FROM DATA TO DECISIONS

A PRACTICAL GUIDE TO COMMUNITY-DRIVEN HOUSING NEEDS ASSESSMENTS

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1. Introduction and Purpose

1.1 Why This Guide Exists

Every community is stronger when people have a stable, accessible place to call home. Housing is the foundation for good jobs, strong schools, thriving local businesses, and healthy families. When people can afford to stay rooted in their communities, everyone benefits.

Communities across the United States are experiencing increasingly complex housing challenges, including rising costs, limited supply, aging housing stock, and growing pressure on infrastructure and public services. While housing affordability and availability have long been concerns, recent economic, demographic, and market shifts have intensified these challenges across both urban and rural contexts.

Small, rural communities and Native Nations often experience these pressures most acutely. Limited local capacity, constrained funding, unique regulatory environments, and distinct land ownership structures can make it difficult to systematically assess housing needs and identify realistic paths forward.

Housing is foundational to community stability and long-term resilience. Research shows that access to safe, stable, and affordable housing affects workforce retention, health outcomes, educational opportunity, and economic vitality. Yet many communities lack practical guidance for understanding local housing conditions in a way that builds internal capacity and supports community-driven decision-making. This guide was developed to help address that gap.

1.2 About the Approach Used in This Guide

This guide reflects commonly used practices in housing and community development planning, drawing from federal and state housing guidance, practitioner experience, and Minnesota Housing Partnership's (MHP) technical assistance work with communities across diverse geographies. Rather than reproducing any single methodology or template, the guide synthesizes widely accepted concepts and adapts them into a modular, practitioner-focused framework designed to support local decision-making, capacity-building, and practical application.

Many housing needs assessment resources, including state-issued guidance, are structured primarily to support compliance with specific statutory requirements or planning processes. While those guides can be valuable references, this publication is designed to help communities right-size the process to their capacity, integrate local knowledge with data, and move from analysis to realistic action.

1.3 Purpose of This Guide

This guide supports communities in conducting housing needs assessments by providing practical guidance, examples, and tools that emphasize local ownership, adaptability, and sustainability.

Rather than offering a prescriptive template, the guide presents a framework for understanding housing needs. It outlines the major stages of a housing needs assessment process, introduces commonly used data sources and methodologies, and highlights approaches to stakeholder engagement that center lived experience alongside quantitative analysis.

Communities are encouraged to adapt the guidance provided to fit their own goals, capacity, and context. The process outlined within this guide is intentionally flexible and scalable.

This guide is intended for a broad audience, including:

- Local and Tribal government staff and leaders
- Housing and community development practitioners
- Community-based organizations
- Residents and stakeholders interested in local housing conditions

1.4 How the Guide Is Organized

This report is organized into several distinct sections, each serving a different purpose.

Part I: Housing Needs Assessment – The Guide
Walks readers through the five core stages of a housing needs assessment process, from initiating the work to translating findings into action and communicating results.

Part II: Considerations
Highlights additional considerations for conducting housing needs assessments in rural contexts and in Native Nations, where data availability, governance structures, land tenure, and historical context may require adapted approaches.

Part III: Case Studies
Presents two case studies that demonstrate how different communities applied the framework described in this guide for different purposes and in different contexts. Each case study emphasizes a distinct aspect of the housing needs assessment process.

Appendix: Tools and Resources
Introduces standalone tools that support communities at various stages of the housing needs assessment process and provides guidance on when and how to use them.

1.5 What This Guide Is—and Is Not

This guide is:

- A practical resource for building local capacity
- A reference for commonly used housing data sources and methods
- A framework for integrating data with community engagement
- A foundation for locally driven housing conversations and planning

This guide is not:

- A one-size-fits-all template
- A substitute for community leadership or decision-making
- A comprehensive manual for every possible housing analysis
- A requirement to use all data sources or methods described

Communities are encouraged to use this guide flexibly, focusing on the tools and approaches that best align with their needs, resources, and timelines.

1.6 How to Use This Guide and Companion Tools

Readers may choose to move through this guide sequentially or focus on specific sections based on their role or stage in the process. Cross-references are included throughout to support navigation between conceptual guidance, applied examples, and technical detail.

In addition to this report, a set of standalone tools is available to support communities conducting housing needs assessments. These tools are introduced in the appendix and are also available online as separate resources. They are designed to be used independently or alongside this guide and may be updated over time as data sources, best practices, and community needs evolve.

Together, this guide and its companion tools are intended to support communities in building a shared understanding of housing needs and translating that understanding into informed, locally driven action.

Use of Sources and Citations
This guide focuses on practical application rather than exhaustive citation of all commonly used housing planning concepts. Where specific data sources, regulatory frameworks, or analytical tools are referenced, they are identified to support transparency and further exploration. Many concepts in this guide reflect widely used professional practice in housing needs assessments and community planning and are presented here in original language intended to support accessibility and local adaptation.

2. Initiating the Process

A clear understanding of housing needs helps communities plan for growth, support local workers and families, and build a strong foundation for the future. Beginning a housing needs assessment can feel overwhelming, particularly for communities with limited staff, time, or financial resources. This section outlines a set of foundational steps to help communities move from recognizing a housing challenge to organizing a clear and manageable assessment process. These steps are intended to be flexible and scalable, allowing communities to adjust the scope and pace of the work based on local capacity.

2.1 Defining the Purpose and Key Questions

Initiating a housing needs assessment begins with clearly defining why the assessment is being undertaken and what change the community hopes to see as a result. Establishing a shared understanding of purpose early in the process helps guide decisions about scope, data collection, engagement, and analysis throughout the assessment.

A useful framing question is: If this housing needs assessment is successful, how will our community be different?

