



HOUSING NEEDS ASSESSMENTS: RESOURCES AND DATA TOOLS

Sponsored By:
Florida Housing Finance Corporation Catalyst Program

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Welcome

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AFFORDABLE HOUSING CATALYST PROGRAM

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A decorative wavy line in a light purple color that starts from the left, rises to a peak, and then descends towards the right, ending near the bottom right corner of the slide.

CATALYST TRAINING SCHEDULE

A promotional banner for SHIP Catalyst Training. The left side features a photograph of three people (two men and one woman) in a classroom setting, smiling and looking at a laptop. The right side has a teal background with white text. The SHIP logo is in the bottom left corner of the banner.

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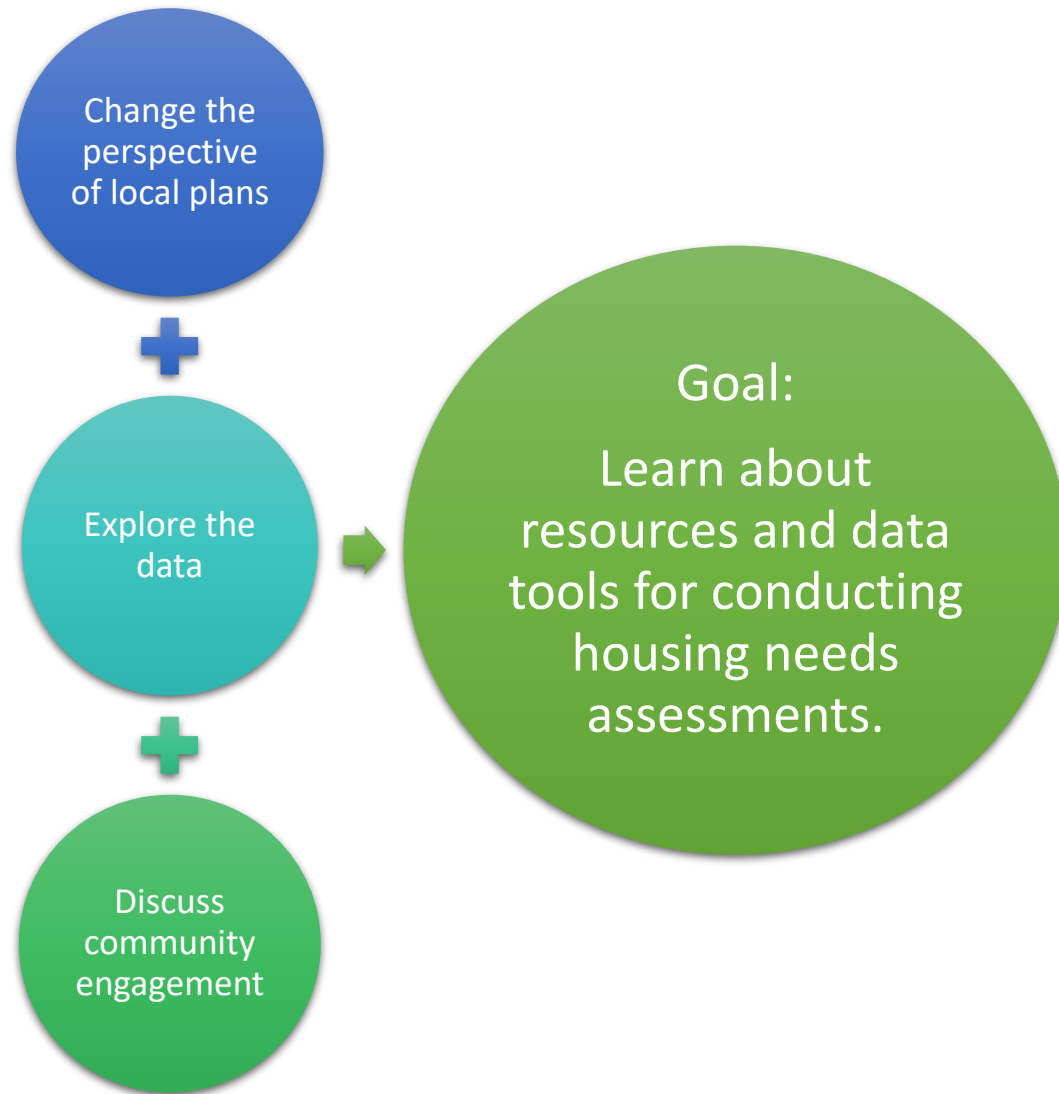
WEBINAR LOGISTICS

- Participants are muted to limit background noise.
- Use headphones on your computer for better audio.
- Call in by phone if having trouble with computer audio.
- You can enter questions/statements in the chat box.
- Forgot to ask a question or want to ask privately? Email us at burton@flhousing.org or denton@flhousing.org.
- This training is being recorded and will be available upon request.

AGENDA

- Introduction
- Data Resources
- Analyzing the Data
- Community Engagement
- Maximize Benefit
- Questions

PURPOSE



The background is a vibrant blue abstract composition. It features a series of perspective lines that converge towards a bright, glowing white and light blue point in the center, creating a sense of depth and movement. The lines are composed of various shades of blue, from deep navy to bright cyan, and are interspersed with horizontal and vertical rectangular shapes, giving it a digital or architectural feel.

Data Resources

WHERE TO LOOK

➤ Federal

▪ HUD Consolidated Plan

- ✓ Identifies and assesses local housing and community development needs to develop viable strategies for addressing those needs.

▪ Analysis of Impediments to Fair Housing Choice

- ✓ Identifies potential barriers to fair housing through analysis of zoning regulations, lending policies and practices, property tax policies, building codes and more.

➤ State

▪ Local Housing Assistance Plan

- ✓ Outlines local incentive strategies to address affordable housing through the SHIP program.

▪ Comprehensive Plan Housing Element

- ✓ Sets forth the guiding principles, standards, and strategies to be followed in providing safe, decent, and affordable housing in the jurisdiction.

