

# Telling Stories with Your Data: COVID-19 Considerations

August 26, 2020

*Grounded Solutions Network*





We work nationally, connecting local experts with the networks, knowledge and support they need. We promote housing solutions that will stay affordable for generations so communities can stabilize and strengthen their foundation, for good.



# HomeKeeper

## The Homeownership and Housing Counseling Program Manager



# Agenda



- ✓ **Setting the stage**
- ✓ **COVID-19 Context and Tracking**
- ✓ **Telling stories with data**
- ✓ **Story types and themes**
- ✓ **Questions & Discussion**
- ✓ **Closing & Additional Resources**



# Webinar Hosts



**Baridilo Dube**  
**Training Specialist**



**Tiffany Eng**  
**Director of**  
**HomeKeeper**



**Lindsey Griggs**  
**HomeKeeper**  
**Customer Success**  
**Specialist**

# Welcome & Introductions



## Please introduce yourself in the chat!

- ▶ Name
- ▶ Organization
- ▶ Location
- ▶ What's one data point or data set you would you like to explore more?



<https://www.houstonchronicle.com/life/article/Coronavirus-threat-has-Houstonians-rethinking-15102812.php>

Occupation

Race

Applicant / Client Zip code

The number of households requesting COVID-related support

# Welcome & Introductions



## What's one story you would you like to tell during the COVID-19 pandemic?

- ▶ The value of certified housing counseling agencies
- ▶ The case for why more assistance is needed for marginalized groups, in particular Black and brown people
- ▶ How our families had a safe place to quarantine and were able to keep up with housing payments
- ▶ A story to gain traction in support of a new Community Land Trust (CLT) in my community
- ▶ The success of homebuyers in the program



# COVID-19 Context and Tracking

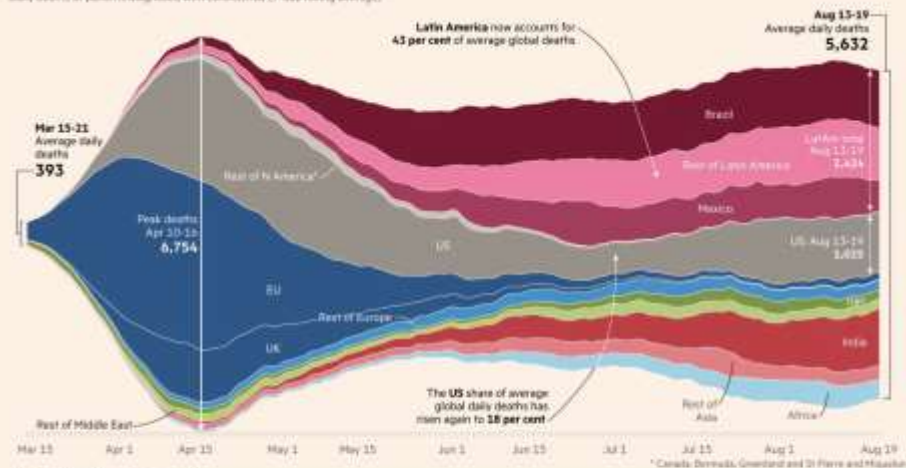


# COVID-19 Context

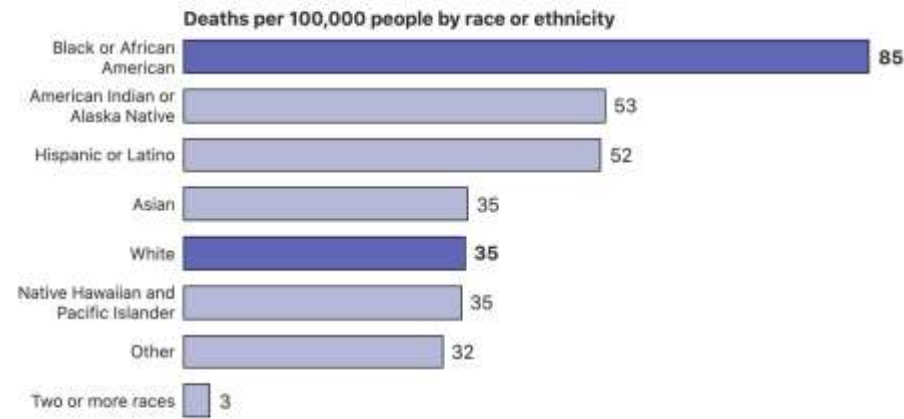


Resurgence in Covid-19 deaths approaching mid-April peak.

Daily deaths of patients diagnosed with coronavirus (7-day rolling average)



## Nationwide, Black people are dying at 2.4 times the rate of white people.



Notes ↓

We've lost at least 35,236 Black lives to COVID-19 to date. Black people account for 22% of COVID-19 deaths where race is known.



# Tracking COVID-19



When we lack the data...

## Numbers Lacking on COVID-19-Infected Healthcare Workers

Marcia Frellick  
April 10, 2020



We lack the answers..

LOST ON THE FRONTLINE

## True Toll Of COVID-19 On U.S. Health Care Workers Unknown



# Tracking COVID-19



**Identify households, cases and activities related to COVID-19\***

*\*and other disasters or emergenc*

# Tracking COVID-19



Since March, We've distributed \$196,169 in housing assistance grants, paying 208 months of rent/mortgage payments for 381 people in 123 families in our community.



