

PHI



ENIX

2024

**Dashboards,
Dashboards,
Dashboards!**



Speakers

DISCUSSION LEADER

Jonathan Kurzfeld, Director of Planning and Research | MaineHousing

SPEAKERS

Kathleen Annarelli, Policy Research Coordinator | New Jersey Housing and Mortgage Finance Agency

Megan Bolton, Assistant Director of Research and Analysis | Oregon Housing and Community Services

Michael McQuillen, Director of Industry and Governmental Affairs | Indiana Housing and Community Development Authority

CREATING THE INDIANA HOUSING DASHBOARD

IHCDA
Indiana Housing and Community
Development Authority

Michael McQuillen
@NCSHA Conference & Showplace
October 1, 2024

IndianaHousingDashboard.com launched December 2021

2020-21 Housing Working Group members

Accelerating Indiana Municipalities
Affordable Housing Association of Indiana
AIA (American Institute of Architects) Indiana
Association of Indiana Communities
Federal Home Loan Bank of Indianapolis
Habitat for Humanity of Indiana
Indiana Affordable Housing Council
Indiana Apartment Association
Indiana Association of Realtors
Indiana Bankers Association
Indiana Builders Association
Indiana CRA Bankers Association

IndianaHousingDashboard.com launched December 2021

1st Iteration of the Dashboard

Focused on Data

Comparison between geographies for select data points

35-page Report for chosen geography

Dashboard 2.0 – work began June 2022

IHCDA contracted again with HR&A Advisors who led:

User Group Interviews with

Researchers and Advocates

City Planners and Implementers

Nonprofits and Regional Associations

Dashboard 2.0 – User Group Interviews

Researchers and Advocates

AIM – Accelerating Indiana Municipalities

Indiana Community Action Association – Poverty Institute

Prosperity Indiana (a housing advocacy organization)

Fair Housing Center of Central Indiana

Federal Home Loan Bank Indianapolis

Indiana University – Center for Rural Engagement

Ball State University – Department of Urban Planning

Purdue University – Center for Regional Development

Dashboard 2.0 – User Group Interviews

City Planners and Regional Associations

Indianapolis Department of Metropolitan Development –
Division of Long-range Planning

City of Fort Wayne

City of South Bend

City of Bloomington – Housing and Neighborhood Development

Town of Boonville

Town of Fortville

Regional Opportunities Initiative, Inc. (Southern Indiana consortium)

Analytical Questions to be answered

- What housing is available? How do we compare to other areas?
- How is housing stock affecting economic development?
- Where is the greatest housing need?
- Where is affordable housing concentrated?
- What are non-housing considerations – broadband, education, employment, medical?
- What racial inequities can be identified and addressed?

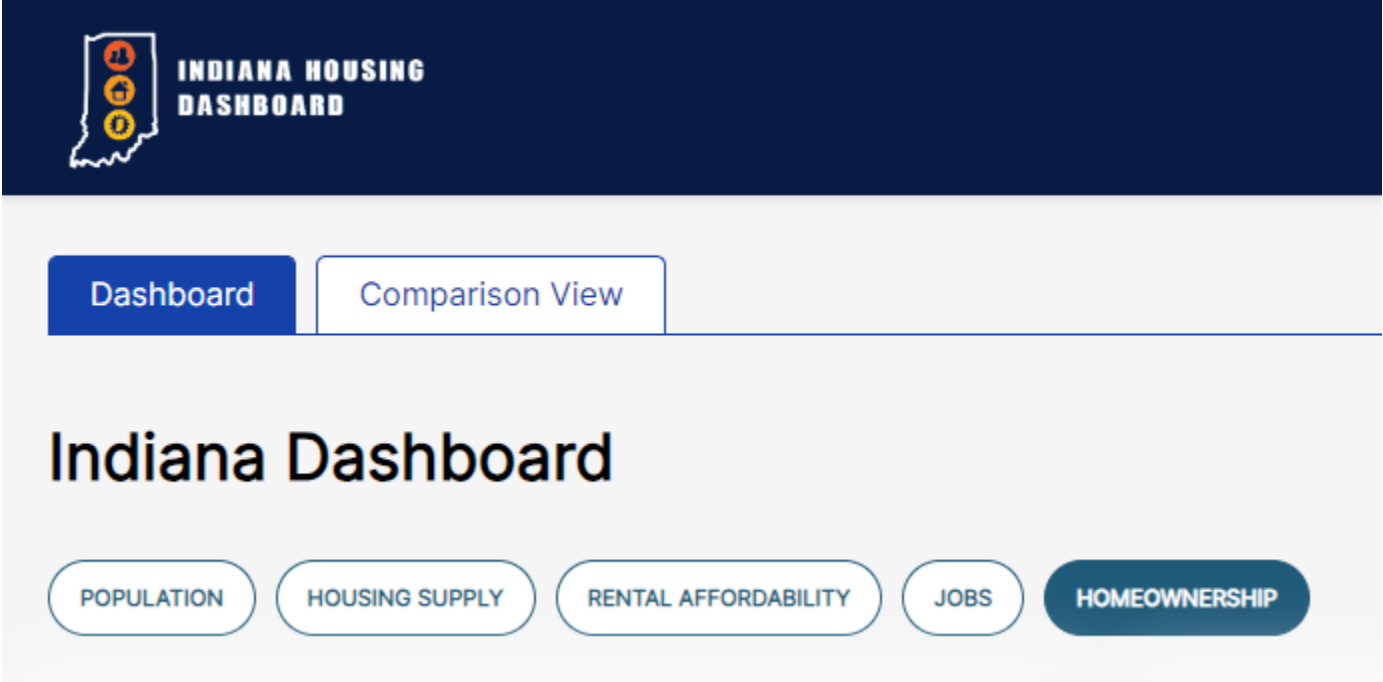
Planning Process Questions to be answered

- What are the steps to developing a housing plan?
- How do we engage with the community?
- What are our goals? How can we track our progress?
- What tools have other communities used with success?
- What other resources are available?
- What is the state of housing (need, growth, supply and demand) in each place/county/region of the state?