SOURCES OF SECONDARY DATA

- The Shimberg Center for Housing Studies
- The Federal Government
 - The U.S. Census
 - The Department of Housing and Urban Development (HUD)
 - U.S. Department of Agriculture (USDA)
 - Federal Emergency Management Agency (FEMA)
 - Bureau of Labor Statistics (BLS)
- Universities
- Other local sources

The background is an abstract digital illustration. It features a series of perspective lines in various shades of blue, creating a sense of depth and movement towards a bright, glowing horizon in the center. The lines are composed of many thin, overlapping segments, giving it a complex, almost architectural feel. The overall color palette is dominated by blues, ranging from deep navy to light cyan.

The Consolidated Plan

WHAT IS THE CONSOLIDATED PLAN?

- Application for HUD funding.
- Planning document required every 3-5 years.
- Collaborative process between residents, stakeholders, and the local government.
- Identifies housing and community development needs and priorities.
- Provides strategies to be followed in carrying out HUD programs.
- Stipulates how HUD funding will be allocated.



WHAT IS THE CONSOLIDATED PLAN? (CONT.)

- The Consolidated Plan covers the following HUD programs:
 - Community Development Block Grant (CDBG).
 - HOME Investment Partnerships Program (HOME).
 - Emergency Solutions Grant (ESG).
 - Housing Opportunities for Persons with AIDS (HOPWA)

- Entitlement communities may receive an annual allocation under one or multiple programs to be used for housing, homeless, and community development efforts.

CONSOLIDATED PLANNING PROCESS



THE FLORIDA HOUSING COALITION



A RESOURCE FOR AFFORDABLE HOUSING

- The Consolidated Plan is the only regulatory document required to be completed for all communities every 3-5 years.
- It is a comprehensive and complete data set for identifying a community's unmet needs.
- The Consolidated Plan provides communities with the most recent data needed to implement evidenced-based affordable housing solutions.
- The Consolidated Plan supports agency collaboration and coordination of community goals.
- The Consolidated Plan should be considered a catalyst for funding or implementing actionable steps and solutions for affordable housing.

KEY CONSOLIDATED PLAN COMPONENTS

- Housing Needs Assessment
- Market Analysis
- Strategic Plan
- Annual Action Plan



HOUSING NEEDS ASSESSMENT

- Provides a picture of the community's affordable housing, community development, homelessness, and non-homeless special needs.

- Analysis of:
 - Household Income
 - Tenure (owner vs. rental)
 - Household types
 - Housing cost burden
 - Housing problems
 - Total public housing units
 - Total housing for homeless and special needs populations

MARKET ANALYSIS

- Provides a picture of the community's housing and economic environment.

- Analysis of:
 - Supply, demand, condition, and cost of housing
 - Housing stock available for persons with disabilities or special needs
 - Condition and needs of public and assisted housing
 - Inventory of facilities, housing, and services for homeless persons
 - Barriers to affordable housing
 - Employment, educational attainment, major employers

STRATEGIC PLAN

➤ Identifies the community's priority needs and describes strategies the community will undertake to address each.

- The Strategic Plan outlines:
- Priority Needs
 - Geographic Priorities
 - 3-5 Year Expected Resources
 - Goals and Objectives
 - Measurable Outcomes



ANNUAL ACTION PLAN

- Summary of the actions, activities, and programs that will take place during the program year to address the priority needs and goals identified by the Strategic Plan.
- The Action Plan provides an outline of:
 - Annual Expected Resources
 - Annual Goals and Objectives
 - Annual Projects
 - Other planned actions



The background is an abstract digital illustration. It features a series of perspective lines that converge towards a bright, glowing horizon in the center. The lines are composed of various shades of blue and cyan, creating a sense of depth and movement. The overall effect is reminiscent of a high-speed train or a digital data stream.

Analysis of Impediments

WHAT IS THE ANALYSIS OF IMPEDIMENTS?

- Required by the Department of Housing and Urban Development (HUD) of all Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Solutions Grant (ESG) recipients.
- Overall goal is to review and assess discriminatory housing practices or conditions that limit housing choice.

FAIR HOUSING PROTECTED CLASSES

- Race
- Color
- National Origin
- Religion
- Sex
- Disability
- Familial Status



Federal

FAIR HOUSING PLANNING PROCESS



ANALYSIS OF IMPEDIMENTS COMPONENTS

➤ Jurisdictional background

- Demographics
- Income Data
- Employment Data
- Housing Profile

➤ Current fair housing legal status

- Complaints filed.
- Discrimination suits filed.

ANALYSIS OF IMPEDIMENTS COMPONENTS (CONT.)

➤ Maps

- Racial/Ethnic/Minority concentration maps.
- Low-income concentration maps.
- Employment-Housing-Transportation Linkage.

➤ Identify impediments

- Public Sector – zoning, public housing, property tax policies, planning and zoning boards, building codes.
- Private Sector – lending policies and practices, Home Mortgage Disclosure Act data.
- Fair Housing Enforcement.
- Informational Programs.

ANALYSIS OF IMPEDIMENTS COMPONENTS (CONT.)

➤ Program Assessment

- Current public and private fair housing programs and activities.

➤ Conclusions and Recommendations

- Provide strategies to mitigate barriers to fair housing.

The background is an abstract digital illustration. It features a perspective view of a path or tunnel made of blue, rectangular blocks that recede into the distance. The blocks are arranged in a way that creates a strong sense of depth and movement. A bright, glowing light source is positioned at the horizon, casting a wide, horizontal beam of light across the center of the image. The overall color palette is dominated by various shades of blue, from deep navy to bright cyan, with a white highlight at the horizon.