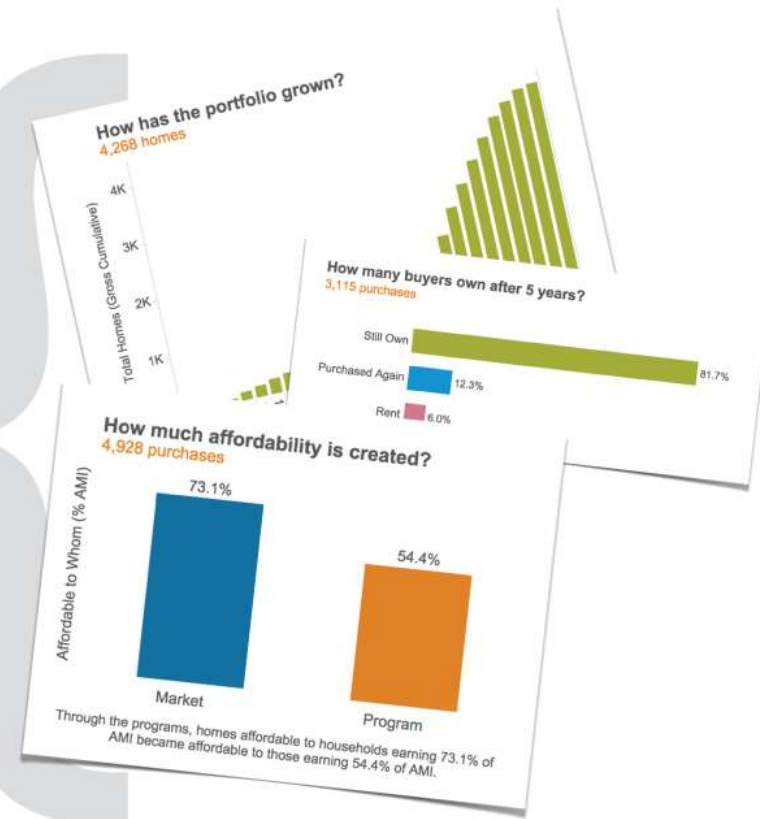
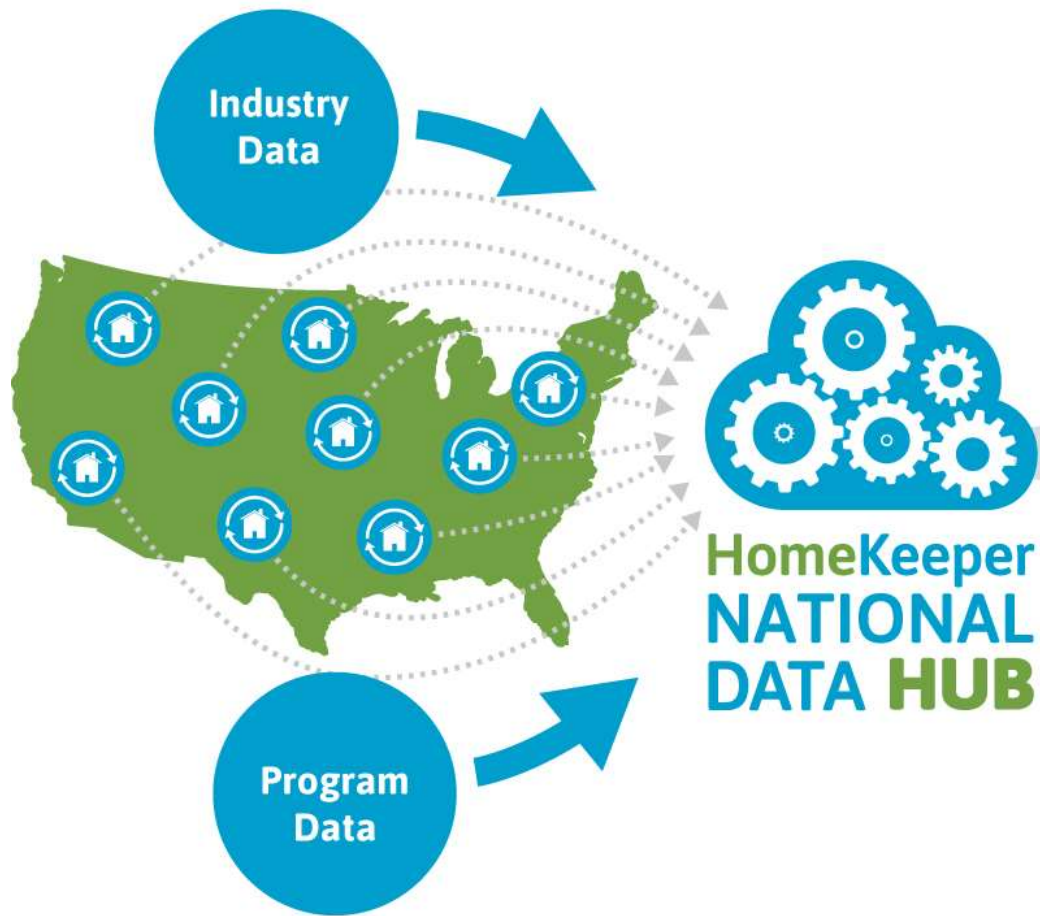
# Tracking COVID-19





# Telling Data Stories

# Telling stories with your data



# Telling stories with your data



## Tracking Growth and Evaluating Performance of Shared Equity Homeownership Programs During Housing Market Fluctuations

Working Paper WP19RW1

Ruoniu Wang, Ph.D.  
Grounded Solutions Network

Claire Cahen  
City University of New York

Arthur Acolin, Ph.D.  
University of Washington

Rebecca J. Walter, Ph.D.  
University of Washington

The share of minority households living in shared equity homes increased from

**13%** to **43%**  
(1985-2000) (2013-2018)



**7** out of **10**

shared equity homeowners are first-time homebuyers



April 2019

The findings and conclusions of this Working Paper reflect the views of the author(s) and have not been subject to a detailed review by the staff of the Lincoln Institute of Land Policy. Contact the Lincoln Institute with questions or requests for permission to reprint this paper. [help@lincolninist.edu](mailto:help@lincolninist.edu)

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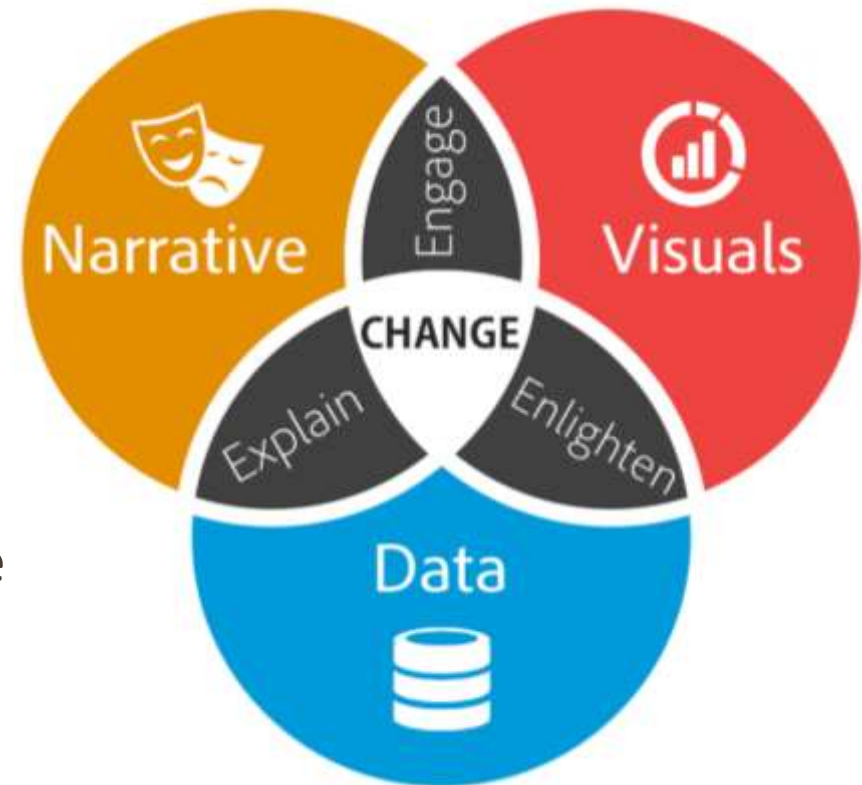


# Telling stories with your data



## Data stories – the basics:

- ▶ Combines data, narrative and visualizations to explain, engage and enlighten
- ▶ Designed to spark an emotion, convince, justify, or inspire
- ▶ Create an accessible, memorable narrative
- ▶ Prompt action and change



[Source: Forbes.com](https://www.forbes.com)

# Telling stories with your data



We've helped families and individuals find and maintain affordable homes.