Framing the End Goal

When communities begin by articulating the desired outcome, the rest of the process becomes clearer. End goals may include:

- Stronger alignment around shared housing priorities
- Clear justification for pursuing specific funding or policy changes
- Improved understanding of housing needs among the public and decision-makers
- A concrete set of actions or strategies to address identified gaps
- Increased local capacity to analyze and update housing data over time

Not all housing needs assessments will achieve all of these outcomes; however, identifying the most important outcomes helps to focus the work.

Translating End Goals into Guiding Questions

Clearly defined purpose and guiding questions serve as a decision-making filter throughout the housing needs assessment process. They help communities determine:

- Which data sources are necessary, and which are optional
- What level of geographic or population-specific analysis is appropriate (or possible)
- Who should be engaged and at what points throughout the process
- How findings should be framed and communicated

When communities share a clear understanding of the desired outcome, the process becomes more efficient, more grounded, and more likely to result in meaningful action.

2.2 Translating Purpose into Measurable Focus

Once the desired outcome of the housing needs assessment is defined, communities may choose a small number of measurable objectives to help guide the work and manage scope.

Objectives differ from end goals in that they focus on what the assessment must accomplish in order to support the desired change. In some cases, this may include:

- Clarifying current housing conditions and trends
- Identifying gaps between housing supply and household needs
- Strengthening the case for housing-related funding or policy change
- Building internal capacity to update housing data over time

Objectives should be realistic and aligned with available resources. For communities new to housing analysis, a smaller number of well-defined objectives may be more effective than an overly ambitious scope. Not all communities will need to formally document objectives. In many cases, a shared understanding of purpose and guiding questions, as described in Section 2.1, may be sufficient to move forward.

2.3 Selecting the Study Area and Scale

Deciding on the geographic study area and scale should be guided by the purpose of the housing needs assessment and the change the community hopes to enable. Choosing a scale at which housing conditions, barriers, and opportunities can be meaningfully understood and addressed is key.

Communities are encouraged to consider:

- At what scale do housing challenges actually occur?
- What geographic frame will best support the decisions this assessment seeks to inform?

Appropriate study areas may include:

- A city or town
- A county or multi-county region
- A reservation, Tribal service area, or Native Village
- A combination of jurisdictions that reflect shared housing and labor markets

In many cases, housing markets do not align neatly with political boundaries. Residents may live in one jurisdiction and work in another. Selecting a study area that reflects these realities can improve the accuracy and usefulness of the assessment.

Balancing Data Availability, Reliability, and Practicality
Data availability should inform, but not dictate, decisions about scale. In small or rural communities, highly localized data may be limited or unreliable, while data across a broader geographic scale may provide clearer insights into trends or housing gaps. Given these realities, communities may choose to:

- Use a broader geographic scale for quantitative analysis
- Supplement data with community engagement to better understand local conditions
- Present findings at multiple scales where available and appropriate

Maintaining flexibility around scale allows communities to adapt the assessment as new insights emerge, while staying grounded in the original purpose of the work.

2.4 Identifying Stakeholders and Partners

Identifying stakeholders and partners is another crucial step when initiating the process. Stakeholders are not only audiences for the assessment; they also bring knowledge, lived experience, and decision-making authority that help shape how housing challenges are both understood and addressed. Communities benefit from early and intentional involvement of stakeholders who bring diverse perspectives and expertise and can help ensure the right voices are engaged at the right moments to support understanding, credibility, and future action.

Stakeholder identification should be guided by the purpose outlined in Section 2.1.

Communities are encouraged to ask:

- Whose perspectives are essential to understanding the challenges we are trying to address?
- Who has lived experience that is not captured in available data?
- Who has the authority or influence to act on the findings?
- Who will be affected by decisions informed by this assessment?

Types of Stakeholders and Partners:

- Local and Tribal government staff and elected officials
- Housing providers and developers
- Employers and workforce development partners
- Service providers and nonprofit organizations
- Residents, including those with lived experience of housing insecurity

Levels of Engagement
An adaptive approach recognizes that engagement can take multiple forms. Communities may choose to involve stakeholders such as:

- **Advisors**, providing guidance and local insight throughout the process
- **Contributors**, sharing data, expertise, or contextual information
- **Participants**, offering input through surveys, interviews, or meetings
- **Champions**, helping communicate findings and support implementation

Clarifying roles early helps manage expectations and ensures that engagement efforts are purposeful and respectful of participants' time and capacity. Stakeholder engagement does not need to be fully defined at the outset. As analysis and engagement progress, communities may identify additional perspectives that need to be included or adjust engagement approaches based on what they are learning. Maintaining flexibility allows the assessment process to respond to emerging insights while remaining grounded in its original purpose.

2.5 Determining Roles, Capacity, and Resources

Before moving into data collection and engagement, communities should assess available staff capacity, technical expertise, time availability, and access to financial resources. This includes identifying who will lead the effort, how responsibilities will be shared, and what external support may be needed. Capacity assessments should reflect current conditions rather than aspirational ones.

Key considerations may include:

- Who will coordinate the assessment and manage timelines?
- What skills or expertise exist locally related to data analysis, engagement, or facilitation?
- How much time can staff or volunteers dedicate to this work?
- What funding or in-kind resources are available?
- What gaps may require outside assistance?
- What competing priorities may affect capacity over the course of the assessment?

Being realistic about capacity at this stage can help prevent delays and ensure that the assessment remains feasible.

Determining the Role of External Support
Many communities choose to partner with external consultants, technical assistance providers, or regional organizations to supplement local capacity. If planning to use outside support, communities are encouraged to clarify the purpose of that support early. An adaptive approach emphasizes collaboration and skill-building rather than full outsourcing, particularly when communities want to sustain housing planning efforts over time. Communities might also consider how to determine who will make decisions versus who should be consulted.

