

# Data Driven Planning



Presented by:  
*Blaise Denton*  
*and*  
*Carter Burton*  
Technical Advisors  
Florida Housing Coalition





## AFFORDABLE HOUSING CATALYST PROGRAM

**Sponsored by the  
Florida Housing Finance Corporation**



we make housing affordable™



# Catalyst Training Schedule

A banner for SHIP Catalyst Training. On the left, a photo shows three people (two men and one woman) smiling and looking at a laptop. Overlaid on the photo is the SHIP logo, which consists of a green house icon with a blue cube inside, and the text 'SHIP' in bold, with 'housing a stronger Florida' in smaller text below it. To the right of the photo, the text 'Fine Tune Your SHIP Program' is written in white, followed by 'REGISTER NOW FOR' in smaller white text, and then 'CATALYST TRAINING' in large, bold, white capital letters. At the bottom of the banner, a dark teal bar contains the text 'Register Now for SHIP Catalyst Training!' in white. Below the banner, there are four small circles, the first of which is filled, indicating the current slide in a sequence.

Fine Tune Your SHIP Program  
REGISTER NOW FOR  
**CATALYST  
TRAINING**

Register Now for SHIP Catalyst Training!

The Coalition is Florida's affordable housing training and technical assistance provider.

**Hotline: 1-800-677-4548**

**[www.flhousing.org](http://www.flhousing.org)**





# Long-term Affordability and Understanding Deed Restrictions

June 28, 2022 at 10:00 am

Register at

[https://attendee.gotowebinar.com/register/  
1392584669511793680](https://attendee.gotowebinar.com/register/1392584669511793680)







**Conference Registration Now Open**  
**<https://fhc.wildapricot.org/event-4693298>**

**ANNUAL STATEWIDE HOME MATTERS CONFERENCE**  
**AUGUST 29-31**  
**IN-PERSON AT THE ROSEN CENTRE, ORLANDO FL**



**AUG 29-31 ORLANDO, FL** **[www.flhousing.org](http://www.flhousing.org)**

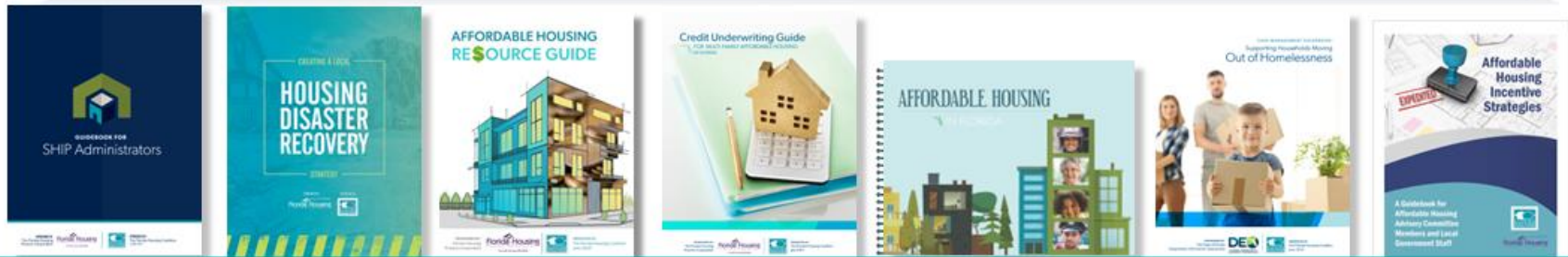
**HOME  
MATTERS**

# Upcoming Publication



# FLORIDA HOUSING COALITION PUBLICATIONS

Access these valuable resources and more  
under the Publications tab at [Flhousing.org](http://Flhousing.org)





# Webinar Logistics

- Participants are muted
- Enter your questions in the box in your webinar panel
- Forgot to ask a question or want to ask privately?

Email [chaney@flhousing.org](mailto:chaney@flhousing.org)

This webinar is being recorded and will be available at [www.flhousing.org](http://www.flhousing.org)

- A survey will immediately follow the webinar; ***please*** complete it!





# Overview of the Training

- Discussion of why we do analysis
- An overview of how to think about and generate questions
- A look at available data sources
  - Local Housing Plans
  - The Shimberg Center for Housing Studies
- An introduction to methods of analysis and visualization



# How Do We Use Data?

To make and evaluate  
policy and projects

To educate others

For Legitimacy



# Quantitative and Qualitative Data



Qualitative data is narrative information: surveys, interviews, public comments, personal anecdotes, etc., that



Quantitative data is numerical data: development costs, area cost burden or median income, population, etc.



**Qualitative and quantitative data work together to provide a well-rounded view of a project or policy**



# Some Definitions to Help You Start

## Analysis

- is the systematic exploration of data. Analysis can take the form of statistical, narrative, and/or logical techniques with the purpose of condensing and evaluating data.

## Data Dictionaries

- are resources put together to describe what a data set contains and how it is formatted and structured.

## Data Literacy

- is the ability to understand, create, and use data.





# More Definitions


## Data Management

- is the entire process of collecting, processing, and storing data.

## Primary Data

- is data that you have collected. Governments collect huge quantities of data automatically (from property appraiser information, code enforcement, zoning and permitting, utilities, etc.).

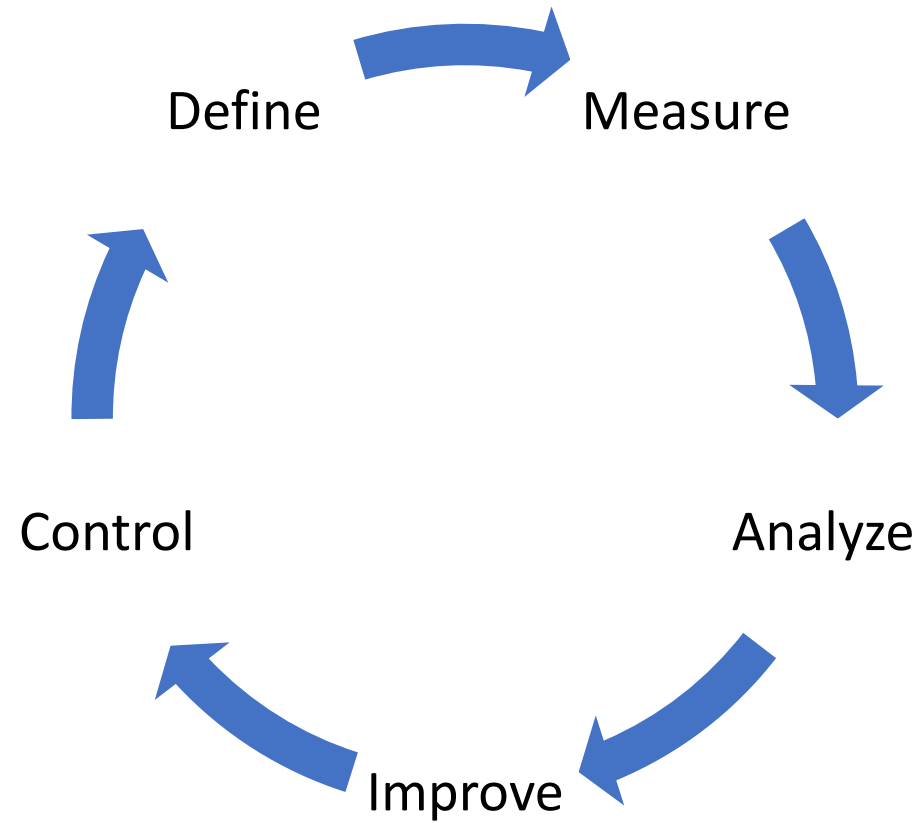
## Secondary Data

- is data that has already been collected and is published for analysis.
- 

# How Do We Think about Questions?

|          | Known             | Unknown             |
|----------|-------------------|---------------------|
| Knowns   | Known<br>Knowns   | Unknown<br>Knowns   |
| Unknowns | Known<br>Unknowns | Unknown<br>Unknowns |

