

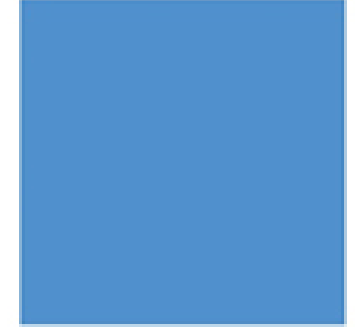
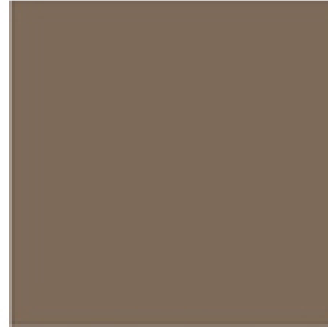
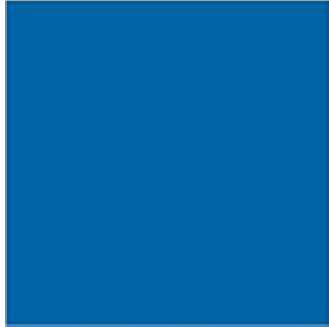
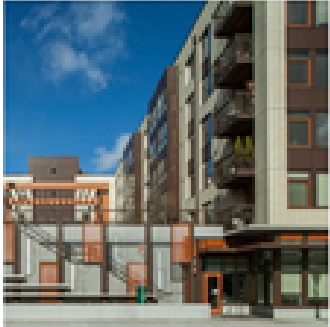


Data Driven Development

NCSHA HFA Institute | January 15, 2020

Stephany De Scisciolo, PhD | Vice President, Knowledge, Impact and Strategy

ENTERPRISE COMMUNITY PARTNERS



Enterprise's mission is to create opportunity for low- and moderate-income people through affordable housing in diverse, thriving communities.

Capital.

At Enterprise, we direct public and private capital to the right places, having delivered more than \$28.9 billion to low-income communities across the U.S.

Policy.

Enterprise is a crucial voice for America's low-income communities with a strong presence in Washington, D.C., and city halls across the country.

Solutions.

We work with local partners to test and scale solutions to some of the most pressing housing and economic problems facing low-income communities.

ENTERPRISE'S VISION

One day every person will have an affordable home in a vibrant community, filled with promise and the opportunity for a good life.



WHAT IS OPPORTUNITY?

- *“Opportunity is the set of circumstances that make it possible for people to achieve their goals – no matter their starting point.”* **Enterprise Community Partners**
- *“...those locations that, through various economic and social factors, as well as the proximity of certain amenities, encourage a positive impact on a person’s life outcome.”* **Freddie Mac and National Housing Trust**
- *“...consider three domains of neighborhood opportunity: educational opportunities (e.g., quality early childhood education), health and environmental opportunities (e.g., availability of healthy food), and social and economic opportunities (e.g., low poverty).”* **Diversitydatakids.org and Kirwin Institute at the Ohio State University**

HOW HAS OPPORTUNITY BEEN IDENTIFIED IN QAPs?

- In *Spotlight on Underserved Markets: Affordable Housing in High Opportunity Areas*, Freddie Mac and NHT identify five primary indicators of opportunity:
 - Access to Education
 - Economic Growth/Jobs
 - Income Levels
 - Access to Healthcare
 - Access to Transportation
- Of 51 QAPs analyzed, 28 states explicitly identify opportunity and an additional 21 implicitly identify it in their documents.



HOW IS “OPPORTUNITY” OPERATIONALIZED?

- In that same paper, Freddie Mac compares the FHFA, **OPPORTUNITY360**, and Opportunity Insights definitions of opportunity.

