

ribbon demographics

Data and Resources

Designed
by
Market Analysts
for
Market Analysis

With Special Focus on
Federal Housing
Programs



ribbon demographics

- HISTA Data
- Claritas Demographics
- Census Bureau Data
- Demand Analyses
- Market Study Reviews

Renter Households

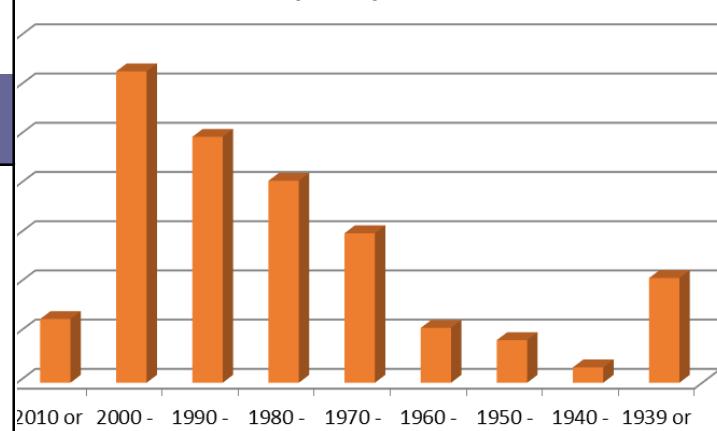
Age 15 to 54 Years

Year 2017 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	172	66	18	20	27	303
\$10,000-20,000	115	101	99	142	39	496
\$20,000-30,000	183	69	223	18	124	617
\$30,000-40,000	248	235	46	77	180	786
\$40,000-50,000	279	198	179	183	57	896
\$50,000-60,000	163	167	83	16	213	642
\$60,000-75,000	86	85	94	147	122	534
\$75,000-100,000	108	107	124	91	139	569
\$100,000-125,000	4	29	69	122	59	283
\$125,000-150,000	5	26	5	9	23	68
\$150,000-200,000	15	47	36	10	11	119
\$200,000+	9	1	9	6	10	35
Total	1,387	1,131	985	841	1,004	5,348

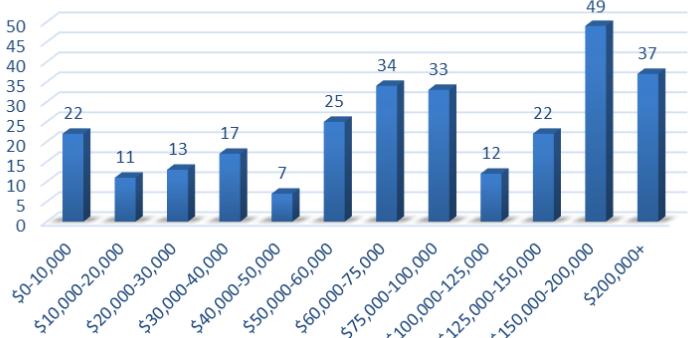
Housing Units by Year Structure Built - 2018 Estimates

Sample Report

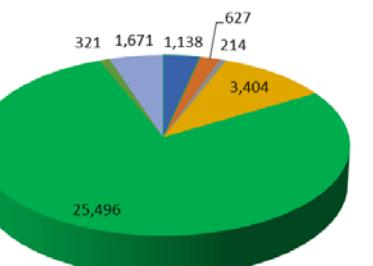


Projected Change - 2017 Estimates to 2022 Projections

Renters - Age 55+ Years



Employed Civilian Population Aged 16+ Years - Transportation to Work - 2017 Estimates



Source: Claritas; Ribbon Demographics

Owner-Occupied Housing Units by Value Current Year Estimates - 2017

Sample Report

	Value	Number	Percent
< \$20,000	422	3.0%	
\$20,000 - \$39,999	367	2.7%	
\$40,000 - \$59,999	309	2.2%	
\$60,000 - \$79,999	371	2.7%	
\$80,000 - \$99,999	363	2.6%	
\$100,000 - \$149,999	641	4.6%	
\$150,000 - \$199,999	1,069	7.7%	
\$200,000 - \$299,999	3,095	22.4%	
\$300,000 - \$399,999	2,249	16.2%	
\$400,000 - \$499,999	1,522	11.0%	
\$500,000 - \$749,999	1,945	14.1%	
\$750,000 - \$999,999	809	5.8%	
\$1,000,000+	679	4.9%	
Total:	13,841		
Median Value:	\$312,606		

