B. Housing Needs Assessment

The Local Housing Solution's Housing Needs Assessment tool, created in partnership with PolicyMap, provides detailed reports for every U.S. Census community. Each report presents data, maps, and visualizations that describe local demographics and measures of housing affordability, housing stock characteristics, and variations in key housing indicators by race, ethnicity, age, and income. The tool compiles and visually displays public available national data sources, such as the U.S. Census Bureau, American Community Survey (ACS), and the U.S. Department of Housing and Urban Development (HUD).

Communities will use their housing report to complete the following tables and answer the analysis questions for each topic. A hard copy of the report can be printed (click "Download PDF" in the top right corner of report). Note: only the graphs, not the specific numbers, are displayed in the printed PDF version. Any generated graph can be downloaded by clicking on the image box in the top right side of the graph.

NOTE: The data provided are primarily sourced from the American Community Survey 5-Year Estimates. These are estimates collected within a five-year period of your community. Larger communities will have reliable data but the smaller the community, the data has a larger level of uncertainty and margins of error. These small areas will need to rely on local data sources to measure the real change over time. For more information on data reliability, visit the US Census Bureau's Guidance for Rural Areas: https://www.census.gov/programs-surveys/acs/library/handbooks/rural.html. It is strongly recommended to use other local data sources for comparison and to remember that this data is not a perfect representation of your community but rather a rough estimate.

Go to the link: https://localhousingsolutions.org/housing-needs-assessment/ and enter in your community. Find the graph associated with the questions. Some graphs or sections are skipped due to data reliability and/or relevance. It should take approximately 30-60 minutes to navigate the report and answer the questions.

1. DEMOGRAPHICS

Data on population, age, race, disability, and socioeconomic status provides insight on whole lives in the community and informs decisions on how to meet diverse needs and allocate resources. Fill out the following table below with your community data. Use the pie graphs to find specific data by hovering over the graphs. https://localhousingsolutions.org/housing-needs-assessment/

ESTIMATED POPULATION

Q1. Using the current population estimate and change for the past 10 years, how do you predict the population to change over the next 20 years?

- ☐ Significantly increase
- ☐ Increase
- ☐ No change
- ☐ Decrease
- ☐ Significantly decrease

Q2. Using the data and local knowledge, how do you anticipate population change to impact your community's future housing need?

POVERTY LEVEL AND TREND

A substantial change in the poverty rate over time can be a sign of an important trend, such as a deepening of economic distress or changes in the composition of an area's population due to shortages of affordable housing. If a community's poverty rate is substantially higher than the state or U.S., it could be a sign the community has an abnormally high rate.

Q3. Using the poverty estimate graph and local knowledge, describe how the poverty level in your community could influence your housing needs. *Graph: Poverty Level and Trend*

SHARE OF POPULATION WITH A DISABILITY

Some people with physical disabilities require housing with special features, such as wider doorways or easy-entry showers. The overall share of people with disabilities can be a helpful marker of the need for housing adaptations and services, but the category is broad and different people with disabilities, including developmental and other non-physical disabilities have different needs.

Q4. Using the disability data and local knowledge, describe how the share of population with disabilities in your community could influence your housing needs. *Graph: Share of Population with a Disability*

2. RENT AFFORDABILITY

A healthy housing market provides a diverse range of housing options, including rental and market homes affordable to people of different incomes. An examination of the percentage of households that rent their homes, and the characteristics of these renter households (age, income, and cost-burden) can help communities understand the needs of renters and the extent to which policy changes may be needed to help ensure those needs are met. The availability of rental units can encourage young professionals and families to move to a community and eventually settle down to purchase a home.

Q5. How did the share of households who rent in your community change in the past 10 years?
Graph: Share of Households Who Rent

- ☐ Increase
- ☐ Little to no change
- ☐ Decrease

Q6. Which age cohorts are MOST likely to rent? (Choose 2-3) *Graph: Share of Renters by Age*

- ☐ 15-24
- ☐ 25-34
- ☐ 35-44
- ☐ 45-54
- ☐ 55-64
- ☐ 65-74
- ☐ 75-84
- ☐ 85+

Q7. How has the share of rental households that are moderately or severely cost-burdened changed in the past 10 years? *Graph: Share of Renter Households Cost Burdened*

- ☐ Increase
- ☐ Little to no change
- ☐ Decrease

Q8. What is the monthly median rent? *Graph: Comparison of Trends in Rent and Income (Indexed)*

Q9. What is the annual median family income?

Q10. Did the annual median family income keep up with the change in monthly median rent for the last 10 years?

Analysis: Rental Affordability

Q11. Using the data and local knowledge, what are the rental housing needs in your community?