2.6 Creating a Taskforce or Advisory Group

Many communities find it helpful to establish a small taskforce or advisory group to guide the housing needs assessment process. For many communities, the purpose of this group is not simply administrative oversight, but also to provide local insight, continuity, and shared interpretation throughout the process.

A taskforce or advisory group may:

- Help to refine goals and key questions
- Provide feedback and local context for interpreting data
- Advise on engagement strategies and assist with community engagement efforts
- Support communication with the broader community

The size and structure of the group should reflect the scope of the assessment and local capacity. Clear expectations about roles, decision-making authority, and time commitment can help ensure effective participation. In some cases, an existing group or committee may already serve this function within the community. In others, a new, time-limited group may be a better fit.

Key questions to consider when designing a taskforce or advisory group may include:

- What perspectives are essential to interpreting findings and shaping priorities?
- What level of continuity is needed across phases of the assessment?
- How much time and responsibility can members realistically commit?
- Where does decision-making authority reside?
- What barriers may hinder community members in regular participation on a taskforce or advisory board?

Supporting Effective and Continued Participation
To function well throughout the assessment process, a taskforce or advisory group will benefit from clear expectations and support. Respecting participants' time and clearly communicating how their contributions will be used are key to continued participation. Additional guidance on stakeholder engagement and participation strategies is provided in Section 4.2.

Additional questions to consider when developing a taskforce or advisory group:

- How often will the group meet and for how long?
- What decisions or feedback will be requested of the group?
- How will the group make decisions?
- How will information be shared and documented?
- How will the group's input be incorporated into the assessment?
- Should the group form committees based on expertise?

2.7 Designing a Timeline and Work Plan

The final step in initiating a housing needs assessment is to design a timeline and work plan. The goal is to sequence work realistically within local constraints and capacity, creating space for learning, reflection, and informed decision-making. At this stage, both the timeline and work plan may focus on high-level activities, rather than specific details. For example, begin outlining major phases of the assessment process, rather than sketching out specific dates to conduct a survey or an action planning workshop.

Consider incorporating the following phases:

- Assessment planning and design (current stage)
- Data collection and analysis
- Community engagement
- Synthesis and interpretation
- Communication of plan outcomes and action planning

These phases do not have to occur in strict order. For example, engagement and data analysis inform one another iteratively, and insights gained along the way may lead to adjustments in scope or emphasis within the assessment.

Capacity and Flexibility
Timelines should reflect actual capacity rather than aspirational schedules. A realistic timeline allows communities to align expectations, coordinate engagement activities, and adapt as new information emerges. This means that communities should allow sufficient time for meaningful engagement and review, particularly if the assessment will inform future planning, funding decisions, or local government action.

A timeline or work plan should be treated as a living document that can and will evolve as the assessment progresses. Communities may revisit and revise timelines as priorities shift, capacity changes, and new opportunities arise. What matters most is maintaining momentum while staying aligned with the purpose defined at the outset of the process.

3. Data Sources and Methodologies

This section is intended to help communities understand what types of data are commonly used in housing needs assessments and how to select and interpret data in service of local decision-making.

3.1 The Role of Data in a Housing Needs Assessment

Data support housing needs assessments by helping communities understand housing conditions, identify gaps in the housing market, and make informed decisions about where to focus limited resources. Importantly, data do not define housing needs on their own. They provide a structured way to examine patterns, test assumptions, and support community-informed decisions. Data are not intended to replace lived experience or local knowledge, but rather to complement and strengthen them.

The purpose of using data is to answer the guiding questions defined earlier in the process and to support the change the community hopes to enable. When used thoughtfully, data can help quantify challenges that community members are already experiencing, reveal trends that may not be immediately visible, and support locally driven narratives with credible evidence.

At the same time, all data have limitations. No single dataset fully captures housing needs, particularly in small, rural, or Native communities where data availability and reliability may be constrained. For this reason, communities are encouraged to use multiple data sources and pair quantitative analysis with community knowledge and engagement.

Commonly used data sources for housing needs assessments include the U.S. Census Bureau's American Community Survey, HUD income limits, state demographic and labor market data, and locally maintained administrative records. Communities are encouraged to consult source documentation directly to understand data limitations, margins of error, and appropriate use.

3.2 Types of Data Used

Housing needs assessments typically draw from two broad categories of data: quantitative and qualitative.

- Quantitative data describe measurable characteristics of a community and its housing market, such as population and household trends, employment and income levels, housing supply, conditions, and affordability. Common examples include census data, housing unit counts, building permits, income distributions, and home prices.
- Qualitative data capture lived experience, preferences, and perceptions that are not easily measured through numeric data alone. Often collected through surveys, interviews, focus groups, and listening sessions, qualitative data is essential for understanding how housing challenges affect residents differently, identifying barriers that may not appear in secondary data, and grounding the analysis in local context.

The choice of data types should be guided by the questions the assessment is intended to answer and the perspectives needed to interpret findings responsibly. A strong housing needs assessment intentionally integrates both types of data to ensure that findings are technically sound and community informed.

3.3 Primary and Secondary Data

Data used in a housing needs assessment can also be classified as either primary or secondary.

Primary data are collected directly for the purpose of the assessment. Examples include resident surveys, interviews with employers or service providers, focus groups, and windshield surveys documenting housing conditions. Primary data collection allows communities to ask questions that are specific to their local context and priorities and can be especially valuable where existing data are limited or outdated.

Secondary data are collected by other entities and repurposed for analysis. These include datasets produced by federal and state agencies, academic institutions, and private market analysts. Often, housing needs assessments rely heavily on secondary data, supplemented by targeted primary data collection to address local gaps and validate findings.