Source: Claritas; Ribbon Demographics

Data sources used by NCHMA Members and Others in Industry:

- Ribbon/HISTA Data
- Claritas/Envirionics
- ESRI
- AGS
- InfoUSA
- and others



And Census Data - Factfinder

Data from the US Census Bureau is a significant basis for all these sources of data products, including:

Population Estimates (2018 latest)

Decennial Census Data (2010 latest)

and

American Community Survey (ACS)

Data (2017 latest)

A large portion of our work is for Government Housing Programs:

- **Federal**
- **State**
- **Local**

Serving:

- **Low Income**
- **Workforce**
- **Seniors**
- **Assisted Living**

- **Homeless**
- **Veterans**
- **Special Needs**
- **and more**



Federal Housing Programs:

#

811 PRA: 811 Project Rental Assistance Program

A

AEDI: Appalachia Economic Development Initiative
ALCP: Assisted-Living Conversion Program
ARC: Appalachian Regional Commission

B

BBC MF: Better Buildings Challenge Multifamily Sector
BCCI: Border Community Capital Initiative
BEDI: Brownfields Economic Development Initiative
BRAC: Base Realignment and Closure Program

C

CDBG Entitlement Program
CDBG HUD Administered Non-Entitled Counties in Hawaii Program
CDBG Insular Areas Program
CDBG Program Colonias Set-Aside
CDBG Section 107 Technical Assistance Programs
CDBG State Program
CDBG-DR: CDBG Disaster Recovery Program
CDBG: Community Development Block Grant Program
CN: Choice Neighborhoods Program
CoC: Continuum of Care Program
Community Compass
ConnectHome

D

DCCI: Delta Community Capital Initiative

E

ECRP: Emergency Capital Repairs Program
EDI-SP: Economic Development Initiative - Special Projects
EDE: Economic Development Initiative
EEM: Energy Efficient Mortgage Program
Emergency Shelter Grants Program
ESG: Emergency Solutions Grants Program

F

FHA Single Family Mortgage Programs
FHA-HAMP: FHA-Home Affordable Modification Program
FHAP: Fair Housing Assistance Program
FHIP: Fair Housing Initiatives Program
FSS: Family Self-Sufficiency Program

G

Ginnie Mae Programs

H

HCV: Housing Choice Voucher Program
Healthy Homes Grant Program
HOME: HOME Investment Partnerships Program
Homelessness Assistance Programs
Homeownership Voucher Program
HOPE VI Program
HOPWA: Housing Opportunities for Persons With AIDS Program
Housing Counseling Program
HPRP: Homelessness Prevention and Rapid Re-Housing Program
HTF: Housing Trust Fund

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HTF: Housing Trust Fund

HUD-VASH: HUD-Veterans Affairs Supportive Housing Program

I

ICDBG: Indian Community Development Block Grant Program
IHBG: Indian Housing Block Grant Program

J

Jobs Plus Program

L

Lead Technical Studies Grant Program
Lead-Based Paint and Lead Hazard Reduction Demonstration Grant Programs

M

M2M: Mark to Market Program
MTW: Moving to Work
Multifamily Housing Preservation Programs
Multifamily FSS: Multifamily Family Self Sufficiency Program

N

NDRC: National Disaster Resilience Competition
NHHBG: Native Hawaiian Housing Block Grant Program
NI: Neighborhood Initiative Grants
NN: Neighborhood Networks Program
NSP: Neighborhood Stabilization Program

P

Pay for Success Permanent Supportive Housing Demonstration
Project-Based Voucher Program
Promise Zones Initiative
Public Housing and Voucher Programs
Public Housing Capital Fund
Public Housing Operating Fund

R

RAD: Rental Assistance Demonstration
Renew300: Advancing Renewable Energy in Affordable Housing Initiative
RHED: Rural Housing and Economic Development Program
RHSP: Rural Housing Stability Assistance Program
ROSS: Resident Opportunity and Self-Sufficiency Program
Rural Capacity Building for Community Development and Affordable Housing Program