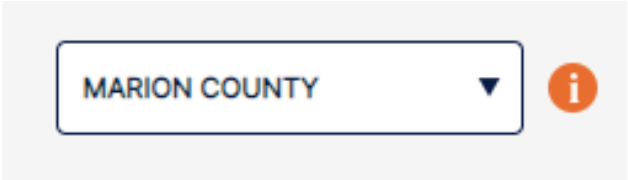
Sources of Data used

- US Census Bureau
 - American Community Survey
- PUMS Data (Public Use Microdata Sample)
 - Building Permits Survey
 - Bureau of Labor Statistics
- Local Area Unemployment Statistics (LAUS)
 - Centers for Disease Control
- HUD (US Dept. of Housing and Urban Development)
 - National Housing Preservation Database
 - National Low Income Housing Coalition
 - State of Indiana – Office of the Courts
- HMDA (Home Mortgage Disclosure Act) Data
 - Zillow

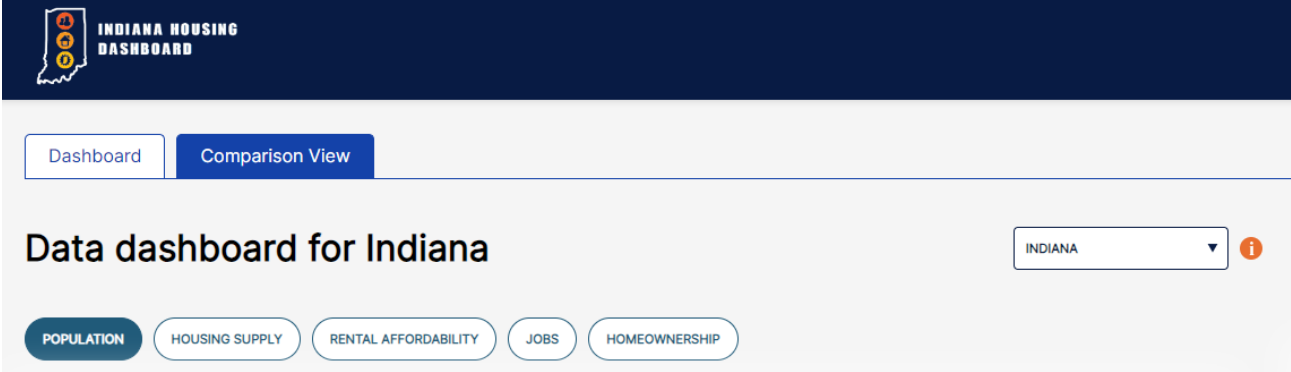
Main landing page – Five tabs of charts



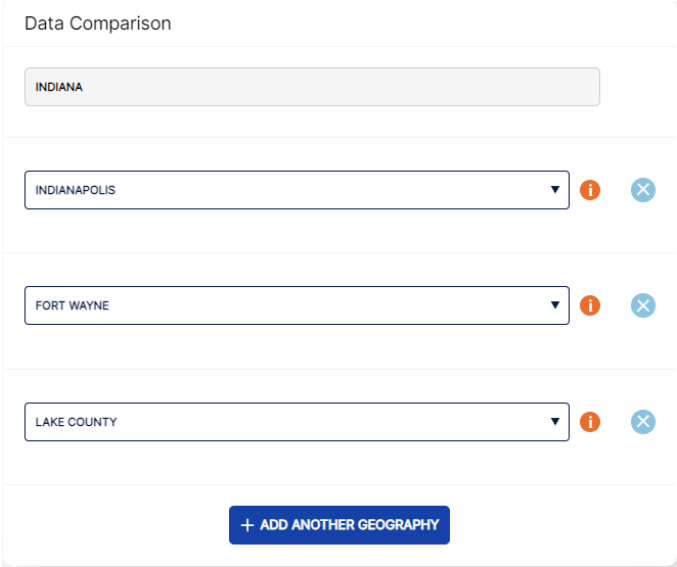
Choose any Geography



Main landing page – Comparison View



Choose several Geographies to compare



Take Action – Guidance in the Planning Process



Learn About the Planning Process

New to the housing planning process? Explore this section to learn more about the typical stages of developing a local housing plan.

[LEARN MORE](#)



Set Data-Informed Priorities

Explore this section to learn more about common community priorities, and metrics that can help you track your progress.

[LEARN MORE](#)



Explore Housing Policies & Programs

Explore this section to learn more about selecting and evaluating housing policies and programs, and access our library of land use, subsidy, and tenants' rights tools.

[LEARN MORE](#)



Access Additional Resources

Explore external housing plan-related resources here.

