

# Needs Assessment and Strategic Planning

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## COURSE INTRODUCTION

## Course Description

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As resources shrink and housing and community renewal needs grow, more and more funders and taxpayers are asking nonprofits to think more strategically about their work. In particular, nonprofits are expected to demonstrate a strong **understanding** of the opportunities and threats of the market forces and constituent needs they are facing, and a thoughtful **alignment** of strategic goals, programs, and production goals with that needs assessment. Strategic plan and work plan documents are increasingly expected to convey that understanding and alignment, and are playing a larger role in establishing the credibility of nonprofits with funders.

In this workshop on needs assessment and strategic planning, we will demystify needs assessment and give you resources that will help you organize your research questions and spend your time on data collection and analysis more efficiently and productively. We will show you how needs assessment findings can directly link up to the strategic planning process and how to create a strategic plan that not only strengthens credibility but serves as a powerful management tool for you and your board of directors. Finally, we will present DHCR requirements for needs assessment, strategic and work plans and give you tools and worksheets to help you conduct or shape your planning efforts at home.

## Training Objectives

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By the end of the training, participants will:

- Understand the connection of needs assessment to strategic planning, as well as the challenges and benefits of using these management tools.
- Be familiar with six steps involved in conducting a needs assessment and have practiced some of them.
- Design a needs assessment approach for their organization.
- Learn specific needs assessment data sources, tools & techniques.
- Learn a simple format for strategic plan documents and options in processes for developing them.
- Have concrete tools and new ideas for conducting needs assessments and strategic planning processes.
- Understand DHCR requirements for needs assessments, strategic plans and application.

## Ground Rules

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- Be on time and present for all sessions.
- Participate actively but avoid monopolizing the floor.
- Speak one at a time.
- Turn cell phone ringers off.
- No side orders please (conversations during class that disturb others).
- Ask hard questions.
- Have fun.

# Agenda

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## Day One

9:00 am  
Tab 1

### Opening Session

Tab 2

### Overview of Strategic Planning

- Attributes Of A Useful Strategic Plan
- Role of Stakeholders in Strategic Planning

### Break

Tab 3

### Understanding Community Needs

- Overview
- Designing a Needs Assessment Plan
- Six Steps to a Useful Needs Assessment
- Step 1: Understanding General Trends
- Step 2: Articulating Intuition From Day-to-Day Work

12:00 pm

### Lunch Break

1:00 pm  
Tab 3

### Understanding Community Needs (con't)

- Step 3: Data Collection
- Step 4: Refining Research Questions

### Break

Tab 3

### Understanding Community Needs (con't)

- Step 5: Analyzing Data
- Step 6: Interpreting Data

Tab 3

### Summarizing the Needs Assessment for the Planning Document

- Component 1: Summary of Needs Assessment

### Next Steps and Housekeeping

4:30 pm

### Adjourn

## Day Two

9:00 am

### Opening Session

- Q&A From Yesterday

Tab 4

### Setting the Direction

- Overview
- Component 2: Mission

### Break

Tab 4

### Direction

- Component 3: Outcomes and Measures of Success
- Component 4: Strategic Goals

12:00 pm

### Lunch Break

1:00 pm

### Developing the Strategy

Tab 5

- Overview
- Component 5: Programs and Services
- Component 6: Production Goals
- Component 7: Resources

Tab 6

### Strategic Plan Critique

### Break

Tab 7

### DHCR Requirements for Needs Assessment, Strategic Plan and Application

4:30 pm

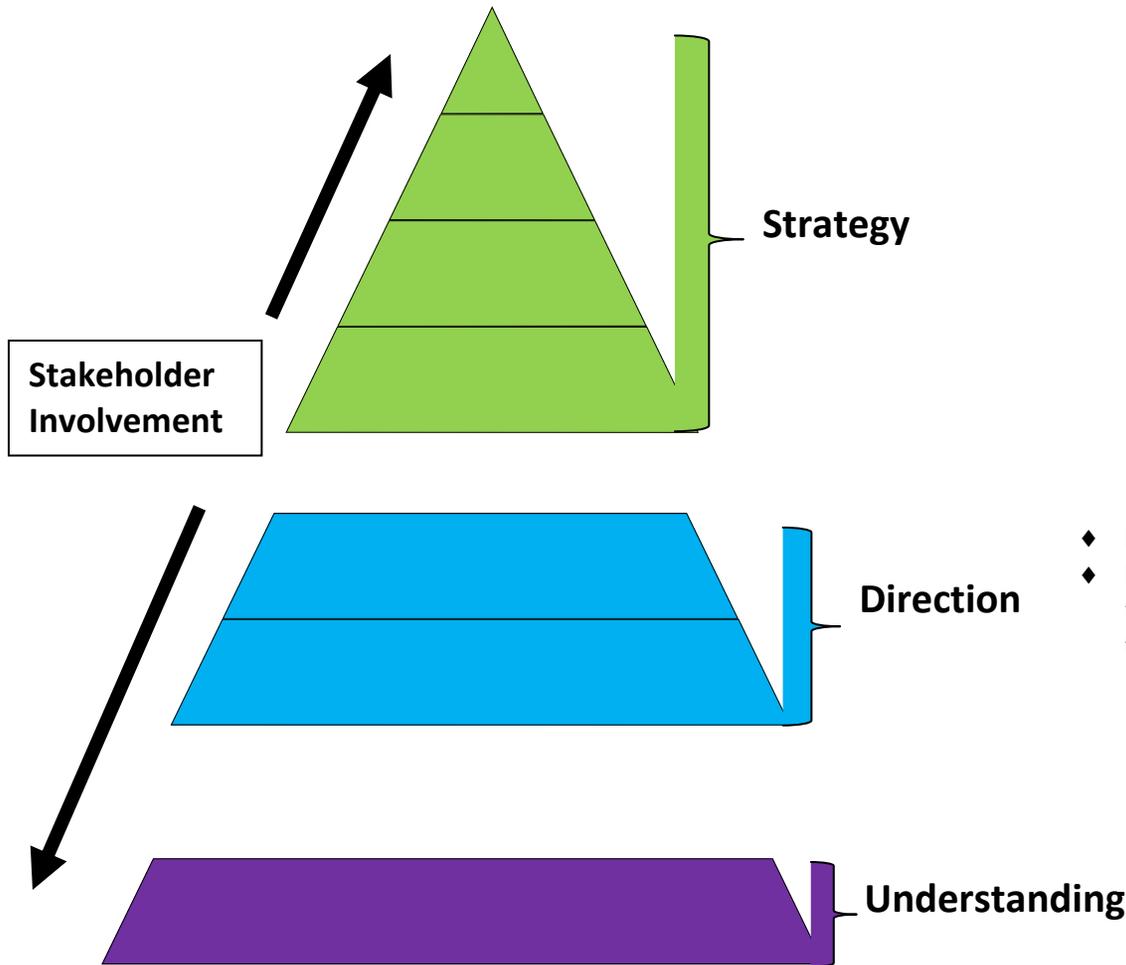
### Adjourn

**INSERT TAB 2**

## OVERVIEW OF STRATEGIC PLANNING

## Strategic Planning Phases

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- ◆ Assessment of an organization’s niche in delivering products and services to fill the identified gaps, including looking at strengths and weaknesses and competition
- ◆ Defines strategies used to achieve desired outcomes.
- ◆ Operational planning including production goals and resources needed

- ◆ Revisiting and recommitting to the mission
- ◆ Determining what the organization plans to accomplish in the future – outcomes and how it will measure progress toward them

- ◆ Systematic exploration of the way things are and the needs of the community
- ◆ Gap analysis of the current situation compared to the desired state
- ◆ Examination of the opportunities and threats in an organization’s operating environment

## Attributes of Useful Strategic Plans

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- Explain in an understandable and credible way what you are going to do and why you are doing it that way.
- Are tools that the Board of Directors and the staff can use as a management tool to guide decision-making and day-to-day work.
- Provide a basis for measuring success, which can then be used to refine strategies and programs, and make the case for continued funding.
- Are created with a process that helps stakeholders think about what they are doing and what they really want to accomplish.
- Keep organizations focused on the outcomes instead of the programs.
- Test, affirm, correct and codify intuition and logic of leadership so that funders and other stakeholders can invest their time, money and energy with confidence.
- Keep the organization attuned to market forces and customer attitudes that impact their work.

## Challenges and Benefits of Strategic Planning

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***Needs assessment, strategic and work planning's value is as much in the "process" of planning as in the "product" of planning (the written planning documents)...organizational leadership has to value the process and prioritize it within daily activity to gain full benefit.***

- **Challenges of time**
  - Prioritize based on value to the organization and stakeholders, including funders.
  - Enlist both internal and external champions, worker-bees and support teams.
  - Hire outside help.

- Develop a work plan for doing the Needs Assessment, Strategic Plan and Work Plan – assign responsible parties, set time frames, stick to it.
  - Keep expectations of planning process and product in-line with effort expended.
  - **Challenges of capacity**
    - Assign a point person to manage the process – make sure this person has the capacity and understanding to keep the process on target. It does not have to be the executive director or president, but it can be.
    - Start by creating the work plan for the planning effort, then during the process of assigning responsible parties honestly assess capacity gaps.
    - Once the capacity gaps are identified scour internal and external networks to find assistance for those specific gaps.
    - Capacity gaps can be filled through individuals or organizations, volunteer or hire.
  - **Challenges of know-how**
    - Hire a facilitator if you feel the organization’s capacity gap is related to not having someone to manage the process.
    - Use your community development intermediaries and networks to help build know-how: R/NPC coalitions, Enterprise Community Partners, LISC, NeighborWorks® America
    - Build know-how through workshops/courses: local universities/colleges, United Ways, funders
    - Hire for the components of the planning effort that your know-how is lacking i.e. needs assessment
  - **Benefits**
    - More and more funders require needs assessments, strategic plans and work plans (business plans)
    - Helps identify future opportunities for addressing mission-related outcomes, funding potential, earned-income (fee generation) services/products.
-

- Helps keep stakeholders – board members, community members, customers, staff, funders – focused on what the organization does, why the organization does it and how the organization does it. It helps people see where they “fit”.
- Help for building collaborative partners.
- Helps management allocate resources to programs and services that are most effective in moving the organization toward stated mission-related outcomes.
- Helps management track progress on productivity and outcomes.

## Updating Existing Plans and Getting Outside Assistance

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### Updating Existing Plans

- **Review the existing planning documents**
  - Comprehensiveness – does it meet current funding requirements?
  - Relevance to current market (environment), organizational capacity, activities (programs/services) known opportunities
- **Review outcomes for updating/creating a new plan**
  - Significant organization transition – new executive director, new board leadership, recent growth/downsizing, etc.
  - Expand funding opportunities
  - Increased earned income (fees)
  - Engage stakeholders – residents, board members, funders, staff, customers...
  - Aligning staff
  - Focusing PR, marketing efforts – raise funds, increase productivity, move products (i.e. rent units, sell houses, fill classes, etc.)

- **Decide what components of the plan need updating**
- **Create an approach to updating that targets the necessary components**
  - Ensure that communication to the planning “team” is clear about the comprehensiveness of the planning effort or the targeted approach being undertaken
  - Mix approaches of gaining stakeholder input and involvement

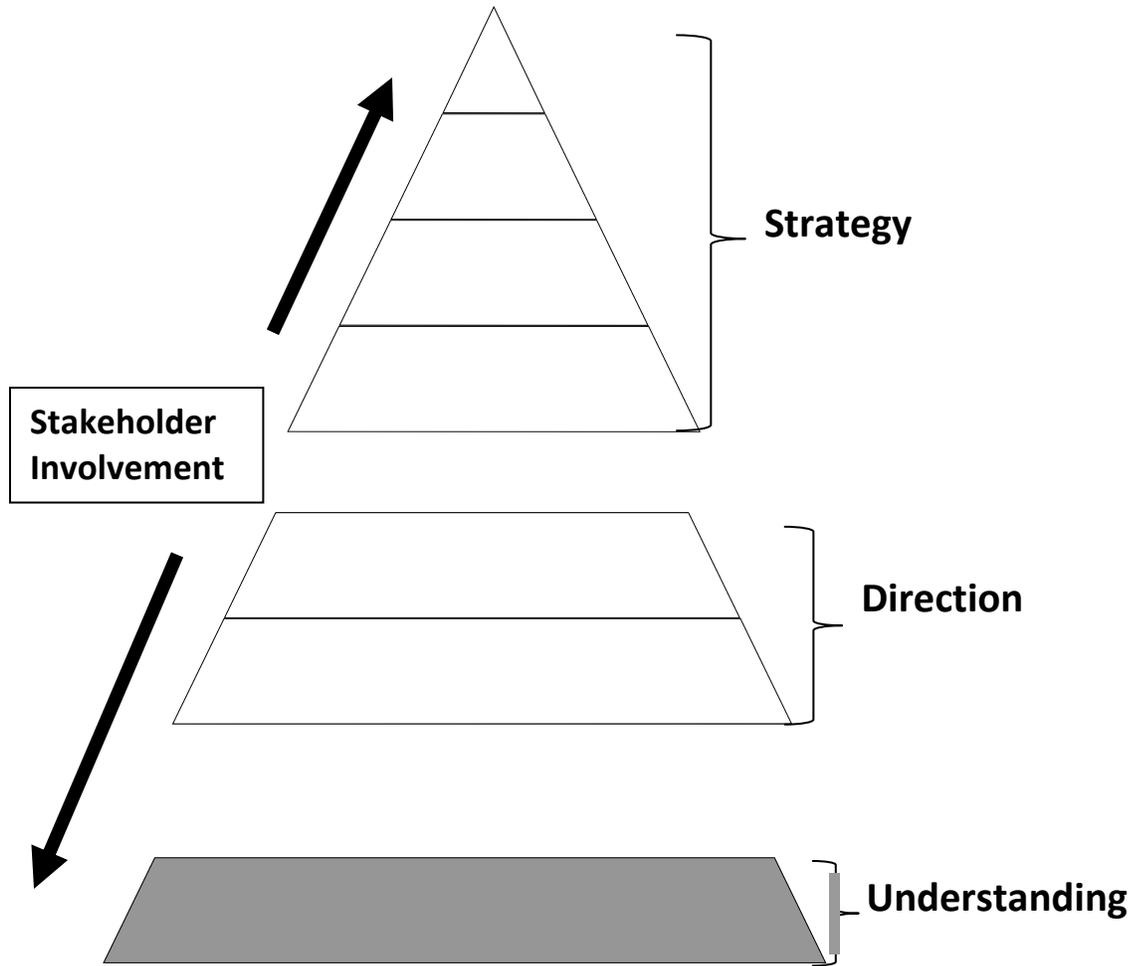
### **Outside Help**

**Hiring assistance still requires that the organization work closely with the service provider(s) to ensure the services they provide are the right ‘fit’ for the organization and produce the type of planning process and product desired.**

- **Over all facilitator**
  - Works closely with organization leadership to set outcomes for the planning process and develop the planning process
  - Facilitates meetings (retreats), organizes committee work, types up notes, keeps the whole process on track and moving smoothly
  - Writes the final product(s)
- **Needs assessment**
  - Works closely with organization leadership to define data needs (develops research questions)
  - Collects data (primary and/or secondary)
  - Analyzes and interprets data
  - Writes assessment report
  - Writes the summary or highlights for inclusion in other documents
  - Assists in linking the important findings to strategic and work planning issues

INSERT TAB 3

## Understanding Community Needs



## Overview: Understanding Community Needs

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The first phase of strategic planning is understanding community needs. In this phase, you and your stakeholders systematically assess the community conditions to ascertain needs. You look for gaps in terms of current conditions compared to desired conditions. This segment of planning is determining opportunities and threats.

In this phase of the strategic plan document, we suggest one components:

- Component 1: Summary of Needs Assessment

## Designing a Needs Assessment Plan: Who, When, What

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### Overview of Needs Assessments

- **Needs Assessment** is a method of gathering information to understand the environment in which an organization is operating.
- A written **Needs Assessment** should reflect your knowledge of the issues facing the community and include highlights of data collection and research.
- **Needs Assessment** helps to ensure the development of meaningful and achievable strategic and work plans and to chart a course for successful program and service delivery.
- **Needs Assessment** plays a critical role in the work and business planning process by:
  - helping an organization to define what businesses to pursue;
  - what group of people or geographic area to target as its customers based upon supply and demand; and
  - what price to charge for products and services.
- **Market Analysis** moves beyond **Needs Assessment** focuses in on what your potential customer base wants, what it is willing to pay for and what price it will pay. It's not just about what is needed, but what will "sell" be it new homes, loan products, rental units or small business development programs.
- **Needs Assessment** also identifies other "players" (Competition/Allies) delivering similar or related products and services.
- The activities conducted during a **Needs Assessment** and the information obtained provides the quantitative and qualitative data needed to formulate a market strategy.
- **Needs Assessment** in of itself does not ensure the success of a program or product, or the delivery of a product. It provides the data necessary to make informed decisions and take calculated risks on what services or products to offer.

**Timing:**

- **Needs Assessment** is best timed earlier rather than later in any planning process.
- Updating a **Needs Assessment** or **Market Analysis** before launching new programs or services, can help the organization understand the potential demand.
- Information gathered during a **Needs Assessment** will set the stage for developing an organization's outcomes, selecting an appropriate target market as well as setting priorities and production forecasts for programs, products and services.
- **Needs Assessment** data can get old fast. Some information can be updated on a regular basis. **Needs Assessment** should be an on-going process.

**Who to Involve:**

- Choices include: **staff, board committee, volunteers, interns, and consultants.** Costs versus benefits need to be defined in order to choose between what combination of people you'll use.
- **Staff** – remember time equals money. Does the R/NPC realistically have the time to undertake the type of analysis desired? Do they have the skills?
- **Board Committee** – it is very helpful to have board input into developing the approach to needs assessment. They can also be very useful in assisting with interpreting the data (analysis) and connecting the needs assessment to the strategic planning phase.
- **Volunteers** – (beyond board committees). Needs Assessment can be one place to engage many volunteers and can be linked to efforts to engage residents in community change. This may be one vehicle to meet several objectives, besides just creating a needs assessment. Needs assessment can be a product offering information about the market and a process by which community members understand the needs of their community and become invested in working for change.

- **Interns** – usually a good source of cheap labor. Be careful to select interns that have the skills to do what is being asking of them. Also, very few are “self-directed”. Someone will need to spend time with them framing the questions, deciding what data to collect and checking on their progress. Sometimes, you have to work around their semester schedules.
- **Consultants** – can be very helpful, yet they cost money. You need to know what you want them to do for you and then make sure you choose one that has those skills.
  - What portions of the planning process will they be involved with?
  - Will they work with the board committee and staff?
  - Will they help frame the questions and decide what data to collect?
  - Will they only use secondary data sources or produce primary data sources?
  - Will they work with you on analysis or will they do that alone?
  - Will they work with you on linking the analysis with program implications?
  - Can you use a consultant for an initial market analysis and then create a system to update it “in-house”?

**Organizing the Process:**

- Gather any existing studies, plans or analysis that have been done already.
- Set a budget and timeline for your analysis.
- Inventory resources available that you can utilize – skills, knowledge, funding, volunteers....
- Be clear about who will be doing what, assigning tasks and accountability.

## Sample Needs Assessment Plan and Report

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	<b>Team, lead</b>	<b>Time Frame</b>	<b>Resources</b>	<b>Issues/Concerns</b>
<b>Preparation</b>	Board Planning Committee, Chair with program director	Start: November 2008	Existing strategic plan and needs assessment.	Bring planning committee up to speed, look for other volunteer experts to join team
<b>Step 1: General Trends</b>	Program director	November – December 2008	City's Comp plan, UVSO's report on the community	
<b>Step 2: Articulating Intuition &amp; Developing Research Questions</b>	Committee Chair with program director	November – December 2008	Staff	Facilitate staff meeting (11/6/08) Facilitate board meeting (11/13)
<b>Step 3: Data Collection</b>	Program director	December 2008- January 2009	Staff, City planning dept., College Intern	Semester timing? Can we just use secondary data now and supplement with primary data in the Spring?
<b>Step 4: Refining Research Questions</b>	Program director with committee chair	December 2008- January 2009		
<b>Step 5: Analyzing Data</b>	Program director with committee chair	January – February 2009	Staff, city planning dept., college interns	Bring preliminary analysis to committee with an update in early January.
<b>Step 6: Interpreting &amp; Using Data</b>	Board planning Committee, chair with program director	Finish: February 2009		Facilitate staff meeting (2/4/09) Facilitate board meeting (2/10)

## **Housing Needs Assessment – Example Homeownership**

- 1. The cost of buying a home has skyrocketed in the past five years making it increasingly difficult for low-to-moderate income households to afford homeownership. While it appears that prices are leveling off, and even softening at the higher end of the market, home prices remain out of reach for lower and moderate income buyers.**

In 2000 the XYZ community was concerned that the price of buying a single family home was quickly out-pacing income. The 2000 Census had revealed that cost of homes rose faster than household incomes during the 1990s. This led to a consistent pattern of homeowners increasingly devoting a higher percent of their income to cover housing costs. XYZ trailed the state in median income growth with 3 percent compared to 9 percent in the state overall. Yet it also exceeded the state in increase of median home value 14 percent in the county and 8 percent in the state.