3.4 Core Data Domains

Rather than attempting to analyze every available dataset, communities are encouraged to focus on a small number of core data domains that together provide a comprehensive picture of housing need. These domains are intended to support a focused, decision-oriented analysis rather than an exhaustive review of all available data.

Population and Household Trends
These data help answer questions about who lives in the community today and how that population is changing over time. Common indicators include population growth or decline, household size, age distribution, and migration patterns. Analysis of these trends, along with household income, are used to determine the demand for housing within a community. The American Community Survey and state demographic offices are frequently used sources for this analysis.

Employment, Income, and Workforce Characteristics
Understanding local employment conditions and income levels is critical for assessing what residents can afford to pay for housing. Data in this domain may include employment by industry, wage levels, commuting patterns, and household income distributions. Federal and state labor market datasets can help illustrate how housing affordability aligns, or fails to align, with local wages.

Housing Supply and Conditions
This domain focuses on the existing housing stock, including the number and type of units, physical condition and age of housing, as well as vacancy rates. Building permit data and local property records can help identify development trends, while supplemental tools such as windshield surveys may be needed to better understand housing quality in communities where federal data is limited.

Housing Affordability and Gaps
A housing affordability analysis compares household incomes to housing costs to identify where gaps exist between what residents can afford and what the market provides. This data domain is critical for understanding unmet housing needs within the community and should inform next steps and action plans following the assessment. This analysis often relies on HUD income limits, census data on household housing costs, and market-informed data sources.

3.5 Interpreting Data Responsibly

Responsible use of housing data requires understanding both what data can and cannot illustrate. All data have limitations, of which many are more pronounced in small, rural, and Native communities. Sample sizes for survey data such as the American Community Survey may be small, leading to larger margins of error. Some populations may be undercounted or misclassified, and certain types of housing, such as informal housing arrangements or overcrowded units, may not be well captured in standard datasets.

In some cases, broader geographies may provide more reliable data than highly localized analyses, particularly in communities with fewer residents. Comparative analysis can also be useful. Reviewing data for neighboring communities, counties, or the state can help place local trends in context and identify whether observed challenges are unique or part of broader regional patterns.

Recognizing these limitations is a critical part of responsible data use. Communities may use the following practices to help ensure that conclusions are transparent, credible, and appropriately contextualized:

- Compare multiple data sources where possible
- Use multi-year data sets instead of single-year snapshots
- Review data across multiple years to identify data trends
- Supplement secondary data with local knowledge and primary data collection – both quantitative and qualitative
- Clearly document assumptions and uncertainties in findings

4. Conducting Stakeholder Engagement

Stakeholder engagement and feedback shape how housing challenges are understood, interpreted, and acted upon. While quantitative data provides critical insight into housing trends and conditions, community and stakeholder engagement ensures that analysis reflects lived experience, local priorities, and community values.

4.1 The Role of Engagement in a Housing Needs Assessment

Engagement is not a discrete phase or a box to check. It is an ongoing process that informs how questions are framed, how data are interpreted, and how decisions are made throughout the process. The primary goal of stakeholder engagement is not simply to gather input, but to improve two-way understanding, information sharing, and support meaningful action. Throughout this guide, engagement is treated as an interpretive and decision-support function rather than a standalone outreach activity.

Effective engagement recognizes that community members are experts in their own experiences and treats their input as essential to responsible analysis and decision-making. However, not all stakeholders need to be engaged in the same way or at the same time. Purpose-driven engagement helps ensure that participation is meaningful, rather than performative.

Community or stakeholder engagement helps communities to:

- Ground data analysis in lived experience
- Identify housing challenges not captured by existing datasets
- Understand local preferences, tradeoffs, and priorities
- Build shared ownership of findings and recommendations
- Strengthen trust and transparency throughout the process

4.2 Designing Engagement Around Purpose

Engagement strategies should be guided by the purpose of the assessment and the decisions it is intended to inform. Communities are encouraged to ask:

- What perspectives are essential to understanding the housing challenges we are examining?
- Whose experiences are not reflected in available data?
- At what points in the process will engagement be most valuable?
- How will engagement input be used to inform interpretation and action?

4.3 Selecting Engagement Methods

Engagement methods should align with the community's goals, available capacity, and local context. Using a mix of engagement methods can help reach different audiences and reduce participation barriers. Common approaches to engagement include:

- Community surveys to gather broad input on housing conditions and preferences
- Focus groups or interviews to explore specific issues in greater depth
- Public meetings or workshops to share information and gather feedback
- Listening sessions designed to elevate lived experience
- Key informant interviews with local leaders, employers, or service providers

4.4 Advisory Groups and Ongoing Engagement Structures

Some communities choose to establish a community advisory group or similar structure to support engagement and interpretation throughout the assessment. These groups differ from one-off engagement activities by providing continuity and shared learning across phases of the work. The creation of an advisory structure is similar to creating a taskforce or an advisory group for the overall assessment. As a reminder, communities should consider clear roles, time commitments, decision-making authority, and appropriate support or compensation for participants to ensure success.

Advisory group roles for community engagement may include:

- Advise on engagement strategies and outreach
- Provide local context for interpreting data
- Review emerging findings and priorities
- Support communication and use of results

4.5 Designing Engagement for Accessibility and Inclusion

Engagement is most effective when barriers to participation are intentionally addressed. Communities should consider how designing community engagement affects who is able to participate and whose voices are heard.

Key considerations include:

- Offering multiple ways to participate (in-person, online, written)
- Providing interpretation or translation as needed
- Scheduling events at varied times and locations
- Offering childcare, transportation support, or stipends when feasible
- Partnering with trusted community organizations to support outreach

These considerations are especially important in rural and Native communities, where geographic distance, historical mistrust, or limited infrastructure may affect participation.