51

senior homeowners remained in their homes through reverse mortgage counseling.



195

homeowners avoided foreclosure thanks to resolutions facilitated by our staff.



# Telling stories with your data



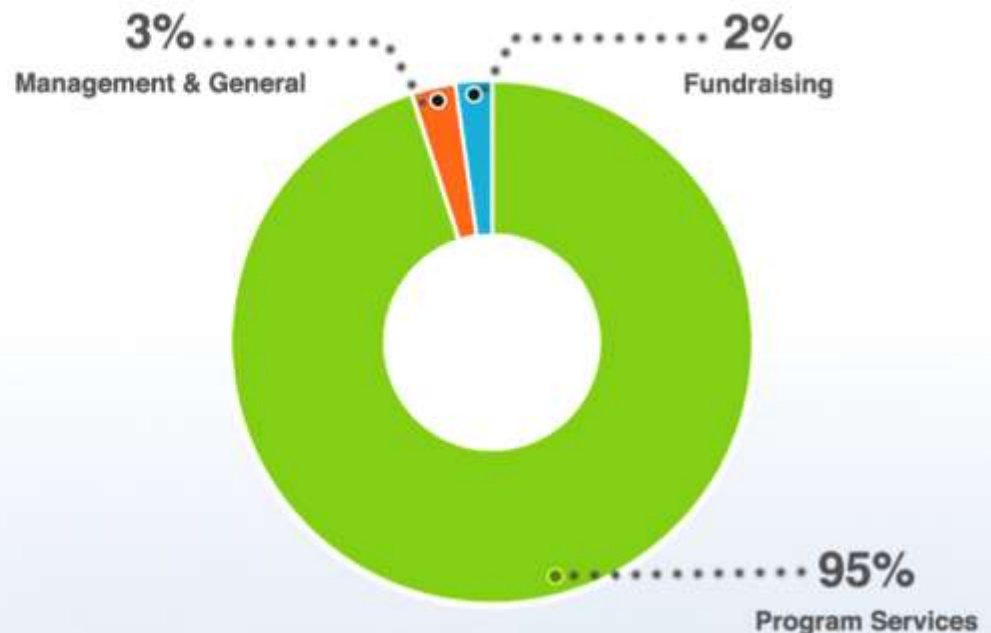
Habitat Collier's All-Time Foreclosure Rate is Less Than 1%



Collier County's median home price has doubled since 2001 while wages have remained stagnant

## The Best Stewards of Donor Dollars

Habitat Collier strives to do the most good with every single dollar entrusted to us. Rest assured that a gift to support our mission creates an immediate and significant impact for the families and communities with whom we partner.



# Telling stories with your data



Athens Land Trust

## Our Impact

With over two decades of work with the Athens community, together we've made significant progress toward improving access, health, and wealth.

19,000

acres permanently protected by  
ALT conservation easements

53

families have become first-time  
homeowners

2,449

volunteer hours across all ALT  
programs in the past year

# Telling stories with your data



Our homeowners are saving money. 83% of homeowners are putting money aside for at least one savings goal.



**36%** Emergency Savings Fund



**25%** Home Repairs or Improvement



**28%** Education



**44%** Retirement

# Telling stories with your data



It would take 7 families earning \$25,000/year to afford a 2-bedroom unit in San Francisco

## The Stressors of Families Earning Less Than \$35,000 Annually

With the Annual Median Income (AMI) of \$87,701 in San Francisco (ACS 2016; 5-Year Estimates), it's easy to overlook low-wage workers who struggle to make ends meet. The average San Franciscan has a seemingly high AMI and from a cursory perspective it obscures the financial struggles of families earning lower wages.

Diving deeper into the data uncovers the number of families struggling while earning less \$35,000 per year is staggering. While examining data from our Neighborhood Survey (2016) findings show that **57% earn less than \$24,999** per year. Considering minimum wage is \$14.00 per hour it's surprising to find that families are making \$4,681 less than a full-time minimum wage.

A MEDA Financial Capabilities Coach reports that clients are challenged with securing full-time employment in the service industry. When business is slow, workers report being asked to leave early, thus not completing a full day's work. Families with two-parent households report that only one adult is able to join the workforce due to soaring childcare costs. **According to a MEDA Business Development Coach, placing a child in a home-based Family Child Care Quality Network (FCCQN) facility will cost at a minimum \$1,500 per month without a waitlisted subsidy.** It's more economical for a parent to stay home and care for the children rather than pay for childcare. These conditions contribute to underemployment and low wage households.

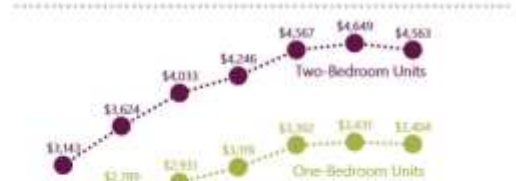
An additional stressor is market rate rental prices. According to Rent Jungle, since 2011, two-bedroom rental unit costs have risen by \$1,400. If a family is faced with a no-fault owner-move-in- eviction they can expect to pay a staggering \$4,563 a month for a two-bedroom unit. It would take nearly 7 families earning \$25,000 per year to afford a market rate 2-bedroom unit in San Francisco without spending more than a third of their income on housing. These rental costs coupled with low wages



Above (Purple): Households earning less than \$35,000 a year by planning neighborhood.  
 Above (Green): Households spending 50% or more on rent by planning neighborhood.  
 Below: The percentage and number of households earning less than \$35,000 per year selected for planning neighborhoods that exceed 2,000 households or more coupled with households spending 50% or more of their income on rent.