This situation has gotten much worse since that time. Between 2000 and 2004, the median price of single family homes in the County increased by 54 percent from \$157,141 to \$241,345, after adjusting for inflation. Condominium prices, which had essentially remained unchanged during the 1990s, rose by 57 percent between 2000 and 2004. The XYZ Association of Realtors® reported that in June 2006 the median sales price in XYZ County for single family homes was \$377,500 and for condominiums was \$253,400<sup>1</sup>. Meaning that prices for single family homes have increased by 140 percent since 2000 and condominium prices have increased by 130 percent.

**Table 1: Median Sales Price (2005 dollars except 2006)**

Type of Housing	1990	2000	2004 <sup>2</sup>	2006 <sup>3</sup>	% Change	
					1990-2000	2000-2006
Single Family Homes	\$136,835	\$157,141	\$241,345	\$377,500	14.9%	140%
Condominiums	\$109,914	\$109,832	\$172,023	\$253,400	0%	131%

XYZ Housing Data Clearing House & Florida Association of Realtors® (2006)

According to the 2005 American Community Survey, 54 percent of home owners with mortgages spent over 30 percent of their income on housing. The median monthly housing cost for mortgaged owners was \$1,494.

A median priced single-family home in 2006 was considered affordable to a household earning \$111,066 or 199 percent of area median income (AMI). A median priced condominium was considered affordable to a household earning \$82,197 or 147 percent of AMI.

<sup>1</sup> Libov, Charlotte. "Home Prices in XYZ Surpass those in Broward." *XYZ Today* 17 August 2006 16 October 2006.

<sup>2</sup> 2004 data is partial year.

<sup>3</sup> 2006 data from XYZ Association of Realtors® other sales data from XYZ Housing Data Clearing House, as of June 30, 2006.

**Table 2: Single Family Housing Affordability**

\$377,500	House Price
\$366,175	Mortgage Amount (assumes 3% down)
\$4,475	Taxes
\$2,500	Insurance
\$2,195	Monthly Principle & Interest (PI)
\$581	Monthly Taxes & Insurance (TI)
\$2,777	PITI
\$9,256	Monthly Income to support PITI at 30%
\$111,066	Annual Income

Assumptions: 97% mortgage, 6% APR, 30 year term

**2. XYZ's low-income home buying market and African American home buying market are underserved in terms of purchase mortgages. NPC has a proven track record in reaching these markets, demonstrating that their comprehensive approach to homeownership services -- education, counseling and specialized financing products -- can support the segment of the market traditional lenders are unable to reach.**

The mortgage lending market for 1-4 family, owner-occupied homes (as reported by HMDA<sup>4</sup> data) in XYZ County increased by 61 percent between 2003 and 2005 from 44,773 originated mortgages in 2003 to 71,977 originated mortgages in 2005. The overall origination rate in 2005 was 58 percent with a lending rate of 160 loans per 1,000 owner-occupied housing units. Applications during this period increased by 76 percent while origination rates decreased and denial rates and frustration rates increased.

**Table 3: Purchase Mortgages, 1-4 Family, Owner-Occupied Housing**

Year	Originations	Denials	Applications	Origination Rate	Denial Rate	Frustration Rate	Lending Rate
2005	71,977	24,326	124,621	57.76%	19.52%	42.24%	160
2004	57,056	15,516	92,199	61.88%	16.83%	38.12%	127
2003	44,773	11,000	70,833	63.21%	15.53%	36.79%	100

HMDA

One facet of these changes in the mortgage lending market was a greater than 150 percent increase in "high cost"<sup>5</sup> purchase mortgage originations between 2004 and 2005. In 2004, 13,667 originations were high cost representing 24 percent total purchase mortgage originations. In 2005, there were 35,101 high cost mortgages representing 49 percent of total purchase mortgage originations.

Some market disparities can be seen in terms of mortgage lending by race, ethnicity and income of the borrower. Particularly, low origination rates for Black/African American

<sup>4</sup> HMDA covers depository institutions and their subsidiaries, savings and loan service corporations, mortgage bank subsidiaries of bank holding companies and savings and loans holding companies, and independent mortgage lenders. Depository institutions also have to have a home or branch office in the MSA and non-depository institutions must have some mortgage ending activity in the MSA. Depository institutions with assets <\$32 million and non-depository institutions with assets <\$10 million or with less than 100 purchase mortgages or with mortgages equaling less than 10% of all lending activity are exempt from HMDA reporting.

<sup>5</sup> Starting in 2004 HMDA data also includes reporting on High Cost mortgages which is a mortgage with more than 300 BP spread over treasury rate.

borrowers and low-income borrowers and higher percentages of high cost mortgages for Hispanic borrowers and Black/African American borrowers.

**Table 4: Purchase Mortgages, 1-4 Family, Owner-Occupied Housing 2005**

	Percent of All Originations	Origination Rate	Percent Originations that are High Cost
<b>Ethnicity</b>			
Hispanic	69.45%	59.67%	52.86%
Non-Hispanic	24.72%	56.44%	38.28%
Internet/NA	5.84%	45.00%	44.48%
<b>Race</b>			
Black/African American	7.65%	47.67%	67.41%
White	83.45%	60.12%	47.32%
Internet	6.76%	46.38%	49.43%
All Others Combined	2.14%	57.7%	36.56%
<b>Income</b>			
<50% AMI	0.26%	27.62%	26.20%
50-79% AMI	1.50%	45.09%	31.88%
80-99% AMI	7.79%	54.29%	49.18%
100-119% AMI	10.26%	57.98%	56.22%
>120% AMI	75.65%	59.13%	49.05%
Unknown/NA	4.54%	51.13%	33.36%

HMDA

Comparing the homebuyers that NPC assisted in 2005 with the HMDA data on mortgage lending from the same year, it is apparent that NPC serves the two underserved markets of low-income and African American borrowers.

**Table 5: NPC Market Penetration 2005**

**HMDA 1-4 Family, Owner-Occupied, Purchase Mortgages**

	HMDA Reported Mortgage Originations	NPC New Home Buyers	NPC Market Penetration Rate
Total Mortgages	71,977	157	0.22%
<b>Ethnicity</b>			
Hispanic	49,985	59	0.12%
Non-Hispanic	17,792	64	0.36%
Internet	4,052	n/a	0.00%
N/a	148	34	22.97%
<b>Race</b>			
American Indian	212	1	0.47%
Asian	945	0	0.00%
Black/African American	5,504	61	1.11%
Native Hawaiian	274	0	0.00%
White	60,068	61	0.10%
Internet	4,868	0	0.00%
n/a	106	34	32.08%

Income			
<50	187	36	19.25%
50-79	1,079	62	5.75%
80-99	5,606	10	0.18%
100-199	7,387	15	0.20%
120+	54,448	34	0.06%
na	3,270	0	0.00%

HMDA & MDNHS Customer Data

**3. Housing preservation -- that is keeping homeowners in their homes -- is quickly becoming a paramount issue in the NPC market. This is due to increase foreclosures, a staggering percentage of “high cost” purchase mortgages and property insurance issues due to weather related disaster costs.**

According to a study of foreclosures conducted by the BNM Center for Affordable Housing at the University of UVP, in August of 2006, the State experienced an increase of more than fifty percent over the previous month in the number of properties entering foreclosure, the largest increase in the country. ZYX community had the third highest rate of any metropolitan area nationally and XYZ was fifth. The study goes on to say that “the reasons for increases in foreclosure have been documented elsewhere and include lending practices as well as loan terms, household cash and credit management, “life events” (loss of job or reduction in pay, unanticipated medical expenses, divorce), housing appreciation, and housing maintenance expenses. Further, expanded homeownership opportunities for low and moderate income households in recent years have created homeowners that are particularly vulnerable to abusive lending practices and to changes in household income and expenses. One particular concern is likely increases in interest rates on adjustable rate loans and large numbers of loans with rates substantially above conventional rates”<sup>6</sup>.

As documented above, the percent of nationwide nonprime (or subprime) lending has skyrocketed since 1995. While these mortgages, targeted to borrowers with blemished credit histories, high debt-to-income ratios, and other risk factors, have expanded access to credit to millions of homeowners who would otherwise be denied mortgages, they carry above-prime interest rates, often require higher fees and have special loan considerations such as prepayment penalties. From 2001 to 2005 subprime mortgages have surged from just over 9 percent of all mortgages to 20 percent<sup>7</sup>. Two-thirds of subprime mortgages are for refinance loans and 90 percent of all refinance loans are cash-out refinances<sup>8</sup>. The rate of delinquencies and foreclosures for nonprime loans fluctuates between 5 and 10 times higher than the rate for prime loans<sup>9</sup>. These trends are significant for Neighborhood Housing Services because subprime or high cost lending will tend to have a greater impact on underserved markets such as low- to moderate-income and minority households.

High cost mortgages in the purchase mortgage lending market has increased substantially and represents a staggering percentage of purchase mortgages overall. In the Home Improvement lending market, 1,392 or 26 percent of all originations were high cost during 2005; and in Refinance, 21,291 (39 percent) originations were high cost.

<sup>6</sup> ZYZ subprime report, 2005.

<sup>7</sup> The State of the Nation’s Housing 2005 by the Joint Center for Housing Studies of Harvard University. Page 20.

<sup>8</sup> Policy Lab Consulting Group, LLC 2003 in Preserving Homeownership: Innovative Solutions for Mortgage Defaults, NeighborWorks® America 2006.

<sup>9</sup> Economic and Housing Market Outlook, Office of the Chief Economist, Freddie Mac, International Builders Show, January 2006. Frank Nothaft.

In addition to these high-cost, subprime mortgages undermining the stability of XYZ communities and home buyers, there is increasing concern about non-traditional or “exotic” mortgages. Many of these products, including interest only mortgages and payment option adjustable rate mortgages (ARMs), are subprime loans that are not “high cost” at the point the mortgage lender reports HMDA data. There is evidence that the 2/28 hybrid ARMs are a predominate form of subprime lending originated in 2004 and 2005. These mortgages have an initial short-term fixed rate for the first twenty-four months followed by annual (or six month) adjustments for the remaining life of the loan. It has been estimated that in 2005 over 80 percent of subprime loans were ARMs<sup>10</sup>.

#### **4. NPC holds a unique market position in terms of serving low-to-moderate first time home buyers. And as such is increasingly recognized and sought-out as a partner in providing housing services.**

NPC is unique as a community development corporation (CDC) in the XYZ market in that they provide a Full Cycle Lending<sup>sm</sup> approach that includes comprehensive pre-purchase education as well as lending for homeownership. This unique market position has opened doors for collaborative partnerships with other CDCs as well as with conventional lenders. Partnerships include Little Sunny Housing, BAME & NANAY and partnering with conventional lenders (HSBC’s SHOP program is one notable example).

XYZ County is a hot bed of community development corporation (CDC) activity; most organizations are very geographically bound to specific neighborhoods and provide some housing development programs through the construction of homes.

CDC’s of particular note are described below; these CDCs either have partnership potential for NPC or offer somewhat similar services in terms of product and scope.

**Little Sunny Housing Association:** Little Sunny Housing Association, Inc. (LSHA) is a principal driving force in the redevelopment of XYZ’s Little Sunny community. Founded in 1987 by community and church leaders, to date LSHA has developed more than 65 single family homes in Little Sunny, assisted 145 families to become home owners, rehabilitated 77 units of rental housing and graduated more than 550 families from its home ownership training program. Currently, LSHA is beginning construction of 20 new scattered site homes and is beginning development of 16 units of new construction rental housing. In March of 2002 LSHA opened the first Intel Computer Clubhouse in the State, a youth-oriented state-of-the-art computer facility. In June of 2003 LSHA completed the renovation of the Little Sunny Community Center, an 11,000 s.f. office building that houses its offices and those of NPC and the Center for Information and Orientation, a non-profit organization community based organization. LSHA was also instrumental in securing a charter for the Little Sunny Federal Credit Union, the first community development credit union in the City of XYZ. LSHA currently shares a staff member, which allows NPC to offer multi-language homeownership education and counseling.

**Greater XYZ Neighborhoods:** Greater XYZ Neighborhoods (GXN), an outgrowth from a public-private initiative of in the mid-1980s, has been one of the strongest and most holistic of all nonprofit housing developers in the XYZ county. GXN has taken the philosophic approach that the creation of "community" comes not from the mere provision of housing, social services, or

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10 Fishbein, Allen J. Testimony before the Subcommittee on Housing & Transportation and Subcommittee on Economic Policy; Committee on Banking, Housing and Urban Affairs, US Senate; Regarding: Calculated Risk: Assessing non-traditional mortgage products. September 20, 1006. Washington DC.

economic development; but rather from activities that address all the needs within the community, on a multifaceted level, with the residents involved in each step of a project's implementation. GXN has been directly or indirectly involved with the provision and preservation of over 5,000 units of housing. Currently, GXN has teamed with U.S. HUD and XYZ County, in a homeownership project that will involve offering close to 100 residents homeownership opportunities while revitalizing a distressed neighborhood. NPC has entered a partnership with GXN to focus on one neighborhood providing homeownership, construction and micro-business services.

### Conventional Lenders

Many local lenders have specialized products to assist them in reaching the needs of low- to moderate-income borrowers. NPC works closely with HSBC, Bank Atlantic, Citibank, Washington Mutual, and others.

Specialized products include options such as: reduced down payment requirements, acceptability of loans/grants to assist with down payment and closing costs, flexibility on debt-to-income ratios, use of alternative credit histories, and some credit blemishes deemed acceptable. Many lenders, like NPC offer the County's mortgage program.

Looking at HMDA data from 2005 for 1-4 family, owner-occupied purchase mortgages there were 618 lending institutions offering loans in the county. This analysis selected 17 lenders who were of particular interest to NPC as well as looking at the top loan originators in the county.

**Table 6: 2005 Purchase Mortgage Lending by Select Institutions**

Lender	# Originations 2005	% of Total Originations in Market 2005	# Originations 2002
ARGENT MORTGAGE COMPANY, LLC	5,873	8.16%	n/a
COUNTRYWIDE HOME LOANS	5,537	7.69%	2,192
JP MORGAN CHASE	4,319	6.00%	5,729
FREMONT INVESTMENT & LOAN	3,584	4.98%	n/a
LONG BEACH MORTGAGE COMPANY	2,841	3.95%	n/a
WELLS FARGO HOME MORTGAGE	2,168	3.01%	1,897
BANK OF AMERICA, N.A.	2,083	2.89%	1,804
NEW CENTURY MORTGAGE COMPANY	1,989	2.76%	n/a
NATIONAL CITY BANK OF IN	1,940	2.70%	n/a
WASHINGTON MUTUAL BANK, FA	1,851	2.57%	2,796
SUNTRUST MORTGAGE	737	1.02%	595
WACHOVIA MORTGAGE CORP.	523	0.73%	349
HSBC MORTGAGE CORPORATION	404	0.56%	405
WORLD SAVINGS BANK	361	0.50%	546
CITIBANK, F.S.B.	136	0.19%	344
WACHOVIA BANK	147	0.20%	207
BANKATLANTIC	37	0.05%	25

HMDA 2005 www.ffiec.gov

## Six Steps to a Useful Needs Assessment

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### ***A few things to keep in mind before you start:***

**Know your geography** – It will be important to understand your market definition in geographic terms. The data sources will not always have flexible geography so you may need to compromise or account for using various geographies. For example, your geography may be a county, a region, a city/town, a ZIP code, a US Census Tract/Block Group, or a neighborhood. You may need to know several ‘definitions’ of your neighborhood in order to navigate various data sets.

**Compared to what?** – Sometimes you’ll want to compare your market data to what is happening elsewhere in order to gauge its significance. It is helpful to understand national, regional, or community-wide trends so you can judge the trends within your smaller market area. Think about what you might want to use as a comparison before you start so you can collect the comparable data while collecting your market area data.

**No data set is perfect** – Every data set has some flaws, none of them is perfect. Accept that and understand what might be flawed so you can understand how it might skew the results, but “don’t let the perfect be the enemy of the good”.

**Look at the whole picture** – Use the data sets suggested here in conjunction with one another. Independent data sets may support or contradict each other, looking at them together may help you have a fuller understanding of your market. Often they raise new questions about the market. Keep looking for the interesting story in your data.

**Don’t get lost in the data** – Data collection can become overwhelming. Try to keep yourself focused by trying to answer specific research questions about your market.

### **Step 1: Understanding General Trends through Consuming Other Information that Affects your Market.**

- Take advantage of other people’s knowledge and efforts by learning from their work.
- Listen, look, read, keep up-to-date and informed.
- Possible sources:
  - [www.knowledgeplex.org](http://www.knowledgeplex.org) (including email updates)
  - [www.enterprisecommunity.org](http://www.enterprisecommunity.org) (including RSS feed)

- [www.nw.org](http://www.nw.org)
- [www.planetizen.com](http://www.planetizen.com) (including email updates or RSS feed)
- National Association of Realtors® [www.realtor.org/Research](http://www.realtor.org/Research)
- Government RSS Feeds  
[www.usa.gov/Topics/Reference\\_Shelf/Libraries/RSS\\_Library/Business.shtml](http://www.usa.gov/Topics/Reference_Shelf/Libraries/RSS_Library/Business.shtml)
- ⇒ Business and Economic RSS Feeds (Economic overview from BEA); Family, Home and Community RSS Feeds (Census Bureau)
- State of the Nation's Housing (Joint Center for Housing at [www.jchs.harvard.edu](http://www.jchs.harvard.edu))

### **Step 2: Articulating Intuition from Day-to-Day Work into Research Questions.**

- Don't underestimate your intuition's role in market understanding; use it as a base to ask questions that will verify, confirm or contradict your intuition.
- You know a lot about your market from your day-to-day activities, use a framework to organize your knowledge in terms of defining the market.
- Your framework should include: who your customers are or could be, what they want/need, who is your competition, how big is your market, what changes are occurring in your community that impact the products/services you offer.
- Once your framework is in place, develop your research questions by filling in the holes and testing your assumptions.

### **Step 3: Data Collection: Finding Answers to Research Questions in Data**

- Consider how you can get answers to your research questions.
- Create an inventory of secondary data sources available to you.
- Primary vs. Secondary data – primary is created for a specific research question; secondary data already exists. Start with secondary data sources, use primary data to round out your analysis.

- Qualitative information can also assist efforts to round out the picture, but should not be the only data considered.
- Don't forget to look at the data you have in-house about your customers.

**Step 4: Refining Research Questions.**

- Do, don't over do.
- Establish a time frame for collecting data, include an initial phase, then review results, revise data needs, and collect more data.

**Step 5: Analyzing Data.**

- Spend time analyzing the data. Start by getting an over view of your data.
- Talk to people about what you've found (committee members, staff, industry peers).
- Look at the data visually – use maps, graphs, charts and tables. Sometimes you'll see trends or implications in one visual presentation that you didn't in another.
- Revisit the data in various formats from the perspective of the original question that led you to collect the data; what is significant about your data is related to this question.
- Contextualize your findings:
  - In order to bring out the meaning and significance of a number it often needs to be related to other numbers (use percentages, per capita and other rates and indexes);
  - Relate your data to that of other localities, so a ranking becomes possible, or to previous findings, so trends become visible;
  - You can relate your findings to benchmarks in order to evaluate them in relationship to a specific standard or ideal outcome.
- Think about your data in terms of market size, your market presence and penetration.

**Step 6: Interpreting & Using Data.**

- Be open to the fact that your data collection and analysis may have raised new questions that are important to investigate.
- A true needs assessment and planning process implies that information gathered may change the status quo. An organization should use the newly gained knowledge to strengthen program design, implementation and delivery.
- Ask yourself if your existing product mix is meeting the market demand or if new product/program niches exist.
- Use the information to develop an appropriate market strategy. Are you sending messages that attract the appropriate customers to your programs? How and where can you reach your customers?
- Markets change. The need for analysis is on-going. Try to incorporate on-going mechanisms for collecting and analyzing market data.

## Worksheet: What Are Your Key Research Questions? What Are Some Possible Sources of Data to Answer Your Questions?

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Research Questions	Possible Sources of Data

## Data sources:

### 1. Dataplace – [www.dataplace.org](http://www.dataplace.org) –

Built by [KnowledgePlex](http://KnowledgePlex.com), DataPlace aims to be your one-stop source for housing and demographic data about your community, your region, and the nation. The site not only assembles a variety of data sets from multiple sources, but it also provides tools and guides to assist you in analyzing, interpreting, and applying the data.

### 2. US Census – [www.census.gov](http://www.census.gov)

American Fact Finder on the Census site gives access to 1990, 2000 US Census as well as the American Community Survey. The site also has building permit data ([Censtats.census.gov/bldg/bldgprmt.shtml](http://Censtats.census.gov/bldg/bldgprmt.shtml)), population and housing projections (<http://www.census.gov/popest/estimates.php>), and business patterns ([Censtats.census.gov/cbpnaic/cbpnaic.shtml](http://Censtats.census.gov/cbpnaic/cbpnaic.shtml)).

### 3. Federal Financial Institutions Examination Council (FFIEC) – [www.ffiec.gov](http://www.ffiec.gov)

FFIEC site provides access to Home Mortgage Disclosure Act (HMDA) data from 1997-2006 (each year is typically released in the fall of the next year, so 2007 data should be available soon). Access is available at the MSA level or by downloading the entire national data set which allows analysis to the US Census Tract Level and for areas falling outside MSAs. Community Reinvestment Act (CRA) data about small business lending is also available at this site.