4.6 Integrating Engagement with Data Analysis

Engagement should inform not only data collection but also data interpretation. Community input can help explain trends, identify discrepancies, and highlight priorities that may not be immediately apparent in quantitative data alone. This iterative approach helps ensure that findings reflect both statistical evidence and lived experience.

Examples of integration include:

- Using survey results to contextualize affordability data
- Validating data findings through focus group discussions
- Identifying geographic or demographic gaps in available data
- Refining conclusions based on community feedback

4.7 Documenting and Closing the Feedback Loop

Documenting engagement activities and outcomes supports transparency and accountability. Be clear from the outset about how input will be summarized and incorporated into the final assessment.

Sharing results back with participants throughout the process helps build trust and demonstrates that feedback was meaningful. This may include summary materials, presentations, visual content, or follow-up meetings that highlight key themes and next steps. Closing the feedback loop reinforces engagement as a foundation for ongoing collaboration rather than a one-time activity.

5. Understanding Local Regulations

Local, Tribal, and state regulations play a significant role in shaping housing outcomes. Zoning codes, land use policies, building standards, and infrastructure requirements can either enable or constrain the types of housing a community is able to develop. Understanding this regulatory environment is an essential step in interpreting housing needs and identifying realistic pathways forward.

A housing needs assessment does not require a comprehensive legal or technical review of all applicable regulations. Instead, the goal of this section is to help communities identify key policies that most directly affect housing supply, affordability, and development feasibility, using a planning and feasibility perspective rather than a formal legal analysis.

5.1 Why Regulations Matter

Regulatory frameworks influence:

- What types of housing can be built
- Where housing can be located
- How much housing can be developed
- How long and costly development processes may be
- Whether certain housing types are feasible or financially viable

Even when data clearly demonstrate a housing need, regulatory barriers may limit the ability to respond. Identifying these constraints early helps ensure that recommendations are grounded in local realities and can inform future policy discussions.

5.2 Key Policy Areas to Review

Communities may wish to review a focused set of policies most relevant to housing outcomes. These often include:

Planning and Land Use Policies
Comprehensive plans, land use plans, and housing elements provide guidance on long-term community goals and development priorities. Reviewing these documents can help determine whether existing policies align with identified housing needs.

Zoning and Development Regulations
Zoning ordinances define where housing is allowed and under what conditions. Key considerations may include allowed housing types, minimum lot sizes, density limits, height restrictions, parking requirements, and accessory dwelling unit (ADU) policies.

Subdivision and Development Standards
Subdivision regulations and design standards affect development costs and feasibility. Requirements related to street width, utilities, stormwater management, and public improvements can significantly influence the cost of new housing.

Building Codes and Standards
Building codes establish minimum health and safety standards but may also affect rehabilitation and adaptive reuse efforts. Understanding how codes are applied locally can help identify opportunities to support housing preservation or rehabilitation.

Infrastructure Capacity and Service Availability
Water, wastewater, transportation, and other infrastructure systems may limit where and how much housing can be developed. In some communities, infrastructure constraints are a more significant barrier than zoning itself.

5.3 State and Tribal Regulatory Contexts

Housing regulations are shaped not only at the local level but also by state and Tribal governments. State laws may establish minimum zoning requirements, restrict or enable certain housing types, or set standards related to building codes and environmental review.

For Tribal communities, housing development may be governed by a combination of Tribal law, federal regulations, and state requirements, depending on land status and jurisdiction. Understanding how authority is distributed across these systems is critical for accurately assessing development constraints and opportunities.

5.4 Using Regulatory Review in a Housing Needs Assessment

Regulatory review in the context of a housing needs assessment should be practical and targeted. Rather than cataloging every regulation, communities are encouraged to focus on identifying:

- Policies that directly affect the housing types most needed
- Regulations that may unintentionally limit affordability
- Areas where policies may conflict with stated housing goals
- Opportunities for policy updates or further study

Findings from this review can help explain why certain housing gaps exist and inform recommendations for future planning, policy change, or technical assistance.

5.5 Connecting Regulations to Action

Understanding local regulations helps bridge the gap between identifying housing needs and implementing solutions. By documenting key regulatory constraints and opportunities, communities can:

- Prioritize policy discussions or reforms
- Align housing strategies with existing plans
- Identify where additional technical assistance may be needed
- Set realistic expectations for housing development timelines and costs

This information provides valuable context for the action-oriented sections that follow in this guide.

6. Moving from Data to Action

A housing needs assessment is most valuable when it informs decisions and supports meaningful action. Data analysis and community engagement help communities understand housing challenges, but the purpose of this work is to guide priorities, investments, and strategies that move the community toward its desired outcome.

Action planning is not about producing a comprehensive or fully-funded implementation plan. It is about making intentional choices based on what has been learned, what is feasible, and what matters most now.

6.1 Synthesizing Findings and Identifying Priorities

The first step in moving from data to action is synthesizing key findings to identify where focused attention is most needed. This step is less about ranking every issue and more about determining which challenges most directly affect the outcome the community is trying to solve.

Communities may consider:

- Which housing gaps are most severe or widespread?
- Which populations are most affected?
- Where are housing costs most misaligned with local incomes?
- Which barriers consistently emerged through community engagement?

Prioritization should balance data findings with community values, political feasibility, and available resources. Not all identified needs can be addressed at once, and focusing on a manageable set of priorities increases the likelihood of implementation.

6.2 Defining Housing Goals

Once priorities are identified, communities can articulate a small number of housing goals that describe the direction they want to move. These goals serve as a bridge between analysis and action. Goals should be clear, realistic, and adaptable as conditions, capacity, and opportunities change.