# DMAIC: Using Data in Every Step of the Process

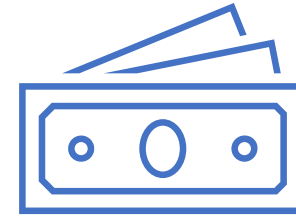


# What Is Housing?



## Housing Is Infrastructure

- What income groups are most in need?
- How high are housing and transportation costs combined?
- How is our population growing/changing?
- Is housing affordable for key workers?

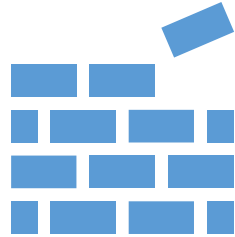


## Housing Is Central to the Economy and Tax Base

- What is the economic impact of new housing development on our economy?
- Does our housing tax base cover the cost of providing utilities and services to those houses?
- What areas are the most productive from a tax perspective?
- What areas are the least productive?
- What are the barriers to new housing development?



# What Is Housing?



## **Most Households Primary Investment**

How much money do we have to spend and how do we want to spend it?

Is housing development keeping pace with demand?

How expensive is new development?

What programs do we have to help renters move into homeownership?



## **Home**

Why did people choose their neighborhood?

What drew them to this community?

What do community members want to see change?

What do they want to stay the same?



# Some Basic Questions

How many housing units are there in my community?

What income levels are most in need of housing?

How many people in my community cannot afford housing?

What are the neighborhoods or areas of highest need in my community?

Where is housing affordable? Where is it expensive?

What are my construction costs and how much subsidy will we need?

Where are housing and transportation costs highest?

How quickly are housing prices rising?



# Key Data Sources

## Local Planning Documents

- Consolidated Plan
- AI
- Other local documents and reports

## The Shimberg Center for Housing Studies

- <http://flhousingdata.shimberg.ufl.edu/>

## The Federal Government

- American Community Survey
- HUD Surveys
- Bureau of Labor Statistics

## Other Sources

- C+T Index
- Zillow and Realtors Data
- Florida Home Matters (Starting in 2022, more local data)



The background is a deep blue, abstract digital landscape. It features a strong sense of perspective, with numerous thin, glowing blue lines and rectangular shapes that appear to recede into the distance towards a bright, hazy light source on the horizon. The overall effect is one of high-tech connectivity and data flow.

Local Data Resources



# WHERE TO LOOK

---

- Federal Planning Documents
  - 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 Planning Documents
  - 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.



# THE CONSOLIDATED PLAN

- Application for HUD CPD funding.
- Required every 3-5 years.
- Identifies community needs.
- Ties HUD funding to affordable housing strategies.
- Over 70 tables of data, plus narrative.



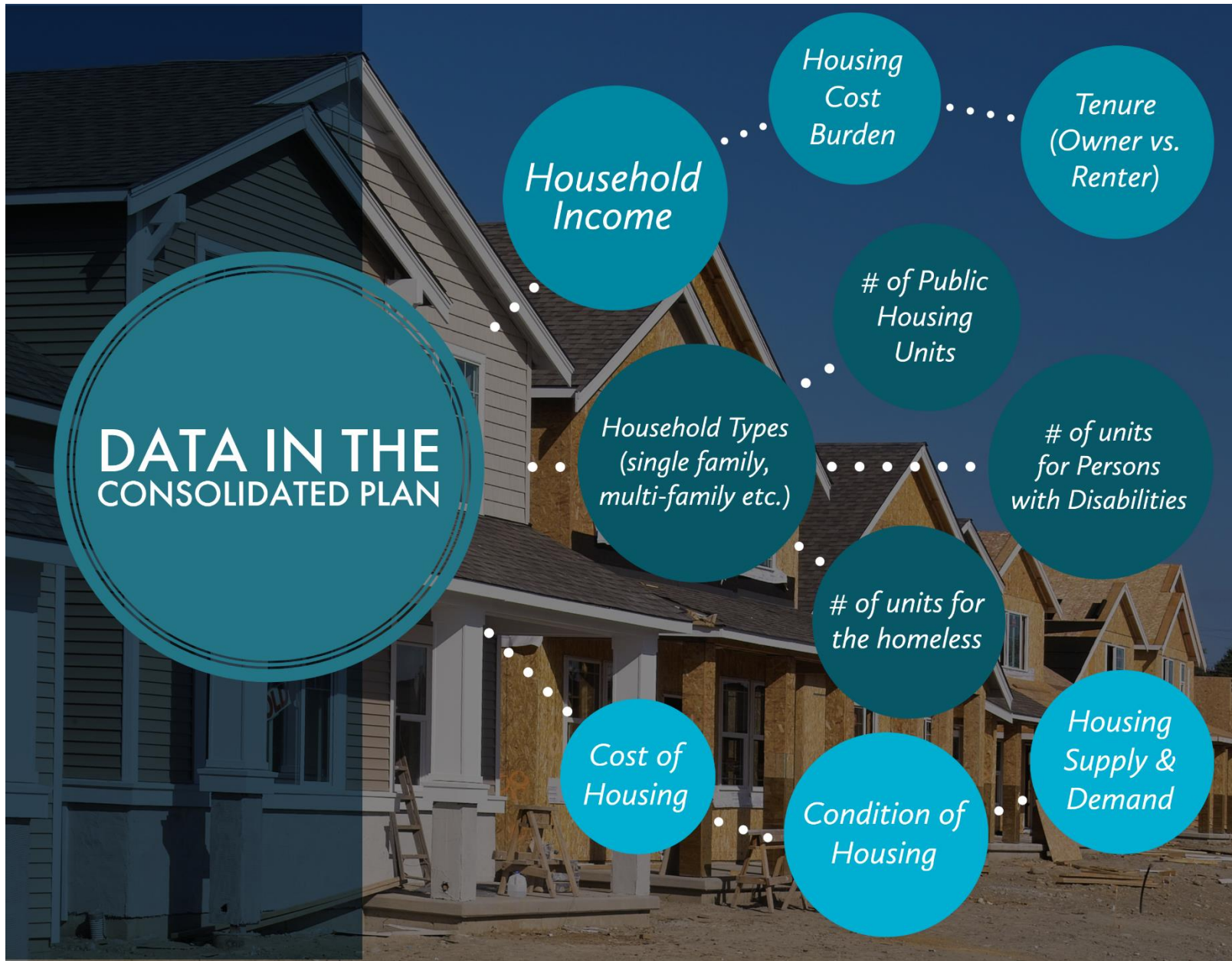
# A RESOURCE FOR AFFORDABLE HOUSING

---

- A comprehensive and complete data set for identifying housing needs.
- Provides communities with the most recent data needed to implement evidence-based affordable housing solutions.
- Promotes consistency of local planning documents and helps to align goals.
- Supports agency collaboration and community participation.