[LEARN MORE](#)

Explore Housing Policies & Programs – The Role of Local Government



Setting Housing Priorities



- Assess current conditions by exploring the data
- Explore policies; establish partnerships
- Engage the Community
- Set clear Priorities and Plans

Engage Your Community – Guidance on . . .

- Flyers and Mailers
- Public Meetings
- Advisory Committees
- Community Ambassadors
- Focus Groups
- Individual Interviews

Generate Full Report for the state or for any place, county, or region (CBSA)

[Generate Full Report ↗](#)

- Over 50 metrics from various sources
- Can be downloaded and saved as PDF or as Excel tables for use in reports and presentations
- Available in less than a minute

Introduction

Population and Demographics

Economic Trends

Housing Supply

Renter Housing Needs

Homeowner Housing Needs

Sources

Questions?

Contact:

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MMcQuillen@ihcda.in.gov

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Building Public Dashboards

Steps, Barriers, and Benefits

Presentation Overview

NJHMFA Dashboards

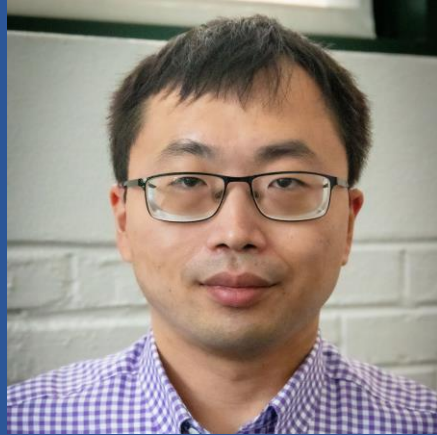
Getting Started

**Barriers to Producing Quality
Data and Dashboards**

**Strengthening HMFAs
through Data**



Our Data Team



Jamie Ding
Policy & Programs Analyst

Specialization

- Multifamily Programs

Software

- Python (Pandas)
- Excel
- Power BI



Kathleen Annarelli
Policy Research Coordinator

Specialization

- Single-Family Programs

Software

- R (Tidyverse)
- Stata
- Power BI



Kyle Cruz
Technical Data & Policy Analyst

Specialization

- HMIS

Software

- Excel
- ArcGIS
- Power BI





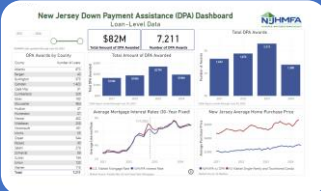
NJHMFA Dashboards

LIHTC, DPA, ERMA, and HMIS

Find under the Information Resources tab on the NJHMFA homepage



Low Income Housing Tax Credit (LIHTC) Dashboard



Down Payment Assistance (DPA) Dashboard



Emergency Rescue Mortgage Assistance (ERMA) Dashboard



Homeless Management Information System (HMIS) Dashboard



LIHTC Dashboard

- **Description**
 - Dashboard of all LIHTC units created under NJHMFA since inception, organized by Completed (Placed in Service) and In Development projects (9% award or 4% 42(m) letter)
- **Data Sources**
 - Internal Agency files from the Multifamily and Tax Credit Divisions
 - Other internal data systems, official Agency resolutions, and digital and archived 8609, deed restriction, and application documents
- **Maintenance Schedule**
 - Roughly every three to six months
 - Underlying database updated regularly
- **Utility**
 - Communicates the Agency's affordable housing work to the public
 - Provides a tool for legislators to see volume of units/development in their districts
 - Ensures a regularly maintained database of LIHTC properties and their features
 - Particularly helpful for HUD reporting
- **Future Outlook**
 - Plan to maintain indefinitely
 - Seek to build out with further information



New Jersey LIHTC Dashboard

Data Current Through: March 2024



Award Year

1987 2024

Property Status

Completed

"In Development" = Received either credit reservation (9%) or HMFA financing commitment (4%).



