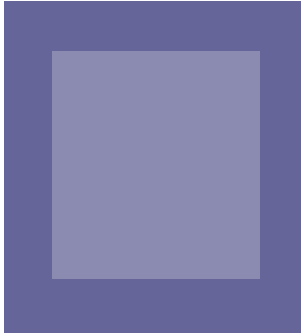




# **HOUSING STUDY TOOLKIT**

A Strategy for Community Success in  
Housing Plan Development



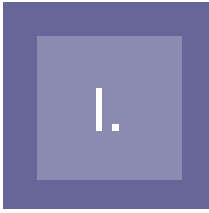


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## INTRODUCTION

This Housing Study Toolkit provides the resources for conducting a housing study. A housing study is a process undertaken by a knowledgeable and committed group of individuals in order to evaluate the housing situation for a defined geographic area. Throughout the process, information about housing is collected and analyzed for the purpose of assessing housing needs, issues and resources. At the conclusion of the process, the data is compiled and published, to produce a formal Housing Study Report.

### WHAT TO EXPECT FROM THE PROCESS

With the completion of a housing study, a “snapshot” profile of the housing situation of a selected community will emerge. The snapshot reflects the housing condition in one geographical area at a moment in time. The snapshot profile will include who and what is involved in this specific housing situation, including people and institutions, as well as public and private community resources .

### DEFINITIONS

*Community:* the geographic area being examined in the housing study although it may be a city, county or state.

*Housing Study:* the process of gathering, compiling and analyzing data about housing.

*Housing Study Report:* the final published findings of the compiled housing data.

A housing study is a housing assessment for a selected community, providing a snapshot profile for further analysis. The profile can raise awareness of local housing and economic development connections, establish action plans for improving housing in the community, and assist in obtaining grant funds for housing, economic development, or infrastructure improvements.

The intended purpose of the housing study findings will influence how the data is collected and the method(s) of analysis. As a result of the housing study, a community can determine action steps. However, follow-up actions are not included in the Housing Study ToolKit.

Community housing issues and needs are complex and far reaching. Data collection is often complicated and labor-intensive. In addition, data analysis requires a knowledge of statistics and a broad knowledge of community influences. Critical to the success of every housing study is the involvement of key members of the community. The goal of the Housing Study ToolKit is to guide users through the entire housing study process.



## **STEP ONE: GETTING THE RIGHT PEOPLE INVOLVED**

Once the decision to undertake a housing study has been made, forming the Housing Study Committee is the first step in the process. Getting the right people involved and performing the appropriate tasks is critical to the success of the study.

### **COMMITTEE MEMBERSHIP**

The housing study committee, consisting of people selected from the community to be studied, will come from the following arenas:

- Special interest groups (Chamber of Commerce, Economic Development Authority, neighborhood associations, service clubs)
- Groups serving low-income or special needs clients (persons with disabilities, senior citizens)
- Housing professionals (builders, developers, realtors, mortgage lenders)
- Public officials/public employees representing the township, city, county or region who have knowledge of or may be impacted by housing issues

**TIP:** A new or existing group could conduct the housing study.

**TIP:** It is advisable for members of the committee to be knowledgeable about housing and the community, and have the ability to effect change in the community. One person, if not more, should have a solid understanding of data collection, manipulation, and statistical analysis.

### **COMMITTEE SIZE/RESPONSIBILITIES**

Recommended committee size ranges from 7 to 12, with enough members to share the work load yet keep the size manageable. Committee members are responsible for conducting the housing study, such as data collection, data management, and data analysis. The majority of the work is performed outside of committee meetings. The speed at which the housing study is completed is dependent upon the amount of time spent completing it.

### **FIRST ORDER OF BUSINESS**

Once the Housing Study Committee has been formed, committee members can begin the process.

## **ACTION STEPS**

1. Identify the customer (who requested the study), the stakeholders (who needs the study), the purpose (why the study is needed), and the timeline (when the study must be completed)
2. Establish the mission, operational guidelines and work expectations
3. Establish a budget. Much of the data (census and demographic) is available for free; however, some data may need to be purchased from a private, professional data analysis company. Depending upon the complexity of the data requested, the cost may range from \$1,000-\$5,000.

Expect some cost for materials even if the housing study is conducted with volunteer labor and e-mail is used. Approximate cost of copies, envelopes and postage can vary between \$100-\$500.

### **Housing Study Budget Options**

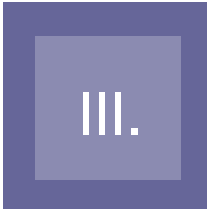
Volunteer	\$3,000
Paid Consultant	\$7-8,000
Commercially Produced Study	\$25-30,000

**TIP:** Contract with a private data source only when specific data is needed for the study. Investigate private data companies before purchasing data.

4. Consider the value of a process coordinator. Previous housing study committees have found it extremely beneficial to have one person in charge of the housing study process. Responsibilities of the coordinator include scheduling meetings, collecting and organizing data, and tracking finances. The coordinator may be a volunteer, an in-kind staff from an agency participating in the study, or a paid housing consultant. Expect a paid consultant to cost between \$50-\$100 per hour.
5. An all-volunteer study could take six (6) months to complete depending upon the time commitment to the project. Housing studies have taken as little as one month to conduct when completed by paid staff.

**TIP:** Anticipate the use of a paid consultant as process coordinator to cut the study timeline in half.

**TIP:** Review professional studies to see the type of information collected, how the studies were organized, and to assist in making financial decisions.



## STEP TWO: GATHERING COMMUNITY DATA

### A. GEOGRAPHIC IDENTIFICATION

Gathering data begins with identifying the geographic areas to be studied such as, city, county, and state.

