



# Analysis of Impediments to Fair Housing Choice

Fremont, Nebraska

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*COMPREHENSIVE PLANS & ZONING \* HOUSING STUDIES \*  
DOWNTOWN & REDEVELOPMENT PLANNING \*  
CONSULTANTS FOR AFFORDABLE HOUSING DEVELOPMENTS\**

*\*Lincoln, Nebraska\* 402.464.5383 \**

JULY, 2011

**FREMONT, NEBRASKA  
ANALYSIS OF IMPEDIMENTS TO  
FAIR HOUSING CHOICE**

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The **Analysis of Impediments to Fair Housing Choice** was completed with guidance and direction of the **AIFHC Steering/Citizen Advisory Committee**.

The **Analysis of Impediments to Fair Housing Choice** was completed by **Hanna:Keelan Associates, P.C.**, a professional Community Planning and Research Consulting Firm, based in Lincoln, Nebraska.

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SECTION 1:  
Purpose & Process -  
Findings & Recommendations

Fremont, Nebraska

## **SECTION 1**

### **PURPOSE & PROCESS – FINDINGS & RECOMMENDATIONS**

#### **● INTRODUCTION & AIFHC BACKGROUND ●**

This **Analysis of Impediments to Fair Housing Choice (AIFHC)** was conducted for the City of Fremont, Nebraska. The City is a recipient of the State of Nebraska Community Development Block Grant (CDBG), Comprehensive Revitalization Program, a Program that grants Nebraska non-entitlement Communities multi-year funding for needed community development and redevelopment activities. As a recipient of this Program, City of Fremont leadership felt it important to analyze, determine and, if necessary, provide solutions to any impediments to fair housing choice that may exist in the Community. The **Analysis** was conducted during the period of January to July, 2011.

The **AIFHC** was conducted for the **City of Fremont**, by **Hanna:Keelan Associates, P.C.**, a Nebraska-based community planning and research consulting firm, with the assistance of an **AIFHC Steering Committee**, comprised of the members of the City of Fremont Citizen Advisory Committee. City staff, local housing leadership and local human services stakeholders and the general public provided invaluable input into the Analysis process by participating in a Fair Housing Choice Survey, “Key Player” Interviews, Community Listening Sessions and Fair Housing Educational Programs.

The **AIFHC Steering Committee** provided important guidance to **Hanna:Keelan** throughout the Analysis, by reviewing important demographic and housing data and Survey results. The **Steering Committee** met on two separate occasions.

#### **● ABOUT FAIR HOUSING ●**

**Fair Housing** is the right for all people to have safe, decent housing and be able to get this housing without discrimination. City, State, and Federal Fair Housing Laws require that all people have an equal opportunity to buy, rent, or live in housing. **Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended**, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability).

The **Fair Housing Act** covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that limit occupancy to members. As it relates to the sale or rental of housing in a Community, no one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap:

- Refuse to rent or sell housing.
- Refuse to negotiate for housing.
- Make housing unavailable.
- Deny a dwelling.
- Set different terms, conditions or privileges for sale or rental of a dwelling.
- Provide different housing services or facilities.
- Falsely deny that housing is available for inspection, sale, or rental.
- For profit, persuade owners to sell or rent (blockbusting).
- Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

**Fair Housing Choice is defined as a commitment to practicing Fair Housing Activities in a Community, including:**

1. Analyze and eliminate housing discrimination in the jurisdiction;
2. Promote fair housing choice for all persons;
3. Provide opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability and national origin;
4. Promote housing that is structurally accessible to, and usable by, all persons, particularly persons with disabilities;
5. Foster compliance with the nondiscrimination provisions of the Fair Housing Act.

## ● PURPOSE OF THE AIFHC ●

The primary **Purpose** of the **Analysis of Impediments to Fair Housing Choice** is to *“identify the impediments or barriers, if any, that the citizens of Fremont have in securing safe, decent and affordable housing”* within the jurisdiction of the City. Information contained in the **Analysis** was then utilized to establish recommendations for the elimination of any and all impediments found to exist.

In general, the **AIFHC** examined a variety of local housing issues and secured the opinions and experiences of the citizens of the Community. Special attention was given to the review of statistical data associated with population, household income, race, citizens with disabilities and family status in an effort to understand the current demographic conditions in the City. A number of housing issues associated with housing discrimination, segregation by class, housing accessibility and visitability were also examined to understand what social and economic issues might be influencing a person’s ability to secure safe and affordable housing.

The **Expected Outcomes** of this **Analysis of Impediments to Fair Housing Choice** were: 1) to allow local leadership and the housing and human services providers of Fremont to participate in an important locally-based planning process; and 2) to identify those impediments, if any, that prevent the citizens of the Community from securing safe, decent and affordable housing.

No housing impediments were overlooked during the analysis process. Impediments reviewed ranged from social to economic in nature and touched upon all important aspects of housing mobility, accessibility and visitability.

Important to this Analysis was the creation of a **“Matrix,”** of **Impediments to Fair Housing Choice**, identified in Section 4 of this Analysis. The Matrix provides a consensus of information regarding local housing impediments and allows for the rating, or prioritizing of any housing impediments that exist in the City, based on local research activities and input from the Community of Fremont.

## ● THE FREMONT AIFHC RESEARCH PROCESS ●

**Step 1: Laws, Regulations, Policies, Procedures and Practices.** Review all pertinent Nebraska State and Fremont laws, regulations and administrative policies, procedures and practices which apply to and/or affect Fair Housing activities in the Community of Fremont.

**Step 2: Community Demographic & Housing Profile.** Provide an assessment of Population, Income and Housing Characteristics of the Community of Fremont, including a trend analysis of household housing needs by family type/size and income sector.

**Step 3: Inventory of Affordable, Accessible Housing.** Prepare an inventory of all affordable and accessible housing programs in Fremont, both owner and renter, complete with location, age, occupancy status, costs and unit sizes. Provide this information in a format suitable for **determining areas of housing provision and need.**

**Step 4: Design and Implement a Fair Housing Choice Survey** to targeted, selected individuals, non-profit organizations and agencies serving low-income individuals, minority ethnic groups and local workforce in the Community of Fremont.

**Step 5: Conduct "Key Player" Interviews** with selected leaders in the Community directly involved with the local housing industry, including the funding, construction, sale and delivery of housing and local leaders directly involved in housing delivery, to receive input regarding Impediments to Fair Housing in Fremont.

**Step 6: Schedule and Conduct Community Listening Sessions and Fair Housing Educational Programs,** inviting organizations and the general public to provide productive input into the topic Impediments to Fair Housing Choice and recommendations to aid in eradicating these Impediments.

**Step 7: Prepare a written report, containing** (1) the findings of the analysis of Impediments to Fair Housing Choice and (2) a "matrix for fair housing choice and opportunities" in Fremont, Nebraska. **The Matrix will define (a) the Impediments (as prioritized) and (b) the action to address and/or eliminate these Impediments.**

This AIFHC included both a **quantitative** and **qualitative research process.** The **qualitative research process** included the design and implementation of a two **Fair Housing Choice Surveys; a Survey to local Stakeholders and a Survey completed by local housing consumers and the general public.**

The Consumer Survey was administered to the clients of local Stakeholders and available on the City Web Site as a Survey Monkey. **A total of 32 Stakeholder Surveys and 264 Housing Consumer Surveys were completed and returned.** The results of each **Fair Housing Choice Survey** are discussed in **Section 2** of this document and are included in the **Appendix** of this AIFHC.

The **qualitative research process** also included Interviews, Community Listening Sessions and Fair Housing Educational Programs where the Fremont public could voice their opinions regarding the issue of impediments to fair housing choice in Fremont. The results of this qualitative research process are referenced throughout this document as a means of identifying legitimate impediments to fair housing choice.

The **quantitative research process** included important local population, housing and economic data and information through the use of 1990 and 2000 U.S. Census data, 2001 through 2009 Census estimates and initial 2010 Census results and City records. **Section 3** of this AIFHC provides a summary of the quantitative research results of the Analysis. A complete Population, Economic and Housing Profile, with Projected Housing Demand is included in the **Appendix**

## ● AN OVERVIEW OF AIFHC FINDINGS ●

- ◆ The **Analysis of Impediments to Fair Housing Choice** for Fremont, Nebraska, included a variety of quantitative and qualitative research activities in an effort to obtain valuable information. The results of these research activities revealed that the City of Fremont has few, if any, serious impediments to fair housing choice. The City is doing well in providing affordable housing and protecting the rights of persons and families of low- to moderate-incomes.
- ◆ The City of Fremont serves a regional center for services and job opportunities in east central Nebraska. A variety of businesses and industries provide ample employment opportunities in the Community. The population of Fremont increased by 4.8 percent, from 25,174 in 2000 to 26,397 in 2010. The City's population is expected to remain stable and increase during the next five years, to an **estimated population of 26,605, by 2016.** **Households** in the Community of Fremont are expected to **increase by an estimated 157**, during the next five years. This includes an increase in both owner and renter households.

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- ◆ Since 2000, an estimated 826 housing units have been built and added to the Fremont housing stock, with a loss of 57 units, due to fire and/or demolition. This equals a net add of 769 housing units. Added housing units have included both single family owner and duplex/multi-family units, both for owners and renters. The current, adjusted **housing vacancy rate in Fremont is estimated to be 3.3 percent.**
- ◆ **The City of Fremont lacks affordable housing units. This is an impediment to fair housing choice.** By 2016, the City of Fremont should **target the development of up to 645 new housing units**, including an estimated **385 owner and 260 rental housing units**. The Community will need to provide up to **218 acres** of land area to accommodate these new units.
- ◆ The City of Fremont has a need to build additional housing units for all income sectors of the Community, by 2016. The Community currently has a shortage of affordable housing units for persons and families that are **“cost burden” and/or have “housing conditions”**. By 2016, this number of families is estimated to be **2,000+**.
- ◆ The majority of Survey participants listed the following as priority impediments of fair housing choice in Fremont: **Lack of available, decent Rental Units in affordable price ranges, the Cost of Utilities & Housing, Job Status, Lack of adequate Public Transportation (for Renters) and Excessive down payment and/or closing costs (owners)**. The majority of participants stated that they were satisfied with their present living or housing situation.
- ◆ The citizens of Fremont recently passed an ordinance prohibiting local employers and rental housing landlords from providing employment and housing to any individual or family not being a legal resident of the United States. Such an ordinance could prove to be an impediment to fair housing choice for families in need. The ordinance is currently suspended, pending legal litigation proceedings.

Claims of housing discrimination in the City of Fremont were filed during the past five years. Two cases, in 2010 and 2011, were related to “Reasonable Accommodation” in terms of a medical release from the apartment lease agreement. Other cases include a tenant being denied of transfer to another rental housing unit, another tenant’s failure to be housed in a timely manner and another related to a repayment agreement for damages to a rental housing unit.

A total 13 of the total 264 Housing Consumers responding to the Fair Housing Choice Survey reported that they had experienced housing discrimination. Seven of the 13 had actually filed a housing discrimination complaint. **Important to this discussion is that almost 138 participants, or 52 percent of the Consumers were not aware of how to file a housing complaint.**

- ◆ The City of Fremont has been addressing the impediments to fair housing choice and the creation of affordable Housing since the 1970s, implementing a variety of programs that use both, public and private funding sources to enbetter the living conditions and lives of the citizenry. **Over 600 affordable housing options exist in the Community**, consisting of both subsidized housing and Section 8 Vouchers. The **Fremont Housing Agency** does a stellar job in the provision of affordable housing for both elderly and family households. Local non-profit groups, such as **Care Corps, Habitat for Humanity, Salvation Army and Mosaic** have also taken the responsibility to provide affordable housing for persons and families with special needs. **The Fremont Area Habitat for Humanity Program has provided 53 new housing units for first-time homeowners in the City and County.** Despite these efforts to create affordable housing types in Fremont, the **increasing cost of housing continues to exceed the purchasing abilities of low- to moderate income persons and families and, such, is an impediment to fair housing choice.**
- ◆ To effectively address any impediments of fair housing choice in the City of Fremont, Nebraska Community leadership and housing providers will need to have an on-going dialog about how the Community can become more knowledgeable of such issues, including an understanding of the degree such issues affect the citizens accessibility to housing (e.g. the availability of affordable rental and/or owner-occupied units, minimum building code safety requirements, Federal and State (funding) Program requirements that cannot be changed on a local level, and the availability of programs that educate and provide assistance with housing needs and housing financing).



SECTION 2:  
AIFHC  
Community Participation

Fremont, Nebraska

## **SECTION 2**

### **AIFHC COMMUNITY PARTICIPATION**

#### **● INTRODUCTION ●**

Discussed in this **Section** of the **Analysis of Impediments to Fair Housing Choice (AIFHC)**, for Fremont, Nebraska, is the comprehensive **Community Participation** process. This was accomplished through Surveys for housing consumers, providers and the general public, Community “Listening Sessions” that focused on issues regarding access to fair housing in Fremont and interviews with “Key Players” in the Community involved with the housing industry and delivery system. This citizen participation process also included several educational programs that addressed the fair housing issue.

Housing planning activities for any Community is accurate and most effective when it includes opinions from as many local citizens as possible. The goal of this **AIFHC** was to include the participation of the Fremont Community, with special invite to the citizens of Fremont currently involved with local affordable housing programs, as well as groups and organizations directly involved with the provision of affordable housing.

#### **● FAIR HOUSING CHOICE SURVEYS ●**

The following discusses the results of the **Fremont Fair Housing Choice Surveys**, distributed by the City of Fremont, the Fremont Housing Agency, local Housing Stakeholders and also available on the City’s Web Site (courtesy of Surveymonkey.com). A total of **264 surveys** were completed and returned by **Consumers** and the **General Public**.

A total of **32 Surveys** were returned by **Housing Stakeholders** representing individuals with both non- and for-profit organizations and groups.

**The complete results of each Fair Housing Choice Survey are included in the Appendix of this AIFHC document.**

**FAIR HOUSING CHOICE SURVEY:  
CONSUMERS & PUBLIC-SUMMARY**

**1) Gender.**

Of the 264 local residents participating in the Survey, 76.1 percent, or 201 participants were female and 23.9 percent, or 58 were male.

**2) Age Group.**

Overall, of the 264 Survey participants, the most represented age group were those that were 62+ years of age, with 122 respondents, followed by the 50-62 age group, with 58 respondents.

**3) Race/Ethnicity.**

A majority of the 264 Survey respondents were of White/European-American ethnicity, with a total of 90.2 percent, or 238 responses. Other races participating in this Survey included Black/African Americans, Asian-American, Native American and Multi/Bi-racial.

**4) Language.**

The majority of the respondents to the Survey lived in a household that primarily spoke English. Of the 264 Survey respondents, only 11 indicated that they spoke a primary language in their household other than English, though no other primary languages were identified.

**5) Family Status.**

A majority of respondents to the Fair Housing Choice Survey stated that they did not have any children under the age of 18 years living in their households. A total of 70 participating households, or 52.2 percent consisted of single resident households.

Of the 264 Survey participants, 70 percent, or 184 respondents stated they did not have children under the age of 18 years living in their household. Approximately 14 percent, or 37 respondents had one or two children under the age of 18 living in their household.

**6) Disability Status.**

A total of 107 of the 264 Fair Housing Choice Survey participants lived with someone who requires special accommodations or needed special accommodations of their own. The most common disabilities of Survey participants included back/leg/neck problems, use of a walker or wheelchair, mental disorders and arthritis.

**Survey participants stated that their disability has affected their ability to secure safe and affordable housing due to the inability to be employed, being dependent on government aide and the inability to afford rent on an affordable owner or renter housing unit.**

**7) How long have you lived in Fremont?**

Of the 264 Survey participants, 70.1 percent, or 185 persons had lived in the City of Fremont for at least five years. Another 9.5 percent, or 25 persons had lived in Fremont for one- to three years, and another 8 percent, or 21 persons had lived in the City for three- to five years.

**8) Total Annual Household Income (before taxes).**

The income levels of Survey participants ranged from very-low to moderate. A total of 71.6 percent, or 189 of the 264 housing program participants made less than \$20,000 annually, while an additional 20 respondents, or 7.6 percent had an annual income between \$20,000 and 29,999.

**9) Do you Own or Rent?**

A total of 225 of the 264 Survey participants stated that they lived in a rental property.