LIHTC Type

- 4%
- 9%

Construction Type

- New Construction
- Preservation / Rehab

924

LIHTC Properties

68.6K

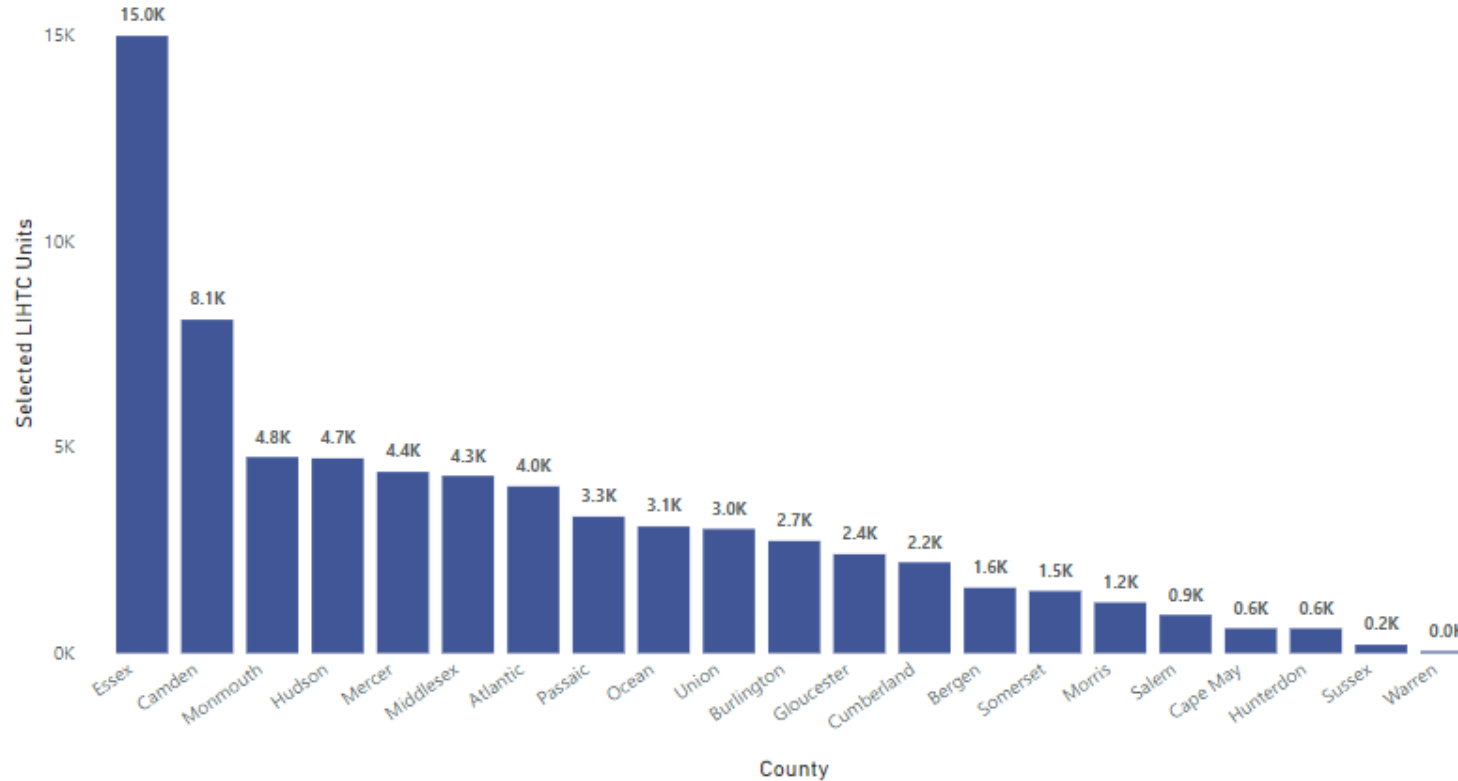
LIHTC Units

93.9%

Pct. of Units Affordable

Municipal Breakdown

LIHTC Units by County



Municipality	Number of LIHTC Properties
Newark	102
Jersey City	57
Camden	49
Trenton	42
Atlantic City	32
Paterson	30
City of Orange	29
Elizabeth	29
East Orange	21
Asbury Park	19
Edison	11
New Brunswick	10
Bridgeton	9
Long Branch	9
Plainfield	8
Pleasantville	8
Cherry Hill	7
Millville	7
Neptune City	7
Red Bank	7
Somerset	7
Toms River Township	7



DPA Dashboard

- **Description**
 - Dashboard of all NJHMFA-issued mortgages with Down Payment Assistance (DPA)
- **Data Sources**
 - Internal Agency mortgagor and loan data
 - External data from Freddie Mac, NJ Realtors, HMDA
- **Maintenance Schedule**
 - Updated quarterly
- **Utility**
 - Source of government transparency, use of DPA allocations
 - Provides a tool for legislators to see how DPA helps constituents
 - Illustrates efficacy of DPA in targeting historically marginalized and low-to-moderate-income homebuyers
 - Serves as an accessible data source for internal and external parties
 - Internal marketing team, independent think tanks, GO
- **Future Outlook**
 - Will be maintained for lifespan of program, which is slated to continue indefinitely