Source: ACS 2016 - 5 year estimates; TR; Social Explorer Tables: ACS 2016 5-Year Estimates; SF 7101

Neighborhood	Earning less than \$35,000			Rent Burden: More than 50% of income		
	%	#	Total #	%	#	Total #
Tenderloin	61%	10,435	17,116	30%	4,980	16,691
Mission	27%	6,692	24,341	18%	3,303	18,601
South of Market	47%	4,842	10,272	23%	1,971	8,422
Nob Hill	30%	4,619	15,464	21%	2,805	13,415
Chinatown	64%	4,398	6,842	29%	1,870	6,368
Western Addition	39%	4,336	11,234	19%	1,642	8,857
Outer Richmond	23%	4,305	18,449	25%	2,807	11,222
Bayview/Hunters P.	35%	3,986	11,306	20%	1,537	7,404
Excelsior	21%	2,341	10,974	20%	1,131	4,172



# Telling stories with your data



## Are you...

- ▶ Gathering data systematically (spreadsheets count!)
- ▶ Counting activities and outputs with reports and dashboards
- ▶ Tracking outcomes
- ▶ Sharing stories backed by data
- ▶ Using external or public data
- ▶ Leveraging insights to improve and influence

# 10 Steps to Better Data Stories

1. Standardize data collection
2. Find new insights in existing data
3. Clarify your audience
4. Identify interests and motivations
5. Craft a compelling storyline
6. Look for public data can you use
7. Add a graphic
8. Make it personal
9. Create a plan to spread the word
10. Reality Check



# 10 Steps to Better Data Stories



## 1. Standardize data collection

- Are you collecting the same data in the same way?
- Is your program data in alignment with national or sector standards?
- Do you have new metrics for the COVID-19 era?

**GROUNDED SOLUTIONS NETWORK**

### Data Collection Checklist

Are you collecting the National Performance Standards data? Representatives from the field are encouraged to use a standardized list of data fields to be used to measure program performance and impact. By having programs collect the same data in the same way, we can create more accurate reports at the national level. This checklist is designed to help homeownership programs that preserve affordability over the long term align program documents and procedures with the National Performance data collection standards. Review this list of data fields and consider what changes you need to make to better align your information to that of your peers.

#### Application Information

	Field Label	Notes
<input type="checkbox"/>	Applicant Address	Including street, city, state, postal code and county of the primary homebuyer applicant's home address at the time of application. This information should be stored in 5 separate fields.
<input type="checkbox"/>	Applicant Living Situation	Rent * Own * Live with Parents / Relatives / Friends * Lease Purchase * Other
<input type="checkbox"/>	Ethnicity	Hispanic * Not Hispanic * Chose Not to Respond
<input type="checkbox"/>	First-Time Homebuyer	Check the box if the applicant household is a first-time buyer, as defined by the program.
<input type="checkbox"/>	Household Size	At the time the income is certified or verified
<input type="checkbox"/>	Person w/ Special Needs in HH	Is there a person in the household with a disability of long duration? Yes or No?
<input type="checkbox"/>	Primary Language Spoken	What is the primary language spoken by the applicant?
<input type="checkbox"/>	Household Race	Select 1 answer for each household: American Indian or Alaska Native * Asian * Black or African American * Native Hawaiian or Pacific Islander * White * American Indian AND White * Asian AND White * Black or African American AND White * American Indian AND Black * Other multiple race * Chose Not to Respond
<input type="checkbox"/>	Gross Annual Income	This amount should include all income sources, whether or not they are included for the purposes of determining the eligibility income.
<input type="checkbox"/>	Occupation	The job title or position linked to the largest income source for the household.
<input type="checkbox"/>	Occupation Description	Provide a brief description with more detailed information on the occupation or income source.

# 10 Steps to Better Data Stories



## 2. Find new insights in existing data

- ▶ What datasets points or data sets do you already have but haven't yet reported on?
- ▶ For Example: Date of Birth can tell you
  - ▶ Number of children and seniors
  - ▶ % of households with school-aged children
  - ▶ Median age of clients, buyers, grant recipients, sellers
  - ▶ Which homeowners may be more likely to need assistance or be high risk

# 10 Steps to Better Data Stories



## 3. Clarify your audience

- ▶ Who are you trying to reach?
  - ▶ Funders and donors
  - ▶ Policymakers
  - ▶ Board members
  - ▶ Opponents
  - ▶ Program partners
  - ▶ Applicants, clients, homeowners
- ▶ Who do you message the most? The least?
- ▶ Are there new audiences?



# 10 Steps to Better Data Stories

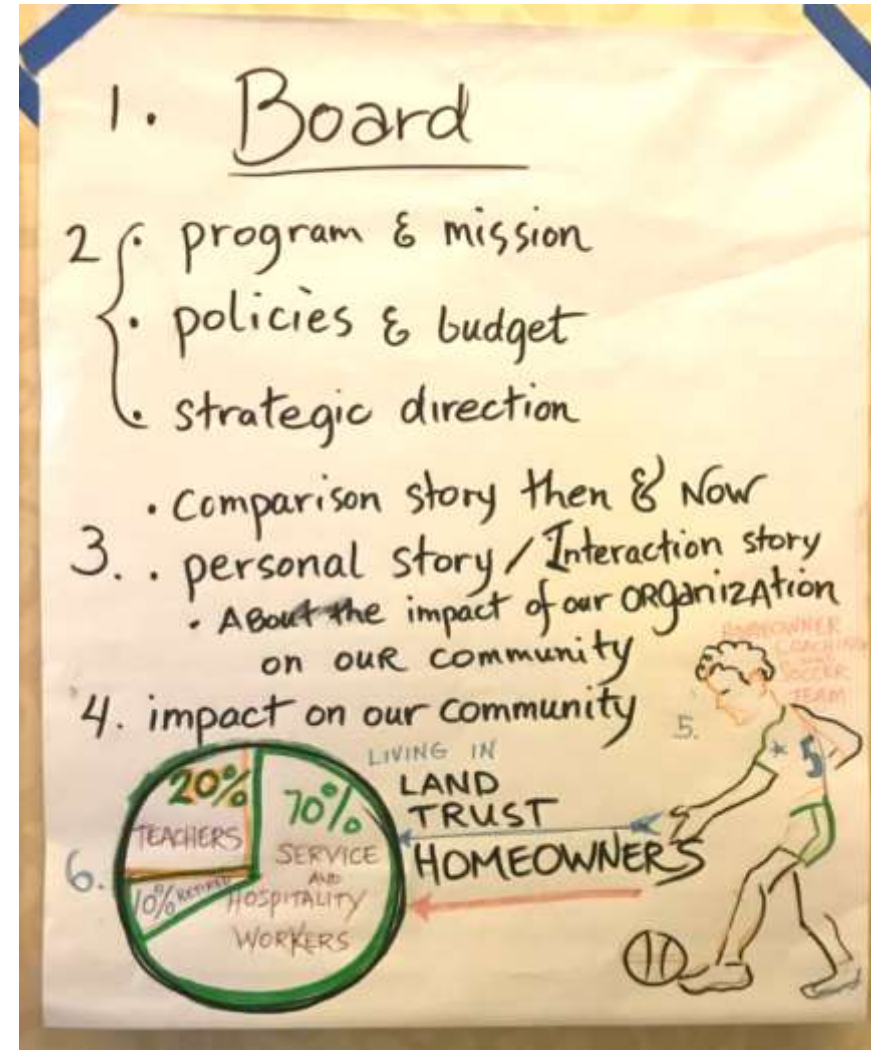


## 4. Identify interests and motivations

- ▶ What decisions are they making?
- ▶ What questions do they have?