### 4. USPS Vacant Address Data -- [www.huduser.org/DATASETS/usps.html](http://www.huduser.org/DATASETS/usps.html)

HUD has entered into an agreement with the United States Postal Service (USPS) to receive quarterly aggregate data on addresses identified by the USPS as having been "vacant" or "No-Stat" in the previous quarter. HUD is making these data available for researchers and practitioners to explore their potential utility for tracking neighborhood change on a quarterly basis. The potential power of these data is that they represent the universe of all addresses in the United States and are updated every three months. Under the agreement with the USPS, HUD can make the data available publicly at the Census Tract level provided users agree to the terms and conditions of the click-on sublicense.

### 5. NYS School Report Cards -- [www.nystart.gov/publicweb/Splash.do](http://www.nystart.gov/publicweb/Splash.do)

The New York State Report Cards provide enrollment, demographic, attendance, suspension, dropout, teacher, assessment, accountability, graduation rate, post-

graduate plan, career and technical education, and fiscal data for public and charter schools, districts, and the State. For each reporting year, a companion database containing statewide data in many of the above areas is also provided for statistical analysis purposes. Looking at data on student demographics and free/reduced lunch statistics can help estimate more current income, race and ethnicity statistics for your service area. School catchment areas are not always aligned with specific neighborhoods so care needs to be taken in terms of interpreting where the kids that go to each school live.

**6. National Association of Realtors -- [www.realtor.org/research/research/ehspage](http://www.realtor.org/research/research/ehspage)**

NAR research section has quarterly reports on home sales volumes and median prices, only on the MSA level. They do have regular reports about the home buying industry. National Association of Home Builders ([www.nahb.org/](http://www.nahb.org/)) has housing industry research as well, look under their 'publications' link, 'housing economics'.

**7. NYS Department of Labor -- [www.labor.state.ny.us/workforceindustrydata/index.asp](http://www.labor.state.ny.us/workforceindustrydata/index.asp)**

This site has unemployment and job statistics.

**8. NYS Office of Real Property Services -- [www.orps.state.ny.us/munipro](http://www.orps.state.ny.us/munipro)**

ORPS has data for counties and towns throughout NYS. The site provides municipal profiles that include information on tax rates, taxable parcels and median sales prices.

**9. National Low Income Housing Coalition -- <http://www.nlihc.org/oor/oor2008/>**

Out of Reach is a side-by-side comparison of wages and rents in every county, Metropolitan Area (MSAs/HMFAs), combined nonmetropolitan area and state in the United States. For each jurisdiction, the report calculates the amount of money a household must earn in order to afford a rental unit at a range of sizes (0, 1, 2, 3, and 4 bedrooms) at the area's Fair Market Rent (FMR), based on the generally accepted affordability standard of paying no more than 30% of income for housing costs. From these calculations the hourly wage a worker must earn to afford the FMR for a two-bedroom home is derived. This figure is the Housing Wage.

## Case Studies: Interpreting Data

### Ashville CDC is considering an expansion. Please give them some guidance.

The market assessment focused on opportunities for expansion in CDC’s lending line of business -- lending to low-to-moderate households for home purchase and home improvement. The geographic area of focus is the City of Asheville, Buncombe and surrounding counties. In terms of “expansion”, consideration was given to expansion of: lending product lines, target customers and geographic reach.

**Figure 1: Study Region: Buncombe and Surrounding Counties**



**Table 7: Population and Household Change**

	Population 1990-2000		Population 2000-2006 (estimate)	Households 1990-2000	
	Numeric Change	Percentage Change	Percentage Change	Numeric Change	Percentage Change
Asheville City	7,298	11.8	n/a	3,798	14.1%
Buncombe County Outside of Asheville	24,211	21.4	7.7% (All Buncombe)	11,190	25.5%
Hayward County	7,091	15.1	4.5%	3,951	20.6%
Henderson County	19,888	28.7	11.1%	8,700	30.2%
McDowell County	6,470	18.1	3.0%	2,867	20.9%
Madison County	2,682	15.8	3.7%	1,483	22.8%
Rutherford County	5,981	10.5	1.5%	3,017	13.6%
Transylvania County	3,814	14.9	1.5%	2,369	23.7%
Yancey County	2,355	15.3	3.6%	1,387	22.8%

US Census

How would you characterize the population and household changes represented in this chart?

What implications might these changes have for the CDC’s program expansion plans?

**Table 8: Population of Hispanic/Latino Origin**

	1990	2000	# Change 90-00	% change 90-00	% of 2000 Population
Asheville City	526	2,713	2,185	414%	3.9%
Buncombe County Outside of Asheville	633	2,756	2,123	335%	2.0%
Hayward County	184	580	396	215%	1.1%
Henderson County	648	4,882	4,234	653%	5.5%
McDowell County	121	1,081	960	793%	2.6%
Madison County	93	237	144	155%	1.2%
Rutherford County	257	1,139	882	343%	1.8%
Transylvania County	180	214	34	19%	0.7%
Yancey County	46	504	458	996%	2.8%

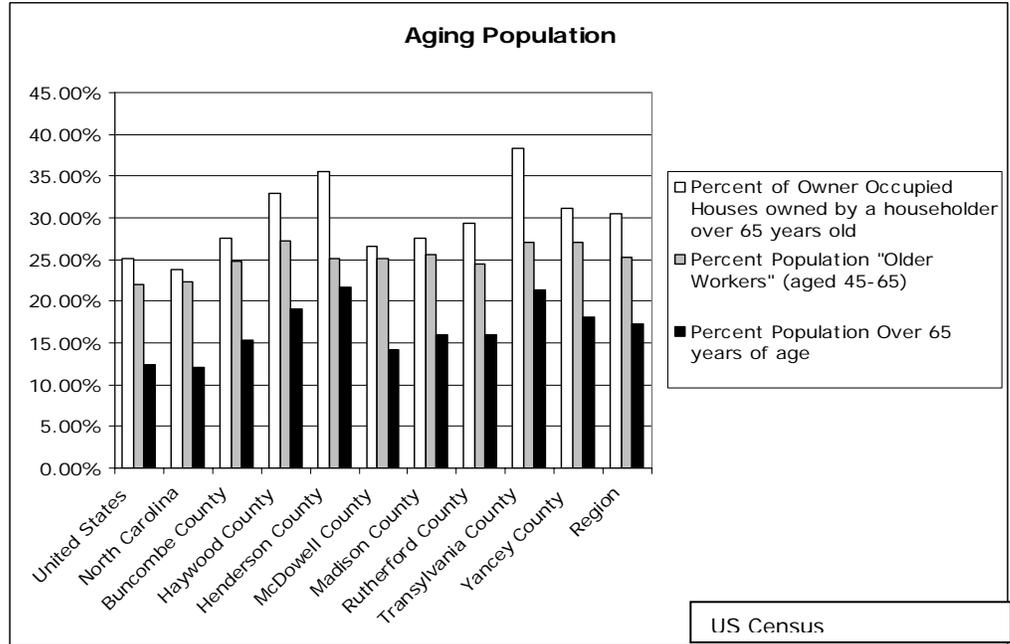
US Census

How would you characterize the population and household changes represented in this chart?

What implications might these changes have for the CDC’s program expansion plans?

Another significant trend in rural North Carolina is the aging population. The in-migration of retirees along with aging baby-boomers is causing the age distribution of the population to shift to older cohorts. Rural areas have a higher percentage of older residents in all

regions of the state, with the greatest concentration in the Mountain region. This trend is expected to continue through the current decade. In the counties surrounding Buncombe, 17 percent of the population is over the age of



65 compared to 12 percent throughout North Carolina and in the U.S.; and in this region 31 percent of all owner-occupied housing units are owned by a householder 65 years or older, compared to 24 percent throughout NC and 25 percent in the U.S.

What implications does this aging population have for the CDC's programs?

What might it mean for the housing market in the region in the coming years?

**Table 9: Median Home Values<sup>11</sup> during the 1990s**

	Home Value 1990 Dollars	1990 Value adjusted for Inflation to reflect the 2000 dollar	Home Value 2000	Percent Change 1990- 2000 (Using Adjusted Value)
<b>United States</b>	<b>\$78,580</b>	<b>\$105,135</b>	<b>\$119,600</b>	<b>13.76%</b>
<b>North Carolina</b>	<b>\$65,300</b>	<b>\$87,456</b>	<b>\$108,300</b>	<b>23.83%</b>
Asheville City	\$56,800	\$76,072	\$109,100	43.42%
Buncombe County	\$64,300	\$86,117	\$119,600	38.88%
Hayward County	\$59,100	\$79,152	\$99,100	25.20%
Henderson County	\$78,600	\$105,269	\$130,100	23.59%
McDowell County	\$44,800	\$60,000	\$72,000	20.00%
Madison County	\$47,200	\$63,215	\$94,600	49.65%
Rutherford County	\$45,700	\$61,206	\$77,600	26.79%
Transylvania County	\$72,600	\$97,234	\$122,300	25.78%
Yancey County	\$49,800	\$66,697	\$93,000	39.44%

US Census

**Table 10: Ratio of Median House Price to Median Household Income**

	Median House Price to Median Household Income 1990	Median House Price to Median Household Income 2000
<b>United States</b>	<b>2.45</b>	<b>2.76</b>
<b>North Carolina</b>	<b>2.61</b>	<b>2.85</b>
Asheville City	2.55	3.33
Buncombe County	2.49	3.26
Hayward County	2.63	2.92
Henderson County	2.91	3.41
McDowell County	1.99	2.22
Madison County	2.49	3.05
Rutherford County	1.92	2.49
Transylvania County	2.88	3.17
Yancey County	2.57	3.13

US Census and calculated

It is the relationship between home price and household income that causes a strain on a household's ability to afford owning a home. Generally speaking, until 2000, nationwide home prices rose at a pace that was inline with incomes and inflation.<sup>12</sup>

<sup>11</sup> Value as per the US Census is the respondent's estimate of how much the property (house and lot, mobile home and lot, or condominium unit) would sell for if it were for sale. This maybe different than true market values that homes are selling for because it relies on the respondents understanding of the market value.

<sup>12</sup> State of the Nation's Housing 2006. pg. 7

- Was this true for this region as well?

Between 2000 and 2005, nationwide home prices have risen at a rate six times that of household incomes. This resulted in median house prices exceeding median household incomes by at least four times in 49 of 145 metro areas and more than six times in 14 metro areas.<sup>13</sup> Using MLS generated data on the median single family home price in Buncombe County in 2007 (through May) and the HUD median household income from the same year, the home price to household income ratio was 4.35.

The Asheville Metropolitan Statistical Area (Buncombe and Madison Counties) has the most expensive housing of any MSA in North Carolina both in absolute terms and relative to median incomes.<sup>14</sup> Pressure on the market as a retirement and recreation community increases the number of homes held as second homes for occasional use. High land and construction costs related to the area's steep slopes and mountainous terrain, has also contributed to high housing costs.

**Table 11: Affording a Median Priced home in Buncombe County 2007**

\$220,000	Median House Price (Buncombe County Jan. 07- May 07)
\$213,400	Mortgage Amount (97%value, 6% interest for 360 months)
\$1,200	Annual Taxes
\$450	Annual Insurance
\$1,279.44	Monthly PI
\$137.50	Monthly TI
\$1,417	PITI
\$4,723.14	Monthly income to support PITI at 30% of household income
\$56,677.63	Annual Income
112%	Percent of Area Median Income

What implications does this have for the CDC's lending program?

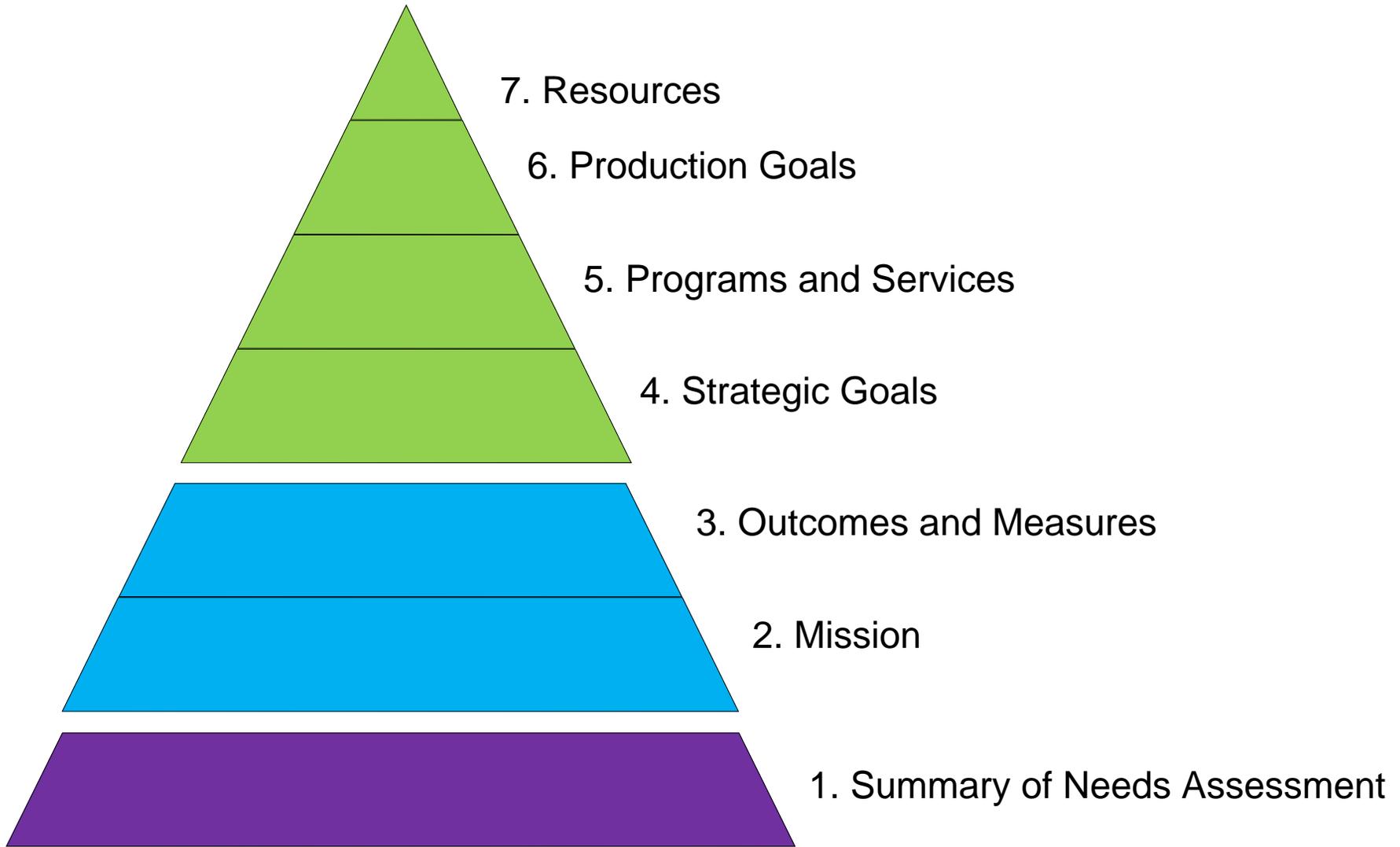
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<sup>13</sup> State of the Nation's Housing 2006. Page 7.

<sup>14</sup> Asheville Regional Housing Consortium Housing Market and Needs Assessment, February 2005, citing National Association of Home Builders Opportunity Index 2002 & 2004 and Coldwell Banker Housing Price survey 2002.

## Components of the Plan Document

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## Component 1: Summary of Needs Assessment

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The first component of a strategic plan document is often a summary of the needs assessment or market analysis. This summary should paint a background of the environment you are working in, and highlight the key findings that will influence your goals and resource allocation over the next few years.

**The point of this component is to give the reader an understanding of the market forces that are influencing your decisions throughout the rest of the plan document.**

There are many appropriate ways to summarize a needs assessment. In this section, we will present five of those options for your consideration.

1. **Lead with Standard Categories:** Use as headings some standard categories of needs assessment such as Population, Housing, Mortgage Lending, Employment, etc., and summarize the findings under each.

### Sample 1: Summary of Needs Assessment

#### ***Population Trends***

- Overall, the downward trends of population loss and concentration of poverty in the city have slowed compared to the period between 1990-2000, but have not leveled off completely.
- There has been a net loss of population (-4%) from the city between 2000 and 2005, but an increase in households (+7%), consistent with national trends of smaller households. This may indicate a need to adjust marketing techniques to reach single and 2-person households.
- The percentage of owner occupants who are over the age of 65 has increased from 42% to 50% between 1990 and 2000, and 50% to 58% between 2000 and 2005. Taken with other data, this indicates a growing conversion of owner-occupied property to rental property as elderly neighbors move into retirement homes or die.
- Households identifying themselves as Hispanic/Latino have increased by 273% between 2000-2005. This is the major growing segment of the population and may indicate a need to diversify our language and cultural capacity on staff and on the board, as well as in our marketing efforts.

#### ***Housing Trends***

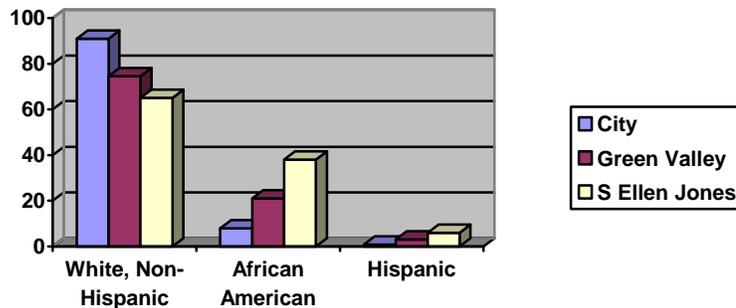
- The net number of housing units in the city has increased by 3%.

2. **Lead with the Questions:** Pose the key research questions as headings and answer them narratively and with supportive charts or graphs where appropriate.

Sample 2: Summary of Needs Assessment

***What are the population trends in the metro area?***

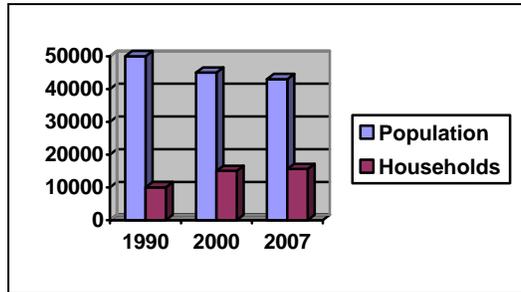
- The number of households in Floyd County has increased by about 8 percent between 2000 and 2007; the population has decreased by 2 percent. This translates to smaller households and may mean an adjustment in marketing strategy.
- The metro area appears to attract fewer immigrants than other urban areas.
- City neighborhoods reflected a very small Hispanic/Latino population at 0.9% of the total neighborhood population (2000 US Census), yet the elementary school enrollment data (2007/08) indicate that there may be a growing Hispanic/Latino community at Green Valley and S Ellen Jones where the school population is 3 percent and 6 percent Hispanic respectively. This indicates the younger age structure of Hispanic families and may indicate a growing market for the future.



3. **Lead with the Findings:** State the key findings as headings and support each with data in charts, graphs and/or narrative.

Sample 3: Summary of Needs Assessment

**1. Population has declined but number of households has increased.**



There has been a net loss of population (-4%) from the city between 2000 and 2005, but an increase in households (+7%), consistent with national trends of smaller households. This may indicate a need to adjust marketing techniques to reach single and 2-person households.

4. **Present the Findings in the Form of a SWOT Analysis:** This can also be a good participatory exercise for stakeholders. Organize the findings of the needs assessment into the categories of Opportunities and Threats, and augment with discussion about the organization’s Strengths and Weaknesses.

Sample 4: Summary of Needs Assessment

<p><b>Strengths</b></p> <ul style="list-style-type: none"> <li>• Foreclosure intervention program achieving greater levels of success (30% non-foreclosure outcomes on 200 cases).</li> <li>• Purchase-rehab-sale program has waiting lists for very high quality rehabs.</li> <li>• Organization has committed board and hardworking staff.</li> </ul>	<p><b>Weaknesses</b></p> <ul style="list-style-type: none"> <li>• Long term executive director retiring next year.</li> <li>• Capacity for REO acquisition and redevelopment has been only 5 per year.</li> <li>• Pre-purchase counseling program has been disinvested in order to meet foreclosure demands.</li> </ul>
<p><b>Opportunities</b></p> <ul style="list-style-type: none"> <li>• New funding opportunities for foreclosure intervention and REO acquisition and development.</li> <li>• Rapidly growing Hispanic/Latino population.</li> <li>• Experienced lending and contractor staff laid off from private sector, available to nonprofit sector.</li> <li>• Housing values down 20% between 2006 and 2008.</li> </ul>	<p><b>Threats</b></p> <ul style="list-style-type: none"> <li>• Foreclosures are rising and 30% of recent lending in target areas was in the form of subprime ARMs.</li> <li>• 60% of homeowners in target area are over the age of 65.</li> <li>• Net population loss in city between 2000 and 2006.</li> <li>• Housing values down 20% between 2006 and 2008.</li> </ul>

5. **Lead with stories about customers who help personalize the needs assessment findings:** No amount of data by itself can paint the same picture as a story of a customer you’ve helped. Leading with a few stories can add depth and human interest to your plan document.