Finding the Data

HOUSING DATA IN THE CONSOLIDATED PLAN

*Household
Income*

*Housing
Cost
Burden*

*Tenure
(Owner vs.
Renter)*

*# of Public
Housing
Units*

*Household Types
(single family,
multi-family etc.)*

*# of units
for Persons
with Disabilities*

*# of units for
the homeless*

*Cost of
Housing*

*Condition of
Housing*

*Housing
Supply &
Demand*

DATA TABLES

- The Consolidated Plan (including the annual action plan) contains nearly 70 tables of data.
- The Analysis of Impediments can contain over 40 tables of data.
- Data is used to:
 - Identify housing and community development needs
 - Identify barriers to fair housing
 - Determine funding recommendations
 - Provide project information
 - Provide beneficiary information
 - Set measurable outcomes

KEY INFORMATION

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	85,695	24,127	21,347	2,005
White	65,365	15,839	13,835	1,149
Black / African American	5,229	2,114	2,689	215
Asian	3,185	879	528	98
American Indian, Alaska Native	94	14	30	0
Pacific Islander	4	0	15	0
Hispanic	10,649	4,769	3,745	516

 Housing Cost Burden

Housing Affordability 

% Units affordable to Households earning	Renter	Owner
30% HAMFI	569	No Data
50% HAMFI	1,877	4,790
80% HAMFI	14,313	15,248
100% HAMFI	No Data	24,024
Total	16,759	44,062

THE FLORIDA HOUSING COALITION



KEY INFORMATION (CONT.)

Types of Housing

Property Type	Number	%
1-unit detached structure	115,317	61.2%
1-unit, attached structure	17,422	9.2%
2-4 units	8,617	4.5%
5-19 units	29,201	15.5%
20 or more units	12,519	6.6%
Mobile Home, boat, RV, van, etc	5,453	2.9%
Total	188,529	100%

Condition of Housing

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	26,084	23.4%	26,164	44.9%
With two selected Conditions	233	.2%	1,506	2.6%
With three selected Conditions	12	0%	46	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	82,740	75.9%	30,519	52.4%
Total	109,069	100%	58,235	100%

Age of Housing

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	15,914	17%	6,876	17%
1980-1999	46,725	50%	20,942	52%
1950-1979	29,269	32%	12,250	30%
Before 1950	874	1%	403	1%
Total	92,782	100%	40,471	100%

Vacant Housing

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	7,678	5,118	12,796
Abandoned Vacant Units	0	0	0
REO Properties	21	5	26
Abandoned REO Properties	0	0	0

KEY INFORMATION (CONT.)

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	30	334	0	334	39	0	30

Public Housing Totals in Use

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	15	295	0	294	1	0	0
Black/African American	0	0	15	311	0	304	3	0	0
Asian	0	0	0	1	0	1	0	0	0

KEY INFORMATION (CONT.)

Fair Housing Complaints

Basis for Housing Discrimination Cases							
	2015	2016	2017	2018	2019	2020*	Total
Race	2	1	1	2	5	1	12
Disability	5	1	5	5	9	1	26
Familial Status	1		1	1			3
Sex			1				1
National Origin				1			1
Color		1					1
Religion							
Retaliation	1						1
Total	9	3	8	9	14	2	45

Property Tax Policies

Statewide and County Approved Property Tax Exemptions.		
Exemption	Statewide Adoption	Adoption by County Property Appraiser
Active-Duty Military/Veteran	Yes	N/A
Elderly (65+)	No	Yes
Disabled/Blind	Yes	N/A
First Responder/Spouse	Yes	N/A
Low-Income Senior	No	Yes
Long-Term Senior Resident	No	Yes

KEY INFORMATION (CONT.)

Lending Policies and Practices (HMDA Data)

Loan Approval and Denial Rates by Applicant Race/Ethnicity						
Applicant Income	Non-Hispanic				Hispanic	All Applicants**
	White	Black	Asian	Other*		
Low Income (0 – 50% AMI)						
Total Applications	239	187	20	13	23	757
Loan Origination Rate	59.4%	28.9%	55.0%	46.2%	6.9%	43.6%
Loan Denial Rate***	12.6%	47.6%	-	30.8%	52%	23.9%
Moderate Income (50 – 100% AMI)						
Total Applications	2,765	1,037	67	132	165	5,657
Loan Originated Rate	53.2%	40.8%	47.8%	46.2%	47.3%	43.1%
Denial Rate	17.8%	33.3%	19.4%	28.8%	27.3%	20.1%
High Income (100% AMI and over)						
Total Applications	3,705	557	209	140	209	6,378
Loan Origination Rate	58.9%	43.1%	55.5%	56.0%	59.8%	49.8%
Denial Rate	12.7%	25.1%	15.3%	17.1%	16.3%	13.3%
Total						
Total Applications	6,709	1,781	296	285	397	12,792
Loan Origination Rate	57.2%	37.6%	52.8%	49.5%	38.0%	45.5%
Denial Rate	26.2%	35.3%	31.6%	25.4%	31.9%	19.1%
<p><i>*Includes American Indians and Alaskan Natives, Native Hawaiians and Pacific Islanders, and persons of other or multiple races. Note: Analysis is based on applicants only and does not include co-applicants.</i></p> <p><i>**All Applicants includes categories excluded from other figures in table: Mexican, Puerto Rican – Not Hispanic or Latino, Information not provided by applicant, not applicable.</i></p> <p><i>***Applications denied by financial institution. Does not include applications approved but not accepted; application withdrawn by applicant; file closed for incompleteness; preapproval request denied by financial institution.</i></p>						

KEY INFORMATION (CONT.)

Reasons for Loan Denial by Applicant Race and Ethnicity					
	Non-Hispanic				Hispanic
	White	Black	Asian	Other	
Total Number of Denials	1,209	661	60	21	99
Debt-to-income ratio	22.2%	22.1%	28.3%	9.5%	25.3%
Employment history	1.6%	0.9%	3.3%	-	1.0%
Credit history	24.7%	41.3%	20.0%	66.7%	34.3%
Collateral	16.1%	13.5%	10.0%	9.5%	12.1%
Employment history	3.4%	1.8%	3.3%	-	3.0%
Insufficient cash	3.0%	2.7%	3.3%	-	6.1%
Unverifiable information	9.5%	6.8%	5.0%	9.5%	9.1%
Credit application complete	0.1%	-	-	-	0.0%
Mortgage insurance denied	6.7%	8.0%	10.0%	4.8%	9.1%

Lending Policies and Practices
(HMDA Data)