# Consolidated Plan Data Graphic





# NARRATIVE INFORMATION

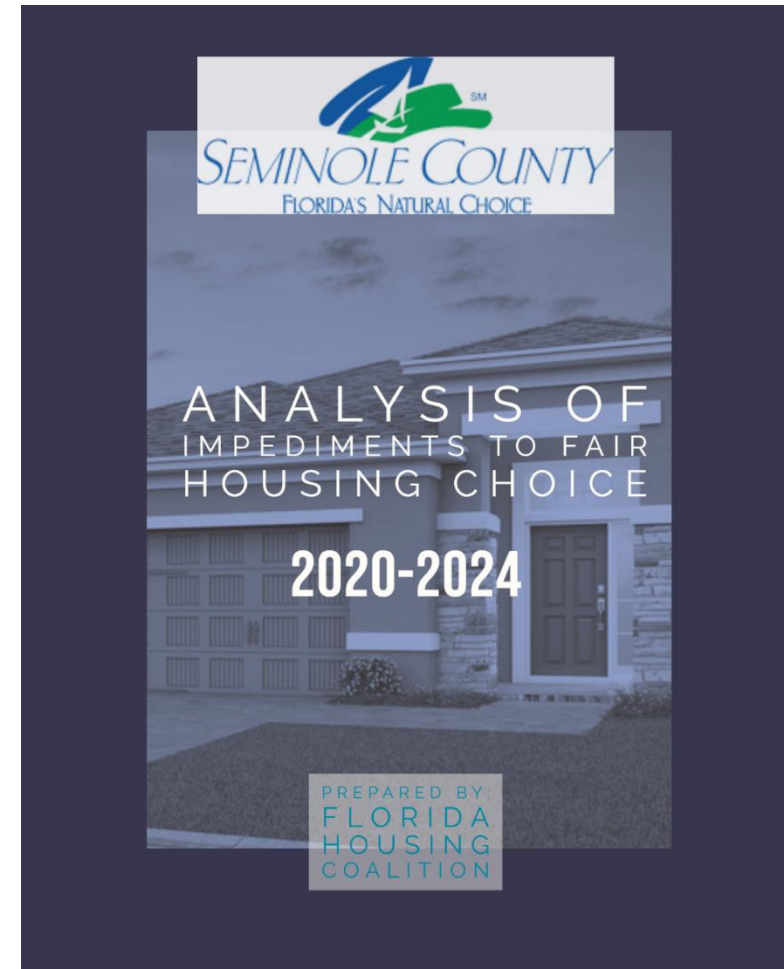
---

- 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




# ANALYSIS OF IMPEDIMENTS

- A plan developed by HUD CPD grantees to affirmatively further fair housing.
- Overall goal is to review and assess discriminatory housing practices or conditions that limit housing choice.
- Provides strategies for mitigating fair housing issues.
- Over 40 tables of data, plus narrative and maps.

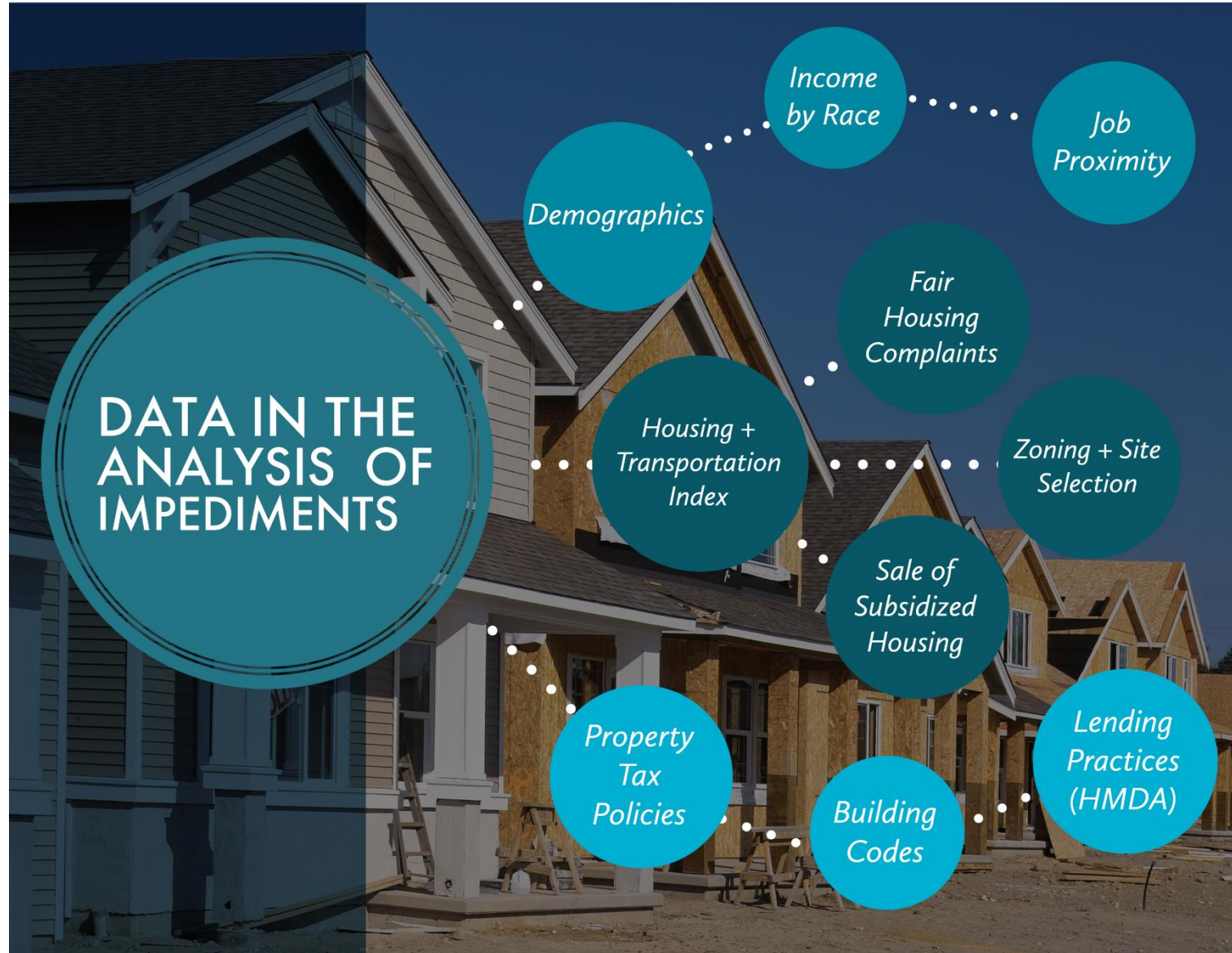


# FAIR HOUSING PROTECTED CLASSES

---

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

# Analysis of Impediments Data Graphic



# NARRATIVE INFORMATION

---

- Fair housing enforcement
- Fair housing informational programs
- Visitability in housing
- Fair housing programs and activities
- Planning and zoning boards
- Conclusions and recommendations