**Discussion: Which do you use and which do you prefer? Why?**

**Review**

<b>Components of a Strategic Plan</b>	<b>Planning Process</b>
<b>1. Summary of Needs Assessment</b> (sometimes called “market analysis”)	<b>Objectives:</b> Identify and understand the needs of the organization’s target populations and geographies. Identify and understand the external opportunities and threats that will affect the organization’s work.  <b>Potential stakeholder involvement:</b> What are the key questions, some answers, refinement of questions, reactions to initial data, etc.  <b>Possible formats of stakeholder involvement:</b> Interviews, surveys, focus groups, retreats, planning committee, board and staff meetings, etc.

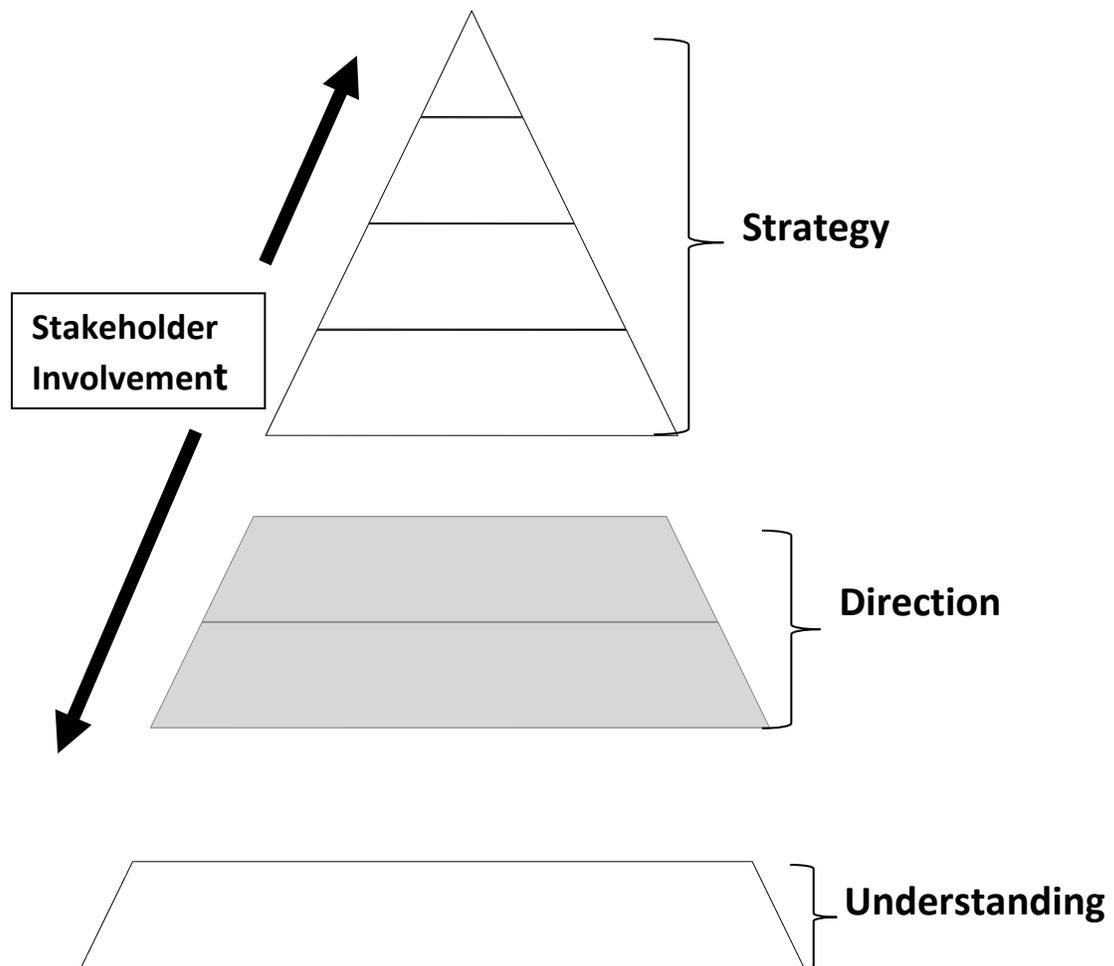
## Common Pitfalls in Needs Assessment

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- Lots of information is collected without a clear sense of what to do with it; (ask the why questions before the what questions)
- Information is collected from scratch without determining what already exists.
- Assessment is done independently of other, similar assessments, without linking to these existing or planned efforts.
- Representative surveys are not the only way of collecting information -- listening sessions, focus groups, asset mapping, secondary data, etc...
- Assessments are done to prove the existing programs/solutions are the right ones
- Information gets collected in response to a funder request but the organization never fully appreciates the implications of the information.
- Information becomes overwhelming and one loses sight of the forest over the trees: Clarity is gained by structuring information in relationship to important questions.

**INSERT TAB 4**

## Setting the Direction



## Overview: Setting the Direction

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The next phase of strategic planning is setting the direction your organization is headed. Specifically, this phase explores and answers questions such as:

- To what end does this organization exist?
- Whom do we serve?
- What specific impacts do we hope our work will have on the needs in our service area, in the short and long term?
- How can we measure or estimate progress toward outcomes?
- What do we need to know about our direction in order to evaluate and choose some strategies over others?

In this phase of the strategic plan document, we suggest two components:

- Component 2: Mission
- Component 3: Outcomes and Measures

## Component 2: Mission

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Increasingly, nonprofits are expected to demonstrate a strong understanding of the opportunities and threats of the market forces and constituent needs they are facing, and a **thoughtful alignment of mission, strategic goals, programs, and production goals with that needs assessment.**

Although an organization is unlikely to change its mission very often, strategic planning provides a good opportunity to revisit the mission and make sure that it is still responsive to the needs of communities served and the dynamics of the marketplace.

**Exercise: Which of the following best describes where your staff and board leadership is with the mission of your organization?**

0	1	2	3	4	5	6	7
Most people have a general sense of the mission but are not really clear what it means or what to do with it.		The mission is only used in our brochures and in grant applications.		We have reviewed the mission in the past two years to ensure relevance.		We review the mission regularly and use it actively to make decisions about new programs and projects.	

A good mission statement can actually guide the organization’s decisions and work on a daily basis.

### Parts of a Mission Statement

	<b>Example: Affordable Housing</b>	<b>Example: Community Renewal</b>
<b>To what end does this organization exist?</b>	The mission of XYZ is to build and preserve the supply of affordable housing...	The mission of XYZ is to build and preserve healthy neighborhoods...
<b>Whom does it serve?</b>	For low- and moderate-income households in Metropolis...	For current and future neighbors in the City of Metropolis...
<b>How does it do it?</b>	By creating new units, protecting existing units, and working for policies that promote affordable housing.	By cultivating sustainable, mixed-income real estate markets and building neighbors’ ability to manage day-to-day issues.

**The Mission Test: Can you say “yes” to these questions?**

1. Does it describe
  - The end to which the organization exists?
  - Who it serves?
  - How it does that?
  
2. Is it consistent with your assessment of needs and market trends for the next 3-5 years?
  
3. Do the board and staff know it, understand it, and use it to guide the work and decisions of the organization?
  
4. Bonus question: Would it make sense to an outsider?

**Tips for a Mission Review and Recommitment**

- **After** they’ve heard the results of the current needs assessment, ask your board and staff to complete the mission test to assess the usefulness of the mission.
  
- If the mission needs work, have a session of board and other stakeholders as appropriate to reconstruct the mission statement. Start by reviewing the results of the current needs assessment. Then ask each person to answer the questions To what end? For whom? How do we do it? on a worksheet. Next put people in pairs and ask them to merge their answers. Then create small groups of pairs and repeat. Finally, work with the group to put the answers in the form of a mission statement.

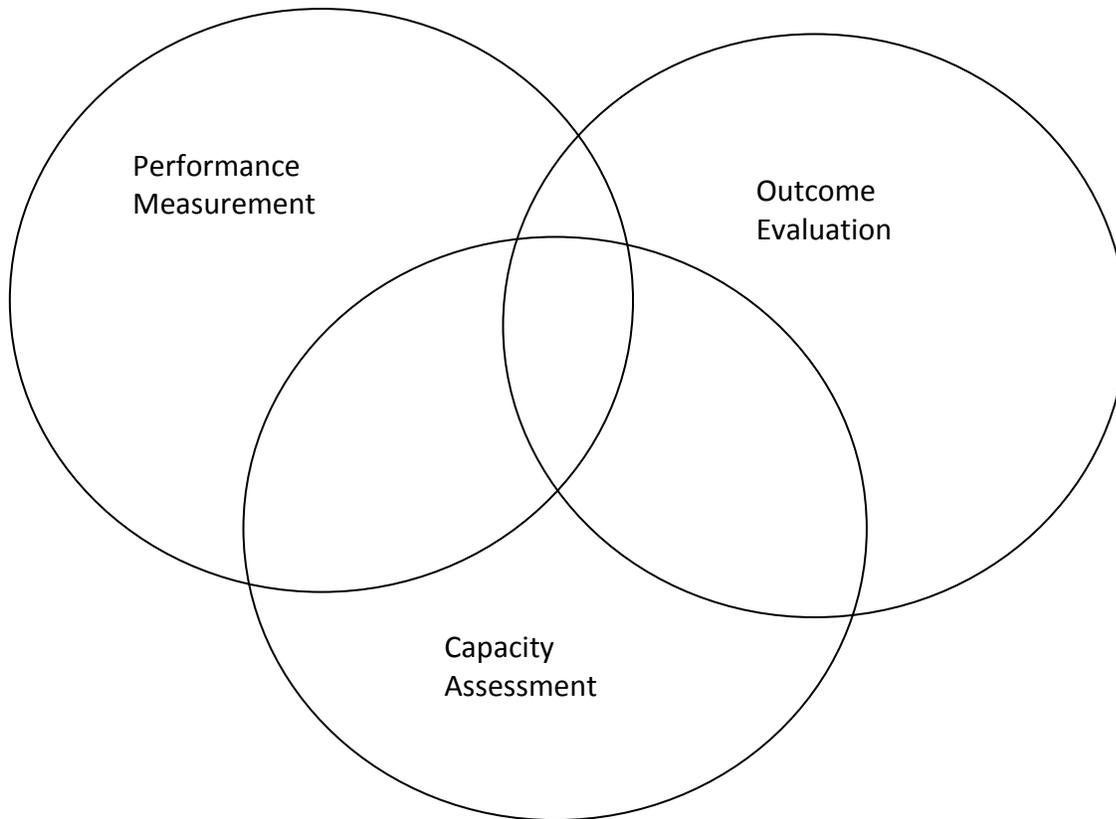
**Review**

Components of a Strategic Plan	Planning Process
1. <b>Mission</b>	<p><b>Objective:</b> Clarify or confirm the organization’s mission.</p> <p><b>Potential stakeholder involvement:</b> Interview stakeholders about current relevance of mission, board review and update and/or confirm mission.</p> <p><b>Possible formats of stakeholder involvement:</b> Interviews, focus groups, planning committee, retreat, board meeting, etc.</p>

## Component 3: Outcomes and Measures of Success

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It is useful to plan and evaluate at three levels: Capacity, Performance and Outcomes.



- We evaluate **Capacity** by examining the ability of an organization to perform key functions such as governance, leadership, financial management, resource development, program delivery, communication and networking.
- We evaluate **Performance** by measuring the goods and services (outputs) provided in relation to planned objectives. This can include efficiency as well as effectiveness measures.
- We evaluate **Outcomes** by identifying relevant **Measures** or indicators and using them to estimate progress. This is a systematic way to explain the benefits that result from a program for the people, organizations, communities and systems for which those programs were designed.

People are usually most challenged by **Outcomes**.

### **Some Points about Outcomes**

- They are the hoped-for consequences of your activities on individuals and/or communities.
- They are the big-picture change you want to see and at least *contribute* to achieving in your service area.
- They are often not achievable in the short-term; they can be a mix of short-term, intermediate and long-term.
- They do not have to be achievable only through your work. You may need partners.
- They do not have to be measurable on their own. They do need to be accompanied by measures or indicators by which you can *estimate* progress. Knowing whether or not positive change is happening is a management tool for you.
- They will be impacted by more variables than your work alone. In other words, outcomes are useful whether or not you can control all the variables that affect them.
- Measures of success are the indicators you plan to track to measure your progress toward achieving the outcomes.

### **Why Are Outcomes Important?**

- When we are clear about outcomes, we are able to consider and try a variety of activities in order to get the best impact.
- Outcomes express the direction we are headed so that *board and staff* can align their thinking and actions to achieve the greatest impact on what matters most to the organization.
- Outcomes express the direction we are headed so that *others* can understand our rationale, fund us or partner with us with confidence, align their activities to help achieve the outcomes, etc.

### **How Do You Identify Outcomes?**

There are a couple of ways to identify outcomes – ideally, you will do both to make sure you are addressing the issues in your community.

1. Start with your existing and proposed activities (programs, partnerships, advocacy), and ask yourself why you are doing them. What are the consequences you hope your programs will have on individuals and/or communities in the short and long term?
2. Start with your needs assessment, and ask yourself what change in those findings you want to see and contribute to achieving.

## The Values Chain

Inputs +	Activities=	Outputs+	Outcomes The consequence or effect of the outputs.	
			Individual Outcomes	Community Outcomes
Actions and resources needed to provide programs and services.	Programs and services offered by the organization to achieve intended outputs and outcomes.	The units of production organization’s programs produce.	The benefits accrued to individuals.	The benefits accrued to places.
<ul style="list-style-type: none"> <li>▪ Money</li> <li>▪ Staff</li> <li>▪ Volunteers</li> <li>▪ Training</li> </ul>	<ul style="list-style-type: none"> <li>▪ Homebuyer education</li> <li>▪ Foreclosure counseling</li> <li>▪ Purchase-rehab-sale</li> <li>▪ New construction</li> <li>▪ Organizing</li> <li>▪ Small business development</li> <li>▪ Financial counseling</li> <li>▪ Policy work</li> </ul>	<ul style="list-style-type: none"> <li>▪ # of homebuyers educated</li> <li>▪ # of delinquent borrowers counseled</li> <li>▪ # of loans made</li> <li>▪ # of homes built</li> <li>▪ # of entrepreneurs trained</li> <li>▪ # of ordinances passed</li> <li>▪ # of meetings held</li> </ul>	<ul style="list-style-type: none"> <li>▪ Successful low-mod income homeowners are created</li> <li>▪ Delinquent borrowers counseled avoid foreclosure</li> <li>▪ Successful small businesses are created</li> <li>▪ People counseled are more financially healthy</li> </ul>	<ul style="list-style-type: none"> <li>▪ Healthy real estate market</li> <li>▪ Increased confidence</li> <li>▪ Improved physical conditions</li> <li>▪ Positive neighborhood image</li> <li>▪ Net increase in supply of affordable units</li> </ul>
KNOWN	KNOWN	COUNTED	COUNTED & ESTIMATED →	

**Exercise: What's What?**

1. Draw a value from your table's envelope.
2. Read your value and decide whether what you've been given is an input, activity, output, individual outcome or community outcome.
3. When you are called on, place your value in the category on the wall that you think it belongs in.

## Exercise: Your Values Chain

<b>Activities</b>	<b>Outputs</b>	<b>Outcomes</b> (can be individual and community-level, short- medium or long-term)
1.		
2.		
3.		

Here is an example of short- and long-term outcomes and related measures of success in the context of a mission, strategic goals, programs and production goals:

	<b>Example: Affordable Housing</b>	<b>Example: Community Renewal</b>
<b>Needs Assessment Key Findings</b>	<ul style="list-style-type: none"> <li>▪ Growing gaps in housing affordability and housing quality</li> <li>▪ Rapidly growing foreclosures and vacancies in moderate-income neighborhoods</li> <li>▪ Growing number of low and very low income neighborhoods and net loss of middle income neighborhoods</li> <li>▪ Overall decline in building conditions</li> </ul>	<ul style="list-style-type: none"> <li>▪ Growing gaps in housing affordability and housing quality</li> <li>▪ Rapidly growing foreclosures and vacancies in moderate-income neighborhoods</li> <li>▪ Growing number of low and very low income neighborhoods and net loss of middle income neighborhoods</li> <li>▪ Overall decline in building conditions</li> </ul>
<b>Mission</b>	The mission of XYZ is to build and preserve the supply of affordable housing, for low- and moderate-income households in Metropolis, by directly creating new units, protecting existing units, and working for policies that promote affordable housing.	The mission of XYZ is to build and preserve healthy neighborhoods, for current and future neighbors in the City of Metropolis, by cultivating sustainable, mixed-income real estate markets and building neighbors' ability to manage day-to-day issues.
<b>Outcome</b>	<ul style="list-style-type: none"> <li>▪ Short-term: Counseled households avoid foreclosure.</li> <li>▪ Long-term: The number/percent of low-mod income homeowner households in Metropolis is maintained.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Short-term: Impacts of foreclosure on target neighborhoods mitigated.</li> <li>▪ Long-term: Target neighborhoods have healthy real estate markets.</li> </ul>
<b>Measures of Success</b>	<ul style="list-style-type: none"> <li>▪ Number of counseled HH with non-foreclosure outcomes.</li> <li>▪ Number of counseled HH who stay in home.</li> <li>▪ Number of HH counseled who buy another home within 5 years</li> <li>▪ Number and % HH earning 80% AMI who are homeowners.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Number of foreclosures less than city overall.</li> <li>▪ Median home sale prices meet or exceed 2005 levels.</li> <li>▪ No vacancies longer than 30 days.</li> <li>▪ Realtor interviews show positive image with homebuyers.</li> </ul>
<b>Strategic Goal</b>	<ul style="list-style-type: none"> <li>▪ Prevent loss of affordable housing units through foreclosure intervention in high-risk neighborhoods.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Prevent vacancies and erosion of neighborhood confidence through foreclosure intervention in high-risk neighborhoods.</li> </ul>
<b>Programs</b>	<ul style="list-style-type: none"> <li>▪ Heavily promote prevention help in neighborhoods</li> <li>▪ Back up hotline with classes and one-on-one counseling</li> <li>▪ Work with city to acquire, rehab and sell vacant properties</li> <li>▪ Create "Back to Homeownership"</li> </ul>	<ul style="list-style-type: none"> <li>▪ Organize neighbors to call in vacancies and manage lawn care, snow removal and litter/mail where necessary</li> <li>▪ Heavily promote prevention help in neighborhoods</li> <li>▪ Back up hotline with classes and</li> </ul>

	program.	<p>one-on-one counseling</p> <ul style="list-style-type: none"> <li>▪ Work with city to acquire, rehab and sell vacant properties</li> </ul>
<b>Production Goals</b>	<ul style="list-style-type: none"> <li>▪ 400 referrals to hotline</li> <li>▪ 100 families counseled in-house</li> <li>▪ 150 non-foreclosure outcomes</li> <li>▪ 10 purchase-rehab and sale or rent</li> <li>▪ 50 evictions prevented</li> </ul>	<ul style="list-style-type: none"> <li>▪ 400 referrals to hotline</li> <li>▪ 100 families counseled in-house</li> <li>▪ 150 non-foreclosure outcomes</li> <li>▪ 10 purchase-rehab and sale or rent</li> <li>▪ 10 neighborhood meetings and 50 properties successfully resolved or maintained with neighbors' help</li> </ul>

**Review**

<b>Components of a Strategic Plan</b>	<b>Planning Process</b>
<p><b>1. Outcomes &amp; Measures</b></p> <p><b>Example:</b></p> <p><b>Outcome:</b> Knowledgeable, successful homebuyers.</p> <p><b>Measure:</b> Longevity of homebuyers created.</p>	<p><b>Objectives:</b> Establish outcomes: the consequence or effect of outputs expressed as the expected benefits of your work either to individuals or places. Establish how you will measure progress toward the achievement of those outcomes. It is critical to link outcomes to key needs assessment findings.</p> <p><b>Potential stakeholder involvement:</b> Discussion of needs assessment and its implication for outcomes, identification of outcomes, reaction to (and refinement of) pre-prepared outcomes, brainstorming measures.</p> <p><b>Possible formats of stakeholder involvement:</b> Interviews with stakeholders, focus groups, planning committee, retreat, staff meeting, board meeting, etc.</p>