## 5. Craft a compelling storyline

- ▶ What do they need to know or hear to act or make a decision?



# 10 Steps to Better Data Stories

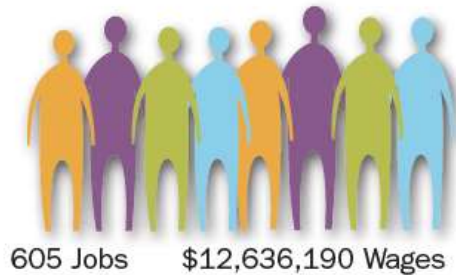


## 6. Look for public data you can use

“We create jobs and economic growth. Our investments in affordable homeownership contribute to a thriving economy.”

Estimate based on National Association of Home Builders statistics (2016)

### JOBS AND WAGES

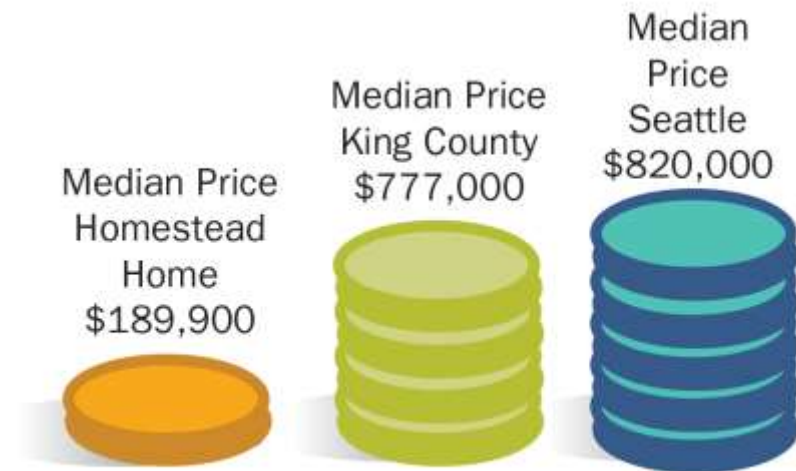


# 10 Steps to Better Data Stories



## 7. Add a graphic

“We put homeownership in reach for mail carriers, grocery clerks and teachers so they can put down roots in their communities.”



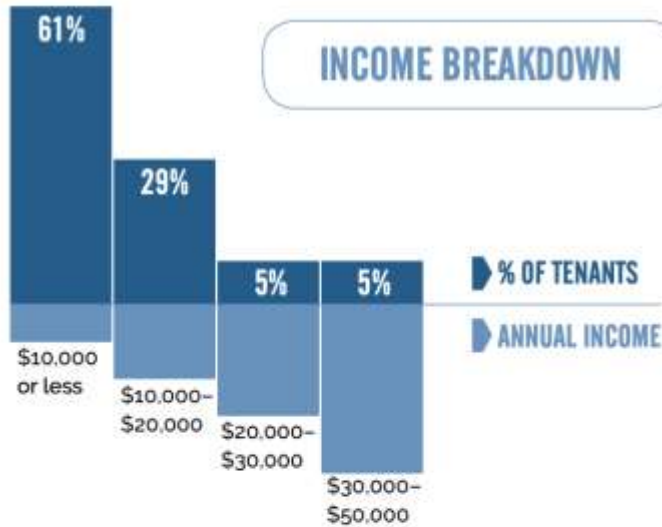
*Sources: Homestead August 2018, Seattle Times, Multiple Listing Service Mar-May 2018*



# 10 Steps to Better Data Stories

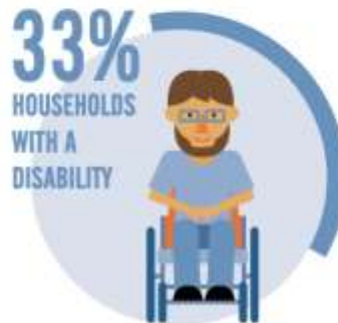
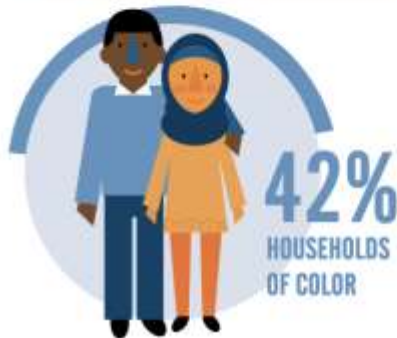


## 7. Add a graphic



“Duluth’s rental market leaves many renters vulnerable to being forced to accept substandard housing conditions.”

### TENANTS SERVED IN 2018



# 10 Steps to Better Data Stories



## 8 . Make it personal

### PROGRESS TO DATE



8 new homeowners in Lincoln County, earning an average household income of \$47,793 for a family of three.



8 permanently affordable homes in Lincoln County, 3 in Lincoln City, 3 in Newport, and 1 in Seal Rock, and 1 in Waldport.



\$247,125 average appraised market value of homes brought into Proud Ground's Lincoln County portfolio.



\$181,266      55      144



Jessica and her son, Evangel, had been living in a one-bedroom apartment in Lincoln City for four years. Their housing situation was becoming too expensive, with rent increasing by \$300 each year; and too small, with Jessica sleeping on the couch. While Jessica had achieved mortgage readiness, as a single mother working full time at Chinook's Seafood Grill, she could not afford to save for a down payment. Proud Ground matched Jessica with a down-payment assistance grant that gave her buying



# 10 Steps to Better Data Stories



## 8 . Make it personal

### OUR 300<sup>TH</sup> COMMUNITY LAND TRUST HOME



**"I keep pinching myself—  
I just can't believe this is  
really going to be my house."**

*300<sup>th</sup> homeowner, Bill, with his two daughters, Alexandra and Ashley,  
and his mother, Cheryl, during intermission at his daughters' school play.*

# 10 Steps to Better Data Stories



## 9. Create a plan to spread the word

- ▶ Community presentations
- ▶ News media
- ▶ Social media
- ▶ Website
  - ▶ Impact Stories
  - ▶ Key Learnings
  - ▶ Annual Report



# 10 Steps to Better Data Stories



## 9. Create a plan to spread the word

Affordable Housing is a Press x

Secure https://www.opalclt.org/about/the-need/

### Closing the Gap

OPAL Community Land Trust was founded to answer the persistent “housing affordability gap” that exists between average wages and median home prices in San Juan County. *(Data gathered from the U.S. Census, Washington Center for Real Estate Research, Washington Dept. of Labor and Industries and the U.S. Dept. of Labor.)*