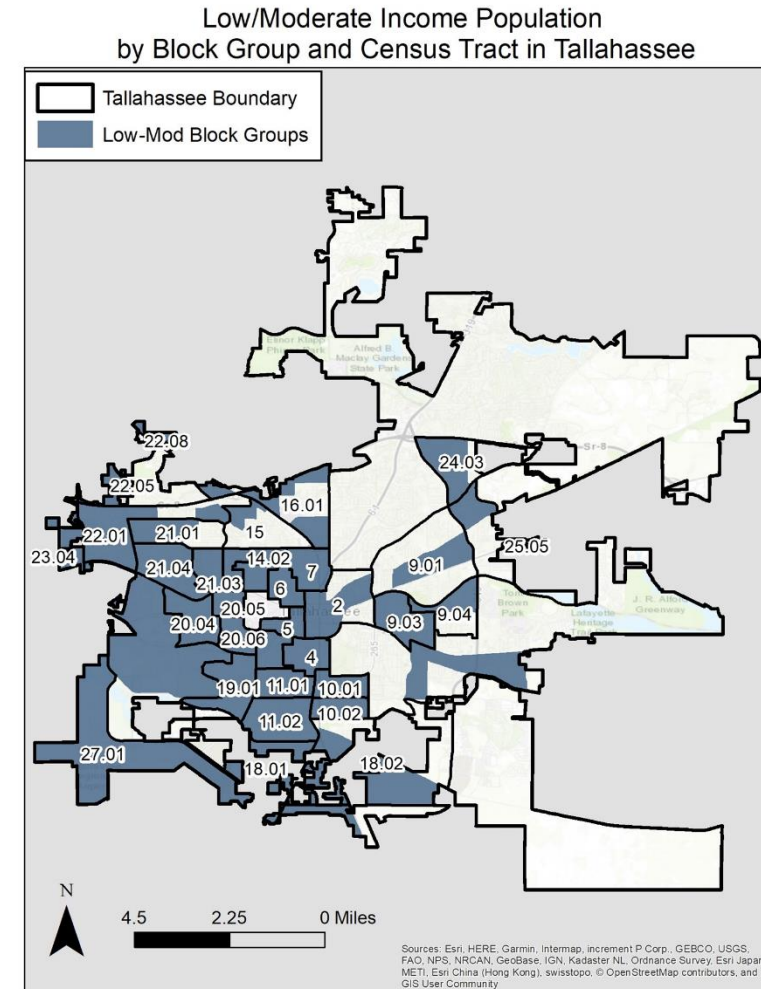
# DATA MAPPING

## Consolidated Plan:

- The Consolidated Plan 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.

## Analysis of Impediments:

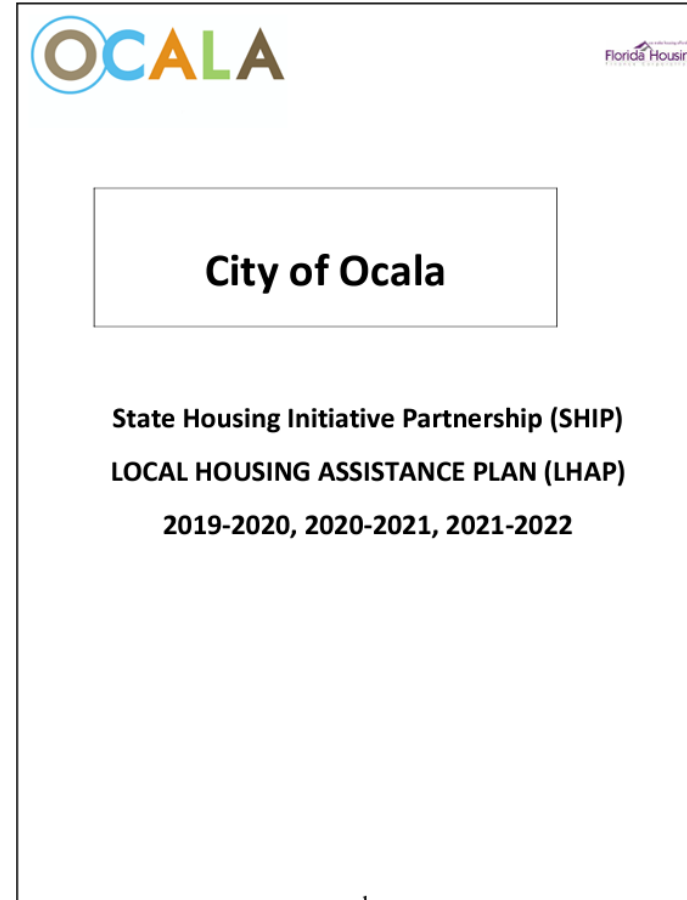
- Racial/Ethnic/Minority concentrations
- Low-income concentrations
- Employment-Housing-Transportation Linkage



# LOCAL HOUSING ASSISTANCE PLAN

---

- Required of SHIP grantees every three years.
- Ties SHIP funding to affordable housing strategies.
- Includes “incentive strategies” that focus on local government regulations to increase affordable housing.

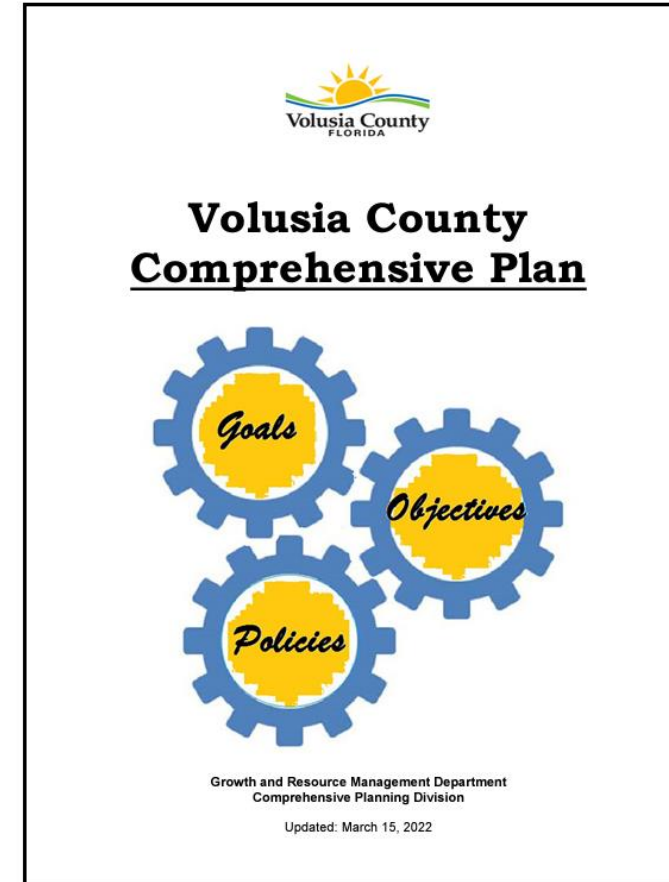


# LHAP Data Graphic



# COMPREHENSIVE PLAN HOUSING ELEMENT

- Required by state law of all local governments.
- The housing element is one component of a larger plan.
- Sets standards for providing safe, decent, and affordable housing.
- Influences the creation and preservation of affordable housing for 5-10 years.