## Worksheet: Planning for Strategic Planning

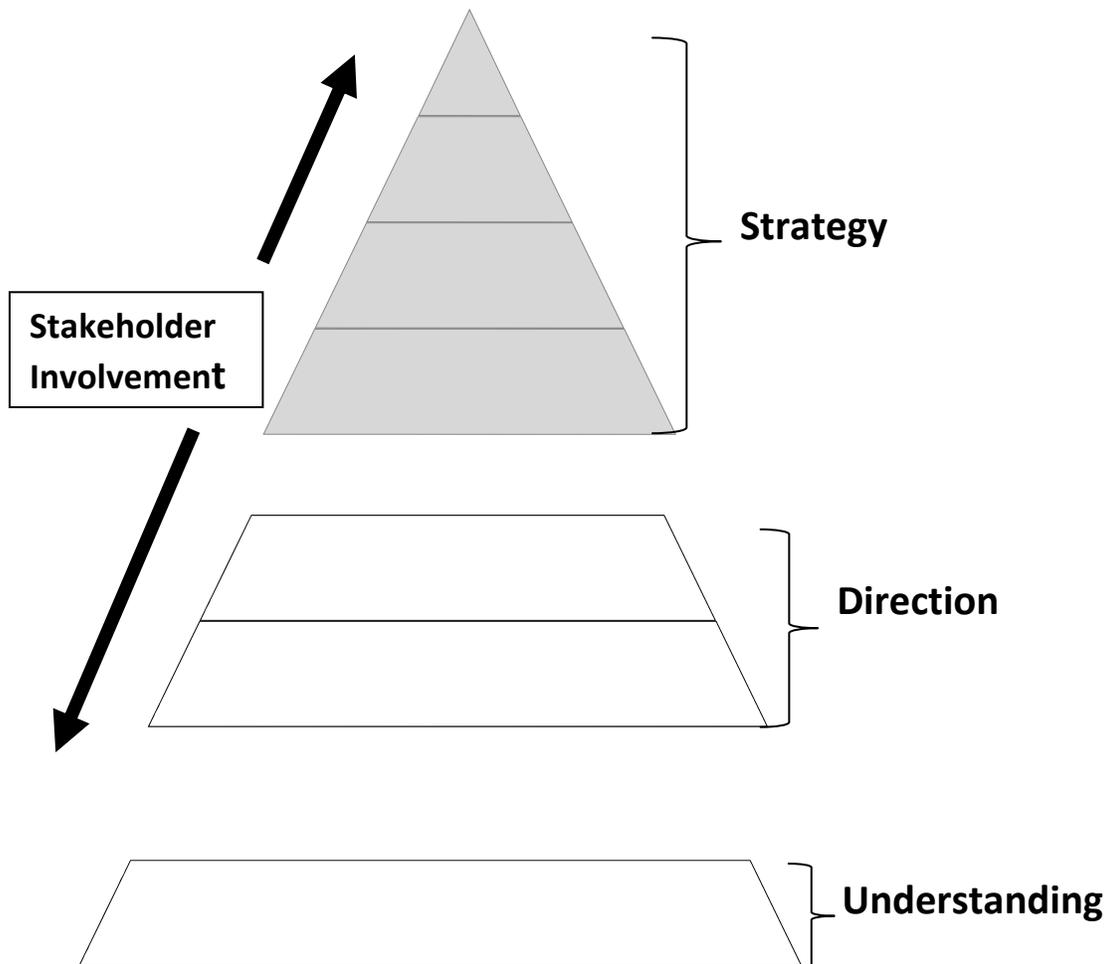
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<b>Component</b>	<b>Stakeholder Engagement</b>	<b>Other Notes</b>
1. Needs Assessment		
2. Mission		
3. Outcomes and Measures of Success		

<b>Component</b>	<b>Stakeholder Engagement</b>	<b>Other Notes</b>
4. Strategic Goals		
5. Programs and Services		
6. Production Goals		
7. Resources		

INSERT TAB 5

## Developing the Strategy



## Overview: Developing the Strategy

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The last phase of strategic planning is developing the strategy your organization will employ to fulfill your mission and achieve the outcomes. In this phase, you and your stakeholders can explore and answer questions such as:

- What are the range of strategic approaches we could use to achieve the outcomes?
- What are our organizational strengths and weaknesses? What is our best niche in responding to community needs?
- To what extent do our programs and services help accomplish our mission and deliver business benefits?
- What production goals will we set for the coming year?
- What resources will we use to deliver programs and services?

In this phase of the strategic plan document, we suggest four components:

- Component 4: Strategic Goals
- Component 5: Programs and Services
- Component 6: Production Goals
- Component 7: Resources

## Component 4: Strategic Goals

A strategic goal expresses the approach your organization will take to achieve the outcomes. It is not a program; in fact there could be several programs operated at any given time to operationalize the strategic goal. Let's return to our earlier example of an abbreviated strategic plan to show a strategic goal in context.

	<b>Example: Affordable Housing</b>	<b>Example: Community Renewal</b>
<b>Needs Assessment Key Findings</b>	<ul style="list-style-type: none"> <li>▪ Growing gaps in housing affordability and housing quality</li> <li>▪ Rapidly growing foreclosures and vacancies in moderate-income neighborhoods</li> <li>▪ Growing number of low and very low income neighborhoods and net loss of middle income neighborhoods</li> <li>▪ Overall decline in building conditions</li> </ul>	<ul style="list-style-type: none"> <li>▪ Growing gaps in housing affordability and housing quality</li> <li>▪ Rapidly growing foreclosures and vacancies in moderate-income neighborhoods</li> <li>▪ Growing number of low and very low income neighborhoods and net loss of middle income neighborhoods</li> <li>▪ Overall decline in building conditions</li> </ul>
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	<b>Example: Affordable Housing</b>	<b>Example: Community Renewal</b>
	<ul style="list-style-type: none"> <li>▪ Back up hotline with classes and one-on-one counseling</li> <li>▪ Work with city to acquire, rehab and sell vacant properties</li> <li>▪ Create “Back to Homeownership” program.</li> </ul>	<ul style="list-style-type: none"> <li>▪ snow removal and litter/mail where necessary</li> <li>▪ Heavily promote prevention help in neighborhoods</li> <li>▪ Back up hotline with classes and one-on-one counseling</li> <li>▪ Work with city to acquire, rehab and sell vacant properties</li> </ul>
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Strategic goals should be based on the needs assessment, mission, and outcomes – **as well as an assessment of the organization’s strengths and weaknesses.** For example, a needs assessment in the current foreclosure crisis could very well reveal a dramatic increase in the market for affordable rental housing, as homeowners lose their homes and their ability to qualify for another home purchase in the next few years. If the organization in question has only done homebuyer education and counseling and downpayment assistance grants in the past, it should be wary of launching an entirely new business line in affordable rental development and management. A better match with the organization’s strengths that would also respond to the needs assessment might be a rental counseling strategy to get households displaced by foreclosure into appropriate rental housing. Programs could include training former homeowners to find and secure rental housing in a competitive market, and to repair their credit for a future home purchase; and rescue loans for security deposits and first and last months’ rents.

At this point in the planning process, it could be useful to start with a “SWOT” analysis – strengths and weaknesses regarding the organization, and opportunities and threats revealed in the needs assessment.

## Exercise: The Five How's

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List three of your outcomes from the values chain exercise, then ask yourself how those outcomes could be achieved. Ask yourself How? At least five times. Don't limit your answers to things your organization is currently capable of or willing to implement.

Your Outcomes	Possible Strategies
Example: Better quality housing stock.	<ul style="list-style-type: none"> <li>▪ Provide <b>financing</b> to people to maintain or improve their homes.</li> <li>▪ Provide <b>skilled labor</b> to maintain or improve homes.</li> <li>▪ <b>Train</b> people to maintain or improve their homes.</li> <li>▪ Advocate for better <b>code enforcement</b> to motivate people to maintain or improve their homes.</li> <li>▪ <b>Connect neighbors to trade</b> services to maintain or improve their homes.</li> <li>▪ Advocate for a <b>tax incentive</b> to inspire people to maintain or improve their homes.</li> </ul>
1.	
2.	
3.	

## Case Studies: Aligning Needs Assessment and Strategic Goals

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1. In city X, analysis of data showed that the highest incidence and risk of foreclosures, and resulting vacancies, were in moderate-income city neighborhoods and first ring suburbs – not chronically distressed very low-income city neighborhoods. These neighborhoods have not been served by nonprofits or government with CDBG and HOME funds in the past. The organization’s mission is to produce and protect affordable housing throughout the county, but in practice, their strategic goal has been to do most of their work to date in the few chronically distressed very low-income city neighborhoods because that’s where the most affordable housing and the poorest people are. Their signature programs have included purchase-rehab-and-sale of vacant foreclosed homes, block organizing and emergency home repairs.

Questions:

- If the organization continues to work only in the few chronically distressed very low-income city neighborhoods, are they aligning their work with the needs assessment? Why or why not?
  - What would you do?
2. In city Y, analysis of data shows that the neighborhoods the organization has been working in for twenty years have become increasingly poorer, home values have declined, and vacancies have risen. The organization’s mission is to revitalize these neighborhoods. Their key strategic goals have been to produce new affordable housing units, repair existing affordable units, and organize neighborhood associations.

Questions:

- If you were reviewing a grant application from this organization, would you feel the organization was aligned with the needs assessment? Why or why not?
- What questions would you ask?

**Review**

Components of a Strategic Plan	Planning Process
<p><b>4. Strategic Goals</b></p> <p><i>Example:</i></p> <p>Train potential homebuyers and provide financial assistance.</p>	<p><b>Objectives:</b> Identify the main strategies the organization will employ to deliver the outcomes. Assess organizational capacity (internal strengths and weaknesses) to deliver these strategies. Refine strategic goals accordingly.</p> <p><b>Potential stakeholder involvement:</b> Discussion of outcomes &amp; measures, and their implication for strategic goals, identification of strategic goals, reaction to (and refinement of) pre-prepared strategic goals, etc.</p> <p><b>Possible formats for stakeholder involvement:</b> retreat, planning committee, staff meeting, board meeting, etc.</p>

## Component 5: Programs and Services

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Programs and services are the activities we do to enact strategic goals and achieve outcomes. They are the homebuyer education classes, the low-interest lending program, the new construction, the business planning assistance, the block organizing program, the hot lunch program, etc.

### **The Business-Mission Matrix**

Organizations consider both mission reasons and business reasons for choosing programs to implement. On the next page is a matrix that presents four categories of programs based on their relative value in accomplishing the mission and delivering business benefits to the organization.

## The Business-Mission Matrix

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### Common Pitfalls

When identifying programs and services, there are a few common pitfalls to watch out for:

1. **Reliable funding sources can sometimes grow to be confused with programs.** For example, consider an organization dedicated to neighborhood revitalization that has always used CDBG funding to implement a program for high-impact exterior improvements. Now what if the CDBG rules change and can only be used in the future for acquisition of foreclosed vacant homes, and rehab to code compliance? Does the funding define the program or do the needs assessment and the organization define the program? Some organizations have, with good intentions and over the course of years, altered their entire program structure around a couple of funding sources to the point that their default mission is to administer those funding sources. They lose sight of their purpose and fail to expand funding to accomplish their true outcomes.
  
2. **Programs are only tools for accomplishing outcomes - effective organizations are careful to be outcome-driven rather than program-driven.** If an organization’s leadership is not focused on the outcomes, it can become easy to see the organization’s purpose as administering certain programs. The problem with this is that it reduces the organization’s ability to notice when the programs are not achieving the outcomes, and to switch to new programs when necessary. This drift to a program focus is reinforced by the typical organizational structure of board committees and staff divisions, which are usually all grouped around programs and rarely around outcomes.
  
3. **Remember to align the programs with the needs assessment and the outcomes.** When you identify programs for the next planning period, press your planning group to ensure that the programs are logical responses to the needs assessment and the outcomes. Are there any other ways that the outcomes could be accomplished? A particular program may do some good for someone, but is it the most effective tool for the job?
  
4. **Be sure to include any staff who will have to implement the programs in their development.** Line staff know things about how programs work that board members, managers and consultants don’t. They must be involved at this point or your program design may be flawed and difficult to implement.

Again, we present the abbreviated strategic plan to show Programs and Services in context.

	<b>Example: Affordable Housing</b>	<b>Example: Community Renewal</b>
<b>Needs</b>	▪ Growing gaps in housing	▪ Growing gaps in housing

<p><b>Assessment Key Findings</b></p>	<p>affordability and housing quality</p> <ul style="list-style-type: none"> <li>▪ Rapidly growing foreclosures and vacancies in moderate-income neighborhoods</li> <li>▪ Growing number of low and very low income neighborhoods and net loss of middle income neighborhoods</li> <li>▪ Overall decline in building conditions</li> </ul>	<p>affordability and housing quality</p> <ul style="list-style-type: none"> <li>▪ Rapidly growing foreclosures and vacancies in moderate-income neighborhoods</li> <li>▪ Growing number of low and very low income neighborhoods and net loss of middle income neighborhoods</li> <li>▪ Overall decline in building conditions</li> </ul>
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<p><b>Programs</b></p>	<ul style="list-style-type: none"> <li>▪ Heavily promote prevention help in neighborhoods</li> <li>▪ Back up hotline with classes and one-on-one counseling</li> <li>▪ Work with city to acquire, rehab and sell vacant properties</li> <li>▪ Create "Back to Homeownership" program.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Organize neighbors to call in vacancies and manage lawn care, snow removal and litter/mail where necessary</li> <li>▪ Heavily promote prevention help in neighborhoods</li> <li>▪ Back up hotline with classes and one-on-one counseling</li> <li>▪ Work with city to acquire, rehab and sell vacant properties</li> </ul>

Needs Assessment and Strategic Planning

<b>Production Goals</b>	<ul style="list-style-type: none"><li>▪ 400 referrals to hotline</li><li>▪ 100 families counseled in-house</li><li>▪ 150 non-foreclosure outcomes</li><li>▪ 10 purchase-rehab and sale or rent</li><li>▪ 50 evictions prevented</li></ul>	<ul style="list-style-type: none"><li>▪ 400 referrals to hotline</li><li>▪ 100 families counseled in-house</li><li>▪ 150 non-foreclosure outcomes</li><li>▪ 10 purchase-rehab and sale or rent</li><li>▪ 10 neighborhood meetings and 50 properties successfully resolved or maintained with neighbors' help</li></ul>
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**Review**

Components of a Strategic Plan	Planning Process
<p><b>5. Programs and Services</b></p> <p><i>Examples:</i></p> <p>Eight-hour, pre-purchase homebuyer education classes.</p> <p>HOME or FHLB down payment grants for home purchase.</p>	<p><b>Objectives:</b> Identify specific programs or services the organization will undertake to operationalize the strategic goals. Review and refine.</p> <p><b>Potential stakeholder involvement:</b> Discussion of outcomes and strategic goals and their implications for programs and services, brainstorming possible programs and services. Staff must be heavily involved at this point to ensure achievable goals.</p> <p><b>Possible formats for stakeholder involvement:</b> retreat, planning committee, staff meetings, board meeting, etc.</p>

## Component 6: Production Goals

Production goals are the numbers of units of outputs you plan to produce in each program or service. In the nonprofit community development field, these goals have typically been based on previous production and other assessments of capacity such as funding and staffing. More sophisticated funders and organizations are now beginning to estimate the potential demand for a program or service in the service area and determine what share of that market demand the organization should meet. For example, a market analysis for a potential homeownership program for a seven county area of the North Country looked at HMDA, MLS, and a homebuyer supply-demand estimation tool as well as market shares of similar programs in other areas to establish production goals like this:

**“Overall, our analysis shows that the total market potential in the seven counties with the Fort Drum expansion would be about 10,000 education households and 4,000 homebuyers annually. We believe the HomeOwnership Center could develop the capacity to serve about 800 education households, more than 320 homebuyers and 220 rehab borrowers each year in its first three years.”**

**Table 1: Estimated Market Size and Production Potential (Annual)**

County	Education Pool	Buyer Pool	Home Improvement Pool
Clinton	1,840	800	450
Essex	750	440	200
Hamilton	100	100	100
Jefferson	2,900	800	700
Lewis	330	120	320
St. Lawrence	1,800	700	980
Franklin	800	300	400
<b>Total Market</b>	<b>8,520</b>	<b>3,260</b>	<b>3,150</b>
<b>Market Penetration</b>	<b>7%</b>	<b>7%</b>	<b>7%</b>
<b>Production Potential</b>	<b>596</b>	<b>228</b>	<b>220</b>
<b>Ft. Drum Expansion</b>	1,500	700	---
<b>Market Penetration</b>	14%	14%	---
<b>Production Potential with Ft. Drum</b>	<b>806</b>	<b>326</b>	<b>220</b>

The ensuing plans for staffing, resource development, and financial projections were all based on this production analysis.

**Review**

<b>Components of a Strategic Plan</b>	<b>Planning Process</b>
<p><b>6. Production Goals</b></p> <p><i>Examples:</i></p> <p>Graduate 200 people from homebuyer education.</p> <p>Create 100 homebuyers.</p> <p>Make 75 down payment grants.</p>	<p><b>Objective:</b> Determine the type and number of units of production the organization will produce in each program or service.</p> <p><b>Potential stakeholder involvement:</b> Discussion of needs assessment and its implications for production goals, brainstorming possible production goals or desired annual increases in production goals. Staff must be heavily involved at this point to ensure achievable goals.</p> <p><b>Possible formats for stakeholder involvement:</b> planning committee, staff meetings, board meeting, etc.</p>

## Component 7: Resources

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The resources section of the strategic plan should show projected sources of income and expenses for each year of plan document covers. There are a few ways to do this:

1. Income and Expense Budget for Overall Organization by Year

<b>Income and Expense Budget Projection 2009-2011</b>			
	<b>2009</b>	<b>2010</b>	<b>2011</b>
<b>Income</b>			
Foundations	\$10,000	\$5,000	\$10,000
Intermediaries	60,000	60,000	100,000
Lenders	20,000	20,000	25,000
Other Business	10,000	12,000	12,000
Local Government	30,000	30,000	30,000
State Government	75,000	75,000	75,000
Lending & Education Fees			
	30,000	36,000	40,000
Developer Fees	100,000	130,000	150,000
<b>Total</b>	<b>\$335,000</b>	<b>\$368,000</b>	<b>\$442,000</b>
<b>Expense</b>			
Salaries & Benefits	\$235,000	\$257,000	\$309,000
Occupancy Costs	67,000	74,000	88,000
Marketing	10,000	12,000	14,000
Legal	10,000	10,000	10,000
Accounting	8,000	8,000	12,000
Training & Travel	5,000	7,000	10,000
<b>Total</b>	<b>\$335,000</b>	<b>\$368,000</b>	<b>\$442,000</b>

- Private sector income and expense projection that delineates income from fees, fixed and variable costs, the net income or loss (which is the gap to be filled with resource development) and income from contributions.

**Sample Private Sector Income-Expense Projection for Homeownership Program**

	Payer	Per Unit	FY2006 (3/4 year)		FY2007		FY2008	
			# Units	Total	# Units	Total	# Units	Total
<b>Sales</b>								
Homebuyer Orientations		\$0	244	\$0	425	\$0	500	\$0
Fastrack Education		\$0	171	\$0	298	\$0	350	\$0
Total Buyers Created Through Education and/or Lending		N/A	49	N/A	85	N/A	100	N/A
Post-Purchase Trainings		\$0	0	\$0	30	\$0	40	\$0
Mortgage Origination and Brokerage Fees (Ave.loan \$85,000, ave. fee 1%, usually 25% of total buyers)	Borrower	\$850	12	\$10,413	21	\$18,063	25	\$21,250
<b>Total Sales</b>				<b>\$10,413</b>		<b>\$18,063</b>		<b>\$21,250</b>
<b>Cost of Goods</b>								
Direct Labor:								
Home Ownership Counselor #1		\$32,000	0.75	\$24,000	1.00	\$33,600	1.00	\$35,280
Home Ownership Counselor #2		\$28,000	0.00	\$0	0.00	\$0	1.00	\$29,400
Loan Officer (Director of Lending)		\$55,125	0.10	\$5,513	0.50	\$28,941	0.75	\$45,581
Intake Officer		\$23,000	0.75	\$17,250	1.00	\$24,150	1.00	\$25,358
Fringe (FICA, Unemp., Health, Pension, etc.)		20%		\$9,353		\$17,338		\$27,124
Workshop Expenses:								
Materials (per participant calculations)		\$20	171	\$3,420	298	\$6,258	350	\$7,350
<b>Total COG</b>				<b>\$59,535</b>		<b>\$110,287</b>		<b>\$170,093</b>
<b>Gross Profit</b>				<b>(\$49,123)</b>		<b>(\$92,224)</b>		<b>(\$148,843)</b>
<b>Selling, General and Administrative Expenses</b>								
Personnel:								
Executive Director		\$88,000	0.13	\$8,250	0.25	\$23,100	0.10	\$9,240

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Bookkeeper	\$38,000	0.10	\$2,850	0.30	\$11,970	0.30	\$11,970
Director of Homeownership Training	\$55,125	0.10	\$4,134	0.25	\$14,470	0.25	\$14,470
Fringe (FICA, Unemp., Health, Pension, etc.)	20%		\$3,047		\$9,908		\$7,136
Rent and Janitorial (1500 sq ft @ \$16)			\$18,000		\$24,600		\$25,215
Utilities			\$3,600		\$4,920		\$5,043
Telephone			\$3,750		\$5,125		\$5,253
Equipment Rental, Service, & Repair			\$3,750		\$5,125		\$5,253
Postage			\$3,000		\$4,100		\$4,203
Printing (nonmarketing, nonworkshop)			\$375		\$513		\$525
Office Supplies			\$1,500		\$2,050		\$2,101
Professional Services (legal, audit)			\$750		\$1,025		\$1,051
Liability Insurance			\$375		\$513		\$525
Travel, Conferences, Meetings, Memberships			\$3,000		\$4,100		\$4,203
Training			\$3,000		\$4,100		\$4,203
Marketing			\$3,750		\$5,125		\$5,253
<b>Total SG&amp;A</b>			<b>\$63,131</b>		<b>\$120,743</b>		<b>\$105,644</b>
<b>Net Operating Profit</b>			<b>(\$112,254)</b>		<b>(\$212,968)</b>		<b>(\$254,487)</b>
<b>Non-Operating Income: Grants in Hand</b>			\$24,896		\$94,177		\$97,514
<b>Total Non-Operating Income To Be Raised</b>			<b>(\$87,358)</b>		<b>(\$118,791)</b>		<b>(\$156,972)</b>