NARRATIVE INFORMATION

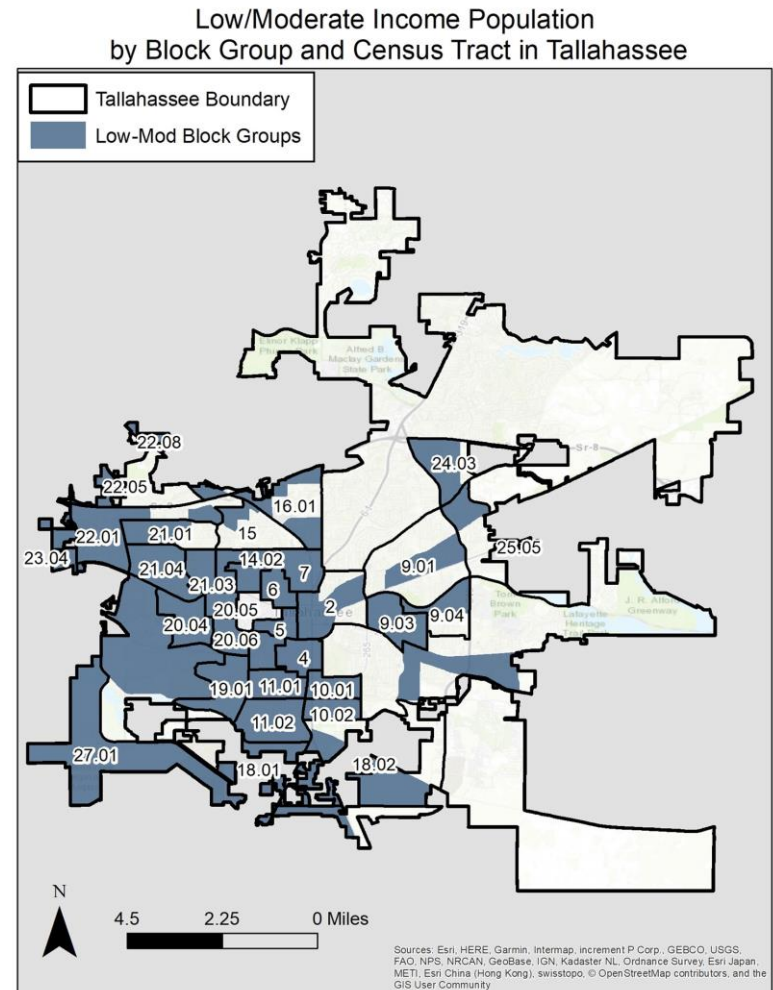
- Number of affordable units expected to be lost
- Racial/ethnic/low-income concentrations
- Affordable housing activities to be carried out
- Publicly owned lands
- Economic development and workforce needs
- Barriers to affordable housing
- Hazard mitigation
- Broadband connectivity
- Anti-poverty strategy
- Homelessness strategy
- HOME recapture/resale guidelines
- Comprehensive list of stakeholders

NARRATIVE INFORMATION (CONT.)

- Fair housing legal status
- Zoning and site selection
- Sale of subsidized housing and displacement
- Planning and zoning boards
- Building codes
- Fair housing enforcement
- Fair housing informational programs
- Visitability in housing
- Fair housing programs and activities

TARGET AREAS

- The Consolidated Plan and Analysis of Impediments identifies low-income census tracts called “Target Areas”.
- By HUD definition, target areas are census tracts where at least 51% of the population is low-to moderate- income.



The background is a vibrant blue digital landscape. It features a central perspective view where numerous glowing blue lines and rectangular planes converge towards a bright, white-blue light source in the distance, creating a sense of depth and speed. The lines are slightly blurred, suggesting motion or data flow.

Analyzing the Data

TYPES OF ANALYSIS

- Line Graphs
 - Forecasting the future
 - Overview of the past
- Geo-Spatial
- Tables
- Proportional charts
 - Bar Charts
 - Hierarchy or Tile Charts
 - Pie Charts
- Dot and Trend Line Charts
- Narrative

VISUALIZING CONSOLIDATED PLAN DATA

Disabled Families in Need of Housing Assistance

Disability status is self-reported to the U.S. Census Bureau and the types of disability include hearing or vision impairment, ambulatory limitation, cognitive limitation, and self-care or independent living limitation. According to the 2018 ACS 5-Year estimates, 17,864 (11%) of Tallahassee's population over the age of 16 reports having a disability. Data also reports that of the population over the age of 16 with a disability, 29% are below 100% of the poverty level.

The Shimberg Center for Housing Studies reported in a 2018 rent comparison that recipients of Social Security Disability Income in Leon County have a maximum affordable rent of \$225 and that 103% income needed for a 1-bedroom unit at fair market rent. According to the U.S. Social Security Administration, Office of Retirement and Disability Policy, in 2018 Leon County had 5,969 individuals who were receiving Social Security Disability income and in need of housing assistance.