S

DASP: Single Family Distressed Asset Sale Stabilization Program
S+C: Shelter Plus Care Program
SC2: Strong Cities, Strong Communities Initiative
SCI: Sustainable Communities Initiative
SCMF: Service Coordinators in Multifamily Housing Program
Section 108 Loan Guarantee Program
Section 184 Indian Home Loan Guarantee Program
Section 184A Native Hawaiian Housing Loan Guarantee Program
Section 202 Supportive Housing for the Elderly Program
Section 203(b) Mortgage Insurance for One-to Four-Family Homes Program
Section 203(h) Mortgage Insurance for Disaster Victims Program
Section 203(k) Rehabilitation Loan Mortgage Insurance Program

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Section 204(g) Single Family Property Disposition Program

Section 207 Mortgage Insurance for Manufactured Home Parks Program
Section 207/223(f) Mortgage Insurance for Purchase or Refinance of Existing Multifamily Rental Housing Program
Section 213 Mortgage Insurance for Cooperative Housing Program
Section 220 Mortgage Insurance for Rental Housing for Urban Renewal and Concentrated Development Areas Program
Section 221(d)(3) and (4) Multifamily Rental Housing for Moderate-Income Families Program

Section 231 Mortgage Insurance for Rental Housing for the Elderly Program
Section 232 Mortgage Insurance for Residential Care Facilities Program
Section 236 Preservation Program
Section 241(a) Mortgage Insurance for Supplemental Loans for Multifamily Projects Program

Section 242 Mortgage Insurance for Hospitals Program
Section 247 Insured Mortgages on Hawaiian Home Lands Program
Section 248 Mortgage Insurance Programs on Indian Reservations and Other Restricted Lands Program

Section 251 Insurance for Adjustable Rate Mortgages
Section 255 HECM - Home Equity Conversion Mortgage Program

Section 32 Public Housing Homeownership Program
Section 4 Capacity Building for Community Development and Affordable Housing Program

Section 4 Guarantee Recovery Fund
Section 542(b) Small Buildings Risk Sharing Initiative

Section 542(c) Housing Finance Agency Risk-Sharing Program
Section 8 Moderate Rehabilitation Program
Section 8 Project-Based Rental Assistance Renewal Program

SEED: STEM, Energy, and Economic Development - Coalitions for Community

Growth
Self-Help Housing Property Disposition Program
SHOP: Self-Help Homeownership Opportunity Program
SHIP: Supportive Housing Program
Small Contractors Initiative
Smoke Free Public Housing and Multifamily Housing
SPRAC: Senior Preservation Rental Assistance Contracts Program
SRO: Section 8 Moderate Rehabilitation Single Room Occupancy Program
Standards for Success

T

Title I Manufactured Homes Loan Insurance
Title I Property Improvement Loan Insurance Program
Title V Federal Surplus Property for Use to Assist the Homeless
Title VI Tribal Housing Activities Loan Guarantee Program
Tribal HUD-VASH Program

U

Utility Benchmarking

V

VHDP: Veterans Homelessness Prevention Demonstration Program

Y

YHDP: Youth Homelessness Demonstration Program

Reliable household figures are vital for calculating accurate estimates of housing needs or demand, as mandated. Necessary details include:

- Household tenure (renter/owner)
- Narrow household income ranges
- Age groups:
 - matching age restrictions
 - for target market information
- Household size:
 - for unit size & mix determinations
 - for maximum income limits



Affordable housing eligibility is based on very narrow, specific income ranges and other parameters.

If fewer data variables were to be available and ranges much broader than these parameters, estimates based on them would risk being unreliable.



Sample Calculation:

Renter Households	Minimum Income	Maximum Income	Estimated Households
1-person	\$16,800	to	\$21,000 1,146
2-person	\$19,200	to	\$24,000 998
3-person	\$21,600	to	\$27,000 1,045
4-person	\$23,960	to	\$29,950 1,442
5- person	\$25,880	to	\$32,350 2,046

**Plus often needed broken
out by Age Groups too**



Appropriate market areas for affordable housing are often quite small and can have very precise boundaries.