3. HOMEOWNERSHIP AFFORDABILITY

Q12. How did the homeownership rate change in your community in the last 10 years? *Graph: Homeownership Rate*

- ☐ Increase
- ☐ Little to no change
- ☐ Decrease

Q13. Which age cohorts are MOST likely to own? (Choose 2-3) *Graph: Homeownership Rate by Age*

- ☐ 15-24
- ☐ 25-34
- ☐ 35-44
- ☐ 45-54
- ☐ 55-64
- ☐ 65-74
- ☐ 75-84
- ☐ 85+

Q14. What is the median home value? *Graph: Comparison of Trends in Median Home Values and Median Income*

Q15. Did the annual median family income keep up with the change in median home value in the last 10 years? *Graph: Comparison of Trends in Median Home Values and Median Income*

Q16. Which home values are MOST prevalent in your community? (Choose 2-3) *Graph: Distribution of Reported Home Values (2020)*

- ☐ Less than $60,000
- ☐ $60,000 - $79,999
- ☐ $80,000 - $99,999
- ☐ $100,000 - $199,999
- ☐ $200,000 - $299,999
- ☐ $300,000 - $399,999
- ☐ $400,000 - $499,999
- ☐ $500,000 - $749,999
- ☐ $750,000 - $999,999
- ☐ $1,000,000 or more

Q17. Which home values are LEAST prevalent in your community? (Choose 2-3)

- ☐ Less than $60,000
- ☐ $60,000 - $79,999
- ☐ $80,000 - $99,999
- ☐ $100,000 - $199,999
- ☐ $200,000 - $299,999
- ☐ $300,000 - $399,999
- ☐ $400,000 - $499,999
- ☐ $500,000 - $749,999
- ☐ $750,000 - $999,999
- ☐ $1,000,000 or more

Q18. Are owner households more moderately or severely cost-burdened? *Graph: Share of Owner Households Moderately or Severely Cost Burdened*

- ☐ Moderately Cost-Burdened
- ☐ Severely Burdened
- ☐ Same

ANALYSIS: HOMEOWNERSHIP AFFORDABILITY

Q19. Using the data and local knowledge, what are the owner-occupied housing needs in your community?

4. DEDICATED AFFORDABLE HOUSING

Q20. Does your community have subsidized housing? If yes, when is it expiring? *Graph: Federally Subsidized Housing Units, Federally Subsidized Housing Units by Expiration*

ANALYSIS: DEDICATED AFFORDABLE HOUSING

Q21. Describe how the subsidized housing and expiration dates impact your community's housing needs.

5. ALIGNMENT OF HOUSING SUPPLY AND DEMAND

Q22. Is crowded housing high in your community? *Graph: Severely Crowded Households*

- ☐ Yes
- ☐ No

ANALYSIS: ALIGNMENT OF HOUSING SUPPLY AND DEMAND

Q24. Using the data and local knowledge, how does the share of crowded housing impact your community's overall housing need?

6. HOUSING STOCK CHARACTERISTICS

An older housing stock, if not well-maintained, is associated with issues such as energy efficiency and high renovation costs. "**Aging housing stock**" is defined as homes built before 1980; after 1980 the 1970's modern building codes took effect. *GRAPH: AGE OF HOUSING STOCK*

Q25. When was the majority of the homes in your community built? (Choose 1-2)

- ☐ Pre 1940
- ☐ 1940 - 1969
- ☐ 1970 - 1979
- ☐ 1980 - 1989
- ☐ 1990 - 1999
- ☐ 2000 +

Q26. Describe the age of your community's housing stock and how that impacts your community's housing need.

7. FLOOD RISK

Flooding is the most frequent and costliest natural disaster, yet most households are uninsured against flooding. The map illustrates areas of high and moderate flood risk in the region. "**High Flood Risk**" translates to annual chance flood risk, while "**Moderate Flood Risk**" indicates a 0.2% annual change flood event. *GRAPH: REFER TO FLOOD RISK MAP*

Q27. Describe the areas in or near your community with moderate to high flood risk.

Q28. Describe how this impacts housing investment in your community.

8. HOUSING STOCK FOR OLDER ADULTS

This section is designed to help communities understand the housing needs of older adults and the availability of small housing units that meet the needs of older adults and others in one and two-person households. *GRAPH: SHARE OF HOUSEHOLDS HEADED BY A SENIOR*

Q29. How did the total share of senior households in your community change in the past 5 years?

- ☐ Increase
- ☐ Decrease
- ☐ No change

Q30. What age cohort is more prevalent in the total share of senior households in your community?

- ☐ 65 - 74
- ☐ 75 - 84
- ☐ 85+

Q31. What is the potential housing need for new services or housing types for older adults?

Analysis: Housing Stock for Older Adults

Q32. Considering the share of senior households and the largest senior age cohort in your community, how does this impact your community's housing needs?