Examples of housing goals may include:

- Preserving existing affordable housing
- Expanding rental options for low- and moderate-income households
- Supporting rehabilitation of aging housing stock
- Increasing housing options for workers, elders, or families
- Reducing overcrowding or substandard housing conditions

6.3 Identifying Strategies and Testing Feasibility

Housing strategies describe the approaches communities may use to advance their goals. These strategies may involve policy changes, programs, partnerships, or targeted investments. Findings from Section 5, Understanding Local Regulations, can help inform this process. Common strategy areas include:

- Policy or regulatory adjustments
- Housing preservation and rehabilitation
- New housing development or infill
- Land acquisition or land use planning
- Infrastructure investment or coordination
- Technical assistance and capacity-building

Rather than committing to implementation immediately, communities are encouraged to treat this step as a feasibility test.

Questions may include:

- What existing efforts could be expanded or adapted?
- What resources or partnerships already exist?
- What strategies require additional planning or analysis?
- Are additional resources needed to further test feasibility of various strategies?

6.4 Aligning Actions with Capacity and Resources

Effective action planning requires aligning strategies with local capacity. Communities should assess what can realistically be implemented given current staffing, funding, partnerships, and political context. Being explicit about capacity helps ensure that action steps are achievable and sustainable.

Key considerations include:

- Available staff time and expertise
- Potential funding sources or grant opportunities
- Partnerships that can support implementation
- Technology or data tools that could support implementation
- Areas where additional planning or external assistance may be needed

6.5 Formalizing Next Steps

Some communities may choose to formalize next steps in a housing action plan or implementation framework. This may be included within the housing needs assessment or developed as a standalone document.

An action plan or implementation framework may include:

- Priority goals and strategies
- Responsible parties, lead organizations and partners
- Estimated timelines
- Potential resources needed (human, technological, funding)
- Indicators to track progress

Action plans should be treated as living documents that can evolve as opportunities, funding, and conditions change.

6.6 Using Assessment as a Living Resource

Housing needs assessments can serve multiple purposes beyond initial planning. Communities may use findings to:

- Inform comprehensive plans or housing elements
- Support funding applications and budget decisions
- Engage elected officials and decision-makers
- Build public awareness and community support
- Track progress and update priorities over time

Revisiting data periodically allows communities to refine strategies and maintain momentum.

6.7 Starting with Action

Moving from data to action does not require perfect information or immediate solutions. Identifying one or two clear, achievable actions can help communities demonstrate progress, build confidence, and create momentum for future work. When grounded in purpose and aligned with community capacity, even modest steps can contribute to meaningful and sustained change.

7. Telling Your Housing Story

A housing needs assessment is only as effective as its ability to support shared understanding and informed action. How findings are framed, visualized, and shared plays a critical role in shaping understanding, building support, and motivating next steps.

"Telling your housing story" is the process of translating data and community input into a coherent narrative that reflects local realities, centers lived experience, and supports the change the community set out to achieve through the assessment. While storytelling is often the final step in the process, it is also an ongoing act of sensemaking that helps communities align understanding, test assumptions, and move from analysis to action.

7.1 Returning to Purpose and Audience

Effective housing storytelling begins by returning to the purpose defined at the outset of the assessment. Communities are encouraged to ask:

- Who needs to understand these findings?
- What decisions or actions should this understanding support?
- How will different audiences use this information?

Common audiences may include:

- Community members and residents
- Tribal leadership or elected officials
- Planning commissions or advisory boards
- Funders and grant-making entities
- Housing developers and service providers

Clarifying audience and purpose helps ensure that communication efforts are focused, respectful, and relevant rather than generic or overly technical. Tailoring messages to the audience helps ensure that information is relevant, respectful, and actionable.

7.2 Developing Key Messages

Strong housing narratives are built around a small number of clear, consistent messages that reflect both data findings and community priorities. Messages should be grounded in evidence, while avoiding technical jargon where possible. Clarity and consistency are generally more effective than volume or detail.

Key messages may address:

- The most pressing housing challenges facing the community
- Who is most affected by those challenges
- Why existing conditions matter for community well-being
- What opportunities exist to address identified needs

7.3 Using Data Visualization Effectively

Visual tools can help communicate complex information quickly and clearly when used intentionally. Charts, maps, tables, and infographics should support key messages rather than overwhelm readers.

Best practices in creating graphics include:

- Choosing visuals that align with the message being conveyed
- Limiting the number of data points shown at one time
- Using consistent scales, labels, and terminology
- Providing brief explanations or takeaways alongside visuals
- Acknowledging data limitations where relevant

Maps can be particularly powerful in illustrating geographic patterns, but they should be used carefully to avoid misinterpretation.

7.4 Integrating Community Voices

Housing stories are strongest when they reflect the voices and experiences of community members. Qualitative input from surveys, interviews, focus groups, and listening sessions can help humanize data and provide important context. Care should be taken to protect privacy, avoid tokenizing individual experiences, and represent a range of perspectives.

Ways to integrate community voices include:

- Summarizing common themes or perspectives
- Including anonymized quotes or stories
- Highlighting differences in experience across populations or geographies
- Reflecting community priorities identified through engagement

7.5 Communicating Findings Responsibly

Responsible communication requires transparency about data sources, assumptions, and limitations. Communities should be clear about what the data do and do not show and avoid overstating conclusions.

Considerations include:

- Explaining margins of error or data gaps
- Distinguishing between trends and point-in-time estimates
- Acknowledging uncertainty, especially in small samples
- Avoiding deficit-based or stigmatizing language

Clear and responsible storytelling builds trust and credibility, particularly when findings will inform long-term policy or funding decisions.