New Jersey Down Payment Assistance (DPA) Dashboard

Loan-Level Data

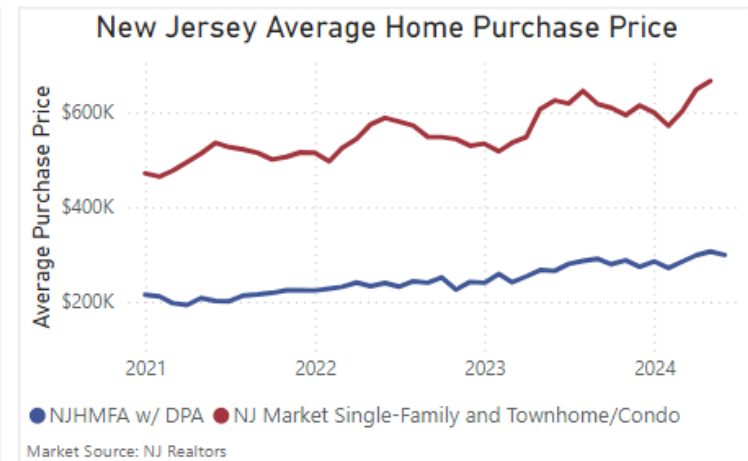
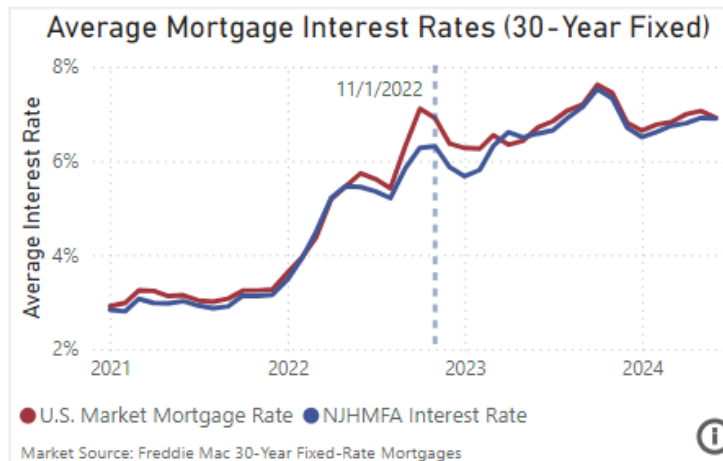
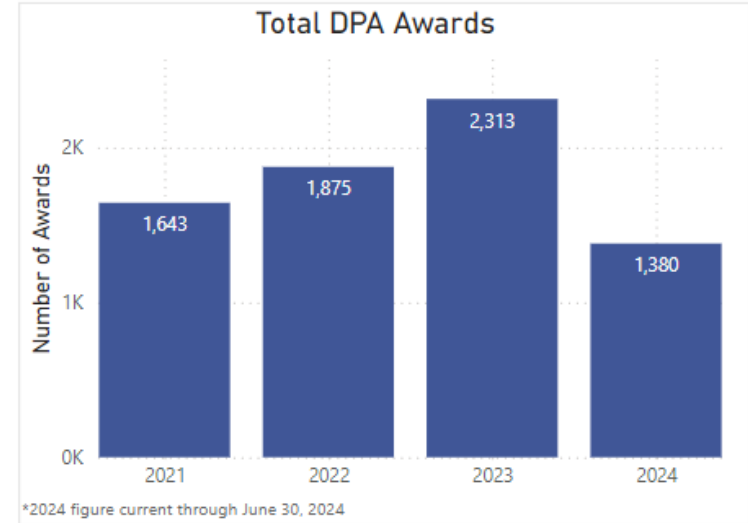
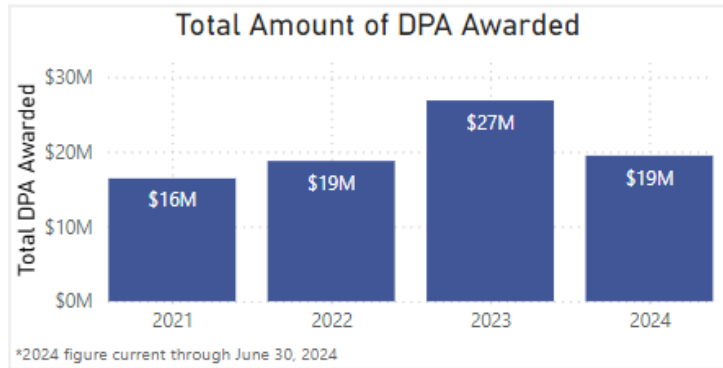


*NJHMFA data updated through June 30, 2024



DPA Awards by County

County	Number of Loans
Atlantic	673
Bergen	43
Burlington	975
Camden	1,423
Cape May	91
Cumberland	536
Essex	180
Gloucester	984
Hudson	47
Hunterdon	21
Mercer	402
Middlesex	239
Monmouth	161
Morris	55
Ocean	544
Passaic	90
Salem	279
Somerset	89
Sussex	144
Union	120
Warren	115
Total	7,211



ERMA Dashboard

- **Description**
 - Dashboard of NJHMFA's progress in allocating Homeowner Assistance Funds (HAF) to homeowners in need of mortgage assistance
- **Data Sources**
 - Internal Agency mortgagor and loan data
- **Maintenance Schedule**
 - Updated every other week
- **Utility**
 - Source of government transparency, use of HAF Funds & progress toward expenditure
 - Provides a tool for legislators to see how ERMA helps constituents
 - Illustrates efficacy of ERMA in targeting historically marginalized and low-to-moderate-income homeowners
 - Serves as an accessible data source for internal and external parties
 - Internal marketing team, independent think tanks, GO
- **Future Outlook**
 - Will phase out at the end of the ERMA Program





NJ ERMA Program Dashboard

Data Source: New Jersey Housing and Mortgage Finance Agency (NJHMFA)
Last Update: September 17, 2024

Total Awards

7,717

Total Awarded Amount

\$221,274,197

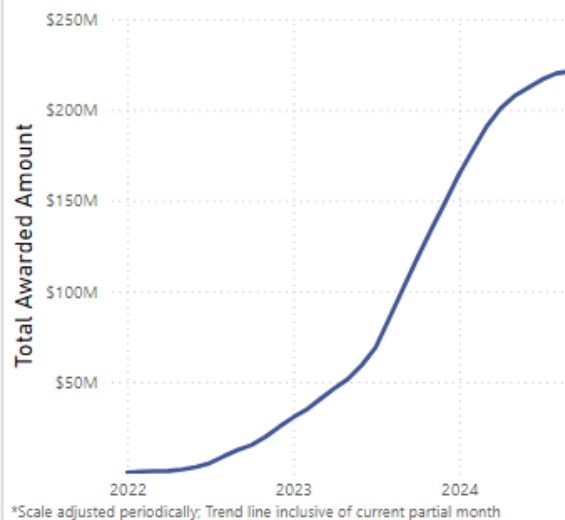
Average Awarded Amount

\$28,782

County Breakdown

County	Awards	Awarded Amount
Atlantic	435	\$10,541,555
Bergen	568	\$18,659,923
Burlington	625	\$15,374,089
Camden	793	\$20,093,356
Cape May	66	\$1,728,984
Cumberland	213	\$4,489,436
Essex	738	\$23,497,671
Gloucester	416	\$11,112,645
Hudson	253	\$8,039,753
Hunterdon	74	\$2,598,040
Mercer	264	\$6,500,005
Middlesex	576	\$17,376,238
Monmouth	427	\$13,340,925
Morris	224	\$7,090,933
Ocean	515	\$14,733,569
Passaic	409	\$12,361,696
Salem	72	\$1,490,795
Somerset	202	\$5,897,824
Sussex	177	\$5,234,593
Union	545	\$17,857,425
Warren	125	\$3,254,741
Total		\$221,274,197

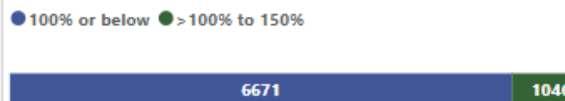
Awarded Amount Over Time



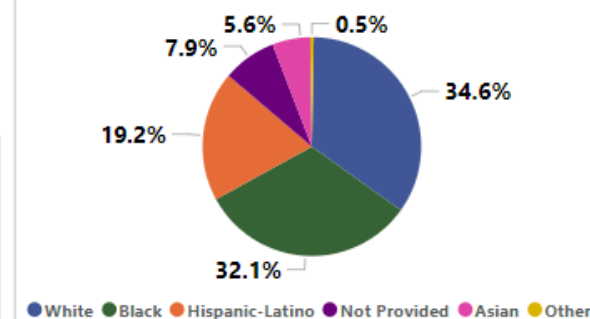
Top 10 Municipalities

Municipality	Awards
Newark	212
Sicklerville	161
Willingboro	155
East Orange	128
Paterson	127
Toms River	116
Irvington	101
Jersey City	99
Trenton	91
Union	90

Area Median Income Levels



Race/Ethnicity



HMIS Dashboard

- **Description**
 - Dashboard of New Jersey's Homeless Management Information Systems (HMIS), the system used by Continuums of Care (CoC) to track, record, and maintain homelessness services, programs, funding, and projects
- **Data Sources**
 - Program and service providers upload their data to HMIS, serviced by Foothold Technology
- **Maintenance Schedule**
 - Updated monthly
- **Utility**
 - Offers snapshot of the data system that measures homelessness
 - Identifies trends, concerns, and successes relating to homelessness
 - Supplements and bolsters grant proposals for various programs
 - Used as data quality tool, highlight areas for improvement in data collection process
 - Serves as a source of transparency for the public, advocates, and legislators
- **Future Outlook**
 - Slated to continue indefinitely
 - Seek to add additional data and insights



New Jersey Housing and Mortgage Finance Agency HMIS Data Dashboard 2024 Snapshot Statewide



CoC

All

Active Interactions in 2024

Includes Individuals with multiple admissions prior to 2024

222,071

Individuals Admitted to Program with Project Start Date in 2024

Includes Sheltered, Unsheltered, and At-Risk Individuals

64,448

Active Individuals in HMIS System

Includes Sheltered, Unsheltered, and At-Risk Individuals with Project Start Dates in 2024 and before

138,533

Active Programs in 2024

Programs that have individuals with Project Start Dates in 2024

815

Population Type

- Select all
- Permanent Housing Programs
- Prevention of Homelessness
- Sheltered Homelessness
- Transitional Housing Programs
- Unsheltered Homelessness

Individuals Still in Program with No Discharge Date

Includes Sheltered, Unsheltered, and At-Risk Individuals

109,516

Individuals that have been Discharged in 2024

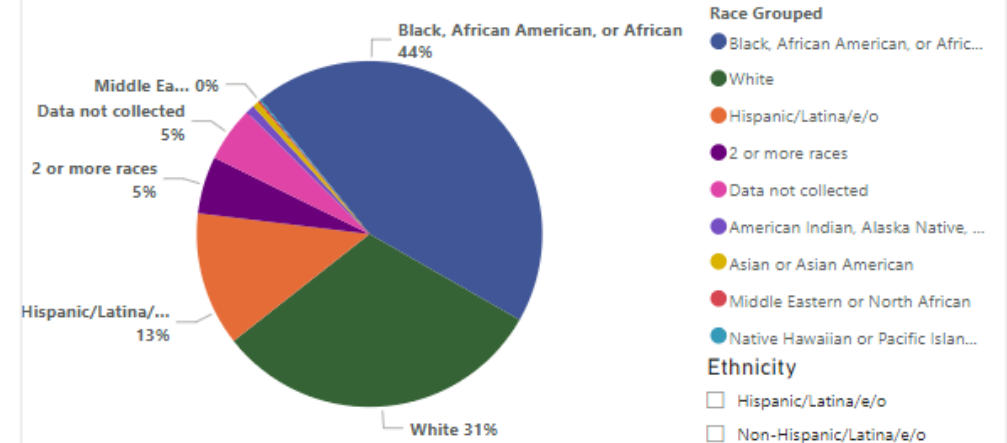
Includes Sheltered, Unsheltered, and At-Risk Individuals