# Housing Element Data Graphic



# SPECIFIED DATA OR NARRATIVE EXPLANATIONS

---

- Methodology used to estimate the condition of housing.
- A projection of the anticipated number of households by size, income range, and age of residents derived from the population projections.
- The minimum housing need of the current and anticipated future residents of the jurisdiction.





# COMMUNITY ENGAGEMENT

---

- Community engagement provides valuable qualitative data:
  - 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



# 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



# WORK SMART

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

### \*\*\* LESS duplication....

## MORE implementation\*\*\*



[Affordability](#)   [Assisted Housing Inventory](#)   [Comprehensive Plan Data](#)   [Condos & Manufactured Housing](#)  
[Income & Rent Limits](#)   [Lending/HMDA](#)   [Parcels & Sales](#)   [Population & Household Projections](#)   [Special Needs](#)  
[Maps & Visualizations](#)   [COVID-19: Workforce & Housing Indicators](#)   [REACH \(Tampa Bay Area\) \*\*NEW!\*\*](#)   [Disaster Response](#)

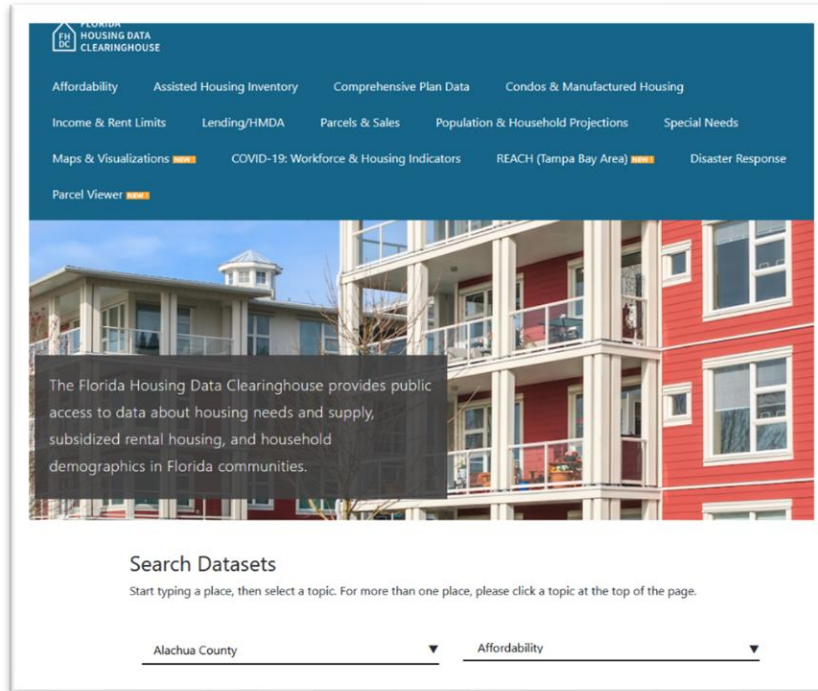


## Florida Housing Datasets

Shimberg Center for Housing Studies

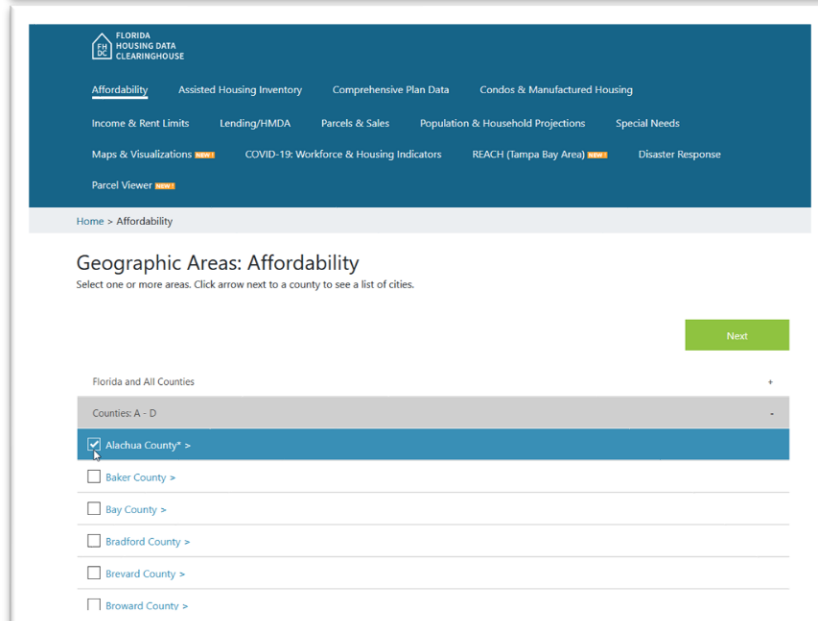
June 2022

http://flhousingdata.shimberg.ufl.edu



► Choose one city or county and topic from dropdowns on home page

OR



► Choose topic from top menu, then choose cities and counties from list



Hide Menu

## Tables

All Households, Cost Burden by Income, 2020 Estimate (Summary)

Renter Households, Cost Burden by Income, 2020 Estimate (Summary)

Owner-Occupied Households, Cost Burden by Income, 2020 Estimate (Summary)

Homeownership Rate (%), 1990 through 2015-2019 5-Year Estimates

Median Income (\$) by Tenure, 2015-2019 5-Year Estimates

Owner Households by Monthly Housing Costs 2015-2019 5-Year Estimates

Show Table List

Jump between tables on the page

Estimates

Renter Households by Gross Rent, 2015-2019 5-Year Estimates

Median Gross Rent (\$), 2015-2019 5-Year Estimates

Gross Rent as a Percentage of Household Income, 2015-2019 5-Year Estimates

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

Surplus/Deficit of Affordable/Available Units by Income, Florida Regions, 2019

Download Excel Data

Download all tables into Excel workbook

### All Households, Cost Burden by Income, 2020 Estimate (Summary)

| Geography      | Household Income      | Housing Cost Burden |          |               |
|----------------|-----------------------|---------------------|----------|---------------|
|                |                       | 30% or less         | 30.1-50% | More than 50% |
| Alachua County | 30% AMI or less       | 1707                | 1210     | 11287         |
| Alachua County | 30.01-50% AMI         | 3632                | 4398     | 4531          |
| Alachua County | 50.01-80% AMI         | 8060                | 5645     | 1624          |
| Alachua County | 80.01-100% AMI        | 6618                | 2136     | 212           |
| Alachua County | Greater than 100% AMI | 44027               | 2478     | 448           |