**TIP:** While the housing study may include one geographic area, data will need to be collected for additional areas, both smaller and larger. For example, when conducting a city-wide housing study, county and state data will also be collected. If conducting a county-wide housing study, collect state data as well as data representing specific cities and townships within that county. If the study crosses county lines, collect data from both counties and individual cities.

Consider collecting comparison data for a community similar to the one being studied. Choose data from within the same state (for consistent demographer's reports). As communities are never identical, write a justification for choosing the community (list the similarities and differences between them).

If collecting data for any aggregate, such as a county, a group of cities, or a group of counties, establish criteria for which cities are included and excluded.

**TIP:** Consider gathering data by minor civil division (MCD), the smallest unit of data available. If doing a county study, break the data by cities and townships.

### **ACTION STEPS**

1. Determine the geographic areas for which data is to be collected including any communities to be used for comparison.
2. Determine the years for which data is to be collected. Consider the purpose of the housing study when determining how far into the past to collect data and which years are relevant.

## B. CENSUS AND DEMOGRAPHIC DATA

Collected data provides the substance of the housing study. Gather census and demographic data from a variety of sources, the majority of which may be found on-line. Contact city, county and state offices for information. Use the best data available. Try to ascertain the accuracy, age, and source of the data (hard numbers or estimates).

**TIP:** Census data concerns itself with only a particular moment in time. Demographics include trends and projections for the future.

**TIP:** Household data is more important when considering housing needs.

### Data/Source

- Population (census, demographer)
- Population projections (census, demographer, county planner)
- Age
- Household
  - Group quarters population (census, demographer)
  - Number of households (census, demographer)
  - Average household size (census, demographer)
  - Income (census)
  - Household characteristics (census)
  - Households by tenure (census)
- Occupied housing units (census, building permits)
- Housing units by number of units and tenure (census, building permits)
- Owner-occupied housing construction (census, building permits)
- Multi-family housing construction (census, building permits)
- Home values (census, assessor)
- Home sales (assessor)
- Housing condition (visual survey)
- Mobile homes (assessor)

**TIP:** Allot at least 40 hours to study and collect on-line data. Select pertinent sections, reformat and import into word processing files.

**TIP:** Download relevant information for the years and areas selected for the study.

**TIP:** Identify all data by sources (web address and file name), year and area. Data can be downloaded into Excel workbook files, Windows Temp folder or My Download Files folder (both in Microsoft Office).

**TIP:** Keep all Housing Study files in one folder (named "Housing Study") for easy access.

## Census Data

Census 2000 data can be obtained at two websites [www.census.gov](http://www.census.gov) or [www.factfinder.census.gov](http://www.factfinder.census.gov). The former address contains links to raw data; the latter has many formatted tables. Older census data is also available at both sites. Some data is available as a PDF file, which requires Acrobat Reader—a free tool available at the census site downloaded to your computer. Data also is available in Excel files or Lotus spreadsheets, and CSV files (comma separated values), which can be imported to spreadsheet applications.

**TIP:** Many of the PDF files have nondescript names; rename them in a meaningful manner as they are saved.

**TIP:** As census data is released over a period of years, data may not be available when needed. All levels of Census 2000 data for Minnesota were released as of September 2002.

## Demographic Data

The Minnesota demographer's website contains useful data at [www.mnplan.state.mn.us/demography](http://www.mnplan.state.mn.us/demography). Each city and township is given the opportunity to supply counter-evidence to correct inaccuracies and to comment on the annual estimates before the state makes the estimates official.

**TIP:** The demographer's office will provide assistance. Use email when making requests.

**TIP:** Both Census 2000 and State Demographer's Office websites are complex information structures. Plan to spend at least 20 hours searching for necessary data.

Review data from other sources.

**TIP:** Refer to the predetermined housing study budget when considering purchasing information from private sources. Know what is needed before purchasing data.

**TIP:** One highly regarded company, Claritas, Inc., provides market trend and demographic data. [www.claritas.com](http://www.claritas.com)

## **ACTION STEPS**

1. Locate census and demographer's data
2. Create bookmarks for websites used in the study for ease of returning

3. Set up one bookmark folder containing all bookmarks
4. Rename bookmarks with specific labels rather than defaulting to the computer website name, i.e. rename website "MN Demographer's Office" as "mnplan per capita"
5. Keep track of expenditures

**Example: FREEBORN COUNTY HOUSING STUDY**

While creating the Housing Study ToolKit, a housing study was conducted using the information and process contained in the toolkit.

The following pages show the data for population trends for Freeborn County, first as downloaded from the demographer's office, then as reformatted for the purposes of the Freeborn housing study.

Table A is downloaded Census 2000 data. The entire file contains all Minnesota cities and townships for 1980-1999.

**TABLE A: Census 1980-1999**

Example of Census data as downloaded. The entire file contains all cities and townships in Minnesota, for the years 1980-1999.

FIPSCODE	CTYNAME	MCDNAME	1980	1981	1982
04700694	Freeborn	Albert Lea city	19200	18542	18397
04700838	Freeborn	Alden city	687	648	635
04711674	Freeborn	Clarks Grove city	620	587	665
04712952	Freeborn	Conger city	183	174	170
04719340	Freeborn	Emmons city	465	471	485
04722526	Freeborn	Freeborn city	323	333	330
04723354	Freeborn	Geneva city	417	420	404
04724056	Freeborn	Glenville city	851	772	749
04727404	Freeborn	Hartland city	322	324	302
04727944	Freeborn	Hayward city	294	291	277
04729636	Freeborn	Hollandale city	290	290	293
04739716	Freeborn	Manchester city	96	96	95
04744890	Freeborn	Myrtle city	86	83	80
04765920	Freeborn	Twin Lakes city	210	202	210

Getting to the data for Table B required use of the spreadsheet calculation features.

**TIP:** To obtain "number chg," subtract column "1980" from "1990." To obtain "% chg," divide column "number chg" by "1980" and multiply the result by 100 to get the result as a percentage.