Year	OPAL Median House Price	Price Affordable for Twice Average Wage	County Median House Price
1995	~\$80,000	~\$120,000	~\$200,000
2000	~\$100,000	~\$180,000	~\$350,000
2005	~\$120,000	~\$220,000	~\$550,000
2010	~\$130,000	~\$250,000	~\$450,000
2012	~\$140,000	~\$300,000	~\$550,000

I'm not a robot 

[Get Email Updates](#)



OPAL Community Land Trust

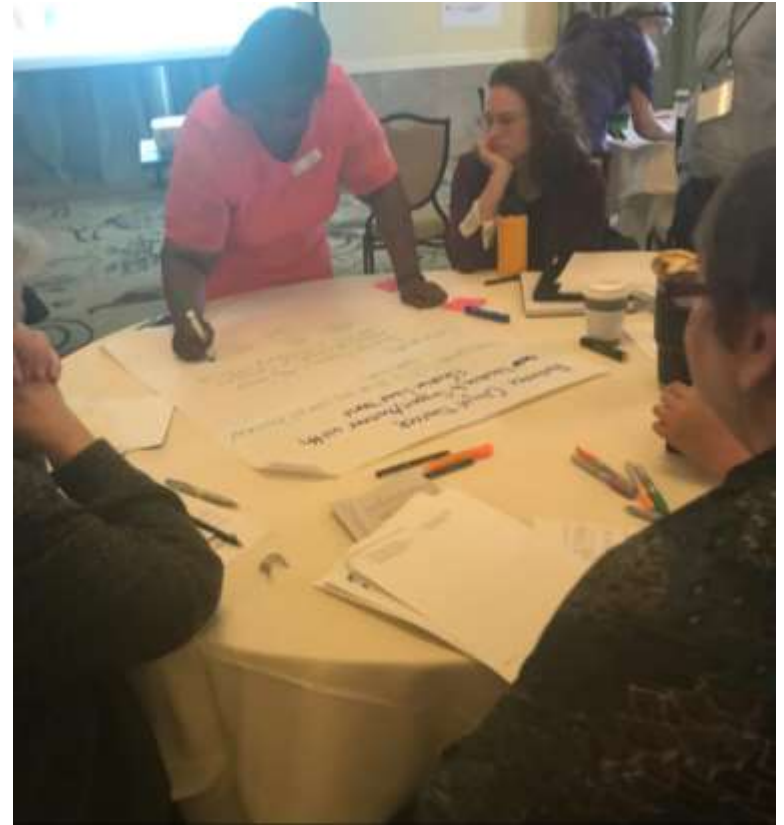
- From 1970 to 2012, the average wage in San Juan County increased 392% while the average assessed value of property

# 10 Steps to Better Data Stories



## 10. Reality check

- ▶ Start with a brainstorm
- ▶ Test drive your storylines
- ▶ Can you get the data you need?
- ▶ Update program forms, report templates, data systems
- ▶ Train staff



# Story Types

1. Factoid
2. Comparison
3. Change
4. Interaction
5. Personal Story

← → ↻  Secure | <https://datatherapy.org/activities/activity-finding-a-story-in-data/>

**Data Therapy**

[Blog](#)

[Activity Guides](#)

[Data Murals](#)

[Teaching & Pub](#)



## Activity: Find a Story in Data

Turning data into a story is hard. People understand that stories are powerful, but don't have the scaffolding they need to turn their data into one. This activity introduces a set of "story types" that can be found in data, and uses templates to let people try finding some themselves. It builds participants' ability to identify stories within formal and informal data sets.

**What you need:**

# The 5 Story Types



Tell better, more complete stories with multiple “story types”



<https://datatherapy.org/activities/activity-finding-a-story-in-data/>

# The 5 Story Types



Factoid Stories: *A narrative of facts, supported by summarized data*

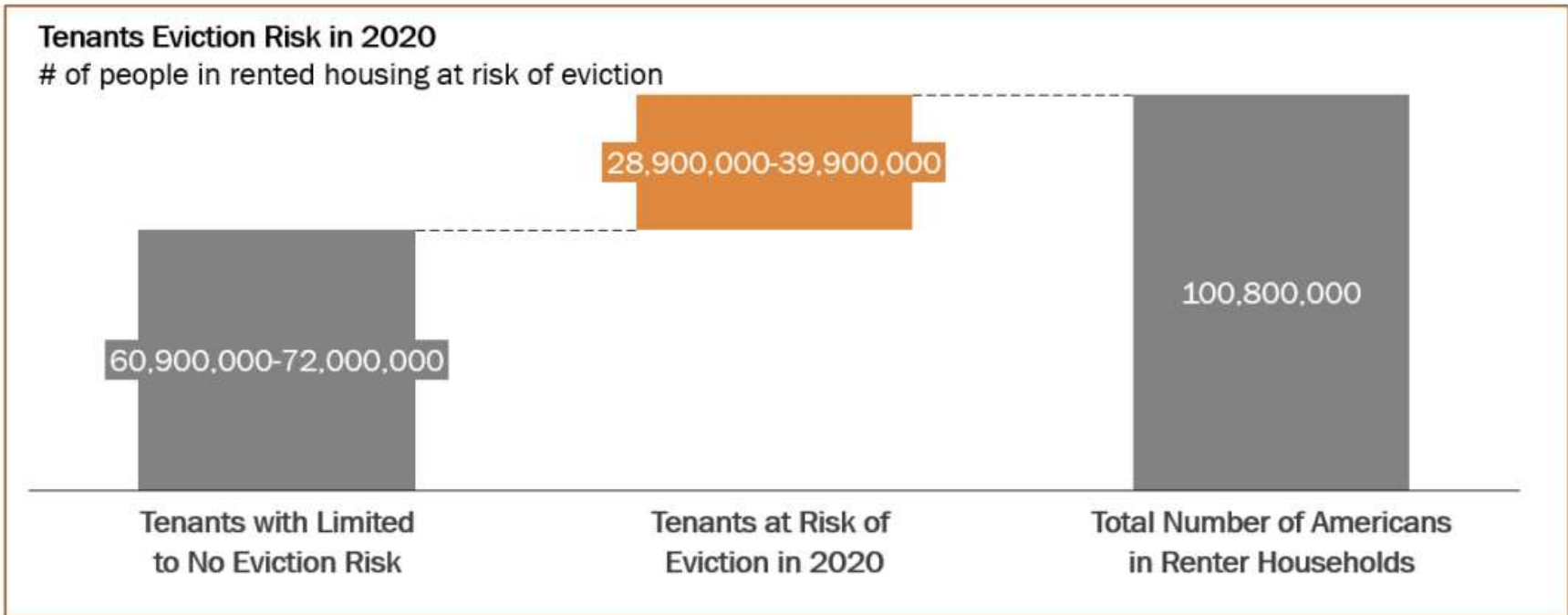
- *Counts, totals and percentages*
- *Rates of change*
- *Patterns and Outliers*
- *Most common*
- *One particular piece of information*

