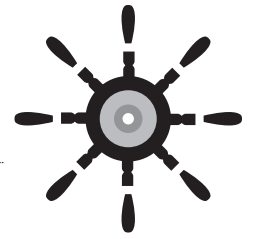


Using Federal Data Sources for Housing Advocacy



By Andrew Aurand, Vice President for Research, NLIHC

The federal government is the largest producer and disseminator of data in the U.S. These data allow policymakers to make informed decisions about how to efficiently and effectively allocate public resources. Federal data are also critical to understanding the quantity and quality of our nation's housing stock and how well it meets our citizens' housing needs. Housing advocates have long used federal data, and their visual presentation, to influence policy to meet the nation's housing needs at the national, state, and local levels. Data from the American Community Survey (ACS) and American Housing Survey (AHS), for example, allow us to quantify the critical housing shortage for extremely low income renters; although HUD's *A Picture of Subsidized Housing* gives us a look at the quantity and geographic distribution of subsidized housing for these households.

The following section provides a brief overview of federal data sources for housing advocacy. Members of Congress often threaten to reduce the financial resources for data collection and dissemination, making it imperative that advocates stay abreast of political developments that impact public investments in these data. The *Census Project*, for example, is a network of organizations that see the importance of Census data, and fights against significant budget cuts to the planning of the 2020 U.S. Decennial Census and the implementation of the ACS.

U.S. DECENNIAL CENSUS

<http://www.census.gov/programs-surveys/decennial-census/about.html>

The Decennial Census asks U.S. citizens a limited number of questions, but serves an important Constitutional and governmental function. Article 1, Section 2 of the U.S. Constitution mandates a full count of American residents every 10 years, which is used to apportion seats in the U.S. House of Representatives among the states. The Census Bureau distributes a questionnaire to every U.S. household and group quarters, requesting basic

demographic information, such as age, sex, and race. The count is also used to help determine the distribution of billions of dollars in federal money for infrastructure and other services.

President Obama's proposed FY16 budget included \$662.5 million for the Census Bureau's preparation work for the 2020 Decennial Census. The U.S. House of Representatives' Appropriations Committee however proposed \$400 million. Ultimately, \$598.9 million was enacted in the final budget agreement. The Census Bureau will use some of those funds to conduct tests in Los Angeles, California, and Harris County, Texas, to refine outreach and question response options for respondents with limited English proficiency. The Bureau also plans to study outreach strategies for other hard-to-reach populations, which have historically included minorities and low income households. The Census is also expecting to roll out an on-line option for completing the 2020 Census. The Census Bureau argues that adequate pre-planning will result in a more user-friendly Census conducted at lower (inflation-adjusted) cost than previous Decennial Censuses.

AMERICAN COMMUNITY SURVEY

<https://www.census.gov/programs-surveys/acs/>
<http://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml>

The ACS is a nationwide annual mandatory survey of approximately 3.5 million housing units, conducted by the U.S. Census Bureau. The survey is distributed on a rolling basis, with approximately 295,000 housing units surveyed each month. The annual data provide timely information on the demographic, social, economic, and housing characteristics of the nation, each state, the District of Columbia, and other jurisdictions with at least 65,000 residents.

The sample size from one year of ACS data is not large enough to draw annual estimates for smaller populations. Therefore, multiple years of ACS data are combined to obtain accurate estimates

for smaller areas. The Census Bureau releases ACS data that provides a 5-year moving average for all communities, down to census tracts. The annual data is more timely than the 5-year data and available for large populations, although the 5-year data is more reliable (because it is a larger sample) and available for communities across the country.

The ACS asks respondents more questions than the Decennial Census, providing housing advocates with important information. For example, the ACS captures data on housing costs and household income, allowing us to calculate the prevalence of housing cost burdens across communities. The data also allow us to measure the shortage (or surplus) of housing for various income groups. Other important variables in the ACS data include race, household type, and employment.