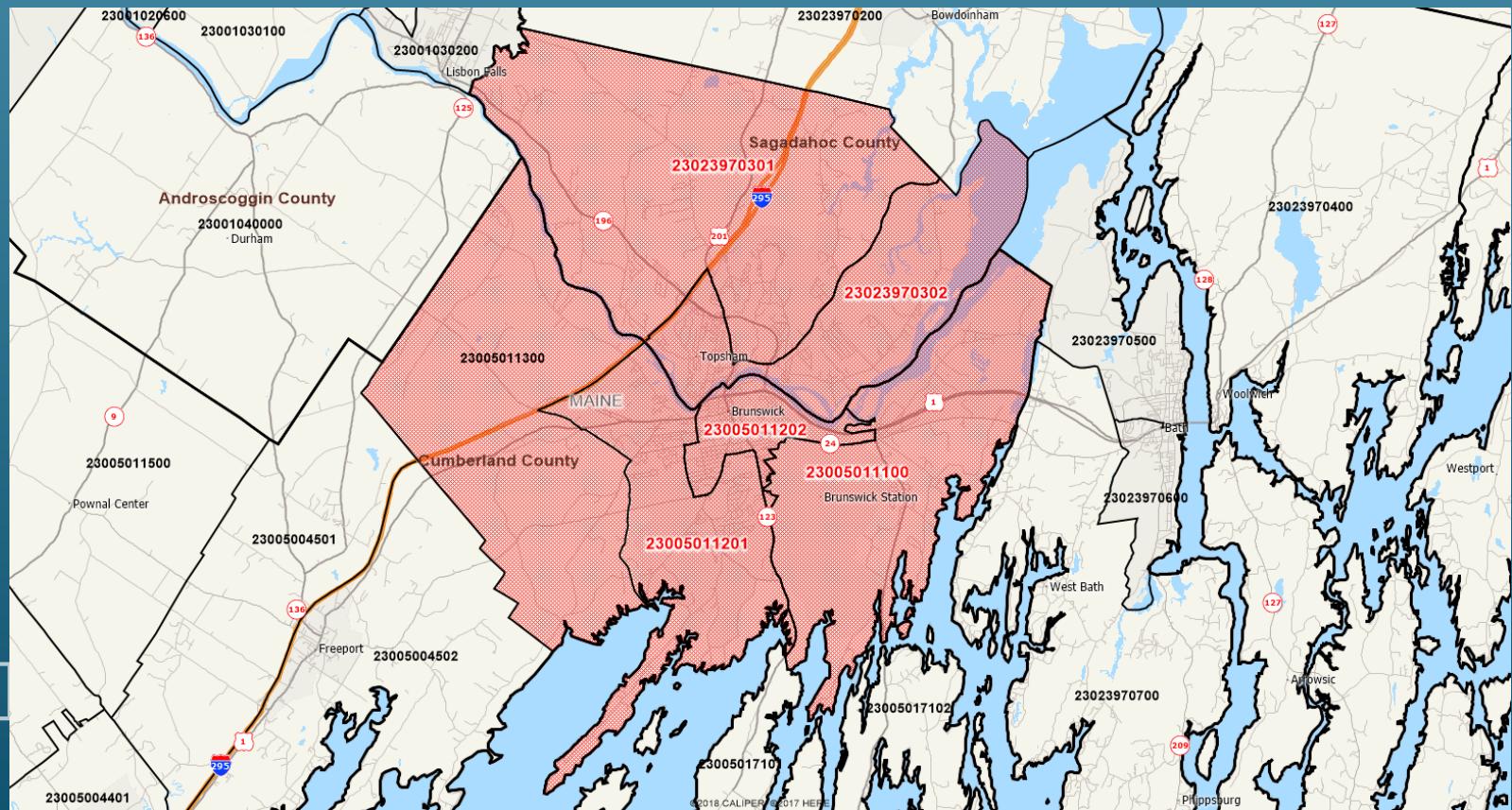
If available geographies were to be too large to reflect local market areas, demand would be grossly overstated.