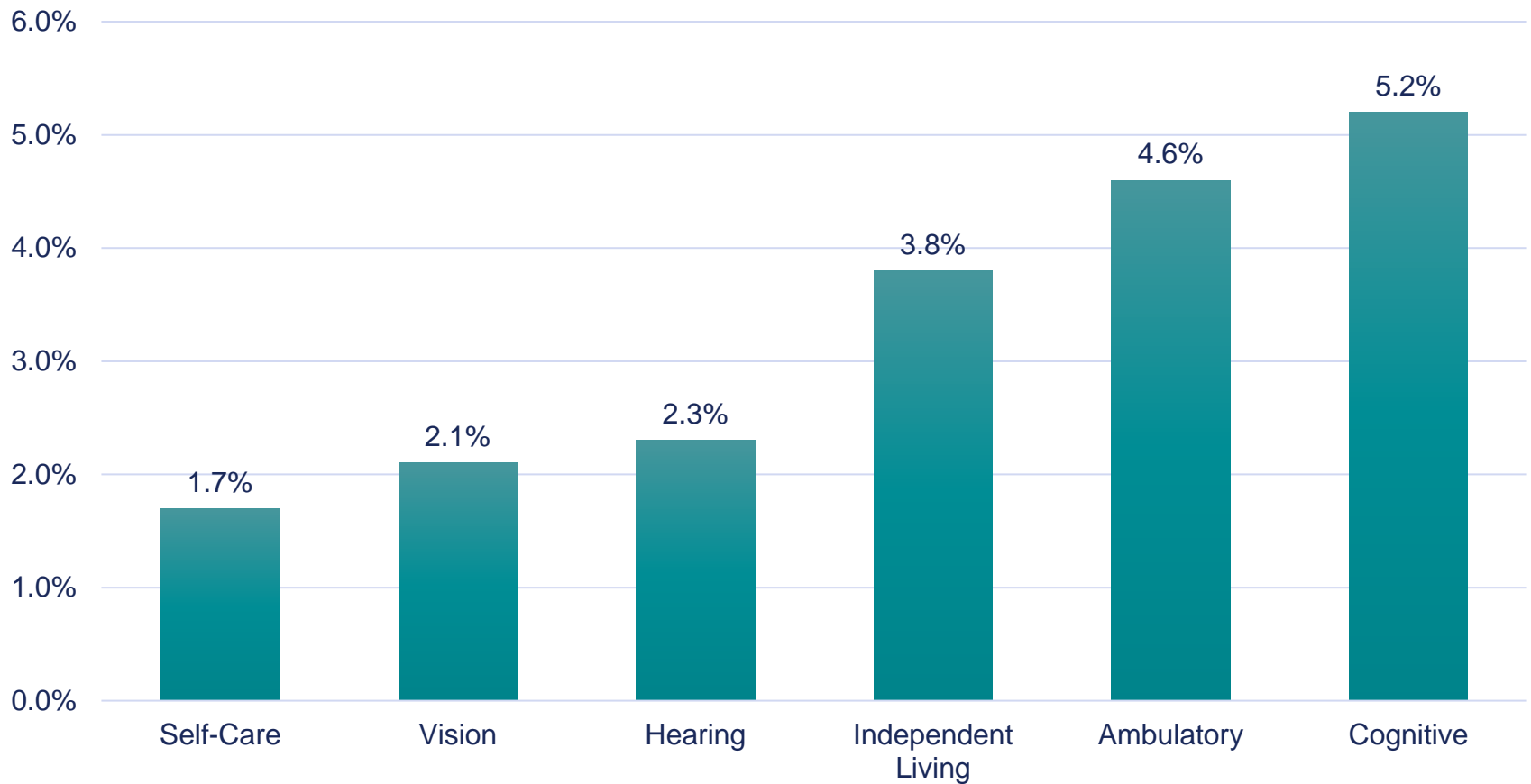
Persons with Disabilities

According to the ACS 2018: 5-Year Estimate, the City of Tallahassee has a total of 19,245 persons, making up 10.3%, with a disability.

The ACS provides details on the type of disability for the population.

- 2.3% of total population has a hearing difficulty
- 2.1% with a vision difficulty
- 5.2% with a cognitive difficulty
- 4.6% with an ambulatory difficulty
- 1.7% with a self-care difficulty
- 3.8% with an independent living difficulty

Population by Type of Disability



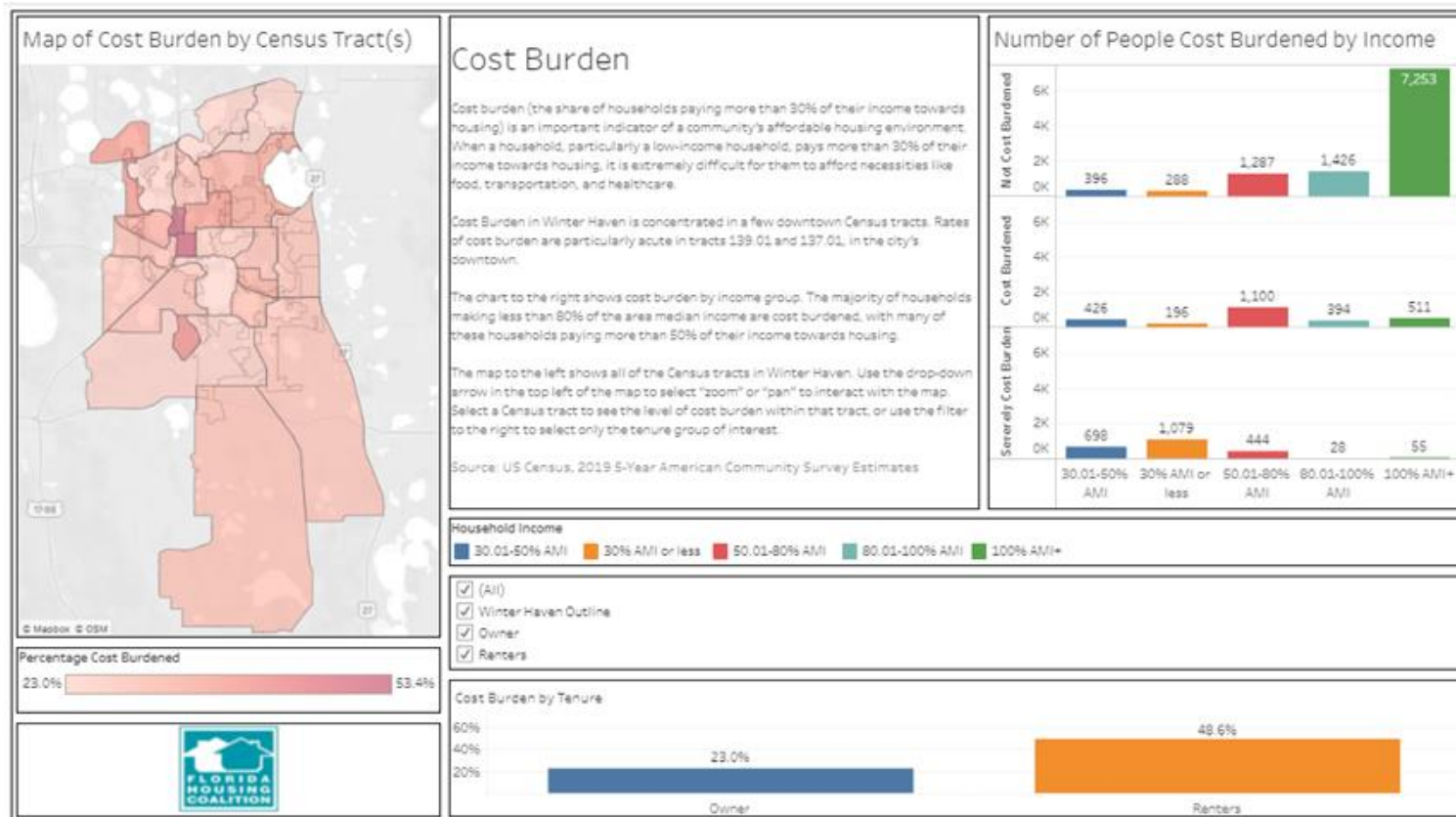
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CENSUS TRACT DATA