7.6 Sharing and Sustaining the Story

Housing needs assessments can be shared through a variety of formats, depending on audience and purpose, including:

- Written reports or executive summaries
- Presentations or public meetings
- Fact sheets or visual summaries
- Digital dashboards or web-based content

Sharing findings should be viewed as an ongoing process rather than a one-time event. Revisiting and updating the housing story as conditions change helps keep the assessment relevant and supports sustained momentum over time.

8. A Summary of the Process

The first seven sections of this guide present a practical framework for conducting a housing needs assessment that is locally driven, data-informed, and grounded in community engagement. Together, these sections guide communities through defining purpose, gathering and interpreting data, engaging stakeholders, understanding regulatory constraints, translating findings into priorities, and communicating those findings in ways that support decision-making and action.

This framework is designed to be flexible rather than prescriptive. Communities are encouraged to scale the scope of analysis, engagement, and action planning to align with local capacity, resources, and priorities. Not every community will use every tool described in this guide, and meaningful progress can occur through incremental, focused efforts.

A housing needs assessment is not an endpoint. It is a foundation for ongoing conversation, collaboration, and implementation. Every community is stronger when people have stable, accessible places to live, and this process helps communities move toward that shared goal. When communities retain ownership of both the data and the narrative, housing needs assessments become living tools that evolve over time and support long-term housing stability and resilience.

The sections that follow build on this core framework by exploring considerations specific to rural communities and Native Nations and by sharing illustrative case studies. These sections are intended to help communities adapt the process described above to their unique contexts, while learning from the experiences of others.

9. Considerations for Rural Contexts

Smaller, rural communities face housing challenges that differ in important ways from those of larger cities and metropolitan areas. While many of the data sources and analytical methods used in housing needs assessments are the same across geographies, rural contexts require additional care in data interpretation, engagement, and implementation.

This section highlights common considerations for rural communities and offers guidance on adapting housing needs assessments to reflect local realities.

9.1 Data Availability and Reliability

Many commonly used housing datasets are less reliable at smaller geographic scales. Surveys such as the American Community Survey rely on sample data, which can result in large margins of error for small populations. As a result, year-to-year changes may reflect sampling variation rather than true trends.

When working in rural contexts, communities are encouraged to:

- Use multi-year estimates rather than single-year data
- Focus on longer-term trends rather than short-term fluctuations
- Compare local data with county, regional, or state-level data for context
- Clearly acknowledge data limitations in findings

In some cases, regional data may provide a more accurate picture of housing dynamics than highly localized data, particularly when housing and labor markets extend beyond jurisdictional boundaries.

9.2 Housing Market Characteristics

Rural housing markets often function differently than urban markets. These differences may include:

- Limited rental housing options
- Smaller-scale or informal development activity
- Older housing stock with higher rehabilitation needs
- Greater reliance on manufactured housing or mobile homes
- Fewer housing providers or developers operating locally
- Possible access to available land, but often without needed infrastructure for development

These characteristics can make traditional market indicators, such as vacancy rates or building permit data, less available as well as more difficult to interpret. Supplementing quantitative data with local knowledge and engagement is especially important in understanding how rural housing markets actually function.

9.3 Infrastructure and Capacity Constraints

Infrastructure availability is a common limiting factor for housing development in rural communities. Water and wastewater systems, road access, and broadband availability may constrain where housing can be built or rehabilitated. In some areas, infrastructure systems may be aging or operating near capacity, increasing development costs or limiting expansion.

In addition to infrastructure, local capacity constraints may affect the scope and pace of housing efforts. Limited staff, volunteer-driven governance structures, and competing priorities can influence how housing needs assessments are conducted and how findings are implemented. Recognizing these constraints early helps ensure that recommendations are realistic and aligned with local capacity.

9.4 Engaging Stakeholders

Engagement approaches that work well in urban settings may not translate directly to rural contexts. Geographic distance, transportation barriers, and limited access to digital tools can limit participation.

At the same time, rural communities often benefit from strong social networks and local relationships. Effective engagement strategies may include:

- Partnering with trusted local organizations or institutions
- Hosting engagement activities in familiar, accessible locations
- Using informal conversations alongside structured engagement methods
- Leveraging existing community gatherings or events

These approaches can help ensure that engagement is inclusive and reflective of local perspectives.

9.5 Adapting the Scope

Given capacity and resource constraints, rural communities may choose to scale the scope of a housing needs assessment to focus on the most pressing issues. This may involve:

- Prioritizing a limited set of housing types or populations
- Focusing on rehabilitation and preservation rather than new construction
- Conducting a high-level assessment as a starting point, with plans to expand analysis over time

A phased approach allows communities to build knowledge incrementally while still producing useful and actionable insights.

9.6 Using Rural Context to Inform Action

Understanding rural context is essential for translating housing needs into feasible strategies. By accounting for data limitations, market characteristics, infrastructure constraints, and local capacity, communities can develop recommendations that are grounded, achievable, and responsive to local conditions.

The next section builds on these considerations by addressing additional factors unique to Native Nations and Indigenous communities, including governance structures, land tenure, and data sovereignty.

10. Considerations for Native Nations

Housing needs assessments conducted in Native Nations and Indigenous communities require additional considerations related to governance, land tenure, history, data availability, and sovereignty. While many of the analytical tools used in housing needs assessments may be similar to those used elsewhere, Native contexts demand approaches that are culturally grounded, respectful of Tribal authority, and responsive to the lived realities of Tribal members.

This section outlines key considerations for conducting housing needs assessments in Native contexts and highlights the importance of centering Indigenous knowledge and decision-making throughout the process.

10.1 Understanding Tribal Governance and Jurisdiction

Native Nations operate within distinct governance structures that differ from those of cities, counties, or states. Housing development and planning may be governed by Tribal law, federal regulations, state policies, or a combination of these, depending on land status and jurisdiction.