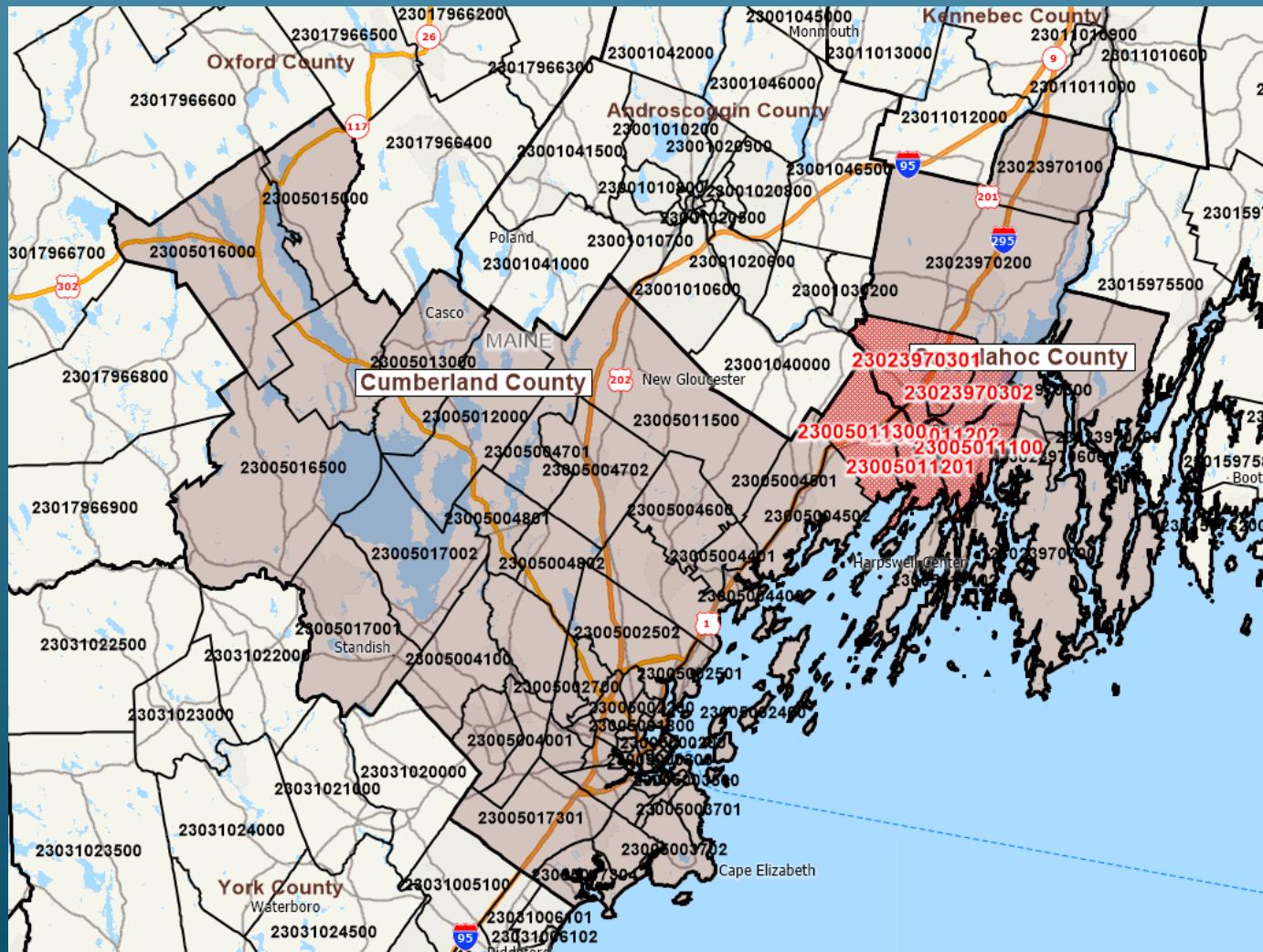
Custom polygons will also be much less reliable if based on larger geographies.



Census Tract Based Market Area, Brunswick, ME



Whole counties much too large





We also need good data for:

- Rent burdens by age and income
- Home values and rents
- Housing stock age and quality
- Housing units in structure by tenure
- Population and household trends by age
- Mobility and migration
- Commuting method and time
- and more....