# The 5 Story Types



Factoid:

## AN ESTIMATED 30-40 MILLION RENTERS COULD BE AT RISK OF EVICTION



The chart above reflects the analysis of the Aspen Institute Financial Security Program / COVID-19 Eviction Defense Project (CEDP) as it relates to renters with No or Slight Confidence in the ability to pay next month's rent as well as the analysis of additional renters with a Moderate Confidence in the ability to pay next month's rent completed by Stout Risius Ross, LLC. Independent analysis by Stout Risius Ross, LLC of renters reporting No or Slight Confidence in the ability to pay next month's rent align with Aspen Institute-CEDP methodology above.



# The 5 Story Types



## Factoid Stories:

- Since shutdowns began in March, our agency has issued \_\_\_\_ # Ground Lease Waivers, amounting to \$\_\_\_\_. That's \_\_\_\_% of our annual budget or the equivalent of subsidies for \_\_\_\_# of new CLT homes.
- In Response to COVID-19, our organization reached out to homeowners about lower interest rates. \_\_\_\_% refinanced and they are now saving between \$\_\_\_\_ and \$\_\_\_\_ a month.

# The 5 Story Types



Comparison Stories: Compare segments of your data or compare your data to other sources.

- Affordable prices compared to the market
- Homeowners' success compared to the market
- Your program data compared to your peers in the Hub
- COVID-19 cases vs. prior
- Race or demographic comparisons between different programs or assistance types

# The 5 Story Types

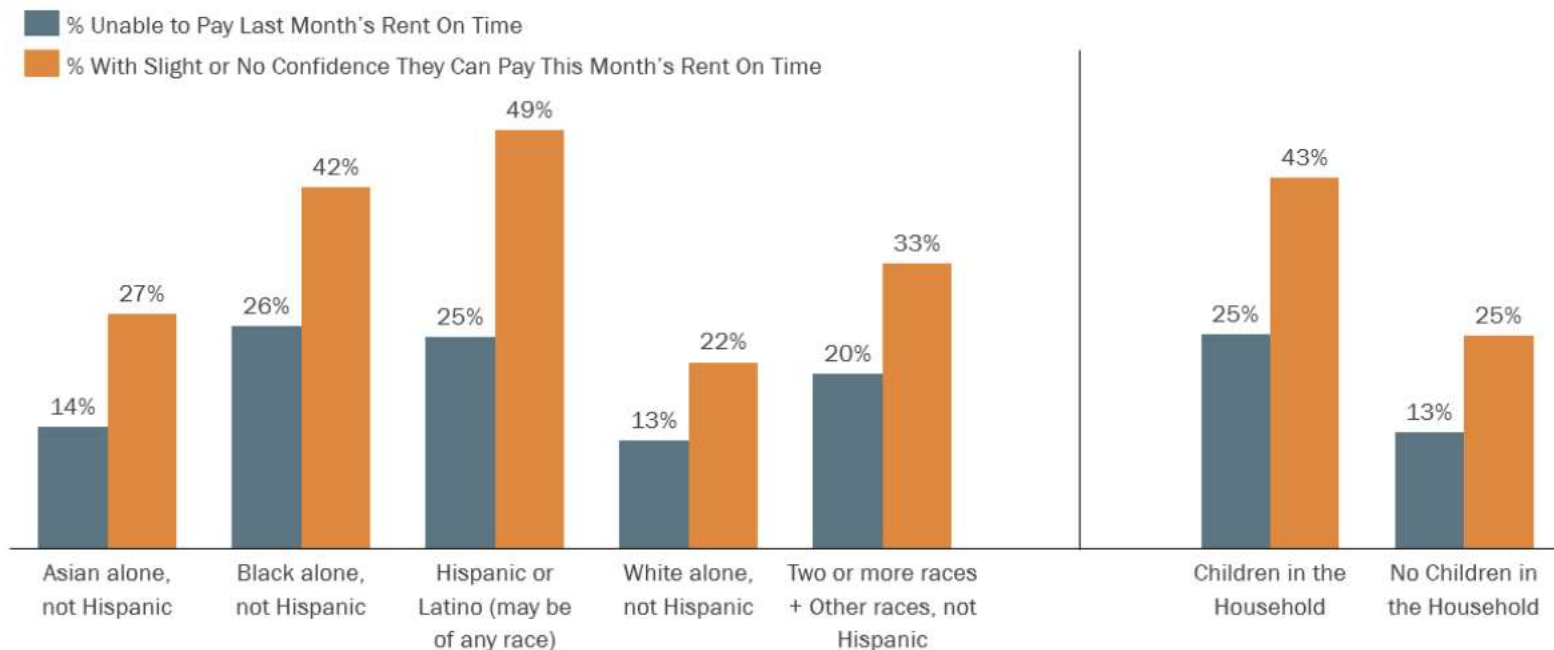


Comparison:

## EVICTON RISK DISPROPORTIONATELY IMPACTS BLACK AND LATINX RENTERS, AND RENTERS WITH CHILDREN

Housing Insecurity, by Hispanic Origin and Race

Housing Insecurity, by Family Type



Source: Census Bureau Household Pulse Survey, Week 12 Tables 1b and 2b. The Census Bureau defines a household as housing insecure if they have slight or no confidence in their ability to pay next month's rent on time or did not pay this month's rent on time.

# The 5 Story Types



## Comparison Story Example:

- Delinquency rates on the open market following COVID shutdowns for \_\_\_\_\_ county are \_\_\_\_\_%, but delinquency rates for our CLT homes in same county and price-range are \_\_\_\_\_%

# The 5 Story Types



Change Stories: How things change over time.