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<b>Non-Operating Income: Potential Grants</b>								
Roll Over Funds from Operating Surplus								(\$2,858)
Lending Partners	\$2,500	3	\$7,500	4	\$10,000	4	\$10,000	(\$37,648)
Realtor Partners	\$1,000	2	\$2,000	4	\$4,000	6	\$6,000	
Insurance Partners	\$2,500	2	\$5,000	2	\$5,000	2	\$5,000	
Neighborhood Reinvestment			\$20,000		\$20,000		\$20,000	
Foundation or other start-up grant			\$50,000					
Local Government #1			\$10,000		\$10,000		\$10,000	
Local Government #2			\$10,000		\$10,000		\$10,000	
Local Government #3			\$0		\$20,000		\$20,000	
Builder-Developer Partners	\$10,000	0	\$0	1	\$10,000	2	\$20,000	
Other Partners	\$5,000	0	\$0	1	\$5,000	2	\$10,000	
Other Partners	\$10,000	0	\$0	0	\$0	1	\$10,000	
<b>Total Non-Operating Income</b>			<b>\$104,500</b>		<b>\$91,143</b>		<b>\$83,352</b>	
<b>To 4-Month Operating Reserve</b>			<b>\$20,000</b>		<b>\$10,000</b>		<b>\$10,000</b>	
<b>Net Income</b>			<b>(\$2,858)</b>		<b>(\$37,648)</b>		<b>(\$83,620)</b>	

3. Separate income and expense projections for each line of business.

**Income and Expense Budget by Program: 2009**

	<b>Education</b>	<b>Lending</b>	<b>Development</b>	<b>Total</b>
<b>Income</b>				
Foundations	\$10,000	0	0	\$10,000
Intermediaries	10,000	50,000	0	60,000
Lenders	10,000	10,000	0	20,000
Other Business	10,000			10,000
Local Government	5,000		25,000	30,000
State Government	25,000	25,000	25,000	75,000
Lending & Education Fees	10,000	20,000	0	30,000
Developer Fees	0	0	100,000	100,000
<b>Total</b>	<b>\$80,000</b>	<b>\$105,000</b>	<b>\$150,000</b>	<b>\$335,000</b>
<b>Expense</b>				
Salaries & Benefits	\$56,000	\$73,000	\$106,000	\$235,000
Occupancy Costs	16,000	21,000	30,000	67,000
Marketing	2,400	3,100	4,500	10,000
Legal	2,400	3,100	4,500	10,000
Accounting	2,000	2,500	3,500	8,000
Training & Travel	1,200	2,300	1,500	5,000
<b>Total</b>	<b>\$80,000</b>	<b>\$105,000</b>	<b>\$150,000</b>	<b>\$335,000</b>

**Discussion: Which do you use? Which do you prefer? Why?**

**Review**

<b>7. Resources</b>	<p><b>Objective:</b> Present financial projections for sources of income and expense.</p> <p><b>Potential stakeholder involvement:</b> Board planning and financial committees and staff.</p> <p><b>Possible formats for stakeholder involvement:</b> committee meetings, staff meetings, board meeting, etc.</p>
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INSERT TAB 6

## STRATEGIC PLAN CRITIQUE

## Strategic Plan Critique

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1=Not really 5=Absolutely

Skim the plan and discuss at your table:

1. **Understanding:** Does this organization show an **understanding of the environment** in which they are working?      1 2 3 4 5

Clues:

- “Needs Assessment” or “Market Analysis” section exists.
- The information includes both subjective and objective data.
- The information seems to be meaningfully analyzed.

What do you like/what would you change or add?

2. **Direction:** Is there an explanation of the organization’s **mission** and what the organization hopes will be the **outcomes of its work** – the impacts on individuals or community (even if they call it something else)?      1 2 3 4 5

Clues:

- The mission is stated.
- There are statements (which may be called outcomes) that describe the impact on individuals or community that the organization hopes its work will achieve (e.g., Households earning less than 90% AMI have access to quality housing at prices that are not cost-burdensome as defined by HUD. The neighborhood has a healthy real estate market. Homebuyers are successful five years after purchase. Counseled households are financially healthier five years after counseling. )
- Those statements include measures/indicators or are followed by measures/indicators that will allow the organization to gauge progress toward the outcome.

What do you like/what would you change or add?

3. **Strategy:** Does the organization describe a **strategic approach** to achieving the outcomes?

1 2 3 4 5

Clues:

- There is a section in the plan that explains in some way the strategies, programs/services, production goals and resources the organization will employ to achieve the outcomes (even though they may be called something else or combined into single statements).
- The strategic approach is a reasonable response to the issues and outcomes.
- The strategic approach is a reasonable match with the organization's experience and strengths.

What do you like/what would you change or add?

4. **Alignment:** Does the plan show **alignment** ? 1 2 3 4 5

Clues:

- The mission, outcomes, and strategic approach are responsive to the analysis of the environment/needs, and follow each other logically.
- The plan inspires confidence in the organization's ability to think and act strategically to address housing and community renewal needs in the service area.

Notes:

Insert Tab 7

# DHCR REQUIREMENTS FOR NEEDS ASSESSMENT & STRATEGIC PLANS

**Division of Housing and Community Renewal**  
Neighborhood and Rural Preservation Program  
Requirements

**Needs Assessment and Strategic Plans**

- Contract requirement for Fiscal Year 2008 – 2009
- Will need to be in place for Fiscal Year 2009 - 2010
- Will be required every three years
- Must be in place in order to pass Certification
- Needs Assessments and Strategic Plans must be available for review by Regional Representatives
- Needs Assessment and Strategic Plans will not need to be updated during the 3 year period, this will be accommodated in a Work Plan Modification
- If already in place they must not be more than three years old

**Program Certification**

- Due every three years
- Certification can be done at anytime up until June 30, 2009
- Certification must be completed by June 30, 2009 in order to continue with the program
- Companies should review Certification and prepare necessary documentation prior to field visits
- Regional Representatives will visit Company and complete Certification
- If you do not pass Certification with your Rep you may go to the Supervisors in the Region
- You must have the Certification signed by the Executive Director and the Board Chairperson
- Falsifying the Certification is grounds for termination

September 12, 2008

INSERT TAB 8

## RESOURCES

## About the Faculty

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### **Eileen Flanagan**

Community Development Consulting

[flanagan@rochester.rr.com](mailto:flanagan@rochester.rr.com)

585-624-3880

Eileen Flanagan has over 20 years of success in the community and economic development arena. Her strengths include:

- *Nationwide experience in developing, implementing and evaluating market-based, outcome oriented strategies to revitalize communities.*
- *First hand understanding of implementation challenges through ten years of experience as a director of nonprofit community development and housing organizations.*
- *Hands-on experience in working with diverse groups of people through training, community meetings and workshops – including work with nonprofit boards of directors and committees.*
- *Expertise in market analysis and community assessments, especially related to underserved markets –including home ownership and micro-business lending markets.*
- *Experience in market analyses and feasibility studies for NeighborWorks® HomeOwnership Centers.*
- *Experience in market analyses and business plans for Community Development Financial Institutions (CDFI).*
- *Experience with the Success Measures participatory evaluation process.*
- *Extensive experience in strategic and business planning.*
- *National award winning trainer.*

Before starting her own company in 1995, Eileen served as the executive director of two NeighborWorks® organizations which were also Neighborhood Preservation Corporations – Black Rock-Riverside NHS in Buffalo NY and Rochester NHS in Rochester NY (now NeighborWorks® Rochester). In these positions she had full administrative responsibility for the organizations, including private fund raising; program development, design and implementation; government contract administration; volunteer board and committee recruitment and retention; and staff management. In both organizations Eileen fostered growth through program development, volunteer recruitment and resource development.

Since forming her own consulting business, Eileen has worked with a variety of organizations on identifying and taking advantage of market opportunities; evaluating program impact; strengthening nonprofit management; and program planning, development and implementation. While this work takes a variety of forms, Eileen's nationally recognized niche is that of market analyst focusing on underserved markets. Her efforts have been part of six successfully funded CDFI grants totaling over \$5.6 million. She teaches business planning, market analysis and techniques for analyzing neighborhood conditions at both the state and national level. In 2004 her training efforts were

recognized with the Excellence in Training Award from NeighborWorks® America's NeighborWorks® Training Institute. Eileen is an active volunteer with her local community development credit union, her local land trust and sat on her town's Comprehensive Plan Update Committee. As a subcontractor with the Neighborhood Preservation Coalition of NYS, Eileen is also a HUD Community Development Housing Organization (CHDO) technical assistance provider. She works with CHDOs in upstate NY on building board capacity and program development. Eileen has worked on projects with national community development intermediaries NeighborWorks® America, LISC, National Federation of Community Development Credit Unions and Enterprise Community Partners.

**Marcia Nedland**

Fall Creek Consultants

[marcia@fallcreekconsultants.com](mailto:marcia@fallcreekconsultants.com)

607-275-3750

**Key Skills**

- *Developing, implementing and evaluating outcome-oriented strategies to revitalize communities through intervention in real estate markets and building social connections and problem-solving skills among neighborhood residents.*
- *Developing marketing plans and strategies for organizations, neighborhoods, programs and products.*
- *Conducting market analyses, feasibility studies, strategic and business plans for nonprofit organizations.*
- *Developing curriculum in market-based community and neighborhood revitalization strategies and implementation techniques.*
- *Training a wide variety of audiences at local, regional and national levels in neighborhood revitalization, marketing, and community development lending.*
- *Developing and implementing grantmaking systems for foundations and intermediaries.*
- *Developing new community development organizations and providing a range of technical assistance to CBOs, foundations, intermediaries, government and neighborhood associations throughout the nation.*

Marcia is a community development consultant specializing in neighborhood revitalization strategy development, home-ownership program and product development, and customer-focused marketing on behalf of neighborhoods, governments and institutions. Marcia is best known for her work with community-based organizations and funders throughout the nation to develop marketing plans that apply private sector successes to the work of the public and independent sectors.

Marcia also combines her neighborhood strategy and marketing skills to help people all over the country in creating neighborhoods of choice by developing neighborhood strategies and marketing plans focused on local assets and opportunities. Her work in neighborhood strategy focuses both on intervening in neighborhood real estate markets to achieve the outcomes that neighbors desire, and in building neighbors' skills in managing their neighborhoods. She helped create and now co-teaches

the core curriculum in neighborhood revitalization at the national NeighborWorks® Training Institute, and has helped develop additional courses that are part of a certification program for professionals in the field of revitalization.

Marcia also conducts feasibility studies for new lines of business or geographic expansions by CBOs, and works with nonprofits, local governments, community groups and funders to analyze neighborhood conditions, establish baseline data, and develop research strategies to measure progress toward achievement of neighborhood revitalization and affordable housing outcomes.

Marcia is an award-winning trainer, regularly teaches nonprofit, financial institution and government audiences, and has also worked with the NeighborWorks® Training Institute on curriculum development for home ownership and community development lending, and marketing.

Current areas of interest and focus include working with CBOs to structure their planning, oversight and systems around market change in neighborhoods, and working with communities to mitigate the impact of foreclosures on their neighborhoods.

## Data Sources

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[from [http://www.dataplace.org/web\\_data\\_links.html](http://www.dataplace.org/web_data_links.html)]

Unless otherwise indicated, data on the referenced Web sites are free. For sites that charge a fee for data access, cost codes are as follows:

\$\$ = Fee required

\$ = Some data are free, but a fee is required for selected data series

### People

#### ▣Population and Household Estimates and Projections

- [Population Estimates](#), Census Bureau. Annual estimates of total population (by age, sex, race, and Hispanic origin) for the nation, states, metropolitan areas, counties, places, and county subdivisions. Annual estimates of components of population change (births, deaths, migration) for the nation, states and counties.
- [Population Finder](#), Census Bureau. Data tool providing population trends for the nation, states, counties, and places. Based on the decennial census and the Census Bureau's post-census population estimates.
- [Household and Population Proxies](#), Internal Revenue Service. Number of income tax returns (which can be used to approximate households) and number of personal exemptions (which can be used to approximate population), for states, counties, and zip codes. (\$\$)
- [Population Projections](#), Census Bureau. National and state population projections by age, sex, race, and Hispanic origin. Projections available from 2000 to 2050 for the nation and 1995 to 2025 for states.
- [Household Projections](#), Harvard University Joint Center for Housing Studies. National household projections by age, household type, race and Hispanic origin, and tenure. See Research Note N06-1, "Revised Interim Joint Center Household Projections Based Upon 1.2 Million Annual Net Immigrants," by George S. Masnick and Eric S. Belsky. See also Research Note N06-4, "Addendum to Research Note N06-1: Hispanic Household Projections Including Additional Tenure Projection Detail by Age and Broad Family Type for Non-Hispanic White and Total Minority Households," by George S. Masnick and Eric S. Belsky.

#### ▣Demographic Characteristics of Persons, Households, and Families

- [Census 2000](#), Census Bureau. Comprehensive demographic, socioeconomic and housing data for the nation, states, metropolitan areas, counties, cities, places, census tracts and other geographic areas. To obtain available data and reports for a specific area, select appropriate state under "Data Highlights".
- [American FactFinder People Lookup](#), Census Bureau. Query-based access to Census 2000 demographic data for the nation, states, counties, places, and Zip Code Tabulation Areas. Data from the 2005 American Community Survey are available for the nation and states and selected counties and places.
- [American Community Survey](#), Census Bureau. This successor survey to the decennial census "long form" provides annual demographic estimates for the nation, states, and most metropolitan areas, counties, and places. Beginning in 2005, estimates are available for geographic areas with populations of 65,000 or more. For additional tables, including cross tabulations, see [American FactFinder](#) data sets.
- [Living Cities Databook Series](#), Metropolitan Policy Program, The Brookings Institution. Census 2000 data books for 23 cities in which the Living Cities Initiative focuses its investments.
- [Current Population Survey](#), Census Bureau and Bureau of Labor Statistics. The Current Population Survey provides a variety of information on individuals, households, and families including employment, earnings, age, sex, race, Hispanic origin, marital status, educational attainment, income, poverty, and health insurance coverage. Data are available annually for the nation, regions, and states.
- [Current Population Survey Table Creator](#), Census Bureau. Tool to create customized tables for the nation and states from the Current Population Survey's Annual Social and Economic Supplement. Variables include sex, race, Hispanic origin, age, nativity, family type and size, worker status, education, income, poverty, disability, and health insurance.
- [Profiles of America](#), Economic Research Service, Department of Agriculture. Data tool to access demographic and socioeconomic data for states and counties. Data provided in tables, maps, and charts. Table data can be sorted or filtered by rural indicators such as rural-urban continuum code or county typology code.

## Needs Assessment and Strategic Planning

- [American Housing Survey](#), Census Bureau and Department of Housing and Urban Development. Contains a variety of household characteristics data such as age, race, Hispanic origin, household composition, and income. National data collected every odd year; data for each of 47 selected metro areas are collected about every four to six years.
- [Special Household Tabulations](#), Department of Housing and Urban Development. Special tabulations of 1990 and 2000 Census data for households, by income, tenure, age of householder, and housing conditions. The tables provide data for the nation, states, metropolitan areas, counties, and places with populations of 50,000 or more.
- [Race and Ethnic Distributions in the United States](#), Equal Employment Opportunity Commission. Census 2000 data for the population 18 years and older by ethnicity and single and multiple race categories, for states, metropolitan areas, counties, and places of 50,000 or more. Data are presented for all multiple race categories that account for one percent or more of the total population of a geographic area.
- [KIDS COUNT Census Data Online](#), Annie E. Casey Foundation. Demographic and socioeconomic data regarding children and their families, for states, counties, cities, metropolitan areas, Congressional districts, and state legislative districts. Topics include age, sex, race, Hispanic origin, and living arrangements. Based on Census 2000 data.
- [Statistical Information on Older Persons](#), Administration on Aging. Population estimates and characteristics of older Americans by state and county, based on data from the Census Bureau and other federal statistical agencies.
- [Demographic Data on Single People](#), American Association for Single People. Tables providing demographic data on singles, by state. Includes proportion of population that is single and Congressional districts with an unmarried majority.
- [Immigration Statistics](#), Office of Immigration Statistics, Department of Homeland Security. Annual data for the nation and states on immigrants admitted, naturalizations, refugees, asylees, temporary admissions, undocumented immigrants, legal permanent residents, and aliens eligible for naturalization.
- [American Religion Data Archive](#), Pennsylvania State University. Data from about 200 surveys on churches and church membership, religious professionals, and religious groups (individuals, congregations and denominations). Query-based profiles available for states, metropolitan areas, and counties and maps available by state. Survey data available for download.
- [Religious Affiliation](#), Adherents.com. Reference material on religious affiliation by country, state, and metropolitan area. Drawn from multiple sources.

### ■Income, Earnings, Poverty, and Wealth

- [Regional Economic Information System \(REIS\)](#), Bureau of Economic Analysis (BEA). Personal income by source and per capita income for the nation, states, metropolitan areas, BEA regions, and counties. Disposable per capita income for states.
- [Median Family Income](#), Department of Housing and Urban Development (HUD). Estimated median family income and HUD assisted housing program income limits for states, metropolitan areas, and non-metropolitan counties.
- [American FactFinder](#), Census Bureau. Access to income and poverty data from the decennial census and American Community Survey.
- [Small Area Income and Poverty Estimates](#), Census Bureau. Annual income and poverty estimates for states, school districts, and counties. Estimates are based on modeled relationships between income or poverty levels and income tax and program data for states and selected counties.
- [Income](#) and [Poverty](#) Statistics, Current Population Survey, Census Bureau. The Annual Social and Economic Supplement to the Current Population Survey is the source of official federal income and poverty estimates for the nation. Data are also available for regions and states.
- [Current Population Survey Table Creator](#), Census Bureau. Tool to create customized tables for the nation and states from the Current Population Survey's Annual Social and Economic Supplement. Variables include sex, race, Hispanic origin, age, nativity, family type and size, worker status, education, income, poverty, disability, and health insurance.
- [Profiles of America](#), Economic Research Service, Department of Agriculture. Data tool to access income and poverty data for states and counties. Data provided in tables, maps, and charts.
- [Individual Income Tax Returns](#), Internal Revenue Service. Adjusted gross income, itemized deductions, taxable income, tax liability, and earned income tax credit, for states, counties, and ZIP codes. (\$)
- [Child Poverty Statistics](#), National Center for Children in Poverty, Columbia University. Data on children and families living in poverty and near-poverty, by state.
- [Quarterly Census of Employment and Wages](#), Bureau of Labor Statistics. Total wages, average annual wage, and average weekly wage by industry for the nation, states, metropolitan areas, and counties.

## Needs Assessment and Strategic Planning

- [Earnings and Employment Data](#), Social Security Administration. Annual report providing earnings and employment data for self-employed and wage and salary workers covered under Social Security. Data for states available by gender, race, and age and for counties by gender and race.
- [Wealth and Asset Ownership](#), Census Bureau. Periodic national estimates of income, wealth, and asset ownership of households from the Survey of Income and Program Participation.
- [Survey of Consumer Finances](#), Federal Reserve Board. Triennial survey providing national-level information on household balance sheets and use of financial services.
- [Bankruptcy Filings](#), American Bankruptcy Institute. Annual and quarterly data since 1980 on business and non-business bankruptcy filings, by state and judicial district.

### Workforce Characteristics

- [American FactFinder](#), Census Bureau. Web access tool for detailed data on workforce characteristics from the decennial census and the American Community Survey. From the [2000 Decennial Census](#), data are available for the nation, states, metropolitan areas, counties, cities, places, census tracts and other geographic areas. From the [American Community Survey](#), annual data are available for the nation, states, and most metropolitan areas, places, and counties. Beginning in 2005, data are available for geographic areas with population of 65,000 or more. (The American Community Survey is the successor to decennial census “long form” [summary file 3] data.)
- [Census 2000 Equal Employment Opportunity \(EEO\) Tabulation](#), Census Bureau. Census 2000 data on workforce characteristics (occupation, educational attainment, race, ethnicity, age, and sex) by place of residence and place of work. Data available for the nation, states, metropolitan areas, counties, places of 50,000 or more population, and multi-county regions.
- [Job Patterns for Minorities and Women in Private Industry](#), Equal Employment Opportunity (EEO) Commission. Annual data on employment in major occupational categories by gender and race/ethnicity, for states and metropolitan areas. Drawn from EEO-1 reports filed by private employers.
- [Geographic Profile of Employment and Unemployment](#), Bureau of Labor Statistics. Characteristics of labor force and employed workers for states, 50 metropolitan areas, and 17 central cities. Includes labor force and worker distributions by occupation, industry of employment, population characteristic (age, sex, race, and Hispanic origin), and full- and part-time work. Based on Current Population Survey.

