

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).

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 section are skipped due to data reliability and/or relevance. It should take approximately one hour to navigate the report and answer the questions. Use this worksheet as a guide but the answers will need to be entered on your online HAT Form.

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.

1. DEMOGRAPHICS

Data on population, age, race, disability, and socioeconomic status provides insight on who 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 the specific data by hovering over the graphs.

ESTIMATED POPULATION

Q1. Using the current population estimate and change since 2010, 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. RENTAL 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 from 2010 to 2020?

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 from 2010 to 2020? *Graph: Share of Renter Households Cost Burdened*

- Increase
- Little to no change
- Decrease

Q8. What is the monthly median rent in 2020? *Graph: Comparison of Trends in Rent and Income (Indexed)*

Q9. What is the annual median family income in 2020? *Graph: Comparison of Trends in Rent and Income (Indexed)*

Q10. Did the annual median family income keep up with the change in monthly median rent from 2010 to 2020? *Graph: Comparison of Trends in Rent and Income (Indexed)*

Q11. **ANALYSIS: RENTAL AFFORDABILITY:** 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 from 2010 to 2020? *Graph: Homeownership Rate*

- Increase
- Little to no change
- Decrease

Q6. 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 in 2020? *Graph: Comparison of Trends in Median Home Values and Median Income*

Q15. What is the median family income? *Graph: Comparison of Trends in Median Home Values and Median Income*

Q16. Did the annual median family income keep up with the change in median home value from 2010 to 2020? *Graph: Comparison of Trends in Median Home Values and Median Income*

Q17. 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 - \$149,999
- \$150,000 - \$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. Which home values are LEAST 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 - \$149,999
- \$150,000 - \$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

Q19. Are owner households more moderately or severely cost-burdened? *Graph: Share of Owner Households Moderately or Severely Cost Burdened*

- Moderately Cost Burdened
- Severely Cost Burdened
- Same

Q20. ANALYSIS: HOMEOWNERSHIP AFFORDABILITY: Using the data and local knowledge, what are the owner-occupied housing needs in your community?

4. DEDICATED AFFORDABLE HOUSING

Graph: Federally Subsidized Housing Units, Federally Subsidized Housing Units by Expiration

Q21. ANALYSIS: DEDICATED AFFORDABLE HOUSING: Did your community have subsidized housing? If yes, when is it expiring?

Q22. ANALYSIS: DEDICATED AFFORDABLE HOUSING: Describe how subsidized housing and expiration dates impact your community's housing needs.

5. ALIGNMENT OF HOUSING SUPPLY AND DEMAND

Q23. Is crowded housing high in your community? *Graph: Severely Crowded Households*

Q24. If yes, is the crowded housing more severe in owner or rental households in your community?
Graph: Severely Crowded Households

- Owner
- Renter
- Same
- N/A

Q25. **ANALYSIS: ALIGNMENT OF HOUSING SUPPLY AND DEMAND:** 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, modern building codes took effect in the 1970s.

Q26. When was the majority of the homes in your community built (Choose 1-2)? *Graph: Age of Housing Stock*

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

Q27. Describe how the age of your community's housing stock and how that impacts your community's housing need. *Graph: Age of Housing Stock*

FLOOD RISK

Flooding is the most frequent and costliest natural disaster, yet most households are uninsured or underinsured 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 chance flood event.

Q28. Describe the areas in or near your community with moderate to high flood risk.

Q29. Describe how this impacts housing investment in your community.

7. 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 might meet the needs of older adults and others in one- and two-person households.

Q30. How did the total share of senior households in your community change from 2015 to 2020?

Graph: Share of Households Headed by a Senior

- Increase
- Decrease
- No change

Q31. Which age cohort is more prevalent in the total share of senior households in your community? *Graph: Share of Households Headed by a Senior*

- 65-74
- 75-84
- 85+

Q32. What is the potential housing need for new services or housing types for older adults? *Graph: Share of Households Headed by a Senior*

Q33. ANALYSIS: HOUSING STOCK FOR OLDER ADULTS: Considering the share of senior households and the largest senior age cohort in your community, how does this impact your community's housing needs?