GEO_ID	NAME	B25070_001E	B25070_001M	B25070_002E
id	Geographic Area Name	Estimate!!Total	Margin of Error!!Total:	Estimate!!Total:!!Less than 10.0 percent
1400000US12111380100	Census Tract 3801, St. Lucie County, Florida	345	63	3
1400000US12111380200	Census Tract 3802, St. Lucie County, Florida	972	134	27
1400000US12111380300	Census Tract 3803, St. Lucie County, Florida	1352	198	0
1400000US12111380400	Census Tract 3804, St. Lucie County, Florida	1473	305	0
1400000US12111380500	Census Tract 3805, St. Lucie County, Florida	1032	286	35
1400000US12111380600	Census Tract 3806, St. Lucie County, Florida	338	125	0
1400000US12111380700	Census Tract 3807, St. Lucie County, Florida	1579	259	0
1400000US12111380800	Census Tract 3808, St. Lucie County, Florida	105	44	0
1400000US12111380901	Census Tract 3809.01, St. Lucie County, Florida	302	95	0
1400000US12111380902	Census Tract 3809.02, St. Lucie County, Florida	780	181	0
1400000US12111381000	Census Tract 3810, St. Lucie County, Florida	149	49	2

AMERICAN COMMUNITY SURVEY: COST BURDEN



https://public.tableau.com/views/WinterHavenCostBurden/Dashboard1?:language=en-US&:display_count=n&:origin=viz_share_link

SUPPLEMENT USING THE SHIMBERG CENTER FOR HOUSING

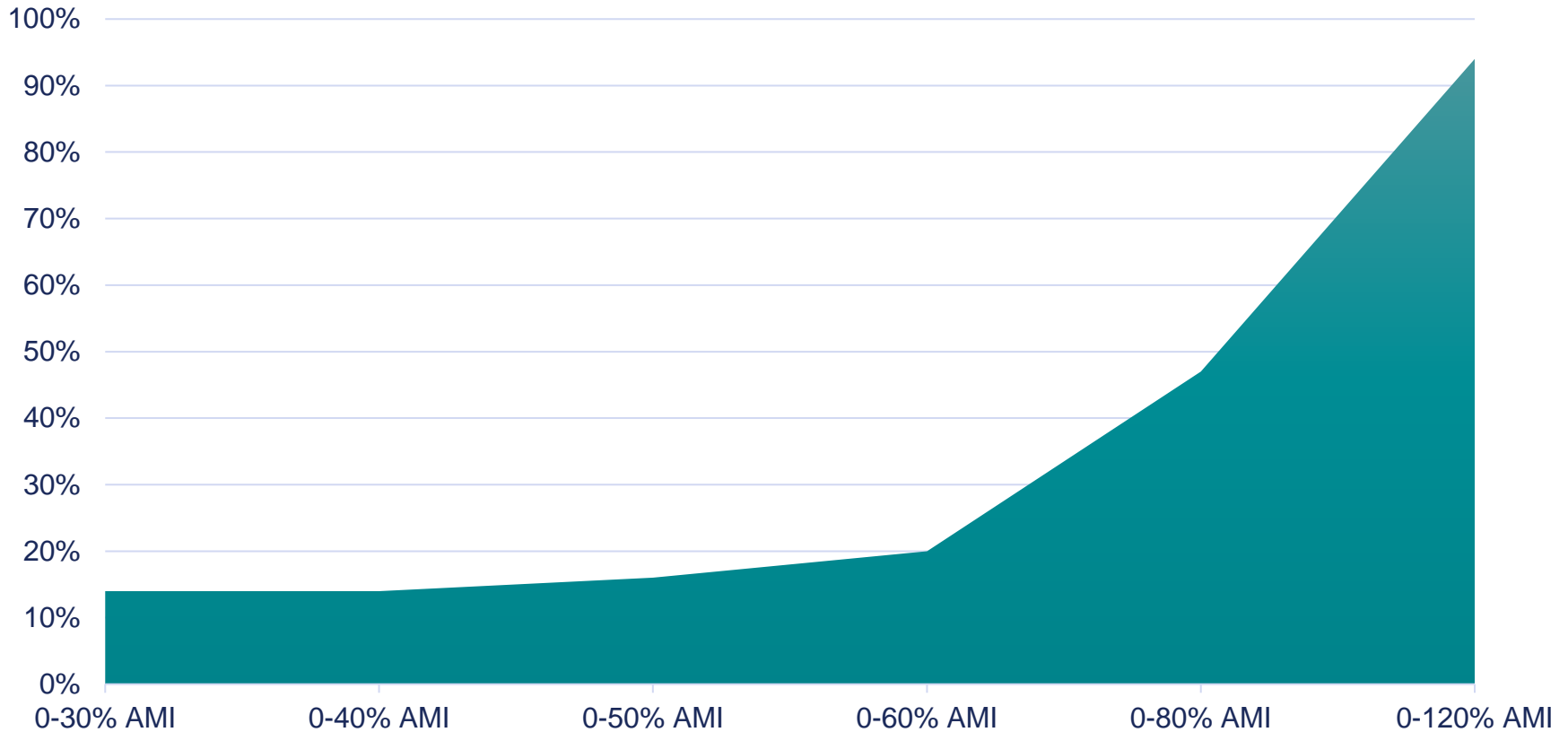
Affordable and Available Rental Units per 100 Renters, Florida Regions, 2019