DEFINITION	FHFA		OPPORTUNITY360	OPPORTUNITY INSIGHTS
	DDA	QAP (TOP 5)		
General indicators found in each definition	<ul style="list-style-type: none"> ▪ Rent ▪ Income ▪ Poverty 	<ul style="list-style-type: none"> ▪ Income ▪ Education ▪ Healthcare ▪ Economic Growth/Jobs ▪ Transit 	<ul style="list-style-type: none"> ▪ Housing Stability ▪ Education ▪ Health & Well-Being ▪ Economic Security ▪ Mobility 	<ul style="list-style-type: none"> ▪ Segregation ▪ Income Inequality ▪ Quality Schools ▪ Social Capital ▪ Family Stability

HOW IS OPPORTUNITY MEASURED?

- Numerous tools exist to measure opportunity at a neighborhood level. Each has its own set of indicators reflecting a unique perspective on opportunity.





POWERED BY ENTERPRISE COMMUNITY PARTNERS

OPPORTUNITY TOOLKITS



MEASURE

Create a dashboard for any neighborhood to learn about a community's strengths and its challenges. Discover the pathways to improving opportunity by leveraging existing assets.



LISTEN

Hear what's working and what's not directly from community members, and gain their personal insights on important local issues and actions to take.



PARTNER

Partner with food, health, housing, job training and education programs in neighborhoods across the country.