The U.S. House of Representatives has voted twice in the past two years to make participation in the ACS voluntary rather than mandatory of U.S. citizens by prohibiting enforcement. Research from the Census Bureau shows that a voluntary ACS would lower response rates by as much as 20 percentage points¹, forcing the Bureau to send surveys to a larger number of households and spend more time following up with them in-person and by telephone to encourage participation. The Bureau estimates that these additional efforts would cost an additional \$90 million annually. If the ACS became voluntary and the Bureau did not take these additional steps, the survey's sample size would decline and the estimates would not be as accurate, especially for small communities and hard-to-reach populations.

Funding for the ACS in recent years has been continually under threat. The president's proposed FY16 budget included \$256.8 million for the ACS, but the House Appropriations Committee proposed 20% less, an amount that could have resulted in a 15% decrease in the ACS sample size. The final enacted FY16 budget included \$230.9 million for the ACS.

COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY DATA

www.huduser.gov/portal/datasets/cp/htm

¹ Williams, Jennifer D. (2013.) *The American Community Survey: Development, Implementation, and Issues for Congress*. Washington, DC: Congressional Research Service.

The U.S. Census Bureau provides HUD with custom tabulations of ACS data, which allow users to gain a better understanding of the housing problems among households of different income levels. The Comprehensive Housing Affordability Strategy (CHAS) data are primarily used by CDBG-entitled communities in their HUD-required Consolidated Plan, but can be a useful tool for housing advocates in measuring the housing need in their community. The CHAS data use HUD-defined income limits to categorize households as extremely low, very low, low, and moderate income. It also counts the number of housing units affordable to each of these income groups. Therefore, the data provide a count of households at different income levels and the number of housing units affordable to them at the national, state, and local levels. The data also provide important information on cost burdens, overcrowding, and inadequate kitchen and plumbing by income level. The data can also be broken down by race, elderly/non-elderly status, household size, and disability status.

The most recent CHAS data are from the 5-yr 2008-2012 ACS. HUD provides a web-based [table generator](http://www.hudexchange.info/resource/3031/pit-and-hic-data-since-2007) that makes commonly used CHAS data readily available, particularly housing burdens. More advanced users can download the raw CHAS data for more detailed information.

HUD POINT-IN-TIME COUNT AND HOUSING INVENTORY COUNT

www.hudexchange.info/resource/3031/pit-and-hic-data-since-2007

HUD's Point-in-Time (PIT) count is the primary tool for measuring the extent of homelessness in the nation. Continuums of Care (CoC) that provide housing and services to the homeless population conduct a count each January of sheltered homeless persons in emergency shelter, transitional housing, and Safe Havens. Every other January (every two years), CoCs count unsheltered homeless persons whose primary nighttime residence is not ordinarily used as a regular place to sleep, such as a car, park, abandoned building, or bus or train station. The PIT count is a labor-intensive task coordinated at the local level. The end result is a PIT estimate of the number of homeless in the U.S. and among specific sub-populations, such as individuals, families with children, veterans, and the chronically homeless.

These estimates are published in HUD's [Annual Homeless Assessment Report to Congress](#).

The Housing Inventory Count (HIC) is an inventory of the number of beds available for the homeless population by program, including emergency shelter, supportive housing, and rapid rehousing.

AMERICAN HOUSING SURVEY

www.huduser.gov/portal/datasets/ahs.html

www.census.gov/programs-surveys/ahs.html

The American Housing Survey (AHS) is a longitudinal national survey specifically focused on housing units. It is funded and directed by HUD and conducted by the U.S. Census Bureau every odd numbered year. The national survey includes questions about the physical characteristics and quality of housing units, as well as their occupants, and tracks the same housing units over time.

The same sample of housing units were followed from 1985 to 2013, with changes to the sample to account for new construction, demolitions, and conversions. The sample size of the national AHS survey in 2013 was 68,850 housing units. A new sample of housing units was drawn for the 2015 survey.