112,555

Admissions to HMIS Services in 2024



Race and Ethnicity of Individuals in HMIS (Self-Identified)



As of August 30th, 2024





Getting Started

Building the Agency's Data Capacity

NJHMFA's Data Journey

- **Began with a request for LIHTC data from Rutgers researchers**
 - Existing internal systems had narrower focus and could not be easily adapted to the request
 - **ACIS**
 - Financing-oriented
 - No data regarding compliance
 - Sporadically updated due to lack of use within the typical workflow
 - Had trouble capturing changes to projects between application and completion
 - **Mitas**
 - Administration-oriented
 - No data regarding financing
 - Expired properties were especially difficult, as many of the files had never been digitized
- **Shaped the orientation of our work: making program data available to the public**



NJHMFA's Data Journey

- **Sparked the initial interest and investment in building the Agency's data capacity**
 - Developed experience with data analysis and business intelligence software
 - Invested in developing human capital — learning different programs and best practices
- **Demonstrated the utility of maintaining databases and creating dashboards**
 - Generated demand for data tools to track other NJHMFA programs
 - Became a primary function of the Policy Team, strengthening Team knowledge and relationships with Agency divisions
- **Led to the creation of new analyst positions to further support data work**
 - Increased the types and volume of data work Policy handles



Lessons from NJHMFA's Data Journey

1. Seek out a catalyst

2. Focus on one goal or project

3. Demonstrate the utility of the data tool(s)

4. Build on momentum, identifying new projects and areas for improvement





Barriers to Data Work

Data Literacy, Quality, Privacy, and Accessibility

Data Literacy

Necessary skills

- Ability to understand structure of data, underlying concepts, and applicability
- Knowledge of how to manage data (cleaning, manipulating)
 - Experience with messy data is critical
- Proficiency in data management software or willingness and ability to learn
 - Excel, R, Python, etc.
- Aptitude for identifying the optimal visualizations to communicate insights

Invest in data literacy

- Hire an experienced data analyst to spearhead and implement data literacy agenda
- Provide opportunities for highly motivated staff to upskill through courses or trainings
- Budget for data analysis and business intelligence software



Quality Dashboards Require Quality Data

- **Building data capacity is an agency-wide effort, analysts cannot do it alone**
- **Divisions should monitor the data they generate for accuracy and completeness**
 - Analysts' insights are not useful if the data is not meaningful
- **Common data quality issues**
 - Poor documentation
 - Missing entries
 - Incomplete entries
 - Duplicate entries
 - Omission of important data fields
- **Divisions can work with analysts to identify areas for improvement**
- **Improving data quality is an iterative process**
 - Divisions communicate data and provide access to analyst, analysts provide feedback to divisions, divisions improve data practices, and so on until data is suitable for sharing



Sensitive Information

- **Examples of sensitive information**
 - Personally identifiable information
 - Project information
- **Strategies to minimize data concerns**
 - Remove data that could be used to identify individuals
 - Birthday, address, name
 - Break up large datasets into smaller, disconnected elements
 - Limit data to most relevant fields
 - Aggregate data
 - Cost-benefit
- **Check and then check again**
 - Limit connections between data elements
 - Protect underlying data
 - Tips and tricks



Importance of Trust

- **Hire skilled staff or train staff to ensure competence and build trust**
 - Include training on data privacy and ethics
- **Establish direct lines of communication between analysts and divisions**
 - Emphasize the shared goals of improving agency programs and sharing accomplishments
 - Encourage complete transparency between analysts and program divisions
- **Ensure divisions communicate and analysts understand the significance and sensitivity of data**
- **Provide data access to analysts**
 - Ultimate goal is to have trusted analysts who can access program data in a timely manner and with relatively few hurdles





Benefits of a Robust Data Program
Greater Efficiency, Accuracy, and Legitimacy

Benefits Experienced by NJHMFA

Saves time

- Fewer constituent/legislator calls and requests
- Faster data pulls and updates
- Finely tuned and routinized data collection and data management processes produce consistent results

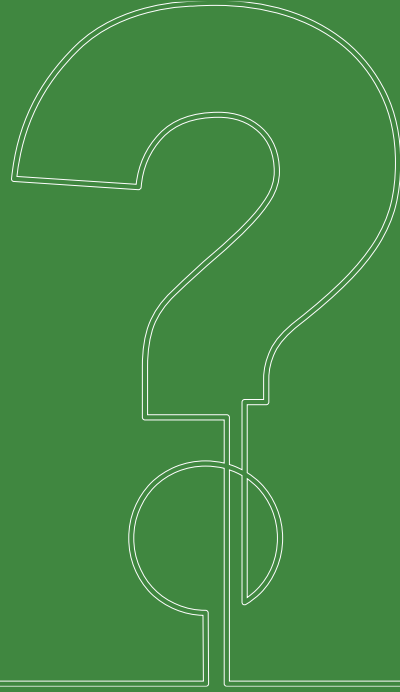
Enhances program performance

- Data insights highlight program strengths and areas for improvement
 - Targeting
 - Progress
 - Gaps

Increases legitimacy

- Provides current and transparent information about programs, conveying that they are:
 - Well-managed
 - Productive
 - Worth funding