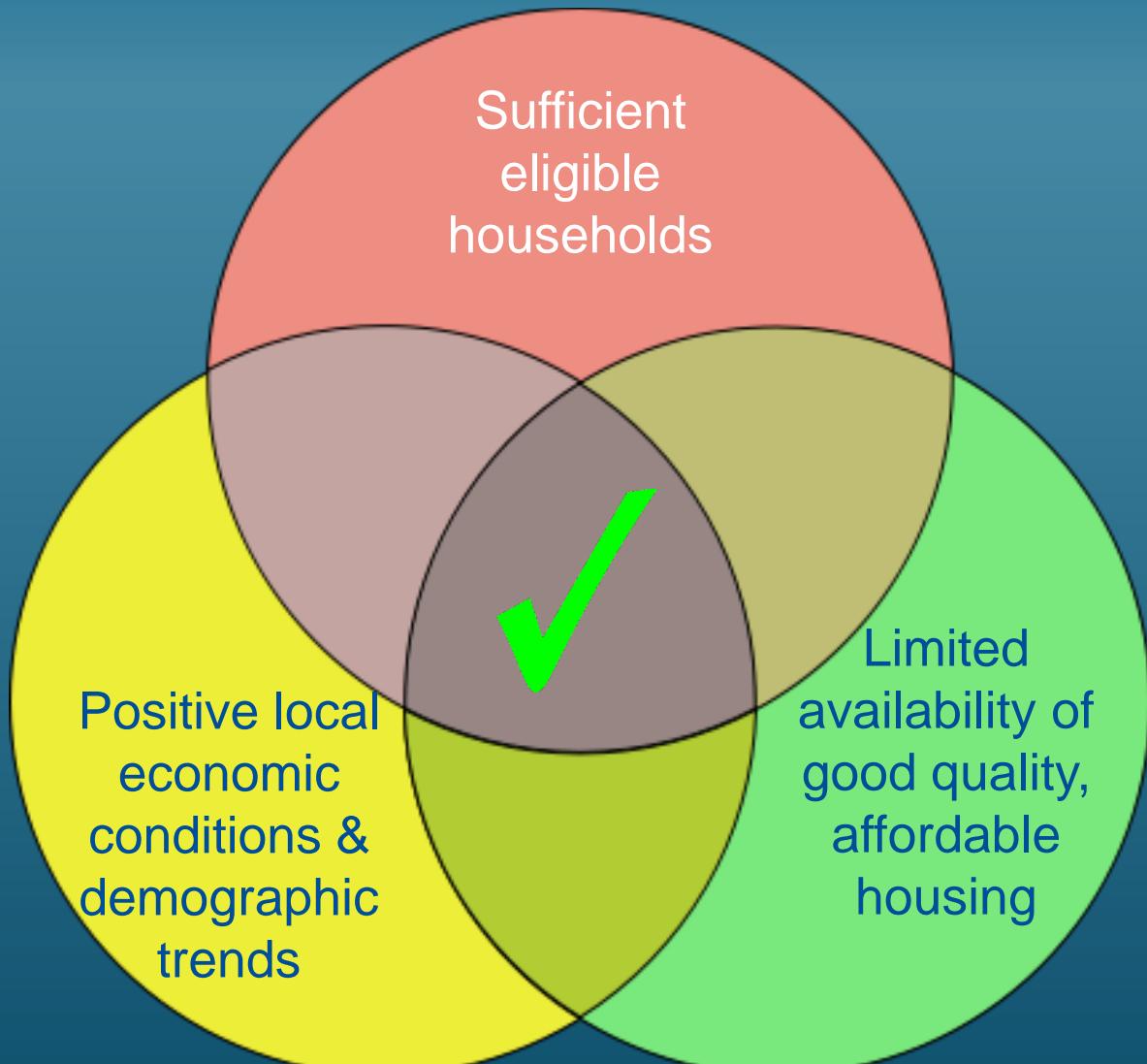


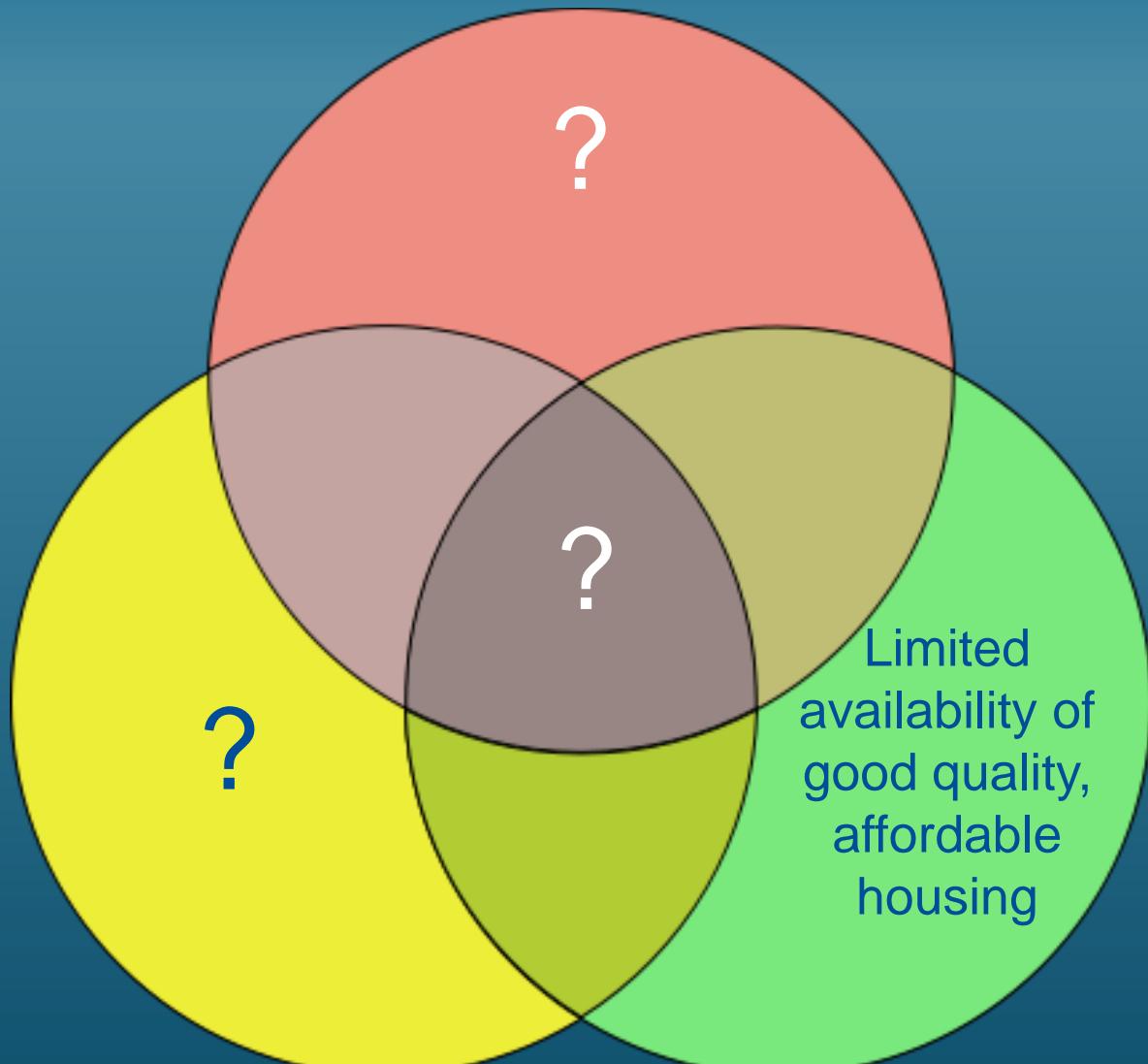
A thorough market analysis involves piecing together many elements in order to form a reasonable conclusion



Local and supply side research and analysis (occupancies and waiting lists) give us valuable insights into demand, but is not enough without good data to support them







We have always had to deal with some data issues and inconsistencies:

- difficulties of gathering good census data in some cities
- instances where data has not kept up in rapidly changing areas

But these issues are usually obvious and we are prepared to work around them

Will disclosure avoidance cause issues that are less obvious? Will we be able to tell how much “noise” is injected?

Ribbon Demographics will be:

- striving to keep identifying and providing the best quality source data
- working with the Census Bureau and Claritas to retain HISTA variables
- helping clients adapt to any unavoidable data changes.

NCHMA members may need to develop updated best practices if data availability is impacted



What can NH&RA and NCHMA do as a group to reach out to the Census Bureau to help minimize data impacts?



Can we mobilize other groups, such as NCSHA, NLIHC, the Appraisal Institute, etc. etc.?

Can we recruit large firms, who have significant corporate data needs?



Can anyone attend the ACS
conference in Washington,
DC in mid May?

2019 ACS DATA USERS CONFERENCE (#ACSCConf19)

May 14-15, Washington, DC



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Julia LaVigne
916-880-1644

julia@ribbondata.com