**TABLE B: Population Changes**

MCDNAME	1980	1990	number chg	% chg
Albert Lea city	7421	7533	112	1.49%
Alden city	267	260	-7	-2.69%
Clarks Grove city	229	249	20	8.03%
Conger city	73	66	-7	-10.61%
Emmons city	182	176	-6	-3.41%
Freeborn city	118	121	3	2.48%
Geneva city	155	173	18	10.40%
Glenville city	289	300	11	3.67%
Hartland city	136	112	-24	-21.43%
Hayward city	116	103	-13	-12.62%
Hollandale city	119	129	10	7.75%
Manchester city	35	29	-6	-20.69%
Myrtle city	39	33	-6	-18.18%
Twin Lakes city	210	154	-56	-26.67

The TABLE C used in the Freeborn County housing study is representative of the analysis required for the data collected in a housing study.

**TABLE C: Population Trends**

(finished table, city portion only) Table 1. Population Trends

	1980 Population	1990 Population	2000 Population*	% Change 1980-2000	% Change 1980-1990	% Change 1990-2000
<b>Cities</b>	24,044	22,813	22,922	-4.67	-5.12	0.48
Albert Lea	19,200	18,310	18,356	-4.40	-4.64	0.25
Alden	687	623	652	-5.09	-9.32	4.65
Clarks Grove	620	675	734	18.39	8.87	8.74
Conger	183	143	133	-27.32	-21.86	-6.99
Emmons	465	439	432	-7.10	-5.59	-1.59
Freeborn	323	301	305	-5.57	-6.81	1.33
Geneva	417	444	449	7.67	6.47	1.13
Glenville	851	778	720	-15.39	-8.58	-7.46
Hartland	322	270	288	-10.56	-16.15	6.67
Hayward	294	246	249	-15.31	-16.33	1.22
Hollandale	290	289	292	0.69	-0.34	1.04
Manchester	96	69	81	-15.63	-28.13	17.39
Myrtle	86	72	63	-26.74	-16.28	-12.50
Twin Lakes	210	154	168	-20.00	-26.67	9.09
<b>Freeborn County Total</b>	36,329	33,060	32,584	-10.31	-9.00	-1.44

State Demographer's Office

## C. UNDERSTANDING THE COMMUNITY

One suggestion for making the study more concrete is to create a pictorial representation of the geographic area being studied. A pictorial representation of the community reveals where housing is concentrated within the community.

### **ACTION STEPS**

1. Using a map of the community, create a basic outline and label the locales being studied
2. For each local unit, indicate the population and number of households
3. Add other summary information helpful in understanding the community

**TIP:** Collect city, county and state maps for the area being studied. To obtain a map of Minnesota, contact the website for the Minnesota Office of Planning at [www.mnplan.state.mn.us](http://www.mnplan.state.mn.us)

**Example:** In the Freeborn County Housing Study, depicted in Map A on the next page, the rectangles represent local units with population with household information listed for each. For purposes of clarity in the toolkit, colors were added but were not printed in the housing study report. The map was created in Excel but any format can be used.

## Map A

Example of a County Map showing population concentrations

Freeborn 327p 121h	Hartland 298p 112h	Bath 479p 180h	Geneva 439p 156h	Newry 500p 176h
Freeborn 305p 131h	Hartland 288p 134h	Clark's Grove 734p 283h	Geneva 449p 184h	
			Hollandale 292p 131h	
Carlston 332p 126h	Manchester 469p 167h	Bancroft 1065p 397h	Riceland 489p 183h	Moscow 605p 229h
	Manchester 81p 32h			
Alden 338p 125h	Pickerel Lake 746p 266h	Albert Lea 808p 326h	Hayward 438p 161h	Oakland 430p 155h
Alden 652p 272h		Albert Lea 18356p 7785h	Hayward 249p 111h	
Conger 133p 59h				
Mansfield 289p 114h	Nunda 318p 132h	Freeman 528h 204h	Shell Rock 430p 183h	London 334p 138h
	Twin Lakes 168p 80h		Glenville 720p 295h	Myrtle 63p 30h
	Emmons 432p 178h			

### FREEBORN COUNTY

p = population

h = households

### Township (Rural)

pop 600+

pop 400-599

pop 200-399

### City

pop 400+

pop 200-399

pop 50-199

	Township (rural)	City*	Total
Total population	9662	22922	32584
Total households	3651	9705	13356
Avg household size	2.65	2.36	2.44

\* AL only = 2.36; all other city = 2.38

## D. LOCAL DATA

The final type of collected data is local data, which comes directly from people who are the most knowledgeable about the community. Gather current local data from the following:

- County officials, such as assessors, planning and zoning, clerks, commissioners
- City officials, such as the mayor, clerks, city planner's office
- Local business leaders.

Use an easy-to-understand format, and elicit information through personal interviews, phone calls and letters.

**TIP:** Enlist the services of local experts to conduct portions of the housing study.

The following seven activities are recommended for collecting local housing data.

### 1. Evaluate Existing Housing Stock

To evaluate the condition of the existing housing stock (a data point that changes annually) use either the small city survey or large city windshield surveys, which are described below. In addition, establish criteria of housing conditions to avoid different interpretations.

#### Small City Survey

A small city is defined as “a place where everyone knows everyone else” and city employees/officials are familiar with every property. The survey, created by the housing committee to gather the requisite data is conducted by or with local experts.

**TIP:** Speak to local experts in very small towns who probably know the exact condition of every house.

#### Large City Windshield Survey

A large city is one in which no one person who knows everything about every property. The methods described for data collection for smaller cities are too time consuming and costly for larger cities. Contact the local office that handles housing (Housing, Planning and Zoning, or Housing and Development); working with those officials will supply accurate housing data.