**10) Housing Status.**

A total of 51.1 percent, or 135 of the 264 Survey participants were tenants of a low-income housing complex, while another 20.1 percent, or 53 persons were tenants in the City's Section 8 Voucher Program.

**11) Housing discrimination.**

Survey results indicated that of the 264 participants, 23, or 8.7 percent had or might have experienced housing discrimination. Of those 23, seven filed housing discrimination complaints. However, of the total 264 respondents, 138, or 52.3 percent stated they did not know how or where to properly file a housing discrimination complaint.

**The following are comments from Survey participants that had experienced housing discrimination through either a private landlord or Section 8 housing program:**

- ◆ *Was evicted for “noise” and other problems.*
- ◆ *Not sure, I have filed incident reports twice; accusation of criminal activity or involvement made by a custodian at Gifford Tower.*
- ◆ *Many times I have been told that they won’t rent to single moms because “single moms don’t pay rent on time and don’t keep up the property.”*
- ◆ *The landlord/manager doesn’t fix anything or ever answers the phone. The security door doesn’t work right and there is mold growing in a lot of these apartments.*
- ◆ *Landlords didn’t want to rent to me because I’m unemployed and receiving unemployment.*
- ◆ *Being looked down at.*

**Priority Impediments to Fair Housing Choice – Consumers & General Public**

**The top three barriers to fair housing choice for renters in Fremont are as follows:**

#1 – Lack of available decent Rental Units, in affordable price ranges.

#2 – Cost of Utilities.

#3 – Lack of Adequate Public Transportation.

**The top three barriers to fair housing choice for owners in Fremont are as follows:**

#1 – Cost of Housing.

#2 – Excessive Down Payment and/or Closing Costs.

#3 – Job Status.

The Consumers Survey was also focused on renters who wanted to become homeowners in the City of Fremont, as well as renters who want to remain renters but would like or need an alternative rental situation. **A total of 67 renters who wish to become homeowners stated they would most like to purchase a single family home, consisting of two+ bedrooms and have a monthly house payment of under \$645. A total of 54 renters who wish to upgrade to another rental unit type would prefer to rent a single family home, consisting of two+ bedrooms and have a monthly rent of less than \$450.**

**FAIR HOUSING CHOICE SURVEY:  
STAKEHOLDERS-RESULTS**

**A Fair Housing Choice Survey was returned by 32 local Stakeholders involved with the local housing industry and/or human services delivery system.**

**Company/Organization description.**

The most represented businesses or organizations that completed the Survey were involved as Landlords, Property Managers and Housing Developers.

**Role in housing provision.**

Renting homes was the most frequent response by participants of the Survey, when asked, “*What role(s) does your group/organization play in the provision of Housing in Fremont?*” Selling, managing, building and rehabilitating housing, along with housing referral were the next most frequent responses.

**Provision of Housing – Areas of Concern.**

Housing Providers and Producers felt the areas of greatest concern regarding the provision of fair housing to local residents, in Fremont, included:

- #1 – Availability of Affordable Housing.
- #2 – Affordability of Housing.
- #3 – Limited Financial Resources.
- #4 – Substandard Living Conditions.
- #5 – Education & Outreach on Affordable Housing Resources.

**Population Groups Most Underserved for Safe, Affordable Housing.**

- #1 – Housing for Low-Income Persons & Families.
- #2 – Housing for Middle-Income Persons & Families.
- #3 – Housing for Single Parent Households.

**Housing Types Most Needed in the Fremont Area.**

- #1 – Single Family Owner Housing (3+ Bedroom Units).
- #2 – Entry-Level Ownership Housing.
- #3 – Emergency Shelters (Short or Long Term).

**Priority Impediments to Fair Housing Choice-Stakeholders (Renters).**

- #1 – Lack of Available Decent Rental Units in Affordable Price Ranges.
- #2 – Lack of Educational Resources about Tenant Responsibilities.
- #3 – Job Status.

**Priority Impediments to Fair Housing Choice-Stakeholders (Owners).**

- #1 – Cost of Housing
- #2 – Excessive Down Payment and/or Closing Costs.
- #3 – Attitudes of Immediate Neighbors & Job Status.

## ● COMMUNITY LISTENING SESSIONS ●

**AIFHC Community Listening Sessions** were conducted in May and June, 2011, both during the day and evening, to provide the general public an opportunity to attend and discuss the impediments to fair housing in Fremont, Nebraska. These Listening Sessions were held with residents of Stanton and Gifford Towers, members of the Dodge County Collaborative Team and staff at Care Corps Homeless Shelter.

The following is an overview of the issues identified by participants:

- Bus routes in Fremont are very limited, only serving residential areas and not accessing all commercial areas in Town. Riders have to call two days in advance to schedule a pick-up. Services during the evenings and weekends are also limited.
- Residents of Stanton and Gifford Towers use the “Handi-Van” as their source of transportation. Only one van is currently in operation. Residents stated that the City needs to expand bus/van routes and the number of vehicles to have all parts of the Community accessible at various times of the day.
- Residents said they are fortunate to be living at the “Towers” apartments, and that the units are safe, attractive and affordable.
- Some Landlords in Fremont refuse to make any improvements to their rental property or assist tenants in making improvements, while other Landlords are very responsive to tenants’ requests.
- What should tenants do if landlords refuse to make improvements? Nuisance complaints are enforced by complaint basis only. A few attendees stated that they knew of people, who lived at other apartments or rental houses, who were afraid to complain about substandard housing out of fear of losing the apartment or house and not being able to find other affordable rental property.
- One attendee stated that homes and apartments on the south side of the City of Fremont and Inglewood are not in the best of condition.
- A majority of the residents in attendance were aware of the efforts of Habitat for Humanity and are very supportive of the Programs efforts in the City.

*Analysis of Impediments to Fair Housing Choice – Fremont, Nebraska*

- The biggest obstacle for persons and families in obtaining affordable housing is simply the lack of available affordable housing within the City of Fremont. Affordable housing for people who are disabled is also very difficult to obtain in the City.
- Most of the existing houses, and older apartment buildings for rent in Fremont are small, older houses that are not handicap accessible, have narrow door openings and kitchen and bathrooms that are not accessible to persons in wheelchairs.
- Some tenants of substandard housing have encountered instances where rental units have mold or insanitary conditions from poorly maintained fixtures and appliances. Some of these tenants stated they also have health related illnesses.
- The City needs better code enforcement to take action when tenants complain.
- Cost of a typical “affordable” house to rent is a least \$600 to \$700 per month. The additional costs of utilities, ranging from \$100 to \$200, quickly makes a rental house unaffordable to most low-income families, not having rental assistance.
- Fremont is in need of three+-bedroom rental units for families with children. Very few houses and a handful of apartments have three or four bedrooms. One organization has available funding to pay a family’s rent for up to two years, but the available units do not meet the needs of the families applying.
- Families tend to rent what is available, even if they have to put three children in a bedroom. It is very difficult for them to move into a rental unit due to the cost of deposits required for rent and utilities.
- A majority of persons and families seeking local support from local agencies are doing so for the first time. One agency stated that they see approximately 70 new families per month. Working poor are the typical client family. One unexpected bill, car repair or doctor visit can prevent the family from being able to pay rent.
- Public transportation is very limited in the City of Fremont.
- Local organizations and agencies are stressing the need to be “good tenants” to avoid eviction and be forced to start over without having enough money for security and utility deposits.

*Analysis of Impediments to Fair Housing Choice – Fremont, Nebraska*

- Many tenants have a fear of retribution from Landlords, that if they complain, they will raise their rent or not make needed repairs or promised improvements.
- The “Rent-Wise” program provides classes to teach renters how to be good tenants. The current once-a-week class lasts for eight weeks and is being expanded to two separate classes per week, due to increased need and popularity.
- Elderly persons and couples tend to be the least informed group of clients regarding affordable housing assistance programs. They have difficulty following the guidelines of programs, fail to respond by mandated deadlines, or put paperwork aside.
- Several good Landlords in the City tend to let tenants miss one to even three months of rent payments.
- Homeless persons or families have difficulties finding and obtaining affordable housing. These persons and families often have a poor rental track record, or even a criminal record. Many landlords perform background checks that disqualify homeless people from obtaining the type of housing they need.
- Supportive service organizations described the existing low-income housing facilities such as Gifford and Stanton Towers, Lakeshore and Empire Apartments as being “segregated to the outskirts of the Community” and “out of the single family neighborhoods.”
- New affordable housing needs to be integrated within the Community. New apartment buildings need to have 10 to 15 percent of the units designated for low-to moderate-income persons and families.
- Several of the large older houses in proximity to the Downtown have been converted to apartments. These house conversions were identified as the source of many housing condition complaints.

## ● FAIR HOUSING EDUCATIONAL SESSIONS & “KEY PLAYER” INTERVIEWS ●

A series of AIFHC “**Educational Programs**” were conducted with Community organizations in the City of Fremont. Participating organizations included the Fremont Citizen Advisory Committee, Dodge County Collaborative Team, Fremont Knights of Columbus, Fremont Optimist Club and the Fremont Business Women’s Group. The main focus of these Programs was to educate members of these organizations on the importance and basic understanding of fair housing choice, including how to spot housing discrimination, what classes of people are protected and what actions are prohibited in the provision of fair housing.

AIFHC “**Key Player**” Interviews were also conducted with local organizations. The following section provides the results or findings of these Interviews, in the City of Fremont. Participating persons from the participating organizations included the Mayor of the City of Fremont, Habitat for Humanity, Fremont Area Community Foundation, Dodge County Collaborative Team and Fremont Area United Way. The following are AIFHC comments from the Interviews.

- Habitat for Humanity does a terrific job of providing entry-level affordable single family owner housing.
- Lack of three+ bedroom rental units is a major impediment to fair housing choice.
- Local lenders doing a good job of reaching out to new homeowners, providing the necessary financial assistance and education.
- Fremont needs to constantly monitor neighborhood revitalization needs and exploring redevelopment planning and implementation activities, as per the Nebraska Community Development Law.
- Flood plain and dike issues, regarding available land for residential development.
- Fremont elected officials and business leaders cognizant of language barriers.
- Current Mayor has “vision” and understands the needs of the various income sectors in the Community.
- First-time homebuyer (down payment assistance) and CROWN (Credit-To-Own) Programs are needed on an ongoing basis in Fremont.

*Analysis of Impediments to Fair Housing Choice – Fremont, Nebraska*

- Care Corps does a stellar job in providing emergency shelter and transitional housing opportunities to homeless families and persons in need.
- Trailer Courts outside City of Fremont Corporate Limits, but within the City's Planning Jurisdiction create social and living condition problems for the tenants.
- Traditional low-income neighborhoods in Fremont have been ignored.
- Large families and Hispanic families lack affordable housing opportunities.
- Recently passed Employment and Housing Ordinance was a mistake for Fremont.
- City Parks kept in quality condition and are a real asset to the Community.
- Families with children are becoming increasingly poor.
- Midland University leadership is a real asset to the Community of Fremont.
- Cost of housing and associated expenses, including utility costs, is a major impediment to fair housing choice.
- Fremont needs a documented initiative to preserve historic residential neighborhoods.
- Lack of higher paying jobs is an impediment to fair housing choice in Fremont.
- A high majority of the City's leadership want the Community of Fremont to grow in population, with a goal of 50,000 people by 2036.
- The Community of Fremont lacks pertinent addiction services, including alcohol and drug and mental illness services.
- City needs more residential or housing products tied directly to human services, including job training.
- The City of Fremont needs more careful attention given the rental housing issue in the Community, including a licensing program with periodic inspections and occupancy permit system and a rental housing rehabilitation program.

*Analysis of Impediments to Fair Housing Choice – Fremont, Nebraska*

- City needs to improve the public knowledge of “Fair Housing”, including the Public’s understanding of the fair housing complaint filing process.
- For all rental apartment projects, there should be a percentage set-a-side of units for persons of low-income and/or of special needs.
- Fremont lacks housing choices. Needs a housing initiative that includes creating housing of mixed types and price products.
- The Community lacks in- and out-patient services for persons with chronic mental illness.
- To ramp up redevelopment activities in neighborhoods of greatest need, the City needs to create a proactive Community Redevelopment Authority.
- Ongoing housing code enforcement is not active in Fremont.
- The concept of “Visitability” with housing in Fremont needs to be seriously addressed.
- Lack of residential lots for the construction of affordable housing.



SECTION 3:  
Community Observations &  
Population & Housing Profile

Fremont, Nebraska

## **SECTION 3**

# **COMMUNITY OBSERVATIONS & POPULATION & HOUSING PROFILE**

### ● INTRODUCTION ●

Pertinent to the **Analysis of Impediments to Fair Housing Choice (AIFHC)**, for the City of Fremont, Nebraska, was the study of the Community, its' people and their economic and housing situation. Such an effort clarified living conditions and identified any impediments to fair housing choice that might exist due to low levels of income, unemployment and the cost and condition of housing and acts of discrimination.

This **Section** of the **Fremont AIFHC** provides a **Community Observations and Summary** of the **Demographic, Economic and Housing Conditions in the City**, with the **projection of housing demand**, by 2016. This planning research process utilized statistical information from 1990 and 2000 U.S. Census, 2001 through 2009 Census estimates and initial 2010 Census results. Also, important to this research effort was housing construction information available from the City.

A complete **Population, Income, Economic and Housing Profile, with Projected Housing Demand** is included in the **Appendix** of this AIFHC. The AIFHC Steering Committee provided invaluable input, with their review and comment on the Profile and Projected Housing Demand.



Constructed by Fremont Area habitat for Humanity

## ● COMMUNITY OBSERVATIONS ●

### ◆ **Introduction and Historical Development Trends.**

The City of Fremont, Nebraska is located at the junction of Highways 30, 77 and 275, situated on the north side of the Platte River. A bypass for Highways 30 and 275 has been constructed around the north, east and northwest portions of the Community.

Fremont was founded in 1856, and was named after General John C. Fremont, a politician and military official. Due to its location on the north side of the Platte River, travelers following the Mormon Trail regularly passed through this developing Community, between 1830 and 1860. Additionally, the Platte River Corridor became a key location for the route of the First Transcontinental Telegraph Line in 1881. The present-day Union Pacific Railroad reached the City in 1866, while the Lincoln Highway (present-day Highway 30) reached the City in 1913.

The City of Fremont first appeared in the Census in 1870 with 1,195 people. Ten years later, the 1880 Census revealed that Fremont had grown to 3,013 persons, nearly tripling in population. The City exceeded the 10,000 population mark in 1930, when 11,407 people lived in Fremont. **The 2010 Census identified the population of the City of Fremont at 24,210.**

### ◆ **Neighborhood Growth and Expansion.**

Downtown Fremont is the historic commercial center of the City. It is generally located southeast of the Military Avenue and Broad Street (Highway 77) intersection. The Downtown extends to Union Street on the east and to “H” Street on the west, with the east/west Union Pacific and Burlington Northern Santa Fe Railroad Corridors at the southern portion of the Downtown.

The **oldest neighborhoods of the City** are focused in close proximity to Downtown Fremont. Large, historic single family dwellings are located to the northwest of Downtown, along Nye Avenue, as well as to the east of Downtown, along Military Avenue. Modest-income single family housing areas are concentrated to the north, northeast, east, west and southwest of Downtown Fremont. Industrial areas are located to the south/southeast of Downtown, adjacent and south of the east/west railroad corridor through the Community.



Larger, historic single family dwellings located to the northwest of Downtown.

These neighborhoods also have tree lined streets, laid out in a standard grid-iron fashion, with either square or rectangular blocks on a north/south, east/west alignment. These streets are in good to fair condition, while sidewalks in sporadic locations are in need of replacement. Homes in the older neighborhoods are typically between 80 and 130 years of age. A correlation exists between the age of residential dwellings and the amount of deteriorating and or dilapidated dwellings, along with houses in need of demolition and replacement. The highest concentration of deteriorating dwellings is in the neighborhood directly west of Downtown. Many of the dwellings appear to have been in need of adequate maintenance and upkeep for so long that the level of deterioration has spread to the point of needing structural repairs to foundations, exterior walls and roofs. Several dwellings have deteriorated to the point of not being cost-effective for rehabilitation and are in need of demolition.