Geography	County	0-30% AMI	0-40% AMI	0-50% AMI	0-60% AMI	0-80% AMI	0-120% AMI
Ft. Lauderdale	Broward	14	14	16	20	47	94

Notes: Affordable units are those for which a household at the given income limit (% AMI) would pay no more than 30% of income for gross rent. Affordable/available units are affordable at that income level and either vacant or occupied by a household below the income threshold. For additional explanation of affordable/available methods, see the [2019 Rental Market Study](#), pp. 32-48

Sources: Shimberg Center for Housing Studies analysis of 2019 American Community Survey PUMS

Fort Lauderdale: Percent of Households with Affordable Housing Available



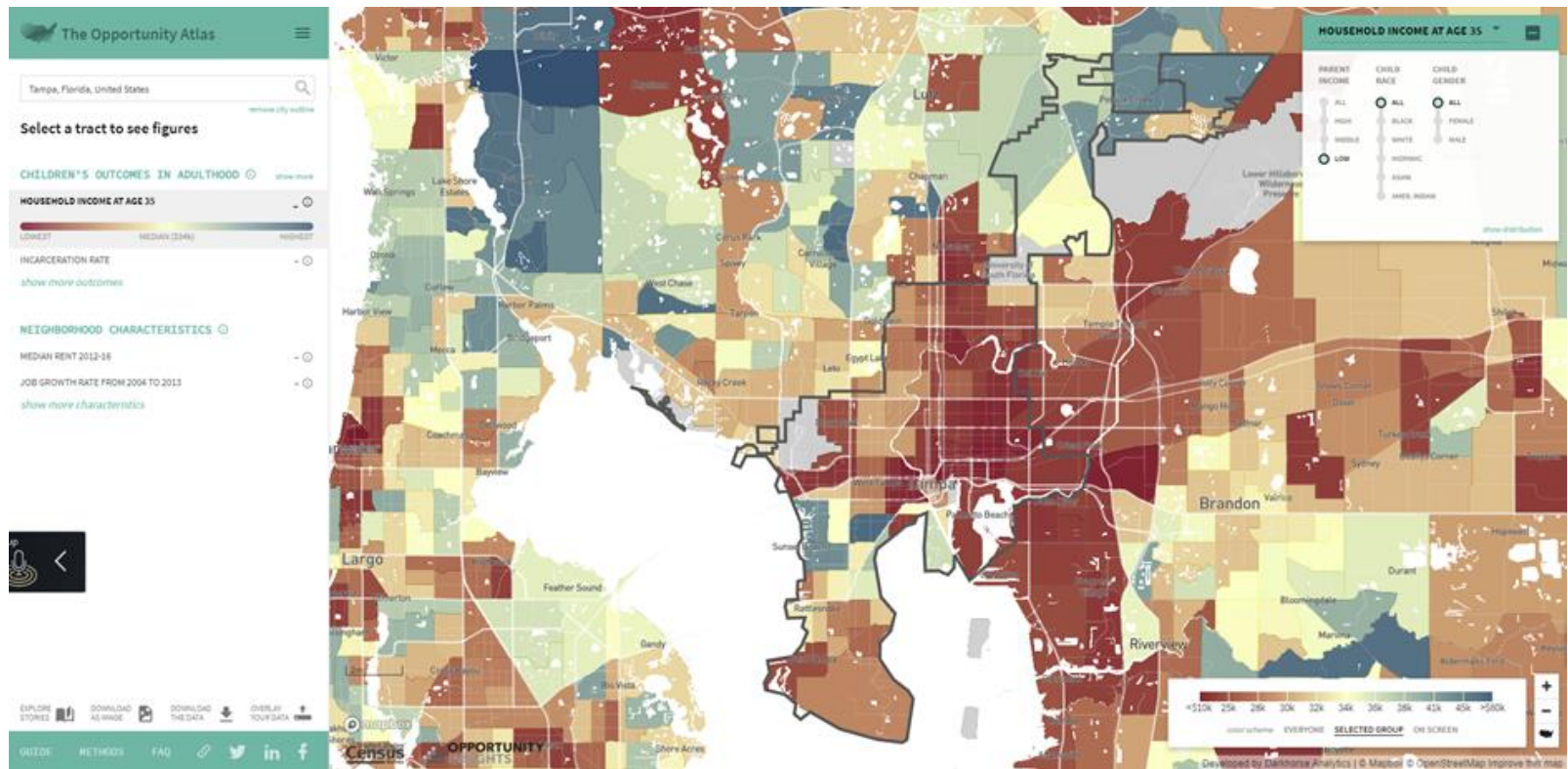
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Use Pre-Made Charts
and Maps from
Around the Web

OPPORTUNITY ATLAS



[Click Here](#)

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LIST OF SECONDARY RESOURCES

Shimberg Center for Housing Studies	http://www.shimberg.ufl.edu/	Broad, easily accessible information across Florida	Housing
ACS	https://data.census.gov/cedsci/	Most general and broadest source of data	General
American Housing Survey	https://www.census.gov/programs-surveys/ahs.html	Good at the state level, patchy at the MSA level	Housing
Building Permits	https://www.census.gov/construction/bps/	Provides up to date (monthly) information rather than yearly or bi-yearly like many other sources	Housing
National Housing Preservation Database	https://preservationdatabase.org/	Need login for access and need to tell them what you plan to use data for	Housing
HUD Location Affordability Index	https://www.hudexchange.info/programs/location-affordability-index/	Similar to H+T Index	Housing
Housing and Transportation Index	https://htaindex.cnt.org/	Provides geographically small areas	Transportation

Link to List of Secondary Resources:
(Not All Inclusive)

<https://docs.google.com/spreadsheets/d/1SEemKAI9E6vsf9ZrbOuZnunNMMSgK3iS9adVlyXB8Y8/edit?usp=sharing>

The background is a vibrant blue with a complex pattern of perspective lines and overlapping rectangular shapes, creating a sense of depth and movement towards a bright, glowing center.