In order to check housing conditions, plan to conduct a windshield survey, which is a drive-by assessment of housing in representative neighborhoods.

**TIP:** Ask city officials or realtors for recommendations of representative neighborhoods.

## **ACTION STEPS**

### Small City Survey

1. Determine the data to be collected from local small city experts
2. Design a housing survey to be used by, or in conjunction with, local experts
3. Decide how the survey will be distributed, by whom and to whom, and the follow-up timeline after distribution

**TIP:** Test information requests and the survey on a small segment, making adjustments after a trial run. Ask for feedback from the committee members and city officials.

Expect some resistance to participating in the study. City officials who chose not to respond to the initial request may decide to submit data when they see the first publication of the Housing Study Report.

**TIP:** Use business leaders for introductions or assistance in gathering information.

**TIP:** Offering copies of the completed Housing Study Report or assistance in seeking financial aid for housing projects in the future may gain support from public officials.

## **ACTION STEPS**

1. Divide the entire geographic area into sections, one per each committee member
2. For their section, the committee member contacts each mayor (or city clerk) by phone
3. Describe the organization and housing study objectives
4. Explain the letter and survey (to follow in the mail) and what is requested of them
5. Establish a communication process (phone, email) for answering questions
6. Set a tentative deadline for completion of the survey
7. Follow up with mayor until the completed survey is returned

*Example: Sample letters from the Freeborn County Housing Study can be tailored to meet user's needs.*

### **Sample A Request for Assistance Letter sent to Small City Mayors**



Partners in Housing, Inc.  
*Building Homes and Communities in Freeborn County*

<Date>

Dear <Name of Mayor>,

Partners in Housing is a non-profit 501(c)3 organization established in the fall of 2000. PIH is committed to increasing housing in Freeborn County, particularly for people with middle to low incomes. We have applied for several grants to assist us in developing and financing a variety of housing projects.

One of the requirements of most funders is that we have a Housing Study that shows the number and type of housing units throughout the county, as well as their condition and occupancy. We are asking for your assistance in creating our housing study—we would like you to complete and return the enclosed paper survey, and then have a follow-up conversation with one of our volunteer board members. The information you provide is critical to the success of the county-wide profile. The same information may help your community as well; a housing study will assist you in accessing funds for economic development projects in your community, not just for housing, but for business recruiting, water and sewer upgrades, and other infrastructure improvements. Our plan is to keep the study updated, so the information is always current and available to all communities in Freeborn County. A copy of the completed study will be sent to you free of charge, and revisions will be available upon request.

We appreciate your assistance and contribution to the Freeborn County Housing Study. If you have questions about this request or about the attached survey, please feel free to contact our board chair, <name> <phone>. Thank you for your assistance.

Sincerely,

<Your Name>

<Your Professional Title>

and

Board Member, Partners in Housing, Inc.

Your contact for the Freeborn County Housing Study

Phone: <Your Phone>

Example B, the Small City Survey, jointly collects data on housing conditions as well as community information.

## Sample B Small City Survey sent to Small City Mayors

Partners in Housing, Inc.  
*Building Homes and Communities in Freeborn*

### COMMUNITY HOUSING SURVEY

Community:  
 Date of survey:  
 Name/title of person completing survey:  
 Phone:

Please note that the community information is separate from the township information. Only include information about the households within your community, not the rural (township) households.

Please verify this data from the 2000 census. If you disagree with these numbers, please explain.

Number of households:  
 Population:

#### **Questions about Households**

Housing type and condition. Indicate how many of each type of housing are in your community. Then indicate how many of each type are in good/fair/poor/deteriorated condition.

- *Good condition* = New construction within the last 5 years and/or well-maintained structure (foundation, roof, windows, exterior). Meets code.
- *Fair condition* = Minor deficiencies. Sound structure, possibly showing signs of wear. Minor maintenance required.
- *Poor condition* = Major deficiencies. Structural maintenance necessary on walls, foundation, and/or roof. Surface wear noticeable. Major maintenance required.
- *Deteriorated* = No rehabilitation is feasible. Structure has substantial defects.

Housing Type	Number					Condition			
	# of individual units	# of buildings	# of vacancies	# of owner-occupied	# of rental units	Good	Fair	Poor	Deteriorated
Single Family									
Duplex									
Triplex									
Fourplex									
5 or more units									
TOTALS									

## COMMUNITY HOUSING SURVEY CONT.

The total number of units should agree with the number of households listed above. It may be slightly different from the census data. If there is a large difference, please explain.

### **Questions about Population**

What kinds of households are seeking housing in your community? Families with young children?

There are a number of ways to address housing shortages in small communities.

- Adding senior housing. If your community were to add senior housing townhomes or apartments, would there be seniors interested in moving, and would that free up enough single family housing in your community for other families?
- Adding townhouses. If your community were to add townhomes for families of moderate incomes, would people want to move into them? Would newcomers be welcome in the community?
- Adding single family detached homes, either scattered on available sites around the community or clustered in a new neighborhood.
- Rehabilitating older housing, either scattered throughout the community or clustered in a single neighborhood.

### **Questions about Your Community**

What are your community's greatest assets? What draws people to work or live or do business in your community?

Is there any development planned in your community in the future—in housing, business, infrastructure, agriculture, or other? Please describe what will be developed. Housing survey data can improve your chances of funding for a variety of development projects.

Is your community interested in developing housing for low to moderate income families? New single-family housing in this category typically costs families about \$70-120,000 without assistance. What might your community be willing to contribute to this type of development? (examples: lots, sewer/water hook-up, street/curb/gutter, tax incentives).

What barriers to development do you see in your community? Are there things we can do at Partners in Housing to assist in overcoming those barriers?

For a large city windshield survey, conduct a drive-by assessment of housing in representative neighborhoods.