The **southeastern neighborhood of Fremont** is generally located to the east of Bell Street and south of Military Avenue. The growth and development of residential construction tends to place late 1930s to 1950s era dwellings around Grant Elementary School, with late 1950s and 1960s era housing extending eastward to Luther Road, near the Howard Elementary School and Ruwe Park areas. Landscaping in these neighborhoods tends to be focused on one or two trees in the front yard and a few bushes, while other homes have only minimal landscaping beyond the grass covered lawn.



The southern portion of the southeast neighborhood has a variety of small scale multifamily apartment complexes along Dodge Street and Birchwood Drive. These apartments generally range from four-plexes and six unit buildings, from five to 30 years of age. Overall the conditions of these multifamily facilities are good and are well maintained.



Houses in the eastern portion of the southeastern neighborhood appear to have been constructed during the 1960s and 1970s. These units tend to be one-story ranch style dwellings. A storm water drainage canal runs along the south side of 5<sup>th</sup> Street from Clarmar Avenue east to Luther Road, then south to 1<sup>st</sup> Street, where the canal turns southeasterly and exits the Community.



The **northeast portion of the City of Fremont**, generally located to the north of Military Avenue and east of Bell Street, includes several different eras of residential construction. The oldest, approximately constructed in the 1940s and early 1950s, is concentrated in the area west of Memorial Park. More recent ranch style homes from the 1960s and 1970s are located further north, near the Fremont High School.



Housing in this neighborhood becomes newer to the east of Memorial Park and the High School, or east of Clarmar Avenue. Concentrations of 1970s through 1990s era houses, consisting of a variety of ranch and revival style dwellings are located throughout the eastern portion of this Neighborhood. Blocks are square and rectangular shaped in the region between Military Avenue and 12<sup>th</sup> Street, with more curvilinear streets in the area north of 12<sup>th</sup> Street. Several churches and Clemons Park are the primary public facilities in this area.



The newest neighborhoods are being constructed east of Luther Road. These newer subdivisions have boulevard entrances, curvilinear roads and predominantly brick/masonry single and two-story houses. Several houses have extensive landscaping, well-kept lawns and ornamental trees. The developing neighborhoods are generally located between St. Patrick’s Catholic Church on the north and the Fremont Splash Station Water Park on the south. Large vacant tracts of land exist to the east, approaching the Highway 30/275 Expressway.



The **northern neighborhoods of Fremont** are concentrated between Military Avenue and 23<sup>rd</sup> Street, from Bell to Broad Street. A variety of local service oriented and highway commercial businesses are located along and north of 23<sup>rd</sup> Street and to the east of Bell Street. Fremont Junior High School, Keene Memorial Library and Midland University are all located at the southern boundary of this residential neighborhood.

Like neighborhoods adjacent Downtown Fremont, the oldest residential housing exists in close proximity to the Downtown fringes, with more recent dwellings located in the north/northeast portions of the area. Dwellings generally range in date of construction from the late 1880s to the mid 1940s. North Broad Street has some of the largest historic homes that are elaborately ornamented, while the housing types to the east of Broad Street are mostly small scale one-story dwellings. Streets are fairly narrow and in good condition, with parking generally allowed on both sides of the street. The most noteworthy feature of the neighborhood is the abundance of trees and tree-lined streets that give this neighborhood its character.



The **west/northwest residential neighborhood of the City of Fremont** is located west of the Broad Street (Highway 77) Corridor and north of Military Avenue. A concentration of single family residential dwellings that were constructed between the 1880s and late 1920s are focused in an area closest to Military Avenue. The housing units in the northern portion of this neighborhood are newer in age. Homes around Nye Avenue consist of very large single and two-story dwellings, including the Louis E. May Historic Museum house and grounds. These houses have large front lawns with the dwelling setback far from the street. Towering street trees and properties with an extensive amount of landscaping highlight the Nye Avenue residential corridor. Apartment buildings, which appear to be constructed in the 1920s are located in the southern portion of the neighborhood, with a variety of apartments located in the center and northern portions of the neighborhood.



Small scale and more typical residential dwellings are located throughout the remainder of the neighborhood. Recently constructed subdivisions are located to the west of Airport Road, in neighborhoods to the north and south of the Fremont Municipal Airport. The northern portion of this neighborhood is centered around Milliken Park Elementary School and west of the Fremont Golf Club.

The concentration of highway commercial uses, multifamily apartment buildings and complexes are located along the north side of West Military Avenue serve as a buffer to the single family residential neighborhood north of the Corridor. The dwellings throughout the area gradually become newer in date of construction northward towards West Linden Avenue.



Beyond the Corporate Limits, to the southwest of the City, is a large area of rural subdivisions established around the Fremont Lakes area. Fremont Lakes is situated between the City and the Platte River Corridor, south of Fremont. These subdivisions are typically “gated” private development areas that range from a grouping of dwellings centered around former sand pit “lakes” to a modern rural subdivision bordering man-made lakes or riverfront property.



The **west/southwest residential neighborhood** to the City of Fremont is bound by Military Avenue to the north, Pierce, “M” and Schuyler Streets to the west, West Cloverly Road to the south and South Broad Street (Highway 77) to the east. This neighborhood is split by the east-to-west Union Pacific Railroad Corridor. Street access between the split areas of this neighborhood are offered by crossings at “M” and Pierce Streets, while South Broad Street provides overpass access into Downtown Fremont. Commercial services are available in Downtown, adjacent the northern portion of this residential neighborhood, and along Broad Street.

A majority of homes within the southern portions of this neighborhood were constructed as early as the late 1960s and consist of small, one-story ranch style homes. While homes of earlier decades are scattered throughout this area of the neighborhood, larger concentrations exist closer to Downtown Fremont. Most of the neighborhood’s dilapidated housing units are located near the Union Pacific Railroad Corridor and adjacent existing industrial land uses. A large mobile home park also exists in the extreme southern portion of this neighborhood.

Two affordable rental housing programs exist in this neighborhood. Empire Apartments, located on Jefferson Road, south of the Railroad Corridor, consists of 24 two- and three-bedroom units for persons and families of low income.



The Bethphage (Mosaic) Housing Corporation also manages a four-person group home facility immediately north of the neighborhood, along Military Avenue, west of Downtown.



A majority of the northern portion of this neighborhood lies within Census Tract #9842, which, according to the 2000 U.S. Census, consists of the largest concentration of Hispanic/Latino populations in the City. **Although 2010 Census Data for this Tract is unavailable, it is projected that the Hispanic/Latino population will continue to increase in this neighborhood of the City.**

The **east residential neighborhood** to the City of Fremont is bound by East Military Avenue to the north, Lincoln Avenue to the east, the Union Pacific Railroad Corridor to the south and Clarkson Street to the west. This neighborhood is characterized by large historic homes of late 19<sup>th</sup>/early 20<sup>th</sup> Century architecture and further characterized by being located on brick-surfaced streets or on streets with grassy medians. Many of these large homes are very well-kept with adequate infrastructure, street trees and well-manicured lawns. Dilapidated homes do exist in this neighborhood, though they are mostly located near the Railroad Corridor. A small number of deteriorating homes exist through the remainder of this neighborhood.

**Like the west/southwest residential neighborhood, a majority of this neighborhood lies within Census Tract #9842, which, according to the 2000 U.S. Census, consists of the largest concentration of Hispanic/Latino populations in the City.**



Scattered commercial services exist along Bell Street, in the eastern portion of this neighborhood, while the main thoroughfare, Military Avenue, provides multi-lane access into Downtown Fremont. Industrial land uses are also located adjacent the Railroad Corridor. Available public amenities within this neighborhood include Bergan Catholic High School, Grant Elementary School and Barnard Park.



No affordable housing programs exist in this neighborhood of Fremont. The closest housing program for low-income persons and families is Power House Apartments, located in eastern Downtown Fremont. The Crisis Center for Domestic Abuse and Sexual Assault has its main office along Military Avenue in the east residential neighborhood. Services at this facility include temporary shelter, support groups, information and referrals, advocacy and confidential services.

The **Village of Inglewood, Nebraska**, is located between the Platte River and the City of Fremont. These two municipalities are connected by the Highway 77 (Broad Street) Corridor, the primary north/south transportation for both Communities. Inglewood does not have a traditional “Downtown,” as the commercial businesses within the Village are located along either side of Highway 77. The residential neighborhoods of Inglewood are comprised of single family dwellings and a mobile home park containing approximately 30 mobile homes. The 2010 Census indicated that Inglewood has a total population of 325 persons. Although not part of the City of Fremont, Inglewood is a viable community with vacant lands to support additional residential development.

The oldest dwellings appear to have been constructed in the early 1900s. Nearly all of the existing dwellings are small scale, bungalow type dwellings of the 1910s to 1920s era. Recently constructed houses include several examples ranch style houses and new brick dwellings. Streets are either concrete or asphalt surfaced, with the majority lacking curbs and gutters and having open storm water drainage ditches.



Several older houses have been remodeled and/or had additions constructed. As with any Nebraska community, Inglewood has a few dwellings and mobile homes that have become deteriorated and are in need of rehabilitation.

● POPULATION PROFILE ●

- ◆ **Table 1** identifies the current **population and projections** for the City of Fremont, Nebraska. The current (2011) estimated population of Fremont is 26,430, an increase of 33 persons, or 0.1 percent since 2010.
- ◆ Based on the “**medium**” population projection, the population for Fremont is expected to increase an estimated 0.7 percent, or by 175 persons, from 2011 to 2016, to an estimated population of 26,605 persons. A “high” projection would result in a five-year population increase of 210 persons, or 0.8 percent by 2016.

**TABLE 1  
POPULATION TRENDS AND PROJECTIONS  
FREMONT, NEBRASKA  
1990-2016**

	<u>Year</u>	<u>Population</u>	<u>Total</u>		<u>Annual</u>	
			<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
	2010	26,397	--	--	--	--
	<b>2011</b>	<b>26,430</b>	<b>+33</b>	<b>+0.1%</b>	<b>+33</b>	<b>+0.12%</b>
<b>Midpoint</b>	<b>2015*</b>	<b>26,544</b>	<b>+114</b>	<b>+0.4%</b>	<b>+22.8</b>	<b>+0.11%</b>
<b>Low</b>	<b>2016</b>	<b>26,579</b>	<b>+149</b>	<b>+0.6%</b>	<b>+29.8</b>	<b>+0.12%</b>
<b>Midpoint</b>	<b>2016</b>	<b>26,605</b>	<b>+175</b>	<b>+0.7%</b>	<b>+35</b>	<b>+0.14%</b>
<b>High</b>	<b>2016</b>	<b>26,640</b>	<b>+210</b>	<b>+0.8%</b>	<b>+42</b>	<b>+0.16%</b>

\*2015 Population projection provided by Kendig Keast Collaborative.

- ◆ **Table 2** identifies **race and Hispanic origin** for the City of Fremont, as per the 2010 Census. In 2010, Whites comprised 23,538 persons, or 89.2 percent of the total population of the City, while the remaining 2,859 persons were of Black, Native American, Asian and Other races. Persons of Hispanic Origin accounted for 3,149, or 11.9 percent of the population of Fremont.

**TABLE 2  
RACE AND HISPANIC ORIGIN  
FREMONT, NEBRASKA  
2010**

<u>Race</u>	<u>Number</u>	<u>% of Total</u>
White	23,538	89.2%
Black	172	0.6%
Native American	153	0.6%
Asian	163	0.6%
<u>Other</u>	<u>2,371</u>	<u>9.0%</u>
<b>Totals</b>	<b>26,397</b>	<b>100.0%</b>
<b>Hispanic Origin</b>	<b>3,149</b>	<b>11.9%</b>

- ◆ For planning purposes, the various cohorts of population are important indicators of the special needs of a Community. The cohorts of age, sex and family structure can assist in determining potential labor force and the need for housing, public facilities and other important local services.
- ◆ **Table 3** provides current **age distribution and projections** for the City of Fremont. The age categories that are projected to experience a population increase are the 19 and Under, 35 to 54 and 65+ years age groups. Median age in the City of Fremont is projected to decrease from an estimated 38.7 years in 2011, to 38.5 years, by 2016.

<u>Age Group</u>	<u>2011</u>	<u>2016</u>	<u>2011-2016 Change</u>
19 and Under	7,244	7,308	+64
20-34	4,704	4,496	-208
35-54	7,816	8,101	+285
55-64	2,004	1,925	-79
65-74	2,125	2,135	+10
75-84	1,667	1,710	+43
85+	870	930	+60
<b>Totals</b>	<b>26,430</b>	<b>26,605</b>	<b>+175</b>
<b>Median Age</b>	<b>38.7</b>	<b>38.5</b>	<b>-0.2</b>

- ◆ **Table 4** identifies **specific household characteristics** of the City of Fremont, for 2011 and 2016. The number of households in Fremont is projected to increase by an estimated 157. During the next five years, persons per household in Fremont is projected to decrease, slightly, from an estimated 2.37, in 2011, to an estimated 2.35 in 2016.

<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
2011	26,430	962	25,468	10,745	2.37
2016	26,605	985	25,620	10,902	2.35

- ◆ **Table 5** identifies **tenure by household** for Fremont, for 2011 and 2016. By 2016, owner households will account for an estimated 59.5 percent of the total households in Fremont, resulting in 6,031 owner and 4,106 renter households.

<u>Year</u>	<u>Total Households</u>	<u>Owner</u>		<u>Renter</u>	
		<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
2011	9,978	5,948	59.6%	4,030	40.4%
2016	10,137	6,031	59.5%	4,106	40.5%

- ◆ **Table 6** identifies **household income** for the City of Fremont, for 2011 and 2016. The median income of all households in Fremont is projected to increase to \$50,895, or by 7.9 percent, by 2016. Approximately 49.7 percent of the 10,902 projected households in Fremont are expected to be in the \$50,000 or more income group. By 2016, the median income for renter households is expected to increase to \$35,394, or 6.8 percent.

<u>Income Group</u>			<u>% Change</u>
<u>All Households</u>	<u>2011</u>	<u>2016</u>	<u>2011-2016</u>
Less than \$10,000	502	386	-23.1%
\$10,000-\$19,999	1,383	1,316	-4.8%
\$20,000-\$34,999	1,881	1,725	-8.3%
\$35,000-\$49,999	1,980	2,052	+3.6%
<u>\$50,000 or More</u>	<u>4,999</u>	<u>5,423</u>	<u>+8.4%</u>
<b>Totals</b>	<b>10,745</b>	<b>10,902</b>	<b>+1.5%</b>
<b>Median Income</b>	<b>\$47,170</b>	<b>\$50,895</b>	<b>+7.9%</b>
<b><u>Renter Households</u></b>			
Less than \$10,000	271	208	-23.2%
\$10,000-\$19,999	880	827	-6.0%
\$20,000-\$34,999	919	909	-1.1%
\$35,000-\$49,999	996	1,094	+9.8%
<u>\$50,000 or More</u>	<u>846</u>	<u>920</u>	<u>+8.7%</u>
<b>Totals</b>	<b>3,912</b>	<b>3,958</b>	<b>+1.1%</b>
<b>Median Income</b>	<b>\$33,138</b>	<b>\$35,394</b>	<b>+6.8%</b>

● **ECONOMIC PROFILE** ●

- ◆ **Table 7 identifies civilian labor force and employment with projections, in Fremont, Nebraska. From 2011 to 2016, total employment is projected to continue increasing at an annual rate of 0.2 percent, adding 161 new employees, by 2016.**

<b>TABLE 7</b>				
<b>CIVILIAN LABOR FORCE</b>				
<b>&amp; EMPLOYMENT WITH PROJECTIONS</b>				
<b>FREMONT, NEBRASKA</b>				
	<u>2011</u>		<u>2016</u>	
Civilian Labor Force	19,772		19,900	
Unemployment	1,008		975	
Rate of Unemployment	5.1%		4.9%	
Employment	18,764		18,925	
	<u>Change in Total Employment</u>			
	<u>Number</u>	<u>Annual</u>	<u>% Change</u>	<u>% Annual</u>
<b>2011-2016</b>	<b>+161</b>	<b>+32.2</b>	<b>+0.9%</b>	<b>+0.2%</b>

● HOUSING PROFILE ●

- ◆ **Table 8 identifies households with housing problems/cost burdened** in the City of Fremont, for 2011 and 2016. Cost burdened households are households that spend 30 percent or more of their household income on housing costs. Housing costs include any cost directly attributable to the cost of living and may include rent, mortgage, insurance, taxes and utilities. Housing problems may also include a lack of plumbing facilities or overcrowded housing conditions. Overcrowded housing conditions exist when more than 1.01 person per room exist in a housing unit.
  