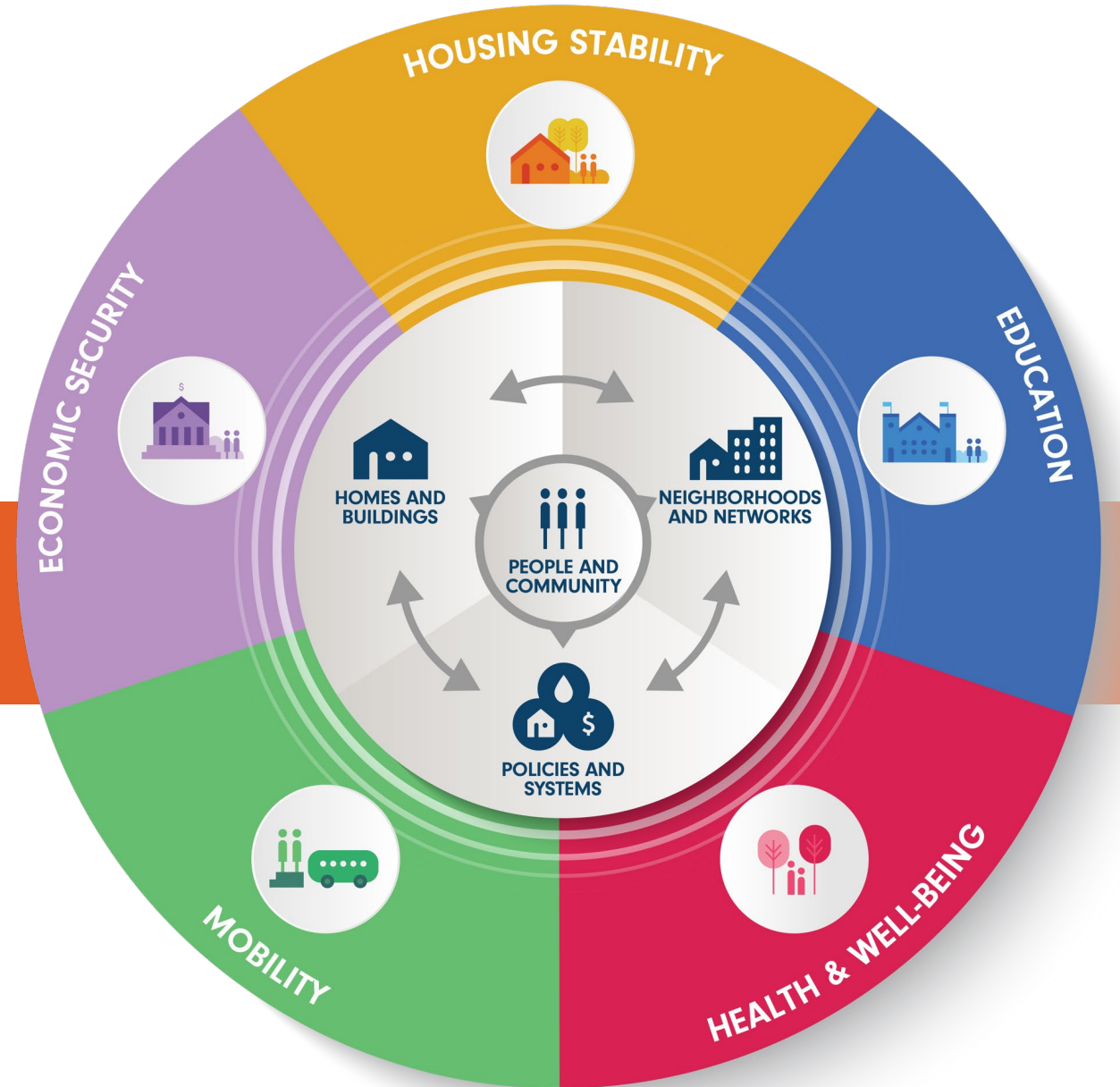


EVALUATE

Assess the metrics that matter to help decision-makers in your community create better outcomes.

OPPORTUNITY360: MEASURING OPPORTUNITY

OPPORTUNITY OUTCOMES + PATHWAYS



NEW OPPORTUNITY360 COMMUNITY DASHBOARDS



OPPORTUNITY COMMUNITY DASHBOARD 360[®]

POWERED BY ENTERPRISE COMMUNITY PARTNERS

- Welcome
- Community Profile
- Opportunity Is Here
 - Housing Stability
 - Education
 - Health and Well-Being
 - Economic Security
 - Mobility
- Pathways to Opportunity
- How To Use This Report



Opportunity360

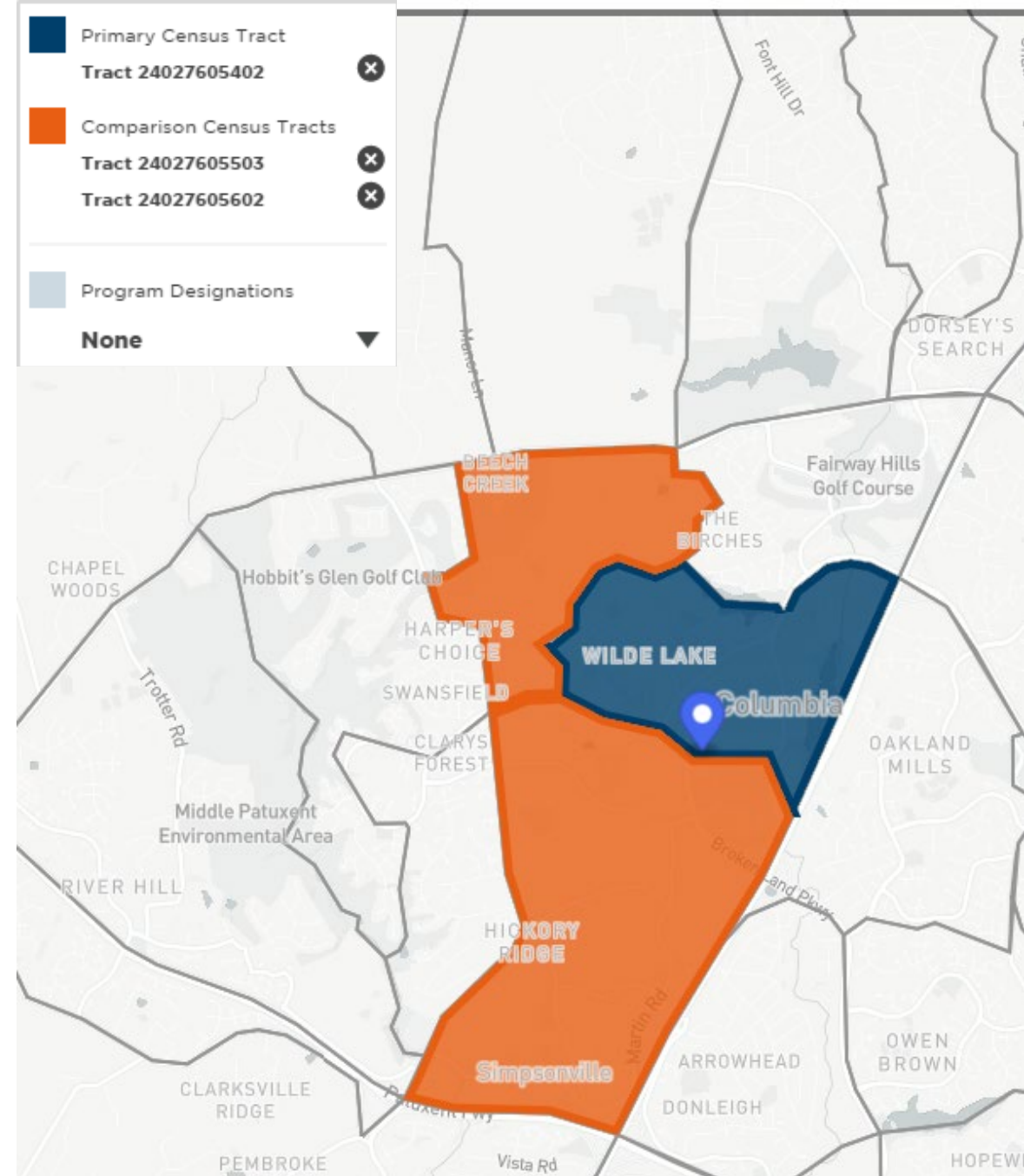
Smarter Investments. Thoughtful Solutions. Stronger Communities.