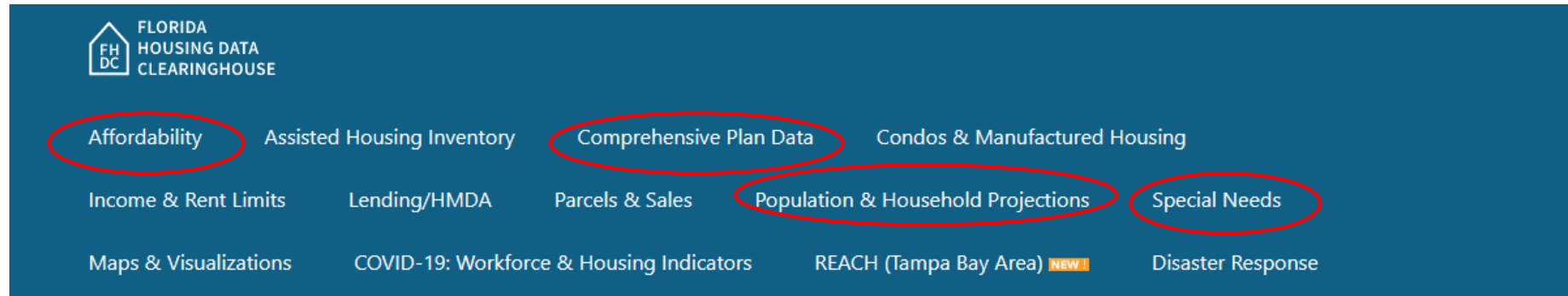
**Sources:** Estimates and projections by Shimberg Center for Housing Studies, based on U.S. Department of Housing Development, Comprehensive Housing Affordability Strategy (CHAS) dataset and population projections by the Bureau of Economic and Business Research, University of Florida

### Renter Households, Cost Burden by Income, 2020 Estimate (Summary)

| Geography               | Household Income      | Housing Cost Burden |          |               |
|-------------------------|-----------------------|---------------------|----------|---------------|
|                         |                       | 30% or less         | 30.1-50% | More than 50% |
| Alachua County, Florida | 30% AMI or less       | 911                 | 702      | 9066          |
| Alachua County, Florida | 30.01-50% AMI         | 1374                | 3026     | 3468          |
| Alachua County, Florida | 50.01-80% AMI         | 3393                | 4011     | 943           |
| Alachua County, Florida | 80.01-100% AMI        | 2988                | 1230     | 112           |
| Alachua County, Florida | Greater than 100% AMI | 11165               | 692      | 160           |

**Sources:** Estimates and projections by Shimberg Center for Housing Studies, based on U.S. Department of Housing Development, Comprehensive Housing Affordability Strategy (CHAS) dataset and population projections by the Bureau of Economic and Business Research, University of Florida

# Housing Needs, Affordability & Tenure



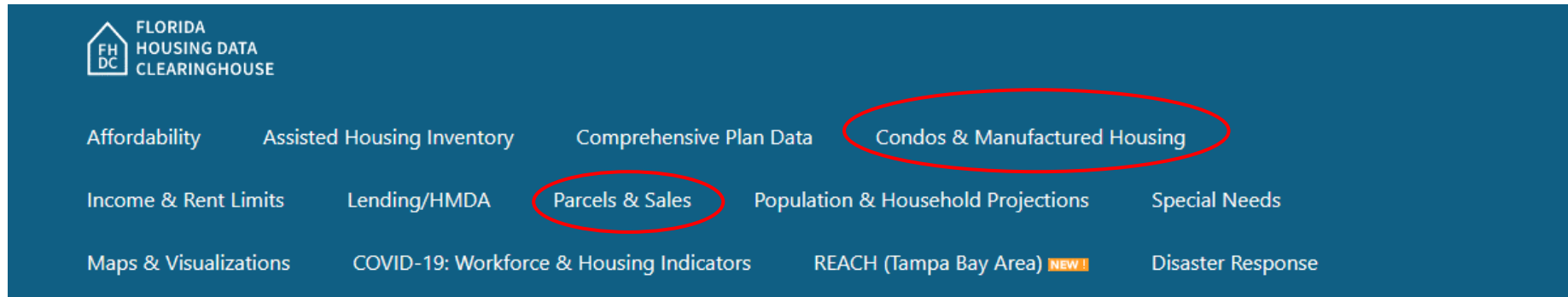
## What's onscreen

- Tenure, income, cost burden (% AMI), disability, homelessness summary stats
- Population & household projections through 2040

## What's underneath

- Census & American Community Survey tables & microdata
- BEBR population projections
- HUD homeless Point in Time and Housing Inventory Count datasets
- Florida Department of Education student homeless counts by district and school

# Housing Supply & Sales



## What's onscreen

- Sales, year built, value, housing type, size summary stats
- Condo development and conversions list
- Mobile home park list

## What's underneath

- Property appraiser data files from Florida Department of Revenue, 2000-present
  - Parcel data: housing type, physical address, owner name and address, assessed value, size, year built, homestead exemptions, Census block group; can be linked to FGDL geospatial data
  - Sales data: date, amount of sale, code for type of sale
- Florida DBPR condo & mobile home licensing data

# Assisted Housing Inventory



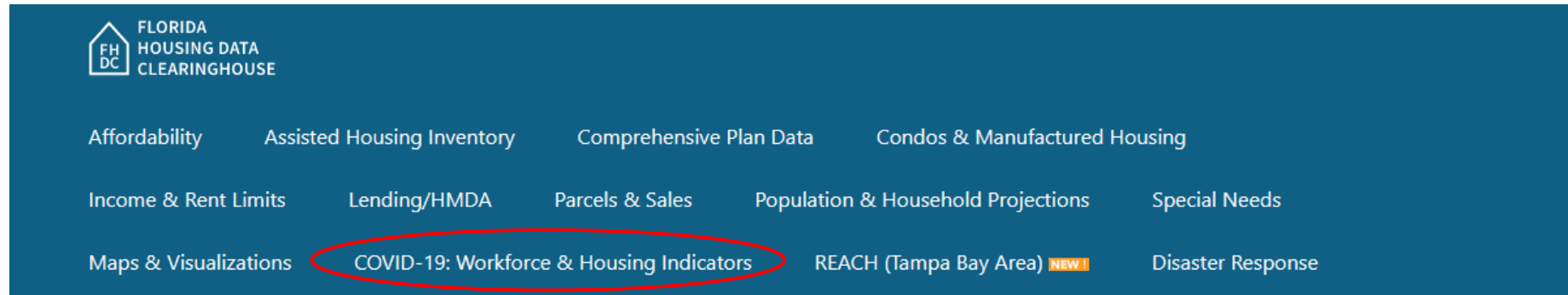
## What's onscreen

- Property-level assisted housing database (HUD multifamily and public housing, Florida Housing, USDA Rural Development, local housing finance authorities)
  - Funding programs, target population, unit set-asides, expiration dates
  - Location: address, parcel, lat/long/Census tract, neighborhood characteristics
  - Owner name, for-profit/non-profit
  - Tenant characteristics: elderly, children, household size, race/ethnicity, income
- Lost Properties Inventory: formerly subsidized properties
- Income & rent limits

## What's underneath

- Household level tenant characteristics

# Evictions & Foreclosures



## What's onscreen

- Monthly counts of eviction & foreclosure cases filed 2019-present by county
- Monthly eviction filing rate per 1,000 renters
- Monthly foreclosure filing rate per 1,000 owners