In 2011, the national AHS included a supplemental sample for a small number of large metropolitan areas from which to determine metropolitan level estimates of housing and household characteristics. In 2013, supplemental samples provided data for 25 metropolitan areas. The 2013 AHS also included supplemental questions on public transportation, emergency and disaster preparedness, community involvement, neighborhood characteristics, and doubled-up households.

The AHS is the data source for HUD's *Worst Case Housing Needs Report* provided to Congress every two years. This report identifies the number of very low income households in the U.S. that either spend more than half of their income on housing or live in physically inadequate housing. HUD provides data from these reports, dating back to 2001 as part of its [Housing Affordability Data System](#). The AHS sample however is not large enough to calculate estimates for specific states or smaller areas other than the metropolitan areas for which HUD includes a supplemental sample.

A PICTURE OF SUBSIDIZED HOUSEHOLDS

www.huduser.org/portal/datasets/picture/about/html

HUD's *A Picture of Subsidized Households* provides data on the location and occupant characteristics of HUD's federally subsidized housing stock. The programs represented in the dataset are Public Housing, Housing Choice Vouchers, Project Based Section 8, Section 236, Section 202, and Section 811. This dataset allows users to examine the income, age, household type, and racial distribution of occupants in subsidized housing at the national, state, metropolitan area, city, and project level. The data also include the poverty rate and percentage of minorities in census tracts of subsidized developments to examine the extent to which subsidized housing is concentrated in high poverty or high minority neighborhoods.

RENTAL HOUSING FINANCE SURVEY

www.huduser.org/portal/datasets/rhfs/home.html

The Rental Housing Finance Survey (RHFS) is a biennial survey that focuses on the financial and property characteristics of multifamily rental properties. It is sponsored by HUD and conducted by the U.S. Census Bureau. The first national RHFS was conducted in 2012. The second survey was conducted in the summer of 2015. The survey focuses on the financing of rental properties, particularly the loan terms associated with new originations for purchase and refinancing. The data can be used to identify financing options available to multifamily properties, as well as for benchmark information on capital and operating expenses and rental income. HUD and the Census Bureau expect the data to help the Federal Housing Finance Agency develop underwriting standards for multifamily mortgages.

AFFIRMATIVELY FURTHERING FAIR HOUSING DATA AND MAPPING TOOL

<http://egis.hud.gov/affht/>

HUD's Affirmatively Furthering Fair Housing (AFFH) rule requires CDBG-entitled communities to conduct an Assessment of Fair Housing (AFH) as part of their 5-Year Consolidated Plan. The rule's intention is to encourage communities to plan for providing residents greater residential choice and

access to high opportunity areas, such as those in close proximity to good schools and employment. On December 31, 2015, HUD issued an assessment tool that provides guidelines to communities for their AFH. HUD also released an AFFH Data and Mapping Tool (AFFH-T) that provides some of the data HUD requires communities to use in their AFH. The AFFH-T is made up of 17 maps and 15 tables that show census tract-level demographics, combined with job proximity, school proficiency, environmental health, poverty, transit, and housing burdens. The map data also include the location of publicly supported housing and Housing Choice Vouchers (HCVs). A [User Guide](#) with instructions for using the AFFH-T is also available.

FAIR MARKET RENTS

<https://www.huduser.gov/portal/datasets/fmr.html>

Fair Market Rents (FMRs) are published by HUD each year for every metropolitan area and rural county in the U.S. They are used to determine payment standards for HCVs and initial renewal rents for some project-based Section 8 contracts. FMRs also serve as rent ceilings for the HOME Investments Partnership program.