We may have similar goals in life, but not the same opportunities. **Where you live matters.** We believe that when opportunity is within reach, people's lives improve.

Opportunity360 is a comprehensive approach to help communities leverage their assets and understand their challenges through the use of cross-sector data, community engagement tools, case studies, and research. Visit our website at www.opportunity360.org to access all the tools and resources available.

NEW OPPORTUNITY360 COMMUNITY DASHBOARDS

NEW Community Dashboards enable users to select a primary census tract and up to two comparison tracts. Dashboards will be sent directly to the users' email address.



NEW OPPORTUNITY360 COMMUNITY DASHBOARDS

Community Dashboard will include national, state, and regional percentile scores. These scores have been updated to include 2014-2018 American Community Survey Data.



Housing Stability

Opportunity is when you can afford the cost of your home and live there safely for as long as you choose.

We believe all people need decent quality, healthy homes and enough income left after rent to afford life's necessities. The Housing Stability Outcome index score shown below is based on six measures assessing the ability of residents to afford their homes and live in safe, uncrowded conditions.

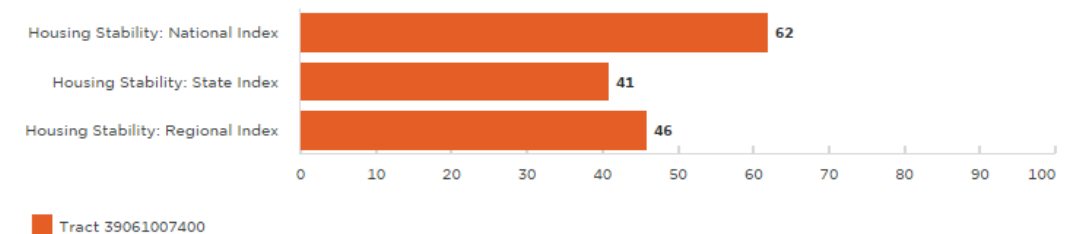
62

out of 100

Housing Stability: National Index

Tract 39061007400

Housing Stability in Context



Sources: Enterprise Community Partners

Notes: The national, regional, and state percentile scores above reflect how the selected tract compares to all other tracts in the corresponding geography - the country, region, and state. A score of 50 means the tract is in the 50th percentile for the corresponding geography. A score of 100 is the highest score possible on this measure, and a score of 0 is the lowest.