Questions & Answers



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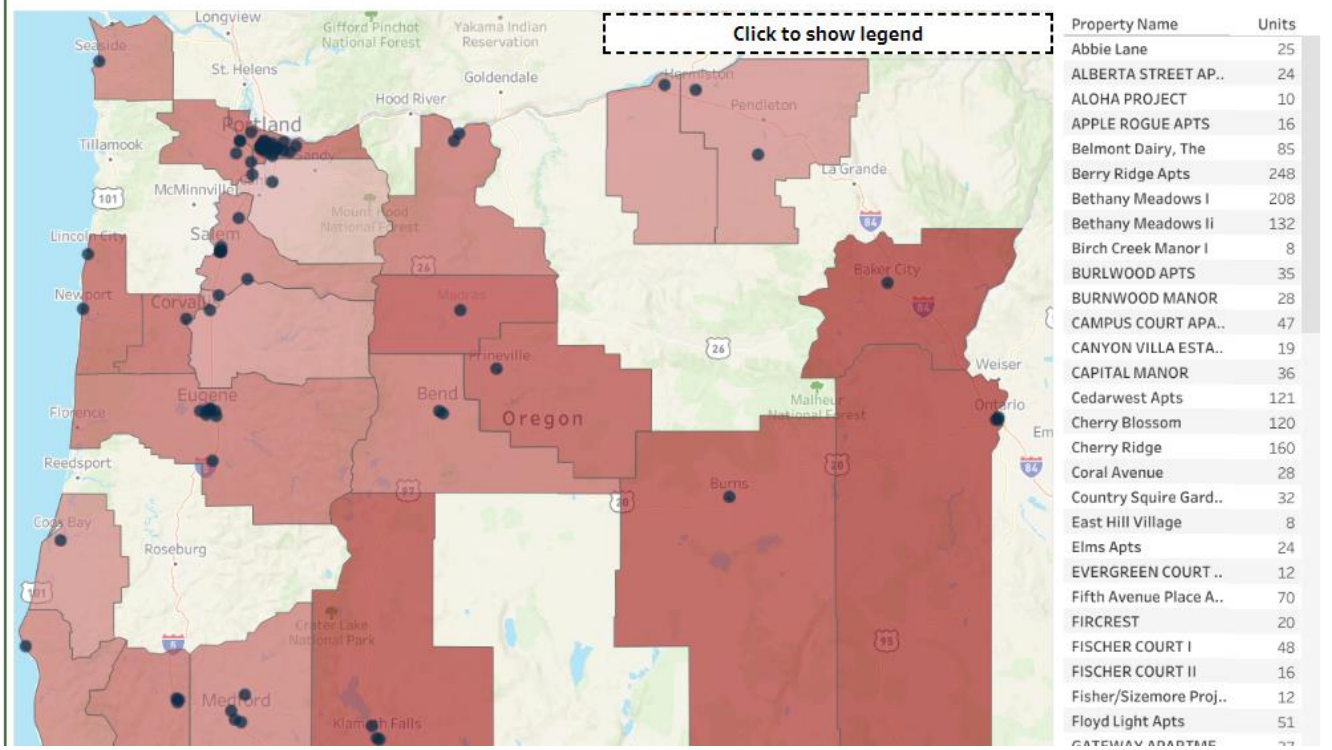
Dashboards, Dashboards, Dashboards!

**Megan Bolton, Assistant Director of Research
Oregon Housing and Community Services
October 1, 2024**

What will expire in 5 years?

Units 4,443	Properties 78
-----------------------	-------------------------

Expiration of affordability restrictions: | Affordability Restriction Type: | City: | County:



Four main categories of Preservation

- 1) Projects renewing federal rent assistance
- 2) Projects with expiring rent restrictions
- 3) Affordable properties at risk of loss due to urgent physical or financial challenges
- 4) Manufactured home parks owned by a nonprofit or resident cooperative

Extending / Renewing Project-Based Federal Rent Assistance

2023-2033: 75 properties statewide (2,200 units):

- HUD and USDA/Rural Development rent subsidies often renewed/extended but owners can opt out
- Often very low-income tenants, many seniors and people with disabilities
- Can be a challenge finding an affordability-minded buyer when owner chooses to sell – especially for USDA/RD properties there's a steep learning curve
- Often new buyer will need to address deferred maintenance/rehab issues

Expiring Affordability Restrictions: Preventing Conversion to Market Rate

2023-2033: 43 for-profit owned properties statewide (4,200 units):

- Some of these will convert to market-rate: renewing affordability requires significant new subsidy
- Need to have a clear Risk Assessment lens to guide prioritization
- Preservation here can be a multi-stage effort: acquisition then rehab after assessing capital needs

Equity and Racial Justice

- Tenants: measuring and tracking how Preservation efforts benefit the housing stability of BIPOC tenants
- Supporting culturally specific housing organizations in maintaining the affordability and viability of their portfolios
- MWESB: using Preservation as a lever to help build a more diverse development and construction workforce
- Property Management: skilled and culturally responsive property management a key factor in residents' housing stability

Future Improvements and Additions to the Dashboard

- Looking back at what has been lost as affordable and what has been preserved
- Including more information related to risk of loss, such as owner type, rents in surrounding area, physical and financial health of the property
- Mapping properties along with a new anti-displacement tool we've been developing

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Questions