FMRs are set at the 40th percentile of gross rent in most metropolitan areas and rural counties, which is the top end of the price range that new renters could expect to pay for the lowest priced 40% of apartments. Therefore, FMR is the estimated cost of a modest apartment. In select metropolitan areas, FMRs are set at the 50th percentile for a three-year period. FMRs are the maximum rent that a HCV will provide for, so the 50th percentile FMRs are intended to expand the range of housing opportunities available to voucher households, enabling them to deconcentrate out of low opportunity areas. In FY16, there are 14 metro areas classified as 50th percentile FMR areas: Albuquerque, N.M.; Baltimore, Md.; Chicago, Ill.; Denver, Colo.; Hartford, Conn.; Honolulu, Hawaii; Kansas City, Mo.; Milwaukee, Wis.; Philadelphia, Pa.; Riverside, Calif.; Tacoma, Wash.; Virginia Beach, Va.; West Palm Beach, Fla.; and the District of Columbia.

HUD is evaluating the use of 50th percentile FMRs, as some research indicates they may not be the most effective approach to deconcentrate voucher holders. HUD is exploring the use of Small Area FMRs

(SAFMRs) to provide more housing opportunities to voucher holders. SAFMRs reflect rents in U.S. ZIP code-based areas. The goal of SAFMRs is to provide voucher holders with subsidies that better reflect rents at the neighborhood level, providing them with more rental housing options. For FY16, all public housing authorities in the Dallas, Texas, region and five other public housing authorities in a SAFMR demonstration program (Cook County, Ill.; Long Beach, Calif.; Chattanooga, Tenn.; Mamaroneck, N.Y.; and Laredo, Texas) are using SAFMRs to manage their voucher programs. HUD released [hypothetical FY16 SAFMRs](#) for other metropolitan areas across the country, which can be used by housing authorities to set payment standards as long as they are within 90% to 110% of the regular FMR standard.

NATIONAL HOUSING PRESERVATION DATABASE

<http://www.preservationdatabase.org/>

The National Housing Preservation Database (NHPD) was created in 2012 by NLIHC and the Public and Affordable Housing Research Corporation (PAHRC) to provide communities and housing advocates with the information they need to effectively identify and preserve subsidized housing at risk of being lost from the affordable housing stock. The NHPD is an on-line database of properties subsidized by federal housing programs, including HUD Project-Based Rental Assistance, Section 202, Low Income Housing Tax Credit (LIHTC), HOME, Public Housing, and USDA's Rural Housing Service programs. This unique dataset includes the earliest date at which a property's subsidies might expire, and property characteristics significant in influencing whether the subsidized property might be at risk of leaving the subsidized housing stock—such as location and ownership information.

The NHPD can also be a useful resource in light of HUD's AFFH rule. The new AFFH rule requires CDBG-entitled communities to conduct an AFH as part of their 5-Year Consolidated Plan. The AFFH rule requires communities to consider the location of publically-assisted housing relative to high opportunity areas, such as those in close proximity to good schools and employment. Subsidized units in these areas could be at greater risk of being lost from the affordable housing stock. The NHPD

can aid housing advocates and communities in identifying where efforts must be made to preserve this housing in light of the AFFH rule.

HOME MORTGAGE DISCLOSURE ACT DATA

<http://www.consumerfinance.gov/hmda/>

The Home Mortgage Disclosure Act (HMDA) requires many lending institutions to publicly report information about mortgage applications and their outcome. The information that institutions report includes whether the mortgage application was for a home purchase, home improvement, or refinancing; the type of loan (e.g., conventional vs. FHA); mortgage amount; the applicant's race, ethnicity, and gender; whether the application was approved; and census tract of the property's location. Lenders are also required to report the price of "high-priced" loans with high interest rates or fees. The data can be used to help identify possible discriminatory lending practices, as well as examine the extent to which lenders meet the mortgage investment needs of communities.

Each September, the previous year's HMDA data is released to the public. Small lenders and those with offices only in non-metropolitan areas are not required to report data.

COMMUNITY PLANNING AND DEVELOPMENT MAPS

<http://egis.hud.gov/cpdmaps/>

<https://www.hudexchange.info/resource/2405/cpd-maps-desk-guide/>

HUD's Office of Community Planning and Development (CPD) provides a mapping and data tool for users to identify housing needs in their communities. Some of the tool's data include the location of CDBG and HOME activities, public housing, private HUD-assisted housing, and LIHTC; economic and demographic characteristics of the community; and the number and types of households experiencing a housing problem, such as cost burden, overcrowding, or substandard housing.