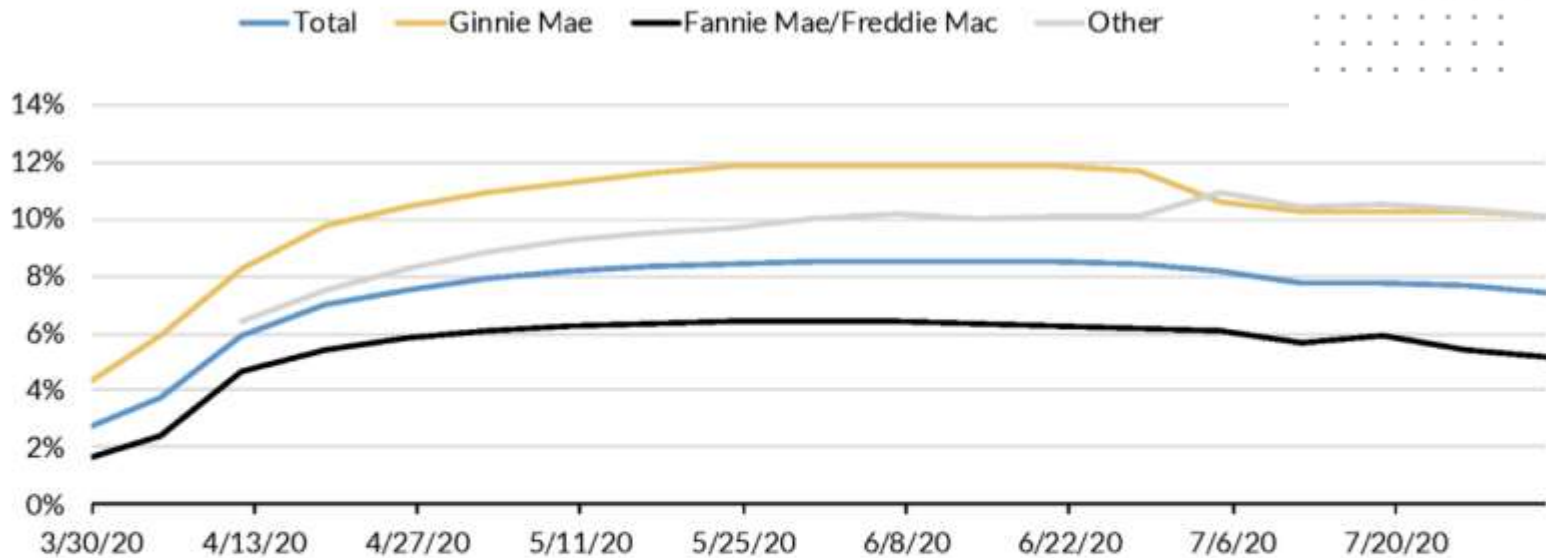
- ▶ Demographics
- ▶ Housing costs
- ▶ Levels of subsidy

# The 5 Story Types



Change Story :

## Mortgage Bankers Association Forbearance Estimates



Source: Mortgage Bankers Association Weekly Forbearance and Call Center Volume Survey.

Note: "Other" includes private-label securities and loans held in portfolio.

URBAN INSTITUTE

2. Forbearance and delinquency rates have dropped since June

# The 5 Story Types



Change Story Example:

- ▶ We are seeing a trend in declining net worth. The average net worth of our clients before COVID was \_\_\_\_\_, but our most recent estimates show \_\_\_\_\_.

# The 5 Story Types



Interaction Stories: How two sets of information in your program data interact (or “Correlate”). If one measure goes up, the other goes up too.

- If one goes down, the other goes down
- When one goes up, the other goes down.
- Effective practices that increase likelihood of success





# The 5 Story Types



Interaction Story Example:

- Housing counselors are spending \_\_\_\_\_ more minutes with clients with COVID-19 related issues. As the # of COVID related sessions has increased each month, the total hours of counseling provided has increased to \_\_\_\_\_ hours.

# The 5 Story Types



**Personal Stories:** Personalizing the story creates a connection to the real world, making the data seem more real.

- ▶ Clients and families
- ▶ Volunteers
- ▶ Staff
- ▶ Funders and donors
- ▶ Board members

# The 5 Story Types



## Personal Stories



**HabitatCapitalRegion** @Habitat\_CR · 50m

Thanks everyone who donated their returnables to [@Habitat\\_CR](#)

Over the course of 1.5 months, 27 volunteers contributed 195 hours of time to convert those cans into cash to fund Habitat Capital Region programs. The total collected was just over \$16,000

#thankyou 🧡 #volunteer



# The 5 Story Types



## Personal Stories:



**Habitat for Humanity of Greater Los Angeles** @HabitatLA · 19h  
47 of our partner families now have access to essential food, items, & financial resources as we provided them with much-needed gift cards this month, made possible thanks to caring donors who supported our COVID-19 Emergency Relief Fund: [bit.ly/COVID19-Emerge...](https://bit.ly/COVID19-Emerge...) ❤️👨👩👧👦🏠



# The 5 Story Types – Data Therapy



## Personal Story Prompts:

- ▶ Veronica purchased her first home from us but after the shutdowns permanently closed her company, she was at risk of becoming delinquent on her housing payments

After working with our foreclosure prevention counselor, Veronica was able to refinance her home at a lower interest rate and has been issued a Ground Lease Waiver. She has been able to stay in her home through the crisis and feels confident that she can make her payments going forward.

Veronica's family is just one of the \_\_\_\_# families affected by the pandemic that we've helped this year.



# Open Discussion

# Audience Poll:



## Which COVID-19 related themes are the most compelling?

- ▶ Stability in CLT/shared equity homeownership
- ▶ Addressing racial inequality
- ▶ Local economic Impact
- ▶ Empowering with resources and information sharing
- ▶ Ability to scale impact
- ▶ Ability to expand services or extend reach
- ▶ Interventions to reduce foreclosures and evictions
- ▶ Housing and public health
- ▶ Support for essential workers
- ▶ Organizational resiliency



# Q&A

- ▶ *Additional questions for our presenters?*
- ▶ *Questions for your colleagues?*
- ▶ *What obstacles might you face if you tried to replicate something you heard today?*



# Resources & Next Steps

# Resources & Next Steps



## Related Resources

- ▶ [Data collection checklist for homeownership](#)
- ▶ [Data Collection checklist for housing counseling](#)
- ▶ [The case for tracking COVID-19 activities](#)
- ▶ [More resources for telling data stories for your housing programs](#)

# Resources & Next Steps



HomeKeeper Basics and Beyond  
**October 6, 8, 13, and 15 – 11am PT/2pm ET**

Shared Equity Homeownership  
Basics and Beyond  
**October 22, 29, November 5, and 12 – 11am  
PT/2pm ET**



To register & see what's next visit  
<https://groundedsolutions.org/events>

# Resources & Next Steps



## Become a Member & access

1. Online Training  
Institute discounts
2. Priority Help Desk  
access
3. Network of Peers
4. Start-up CLT Program
5. Much more!

For those who are already members-Board nominations process is open now through Sept. 15<sup>th</sup>

To learn more, visit <https://mailchi.mp/groundedsolutions.org/boardnominations>



To learn more, visit [groundedsolutions.org/membership](https://groundedsolutions.org/membership)

# MyHomeKeeper.org



**HomeKeeper**





# Thank you!

*Course Contact:*

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