

Needs Assessment

HUD provided the City with data to utilize to determine who is facing housing needs. This data is from the 2013 Community Housing Affordability Strategies (CHAS) data set gathered by HUD and through the annual American Community Survey. Some updated 2015 CHAS data was available to compliment this data. Public engagement was utilized to fill in gaps and reaffirm what the data showed.

What is a housing problem?

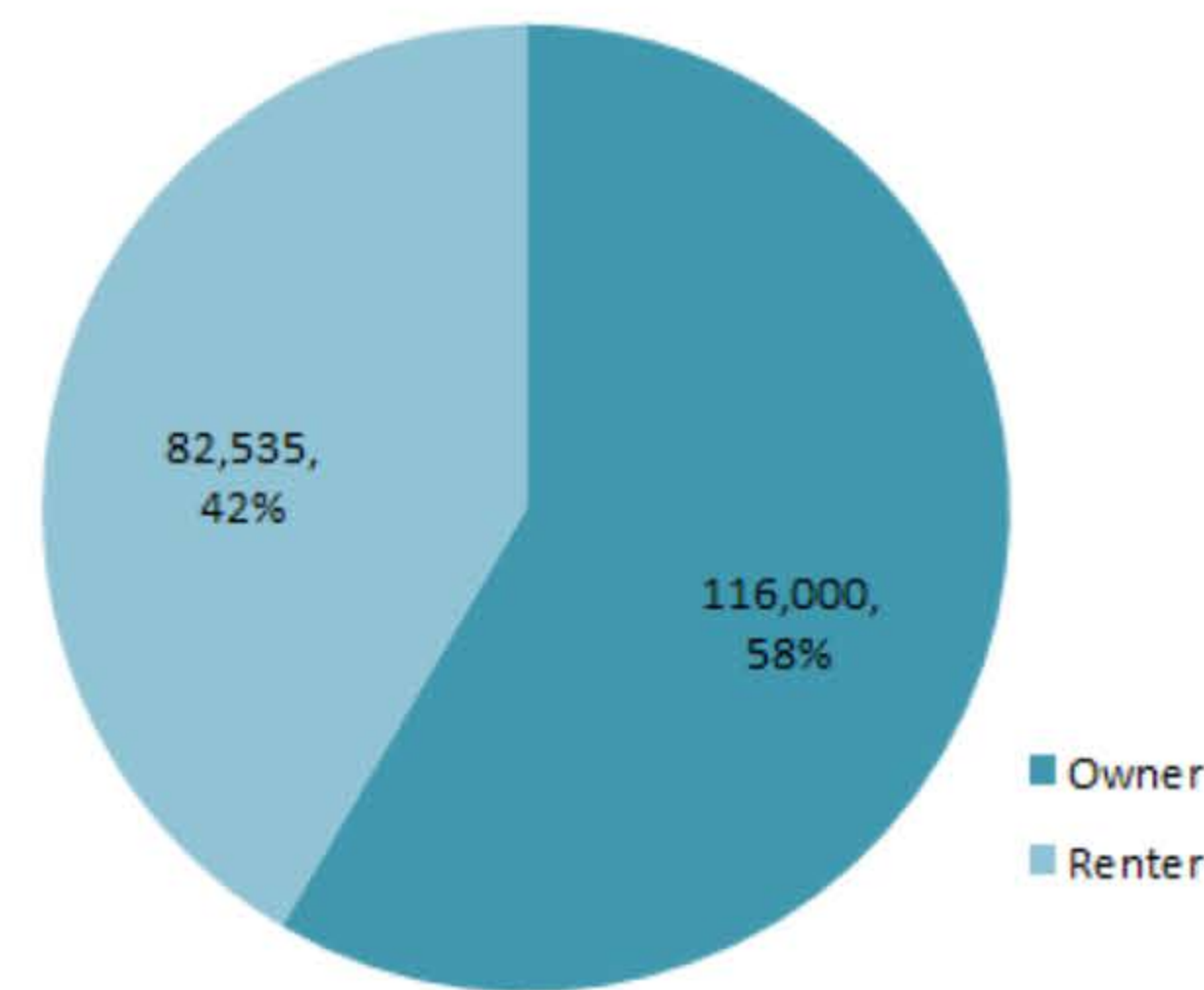
- Cost burden more than 30% of household income
- Overcrowding of more than 1 person per room
- Substandard Housing - incomplete kitchen or plumbing

HUD defines a disproportionate needs as one group having an incidence of need 10% higher or more than the whole population.

Who has a disproportionate need?

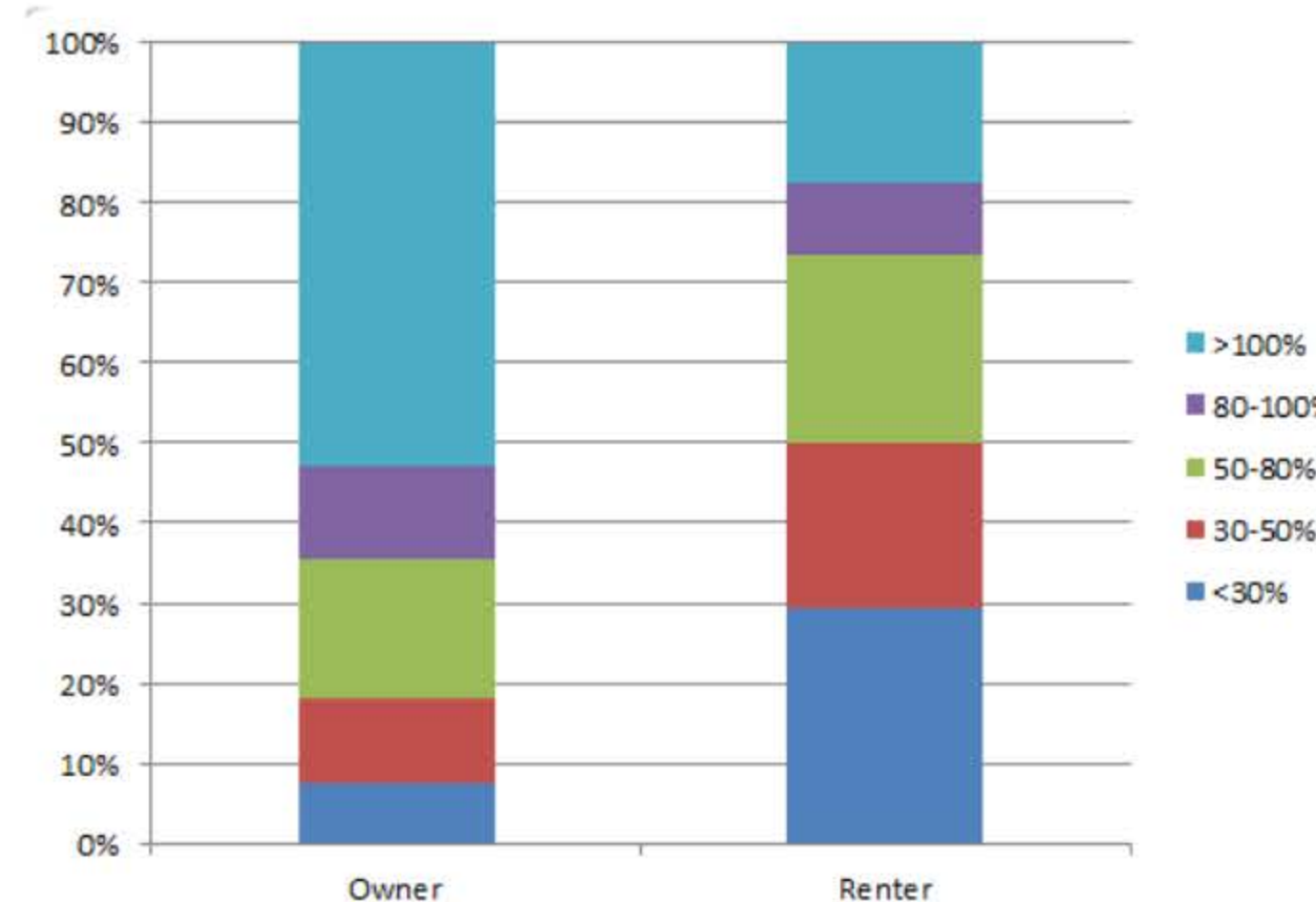
Household Income Level	2009-2013 CHAS Data		2011-2015 CHAS Data	
	One or More Housing Problem	One or More Severe Housing Problem	One or More Housing Problem	One or More Severe Housing Problem
0-30%	American Indian/Alaskan Native, Pacific Islander, Hispanic	American Indian/Alaskan Native, Pacific Islander	Pacific Islander	Pacific Islander
30-50%	American Indian/Alaskan Native, Pacific Islander	American Indian/Alaskan Native	American Indian/Alaskan Native, Pacific Islander	Asian
50-80%	None	Asian	None	Hispanic
80-100%	None	Asian, Hispanic	None	None