**TIP:** Ask city officials or realtors for recommendations of representative neighborhoods.

## **ACTION STEPS**

### **Large Windshied Survey**

1. Establish criteria for the conditions of housing to avoid different interpretations
2. Design a housing survey for a drive-by assessment
3. Obtain a city map; select representative neighborhoods
4. Drive through each neighborhood, indicating the number and condition of each house

Example C on the next page, the windshield survey, was used in the Freeborn County Housing Study and can be tailored to meet user's needs.

**TIP:** In the Freeborn County Housing Study, a realtor drove while two committee members (each surveying one side of the street) completed the housing assessment.

## Example C Windshield Survey Data Collection Form

### WINDSHIELD SURVEY FOR ALBERT LEA

Date of survey:

Persons doing survey:

Neighborhood (circle one):            NW            N            NE            SW            S            SE

Please attach a map of the area you surveyed. The map should indicate the streets you traveled, and whether you checked both sides or one side of the street.

**GOAL**—To get an understanding of the housing in Albert Lea, and its condition.

**METHOD**—As you drive through the specified neighborhood, use the following chart to make hash marks for each house/residence you pass. You are indicating the type of housing, the condition of that housing, and whether it is vacant (if known).

Use these definitions for housing conditions (chart below):

- *Good condition* = New construction within the last 5 years and/or well-maintained structure (foundation, roof, windows, exterior). Meets code.
- *Fair condition* = Minor deficiencies. Sound structure, possibly showing signs of wear. Minor maintenance required.
- *Poor condition* = Major deficiencies. Structural maintenance necessary on walls, foundation, and/or roof. Surface wear noticeable. Major maintenance required.
- *Deteriorated* = No rehabilitation is feasible. Structure has substantial defects.

#### Housing Conditions Chart

Housing Type	Condition				Vacant (if known)
	Good	Fair	Poor	Deteriorated	
Single Family					
Duplex					
Triplex					
Fourplex					
5 or more units					
<b>TOTALS</b>					

## **2. Evaluate Existing Rental Housing**

Rental units include single family homes; mobile homes; small and large buildings; and some senior housing. Conduct a telephone survey of rental properties in the community (an example on the next page); a list can be obtained from the Housing or Planning & Zoning officials in your city or county. In larger cities, contact the housing authority or realtors who know the major rental properties to learn landlord contact information.

### **ACTION STEPS**

1. Describe the types of rental units in the community: type, number, and number of buildings. Tabulate the total number of units and the percentage of total housing.
2. Indicate the size of the units (number of bedrooms, e.g., single room occupancy, efficiency, 1 bedroom, 2 bedrooms, 3 bedrooms) as a number and a percentage of total rental units. Calculate the range and median rental rates for each size of rental housing.
3. Determine the vacancy rates. If vacancy rates vary for different types of rental housing, indicate the differences.
4. Indicate the number of subsidized rental housing units, the percentage of total rental units, the size of the units (by the number of bedrooms), and the number and percentage of each size. Indicate the number and percentage of Section 8 units. Report the number of vacancies.
5. Describe senior rental housing with services: number of units, percentage of total rental units, size of the units (number of bedrooms), number and percentage of each size. Report the vacancy rate.
6. Calculate the units developed with tax credits: number, percentage of total rental units, size of the units (by the number of bedrooms), number and percentage of each size. Report the vacancy rate.

## Example D: RENTAL HOUSING PHONE SURVEY

Hello, my name is \_\_\_\_\_, and I'm calling to get some information on your rental rates and vacancies. I'm with (organization) that is preparing a housing study on all different types of housing available here. This should only take about 10 minutes. Might this be an acceptable time to visit or can we schedule a time in the next few days that would work for you?

1. How many rental units do you have?
  - a. How many efficiency units (no separate bedroom)
  - b. How many 1 bedroom units
  - c. How many 2 bedroom units
  - d. How many 3 bedroom units
  - e. How many other units
2. What is the rent for those units?
  - a. Efficiency units
  - b. 1 bedroom units
  - c. 2 bedroom units
  - d. 3 bedroom units
  - e. Other units
3. How many units are currently vacant?
  - a. Efficiency units
  - b. 1 bedroom units
  - c. 2 bedroom units
  - d. 3 bedroom units
  - e. Other units
4. What utilities are included with the rent for your units?
  - a. Heat
  - b. Electricity
  - c. Phone
  - d. Water
5. Are any of your units available furnished?
6. Are garages available?
  - a. If so, is there an additional cost, and what is it?
7. Do you have units for any specific groups, such as:
  - a. senior citizens
  - b. families with children
  - c. people with disabilities
  - d. people with low incomes
8. Do you have any subsidized housing? If so, what kind?
  - a. Section 8
  - b. HUD
  - c. other (name)
9. Do you have any units that are ADA compliant? (provides for wheelchair access – wider doors, grab bars in the bathroom, lower counters, etc) If so, how many bedrooms do they have?
  - a. Efficiency units
  - b. 1 bedroom units
  - c. 2 bedroom units
  - d. 3 bedroom units
  - e. Other units

Thanks for your time. We at (organization) appreciate your participation in the rental housing survey. (If they have any questions, they can call (name and phone number of committee chair) during the day.)

**Example E: Rental Housing Telephone Survey form (reformat to add data)**

**TIP:** Reproduce the table in a separate file with a landscape orientation (8.5" tall x 11" wide) and reformat to make the columns wider.

**TIP:** Adapt the table to fit the types of rental units in the community. Realtors can assist with appropriate size ranges.