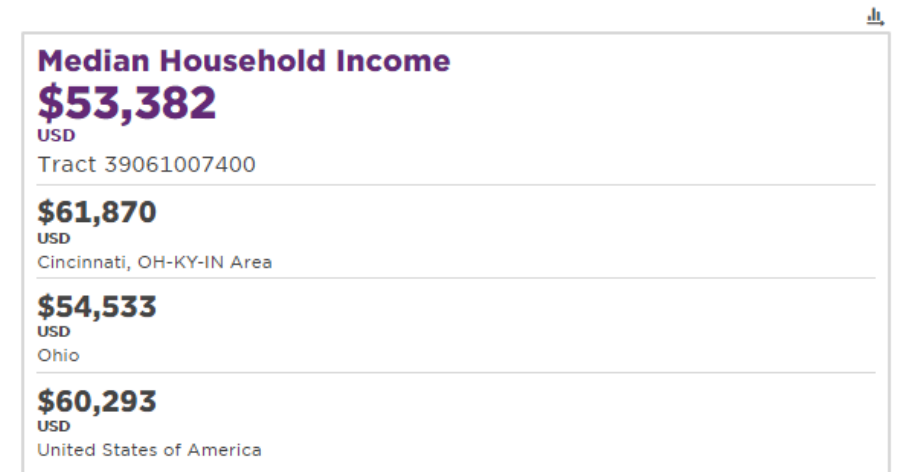
NEW OPPORTUNITY360 COMMUNITY DASHBOARDS

Community Dashboards weave a narrative through the inclusion of additional context, description, and time-series data.

Median Household Income

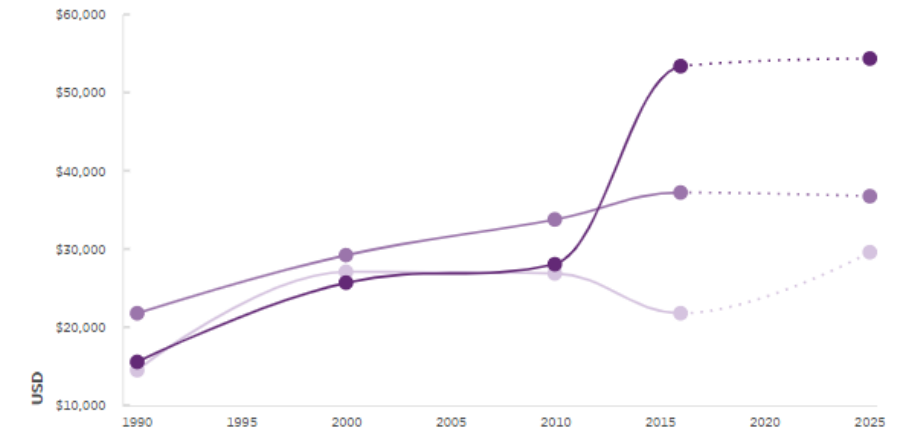
The measure estimates the median income of all households in the census tract over the course of a year, including job earnings, social security and other forms of income. Income is a key component of financial health, affecting our ability to afford basic necessities, as well as our ability to save and ensure against financial downturns.

A higher median household income has a positive effect on a census tract's overall Economic Security Outcome index score.



Sources: US Census ACS 5-year

Census Tract Comparison: Median Household Income



NEW OPPORTUNITY360 COMMUNITY DASHBOARDS

New indicators have been added throughout the dashboards, including income inequality, climate change, and racial disaggregation.