## Places

### State, Metropolitan, City, County, and Neighborhood Profiles

- [State and County QuickFacts](#), Census Bureau. Clickable-map access to data profiles for states and counties. Data topics include population, income and poverty, housing, business activity, land area, and population density. Also provides access to data tables from the Economic Census, County Business Patterns, USA Counties, Small Area Poverty and Income Estimates, and the decennial census.
- [State of the Cities Data System](#), Department of Housing and Urban Development. Query-based access to metropolitan, central city, and suburban data on demographics, jobs, unemployment, crime, housing, and government finances.
- [Regional Economic Conditions](#), Federal Deposit Insurance Corporation. Data on labor force, employment, income, housing, and real estate for states, metropolitan areas, and counties. Updated eight times annually. Tools are provided to build maps, tables, and charts.
- [Regional Reports and Maps](#), Metropolitan Area Research Corporation. Analytic reports and geographically detailed color-coded maps describing social, racial, public education, fiscal, land use, and political trends for the largest 25 metropolitan areas.
- [State and Metropolitan Area Data Book](#), Census Bureau. Wide variety of social and economic data for states and metropolitan areas. State and metropolitan area data and rankings are available in Excel and .pdf formats. Full publication is available in .pdf format.
- [County and City Data Book](#), Census Bureau. Wide variety of social and economic data for all counties, cities with 25,000 or more inhabitants, and places of 2,500 or more inhabitants. Data and rankings are available on-line for cities of 200,000 or more. Full publication is available in print or on CD-ROM.
- [USA Counties](#), Census Bureau. Query-based access to a wide variety of social and economic data for all counties.
- [City and Town Indicators](#), ERSys.com. Data profiles of cities, towns, and places covering multiple topics including demographics, housing, education, environment, labor, transportation, and quality of life.

## Needs Assessment and Strategic Planning

- [Comprehensive Market Analysis Reports](#), Department of Housing and Urban Development. Analysis of economic, demographic, and housing characteristics of select housing markets in the United States. Each report presents counts and estimates of employment, population, households, and housing inventory.
- [Census Tract Reports](#), Federal Financial Institutions Examination Council. Demographic, income, and housing statistics by census tract from the decennial census.
- [Neighborhood Scout](#), Location, Inc. Analytic tool that allows user to identify neighborhoods that match specified criteria. Also provides access to school ratings, neighborhood profiles, neighborhood housing appreciation rates. (\$)
- [Catosphere](#), Catenate, LLC. Demographics available for download. Choose maps or data reports for standard geographic units or user-defined areas that can be used for market research, marketing campaigns, or retail location studies. (\$\$)
- [National Neighborhood Indicators Partnership](#), Urban Institute. Access to a wide variety of metropolitan, place, and neighborhood data provided by information intermediaries in more than two dozen metropolitan areas.
- [Rural-Urban Continuum Codes](#), Economic Research Service, Department of Agriculture. A nine-part classification scheme that distinguishes metropolitan counties by population size and non-metropolitan counties by size of urban population and proximity to metropolitan areas.
- [Best Places to Live](#), *Money Magazine*. Annual quality-of-life ranking of 300 metropolitan areas. Data are provided on 20 topics including pollution, crime, weather, arts and culture, housing, and the economy.
- [Sperling's BestPlaces](#), Fast Forward, Inc. Tools for comparing metropolitan areas on cost of living, schools, crime, climate, housing, health, and other topics.
- [City Profiles](#), RealEstateJournal, *Wall Street Journal*. Wide variety of data on the 100 largest U.S. cities. Topics include housing, weather, crime, cost of living, taxes, health care, education, and transportation. Data drawn from multiple public and private sources.
- [Neighborhood Demographic Data, Yahoo! Real Estate. ZIP code profiles containing demographics, crime, and cost-of-living data, as well as data on individual schools.](#)
- [The City Report](#), Homefair.com. Comparison of cities in terms of cost of living, crime, and other information.
- [KidsCount](#), Annie E. Casey Foundation. Series of socioeconomic profiles of families and children in states, metropolitan areas, counties, cities, towns, and Congressional Districts.
- [Kid-Friendly Cities Report Card](#), Population Connection. Data and grades for 239 cities regarding factors that affect the health and well-being of children. Indicators cover health, education, public safety, economics, environment, and community life. Published biennially.
- [Living Cities Databook Series](#), Metropolitan Policy Program, The Brookings Institution. Databooks on 23 of the nation's largest cities, based on Census 2000 data. Cross-city analytic reports available as well.
- [Metropolitan Racial and Ethnic Change](#), Lewis Mumford Center, State University of New York at Albany. Analysis of race and ethnicity data from 1990 and 2000 Censuses measuring extent of integration and segregation for 331 metropolitan areas. Data are provided for total population and children alone and are available for central cities, suburbs, and metropolitan areas. Rankings are available as well.
- [CensusScope](#), Social Science Data Analysis Network, University of Michigan. Tool for analyzing Census 2000 data for states, metropolitan areas, cities, and counties. Provides maps, charts, rankings, and reports. See in particular the [segregation indices](#).
- [Census Notes and Data](#), Fannie Mae Foundation. Series of analyses of decennial census data on a variety of topics including urban population trends, suburban development, homeownership, housing affordability, and overcrowding.

### Costs of Living and Consumer Prices

- [Consumer Price Index \(CPI\)](#), Bureau of Labor Statistics. Price indexes for the nation, the four Census regions, and 26 metropolitan areas. Data are also available by size of metropolitan area and for cross-classifications of regions and size-classes (e.g., metropolitan areas of over 1.5 million population in the West). Indexes are available for major types of consumer expenditures (food and beverages, housing, apparel, transportation, medical care, recreation, education and communications, and other goods and services), for items within each group, and for special categories, such as services.
- [DataMasters](#). Cost of living comparisons for 399 U.S. cities and metropolitan areas. Data include tax costs from Tax Foundation, Department of Commerce, and other sources and goods and services costs from the American Chamber of Commerce Researchers Association.
- [Cost of Living Index](#), ACCRA. Relative price levels for consumer goods and services in 300 urban areas. Includes a composite index and separate indexes for housing, utilities, grocery items, transportation, health care, and miscellaneous goods and services. Published quarterly. Free comparison of major metropolitan areas available for latest quarter. (\$)

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- [Salary Calculator](#), Homefair.com. Cost of living comparison between U.S. cities. Also includes cost of living for cities in Canada and other foreign countries.
- [Cost of Living Calculator](#), *Money Magazine*. Cost of living comparison between U.S. cities.
- [Cost of Living](#), Economy.com. Cost of living indexes for all U.S. metropolitan areas.
- [Poverty and Family Budgets](#), Economic Policy Institute. Access to an array of state and metropolitan data concerning "basic family budgets" (i.e., the income required to meet basic family needs).
- [Family Self-Sufficiency Budgets](#), Wider Opportunities for Women. Estimates of family budget required for self-sufficiency, by county and family type. Reports available for most states and selected metropolitan areas.

### Migration and Geographic Mobility

- [Geographic Mobility and Migration](#), Census Bureau. Access to four Census Bureau data series (decennial census, Current Population Survey, Survey of Income and Program Participation, Population Estimates and Projections) that contain information on geographic mobility and migration.
- [American Community Survey](#), Census Bureau. Geographic mobility and migration data for the nation, states, and most metropolitan areas, counties, and places. Beginning in 2005, data are available for geographic areas with a population of 65,000 or more. (The American Community Survey is a continuous measurement survey designed to produce annual demographic and housing estimates and replace the "long form" in the 2010 Census.) For additional tables, see [American FactFinder](#).
- [Migration Statistics](#), Internal Revenue Service. Annual data on county-to-county and state-to-state in-migration and out-migration. (\$\$)
- [Profiles of America](#), Economic Research Service, Department of Agriculture. Data tool to access migration data for states and counties. Data provided in tables, maps, and charts.

### Journey to Work

- [Journey to Work](#), Bureau of Economic Analysis. Number of commuters from county of residence to county of work from the 1970 to 2000 Censuses.
- [Urban Mobility Information](#), Texas Transportation Institute, Texas A&M University. Includes annual review of highway traffic mobility in 68 urban areas, with rankings from 1982 to the latest year. Data include capacity of freeways and principal arterial streets, peak period travel speeds, level of congestion, and extent and costs of delay.
- [County-to-County Worker Flow Files](#), Census Bureau. Journey-to-work data by county from Census 2000.
- [Profiles of America](#), Economic Research Service, Department of Agriculture. Data tool to access journey-to-work data for states and counties. Data provided in tables, maps, and charts.
- [Census Transportation Planning Package 2000](#), American Association of State Highway and Transportation Officials. Provides geographically detailed Census 2000 data on place of work, place of residence for workers, and flow of workers between home and work.
- [Data for Transportation Planning](#), Transportation Research Board. Access to data and analysis from multiple sources regarding journey to work.

### Mapping

- [Enterprise Geographic Information System](#), Department of Housing and Urban Development. Tools that map housing and other data at the neighborhood level.
- [Regional Reports and Maps](#), Metropolitan Area Research Corporation. Geographically detailed color-coded maps describing social, racial, public education, fiscal, land use, and political trends for the largest 25 metropolitan areas.
- [National Neighborhood Indicators Partnership](#), Urban Institute. Access to community data mapping tools provided by information intermediaries in more than two dozen metropolitan areas.
- [Geodata.gov](#), Geospatial One-Stop. Web access to geographic information system data and related tools.
- [Geography Network](#), ESRI. Comprehensive on-line portal to maps and geographic information system data at all levels of geography.
- [Topologically Integrated Geographic Encoding and Referencing \(TIGER\)](#), Census Bureau. Digital database of geographic features such as roads, railroads, rivers, lakes, political boundaries, and census statistical boundaries covering the entire

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United States. Contains information about these features such as their location in latitude and longitude, their names, the type of feature, address ranges for most streets, and the geographic relationship to other features.

- [National Atlas of the United States](#), U.S. Geological Survey. Web-interactive map, digital geospatial data (e.g., soils, boundaries, volcanoes, and principal aquifers), and geostatistical data (e.g., crime patterns, population distribution, and incidence of disease). Boundary and geospatial options include county, state, ZIP code, and geographic coordinates like latitude and longitude.
- [MABLE/Geocorr](#), Missouri Census Data Center. Web-based engine that identifies the correspondence among a wide variety of geographic units (e.g., states, counties, places, census tracts, ZIP Code Tabulation Areas, core based statistical areas, congressional districts, school districts, labor market areas). Point-and-distance and bounding box filter options available.

## **Housing Stock, Production, and Investment**

### **▣Current Characteristics of the Housing Stock**

- [American Housing Survey](#), Census Bureau and Department of Housing and Urban Development. Data on the housing stock including structure type, vacancy status, tenure, housing and neighborhood quality, housing costs, heating equipment and fuels, and size of housing unit. National data are collected every odd year. Data for each of 47 selected metropolitan areas are collected about every four to six years.
- [American FactFinder Housing Lookup](#), Census Bureau. Query-based access to Census 2000 data on housing characteristics for the nation, states, places, and ZIP codes.
- [American Community Survey](#), Census Bureau. Annual estimates since 2000 of housing characteristics for the nation, states, and most metropolitan areas, counties, and places. Beginning in 2005, data are available for geographic areas with population of 65,000 or more. (The American Community Survey is a continuous measurement survey designed to produce annual demographic and housing estimates and replace the “long form” in the 2010 Census.) For additional tables, including cross tabulations, see [American FactFinder](#) data sets.
- [Housing Unit Estimates](#), Census Bureau. Annual estimates of housing units for the nation, states, and counties from the Census Bureau’s Population Estimates Program.
- [Apartment Stock Fact and Figures](#), National Multi-Housing Council. State and large metropolitan area data on apartment stocks and state data on apartment building ownership and management.

### **▣Housing Production and Investment**

- [New Residential Construction](#), Census Bureau. Monthly and annual data on residential building permits, housing starts, and housing completions. Permit data are available for states, metropolitan areas, and places; housing starts and completions data are available for the nation and Census regions.
- [Building Permit Time Series and Forecasts](#), Economagic.com. Access to Census Bureau building permit time series data for states and metropolitan areas. User-prepared on-line forecasts available for a fee. (\$) )
- [New Apartment Construction](#), National Multi-Housing Council. Number and value of apartment units (here defined as units in structures with 2 or more units) authorized by building permit in 2005, by state. Also provides national data on construction financed by the Low-Income Housing Tax Credit.
- [The State of the Nation's Housing](#), Harvard University Joint Center for Housing Studies. Data on housing production, sales, and prices for the nation. Some data are provided for states and metropolitan areas. Annual report.
- [Housing Economics Online](#), National Association of Home Builders. Current data and forecasts on housing industry and market activity at state and local levels. (\$) )
- [Manufactured Housing Statistics](#), Census Bureau. Data on new manufactured homes including shipments, placements, and average sales price. All data are available for the nation and Census regions. Data on placements and price are available by state.
- [Construction Cost Calculator](#), RealEstateJournal, *Wall Street Journal*. Tool for estimating likely range of construction costs in specific metropolitan areas, by type and size of project. Includes breakdowns for plumbing; electrical; and heating, ventilating, and air-conditioning.
- [Construction Spending](#), Census Bureau. National data on dollar value of new residential and nonresidential construction put in place.

### **▣Evolution of the Housing Stock**

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- [Historical Census of Housing](#), Census Bureau. Decennial census housing data for states for 1940 to 2000, and for metropolitan areas, counties, places, and census tracts for 1990 and 2000.
- [Historical Statistical Abstracts](#), Census Bureau. Access to housing-related data from U.S. statistical abstracts, 1878-2003.

### **Housing Markets**

#### **▣General**

- [American Housing Survey](#), Census Bureau and Department of Housing and Urban Development. A variety of household and housing data including structure type, vacancy status, tenure, household type, income, housing and neighborhood quality, housing costs, heating equipment and fuels, size of housing unit, and recent movers. National data are collected every odd year. Data for each of 47 selected metropolitan areas are collected about every four to six years.
- [American FactFinder Housing Lookup](#), Census Bureau. Query-based access to Census 2000 data on housing characteristics for the nation, states, places, and ZIP codes.
- [The State of the Nation's Housing](#), Harvard University Joint Center for Housing Studies. Annual report providing housing market data and analysis for the nation, with selected data for states, metropolitan areas, and cities. Topics include housing and the economy, demographic trends affecting housing demand, homeownership, rental housing, and low-income housing challenges.
- [Apartment Renter Demographics](#), National Multi-Housing Council. Data on apartment renter demographics.

#### **▣Market Conditions and Outlook**

- [U.S. Housing Market Conditions](#), Department of Housing and Urban Development (HUD). Quarterly review of housing market conditions in the nine HUD regions, with rotating profiles of one metropolitan area per region. Also contains building permit data for states and the 50 largest metropolitan areas.
- [Housing Vacancies and Homeownership](#), Census Bureau. Annual statistics since 1986 on housing vacancies by tenure and homeownership for states and the 75 largest metropolitan areas. Quarterly statistics are available for the nation and Census regions.
- [Survey of Market Absorption](#), Census Bureau. Data on privately financed, new apartments and condominiums/coops completed and absorption rates for the nation, Census regions, and metropolitan/non-metropolitan areas. Includes information on unit characteristics such as number of bedrooms and asking rent or price.
- [Regional Overviews](#), Reis.com. Quarterly reports covering the apartment, office, retail, and industrial real estate markets in 50 metropolitan areas. Data include vacancy rate, asking rent, and supply/demand trends. (\$)
- [Comprehensive Market Analysis Reports](#), Department of Housing and Urban Development. Analysis of economic, demographic, and housing inventory characteristics of select housing markets in the United States. Each report presents counts and estimates of employment, population, households, and housing inventory.
- [Housing Market Index](#), National Association of Home Builders and Wells Fargo. National index of home builders' assessment of market conditions for single-family homes, including current and expected sales and potential buyer traffic.
- [Economic and Real Estate Trends](#), PMI Mortgage Insurance, Inc. Quarterly report containing commentary on regional house price trends and home price and labor market indicators for the 50 most populous metropolitan areas. For each metropolitan area, PMI also calculates a "Risk Index" estimating the probability of a metropolitan-wide house price decline over the next two years.
- [Apartment Market Outlook](#), Marcus & Millichap Research Services. Periodic news releases for 40 metro areas on apartment market conditions.
- [Multi-Housing Outlook](#), Torto Wheaton Research. Provides comprehensive data, forecasts and real estate fundamentals for 85 metropolitan areas with submarket detail. Users can create customized reports and market analyses by market and property type. (\$)

#### **▣Sales Prices**

- [House Price Index](#), Office of Federal Housing Enterprise Oversight, Department of Housing and Urban Development. Quarterly index beginning in 1975 of single-family house price appreciation for states and 325 metropolitan areas. Index tracks average

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price changes in repeat sales or refinancings on the same single-family properties with conventional, conforming mortgages purchased or securitized by Freddie Mac or Fannie Mae.

- [Conventional Mortgage Home Price Index](#), Freddie Mac. Quarterly index beginning in 1975 of single-family home price change by Census division, state, and metropolitan area. Index tracks average house price changes in repeat sales or refinancings on the same single-family properties with conventional, conforming mortgages purchased or securitized by Freddie Mac or Fannie Mae.
- [Sales and Prices of New Single-Family Homes](#), Census Bureau. National-level sales, prices, and price indices for new single-family homes, from the Census Bureau's Survey of Construction.
- [Sales and Prices of Existing Homes](#), National Association of Realtors. Sales and prices of existing (i.e., previously occupied) homes, for the nation, states, and 140 metropolitan areas. Pending sales (i.e., sales contract signed but sale transaction not closed) data also available here.
- [Case-Shiller Price Indices](#), Case-Shiller-Weiss. Case-Shiller housing price indices for states, metropolitan areas, counties and ZIP codes and home price forecasts for selected cities. (\$)
- [Home Price Check](#), Domania, Inc. Sales prices of individual homes.
- [Home Price Check](#), RealEstateJournal, *Wall Street Journal* -- Sales prices of individual homes.
- [Zillow.com](#). Current value estimates for individual homes.
- [Housing Maps](#). Current listings of housing for sale, mapped by location, for select cities.
- [Risk of Housing Price Decline](#), PMI Mortgage Insurance, Inc. Quarterly index assessing probability of house price declines in 50 metropolitan areas.
- [Manufactured Housing Prices](#), Census Bureau. Data on average sales price of new manufactured homes for the nation, Census regions, and states.

### Monthly Housing Costs

- [Consumer Price Index](#), Bureau of Labor Statistics. Index of shelter and housing-related costs for the nation, Census regions, and 26 metropolitan areas. Data are also available by size of metropolitan area and for cross-classifications of regions and metropolitan size-classes (e.g., metropolitan areas of over 1.5 million population in the West).
- [American Housing Survey](#), Census Bureau and Department of Housing and Urban Development. Data on monthly housing costs. National data are collected every odd year. Data for each of 47 selected metropolitan areas are collected about every four to six years.
- [American FactFinder Housing Lookup](#), Census Bureau. Query-based access to Census 2000 data on housing characteristics for the nation, states, places, and ZIP codes.
- [American FactFinder](#), Census Bureau. Query-based access to monthly housing cost data from the 1990 and 2000 Censuses and the American Community Survey (2000 to the latest year), for the nation, states, metropolitan areas, and local areas.
- [Fair Market Rents](#) and [50th Percentile Rent Estimates](#), Department of Housing and Urban Development. Annual estimates of fair market rents (FMRs) and median rents, by number of bedrooms, for 354 metropolitan areas and 2,350 nonmetropolitan counties. FMRs determine the eligibility of rental housing units for the Section 8 Housing Assistance Payments program and serve as the payment standard used to calculate subsidies under the Rental Voucher program.
- [Housing Maps](#). Current listings of housing for rent, mapped by location, for select cities.

### Economic Impacts of Housing

- [Economic Impacts of Housing](#), National Association of Home Builders. Estimates of national and local economic impact of new residential construction and the housing sector.

### Housing Finance

- [Home Mortgage Disclosure Act \(HMDA\) Reports](#), Federal Financial Institutions Examination Council. Data from 1997 to the latest year on loan applications, originations, and sales for home purchase, refinancing, home improvement, and multi-family housing. Data are available for the nation and metropolitan areas and include information on applicant/borrower race, gender and income.