Name & Address	# Units by Bdr	Rent	Vacancy	Util Incl	Furnished Y / N	Garage Y / N	Pop Served (list by seniors, families w/kids, low income)	Eligibility/Subsidized Type of Subs & # Units name	# Units ADA
	Eff - 1 bdr - 2 bdr - 3 bdr - Total -	Eff - 1 bdr - 2 bdr - 3 bdr - Total -	Eff - 1 bdr - 2 bdr - 3 bdr - Total -	Heat- Electric Phone- Water	Y / N	Y / N		Type - # Units	Eff - 1 bdr - 2 bdr - 3 bdr - Total -
	Eff - 1 bdr - 2 bdr - 3 bdr - Total -	Eff - 1 bdr - 2 bdr - 3 bdr - Total -	Eff - 1 bdr - 2 bdr - 3 bdr - Total -	Heat- Electric Phone- Water	Y / N	Y / N		Type - # Units	Eff - 1 bdr - 2 bdr - 3 bdr - Total -
	Eff - 1 bdr - 2 bdr - 3 bdr - Total -	Eff - 1 bdr - 2 bdr - 3 bdr - Total -	Eff - 1 bdr - 2 bdr - 3 bdr - Total -	Heat- Electric Phone- Water	Y / N	Y / N		Type - # Units	Eff - 1 bdr - 2 bdr - 3 bdr - Total -
	Eff - 1 bdr - 2 bdr - 3 bdr - Total -	Eff - 1 bdr - 2 bdr - 3 bdr - Total -	Eff - 1 bdr - 2 bdr - 3 bdr - Total -	Heat- Electric Phone- Water	Y / N	Y / N		Type - # Units	Eff - 1 bdr - 2 bdr - 3 bdr - Total -

### 3. Evaluate Condition of Mobile Homes

If separate reporting for mobile homes is required for the study, obtain housing condition data through a windshield survey. Vacancy rates may be obtained through a windshield survey rather than via a survey of the owners.

### 4. Evaluate Building and Demolition Permits

Building and demolition permit records provide a record of new and removed housing. Both cities and counties track new and removed housing, although they may have different requirements for tracking. Use this information to verify the net gain or loss of housing units over a period of time.

- TIP:** A period of five to ten years provides good trend data.
- TIP:** Allot time and money to pay for copies of public records that will also have to be entered into a spreadsheet for sorting.
- TIP:** Building permits include items which may not be pertinent to the housing study (renovations, additions to outbuildings); sorting may be required.
- TIP:** Track demolitions by the initiator of the permit (city, expanding business, homeowner); demolition due to deterioration may indicate something different from demolition for an expanding business.
- TIP:** Ask a local official about projected demolition over the next five-to-ten years (to determine an estimate of projected lost housing).

In addition, the local assessor's office tracks the building permit value to the estimated market value, which can be a better measure of housing affordability than the building permit itself.

#### **ACTION STEPS**

1. Verify the net gain or loss of housing units over a selected period of time
2. Calculate the average building permit and the median building permit for each year

## **5. Evaluate New Housing Construction Data**

While collecting data on building permits, a picture of the future of housing will start to emerge. Obtain building permit information from housing developers, realtors, and city officials. Identify any projects under consideration or construction, along with the number and type of units they are projected to develop.

### **ACTION STEPS**

1. Inquire about planned housing projects for special populations (low income families, seniors needing limited assistance, people requiring supportive services)
2. Ask about the type of housing being planned (single family detached, duplexes, triplexes, quad homes, town homes, condominiums, apartments)
3. Request information about the timeline, market rate or projected market value, and financial assistance for developers or owners/renters

## **6. Evaluate Home Sales Data**

Research home sale data showing a trend in the cost of homes for the past five-to-ten years. Local realtors and appraisers will be able to provide data on home sales. If the realtors are part of a regional group or Multiple Listing Service (MLS), collect data that most closely represents the housing study.

### **ACTION STEPS**

1. Gather the cost of home sales data for a selected period
2. Calculate the average and median prices of a home for each year

## **7. Miscellaneous Information**

Not all the information will be available for the years selected in the study nor will it all be numerical data.

To fill the gaps, schedule face-to-face interviews with local officials. If possible, provide the questions in advance so the officials are prepared for the visit. Prepare the officials for possible return visits, as additional information may be needed.

Below are six miscellaneous categories outlining information to be collected:

1. Lots
  - Determine the number of lots currently available and the availability of utilities
  - Research the amount of land available for housing development
  - Learn how the land is zoned and lot size requirements
  - Ascertain what neighborhood amenities exist
2. Annexation
  - Annexation, the easiest way for a city to grow, affects population and other census data
  - Determine if annexation plans exist
  - Learn if significant annexation has taken place between the last two census surveys
3. Infrastructure Needs
  - Consider current and future infrastructure needs such as sewer, water, utilities, roads, parks
  - Determine the impact infrastructure requirements could have on housing development in the community
4. Community Housing Goals and Objectives
  - Determine if local officials have long or short term strategic or comprehensive plans which include goals and objectives for housing. Obtain a copy of the plans
  - Offer a copy of the Housing Study as an appendix to the comprehensive or strategic plan
5. Economic Development
  - Obtain a list of the largest employers in the community from the local Chamber of Commerce (based on the length of the list, the top 25 employers may provide a reasonable sample; or employers with over 1000 employees – choose what makes sense for your study area)
  - Acquire wage data (average monthly wages), as well as unemployment rates for the previous three years, from the Minnesota Workforce Center of the Department of Economic Security at <http://www.mnwfc.org>
  - Obtain information about present and expected employment trends
6. Regional Development and Community Interdependence
  - Rural areas are strengthened through collaboration and partnership. For example, the Continuum of Care and Regional Housing Dialogue of south central and southeastern Minnesota are both strong advocates for collaboration on housing development

## **ACTION STEPS**

1. Research the existing collaborative housing partnerships
2. Track expenditures
3. Contact local experts, possibly more than once, to gather local data
4. Keep records of local experts by name, phone number, email address, city
5. Acknowledge each contributor in the Housing Study Report
6. Thank each person for their assistance

## IV.

### STEP THREE: DATA ANALYSIS

Data analysis, making sense of the numbers, requires time, some knowledge of manipulation, and statistical analysis in order to produce a useful Housing Study Report. Data is only as "clean" and as accurate as the person(s) organizing and manipulating it. When multiple people are involved in data entry and manipulation, the chances increase that the data will not be accurate or consistent.