- ◆ By 2016, an estimated **962 owner households and 1,068 renter households** will be cost burdened/have housing problems.

**TABLE 8  
ESTIMATED HOUSEHOLDS BY INCOME  
COST BURDENED WITH HOUSING PROBLEMS  
FREMONT, NEBRASKA**

<b>Income Range</b>	<b><u>Owner</u></b>		<b><u>Renter</u></b>	
	<b>2011</b>	<b>2016</b>	<b>2011</b>	<b>2016</b>
	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>
0%-30% AMI	<b>215 / 130</b>	<b>194 / 121</b>	<b>403 / 284</b>	<b>347 / 239</b>
31%-50% AMI	<b>476 / 248</b>	<b>434 / 227</b>	<b>692 / 471</b>	<b>643 / 449</b>
51%-80% AMI	<b>990 / 312</b>	<b>912 / 294</b>	<b>863 / 282</b>	<b>817 / 266</b>
<b><u>81%+ AMI</u></b>	<b><u>5,152 / 313</u></b>	<b><u>5,404 / 320</u></b>	<b><u>1,954 / 102</u></b>	<b><u>2,151 / 114</u></b>
<b>Totals</b>	<b>6,833 / 1,003</b>	<b>6,944 / 962</b>	<b>3,912 / 1,139</b>	<b>3,958 / 1,068</b>

- ◆ **Table 9** profiles the **estimated year housing units built** for the City of Fremont, as of 2011. Records indicate that an estimated 11,349 housing units exist in Fremont in 2011, of which 19.6 percent were built in or before 1939 and 47.2 percent were built in or before 1959. Homes built during or before 1939 also represent the largest concentration of homes built in Fremont.

<b>TABLE 9</b>	
<b>ESTIMATED YEAR STRUCTURE BUILT</b>	
<b>FREMONT, NEBRASKA</b>	
<b>2011</b>	
<u>Year</u>	<u>Housing Structures</u>
April, 2000 to 2011	826
1999 to March, 2000	116
1995 to 1998	468
1990 to 1994	321
1980 to 1989	648
1970 to 1979	1,890
1960 to 1969	1,719
1950 to 1959	2,085
1940 to 1949	1,047
<u>1939 or Before</u>	<u>2,286</u>
<b>Subtotal</b>	<b>11,406*</b>
<u>Units Lost (2000 to 2011)</u>	<u>(57)</u>
<b>Total Est. Units – 2011</b>	<b>11,349*</b>
% 1939 or Before	19.6%
% 1959 or Before	47.2%
*Specified.	

- ◆ **Table 10** identifies the **estimated housing stock occupancy/vacancy status** in the City of Fremont, for 2011. As of 2011, Fremont is comprised of an estimated 11,461 housing units, consisting of an estimated 7,331 owner units and 4,130 renter units. Of the 11,461 units, approximately 716 are vacant, resulting in an estimated overall housing vacancy rate of 6.2 percent, which includes an overall owner housing vacancy rate of 6.8 percent and an overall renter housing vacancy rate of 5.3 percent.
- ◆ The **Adjusted Housing Vacancy Rate** only considers year-round vacant units that are available for rent or purchase, meeting current housing code and modern amenities. **The 2011 adjusted housing vacancy rate, for the City of Fremont, is an estimated 3.3 percent, with an adjusted owner housing vacancy rate of 3.5 percent and a 2.1 percent adjusted renter housing vacancy rate.**

**TABLE 10  
HOUSING STOCK OCCUPANCY / VACANCY STATUS  
FREMONT, NEBRASKA  
2011**

<b>a) Housing Stock</b>	<b>11,461</b> (O=7,331; R=4,130)
<b>b) Vacant Housing Stock</b>	<b>716</b>
<b>c) Occupied Housing Stock</b>	<b>10,745</b>
Owner Occupied	6,833
Renter Occupied	3,912
<b>d) Housing Vacancy Rate</b>	<b>6.2% (716)</b>
Owner Vacancy	6.8% (498)
Renter Vacancy	5.3% (218)
<b>e) Adjusted Vacancy Rate*</b>	<b>3.3% (379)</b>
Owner Adjusted Vacancy*	<b>3.5% (259)</b>
Renter Adjusted Vacancy*	<b>2.1% (120)</b>

\* Includes **only** year-round units available for rent or purchase, meeting current housing code and modern amenities. Does not include units either not for sale or rent, seasonal units, or units not meeting current housing code.

- ◆ **Table 11** identifies a **housing need and affordability analysis** in Fremont, for 2011. Approximately 502 households exist in Fremont with annual incomes below \$10,000, but approximately 102 owner units and 163 renter units, for the same income group, exist in the City of Fremont. This results in a housing shortage for households of this income category of approximately 237 households. Housing shortages are also identified in the \$10,000 to \$19,999, \$50,000 to \$74,999 and \$75,000+ income ranges.
  
- ◆ An estimated 1,980 households exist in Fremont in the \$35,000 to \$49,999 income category, while an estimated 1,842 owner units and 1,306 renter units exist in the City. This results in a housing surplus for the Community of approximately 1,168 housing units. The same holds true for persons in the \$20,000 to \$34,999 income range, where a housing surplus of approximately 363 units exists.
  
- ◆ The data presented suggests that many low- and very-low-income persons and families are forced to live in a housing unit that exceeds their current income or pay capacity, ultimately resulting in the homeowner or renter being “cost burdened”. The surplus of units for moderate-income persons and families could also be caused by low-income families choosing to live in deteriorating or possibly substandard conditions in an effort to obtain a more affordable dwelling.

**TABLE 11  
HOUSING NEED AND AFFORDABILITY ANALYSIS  
FREMONT, NEBRASKA  
2011**

Income Range	% of Median	% of Households	# Households in Each Range	Affordable Range for Owner Units	# of Owner Units	Affordable Range for Renter Units	# of Renter Units	Total Affordable Units	Balance
\$0-\$9,999	21.19%	4.67%	502	\$0-\$14,999	102	\$0-\$99	163	265	-237
\$10,000-\$19,999	42.40%	12.87%	1,383	\$15-\$34,999	349	\$100-\$299	428	777	-606
\$20,000-\$34,999	74.19%	17.50%	1,881	\$35-\$74,999	1,489	\$300-\$499	755	2,244	363
\$35,000-\$49,999	106.00%	18.42%	1,980	\$75-\$99,999	1,842	\$500-\$649	1,306	3,148	1,168
\$50,000-\$74,999	159.00%	22.55%	2,422	\$100-\$149,999	1,623	\$650-\$899	512	2,135	-287
\$75,000-\$99,999	211.00%	16.79%	1,803	\$150-\$199,999	989	\$900-\$1,249	498	1,487	-316
\$100,000+	Over 211.00%	7.20%	774	\$200,000 Or More	439	\$1,250 Or More	250	689	-85
<b>Median Income:</b>	<b>\$47,170</b>								
<b>Totals:</b>		<b>100.00%</b>	<b>10,745</b>		<b>6,833</b>		<b>3,912</b>	<b>10,745</b>	<b>0</b>

● HOUSING DEMAND ●

- ◆ **Table 12** identifies the **estimated housing target demand** in Fremont, by 2016. This target demand provides the Community with the number of housing units to undertake, during the next five years. Local housing stakeholders and providers need to be focused on this housing demand and achieving reasonable goals and outcomes that will effectively increase the quality of the housing stock in Fremont.

The total estimated **housing target demand** for Fremont, by 2016, is **645 housing units, including 385 owner and 260 rental units**. The total housing target demand would have an estimated cost of \$86 Million.

<b>TABLE 12</b>			
<b>ESTIMATED HOUSING TARGET DEMAND</b>			
<b>FREMONT, NEBRASKA</b>			
<b>2016</b>			
<b>Target Demand*</b>		<b>Total Demand</b>	<b>Est. Required Budget</b>
<b>Owner</b>	<b>Renter</b>		
<b>385</b>	<b>260</b>	<b>645</b>	<b>\$86 M</b>

\*Based upon new households, providing affordable housing for 10% of cost burdened households, with housing problems, replacement of 20% substandard (HUD) housing stock, absorb housing vacancy deficiency by creating 6.5% vacancy rate consisting of structurally sound housing units, build for Pent-Up demand.

- ◆ **Table 13** identifies the **estimated year-round housing demand by income sector** for Fremont, by 2016. Approximately 645 new units should be targeted, consisting of 385 owner units and 260 rental units. New owner units should focus on addressing the needs and demands of individuals and families who have an Area Median Income (AMI) of 51 percent or higher. New renter units should focus on meeting the needs of individuals and families within all income ranges.

<b>TABLE 13</b>						
<b>ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR</b>						
<b>FREMONT, NEBRASKA</b>						
<b>2016</b>						
<b>Tenure</b>	<b>Income Range</b>					<b>Totals</b>
	<b>0-30% AMI</b>	<b>31-50% AMI</b>	<b>51-80% AMI</b>	<b>81%-125% AMI</b>	<b>126%+ AMI</b>	
<b>Owner</b>	0	0	40	130	215	<b>385</b>
<b>Renter</b>	35	45	55	75	50	<b>260</b>

- ◆ **Table 14** identifies estimated housing **land use projections/per housing type by age sector** in the City of Fremont, by 2016. Overall, the City will require an estimated 218 acres of land for residential development.
- ◆ Approximately 59.8 percent of needed, future residential land, or 130.5 acres should be used to develop single family units for households in the 18 to 54 years age group. This will include both owner and rental units consisting of single family, patio home, town home, duplex and apartment units. Single family units could also be part of a Credit- or Lease-To-Own housing program.
- ◆ Approximately 40.2 percent of the residential land needed in Fremont, by 2016, should be used to develop owner and renter units for households at 55+ years of age. A mixture of housing types is identified for older adult populations, including a variety of single and multifamily housing units.

<b>Household</b>	<b>Type of Unit</b>	<b>#Owner / #Renter</b>	<b>Land Requirements (Acres)</b>
<b>18 to 54 Years</b>	Single Family Unit	150 / 28*	83
	Patio Home Unit	32 / 8	12
	Town Home Unit	14 / 16	12
	Duplex Unit	14 / 52	15.5
	Apartment - 3+ Units	0 / 56	8
<b>Totals</b>		<b>220 / 160</b>	<b>130.5 Acres</b>
<b>55+ Years</b>	Single Family Unit	85 / 16*	47
	Patio Home Unit	36 / 8	13
	Town Home Unit	30 / 12	12.5
	Duplex Unit	14 / 40	11.5
	Apartment - 3+ Units	0 / 24	3.5
<b>Totals</b>		<b>165 / 100</b>	<b>87.5 Acres</b>
<b>Total Units / Acres</b>		<b>385 / 260</b>	<b>218 Acres</b>
<i>*Includes Credit- or Lease-To-Own Units.</i>			



SECTION 4:  
Matrix of Impediments to Fair  
Housing Choice & Discussion of  
Local FHC Topics

Fremont, Nebraska

**SECTION 4**

**MATRIX OF IMPEDIMENTS TO  
FAIR HOUSING CHOICE &  
DISCUSSION OF LOCAL FHC TOPICS**

● **MATRIX OF IMPEDIMENTS TO FAIR HOUSING CHOICE** ●

The following **Matrix** identifies **Impediments to Fair Housing Choice** in Fremont, Nebraska, as determined by Analysis of the Surveys, Interviews and Listening Sessions. Impediments are listed by both Renter and Owner and rated as “S” – Significant, “SWS” – Somewhat Significant, or “NS” – Not Significant. This rating system was based on “frequency of response” to the various impediments to affordable housing. Opportunities and Recommended Actions address Impediments rated “S” – Significant.

<b>TABLE 15 MATRIX OF IMPEDIMENTS TO FAIR HOUSING CHOICE FREMONT, NEBRASKA 2011</b>						
<b>TYPE OF BARRIER</b>	<b>RENTER</b>			<b>OWNER</b>		
	<b>S</b>	<b>SWS</b>	<b>NS</b>	<b>S</b>	<b>SWS</b>	<b>NS</b>
Lack of available decent rental units in affordable price ranges.	X					
Cost of utilities.	X				X	
Excessive application fees and/or rental deposits.		X				
Attitudes of landlords.		X				
Job status.			X	X		
Lack of knowledge of fair housing rights.		X				X
Use of background checks.			X			
Lack of knowledge of how to file a fair housing complaint.		X			X	
Lack of adequate public transportation.	X					X
Lack of educational resources about tenant responsibilities.			X			
Lack of handicap accessible units.		X			X	
Restrictive zoning/building codes.			X			X
Excessive down payment/closing costs.		X		X		
Cost of housing.				X		
Mortgage lending application requirements.					X	
Costs of homeowners insurance.					X	
Lack of educational resources about homeowner responsibilities.						X
Attitudes of immediate neighbors.					X	

Source: Hanna:Keelan Associates, P.C., 2011

The following identifies “**recommendations**” for the priority, or “**Significant**” **Impediments to Affordable Housing Choice**, in Fremont, Nebraska, as determined by the research activities conducted for this AIFHC.

1. **AVAILABILITY OF AFFORDABLE HOUSING & COST OF HOUSING.**
2. **COST OF UTILITIES.**

Since the early 1990s, the City of Fremont has utilized various State and Federal Affordable Housing Programs to lower the cost of housing for families of low- to moderate-income, while diversifying housing choices in the Community. State Funded CDBG housing rehabilitation and first-time homebuyer programs, in addition to Low-Income Housing Tax Credit and HUD Section 811 projects have improved and added affordable units to both the owner and rental housing inventory.

The Fremont Housing Agency plays a major role in the provision of affordable rental housing, providing both project- and tenant based rental housing opportunities. Northeast Nebraska Economic Development District, Goldenrod Hills Community Action, Salvation Army, Mosaic and Care Corps all provide valuable owner- and renter occupied housing services in the City of Fremont. These services range from grant writing and administration, to housing rehabilitation, homeless services, transitional housing, weatherization and homebuyer educational workshops. The Fremont Area Habitat for Humanity will continue to be an important partner in the provision of owner occupied housing in the City. Metropolitan Community College and Midland University also provide valuable educational programs, including language classes.

The **Community of Fremont** should plan and develop up to **645 new housing units**, by year end, **2016**, including up to **135 subsidized rental units** and **40 owner units for households of very-low- to moderate-income**. This should include rental units for all income sector and household type and owner units for persons and families of moderate+ income level. To successfully accomplish this, the Community will need to continue to work with and foster a relationship with organizations providing housing services to insure the *availability of affordable housing and address the increasing costs housing and utilities in Fremont*. This can include, but is not limited to the following recommendations:

- ◆ Target affordable housing development in areas of Fremont having the highest level of public and private sector services. This would include the Downtown and established residential neighborhoods.

*Analysis of Impediments to Fair Housing Choice – Fremont, Nebraska*

- ◆ **Visitability** in all multifamily housing should be a goal of the City of Fremont. The City should require that all multifamily housing be ADA accessible, or have ADA compliant units. The visitability movement in new construction is intended to allow all housing to meet the current or future needs of persons with a disability or be easily modified to meet such provisions. Three key features are promoted:
  1. At least one zero-step entrance on an accessible route leading from a driveway or public sidewalk.
  2. All interior doors providing at least 31 ¾ inches of unobstructed passage space.
  3. At least a half bath on the main floor.
  4. Future building codes in the City of Fremont should potentially require visitability compliance for all housing construction.
  
- ◆ Housing code enforcement activities should be supported by an inspection and licensing program for rental housing. All housing, both existing and new, both owner and rental, should require an occupancy permitting process.
  
- ◆ Continue and expand housing rehabilitation activities in the Community of Fremont, including purchase-rehab-resale program, to improve the condition of owner (purchased) housing units.
  
- ◆ Provide a local program of acquiring dilapidated houses for demolition and reuse of the lot(s). Emphasis should be placed on acquiring properties in established neighborhoods, where streets and infrastructure exist.
  
- ◆ Working with local and regional housing partners, the City should maximize efforts to secure all types of State and Federal funding sources for affordable housing improvements and developments in Fremont. The City should create an initiative to utilize **tax increment financing** as local funding for community and economic development/redevelopment activities in established neighborhoods.
  
- ◆ Maintain a local Weatherization Program to assist low- to moderate-income persons/families with the cost of making their housing units more energy efficient.
  
- ◆ Enhance public awareness programs to reduce utility costs with more effective alternative energy and energy conservation practices.
  
- ◆ Encourage citizens to utilize a “budget billing” program with local energy providers.

**3. EXCESSIVE APPLICATION FEES/RENTAL DEPOSITS & DOWN PAYMENT/CLOSING COSTS TO PURCHASE A HOME.**

Fremont AIFHC participants identified excessive application fees, rental deposits and down payment and closing costs as a major impediment to fair housing choice, both for renters and those desiring to purchase a home. For those wanting to buy a home, some felt a lack of necessary education and financial knowledge to understand the costs of buying a home. Several AIFHC participants felt that having unpaid personal loans, high credit card debt and/or a history of late payments made qualifying for a home mortgage impossible.

Today's economic environment has forced a higher level of personal financial credit standards, for both purchasing a house and renting an apartment. This, in turn, has prevented many persons and families from securing the housing of their need and choice.

**Recommendations regarding this impediment include, but are not limited to:**

- a) Create an Individual Development Accounts (IDA) Program with area lenders and financial institutions to educate citizens about the importance of establishing savings accounts and saving patterns to help address and create financial stability.
- b) Support efforts by the City of Fremont to expand various rental and ownership affordable housing programs with local financial institutions and major employers to expand funding assistance, so more families can utilize these programs.
- c) Expand renter and homeowner education classes to be required components of local high schools, college and continuing education classes. This will expand an individual's or family's budgeting skills and, eventually, financial knowledge of being either a homeowner or renter.
- d) Work with major employers to establish programs to decrease down payments and closing costs by providing forgivable grants and/or low interest loan programs that employees can access.
- e) Several participants of the AIFHC process felt that some landlords of apartment complexes or rental houses required excessive fees for the submittal of an application to rent. These participants felt this was a way of discriminating against applicants of low- to moderate-income and/or some ethnic minority groups. To address this issue, the City could consider amending City ordinances to establish a uniform cost for application fees.

**4. LACK OF KNOWLEDGE OF HOW TO FILE A FAIR HOUSING COMPLAINT.**

In Fremont, it is standard procedure for the Housing Agency to educate each of the Agency’s new consumers on how to file a fair housing complaint. The City of Fremont, however, currently, does not have a process or procedure for filing a fair housing complaint. It is **recommended** that the City provide information addressing such a process on their Web Site. In addition, all landlords, property managers and other non-profit housing and human services groups should be required to provide their tenants, customers or clients with a copy of a Fair Housing Complaint Form. The City should require that pertinent tenant and landlord rights information be included in all rental agreement packets.

It is also **recommended** that the City of Fremont officially designate a person as the City’s Fair Housing Officer. This person stays fully informed of any and all pertinent information regarding the laws that govern Fair Housing and serve as a “first point” of contact for anyone filing or considering filing a Fair Housing Complaint.

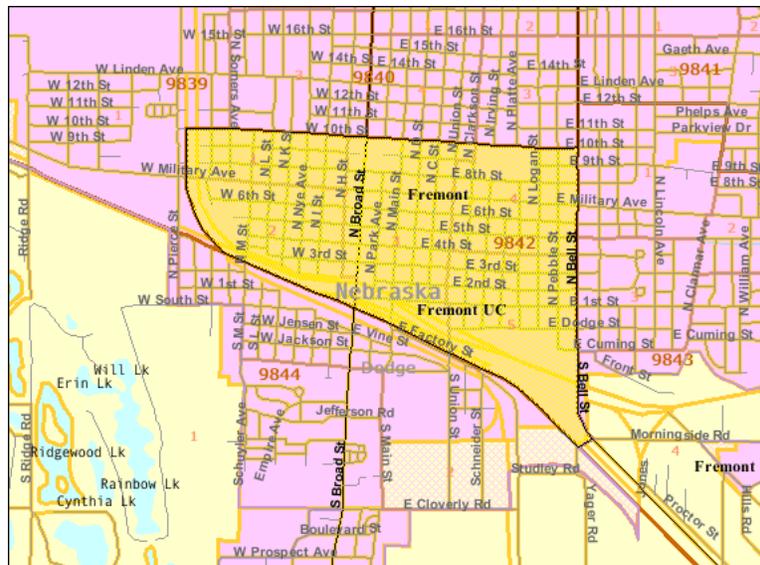
## ● DISCUSSION OF LOCAL FHC TOPICS ●

### ◆ Services to Hispanic Populations

Currently, an estimated 3,149 Persons of Hispanic origin reside in the City of Fremont. This represents an increase of 190.2 percent, or 2,064 Hispanic residents in the Community since the 2000 Census, which recorded 1,085 persons of Hispanic origin in Fremont, and an increase of 1,808.5 percent, or 2,984 Hispanic residents in the Community since the 1990 Census, which recorded only 165 persons of Hispanic origin.

This growth trend also suggests an increase in the number of households in Fremont that speak a primary language other than English. The provision of, or the increase in services and information geared at assisting non-English-speaking populations is recommended. This could include fair housing brochures printed in Spanish, Bi-lingual landlords and translators employed at various City offices.

The City of Fremont encompasses seven Census Tracts in Dodge County. According to the 2000 Census, Tract #9842 had the highest concentration of persons of Hispanic or Latino origin. This Census Tract also includes Downtown Fremont and neighborhoods immediately east and west of the Downtown. It is anticipated that this same area will continue to possess the highest concentration of Hispanic or Latino populations in the City of Fremont, when information on this level becomes available. The Illustration below identifies the location of this Census Tract.



### ◆ Issues of Segregation by Class.

Segregation by class in any Community is the result of neighborhoods or areas of the Community where the age and condition of single family housing, or the placement of apartment facilities constructed with subsidized funding sources, are available only to persons or families of low-to moderate income.

The Community of Fremont is very cognizant of this fair housing need. The Fremont Housing Agency manages the local Section 8 Voucher Program. The Program allows income qualifying persons and families to use Vouchers at any apartment facility that meets Section 8 building condition standards, with landlord acceptance. Also, Recently constructed subsidized housing in the Community, including Habitat for Humanity, Low-Income Housing Tax Credit and HUD Section 811 housing projects, as well as the Housing Agency’s existing subsidized housing projects are scattered throughout the City of Fremont, thus the City makes an effort not to segregate housing type by class and location in the Community.

◆ **Housing Discrimination & Protected Classes.**

The City of Fremont Housing Discrimination Regulations are in compliance with the Nebraska Fair Housing Act.

Claims of **housing discrimination** in the City of Fremont were filed during the past five years. Two claims, in 2010 and 2011, were related to “Reasonable Accommodation” in terms of a medical release from the apartment lease agreement. Other cases include a tenant being denied of transfer to another rental housing unit, another tenant’s failure to be housed in a timely manner and another related to a repayment agreement for damages to a rental housing unit.

The City of Fremont needs to be aware of the issue of converting tenant occupancy type at subsidized rental properties. In some Communities, apartment complexes originally designated for retirees (protected class) have been opened to allow the general public to obtain the rental unit. This often creates conflicts between the elderly and non-elderly tenants, due to differences in social patterns, noise and other disturbances.

◆ **Housing Vacancy Deficiency**

**Housing vacancy deficiency** is defined as the number of vacant units lacking in a community, whereby the total percentage of vacant, available, code acceptable housing units is less than 5 to 6 percent. **A vacancy rate of 5 to 6 percent is the minimum rate recommended for a community to have sufficient housing available for both new and existing residents.** The determination of housing vacancy deficiency in the City of Fremont considered a 6 percent vacancy of the current year-round housing stock, minus the current estimated year-round vacant units, in good or fair condition, meeting today’s housing code standards.

An **Adjusted Housing Vacancy Rate** considers only available vacant units meeting housing codes. Currently, **the adjusted vacancy rate for Fremont is 3.3 percent.** This being the case, **Fremont has a major overall vacancy deficiency (demand) in relation to owner and renter housing units, which have an estimated adjusted vacancy rate of 3.5 and 2.1 percent, respectively.**

◆ **Cost-Burdened Households**

Of the **6,833 owner households in Fremont**, in 2011, an estimated 1,003 are considered to be cost burdened and/or have housing problems relating to inadequate plumbing or overcrowding conditions. This number is projected to decrease, **by 2016**, where an estimated **962 households will be cost burdened and/or have housing problems**. The same holds true for renter households in Fremont. An estimated **1,139 renter households** are considered to be cost burdened and/or have housing problems. This number is projected to decrease to an estimated **1,068 renter households, cost burdened and/or have housing problems, by 2016**.

Of the 403 renter households in the 0-30 percent Area Median Income group, approximately 70.5 percent are considered cost burdened and/or have housing problems. This could correlate to the lack of decent, affordable rental housing units in the City of Fremont, as identified in **Table 11**. The City should invest in continuing its affordable housing development programs, focusing on persons and families of very-low and low-incomes.

◆ **Income**

The estimated median income, in 2011, is \$47,170 in the City of Fremont. This represents an increase of 28.5 percent from the 2000 median income of \$36,700. The median income in Fremont is projected to increase an estimated 7.9 percent, to \$50,895 by 2016. Among renter households in the Community, the median income is projected to increase from \$33,138 in 2011, to \$35,394 in 2016, representing an increase of 6.8 percent, by 2016.

Households with an annual income less than \$19,999 are projected to decrease in Fremont, by 2016. Several persons and families with incomes less than \$19,999 are likely to be living in an owner or renter dwelling unit that is either in a deteriorated or dilapidated condition or in a unit where their monthly rent or mortgage payment exceeds 30 percent of their monthly income.

◆ **City Codes & Enforcement**

The City of Fremont has adopted the 2006 International Building Code and the 2006 International Residential Code, including property condition and maintenance. Provisions for electrical, mechanical, plumbing, HVAC and structural standards are contained in the Code documents, as well as the requirements for an inspection, permit fees, enforcement, violation penalties and appeal process.

The City of Fremont does not currently require an Occupancy Permit for existing residential structures when there is a change in tenants. Occupancy Permits are issued to certify that new construction is in compliance with local codes.

Building and Inspection Staff reported that no Discrimination complaint, to their knowledge, has ever been filed regarding violations of the Fair Housing Act in terms of the “...*refusal to sell or rent based upon race, color, religion, national origin, handicap, familial status, or sex of a person.*”

Staff further indicated that:

- ◆ Housing complaints are standard, based upon the condition of the buildings or property, in terms of the lack of adequate maintenance and up-keep, or due to use and abuse or damage to property by tenants.
- ◆ Fremont building and property maintenance code violations are enforced on a complaint basis only.
- ◆ Typical complaint volume is approximately five complaints per week. Complaints become more numerous throughout the Summer months, typically three to five complaints a day, stemming from grass and weed growth. Each code violation is revisited, to ensure that improvements are completed to the building or property.
- ◆ The City’s codes and enforcement process are legally binding. Staff indicated that have the support of the City, Council, Mayor and City Attorneys’ Office to enforce the Building and Residential Codes. Property owners have typically completed improvements within the allotted time frame of the violation to prevent litigation in the local District Court.
- ◆ Staff stated that the International Building and Residential Code has established the standards by which structures and property is to be maintained. Without these standards, they would not be able to complete their job. There is no subjectivity in the issuance of a code violation.

Recently, the City of Fremont, Nebraska passed an Ordinance to the Fremont Municipal Code, addressing the issue of illegal immigrants attempting to seek housing and/or employment within the City. The Ordinance states that employers and rental housing landlords are prohibited from providing employment or housing to any individual or family that is an illegal alien (resident) of the United States. This, according to *Fremont Municipal Code Ordinance No. 5165*, is based upon Federal law requiring that “certain conditions be met before an alien may be authorized to be lawfully present in the United States,” along with local beliefs that illegal aliens place “a fiscal burden on the City,” and that “Crimes caused by illegal aliens in the City harm the health, safety and welfare of U.S. Citizens and aliens lawfully present in the United States.” The Ordinance further states that emergency or legal assistance and medical care shall not be prohibited to any resident of the City of Fremont, including illegal aliens. Although this Ordinance was passed and amended to the Fremont Municipal Code on June 21, 2010, it is currently suspended pending legal litigation and proceedings.

This Ordinance could prove an impediment to fair housing in the City. Though some residents currently residing in Fremont are not legal U.S. Citizens, the process to become legal is a very drawn-out and lengthy. This Ordinance may also impede upon the honest efforts of illegal aliens to become citizens and occupy an affordable owner or renter housing unit, potentially leading to claims of racial profiling and creating unnecessary hardships to persons and families during this process.

◆ **Local Property Tax Policies.**

Property taxes, specifically, as an impediment to affordable housing were not identified in the Fremont AIFHC.

◆ **Public Policies or Institutional Practices Influencing Housing and Neighborhood Development.**

The availability of a variety of subsidized housing programs, offered by Local, State and Federal Governmental agencies, has greatly increased the amount of housing in Fremont. Private investment is also being directed at the development of affordable housing in the Community. In general, the goal of ensuring that all residents of the City of Fremont have access to sound, decent and affordable housing that protects their health, safety and welfare, is supported by for all policies and ordinances instituted by the City of Fremont.

◆ **Local Lending Policies and Practices.**

The results of the **Fremont AIFHC Surveys, Interviews and Community Listening Sessions** did not identify local lending policies and practices of financial institutions as an impediment to fair housing choice in the Community. The City of Fremont requires that persons and families complete homeowner education classes prior to being approved for down payment assistance.

The **Community Reinvestment Act** (or CRA 95-128, title VIII, 91 Stat. 1147, 12 U.S.C. § 2901 et seq.) is a United States federal law that requires banks and thrifts to offer credit throughout their entire market area and prohibits them from targeting only wealthier neighborhoods with their services, which is a practice known as “redlining.” The purpose of the CRA is to provide credit, including home ownership opportunities to underserved populations and commercial loans to small businesses.

The CRA mandates that each banking institution be evaluated to determine if it has met the credit needs of its entire community. That record is taken into account when the federal government considers a financial institution's application for deposit facilities, including mergers and acquisitions.

The CRA is enforced by the financial regulators (FDIC, OCC, OTS, and FRB). The Act itself guarantees that local financial institutions in the City of Fremont would not utilize redlining practices in their day to day process of approving applicants for mortgages.

◆ **Adherence to Title VI of the Civil Rights Act of 1964, the Rehabilitation Act of 1973 or the Fair Housing Act.**

Building and Inspection Staff reported that no discrimination complaint, to their knowledge, has ever been filed regarding violations of the Fair Housing Act in terms of the “*...refusal to sell or rent based upon race, color, religion, national origin, handicap, familial status, or sex of a person.*”

◆ **Public-Assisted Housing or Low-Income Housing Development Facing NIMBY (Not In My Back Yard) Resistance.**

The NIMBY response to the development of subsidized housing for persons and families of low-to moderate incomes is common in all Communities. This was not found to be a primary impediment issue in the City of Fremont.

The City of Fremont has a long track record of planning for the Community. The City has conducted several Community Housing Studies and is currently in the process of updating the Comprehensive Plan. The City has conducted this AIFHC in an effort to target specific housing needs and opportunities in the Community. The City will soon be preparing a Downtown Revitalization Study, which, among other planning research activities, examines the need for additional, appropriate housing in the Downtown.

The Fremont Zoning and Subdivision Regulations serve to regulate the development of lands in accordance with the City's Land Use Plan and can be a valuable tool in supporting affordable housing in the Community.



## APPENDIX 1: Fremont Table Profile

Fremont, Nebraska

**TABLE 1  
POPULATION TRENDS AND PROJECTIONS  
FREMONT, NEBRASKA  
1990-2016**

	<u>Year</u>	<u>Population</u>	<u>Total</u>		<u>Annual</u>	
			<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
	1990	23,680	--	--	--	--
	2000	25,174	+1,494	+6.3%	+149.4	+0.63%
	2010	26,397	+1,223	+4.8%	+122.3	+0.50%
	<b>2011</b>	<b>26,430</b>	<b>+33</b>	<b>+0.1%</b>	<b>+33</b>	<b>+0.12%</b>
<b>Midpoint</b>	<b>2015*</b>	<b>26,544</b>	<b>+114</b>	<b>+0.4%</b>	<b>+22.8</b>	<b>+0.11%</b>
<b>Low</b>	<b>2016</b>	<b>26,579</b>	<b>+149</b>	<b>+0.6%</b>	<b>+29.8</b>	<b>+0.12%</b>
<b>Midpoint</b>	<b>2016</b>	<b>26,605</b>	<b>+175</b>	<b>+0.7%</b>	<b>+35</b>	<b>+0.14%</b>
<b>High</b>	<b>2016</b>	<b>26,640</b>	<b>+210</b>	<b>+0.8%</b>	<b>+42</b>	<b>+0.16%</b>

\*2015 Population projection provided by Kendig Keast Collaborative.

Source: 1990, 2000, 2010 Census; 2001-2009 Census Estimates

Hanna:Keelan Associates, P.C., 2011

**TABLE 2  
POPULATION ESTIMATES  
STATE OF NEBRASKA / CITY OF FREMONT, NEBRASKA  
2000-2010**

	<u>Nebraska</u>	<u>% Growth Since 2000</u>	<u>Fremont</u>	<u>% Growth Since 2000</u>
2000 Census	1,711,263	--	25,174	--
July 2001 Est.	1,717,948	+0.39%	25,158	-0.06
July 2002 Est.	1,725,083	+0.81%	25,060	-0.45
July 2003 Est.	1,733,680	+1.31%	25,060	-0.45
July 2004 Est.	1,742,184	+1.81%	25,065	-0.43
July 2005 Est.	1,751,721	+2.36%	25,120	-0.21
July 2006 Est.	1,760,435	+2.87%	25,190	+0.06
July 2007 Est.	1,769,912	+3.43%	25,204	+0.12
July 2008 Est.	1,781,949	+4.13%	25,042	-0.52
July 2009 Est.	1,796,619	+4.99%	25,007	-0.66
<b>2010 Census</b>	<b>1,826,341</b>	<b>+6.72%</b>	<b>26,397</b>	<b>+4.8</b>

Source: 2000, 2010 Census

Nebraska Investment Finance Authority, 2011

Hanna:Keelan Associates, P.C., 2011

**TABLE 3  
POPULATION AGE DISTRIBUTION  
TRENDS AND PROJECTIONS  
FREMONT, NEBRASKA  
1990-2016**

<u>Age Group</u>	<u>1990</u>	<u>2000</u>	<u>Change</u>	<u>2011</u>	<u>2016</u>	<u>2011-2016 Change</u>
19 and Under	6,763	7,003	+240	7,244	7,308	+64
20-34	5,164	4,854	-310	4,704	4,496	-208
35-54	5,462	6,808	+1,346	7,816	8,101	+285
55-64	2,248	2,118	-130	2,004	1,925	-79
65-74	2,072	2,105	+33	2,125	2,135	+10
75-84	1,404	1,559	+155	1,667	1,710	+43
85+	567	727	+160	870	930	+60
<b>Totals</b>	<b>23,680</b>	<b>25,174</b>	<b>+1,494</b>	<b>26,430</b>	<b>26,605</b>	<b>+175</b>
<b>Median Age</b>	<b>33.8</b>	<b>37.0</b>	<b>+3.2</b>	<b>38.7</b>	<b>38.5</b>	<b>-0.2</b>

Source: 1990, 2000 Census  
Hanna:Keelan Associates, P.C., 2011

**TABLE 4  
SPECIFIC HOUSEHOLD CHARACTERISTICS  
FREMONT, NEBRASKA  
1990-2016**

<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
1990	23,680	905	22,775	9,850	2.31
2000	25,174	938	24,236	10,171	2.38
2010	26,397	959	25,438	10,725	2.37
<b>2011</b>	<b>26,430</b>	<b>962</b>	<b>25,468</b>	<b>10,745</b>	<b>2.37</b>
<b>2016</b>	<b>26,605</b>	<b>985</b>	<b>25,620</b>	<b>10,902</b>	<b>2.35</b>

Source: 1990, 2000, 2010 Census  
Hanna:Keelan Associates, P.C., 2011

**TABLE 5  
TENURE BY HOUSEHOLD  
FREMONT, NEBRASKA  
1990-2016**

<u>Year</u>	<u>Total</u>	<u>Owner</u>		<u>Renter</u>	
	<u>Households</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
1990	9,850	6,014	61.0%	3,413	39.0%
2000	10,171	6,446	63.4%	3,725	36.6%
2010	10,725	6,820	63.6%	3,905	36.4%
<b>2011</b>	<b>10,745</b>	<b>6,833</b>	<b>63.6%</b>	<b>3,912</b>	<b>36.4%</b>
<b>2016</b>	<b>10,902</b>	<b>6,944</b>	<b>63.7%</b>	<b>3,958</b>	<b>36.3%</b>

Source: 1990, 2000, 2010 Census  
Hanna:Keelan Associates, P.C., 2011

**TABLE 6  
RACE AND HISPANIC ORIGIN  
FREMONT, NEBRASKA  
1990/2000/2010**

<u>Race</u>	<u>1990</u>		<u>2000</u>		<u>2010</u>	
	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
White	23,362	98.7%	23,987	95.3%	23,538	89.2%
Black	63	0.3%	144	0.6%	172	0.6%
Native American	92	0.4%	78	0.3%	153	0.6%
Asian	104	0.4%	154	0.6%	163	0.6%
<u>Other</u>	<u>59</u>	<u>0.2%</u>	<u>811</u>	<u>3.2%</u>	<u>2,371</u>	<u>9.0%</u>
<b>Totals</b>	<b>23,680</b>	<b>100.0%</b>	<b>25,174</b>	<b>100.0%</b>	<b>26,397</b>	<b>100.0%</b>
<b>Hispanic Origin</b>	<b>165</b>	<b>0.7%</b>	<b>1,085</b>	<b>4.3%</b>	<b>3,149</b>	<b>11.9%</b>

Source: 1990, 2000, 2010 Census  
Hanna:Keelan Associates, P.C., 2011

**TABLE 7  
HOUSEHOLD INCOME  
TRENDS AND PROJECTIONS  
FREMONT, NEBRASKA  
1990-2016**

<b><u>Income Group</u></b>	<b><u>1990*</u></b>	<b><u>2000*</u></b>	<b><u>2011</u></b>	<b><u>2016</u></b>	<b><u>% Change 2011-2016</u></b>
<b><u>All Households</u></b>					
Less than \$10,000	1,550	828	502	386	-23.1%
\$10,000-\$19,999	2,228	1,711	1,383	1,316	-4.8%
\$20,000-\$34,999	2,827	2,355	1,881	1,725	-8.3%
\$35,000-\$49,999	1,762	1,868	1,980	2,052	+3.6%
\$50,000 or More	<u>1,054</u>	<u>3,400</u>	<u>4,999</u>	<u>5,423</u>	<u>+8.4%</u>
<b>Totals</b>	<b>9,421</b>	<b>10,162</b>	<b>10,745</b>	<b>10,902</b>	<b>+1.5%</b>
<b>Median Income</b>	<b>\$24,768</b>	<b>\$36,700</b>	<b>\$47,170</b>	<b>\$50,895</b>	<b>+7.9%</b>
<b><u>Renter Households</u></b>					
Less than \$10,000	1,000	543	271	208	-23.2%
\$10,000-\$19,999	1,065	979	880	827	-6.0%
\$20,000-\$34,999	952	935	919	909	-1.1%
\$35,000-\$49,999	270	673	996	1,094	+9.8%
\$50,000 or More	<u>119</u>	<u>588</u>	<u>846</u>	<u>920</u>	<u>+8.7%</u>
<b>Totals</b>	<b>3,406</b>	<b>3,718</b>	<b>3,912</b>	<b>3,958</b>	<b>+1.1%</b>
<b>Median Income</b>	<b>\$16,600</b>	<b>\$25,406</b>	<b>\$33,138</b>	<b>\$35,394</b>	<b>+6.8%</b>

\* Specified Data Used.

Source: 1990, 2000 Census

Hanna:Keelan Associates, P.C., 2011

**TABLE 8  
PER CAPITA INCOME TRENDS AND PROJECTIONS  
DODGE COUNTY, NEBRASKA / STATE OF NEBRASKA  
1999-2016**

<u>Year</u>	<b>Dodge County</b>		<b>State of Nebraska</b>	
	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>
1999	23,930	--	\$26,569	--
2000	25,876	+8.1%	\$28,598	+7.6%
2001	26,827	+3.7%	\$29,902	+4.6%
2002	27,535	+2.6%	\$30,314	+1.3%
2003	28,774	+4.5%	\$32,126	+6.0%
2004	29,655	+3.1%	\$33,265	+3.5%
2005	30,088	+1.5%	\$34,318	+3.1%
2006	32,258	+7.2%	\$35,713	+4.1%
2007	33,971	+5.3%	\$37,899	+6.1%
2008	35,529	+3.7%	\$39,182	+3.4%
<b>2011</b>	<b>39,454</b>	<b>+11.0%</b>	<b>\$43,742</b>	<b>+11.6%</b>
<b>1999-2011</b>	<b>23,930-39,454</b>	<b>+64.9%</b>	<b>\$26,569-\$43,742</b>	<b>+64.6%</b>
<b>2011-2016</b>	<b>39,454-46,011</b>	<b>+16.6%</b>	<b>\$43,742-\$50,118</b>	<b>+14.6%</b>

Source: Nebraska Department of Economic Development, 2011  
Hanna:Keelan Associates, P.C., 2011

**TABLE 9**  
**ESTIMATED OWNER HOUSEHOLDS BY INCOME**  
**COST BURDENED WITH HOUSING PROBLEMS**  
**FREMONT, NEBRASKA**  
**1990/2000/2011/2016**

<b>Income Range</b>	<b>1990</b> <b># / #CB-HP</b>	<b>2000</b> <b># / #CB-HP</b>	<b>2011</b> <b># / #CB-HP</b>	<b>2016</b> <b># / #CB-HP</b>
0%-30% AMI	261 / 183	240 / 157	215 / 130	194 / 121
31%-50% AMI	521 / 217	561 / 305	476 / 248	434 / 227
51%-80% AMI	1,070 / 208	1,077 / 342	990 / 312	912 / 294
<u>81%+ AMI</u>	<u>4,354 / 202</u>	<u>4,536 / 240</u>	<u>5,152 / 313</u>	<u>5,404 / 320</u>
<b>Totals</b>	<b>6,206 / 810</b>	<b>6,414 / 1,044</b>	<b>6,833 / 1,003</b>	<b>6,944 / 962</b>

# = Total Households      #CB-HP = Households with Cost Burden – Housing Problems

Specified Data Used

Source: 2000 CHAS Tables

Hanna:Keelan Associates, P.C., 2011

**TABLE 10**  
**ESTIMATED RENTER HOUSEHOLDS BY INCOME**  
**COST BURDENED WITH HOUSING PROBLEMS**  
**FREMONT, NEBRASKA**  
**1990/2000/2011/2016**

<b>Income Range</b>	<b>1990</b> <b># / #CB-HP</b>	<b>2000</b> <b># / #CB-HP</b>	<b>2011</b> <b># / #CB-HP</b>	<b>2016</b> <b># / #CB-HP</b>
0%-30% AMI	581 / 457	549 / 381	403 / 284	347 / 239
31%-50% AMI	591 / 330	725 / 506	692 / 471	643 / 449
51%-80% AMI	808 / 227	921 / 301	863 / 282	817 / 266
<u>81%+ AMI</u>	<u>1,235 / 0</u>	<u>1,515 / 70</u>	<u>1,954 / 102</u>	<u>2,151 / 114</u>
<b>Totals</b>	<b>3,215 / 1,014</b>	<b>3,710 / 1,258</b>	<b>3,912 / 1,139</b>	<b>3,958 / 1,068</b>

# = Total Households      #CB-HP = Households with Cost Burden – Housing Problems

Specified Data Used

Source: 2000 CHAS Tables

Hanna:Keelan Associates, P.C., 2011

**TABLE 11**  
**LABOR FORCE STATISTICS**  
**FREMONT, NEBRASKA**  
**1999-2011**

<u>Year</u>	<u>Labor Force</u>	<u>Employment</u>	<u>Unemployment</u>	<u>Unemployment Rate</u>
1999	13,788	13,333	455	3.3%
2000	13,786	13,340	446	3.2%
2001	13,747	13,197	550	4.0%
2002	13,595	12,962	633	4.7%
2003	13,645	12,963	682	5.0%
2004	13,834	13,163	671	4.9%
2005	13,931	13,238	693	5.0%
2006	13,814	13,402	412	3.0%
2007	14,065	13,601	464	3.3%
2008	14,144	13,673	471	3.3%
2009	13,938	13,242	696	5.0%

Source: Nebraska Investment Finance Authority, 2011  
 Nebraska Department of Labor, Labor Market Information, 2011  
 Hanna:Keelan Associates, P.C., 2011

**TABLE 12**  
**WORKFORCE EMPLOYMENT BY TYPE**  
**FREMONT, NEBRASKA**  
**2008/2009/2010**

<b><u>Workforce</u></b>	<b><u>2008</u></b>	<b><u>2009</u></b>	<b><u>2010</u></b>	<b><u>% Change</u></b> <b><u>2008-2010</u></b>
<b>Non-Farm Employment</b> <b>(Wage &amp; Salary)</b>	<b>16,881</b>	<b>16,445</b>	<b>16,453</b>	<b>-2.5%</b>
Goods-Producing	4,044	3,913	3,920	-3.1%
Manufacturing	*	*	*	*
Natural Resources & Const*	606	527	628	+3.6%
<b>Service-Providing</b>	<b>12,837</b>	<b>12,533</b>	<b>12,534</b>	<b>-2.2%</b>
Trade, Trans, Ware, Util**	3,639	3,568	3,425	-5.9%
Total Trade	3,186	3,119	3,006	-5.6%
Wholesale Trade	768	739	685	-10.8%
Retail Trade	2,418	2,380	2,321	-4.0%
Information	166	161	171	+3.0%
Financial Activities	617	601	612	-0.8%
Professional & Business	1,107	968	972	-12.2%
Education & Health	2,157	2,172	2,345	+8.7%
Leisure & Hospitality	1,626	1,526	1,553	-4.5%
Other Services	649	628	667	+2.7%
<b>Total Government</b>	<b>2,876</b>	<b>2,908</b>	<b>2,789</b>	<b>-3.0%</b>
Federal	114	120	124	+8.8%
State	173	131	161	-6.9%
Local	2,588	2,658	2,504	-3.2%

\*Natural Resources & Construction.

\*\*Trade, Transportation, Warehousing & Utilities.

Source: Nebraska Department of Labor, Labor Market Information, 2011

Hanna:Keelan Associates, P.C., 2011

**TABLE 13  
CIVILIAN LABOR FORCE & EMPLOYMENT  
TRENDS AND PROJECTIONS  
DODGE COUNTY, NEBRASKA  
1990-2016**

	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>2011</u>	<u>2016</u>
Civilian Labor Force	17,451	19,907	19,713	<b>19,772</b>	<b>19,900</b>
Unemployment	520	600	997	<b>1,008</b>	<b>975</b>
Rate of Unemployment	2.9%	3.0%	5.1%	<b>5.1%</b>	<b>4.9%</b>
Employment	16,931	19,307	18,716	<b>18,764</b>	<b>18,925</b>
<b><u>Change in Total Employment</u></b>					
	<u>Number</u>	<u>Annual</u>	<u>% Change</u>	<u>% Annual</u>	
1990-2000	+2,376	+237.6	+14.0%	+1.4%	
2000-2010	-591	-59.1	-3.1%	-0.3%	
<b>2011-2016</b>	<b>+161</b>	<b>+32.2</b>	<b>+0.9%</b>	<b>+0.2%</b>	

Source: Nebraska Department of Labor, Labor Market Information, 2011  
Hanna:Keelan Associates, P.C., 2011

**TABLE 14**  
**HOUSING STOCK PROFILE**  
**DEFINING SUBSTANDARD HOUSING – HUD**  
**FREMONT, NEBRASKA**  
**1990 & 2000**

	Complete Plumbing		Lack of Complete Plumbing		Units with 1.01+ Persons per Room		
	<u>Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
<b>1990</b>	9,427	9,408	99.8%	19	0.2%	106	1.1%
<b>2000</b>	10,183	10,156	99.7%	27	0.3%	185	1.8%

Source: 2000 Census  
Hanna:Keelan Associates, P.C., 2011

**TABLE 15**  
**ESTIMATED YEAR STRUCTURE BUILT**  
**FREMONT, NEBRASKA**  
**2011**

<u>Year</u>	<u>Housing Structures</u>
April, 2000 to 2011	826
1999 to March, 2000	116
1995 to 1998	468
1990 to 1994	321
1980 to 1989	648
1970 to 1979	1,890
1960 to 1969	1,719
1950 to 1959	2,085
1940 to 1949	1,047
<u>1939 or Before</u>	<u>2,286</u>
<b>Subtotal</b>	<b>11,406*</b>
<u>Units Lost (2000 to 2011)</u>	<u>(57)</u>
<b>Total Est. Units – 2011</b>	<b>11,349*</b>
% 1939 or Before	19.6%
% 1959 or Before	47.2%

\*Specified.  
Source: City of Fremont, 2011  
2000 Census  
Hanna:Keelan Associates, P.C., 2011

**TABLE 16  
BUILDING PERMITS AND VALUATION  
FREMONT, NEBRASKA  
1980-2010**

Year	Authorized Construction in Permit Issuing Area.					Per Unit Valuation, 1000s of Real 2009 Dollars.			
	Single Family	Duplex	Tri- and Four-Plex	Multi-family	Total	Single Family (\$)	Duplex (\$)	Tri- and Four-Plex (\$)	Multifamily (\$)
1980	54	12	-	-	66	121.62	83.79	-	-
1981	23	8	-	-	31	129.86	73.46	-	-
1982	10	2	-	-	12	121.66	74.18	-	-
1983	5	-	-	12	17	106.79	-	-	28.54
1984	15	-	-	18	33	118.65	-	-	35.66
1985	10	4	-	-	14	106.32	59.19	-	-
1986	11	10	-	-	21	122.54	68.60	-	-
1987	33	-	-	-	33	118.88	-	-	-
1988	20	6	-	41	67	119.72	59.18	-	38.51
1989	29	2	-	-	31	123.70	61.49	-	-
1990	19	2	-	27	48	120.85	60.73	-	41.89
1991	18	10	-	-	28	121.00	48.39	-	-
1992	33	4	-	-	37	127.01	65.79	-	-
1993	47	6	-	-	53	132.72	56.05	-	-
1994	77	6	8	73	164	111.45	56.77	73.08	24.68
1995	51	-	-	73	124	150.64	-	-	34.07
1996	30	2	-	-	32	120.18	48.15	-	-
1997	39	12	-	-	51	147.31	68.71	-	-
1998	58	12	8	24	102	152.74	81.08	63.29	28.04
1999	93	6	-	24	123	114.99	74.96	-	27.63
2000	68	12	-	36	116	139.44	84.50	-	23.08
2001	40	6	-	72	118	128.90	64.49	-	24.11
2002	57	10	4	12	83	158.56	67.47	22.21	22.21
2003	65	14	-	26	105	142.80	75.88	-	53.05
2004	84	10	-	-	94	184.02	91.64	-	-
2005	86	4	-	-	90	186.62	85.50	-	-
2006	32	2	4	15	53	189.09	84.93	69.00	76.43
2007	43	2	-	-	45	162.93	79.92	-	-
2008	30	2	-	-	32	174.59	90.83	-	-
2009	27	2	-	-	29	198.57	90.00	-	-
2010	-	-	-	-	27	-	-	-	-
<b>TOTAL</b>	-	-	-	-	<b>1,879</b>	-	-	-	-

Source: Nebraska Investment Finance Authority, 2011  
City of Fremont, 2011  
Hanna:Keelan Associates, P.C., 2011

**TABLE 17  
HOUSING STOCK OCCUPANCY / VACANCY STATUS  
FREMONT, NEBRASKA  
2000/2010/2011**

	<u>2000</u>	<u>2010</u>	<u>2011</u>
<b>a) Housing Stock</b>	<b>10,576</b> (O=6,725; R=3,851)	<b>11,427</b> (O=7,311; R=4,116)	<b>11,461</b> (O=7,331; R=4,130)
<b>b) Vacant Housing Stock</b>	<b>405</b>	<b>702</b>	<b>716</b>
<b>c) Occupied Housing Stock</b>	<b>10,171</b>	<b>10,725</b>	<b>10,745</b>
Owner Occupied	6,446	6,820	6,833
Renter Occupied	3,725	3,905	3,912
<b>d) Housing Vacancy Rate</b>	<b>3.8% (405)</b>	<b>6.1% (702)</b>	<b>6.2% (716)</b>
Owner Vacancy	4.1% (279)	6.7% (491)	6.8% (498)
Renter Vacancy	3.3% (126)	5.1% (211)	5.3% (218)
<b>e) Adjusted Vacancy Rate*</b>	<b>2.3% (242)</b>	<b>3.1% (353)</b>	<b>3.3% (379)</b>
Owner Adjusted Vacancy*	<b>2.1% (138)</b>	<b>3.0% (220)</b>	<b>3.5% (259)</b>
Renter Adjusted Vacancy*	<b>2.7% (104)</b>	<b>3.2% (133)</b>	<b>2.1% (120)</b>

\* Includes **only** year-round units available for rent or purchase, meeting current housing code and modern amenities. Does not include units either not for sale or rent, seasonal units, or units not meeting current housing code.

\*\*Estimated Actual Count.

Source: 2000, 2010 Census; City of Fremont, 2011  
Hanna:Keelan Associates, P.C., 2011

**TABLE 18  
OWNER OCCUPIED HOUSING VALUE  
FREMONT, NEBRASKA  
1990/2000/2011/2016**

	<b>Less than \$50,000</b>	<b>\$50,000 to \$99,999</b>	<b>\$100,000 to \$149,999</b>	<b>\$150,000 to \$199,999</b>	<b>\$200,000 or More</b>	<b>Totals</b>
<b>1990*</b>	3,362	1,935	156	24	0	<b>5,477</b>
<b>2000*</b>	643	3,194	1,518	411	196	<b>5,962</b>
<b>Median Value</b>						
<b>1990</b>	<b>\$44,000</b>					
<b>2000</b>	<b>\$87,100</b>					
<b>2011</b>	<b>\$119,700</b>					
<b>2016</b>	<b>\$131,100</b>					

\* Specified Data Used.

Source: 1990, 2000 Census

Hanna:Keelan Associates, P.C., 2011

**TABLE 19  
GROSS RENT  
FREMONT, NEBRASKA  
1990/2000/2011/2016**

	<b>Less than \$250</b>	<b>\$250 to \$399</b>	<b>\$400 to \$499</b>	<b>\$500 to \$599</b>	<b>\$600 or More</b>	<b>Totals</b>
<b>1990*</b>	1,049	1,543	525	197	92	<b>3,406</b>
<b>2000*</b>	446	741	729	770	1,032	<b>3,718</b>
<b>Median Rent</b>						
<b>1990</b>	<b>\$317</b>					
<b>2000</b>	<b>\$497</b>					
<b>2011</b>	<b>\$660</b>					
<b>2016</b>	<b>\$748</b>					

\* Specified Data Used.

Source: 1990, 2000 Census

Hanna:Keelan Associates, P.C., 2011

**TABLE 20**  
**SURVEY OF RENTAL PROPERTIES**  
**FREMONT, NEBRASKA**  
**2005-2010**

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate</u>	<u>Absorption Rate (Days)</u>
2005	9	633	4.42	26
2006	24	1,049	4.39	34
2007	21	1,126	13.50	45
2008	21	862	4.99	45
2009	34	1,706	6.68	23
<b>2010</b>	<b>45</b>	<b>1,738</b>	<b>4.20</b>	<b>28</b>

Source: Nebraska Investment Finance Authority, 2011  
Hanna:Keelan Associates, P.C., 2011

**TABLE 21**  
**VACANCY RATES BY UNIT TYPE**  
**FREMONT, NEBRASKA**  
**2010**

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate</u>
Single Family Units	93	11	11.83
Apartments	1,383	59	4.27
Mobile Homes	-	-	-
<u>Not Sure of Type</u>	<u>262</u>	<u>3</u>	<u>1.15</u>
<b>Total Units</b>	<b>1,738</b>	<b>73</b>	<b>4.20</b>

Source: Nebraska Investment Finance Authority, 2011  
Hanna:Keelan Associates, P.C., 2011

**TABLE 22  
OCCUPANCY OF SELECTED AFFORDABLE RENTAL HOUSING OPTIONS  
FREMONT, NEBRASKA  
2011**

<u>Name &amp; Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occupancy</u>
Bethphage Housing Corp II 321 West Military 402-896-3884	1994	2-Bd: 4	HUD Special Needs	N/A	N/A
Cambridge Square CROWN Scattered Site (Fremont Only)	UC	3-Bd: 6 4-Bd: 4	NIFA (LIHTC) Credit-To-Own	3-Bd: \$550 4-Bd: \$600	N/A
Empire Apartments 459 Jefferson Road 402-727-4825	1981	2-Bd: 3-Bd:	HUD General Occupancy	N/A	N/A
Gifford Tower 2510 Clarkson Street 402-727-4848	1973	1-Bd: 127 2-Bd: 2	HUD Elderly	30% Income (\$50-\$635)	90% Waiting List: 18*
Power House Apartments 734 Park Avenue 402-727-4825	2003	1-Bd: 17 2-Bd: 16 3-Bd: 6	NIFA (LIHTC) HOME	1-Bd: \$480 2-Bd: \$565-\$643 3-Bd: \$760	95%
Somers Point Apartments I Scattered Sites 402-727-4848	2003	2-Bd: 32	NIFA (LIHTC) HOME Elderly	\$395-\$415	100% Waiting List: 52**
Somers Point Apartments II Scattered Site 402-727-4848	2003	2-Bd: 32	NIFA (LIHTC) HOME Elderly	\$435	100% Waiting List: 52**
Stanton Tower 2600 North Clarkson Street 402-727-4848	1983	1-Bd: 120	HUD Elderly	30% income (\$50-\$635)	90% Waiting List: 18*
Yorkshire Manor Apartments 2600 North Laverna Street 402-721-8161	1972	84 Total Units	HUD General Occupancy	N/A	N/A
Fremont Housing Agency 2510 Clarkson Street 402-727-4848	N/A	Sect. 8 Vouchers: 133	N/A	N/A	N/A

\*Combined waiting list, totaling 18 individuals.

\*\*Combined waiting list, totaling 52 individuals.

UC = Under Construction.

N/A = Not Available.

Source: Nebraska Investment Finance Authority, 2011  
Property Managers, 2011  
Hanna:Keelan Associates, P.C., 2011

**TABLE 23**  
**ESTIMATED HOUSING TARGET DEMAND**  
**FREMONT, NEBRASKA**  
**2016**

<b>Target Demand*</b>		<b>Total Demand</b>	<b>Est. Required Budget</b>
<b><u>Owner</u></b>	<b><u>Renter</u></b>		
<b>385</b>	<b>260</b>	<b>645</b>	<b>\$86 M</b>

\*Based upon new households, providing affordable housing for 10% of cost burdened households, with housing problems, replacement of 20% substandard (HUD) housing stock, absorb housing vacancy deficiency by creating 6.5% vacancy rate consisting of structurally sound housing units, build for Pent-Up demand.

Source: Hanna:Keelan Associates, P.C., 2011

**TABLE 24**  
**ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR**  
**FREMONT, NEBRASKA**  
**2016**

<b><u>Tenure</u></b>	<b><u>Income Range</u></b>					<b><u>Totals</u></b>
	<b><u>0-30% AMI</u></b>	<b><u>31-50% AMI</u></b>	<b><u>51-80% AMI</u></b>	<b><u>81%-125% AMI</u></b>	<b><u>126%+ AMI</u></b>	
<b>Owner</b>	0	0	40	130	215	<b>385</b>
<b>Renter</b>	35	45	55	75	50	<b>260</b>

Source: Hanna:Keelan Associates, P.C., 2011

**TABLE 25  
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR  
FREMONT, NEBRASKA  
2016**

<u>Household</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
<b>18 to 54 Years</b>	Single Family Unit	150 / 28*	83
	Patio Home Unit	32 / 8	12
	Town Home Unit	14 / 16	12
	Duplex Unit	14 / 52	15.5
	Apartment - 3+ Units	0 / 56	8
<b>Totals</b>		<b>220 / 160</b>	<b>130.5 Acres</b>
<b>55+ Years</b>	Single Family Unit	85 / 16*	47
	Patio Home Unit	36 / 8	13
	Town Home Unit	30 / 12	12.5
	Duplex Unit	14 / 40	11.5
	Apartment - 3+ Units	0 / 24	3.5
<b>Totals</b>		<b>165 / 100</b>	<b>87.5 Acres</b>
<b>Total Units / Acres</b>		<b>385 / 260</b>	<b>218 Acres</b>
<b>*Includes Credit- or Lease-To-Own Units.</b>			
Source: Hanna:Keelan Associates, P.C., 2011			

**TABLE 26  
HOUSING DEMAND – TARGET POPULATIONS  
FREMONT, NEBRASKA  
2016**

<b>OWNER UNITS</b>	<b><u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u></b>					<b>Totals</b>	<b>Workforce</b>
	<b><u>0%-30%</u></b>	<b><u>31%-50%</u></b>	<b><u>51%-80%</u></b>	<b><u>81%-125%</u></b>	<b><u>126%+</u></b>		<b>Sector <u>55%+</u></b>
<b>Elderly (55+)</b>	0	0	5	40	120	<b>165</b>	<b>60</b>
<b>Family</b>	0	0	20	80	95	<b>195</b>	<b>167</b>
<b>Special</b>							
<b><u>Populations<sup>1</sup></u></b>	<u>0</u>	<u>0</u>	<u>15</u>	<u>10</u>	<u>0</u>	<u>25</u>	<u>5</u>
<b>Subtotals</b>	<b>0</b>	<b>0</b>	<b>40</b>	<b>130</b>	<b>215</b>	<b>385</b>	<b>232</b>
<b>RENTAL</b>							
<b><u>UNITS*</u></b>							
<b>Elderly (55+)</b>	7	15	21	24	33	<b>100</b>	<b>28</b>
<b>Family</b>	8	20	28	51	17	<b>124</b>	<b>88</b>
<b>Special</b>							
<b><u>Populations<sup>1</sup></u></b>	<u>20</u>	<u>10</u>	<u>6</u>	<u>0</u>	<u>0</u>	<u>36</u>	<u>6</u>
<b>Subtotals</b>	<b>35</b>	<b>45</b>	<b>55</b>	<b>75</b>	<b>50</b>	<b>260</b>	<b>122</b>
<b>Totals</b>	<b>35</b>	<b>45</b>	<b>95</b>	<b>205</b>	<b>265</b>	<b>645</b>	<b>354</b>

\* Includes Credit- or Lease-To-Own units.

<sup>1</sup> Any person with a special housing need due to a cognitive and/or mobility disability.

Source: Hanna:Keelan Associates, P.C., 2011

**TABLE 27  
HOUSING DEMAND – SPECIFIC TYPES BY PRICE PRODUCT  
FREMONT, NEBRASKA  
2016**

**PRICE – PURCHASE COST (Area Median Income)**

<b>OWNER UNITS</b>	(31%-50%)	(51%-80%)	(81%-125%)	(126%+)	<b>Totals</b>	<b>Work Force (55%+) \$90,000+</b>
	<b>\$50,000- \$90,000</b>	<b>\$90,000- \$140,000</b>	<b>\$118,000- \$310,000</b>	<b>\$240,000+</b>		
2 Bedroom	0	8	20	52	80	20
3+ Bedroom	0	32	110	163	305	212
<b>Totals</b>	<b>0</b>	<b>40</b>	<b>130</b>	<b>215</b>	<b>385</b>	<b>232</b>

**PRICE – PURCHASE COST (Area Median Income)**

<b>RENTAL UNITS</b>	(0%-30%)	(31%-50%)	(51%-80%)	(81%-125%)	(126%+)	<b>Totals</b>	<b>Work Force (55%+) \$435+</b>
	<b>\$0-\$372</b>	<b>\$310-\$490</b>	<b>\$380-\$780</b>	<b>\$655-\$885</b>	<b>\$890+</b>		
1 Bedroom	21	15	6	4	4	50	4
2 Bedroom	10	18	25	29	32	114	40
3+ Bedroom	4	12	24	42	14	96	78
<b>Totals</b>	<b>35</b>	<b>45</b>	<b>55</b>	<b>75</b>	<b>50</b>	<b>260</b>	<b>122</b>

Source: Hanna:Keelan Associates, P.C., 2011



APPENDIX 2:  
Fair Housing Choice Survey:  
Housing Consumers &  
Stakeholders Results

Fremont, Nebraska

# Fair Housing Choice Survey

## Fremont Community Survey

The **City of Fremont** is conducting an **Analysis of Impediments to Fair Housing in Fremont, Nebraska**. An important component of this Analysis is to have the individuals and families of Fremont complete the following **Fair Housing Choice Survey**.

**Please complete and return the following Survey and be eligible for a \$50 DRAWING!!!** The Survey is to be completed by **May 15th**.

**TOTAL SURVEYS: 264**

- 1) **Sex:** Male 58 **Female 201**
  
- 2) **Age Group:** 18-25 12 36-49 45 **62+ 122**  
 26-35 27 50-62 58
  
- 3) **Household Race/Ethnicity:**  
**White/European-American 238** Native American 19  
 Black/African-American 2 Multi/bi-racial 2  
 Asian-American 1 Hispanic 0  
 Pacific Islander 0 Non-Hispanic 1
  
- 4) **Language:** Does your household primarily speak a language other than English?  
 Yes 11 **No 253**  
 If Yes, what language? \_\_\_\_\_
  
- 5) **Family Status:** How many people live in your household?  
**1 = 180** 2 = 37 3 = 21 4 = 12 5+ = 10  
 How many children under 18 years live in your household? \_\_\_\_\_  
**0 = 184** 1 = 22 2 = 15 3 = 10 4 = 1  
 How many people 62+ years live in your household? \_\_\_\_\_  
**0 = 115** 1 = 193 2 = 10
  
- 6) **Disability Status:** Do you or anyone in your household have a disability?  
 Yes 107 **No 155**  
 (OPTIONAL) If yes, please explain the disability type and how this disability has affected your family's ability to secure safe and affordable housing.  
 \_\_\_\_\_ (See Comments) \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

7) **How long have you lived in Fremont?**

- Less than 1 year (8)
- 1-3 years (25)
- 3-5 years (21)
- 5 or more years (185)**
- Will be moving to Fremont (3)
- Do not live in Fremont (15)

8) **Do you own or rent where you live now?**

- Own (31)
- Rent (225)**

9) **Are you: (please check one)**

1. A tenant in the City's Section 8 Voucher Program 53
- 2. A tenant in a low-income housing complex 135**
3. A tenant renting from a private landlord 26
4. A private homeowner 29
5. Other (Explain) \_\_\_\_\_ (See Comments) \_\_\_\_\_

10) **Have you or your family been homeless in the last 5 years?**

- Yes (20)
- No (238)**

11) **Are you satisfied with your current housing situation?** **217 Yes** **32 No**

If no, please explain:

\_\_\_\_\_ (See Comments) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

12) **Do you have transportation?**

- Yes (199)**
- No (58)

13) **Have you ever experienced housing discrimination?**

- Yes (13)
- No (231)**
- Not Sure (10)

If yes, or not sure, please explain: \_\_\_\_\_ (See Comments) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

14) **Have you ever filed a housing discrimination complaint?**

- Yes (7)
- No (250)**

If yes, please explain: \_\_\_\_\_ (See Comments) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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15) Are you aware of where and how to file a housing complaint?

Yes (111)

No (138)

16) Total Annual Household Income (before taxes):

Less than \$20,000 (189)

\$20,001-29,999 (20)

\$30,000-39,999 (9)

\$40,000-49,999 (8)

Over \$50,000 (22)

17) Please consider the following impediments or barriers to fair housing choice in Fremont and rank the top 3, with #1 being the greatest impediment.

Renters		Owners	
32	Lack of handicap accessible units	10	Lack of handicap accessible units
52	<b>Lack of adequate public transportation</b>	6	Lack of adequate public transportation
22	Lack of knowledge of fair housing rights	7	Lack of knowledge of fair housing rights
35	Lack of knowledge of how to file a fair housing complaint	8	Lack of knowledge of how to file a fair housing complaint
14	Restrictive zoning/building codes	5	Restrictive zoning/building codes
22	Job status	17	<b>Job status</b>
45	Attitudes of landlords	9	Attitudes of immediate neighbors
86	<b>Lack of available decent rental units in affordable price ranges</b>	8	Mortgage lending application requirements
18	Use of background checks	25	<b>Cost of housing</b>
42	Excessive application fees and/or rental deposits	18	<b>Excessive down payment &amp;/or closing costs</b>
62	<b>Cost of utilities</b>	12	Cost of utilities
15	Lack of educational resources about tenant responsibilities	5	Lack of educational resources about homeowner responsibilities
	Other:	8	Cost of homeowners insurance
	Other: (See Comments)		Other:
	Other:		Other:
	Other:		Other:

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If you are currently a RENTER and would like to become a HOMEOWNER in FREMONT, within the next five years, or if you are currently a HOMEOWNER and desire to upgrade or change housing in FREMONT, within the next five years, please complete the following questions. If not, you have completed your Survey.

- 19) Which one of the following housing types would you most like to purchase? **67** Single Family **8** Attached Townhouse or Duplex **2** Mobile Home **1** Patio Home **1** Other? \_\_\_\_\_
- 20) How many bedrooms would your family need? **13** One **30** Two **29** Three **10** Four +
- 21) What is the most your family could afford for a home? **36** Less than \$50K **14** \$50K-\$70K **8** \$70K-\$100K **9** \$100K-\$130K **10** \$130K+
- 22) What can your family afford for a monthly house payment, not including house insurance and property taxes? **45** Under \$345 **13** \$345 to \$645 **5** \$646 to \$870 **6** \$871 to \$1,025 **8** \$1,026+

If you are currently a RENTER, but would like or need a different or alternative rental situation in FREMONT, within the next five years, please complete the following questions. If not, you have completed your Survey.

- 23) Which one of the following housing types would you most like to rent? **54** Single Family **9** Attached Townhouse or Duplex **0** Mobile Home **3** Patio Home **3** Other? \_\_\_\_\_
- 24) How many bedrooms would your family need? **19** One **30** Two **16** Three **4** Four +
- 25) What is the most your family could afford for rent? **36** Less than \$350 **15** \$350-\$450 **10** \$451-\$550 **3** \$551-\$650 **5** \$651+

**Thank You For Your Participation!**  
**Please enter your Name and Telephone Number for a**  
**\$50 DRAWING!!!**

(SURVEYS MUST BE COMPLETED TO BE ELIGIBLE FOR THE DRAWING).

Name \_\_\_\_\_ Telephone Number \_\_\_\_\_

## FAIR HOUSING CHOICE SURVEY COMMENTS

**Do you or anyone in your household have a disability? If Yes, please explain the disability type.**

- Chronic Asthma.	- Lupus.
- Reiters Syndrome.	- Use of a Walker/Cane/Wheelchair. (5)
- Bipolar. (3)	- Partial Paralysis.
- Mental Disorder/Illness. (7)	- Head Injury Effects. (2)
- Physical Disorder/Illness. (3)	- Hearing Loss/Hearing Impaired. (2)
- Breathing Problems.	- Oxygen Tank Use.
- Herniated/Degenerated Disc. (2)	- Polio.
- Back/Neck/Leg Problems. (10)	- Multiple Sclerosis. (2)
- Lung Cancer/Cancer Survivor. (2)	- Poor Memory. (2)
- Frequent Fainting.	- Leukemia.
- Limited Eyesight.	- Pulmonary Hypertension.
- Hydrocephalus.	- Triple Bypass Surgery.
- Epilepsy.	- Disability From Surgery.
- Diabetes. (4)	- Cardiomyopathy.
- Scoliosis.	- Heart Failure/Heart Problems. (2)
- Arthritis. (6)	- Schizophrenia.
- Fibromyalgia. (4)	- Aphasia.
- Seizures.	- Osteoarthritis.
- Hip/Knee Replacement. (4)	- Stroke-Related problems. (4)
- Chronic Headaches/Migraines. (2)	- Bone Spurs/Bursitis.
- Spinal Stenosis. (2)	- COPD. (2)
- Cerebral Palsy.	- High Blood Pressure.
- Injuries from a vehicular accident.	- Parkinson's Disease.

**How has this disability has affected your family's ability to secure safe and affordable housing?**

- No money/Not being able to work. (5)
- Trouble walking.
- Depending on government aide.
- Hard to find handicap accessible housing.
- Inability to pay rent.
- Not capable of getting high paying jobs.
- No affected ability to secure affordable housing.
- Unable to hear alarms.

**Are you satisfied with your current housing situation? If no, please explain.**

- New manager doesn't answer important phone calls or return messages. When asking to fix something, it does not get fixed within a timely manner.
- Apartment is too small. (8)
- In the past few months, I have been insulted by maintenance employees and accused of crimes which I had no involvement in, by a custodian.
- Noisy Neighbors.
- Maintenance comes with no notice.
- I could not be more grateful for the assistance I and my two children have been blessed with from the Section 8 Agency.
- Being told what we can or can't do. We have to pay for things like broken windows we didn't break.
- Being treated unkindly.
- Rent is too high.
- Lack of access to elevators.
- People are rude, disrespectful.

**Have you ever experienced housing discrimination? If yes, or not sure, please explain.**

- Had people evict us for "noise" and other problems.
- Not sure, I have filed incident reports twice; accusation of criminal activity or involvement made by a custodian at Gifford Tower.
- Many times I have been told that they won't rent to single moms because "single moms don't pay rent on time and don't keep up the property."
- The landlord/manager doesn't fix anything or ever answers the phone. The security door doesn't work right and there is mold growing in a lot of these apartments.
- Landlords didn't want to rent to me because I'm unemployed and receiving unemployment.
- Being looked down at.

**Have you ever filed a housing discrimination complaint? If yes, explain.**

- Sexual harassment.

**Impediments or Barriers (Renters).**

- Attitudes of Neighbors.
- Renter's Insurance.
- Cable costs.
- Excessive charges for keys and lock-outs.
- Deterrents & investigations into drug use by tenants.
- Pets not allowed.
- No storm shelter.
- Need to consider amount of child support taken out of monthly income when figuring tenant's rent portion.
- Repairs when needed.
- Excessive paperwork.
- Lack of guest parking.

**If you are currently a renter, but would like or need a different or alternative rental situation in Fremont, Which housing type would you most like to rent?**

- Apartment.
- Low-Rent Housing through Fremont Housing Agency.

# Fair Housing Choice Survey

## Services Providers & Housing Stakeholders

The City of Fremont is conducting an **Analysis of Impediments to Fair Housing Choice Analysis**. The Analysis will identify impediments and barriers to fair housing choice in Fremont. As an important **Services Provider** and **Housing Stakeholder** in the Community, please take a few minutes to complete the following **Survey and return in the stamped envelope by April 15<sup>th</sup>**. Your input is most appreciated.

If you have questions about this **Survey** and/or would like more information about this Analysis, contact Jan Rise, Administrative Services Director, City of Fremont, 402-727-2633.

### TOTAL SURVEYS: 32

- 1) **Which of the following best describes your Company/Organization?**  
(Check all that apply.)
  - Human Services provider (3)
  - Realtor (3)
  - Banker/Lender (0)
  - Non-profit housing provider (0)
  - Housing developer (6)
  - Landlord (21)
  - Property Management Company (3)
  - Property Manager (6)
  - Government Agency (2)
  - Financial Institution (0)
  - Other\_\_(See Comments)\_\_ (3)
  
- 2) **What role does your group/organization play in the provision of housing in Fremont? (Check all that apply.)**
  - Sell homes (5)
  - Rent homes (23)
  - Manage housing (5)
  - Build housing (5)
  - Provide housing finance (0)
  - Rehabilitate housing (5)
  - Housing referral (3)
  - Other\_\_(See Comments)\_\_ (3)

- OVER -

3) In your professional opinion, please rank the top 5 areas of concern regarding the provision of fair housing choice in Fremont, with #1 being the area of most concern.

- Affordability of Housing (20) (1.82)
- Availability of Affordable Housing (19) (2.82)
- Building Codes/Zoning Regulations (7) (3.42)
- Discrimination (4) (2.00)
- Limited Financial Resources (14) (2.28)
- Fair Housing Issue as a Priority to City Government (8) (2.25)
- Enforcement of Fair Housing Laws (4) (1.25)
- Near-homelessness (5) (3.65)
- Homelessness (4) (2.88)
- Education & Outreach on Affordable Housing Resources (10) (2.21)
- Substandard Living Conditions (15) (2.53)
- Handicap accessible units (7) (3.86)
- Other  
(Explain) \_\_\_\_\_ (See Comments) \_\_\_\_\_

4) In your professional opinion, which population group(s) in the Fremont Area, is most underserved in terms of safe, affordable housing? Rank the top 3, with #1 being the group most underserved.

- Low-Income Persons & Families (19) (1.75)
- Middle-Income Persons & Families (11) (1.18)
- Upper-Income Persons & Families (1) (1.00)
- Area Workforce (New/Existing Employees) (8) (2.00)
- Elderly & Frail Elderly (10) (1.90)
- Individuals with Disabilities (11) (2.18)
- Minorities (4) (1.75)
- Homeless and/or Near-Homeless (6) (2.16)
- Single Parent Households (16) (2.30)
- Other  
(Explain) \_\_\_\_\_ (See Comments) \_\_\_\_\_

5) In your professional opinion, which housing type(s) are most needed in the Fremont Area? Rank the top 3, with #1 being the most needed.

Single Family Owner Housing (3+-Bedroom Units) (14) (1.64)

Rental Housing (7) (1.86)

Entry-Level Ownership Housing (18) (1.62)

Apartment Housing (6) (2.17)

Duplex/Triplex/Townhome Housing (2) (1.00)

Downtown Housing (6) 2.17

Assisted Living Facility (1) (3.00)

Group Home Housing/Retirement Community (2) (2.50)

Emergency Shelters (Short Term or Long Term) (6) (1.50)

Long-Term-Care Housing (1) (2.00)

Elderly Owner & Rental Housing (8) (2.25)

Rent-To-Own Housing (7) (2.00)

Other (Explain) \_\_\_\_\_ (See Comments) \_\_\_\_\_

6) Please consider the following impediments or barriers to fair housing choice for your clients/consumers in Fremont, both renter and owner households, and rank the top 3 impediments, with #1 being the greatest impediment.

Renters		Owners	
(7) 2.25	Lack of handicap accessible units	(7) 2.14	Lack of handicap accessible units
(6) 1.73	Lack of adequate public transportation	(3) 1.50	Lack of adequate public transportation
(3) 1.67	Lack of knowledge of fair housing rights	(3) 2.33	Lack of knowledge of fair housing rights
(3) 2.66	Lack of knowledge of how to file a fair housing complaint	(1) 3.00	Lack of knowledge of how to file a fair housing complaint
(5) 2.60	Restrictive zoning/building codes	(3) 2.33	Restrictive zoning/building codes
(12) 1.66	Job status	(7) 2.00	Job status
(3) 1.66	Attitudes of landlords	(8) 1.90	Attitudes of immediate neighbors
(13) 1.46	Lack of available decent rental units in affordable price ranges	(5) 1.80	Mortgage lending application requirements
(2) 2.00	Use of background checks	(17) 1.46	Cost of housing
(3) 3.00	Excessive application fees and/or rental deposits	(8) 1.88	Excessive down payment &/or closing costs
(8) 2.25	Cost of utilities	(6) 2.16	Cost of utilities
(8) 1.54	Lack of educational resources about tenant responsibilities	(4) 2.00	Lack of educational resources about homeowner responsibilities
	Other: (See Comments)	(6) 2.50	Cost of homeowners insurance
	Other: (See Comments)		Other: (See Comments)

**Thank You for Your Participation!**