## What's underneath

- Individual case records: plaintiff and defendant name and address, date opened/closed, case type, case disposition
- Geocoded to Census tract

# Home Mortgage Disclosure Act (HMDA)



## What's onscreen

- Lending volume, type, subprime, approval/denial summary stats

## What's underneath

- Loan application level records 2005-2020, including lender, Census tract, race/gender/income of borrower



# Workforce



## What's onscreen

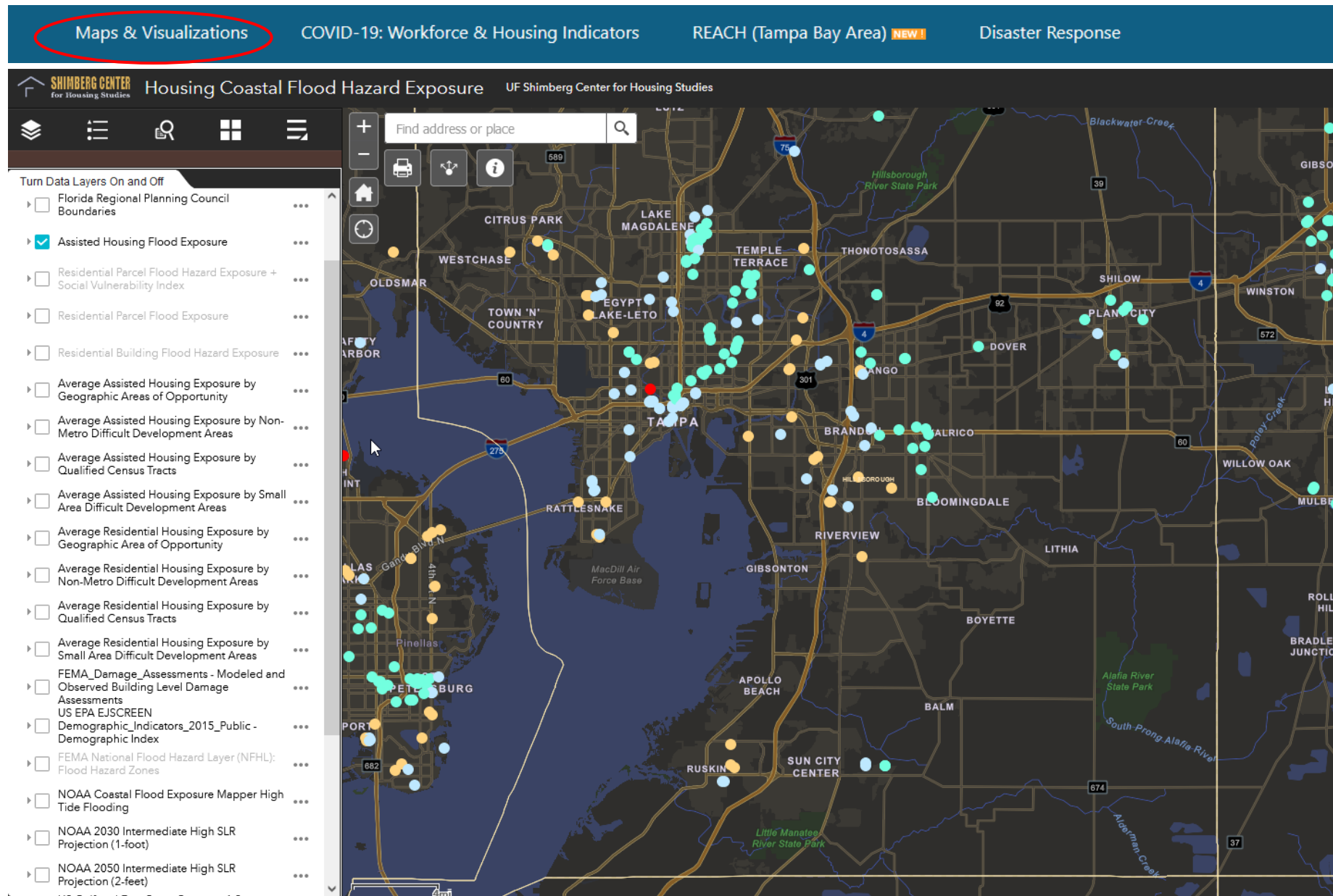
- Industry & occupation wages vs. housing costs
- Monthly employment by industry, 2020-present
- Monthly unemployment, 2020-present

## What's underneath

- Historic BLS data (more time periods, more occupations)


# Coastal Flood Hazards

<https://arcg.is/154S91>



Con

Affordability   Assisted Housing Inventory   Comprehensive Plan Data   Condos & Manufactured Housing  
Income & Rent Limits   Lending/HMDA   Parcels & Sales   Population & Household Projections   Special Needs  
Maps & Visualizations   COVID-19: Workforce & Housing Indicators   REACH (Tampa Bay Area) **NEW!**   Disaster Response



The Florida Housing Data Clearinghouse provides public access to data about housing needs and supply, subsidized rental housing, and household demographics in Florida communities.

Shimberg Center for Housing Studies

Main site: <http://www.shimberg.ufl.edu>

Data clearinghouse: <http://flhousing.data.shimberg.ufl.edu>

Contact: Anne Ray, [aray@ufl.edu](mailto:aray@ufl.edu)

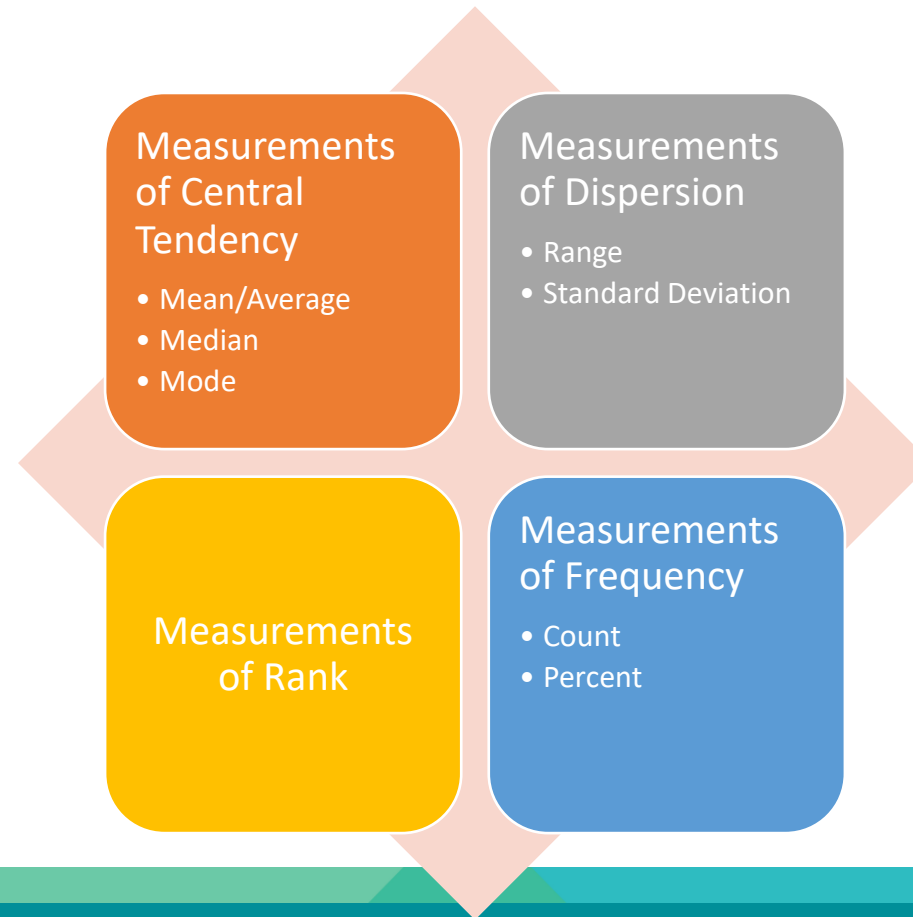
# Analysis: Getting What You Need to Know