Community Engagement

METHODS OF OUTREACH

- Community outreach conducted for the Consolidated Plan includes:
 - Public / stakeholder meetings (residents, developers, realtors, lenders, housing providers/social service agencies, landlords);
 - Online surveys;
 - Agency consultations;
 - Public hearings / public comment period.

TARGETED PARTICIPATION

- The community must make efforts to encourage participation in the development of the Consolidated Plan from the following populations:
- Low- and Moderate-Income Persons
 - Residents of neglected areas
 - Minorities
 - Non-English Speaking Persons
 - Persons with Disabilities
 - Public Housing Residents



ACCESSIBLE ENGAGEMENT

ALWAYS
INTEGRATE
ACCESSIBILITY
FOR:



THE FLORIDA HOUSING COALITION



AGENCY CONSULTATION

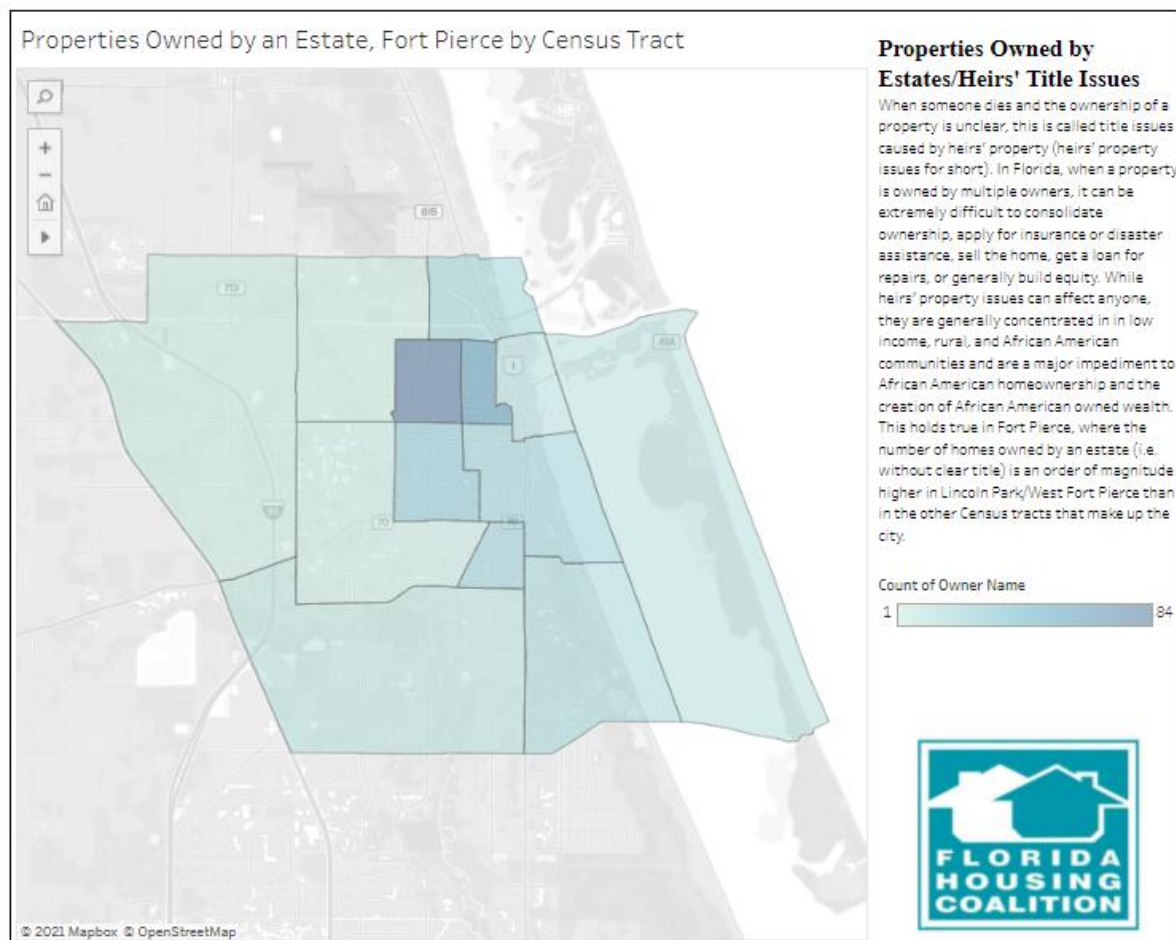
- Health, social service, and housing agencies providing services to:
 - Children
 - Elderly
 - Persons with Disabilities
 - Persons with HIV/AIDS and their Families
 - Homeless Persons
 - Public Housing Residents
 - Low- and Moderate-Income Persons

- Continuum of Care
- Businesses and civic leaders
- Developers
- Nonprofit Organizations
- Philanthropic Organizations
- Community-Based and Regionally-Based Organizations
- Faith-Based Organizations
- Adjacent jurisdictions

COMMUNITY ENGAGEMENT AS A JUMPING OFF POINT

- Use the qualitative data turned up from community engagement to explore more deeply.
- Tap into city/county owned data looking at demolition, liens, heirs' property, home values, etc. to identify problem areas.

Example: Heirs' Property in Fort Pierce



https://public.tableau.com/views/FortPierceTitleIssues/Dashboard1?:language=en-US&:display_count=n&:origin=viz_share_link

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The background is an abstract digital composition. It features a series of perspective lines that create a sense of depth, leading the viewer's eye towards a bright, glowing light source on the horizon. The color palette is dominated by various shades of blue, from deep navy blues to lighter, almost white, cyan tones. The overall effect is one of high-tech, futuristic, and expansive.

Maximize Benefit

START SMART

- Look to the Consolidated Plan and Analysis of Impediments early in the process to analyze data and identify trends.
- Get access to any community engagement results from local planning processes. Results may identify:
 - Priority housing needs
 - Target areas ideal for housing development
 - Homeless and disability housing needs
- For maximum impact, coordinate housing goals with initiatives already being implemented in the community.

WORK SMART

- Save time and money by effectively utilizing already existing local plans.

*** LESS duplication....

MORE implementation***



Thank You