HUD EGIS OPEN DATA

<https://www.huduser.gov/portal/egis/index.html>

HUD eGIS is a mapping and data tool that provides users with access to multiple HUD

datasets, including HOME activities, HUD-insured multifamily properties, LIHTC properties, and many others.

ADDITIONAL SURVEYS

Other surveys of importance include:

- **Current Population Survey (CPS)** (www.census.gov/cps) is a joint venture between the Department of Labor and the Census Bureau and is the primary source of labor statistics for the U.S. population. The CPS' Annual Social and Economic Supplement provides official estimates of income, the poverty rate, and health insurance coverage of the non-institutionalized population.
- **Housing Vacancy Survey** (www.census.gov/housing/hvs) is a supplement of the CPS that quantifies rental and homeowner vacancy rates, characteristics of vacant units, and the overall homeownership rate for states and the 75 largest metropolitan areas.
- **Survey of Construction** (www.census.gov/construction/nrc) is a national survey of new homes selected from building permits. Data are collected from builders or owners of the homes regarding the start, sale, and completion dates, and more than 40 physical and financial characteristics of the homes. The survey is conducted by the Census Bureau and partially funded by HUD.
- **Survey of Market Absorption** (www.census.gov/housing/soma) is a HUD-sponsored survey of newly constructed multifamily units conducted by the Census Bureau. Each month, a sample of new residential buildings containing five or more units is selected for the survey. The initial 3-month survey collects data on amenities, rent or sales price levels, number of units, type of building, and the number of units taken off the market (absorbed). Follow-up surveys can be conducted at 6, 9, and 12 months. The data provide the absorption rate of new multifamily housing.
- **Survey of Income and Program Participation** (www.census.gov/sipp) is a Census Bureau survey that tracks families for two to four years, investigating household members' sources of income, participation in government transfer programs, and basic demographic characteristics.

WHAT ADVOCATES SHOULD KNOW

High quality data that accurately reflect the population requires participation. Housing advocates should encourage everyone to fully participate in the Decennial Census and other federal surveys for which they are selected. The accuracy and reliability of the Census' products depend on it.

Advocacy organizations, such as NLIHC and its state partners, use a variety of federal data to quantify the scarcity of units affordable to the lowest income families, which makes it easier to set specific and defensible goals for expanding the affordable housing stock. NLIHC for example provides [housing profiles for each U.S. State and Congressional District](#).

WHAT TO SAY TO LEGISLATORS

Housing advocates should remind Members of Congress of the importance of reliable and unbiased data to understanding and addressing our housing needs. Specific issues that should be highlighted to Members of Congress include:

- Adequate funding for the U.S. Census Bureau to prepare for the 2020 Decennial Census. Appropriate planning and testing new technology, including an on-line option, now will allow the Census Bureau to save money in the long run.
- Participation in the ACS needs to remain mandatory. Changing the ACS to a voluntary survey would lower response rates. The reliability of the survey's findings would decline unless the Census Bureau spent an additional \$90 million per year to send the survey to a larger number of households and to follow-up with them in-person or by phone to encourage participation.
- HUD and the USDA's Rural Housing Service should provide timely and accurate data regarding the subsidized affordable housing stock. Information regarding properties' location and expected expiration of affordability requirements is important for raising awareness of the properties at risk of leaving the subsidized housing stock and planning for how to preserve the affordability of this housing. This information however is sometimes difficult to obtain.

FOR MORE INFORMATION

NLIHC, 202-662-1530, <http://nlihc.org/library>

Association of Public Data Users, <http://apdu.org/>

HUD Office of Policy Development and Research, <https://www.huduser.gov/portal/home.html>

The Census Project, <http://censusprojectblog.org/> ■