Economic Inequality

Economic stability is made possible when residents have equal opportunity for upward mobility in their community. Much of this opportunity is demonstrated by a household's income and its access to capital. Communities with gaps in income by sex and race face structural inequalities that will exacerbate disparity.

The indicators in this section provide context around income inequality including income gaps across sex and race in your selected area.

Income Inequality (Gini Index)

0.48

out of 1

Tract 39061007400

0.44

out of 1

Tract 39061009600

0.67

out of 1

Tract 21037050500

0.47

out of 1

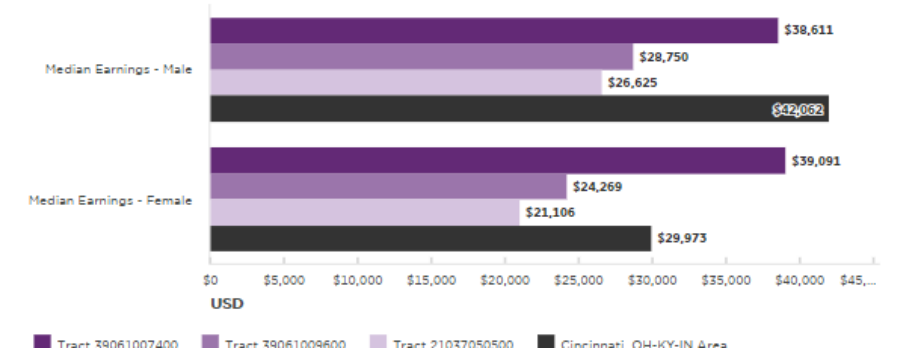
Cincinnati, OH-KY-IN Area

Sources: US Census ACS 5-year

Notes: The Gini index "is a statistical measure of income inequality ranging from 0 to 1. A measure of 1 indicates perfect inequality, i.e., one household having all the income and rest having none. A measure of 0 indicates perfect equality, i.e., all households having an equal share of income" (Source:

https://www.census.gov/glossary/#term_GiniIndex).

Income Inequality: Median Earnings by Sex



OPPORTUNITY360 AND STATE OAPs



Michigan

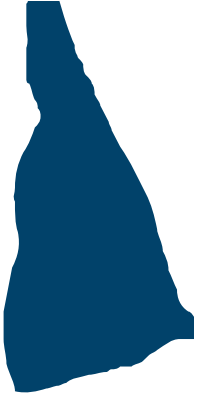
- First state to include **OPPORTUNITY360** in the state QAP
- Applicants can earn up to 4 points for areas of high opportunity (66th percentile or higher)
- Included Education, Health & Well-being, Economic Security and Access to Jobs, Goods and Services



Georgia

- Included in their 2019 QAP
- Applicants could earn up to 2 points for areas of high opportunity (60th percentile or higher)
- Included Housing Stability, Health & Well-being and Economic Security

OPPORTUNITY360 AND STATE QAPs



New Hampshire

- Considering including **OPPORTUNITY360** into next QAP
- Applicants can earn up to 10 points for areas of high opportunity (60th percentile or higher)
- Including Education, Health & Well-being, Economic Security and Mobility

Kentucky

- Also considering including **OPPORTUNITY360** into next QAP
- Applicants can earn up to 10 points relative to the percentile scores of identified areas of opportunity
- Considering Education, Health & Well-being, Economic Security, and others





“FHFA, Enterprise Community Partner’s OPPORTUNITY360, and Harvard’s Opportunity Insights Project all use different methodologies to define opportunity, but there remains a general philosophical alignment on what makes an area high opportunity, however, there is not a perfect practice for implementing these ideas on the ground. Due to the varying demographics and needs of communities throughout the United States, perhaps having multiple definitions of opportunity makes the most sense.”

Freddie Mac Multifamily, *Spotlight on Underserved Markets: Affordable Housing in High Opportunity Areas*



THANK YOU