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.
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?

Occupation

Race

Applicant / Client Zip code

The number of households requesting COVID-related support

Welcome & Introductions

What’s one story you would 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

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

Deaths per 100,000 people by race or ethnicity:
- Black or African American: 85
- American Indian or Alaska Native: 53
- Hispanic or Latino: 52
- Asian: 35
- White: 35
- Native Hawaiian and Pacific Islander: 35
- Other: 32
- Two or more races: 3

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..

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
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.
The Case for Tracking COVID-19 Related Counseling Cases

Grounded Solutions Network’s HomeKeeper team is encouraging homeownership programs and housing counseling agencies to track activities and cases related to the current pandemic. Doing so will help program staff better support individuals and families, and strengthen our ability to advance sector goals at the local and national level.
Telling Data Stories
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%

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@lincolninst.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
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 for Humanity® of Collier County

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.

- 95% Program Services
- 3% Management & General
- 2% Fundraising

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
Telling stories with your data

Our Impact

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

With over two decades of work with the Athens community, together we've made significant progress toward improving access, health, and wealth.
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.
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?
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
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?
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)
“We put homeownership in reach for mail carriers, grocery clerks and teachers so they can put down roots in their communities.”
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.”
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.

$161,000 average affordable homes

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 power to purchase a home with8. Make it personal

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8. Make it personal

**OUR 300TH COMMUNITY LAND TRUST HOME**

“I keep pinching myself—I just can’t believe this is really going to be my house.”

300th homeowner, Bill, with his two daughters, Alexandra and Ashley, and his mother, Cheryl, during intermission at his daughters’ school play.
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

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.)

- 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

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”

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

Tenants Eviction Risk in 2020
# of people in rented housing at risk of eviction

- 60,900,000-72,000,000 Tenants with Limited to No Eviction Risk
- 28,900,000-39,900,000 Tenants at Risk of Eviction in 2020
- 100,800,000 Total Number of Americans in Renter Households

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.
Factoid Stories:

- Since shutdowns began in March, our agency has issued ____ # Ground Lease Waivers, amounting to $_____. That’s ____% or 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.
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:

EVICTION RISK DISPROPORTIONATELY IMPACTS BLACK AND LATINX RENTERS, AND RENTERS WITH CHILDREN

Housing Insecurity, by Hispanic Origin and Race

<table>
<thead>
<tr>
<th>Hispanic Origin or Race</th>
<th>% Unable to Pay Last Month’s Rent On Time</th>
<th>% With Slight or No Confidence They Can Pay This Month’s Rent On Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asian alone, not Hispanic</td>
<td>14%</td>
<td>27%</td>
</tr>
<tr>
<td>Black alone, not Hispanic</td>
<td>26%</td>
<td>42%</td>
</tr>
<tr>
<td>Hispanic or Latino (may be</td>
<td>25%</td>
<td>49%</td>
</tr>
<tr>
<td>of any race)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>White alone, not Hispanic</td>
<td>13%</td>
<td>22%</td>
</tr>
<tr>
<td>Two or more races + Other</td>
<td>20%</td>
<td>33%</td>
</tr>
<tr>
<td>races, not Hispanic</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Housing Insecurity, by Family Type

<table>
<thead>
<tr>
<th>Family Type</th>
<th>% Unable to Pay Last Month’s Rent On Time</th>
<th>% With Slight or No Confidence They Can Pay This Month’s Rent On Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children in the Household</td>
<td>25%</td>
<td>43%</td>
</tr>
<tr>
<td>No Children in the Household</td>
<td>13%</td>
<td>25%</td>
</tr>
</tbody>
</table>

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.
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

2. Forbearance and delinquency rates have dropped since June
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 ______.
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 state has seen a heavy increase in unemployment claims since the start of the COVID-19 pandemic, mirroring nationwide trends. The graphic shows the number of continued claims (blue) as well as first-time claims in a given week (orange).

*GRAPHIC BY BEN ORNER OF CAPITOL NEWS ILLINOIS, DATA FROM U.S. DEPT. OF LABOR*
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

Recycle at the ReStore
27 volunteers | 195 hours | $16,000
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... ❤️ данны
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
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. 15th
To learn more, visit https://mailchi.mp/groundedsolutions.org/boardnominations

To learn more, visit groundedsolutions.org/membership
Thank you!

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