**TIP:** While multiple people have collected the data, consider having only one or two people responsible for data entry and manipulation.

#### DATA COMPILATION

Data analysis begins first by compiling all the collected data into tables. Secondly, the year by year calculations are made. Third, analyze the numbers. Decipher what they say about the past (trends) and what they may reveal about the future (projections). Finally, based upon the findings, recommendations for future action can be made.

#### ACTION STEPS

1. Compile all data tables and perform calculations
2. Request additional tables and data to fill in missing information
3. Organize tables in logical order for review

#### SUMMARIZATION

Each table included in the Housing Study Report requires a text explanation with stand alone interpretation (not comparing one table to another). Discuss the impact of large changes or stability, if no changes occurred. Summarize increases and decreases in percentages or number form.

**TIP:** Provide raw data interpretation in short paragraph form or as a bulleted list of highlights.

## **ACTION STEPS**

1. Organize a series of review meetings
2. Deliver drafts to committee members several days before each meeting so materials can be reviewed prior to meetings and committee time is spent wisely
3. Provide a method to receive comments for members unable to attend review sessions
4. Hold review sessions for only two hours to keep analysis fresh

### **For Example:**

The committee held several data review sessions to analyze the numbers and their meaning for the Freeborn County Housing Study. *Through discussion of the data by each member in areas of expertise, committee members gained knowledge and perspective about data interpretation.*

## **LIMITATIONS**

When reviewing data, questions about its accuracy, how data relates to other data (possibly yielding conflicting results), age of the data, and whether it is based on estimates or hard numbers will arise. Note the limitations of the data and which sources are considered to be problematic.

## **ACTION STEPS**

1. Discuss limitations of the data in review sessions
2. Include limitations in the Housing Study Report

## **FINDINGS AND RECOMMENDATIONS**

The Findings and Recommendations section is the most critical part of the Housing Study Report. Findings, results drawn from the data, summarize what was learned from conducting the housing study. Recommendations, proposed courses of action based on the findings, present options for what can be done about housing in the community.

### **For Example:**

Finding: Overall population is declining in the community.

Recommendation: Deny justification of new housing development.

Finding: Existing housing stock, much of it rental, is aging and deteriorating.

Recommendation: Designate funds for rehabilitation of current stock while educating landlords on rental property maintenance requirements.

**TIP:** Findings and recommendations will become clear as the user summarizes data in the tables and reviews interviews with local officials.

**TIP:** Create an estimate of how many new units the market can support as funders require an idea of how many affordable rental units, market-rate rental units, affordable single family, and market-rate single family homes an area can support.

## NEEDS ASSESSMENT

From information extracted from the housing study, the committee is asked first to assess needs at the housing level and then at the community level (as housing is impacted).

The findings create a "snapshot" of the current housing situation from which housing level needs can be assessed. Statistical trends and interviews with public officials and professionals lead to conclusions about where the community is headed overall. The committee's task is to determine whether the current housing stock and trends match up with projected housing stock and needs.

Include information about the housing "pipeline," that is, the housing that is planned or being developed, and the impact that will have on the local market and the current needs. For example, will the needs of the study area or community change when this project is complete?

To assess community needs, use *Local Data, Point 7, Page 25, Miscellaneous Information*. The direction public officials and housing developers want to go is part of the overall picture.

**TIP:** Consider how a change in the economic development of the community will impact housing needs, markets and development.

## SCENARIOS

Consider developing scenarios of possible or projected changes and community responses to them. For example, if the school district plans to consolidate, list possible community responses to the change in the housing needs. If a large employer adds 500 jobs, determine the number and types of additional housing the community would need.

## REVIEW

Data analysis requires experts in real estate, mortgage lending, and city and county planning to review and critique the data. Their expertise may generate valuable additional information about your study.

Develop an estimate for each housing type of what the market will bear. Funders are interested in knowing the number of affordable rental units, market-rate rental units, affordable single family and market-rate single family homes an area can support. This is not a recommendation of what should be built, but of

what the market will bear, based on the needs assessment and economic data for the study area.

**TIP:** Use professionals on the housing committee for analysis.

**For Example:**

The Freeborn County Housing Study Report first presented county-wide data, followed by data for each city. Findings and recommendations were presented for each city along with the data.

**ACTION STEPS**

1. Write findings for each area studied, using summary data gathered during review meetings
2. Write recommendations for each area, some of which will be clear from the findings while others involve complex interrelationships of the data
3. Use needs assessment and scenario method to identify recommendations
4. Schedule additional review sessions with local community experts, if needed
5. Set up interviews with subject matter experts to review housing data
6. Give credit to contributors in the Housing Study Report



## V.

# STEP FOUR: WRITING THE HOUSING STUDY REPORT

The Housing Study Report, a compilation of the findings, begins with the formation of the committee and its history. The data collected appears in table format. The analysis of the data becomes the findings and recommendations for each section.

Consider which of the following might enhance the report:

- Glossary of terms to familiarize readers with the terminology used in the study
- Acknowledgment of people who assisted in the study
- Resources from local, county, regional, state and federal programs and organizations which support the study
- Appendices of strategic or comprehensive plans obtained from government agencies or businesses

The content of the report delivers the information originally requested by the stakeholders of the housing study. Keep the study purpose in mind as content decisions are made. Delete extraneous information from the report.