Racial/Ethnic Groups with a disproportionate level of housing problems



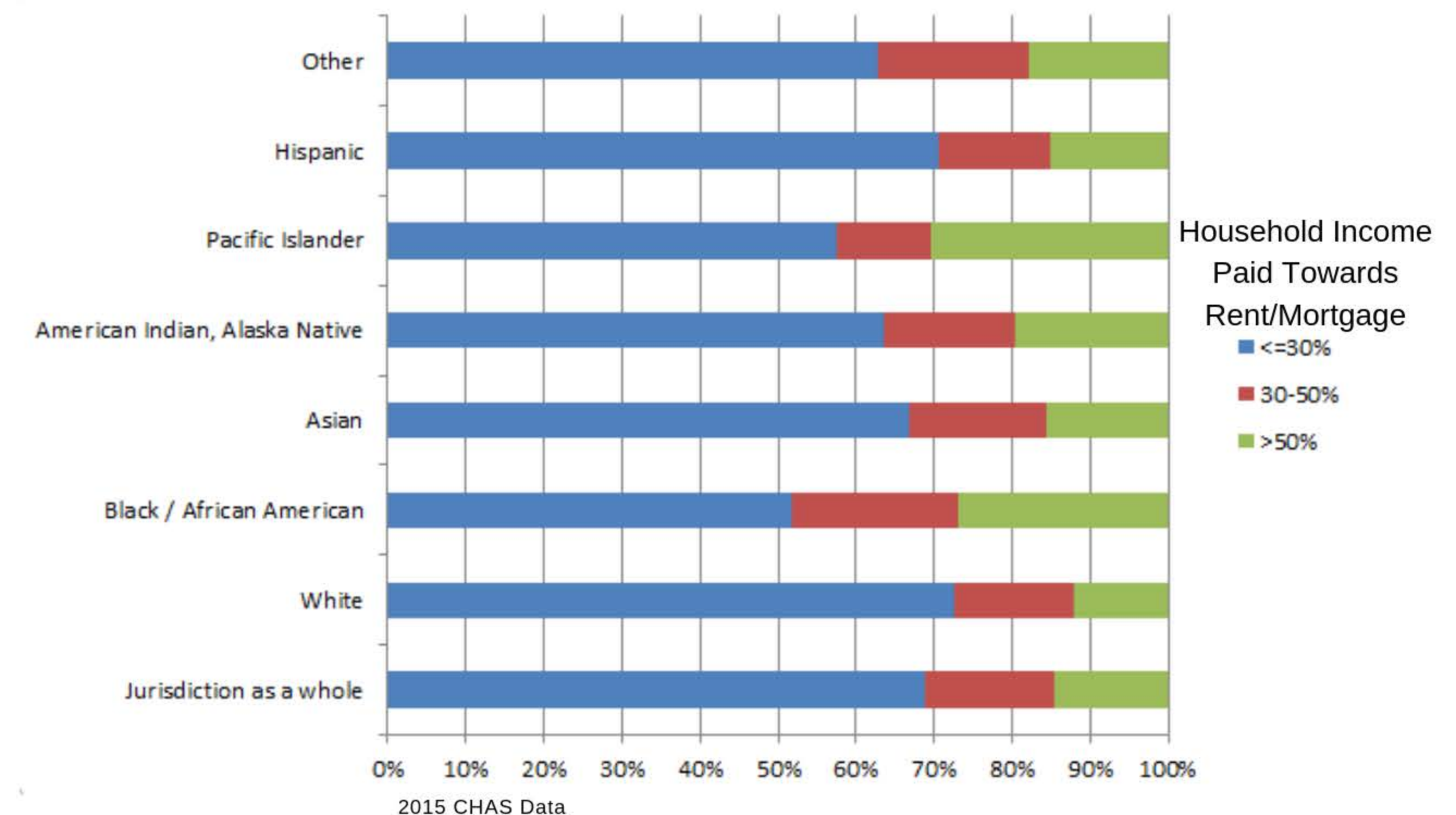
Renters and Owners

As of 2015, there were a total of 116,000 owner households and 82,535 renter households the Omaha/Council Bluffs Consortia. This chart displays those owners and renter



	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	69.9%	27.6%	7.7%	4.6%	33.6%	59.8%	29.0%	10.7%	4.8%	20.4%
Having none of four housing problems	30.1%	72.4%	92.3%	95.4%	66.4%	40.2%	71.0%	89.3%	95.2%	79.6%

Cost burden is the most common housing problem



2015 CHAS Data