There are all kinds of analysis to use to interpret information. You may want to employ:

- Descriptive Statistics
  - Sum, average, median, range, etc.
- Exploratory Data Analysis
- Forecasting
- Pivot Tables



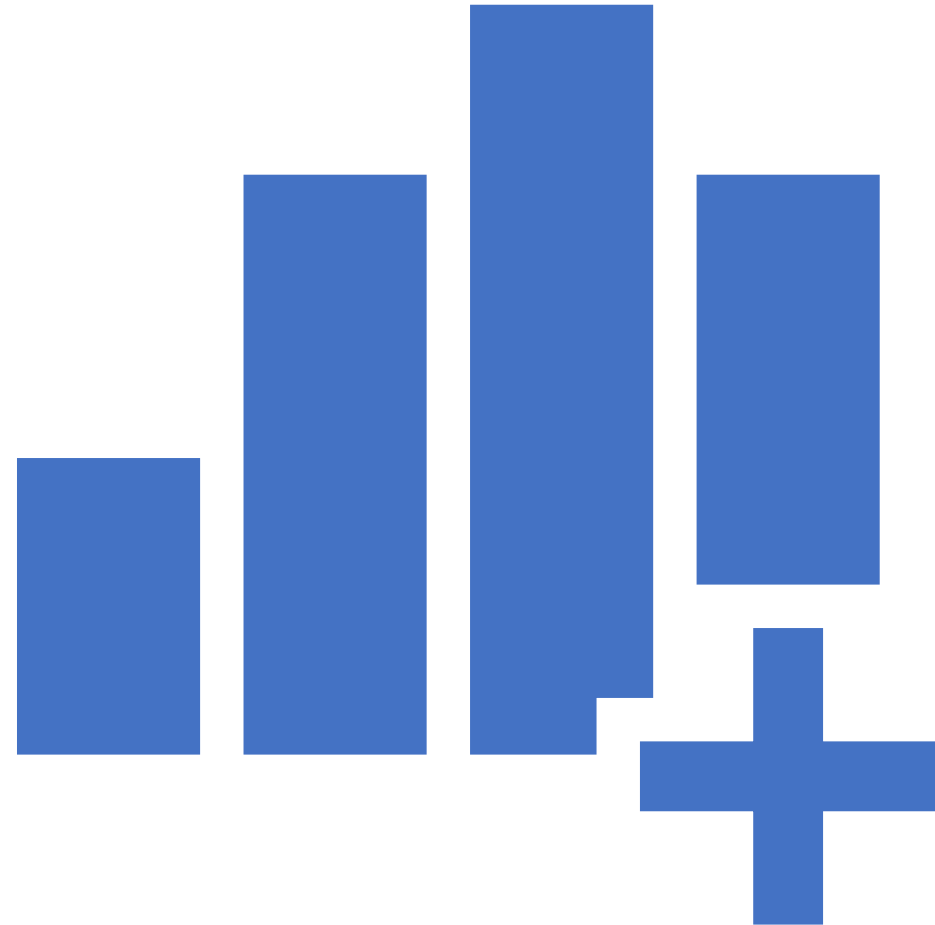
# Descriptive Statistics



# Visualization: Presenting Your Information

Once you understand the story you want to tell, use narrative and visualization to make your case. Try visualization strategies like:

- Already visualized data
- Big Numbers
- Simple Tables
- Simple Excel Charts
- Mapping
- Interactive, Online Visualizations





Large Numbers

Interactive  
Dashboard

Total People Experiencing Homelessness

28,328

Percent Change in Homelessness since 2007

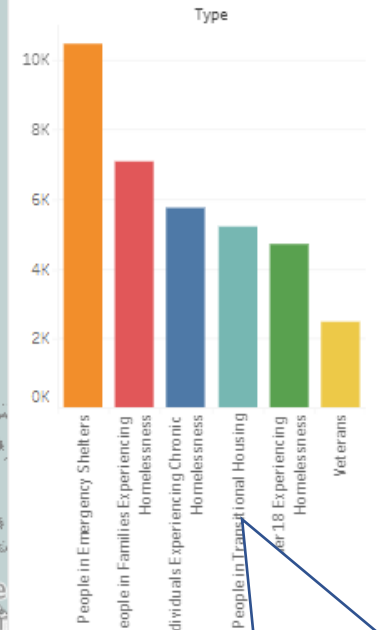
-41.07%

<https://public.tableau.com/app/profile/blaise.denton1894/viz/COCMapFlorida2019/Dashboard1>

Click Your Continuum of Care to Learn More!

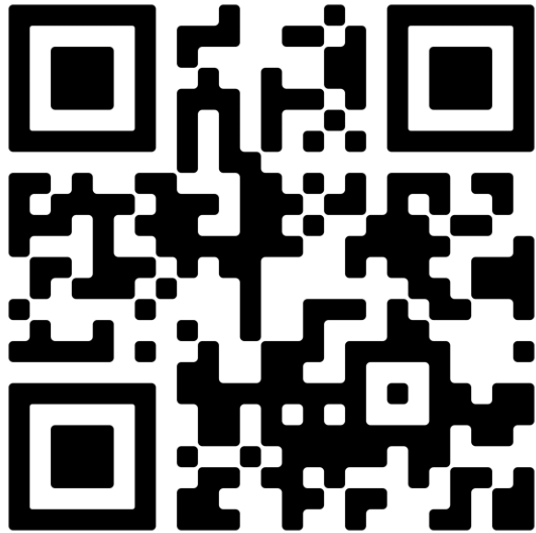
Map

Cohorts of People  
Experiencing Homelessness



Bar Chart

# Contact us:



**Blaise Denton**

Research Manger  
& Technical Advisor  
941.303.9066  
[denton@flhousing.org](mailto:denton@flhousing.org)



# Contact us:



**Carter Burton**

Director of Housing and  
Community Development

407.864.5424

[burton@flhousing.org](mailto:burton@flhousing.org)



# Contact us:

- Anne Ray
- Manager of the Shimberg Centers' Florida Housing Data Clearinghouse
- [aray@ufl.edu](mailto:aray@ufl.edu)



**Questions?**



# Please complete the evaluation!

Technical Assistance  
Hotline: 1-800-677-4548