### **ACTION STEPS**

1. Gather all comments from data analysis meetings; add to the housing study report
2. Gather all recommendations; add to the housing study report
3. Place recommendations where they can be referred to easily
4. Add the remaining material to the report, including glossary, list of agencies, table of contents, etc.

**TIP:** Some housing study reports include cities based on population (over 500 people) or exclude township data.

**TIP:** Findings and recommendations may be included in each section or summarized by logical group, i.e. by county for a multiple county study or by region for a rural area study.

**TIP:** Include data summary information with each table.

**For Example:**

In the Freeborn County Housing Study Report, overall county data was presented first as an overview, followed by data, findings and recommendations for each city. The report concluded by analyzing the county as a whole.

## VI.

## CONCLUSION

After the Housing Study Report is compiled, the information is ready to be shared. Distribute the report first among the committee to make sure all information is correct and/or to add newly acquired information.

Once the report is ready to share with the stakeholders, consider hosting a presentation to share the findings of the housing study. Be prepared to explain the data, since collecting and analyzing the data has given the committee members a more thorough understanding of the housing situation in the community.

Consider hosting a meeting with the community's public officials, economic development coordinators, major employers, and housing professionals to present the findings of the study. Provide electronic or printed copies of the Housing Study Report to people who contributed to the study.

Think about inviting the media to attend the meetings in order to help educate the public about housing in the community and to spread the news about housing.

Once published, additional information including corrections and feedback may be received. Plan to revise the Housing Study at least once after it is released. Before disbanding, decide about making revisions (regular updates or corrections only) to the report. Hold a short debrief session about what was learned from the process, how it could be improved, and note the key successes. Create back up copies of electronic files, a full copy of the completed Housing Study and key notes for the files.

**TIP:** Schedule a revision meeting for six months from publication. The date may be changed, if necessary.

To finish the Housing Study, plan a celebration for the committee and the key contributors. Thank all participants for their help. The Housing Study process has been completed and the work is done.

## **ACTION STEPS**

1. Review the report for accuracy
2. Publish and distribute the Housing Study Report to stakeholders and contributors; consider hardcopy and electronic publishing
3. Schedule a revision meeting for six months after publication
4. Plan and enjoy a celebration

# VII.

## SAMPLE HOUING STUDY REPORT OUTLINE

### OUTLINE

#### 1. Introduction

- A. Overview
- B. Desired Outcomes
- C. Methodology
- D. Limitations
- E. Revisions

#### 2. County Data

- A. Overview of Demographic Data
- B. Sources of Data
- C. Population Estimates and Trends
  - 1. Table -- Population Trends
- D. Population Projections
  - 1. Table--Population Projections
- E. Projected Populations by Age
  - 1. Table--Percentage of Population by Age
- F. Household Estimates and Trends
  - 1. Table--Household Estimates and Trends
- G. Average Household Size, Estimates and Projections
  - 1. Table--Average Number of Persons per Household
- H. Household Projections
  - 1. Table--Household Projections
- I. Income Data
  - 1. Table--Household Median Income
- J. Housing Tenure
  - 1. Table--Owned vs. Rental Housing
  - 2. Table--Occupied vs. Vacant Housing Units

#### 3. City Data

- 1. Housing Condition
  - a. Table--Windshield Survey Condition Estimate
- 2. Map of Neighborhoods in Housing Condition Inventory
- 3. Population Estimates and Trends
  - a. Table--Population Trends
- 4. Population Projections
  - a. Table--City Population Projections through 2005

5. Population Characteristics
  - a. Table--Percentage of Persons by Age
6. Group Quarters Population  
(people not living in households; i.e., people living in correctional institutions, nursing homes, juvenile institutions, group homes, etc.)
  - a. Table--Group Quarters Population as Percentage of Total Population
7. Household Estimates and Trends
8. Number of Households and Size of Households
  - a. Table--Household Trends
  - b. Table--Average Number of Persons in Household
9. Household Projections
  - a. Table--Household Projections
10. Income Data
  - a. Table--Per Capita, Median and Household Income
11. Building Permit Values
12. City Findings and Recommendations

**TIP:** Complete a section for each city in the housing study. One city constitutes a section containing demographic data, existing housing inventory data, a summary of local findings, and a series of recommended actions. Cities appear in alphabetical order.

#### **4. Findings and Recommendations**

- A. Summary of Findings and Recommendations
- B. Employment and Economic Trends
- C. Comparisons to Other Counties
- D. Minority Populations Housing Issues

#### **5. Agencies and Resources**

#### **6. Glossary of Terms**

## VIII.

## RESOURCES

Census 2000 [www.census.gov](http://www.census.gov) (raw data) or [www.factfinder.census.gov](http://www.factfinder.census.gov) (formatted data). Census data for previous years is also available at both sites. Some data is available as a PDF file, which requires Acrobat Reader (a free tool available at the census site; downloadable to your computer). Many of the PDF files have nondescriptive names; when saving, rename so easily understood. Some data is available in Excel or Lotus files (spreadsheets). Some data is available as CSV files (comma separated values) which can be imported into a spreadsheet application.

Minnesota State Demographer's Office [www.mnplan.state.mn.us/demography](http://www.mnplan.state.mn.us/demography) variety of data about Minnesota communities, including home prices by county (to compare to other areas of the state). The Minnesota Office of Planning also has community data at the home site [www.mnplan.state.mn.us](http://www.mnplan.state.mn.us)

Claritas, Inc. [www.claritas.com](http://www.claritas.com) contains market trend and demographic data that may be useful. Data specific to your study area may need to be purchased.

Data on your community's economic standing can be found in several locations. Dept. of Trade and Economic Development [www.dted.state.mn.us](http://www.dted.state.mn.us), Community Profiles <http://www.mnpro.com>, and Minnesota Department of Economic Security's Workforce Centers <http://www.mnwfc.org>.