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- [Private Mortgage Insurance Reports](#), Federal Financial Institutions Examination Council. Data from 2000 to the latest year on the disposition of private mortgage insurance applications by race, gender, and income of applicant. Data are available for the nation and metropolitan areas.
- [Mortgage and Market Data](#), Mortgage Bankers Association of America. A variety of mortgage-related data for the nation, states, and metropolitan areas, including mortgage applications; mortgage originations estimates and forecasts; and mortgage delinquencies and foreclosures. Select data are available for states and metropolitan areas. (\$)
- [Residential Finance Survey](#), Census Bureau. Provides a variety of national-level data on the financing of nonfarm, privately-owned residential properties. Prepared in conjunction with the decennial census.
- [Primary Mortgage Market Survey](#), Freddie Mac. Weekly survey that produces national and regional estimates of interest rates and points on conventional conforming home mortgage loans.
- [Monthly Interest Rate Survey](#), Federal Housing Finance Board. Data on interest rates and terms on conventional mortgage loans for the purchase of single-family homes. Also includes sales price data. National data are released monthly and state and metropolitan data are released annually.
- [Mortgage Interest Rates](#), Bankrate.com. Current mortgage interest rates for the nation, states, and metropolitan areas. Based on a weekly survey of 4,000 banks in 173 markets in all 50 states and the District of Columbia.
- [Data on Fannie Mae and Freddie Mac](#), Office of Federal Housing Enterprise Oversight (OFHEO). OFHEO produces an annual report to Congress that contains a variety of historical national-level data on business activity and financial health of Fannie Mae and Freddie Mac.
- [Government-Sponsored Enterprise Data](#), Department of Housing and Urban Development. Microdata on mortgage purchases of Fannie Mae and Freddie Mac. Single-family data sets include borrower's income, race and gender; census tract location of property; loan-to-value ratio; and affordability. Multifamily data sets include number, type and affordability of units; size of property; and mortgage balance.
- [MarketPulse](#), LoanPerformance. Periodic report on residential mortgage activity by type of product (prime mortgages, subprime mortgages, home equity lines of credit, and mortgage- and asset-backed securities). The focus is on delinquency and prepayment rates for states and metropolitan areas. Free subscription. [Back issues](#) available.

## **Housing Access and Affordability**

### **▣Housing Affordability**

- [Housing Opportunity Index](#), National Association of Home Builders and Wells Fargo. Quarterly report ranking metropolitan areas in terms of percent of homes sold that a family earning the metropolitan median income could afford to purchase. (\$)
- [Housing Affordability Index](#), National Association of Realtors. Monthly and quarterly national indices on the affordability of existing single-family homes. Includes a first-time homebuyer affordability index.
- [Rental Housing Affordability](#), National Low Income Housing Coalition. Annual "Out of Reach" publication provides estimates of current affordability of Fair Market Rents established by the Department of Housing and Urban Development. Data are available for states, metropolitan areas, counties, and New England towns.
- [Paycheck to Paycheck](#), Center for Housing Policy. Affordability of rental and owned housing for employees in selected occupations in 210 metropolitan areas.

### **▣Housing Needs**

- [Affordable Housing Needs Data and Research](#), National Low Income Housing Coalition. Data and research reports on affordable housing needs at the state, metropolitan area, county, and city levels.
- [Low-Income Housing](#), Center on Budget and Policy Priorities. Periodic reports on low-income housing needs and policy, with data for states.
- [Housing Needs Tables](#), Department of Housing and Urban Development. Access to 1990 and 2000 Census data on housing problems of low- and moderate-income households for states, counties, and places. Data are provided by tenure and for elderly households. [Data file download](#) for the nation and states is also available.
- [Worst-Case Housing Needs](#), Department of Housing and Urban Development. Periodic report to Congress containing national-level data on housing problems of unassisted very-low-income renters.
- [Hunger and Homelessness in America's Cities](#), U.S. Conference of Mayors. Annual report on hunger and homelessness in 27 cities. [Previous reports](#) are available.

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- [Rural Housing Assistance](#), Housing Assistance Council. The Housing Assistance Council provides information on housing needs and federal housing assistance programs in rural areas.

### ▣Federal Housing Assistance

- [Assisted Housing](#), Department of Housing and Urban Development. Periodic subsidized housing data by state, housing agency, and property.
- [Low-Income Housing Tax Credits](#), Department of Housing and Urban Development. Database on properties receiving Low-Income Housing Tax Credits. Data include project address, total number of units, low-income units, number of bedrooms, year the credit was allocated, year the project was placed in service, whether the project was new construction or rehab, type of credit provided, and other sources of project financing.
- [Qualified Census Tracts and Difficult Development Areas](#), Department of Housing and Urban Development. Table generator for census tracts qualified for Low-Income Housing Tax Credits.
- [Multifamily Assistance and Section 8 Contracts Database](#), Department of Housing and Urban Development. Project-level data on number and type (number of bedrooms) of housing units covered by Section 8 assistance contracts and expiration year for those contracts.
- [Enterprise Geographic Information System](#), Department of Housing and Urban Development. Dynamic maps of federally supported housing and community development efforts, to the street level.

### ▣Segregation and Discrimination

- [Residential Segregation Indices](#), Census Bureau. A variety of residential segregation indices calculated for metropolitan areas and places.
- [Residential Segregation Indices](#), Social Science Data Analysis Network, University of Michigan. Variety of residential segregation indices calculated for metropolitan areas and places.
- [Metropolitan Racial and Ethnic Segregation](#), Lewis Mumford Center, State University of New York at Albany. Race and ethnicity data from the 1990 and 2000 Censuses and analysis of integration and segregation for 331 metropolitan areas. Data are provided for the total population and children alone and are available for central cities, suburbs, and metropolitan areas. Rankings are available as well.
- [Housing Discrimination Studies](#), Department of Housing and Urban Development. Reports and data on rental and owner market discrimination for the nation and metropolitan areas.

# Tip Sheets

## Common Research Questions and Data Sources

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### To narrow our needs assessment:

(use the answers to these questions to focus your questions and answers going forward)

1. What is our **geographic area of focus** – neighborhood, city, county, region?
  
2. What is/are **our population(s) of focus** – income levels, age profiles, underserved race or ethnic populations, disabilities, geographic areas?
  
3. What are our **core competencies** in terms of our ability to address needs – housing development, housing management, financing, planning, education etc.?

### General trends to provide context:

1. Population Trends
  - a. What are the trends in population change (numbers, ethnicity, race)? Are these different based on geographic areas within our service area?  
[Possible data sources: [www.census.gov](http://www.census.gov), [www.dataplace.org](http://www.dataplace.org) ]
  
  - b. What are the trends in household change (numbers, size, make-up)?  
[Possible data sources: [www.census.gov](http://www.census.gov), [www.dataplace.org](http://www.dataplace.org) ]
  
  - c. What are the trends in special needs populations?  
[Possible data sources: local published reports, interviews with special needs service providers, [www.knowledgeplex.org](http://www.knowledgeplex.org), [www.huduser.org](http://www.huduser.org) ]

2. Economic Trends

- a. What are the trends in household incomes (numbers of households at/below 80% AMI, 50% AMI, children living in poverty, seniors living in poverty)? [Possible data sources: [www.census.gov](http://www.census.gov), [www.dataplace.org](http://www.dataplace.org), [www.nystart.gov/publicweb/Splash.do](http://www.nystart.gov/publicweb/Splash.do), local published reports]
  
- b. What are the trends in employment and jobs (unemployment rate, major employers, significant lay-offs)?  
[Possible data sources: [www.dataplace.org](http://www.dataplace.org), local business publications, <http://www.labor.state.ny.us/workforceindustrydata/index.asp> ]

3. Housing/Community Renewal Service Provider Trends

- a. What are the trends in municipal housing/community renewal services (planning capacity, programs starting/ending, changes in funding availability)? [Possible data sources: organization knowledge, interviews with housing/community renewal professionals]
  
- b. What are the trends in non-profit housing/community renewal service providers (new service providers, providers going out of business, long waiting lists, new partnerships developing)?  
[Possible data sources: organization knowledge, interviews with housing/community renewal professionals]
  
- c. What are the trends in housing/community renewal partners (tax credit syndicators, national intermediaries, lenders, private developers)?  
[Possible data sources: organization knowledge, interviews with housing/community renewal professionals, [www.knowledgeplex.org](http://www.knowledgeplex.org), [www.enterprisecommunity.org](http://www.enterprisecommunity.org) ]

**Housing Needs**

	Types of Housing			Possible Sources
	Ownership	Rental	Special Needs	
How many units exist?				Census, Dataplace, local reports & plans, assessor's data
How many units of various size/types exist (SF, MF, bedroom size)				Census, local reports & plans, assessor's data
How many units are affordable to households earning <80% AMI?				Rental survey, assessor's data, MLS data, census
How many units turn over each year?				Rental survey, assessor's data, MLS, NYSORPS
How do household incomes compare to ownership/rental costs?				Census, Dataplace, local reports & plans, National Association of Realtors, MLS, NYSORPS
Are there reported shortages or challenges with the existing housing stock?				Organizational knowledge, interviews
What is the quality of existing units?				Assessor's data, physical survey, census (age of stock)
Are existing units in jeopardy – abandonment, foreclosure, expiring subsidies, dilapidations, infrastructure, age?				Assessor's data, physical survey, HMDA, HUD/USPS vacant data, organization knowledge, interviews
Are there underserved populations in terms of accessing units?				Census, Dataplace, local reports & plans
Is there a demand for additional units -- new housing or rehabbed housing? At what price points?				Interviews, local customer/client data, MLS data, local reports & plans

**Customer Service Needs**

	Types of Housing			Possible Sources
	Ownership	Rental	Special Needs	
What barriers exist for households accessing housing?				Organizational knowledge, interviews, industry knowledge
Is there adequate financing available for target populations to access or preserve housing? If not, what is needed?				Dataplace, interviews, organizational knowledge, customer/client data, HMDA
Are there adequate knowledge or information sources available for target populations to access or preserve housing?				Organizational knowledge, customer/client data, interviews
Are there gaps in supportive and/or special needs services?				Organizational knowledge, customer/client data, interviews, local plans & reports

**Community Renewal Needs**

	Possible Sources
What is the quality of public infrastructure to support housing and communities such as streets, sidewalks, parks, waste management systems, recreation?	Local reports & plans, observations and rating surveys, interviews
What is the capacity for municipal or other local service delivery in terms of planning, program delivery?	Local knowledge, interviews
How well does the local commercial district support the needs of the local community? (in terms of goods & services, physical conditions, supporting a positive community image?)	Local knowledge, interviews, resident surveys, physical conditions survey
Are there adequate financial and technical resources to meet the needs/demands for commercial district improvements?	Local knowledge, interviews, business owner survey, CRA data
Are there adequate financial and technical resources to meet the needs/demand for small business recruitment and retention in the service area?	Local knowledge, interviews, business owner survey, CRA data
Are there adequate resources to assist target populations with job readiness and job access?	Local knowledge, interviews, local reports & plans
What are the “quality of life” conditions in the service area? (in terms of crime/safety, resident leadership, social cohesion and connectedness, recreational opportunities?)	Local knowledge, interviews, focus groups, resident survey, police reports/crime data

## Ten Techniques for Analyzing Data

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### Data Analysis

- Start broadly, then hone in
- Turn assumptions into questions
- Use multiple techniques & techniques that get results
- Work at multiple scales
- Look for relationships in different arenas
- Record visually
- Distill a compelling story line
- If its tedious, maybe its the wrong analysis

### Analysis Techniques

- **Compare to a Peer:** For one year, compare a neighborhood's demographics, income or house prices (zip code or census tract) to another neighborhood (zip code or census tract). The result shows how the neighborhood is richer, older, more ethnic, etc. than a similar area.
- **Compare to the City/Region:** For one year, compare a neighborhood's demographics, income or house prices (zip code or census tract) to the overall city, county or MSA (metropolitan statistical area). The result shows if the neighborhood is richer, older, more ethnic, etc. the rest of the region.
- **Track Neighborhood Change:** For two or more years (or other periods) compare the rate of change (as a percentage) of neighborhood's (zip code or census tract) demographics, income or house prices neighborhood to another neighborhood or to the overall city, county or MSA. The result shows if the neighborhood is gaining or losing relative to other areas.
- **Aggregate:** For one year, aggregate neighborhood's (by zip code or census tract) income, spending, wealth or house values. The result shows the size and strength of potential markets.

- **Look at the Spread/Range:** For one year, analyze the spread in neighborhood demographics, income or house price data (by zip code or census tract). Sort the data in from smallest to largest and run percentiles. The result shows how the data is distributed. (Can also do a frequency distribution.)
- **Compare Sub-Groups:** For one year, or for changes over a period, analyze neighborhood demographics, income or house price data (by zip code or census tract), splitting the data into two categories. Cross tabulate the data by categories such as white/black, single family housing/multifamily housing, over 65/under 65, etc. This shows differences by groups internal to the neighborhood.
- **Map Neighborhood Characteristics:** For one year, or for changes over a period, map neighborhood demographics, income or house price data (by zip code or census tract). The result will show areas of concentrated characteristics.
- **Holding Other Factors Constant:** For one year, or for changes over a period, compare one area or sub-group in an area to another holding other factors constant.
- **Make Projections Based on Past Periods:** Using analysis on rates of change in neighborhood characteristics over previous periods, develop projections of future characteristics, using the present as a base and recent changes as a growth rate. The result will show what recent trends may lead to in the future.
- **Use Ratios:** For one year, or for changes over a period, create a ratio of neighborhood characteristics to another area or to the region. A single ratio quickly shows how an one area compares to another.

## Worksheet: Needs Assessment Plan

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	<b>Team, lead</b>	<b>Time Frame</b>	<b>Resources</b>	<b>Issues/Concerns</b>
<b>Preparation</b>				
<b>Step 1: General Trends</b>				
<b>Step 2: Articulating Intuition &amp; Developing Research Questions</b>				
<b>Step 3: Data Collection</b>				
<b>Step 4: Refining Research Questions</b>				
<b>Step 5: Analyzing Data</b>				
<b>Step 6: Interpreting &amp; Using Data</b>				

## Checklist for Needs Assessment

### 1. Organizing the Assessment

- Why are we doing this? What are the main questions we want to answer?
- What is the proposed use of the results?
- To what extent do we want to engage the community in the assessment?
- Do we want to focus on community needs, assets, or both?
- How comprehensive do we want the assessment to be?
- What assessments already exist?
- What resources (money, time, knowledge, equipment) are available for this assessment?

### 2. Defining the Assessment Parameters

- Will we focus on a geographic area?
- Will we focus on a specific issue?
- Will we focus on a specific population?

### 3. Deciding What Information to Collect

- What questions do we want answered?
- Do funders ask for specific pieces of information?
- In making our decisions of what information to collect, have we considered our organizational strengths and weaknesses, as well as external opportunities and threats?
- What indicators or measurements do we want to use to analyze a particular question (e.g. units with old vacancy dates, many code violations and high back taxes as indicators as risk for abandonment?)
- Is the amount of information we want to collect manageable?

### 4. Collecting the Data

- Do we want to use primary data, secondary data, or both?
- Have we decided which method to collect primary data that is most adequate for the question we are interested in (e.g. resident opinion surveys, windshield/building condition surveys, focus groups, key informant interviews, commercially available data, client intake records, asset mapping, etc.)?
- Is the data we are collecting compatible with, and therefore comparable to other data (i.e. data of other areas or data of the same area that was previously collected or that will be collected)?

## 5. Analyzing Data

- In deciding what the data means, are we relating it to our original questions and priorities (as well as to the strengths, weaknesses, opportunities and threats)?
- Can we use charts, graphs and maps to visualize significant distributions in the data?
- To understand the meaning of our data, are we relating the different results to each other, for instance, by using percentages, rates or indices or are we relating our data to data from other areas?
- Have we set benchmarks?
- Can we do a trend analysis?

## 6. What to do with the Results

- Based on the results, does it make sense to adapt our work and use the results for multiple purposes?
- Can we develop program niches or market strategies?
- Can we change our current or future program design and practice?
- Can we use the assessment to establish or improve an on-going feed back/evaluation system within our organization?
- Are there new reasons to cooperate with other groups?
- Can community members make further use of the results, and/or can they build on their participation in the assessment?
- Can we use the results for various public relations events and to promote our services or document the need for more or different services?
- Do we now have a better argument for additional funding?
- Do we want to publish your results in report form, on the web, in a public meeting, or in another format?
- Can we think of other ways that people, communities and/or public, private and nonprofit institutions (including our own) can use this assessment experience and results?

## Tip Sheet: Focus Groups

### Introduction:

One way to gather primary data about needs in your community is to hold focus groups. Focus groups can provide qualitative, perceptual data to add to your assessment. They can supplement and help contextualize secondary data sets you may be using. It is important to have a specific purpose statement driving the focus group activities and to conduct at least two separate focus groups to ensure opinions are not isolated.

### Advantages/Disadvantages of Focus Groups:

#### **Advantages:**

- Socially oriented research procedure
- Format allows the moderator to probe
- Discussions have high face validity
- Can be relatively low cost
- Can provide speedy results

#### **Disadvantages:**

- Researcher has less control in the group interview than in an individual interview.
- Data are more difficult to analyze.
- Technique requires **carefully trained moderators**.
- Groups can vary considerably.
- Groups are difficult to assemble.
- Discussion must be conducted in an environment conducive to conversation.

### General Focus Group Guidelines:

- **Use a facilitator:** Use a skilled facilitator who can manage the discussion. A good facilitator doesn't let "dominators" take over and ensures all opinions are heard. A good facilitator keeps the group on task and doesn't let the conversation get steered in the wrong direction. Determine up front how to capture the conversation – notes, flip chart or recording. It is preferable to have a note-taker who is not the facilitator.
- **Keep the Size Manageable:** Generally 6-12 participants allows for diversity, yet keeps it manageable for the facilitator. The size must allow for equal participation.
- **Invite and Encourage Participants Methodically:** Focus groups are usually conducted with members who have some similar nature. Select members who are likely to be participative and reflective. Attempt to select members who don't know each other.
- **Script the Questions:** Use the questions as a "script" not as a "survey" or "interview"; the questions are designed to be open ended to encourage conversation.
- **Location:** Beware of bias that a location may cause, strive for a neutral, comfortable, easily accessible location. Be sure there is enough room to hold all your participants comfortably, preferably seated so they can see one another. Participants need to be at ease in expressing their opinions. The location should foster conversation.
- **Keep a Time Limit:** 1-2 hours maximum; serve refreshments especially if it is early morning, lunchtime or evening.

- **Summarize and Analyze:** Summarize each focus group session independently, and then combine them. In the summary include the purpose for the focus group, results and conclusions. It is appropriate to use participant quotes in the summaries, especially as they support the key points identified through the analysis.

## Tip Sheet: Key Informant Interviews

### Introduction:

One way to gather primary data about your community needs is to conduct key informant interviews asking questions to “key informants” about their understanding of the community and its needs. Interviews provide qualitative, perceptual data to add to an assessment.

### Advantages/Disadvantages of Interviews:

#### **Advantages:**

- Socially oriented research procedure.
- Format allows the interviewer to use open-ended questions and probe.
- Can be relatively low cost.
- Can provide speedy results.
- Researcher has more control in an individual interview than in a group interview.

#### **Disadvantages:**

- Data are more difficult to analyze.
- Technique requires carefully trained interviewer.
- One-on-one interviews take more time than group interviews.

### Key Interview Guidelines:

- **Use a trained interviewer.** Make sure the person doing the interview is trained on the purpose and questions and has experience doing key informant interviews. Choose an interviewer who will allow the interviewees to be comfortable and open.
- **Location.** Ensure the interviewee is comfortable. Often, they may feel more comfortable at their own places of work or homes.
- **Address terms of confidentiality.** Note any terms of confidentiality. Explain who will get access to their answers and how their answers will be analyzed. If their comments are to be used as quotes, get their written permission to do so.
- **Record responses.** Ask for permission to record the interview, take good notes or bring along someone to take notes.

### Tips on the Interviewing Process:

- **Indicate how long the interview usually takes.**
- **Tell them how to get in touch with you later if they want to.**
- **Ask them if they have any questions** before you both get started with the interview.
- **Ask one question at a time.** The questions are meant to be open-ended and elicit opinions. Probe if necessary to get beyond a “yes” or “no” response. You can use head-nods or “uh-hums” to encourage conversation.
- **Attempt to remain as neutral as possible.** That is, don't show strong emotional reactions to responses.

- **Be careful about the appearance when note taking.** That is, if you jump to take a note, it may appear as if you're surprised or very pleased about an answer, which may influence answers to future questions.
- **Provide transition between major topics,** e.g., "we've been talking about (some topic) and now I'd like to move on to (another topic)."
- **Don't lose control of the interview.** This can occur when respondents stray to another topic, take so long to answer a question that time begins to run out, or even begin asking questions to the interviewer.
- **Immediately after an interview, make any notes on your written notes.** Clarify any sketchy notes, ensure pages are numbered and labeled with the name of the interviewer, interviewee, date and location. Write down any observations made during the interview.

## NYS DHCR Needs Assessment & Strategic Planning Workshop Evaluation

### I. OVERALL RATING

1) Overall, how do rate the usefulness of this workshop?

1	2	3	4	5
<b>Not useful</b>		<b>Somewhat Useful</b>		<b>Very Productive</b>

2) I think my organization will produce a more useful needs assessment and strategic plan as a result of this training.

1	2	3	4	5
<b>Not at all</b>		<b>More or less true</b>		<b>Strongly Agree</b>

### II. MEETING OBJECTIVES

**Please rate the degree to which the each objective is true for you:**

3) Upon arrival, I considered myself knowledgeable about Needs Assessment and Strategic Planning.

1	2	3	4	5
<b>Not at all</b>		<b>More or less true</b>		<b>Strongly Agree</b>

4) This meeting provided me with an enhanced understanding of Needs Assessment.

1	2	3	4	5
<b>Not at all</b>		<b>More or less true</b>		<b>Strongly Agree</b>

In the space below, please indicate any particular aspects that for you remain unclear:

5) This meeting provided me with an enhanced understanding of Strategic Planning.

1	2	3	4	5
<b>Not at all</b>		<b>More or less true</b>		<b>Strongly Agree</b>

In the space below, please indicate any particular aspects that for you remain unclear:

