000 Census</b>		<b>2010 Census</b>		<b>00 - 10% Change</b>
	<b>Population</b>	<b>% of Total</b>	<b>Population</b>	<b>% of Total</b>	
<b>Institutionalized</b>					
Correctional Institutions	1,673	10.1%	3,063	20.8%	83.1%
Juvenile Facilities	.	.	1,119	7.6%	.
Nursing Homes	12,428	75.0%	10,516	71.4%	-15.4%
Other Institutions	2,461	14.9%	23	0.2%	-99.1%
<b>Total</b>	<b>16,562</b>	<b>100.0%</b>	<b>14,721</b>	<b>100.0%</b>	<b>-11.1%</b>
<b>Non-institutionalized</b>					
College Dormitories	8,495	70.6%	8,918	76.3%	5.0%
Military Quarters	587	4.9%	443	3.8%	-24.5%
Other Non-institutional Group Quarters	2,950	24.5%	2,321	19.9%	-21.3%
<b>Total</b>	<b>12,032</b>	<b>100.0%</b>	<b>11,682</b>	<b>100.0%</b>	<b>-2.9%</b>
<b>Group Quarters Population</b>	<b>28,594</b>	<b>100.0%</b>	<b>26,403</b>	<b>100.0%</b>	<b>-7.7%</b>

## STATE OF NEBRASKA

<b>Table A.2</b>				
<b>Population by Age</b>				
State of Nebraska				
Census Bureau Data				
Age	2000 Census		2009 Five-Year ACS	
	Population	% of Total	Population	% of Total
<b>City of Lincoln</b>				
Under 5	15,199	6.7%	18,447	7.4%
5 to 19	46,584	20.7%	48,638	19.6%
20 to 24	27,110	12.0%	35,890	14.5%
25 to 34	35,820	15.9%	34,413	13.9%
35 to 54	61,911	27.4%	62,223	25.1%
55 to 64	15,456	6.9%	22,826	9.2%
64 and Over	23,501	10.4%	25,445	10.3%
<b>Total</b>	<b>225,581</b>	<b>100.0%</b>	<b>247,882</b>	<b>100.0%</b>
<b>City of Omaha</b>				
Under 5	28,249	7.2%	35,440	8.0%
5 to 19	83,500	21.4%	90,313	20.4%
20 to 24	31,178	8.0%	33,193	7.5%
25 to 34	60,292	15.5%	71,991	16.3%
35 to 54	110,413	28.3%	119,153	26.9%
55 to 64	30,353	7.8%	43,604	9.8%
64 and Over	46,022	11.8%	49,309	11.1%
<b>Total</b>	<b>390,007</b>	<b>100.0%</b>	<b>443,003</b>	<b>100.0%</b>
<b>Remainder of State</b>				
Under 5	73,600	6.7%	76,721	7.1%
5 to 19	257,204	23.5%	230,466	21.3%
20 to 24	62,043	5.7%	71,823	6.6%
25 to 34	127,161	11.6%	118,113	10.9%
35 to 54	317,264	29.0%	301,610	27.9%
55 to 64	95,731	8.7%	121,152	11.2%
64 and Over	162,672	14.8%	161,354	14.9%
<b>Total</b>	<b>1,095,675</b>	<b>100.0%</b>	<b>1,081,239</b>	<b>100.0%</b>
<b>State of Nebraska</b>				
Under 5	117,048	6.8%	130,608	7.4%
5 to 19	387,288	22.6%	369,417	20.8%
20 to 24	120,331	7.0%	140,906	8.0%
25 to 34	223,273	13.0%	224,517	12.7%
35 to 54	489,588	28.6%	482,986	27.3%
55 to 64	141,540	8.3%	187,582	10.6%
64 and Over	232,195	13.6%	236,108	13.3%
<b>Total</b>	<b>1,711,263</b>	<b>100.0%</b>	<b>1,772,124</b>	<b>100.0%</b>

<b>Table A.3</b>					
<b>Population by Race and Ethnicity</b>					
State of Nebraska					
Census Bureau Data					
Race/Ethnicity	2000 Census		2010 Census		00 - 10 % Change
	Population	% of Total	Population	% of Total	
<b>City of Lincoln</b>					
White	201,322	89.2%	222,331	86.0%	10.4%
Black	6,960	3.1%	9,824	3.8%	41.1%
American Indian	1,537	0.7%	2,073	0.8%	34.9%
Asian	7,048	3.1%	9,773	3.8%	38.7%
Native Hawaiian/Pacific Islander	141	0.1%	147	0.1%	4.3%
Other	4,081	1.8%	6,569	2.5%	61.0%
Two or More Races	4,492	2.0%	7,662	3.0%	70.6%
<b>Total</b>	<b>225,581</b>	<b>100.0%</b>	<b>258,379</b>	<b>100.0%</b>	<b>14.5%</b>
Hispanic (Ethnicity)	8,154	3.6%	16,182	6.3%	98.5%
<b>City of Omaha</b>					
White	305,745	78.4%	298,815	73.1%	-2.3%
Black	51,917	13.3%	55,950	13.7%	7.8%
American Indian	2,616	0.7%	3,391	0.8%	29.6%
Asian	6,773	1.7%	10,014	2.4%	47.9%
Native Hawaiian/Pacific Islander	228	0.1%	326	0.1%	43.0%
Other	15,250	3.9%	28,193	6.9%	84.9%
Two or More Races	7,478	1.9%	12,269	3.0%	64.1%
<b>Total</b>	<b>390,007</b>	<b>100.0%</b>	<b>408,958</b>	<b>100.0%</b>	<b>4.9%</b>
Hispanic (Ethnicity)	29,397	7.5%	53,553	13.1%	82.2%
<b>Remainder of State</b>					
White	1,026,194	93.7%	1,051,692	90.7%	2.5%
Black	9,664	0.9%	17,111	1.5%	77.1%
American Indian	10,743	1.0%	12,963	1.1%	20.7%
Asian	8,110	0.7%	12,506	1.1%	54.2%
Native Hawaiian/Pacific Islander	467	0.0%	806	0.1%	72.6%
Other	28,514	2.6%	44,347	3.8%	55.5%
Two or More Races	11,983	1.1%	19,579	1.7%	63.4%
<b>Total</b>	<b>1,095,675</b>	<b>100.0%</b>	<b>1,159,004</b>	<b>100.0%</b>	<b>5.8%</b>
Hispanic (Ethnicity)	56,874	5.2%	97,670	8.4%	71.7%
<b>State of Nebraska</b>					
White	1,533,261	89.6%	1,572,838	86.1%	2.6%
Black	68,541	4.0%	82,885	4.5%	20.9%
American Indian	14,896	0.9%	18,427	1.0%	23.7%
Asian	21,931	1.3%	32,293	1.8%	47.2%
Native Hawaiian/Pacific Islander	836	0.0%	1,279	0.1%	53.0%
Other	47,845	2.8%	79,109	4.3%	65.3%
Two or More Races	23,953	1.4%	39,510	2.2%	64.9%
<b>Total</b>	<b>1,711,263</b>	<b>100.0%</b>	<b>1,826,341</b>	<b>100.0%</b>	<b>6.7%</b>
Hispanic (Ethnicity)	94,425	5.5%	167,405	9.2%	77.3%

<b>Table A.4 Households by Income</b> State of Nebraska Census Bureau Data				
<b>Income</b>	<b>2000 Census</b>		<b>2009 Five-Year ACS</b>	
	<b>Population</b>	<b>% of Total</b>	<b>Population</b>	<b>% of Total</b>
<b>City of Lincoln</b>				
Under 15,000	12,735	14.1%	13,692	13.8%
15,000 – 19,999	5,939	6.6%	5,874	5.9%
20,000 – 24,999	7,048	7.8%	5,917	6.0%
25,000 – 34,999	13,028	14.4%	11,660	11.8%
35,000 – 49,999	16,261	18.0%	13,972	14.1%
50,000 – 74,999	19,185	21.2%	20,866	21.1%
75,000 – 99,999	8,344	9.2%	12,225	12.3%
100,000 and above	8,020	8.9%	14,811	15.0%
<b>Total</b>	<b>90,560</b>	<b>100.0%</b>	<b>99,017</b>	<b>100.0%</b>
<b>City of Omaha</b>				
Under 15,000	23,045	14.7%	24,202	13.8%
15,000 – 19,999	10,845	6.9%	9,606	5.5%
20,000 – 24,999	11,474	7.3%	10,982	6.3%
25,000 – 34,999	23,026	14.7%	20,852	11.9%
35,000 – 49,999	27,310	17.4%	26,328	15.0%
50,000 – 74,999	30,643	19.5%	34,088	19.5%
75,000 – 99,999	14,953	9.5%	20,595	11.8%
100,000 and above	15,738	10.0%	28,409	16.2%
<b>Total</b>	<b>157,034</b>	<b>100.0%</b>	<b>175,062</b>	<b>100.0%</b>
<b>Remainder of State</b>				
Under 15,000	63,475	15.1%	51,047	11.9%
15,000 – 19,999	30,330	7.2%	24,618	5.7%
20,000 – 24,999	33,027	7.9%	25,909	6.0%
25,000 – 34,999	61,878	14.8%	51,310	12.0%
35,000 – 49,999	79,083	18.9%	69,225	16.2%
50,000 – 74,999	86,313	20.6%	91,898	21.4%
75,000 – 99,999	35,064	8.4%	54,914	12.8%
100,000 and above	30,231	7.2%	59,637	13.9%
<b>Total</b>	<b>419,401</b>	<b>100.0%</b>	<b>428,558</b>	<b>100.0%</b>
<b>State of Nebraska</b>				
Under 15,000	99,255	14.9%	88,941	12.7%
15,000 – 19,999	47,114	7.1%	40,098	5.7%
20,000 – 24,999	51,549	7.7%	42,808	6.1%
25,000 – 34,999	97,932	14.7%	83,822	11.9%
35,000 – 49,999	122,654	18.4%	109,525	15.6%
50,000 – 74,999	136,141	20.4%	146,852	20.9%
75,000 – 99,999	58,361	8.7%	87,734	12.5%
100,000 and above	53,989	8.1%	102,857	14.6%
<b>Total</b>	<b>666,995</b>	<b>100.0%</b>	<b>702,637</b>	<b>100.0%</b>

<b>Table A.5</b>				
<b>Poverty by Age</b>				
State of Nebraska				
Census Bureau Data				
Age	2000 Census		2009 Five-Year ACS	
	Population	% of Total	Population	% of Total
<b>City of Lincoln</b>				
5 and Below	2,261	10.5%	3,967	11.8%
6 to 18	3,503	16.2%	4,633	13.8%
18 to 64	14,510	67.1%	23,333	69.4%
65 and Older	1,353	6.3%	1,694	5.0%
<b>Total</b>	<b>21,627</b>	<b>100.0%</b>	<b>33,627</b>	<b>100.0%</b>
Poverty Rate	10.1%	.	14.4%	.
<b>City of Omaha</b>				
5 and Below	5,741	13.3%	9,148	15.0%
6 to 18	9,858	22.9%	12,725	20.8%
18 to 64	24,216	56.3%	35,026	57.3%
65 and Older	3,222	7.5%	4,234	6.9%
<b>Total</b>	<b>43,037</b>	<b>100.0%</b>	<b>61,133</b>	<b>100.0%</b>
Poverty Rate	11.3%	.	14.1%	.
<b>Remainder of State</b>				
5 and Below	11,378	11.8%	14,349	13.4%
6 to 18	21,736	22.5%	20,509	19.2%
18 to 64	50,681	52.5%	58,340	54.5%
65 and Older	12,810	13.3%	13,893	13.0%
<b>Total</b>	<b>96,605</b>	<b>100.0%</b>	<b>107,091</b>	<b>100.0%</b>
Poverty Rate	9.1%	.	10.2%	.
<b>State of Nebraska</b>				
5 and Below	19,380	12.0%	27,464	13.6%
6 to 18	35,097	21.8%	37,867	18.8%
18 to 64	89,407	55.4%	116,699	57.8%
65 and Older	17,385	10.8%	19,821	9.8%
<b>Total</b>	<b>161,269</b>	<b>100.0%</b>	<b>201,851</b>	<b>100.0%</b>
Poverty Rate	9.7%	.	11.8%	.

<b>Table A.6</b>				
<b>Housing Units by Unit Type</b>				
State of Nebraska				
Census Bureau Data				
Unit Type	2000 Census		2009 Five-Year ACS	
	Population	% of Total	Population	% of Total
<b>City of Lincoln</b>				
Single Family Unit	60,082	63.1%	68,576	64.8%
Duplex	4,658	4.9%	4,571	4.3%
Tri or Four Plex	3,564	3.7%	3,374	3.2%
Apartments	24,548	25.8%	27,212	25.7%
Mobile Homes	2,329	2.4%	2,021	1.9%
Boat, RV, Van, Etc.	7	0.0%	110	0.1%
<b>Total</b>	<b>95,188</b>	<b>100.0%</b>	<b>105,864</b>	<b>100.0%</b>
<b>City of Omaha</b>				
Single Family Unit	109,893	66.3%	131,826	69.0%
Duplex	4,256	2.6%	3,427	1.8%
Tri or Four Plex	5,033	3.0%	4,884	2.6%
Apartments	44,773	27.0%	48,769	25.5%
Mobile Homes	1,816	1.1%	2,069	1.1%
Boat, RV, Van, Etc.	38	0.0%	10	0.0%
<b>Total</b>	<b>165,809</b>	<b>100.0%</b>	<b>190,985</b>	<b>100.0%</b>
<b>Remainder of State</b>				
Single Family Unit	370,704	80.3%	391,802	81.3%
Duplex	9,814	2.1%	8,622	1.8%
Tri or Four Plex	12,852	2.8%	13,237	2.7%
Apartments	34,978	7.6%	40,119	8.3%
Mobile Homes	32,888	7.1%	28,144	5.8%
Boat, RV, Van, Etc.	435	0.1%	109	0.0%
<b>Total</b>	<b>461,671</b>	<b>100.0%</b>	<b>482,033</b>	<b>100.0%</b>
<b>State of Nebraska</b>				
Single Family Unit	540,679	74.8%	592,204	76.0%
Duplex	18,728	2.6%	16,620	2.1%
Tri or Four Plex	21,449	3.0%	21,495	2.8%
Apartments	104,299	14.4%	116,100	14.9%
Mobile Homes	37,033	5.1%	32,234	4.1%
Boat, RV, Van, Etc.	480	0.1%	229	0.0%
<b>Total</b>	<b>722,668</b>	<b>100.0%</b>	<b>778,882</b>	<b>100.0%</b>

<b>Table A.7 Housing Units by Tenure</b> State of Nebraska Census Bureau Data					
Tenure	2000 Census		2009 Five-Year ACS		00 - 10 % Change
	Population	% of Total	Population	% of Total	
<b>City of Lincoln</b>					
Occupied Housing Units	90,488	95.1%	99,017	93.5%	9.4%
Owner-Occupied	52,432	57.9%	58,381	59.0%	11.3%
Renter-Occupied	38,056	42.1%	40,636	41.0%	6.8%
Vacant Housing Units	4,700	4.9%	6,847	6.5%	45.7%
<b>Total Housing Units</b>	<b>95,188</b>	<b>100.0%</b>	<b>105,864</b>	<b>100.0%</b>	<b>11.2%</b>
<b>City of Omaha</b>					
Occupied Housing Units	156,858	94.6%	175,062	91.7%	11.6%
Owner-Occupied	93,430	59.6%	106,591	60.9%	14.1%
Renter-Occupied	63,428	40.4%	68,471	39.1%	8.0%
Vacant Housing Units	8,951	5.4%	15,923	8.3%	77.9%
<b>Total Housing Units</b>	<b>165,809</b>	<b>100.0%</b>	<b>190,985</b>	<b>100.0%</b>	<b>15.2%</b>
<b>Remainder of State</b>					
Occupied Housing Units	418,838	90.7%	428,558	88.9%	2.3%
Owner-Occupied	303,444	72.4%	311,884	72.8%	2.8%
Renter-Occupied	115,394	27.6%	116,674	27.2%	1.1%
Vacant Housing Units	42,833	9.3%	53,475	11.1%	24.8%
<b>Total Housing Units</b>	<b>461,671</b>	<b>100.0%</b>	<b>482,033</b>	<b>100.0%</b>	<b>4.4%</b>
<b>State of Nebraska</b>					
Occupied Housing Units	666,184	92.2%	702,637	90.2%	5.5%
Owner-Occupied	449,306	67.4%	476,856	67.9%	6.1%
Renter-Occupied	216,878	32.6%	225,781	32.1%	4.1%
Vacant Housing Units	56,484	7.8%	76,245	9.8%	35.0%
<b>Total Housing Units</b>	<b>722,668</b>	<b>100.0%</b>	<b>778,882</b>	<b>100.0%</b>	<b>7.8%</b>

<b>Table A.8</b>				
<b>Persons Per Household</b>				
State of Nebraska				
Census Bureau Data				
<b>Persons</b>	<b>2000 Census</b>		<b>2009 5-year ACS</b>	
	<b>Population</b>	<b>% of Total</b>	<b>Population</b>	<b>% of Total</b>
<b>City of Lincoln</b>				
One Person	27,529	30.4%	30,066	30.4%
Two Person	30,922	34.2%	32,699	33.0%
Three Person	14,102	15.6%	16,722	16.9%
Four Person	11,160	12.3%	12,087	12.2%
Five Person	4,629	5.1%	5,236	5.3%
Six Person	1,434	1.6%	1,354	1.4%
Seven Person	712	0.8%	853	0.9%
<b>Total</b>	<b>90,488</b>	<b>100.0%</b>	<b>99,017</b>	<b>100.0%</b>
<b>City of Omaha</b>				
One Person	50,055	31.9%	58,483	33.4%
Two Person	49,650	31.7%	54,982	31.4%
Three Person	23,495	15.0%	25,532	14.6%
Four Person	18,579	11.8%	19,602	11.2%
Five Person	9,401	6.0%	10,162	5.8%
Six Person	3,599	2.3%	4,006	2.3%
Seven Person	2,079	1.3%	2,295	1.3%
<b>Total</b>	<b>156,858</b>	<b>100.0%</b>	<b>175,062</b>	<b>100.0%</b>
<b>Remainder of State</b>				
One Person	105,926	25.3%	114,620	26.7%
Two Person	147,688	35.3%	157,525	36.8%
Three Person	62,032	14.8%	59,603	13.9%
Four Person	58,998	14.1%	55,629	13.0%
Five Person	30,078	7.2%	27,505	6.4%
Six Person	9,898	2.4%	9,066	2.1%
Seven Person	4,218	1.0%	4,610	1.1%
<b>Total</b>	<b>418,838</b>	<b>100.0%</b>	<b>428,558</b>	<b>100.0%</b>
<b>State of Nebraska</b>				
One Person	183,510	27.5%	203,169	28.9%
Two Person	228,260	34.3%	245,206	34.9%
Three Person	99,629	15.0%	101,857	14.5%
Four Person	88,737	13.3%	87,318	12.4%
Five Person	44,108	6.6%	42,903	6.1%
Six Person	14,931	2.2%	14,426	2.1%
Seven Person	7,009	1.1%	7,758	1.1%
<b>Total</b>	<b>666,184</b>	<b>100.0%</b>	<b>702,637</b>	<b>100.0%</b>

<b>Table A.9</b>				
<b>Disposition of Vacant Housing Units</b>				
State of Nebraska Census Bureau Data				
Disposition	2000 Census		2009 Five-Year ACS	
	Population	% of Total	Population	% of Total
<b>City of Lincoln</b>				
For Rent	2,692	57.3%	3,313	48.4%
For Sale	857	18.2%	815	11.9%
Rented or Sold, Not Occupied	470	10.0%	771	11.3%
For Seasonal, Recreational, or Occasional Use	283	6.0%	622	9.1%
For Migrant Workers	0	0.0%	0	0.0%
Other Vacant	398	8.5%	1,326	19.4%
<b>Total</b>	<b>4,700</b>	<b>100.0%</b>	<b>6,847</b>	<b>100.0%</b>
<b>City of Omaha</b>				
For Rent	5,260	58.8%	6,886	43.2%
For Sale	1,250	14.0%	2,674	16.8%
Rented or Sold, Not Occupied	585	6.5%	1,612	10.1%
For Seasonal, Recreational, or Occasional Use	481	5.4%	679	4.3%
For Migrant Workers	11	0.1%	0	0.0%
Other Vacant	1,364	15.2%	4,072	25.6%
<b>Total</b>	<b>8,951</b>	<b>100.0%</b>	<b>15,923</b>	<b>100.0%</b>
<b>Remainder of State</b>				
For Rent	10,497	24.5%	9,427	17.6%
For Sale	7,550	17.6%	6,150	11.5%
Rented or Sold, Not Occupied	4,275	10.0%	3,721	7.0%
For Seasonal, Recreational, or Occasional Use	12,501	29.2%	13,297	24.9%
For Migrant Workers	147	0.3%	149	0.3%
Other Vacant	7,863	18.4%	20,731	38.8%
<b>Total</b>	<b>42,833</b>	<b>100.0%</b>	<b>53,475</b>	<b>100.0%</b>
<b>State of Nebraska</b>				
For Rent	18,449	32.7%	19,626	25.7%
For Sale	9,657	17.1%	9,639	12.6%
Rented or Sold, Not Occupied	5,330	9.4%	6,104	8.0%
For Seasonal, Recreational, or Occasional Use	13,265	23.5%	14,598	19.1%
For Migrant Workers	158	0.3%	149	0.2%
Other Vacant	9,625	17.0%	26,129	34.3%
<b>Total</b>	<b>56,484</b>	<b>100.0%</b>	<b>76,245</b>	<b>100.0%</b>

<b>Table A.10</b>				
<b>Households by Vintage</b>				
State of Nebraska Census Bureau Data				
<b>Disposition</b>	<b>2000 Census</b>		<b>2009 Five-Year ACS</b>	
	<b>Population</b>	<b>% of Total</b>	<b>Population</b>	<b>% of Total</b>
<b>City of Lincoln</b>				
1939 or earlier	14,288	15.8%	14,153	14.3%
1940 to 1949	4,392	4.9%	3,903	3.9%
1950 to 1959	13,155	14.5%	12,167	12.3%
1960 to 1969	11,894	13.1%	10,419	10.5%
1970 to 1979	17,586	19.4%	17,771	17.9%
1980 to 1989	11,694	12.9%	11,200	11.3%
1990 to 1999	17,479	19.3%	16,054	16.2%
2000 to 2004	.	.	10,317	10.4%
Built 2005 or Later	.	.	3,033	3.1%
<b>Total</b>	<b>90,488</b>	<b>100.0%</b>	<b>99,017</b>	<b>100.0%</b>
<b>City of Omaha</b>				
1939 or earlier	33,475	21.3%	37,765	21.6%
1940 to 1949	12,072	7.7%	10,130	5.8%
1950 to 1959	22,243	14.2%	22,332	12.8%
1960 to 1969	28,629	18.3%	29,217	16.7%
1970 to 1979	30,453	19.4%	31,588	18.0%
1980 to 1989	15,751	10.0%	17,701	10.1%
1990 to 1999	14,235	9.1%	17,209	9.8%
2000 to 2004	.	.	6,458	3.7%
Built 2005 or Later	.	.	2,662	1.5%
<b>Total</b>	<b>156,858</b>	<b>100.0%</b>	<b>175,062</b>	<b>100.0%</b>
<b>Remainder of State</b>				
1939 or earlier	116,279	27.8%	110,440	67.2%
1940 to 1949	29,705	7.1%	26,640	16.2%
1950 to 1959	42,773	10.2%	40,757	24.8%
1960 to 1969	49,313	11.8%	46,039	28.0%
1970 to 1979	79,361	18.9%	75,697	46.1%
1980 to 1989	42,832	10.2%	40,624	24.7%
1990 to 1999	58,575	14.0%	48,670	29.6%
2000 to 2004	.	.	29,574	18.0%
Built 2005 or Later	.	.	10,117	6.2%
<b>Total</b>	<b>418,838</b>	<b>100.0%</b>	<b>164,310</b>	<b>100.0%</b>
<b>State of Nebraska</b>				
1939 or earlier	164,042	24.6%	162,358	78.0%
1940 to 1949	46,169	6.9%	40,673	19.5%
1950 to 1959	78,171	11.7%	75,256	36.1%
1960 to 1969	89,836	13.5%	85,675	41.1%
1970 to 1979	127,400	19.1%	125,056	60.0%
1980 to 1989	70,277	10.5%	69,525	33.4%
1990 to 1999	90,289	13.6%	81,933	39.3%
2000 to 2004	.	.	46,349	22.3%
Built 2005 or Later	.	.	15,812	7.6%
<b>Total</b>	<b>666,184</b>	<b>100.0%</b>	<b>208,269</b>	<b>100.0%</b>

<b>Table A.11</b>		
<b>Housing Units with Incomplete Plumbing Facilities</b>		
State of Nebraska		
Census Bureau Data		
<b>Facilities</b>	<b>2000</b>	<b>2009 Five-Year</b>
	<b>Census</b>	<b>ACS</b>
	<b>Population</b>	<b>Population</b>
<b>City of Lincoln</b>		
<b>Plumbing Facilities</b>		
Complete Plumbing Facilities	94,790	105,464
Lacking Complete Plumbing Facilities	398	400
<b>Total Housholds</b>	<b>95,188</b>	<b>105,864</b>
Percent Lacking	0.4%	0.4%
<b>City of Omaha</b>		
<b>Plumbing Facilities</b>		
Complete Kitchen Facilities	165,103	189,322
Lacking Complete Kitchen Facilities	706	1,663
<b>Total Housholds</b>	<b>165,809</b>	<b>190,985</b>
Percent Lacking	0.4%	0.9%
<b>Remainder of State</b>		
<b>Plumbing Facilities</b>		
Complete Kitchen Facilities	456,739	471,917
Lacking Complete Kitchen Facilities	4,932	10,116
<b>Total Housholds</b>	<b>461,671</b>	<b>482,033</b>
Percent Lacking	1.1%	2.1%
<b>State of Nebraska</b>		
<b>Plumbing Facilities</b>		
Complete Kitchen Facilities	716,632	766,703
Lacking Complete Kitchen Facilities	6,036	12,179
<b>Total Housholds</b>	<b>722,668</b>	<b>778,882</b>
Percent Lacking	0.8%	1.6%

<b>Table A.12</b>		
<b>Housing Units with Incomplete Kitchen Facilities</b>		
State of Nebraska Census Bureau Data		
<b>Facilities</b>	<b>2000 Census Population</b>	<b>2009 Five-Year ACS Population</b>
<b>City of Lincoln</b>		
<b>Kitchen Facilities</b>		
Complete Kitchen Facilities	94,508	104,830
Lacking Complete Kitchen Facilities	680	1,034
<b>Total Housholds</b>	<b>95,188</b>	<b>105,864</b>
Percent Lacking	0.7%	1.0%
<b>City of Omaha</b>		
<b>Kitchen Facilities</b>		
Complete Kitchen Facilities	164,418	187,673
Lacking Complete Kitchen Facilities	1,391	3,312
<b>Total Housholds</b>	<b>165,809</b>	<b>190,985</b>
Percent Lacking	0.8%	1.7%
<b>Remainder of State</b>		
<b>Kitchen Facilities</b>		
Complete Kitchen Facilities	453,955	466,167
Lacking Complete Kitchen Facilities	7,716	15,866
<b>Total Housholds</b>	<b>461,671</b>	<b>482,033</b>
Percent Lacking	1.7%	3.3%
<b>State of Nebraska</b>		
<b>Kitchen Facilities</b>		
Complete Kitchen Facilities	712,881	758,670
Lacking Complete Kitchen Facilities	9,787	20,212
<b>Total Housholds</b>	<b>722,668</b>	<b>778,882</b>
Percent Lacking	1.4%	2.6%

<b>Table A.13</b>							
<b>Overcrowding and Severe Overcrowding</b>							
State of Nebraska							
Census Bureau Data							
Census	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	%	Households	%	Households	%	
<b>City of Lincoln</b>							
<b>Owner</b>							
2000 Census	51,648	98.5%	478	0.9%	306	0.6%	52,432
2009 Five-Year ACS	58,106	99.5%	258	0.4%	17	0.0%	58,381
<b>Renter</b>							
2000 Census	36,147	95.0%	985	2.6%	924	2.4%	38,056
2009 Five-Year ACS	39,443	97.1%	915	2.3%	278	0.7%	40,636
<b>Total</b>							
2000 Census	87,795	97.0%	1,463	1.6%	1,230	1.4%	90,488
2009 Five-Year ACS	97,549	98.5%	1,173	1.2%	295	0.3%	99,017
<b>City of Omaha</b>							
<b>Owner</b>							
2000 Census	91,898	98.4%	965	1.0%	567	0.6%	93,430
2009 Five-Year ACS	105,343	98.8%	1,064	1.0%	184	0.2%	106,591
<b>Renter</b>							
2000 Census	59,227	93.4%	1,983	3.1%	2,218	3.5%	63,428
2009 Five-Year ACS	66,052	96.5%	1,775	2.6%	644	0.9%	68,471
<b>Total</b>							
2000 Census	151,125	96.3%	2,948	1.9%	2,785	1.8%	156,858
2009 Five-Year ACS	171,395	97.9%	2,839	1.6%	828	0.5%	175,062
<b>Remainder of State</b>							
<b>Owner</b>							
2000 Census	299,109	98.6%	2,989	1.0%	1,346	0.4%	303,444
2009 Five-Year ACS	308,734	99.0%	2,575	0.8%	575	0.2%	311,884
<b>Renter</b>							
2000 Census	110,192	95.5%	3,065	2.7%	2,137	1.9%	115,394
2009 Five-Year ACS	113,310	97.1%	2,662	2.3%	702	0.6%	116,674
<b>Total</b>							
2000 Census	409,301	97.7%	6,054	1.4%	3,483	0.8%	418,838
2009 Five-Year ACS	422,044	98.5%	5,237	1.2%	1,277	0.3%	428,558
<b>State of Nebraska</b>							
<b>Owner</b>							
2000 Census	442,655	98.5%	4,432	1.0%	2,219	0.5%	449,306
2009 Five-Year ACS	472,183	99.0%	3,897	0.8%	776	0.2%	476,856
<b>Renter</b>							
2000 Census	205,566	94.8%	6,033	2.8%	5,279	2.4%	216,878
2009 Five-Year ACS	218,805	96.9%	5,352	2.4%	1,624	0.7%	225,781
<b>Total</b>							
2000 Census	648,221	97.3%	10,465	1.6%	7,498	1.1%	666,184
2009 Five-Year ACS	690,988	98.3%	9,249	1.3%	2,400	0.3%	702,637

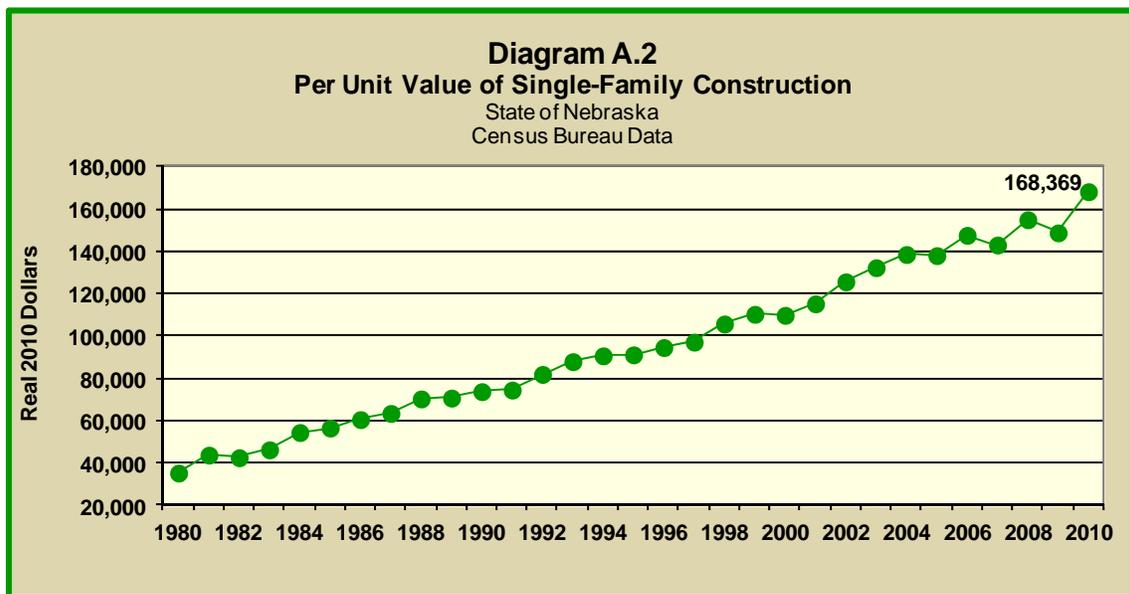
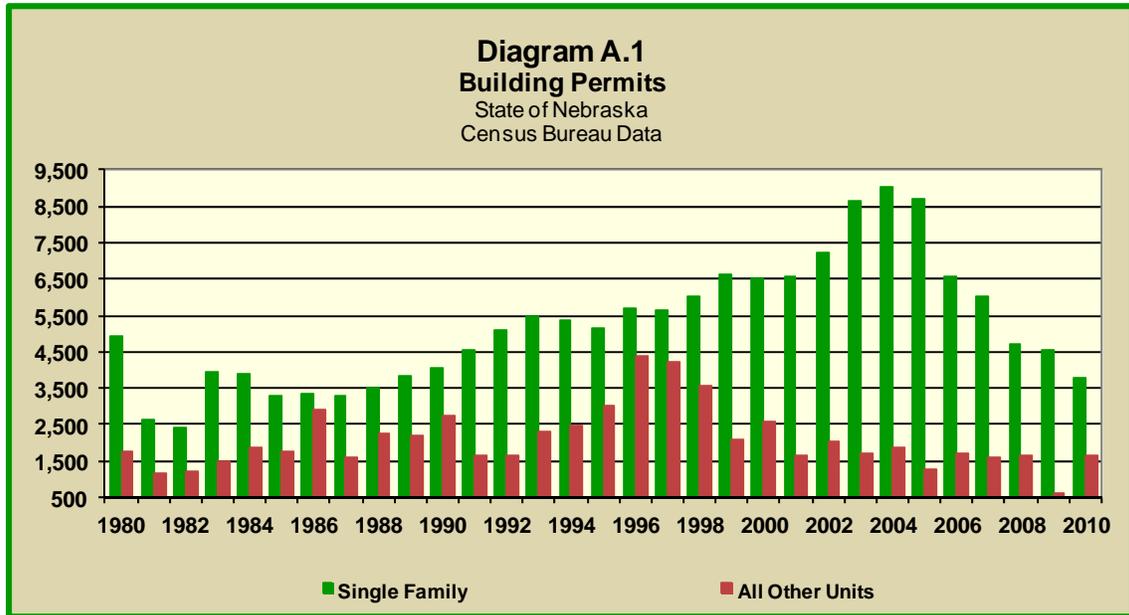
**Table A.14**  
**Cost Burden and Severe Cost Burden by Tenure**  
 State of Nebraska  
 Census Bureau SF3 Data

Census	Less Than 30.0%		31% - 50%		Above 50%		Not Computed		Total
	Households	%	Households	%	Households	%	Households	%	
<b>City of Lincoln</b>									
<b>Owner With a Mortgage</b>									
2000 Census	27,969	80.3%	5,211	15.0%	1,615	4.6%	27	0.1%	34,822
2009 5-year ACS	31,725	74.1%	7,755	18.1%	3,234	7.6%	81	0.2%	42,795
<b>Owner Without a Mortgage</b>									
2000 Census	11,715	95.3%	337	2.7%	189	1.5%	54	0.4%	12,295
2009 5-year ACS	13,778	88.4%	1,128	7.2%	567	3.6%	113	0.7%	15,586
<b>Renter</b>									
2000 Census	23,055	60.6%	7,276	19.1%	6,578	17.3%	1,120	2.9%	38,029
2009 5-year ACS	20,582	50.6%	8,789	21.6%	9,664	23.8%	1,601	3.9%	40,636
<b>Total</b>									
2000 Census	62,739	73.7%	12,824	15.1%	8,382	9.8%	1,201	1.4%	85,146
2009 5-year ACS	66,085	66.7%	17,672	17.8%	13,465	13.6%	1,795	1.8%	99,017
<b>City of Omaha</b>									
<b>Owner With a Mortgage</b>									
2000 Census	48,920	79.4%	8,260	13.4%	4,122	6.7%	320	0.5%	61,622
2009 5-year ACS	54,346	70.7%	15,128	19.7%	7,183	9.3%	191	0.2%	76,848
<b>Owner Without a Mortgage</b>									
2000 Census	22,574	90.3%	1,351	5.4%	740	3.0%	347	1.4%	25,012
2009 5-year ACS	24,927	83.8%	2,867	9.6%	1,716	5.8%	233	0.8%	29,743
<b>Renter</b>									
2000 Census	39,724	62.7%	11,687	18.4%	9,310	14.7%	2,629	4.1%	63,350
2009 5-year ACS	35,180	43.7%	14,757	18.3%	15,503	19.3%	14,983	18.6%	80,423
<b>Total</b>									
2000 Census	111,218	74.2%	21,298	14.2%	14,172	9.4%	3,296	2.2%	149,984
2009 5-year ACS	114,453	61.2%	32,752	17.5%	24,402	13.0%	15,407	8.2%	187,014
<b>Remainder of State</b>									
<b>Owner With a Mortgage</b>									
2000 Census	115,542	80.4%	19,756	13.8%	7,903	5.5%	451	0.3%	143,652
2009 5-year ACS	138,050	74.3%	32,790	17.6%	14,530	7.8%	428	0.2%	185,798
<b>Owner Without a Mortgage</b>									
2000 Census	83,401	89.6%	5,826	6.3%	2,903	3.1%	962	1.0%	93,092
2009 5-year ACS	107,797	85.5%	11,043	8.8%	6,550	5.2%	696	0.6%	126,086
<b>Renter</b>									
2000 Census	65,555	61.9%	16,504	15.6%	11,770	11.1%	12,008	11.3%	105,837
2009 5-year ACS	64,669	55.4%	20,554	17.6%	16,468	14.1%	14,983	12.8%	116,674
<b>Total</b>									
2000 Census	264,498	77.2%	42,086	12.3%	22,576	6.6%	13,421	3.9%	342,581
2009 5-year ACS	310,516	72.5%	64,387	15.0%	37,548	8.8%	16,107	3.8%	428,558
<b>State of Nebraska</b>									
<b>Owner With a Mortgage</b>									
2000 Census	192,431	80.1%	33,227	13.8%	13,640	5.7%	798	0.3%	240,096
2009 5-year ACS	224,121	73.4%	55,673	18.2%	24,947	8.2%	700	0.2%	305,441
<b>Owner Without a Mortgage</b>									
2000 Census	117,690	90.3%	7,514	5.8%	3,832	2.9%	1,363	1.0%	130,399
2009 5-year ACS	146,502	85.5%	15,038	8.8%	8,833	5.2%	1,042	0.6%	171,415
<b>Renter</b>									
2000 Census	128,334	61.9%	35,467	17.1%	27,658	13.3%	15,757	7.6%	207,216
2009 5-year ACS	120,431	50.7%	44,100	18.6%	41,635	17.5%	31,567	13.3%	237,733
<b>Total</b>									
2000 Census	438,455	75.9%	76,208	13.2%	45,130	7.8%	17,918	3.1%	577,711
2009 5-year ACS	491,054	68.7%	114,811	16.1%	75,415	10.6%	33,309	4.7%	714,589

**Table A.15**  
**Building Permits and Valuation**

State of Nebraska  
 Census Bureau Data

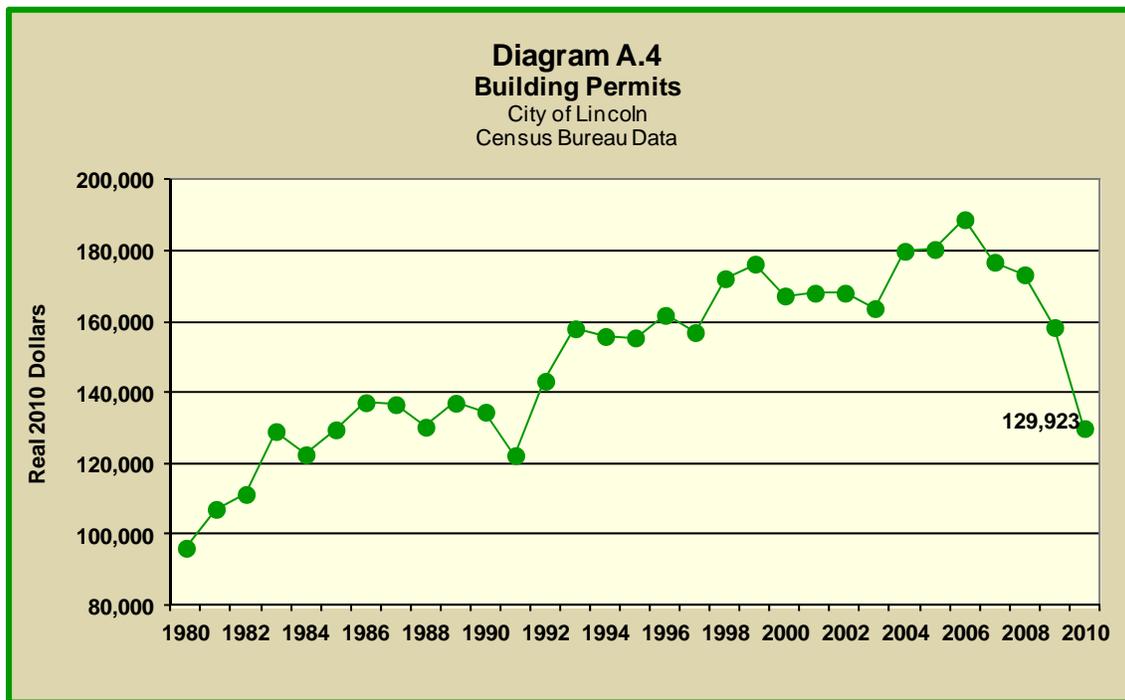
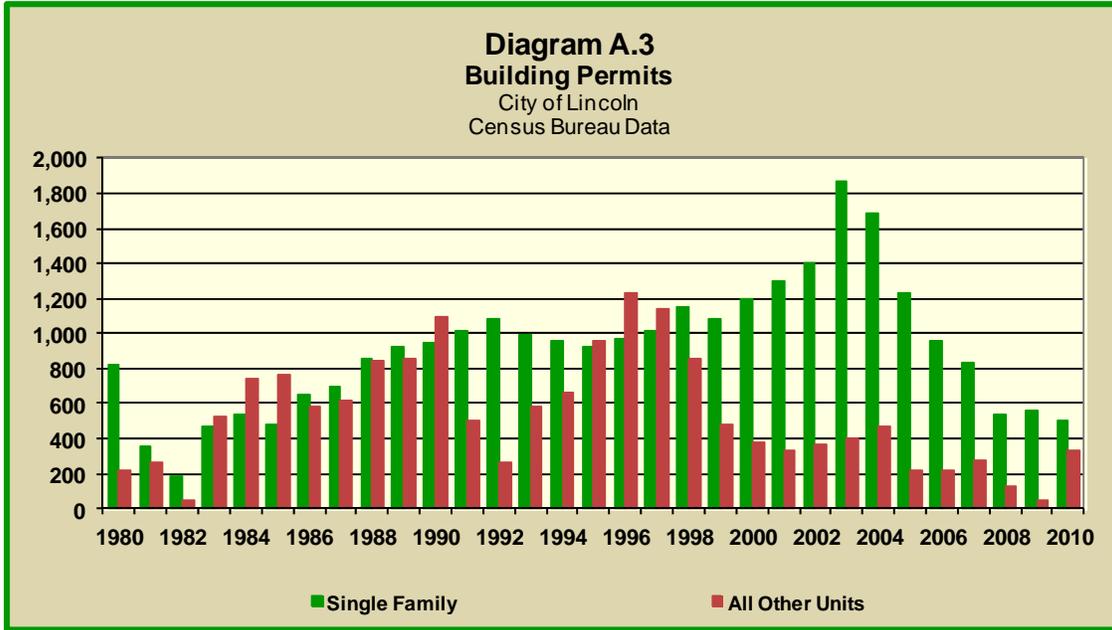
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation Real 2010 Dollars
	Single-Family Units	Duplex Units	Tri- and Four-Plex Units	Multi-Family Units	Total Units	Single-Family Units
1980	4,928	386	317	1,035	6,666	81,626
1981	2,628	208	217	730	3,783	92,646
1982	2,412	168	203	831	3,614	84,869
1983	3,969	284	164	1,048	5,465	88,842
1984	3,895	284	174	1,433	5,786	100,743
1985	3,268	256	137	1,340	5,001	101,583
1986	3,331	266	130	2,509	6,236	106,435
1987	3,289	184	36	1,393	4,902	108,441
1988	3,498	138	136	1,967	5,739	116,175
1989	3,836	162	94	1,948	6,040	112,571
1990	4,031	150	62	2,507	6,750	113,041
1991	4,569	172	91	1,403	6,235	110,274
1992	5,115	192	68	1,370	6,745	118,444
1993	5,463	224	194	1,870	7,751	124,422
1994	5,386	278	183	2,030	7,877	125,670
1995	5,161	230	136	2,637	8,164	123,758
1996	5,717	342	90	3,942	10,091	126,002
1997	5,637	382	145	3,716	9,880	127,193
1998	6,019	276	164	3,101	9,560	136,885
1999	6,628	246	89	1,733	8,696	140,724
2000	6,513	154	265	2,173	9,105	137,139
2001	6,551	154	49	1,444	8,198	140,758
2002	7,239	200	74	1,765	9,278	151,037
2003	8,652	288	49	1,350	10,339	155,696
2004	9,052	288	57	1,523	10,920	158,542
2005	8,687	186	73	983	9,929	152,860
2006	6,554	196	110	1,370	8,230	158,315
2007	6,015	216	100	1,273	7,604	149,023
2008	4,690	142	36	1,478	6,346	158,006
2009	4,552	114	28	456	5,150	150,306
2010	3,779	158	184	1,280	5,401	168,369



## CITY OF LINCOLN

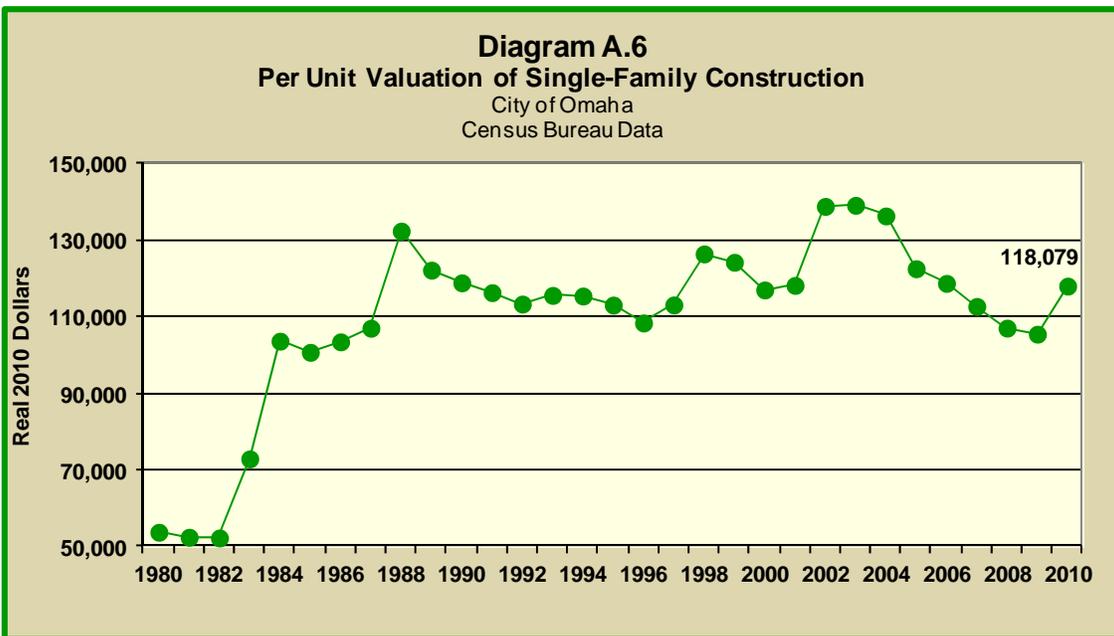
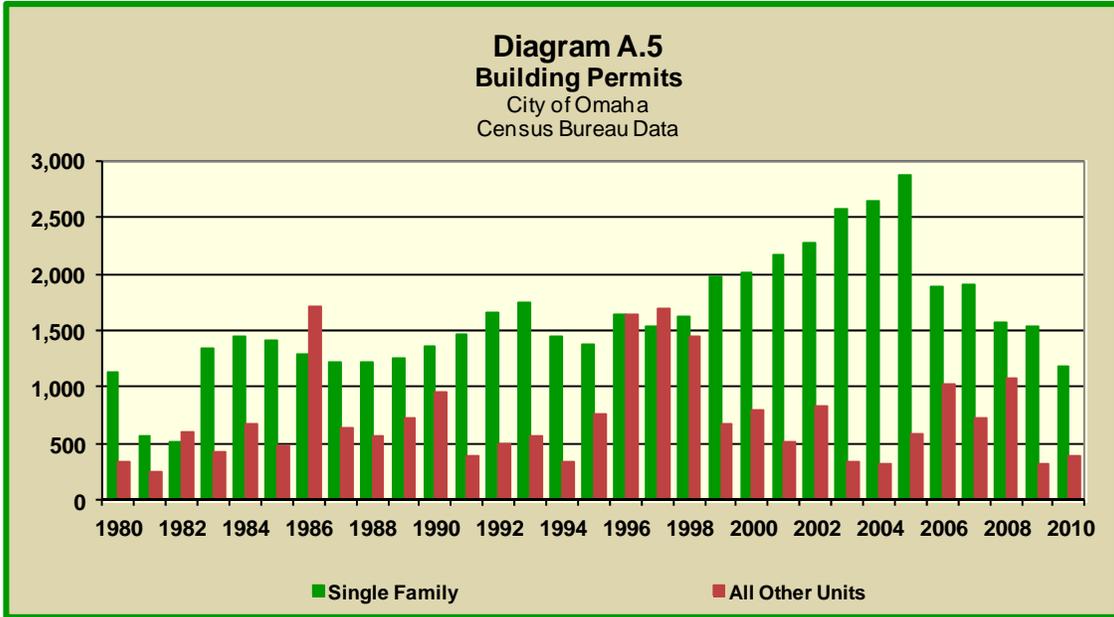
**Table A.16**  
**Building Permits and Valuation**  
 City of Lincoln  
 Census Bureau Data

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation Real 2010 Dollars
	Single-Family Units	Duplex Units	Tri- and Four-Plex Units	Multi-Family Units	Total Units	Single-Family Units
1980	825	52	24	142	1,043	96,146
1981	361	42	12	214	629	107,118
1982	184	12	4	34	234	111,329
1983	473	30	11	486	1,000	129,066
1984	534	40	28	677	1,279	122,528
1985	481	70	36	659	1,246	129,546
1986	652	98	24	456	1,230	137,204
1987	697	54	13	546	1,310	136,654
1988	852	38	28	778	1,696	130,298
1989	922	28	16	814	1,780	137,064
1990	949	54	14	1,031	2,048	134,531
1991	1,013	30	34	438	1,515	122,296
1992	1,082	42	8	213	1,345	143,246
1993	993	58	4	520	1,575	158,056
1994	954	34	12	617	1,617	155,885
1995	919	34	22	903	1,878	155,491
1996	967	68	8	1,160	2,203	161,848
1997	1,019	78	46	1,015	2,158	156,997
1998	1,156	58	4	797	2,015	172,187
1999	1,080	32	7	436	1,555	176,300
2000	1,202	40	0	343	1,585	167,323
2001	1,305	60	0	271	1,636	168,103
2002	1,407	70	0	296	1,773	168,109
2003	1,870	64	0	337	2,271	163,765
2004	1,688	62	4	399	2,153	179,910
2005	1,232	36	4	181	1,453	180,430
2006	958	24	0	193	1,175	188,841
2007	829	20	20	238	1,107	176,835
2008	539	54	0	73	666	173,292
2009	558	4	0	42	604	158,411
2010	501	8	12	312	833	129,923



## CITY OF OMAHA

<b>Table A.17</b> <b>Building Permits and Valuation</b> City of Omaha Census Bureau Data						
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation Real 2010 Dollars
	Single-Family Units	Duplex Units	Tri- and Four-Plex Units	Multi-Family Units	Total Units	Single-Family Units
1980	1,134	188	27	122	1,471	53,701
1981	561	66	19	159	805	52,395
1982	508	90	48	457	1,103	52,203
1983	1,348	126	15	287	1,776	72,898
1984	1,445	162	64	454	2,125	103,681
1985	1,405	112	14	351	1,882	100,756
1986	1,290	102	40	1,572	3,004	103,501
1987	1,219	68	8	553	1,848	107,066
1988	1,219	58	40	475	1,792	132,464
1989	1,248	56	4	666	1,974	122,251
1990	1,351	28	0	930	2,309	118,934
1991	1,461	26	0	358	1,845	116,366
1992	1,667	28	0	464	2,159	113,384
1993	1,755	46	24	488	2,313	115,640
1994	1,445	28	15	297	1,785	115,483
1995	1,377	40	8	706	2,131	113,127
1996	1,647	54	12	1,571	3,284	108,434
1997	1,533	58	36	1,608	3,235	113,157
1998	1,623	40	4	1,400	3,067	126,498
1999	1,980	68	46	560	2,654	124,310
2000	2,008	0	212	585	2,805	117,079
2001	2,175	8	12	495	2,690	118,262
2002	2,282	16	12	801	3,111	138,927
2003	2,581	26	0	308	2,915	139,204
2004	2,646	18	14	296	2,974	136,426
2005	2,870	48	35	509	3,462	122,622
2006	1,879	48	89	886	2,902	118,790
2007	1,905	22	19	681	2,627	112,763
2008	1,576	22	24	1,035	2,657	107,095
2009	1,542	6	6	314	1,868	105,502
2010	1,191	18	20	350	1,579	118,079



## APPENDIX B: ADDITIONAL BLS/BEA DATA

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This section contains additional Bureau of Labor Statistics (BLS) and Bureau of Economic Data (BEA) data, as they pertain to employment and income.

<b>Table B.1</b> <b>Labor Force Statistics</b> State of Nebraska BLS Data				
<b>Year</b>	<b>Labor Force</b>	<b>Employment</b>	<b>Unemployment</b>	<b>Unemployment Rate</b>
1990	816,703	797,799	18,904	2.3
1991	832,215	810,181	22,034	2.6
1992	841,928	817,915	24,013	2.9
1993	861,406	837,361	24,045	2.8
1994	885,932	862,659	23,273	2.6
1995	906,351	882,603	23,748	2.6
1996	921,521	896,132	25,389	2.8
1997	926,814	904,492	22,322	2.4
1998	938,106	914,644	23,462	2.5
1999	942,189	916,270	25,919	2.8
2000	949,762	923,198	26,564	2.8
2001	955,820	925,783	30,037	3.1
2002	956,812	921,201	35,611	3.7
2003	970,303	931,622	38,681	4.0
2004	976,315	938,105	38,210	3.9
2005	973,172	935,447	37,725	3.9
2006	972,602	943,176	29,426	3.0
2007	981,647	953,057	28,590	2.9
2008	992,165	960,438	31,727	3.2
2009	981,018	934,161	46,857	4.8
2010	976,858	931,414	45,444	4.7

**Table B.2**  
**Real Earnings by Industry**  
 State of Nebraska  
 BEA Data, 2010 Dollars

NAICS Categories	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	% Change 00-10
Farm earnings	1,799,246	2,198,788	1,257,794	3,086,562	3,299,074	3,237,833	1,870,104	2,879,341	3,816,434	3,310,519	3,712,824	106.4%
Forestry, fishing, related activities, other	182,290	167,054	183,870	196,009	212,066	215,836	218,793	237,420	235,266	220,921	214,250	17.5%
Mining	135,785	105,619	109,232	115,621	135,161	146,674	165,316	129,143	132,450	75,202	80,171	-41.0%
Utilities	208,591	240,404	262,506	341,803	427,598	360,231	532,917	506,235	836,812	489,122	445,432	113.5%
Construction	3,123,785	3,144,926	3,170,880	3,336,079	3,418,032	3,359,484	3,362,864	3,369,279	3,396,613	3,407,035	3,213,604	2.9%
Manufacturing	5,908,809	5,767,889	5,855,222	5,828,513	5,672,164	5,623,689	5,688,488	5,635,507	5,710,805	5,268,112	5,366,557	-9.2%
Wholesale trade	2,797,960	2,702,652	2,613,455	2,651,055	2,767,904	2,727,042	2,757,135	2,846,941	2,752,656	2,670,579	2,690,298	-3.8%
Retail trade	3,399,312	3,478,046	3,460,871	3,517,511	3,510,628	3,461,615	3,437,388	3,423,924	3,340,567	3,302,512	3,411,507	0.4%
Transportation and warehousing	3,340,020	3,625,889	3,441,575	3,495,961	3,641,128	3,822,258	3,863,157	3,961,587	3,981,361	3,761,004	3,882,021	16.2%
Information	1,598,272	1,438,526	1,406,285	1,423,503	1,390,398	1,356,649	1,274,674	1,520,646	1,365,697	1,220,699	1,201,484	-24.8%
Finance and insurance	3,226,653	3,317,306	3,467,232	3,533,377	3,594,140	3,773,036	3,828,416	3,807,889	3,821,839	3,880,438	3,999,938	24.0%
Real estate and rental and leasing	577,821	674,045	640,766	636,430	628,655	619,470	585,976	516,019	547,856	522,762	558,731	-3.3%
Professional and technical services	2,611,373	2,697,284	2,703,901	2,757,331	2,892,102	2,993,802	3,195,485	3,295,571	3,637,436	3,524,677	3,614,197	38.4%
Management of companies/enterprises	969,016	1,098,459	1,228,901	1,187,511	1,238,065	1,328,467	1,504,325	1,689,314	1,656,998	1,656,277	1,624,986	67.7%
Administrative and waste services	1,522,296	1,714,621	1,715,112	1,626,449	1,610,793	1,643,040	1,752,344	1,668,065	1,682,556	1,589,929	1,594,018	4.7%
Educational services	485,948	540,855	572,775	577,586	608,756	594,862	628,636	642,260	649,566	661,533	669,412	37.8%
Health care and social assistance	4,470,887	4,613,450	4,852,251	5,099,367	5,276,095	5,306,096	5,410,413	5,545,362	5,847,478	5,921,061	6,029,629	34.9%
Arts, entertainment, and recreation	246,370	277,561	264,558	270,320	281,427	277,826	289,286	292,320	283,468	291,242	297,408	20.7%
Accommodation and food services	1,166,223	1,175,464	1,156,517	1,185,469	1,228,343	1,215,033	1,212,381	1,223,855	1,204,470	1,181,589	1,247,759	7.0%
Other services, no public administration	1,863,221	1,702,130	1,880,191	1,901,407	1,938,508	1,900,463	1,922,232	1,919,898	1,831,319	1,848,936	1,938,601	4.0%
Government and government enterprises	7,650,091	7,991,698	8,437,968	8,788,318	8,987,736	9,047,993	9,139,893	9,148,107	9,379,337	9,760,376	10,003,750	30.8%
<b>Total</b>	<b>47,283,969</b>	<b>48,672,666</b>	<b>48,681,861</b>	<b>51,556,183</b>	<b>52,758,773</b>	<b>53,011,397</b>	<b>52,640,224</b>	<b>54,258,682</b>	<b>56,110,985</b>	<b>54,564,523</b>	<b>55,796,577</b>	<b>18.0%</b>

**Table B.3**  
**Employment by Industry**  
 State of Nebraska  
 BEA Data

NAICS Categories	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	% Change 00-10
Farm employment	66,442	63,254	56,973	55,345	53,300	52,039	50,315	50,035	48,785	49,854	51,446	-22.6%
Forestry, fishing, related activities, other	6,835	6,764	7,153	6,525	7,063	7,392	7,353	8,500	8,751	9,116	9,469	38.5%
Mining	2,225	2,301	2,106	2,454	2,244	2,290	2,313	2,095	2,607	2,462	2,628	18.1%
Utilities	1,714	1,576	1,784	2,025	2,008	1,807	1,755	1,819	2,079	2,092	1,826	6.5%
Construction	64,119	65,362	64,725	67,376	69,297	69,410	70,336	72,964	72,693	70,081	64,386	0.4%
Manufacturing	115,335	113,265	108,760	104,790	103,116	103,834	104,576	104,668	104,423	96,663	95,135	-17.5%
Wholesale trade	45,709	45,345	44,231	43,500	43,500	43,621	43,956	43,978	44,897	44,277	43,604	-4.6%
Retail trade	140,332	137,817	134,476	134,391	134,586	136,269	135,489	135,812	134,040	130,728	130,021	-7.3%
Transportation and warehousing	51,599	52,508	54,122	55,824	57,698	61,593	62,342	64,716	63,807	61,241	60,610	17.5%
Information	27,222	25,431	23,554	22,800	22,484	22,739	21,908	22,099	21,172	19,704	19,125	-29.7%
Finance and insurance	65,530	65,094	65,460	66,421	66,965	68,059	69,355	72,248	76,132	78,722	80,298	22.5%
Real estate and rental and leasing	28,661	28,709	28,894	30,122	32,388	33,888	36,481	36,476	36,935	37,461	37,297	30.1%
Professional and technical services	49,839	50,035	49,561	50,484	53,111	54,105	57,225	59,449	61,352	60,467	60,926	22.2%
Management of companies/enterprises	12,494	13,386	14,619	13,152	13,928	15,002	15,853	17,728	17,563	17,816	17,884	43.1%
Administrative and waste services	61,879	62,814	59,594	57,876	57,931	58,175	59,677	60,480	60,222	56,490	57,149	-7.6%
Educational services	17,857	19,129	19,898	20,063	20,204	20,336	20,683	21,164	21,476	22,033	22,563	26.4%
Health care and social assistance	107,626	109,910	112,099	115,071	117,073	118,761	121,472	125,303	127,737	128,908	130,813	21.5%
Arts, entertainment, and recreation	17,804	17,473	18,012	18,278	19,027	19,476	19,911	20,885	21,896	22,147	21,856	22.8%
Accommodation and food services	71,035	70,843	70,011	71,012	72,040	73,218	74,339	75,503	75,353	74,275	74,231	4.5%
Other services, no public administration	58,788	59,785	63,000	63,604	65,365	64,925	65,452	66,251	66,071	65,783	66,594	13.3%
Government and government enterprises	162,573	163,948	167,800	169,719	170,736	170,788	172,355	171,687	173,298	176,179	177,058	8.9%
<b>Total</b>	<b>1,175,618</b>	<b>1,174,749</b>	<b>1,166,832</b>	<b>1,170,832</b>	<b>1,184,064</b>	<b>1,197,727</b>	<b>1,213,146</b>	<b>1,233,860</b>	<b>1,241,289</b>	<b>1,226,499</b>	<b>1,224,919</b>	<b>4.2%</b>

**Table B.4**  
**Real Earnings Per Job by Industry**  
 State of Nebraska  
 BEA Data, 2010 Dollars

NAICS Categories	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	% Change 00-10
Farm employment	27,080	34,761	22,077	55,769	61,896	62,219	37,168	57,547	78,230	66,404	72,169	166.5%
Forestry, fishing, related activities, other	26,670	24,698	25,705	30,040	30,025	29,199	29,756	27,932	26,884	24,234	22,626	-15.2%
Mining	61,027	45,901	51,867	47,115	60,232	64,050	71,473	61,644	50,805	30,545	30,506	-50.0%
Utilities	121,698	152,541	147,145	168,792	212,947	199,353	303,657	278,304	402,507	233,806	243,939	100.4%
Construction	48,719	48,116	48,990	49,514	49,324	48,401	47,811	46,177	46,725	48,616	49,912	2.4%
Manufacturing	51,232	50,924	53,836	55,621	55,008	54,160	54,396	53,842	54,689	54,500	56,410	10.1%
Wholesale trade	61,212	59,602	59,087	60,944	63,630	62,517	62,725	64,736	61,310	60,315	61,698	0.8%
Retail trade	24,223	25,237	25,736	26,174	26,085	25,403	25,370	25,211	24,922	25,262	26,238	8.3%
Transportation and warehousing	64,730	69,054	63,589	62,625	63,107	62,057	61,967	61,215	62,397	61,413	64,049	-1.1%
Information	58,713	56,566	59,705	62,434	61,839	59,662	58,183	68,811	64,505	61,952	62,823	7.0%
Finance and insurance	49,239	50,962	52,967	53,197	53,672	55,438	55,200	52,706	50,200	49,293	49,814	1.2%
Real estate and rental and leasing	20,161	23,479	22,176	21,128	19,410	18,280	16,063	14,147	14,833	13,955	14,981	-25.7%
Professional and technical services	52,396	53,908	54,557	54,618	54,454	55,333	55,841	55,435	59,288	58,291	59,321	13.2%
Management of companies/enterprises	77,559	82,060	84,062	90,291	88,890	88,553	94,892	95,291	94,346	92,966	90,863	17.2%
Administrative and waste services	24,601	27,297	28,780	28,102	27,805	28,243	29,364	27,580	27,939	28,145	27,892	13.4%
Educational services	27,213	28,274	28,786	28,789	30,130	29,252	30,394	30,347	30,246	30,025	29,669	9.0%
Health care and social assistance	41,541	41,975	43,285	44,315	45,067	44,679	44,540	44,256	45,777	45,932	46,093	11.0%
Arts, entertainment, and recreation	13,838	15,885	14,688	14,789	14,791	14,265	14,529	13,997	12,946	13,150	13,608	-1.7%
Accommodation and food services	16,418	16,593	16,519	16,694	17,051	16,595	16,309	16,209	15,984	15,908	16,809	2.4%
Other services, no public administration	31,694	28,471	29,844	29,894	29,657	29,272	29,369	28,979	27,717	28,107	29,111	-8.2%
Government and government enterprises	47,056	48,745	50,286	51,782	52,641	52,978	53,029	53,284	54,123	55,400	56,500	20.1%
<b>Total</b>	<b>40,220</b>	<b>41,432</b>	<b>41,722</b>	<b>44,033</b>	<b>44,558</b>	<b>44,260</b>	<b>43,392</b>	<b>43,975</b>	<b>45,203</b>	<b>44,488</b>	<b>45,551</b>	<b>13.3%</b>

**Table B.5**  
**Total Employment and Real Personal Income**  
 State of Nebraska  
 BEA Data, 2010 Dollars

Year	1,000s of 2008 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	21,096,792	1,287,489	-477,725	3,828,119	2,056,371	25,216,068	17,107	703,747	29,978
1970	21,213,469	1,314,201	-485,846	4,003,794	2,264,105	25,681,320	17,260	715,204	29,660
1971	22,204,158	1,388,599	-478,127	4,078,328	2,437,110	26,852,869	17,851	728,277	30,488
1972	23,626,769	1,512,737	-495,089	4,347,488	2,573,829	28,540,261	18,800	747,678	31,600
1973	26,343,796	1,840,131	-482,852	4,706,149	2,916,677	31,643,639	20,700	774,584	34,009
1974	24,719,676	1,951,662	-478,356	4,910,134	3,055,875	30,255,667	19,674	793,125	31,167
1975	25,343,234	1,908,499	-460,126	5,025,765	3,416,842	31,417,217	20,381	789,876	32,085
1976	25,148,297	2,061,998	-458,552	5,057,043	3,439,506	31,124,296	20,095	811,421	30,993
1977	25,456,740	2,117,920	-427,093	5,362,605	3,442,136	31,716,468	20,404	831,023	30,633
1978	27,970,770	2,280,089	-461,570	5,530,347	3,569,115	34,328,574	21,994	854,384	32,739
1979	27,679,476	2,452,339	-498,887	5,801,356	3,671,024	34,200,630	21,862	875,515	31,615
1980	25,834,313	2,436,515	-496,081	6,530,811	3,925,050	33,357,578	21,215	876,861	29,462
1981	26,913,799	2,602,370	-536,076	7,470,210	4,136,597	35,382,159	22,415	871,447	30,884
1982	26,178,829	2,610,893	-519,015	8,540,890	4,295,145	35,884,957	22,687	860,736	30,415
1983	25,929,475	2,595,708	-529,402	8,482,125	4,471,086	35,757,576	22,570	867,419	29,892
1984	28,434,327	2,814,380	-605,164	8,820,394	4,519,768	38,354,943	24,143	885,647	32,106
1985	29,384,513	2,957,540	-633,193	8,719,751	4,660,245	39,173,777	24,720	897,918	32,726
1986	29,666,380	3,105,329	-616,119	8,681,960	4,766,159	39,393,051	25,022	897,767	33,045
1987	30,691,337	3,190,161	-593,073	8,361,406	4,737,517	40,007,025	25,538	924,608	33,194
1988	32,111,473	3,435,586	-629,131	8,488,165	4,778,970	41,313,890	26,289	947,439	33,893
1989	32,375,783	3,536,965	-621,496	8,933,654	4,938,497	42,089,474	26,725	964,656	33,562
1990	33,657,164	3,770,826	-586,999	9,050,599	5,157,510	43,507,448	27,507	988,048	34,065
1991	33,671,943	3,856,397	-624,603	9,197,233	5,366,821	43,754,997	27,416	992,320	33,932
1992	34,992,849	3,953,701	-667,680	9,150,380	5,691,678	45,213,527	28,054	999,204	35,021
1993	35,318,549	4,067,949	-674,809	9,089,816	5,948,726	45,614,333	28,060	1,020,980	34,592
1994	37,089,673	4,266,144	-677,184	9,516,388	6,075,930	47,738,663	29,126	1,061,466	34,942
1995	38,154,896	4,383,476	-726,860	10,120,578	6,325,852	49,490,989	29,867	1,071,231	35,618
1996	41,289,922	4,533,494	-787,202	10,596,074	6,603,402	53,168,702	31,767	1,096,704	37,649
1997	41,655,108	4,730,983	-873,050	10,984,852	6,723,450	53,759,377	31,878	1,111,371	37,481
1998	43,566,740	4,978,980	-907,652	11,975,948	7,090,367	56,746,423	33,462	1,137,728	38,293
1999	45,645,391	5,155,935	-998,104	11,844,691	7,399,634	58,735,678	34,454	1,157,760	39,425
2000	47,283,969	5,273,610	-1,065,862	12,617,929	7,599,465	61,161,891	35,688	1,175,618	40,220
2001	48,672,666	5,384,892	-1,104,931	12,311,764	8,169,805	62,664,412	36,436	1,174,749	41,432
2002	48,681,861	5,469,493	-1,137,946	12,126,799	8,560,902	62,762,123	36,314	1,166,832	41,722
2003	51,556,183	5,546,221	-1,175,850	11,878,082	8,730,224	65,442,420	37,640	1,170,832	44,033
2004	52,758,773	5,630,673	-1,165,528	11,350,502	8,899,421	66,212,495	37,849	1,184,064	44,558
2005	53,011,397	5,740,135	-1,154,180	11,261,463	9,084,830	66,463,375	37,731	1,197,727	44,260
2006	52,640,224	5,996,039	-1,094,010	12,293,002	9,466,114	67,309,290	37,970	1,213,146	43,392
2007	54,258,682	6,049,845	-1,158,857	13,563,190	9,726,536	70,339,706	39,440	1,233,860	43,975
2008	56,110,985	6,126,031	-1,189,058	14,892,875	10,227,594	73,916,366	41,148	1,241,289	45,203
2009	54,564,523	6,079,025	-1,123,262	12,280,533	11,093,593	70,736,361	39,023	1,226,499	44,488
2010	55,796,577	6,264,309	-1,114,121	12,647,403	11,554,136	72,619,686	39,674	1,224,919	45,551



## ***APPENDIX C: ADDITIONAL COMMUNITY REINVESTMENT ACT DATA***

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Additional data tables related to the Community Reinvestment Act (CRA) data are presented on the following pages.

**Table C.1**  
**Small Business Loans Originated with Loan Amount of \$100,000 or Less**

Non-Entitlement Areas of Nebraska  
 Community Reinvestment Act Data

Census Tract by MFI	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (1,000s)								
<50% MFI	.	.	.	.	.	.	.	.	.	.
50.1-80% MFI	1,359	14,990	1,454	15,709	1,285	14,752	569	9,212	4,667	54,663
80.1-120% MFI	23,870	288,401	28,116	331,515	22,727	290,476	10,733	185,921	85,446	1,096,313
>120% MFI	6,989	92,701	8,294	108,631	6,710	92,431	3,354	61,654	25,347	355,417
Income Not Known	.	.	2	2	.	.	.	.	2	2
<b>Total</b>	<b>32,218</b>	<b>396,092</b>	<b>37,866</b>	<b>455,857</b>	<b>30,722</b>	<b>397,659</b>	<b>14,656</b>	<b>256,787</b>	<b>115,462</b>	<b>1,506,395</b>

**Table C.2**  
**Small Business Loans Originated with Loan Amount Between \$100,000 and \$250,000**

Non-Entitlement Areas of Nebraska  
 Community Reinvestment Act Data

Census Tract by MFI	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (1,000s)								
<50% MFI	.	.	.	.	.	.	.	.	.	.
50.1-80% MFI	26	4,392	34	5,434	29	5,135	14	2,361	103	17,322
80.1-120% MFI	565	97,440	615	103,788	648	109,716	530	89,983	2,358	400,927
>120% MFI	225	38,709	251	44,350	263	45,209	190	33,468	929	161,736
Income Not Known	.	.	.	.	.	.	.	.	.	.
<b>Total</b>	<b>816</b>	<b>140,541</b>	<b>900</b>	<b>153,572</b>	<b>940</b>	<b>160,060</b>	<b>734</b>	<b>125,812</b>	<b>3,390</b>	<b>579,985</b>

**Table C.3**  
**Small Business Loans Originated with Loan Amount Above \$250,000**  
 Non-Entitlement Areas of Nebraska  
 Community Reinvestment Act Data

Census Tract by MFI	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (1,000s)								
<50% MFI	.	.	.	.	.	.	.	.	.	.
50.1-80% MFI	16	9,147	21	9,507	25	11,520	18	9,188	80	39,362
80.1-120% MFI	370	188,580	449	234,924	469	240,170	327	168,728	1,615	832,402
>120% MFI	181	95,214	179	91,375	247	125,587	150	74,152	757	386,328
Income Not Known	.	.	.	.	.	.	.	.	.	.
<b>Total</b>	<b>567</b>	<b>292,941</b>	<b>649</b>	<b>335,806</b>	<b>741</b>	<b>377,277</b>	<b>495</b>	<b>252,068</b>	<b>2,452</b>	<b>1,258,092</b>

**Table C.4**  
**Small Business Loans to Businesses with Gross Annual Revenues Less Than \$1 Million Dollars**  
 Non-Entitlement Areas of Nebraska  
 Community Reinvestment Act Data

Census Tract by MFI	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (1,000s)								
<50% MFI	.	.	.	.	.	.	.	.	.	.
50.1-80% MFI	722	15,112	718	14,334	545	11,924	320	7,049	2,305	48,419
80.1-120% MFI	12,023	302,718	13,027	330,834	10,416	318,685	5,823	219,229	41,289	1,171,466
>120% MFI	3,287	109,404	3,688	116,171	3,018	132,151	1,812	90,925	11,805	448,651
Income Not Known	.	.	.	.	.	.	.	.	.	.
<b>Total</b>	<b>16,032</b>	<b>427,234</b>	<b>17,433</b>	<b>461,339</b>	<b>13,979</b>	<b>462,760</b>	<b>7,955</b>	<b>317,203</b>	<b>55,399</b>	<b>1,668,536</b>

**Table C.5**  
**Small Business Loans Originated with Loan Amount of \$100,000 or Less**

State of Nebraska  
 Community Reinvestment Act Data

Census Tract by MFI	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (1,000s)								
<50% MFI	393	5,212	464	5,698	380	5,207	183	2,880	1,420	18,997
50.1-80% MFI	6,589	74,602	7,152	82,685	5,609	71,329	2,762	47,259	22,112	275,875
80.1-120% MFI	32,534	386,356	38,251	449,056	30,547	393,227	14,414	247,919	115,746	1,476,558
>120% MFI	13,236	170,627	15,883	205,520	12,814	173,138	6,398	112,611	48,331	661,896
Income Not Known	66	616	41	231	34	464	19	426	160	1,737
<b>Total</b>	<b>52,818</b>	<b>637,413</b>	<b>61,791</b>	<b>743,190</b>	<b>49,384</b>	<b>643,365</b>	<b>23,776</b>	<b>411,095</b>	<b>187,769</b>	<b>2,435,063</b>

**Table C.6**  
**Small Business Loans Originated with Loan Amount Between \$100,000 and \$250,000**

State of Nebraska  
 Community Reinvestment Act Data

Census Tract by MFI	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (1,000s)								
<50% MFI	13	2,319	23	4,365	15	2,570	9	1,656	60	10,910
50.1-80% MFI	216	37,585	227	40,004	230	40,760	184	32,828	857	151,177
80.1-120% MFI	807	138,743	877	149,646	949	164,580	737	126,341	3,370	579,310
>120% MFI	370	64,430	426	77,027	447	77,661	333	58,797	1,576	277,915
Income Not Known	0	0	2	350	0	0	1	150	3	500
<b>Total</b>	<b>1,406</b>	<b>243,077</b>	<b>1,555</b>	<b>271,392</b>	<b>1,641</b>	<b>285,571</b>	<b>1,264</b>	<b>219,772</b>	<b>5,866</b>	<b>1,019,812</b>

**Table C.7**  
**Small Business Loans Originated with Loan Amount Above \$250,000**  
 State of Nebraska  
 Community Reinvestment Act Data

Census Tract by MFI	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (1,000s)								
<50% MFI	16	8,398	23	11,104	30	14,911	16	8,923	85	43,336
50.1-80% MFI	172	94,844	192	96,589	226	119,274	188	102,821	778	413,528
80.1-120% MFI	636	333,053	717	380,804	764	395,380	547	288,403	2,664	1,397,640
>120% MFI	325	175,569	352	190,494	443	228,858	278	145,619	1,398	740,540
Income Not Known	2	1,450	2	1,500	1	1,000	1	1,000	6	4,950
<b>Total</b>	<b>1,151</b>	<b>613,314</b>	<b>1,286</b>	<b>680,491</b>	<b>1,464</b>	<b>759,423</b>	<b>1,030</b>	<b>546,766</b>	<b>4,931</b>	<b>2,599,994</b>

**Table C.8**  
**Small Business Loans to Businesses with Gross Annual Revenues Less Than \$1 Million Dollars**  
 State of Nebraska  
 Community Reinvestment Act Data

Census Tract by MFI	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (1,000s)								
<50% MFI	157	4,918	179	5,596	152	4,580	67	2,686	555	17,780
50.1-80% MFI	2,783	85,051	3,054	94,502	2,389	96,884	1,397	67,779	9,623	344,216
80.1-120% MFI	15,808	411,310	17,339	460,027	13,680	441,941	7,673	314,440	54,500	1,627,718
>120% MFI	6,018	196,853	6,799	228,895	5,506	237,573	3,354	166,462	21,677	829,783
Income Not Known	14	704	10	562	14	251	6	134	44	1,651
<b>Total</b>	<b>24,780</b>	<b>698,836</b>	<b>27,381</b>	<b>789,582</b>	<b>21,741</b>	<b>781,229</b>	<b>12,497</b>	<b>551,501</b>	<b>86,399</b>	<b>2,821,148</b>



## **APPENDIX D: ADDITIONAL HMDA DATA**

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The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and the applications for such loans.<sup>1</sup> Both types of lending institutions must meet a set of reporting criteria, as follows:

1. The institution must be a bank, credit union, or savings association;
2. The total assets must exceed the coverage threshold;<sup>2</sup>
3. The institution must have had a home or branch office in a metropolitan statistical area (MSA);
4. The institution must have originated at least one home purchase loan or refinancing of a home purchase loan secured by a first lien on a one- to four-family dwelling;
5. The institution must be federally insured or regulated; and
6. The mortgage loan must have been insured, guaranteed, or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac.

For other institutions, including non-depository institutions, the reporting criteria are as follows:

1. The institution must be a for-profit organization;
2. The institution's home purchase loan originations must equal or exceed 10 percent of the institution's total loan originations, or more than \$25 million;
3. The institution must have had a home or branch office in an MSA or have received applications for, originated, or purchased five or more home purchase loans, home improvement loans, or refinancing mortgages on property located in an MSA in the preceding calendar year; and
4. The institution must have assets exceeding \$10 million or have originated 100 or more home purchases in the preceding calendar year.

HMDA data represent most mortgage lending activity and are thus the most comprehensive collection of information regarding home purchase originations, home remodel loan originations, and refinancing available.

The information presented in this section of the AI offers details pertaining to HMDA data as related to the State of Nebraska.

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<sup>1</sup> Data are considered "raw" because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, as well as the reporting of multifamily loan applications.

<sup>2</sup> Each December the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year, based on changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers.

## NON-ENTITLEMENT AREAS OF NEBRASKA

<b>Table D.1</b>							
<b>Owner-Occupied Home Purchase Loan Applications by Loan Type</b>							
Non-Entitlement Areas of Nebraska							
HMDA Data							
<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Conventional	20,925	24,046	25,528	22,326	11,623	8,191	112,639
FHA - Insured	2,813	2,306	1,726	1,397	4,799	7,692	20,733
VA - Guaranteed	1,713	1,654	1,676	1,514	1,736	2,164	10,457
Rural Housing Service or Farm Service Agency	673	770	662	594	1,094	1,567	5,360
<b>Total</b>	<b>26,124</b>	<b>28,776</b>	<b>29,592</b>	<b>25,831</b>	<b>19,252</b>	<b>19,614</b>	<b>149,189</b>

<b>Table D.2</b>								
<b>Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Gender</b>								
Non-Entitlement Areas of Nebraska								
HMDA Data								
<b>Gender</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Male	Originated	10,957	11,233	11,438	10,156	7,926	8,017	59,727
	Denied	1,585	1,552	1,579	1,307	979	1,004	8,006
	Denial Rate %	12.6%	12.1%	12.1%	11.4%	11.0%	11.1%	11.8%
Female	Originated	3,152	3,534	3,613	3,160	2,462	2,806	18,727
	Denied	609	699	700	617	400	429	3,454
	Denial Rate %	16.2%	16.5%	16.2%	16.3%	14.0%	13.3%	15.6%
Not Available	Originated	284	398	560	501	440	454	2,637
	Denied	169	162	162	185	102	79	859
	Denial Rate %	37.3%	28.9%	22.4%	27.0%	18.8%	14.8%	24.6%
Not Applicable	Originated	11	3	2	3	6	5	30
	Denied	2	2	0	0	1	1	6
	Denial Rate %	15.4%	40.0%	0.0%	0.0%	14.3%	16.7%	16.7%
<b>Total</b>	Originated	14,404	15,168	15,613	13,820	10,834	11,282	81,121
	Denied	2,365	2,415	2,441	2,109	1,482	1,513	12,325
	<b>Denial Rate %</b>	<b>14.1%</b>	<b>13.7%</b>	<b>13.5%</b>	<b>13.2%</b>	<b>12.0%</b>	<b>11.8%</b>	<b>13.2%</b>

Race/Ethnicity		2004	2005	2006	2007	2008	2009	Total
American Indian or Alaskan Native	Originated	96	89	80	76	72	60	473
	Denied	18	15	23	23	9	12	100
	Denial Rate %	15.8%	14.4%	22.3%	23.2%	11.1%	16.7%	17.5%
Asian	Originated	232	271	258	216	183	213	1,373
	Denied	24	26	38	27	22	28	165
	Denial Rate %	9.4%	8.8%	12.8%	11.1%	10.7%	11.6%	10.7%
Black	Originated	226	239	280	231	140	164	1,280
	Denied	40	45	52	42	20	24	223
	Denial Rate %	15.0%	15.8%	15.7%	15.4%	12.5%	12.8%	14.8%
White	Originated	13,102	13,739	14,112	12,507	9,812	10,191	73,463
	Denied	1,901	1,945	2,026	1,725	1,285	1,328	10,210
	Denial Rate %	12.7%	12.4%	12.6%	12.1%	11.6%	11.5%	12.2%
Not Available	Originated	694	826	882	789	621	651	4,463
	Denied	370	382	302	292	145	120	1,611
	Denial Rate %	34.8%	31.6%	25.5%	27.0%	18.9%	15.6%	26.5%
Not Applicable	Originated	54	4	1	1	6	3	69
	Denied	12	2	0	0	1	1	16
	Denial Rate %	18.2%	33.3%	0.0%	0.0%	14.3%	25.0%	18.8%
<b>Total</b>	Originated	14,404	15,168	15,613	13,820	10,834	11,282	81,121
	Denied	2,365	2,415	2,441	2,109	1,482	1,513	12,325
	<b>Denial Rate %</b>	<b>14.1%</b>	<b>13.7%</b>	<b>13.5%</b>	<b>13.2%</b>	<b>12.0%</b>	<b>11.8%</b>	<b>13.2%</b>
Hispanic (Ethnicity)	Originated	690	749	705	575	422	477	3,618
	Denied	188	219	203	173	113	124	1,020
	Denial Rate %	21.4%	22.6%	22.4%	23.1%	21.1%	20.6%	22.0%

Denial Reason	American Indian or Alaskan Native	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Credit History	34	34	68	2,449	427	2	3,014	259
Debt-to-income Ratio	10	32	27	1,306	174	1	1,550	135
Collateral	9	14	6	1,027	128	1	1,185	65
Credit Application Incomplete	3	11	15	464	82	2	577	35
Unverifiable Information	0	9	5	288	34	1	337	31
Insufficient Cash	2	6	6	260	34	2	310	22
Employment History	4	5	3	202	27	1	242	25
Mortgage Insurance Denied	0	1	0	24	0	0	25	1
Other	6	25	33	1,229	200	2	1,495	108
Missing	32	28	60	2,961	505	4	3,590	339
<b>Total</b>	<b>100</b>	<b>165</b>	<b>223</b>	<b>10,210</b>	<b>1,611</b>	<b>16</b>	<b>12,325</b>	<b>1,020</b>
% Missing	32.0%	17.0%	26.9%	29.0%	31.3%	25.0%	29.1%	33.2%

<b>Table D.5</b>								
<b>Owner-Occupied Home Purchase Loan Applications by Income: Originated and Denied</b>								
Non-Entitlement Areas of Nebraska								
HMDA Data								
<b>Income Group</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
\$15,000 or less	Loan Originated	70	96	98	67	49	44	424
	Application Denied	117	112	83	89	50	49	500
	Denial Rate %	62.6%	53.8%	45.9%	57.1%	50.5%	52.7%	54.1%
More than \$15,000 up to \$30,000	Loan Originated	1,736	1,625	1,418	1,290	913	1,040	8,022
	Application Denied	645	644	560	454	311	329	2,943
	Denial Rate %	27.1%	28.4%	28.3%	26.0%	25.4%	24.0%	26.8%
More than \$30,000 up to \$45,000	Loan Originated	2,991	3,115	3,001	2,568	2,015	2,441	16,131
	Application Denied	633	620	619	533	361	378	3,144
	Denial Rate %	17.5%	16.6%	17.1%	17.2%	15.2%	13.4%	16.3%
More than \$45,000 up to \$60,000	Loan Originated	3,003	3,113	3,151	2,594	2,081	2,220	16,162
	Application Denied	413	454	467	368	307	272	2,281
	Denial Rate %	12.1%	12.7%	12.9%	12.4%	12.9%	10.9%	12.4%
More than \$60,000 up to \$75,000	Loan Originated	2,186	2,333	2,511	2,180	1,719	1,733	12,662
	Application Denied	219	218	243	228	161	168	1,237
	Denial Rate %	9.1%	8.5%	8.8%	9.5%	8.6%	8.8%	8.9%
More than \$75,000	Loan Originated	4,106	4,507	5,011	4,843	3,828	3,622	25,917
	Application Denied	286	308	410	370	259	268	1,901
	Denial Rate %	6.5%	6.4%	7.6%	7.1%	6.3%	6.9%	6.8%
Data Missing	Loan Originated	312	379	423	278	229	182	1,803
	Application Denied	52	59	59	67	33	49	319
	Denial Rate %	14.3%	13.5%	12.2%	19.4%	12.6%	21.2%	15.0%
<b>Total</b>	Loan Originated	14,404	15,168	15,613	13,820	10,834	11,282	81,121
	Application Denied	2,365	2,415	2,441	2,109	1,482	1,513	12,325
	<b>Denial Rate %</b>	<b>14.1%</b>	<b>13.7%</b>	<b>13.5%</b>	<b>13.2%</b>	<b>12.0%</b>	<b>11.8%</b>	<b>13.2%</b>

<b>Table D.6</b>							
<b>Percent Denial Rates by Income by White Applicants</b>							
Non-Entitlement Areas of Nebraska							
HMDA Data							
<b>Year</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
<= \$15K	58.0%	50.0%	46.5%	51.8%	50.0%	50.0%	51.3%
\$15K - \$30K	23.7%	26.6%	26.2%	24.2%	24.9%	23.3%	24.9%
\$30K - \$45K	16.0%	15.2%	16.3%	15.8%	15.0%	13.3%	15.4%
\$45K - \$60K	11.1%	10.8%	12.0%	11.5%	12.0%	10.8%	11.4%
\$60K - \$75K	8.1%	7.7%	8.1%	8.3%	8.2%	8.4%	8.1%
Above \$75K	6.0%	5.5%	6.8%	6.3%	5.8%	6.6%	6.2%
Data Missing	10.9%	11.7%	11.5%	17.9%	11.2%	19.3%	13.3%
<b>Total</b>	<b>12.7%</b>	<b>12.4%</b>	<b>12.6%</b>	<b>12.1%</b>	<b>11.6%</b>	<b>11.5%</b>	<b>12.2%</b>

**Table D.7**  
**Owner-Occupied Home Purchase Loan Applications by Income By Race and Ethnicity: Originated and Denied**  
 Non-Entitlement Areas of Nebraska  
 HMDA Data 2004 - 2009

Race/Ethnicity		<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	> \$75K	Data Missing	Total
American Indian or Alaskan Native	Loan Originated	4	89	134	99	56	75	16	473
	Application Denied	7	33	21	21	8	9	1	100
	Denial Rate %	63.6%	27.0%	13.5%	17.5%	12.5%	10.7%	5.9%	17.5%
Asian	Loan Originated	4	110	250	234	203	528	44	1,373
	Application Denied	6	28	32	43	12	39	5	165
	Denial Rate %	60.0%	20.3%	11.3%	15.5%	5.6%	6.9%	10.2%	10.7%
Black	Loan Originated	1	68	251	311	229	396	24	1,280
	Application Denied	6	43	47	39	38	45	5	223
	Denial Rate %	85.7%	38.7%	15.8%	11.1%	14.2%	10.2%	17.2%	14.8%
White	Loan Originated	390	7,420	14,705	14,637	11,484	23,307	1,520	73,463
	Application Denied	411	2,461	2,668	1,877	1,016	1,543	234	10,210
	Denial Rate %	51.3%	24.9%	15.4%	11.4%	8.1%	6.2%	13.3%	12.2%
Not Available	Loan Originated	24	325	783	869	684	1,593	185	4,463
	Application Denied	70	377	371	299	162	261	71	1,611
	Denial Rate %	74.5%	53.7%	32.1%	25.6%	19.1%	14.1%	27.7%	26.5%
Not Applicable	Loan Originated	1	10	8	12	6	18	14	69
	Application Denied	0	1	5	2	1	4	3	16
	Denial Rate %	0.0%	9.1%	38.5%	14.3%	14.3%	18.2%	17.6%	18.8%
Total	Loan Originated	424	8,022	16,131	16,162	12,662	25,917	1,803	81,121
	Application Denied	500	2,943	3,144	2,281	1,237	1,901	319	12,325
	<b>Denial Rate %</b>	<b>54.1%</b>	<b>26.8%</b>	<b>16.3%</b>	<b>12.4%</b>	<b>8.9%</b>	<b>6.8%</b>	<b>15.0%</b>	<b>13.2%</b>
Hispanic (Ethnicity)	Loan Originated	30	897	942	801	367	514	67	3,618
	Application Denied	33	388	269	177	71	59	23	1,020
	Denial Rate %	52.4%	30.2%	22.2%	18.1%	16.2%	10.3%	25.6%	22.0%

**Table D.8**  
**Percent Denial Rates by Income by Black Applicants**  
 Non-Entitlement Areas of Nebraska  
 HMDA Data

Year	2004	2005	2006	2007	2008	2009	Total
<= \$15K	100.0%	0.0%	100.0%	100.0%	#DIV/0!	100.0%	85.7%
\$15K - \$30K	48.1%	36.4%	39.3%	38.5%	10.0%	45.5%	38.7%
\$30K - \$45K	15.6%	22.2%	16.9%	12.5%	20.0%	8.2%	15.8%
\$45K - \$60K	4.0%	21.3%	8.8%	9.2%	10.7%	8.3%	11.1%
\$60K - \$75K	16.7%	10.7%	19.6%	13.7%	11.1%	12.1%	14.2%
Above \$75K	6.3%	5.3%	11.7%	15.6%	8.9%	10.9%	10.2%
Data Missing	16.7%	0.0%	14.3%	20.0%	25.0%	33.3%	17.2%
<b>Total</b>	<b>15.0%</b>	<b>15.8%</b>	<b>15.7%</b>	<b>15.4%</b>	<b>12.5%</b>	<b>12.8%</b>	<b>14.8%</b>

**Table D.9**  
**Originated Owner-Occupied Loans by Loan Purpose by Predatory Status**  
 Non-Entitlement Areas of Nebraska  
 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	Total
Home Purchase	Other Originated	12,806	12,217	12,775	12,158	9,559	10,528	70,043
	High APR Loan	1,598	2,951	2,838	1,662	1,275	754	11,078
	Percent High APR	11.1%	19.5%	18.2%	12.0%	11.8%	6.7%	13.7%
Home Improvement	Other Originated	2,313	2,508	2,807	2,807	1,984	1,731	14,150
	High APR Loan	523	594	682	684	560	460	3,503
	Percent High APR	18.4%	19.1%	19.5%	19.6%	22.0%	21.0%	19.8%
Refinancing	Other Originated	13,814	10,689	8,357	8,227	9,039	22,606	72,732
	High APR Loan	3,695	4,291	4,212	3,110	2,460	1,839	19,607
	Percent High APR	21.1%	28.6%	33.5%	27.4%	21.4%	7.5%	21.2%
<b>Total</b>	Other Originated	28,933	25,414	23,939	23,192	20,582	34,865	156,925
	High APR Loan	5,816	7,836	7,732	5,456	4,295	3,053	34,188
	<b>Percent High APR</b>	<b>16.7%</b>	<b>23.6%</b>	<b>24.4%</b>	<b>19.0%</b>	<b>17.3%</b>	<b>8.1%</b>	<b>17.9%</b>

**Table D.10**  
**Originated Owner-Occupied Home Purchase Loans by Race by Predatory Status**  
 Non-Entitlement Areas of Nebraska  
 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	Total
American Indian	Other Originated	84	75	68	69	66	55	417
	High APR Loan	12	14	12	7	6	5	56
	Percent High APR	12.5%	15.7%	15.0%	9.2%	8.3%	8.3%	11.8%
Asian	Other Originated	213	229	223	198	169	198	1,230
	High APR Loan	19	42	35	18	14	15	143
	Percent High APR	8.2%	15.5%	13.6%	8.3%	7.7%	7.0%	10.4%
Black or African American	Other Originated	187	164	200	190	120	160	1,021
	High APR Loan	39	75	80	41	20	4	259
	Percent High APR	17.3%	31.4%	28.6%	17.7%	14.3%	2.4%	20.2%
White	Other Originated	11,688	11,167	11,570	10,994	8,637	9,490	63,546
	High APR Loan	1,414	2,572	2,542	1,513	1,175	701	9,917
	Percent High APR	10.8%	18.7%	18.0%	12.1%	12.0%	6.9%	13.5%
Not Applicable	Other Originated	584	578	713	706	561	622	3,764
	High APR Loan	110	248	169	83	60	29	699
	Percent High APR	15.9%	30.0%	19.2%	10.5%	9.7%	4.5%	15.7%
No Co-Applicant	Other Originated	50	4	1	1	6	3	65
	High APR Loan	4	0	0	0	0	0	4
	Percent High APR	7.4%	0.0%	0.0%	0.0%	0.0%	0.0%	5.8%
<b>Total</b>	Other Originated	12,806	12,217	12,775	12,158	9,559	10,528	70,043
	High APR Loan	1,598	2,951	2,838	1,662	1,275	754	11,078
	<b>Percent High APR</b>	<b>11.1%</b>	<b>19.5%</b>	<b>18.2%</b>	<b>12.0%</b>	<b>11.8%</b>	<b>6.7%</b>	<b>13.7%</b>
Hispanic	Other Originated	544	494	473	439	324	404	2,678
	High APR Loan	146	255	232	136	98	73	940
	Percent High APR	21.2%	34.0%	32.9%	23.7%	23.2%	15.3%	26.0%

Income	2004	2005	2006	2007	2008	2009	Total
<= \$15K	25.7%	33.3%	26.5%	28.4%	26.5%	22.7%	27.8%
\$15K - \$30K	18.8%	33.7%	35.2%	24.9%	22.0%	12.9%	25.3%
\$30K - \$45K	15.1%	25.7%	24.1%	15.4%	15.6%	6.7%	17.7%
\$45K - \$60K	11.5%	22.1%	19.2%	12.1%	12.5%	6.5%	14.6%
\$60K - \$75K	9.7%	17.4%	15.3%	9.8%	11.3%	6.2%	12.0%
> \$75K	5.7%	9.5%	10.4%	7.1%	7.4%	5.2%	7.7%
Data Missing	3.2%	12.1%	19.6%	19.8%	3.5%	3.3%	11.5%
<b>Total</b>	<b>11.1%</b>	<b>19.5%</b>	<b>18.2%</b>	<b>12.0%</b>	<b>11.8%</b>	<b>6.7%</b>	<b>13.7%</b>

Income Group		2004	2005	2006	2007	2008	2009	Total
\$15,000 or less	Other Originated	52	64	72	48	36	34	306
	High APR Loan	18	32	26	19	13	10	118
	Percent High APR	25.7%	33.3%	26.5%	28.4%	26.5%	22.7%	27.8%
More than \$15,000 up to \$30,000	Other Originated	1,410	1,078	919	969	712	906	5,994
	High APR Loan	326	547	499	321	201	134	2,028
	Percent High APR	18.8%	33.7%	35.2%	24.9%	22.0%	12.9%	25.3%
More than \$30,000 up to \$45,000	Other Originated	2,540	2,313	2,278	2,172	1,700	2,277	13,280
	High APR Loan	451	802	723	396	315	164	2,851
	Percent High APR	15.1%	25.7%	24.1%	15.4%	15.6%	6.7%	17.7%
More than \$45,000 up to \$60,000	Other Originated	2,657	2,425	2,547	2,279	1,821	2,075	13,804
	High APR Loan	346	688	604	315	260	145	2,358
	Percent High APR	11.5%	22.1%	19.2%	12.1%	12.5%	6.5%	14.6%
More than \$60,000 up to \$75,000	Other Originated	1,973	1,927	2,127	1,967	1,524	1,626	11,144
	High APR Loan	213	406	384	213	195	107	1,518
	Percent High APR	9.7%	17.4%	15.3%	9.8%	11.3%	6.2%	12.0%
More than \$75,000	Other Originated	3,872	4,077	4,492	4,500	3,545	3,434	23,920
	High APR Loan	234	430	519	343	283	188	1,997
	Percent High APR	5.7%	9.5%	10.4%	7.1%	7.4%	5.2%	7.7%
Data Missing	Other Originated	302	333	340	223	221	176	1,595
	High APR Loan	10	46	83	55	8	6	208
	Percent High APR	3.2%	12.1%	19.6%	19.8%	3.5%	3.3%	11.5%
<b>Total</b>	Other Originated	12,806	12,217	12,775	12,158	9,559	10,528	70,043
	High APR Loan	1,598	2,951	2,838	1,662	1,275	754	11,078
	<b>Percent High APR</b>	<b>11.1%</b>	<b>19.5%</b>	<b>18.2%</b>	<b>12.0%</b>	<b>11.8%</b>	<b>6.7%</b>	<b>13.7%</b>

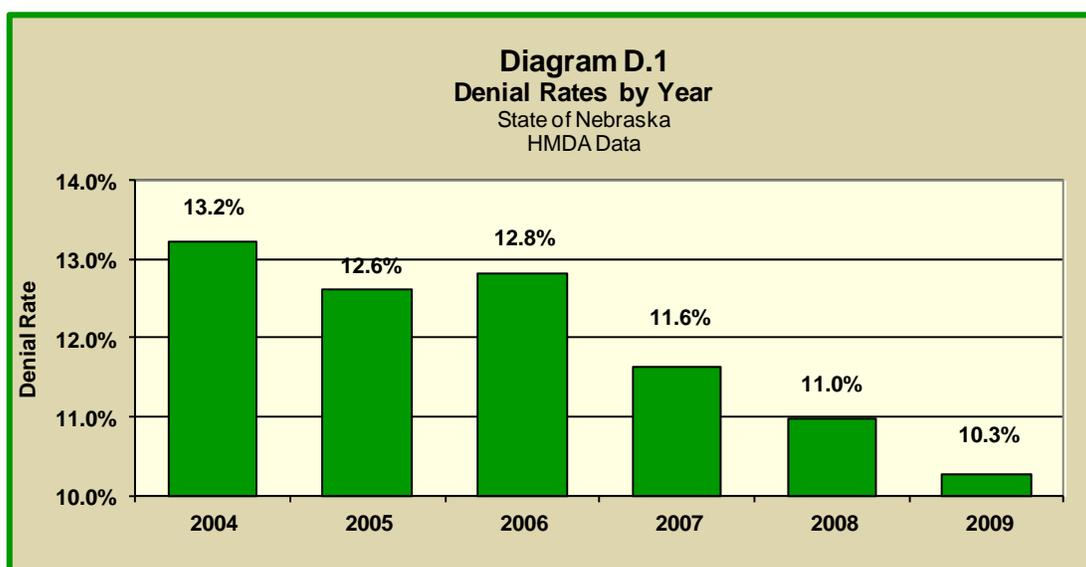
## STATE OF NEBRASKA

<b>Table D.13</b>							
<b>Purpose of Loan by Year</b>							
State of Nebraska HMDA Data							
<b>Purpose</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Home Purchase	47,649	53,077	53,310	44,928	32,607	34,005	265,576
Home Improvement	11,603	12,820	12,869	12,806	9,821	7,560	67,479
Refinancing	84,476	73,627	62,393	55,018	46,158	75,593	397,265
<b>Total</b>	<b>143,728</b>	<b>139,524</b>	<b>128,572</b>	<b>112,752</b>	<b>88,586</b>	<b>117,158</b>	<b>730,320</b>

<b>Table D.14</b>							
<b>Owner Occupancy Status for Home Purchase Loan Application</b>							
State of Nebraska HMDA Data							
<b>Status</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Owner Occupied	43,687	48,417	48,890	41,419	29,867	32,047	244,327
Not Owner Occupied	3,635	4,236	4,213	3,335	2,629	1,824	19,872
Not Applicable	327	424	207	174	111	134	1,377
<b>Total</b>	<b>47,649</b>	<b>53,077</b>	<b>53,310</b>	<b>44,928</b>	<b>32,607</b>	<b>34,005</b>	<b>265,576</b>

<b>Table D.15</b>								
<b>Owner-Occupied Home Purchase Loan Applications by Loan Type</b>								
State of Nebraska HMDA Data								
<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>	
Conventional		35,326	40,838	42,792	36,274	17,957	12,900	186,087
FHA - Insured		5,346	4,542	3,275	2,574	8,558	14,691	38,986
VA - Guaranteed		2,342	2,266	2,161	1,977	2,258	2,889	13,893
Rural Housing Service or Farm Service Agency		673	771	662	594	1,094	1,567	5,361
<b>Total</b>		<b>43,687</b>	<b>48,417</b>	<b>48,890</b>	<b>41,419</b>	<b>29,867</b>	<b>32,047</b>	<b>244,327</b>

<b>Table D.16</b>							
<b>Owner-Occupied Home Purchase Loan Applications by Action Taken</b>							
State of Nebraska HMDA Data							
<b>Action</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Loan Originated	24,574	26,381	26,120	22,303	17,071	18,730	135,179
Application Approved But Not Accepted	1,885	1,919	1,911	1,689	1,229	849	9,482
Application Denied	3,744	3,809	3,845	2,937	2,103	2,145	18,583
Application Withdrawn By Applicant	2,450	2,958	2,110	1,663	1,097	1,303	11,581
File Closed for Incompleteness	468	452	578	531	261	202	2,492
Loan Purchased by the Institution	10,566	12,859	14,321	12,295	8,105	8,813	66,959
Preapproval Request Denied	0	37	0	1	1	5	44
Preapproval approved but not accepted	0	2	5	0	0	0	7
<b>Total</b>	<b>43,687</b>	<b>48,417</b>	<b>48,890</b>	<b>41,419</b>	<b>29,867</b>	<b>32,047</b>	<b>244,327</b>
Denial Rate	13.2%	12.6%	12.8%	11.6%	11.0%	10.3%	12.1%

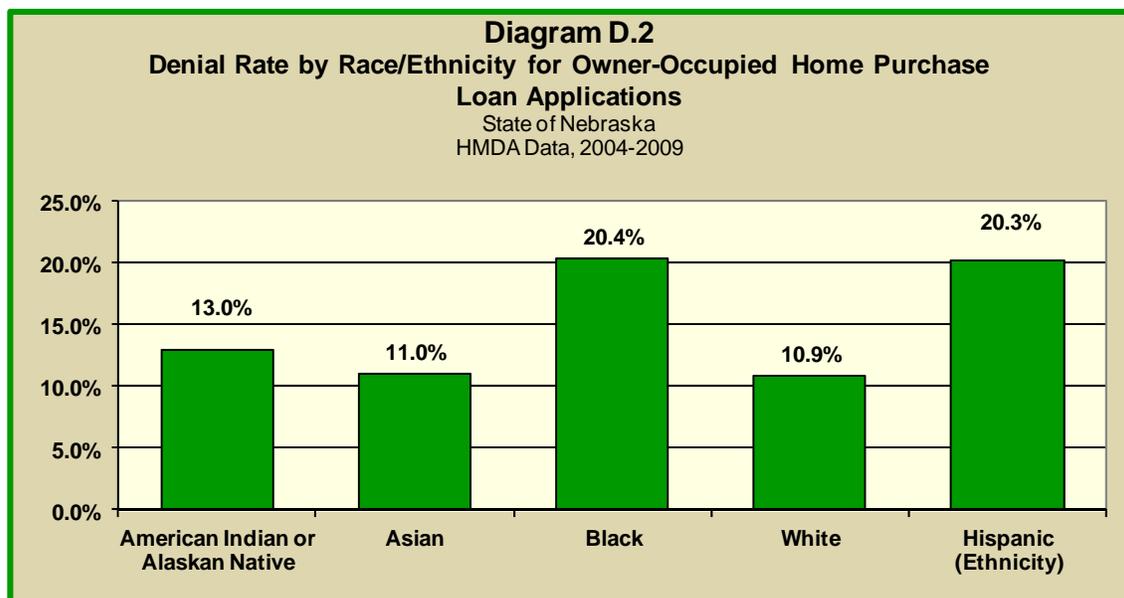


**Table D.17**  
**Owner-Occupied Home Purchase Loan Applications by Reason for Denial**  
State of Nebraska  
HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	Total
Debt-to-income Ratio	444	491	514	374	327	376	2,526
Employment History	67	81	72	62	41	71	394
Credit History	1,022	887	924	687	508	450	4,478
Collateral	235	323	317	276	246	243	1,640
Insufficient Cash	204	62	63	64	58	47	498
Unverifiable Information	104	151	130	105	57	52	599
Credit Application Incomplete	129	190	217	171	123	94	924
Mortgage Insurance Denied	0	3	3	2	8	17	33
Other	682	698	574	274	144	113	2,485
Missing	857	923	1,031	922	591	682	5,006
<b>Total</b>	<b>3,744</b>	<b>3,809</b>	<b>3,845</b>	<b>2,937</b>	<b>2,103</b>	<b>2,145</b>	<b>18,583</b>

**Table D.18**  
**Percent Denial Rates by Race and Ethnicity**  
State of Nebraska  
HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	Total
American Indian or Alaskan Native	13.8%	9.5%	15.0%	14.8%	9.9%	15.6%	13.0%
Asian	10.1%	10.7%	12.6%	10.8%	10.7%	10.7%	11.0%
Black	22.1%	22.1%	24.4%	16.1%	15.3%	15.1%	20.4%
White	11.4%	11.1%	11.5%	10.5%	10.4%	9.8%	10.9%
Not Available	34.9%	29.3%	25.3%	24.2%	17.8%	14.5%	25.4%
Not Applicable	21.8%	22.2%	0.0%	0.0%	12.5%	20.0%	20.0%
<b>Total</b>	<b>13.2%</b>	<b>12.6%</b>	<b>12.8%</b>	<b>11.6%</b>	<b>11.0%</b>	<b>10.3%</b>	<b>12.1%</b>
Hispanic (Ethnicity)	20.3%	21.6%	21.7%	20.4%	18.2%	16.8%	20.3%



**Table D.19**  
**Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Race and Ethnicity**  
 State of Nebraska  
 HMDA Data

Race/Ethnicity		2004	2005	2006	2007	2008	2009	Total
American Indian or Alaskan Native	Originated	212	219	193	179	127	103	1,033
	Denied	34	23	34	31	14	19	155
	Denial Rate %	13.8%	9.5%	15.0%	14.8%	9.9%	15.6%	13.0%
Asian	Originated	516	541	527	389	333	394	2,700
	Denied	58	65	76	47	40	47	333
	Denial Rate %	10.1%	10.7%	12.6%	10.8%	10.7%	10.7%	11.0%
Black	Originated	604	637	799	549	353	353	3,295
	Denied	171	181	258	105	64	63	842
	Denial Rate %	22.1%	22.1%	24.4%	16.1%	15.3%	15.1%	20.4%
White	Originated	21,995	23,490	23,215	19,914	15,259	16,781	120,654
	Denied	2,833	2,922	3,009	2,348	1,769	1,830	14,711
	Denial Rate %	11.4%	11.1%	11.5%	10.5%	10.4%	9.8%	10.9%
Not Available	Originated	1,168	1,487	1,381	1,270	992	1,095	7,393
	Denied	626	616	468	406	215	185	2,516
	Denial Rate %	34.9%	29.3%	25.3%	24.2%	17.8%	14.5%	25.4%
Not Applicable	Originated	79	7	5	2	7	4	104
	Denied	22	2	0	0	1	1	26
	Denial Rate %	21.8%	22.2%	0.0%	0.0%	12.5%	20.0%	20.0%
Total	Originated	24,574	26,381	26,120	22,303	17,071	18,730	135,179
	Denied	3,744	3,809	3,845	2,937	2,103	2,145	18,583
	Denial Rate %	13.2%	12.6%	12.8%	11.6%	11.0%	10.3%	12.1%
Hispanic (Ethnicity)	Originated	1,297	1,465	1,419	1,086	737	827	6,831
	Denied	331	403	393	278	164	167	1,736
	Denial Rate %	20.3%	21.6%	21.7%	20.4%	18.2%	16.8%	20.3%

<b>Table D.20</b>					
<b>Denial Rate for Owner-Occupied Home Purchase Loan Applications by Gender</b>					
State of Nebraska HMDA Data					
<b>Year</b>	<b>Male</b>	<b>Female</b>	<b>Not Available</b>	<b>Not Applicable</b>	<b>Total</b>
2004	11.8%	14.4%	38.2%	13.3%	13.2%
2005	11.3%	14.2%	27.5%	25.0%	12.6%
2006	11.4%	15.0%	23.6%	0.0%	12.8%
2007	10.2%	13.5%	23.9%	0.0%	11.6%
2008	10.0%	12.4%	18.0%	12.5%	11.0%
2009	9.8%	10.9%	14.0%	12.5%	10.3%
<b>Total</b>	<b>10.9%</b>	<b>13.6%</b>	<b>23.9%</b>	<b>12.2%</b>	<b>12.1%</b>

<b>Table D.21</b>								
<b>Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Gender</b>								
State of Nebraska HMDA Data								
<b>Gender</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Male	Originated	17,877	18,666	18,346	15,746	12,012	12,819	95,466
	Denied	2,402	2,382	2,357	1,783	1,331	1,390	11,645
	Denial Rate %	11.8%	11.3%	11.4%	10.2%	10.0%	9.8%	10.9%
Female	Originated	6,209	7,026	6,897	5,730	4,335	5,134	35,331
	Denied	1,046	1,166	1,219	896	614	629	5,570
	Denial Rate %	14.4%	14.2%	15.0%	13.5%	12.4%	10.9%	13.6%
Not Available	Originated	475	683	871	823	717	770	4,339
	Denied	294	259	269	258	157	125	1,362
	Denial Rate %	38.2%	27.5%	23.6%	23.9%	18.0%	14.0%	23.9%
Not Applicable	Originated	13	6	6	4	7	7	43
	Denied	2	2	0	0	1	1	6
	Denial Rate %	13.3%	25.0%	0.0%	0.0%	12.5%	12.5%	12.2%
<b>Total</b>	Originated	24,574	26,381	26,120	22,303	17,071	18,730	135,179
	Denied	3,744	3,809	3,845	2,937	2,103	2,145	18,583
	<b>Denial Rate %</b>	<b>13.2%</b>	<b>12.6%</b>	<b>12.8%</b>	<b>11.6%</b>	<b>11.0%</b>	<b>10.3%</b>	<b>12.1%</b>

**Table D.22**  
**Owner-Occupied Home Purchase Loan Applications by Reason for Denial**

State of Nebraska  
HMDA Data, 2004 - 2009

Denial Reason	American Indian or Alaskan Native	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Credit History	52	77	217	3,453	676	3	4,478	408
Debt-to-income Ratio	22	60	118	2,033	292	1	2,526	244
Other	9	52	146	1,951	321	6	2,485	256
Collateral	9	27	50	1,368	184	2	1,640	107
Credit Application Incomplete	4	18	46	723	130	3	924	67
Unverifiable Information	0	15	33	490	59	2	599	67
Insufficient Cash	5	16	21	401	52	3	498	48
Employment History	4	10	11	326	42	1	394	45
Mortgage Insurance Denied	0	1	0	32	0	0	33	1
Missing	50	57	200	3,934	760	5	5,006	493
<b>Total</b>	<b>155</b>	<b>333</b>	<b>842</b>	<b>14,711</b>	<b>2,516</b>	<b>26</b>	<b>18,583</b>	<b>1,736</b>
% Missing	32.3%	17.1%	23.8%	26.7%	30.2%	19.2%	26.9%	28.4%

**Table D.23**  
**Denial Rate by Income**

State of Nebraska  
HMDA Data, 2004 - 2009

Income	2004	2005	2006	2007	2008	2009	Total
\$15,000 or less	56.0%	53.2%	41.7%	51.2%	44.6%	49.0%	49.9%
More than \$15,000 up to \$30,000	24.4%	25.6%	24.2%	21.6%	22.9%	18.8%	23.3%
More than \$30,000 up to \$45,000	15.4%	13.9%	15.8%	14.0%	12.6%	11.0%	14.0%
More than \$45,000 up to \$60,000	11.6%	11.4%	11.8%	10.7%	11.2%	9.1%	11.1%
More than \$60,000 up to \$75,000	8.4%	8.0%	8.5%	8.4%	8.0%	7.8%	8.2%
More than \$75,000	6.4%	6.3%	7.6%	6.8%	6.0%	6.4%	6.7%
Data Missing	14.5%	14.9%	14.3%	16.6%	12.1%	18.1%	15.0%
<b>Total</b>	<b>13.2%</b>	<b>12.6%</b>	<b>12.8%</b>	<b>11.6%</b>	<b>11.0%</b>	<b>10.3%</b>	<b>12.1%</b>

Income Group		2004	2005	2006	2007	2008	2009	Total
\$15,000 or less	Loan Originated	131	138	158	98	82	76	683
	Application Denied	167	157	113	103	66	73	679
	Denial Rate %	56.0%	53.2%	41.7%	51.2%	44.6%	49.0%	49.9%
More than \$15,000 up to \$30,000	Loan Originated	3,166	2,967	2,697	2,390	1,592	2,053	14,865
	Application Denied	1,024	1,022	861	659	473	474	4,513
	Denial Rate %	24.4%	25.6%	24.2%	21.6%	22.9%	18.8%	23.3%
More than \$30,000 up to \$45,000	Loan Originated	5,558	6,129	5,514	4,541	3,580	4,490	29,812
	Application Denied	1,012	993	1,034	741	516	555	4,851
	Denial Rate %	15.4%	13.9%	15.8%	14.0%	12.6%	11.0%	14.0%
More than \$45,000 up to \$60,000	Loan Originated	5,167	5,531	5,349	4,262	3,325	3,736	27,370
	Application Denied	680	710	719	510	418	375	3,412
	Denial Rate %	11.6%	11.4%	11.8%	10.7%	11.2%	9.1%	11.1%
More than \$60,000 up to \$75,000	Loan Originated	3,586	3,924	3,926	3,353	2,547	2,651	19,987
	Application Denied	329	340	365	307	221	225	1,787
	Denial Rate %	8.4%	8.0%	8.5%	8.4%	8.0%	7.8%	8.2%
More than \$75,000	Loan Originated	6,437	7,025	7,803	7,216	5,576	5,403	39,460
	Application Denied	442	470	641	529	358	372	2,812
	Denial Rate %	6.4%	6.3%	7.6%	6.8%	6.0%	6.4%	6.7%
Data Missing	Loan Originated	529	667	673	443	369	321	3,002
	Application Denied	90	117	112	88	51	71	529
	Denial Rate %	14.5%	14.9%	14.3%	16.6%	12.1%	18.1%	15.0%
<b>Total</b>	Loan Originated	24,574	26,381	26,120	22,303	17,071	18,730	135,179
	Application Denied	3,744	3,809	3,845	2,937	2,103	2,145	18,583
	<b>Denial Rate %</b>	<b>13.2%</b>	<b>12.6%</b>	<b>12.8%</b>	<b>11.6%</b>	<b>11.0%</b>	<b>10.3%</b>	<b>12.1%</b>

Race/Ethnicity	<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	Above \$75K	Data Missing	Total
American Indian or Alaskan Native	33.3%	15.9%	9.4%	14.6%	12.1%	9.0%	7.4%	13.0%
Asian	44.4%	20.2%	11.2%	14.4%	6.7%	6.3%	9.8%	11.0%
Black	56.9%	32.2%	19.1%	15.4%	18.4%	15.0%	25.3%	20.4%
White	47.9%	21.2%	12.8%	9.9%	7.3%	6.0%	13.2%	10.9%
Not Available	65.8%	48.8%	29.4%	24.3%	17.7%	13.5%	27.0%	25.4%
Not Applicable	0.0%	20.0%	40.9%	16.7%	12.5%	17.2%	12.9%	20.0%
<b>Total</b>	<b>49.9%</b>	<b>23.3%</b>	<b>14.0%</b>	<b>11.1%</b>	<b>8.2%</b>	<b>6.7%</b>	<b>15.0%</b>	<b>12.1%</b>
Hispanic (Ethnicity)	43.0%	25.1%	20.9%	17.0%	16.1%	11.1%	21.2%	20.3%

**Table D.26**  
**Owner-Occupied Home Purchase Loan Applications by Income By Race and Ethnicity: Originated and Denied**

State of Nebraska  
HMDA Data, 2004 - 2009

Race/Ethnicity		<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	> \$75K	Data Missing	Total
American Indian or Alaskan Native	Loan Originated	20	317	310	170	80	111	25	1,033
	Application Denied	10	60	32	29	11	11	2	155
	Denial Rate %	33.3%	15.9%	9.4%	14.6%	12.1%	9.0%	7.4%	13.0%
Asian	Loan Originated	10	292	562	510	375	877	74	2,700
	Application Denied	8	74	71	86	27	59	8	333
	Denial Rate %	44.4%	20.2%	11.2%	14.4%	6.7%	6.3%	9.8%	11.0%
Black	Loan Originated	22	498	913	708	422	676	56	3,295
	Application Denied	29	236	215	129	95	119	19	842
	Denial Rate %	56.9%	32.2%	19.1%	15.4%	18.4%	15.0%	25.3%	20.4%
White	Loan Originated	575	13,099	26,529	24,522	18,045	35,375	2,509	120,654
	Application Denied	528	3,526	3,905	2,701	1,426	2,244	381	14,711
	Denial Rate %	47.9%	21.2%	12.8%	9.9%	7.3%	6.0%	13.2%	10.9%
Not Available	Loan Originated	54	643	1,485	1,445	1,058	2,397	311	7,393
	Application Denied	104	613	619	464	227	374	115	2,516
	Denial Rate %	65.8%	48.8%	29.4%	24.3%	17.7%	13.5%	27.0%	25.4%
Not Applicable	Loan Originated	2	16	13	15	7	24	27	104
	Application Denied	0	4	9	3	1	5	4	26
	Denial Rate %	0.0%	20.0%	40.9%	16.7%	12.5%	17.2%	12.9%	20.0%
Total	Loan Originated	683	14,865	29,812	27,370	19,987	39,460	3,002	135,179
	Application Denied	679	4,513	4,851	3,412	1,787	2,812	529	18,583
	<b>Denial Rate %</b>	<b>49.9%</b>	<b>23.3%</b>	<b>14.0%</b>	<b>11.1%</b>	<b>8.2%</b>	<b>6.7%</b>	<b>15.0%</b>	<b>12.1%</b>
Hispanic (Ethnic)	Loan Originated	61	1,893	1,940	1,398	604	783	152	6,831
	Application Denied	46	636	513	286	116	98	41	1,736
	Denial Rate %	43.0%	25.1%	20.9%	17.0%	16.1%	11.1%	21.2%	20.3%

**Table D.27**  
**Percent Denial Rates by Income by White Applicants**

State of Nebraska  
HMDA Data

Income	2004	2005	2006	2007	2008	2009	Total
<= \$15K	51.5%	50.0%	43.9%	46.3%	46.1%	46.9%	47.9%
\$15K - \$30K	20.9%	23.6%	21.9%	20.0%	21.9%	18.1%	21.2%
\$30K - \$45K	13.5%	12.6%	14.3%	12.9%	12.4%	10.8%	12.8%
\$45K - \$60K	10.1%	9.4%	10.9%	9.7%	10.4%	8.7%	9.9%
\$60K - \$75K	7.2%	7.1%	7.6%	7.3%	7.5%	7.2%	7.3%
Above \$75K	5.8%	5.2%	6.7%	6.2%	5.6%	6.2%	6.0%
Data Missing	11.7%	13.8%	11.8%	15.9%	10.8%	16.1%	13.2%
<b>Total</b>	<b>11.4%</b>	<b>11.1%</b>	<b>11.5%</b>	<b>10.5%</b>	<b>10.4%</b>	<b>9.8%</b>	<b>10.9%</b>

**Table D.28**  
**Percent Denial Rates by Income by Black Applicants**  
 State of Nebraska  
 HMDA Data

Income	2004	2005	2006	2007	2008	2009	Total
<= \$15K	53.8%	50.0%	54.5%	85.7%	42.9%	60.0%	56.9%
\$15K - \$30K	37.1%	35.6%	35.7%	17.5%	24.2%	30.0%	32.2%
\$30K - \$45K	20.0%	19.2%	26.1%	13.9%	16.4%	8.9%	19.1%
\$45K - \$60K	14.6%	20.8%	16.9%	12.6%	7.5%	12.5%	15.4%
\$60K - \$75K	21.3%	17.0%	21.8%	17.9%	13.2%	14.5%	18.4%
Above \$75K	11.7%	14.8%	17.7%	17.1%	12.7%	11.6%	15.0%
Data Missing	8.3%	20.0%	50.0%	8.3%	20.0%	27.3%	25.3%
<b>Total</b>	<b>22.1%</b>	<b>22.1%</b>	<b>24.4%</b>	<b>16.1%</b>	<b>15.3%</b>	<b>15.1%</b>	<b>20.4%</b>

**Table D.29**  
**Originated Owner-Occupied Loans by Loan Purpose by Predatory Status**  
 State of Nebraska  
 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	Total
Other Originated	21,825	21,184	21,325	19,901	15,337	17,609	117,181
High APR Loan	2,749	5,197	4,795	2,402	1,734	1,121	17,998
<b>Total</b>	<b>24,574</b>	<b>26,381</b>	<b>26,120</b>	<b>22,303</b>	<b>17,071</b>	<b>18,730</b>	<b>135,179</b>
Percent High APR	11.2%	19.7%	18.4%	10.8%	10.2%	6.0%	13.3%

**Table D.30**  
**Originated Owner-Occupied Loans by Loan Purpose by Predatory Status**  
 State of Nebraska  
 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	Total
Home Purchase	Other Originated	21,825	21,184	21,325	19,901	15,337	17,609	117,181
	High APR Loan	2,749	5,197	4,795	2,402	1,734	1,121	17,998
	Percent High APR	11.2%	19.7%	18.4%	10.8%	10.2%	6.0%	13.3%
Home Improvement	Other Originated	4,184	4,565	4,999	4,832	3,356	2,800	24,736
	High APR Loan	852	964	1,058	1,036	849	661	5,420
	Percent High APR	16.9%	17.4%	17.5%	17.7%	20.2%	19.1%	18.0%
Refinancing	Other Originated	24,819	18,649	14,343	14,007	14,828	36,643	123,289
	High APR Loan	6,276	7,444	7,177	5,060	3,617	2,789	32,363
	Percent High APR	20.2%	28.5%	33.4%	26.5%	19.6%	7.1%	20.8%
<b>Total</b>	Other Originated	50,828	44,398	40,667	38,740	33,521	57,052	265,206
	High APR Loan	9,877	13,605	13,030	8,498	6,200	4,571	55,781
	<b>Percent High APR</b>	<b>16.3%</b>	<b>23.5%</b>	<b>24.3%</b>	<b>18.0%</b>	<b>15.6%</b>	<b>7.4%</b>	<b>17.4%</b>

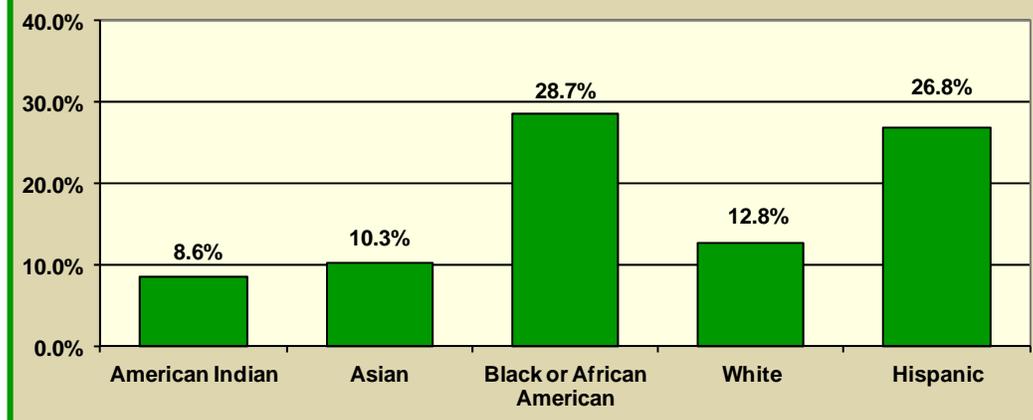
**Table D.31**  
**Owner-Occupied Home Purchase HALs Originated by Race and Ethnicity**  
 State of Nebraska  
 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	Total
American Indian	18	24	17	16	8	6	89
Asian	47	90	61	28	28	25	279
Black or African American	147	284	342	116	41	15	945
White	2,335	4,300	4,068	2,104	1,572	1,029	15,408
Not Applicable	198	499	307	138	85	46	1,273
No Co-Applicant	4	0	0	0	0	0	4
<b>Total</b>	<b>2,749</b>	<b>5,197</b>	<b>4,795</b>	<b>2,402</b>	<b>1,734</b>	<b>1,121</b>	<b>17,998</b>
Hispanic (Ethnicity)	295	551	489	242	151	100	1,828

**Table D.32**  
**Percent of Predatory Owner-Occupied Home Purchase Loans Originated by Race and Ethnicity**  
 State of Nebraska  
 HMDA Data

Race	2004	2005	2006	2007	2008	2009	Total
American Indian	8.5%	11.0%	8.8%	8.9%	6.3%	5.8%	8.6%
Asian	9.1%	16.6%	11.6%	7.2%	8.4%	6.3%	10.3%
Black or African American	24.3%	44.6%	42.8%	21.1%	11.6%	4.2%	28.7%
White	10.6%	18.3%	17.5%	10.6%	10.3%	6.1%	12.8%
Not Applicable	17.0%	33.6%	22.2%	10.9%	8.6%	4.2%	17.2%
No Co-Applicant	5.1%	0.0%	0.0%	0.0%	0.0%	0.0%	3.8%
<b>Total</b>	<b>11.2%</b>	<b>19.7%</b>	<b>18.4%</b>	<b>10.8%</b>	<b>10.2%</b>	<b>6.0%</b>	<b>13.3%</b>
Hispanic (Ethnicity)	22.7%	37.6%	34.5%	22.3%	20.5%	12.1%	26.8%

**Diagram D.3**  
**Percent High APR Loans by Race/Ethnicity**  
**Originated Owner-Occupied Home Purchase Loans**  
 State of Nebraska  
 HMDA Data, 2004 - 2009



<b>Table D.33</b>								
<b>Originated Owner-Occupied Home Purchase Loans by Race and Ethnicity by Predatory Status</b>								
State of Nebraska HMDA Data								
<b>Race/Ethnicity</b>	<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
American Indian	Other Originated	194	195	176	163	119	97	944
	High APR Loan	18	24	17	16	8	6	89
	Percent High APR	8.5%	11.0%	8.8%	8.9%	6.3%	5.8%	8.6%
Asian	Other Originated	469	451	466	361	305	369	2,421
	High APR Loan	47	90	61	28	28	25	279
	Percent High APR	9.1%	16.6%	11.6%	7.2%	8.4%	6.3%	10.3%
Black or African American	Other Originated	457	353	457	433	312	338	2,350
	High APR Loan	147	284	342	116	41	15	945
	Percent High APR	24.3%	44.6%	42.8%	21.1%	11.6%	4.2%	28.7%
White	Other Originated	19,660	19,190	19,147	17,810	13,687	15,752	105,246
	High APR Loan	2,335	4,300	4,068	2,104	1,572	1,029	15,408
	Percent High APR	10.6%	18.3%	17.5%	10.6%	10.3%	6.1%	12.8%
Not Applicable	Other Originated	970	988	1,074	1,132	907	1,049	6,120
	High APR Loan	198	499	307	138	85	46	1,273
	Percent High APR	17.0%	33.6%	22.2%	10.9%	8.6%	4.2%	17.2%
No Co-Applicant	Other Originated	75	7	5	2	7	4	100
	High APR Loan	4	0	0	0	0	0	4
	Percent High APR	5.1%	0.0%	0.0%	0.0%	0.0%	0.0%	3.8%
<b>Total</b>	Other Originated	21,825	21,184	21,325	19,901	15,337	17,609	117,181
	High APR Loan	2,749	5,197	4,795	2,402	1,734	1,121	17,998
	<b>Percent High APR</b>	<b>11.2%</b>	<b>19.7%</b>	<b>18.4%</b>	<b>10.8%</b>	<b>10.2%</b>	<b>6.0%</b>	<b>13.3%</b>
Hispanic (Ethnicity)	Other Originated	1,002	914	930	844	586	727	5,003
	High APR Loan	295	551	489	242	151	100	1,828
	Percent High APR	22.7%	37.6%	34.5%	22.3%	20.5%	12.1%	26.8%

<b>Table D.34</b>							
<b>Percent of Predatory Owner-Occupied Home Purchase Loans Originated by Income</b>							
State of Nebraska HMDA Data							
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
<= \$15K	19.8%	31.2%	21.5%	23.5%	20.7%	18.4%	23.0%
\$15K - \$30K	16.6%	31.0%	30.1%	19.3%	17.1%	9.9%	21.5%
\$30K - \$45K	15.0%	25.0%	22.9%	13.2%	12.5%	5.7%	16.5%
\$45K - \$60K	12.3%	22.3%	20.2%	11.1%	10.7%	5.4%	14.5%
\$60K - \$75K	9.6%	16.7%	15.9%	8.9%	9.9%	5.2%	11.6%
> \$75K	5.5%	10.5%	10.7%	6.4%	6.6%	5.5%	7.8%
Data Missing	4.7%	11.8%	21.1%	19.6%	4.9%	3.7%	12.1%
<b>Total</b>	<b>11.2%</b>	<b>19.7%</b>	<b>18.4%</b>	<b>10.8%</b>	<b>10.2%</b>	<b>6.0%</b>	<b>13.3%</b>

<b>Table D.35</b> <b>Originated Owner-Occupied Home Purchase Loans by Income by Predatory Status</b> State of Nebraska HMDA Data								
<b>Income</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
\$15,000 or less	Other Originated	105	95	124	75	65	62	526
	High APR Loan	26	43	34	23	17	14	157
	Percent High APR	19.8%	31.2%	21.5%	23.5%	20.7%	18.4%	23.0%
More than \$15,000 up to \$30,000	Other Originated	2,642	2,048	1,884	1,929	1,319	1,850	11,672
	High APR Loan	524	919	813	461	273	203	3,193
	Percent High APR	16.6%	31.0%	30.1%	19.3%	17.1%	9.9%	21.5%
More than \$30,000 up to \$45,000	Other Originated	4,723	4,595	4,252	3,943	3,131	4,235	24,879
	High APR Loan	835	1,534	1,262	598	449	255	4,933
	Percent High APR	15.0%	25.0%	22.9%	13.2%	12.5%	5.7%	16.5%
More than \$45,000 up to \$60,000	Other Originated	4,530	4,300	4,267	3,790	2,970	3,533	23,390
	High APR Loan	637	1,231	1,082	472	355	203	3,980
	Percent High APR	12.3%	22.3%	20.2%	11.1%	10.7%	5.4%	14.5%
More than \$60,000 up to \$75,000	Other Originated	3,241	3,270	3,300	3,056	2,294	2,513	17,674
	High APR Loan	345	654	626	297	253	138	2,313
	Percent High APR	9.6%	16.7%	15.9%	8.9%	9.9%	5.2%	11.6%
More than \$75,000	Other Originated	6,080	6,288	6,967	6,752	5,207	5,107	36,401
	High APR Loan	357	737	836	464	369	296	3,059
	Percent High APR	5.5%	10.5%	10.7%	6.4%	6.6%	5.5%	7.8%
Data Missing	Other Originated	504	588	531	356	351	309	2,639
	High APR Loan	25	79	142	87	18	12	363
	Percent High APR	4.7%	11.8%	21.1%	19.6%	4.9%	3.7%	12.1%
<b>Total</b>	Other Originated	21,825	21,184	21,325	19,901	15,337	17,609	117,181
	High APR Loan	2,749	5,197	4,795	2,402	1,734	1,121	17,998
	<b>Percent High APR</b>	<b>11.2%</b>	<b>19.7%</b>	<b>18.4%</b>	<b>10.8%</b>	<b>10.2%</b>	<b>6.0%</b>	<b>13.3%</b>

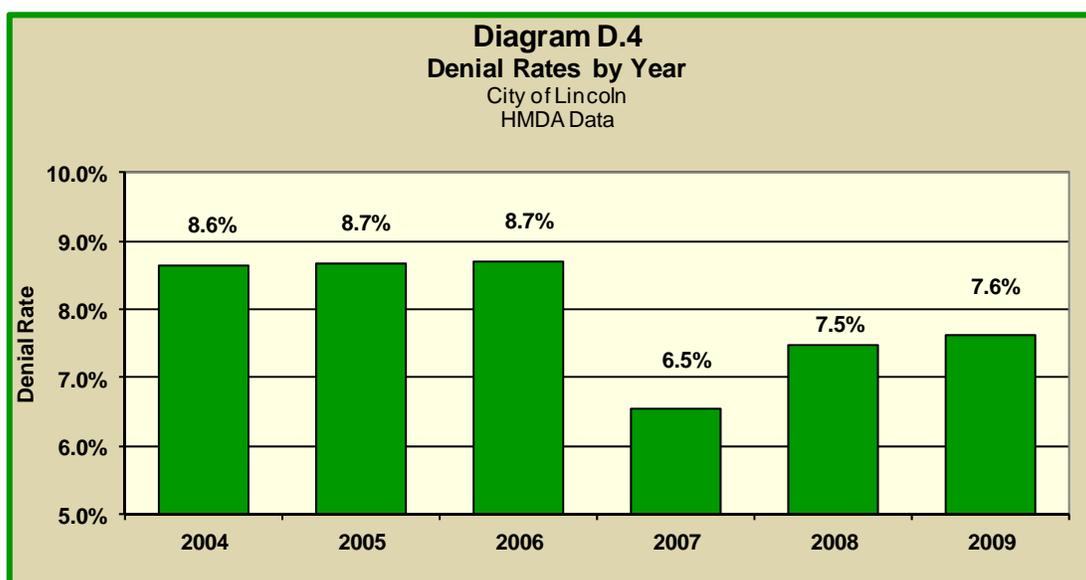
## CITY OF LINCOLN

<b>Table D.36</b>							
<b>Purpose of Loan by Year</b>							
City of Lincoln HMDA Data							
<b>Purpose</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Home Purchase	7,847	8,658	8,145	6,941	4,712	5,499	41,802
Home Improvement	1,419	1,594	1,665	1,581	1,233	1,047	8,539
Refinancing	13,461	11,488	9,171	8,170	7,159	12,412	61,861
<b>Total</b>	<b>22,727</b>	<b>21,740</b>	<b>18,981</b>	<b>16,692</b>	<b>13,104</b>	<b>18,958</b>	<b>112,202</b>

<b>Table D.37</b>							
<b>Owner Occupancy Status for Home Purchase Loan Application</b>							
City of Lincoln HMDA Data							
<b>Status</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Owner Occupied	7,023	7,716	7,371	6,295	4,222	5,061	37,688
Not Owner Occupied	753	880	751	613	470	405	3,872
Not Applicable	71	62	23	33	20	33	242
<b>Total</b>	<b>7,847</b>	<b>8,658</b>	<b>8,145</b>	<b>6,941</b>	<b>4,712</b>	<b>5,499</b>	<b>41,802</b>

<b>Table D.38</b>								
<b>Owner-Occupied Home Purchase Loan Applications by Loan Type</b>								
City of Lincoln HMDA Data								
<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>	
Conventional		5,721	6,430	6,562	5,669	2,721	2,197	29,300
FHA - Insured		1,037	1,042	612	451	1,287	2,603	7,032
VA - Guaranteed		265	244	197	175	214	261	1,356
<b>Total</b>		<b>7,023</b>	<b>7,716</b>	<b>7,371</b>	<b>6,295</b>	<b>4,222</b>	<b>5,061</b>	<b>37,688</b>

<b>Table D.39</b>							
<b>Owner-Occupied Home Purchase Loan Applications by Action Taken</b>							
City of Lincoln HMDA Data							
<b>Action</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Loan Originated	4,163	4,576	4,118	3,325	2,423	3,026	21,631
Application Approved But Not Accepted	255	227	215	201	155	114	1,167
Application Denied	394	434	392	233	196	250	1,899
Application Withdrawn By Applicant	285	388	244	271	127	198	1,513
File Closed for Incompleteness	53	49	52	51	30	25	260
Loan Purchased by the Institution	1,873	2,036	2,348	2,214	1,291	1,447	11,209
Preapproval Request Denied	0	6	0	0	0	1	7
Preapproval approved but not accepted	0	0	2	0	0	0	2
<b>Total</b>	<b>7,023</b>	<b>7,716</b>	<b>7,371</b>	<b>6,295</b>	<b>4,222</b>	<b>5,061</b>	<b>37,688</b>
Denial Rate	8.6%	8.7%	8.7%	6.5%	7.5%	7.6%	8.1%

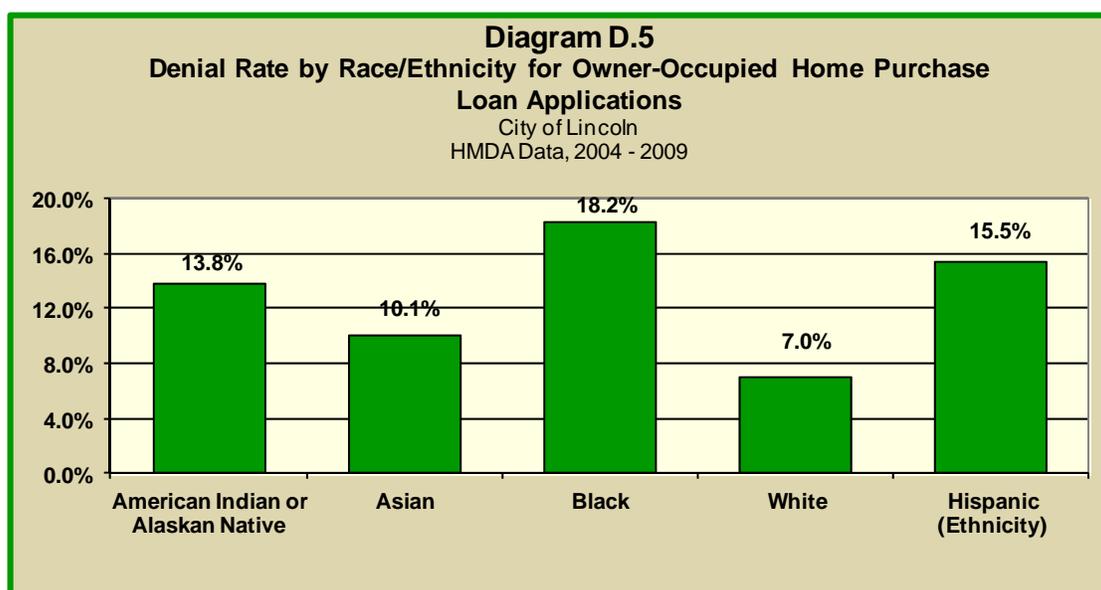


**Table D.40**  
**Owner-Occupied Home Purchase Loan Applications by Reason for Denial**  
City of Lincoln  
HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	Total
Debt-to-income Ratio	55	60	58	39	35	49	296
Employment History	9	12	8	4	4	8	45
Credit History	82	95	92	61	41	49	420
Collateral	25	23	21	11	18	24	122
Insufficient Cash	19	3	3	8	7	8	48
Unverifiable Information	11	24	15	10	5	12	77
Credit Application Incomplete	24	41	28	13	9	3	118
Mortgage Insurance Denied	0	1	0	0	1	1	3
Other	70	89	77	15	17	14	282
Missing	99	86	90	72	59	82	488
<b>Total</b>	<b>394</b>	<b>434</b>	<b>392</b>	<b>233</b>	<b>196</b>	<b>250</b>	<b>1,899</b>

**Table D.41**  
**Percent Denial Rates by Race and Ethnicity**  
City of Lincoln  
HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	Total
American Indian or Alaskan Native	5.3%	16.7%	20.0%	18.8%	12.5%	0.0%	13.8%
Asian	9.3%	12.3%	10.6%	10.6%	6.6%	8.5%	10.1%
Black	27.7%	16.7%	23.4%	9.7%	9.4%	15.4%	18.2%
White	6.9%	7.2%	7.5%	5.8%	7.1%	7.2%	7.0%
Not Available	41.4%	26.9%	27.8%	16.8%	12.9%	13.6%	23.9%
Not Applicable	25.0%	0.0%	0.0%	0.0%	.	.	12.5%
<b>Total</b>	<b>8.6%</b>	<b>8.7%</b>	<b>8.7%</b>	<b>6.5%</b>	<b>7.5%</b>	<b>7.6%</b>	<b>8.1%</b>
Hispanic (Ethnicity)	13.2%	17.8%	19.5%	13.7%	11.9%	7.7%	15.5%



**Table D.42**  
**Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Race and Ethnicity**  
City of Lincoln  
HMDA Data

Race/Ethnicity		2004	2005	2006	2007	2008	2009	Total
American Indian or Alaskan Native	Originated	18	20	12	13	7	5	75
	Denied	1	4	3	3	1	0	12
	Denial Rate %	5.3%	16.7%	20.0%	18.8%	12.5%	0.0%	13.8%
Asian	Originated	165	171	144	93	71	86	730
	Denied	17	24	17	11	5	8	82
	Denial Rate %	9.3%	12.3%	10.6%	10.6%	6.6%	8.5%	10.1%
Black	Originated	60	65	72	56	48	44	345
	Denied	23	13	22	6	5	8	77
	Denial Rate %	27.7%	16.7%	23.4%	9.7%	9.4%	15.4%	18.2%
White	Originated	3,822	4,125	3,780	3,043	2,162	2,764	19,696
	Denied	285	322	308	189	165	214	1,483
	Denial Rate %	6.9%	7.2%	7.5%	5.8%	7.1%	7.2%	7.0%
Not Available	Originated	95	193	109	119	135	127	778
	Denied	67	71	42	24	20	20	244
	Denial Rate %	41.4%	26.9%	27.8%	16.8%	12.9%	13.6%	23.9%
Not Applicable	Originated	3	2	1	1	0	0	7
	Denied	1	0	0	0	0	0	1
	Denial Rate %	25.0%	0.0%	0.0%	0.0%	.	.	12.5%
<b>Total</b>	Originated	4,163	4,576	4,118	3,325	2,423	3,026	21,631
	Denied	394	434	392	233	196	250	1,899
	<b>Denial Rate %</b>	<b>8.6%</b>	<b>8.7%</b>	<b>8.7%</b>	<b>6.5%</b>	<b>7.5%</b>	<b>7.6%</b>	<b>8.1%</b>
Hispanic (Ethnicity)	Originated	99	157	169	107	52	72	656
	Denied	15	34	41	17	7	6	120
	Denial Rate %	13.2%	17.8%	19.5%	13.7%	11.9%	7.7%	15.5%

<b>Table D.43</b>					
<b>Denial Rate for Owner Occupied Home Purchase Loan Applications by Gender</b>					
City of Lincoln HMDA Data					
<b>Year</b>	<b>Male</b>	<b>Female</b>	<b>Not Available</b>	<b>Not Applicable</b>	<b>Total</b>
2004	7.6%	9.1%	45.9%	.	8.6%
2005	8.1%	8.7%	26.6%	0.0%	8.7%
2006	7.7%	9.4%	27.3%	0.0%	8.7%
2007	5.8%	7.3%	17.0%	0.0%	6.5%
2008	5.7%	10.6%	13.3%	.	7.5%
2009	7.1%	8.4%	12.5%	0.0%	7.6%
<b>Total</b>	<b>7.2%</b>	<b>8.9%</b>	<b>22.6%</b>	<b>0.0%</b>	<b>8.1%</b>

<b>Table D.44</b>								
<b>Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Gender</b>								
City of Lincoln HMDA Data								
<b>Gender</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Male	Originated	2,987	3,148	2,806	2,317	1,656	2,050	14,964
	Denied	246	277	235	143	101	157	1,159
	Denial Rate %	7.6%	8.1%	7.7%	5.8%	5.7%	7.1%	7.2%
Female	Originated	1,136	1,346	1,231	924	650	898	6,185
	Denied	114	128	127	73	77	82	601
	Denial Rate %	9.1%	8.7%	9.4%	7.3%	10.6%	8.4%	8.9%
Not Available	Originated	40	80	80	83	117	77	477
	Denied	34	29	30	17	18	11	139
	Denial Rate %	45.9%	26.6%	27.3%	17.0%	13.3%	12.5%	22.6%
Not Applicable	Originated	.	2	1	1	.	1	5
	Denied	.	0	0	0	.	0	0
	Denial Rate %	.	0.0%	0.0%	0.0%	.	0.0%	0.0%
<b>Total</b>	Originated	4,163	4,576	4,118	3,325	2,423	3,026	21,631
	Denied	394	434	392	233	196	250	1,899
	<b>Denial Rate %</b>	<b>8.6%</b>	<b>8.7%</b>	<b>8.7%</b>	<b>6.5%</b>	<b>7.5%</b>	<b>7.6%</b>	<b>8.1%</b>

**Table D.45**  
**Owner-Occupied Home Purchase Loan Applications by Reason for Denial**

City of Lincoln  
HMDA Data, 2004 - 2009

Denial Reason	American Indian or Alaskan Native	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Credit History	4	18	17	315	66	0	420	32
Debt-to-income Ratio	4	15	7	239	31	0	296	17
Collateral	0	3	3	102	14	0	122	8
Credit Application Incomplete	1	3	10	85	19	0	118	5
Unverifiable Information	0	3	5	65	3	1	77	10
Insufficient Cash	0	10	0	36	2	0	48	1
Employment History	0	3	2	37	3	0	45	4
Mortgage Insurance Denied	0	0	0	3	0	0	3	0
Other	0	17	11	223	31	0	282	18
Missing	3	10	22	378	75	0	488	25
<b>Total</b>	<b>12</b>	<b>82</b>	<b>77</b>	<b>1,483</b>	<b>244</b>	<b>1</b>	<b>1,899</b>	<b>120</b>
% Missing	25.0%	12.2%	28.6%	25.5%	30.7%	0.0%	25.7%	20.8%

**Table D.46**  
**Denial Rate by Income**

City of Lincoln  
HMDA Data

Income	2004	2005	2006	2007	2008	2009	Total
\$15,000 or less	47.5%	41.9%	27.8%	31.3%	31.3%	43.5%	38.3%
More than \$15,000 up to \$30,000	13.2%	16.6%	14.3%	12.6%	17.0%	11.0%	14.0%
More than \$30,000 up to \$45,000	9.5%	9.1%	11.7%	6.3%	6.2%	8.9%	8.9%
More than \$45,000 up to \$60,000	8.4%	8.0%	6.8%	5.5%	7.9%	5.9%	7.2%
More than \$60,000 up to \$75,000	4.5%	3.7%	6.1%	5.2%	6.5%	4.5%	5.0%
More than \$75,000	4.5%	4.7%	4.8%	4.7%	3.7%	5.2%	4.6%
Data Missing	19.3%	22.9%	15.0%	7.8%	13.5%	22.0%	17.7%
<b>Total</b>	<b>8.6%</b>	<b>8.7%</b>	<b>8.7%</b>	<b>6.5%</b>	<b>7.5%</b>	<b>7.6%</b>	<b>8.1%</b>

<b>Income</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
\$15,000 or less	Loan Originated	21	18	26	11	11	13	100
	Application Denied	19	13	10	5	5	10	62
	Denial Rate %	47.5%	41.9%	27.8%	31.3%	31.3%	43.5%	38.3%
More than \$15,000 up to \$30,000	Loan Originated	570	509	454	417	249	395	2,594
	Application Denied	87	101	76	60	51	49	424
	Denial Rate %	13.2%	16.6%	14.3%	12.6%	17.0%	11.0%	14.0%
More than \$30,000 up to \$45,000	Loan Originated	1,082	1,206	1,001	760	625	840	5,514
	Application Denied	113	121	133	51	41	82	541
	Denial Rate %	9.5%	9.1%	11.7%	6.3%	6.2%	8.9%	8.9%
More than \$45,000 up to \$60,000	Loan Originated	900	1,069	932	702	512	664	4,779
	Application Denied	83	93	68	41	44	42	371
	Denial Rate %	8.4%	8.0%	6.8%	5.5%	7.9%	5.9%	7.2%
More than \$60,000 up to \$75,000	Loan Originated	609	708	570	489	330	385	3,091
	Application Denied	29	27	37	27	23	18	161
	Denial Rate %	4.5%	3.7%	6.1%	5.2%	6.5%	4.5%	5.0%
More than \$75,000	Loan Originated	893	958	1,050	887	651	690	5,129
	Application Denied	42	47	53	44	25	38	249
	Denial Rate %	4.5%	4.7%	4.8%	4.7%	3.7%	5.2%	4.6%
Data Missing	Loan Originated	88	108	85	59	45	39	424
	Application Denied	21	32	15	5	7	11	91
	Denial Rate %	19.3%	22.9%	15.0%	7.8%	13.5%	22.0%	17.7%
<b>Total</b>	Loan Originated	4,163	4,576	4,118	3,325	2,423	3,026	21,631
	Application Denied	394	434	392	233	196	250	1,899
	<b>Denial Rate %</b>	<b>8.6%</b>	<b>8.7%</b>	<b>8.7%</b>	<b>6.5%</b>	<b>7.5%</b>	<b>7.6%</b>	<b>8.1%</b>

<b>Race/Ethnicity</b>	<b>&lt;= \$15K</b>	<b>\$15K - \$30K</b>	<b>\$30K - \$45K</b>	<b>\$45K - \$60K</b>	<b>\$60K - \$75K</b>	<b>Above \$75K</b>	<b>Data Missing</b>	<b>Total</b>
American Indian or Alaskan Native	66.7%	38.9%	8.3%	0.0%	12.5%	0.0%	.	13.8%
Asian	0.0%	14.4%	9.7%	13.2%	8.8%	5.3%	9.1%	10.1%
Black	50.0%	23.7%	25.9%	8.4%	15.2%	10.6%	37.5%	18.2%
White	36.9%	11.9%	7.6%	6.6%	4.2%	4.2%	16.4%	7.0%
Not Available	45.2%	48.9%	29.7%	15.9%	15.3%	11.3%	27.1%	23.9%
Not Applicable	.	0.0%	.	.	0.0%	33.3%	0.0%	12.5%
<b>Total</b>	<b>38.3%</b>	<b>14.0%</b>	<b>8.9%</b>	<b>7.2%</b>	<b>5.0%</b>	<b>4.6%</b>	<b>17.7%</b>	<b>8.1%</b>
Hispanic (Ethnicity)	66.7%	17.6%	20.2%	10.1%	16.1%	5.9%	12.5%	15.5%

**Table D.49**  
**Owner-Occupied Home Purchase Loan Applications by Income By Race and Ethnicity: Originated and Denied**

City of Lincoln  
HMDA Data, 2004 - 2009

Race (Ethnicity)		<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	> \$75K	Data Missing	Total
American Indian or Alaskan Native	Loan Originated	1	11	22	19	7	15	0	75
	Application Denied	2	7	2	0	1	0	0	12
	Denial Rate %	66.7%	38.9%	8.3%	0.0%	12.5%	0.0%	.	13.8%
Asian	Loan Originated	4	119	186	145	104	162	10	730
	Application Denied	0	20	20	22	10	9	1	82
	Denial Rate %	0.0%	14.4%	9.7%	13.2%	8.8%	5.3%	9.1%	10.1%
Black	Loan Originated	1	45	103	76	39	76	5	345
	Application Denied	1	14	36	7	7	9	3	77
	Denial Rate %	50.0%	23.7%	25.9%	8.4%	15.2%	10.6%	37.5%	18.2%
White	Loan Originated	77	2,349	5,035	4,364	2,846	4,662	363	19,696
	Application Denied	45	317	412	309	126	203	71	1,483
	Denial Rate %	36.9%	11.9%	7.6%	6.6%	4.2%	4.2%	16.4%	7.0%
Not Available	Loan Originated	17	69	168	175	94	212	43	778
	Application Denied	14	66	71	33	17	27	16	244
	Denial Rate %	45.2%	48.9%	29.7%	15.9%	15.3%	11.3%	27.1%	23.9%
Not Applicable	Loan Originated	0	1	0	0	1	2	3	7
	Application Denied	0	0	0	0	0	1	0	1
	Denial Rate %	.	0.0%	.	.	0.0%	33.3%	0.0%	12.5%
Total	Loan Originated	100	2,594	5,514	4,779	3,091	5,129	424	21,631
	Application Denied	62	424	541	371	161	249	91	1,899
	<b>Denial Rate %</b>	<b>38.3%</b>	<b>14.0%</b>	<b>8.9%</b>	<b>7.2%</b>	<b>5.0%</b>	<b>4.6%</b>	<b>17.7%</b>	<b>8.1%</b>
Hispanic (Ethnicity)	Loan Originated	2	136	193	142	73	96	14	656
	Application Denied	4	29	49	16	14	6	2	120
	Denial Rate %	66.7%	17.6%	20.2%	10.1%	16.1%	5.9%	12.5%	15.5%

**Table D.50**  
**Percent Denial Rates by Income by White Applicants**  
City of Lincoln  
HMDA Data

Income	2004	2005	2006	2007	2008	2009	Total
<= \$15K	36.7%	38.5%	36.4%	31.3%	33.3%	42.1%	36.9%
\$15K - \$30K	10.8%	13.9%	11.1%	10.7%	15.7%	10.5%	11.9%
\$30K - \$45K	7.5%	7.8%	9.6%	5.4%	5.7%	8.1%	7.6%
\$45K - \$60K	7.5%	6.7%	6.6%	5.0%	8.2%	5.8%	6.6%
\$60K - \$75K	3.6%	2.9%	5.5%	4.7%	5.5%	4.1%	4.2%
Above \$75K	3.2%	3.6%	4.8%	4.5%	3.5%	5.4%	4.2%
Data Missing	15.2%	23.5%	12.0%	9.6%	15.9%	17.1%	16.4%
<b>Total</b>	<b>6.9%</b>	<b>7.2%</b>	<b>7.5%</b>	<b>5.8%</b>	<b>7.1%</b>	<b>7.2%</b>	<b>7.0%</b>

**Table D.51**  
**Percent Denial Rates by Income by Black Applicants**

City of Lincoln  
HMDA Data

Income	2004	2005	2006	2007	2008	2009	Total
<= \$15K	50.0%	.	.	.	.	.	50.0%
\$15K - \$30K	35.7%	35.7%	25.0%	11.1%	0.0%	14.3%	23.7%
\$30K - \$45K	29.7%	14.3%	45.2%	5.9%	15.8%	28.6%	25.9%
\$45K - \$60K	16.7%	0.0%	6.7%	9.1%	0.0%	20.0%	8.4%
\$60K - \$75K	50.0%	0.0%	0.0%	16.7%	25.0%	12.5%	15.2%
Above \$75K	0.0%	23.5%	11.1%	13.3%	0.0%	0.0%	10.6%
Data Missing	0.0%	100.0%	100.0%	0.0%	.	.	37.5%
<b>Total</b>	<b>27.7%</b>	<b>16.7%</b>	<b>23.4%</b>	<b>9.7%</b>	<b>9.4%</b>	<b>15.4%</b>	<b>18.2%</b>

**Table D.52**  
**Originated Owner-Occupied Loans by Loan Purpose by Predatory Status**

City of Lincoln  
HMDA 2004 - 2009

Loan Type	2004	2005	2006	2007	2008	2009	Total
Other Originated	3,818	3,891	3,537	3,120	2,275	2,849	19,490
High APR Loan	345	685	581	205	148	177	2,141
<b>Total</b>	<b>4,163</b>	<b>4,576</b>	<b>4,118</b>	<b>3,325</b>	<b>2,423</b>	<b>3,026</b>	<b>21,631</b>
Percent High APR	8.3%	15.0%	14.1%	6.2%	6.1%	5.8%	9.9%

**Table D.53**  
**Originated Owner-Occupied Loans by Loan Purpose by Predatory Status**

City of Lincoln  
HMDA Data

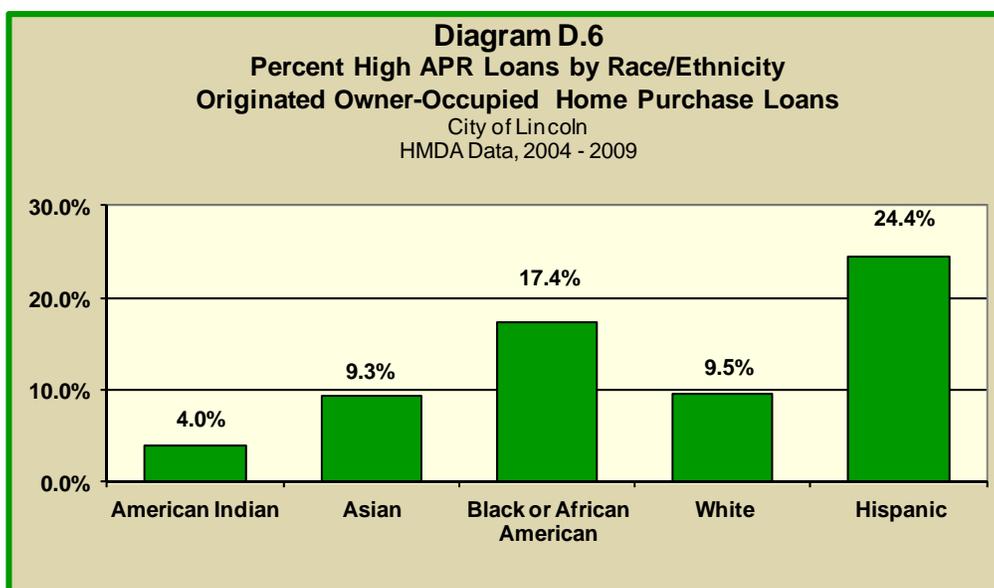
Loan Purpose		2004	2005	2006	2007	2008	2009	Total
Home Purchase	Other Originated	3,818	3,891	3,537	3,120	2,275	2,849	19,490
	High APR Loan	345	685	581	205	148	177	2,141
	Percent High APR	8.3%	15.0%	14.1%	6.2%	6.1%	5.8%	9.9%
Home Improvement	Other Originated	551	647	678	670	493	392	3,431
	High APR Loan	96	96	108	89	87	76	552
	Percent High APR	14.8%	12.9%	13.7%	11.7%	15.0%	16.2%	13.9%
Refinancing	Other Originated	4,606	3,410	2,375	2,225	2,617	6,176	21,409
	High APR Loan	751	928	922	629	434	411	4,075
	Percent High APR	14.0%	21.4%	28.0%	22.0%	14.2%	6.2%	16.0%
<b>Total</b>	Other Originated	8,975	7,948	6,590	6,015	5,385	9,417	44,330
	High APR Loan	1,192	1,709	1,611	923	669	664	6,768
	<b>Percent High APR</b>	<b>11.7%</b>	<b>17.7%</b>	<b>19.6%</b>	<b>13.3%</b>	<b>11.1%</b>	<b>6.6%</b>	<b>13.2%</b>

**Table D.54**  
**Owner-Occupied Home Purchase HALs Originated by Race and Ethnicity**  
City of Lincoln  
HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	Total
American Indian	0	2	0	0	1	0	3
Asian	11	26	15	5	6	5	68
Black or African American	9	23	22	3	1	2	60
White	311	559	522	189	133	163	1,877
Not Applicable	14	75	22	8	7	7	133
No Co-Applicant	0	0	0	0	0	0	0
<b>Total</b>	<b>345</b>	<b>685</b>	<b>581</b>	<b>205</b>	<b>148</b>	<b>177</b>	<b>2,141</b>
Hispanic (Ethnicity)	17	62	55	19	3	4	160

**Table D.55**  
**Percent of Predatory Owner-Occupied Home Purchase Loans Originated by Race and Ethnicity**  
City of Lincoln  
HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	Total
American Indian	0.0%	10.0%	0.0%	0.0%	14.3%	0.0%	4.0%
Asian	6.7%	15.2%	10.4%	5.4%	8.5%	5.8%	9.3%
Black or African American	15.0%	35.4%	30.6%	5.4%	2.1%	4.5%	17.4%
White	8.1%	13.6%	13.8%	6.2%	6.2%	5.9%	9.5%
Not Applicable	14.7%	38.9%	20.2%	6.7%	5.2%	5.5%	17.1%
No Co-Applicant	0.0%	0.0%	0.0%	0.0%	.	.	0.0%
<b>Total</b>	<b>8.3%</b>	<b>15.0%</b>	<b>14.1%</b>	<b>6.2%</b>	<b>6.1%</b>	<b>5.8%</b>	<b>9.9%</b>
Hispanic (Ethnicity)	17.2%	39.5%	32.5%	17.8%	5.8%	5.6%	24.4%



<b>Table D.56</b>								
<b>Originated Owner-Occupied Home Purchase Loans by Race and Ethnicity by Predatory Status</b>								
City of Lincoln HMDA Data								
<b>Race/Ethnicity</b>	<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
American Indian	Other Originated	18	18	12	13	6	5	72
	High APR Loan	0	2	0	0	1	0	3
	Percent High APR	0.0%	10.0%	0.0%	0.0%	14.3%	0.0%	4.0%
Asian	Other Originated	154	145	129	88	65	81	662
	High APR Loan	11	26	15	5	6	5	68
	Percent High APR	6.7%	15.2%	10.4%	5.4%	8.5%	5.8%	9.3%
Black or African American	Other Originated	51	42	50	53	47	42	285
	High APR Loan	9	23	22	3	1	2	60
	Percent High APR	15.0%	35.4%	30.6%	5.4%	2.1%	4.5%	17.4%
White	Other Originated	3,511	3,566	3,258	2,854	2,029	2,601	17,819
	High APR Loan	311	559	522	189	133	163	1,877
	Percent High APR	8.1%	13.6%	13.8%	6.2%	6.2%	5.9%	9.5%
Not Applicable	Other Originated	81	118	87	111	128	120	645
	High APR Loan	14	75	22	8	7	7	133
	Percent High APR	14.7%	38.9%	20.2%	6.7%	5.2%	5.5%	17.1%
No Co-Applicant	Other Originated	3	2	1	1	0	0	7
	High APR Loan	0	0	0	0	0	0	0
	Percent High APR	0.0%	0.0%	0.0%	0.0%	.	.	0.0%
<b>Total</b>	Other Originated	3,818	3,891	3,537	3,120	2,275	2,849	19,490
	High APR Loan	345	685	581	205	148	177	2,141
	<b>Percent High APR</b>	<b>8.3%</b>	<b>15.0%</b>	<b>14.1%</b>	<b>6.2%</b>	<b>6.1%</b>	<b>5.8%</b>	<b>9.9%</b>
Hispanic (Ethnicity)	Other Originated	82	95	114	88	49	68	496
	High APR Loan	17	62	55	19	3	4	160
	Percent High APR	17.2%	39.5%	32.5%	17.8%	5.8%	5.6%	24.4%

<b>Table D.57</b>							
<b>Percent of Predatory Owner-Occupied Home Purchase Loans Originated by Income</b>							
City of Lincoln HMDA Data							
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
<= \$15K	14.3%	5.6%	11.5%	9.1%	18.2%	7.7%	11.0%
\$15K - \$30K	6.1%	18.7%	13.2%	7.9%	8.8%	10.4%	11.0%
\$30K - \$45K	10.2%	18.8%	16.1%	5.9%	6.4%	4.0%	11.2%
\$45K - \$60K	11.8%	16.7%	19.2%	6.6%	7.0%	4.7%	12.1%
\$60K - \$75K	7.6%	10.0%	12.3%	5.7%	4.8%	3.6%	7.9%
> \$75K	4.5%	10.5%	9.2%	4.7%	4.5%	8.0%	7.1%
Data Missing	5.7%	10.2%	12.9%	16.9%	6.7%	2.6%	9.7%
<b>Total</b>	<b>8.3%</b>	<b>15.0%</b>	<b>14.1%</b>	<b>6.2%</b>	<b>6.1%</b>	<b>5.8%</b>	<b>9.9%</b>

**Table D.58**  
**Originated Owner-Occupied Home Purchase Loans by Income by Predatory Status**  
 City of Lincoln  
 HMDA Data

<b>Income</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
\$15,000 or less	Other Originated	18	17	23	10	9	12	89
	High APR Loan	3	1	3	1	2	1	11
	Percent High APR	14.3%	5.6%	11.5%	9.1%	18.2%	7.7%	11.0%
More than \$15,000 up to \$30,000	Other Originated	535	414	394	384	227	354	2,308
	High APR Loan	35	95	60	33	22	41	286
	Percent High APR	6.1%	18.7%	13.2%	7.9%	8.8%	10.4%	11.0%
More than \$30,000 up to \$45,000	Other Originated	972	979	840	715	585	806	4,897
	High APR Loan	110	227	161	45	40	34	617
	Percent High APR	10.2%	18.8%	16.1%	5.9%	6.4%	4.0%	11.2%
More than \$45,000 up to \$60,000	Other Originated	794	890	753	656	476	633	4,202
	High APR Loan	106	179	179	46	36	31	577
	Percent High APR	11.8%	16.7%	19.2%	6.6%	7.0%	4.7%	12.1%
More than \$60,000 up to \$75,000	Other Originated	563	637	500	461	314	371	2,846
	High APR Loan	46	71	70	28	16	14	245
	Percent High APR	7.6%	10.0%	12.3%	5.7%	4.8%	3.6%	7.9%
More than \$75,000	Other Originated	853	857	953	845	622	635	4,765
	High APR Loan	40	101	97	42	29	55	364
	Percent High APR	4.5%	10.5%	9.2%	4.7%	4.5%	8.0%	7.1%
Data Missing	Other Originated	83	97	74	49	42	38	383
	High APR Loan	5	11	11	10	3	1	41
	Percent High APR	5.7%	10.2%	12.9%	16.9%	6.7%	2.6%	9.7%
<b>Total</b>	Other Originated	3,818	3,891	3,537	3,120	2,275	2,849	19,490
	High APR Loan	345	685	581	205	148	177	2,141
	<b>Percent High APR</b>	<b>8.3%</b>	<b>15.0%</b>	<b>14.1%</b>	<b>6.2%</b>	<b>6.1%</b>	<b>5.8%</b>	<b>9.9%</b>

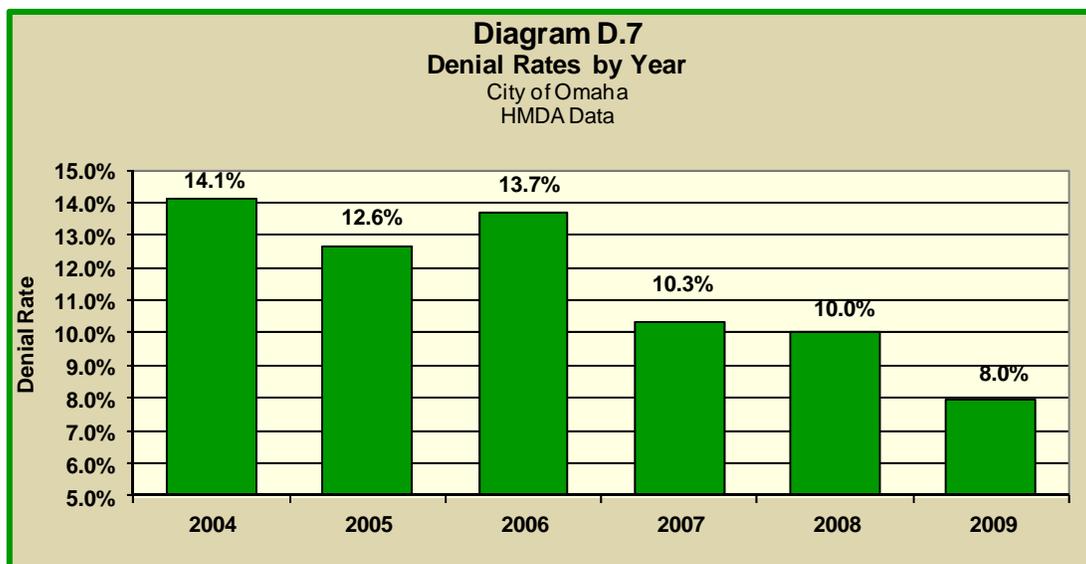
## CITY OF OMAHA

<b>Table D.59</b>							
<b>Purpose of Loan by Year</b>							
City of Omaha HMDA Data							
<b>Purpose</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Home Purchase	12,021	13,609	13,607	10,485	7,174	7,870	64,766
Home Improvement	3,592	3,880	3,780	3,708	2,847	2,069	19,876
Refinancing	22,632	19,773	16,972	14,573	11,155	16,499	101,604
<b>Total</b>	<b>38,245</b>	<b>37,262</b>	<b>34,359</b>	<b>28,766</b>	<b>21,176</b>	<b>26,438</b>	<b>186,246</b>

<b>Table D.60</b>							
<b>Owner Occupancy Status for Home Purchase Loan Application</b>							
City of Omaha HMDA Data							
<b>Status</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Owner Occupied	10,540	11,925	11,927	9,293	6,393	7,372	57,450
Not Owner Occupied	1,378	1,542	1,596	1,144	742	465	6,867
Not Applicable	103	142	84	48	39	33	449
<b>Total</b>	<b>12,021</b>	<b>13,609</b>	<b>13,607</b>	<b>10,485</b>	<b>7,174</b>	<b>7,870</b>	<b>64,766</b>

<b>Table D.61</b>								
<b>Owner-Occupied Home Purchase Loan Applications by Loan Type</b>								
City of Omaha HMDA Data								
<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>	
Conventional	8,680	10,362	10,702	8,279	3,613	2,512	44,148	
FHA - Insured	1,496	1,194	937	726	2,472	4,396	11,221	
VA - Guaranteed	364	368	288	288	308	464	2,080	
Rural Housing Service or Farm Service Agency	0	1	0	0	0	0	1	
<b>Total</b>	<b>10,540</b>	<b>11,925</b>	<b>11,927</b>	<b>9,293</b>	<b>6,393</b>	<b>7,372</b>	<b>57,450</b>	

<b>Table D.62</b>							
<b>Owner-Occupied Home Purchase Loan Applications by Action Taken</b>							
City of Omaha HMDA Data							
<b>Action</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Loan Originated	6,007	6,637	6,389	5,158	3,814	4,422	32,427
Application Approved But Not Accepted	576	618	582	447	309	187	2,719
Application Denied	985	960	1,012	595	425	382	4,359
Application Withdrawn By Applicant	649	762	577	381	224	291	2,884
File Closed for Incompleteness	119	120	181	173	66	41	700
Loan Purchased by the Institution	2,204	2,812	3,184	2,539	1,555	2,049	14,343
Preapproval Request Denied	0	16	0	0	0	0	16
Preapproval approved but not accepted	0	0	2	0	0	0	2
<b>Total</b>	<b>10,540</b>	<b>11,925</b>	<b>11,927</b>	<b>9,293</b>	<b>6,393</b>	<b>7,372</b>	<b>57,450</b>
Denial Rate	14.1%	12.6%	13.7%	10.3%	10.0%	8.0%	11.8%

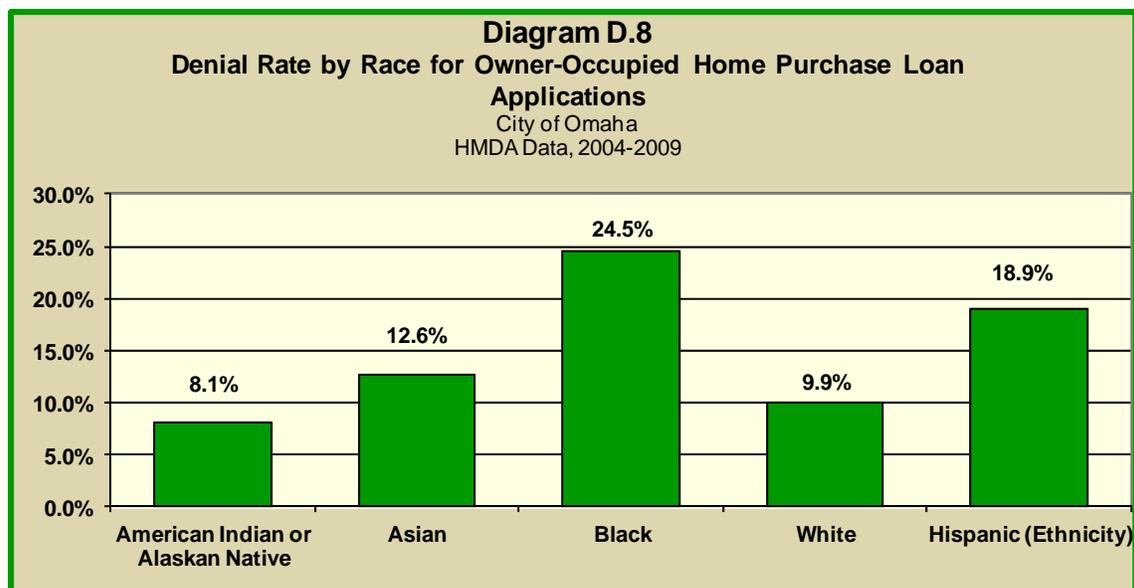


**Table D.63**  
**Owner Occupied Home Purchase Loan Applications by Reason for Denial**  
City of Omaha  
HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	Total
Debt-to-income Ratio	133	145	141	94	86	81	680
Employment History	24	22	19	17	8	17	107
Credit History	234	223	224	136	115	112	1,044
Collateral	42	63	68	65	48	47	333
Insufficient Cash	71	23	16	10	10	10	140
Unverifiable Information	32	44	49	37	14	9	185
Credit Application Incomplete	20	49	56	44	38	22	229
Mortgage Insurance Denied	0	0	0	1	2	2	5
Other	233	188	162	69	30	26	708
Missing	196	203	277	122	74	56	928
<b>Total</b>	<b>985</b>	<b>960</b>	<b>1,012</b>	<b>595</b>	<b>425</b>	<b>382</b>	<b>4,359</b>

**Table D.64**  
**Percent Denial Rates by Race and Ethnicity**  
City of Omaha  
HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	Total
American Indian or Alaskan Native	13.3%	3.5%	7.3%	5.3%	7.7%	15.6%	8.1%
Asian	12.5%	13.2%	14.4%	10.1%	14.1%	10.4%	12.6%
Black	25.4%	27.0%	29.2%	17.9%	19.1%	17.6%	24.5%
White	11.3%	10.4%	11.3%	9.0%	8.9%	7.0%	9.9%
Not Available	33.3%	25.8%	24.1%	19.9%	17.5%	12.4%	23.5%
Not Applicable	29.0%	0.0%	0.0%	.	0.0%	0.0%	24.3%
<b>Total</b>	<b>14.1%</b>	<b>12.6%</b>	<b>13.7%</b>	<b>10.3%</b>	<b>10.0%</b>	<b>8.0%</b>	<b>11.8%</b>
Hispanic (Ethnicity)	20.1%	21.2%	21.5%	17.9%	14.3%	11.7%	18.9%



**Table D.65**  
**Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Race and Ethnicity**  
City of Omaha  
HMDA Data

Race/Ethnicity		2004	2005	2006	2007	2008	2009	Total
American Indian or Alaskan Native	Originated	98	110	101	90	48	38	485
	Denied	15	4	8	5	4	7	43
	Denial Rate %	13.3%	3.5%	7.3%	5.3%	7.7%	15.6%	8.1%
Asian	Originated	119	99	125	80	79	95	597
	Denied	17	15	21	9	13	11	86
	Denial Rate %	12.5%	13.2%	14.4%	10.1%	14.1%	10.4%	12.6%
Black	Originated	318	333	447	262	165	145	1,670
	Denied	108	123	184	57	39	31	542
	Denial Rate %	25.4%	27.0%	29.2%	17.9%	19.1%	17.6%	24.5%
White	Originated	5,071	5,626	5,323	4,364	3,285	3,826	27,495
	Denied	647	655	675	434	319	288	3,018
	Denial Rate %	11.3%	10.4%	11.3%	9.0%	8.9%	7.0%	9.9%
Not Available	Originated	379	468	390	362	236	317	2,152
	Denied	189	163	124	90	50	45	661
	Denial Rate %	33.3%	25.8%	24.1%	19.9%	17.5%	12.4%	23.5%
Not Applicable	Originated	22	1	3	0	1	1	28
	Denied	9	0	0	0	0	0	9
	Denial Rate %	29.0%	0.0%	0.0%	.	0.0%	0.0%	24.3%
Total	Originated	6,007	6,637	6,389	5,158	3,814	4,422	32,427
	Denied	985	960	1,012	595	425	382	4,359
	Denial Rate %	14.1%	12.6%	13.7%	10.3%	10.0%	8.0%	11.8%
Hispanic (Ethnicity)	Originated	508	559	545	404	263	278	2,557
	Denied	128	150	149	88	44	37	596
	Denial Rate %	20.1%	21.2%	21.5%	17.9%	14.3%	11.7%	18.9%

<b>Table D.66</b>					
<b>Denial Rate for Owner-Occupied Home Purchase Loan Applications by Gender</b>					
City of Omaha HMDA Data					
<b>Year</b>	<b>Male</b>	<b>Female</b>	<b>Not Available</b>	<b>Not Applicable</b>	<b>Total</b>
2004	12.7%	14.4%	37.6%	0.0%	14.1%
2005	11.4%	13.6%	24.9%	0.0%	12.6%
2006	11.7%	16.0%	25.0%	0.0%	13.7%
2007	9.2%	11.1%	19.0%	.	10.3%
2008	9.4%	10.1%	18.8%	0.0%	10.0%
2009	7.7%	7.6%	12.8%	0.0%	8.0%
<b>Total</b>	<b>10.7%</b>	<b>12.7%</b>	<b>22.9%</b>	<b>0.0%</b>	<b>11.8%</b>

<b>Table D.67</b>								
<b>Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Gender</b>								
City of Omaha HMDA Data								
<b>Gender</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Male	Originated	3,933	4,285	4,102	3,273	2,430	2,752	20,775
	Denied	571	553	543	333	251	229	2,480
	Denial Rate %	12.7%	11.4%	11.7%	9.2%	9.4%	7.7%	10.7%
Female	Originated	1,921	2,146	2,053	1,646	1,223	1,430	10,419
	Denied	323	339	392	206	137	118	1,515
	Denial Rate %	14.4%	13.6%	16.0%	11.1%	10.1%	7.6%	12.7%
Not Available	Originated	151	205	231	239	160	239	1,225
	Denied	91	68	77	56	37	35	364
	Denial Rate %	37.6%	24.9%	25.0%	19.0%	18.8%	12.8%	22.9%
Not Applicable	Originated	2	1	3	0	1	1	8
	Denied	0	0	0	0	0	0	0
	Denial Rate %	0.0%	0.0%	0.0%	.	0.0%	0.0%	0.0%
<b>Total</b>	Originated	6,007	6,637	6,389	5,158	3,814	4,422	32,427
	Denied	985	960	1,012	595	425	382	4,359
	<b>Denial Rate %</b>	<b>14.1%</b>	<b>12.6%</b>	<b>13.7%</b>	<b>10.3%</b>	<b>10.0%</b>	<b>8.0%</b>	<b>11.8%</b>

**Table D.68**  
**Owner-Occupied Home Purchase Loan Applications by Reason for Denial**

City of Omaha  
HMDA Data, 2004 - 2009

Denial Reason	American Indian or Alaskan Native	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Credit History	14	25	132	689	183	1	1,044	117
Debt-to-income Ratio	8	13	84	488	87	0	680	92
Collateral	0	10	41	239	42	1	333	34
Credit Application Incomplete	0	4	21	174	29	1	229	27
Unverifiable Information	0	3	23	137	22	0	185	26
Insufficient Cash	3	0	15	105	16	1	140	25
Employment History	0	2	6	87	12	0	107	16
Mortgage Insurance Denied	0	0	0	5	0	0	5	0
Other	3	10	102	499	90	4	708	130
Missing	15	19	118	595	180	1	928	129
<b>Total</b>	<b>43</b>	<b>86</b>	<b>542</b>	<b>3,018</b>	<b>661</b>	<b>9</b>	<b>4,359</b>	<b>596</b>
% Missing	34.9%	22.1%	21.8%	19.7%	27.2%	11.1%	21.3%	21.6%

**Table D.69**  
**Denial Rate by Income**

City of Omaha  
HMDA Data

Income	2004	2005	2006	2007	2008	2009	Total
\$15,000 or less	43.7%	57.1%	37.0%	31.0%	33.3%	42.4%	42.4%
More than \$15,000 up to \$30,000	25.3%	25.0%	21.4%	17.5%	20.5%	13.4%	21.2%
More than \$30,000 up to \$45,000	15.2%	12.2%	15.7%	11.5%	10.8%	7.3%	12.5%
More than \$45,000 up to \$60,000	12.7%	10.8%	12.7%	9.5%	8.4%	6.7%	10.6%
More than \$60,000 up to \$75,000	9.3%	9.7%	9.1%	7.1%	6.9%	6.8%	8.4%
More than \$75,000	7.3%	6.9%	9.3%	7.2%	6.3%	5.7%	7.3%
Data Missing	11.6%	12.6%	18.7%	13.1%	10.4%	9.9%	13.3%
<b>Total</b>	<b>14.1%</b>	<b>12.6%</b>	<b>13.7%</b>	<b>10.3%</b>	<b>10.0%</b>	<b>8.0%</b>	<b>11.8%</b>

Income Group		2004	2005	2006	2007	2008	2009	Total
\$15,000 or less	Loan Originated	40	24	34	20	22	19	159
	Application Denied	31	32	20	9	11	14	117
	Denial Rate %	43.7%	57.1%	37.0%	31.0%	33.3%	42.4%	42.4%
More than \$15,000 up to \$30,000	Loan Originated	860	833	825	683	430	618	4,249
	Application Denied	292	277	225	145	111	96	1,146
	Denial Rate %	25.3%	25.0%	21.4%	17.5%	20.5%	13.4%	21.2%
More than \$30,000 up to \$45,000	Loan Originated	1,485	1,808	1,512	1,213	940	1,209	8,167
	Application Denied	266	252	282	157	114	95	1,166
	Denial Rate %	15.2%	12.2%	15.7%	11.5%	10.8%	7.3%	12.5%
More than \$45,000 up to \$60,000	Loan Originated	1,264	1,349	1,266	966	732	852	6,429
	Application Denied	184	163	184	101	67	61	760
	Denial Rate %	12.7%	10.8%	12.7%	9.5%	8.4%	6.7%	10.6%
More than \$60,000 up to \$75,000	Loan Originated	791	883	845	684	498	533	4,234
	Application Denied	81	95	85	52	37	39	389
	Denial Rate %	9.3%	9.7%	9.1%	7.1%	6.9%	6.8%	8.4%
More than \$75,000	Loan Originated	1,438	1,560	1,742	1,486	1,097	1,091	8,414
	Application Denied	114	115	178	115	74	66	662
	Denial Rate %	7.3%	6.9%	9.3%	7.2%	6.3%	5.7%	7.3%
Data Missing	Loan Originated	129	180	165	106	95	100	775
	Application Denied	17	26	38	16	11	11	119
	Denial Rate %	11.6%	12.6%	18.7%	13.1%	10.4%	9.9%	13.3%
<b>Total</b>	Loan Originated	6,007	6,637	6,389	5,158	3,814	4,422	32,427
	Application Denied	985	960	1,012	595	425	382	4,359
	<b>Denial Rate %</b>	<b>14.1%</b>	<b>12.6%</b>	<b>13.7%</b>	<b>10.3%</b>	<b>10.0%</b>	<b>8.0%</b>	<b>11.8%</b>

Race/Ethnicity	<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	Above \$75K	Data Missing	Total
American Indian or Alaskan Native	6.3%	8.4%	5.5%	13.3%	10.5%	8.7%	10.0%	8.1%
Asian	50.0%	29.2%	13.1%	13.8%	6.8%	5.6%	9.1%	12.6%
Black	52.4%	31.7%	19.1%	20.5%	24.5%	24.2%	28.9%	24.5%
White	40.0%	18.3%	10.8%	8.5%	7.1%	6.3%	10.8%	9.9%
Not Available	60.6%	40.6%	24.9%	24.8%	14.6%	12.7%	25.2%	23.5%
Not Applicable	0.0%	37.5%	44.4%	25.0%	.	0.0%	9.1%	24.3%
<b>Total</b>	<b>42.4%</b>	<b>21.2%</b>	<b>12.5%</b>	<b>10.6%</b>	<b>8.4%</b>	<b>7.3%</b>	<b>13.3%</b>	<b>11.8%</b>
Hispanic (Ethnicity)	23.7%	20.3%	19.5%	17.0%	15.9%	16.0%	18.4%	18.9%

**Table D.72**  
**Owner-Occupied Home Purchase Loan Applications by Income By Race and Ethnicity: Originated and Denied**

City of Omaha  
HMDA Data, 2004 - 2009

Race/Ethnicity		<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	> \$75K	Data Missing	Total
American Indian or Alaskan Native	Loan Originated	15	217	154	52	17	21	9	485
	Application Denied	1	20	9	8	2	2	1	43
	Denial Rate %	6.3%	8.4%	5.5%	13.3%	10.5%	8.7%	10.0%	8.1%
Asian	Loan Originated	2	63	126	131	68	187	20	597
	Application Denied	2	26	19	21	5	11	2	86
	Denial Rate %	50.0%	29.2%	13.1%	13.8%	6.8%	5.6%	9.1%	12.6%
Black	Loan Originated	20	385	559	321	154	204	27	1,670
	Application Denied	22	179	132	83	50	65	11	542
	Denial Rate %	52.4%	31.7%	19.1%	20.5%	24.5%	24.2%	28.9%	24.5%
White	Loan Originated	108	3,330	6,789	5,521	3,715	7,406	626	27,495
	Application Denied	72	748	825	515	284	498	76	3,018
	Denial Rate %	40.0%	18.3%	10.8%	8.5%	7.1%	6.3%	10.8%	9.9%
Not Available	Loan Originated	13	249	534	401	280	592	83	2,152
	Application Denied	20	170	177	132	48	86	28	661
	Denial Rate %	60.6%	40.6%	24.9%	24.8%	14.6%	12.7%	25.2%	23.5%
Not Applicable	Loan Originated	1	5	5	3	0	4	10	28
	Application Denied	0	3	4	1	0	0	1	9
	Denial Rate %	0.0%	37.5%	44.4%	25.0%	.	0.0%	9.1%	24.3%
Total	Loan Originated	159	4,249	8,167	6,429	4,234	8,414	775	32,427
	Application Denied	117	1,146	1,166	760	389	662	119	4,359
	<b>Denial Rate %</b>	<b>42.4%</b>	<b>21.2%</b>	<b>12.5%</b>	<b>10.6%</b>	<b>8.4%</b>	<b>7.3%</b>	<b>13.3%</b>	<b>11.8%</b>
Hispanic (Ethnicity)	Loan Originated	29	860	805	455	164	173	71	2,557
	Application Denied	9	219	195	93	31	33	16	596
	Denial Rate %	23.7%	20.3%	19.5%	17.0%	15.9%	16.0%	18.4%	18.9%

**Table D.73**  
**Percent Denial Rates by Income by White Applicants**

City of Omaha  
HMDA Data

Income	2004	2005	2006	2007	2008	2009	Total
<= \$15K	38.3%	58.3%	37.5%	22.7%	31.3%	40.7%	40.0%
\$15K - \$30K	21.0%	21.9%	18.6%	15.7%	18.0%	12.4%	18.3%
\$30K - \$45K	12.4%	10.8%	13.0%	10.5%	10.4%	6.9%	10.8%
\$45K - \$60K	9.7%	8.2%	11.2%	7.8%	7.1%	5.4%	8.5%
\$60K - \$75K	7.5%	8.9%	7.5%	5.5%	6.4%	5.4%	7.1%
Above \$75K	6.6%	5.2%	7.7%	6.7%	5.8%	5.1%	6.3%
Data Missing	10.8%	11.2%	12.5%	13.3%	7.1%	7.5%	10.8%
<b>Total</b>	<b>11.3%</b>	<b>10.4%</b>	<b>11.3%</b>	<b>9.0%</b>	<b>8.9%</b>	<b>7.0%</b>	<b>9.9%</b>

**Table D.74**  
**Percent Denial Rates by Income by Black Applicants**

City of Omaha  
HMDA Data

Income	2004	2005	2006	2007	2008	2009	Total
<= \$15K	50.0%	57.1%	50.0%	75.0%	42.9%	50.0%	52.4%
\$15K - \$30K	34.9%	35.4%	35.6%	14.7%	31.1%	28.6%	31.7%
\$30K - \$45K	19.3%	19.0%	26.2%	15.7%	14.5%	4.1%	19.1%
\$45K - \$60K	21.1%	25.0%	24.4%	16.4%	7.1%	14.7%	20.5%
\$60K - \$75K	22.9%	29.7%	28.3%	25.9%	11.1%	19.0%	24.5%
Above \$75K	21.4%	28.6%	25.5%	22.9%	21.1%	22.2%	24.2%
Data Missing	0.0%	20.0%	63.6%	0.0%	16.7%	25.0%	28.9%
<b>Total</b>	<b>25.4%</b>	<b>27.0%</b>	<b>29.2%</b>	<b>17.9%</b>	<b>19.1%</b>	<b>17.6%</b>	<b>24.5%</b>

**Table D.75**  
**Originated Owner-Occupied Loans by Loan Purpose by Predatory Status**

City of Omaha  
HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	Total
Other Originated	5,201	5,076	5,013	4,623	3,503	4,232	27,648
High APR Loan	806	1,561	1,376	535	311	190	4,779
<b>Total</b>	<b>6,007</b>	<b>6,637</b>	<b>6,389</b>	<b>5,158</b>	<b>3,814</b>	<b>4,422</b>	<b>32,427</b>
Percent High APR	13.4%	23.5%	21.5%	10.4%	8.2%	4.3%	14.7%

**Table D.76**  
**Originated Owner-Occupied Loans by Loan Purpose by Predatory Status**

City of Omaha  
HMDA Data

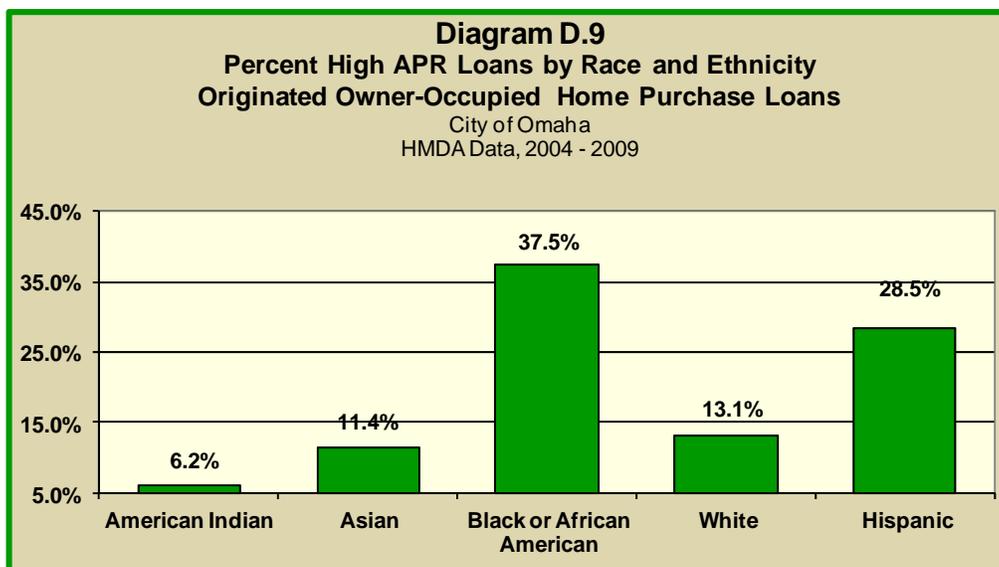
Loan Purpose		2004	2005	2006	2007	2008	2009	Total
Home Purchase	Other Originated	5,201	5,076	5,013	4,623	3,503	4,232	27,648
	High APR Loan	806	1,561	1,376	535	311	190	4,779
	Percent High APR	13.4%	23.5%	21.5%	10.4%	8.2%	4.3%	14.7%
Home Improvement	Other Originated	1,320	1,410	1,514	1,355	879	677	7,155
	High APR Loan	233	274	268	263	202	125	1,365
	Percent High APR	15.0%	16.3%	15.0%	16.3%	18.7%	15.6%	16.0%
Refinancing	Other Originated	6,399	4,550	3,611	3,555	3,172	7,861	29,148
	High APR Loan	1,830	2,225	2,043	1,321	723	539	8,681
	Percent High APR	22.2%	32.8%	36.1%	27.1%	18.6%	6.4%	22.9%
<b>Total</b>	Other Originated	12,920	11,036	10,138	9,533	7,554	12,770	63,951
	High APR Loan	2,869	4,060	3,687	2,119	1,236	854	14,825
	<b>Percent High APR</b>	<b>18.2%</b>	<b>26.9%</b>	<b>26.7%</b>	<b>18.2%</b>	<b>14.1%</b>	<b>6.3%</b>	<b>18.8%</b>

**Table D.77**  
**Owner-Occupied Home Purchase HALs Originated by Race and Ethnicity**  
 City of Omaha  
 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	Total
American Indian	6	8	5	9	1	1	30
Asian	17	22	11	5	8	5	68
Black or African American	99	186	240	72	20	9	626
White	610	1,169	1,004	402	264	165	3,614
Not Available	74	176	116	47	18	10	441
Not Applicable	0	0	0	0	0	0	0
<b>Total</b>	<b>806</b>	<b>1,561</b>	<b>1,376</b>	<b>535</b>	<b>311</b>	<b>190</b>	<b>4,779</b>
Hispanic (Ethnicity)	132	234	202	87	50	23	728

**Table D.78**  
**Percent of Predatory Owner-Occupied Home Purchase Loans Originated by Race and Ethnicity**  
 City of Omaha  
 HMDA Data 2004 - 2009

Race/Ethnicity	2004	2005	2006	2007	2008	2009	Total
American Indian	6.1%	7.3%	5.0%	10.0%	2.1%	2.6%	6.2%
Asian	14.3%	22.2%	8.8%	6.3%	10.1%	5.3%	11.4%
Black or African American	31.1%	55.9%	53.7%	27.5%	12.1%	6.2%	37.5%
White	12.0%	20.8%	18.9%	9.2%	8.0%	4.3%	13.1%
Not Available	19.5%	37.6%	29.7%	13.0%	7.6%	3.2%	20.5%
Not Applicable	0.0%	0.0%	0.0%	.	0.0%	0.0%	0.0%
<b>Total</b>	<b>13.4%</b>	<b>23.5%</b>	<b>21.5%</b>	<b>10.4%</b>	<b>8.2%</b>	<b>4.3%</b>	<b>14.7%</b>
Hispanic (Ethnicity)	26.0%	41.9%	37.1%	21.5%	19.0%	8.3%	28.5%



<b>Table D.79</b>								
<b>Originated Owner-Occupied Home Purchase Loans by Race and Ethnicity by Predatory Status</b>								
City of Omaha HMDA Data								
<b>Race/Ethnicity</b>	<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
American Indian	Other Originated	92	102	96	81	47	37	455
	High APR Loan	6	8	5	9	1	1	30
	Percent High APR	6.1%	7.3%	5.0%	10.0%	2.1%	2.6%	6.2%
Asian	Other Originated	102	77	114	75	71	90	529
	High APR Loan	17	22	11	5	8	5	68
	Percent High APR	14.3%	22.2%	8.8%	6.3%	10.1%	5.3%	11.4%
Black or African American	Other Originated	219	147	207	190	145	136	1,044
	High APR Loan	99	186	240	72	20	9	626
	Percent High APR	31.1%	55.9%	53.7%	27.5%	12.1%	6.2%	37.5%
White	Other Originated	4,461	4,457	4,319	3,962	3,021	3,661	23,881
	High APR Loan	610	1,169	1,004	402	264	165	3,614
	Percent High APR	12.0%	20.8%	18.9%	9.2%	8.0%	4.3%	13.1%
Not Available	Other Originated	305	292	274	315	218	307	1,711
	High APR Loan	74	176	116	47	18	10	441
	Percent High APR	19.5%	37.6%	29.7%	13.0%	7.6%	3.2%	20.5%
Not Applicable	Other Originated	22	1	3	0	1	1	28
	High APR Loan	0	0	0	0	0	0	0
	Percent High APR	0.0%	0.0%	0.0%	.	0.0%	0.0%	0.0%
<b>Total</b>	Other Originated	5,201	5,076	5,013	4,623	3,503	4,232	27,648
	High APR Loan	806	1,561	1,376	535	311	190	4,779
	<b>Percent High APR</b>	<b>13.4%</b>	<b>23.5%</b>	<b>21.5%</b>	<b>10.4%</b>	<b>8.2%</b>	<b>4.3%</b>	<b>14.7%</b>
Hispanic (Ethnicity)	Other Originated	376	325	343	317	213	255	1,829
	High APR Loan	132	234	202	87	50	23	728
	Percent High APR	26.0%	41.9%	37.1%	21.5%	19.0%	8.3%	28.5%

<b>Table D.80</b>							
<b>Percent of Predatory Owner-Occupied Home Purchase Loans Originated by Income</b>							
City of Omaha HMDA Data 2004 - 2009							
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
<= \$15K	12.5%	41.7%	14.7%	15.0%	9.1%	15.8%	17.6%
\$15K - \$30K	19.0%	33.3%	30.8%	15.7%	11.6%	4.5%	20.7%
\$30K - \$45K	18.5%	27.9%	25.0%	12.9%	10.0%	4.7%	17.9%
\$45K - \$60K	14.6%	27.0%	23.6%	11.5%	8.1%	3.2%	16.3%
\$60K - \$75K	10.9%	20.0%	20.4%	8.2%	8.4%	3.2%	13.0%
> \$75K	5.8%	13.2%	12.6%	5.3%	5.2%	4.9%	8.3%
Data Missing	7.8%	12.2%	29.1%	20.8%	7.4%	5.0%	14.7%
<b>Total</b>	<b>13.4%</b>	<b>23.5%</b>	<b>21.5%</b>	<b>10.4%</b>	<b>8.2%</b>	<b>4.3%</b>	<b>14.7%</b>

<b>Table D.81</b> <b>Originated Owner-Occupied Home Purchase Loans by Income by Predatory Status</b> City of Omaha HMDA Data								
Income Group		2004	2005	2006	2007	2008	2009	Total
\$15,000 or less	Other Originated	35	14	29	17	20	16	131
	High APR Loan	5	10	5	3	2	3	28
	Percent High APR	12.5%	41.7%	14.7%	15.0%	9.1%	15.8%	17.6%
More than \$15,000 up to \$30,000	Other Originated	697	556	571	576	380	590	3,370
	High APR Loan	163	277	254	107	50	28	879
	Percent High APR	19.0%	33.3%	30.8%	15.7%	11.6%	4.5%	20.7%
More than \$30,000 up to \$45,000	Other Originated	1,211	1,303	1,134	1,056	846	1,152	6,702
	High APR Loan	274	505	378	157	94	57	1,465
	Percent High APR	18.5%	27.9%	25.0%	12.9%	10.0%	4.7%	17.9%
More than \$45,000 up to \$60,000	Other Originated	1,079	985	967	855	673	825	5,384
	High APR Loan	185	364	299	111	59	27	1,045
	Percent High APR	14.6%	27.0%	23.6%	11.5%	8.1%	3.2%	16.3%
More than \$60,000 up to \$75,000	Other Originated	705	706	673	628	456	516	3,684
	High APR Loan	86	177	172	56	42	17	550
	Percent High APR	10.9%	20.0%	20.4%	8.2%	8.4%	3.2%	13.0%
More than \$75,000	Other Originated	1,355	1,354	1,522	1,407	1,040	1,038	7,716
	High APR Loan	83	206	220	79	57	53	698
	Percent High APR	5.8%	13.2%	12.6%	5.3%	5.2%	4.9%	8.3%
Data Missing	Other Originated	119	158	117	84	88	95	661
	High APR Loan	10	22	48	22	7	5	114
	Percent High APR	7.8%	12.2%	29.1%	20.8%	7.4%	5.0%	14.7%
<b>Total</b>	Other Originated	5,201	5,076	5,013	4,623	3,503	4,232	27,648
	High APR Loan	806	1,561	1,376	535	311	190	4,779
	<b>Percent High APR</b>	<b>13.4%</b>	<b>23.5%</b>	<b>21.5%</b>	<b>10.4%</b>	<b>8.2%</b>	<b>4.3%</b>	<b>14.7%</b>

## APPENDIX E: ADDITIONAL FAIR HOUSING SURVEY DATA

**Table E.1**  
**Please describe how you became aware of fair housing laws**

State of Nebraska  
 2011 Fair Housing Survey Data

Comments
20 years in the industry
40 years in residential real estate, RE Broker for 37 years, lender for 17 years
Administering CDBG Down Payment Programs
Annual Fair Housing Conference, list serve emails, other presentations via EOC.
Annual training provided by our Agency
Annual training through HUD, Fair Housing conferences and NE NAHRO State Conferences
As a developer we use Federal dollars and fair housing is part of the program requirements.
As a real estate agent I have to be very familiar with the fair housing regulations.
As an advocate, we study requirements to better assist applicants and to protect our own organization.
As an HHS administrator for the Aged & Disability Program
as staff liaison to the Nebraska REALTORS Association's Equal Opportunity Cultural Diversity Committee
associated with job responsibilities
Assumed responsibilities related to residential mortgage lending.
At my Real Estate classes
Attend annual Fair Housing seminars
Attended a class at Fair Housing in Omaha.
attended a seminar provided by staff from Ne Fair Housing
Attended seminar
Attended several trainings, as well as the Fair Housing-Civil Rights Conference every year since it began.
Attended training, researched laws, responsible for conforming to laws etc.
Attending various workshops and presentations
Bank required training
Banking employment
Banking laws
Became aware through grants for housing received at the Village Level.
Being a mortgage processor
By attending workshops and housing conferences.
by development of projects and administration of funding for the projects.
By facilitating a RentWise class
by meeting special conditions for grants
By reading brochures
BY READING THE FEDERAL FAIR HOUSING ACT AND NEBRASKA FAIR HOUSING ACT.
CDBG & DED training
CDBG certification training
CDBG training, membership in Housing Development groups
CE courses for REALTOR License; serve on a Commission for Fair Housing Complaints to be heard
cities/villages must post and practice fair housing to be eligible for state CDBG owner occupied rehabilitation funding
classes
Classes annually
Classes offered through the Real Estate Commission.
Commercials
Community Planning Activities, including Zoning Regulations, Housing Market Studies and Analysis of Impediments to Fair Housing Choice.
Company training
Company training, Grace Hill training courses
compliance and lending training seminars held by Bankers Compliance Consulting
compliance training required by my firm
Conference and reading material
Conferences
conferences, Fair Housing training seminars

conferences, workshops, etc.  
 conferences/training workshops  
 Cont Ed  
 Contact with the Fair Housing Center of Nebraska.  
 continuing education  
 Continuing Education  
 continuing education classes for real estate  
 Continuing Education courses  
 Continuing education courses every two years.  
 dealing with Omaha 100 & other government agencies.  
 DED  
 Education opportunities while working as advocate  
 Employed as a Fair Housing Counselor for nearing 7 years in Nebraska and formerly in mortgage processing  
 Employer and website  
 Employer training of Bank related compliance laws  
 Experience  
 experience in the field and formal education degree programs  
 experienced in property management, asset mgmt, and attendance at FH conferences  
 Experiences in county government.  
 extensive realtor training and 20 years practical experience  
 Extensive Training through Bank of the West  
 Fair hag design guidelines  
 Fair Housing Conference; NDED CDBG Administration Training  
 Fair Housing Conferences, Nebraska Department of Development, HUD web resources  
 Family Housing Advisory Services  
 Family Housing Advisory Services, Inc. Omaha  
 Financing developer projects  
 from designing housing projects and being on a board that is developing affordable housing.  
 From my role as a banker.  
 From policies in place, and in talking with other directors.  
 General knowledge  
 going to the fair housing conferences every year in Lincoln NE. On many listserve mailings that target fair housing laws. Affiliated with HUD  
 Going to training seminars.  
 Grant compliance  
 Have attended a few work shops and work closely with Housing Authorities.  
 Have been a renter for several years and also the Village Clerk.  
 Have been involved directly or indirectly in financial services industry (incuding mortgage lending) for over 35 years  
 Have received Fair housing Training (initial & advanced).  
 Have worked with HUD subsidized programs for over ten years. I did manage a HUD subsidized rental properties, and now oversee a SHP transitional housing project for homeless  
 Having an interest and taking lots of classes.  
 hear about it in the news from time to time  
 helping clients find housing  
 Housing Authorities are required to know  
 Housing trainings, study, internet  
 HUD & USDA RD training  
 HUD has trained me ( Realtor ) in FFH laws since 1986  
 HUD subsidized PHA. Must provide FH education and referrals to applicants and recipients of HA.  
 HUD training  
 HUD TRAINING  
 HUD trainings, Fair Housing Coach magazine  
 I also hold a real estate salesperson license.  
 i am a landlord.  
 I am a license Real Estate Broker  
 I am a real istrate agent  
 I am a se4rvice provider through a non-profit that deals with homeless near homeless families and through that I have learned about our housing issues affecting our families.  
 I am a trained tesor with the Fair housing Center of Nebraska and Iowa, I am also a Realtor and a Landlord  
 I am an Intake Specialist for the City of Omaha. We enforce federal and local fair housing laws.  
 I am familiar with fair housing laws and landlord tenant law  
 I am the Executive Director of an affordable housing project.

I attend the annual Fair Housing conference in Lincoln each year. My membership in associations such as NALA, AHMA, and Leading Age offer additional educational opportunities for Fair Housing Training.

I attend the Annual Fair Housing Conference in Lincoln, NE

I attended the meeting in Lincoln on Civil Rights and then have read extensively on line and also in the Fair Housing manual provided by HUD

I continue to stay involved in Equal Opportunity and Fair Housing within our local level, and national levels.

I had a real estate license for a short time 12 years ago.

I had a relative living in subsidized housing in Norfolk

I had to obtain a license from the State of Nebraska by passing a test. These acts were covered in the material used to study and was included on the test. And I deal with these acts on a daily basis to perform my job as a licensed home mortgage consultant.

I have become familiar with fair housing laws through economic development partners.

I have been a rental property manager, real estate agent, homeless service provider

I have been Executive Director of the Hay Springs Housing Authority for 38 years so have gained knowledge through this.

I have been in multiple Fair Housing trainings over the last 14 years. We receive monthly educational updates from the Fair Housing Coach.

I have copies of the laws (act) in my office. Renters with complaints about their landlords are directed to talk to me and I forward complaints on the High Plains Community Development if that is the direction they need to go.

I have read and attended training on fair lending and housing. I also have served or am serving on the board of directors of four non-profit housing agencies

I have taken courses through the nebraska Real Estate Association.

I have worked with social service agencies assisting clients with housing needs.

I interned for the Fair Housing Center.

I read everything HUD sends me

I used to hold a real estate license in Nebraska.

I used to work for a community action agency and served as the coordinator of emergency services, which primarily dealt with housing and utility issues.

I was a member of the Farnam Housing Authority a few years ago.

I was a realtor for 20 years and attended classes biannually on fair housing practices. I now teach about fair housing in homebuyer education classes.

I was involved with the preparation of the City of Omaha AI and provide staff support to the Fair Housing Advisory Group.

I work for an agency that deals with housing and homelessness.

I work with Homeless families, so I'm always helping them find places to live.

I work with one of the same non-profit organizations as does Fair Housing. So I am able to interact this office to get housing assistance and advice for my client who are potential renters.

I worked at Legal Aid Nebraska as an intern

I've been in real estate, either as a Realtor or property manager for over 20 years

In the public housing industry over 20 years.

In the purchasing of a home in the past, certain properties are excluded by HUD due to HOA protected covenants &/or rules. (i.e., adult communities where children under the age of 18 are not permitted)

industry

info posted as grant recipient requirement, as a member of a housing authority

Information acquired through housing publications and through actual experience in dealing with fair housing claims and EEO allegations.

Information from other agencies and through working with CDBG grants.

involvement with the local Continuum of Care and Homeless Coalition

It's my job

Just to be non-discriminatory to those who apply for housing.

landlord

Law Enforcement and City Attorney

Lender working with low income and new homebuyers as well as on the board for Three Rivers Housing Development Corp for several years

Lender's training. Education through Realtor contact-osmosis

media

Mortgage lending requires that we comply with fair housing laws.

mostly hearsay

Mostly on the internet as a part of my job I need to be aware of them.

My own research

My position includes civil rights and knowledge of the laws.

My wife used to be an attorney for NIFA

NEOC poster placed in buildings.

News media

nonprofit who has attended many conferences

ongoing training as a mortgage lender and federal agency.

Operated a reuse home loan program. CDBG Certified Administrator Training

Other clerks informing other clerks

Over 35 years in the business of residential real estate sales you learn by experience and continuing education classes  
 Part of my responsibilities include reviewing the city's fair housing ordinance for possible updating.  
 Part of my job is to oversee/manage an 8-plex funded and subsidized through the USDA 515 program. Communications and processes for that program stress the fair housing laws.  
 past chairman of housing authority  
 Past property management and current work responsibilities in housing and community development programs  
 personal experiences and through my employment and negative experiences as disclosed to me by others.  
 Practice of real estate sales and education classes by state and local board.  
 Prep for Nebraska Real Estate license exam and CE courses  
 Pretty sure it has to do with providing adequate housing for all and not discriminating against possible renters because of their economic status or ethnic?  
 Previous trainings from Ne legal Aid, 19 years in the current job. Served on Ne Housing & Homeless Commission,  
 Previous work experience with a housing authority.  
 Primarily from NIFA  
 Primarily through my work and some through the limited public education initiatives that have occurred.  
 Prior work with CDBG's, HUD Section 8 Housing Choice Vouchers, HUD Lead Hazard Control and NHAP and other federal and state housing programs.  
 Program Management  
 provide fair housing education and outreach; incorporate fair housing language in all our brochures, applications, and other printed material.  
 Read Fair Housing Brochures  
 Reading and attending one-day workshops.  
 Reading publications on fair housing practices and through experience, i.e. practical application of fair housing laws in actual situations.  
 Real estate  
 Real Estate Brokers License  
 real estate classes  
 Real Estate classes  
 real estate classes and continuing education  
 Real Estate classes and rental property owner  
 Real Estate licensed  
 real estate management and sales  
 Real estate professional training  
 Real Estate training courses  
 Realtors  
 REALTORS(R) receive extensive education on this subject before and after getting licensed.  
 Received information from the U.S. Department of Housing and Urban Development.  
 Regional CoC Meetings  
 Regulations changes; AllRegs  
 Regulatory updates on these laws.  
 Rentwise training  
 required CE  
 Required classes and testing within the company that I am employed with.  
 required coursework to maintain a real estate license  
 required for my job  
 responsible for administering the Fair Housing Act.  
 Reviewd the Fair Housing Act while working with the City's Minimum Standards Housing Code  
 Self education.  
 Seminar provided during a housing conference  
 seminars  
 Seminars and training sessions on the topic of Fair Housing  
 Seminars/workshops  
 Short courses on Fair Housing and our attorney!  
 Sold residential real estate for 20 years  
 State and Federal Trainings  
 State and governmental regulated, have to know and comply bank and state trained  
 Study through college, real estate classes and continuing education  
 Taking real estate classes which included this subject.  
 Talking to professionals in the field.  
 Taught "Cuyahoga Plan" to other Realtors in our board. Have taken several fair housing classes as a Realtor.  
 This was part of my initial studies to obtain my Real Estate License and we attend continuing education in this area.  
 through CDBG housing rehab grants  
 Through community trainings

through conference education  
 Through experience and research  
 Through friends in Real Estate and from being a Renter  
 through grant applications and city laws and ordinances  
 Through Housing grants  
 Through HUD guidelines and NAHRO conferences  
 Through HUD with our Section 8 housing choice voucher program  
 Through local housing projects funded in part with Federal funds.  
 through mortgage training classes  
 Through my banking career primarily. I also served on the City of Omaha's Fair Housing Advisory Group for 12 years.  
 Through my CDBG Grant Administrator Certification Class and a NIFA grant we received to do a Community Housing Study.  
 Through my education and job.  
 Through my experience as a Realtor  
 Through my husband who works @ an apartment complex  
 Through my involvement with the local Homeless Coalition.  
 Through my job  
 Through my job as a building inspector.  
 Through my own research  
 through my position as a mortgage loan officer. I take classes periodically and stay up to date with any new changes or additions to the regulations through my employment.  
 Through my position in mortgage lending  
 through my work  
 Through my work and attending a couple of fair housing trainings.  
 Through my work as a state employee, advocating for people with developmental disabilities.  
 Through my work with the housing authority  
 Through our continuing education classes. Non discrimination statements are in our real estate forms.  
 Through our housing agency  
 Through previous employment with The City of Lincoln, Department of Building & Safety. Knowledge of Building, Zoning, Fire and Housing Codes.  
 Through purchase experience and then job-related experience  
 Through questions asked of us by citizens about local landlords and property maintenance activities within our city government policies.  
 Through seminars, courses and other materials required for my license.  
 Through the ABA training courses and our compliance department.  
 Through the design of multi-family housing, I have become familiar with the Fair Housing Act as it relates to design.  
 Through the Human Services Advisory Committee in Council Bluffs, IA Specifically information given by Section 8  
 Through the use of grants for low to moderate income housing developments.  
 Through various housing projects our organization has administered  
 Through work  
 Through work with non profits who work with low income or indigent clients.  
 Through work.  
 Through working with management companies and non profits  
 Through workshops and trainings and fair housing conferences in Omaha and Lincoln  
 Through years of lending & completing many fair housing seminars/classes.  
 Thru seminars.  
 Time and experience in the industry.  
 trade publications, training  
 Training  
 Training as a Mortgage Loan Originator.  
 Training through HUD and NDED Attendance at Fair Housing Conferences  
 Training through the company I work for, training with the Nebraska REALTORS(R) Association and the classes I teach at CCC  
 Training through USDA  
 Training with DED, League of NE Municipalities  
 training, manuals with update subscription  
 Training. I'm a mortgage lender.  
 Training/work  
 Trainings  
 trainings, reading resources  
 Trainings from State and realtor trainings  
 trainings, meetings with updates from DED  
 Typed on all of our letter heads  
 We are required to take on line classes for our employment

We have a fair housing policy I have read and obied by.  
We have been developing housing for 20 years. We have attended Fair Housing seminars for several years.  
We must follow fair housing laws in our work.  
We must know these laws in order to become licensed.....which we now are.  
We require ALL of our employees to attend fair housing classes at least oncer per year. This is an important topic in our industry.  
When families reported to me that they were not being rented to for a number of flimsy reasons. I found out more then.  
While creating a Tax Incremental Financing District for housing development.  
While working with persons who are to become renters I have been made aware of the rules.  
With over 20 years of Property Management experience, I have attended many trainings regarding Fair Housing.  
Work  
work experience  
Work experience  
work for City  
Work in agency where there is a Fair Housing program.  
Work in enforcing Title VIII of the Civil Rights Act  
Work under a system that promotes fair housing. Would probably fail a test on the subject.  
Work with tenants on a regular basis and provide tenant education in addition to accessing resources through staff at a local Fair Housing Center.  
Work with them regularly.  
worked for HUD subsidized housing project for elderly disabled, had a week of training from HUD workshop  
Worked many years for legal aid society  
Worked with Fair Housing at FHAS, currently a landlord, educated about housing inspections for housing programs  
Working as part of my job.  
Working for a housing counseling non profit organization.  
Working for HHS in Omaha.  
working in nonprofit housing  
Working in the field and with disabled individuals  
working with block grant program  
working with CDBG housing grants  
Working with CDBG revolving loan funds for the rehab of homes.  
Working with clients and Legal aid services  
Working with DED on HUD funded grants and completing something every time a community receivees funds to help further fair housing.  
working with grant funds, surveys within our City, meetings attended for fair housing  
Working with housing programs  
Working with our city office on their housing standards  
workshops and conferences

**Table E.2**  
**Are you aware of any barriers to fair housing choice in the rental housing market?**

State of Nebraska  
 2011 Fair Housing Survey Data

**Comments**

A few private Landlords do not rent to some of our refugee groups here in town. I have run into some not renting if children are in the family.

A lot of landlords do not have to advertise their rentals in our town. Therefore they can and do discriminate against certain classes of renters. This is very hard to prove, but is happening.

Accessability

Accessible Units, Landlord Education re: Fair Housing and Reasonable Accommodation,

Age. It is often difficult for a young person to find a quality apartment where the landlord will rent to them.

Anecdotally, I hear from acquaintances and colleagues about discrimination in each of the areas listed above. Typically coming from individual landlords rather than real estate management companies.

Availablity of rental units to protected groups because income is considered in most rental units.

barriers to hispanic population

based on testing, color is a barrier. Mental disabilities are a barrier because people don't know enough about mental illness, and physical disabilities are a barrier because of perceived high costs of accommodating.

Believe there are new refugees moving in and are not often understood. They do not know their rights and landlords take advantage of them. No support or advocacy available to them.

certain rental properties are designated as elderly or family which limits the type of residents eligible to reside there. this results in a barrier if there is no alternative housing for the class being excluded.

cost of rent condition of rental units...no heat, water...

Cost of rent. Landlords supposed to repair rental places and do not. Tenent is afraid to contact HUD. Due to possible increase of rent or eviction.

cost of rentals

Discrimination based on race and ethnicity are rampant. Housing is routinely refused to individuals known to be HIV positive. Family status is often a predictor on the type and quality of housing available. Of particular concern is the active discrimination, in fact, targeting of lesbian, gay, bisexual & transgendered people for discrimination in obtaining rental housing.

Due to Rental shortages Land Lords can pick & Choose so anyone that could be deemed different are not chosen for the rentals

Failure to rent to persons of color, most prevalent in the western parts of the city.

family status, sexual orientation

for felons, there is no housing for them as our local Housing Authority will not house felons, or people who can't find jobs

Fremont has well publicized issues with landlords and public opinion in re: to renting to people of other national origin.

Fremont made the news about not renting to illegal immigrants which isn't exactly discrimination on color, just the fact that they are not legal citizens of the U.S.

Gender and Agew, Married vs Single vs Coiuple,

have heard of indians and mexicans being told the houses are rented once they show up in person and the landlord sees that they are of ethinical class.

hear say from renters/people looking for available rentals

I am aware of HUD projects where the managing agent has discriminated against people with mental illness.

I am aware of the rumor, not aware this actually happens.

I believe if a landlord does not want to rent to someone based on their race, color etc., they can find ways to get around it without blatantly breaking the fair housing laws.

I believe many landlords discriminate in housing but it is often under reported or not recognized

I believe that the person answering telephone inquiries can screen person based on accent. Or on initial first impression in face to face contact and the showing of available units

I have had several instances of bias reported to me. Based on national origion & color.

I have heard one customer of mine state he will not rent to another "Dan". He quickly explained that that meant "dumb ass n...r". I was taken back by the statement and actually quite offended.

I have known of hispanics who felt that they were treated differently.

I know of a couple personally that have trouble renting anywhere becasue they are a mixed couple. The white partner has to go get the apartment, then after the lease is signed, the black partner appears

I think landlords are racist in Nebraska and put minorities, especially Hispanics where I come from - in the poorest of homes with the highest rent and never in a white middle class neighborhood.

I think that there are some problems in the private rental sector.

I used to hear (maybe pre-2005 or so) about people who were not being rented to surely because of their race. Haven't heard that for a long time. However, many Hispanics are buying trailers instead of renting anything.

if client is homeless and put into a program that would pay their rent, tenants are not so willing to rent to them.

If the person relies on income from child support and/or TANF

In Kearney there is a trailer park that rents to minorities but then makes them give the title to the trailer for payment. People are confused and then their home is taken. They are also change locks and are not allowed to gain their possessions. So they are left homeless and belongings detained.

In rural Nebraska there has been barriers based on race and ethnicity, although very difficult to prove.

income class

Landlords are very subtle and have figured out ways to be selective in who they rent to.

landlords ask personal questions of tenants to gain info on their family status, background and disability

Landlords not renting to minorities  
 Language barriers Misunderstood or conflicting cultural values, beliefs, and practices  
 low income/welfare  
 Low wages and high rent  
 Many units are not ADA Accessible nor compliant  
 Monies have been cut to fight the effort of having fair and decent housing!  
 Most landlords are private, and do not know what the Fair Housing Act says. And some of them willfully disregard the law, because they don't think anyone will report them.  
 Native American Population Homeless Populations  
 New Americans get taken advantage because tenants do not explain all details of contracts on their leases and they might not understand English very well  
 NIMBY-- group homes and affordable rental housing Racial and ethnic hostility and stereotypes Refusing to accept housing vouchers Economic segregation of neighborhoods to prevent the construction of affordable rental housing. New jobs located away from affordable neighborhoods and no effort to provide housing affordable to the workers. Sexual harassment of tenants.  
 No open advertising so that potential renters can be screened to higher degree  
 not enough outreach to underserved markets. built in high poverty areas. lack of available, affordable rental housing.  
 Not renting to family based on disability or mental illness. Refusing to rent to someone who has small children.  
 Our office sees barriers based on all of the protected classes relating to renting, evictions, sexual harassment, accommodations.  
 Have seen a number of cases criminal records. While this is not a protected class, we are seeing minorities with records rejected, and non-minorities accepted.  
 People leaving correctional facilities.  
 Private landlords are often completely unaware of what discrimination is or they are under the impression that there is no enforcement of laws if they are private rather than public housing.  
 private landlords who will abuse FH status--family status and disabled usually.  
 Property owners are frequently ill-informed or ignorant of not only the laws regarding fair housing but based discriminatory practices on myths and urban legends.  
 Race & National Origin Barriers appear to be mainly due to learned attitudes and resistance toward change in accepting persons and groups in the protected classes. There appears to be an attitude with some persons that laws should not force property owners/managers to comply with state/federal laws regarding discriminating behaviors and beliefs.  
 race barriers  
 Race continues to be a factor in the denial of housing opportunities. Discrimination against persons with children in the household is also quite prevalent.  
 race discrimination  
 Racism still exists in small towns  
 Refusal to rent based on race by claiming to have no vacancy. Need more frequent blind testing and continuing education of property managers.  
 Refusal to rent to Hispanics in Nebraska has been an ongoing problem but is becoming more so with communities such as Fremont passing laws that insist landlords validate that Hispanic renters are legal. Continuous discrimination in rentals to Native Americans in Sheridan and Cherry Counties as well as in other communities with a high Native population. Some communities landlords "save" substandard housing to rent only to Native or Hispanic tenants.  
 refusing hispanics,  
 Refusing to rent based on color, children, religion, etc.  
 Refusing to rent based on color/ethnicity still exists, strongly  
 Refusing to rent because of Hispanic origin.  
 refusing to rent single mothers with many children, or families that are multi generational  
 Refusing to rent to people with children  
 same as those listed above  
 sexual identity  
 sexual orientation should be added as a protected class in Nebraska  
 Single women  
 small towns tend to be pretty homogeneous and it is more difficult to rent.  
 Smaller private landlords discriminate sometimes due to ignorance but most often due to prejudice. Difficult to get landlords to participate in Section 8 Program.  
 Some will not rent to college students or same-sex couples  
 Tenants who are from another national origin, don't speak English or do not understand tenant landlord law are easily taken advantage of.  
 There is a huge difference in the quality of housing in the rental market in Nebraska.  
 There is not an adequate supply of accessible housing for individuals with disabilities  
 Through our testing efforts, we uncover discrimination all the time.  
 Uneducated private landlords  
 Units are not accessible for the mobility-impaired.  
 We have dealt with landlords that will not rent to certain races or ethnic groups.  
 We need more handicapp accessible units  
 When we first moved to Omaha and were looking for short-term rental to accommodate a person with physical impairments most complexes I called were unable to answer questions about if they had units available, if units were accessible or met ADA standards, etc.  
 Will not rent to same sex couples.  
 Women in domestic violence situations are often refused housing because the landlord is afraid the abuser will show up.

### Table E.3 Are you aware of any barriers to fair housing choice in the real estate market?

State of Nebraska  
2011 Fair Housing Survey Data

#### Comments

"Steering" is commonplace and thinly veiled with "other" reasons to cover the realtors.  
55 and older neighborhoods.  
age limits "must be 55 or older  
As I believe it is important to provide appropriate housing to families, I feel it is equally important to provide housing for individuals with a need.  
Based on what I have heard from friends or acquaintances, the real estate agents they used, in some cases, were close-minded in the housing options they offered based on the stereotypical perceptions they had of my friends/acquaintances.  
cost of rentals  
Definitely for the disabled.  
Directing families to certain areas of town  
Familial Status discrimination appears to be rooted in that children cause damage, noise, interrupt adult majority populations. It also appears that the belief that children should have more of the traditional neighborhoods for activities-rather than common apartment type living quarters.  
Forms are not in other languages.  
HOA Officers. Most of the members believe these persons are schooled in this area and go along with the leaders. These organizations violate fair housing by disparaging children coming into the neighborhood; national origins are often frowned upon.  
home owners associations using discriminatory tactics to intimidate those that they don't want living in their neighborhoods.  
Hostile actions by home owner associations which limit housing choices to persons of limited incomes, i.e. strongly discouraging the creation of affordable units to "protect" neighborhood property values.  
Housing is the epicenter of diversity in our nation; we cannot be so threatened that we are unable to continue to create covenant compliant affordable housing in the best neighborhoods possible. HOA Boards are simply the new white sheet of anonymity these racists love to hide behind; they are totally unregulated. Even though they are unregulated, that does not give them the right to ignore & violate FFH laws. Malicious HOA Boards who file bogus lawsuits against covenant compliant builders, not because they have a legal position, but because they know the builders have no legal recourse other than to slog through the civil court process for over two years to gain the desperately needed case law precedent must be stopped. Malicious HOA Boards can achieve an outcome that even the United States Supreme Court would never uphold; forcing land owners to build above their lands zoning or covenants. When malicious HOA Boards attack builders/developers with the intent/outcome of thwarting covenant compliant affordable housing from being built in their neighborhood, they have actually affected the socio-economic dynamic of their location for the next 100 years; we are not building a disposable product. As Realtors, we have been standing up to this game play for over 12 years now; they seem to be becoming more & more emboldened. HUD needs to stop these malicious HOA Boards; we sell alot of our homes to protected class persons because of our price point. Stop the homes from being built in your neighborhood and you stop protected class persons from moving into your neighborhood. We have actually had neighbors make that statement to us!  
I believe agents attempt to segregate minorities and show them homes in places with a high concentration of other minorities instead of a home in a white neighborhood that they are equally qualified for.  
I believe there is a significant amount of steering that occurs.  
I feel real estate agents are very good at seeming not to create barriers, but in reality, agents rarely encourage individuals and families of certain races, ethnicities or countries of origins to see all of the properties that are available. All enforcement in this area in NE is essentially voluntary, which means there is no accountability for actions taken by the real estate industry.  
I knew a couple that was specifically steered away from certain neighborhoods by a realtor because of color. My friend wanted to live in a mixed neighborhood, but the realtor kept urging her away from one.  
I think it's a little more subtle than with renting - only because renting applies to many more people - which can be a mask  
I've had a few people ask their realtors why they aren't showing them houses in western Omaha - then they change realtors.  
I've heard other REALTORS(R) comment "you wouldn't want to live there". People seem to have preconceived notions about each others' neighborhoods.  
In the past if an HOA didn't allow minor children, realtors excluded those properties (i.e., Whitehall. These rules may have since changed)  
landlord have a hard time renting to people when they know the client is receiving assistance. have heard landlord ask why they cannot pay their own rent.  
Not public advertising of properties for rent. Only showing to people of a certain color.  
Not wanting to rent to persons that have children.  
One realtor directed a Latino couple to rentals in the low-income area. This couple was looking to purchase a half million dollar home, since they were specialty doctors moving from South America.  
programs offering assistance for homeownership are often targeted to high poverty areas or areas being revitalized. lack of available, affordable homeowner housing. based on race, people are "steered" to certain neighborhoods to purchase a home. Lack of programs to help people with disabilities purchase a home. Higher subsidy is required than most program guidelines allow, people with disabilities that have low income do not have many opportunities to acquire affordable housing for homeownership.  
Real Estate agents definitely make assumptions and judgements about where a person should live based on how they look.  
red lining based on race and areas of town  
Refusal to show properties to families if the agent believes that they have too many children for the number of bedrooms available.  
Prevalent in the Panhandle and perhaps elsewhere as well.  
same

See response above. Just because you have a real estate license doesn't guarantee that you understand or follow appropriate practices.

Sellers refusing to sell to Hispanics

Some real estate agent continue to make assumptions about where a client wants to reside based on race, as well as assumptions about their capacity to obtain a mortgage. Hence they are shown properties in limited areas and at limited price ranges.

sometimes realtors make assumptions that certain racial clients will want to live in a certain part of town

Steering based on race. Need more frequent blind testing and continuing education of real estate agents.

Steering based on stereotypes

Steering is still practiced but in a more subtle form. Agent concentrate on more expensive properties and avoid the more low income clients.

Steering of families to certain neighborhoods that seem to fit their profile.

Steering people of color to certain areas based on real estate agent perceptions.

This is something that has been encountered by my peers, but not by me personally

Typically, because some older renters simply don't want to be bothered by children.

You still have agents with stigmas and redlining

**Table E.4**  
**Are you aware of any barriers to fair housing choice in the mortgage and home lending industry?**  
 State of Nebraska  
 2011 Fair Housing Survey Data

**Comments**

"Certain" banks are more apt to make home loans to some populations (i.e. minorities); plus, low-income persons are more apt to use mortgage companies that charge higher rates and don't disclose all lending information.  
 A few lenders in the Panhandle in previous years offered higher rates to Native Americans or wouldn't offer loans at all but Office of Civil Rights cited them so now they don't offer loans at all (or so it seems.)  
 banks are difficult to deal with right now, they find any reason not to lend.  
 Denying a mortgage to a single mother who had just returned to her job (of 4 yrs.) following maternity leave. The reason being that she may decide to quit her job and be a stay at home mom.  
 Divorced persons carrying the bad debt of the former spouse. Disabled and/or elderly persons unable to pay off bad debt so they can qualify for a loan.  
 Higher denial rates and higher interest rate on mortgages. Targeting subprime loans to minorities and inappropriate equity loans to seniors.  
 Higher interest rates to people who do not speak fluent English or selling them housing they cannot afford because they do not understand the commitment they are undertaking.  
 I believe that un regulated mortgage companies and brokers are likely to do this - banks are monitored through fair lending for this frequently  
 I do not know any lender that even considers that. Our system is credit score based and it's black and white. Efforts to do this would be obvious, at least at my company.  
 I don't know of anything specific to Nebraska, but the news reports that nationally, people of color are offered higher interest rates, so I would assume that happens in Nebraska.  
 I know of a person who returned from maternity leave that was denied a loan until she had been back on her job for 6 months after giving birth as part of underwriting criteria because the lending institution was concerned that she would quit her job to stay home with the child  
 In small towns, folks with certain last names (poor reputation) can be discriminated against.  
 income class  
 Informational brochures are not in other languages. Forms are not in other languages such as the HUD 1  
 Minorities are taken advantage of and offered higher interest rates.  
 More difficult to get a loan for a single parent.  
 More effort is sometimes put into assisting a non-minority client, such as more frequent mention of other financing options or referrals to non-minority clients - more willingness to go the extra mile for non-minorities.  
 New credit score requirements discriminate on many potential home-owners and since women do not make equal pay in Nebraska, this would result in discrimination, even if not intended.  
 Not fully answering questions making it easy to understand for women. Scare tactics.  
 Not lending to racial minorities, single parents, etc.  
 Offering higher rates and riskier-type loans to people of color or different races.  
 refusing a mortgage, or high interest to the disabled  
 refusing to approve loans based on socio economic status  
 same  
 Some of my customers complain that they do not want to rent to them, because they have small children.  
 The lending industry is particularly difficult if a single woman with or without children seeks a home loan. I have personally been told that I did not qualify because I was single and without children. Enforcement avenues to address gender-based discrimination are weak or non-existent. What enforcement that occurs focuses on race and ethnicity issues. The education and outreach to women discriminated against by the lending industry is essentially non-existent. When reports of discrimination are made, they are not viewed as credible. Additionally, there's active redlining of urban neighborhoods with higher rates of minority residents, making it difficult for homeowners to access their equity so they can make improvements to the property like more suburban and middle class neighborhoods do.  
 the same as above  
 The very use of poor financing products targeted at minorities is an indication of this problem. Only the financial collapse and new laws prevent this from continuing.  
 There are plenty of barriers...which is why the Company that I work for requires annual testing on this subject.  
 There is still in this entire country, but especially in the conservative states (Nebraska being one), the existence of the mindset that women should earn less than a man  
 There should be more opportunities for individuals to qualify for a mortgage. The whole mortgage industry needs to be overhauled.  
 This industry is still in recovery from the housing bust and crackdown on unethical and illegal activities. It's difficult to know what is discriminatory practices and just plain fear.  
 wouldn't loan to women regardless of interest rate

**Table E.5**  
**Are you aware of any barriers to fair housing choice in the housing construction or accessible housing design fields?**

State of Nebraska  
 2011 Fair Housing Survey Data

**Comments**

ADA problems with site plan and building design  
 Although single family homes are typically not built to accommodate persons with mobility impairment, the availability of such modifications at reasonable cost should be encouraged.  
 Architects are getting better about complying with ADA but small builders are less knowledgeable and less willing to make modifications.  
 Homes are built much more cheaply if they know it is going to be lived in by poor people. Moreover, construction companies try to take advantage of minorities and get them to pay a higher rate for the same work they would charge a white person less for, and still do it in poorer quality than they would for the white family.  
 I am aware of new construction which does not address ADA guidelines.  
 I do not believe that it is the norm for new construction to implement accessible design into homes or apartments.  
 I have seen several new construction projects that do not include wheelchair access.  
 I think this is more of a matter of not planning/financially to accommodate for such industry dictated by standard designs that are driven by cost, industry generally not considering accessible except for when a buyer with money is requesting a specific access need  
 Is new construction even being inspected to assure compliance with the Fair Housing Act to insure accessibility?  
 Issues in this area because builders and designers don't like the look of alot of grab bars and wheel chair ramps  
 Lack of understanding is greater here, but has gotten better of the years.  
 Many new units being built have stairs and no elevators.  
 Many newer buildings meet ADA requirements but not in the most sensible way - often the wheelchair ramps are located at the end of the building farthest away from the door. The length of the the walk, itself, makes some building impossible.  
 More housing needs to be designed using Universal, Visitibility and Accessibility standards.  
 More units need to be visitable  
 Most developers are aware of the need to build based on disability characteristics that cross all race/gender/handicap issues  
 New Apt building in west Omaha had no ramps, just stairs. Some new units are tooo small for people with wheelchairs.  
 New construction housing of any type needs to be built to meet visitability standards. There are still multi-family housing units that don't meet the fair housing accessibility standards.  
 New units that can not be modified fro handicapp  
 Obtaining full wheelchair accessibility is very difficult to achieve. There are many conflicting goals - terrain that is not naturally flat, the need to move water away from buildings, the desire for basements, the fact that wheelchairs keep getting larger and larger requiring wider door widths, turning radius, etc.  
 Our agency continues to discover design and construction issues.  
 Private rental complexes have been built without wheelchair accessibility. Housing complex in Scottsbluff built in 1997 or 98 didn't have wide enough doorways for accessibility and this complex won awards in the state.  
 put in doors, no buttons to open. can't open in a wheel chair  
 quality of construction needs to be a larger consideration as opposed to building something that is made with less quality materials and not lasting and needs to be replaced more frequently.  
 Rental units built privately do not necessarily consider all facets of people who would rent the properties, i.e., accessibility, families.  
 Same as #1  
 Still not building enough units that are accessible.  
 There are ground level complexes but the interior of the home is not wheelchair accessible  
 There is very little property that addresses accessibility issues. There is no real enforcement of ADA laws. Also, housing design is very ethnocentric and rarely allows for differing culture standards such as accommodating the cooking needs of Asians, etc.  
 This industry is largely driven by building codes. The opportunities to discriminate are less likely in this very regulated area.  
 This is an assumption on my part - as I am not a student of current zoning code regarding accessibility - As cost general increase when one varies from "traditional design or construction practices" there would be resistance to adding cost to construction. Wider doors access and interior as well as wider hallways etc for wheelchair in bathroom and kitchen area.  
 Visitability with rental complexes. Lack of affordable and special needs housing.  
 wheelchair barriers

**Table E.6**  
**Are you aware of any barriers to fair housing choice in the home insurance industry?**

State of Nebraska  
 2011 Fair Housing Survey Data

**Comments**

Costs are higher if you live in certain parts of the city. Redlining is illegal in other states and should be illegal in Nebraska as well.  
 Crime stats have been included in insurance premiums. Homes in certain areas pay higher premiums than in other areas  
 GLTB couples not receiving similar policies as a married or dating heterosexual couple.  
 Higher premiums based on a person's physical address and credit score  
 higher rates by zip codes  
 I assume red-lining still exists.  
 I have no experience of this but would expect it to reflect the practices of other housing related industries.  
 income class  
 Lack of agent offices in minority or low-income areas.  
 People may not speak fluent English and therefore do not understand what insurance is, coverages, and limits.  
 Pricing policies at a higher rate.  
 Rates appear to be higher for those in areas that are know to have a large population of minorities.  
 Some companies avoid writing policies for lower priced housing, don't have any presence in inner city neighborhoods  
 Some insurance brokers in small towns charge minorities higher rates; prevalent in Sheridan County and perhaps in other communities with high Native population.  
 The insurance companies are using area codes to adjust the rates knowing specific area codes are minority populated.  
 The pricing out of families who don't have good credit is a problem. Thank God, there are still some insurers who don't use credit as a factor.  
 The underlying criteria is usually ZIP code, value, or other issue that disproportionately affect people of color.  
 This is extremely problematic for same-sex couple households.  
 This may be ability to pay

**Table E.7**  
**Are you aware of any barriers to fair housing choice in the home appraisal industry?**

State of Nebraska  
 2011 Fair Housing Survey Data

**Comments**

A lack of comparables in small towns leads to serious problems in appraisals, especially in unique cases.  
 Above very true.  
 Again - a cultural acceptance issue. Some cultures are comfortable with obvious family time in the yard while others might think it looks junky  
 appraisal are always based on location so I am sure that home values are lower where neighborhoods are located  
 Appraisals based on preceptions rather than facts. May not have even viewed the interior of a property which violates housing codes.  
 Basing home values on racial neighborhoods.  
 Definitely! It is very apparent too... But takes a lot to fight it  
 Definnitely some of this based on appraised values based on perceptions  
 Even the banks are looking at this situation as far as how appraisals are done. The are not allowed to talk with said appraiser, but they have had meeting stating how the want their appraisals done to this high standard in low income areas  
 I am Latina and I got a different appraisal of my home than when we got a second opinion and my husband (who is caucasian) was there.  
 If the home is in certain areas of town the insurance will go up due to possible issues.  
 It seems to me houses in North O are always valued less than their comps in other parts of the city.  
 More rentals bring down value of owner occupied houses in a neighborhood  
 Sometimes there appears to be 'redlining' due to neighborhood boundries; again...the property appraises but lending underwriting chose to question the value and the appraisal becasue of the neighborhood -- so this is a LENDER issue  
 The appraisal rates for square footage is different depending on the area you live in.  
 The home appraisal industry in Nebraska is questionable especially in the smaller communities. They'll slant the appraisal in favor of the seller and have been known to ask a seller "what do you need out of this?" They'll also base values on the "economics" of the neighborhood, which could also be translated to the ethnic makeup of the neighborhood.  
 The housing industry is struggling and the factors now involved in setting home values are centered around demand and available loans.  
 The underlying 'given' criteria is usually ZIP code or other issue, but the outcome is the disproportionate impact on people of color.  
 There is no avenue to enforcement that does anything about this problem. In fact, a person's home appraisal is dramatically impacted by the gender of the owner. Women get decreased home values with the excuse that your neighborhood has no comparable home sales so we have to rate it at a minimal value.  
 We live in a state in which minorities are highly dis-valued. Therefore, if a neighborhood has a lot of minorities, even if it is the same type and quality of homes as a white neighborhood, they will appraise the value differently.

<b>Table E.8</b> <b>Are you aware of any barriers to fair housing choice in any other housing services?</b> State of Nebraska 2011 Fair Housing Survey Data
<b>Comments</b>
<p>Ability to pay on time each month</p> <p>Dept.of Economic Development, guidelines are unfair and remarks made regarding what we live in.</p> <p>Fair Housing Laws need to be more expanded into the private sector of the industry.</p> <p>Handicap uses in Nebraska are for the most part a joke,</p> <p>Heistancy renting to people with known mental health conditions. Less access to people with criminal records.</p> <p>Home ownership opportunities are limited due to lack of employment income above the low-moderate level and high percent of population being older. Lack of housing available that is not aged and in such condition that will not qualify for a loan-nor even interest of potential buyers.</p> <p>Housing Authorities throughout the state seem to fudge fair housing laws to accommodate who they want to live in their units. Many H.A. units throughout the state aren't accessible or don't have enough accessible units and some steer minorities to renting in their older complexes, while renting newer units to older, white tenants. In some communities the H.A.'s have created ghettos by isolating groups of people in specific complexes.</p> <p>I realize that lesbian, gay, bisexual and transgendered (LGBT) individuals are not a protected class so cannot access any protections from discrimination. Discrimination is rampant in NE against LGBT persons and those perceived to be LGBT. Allowing this discrimination to persist undermines the credibility of any existing efforts to decrease discrimination under the present protected classes.</p> <p>In the Chadron area, I feel that at times landlords do not show apartments due to race and the overall look of a person who is looking to rent</p> <p>landlords are not familiar with fair housing or other housing laws, they should be provided this education</p> <p>landlords can have issues with a client disability</p> <p>Landlords not fixing the rental property when minorities do not speak good enough English to complain or have no information on their rights.</p> <p>PPR, OOR, Our Current Housing Agency (HUD) does an excellent job of integrating services into their complexes. They also bring mainstream renters into some of the programs to interact with the low income renters..All one family it is awesome</p> <p>pretty much covered all issues regarding bad landlords</p> <p>sexual orientation should be added as a protected class in Nebraska</p> <p>so many people in society today have had to file bankruptcy due to extremely high medical cost, people who will pay rent but due to extreme circumstance had to file bankruptcy. OR lose home due to loss of job and could no longer afford payments. When these people try to find housing they are chastized because they have bad credit. The majority of these people WILL pay their rent so they have some place to live but cannot find good housing due to difficult circumstance and an declining economy with no job market. because they will be denied housing because of it.</p> <p>Some Rural Development housing is limited to elderly.</p> <p>there are not enought housing for families with low income</p> <p>There is clearly economic discrimination or classism. It seems to transcend racial/ethnic backgrounds and become more of a low income situation.</p> <p>unintended language barrier - who must go the extra effort the tenant or future homeowner looking or the landlord/seller?</p> <p>Using the receipt of government assistance as a pretense to deny housing access to people to color.</p> <p>We need to continue to provide supportive housing services to low income individuals, homeless/near homeless, and individuals with a disability.</p> <p>Yes, families that fall between the crack, making not enough to keep property appealing and being turned do for financial assistance due to income guidelines these families are being taxed to help support!</p>

**Table E.9**  
**Are you aware of any barriers to fair housing choice in land use policies?**

State of Nebraska  
 2011 Fair Housing Survey Data

**Comments**

(I give the same as with renting)

But I am not sure I would consider them barriers, it is good planning and zoning practice to have different densities in residential zoning; ie: High Density (apartment complexes), Medium density (duplexes/single family), etc. as there are other factors/requirements that are affected by residential density, such as traffic, roadways, emergency services, parking area, ADA, secondary uses, accessibility, etc.

Certain areas of my community seen for have more affordable housing projects than I think is ok. In looking for land to develop another project I was steered by a realtor inot this area.

City councils set poicy based on what they believe to be the best for their city.

Communities that target specific neighborhoods to either create housing that is affordable to people that earn low wages, or provide opportunities for people to purchase or rent, but only in specific neighborhoods that generally already have a high poverty level and inadquate supply of quality jobs. (Jobs where people earn enough wages not to qualify for housing assistance).

Current policies tend to have the effect of accepting all or no lower-income, or subsidized rent clients. This results in hyper-segregation in some areas.

General land use policy congregates rental housing in certain areas of a community, especially multi unit construction (bigger than 4 plexes)

In Kearney, and probably other communities, there is repeated discrimination against the provision of shelters--often based upon zoning.

In rural areas fair housing is very much limited

Lack of designated/available multifamily zoned vacant land throughout the State

Land use, in general, is very segregated in most parts of our city. This causes segregatoin of housing types.

Malicious HOA Boards conduct themselves as mini municipalities yet are totally unregulated. There is no Local, State or Federal Agency you can turn to for help once they start attacking you. (Believe me, I tried!) Malicious HOA Boards have no authority over zoning laws, or covenants in their neighborhood, unless properly voted on. Yet if HOA Board files lawsuit against builder claiming said builder cannot build a single family home on a TWH R-3 zoned lot, HOA Board is actually ignoring zoning laws and claiming authority above zoning laws. Why would the ACLU (my first phone call) not help the Builders whose civil rights were clearly being violated? ACLU only files cases against Municipalities, Governmental Agencies or Quasi-Governmental Agencies. While HOA Board can force builders to do what they demand by abusing the Civil Court system, effectively demanding that said builders build above covenants and zoning, they are acting like a municipality without any authority what so ever.

mobile home parks. low income housing projects

mobile homes must be put in one area

Not an uncommon practice in municipalities. It's called zoning.

Objection of neighbors

Older neighborhoods & buffer zones next to commercial areas

Omaha has a very good metro plan for balanced amounts of single family, mutli family and commercial properties. I do not know about other parts of the state.

outdated zoning laws, they need to be updated. A comprehensive draft /template available to local governments would be nice to see.

Some communities try to restrict multi-family zoning to undersirable areas adjacent to railroad tracks or grain elevators. Most communities in Nebraska don't discriminate but we have run into this problem a few times.

The barrier would more likely be placed by neighborhood organizations rather than government. As they are unregulated, such organizations can, by various means, strongly discourage the creation of multi- or single-family housing more within the financial means of persons of moderate income. Restricting the diversity of available housing options often restricts the racial and/or ethnic diversity of the neighborhood. An example is the neighborhood association filing suit against a developer and home builders wishing to broaden the scope of housing availability with homes below the existing median in a subdivision.

The low-income families are concentrated in certain areas in NE's urban areas by limiting affordable housing choices in suburban areas.

This used to be a problem in Omaha but there has been efforts to make more mixed use housing, however, the rents tend to be too high for low income to afford so they are pushed to areas with multi units.

under the guise of buffer zoning separating big boxes from single family homes

We allow minorities to pack together like rats but would never let whites experience the burden of living so packed close together.

Zoning laws general look at specific housing denisities in different areas within a community

**Table E.10**  
**Are you aware of any barriers to fair housing choice in zoning laws?**

State of Nebraska  
 2011 Fair Housing Survey Data

**Comments**

an application for a group home must be approved by the planning dept and then voted on by city council, often neighbors oppose a group home due to lack of knowledge and strongly influence the planning dept and council decision.

City Council refusal to grant special use permits based on neighborhood opposition.

City of Kearney doesn't have zoning for group homes and have refused to allow a homeless shelter to open due to not having these zoning codes. Later a building that was used for a group home came open and the shelter was allowed to buy the building and operate as a homeless shelter, however they are using a conditional permit to operate, really not zoned for group home. This needs to be addressed.

City of Lincoln has various distance requirements between group homes. Other communities require special permits to construct group homes.

Gordon, Sheridan County, restricted placement of a group home for recovering alcoholics that was run by a faith based group.

Group homes should be allowed in most places, but density should be restricted.

Group homes would only be allowed in certain zoned areas.

Have seen this in half-way houses also.

I believe the City does not allow group homes in residential area, unless you obtain a permit.

I know our city has allowed homeless and emergency shelters to be denied and discriminated against.

I understand citizens sometimes feel group homes are detrimental to their neighborhoods, but as long as they are designed to meet zoning requirements, they are not, or should not be considered any differently than any other similar dwelling unit.

I've heard of neighborhoods not wanting group homes nearby and they have worked to have zoning changed.

I've seen several instances where zoning laws were used to keep out someone based on disability or ethnicity

In Omaha, zoning laws have been changed to prohibit group homes from moving into established neighborhoods.

in our small town people tend to have the opinion of Not in my back yard.

Inclusionary zoning is common in other cities around the country and would be very helpful in Nebraska.

Isn't that one of the purposes of zoning?

laws restrict where certain types of homes can be built in a town

Local laws are usually superceded by federal fair housing legislation.

many homeowner object to multiple residences in their neighborhoods

mobile home parks, low income housing projects

not allowed in some neighborhoods

not allowing group living too close together

Often lower-income home owners have only one home purchase option they can afford - mobile homes. Many communities restrict placement of mobile homes to segregated areas.

Older neighborhoods

Omaha revised its previously discriminatory zoning laws to no longer limit the placement of group homes.

One need look no further than the issue that the Omaha Housing Authority had with their Keystone project and the outcry from the predominantly white neighbors to the construction of multi-family dwellings that would house public housing and/or Section 8 recipients, who are predominantly of color.

Our zoning regulations do limit where group homes and rehab centers ..., can be located.

Restriction of group homes

restrictions on parking, garages, remodeling

Restrictive covenants occur through the manipulation of school board sales of property, purchasing of and construction of schools that specifically disallow the construction of group homes near public schools, particularly in Lincoln.

see above

See above

separate single family homes from large complexes

some areas are zoned for businesses and there for may not be built on for homes.

Sometimes require "special" or "conditional" use permits within a zoning district

That is an individual community issue. State law doesn't over ride City/Village law

The veterans halfway house in midtown that was protested by its' neighbors.

There are restrictions as to how much distance must be between group homes, though this doesn't seem to be rigidly enforced.

This has been attempted in several communities. The most recent incident I recall was in Omaha

This is becoming a more talked-about issue. Our Fair Housing Center of Nebraska has been particularly involved in the Veterans' Home...

under the guise of buffer zoning separating big boxes from single family homes, groups homes distances in between facilities

When malicious HOA Boards try to re-characterize zoning laws with the sole intent of thwarting covenant compliant affordable housing from being built in their neighborhood they have claimed authority that they do not have. Builders are defenseless against this bogus legal game play because there is no where to turn. Civil Court found in Complainants favor but malicious HOA Board simply filed a 2nd case against law abiding business being conducted in their neighborhood. Then threatened to keep Lis Penders

on all properties for over two years through abuse of appeals process. Who is going to stop these HOA Boards? They seem to believe they can re-write local zoning laws.

zoning jurisdictions that don't allow without special use permit

Zoning laws in itself provide legal protection for discriminatory practices

Zoning laws in my neighborhood are changed for special-interests, even if encroaching on residential neighborhoods. Just depends who comes with the right \$\$\$\$.

Zoning laws only allow certain densities in certain areas.

zoning restrictions for group homes in certain areas of town

Zoning that has not allowed a shelter in the area at several different locations

**Table E.11**  
**Are you aware of any barriers to fair housing choice in occupancy standards or health and safety codes?**

State of Nebraska  
 2011 Fair Housing Survey Data

**Comments**

Chadron has a lot of apartments/homes that are not safe for people to live in and codes are not being enforced.  
 Code violations are not enforced sufficiently  
 Codes are ignored or not enforced in minority homes or neighborhoods  
 Codes are inadequately enforced in many low income neighborhoods. Especially mobil home courts.  
 Codes are lax or inadequately enforced in general.  
 Codes are not enforced in our area.  
 Codes not being enforced in certain areas.  
 Codes not enforced on substandard housing used by minorities  
 Gordon and Rushville (Sheridan CO); Merriman and Valentine (Cherry CO); Alliance (Box Butte) do not enforce health and safety standards in housing primarily rented to Native Americans and Hispanics. Most smaller communities in the state don't enforce codes for mobile home parks that primarily rent to lower income tenants many of whom are minorities.  
 Have seen apartment buildings that violated codes and were unsafe remain in use for a very long time before they were closed for violation. Also homes that rent out unfinished basements as apartments to people who appeared to be undocumented workers. .  
 Housing codes are inadequately enforced everywhere  
 How individuals are qualified.  
 I believe that complexes that attract lower income people and families have a tendency to have code problems. With only repeated calls to the city will they be eventually looked at. When land owners just want to suck every dime of revenue out of a facility with no desire to maintain or improve the property.  
 I mentioned cases where they do not fix the rental properties  
 In McCook there is virtually no enforcement of health and safety codes especially in rental properties  
 In our rural counties there are several sub-standard houses rented to low-income families. They may have lead and asbestos and very hard to heat and cool. They are older housing stock.  
 In the affordable living apartment market, I'd say most do not meet health and safety codes.  
 It's sometimes hard to determine because these are often informal arrangements.  
 Kearney NE low income housing unit Prairie View Apartments have not enforced codes. The buildings are run down, are infested with bugs, and people are housing more than the allowed number in the units.  
 Lack of employees to enforce occupancy standards. Homeowners lack of money to make improvements  
 Lack of state-wide landlord licensing requirements. Lack of funding for systematic code enforcement of property standards.  
 Landlords in our area routinely allow more family members than they should in a rental. They also do not keep up rental properties, especially single family houses  
 Low-income housing tends to bully its residents. An example would be accused of damaging a garage door when it was normal wear and tear. The renter had to have a company verify this to the HUD office who wanted \$600 for the door. After the inspection by the company, HUD rescinded. When renters have no recourse for bullying, the office needs to be investigated.  
 Many communities "look the other way" vs. enforcing health and safety codes especially in immigrant and poor communities in favor of the property owners.  
 many immigrants sharing housing as there is no public housing available to them or even know of this as a resource.  
 Many instances of slum lords not keep up their property.  
 Many occupancy standards do not take into account the cultural variations on acceptable living arrangements.  
 Many villages have no code enforcement. No where to turn to file complaints  
 mobile homes parks rented to low income & immigrants  
 Most landlords in my service area do not follow health and safety codes (primarily affecting low-income individuals).  
 Most small rural communities do not have code enforcement particularly in the private sector  
 No standards for rental properties  
 Or being overly enforced against immigrant communities to drive immigrants out.  
 Our code enforcement system is reactionary by design. Violations are only addressed if a report is made. In communities where people aren't aware of the standards or codes, there may or may not be under/over enforcement.  
 Personal opinion, we are never good enough on requiring good conditions, but I don't have anything specific.  
 Private landlords in rural communities are not being forced to keep their properties up to code or even adequate living standards.  
 some houses have several families living in one household  
 South Omaha  
 Stringent per-bedroom requirements for larger families.  
 Substandard rental units occupied by immigrant families  
 The poor can be overlooked. Have worked with slum lords.  
 There is inadequate enforcement of codes in low-to-moderate income neighborhoods. This is achieved by under-funding the codes department so that inspectors cannot possibly complete their workload and city and/or county attorneys do not have the hours to pursue enforcement issues.  
 There is little recourse for a tenant with a landlord that will not address health and/or safety codes.

There needs to be sensible immigration law passed nationally. NE LB 403 is a disaster.

This has happened in the past.

Very dependent on each community's interpretation of codes. And many smaller communities may not have zoning & codes

We are finding a lack of code enforcement of occupancy standards in rural and less populated areas of the state.

you hear stories of landlords charging by the head or hear statements like well it's better than what they had in their own country or they're used living that many in a small home

**Table E.12**  
**Are you aware of any barriers to fair housing choice in property tax policies?**  
 State of Nebraska  
 2011 Fair Housing Survey Data

**Comments**

Ambiguity in 77-1333 (rent restricted housing) Any county assessor can interpret how to tax properties. This is one example  
 Assessors tend to use their own criteria for value, many times basing it upon their precieved ability of the owner to pay.  
 County Assessors incorrectly valuing rent restricted rental properties.  
 County government has made it hard for families to dispute assessments  
 Drive by assessment can hurt a property if a rental has too many vehicles in yard  
 I beleive small communities are treated unfairly with the availablility of tax credits. It is often hard because we are small (Village)  
 I do know that in many counties LIHTC properties are not necessary income-based. Need stronger State legislation to make valuations according to income "mandatory" rather than just requiring that counties "consider" the income-based valuations.  
 In Omaha we fail to balance assessments. Granted- the benefit is more to the poor and low income. The values of homes in the east part of the city is generally behind fair value. That being said, this downturn in housing prices may make that less true today. With that note- mid town Omaha still has many homes undervalued.  
 Inconsistent tax assessments place undue burden on tax credit projects thereby making less affordable housing available, which is a barrier to accessing fair housing.  
 It would be good if some sort of incentive or funding program was available to assist property owners in making such modifications.  
 Lack of state tax credits for affordable housing. Diversion of Affordable Housing Trust Fund dollars to non-housing.  
 Locations of tax credit properties  
 Need to figure out a better way to generate income for services rendered.  
 Property assessment is base on a fair market value. Taxes are based on what the levy is for schools and county needs. I know there are tax credits for new constrution in our county but weather it is for housing or only commercial I don't know.  
 Property values are under-valued in older neighborhoods, which, in turn, allows home appraisers to base their values under market, and then strengthens the redlining of older neighborhoods by the lending industry. This is a rampant practice in Lincoln.  
 Rent controlled properties remain fully taxed in many areas since state law allows counties but does not require counties to take this into consideration when assessing valuations.  
 Tenants do not know their rights so they get taken advantage of  
 When improvements are made and real estates increase the propey owner must either absorb or pass those cost on to the tenants.  
 Allowing a gradual increase in real estate taxes or some kind of tax increment financing for "designated" project might reduce the tax barrier  
 Would love to see a tax credit for Visitable Homes.

**Table E.13**  
**Are you aware of any barriers to fair housing choice in the permitting process?**

State of Nebraska  
 2011 Fair Housing Survey Data

**Comments**

Alot of the times there are only two languages that are printed and that is english and spanish. There are a multitude of nationalities now in our general area and there is a huge communication barrier. but I don't feel that this is a barrier.

codes staff need education

Coming from the standpoint of a small community with limited funding, I feel having to offer information, etc., in alternate languages is not fair to those communities and governing bodies. If people need to use an interpreter or other family member, etc., I think that is okay. Otherwise, where would it stop...how many languages are there and who is to decide which ones are "important" enough to require?

Depends on what becomes or is understood as reasonable accommodations

Expensive to interpret large number of documents into several languages. If law mandates, then law should provide resources.

Formal legal language for those with lower IQs and those for whom English is a second language.

I don't see information for permits in Spanish or Asian languages

I don't see this is a problem if someone can not speak the language they have someone that can there is to many dollars spent on materials that are very seldom used.

I have a different view on this. The burden of communicating should be shifted towards the applicant and shared.

I understand we cannot cater to every language, but bable fish can translate for free, even though it is not perfect it gives the idea of what the brochure might say

I'm only guessing, but I doubt that there are adequate materials offered in alternate languages here.

In general, non-English speaking residents are not provided the option of interpreters and are often treated with disrespect when there are language barriers.

In some areas, more than 16 languages are spoken, but usually only English and Spanish versions are available.

It appears that the process is filled with a lot of bureaucracy.

Lack of people to correctly interpret for local governments

Many immigrants have a hard time understanding rules if they do not speak English or Spanish

Most likely true across the rural counties and many of the rurban areas.

My county does not offer zoning forms in anything but English.

nebraska is very rural and some agencies and businesses can access but do not keep materials on hand, as cost it too high

No materials or translators for people with alternate languages or those who are deaf

Our region is midwestern and our community is small. I do not believe that we offer materials in any other languages besides English and Spanish.

Permits are in English only

services in print and verbally not offered in other languages

There are a lot of cases where applications, lease agreements, etc. are not offered in spanish or any other alternate language.

There are to many langues out there to trasnalte materials into. Some speak the language but unable to read it. Other languages are a mix of 2 or 3 tribes and unable to read or write. Nothing can be done about this expect they need to learn English

This is undoubtedly the case, but there is sincere disagreement in many circles to the argument that it is not practicable to offer these materials in all languages.

Translation services are non existent. Brochures are rarely published in alternate languages.

We currently offer material in english but have provisions for on site interpreter

**Table E.14**  
**Are you aware of any barriers to fair housing choice in housing construction standards?**

State of Nebraska  
 2011 Fair Housing Survey Data

**Comments**

community housing that was not built to code

Construction standards are only as good as the codes inspectors. Since their city dept. is under-funded, much of the work is rushed through and compliance is iffy.

Contractors unwilling to follow the construction standards

in my community it all depends what your name is. if you have money to back your name you can get away with what ever work ethics and materials(sub standard) you wish.

In the county there is no inspection for building codes. This is an issue.

It is a fact that housing construction standards don't demand complete barrier removal. But should every house have ramps if there are steps. I don't believe so. However, there needs to be a SERIOUS discussion of overall affordable housing availability to the disabled (of particular concern may be housing for disabled veterans) and the elderly. There is no discussion for demand for planning in anticipation of the Baby Boomer tipping point that will be here sooner than later.

lack of knowledge on accessible & visitable homes OR worse yet, contractors who THINK they know ALL about accessibility

More incentives are needed for housing developers to build smaller projects visitable

Most architects know the rules now, but has been a barrier in the past.

Possibly in more of the rural areas, where government involvement may not be as strong

Similar to #3 above in considering culturally acceptable variations in building codes and neighborhood compacts.

small communities do not have building codes and an inspection policy in place. This is because a good program would required a high paying position and the amount of new construction would not support the position.

The city planning dept. should review plans for compliance to construction standards; ADA compliance, etc.

The construction industry has had many years to learn the accessibility guidelines and still doesn't always conform to them. Also, construction standards need to include visitability standards.

There is too much which is not needed, the standard should be good design and quality.

They exist, but how do we ensure the housing designers are up to date.

Typically see the opposite!

Very few builder "spec" homes are built to accessible standards because the market for such homes is perceived as weak, and the homes are difficult to sell to non-mobility impaired persons. The features that make them attractive to one group may add cost, yet not be practical to others.

**Table E.15**  
**Are you aware of any barriers to fair housing choice in neighborhood or community development policies?**

State of Nebraska  
 2011 Fair Housing Survey Data

**Comments**

A number of smaller communities insist on larger sq. footage and larger lot size that discourages affordable housing in an effort to control community or neighborhood composition.  
 Again homeless shelters are not permitted in middle to upper middle class neighborhoods and shoved off to places far from those neighborhoods--it so bad that it appears to be systematic.  
 doing development the same old way  
 Gentrification - some high net worth individuals have a serious disdain for "low-income" housing.  
 Homeless shelters, youth housing etc  
 homeowner opposition to mixed use  
 I am unsure why all of the upper middle class development occurs in south and east Lincoln, but the fact that it is occurring that way is very detrimental to the overall health of the city.  
 I believe there are a couple of areas of North Platte that have too many low income housing.  
 I do not view this as a barrier, I see it as practicing good planning and zoning. You would not want to allow residential development in industrial areas or vice versa, there are standards for mixed use developments.  
 I have referred to this issue previously, as policies adopted by non-regulated neighborhood associations may have a definite negative impact on housing diversity, and subsequent negative impact on human diversity within the neighborhood.  
 In some areas TIFF financing is encouraged and while this is good for the developers; it can force a neighborhood to lose property value with the requirement of "blighted" status.  
 In the past few years a lot of funds have be diverted from single family to big business!  
 It is common practice to fund the infrastructure of new development on outlining areas on central, older neighborhoods, while older neighborhoods' infrastructure needs such as new sewer lines, water, etc. are not prioritized. These neighborhoods have significantly higher minority representation.  
 Limited quality investment in older neighborhoods  
 Neighborhoods and communities that practice the NIMBY syndrome with senator support  
 No development seen in flood plain areas. Federal funds cannot be used in flood plain areas.  
 not in my back yard - some units in every complex make more sense by not cluster  
 Not sure what you are asking here. If you mean giving "benefits" to develop in low income areas- I think there should be more- it would encourage the rehabilitation of blighted areas. I think there is some of this but as an investor who has invested in real estate (rental market and rehab market), I have never looked into options as I assume it is probably a pain to get approved or deal with.  
 That being said, I am curious if there is anything.  
 Omaha just approved rehabilitation of housing at "market rate" along the 24th Street corridor. I'm afraid of gentrification and people will have no where to live who are currently homeless or can only afford the cheapest of places.  
 Once again, this kind of ties into land use and zoning  
 Our policies could be changed to encourage development in the more blighted areas of our city.  
 See # 6 above.  
 See number 1  
 State and local governments do not provide general funds to assist community development in distressed areas.  
 There are programs sponsored by housing and urban development that are designed to address this issue called, the issues fund called community development block grants to various cities to develop affordable housing to develop under utilized urban areas. However, I do not believe there is much oversight on how the funds are used. They appear to be funding entire city departments in the millions of dollars each year, and the urban neighborhoods that are designated see change because of the grants see almost nothing or very little.  
 There is not enough being done to make communities accessible to individuals with disabilities.  
 While the local municipality is in full compliance (to my knowledge) with development policies, malicious HOA Boards fly completely under the radar. HOA Boards must be regulated because until that time, they are simply doing the dirty work of the racists/bigots because they know that no one has authority over them. They are taking liberties not because they are theirs to take, but because they know the persons they are attacking have no line of defense. Malicious HOA Boards are unconcerned about local neighborhood or community development policies because they "do not want those crack box houses to be built in their neighborhood" even though said housing is upholding HUD's development policies as well as being covenant compliant.  
 While we really need to invest in economically disadvantaged areas of the city, we also need to find a way to mix the incomes outside the areas.  
 Zoning laws

**Table E.16**  
**Are you aware of any fair housing compliance issues with any public housing authority?**

State of Nebraska  
 2011 Fair Housing Survey Data

**Comments**

Again, have witnessed the opposite. Units held until the very end of lease up to allow a HC person to lease the unit first.

As I said the Housing Authorities I work with do an amazing job claiming hardship when access requests made

HIV positive renters are often discriminated against, particularly in small towns. They must move to the urban areas to receive any kind of services, housing or accommodations.

I have not seen it but have heard about it.

I know of a situation where Family Housing Advisory Services intervened to prevent eviction of a woman with mental health issues at a rural public housing agency.

I live in Iowa

Not renting to individuals with a felony conviction.

Number of accessible units in their properties

PHA may claim they have no operating funds available to modify

proactive assistance is not provided for those with mental illness who may have difficulty filling out applications or understanding requirements

Refusing to allow service animals or putting a size maximum on a service animal. Race, color, & national origin as well.

Scotts Bluff Housing Authority both in their own units as well as those that they manage for neighboring communities have been known to discriminate on race, religion and ethnicity. Their managers have been known to take down holiday decorations on doors if the decorations weren't Christian. Managers and the Director insisting that a Christian prayer be said at H.A. functions. Alliance H.A. is rumored to discriminate against Hispanics and/or other minorities.

The OHA Section 8 application process has had some problems with accommodating handicapped persons, even though they have an accommodation policy. Non-medical personnel are determining which medical conditions constitute or do not constitute a disability.

The Omaha Housing Authority is a direct recipient of federal funding and there does not appear to be policies in place that address the aforementioned issues.

The refusal to make accommodations with persons with disabilities, specifically home modifications

The whole process of listing when openings are available is frustrating. You have to know exactly when they will open for applications then the phone lines are busy until it closes. People that are new to the country and or with a disability are at a disadvantage. Not all people can readily drive to the Douglas County or OHA to get info and don't have computers to access information. Their phone system takes you in circles and people are very rude. I say this as a provide and a volunteer in the immigrant community. If I was that rude I would be fired.

They have been sued in federal court for failing to make reasonable accommodations where household member was sick from mold due to water intrusion into Section 8 property. After mother brought in notes from doctor indicating that child needed to be in a drier environment and requested a move packet, OHA made no response, but in fact just tucked the note away in the tenant file. I believe that there needs to be ongoing training of housing workers to keep them sensitive to the needs of disabled housing recipients.

We continue to find these issues in the more rural areas of the state.

we need places for the felons and offenders to live safely away from schools and children other than on the streets. many are willing to work and have money, but cannot find places to live due to criminal records, some being 10 years or more ago.

**Table E.17**  
**Are you aware of any barriers that limit access to government services, such as public housing, transportation or employment services?**

State of Nebraska  
2011 Fair Housing Survey Data

**Comments**

All of the above mentioned.

Availability of and limited transportation choices are a huge barrier in rural Nebraska.

barriers exist for individuals who have a felony record no matter how long it has been since they have served their time

barriers relateing to transpotation in the rural areas

Charged or convicted of a Drug offence or a sexual offence

Due to living in rural area, there are a lot of limits put on services that are provided to people in need.

Funding for accommodations could become an issue--they may want to accommodate for access but may not have the ability to do so. Then what?

Getting anywhere without a car and not speaking English fluently is a barrier to all kinds of things, including government services.

high waiting list for housing assistance

Horrible public transportation in Omaha.

I live in Iowa

In Kearney, many areas service providers have an informal network of information sharing that effectively discriminates against the types of people they dislike.

In rural areas - distance to service centers.

In rural areas, limited access to transportation can be a barrier.

Inadequate funding limits access for all citizens, but especially for lower income persons, which include large numbers of protected class persons.

Inadequate funding.

Income and the lack thereof is greatest barrier to any government services in NE. Distances are large and without adequate incomes, individuals and families cannot get transportation in order to government services. The other barrier is placing access to government services exclusively online. This essentially eliminates anyone with literacy issues, who does not have access to a computer and the Internet, or due to culture and age is not able to use the computer and Internet.

Knowledge and manuevering through the system are probably the biggest barriers. Clients don't know where to start. When they get to a starting point they still face barriers of eligibility, transportation to get there and the biggest barrier of having the services open when an individual may not be able to get there- ie during work hours Mon-Fri. Services are not client friendly.

Lack of funds.

Lack of transportation. Employment services not available in smaller communities. Everyone does not have the knowledge to use computers or have access to computers.

language is always a barrier in smaller communities

limited public tranist service in Lincoln. Too few routes. Elderly and disabled have to limited access to bus service. The hours and transfer times are inconvient to low income workers.

limited to no handicap parking at the federal building

Lincoln City busses

Living in rural areas where owning vehicle is cost prohibitive due to lack of mass transportation which effects employment and where one lives

Long wait list for persons that are seeking public housing.

Long waiting lists.

mental health, substance abuse, low or no income

OHA has a staggering number of unoccupied units. Why this is is anyone's guess. But they sit empty, and are thus unavailable.

Paratrasit services in Omaha won't go the Medical facilities

People with low resources are treated poorly.

proactive assistance is not provided for those with mental illness who may have difficulty filling out applications or understanding requirements

same as mentioned above

see above

See answer to question 8.

Small towns cannot afford the programs, depending on demand, larger ones may not be able to either.

Some cities still using "special buses" for the disabled.

The federal/state regulations that control access to public benefits such as Temporary Assistance to Needy Families, Food Stamps, Medicaid exist in such a way as to limit the ability of many needy families, particuarly refugee families, to appropriately access the service. The requirements place on these families are too high to allow the ability to accomplish what is necessary, ie: a family I case managed - single mother of 4 children. Required to volunteer 20 hours a week to access benefits. No transportation, in the US a few weeks. Had to get all four children to different schools/child care centers and self to North Lincoln to volunteer site, all relying on the bus system?? Impossible!!! Requirements indicating that refugees can not utilize ESL hours towards requirements to access public benefits....how is a family to become self sufficient in the US without knowing the language? This should be the first priority!!!

The mayor of Lincoln.

There needs to be housing for all, people may have made a mistake in the past and are being declined housing for a record ten

years ago.

This is a fairly rural state with limited public transportation transportation

Transportation in rural small communities is practically non-existent.

Transportation in the rural areas is expensive.

Transportation needs, access to public transportation

Transportation, and use of internet a LARGE number of clients that come to our office come because they do NOT know how or even WANT to learn how to use internet. Elders, people with Mental disabilities, Veterans with PTSD, lower educated people, get confused when they have to deal with a phone services that tells them to press this number for one option and that number for a different option. Or an internet site that they do not understand to start with then when they do not have options to enter information that they feel is important. Most of them have a difficult time expressing to a real person and when they have to do it to a computer most just shut down.

Transportation, transportation, transportation.

When there is no public transportation in a rural area, that can be a huge barrier to people accessing housing/services

Yes, guidelines imposed by Omaha Housing Authority on being able to obtain affordable housing and non market value rent are not equally distributed. There appears to be a lack of oversight.

Yes, most people who need government services work monday through friday 9 to 5 and these are the only hours government offices are open - how are they supposed to get there?

**Table E.18****Are there any other public administrative actions or regulation that act as barriers to fair housing choice?**

State of Nebraska  
2011 Fair Housing Survey Data

**Comments**

Actually the answer to this question is "possibly." At the Federal level, CMS has recently proposed a "rule" that would eliminate nearly all Assisted Living providers in Nebraska and actually throughout the country from continuing to provide assisted living services to folks on the Medicaid Waiver program. There are presently 130,000 in the U.S. and 1,700 in the state of Nebraska that should this rule pass, would be in jeopardy of no longer qualifying for the Medicaid Waiver program that helps to finance the services they receive in the assisted living community of which they currently reside. The "rule" and its new parameters are based solely on the "location" the services are provided in. For example... the rule cites that an assisted living community cannot be connected to or even on the same campus where a hospital, nursing home, or skilled rehab facility is located. A good portion of the assisted livings across the country are in fact located on such campuses. Having managed AL's my entire professional career, I know that our residents take comfort in knowing that these kinds of services are located in such close proximity to their homes in assisted living should they ever require higher level of care services above and beyond what the assisted living can provide. In most small towns across the country, the nursing home and assisted living are usually on the same campus and right next to the hospital. Should this rule pass, the majority of Assisted Living providers participating in the HCBS Medicaid Waiver program will no longer be eligible to participate in the program as they will lose their certification, thus forcing these "nursing home eligible" residents to leave the assisted living apartment homes that they love and move to a nursing home under Medicaid... at a cost double the monthly rate of assisted living.

Again, in the public housing agency in order to obtain low rent housing or public housing, you cannot have felony convictions for a certain amount of time.. Yet, the population the program is designed to help, often times have felonies because of lack of opportunity for decent employment, leading to no transportation, and other social and societal issues. This city in general does not have adequate public transportation.

Attorney General needs to enforce fair housing and anti-discrimination laws.

dept of economic development

Disproportionate amount of people of color on section 8 and public assistance compared to the percentages of people of color residing in the State, which leads me to believe there are barriers in the arenas of financial education and employment.

have a difficult time finding housing for felons, and sex offenders.

High Plains has to cover such a large geographic area it is difficult for those with meager means to seek out assistance, and for High Plains Community Development to do adequate outreach.

immigration ordinance

Inadequate state funding and support for building or renovating property so it can come onto the affordable housing market.

Lack of sufficient education, outreach and general enforcement of fair housing laws in the state is a problem. No penalty in the state for violation of landlord and tenant laws or laws governing mobile home parks. Rentals in mobile home parks are disgraceful but the state keeps licensing them despite complaints and these are a primary source of rentals for low-income people many of whom are minorities. Nebraska needs to do a far better job in enforcing fair housing and landlord/tenant laws. The state should have authorities to investigate and fine and not just leave it to HUD which is a long process. By the time HUD would investigate the damage has been done. The state needs to act instead of just pushing it off on HUD, especially where the state has a financial investment. Scotts Bluff H.A. is an example of this. Despite complaints and numerous problems over the years, the state through DED keeps investing in their projects and allows them to continue because they respond that they will correct their actions so DED lets them slide. Just because an organization says they will correct doesn't mean that they will and DED (or prevailing state entity) needs to make sure that they change and comply.

Most of the administrative and regs are created by people that are not living on the ground level!

Policies that take resources away from building affordable housing serve as a barrier to fair housing choice, because it contributes to the lack of affordable housing. Policies that take resources away from programs that serve people with disabilities. Policies that take money away from housing programs that assist working families and vulnerable families to give incentives and/or tax breaks to businesses that don't pay a living wage.

sexual orientation should be added as a protected class in Nebraska

The barrier to fair housing choice is because of the LACK of regulations in Nebraska. Sadly, this issue is nation wide.

The reallocation of funds in the Nebraska Affordable Housing Trust Fund toward economic development is hurting fair housing in Nebraska.

The state voucher program designed to provide financial assistance to persons with mental illness is refusing to pay for housing if more than 50% of the people in the project have MI

There is nothing in particular, but the State Attorney General and other leaders are not very supporting of fair housing enforcement.

**Table E.19**  
**What are the geographic areas with fair housing problems and what types of issues do these areas have?**

State of Nebraska  
 2011 Fair Housing Survey Data

**Comments**

According to my minority customers  
 Anywhere where testing shows there to be a barrier.  
 Areas that border Indian reservations.  
 Areas with large minority populations such as American Indian, Latino, Sudanese. There is discrimination in quality of housing and probably steering that occurs.  
 Communities with large influx of new Nebraskans.  
 Communities with larger immigrant populations who have not actively enforced fair housing issues.  
 Counties with Indian reservations discriminate against Natives. Counties with larger immigrant populations discriminate against Latinos and to a lesser extent Asians. Urban areas redline low-to-moderate neighborhoods have greater minority representation. Fair housing problem is the property values dropping where there is a concentration of subsidized housing.  
 Fremont  
 Fremont and the new law regarding proving you're a legal citizen to rent  
 Fremont has a local law regarding rentals that clearly is meant to discriminate against Hispanics.  
 Fremont legislation targeting immigrants Generally, group home issues such as Veterans Village and other housing for the disabled.  
 Fremont NE rental for individuals who do not legal status in this country  
 Fremont probably does. I don't know if it is geographical other than communities that have high minority populations. Grand Island, Lexington maybe?  
 Fremont, out-state areas with sizeable Hispanic populations, areas with citizens opposed to affordable housing projects  
 Fremont; that case has been well publicized. Lincoln, in the Vintage Heights neighborhood. Realtors & Lawyers living in said neighborhood prompted VH HOA Board to file, and re-file bogus lawsuits against builders with the sole purpose of thwarting covenant compliant affordable housing in their neighborhood; they succeeded. HOA Board ignored Realtors warning (by certified mail) that FFH laws were in play and filed 2nd bogus lawsuit. Had said Lawyers & Realtors conducted themselves by their professional ethical standards, none of this would have happened. The law without ethics quickly becomes corrupt. All professional persons must conduct their business matters in complete compliance with their professions ethical standards; over the past 12 years we have encountered many racists stating that they are going to their HOA Board to "stop construction of those houses". Once it is established that covenants are not being violated the conversation must end. If the conversation does not end, we start explaining FFH laws. The racists/bigot always moves through the neighborhood trying to sell the neighbors on the lie "we must stop them, they are violating our covenants, they are destroying our property values". Once FFH laws are properly explained, we have always encountered neighbors who stood firmly on FFH laws along side us; that is how you identify the racist. NO ONE is standing beside them! Because professional persons chose to ignore FFH law and not stand firmly beside us, as has always been our experience, they actually prevented/protected the racists from being identified. This is how imperative it is that all professional persons UPHOLD FFH laws; there is no middle ground. You are either upholding the law, or violating the law. Taking NO ACTION results in actions that violate FFH law.  
 Hispanic population centers - Lexington, GI, Schuyler, etc  
 HOA associations  
 I am sure in minority areas.  
 I have heard that real estate agencies are less likely to refer people to housing in low income communities - but don't have actual data  
 I think this is prevalent in the rural areas because of a lack of education on the laws  
 I worked in Grand Island prior to this and they have a lot of "slum lords" as do many college communities. For instance only renting to females, etc.  
 I would say those areas in and around Indian Reservations.  
 I would think Fremont with their laws is a BIG ONE  
 immigrant neighborhoods  
 It appears to be north, and northeast.  
 Kearney Public Housing  
 Larger urban markets have more issues I believe  
 Lexington  
 Lexington and Grand Island has a highly diverse population. Refugees are not familiar with landlord tenant laws  
 lincoln and omaha just due to their size.  
 Low-income and minority areas suffer from lack of funds for new affordable housing and rehabilitation and the lack of statewide lindlord licensing requirements to enforce property maintance.  
 Many communities outside of Lincoln and Omaha do not have local agencies to enforce FH laws and they must rely solely on the NEOC for education and enforcement. With the influx of immigrants this presents a problem for them and housing providers.  
 Maybe Omaha and Lincoln  
 More affluent areas where cost would be too high for persons with limited income.  
 More of the Cities.  
 More rural areas as access to information is more limited.

Most communities, if not all.  
 near indian reservations  
 north and south omaha  
 North and South Omaha communities east of 72nd Street  
 North and South Omaha.  
 north omaha  
 North Omaha  
 North Omaha. Landlords have slum properties, they want to rent out but dont want to put money in them to keep them up.  
 North Omaha/South oMaha all of Omaha OMAHA IN GENERAL  
 Northeast Omaha - below code enforcement  
 northeast Omaha, and parts of south Omaha  
 Omaha  
 Panhandle communities such as Gordon, Rushville, Scottsbluff, Alliance, Bridgeport and Kimball as well as Valentine and Fremont.  
 Panhandle- there is a large number of landlords in the area that discriminate but there is no education for people to know their rights to file a complaint. Therefore there is no recourse to those landlords.  
 possibly rural areas are less regulated  
 Probably most of Nebraska.  
 Rent is high in our area for residents  
 Rural  
 rural & smaller communities  
 rural areas  
 Rural areas  
 Rural areas where there is little to NO oversight and families taken advantage of.  
 rural areas; no leases, etc.  
 Rural communities have challenges affording enforce the laws and ordinances.  
 Rural Nebraska areas discrimination against Hispanics.  
 Scottsbluff  
 Small towns with little education opportunities  
 South Omaha, North Omaha, Lexington ,Kearney, South Souix City.  
 Specifically the community of Fremont and its efforts to tie housing with proof of legal residency. I am sure areas that have seen a more recent shift in demographic, i.e. becoming more populated with immigrants whatever their country of origin, face issues with quantity, quality and availability of housing both for rent and purchase.  
 The entire state.  
 The larger cities like Lincoln, Omaha  
 The locations of fast growing immigrant populations seem to go through the growing pains. It's an education process that can't happen overnight.  
 The NE Panhandle includes Scottsbluff, Box Butte, Dawes and Sheridan from where we receive and understand to have more housing problems. The issues are mostly related to landlords and property managers that resist application of Nebraska Fair Housing Act and the Federal Fair Housing Act for Discrimination . The issues appear to be as result of attitudes & belief that property owners should not be forced into laws regarding the renting of personal property and into compliance with municipal ordinances.  
 The Panhandle of Nebraska, Region I.  
 those areas with high concentrations of immigrant and low income persons. Fifty mile radius of packing houses or other large employers of unskilled or semi-skilled labors.  
 West Omaha  
 West Omaha- due to race North Omaha - dilapidated housing

**Table E.20**  
**How should fair housing laws be changed?**

State of Nebraska  
2011 Fair Housing Survey Data

**Comments**

Agencies "over give" to the protected classes and leave out opportunities for those not protected.  
Based on my answers, we can test all day, but will the law enforce it!  
Better enforced  
enforce what is on the books  
Enforced  
Enforced with strong penalties for non compliance.  
FFH laws are national laws, so I don't know how you would "change" the laws, but what needs to change is the access to said laws. Nebraska should require ALL HOA Board members to take FFH laws. Nebraska attorney's are shockingly out of touch with FFH laws, they should be required to take FFH law classes as well.  
Get rid of them.  
HOA Officers should be required to take Fair Housing.  
I believe the laws are hard to understand and need restated in plain language. They are also very complex, they need simplified. Too many loopholes, they aren't protecting the ones who need protected and are protecting those who do not, who just play the system for what they can get.  
I think anyone that deals with this issue should be required to take Fair Housing training.  
I think the law are OK. Enforcement needs to be funded.  
I think they should be easier to read, less cumbersome. And more education, especially to first time renters.  
I think they should be regulated better.  
I think they should keep all of the prohibitive bases, but also make it easier for a landlord to remove a poor performing renter from their property. I think you would have less discrimination if it was easier to remove a bad renter from your property. Right now nobody wants to take a chance on anybody that might not be a good renter, because they know it will take forever to remove them from the property.  
I think we should have an inclusionary zoning provision.  
Include age to the list of protected classes.  
include better protection for sexual identity and immigrants like in Fremont  
include sexual orientation and Gender reassignment persons  
It should not be allowable for people to be denied housing based on sexual orientation. It should be stated in the law that this type of discrimination is not permitted.  
Landlord registration that promotes rental licensing insuring code adherence.  
Laws don't need to be changed just enforced. Anyone that submits a discrimination complaint should be taken seriously and every effort should be made to investigate the claim to its fullest extent.  
Nebraska's fair housing laws is the same as the federal law but it has no "teeth." There is no enforcement from the state and it seems that Nebraska is willing to pass enforcement on to the federal gov which takes a long time to investigate and act. Nebraska should have a state investigatoin process and fines and it needs to be statewide not just in the larger cities.  
Need better enforcement.  
No, just enforced for the benefit of both parties  
Not changed as much as enforced more.  
Not changed, but enforced uniformly and publicly.  
Removing the restrictions that are in place for those with a felony conviction.  
should include sexual orientation as a protected class  
stricter enforcements with hefty penalties when violations are caught  
There should be some type of cap on rental properties. For example \$100 per bedroom and \$50 per additional room. This will give people an opportunity to live comfortably and in decent areas.  
They need improved enforcement mechanisms that are fully funded. Fair housing laws need to include LGBT persons and those perceived to be LGBT.  
They should exist and be enforced  
They should mirror model laws from other states and administration of those laws should receive as much attention as other laws (drug, alcohol, zoning, etc.)  
They should protect the tenant and the landlord, be clear and provide a reasonable complaint process.  
Those in existence should be better enforced and governments should provide adequate funding for that enforcement and education.  
to add protections for gay and lesbian persons.  
to be more accommodating for ALL people in need.  
To include sexual orientation.  
To include sexual preference as a protected group.  
Too broad a question for me to answer in 10 seconds  
Would it be enforced is the question.

**Table E.21**  
**Please share any additional comments regarding fair housing**

State of Nebraska  
 2011 Fair Housing Survey Data

**Comments**

again, i think discrimination occurs regularly but is under reported or not recognized because many tenants are not aware of their rights

alot of people have no clue what Fair Housing is. There is alot of discrimination and real bad landlords. People need to know there is some place to turn for help.

Any sundown towns in Nebraska? History of race and ethnic and religious relations in Nebraska. Any towns with racial and ethnic covenants attached to property (or a history of use)?

As a member that has some language barriers we feel it is not our requirement to provide alternative speaking individuals to be able to better provide services to immigrants. We have enough issues with bill payment, upkeep, multi family in a single family dwelling, to be strapped with more is more than we can handle.

DED provides little or no assistance to communities regarding this issue to grantees after the "bare minimum" fair housing logo is on the local government letterhead.

Enforcement is probably a bigger challenge - with HUD cutting the dollars to fair housing centers there will be in increase in discrimination with no where for the tenant or homeowner to file a complaint and receive action.

Fair housing laws are VERY important but have also been abused and used as threats by members of protected classes who damage property, do not pay rent and bother or even threaten their neighbors. Fair housing complaint investigation should be without prejudice.

Fair Housing Laws had their place in time years ago, but not today.

Fair housing laws should be enforced equally throughout the state and the public should know that the state will enforce the law.

Fair Housing Outreach and Education appear to be making progress due to services provided, municipalities promoting fair housing and some landlords and property managers complying with the laws. Word of mouth from landlords and tenants that fair housing laws can work to benefit each and non profit agencies establishing partnerships with this agencies to refer and promote fair housing and equality in housing for all persons.

From what I have seen, as a person living with someone who is wheelchair dependent, most houses/apartments in the Omaha area could benefit greatly from guidelines that promote common sense and guide property owners to service providers that can help them "fix" problem areas without doing a major renovation. I have used Home Access Solutions and found their ideas and innovation to be extremely helpful.

Housing is an important asset in all our communities and we need to make sure it is available to all persons.

I am a homeowner and feel a little discomfoted at how little I knew about these issues. Perhaps these should be policies reviewed by banks or realty companies when working with buyers or landlords when working with rentals. How does a person typically encounter this information unless they purposefully seek it out?

I am from a small rural community and do not see fair housing issues arise except in the past with a few landlords who were older and most of them no longer have rentals.

I can see both sides of the argument on this issue. On the one hand everyone should be entitled to rent or live in a home where ever they want. However, I also know how a bad renter (does not matter on race color, age etc. either) can destory a house and how it can take forever to remove them from the house.

I currently work with the homeless (HPRP)...and finding housing for folks with little or no recent rental history is sure a challenge. I feel anyone should be able to make a fair housing complaint, however, as a housing authority we are guilty until we prove ourselves innocent. Many people file frivolous complaints. I feel if this is the case and the housing agency is cleared the person filing the case should have to do community service or something. I understand the complainant does not have money to pay a fine, but there should be way to stop the unwarranted complaints. The complainant does not have to pay any fee to file, however, the expense is very great to housing agencies in staff time and sometimes attorney fees.

I have a lot of respect for staff of Family Housing Advisory Services. They all seem to have a passion for the underserved

I just believe that Housing and Urban Development has oversight over some programs of the Omaha Housing Authority, and City offices that received CDBG funds, should really believe in compliance and auditing of those places that received such funds. I believe more outreach to communitcy based groups, neighborhood associations, churchs, and landlord and tenants could benefit greatly from direct contact with folks who can education them on fair housing and fair housing laws.

I own my home, and I have not encountered any problems.

I provide financing for homes in most states, Nebraska has some of the toughest regulations and expectations to continue to lend to qualified buyers in a unbiased way. Thank you

I think the decision making to when to pursue a Fair Housing Investigation should be changed. Often Fair Housing Complaints are filed by tenants who do not like the policy decision but use a protected area as the reason, except in the explanation of the reason it has to do with the policy not the reason. I have observed time consuming investigations where the tenant claims they were discriminated due to a disability but has no verifiable disability. Shouldn't the first part of the investigation be to determine the person has the condition or situation that is being discrimated against before a full blown investigation occurs? It is costly to all parties involved in the time consuming investigations.

I would like information regarding move from rental to home-ownership, especially for disabled persons. Also information regarding applicable policies.

In my 20 years in real estate I never witnessed any type of discrimination. I work for a non-profit where we work with many ethnicities and some people with disabilities. We strictly abide by fait housing standards.

In my former and current profession, I've found nothing to indicate that the current Fair Housing Laws in place are insufficient.

In regards to Fair Housing Complaints. I have heard testimonials that the accused has to fight hard to make the case of no wrong doing.. Officials processing the complaint are advocates for the complainant rather than an unbiased person.

In the 4 institutions I have worked for (banks), in Lincoln, NE, I am aware that staff actually works very hard to ensure there is no discrimination taking place throughout the loan process.

Information should be continually distributed as new people enter the business.

It has helped more people get into better homes and apartments

It is very difficult for someone like me, in a very small community, to keep up to date with fair housing laws.

It sure appears that this survey is attempting to satisfy someone that wants changes in the Fair Housing Laws.

It would be great for anyone collecting rents to be required to attend fair housing workshops which include building code enforcement.

It's been about 10 years since I've been involved in housing and community development issues in NE, therefore I am out of touch with current issues or needs related to fair housing.

It's not a matter of changing the fair housing laws, but rather an education issue with rural areas being more inclusive than exclusive.

Lack of funding for affordable housing (with its disparate impact on many protected classes) limits housing quality and choice. The State is cutting affordable housing trust funds and is not supportive of any legislation that would bring affordable housing to new developments. The State government is less than enthusiastic in its support of EEOC and fair housing.

Landlords should be more regulated. It should also be easier to file complaints about substandard housing/rentals. Financial institutions should not be permitted to exclude mortgages due to smaller amounts requested.

Laws are not effectively enforced. RED LINING EXISTS IN OMAHA in all aspects of housing from Insurance, Construction, Financing, Sales, Rental, Bonding of Contractors, Contractor Financing, Establishment of fair appraisal values in North and south east Omaha, Steering by Real Estate companies discounting North East and South East omaha as a place to live. I marked a lot of areas but did not respond as requested. I have participated in other surveys and have not realize , seen any positive actions and there fore I limit my response and time participation

more education needs provided to landlords

My concern is for the lack of quality control for rental properties. Too many slum lords who won't invest in their properties.

n/a

Nebraska needs to tie enforcement of landlord/tenant laws to fair housing laws and provide enforcement. There is no state enforcement now so housing providers believe they can do whatever they want and will intimidate to prevent complaints from being filed.

Need more Fair Housing education in Rural Nebraska.

Need to shorten the length of this Survey...

None

none.

Not many problems I am aware of - just circumstances that pop up from time to time that warrant the prospective homeowner or renter to seek counsel on the violation. Not a widespread problem in Nebraska.

not thrilled with the requirement to rent to non traditional married couples, i.e. gay couples.

Once again, I am concerned about the geographic area that High Plains Community Development in Chadron has to address with the meager financial backing they have.

one of the biggest economic issues for growth in rural communities is market rate rentals for newcomers. People are turned away weekly due to lack of good property to rent.

Pat Shelton @ Woodridge Condominiums has violated Familial Status for the past year actually forcing the property into foreclosure because she has discouraged anyone with children or grandchildren from pursuing the purchase of the property.

People who call with questions about how to conduct an activity in a fair manner should not be penalized for making the inquiry even if they were incorrectly following the law. They should be given guidance to do things in a fair manner

Protected class should include sexual orientation and gender.

Refusing repair apartment appliances such as stove, refrigerator or bathrooms, after several reports to repair the landlord would finally make the repair and the tenet is overcharged for the repair. Landlord will charge back rent when rent was paid.

See #3 above

some of these questions were difficult to answer because I was not sure if you meant "right now" or in general ie: am I aware of classes? not currently, but I know they are out there

There needs to be a statewide requirement for inclusionary housing in new subdivisions to ensure housing choice.

this could be construed as reverse discrimination alot of the rules make it difficult and financially impossible to reconstruct property

We are completing a substandard housing study to remedy the existance of substandard housing in my community. Guess where low income, people of other races and ethnicities are housed?

When HUD remands a case to the LCHR for investigation, the LCHR must be required to follow City Code, Title 11. When HUD receives a complaint filed against an HOA Board, it should be red flagged and watched carefully. Complainants were told not to hire an attorney; we now know that Respondents HOA Board Insurance carrier funded \$36,000 in legal fees to "defend" the HOA Board. Nothing ever went to a court of law, what was this money spent for? While HOA Board insurance carriers are liable to pay out if said Board is determined to have violated FFH, conversly, they are highly motivated to make sure that any HUD determination does not find in the Complainants favor. HOA Board members who collude and lie to investigators investigating an alledged federal crime should not be tolerated by HUD; especially when board members are Realtors & Attorney's.

While most people want to provide fair housing and be a part of the solution, there is a fine line where the efforts may not seem balanced. Filing a complaint is just a phone call away whether justified or not. There is also the struggle of increasing numbers of rental properties and the potential for conflict as tenants may not appear to be taking the same pride in their residence as the property owners in the neighborhood. There's also the frustrations of some in a community as they see what to them is tenants of program housing seemingly taking advantage of the assistance. These situations nourish ill feelings that can develop into so much more.

With regard to Fair Housing Testing I've been told of two cases whereby the testing was not fair and it seemed to the real estate agent that if they plead guilty and paid the fees, they would be better off than try to fight it.

Would like more public awareness campaigns about the issue.

Would love to see more enforcement.

You can see how a layman in the public knows nothing about fair housing except how it affects me.

# APPENDIX F: ADDITIONAL ZONING AND PLANNING SURVEY DATA

<b>Table F.1</b> <b>Does your jurisdiction have in its planning or zoning policies, a definition of "dwelling unit" or "residential unit"?</b> State of Nebraska 2011 Nebraska Non-Entitlement Survey
<b>Comments</b>
"Dwelling" Any building or portion thereof, not including mobile homes but including modular homes, which is designed and used exclusively for residential purposes 2006 international building code. A building or portion of a building arranged for an intended for occupancy as an independent living facility for one family, including permanent provisions for cooking. A building or portion thereof, designed and used for residential purposes, but not including recreational travel trailers or motor homes not used as a permanent residence. Attached garages shall be considered part of the dwelling unit. Also defines single family, two-family, and multiple-family dwellings. A building, or part thereof, containing complete housekeeping facilities for a single family. A dwelling that consists of one or more rooms which are arranged, designed or used as separate living quarters by a single family, or other group of persons living together as a household or a person living alone. Individual bathrooms and complete kitchen facilities, permanently installed, shall always be included for each "dwelling unit". A house, apartment building, or other building designed or used primarily for human habitation. The word "dwelling" shall not include boarding, or rooming houses, hotels, motels, mobile homes or other structures designed for transient residence. Broken up by zoning. Dwelling unit: building. independent living facility for one family including permanent provisions for cooking. Building designated for residential purposes. BUILDING OR PORTION THEREOF WHICH IS DESIGNED AND USED EXCLUSIVELY FOR RESIDENTIAL PURPOSES. Complete residential and commercial zoning and planning adopted and in use. Definition: dwelling: 1 or more rooms designed, occupied, or intended for occupancy as a separate living quarter with cooking, sleeping, and sanitary services provided within the dwelling unit for the purpose of a single family maintaining a household. Dwelling Dwelling, multi-family Dwelling, single-family Dwelling, two-family Farm, residence Dwelling A building or portion thereof designed exclusively for residential occupancy, including (1) family (2) two family and multiple dwellings, boarding or lodging houses, apartment houses, apartment hotels, but not hotels or trailers. (we are in the process of updating this language) Dwelling shall mean any building, structure, or portion thereof which is occupied as or designed or intended for occupancy as residence for one or more families and any vacant land which is offered for sale or lease for the construction or location thereon of any such building, structure, or portion thereof. Dwelling shall mean any building, structure, or portion thereof which is occupied as or designed or intended for occupancy as a residence for one (1) or more families and any vacant land which is offered for sale or lease for the construction or location thereon of any such building, structure, or portion thereof; Dwelling Unit Dwelling Unit - One or more rooms, designed, occupied or intended for occupancy as a separate living quarter, with cooking, sleeping, and sanitary facilities provided within the dwelling unit for the exclusive use of a single family maintaining a household. Housing Unit or Dwelling Unit - A building or portion of a building arranged for and intended for occupancy as an independent living facility for one family. Dwelling unit - one room, or rooms connected together, constituting a separate, independent housekeeping establishment for owner occupancy or lease on a weekly, monthly, or longer basis, and physically separate from any other rooms or dwelling units which may be in the same structure, and containing independent cooking, toilet and sleeping facilities. Dwelling Unit - One room, or rooms connected together, constituting a separate, independent housekeeping establishment for owner occupancy or lease on a weekly, monthly, or longer basis, and physically separate from any other rooms or dwelling units which may be in the same structure, and containing independent cooking, toilet and sleeping facilities. No definition for "residential unit". Dwelling Unit consists of one or more rooms which are arranged, designed or used as separate living quarters by a single family, or other group of persons living together as a household or a person living alone. Individual bathrooms and complete kitchen facilities, permanently installed shall always be included for each "dwelling unit" Dwelling unit is any building or portion thereof which contains living facilities, including provisions for sleeping, eating, cooking and sanitation, as required by this code, for not more than one family, or a congregate residence for six or less persons.

Dwelling unit shall mean one or more rooms connected together, constituting a separate, independent housekeeping establishment for owner occupancy or lease on a weekly, monthly, or longer basis, and physically separate from any other rooms or dwelling units which may be in the same structure, and containing independent cooking, toilet and sleeping facilities.

Dwelling unit--a room or group of rooms with kitchen for habitation by family or group of families or person

Dwelling unit--one or more rooms. No family or # of people specifications.

Dwelling unit-1 room, or rooms connected together, constituting a separate, independent housekeeping establishment for owner occupancy or lease on a wkly, montly, or longer basis, & physically separate from any other rooms or dwelling units which may be in the same structure, & containing independent cooking, toilet & sleeping facilities. Nothing for residential unit - just residence

Dwelling Unit-One room or rooms connected together constituting a separate independent housekeeping establishment for basis-physically separated from any other rooms or dwelling units which may be in the same structure-and served by not more than one gas meter and one electric meter.

Dwelling Unit-One room or rooms connected together constituting a separate independent housekeeping establishment for basis-physically separated from any other rooms or dwelling units which may be in the same structure-ans served by not more than one gas meter and one electric meter.

Dwelling Unit: consists of one or more roomns which are arranged, designed or used as a separate living quarters by a single family or other group of persons living together as a household or a person living alone. Invididual bathrooms and completed kitchen facilities, permanently installed, shall always be included for each "dwelling unit".

Dwelling Unit: Consists of one or more rooms which are arranged, designed, or used as a separate living quarters by a single family or other group of persons living together as a household or a person living alone. Individual bathrooms and complete kitchen facilities, permanently installed, shall always be included for each "dwelling unite".

Dwelling Unit: One or more rooms, designed, occupied or intended for occupance as a separate living quarter, with cooking, sleeping, and sanitary facilities provided within the dwelling unit for the exclusive use of a signle family maintaining a household.

Dwelling unit: One room or rooms connected together, constituting a separate independent housekeeping establishment for owner occupancy, or rental or lease on a weekly, monthly or longer.

DWELLING UNIT. A building, or portion thereof, providing complete and permanent living facilities for 1 family.

Dwelling: Any buidling or portion thereof which is designed and used exclusively for residential purposes. Also defs for single family, two-family and multi-family

Dwelling: A building or portion thereof, designed and used for residential purposes, but not including recreational travel trailers or motor homes not used as a permanent residence.

Dwelling: Any building or portion thereof design and used exclusively for single family residential purposes excluding mobile homes (separate definition). Residence: Building used, designed, or intended to be used as a home or dwelling place for one or more families.

Dwelling: building designed for the principal use of living quarters: cooking, living, sleeping, and toilet facilities for a single housekeeping unit.

Dwellings and dwelling unit are both defined in the zoning regulations of the municipal code book.

IBC uniform codes, some limits for family size/type. Not more than 4 non-related, or something like that.

Living unit for one family

Minimum size for square footage for bedrooms or living space for occupancy. Hot and cold running water required for bathroom and kitchen. No rules for one family living there.

multiple rooms connected together, which constitute a separate and independent residence for human occupancy and which contains cooking, sleeping and restroom facilities.

Multiple rooms connected together, which constitute a separate and independent residence for human occupancy and which contains cooking, sleeping, and restroom facilities.

no zoning in our village

One or more rooms designed, occupied... with cooking, sleeping, sanitary facilities... for a single family maintaining a household.

One or more rooms, designed, occupied or intended for occupancy as a separate living quarter, with cooking, sleeping and sanitary facilities provided within the dwelling unit for the exclusive use of a single family maintaining a household

One or more rooms, designed, occupied or intended for occupancy as a separate living quarter, with cooking, sleeping, and sanitary facilities provided within the dwelling unit for the exclusive use of a single family maintaining a household.

One or more rooms... facilities... one family.

One or more rooms... separative living quarters... family... depends on zoning and use.

One room or rooms connected together constituting a separate independent housekeeping establishment for owner occupancy or lease and physically separate from any other rooms or dwelling units which may be in the same structure and containing independent cooking, toilet and sleeping facilities for one family only.

Online: (c) "Dwelling" means any building, structure or portion thereof which is occupied as or designed or intended for occupancy as a residence for one or more families and any vacant land which is offered for sale or lease for the construction or location thereon of any such building, structure or portion thereof.

Only for "Dwelling Unit". "Dwelling Unit consists of one or more rooms which are arranged, designed or used as separate living quarters by a single family, or other group of persons living together as a household or a person living alone. Individual bathrooms and complete kitchen facilities, permanently installed, shall always be included for each 'dwelling unit'."

The village adopted a comprehensive plan in 2000.

Very basic: plumbing, electrical, etc. Just went through a (3+ years ago) study, came up with new housing codes/standards for requirements. Restroom, sink, etc. for all housing.

Very brief

Village isn't zoned.

We have a chapter on Design Guidelines and it has "dwelling unit" & "residential unit" addressed.

We use a building code definition, from UBC

yes our ordinances describe the difference between residential and commercial properties.

**Table F.2****Does your jurisdiction have in its planning or zoning policies, guidelines that encourage the development of mixed use housing, defined as buildings serving as a combination of residential, commercial, office, institutional, or other use?**State of Nebraska  
2011 Nebraska Non-Entitlement Survey**Comments**

Allowed in downtown commercial by conditional use.

Allowed in general commercial as conditional use.

But it's allowed in the code.

Code and comp plan encourage those uses, but we don't have much of it. We just got a Downtown Revitalization grant from CDBG and we're gonna hire a consultant to talk about more of those. We also have some MU land use categories in our comp plan, MU1 (combo of residential types, maybe some office), MU2 (multi-family), and MU3 (industrial/commercial). We sometimes use CRA financing, which could help for housing. We do have some actual zones since we redid the code in 2002 that were meant to encourage mixed use (TND, traditional neighborhood--more pedestrian travel and civic space, new urbanism, avoiding excessive requirements), and some overlay districts, one is the Neighborhood Conservation Overlay, but those haven't been taken advantage of much by developers. Comp plan has overall goals for nice neighborhoods and housing.

Defines permitted uses and conditional uses for both residential and commercial districts.

Have MU districts. Also have a downtown district. A new project has live/work spaces. No specific policy, but we work with the developer to compromise and make a custom development agreement.

Home Occupations, In commercial use apartments are allowed other than ground floor.

I selected "no" because residential use is allowed as SPECIAL USE in the community business and commercial limited districts.

In certain commercial districts, you can have dwelling units above a business. No recently built ones. Not really any financing options on the books but we would try to help out.

It doesn't encourage, but it allows.

It is allowed in the code. Until we re-zone, it is allowed in almost all zoning restrictions. 80% of the town.

Land development ordinance that matches criteria/land use guidelines with the comp plan. Land use plan identifies areas where MU is the current or preferred future land use. CDBG housing re-use funds that we're hoping one of our developers will take advantage of for our downtown revitalization area. Some areas of the community identified as blighted/substandard, so we have TIF as a tool.

Mixed Use Building - a Building or structure that incorporates two or more types within a single building or structure, provided that each use type is permitted within the individual Base Zoning District in which the building or structure is to be located.

Mixed use shall mean properties where various uses, such as office, commercial, institutional, and residential are combined in a single building or on a single site in an integrated development project with significant functional interrelationships and a coherent physical design.

no zoning in our village

Part of comp plan; we're in the process of updating that (every 10 years). 2+ year process to update. We designate certain areas that apply/area acceptable for MU. Generally we try to make it compatible with the surrounding areas. We always promote market housing--we're victims of our own success--lots of jobs but not enough places to live. Pent-up demand, trying to add more rental units. We've offered incentives for developers; TIF financing, CDGBs, affordable housing trust fund through NE, tax credits through NIFA, and \$1 million new neighborhoods initiative grant that allows us to build wrkforce housing. We allow for city bounding of street/sewer/water, pay for all electric. Allows developer to pay for all street/sewer/water over 20 years instead of all at once. In 1989 and 1990, in each year we build one new project. We became more aggressive and now have built 600 units in the past 15 years. 7-8% population growth increase.

That's a vague part of the cities code. We haven't had to address it.

They are allowed, but not incentivized. Community redevelopment authority helps with development costs, pursues it. Housing development corporation in 4-county area, ec dev folks focus on industrial/manufacturing. We do allow it. Local business improvement district.

They could be done as a conditional use.

This is the definition in our zoning ordinance. I don't know if I would say it encourages the development or not. "A building or structure that incorporates two or more use types within a single building or structure, provided that each use type is permitted within the individual Base Zoning district in which the building is to be located."

We allow it within all our commercial areas.

We do allow MU downtown, and we have a MU zoning district.

We do allow some home-based businesses in residential areas as well as certain conditional uses. Guidelines for this are in our Comprehensive, Affordable Housing, Economic Redevelopment, Zoning Regulations, Subdivision Regulation and Planning Procedure Plan adopted in 2001.

We do allow some home-based businesses in residential areas as well as certain conditional uses. Guidelines for this is in our Comprehensive, Affordable Housing, Economic Redevelopment, Zoning Regulations, Subdivision Regulation and Planning Procedure Plan adopted in 2001.

We encourage PUDs. We allow MU around the city--we would zone that lot specifically for MU when the project comes along.

We have a mixed use district. Special overlay districts and overlay districts. Designates parts of the city for multiple uses. We don't use that category very often. We only have two very small areas that are in use as mixed-use.

We revised our zoning 10 years ago to encourage remodeling downtown buildings, take away restrictions for second-floor housing. We haven't had anything develop yet. Hyatt Palmer study recommended it. It is allowed in zoning. In one of our subdivisions, Walmart is building, lots allowed for commercial and multi and single family res.

We would allow an in-home business, with restrictions.

We're doing downtown revitalization, zoned C-1 commercial, and a lot of the upstairs aren't used so we're doing apartments now. We changed out code to allow residential above business. Developers are happy to plan/build

Yes--comp plan. They're allowed pretty much all over town. We have a DED grant for a project going up right now for a subdivision of low-moderate income units.

Zoning regulations allow that as PUDs--permitted uses but not specific MU term.

**Table F.3**  
**Does your jurisdiction have in its planning or zoning policies any potential barriers to the development of mixed use housing, such as strict zoning requirements, height or density restrictions or any other challenges?**

State of Nebraska  
2011 Nebraska Non-Entitlement Survey

**Comments**

35 feet in residential areas and commercial.

35 ft height restriction in residential, 50 ft in commercial.

Densities vary from res. district to res. district (1-12 dwelling units/acre). 2 zoning districts do not have maximum densities. All but 2 areas have height restrictions.

Has to be in C-2 district. We will be looking at a concept plan for a mixed use area.

Height restrictions, and pretty strict zoning.

In single family res, 2.5 stories or 35 feet restriction.

Just must be in properly zoned area. We have enough raw/empty land that developers can develop however they like.

no zoning in our village

Not allowed in industrial areas

Not allowed outside downtown. Height restrictions.

Not that I know of. It's pretty loose, and so is the overlay district. Broad definition of overlay--allows multiple land uses and flexible development if a specific plan is included.

residential does have height restrictions.

Residential is restricted to the second story. We're a little more lenient in R-1; we allow duplexes. Potential issue in a res area right now; an old school that the school board sold for cheap and may be used for mixed use now.

Sign restrictions, parking, noise, fumes, fences.

Some areas have height and density restrictions.

Some height or density restrictions.

strict zoning requirements

strict zoning, height restrictions

The Village is split into districts for residential, business and industry. Each district has strict guidelines as to what is allowed in the districts.

There are height and density restrictions, but mostly economic issues.

We adopted a new zoning ordinance in November of 2009 with a density requirement that could stand in the way--zone-specific, requires a certain lot area per use, regarding multi-family.

We follow international codes very strictly. We have height restrictions, and we have an airport so we have to be careful of those.

We have height, setback, greenspace minimum restrictions in all the zones. 3 coverage parameters: building, impervious, and minimum greenspace. Pretty restrictive in residential areas, more liberal toward commercial areas. For a while there we had a lot of condos and duplexes, but apparently it's been difficult financially to get a loan on a "secondary market" option, so those are no longer as popular. Those are different than the normal single family style, and are good for young people and retirees.

We have zoning regulation for Agriculture, Residential, Central Business, Commercial and Industrial Districts. Each addresses the above.

We have zoning regulations for Agriculture, Residential, Central Business, Commercial, and Industrial Districts.

Zone-dependent. Multi-family, 2,000 sq ft per unit. Can be exceeded with special use permit. 36 feet in res zone. 60 feet in business zone.

Zoning dictates specific areas for commercial and industrial building with some mixed use in residential areas.

Zoning requirements for commercial to be in areas zoned for commercial.

**Table F.4**

**Does your jurisdiction have in its planning or zoning policies, guidelines that encourage the development of affordable housing units, such as mixed income housing or inclusionary zoning, defined as a mandatory approach that requires developers to make a portion of the housing units in their project affordable to low- and moderate-income households?**

State of Nebraska  
2011 Nebraska Non-Entitlement Survey

**Comments**

Beatrice Housing Authority might.

CDBG funds require it. Some areas in town are low income

Comp plan goals for housing--provide all residents with access to a variety of safe, decent housing types. Actively access affordable housing programs. Etc.

Comp plan has analysis of affordability, requirements for what counts as affordable. Found the city was meeting the needs of median income earners, but should get more low income and higher cost housing to open up other housing. We've had a lot of discussion about design standards and specifications for affordable housing, and our public works people insist we require quality construction and infrastructure. Grand Island, down the highway, has gone to PVC pipes, while we still use metal. All our communities require the same street infrastructure and quality lot layout and design. The age-old debate is, even if you lower the cost of construction, you can't change the cost of the land, and there's no guarantee the lower cost gets passed on the consumer; it may just go to the developer. No density bonuses or incentives for providing a certain percentage of affordable units. No transfer of development rights. We had a landowner with some land he didn't know what to do with, and a developer suggested doing the minimum lot size, some relief on setbacks, and went to planning commission and asked for a planned district to allow it. We're pretty flexible if there's a good reason/trade-off. In this case they committed to build a series of trails that linked to our trails master plan.

Don't know if it's in the code, but the City partners a lot with Habitat for Humanity and Lincoln County Development Corporation, gives monetary and other support. Sometimes land is donated, sometimes we help Habitat with utility hookups etc. CDBG, HOME grants, etc. A demolition program wherein the City puts \$25,000/year for buildings that are uninhabitable, and the LCDC will purchase it, the City demolishes it, they build.

Don't know what the policy is, probably no requirement outside funding.

Housing Agency and EcDev do that.

Housing development corporation builds a lot of LMI housing. The market may be saturate for those units.

No requirements, but we're encouraged to develop more MU with mixed income--City Council adopted the study a year ago. We have a housing rehab plan that offers funding assistance particularly to those who meet LMI guidelines.

No requirements. Given the number of units that get built with low-income housing tax credits, we don't need to encourage it more. We have a lot of low income tax credit projects. Developers use those tools.

no zoning in our village

Only if the project is using federal grants that require it. Percentage of housing in the city that must be low income... trends, income less than \$10,00-50,000+

Various programs over the years. Rent to own program. Applying for another grant for first time homebuyer low income. And rehabilitation money available.

We do have 17 husing units at Court Street Villa under the direction and ownership of HUD. Rent is bases on 30% of adjusted income. Our Comp Plan recommends that the Village become involved in affordable housing. We did help Community Affordable Action when they built a house for affordable income households. The Village purchased the lot, supplied the electric, water and sewer services to the house.

We do have affordable 17 housing units at Court Street Villa under the direction and ownership of HUD. Rent is based on 30% of adjusted income. Our Comprehensive Plan recommends that the Village become involved in affordable housing. We did help Community Affordable Action when they built a house for affordable income households. The Village supplied the lot, electric, water and sewer services to the unit.

We've been very successful developing those--low and moderate income housing is the only type that has vacancy! We have a lot of jobs so people make too much money to qualify.

We've done that through various loan programs. Rent to own, owner rehab, etc. York Housing Authority has built some single family housing. Water department gave them a couple of lots when we tore down an old water tank. We've been very successful with a low income apartment in an R-3. Most of it has been infill projects, brownfields.

**Table F.5**  
**Does your jurisdiction have in its planning or zoning policies, any potential barriers to developing low- to moderate-income housing?**

State of Nebraska  
 2011 Nebraska Non-Entitlement Survey

**Comments**

Could be some NIMBYism/neighborhood opposition.

Financing

Just based on the type of housing--trailer type restrictions, etc. Not much NIMBYism.

lack of land area available

NIMBYism. The city sponsored TIF, CDBG, etc. through City council, and we never turn down affordable housing projects. Neighborhoods don't always like it--once had 200 protestors for an affordable housing project. We're also geographically challenged; it's expensive for developers to level raw ground, bring infrastructure in, just natural barriers.

One barrier is perception and questions about what low-to-moderate-income housing means. Some place a stigma on it. Others find it unfair that such housing can come in the form of a new home that would be considered unaffordable by those who don't consider themselves low-to-moderate income.

People associate "affordable housing" with section 8 or public housing. People testify against affordable housing projects.

People can't afford housing, and often poor people make too much money to qualify low- moderate-income housing. The people who do qualify can't make the payments.

People do not want to sell property and/or remove dilapidated houses.

People do not want to sell property or remove dilapidated houses.

Problem has been coming up with location/land for affordable lots. Unsure on the definition of affordable. City council has normally been against using TIF for housing, for example, because it takes tax revenues from schools. In the last 8 years or so, a couple pieces of property that would be eligible for TIF funds for affordable housing, and we haven't been able to buy the land or find a developer. Not enough affordable land (developable land--high infrastructure costs, roads, etc.).

So far we've never had a big issue with NIMBYism--usually it makes the neighborhood better, since it takes down an old, rundown house.

Some neighbors have been upset about property values, testified against it.

Some TIF projects, out-of-town developers have built apts with a certain percentage of units for low- and moderate-income, and we have several of those. Our ordinances didn't require it; the funding did. The main barriers for lower-cost housing are cost of land and infrastructure. We have a lot of variety and choice of housing here. Neighborhood opposition is hardly ever about housing.

Stereotypical perceptions, NIMBYism. We haven't had any projects come forward recently... a couple may be in progress, so we're encouraging community dialogue.

There was an area where we wanted to build low income housing and neighbors got upset, and they didn't develop it at all. NIMBYism.

Very successful program, more housing than need.

We do not qualify for CDBG funding to help development. Our need for housing is not LMI housing so it's not that much of an issue.

## Table F.6 Does your jurisdiction have in its planning or zoning policies, a definition of "family"?

State of Nebraska  
2011 Nebraska Non-Entitlement Survey

### Comments

A collective number of individuals... together within one dwelling unit. Excludes sorority/group of students/etc.

A group of natural persons consisting of a man, his wife, their children, any combinations... Not more than 6 other persons, at least 3 must be related. Not more than 3 persons living together who are not related.

a person living alone, or any of the following groups living together as a single nonprofit housekeeping unit and sharing common living, sleeping, cooking, and eating facilities: (1) any number of people related by blood, marriage, adoption, guardianship, or duly-authorized custodial relationship; (2) up to four unrelated people and any related children; and (3) a group care home. Family does not include any society, club, fraternity, sorority, association, lodge, organization, group of students, or other individuals where the common living arrangement is temporary or seasonal. Also, the term does not include any group of individuals who are in a group living arrangement as a result of criminal offenses. (Ordinance No. 1083, 2-17-09)

an individual person or two or more persons related by blood, marriage or adoption living together in a dwelling unit

An individual person or two or more persons related by blood, marriage or adoption, living together in a dwelling unit.

Any number of individuals related by blood, marriage or adoption, occupying a dwelling unit; or group of unrelated persons occupying a dwelling unit; however, the number of unrelated individuals shall be determined on the basis of two hundred (200) square feet of living area per individual. A family shall under no circumstances be construed as a boarding or rooming house, fraternity or sorority house, club lodging house, hotel, motel, or commune.

Defined as "One (1) or more persons occupying a single dwelling unit, provided, that all members are related by blood, marriage, or adoption, and living as a single housekeeping unit. A family may include, in addition, not more than three people who are unrelated, but provided further that domestic servants employed on the premises may be housed on the premises without being counted as family or familites."

Defined by relatives. Have had some neighbor complaints that people allow unrelated people to live with them, in basements, etc. Had to define family further. We have some Indian citizens work for a large employer here and live differently than Americans, we're tried to be sensitive to that and use good judgment when we have complaints. (d) "Familial status" means one or more minors being domiciled with: (1) A parent or another person having legal custody of such individual; or (2) The designee of a parent or other person having legal custody, with written permission of the parent or other person.

Either (a) an individual or two or more persons related by blood, marriage or adoption, living together as a single housekeeping unit in a dwelling unit; or (b) a group of not more than four (4) persons who need not be related by blood, marriage, or adoption, living together as a single housekeeping unit in a dwelling unit; plus in either case, unusual domestic employees. A family may include any number of gratuitous guests or minor children not related by blood, marriage or adoption.

Either (a) an individual or two or more persons related by blood, marriage or adoption, living together as a single housekeeping unit in a dwelling unit; or (b) a group of not more than four (4) persons who need not be related by blood, marriage, or adoption, living together as a single housekeeping unit in a dwelling unit; plus in either case, unusual domestic employees. A family may include any number of gratuitous guests or minor children not related by blood.

Familial status shall mean one or more minors being domiciled with: (a) a parent or another person having legal custody of such individual; or (b) the designee of a parent or other person having legal custody, with written permission of the parent or other person.

Family - a household head and one or more persons related to the head by blood, marriage or adoption living together in a single dwelling unit.

Family - One or more persons living together and sharing common living, sleeping, cooking, and eating facilities within an individual housing unit, no more than 2 of whom may be unrelated. The following persons shall be considered related for the purpose of this title: A. Persons related by blood, marriage, or adoption B. Persons residing with a family for the purpose of adoption C. Not more than eight persons under 19 years of age, residing in a foster house licensed or approved by the State of Nebraska D. Not more than eight persons 19 years of age or older residing with a family for the purpose of receiving foster care licensed or approved by the State of Nebraska E. Person(s) living with a family at the direction of a court

Family - shall mean a household head and one or more persons related to the head by blood, marriage or adoption living together in a single dwelling unit.

Family shall mean a household head and one or more persons related to the head by blood, marriage or adoption living together in a single dwelling unit.

Family shall mean one or more persons occupying a premises, living as a single housekeeping unit and doing their own cooking on the premises, as distinguished from a group occupying a boarding house, a lodging house, club or hotel as herein defined. A family shall under no circumstances be construed as a boarding house, fraternity or sorority house, club, lodging house, hotel or motel.

family-shall mean a person living alone, or any of the following groups living together as a single nonprofit housekeeping unit & sharing common living, sleeping, cooking, & eating facilities: (1) any number of people related by blood, marriage, adoption, guardianship, or duly-authorized custodial relationship; (2) 2 unrelated people; (3) 2 unrelated people & any children related to either of them; (4) group care home; or (5) group home for the handicapped. Family doesn't include any society, club, fraternity, sorority, assoc., lodge combine, etc.

Family: One or more persons living together and sharing common living, sleeping, cooking, and eating facilities within an individual housing unit, no more than 3 of whom may be unrelated. The following persons shall be considered related for the purpose of this title: (a) Persons related by blood, marriage or adoption; (b) Persons residing with a family for the purpose of adoption; (c) Not more than eight persons under 19 years of age, residing in a foster house licensed or approved by the State of Nebraska; (d) Not more than eight persons 19 years of age or older residing with a family for the purpose of receiving foster care licensed or approved by the State of Nebraska (e) Person(s) living with a family at the direction of a court.

Family: One or more persons living together and sharing common living, sleeping, cooking, and eating facilities within an individual housing unit, no more than four of whom may be unrelated. The following persons shall be considered related for the purpose of

this title: (a) Persons related by blood, marriage, or adoption; (b) Persons residing with a family for the purpose of adoption; (c) Not more than eight persons under 19 years of age, residing in a foster house licensed or approved by the State of Nebraska; (d) Not more than eight persons 19 years of age or older residing with a family for the purpose of receiving foster care licensed or approved by the State of Nebraska; (e) Person(s) living with a family at the direction of a court.

Family: One or more persons living together as a single housekeeping unit, sharing expenses of living, but not a boarding house, fraternity or sorority house, club, lodging house, hotel, or motel.

Family: One or more persons living together as a single housekeeping unit, sharing expenses of living, but not a boarding house, fraternity or sorority house, club, lodging house, hotel or motel.

No more than 3 unrelated.

Not more than 3 persons in a dwelling unit of 2 or fewer bedrooms or not more than 4 persons in a 3 bedroom.

Not really. NFPA definition. From Fair Housing policy: Familial status shall mean one (1) or more minors being domiciled with: (a) a parent or another person having legal custody of such individual; or (b) the designee of a parent or other person having legal custody, with written permission of the parent or other person;

Nothing official, but we use as a guide up to 5 unrelated people.

One or more individuals, related or unrelated, living together as a single housekeeping unit. Excludes group homes.

One or more persons immediately related by blood, marriage, or adoption and living as a single housekeeping unit in a dwelling shall constitute a family. A family may include, in addition, not more than two persons who are unrelated for the purpose of this title. The following persons shall be considered related for the purposes of this title: (1) A person residing with a family for the purpose of adoption. (2) Not more than six persons under nineteen years of age, residing in a foster home licensed or approved by the State of Nebraska. (3) Not more than four persons nineteen years of age or older residing with a family for the purpose of receiving foster care licensed or approved by the state or its delegate. (4) Any person who is living with a family at the direction of a court.

One or more persons living together and sharing common living, sleeping, and eating facilities within an individual housing unit, no more than three of whom may be unrelated. Blood, marriage, or adoption. B, residing with the family for the purpose of adoption. C, not more than 8 persons under 18 years of age (foster). D, Not more than 8 persons 19 years or older for foster card. E, persons living with the family under direction of the court.

One or more persons living together and sharing common living, sleeping, cooking and eating facilities within an individual housing unit, not more than 3 of whom may be unrelated. The following persons shall be considered related for the purpose of this title: a) persons related by blood, marriage or adoption; b) persons residing with a family for the purpose of adoption; c) not more than eight persons under 19 years of age or older residing with a family for the purpose of receiving foster care licensed or approved by the State of Nebraska; e) persons living with a family at the direction of a court.

One or more persons living together and sharing common living, sleeping, cooking, and eating facilities within an individual housing unit, no more than 3 of whom may be unrelated. The following persons shall be considered related for the purpose of this title: (a) Persons related by blood, marriage, or adoption; (b) Persons residing with a family for the purpose of adoption; (c) Not more than eight persons under 19 years of age, residing in a foster house licensed or approved by the State of Nebraska. (d) Not more than eight persons 19 years of age or older residing with a family for the purpose of receiving foster care licensed or approved by the State of Nebraska. (e) Person(s) living with a family at the direction of a court.

One or more persons living together and sharing common living, sleeping, cooking, and eating facilities within an individual housing unit, no more than 3 of whom may be unrelated.

One or more persons living together and sharing...facilities... no more than 3 of whom may be unrelated. 8 persons foster family.

One or more persons living together... no more than 3 unrelated. Not more than 19 foster children.

One or more persons occupying a single dwelling unit, provided that unless all members are related by blood or marriage, no such family shall contain over five persons, but provided further that domestic servants employed on the premises may be housed on the premises without being counted as a family or families.

One or more persons related by blood, marriage, or adoption, living together as a single housekeeping unit; or a group of not more than 4 unrelated persons living together as a single housekeeping unit.

One or more persons who are related by blood or marriage, living together and occupying a single housekeeping unit with single kitchen facilities, or group of not more than five living together by joint agreement and occupying a single housekeeping unit with single kitchen facilities, on a non profit cost sharing basis.

**ONE OR MORE PERSONS, RELATED OR UNRELATED LIVING TOGETHER AS A SINGLE HOUSEKEEPING UNIT WITH OR WITHOUT DOMESTIC SERVANTS, CAREGIVERS, FOSTER CHILDREN AND SUPERVISORY PERSONNEL IN A GROUP LIVING ARRANGEMENT.**

One or more related persons, living in a dwelling. May include not more than 5 unrelated persons.

One person or more than one person related by blood, marriage or adoption, living together as a single housekeeping unit; or a group of not more than four unrelated person living together as a single housekeeping unit; plus in either case, usual domestic servants, and/or resident staff. A family shall under no circumstances be constructed as a boarding house, fraternity or sorority house, club, loding house, hote or motel.

Single family land and multifmailly housing is described

Traditional family, but we understand there are exceptions--step family, etc.

Up to four unrelated people, no more than 8 for foster care.

We're currently updating our zoning ordinance (changing it from up to 10 unrelated people to 2 unrelated people).

<b>Table F.7</b> <b>Does your jurisdiction have in its planning or zoning policies, residential occupancy standards or limits, such as a standard of no more than two persons per bedroom or a limit of five unrelated persons in a single-family home?</b> State of Nebraska 2011 Nebraska Non-Entitlement Survey
<b>Comments</b>
<p>2009 Intl Property Maintenance Codes.</p> <p>Based on BOCA property maintenance code. Based on square footage.</p> <p>Dependent on zoning and density requirements for the area.</p> <p>I get complaints all the time about multiple families living under one roof, but they often qualify as "family."</p> <p>IMPC 2009 code.</p> <p>International Code Council.</p> <p>Intl building code.</p> <p>Intl property maintenance code--used to have specific numbers, now we just decide at building inspector's discretion. Haven't had many complaints about it (often racial issues)</p> <p>No, I wish we did. We're a college town, and it should be tied together for parking purposes.</p> <p>Not beyond what's included in uniform building codes. Hasn't been an issue for Blair. Historically this has been a custom-built home community, mostly higher income families with plenty of bedrooms. Don't have a lot of "affordable housing" where there would be more densely populated.</p> <p>Not more than 3 persons in a dwelling unit of 2 or fewer bedrooms or not more than 4 persons in a 3 bedroom. Hard to count bedrooms, so we just go with the most lenient and do no more than 4 unrelated.</p> <p>Occupancy limited to square footage.</p> <p>One or more persons living together and sharing common living, sleeping, cooking and eating facilities within an individual housing unit, not more than 3 of whom may be unrelated. The following persons shall be considered related for the purpose of this title: a) persons related by blood, marriage or adoption; b) persons residing with a family for the purpose of adoption; c) not more than eight persons under 19 years of age or older residing with a family for the purpose of receiving foster care licensed or approved by the State of Nebraska; e) persons living with a family at the direction of a court.</p> <p>see "family" definition</p> <p>See above...but we have not been enforcing the limit of 4.</p> <p>See definition of a family.</p> <p>Square footage per occupant. Intl property maintenance code.</p> <p>Very few complaints about too many people living in a dwelling unit--usually more against the house than the people.</p> <p>We get complaints about too many people living in a unit, but we don't do anything about them since there's no code forbidding them.</p>

<b>Table F.8</b> <b>Does your jurisdiction have in its planning or zoning policies, a definition of "disability"?</b> State of Nebraska 2011 Nebraska Non-Entitlement Survey
Comments
<p>ADA definition. "Handicap" defined as: (1) A physical or mental impairment, excluding an impairment caused by current illegal use of or addiction to a controlled substance as defined in Section 28-401 of the Revised Statutes of Nebraska which substantially limits one or more of such person's major life activities; (2) A record of having such an impairment; or (3) Being regarded as having such an impairment.</p> <p>disability or handicap-shall mean the following but shall not include current, illegal use of or addiction to a controlled substance: 1. physical or mental impairment that substantially limits 1 or more of such peron's major life activities so that such person is incapable of living independently; 2. record of having such an impairment; or 3. being regarded as having such impairment.</p> <p>Handicap means, with respect to a person: (1) A physical or mental impairment, excluding the current illegal use of or addiction to a controlled substance as defined in R.R.S. 1943, § 28-401 that substantially limits one or more of such persons major life activities; (2) A record of having such an impairment; or (3) Being regarded as having such an impairment.</p> <p>Handicap shall mean, with respect to a person: (a) a physical or mental impairment, excluding the current illegal use of or addiction to a controlled substance as defined in section 28-401 RS Neb., which substantially limits one (1) or more of such Persons major life activities, (b) a record of having such an impairment, or (c) being regarded as having such an impairment;</p> <p>Handicap shall mean, with respect to a person: (a) a physical or mental impairment, excluding the current illegal use of or addiction to a controlled substance as defined in section 28-401 RS Neb., which substantially limits one or more of such person's major life activities, (b) a record of having such an impairment, or (c) being regarded as having such an impairment.</p> <p>No, and i've never thought about that.</p> <p>Relates to access. Structure and bathroom.</p> <p>Use ADA codes (apply to businesses).</p> <p>Use ADA definition or Nebraska definitions.</p> <p>We do have "handicap" defined.</p> <p>We enforce building codes, ADA.</p>

<b>Table F.9</b> <b>Does your jurisdiction have its planning or zoning policies, development standards for making housing accessible to persons with disabilities?</b> State of Nebraska 2011 Nebraska Non-Entitlement Survey
Comments
<p>...permit, at the expense of the handicapped person reasonable modifications of existing premises occupied or to be occupied by the person if the modifications may be necessary to afford the person full enjoyment of the premise... ...design and construction of covered multifamily dwellings for first occupancy after Sept. 1, 1991... (A) the public use and common use portions of the dwelling are readily accessible to and usable by handicapped persons, (B) All the doors designed to allow passage into and within all premises within the dwellings are sufficiently wide to allow passage by handicapped persons in wheelchairs, and (C) All premises within the dwellings contain the following features of adaptive design--(1) An accessible route into and through the dwelling, (2) Light switches, electrical outlets, thermostats, and other environmental controls in accessible locations, (3) Reinforcements in bathroom walls to allow later installation of grab bars, and (4) Kitchens and bathrooms such that a handicapped person in a wheelchair can maneuver about the space.</p> <p>2008 ADA.</p> <p>ADA</p> <p>ADA and Nebraska Accessibility Guideline. And we just re-did our accessibility ordinance.</p> <p>ADA and state ADA guidelines.</p> <p>ADA codes.</p> <p>ADA requirements would be followed.</p> <p>ADA, ANSI standards, intl building codes</p> <p>ADA.</p> <p>ADA. There are often "temporary" changes made to houses so we're flexible, like when a resident needs a wheelchair ramp.</p> <p>Building code. They go to classes specific to accessibility. One of our building inspectors is ICC certified.</p> <p>Building codes</p> <p>Development standards for multi-family housing built after 1991.</p> <p>ICC and NAG (Nebraska Accessibility Guidelines)</p> <p>In building codes--we follow international building codes closely. AI17.1 standards.</p> <p>International building code</p> <p>International building codes. We have a very strict building inspector.</p> <p>International codes, ADA pertains to businesses.</p> <p>No requirements for single family homes, but a certain % of apartments need to be ADA accessible.</p> <p>No standard requirements for housing.</p> <p>Our Code Official and Bulding Inspector utilize ICC Building and Residential Codes for plan review and inspections.</p> <p>Our Court Street Villa Housing Units are accessible to persons with disabilities. All construction of community facilities are using ADA guidelines. The Village has made our office ADA compliant as well as making all curb cuts compliant.</p> <p>our court Street Villa Housing Units are accessible to persons with disabilities. All construction of community facilities are using ADA guidelines. The Village has made our office, library, ambulance and fire barn ADA compliant as well as making all curb cuts compliant.</p> <p>Same as fair housing standards.</p> <p>We enforce uniform building codes, ADA. In a multi-family facility, we require a certain amount of standards, more than in single family.</p>

<p style="text-align: center;"><b>Table F.10</b>  <b>Does your jurisdiction have in its planning or zoning policies, a process by which persons with disabilities can request reasonable accommodations or modifications to the jurisdiction's policies?</b>            State of Nebraska            2011 Nebraska Non-Entitlement Survey</p>
<p style="text-align: center;"><b>Comments</b></p>
<p>Any individual may either 1) request a variance hearing with the Board of Adjustment; or 2) request that the planning commission and/or city council review specific regulations and modify accordingly.</p> <p>Any person can request a change in the zoning policies by requesting a hearing to discuss such changes before the Joint Planning Commission. They in turn, will give their recommendation to the governing body to accept or deny such change.</p> <p>Any person wishing for a modification to the public areas of the Village may address their requests to the Planning Commission and Village Board. Items are addressed on a case by case basis.</p> <p>Apartments, so many must be accessible, for example. A percentage must be ADA.</p> <p>Board of Adjustments can grant a variance based upon reasons of demonstrable and exceptional hardship as distinguished from variations for purpose of convenience, profit or caprice.</p> <p>Comprehensive plan</p> <p>he Village adopted a procedure of for the Americans with Disability Act Policy and Grievence at the time we adopted our Comprehensive, Affordable Housing, Economic Redevelopment, Zoning and Subdivision Regulations Plan in 2001</p> <p>If someone needed housing, we'd look at the facilities that are available.</p> <p>No official policy, but this is small town America. People let us know if they have issues and city council/planning commission are very understanding.</p> <p>no zoning in our village</p> <p>Once someone had to request special accommodations (ADA sidewalk approach on that block), then the person moved to a different neighborhood for another reason and withdrew.</p> <p>One of the group care homes had to modify the front entrance and a rear walk-out.</p> <p>Public process, would go through PC, Council.</p> <p>Request to housing manager.</p> <p>The municipal clerk upon request shall make available to an aggrieved person, or any other person, information regarding the NE Fair Housing Act and the Nebraska Equal opportunity Commission without cost to such individual It shall be the policy of the Governing Body to assist aggrieved persons in filing complaints in regards to discriminatory housing practices by providing information on the NE Fair Housing Act and the Nebraska Equal Opportunity Commission.</p> <p>The Village adopted a procedure for the Americans with Disability Act Policy and Grievence at the time we adopted our Comprehensive, Affordable Housing, Ecenomic Redevelopment, Zoning and Subdivision Regulations Plan in 2001.</p> <p>They could call the Planning Department.</p> <p>They could file with the fair housing board.</p> <p>Very recently, an applicant came in--their front stoop was already at the building setback, and we were able to give them an extra 10 feet for low rise stairs. Administrative process.</p> <p>We make exceptions for ramps, etc. for disabled people.</p> <p>We offer variances.</p> <p>We'd work with the people, but it hasn't been an issue before.</p> <p>We're pretty lenient with lot lines, setbacks, etc. People come into the office with requests and we let them do it 90% of the time.</p> <p>Whatever's in the building codes.</p>

**Table F.11**

**Does your jurisdiction have in its planning or zoning policies, standards for the development of senior housing, such as housing that is solely occupied by persons 62 years of age or older, or where 80% of the units are occupied by at least one person who is at least 55 years of age?**

State of Nebraska  
2011 Nebraska Non-Entitlement Survey

**Comments**

...housing shall mean housing: (a) Provided under any state program that the commission determines is specifically designed and operated to assist elderly persons or defined in the program; (b) Intended for and solely occupied by persons sixty-two (62) years of age or older. (c) Intended and operated for occupancy by at least one person fifty-five (ff) years of age or older per unit.

A developer from Lincoln did some 55+ units in two phases. They needed to do street improvements, so they did them and turned the street and water over to the City. They needed to own the streets for X years so they could get grants, so we made a 10 year agreement that the City would get them after 10 years. Both of those senior housing projects were very successful, only 2 or so units have people younger than 55 in them. Nursing home built an assisted care facility.

Assisted living would fall under regular code.

But we try to be more aggressive at adding more senior housing. We have a housing authority that has a senior housing complex.

Court Street Villa, our HUD housing complex.

Developers develop based on their needs/what they've found the community needs and can support financially. We have two large nursing homes that offer a range of services.

Housing Authority probably does--basically do all the building for elderly people.

Housing Authority provides senior housing as their primary purpose.

HUD housing complex.

In the process of working on an application for a senior project.

It is also necessary that a continuing program in housing for the elderly be provided. such a program should be primarily concerned with housing, but would not necessarily have to be limited to only housing and could provide the means to only housing and could provide the means to organize both employment and recreational activities for the elderly. Such housing should be conveniently located near the central business district, the supermarket, churches, and similar facilities this group is likely to frequent. Many interrelated locational factors will have to be considered before a feasible site is chosen for public housing for the elderly, some are stated above and others will appear as planning progresses.

no zoning in our village

Not specifically.

Set privately.

Several areas/housing projects for retired people.

Specific to the project.

They have a lower parking requirement than other apartments.

We have a lot of senior housing apartments, done by Fremont Housing Authority.

We have a lot of senior housing, good market, it continues to be developed. More of the low income tax credits are for 55 and older.

We have some newer senior duplexes, Excel Development. And a 24-unit building.

We have such housing operated by our Housing Authority

We used to, in our old code, have a section that could be age-restricted, had different parking regulations, etc. But our new code doesn't.

<p align="center"><b>Table F.12</b>  <b>Does your jurisdiction have in its planning or zoning policies, guidelines that distinguish senior citizen housing from other residential uses?</b>                      State of Nebraska                      2011 Nebraska Non-Entitlement Survey</p>	
<p align="center"><b>Comments</b></p>	
	<p>Allowed anywhere where the zoning accommodates it (multi-family or that particular type of use). Special use permits also allowed.</p> <p>Apartment areas for senior housing with different rules.</p> <p>Fits in to residential uses and commercial.</p> <p>Has to fit in with zoning for multi-family.</p> <p>It has its own definition--mostly because you have different parking standards. It can go in residential or business zone, like regular apartments.</p> <p>It would have a PUD under multi-family res.</p> <p>Just by developer's codes. Senior housing developments are defined as civic uses--includes convalescent and group care facilities and homes.</p> <p>no zoning in our village</p> <p>Project-by-project basis. Can be allowed as a conditional use.</p> <p>Same as above.</p> <p>See above answer.</p> <p>setbacks to build.</p> <p>The City doesn't regulate retirement homes; the Housing Authority does.</p> <p>The Housing Authority operates Maple Manor, which is a housing facility for persons 55+ and is income based.</p> <p>They fit into regular residential.</p> <p>Would just treat it as multi-family</p>

**Table F.13**

**Does your jurisdiction have in its planning or zoning policies, guidelines for developing housing for any other special needs populations, such as homeless persons, victims of domestic violence, those recovering from substance abuse, youth in crisis, people living with HIV/AIDS, etc.?**

State of Nebraska  
2011 Nebraska Non-Entitlement Survey

**Comments**

Allowed per zoning regulations. No recent applications.

Group home definition. Zoning regs for multi-family, permitted in those zones. No recent applications.

Group homes allowed within "family." Group care homes also in code. In residential areas. Two years ago they built a group home for disabled adults in a single family home.

Have had applications for group homes. 3 or 4 in the last few years. One is a homeless shelter, some are for people with disabilities.

Have had two applications recently for group homes.

Haven't had any group home applications in many years. For disabled people, group homes can't be with 1200 feet of each other.

In the process of updating definitions. We have group home, group care facility definitions. They overlap and didn't cover all the Fair Housing Act disabilities, so we're updating the definitions. Zoning ordinance--use types. All in residential areas. Have had an application for a group home.

New project right now, it has 7 triplex units. They are permitted as "convalescent homes."

No applications recently.

no zoning in our village

Not excluded from multi-family, R-3.

Not spelled out specifically, but would be allowed in many zones or by special use permit. Can't remember any group home permit applications recently, but there may be some. We do have group homes for disabled people (3-5 in a house).

Some spotty pieces in the code--treated like multi-family. There was a lot of contention/legal issues over some projects 10 or so years ago for a group home. NIMBY. We're considering a project for foster children over age 18, transitional housing.

Supplemental Use regulations--special conditions for downtown and group residential in the CBD, street level--may be allowed for disabled. Group residential uses requirements table (9 different zoning categories). By right or conditional use, tells the requirements.

There has been a youth home in the past, for estranged kids. But we have a regional concept now; we have outlets/resources here and those agencies have business agencies that deal with those issues--those people often go to a larger city. A few years back, 2 applicants have applied for group home permits with full-time caretakers, we've put those right into residential areas.

They are allowed outside the "family" definition--conditional uses in most residential areas.

Until recently, they have been allowed under our definition of family (up to 10), so now they'll have to do a conditional use permit. No applications recently.

We do have group homes, one in a commercial district where residential isn't limited to upper floors. We added an exception to the code because of the population's needs--would need transportation, other services. Another one went into a residential area--quads for special needs people. We have an at-risk student/ward of the state home. They usually are in R-3 (multi-family).

We have a couple homeless shelters, allowed as multi-family and institutional uses.

We have a number of group homes here in regular houses, and those are allowed under the code. One recent application for a larger facility.

We have a youth shelter, domestic violence shelter. Homeless shelter was approved through PC but there was so much public outcry they didn't build it, and we do have homeless people that need help. They go to churches, police dept (vouchers), mental facility. We changed some ordinances--instead of calling it homeless shelter, we call it "emergency shelter." We have some group homes that fit under single or multi family... not sure how exactly we allowed those.

We have group homes, they have fit under the definition of family.

We have regulations for group homes, seasonal supportive housing, usually under group housing or conditional use permit. No applications in past 5 years.

Yes, separate definition. Allow for the adaption for living with disabilities. No group home applications recently.

**Table F.14**  
**Does your jurisdiction have a fair housing ordinance, policy or regulation?**

State of Nebraska  
 2011 Nebraska Non-Entitlement Survey

**Comments**

Adopted a number of years ago, for getting CDBG funds.

As required by CDBG money.

But we consider fair housing when we have multi-family projects. IBC scopes out accessibility.

Fair Housing according to what's on the poster.

Fair housing regulation through the Cozad Housing Authority

follow Federal Fair Housing Law

HUD requirements.

It's on the books, but having it there doesn't really change anything we do. We do all those things anyway. Helps us be eligible for grant funds.

Just became an entitlement city for HUD. Housing Authority is separate from the City.

Just went through a (3+ years ago) study, came up with new housing codes/standards for requirements. Restroom, sink, etc. for all housing.

Kinda. We follow the state and national policies.

Model provided by HUD.

no zoning in our village

Not available to me at this time.

Ord. #2005-02, and Resolution #2005-01

Ordinance

Ordinance # Section 4-601 - 608

Ordinance, has been enforced for a long time.

Our policy was adopted in 1984 with our CDBG grant which state that no person shall on the grounds of race, color, national origin, religion, sex, age disability, familial status or sexual orientation be excluded from participation in, denied benefits of, ir be subjected to discrimination under any program or activity admistered by SWNCBC and funded in whole or in part with Nebraska Affordable Housing Program funds.

Our policy was adopted in 1984 with our CDBG grant which states that no person shall on the grounds of race, color, national origin, religion, sex, age, disability, familial status or sexual orientation be excluded from participation in, denied benefits of, or be subjected to discrimination under any program or activity funded in whole or in part with Nebraska Affordable Housing Program funds.

Policy, updated with program requirements for CDBG, etc. projects. Not in the code.

see [www.wahoo.ne.us](http://www.wahoo.ne.us) for full description of policy

Standard fair housing policy. We investigate discrimination, try to accommodate, etc.

Standard, boiler plate fair housing policy. We renew it when we apply for CDBG, reaffirm our positions.

That the village board will not dsicrimnate

The city council adopted an equal housing policy

The Federal Fair Housing Act protects your right to live where you want. In fact, in any decision regarding rental, sales, or lending, it is against the law to consider race, color, national origin, religion, sex, disability, or family status. If you think you've been denied housing, please call the City of Cambridge for information on how to file your claim. You can contact the City of Cambridge at 308-697-3711 or by mail at 722 Patterson, Cambridge, NE 69022-0532

The purpose of this article is to promote the general welfare of the residents of the city by endorsing the provisions of the Nebraska Fair Housing Act, R.R.S. 1943, §§ 20-301—20-344, to the effect that there shall be no discrimination in the city in the acquisition, ownership, possession or enjoyment of housing in accordance with article I, section 25, of the Constitution of the State of Nebraska.

The thing that we send to the CDBG people on applications--a statement.

We have regulations under Fair Housing listing: Purpose, Definitions, Unlawful acts; Handicapper person; discriminatory practices prohibited; design and construction standards; transaction related to residential real estate; discriminatory practices prohibited; multiple listing service; other service; discriminatory practices prohibited; religious organization, private home; private club, or housing for older persons; restricting use not prohibited; and information.

Would be under our Community Development office.

Yes, since we have received CDBG funds.

**Table F.15**  
**Does your jurisdiction have a fair housing ordinance, policy or regulation?**  
 State of Nebraska  
 2011 Nebraska Non-Entitlement Survey

Comments
<p>Action taken but not limited to: Material about fair housing, including Equal Housing Opportunity logos; Brochures include Equal Housing Opportunity logo and statement of non-discrimination on letterheads and Village monthly newsletter; Program guidelines limit assistance to those under 80% area median income and target those to the greatest extent possible under 50% area median income.</p> <p>Action taken but not limited to: Material about fair housing, including Equal Housing Opportunity logos; Brochures include Equal Housing Opportunity logo and statement of non-discrimination on letterheads and Village monthly newsletter; Program guidelines limit assistance to those under 80% area median income and target those to the greatest extent possible under 50% area median income.</p> <p>Applied for grants, do fair housing radio announcements, newspaper, brochures.</p> <p>Community attitude for developing more affordable housing, incentivize. City Council and Planning Commission approve, but our city staff and Ec Dev efforts have been really aggressive in getting fair housing.</p> <p>Fair housing education, staff attends fair housing conference, were sued by housing equal opportunity for housing discrimination because of how a real estate agent marketed a development: He had half the development restricted for 55 and older. The other half was not restricted; he referred to it as "family." The project is partially built--he killed himself and the property was foreclosed.</p> <p>Included in all that stuff too.</p> <p>No strict policies, but what we've done in the past is host organizations from the State to give training on fair housing. On our last housing unit, we encouraged landlords etc. to come. That was years ago.</p> <p>no zoning in our village</p> <p>Ordinances, and our clerk administers those.</p> <p>Probably do under community development stuff.</p> <p>same as above</p> <p>Several policies.</p> <p>The city council has adopted an equal housing policy.</p> <p>Use IBC carte blanche, x% provisions.</p> <p>We publish, notices are here in the office.</p> <p>What the policy says.</p> <p>When we're required to. Staff-driven encouragement of fair housing.</p>

**Table F.16**  
**Since receiving the grant, what actions has the jurisdiction undertaken to "affirmatively further fair housing"?**

State of Nebraska  
 2011 Nebraska Non-Entitlement Survey

**Comments**

A staff member did a number of presentations at local schools with Franklin the Fair Housing Fox. She presented it at the Fair Housing conference last year. We've done other fair housing related things.

Advertising, newspaper, in April normally. Logo on our materials.

County-wide, Dawson Area Development. Education, fairs, home ownership classes.

Decals on city hall door, website, had a table at a job fair and passed out brochures. Radio and newspaper announcements.

Distributed fair housing policy to local reators. Occasional newspaper ads.

Don't know

Don't know. Asst City Manager might.

Employees have taken time to re-read the Federal Fair Housing Law.

Held information booth at the annual county fair to promote fair housing as well as to provide information about our CDBG rehab project.

Housing rehab program--making it available, making housing rehab financial assistance available to those who meet the income criteria (LMI).

I have been a clerk for two years and so when receiving informative housing info, I always post them in our community and encourage families to apply for grant monies to better their home. I was unable to answer some of the questions not knowing the appropriate answer fully.

Keep looking for more grants. We had the one HOME grant, and have added another section into the subdivision without grants, and housing authority expanded it for more low-income housing.

newspaper articles to promote grant mony to low income persons

Newspaper, website links.

None that I know of.

Our grant is just being finalized. We do not discriminate against anyone.

Our HUD grant was for Ed Dev, creating of jobs.

Posters in the office, Housing Agency does a lot of that.

Publish Notice in the local newspaper, Use the equal housing opportunity logo on City letter head, work with Housing Authority to ensure needs are met of low to moderate income individuals and families

Put up poster. Use on stationary.

Recently had a First Friday club with NDED, HUD. Invite business community to hear about programs, ask questions, get brochures. Chamber of Commerce also distributes that info.

Try to let people know we have the funds. We have a waiting list; people ask all the time if they can apply to live in the affordable housing project.

We continue to publicize through newspaper, radio and information given to the public inquiring.

We do not discriminate

We've had two housing "fairs" recently to bring all housing related folks together. Rural development, Radon people, High Plain Community Development, ....

**Table F.17****Please discuss any additional comments or questions about this survey or about your local planning and zoning policies and practices**State of Nebraska  
2011 Nebraska Non-Entitlement Survey**Comments**

Answers mostly no as we don't have planning or zoning in our community. There should be a question at the first asking if you have zoning or not

Housing Development Authority does a lot of the fair housing stuff because they're so good at it!

Housing study done a year ago--it finds North Platte always has a shortage of housing, always--for at least 13 years. Behind on low income and market rate housing. But, every year I think we're making progress. We do quite a few low income houses per year, we get a lot of building done, but contractors want to make more money on bigger houses. We're getting there, it's a long process. We did have quite a bit of job growth in 2000-2002, but I don't really know why the shortage exists. There's a perception that living in the smaller towns 15 miles away is cheaper because of taxes, so that's part of the reason people may not live in town. But there are always houses for sale, always houses for rent, it seems, so I don't know why the study always finds we're short on housing.

I am a new clerk and am not completely familiar with all the zoning and regulations yet and I am not sure what recognition has been held for publicity on fair housing.

I tried to answer these questions to the best of my ability. I believe some of my answers may be incorrect because I was not 100% sure of the depth of research that may need to be done. Good questions though! Made me think - if some of the questions I answered no to should be considered to be implemented in our planning & zoning material. Currently; the village had an ADA complaint filed against the town because of no handicap ramps & a new business wanted the town to install one. One of their employees was in a wheelchair. Of course, the complaint was more based on ethics from a board member or two. This will cost the town \$100,000's of dollars by the time the entire town has sidewalks & ramps handicap accessible.

I would like to know more info about the local planning and zoning policies and practices that normally take place.

In general we just need housing period. The 55+ units all have waiting lists. We're not growing a lot in population, but some of our housing needs to be torn down. We have some vacant properties. We also have more, smaller families than we used to, and they need separate units (occupancy rates going down). Average population here is older, also. We're doing what we can to promote housing, including donating land to the Housing Authority.

In our guidelines, we're short on all types of housing. We have 3-4% vacancy rate. Need more housing across the board, senior, low-income, market rate. We've had job growth and population change, so we have a ton of pent-up demand. We're making strides but it's slow.

Not enough affordable housing. We've had some job growth. We've needed affordable housing for a long time. NeighborWorks has helped a lot with affordable housing. They help with grants. Community Revitalization program.

Our village is very small - less than 350 residents. We have no zoning at all within the village.

Part of what our housing study last year was intended to tell us--quality of housing stock, what we need to do, etc. In general our housing is pretty affordable. What we are deficient in is housing in the upper end. What we find is when people reach their peak earning power, they move out.

Population has been steady for a very long time and the housing need is being met very well.

Seems to be pretty much in balance--enough housing, not too much. 6 years ago there was a shortage, then we built a lot of low income houses, had a group of investors that wanted to do another 6 but there weren't enough people to fill them. The lots are still set aside.

Shortage of affordable housing. It's surprisingly expensive to live here, and housing is a high cost of living. The university is here so rents for college students are high, puts a strain on the market. As a smaller town, we don't necessarily have the inventory available for move-up housing or housing choices in general. Not many houses for sale at any time. We're doing a little better lately of developing and master-planning larger pieces of property, thinking about infrastructure ahead of time, so we have a lot of (800+) lots on paper preliminarily platted, but not developed.

Shortage of safe housing for people struggling to make ends meet that may exceed low- to moderate income regulations. Young families have to live in substandard housing for starter homes. Blue collar workers can't buy or rent homes. Flat housing market. The past 20 years we haven't had enough homes, or enough newer housing stock. Developers can't afford to build new homes.

Since we are not zoned and do not have a planning committee, most of this does not pertain to us.

Slight surplus of market rate houses for sale.

Suburban community. Lots of senior housing.

The biggest issue we have in the housing market is the cost to build new market rate units exceeds the expected rent. There's a gap between what people are willing/able to pay and what it costs to get a ROI. Not a lot of public sector tools outside the HOME program and low income tax program. We have used TIF to develop housing; we're actually doing some very small TIF projects right now, one is where a developer is taking down a shack house and replace it with a brand-new duplex. TIF will allow him to do all of it and use the increased tax value from the new property taxes over the next 14 years. The time is right for this right now, and it keeps our developers and construction firms working right now.

The City does not have an inspector - so it is left up to individual. Most people comply, but a few don't and they are flagrant abusers.

The Village of Exeter does not do zoning on it's own, we go through Fillmore County Zoning Commission.

There's always a fair housing concern for low- to moderate-income; there has been a shortage and there are some new projects to resolve it. Attrition has also lessened it. A few new subdivisions have come in and opened up some of the other neighborhoods. For about 20 years, slight shortage of low income housing.

There's not really a shortage of housing, but people like to use home improvement/expansion grants. Electrical, plumbing updates, adding bedrooms. We could use a wider range of market rate housing choices.

Too little housing of basically all kinds. We don't have the homes to sell or rent. Even though we're not growing, we don't have the housing stock--for a number of years now. They're hoping the elderly project will open up some homes. We have a few new employers in town, and the smaller communities in the area have probably benefited more from those than we have because they have the available homes.

We are a small village, population 124, with 74 residences occupied. We do not have planning or zoning, but do have some restrictions that apply to mobile homes, i.e., sq. footage, year, etc. We have residents who have received some assistance from state agencies with home improvement projects, such as weatherization.

WE ARE CURRENTLY IN THE PROCESS OF LOOKING MORE CLOSELY AT OUR ORDINANCES AND COMPREHENSIVE PLAN TO MAKE SURE THAT FAIR HOUSING ISSUES ARE INCLUDED AND UP TO DATE.

We are currently looking at all of our zoning regulations for updating. Would appreciate examples of some of the Fair Housing ordinances we should have in place.

We are short on housing--for all kinds--low income and wealthier. We have a big boom recently, 9 new houses going up, some out-of-towners. The last 2 years, we have had a big housing shortage.

We have two senior housing projects under construction; one was affordable. Have another affordable project in construction. The only way we grow is by annexation.

We're doing a housing study right now to determine what the needs and surpluses are.

Who would one contact to review current zoning policy and update if necessary?

## APPENDIX G: ADDITIONAL MATERIALS

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### SUPPLEMENTAL DEFINITIONS

#### Private Sector Impediments

*Denial of home purchase loans:* The practice of denying home purchase loans based on protected class status, such as banks requiring more demanding loan qualification standards for racial or ethnic minority homebuyers in comparison to white buyers and then denying the loan if the standards are not met.

*Discriminatory terms and conditions relating to rental:* Setting lease provisions, rules or common practices that apply only to persons who are members of a class protected by the Fair Housing Act. Examples of discriminatory terms and conditions are prohibitions on families with children from living in upper level apartments or requiring foreign nationals and not others to pay their rent in cash or bank money orders.

*Discriminatory terms and conditions relating to sale:* Setting a sales condition that applies only to persons who are members of a protected class, such as requiring a higher down payment for a male purchaser as compared to a female purchaser.

*Failure to make reasonable accommodations or modifications:* Refusing to waive a policy or practice that results in a person with a disability not having the full enjoyment or ability to continue residing in the property (accommodation) or to change a physical characteristic of the property at the tenant's own expense. An example of denying a reasonable accommodation is refusing to allow a disabled tenant a service or therapy animal in a building that does not allow pets. An example of denying a reasonable modification is refusing to allow a disabled tenant to install a wheelchair ramp.

*Issuance of predatory-type loans in the home purchase markets:* The practice of banks granting loans at sub-prime rates to certain groups, including offering unfair rates to racial or ethnic minorities

*Refusal to rent:* Refusing to accept tenants because they are members of a protected class.

*Steering in the real estate market:* The practice of directing persons to housing in certain area. Examples include steering minority racial buyers to neighborhoods that are already integrated or that have a higher percentage of minority residents or dissuading white buyers from purchasing in neighborhoods with high racial or ethnic minority concentrations.

#### Public Sector Impediments

*Inadequate fair housing outreach and education activities:* Lack of activities, such as seminars, courses, etc. designed to educate consumers and providers of housing about the tenets of fair housing

*Insufficient establishment and enforcement of building codes regarding special needs housing:* The lack of creation and monitoring of guidelines that drive the compliance of builders and contractors to comply with accessible housing guidelines.

*Lack of actions for affirmatively furthering fair housing by CDBG sub-recipients:* Refers to the need for funding sub-recipients to affirmatively further fair housing in their own communities

*Lack of fair housing services:* The need for private and public fair housing enforcement agencies to increase their work in non-entitlement communities.

*Lack of local code enforcement:* The refusal or inability of local government to enforce existing code requirements which results in the deterioration of the housing stock available for rent.

*Lack of local fair housing policies, ordinances or regulations:* Many local communities lack appropriately documented support for state fair housing laws.

*Lack of a statewide fair housing cooperation:* The need of private and public agencies engaged in the enforcement of the Fair Housing Act to increase their cooperative work efforts.

*Lack of willingness of fair housing agencies to contribute to the AI process:* Denotes the lack of participation by some agencies to engage in activities related to the AI such as sharing related data.

*Language barriers in the permitting process:* The lack of bilingual local building permit officials to assist with persons who speak limited English.

## **SUPPLEMENTAL INFORMATION**

Discrimination in housing can occur in five ways: overt discrimination, disparate treatment discrimination, disparate impact discrimination, the refusal to grant reasonable accommodations or modifications and the failure to design and build multi-family housing that is in compliance with the Fair Housing Act's design and construction requirements.

*Overt discrimination* occurs when facts can be established that show the landlord, seller or anyone else covered by the law deliberately violated the Fair Housing Act. An example of such a direct violation would be an advertisement or state that the landlord does not rent to children.

*Disparate treatment discrimination* occurs when a housing provider treats two similarly situated persons, one of whom is a member of a class protected by the Fair Housing Act, in a manner differently from the other. An example of this is a landlord telling a qualified black renter or buyer that a property is no longer available but telling a similarly qualified white renter that the property is available.

*Disparate impact discrimination* occurs when a facially neutral policy or practice of the housing provider results in a disproportionate impact against a protected class. An example of this is a landlord's refusal to lease to victims of domestic violence who are predominately

women. While domestic violence victims are not protected in Nebraska, sex is a protected class.

The Fair Housing Act requires that anyone subject to the Act must make *reasonable accommodations* to their policies and practices if such a waiver is needed in order for the disabled person to obtain or retain housing, and the request for that waiver has been denied. Similarly, if a person with a disability requires physical changes (*reasonable modifications*) of the housing and is willing to pay for them, the housing provider is required by the Act to allow them. As an example, if an organization seeking to establish a group home for the disabled needs a waiver of municipal permitting ordinance and the waiver is denied, it would violate the obligation to make a reasonable accommodation.

In amending the Fair Housing Act in 1988, Congress realized that discrimination can occur in *the way that multi-family homes are designed and built*. They made it unlawful for most multi-family projects to be designed in a way that makes them unusable for persons with disabilities. Congress set seven broad standards that must be met. They are:

1. Accessible building entrance on an accessible route,
2. Accessible and usable public and common use areas,
3. Usable doors,
4. Accessible route into and through covered unit,
5. Light switches, electrical outlets, thermostats, and other environmental controls in accessible locations,
6. Reinforced walls for grab bars,
7. Usable kitchens and bathrooms.

Following consultation with the building industry, architects and representatives of people with disabilities, HUD issued guidance on how these accessibility standards would be met. All multi-family housing covered by the Fair Housing Act and constructed for first occupancy after March 13, 1991, are required to meet these standards.

## SUPPLEMENTAL SOURCES

Additional information regarding fair housing discrimination can be accessed at the following websites:

Government Agencies:

U.S. Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp)

HUD Fair Housing Act Design and Construction Manual

<http://www.huduser.org/publications/pdf/fairhousing/fairfull.pdf>

Nebraska Equal Opportunity Commission

<http://www/neoc.ne.gov/>

Private Fair Housing Agencies:

Fair Housing Center of Nebraska-Iowa  
<http://www.fhasinc.org/program-services/fair-housing/default.aspx>

High Plains Community Development Corporation  
<http://www.highplainscdc.com/>

National Fair Housing Alliance  
<http://www.nationalfairhousing.org/>

Fair Housing Support Center, John Marshall School of Law  
<http://www/jmls.edu/fairhousingcenter/>

National Fair Housing Advocate Online  
<http://www/fairhousing.com>