Before beginning a housing needs assessment, it is essential to understand:

- The Tribal government structure and decision-making processes
- Jurisdictional boundaries and land status, including trust land, fee land, and allotted land
- The roles of Tribal housing authorities, departments, and boards
- How federal and state regulations intersect with Tribal authority

Clarifying governance and jurisdiction early in the process helps ensure that the assessment aligns with Tribal priorities and regulatory realities.

10.2 Data Availability and Limitations

Standard federal data sources often present significant challenges when applied to Native communities. Census data may undercount Native populations, misclassify race or ethnicity, or fail to distinguish between Tribal members and non-Native residents living within Tribal geographies. Small sample sizes can further limit the reliability of survey-based estimates.

Additional challenges include:

- Inconsistent geographic definitions across datasets
- Changes in Tribal names or boundaries over time
- Limited data on housing conditions and overcrowding
- Difficulty distinguishing on-reservation and off-reservation populations

Because of these limitations, secondary data should be used cautiously and supplemented with locally collected information whenever possible.

10.3 Centering Community Knowledge and Lived Experience

Community knowledge and lived experience are especially critical in understanding the housing landscape in Native communities and on Tribal lands. Engagement methods such as surveys, stakeholder interviews, listening sessions, and community meetings can provide essential insight into housing conditions, preferences, and barriers that are not captured in other available data sources.

Communities may also choose to use alternative data collection methods, such as:

- Windshield surveys to document housing conditions
- Tribal censuses or household surveys
- Participatory mapping or storytelling approaches

These methods allow Tribes to define housing need on their own terms and ensure that findings reflect local realities.

10.4 Indigenous Data Sovereignty

Indigenous Data Sovereignty refers to the right of Indigenous peoples to govern the collection, ownership, and use of data about their communities, lands, and resources. Housing needs assessments should respect and support this principle at every stage of the process.

Key considerations include:

- Who controls the data collected through the assessment
- How data will be stored, shared, and used in the future
- Whether community consent is required for data collection and dissemination
- How findings are communicated back to the community

When working with external partners or consultants, clear agreements should be established regarding data ownership, access, and long-term stewardship.

10.5 Designing Culturally Responsive Engagement

In all communities, engagement strategies should be designed in collaboration with the community and reflect cultural norms, values, and protocols. This is especially important for outside organizations working within and for Native Nations. Awareness and integration of cultural norms, values, and protocols may include:

- Working with Tribal leadership or designated representatives
- Engaging elders, youth, and other key community groups in specific stakeholder engagement activities
- Allowing sufficient time for relationship-building, trust, and decision-making
- Recognizing historical trauma and past experiences with extractive research
- Relying on community-driven ideas for developing engagement strategies, interpreting data, and how the housing story for the community is shared

Culturally responsive engagement strengthens the quality of the assessment and supports community trust and participation. Leading with the understanding should be non-negotiable for consultants or other outside organizations partnering with Native Nations and community members.

10.6 Using Additional Context to Inform Housing Strategies

Understanding Native contexts is essential for translating housing needs into meaningful action. Housing strategies may need to account for:

- Land tenure and leasing requirements
- Tribally Designated Housing Entities (TDHE or Tribal Housing Authorities)
- Access to infrastructure and financing options
- Specific funding sources and opportunities unique to Native Nations
- Local workforce and capacity constraints
- Cultural preferences related to housing design and location

By grounding analysis and recommendations in Tribal governance, culture, and priorities, housing needs assessments can serve as tools for self-determination and long-term well-being.

11. Applying the Process in Practice

The case studies that follow demonstrate how the framework described in this guide was adapted to different community contexts, capacities, and goals. Rather than serving as one-size-fits-all models, these examples highlight how communities adjusted the core process in response to local priorities, data availability, and implementation capacity. Together, they illustrate how the guide can be used flexibly to support locally driven housing analysis and action.

11.1 Prince William Sound, Alaska

Community Context

Prince William Sound is a geographically vast and sparsely populated region of Alaska characterized by small, remote communities, limited housing stock, and significant transportation and infrastructure constraints. Housing challenges in the region are shaped by seasonal employment, high construction costs, aging housing stock, and limited availability of developable land.

This regional housing needs assessment was developed through a partnership led by the Prince William Sound Economic Development District (PWSEDD), with participation from local community partners representing the City of Cordova, City of Valdez, Town of Whittier, and the Native Villages of Chenega, Tatitlek, and Eyak. Due to limited internal capacity at the time, PWSEDD and Minnesota Housing Partnership (MHP) jointly supported the hiring of McKinley Research Group (Alaska) as the primary consultant responsible for the needs assessment analysis.

Applying the Guide Framework

Initiating the Process

The assessment was designed to support regional planning and funding efforts across Prince William Sound while still documenting the distinct housing needs, barriers, and priorities of each participating community. Given known data limitations at very small geographies, the quantitative analysis emphasized multi-year trends and regional comparisons to avoid over-interpretation of highly variable local estimates. At the same time, the project incorporated community-specific qualitative input and localized survey approaches to ensure that findings reflected the lived housing realities of Cordova, Valdez, Whittier, and the Native Villages of Chenega, Tatitlek, and Eyak. This combined approach allowed the assessment to function as both a regional reference document and a set of community-informed findings that local partners could use for local planning conversations.

Data Sources and Methodologies

Quantitative analysis was led by McKinley Research Group using a combination of secondary data sources, including Census and American Community Survey data, supplemented with local knowledge and interviews. Due to known data limitations in small populations, the analysis emphasized multi-year trends and regional comparisons rather than point-in-time estimates. This approach supported regional decision-making while avoiding over-interpretation of highly variable local estimates.

Stakeholder Engagement

Community engagement and qualitative data collection were carried out in partnership with PWSEDD, local community representatives, and McKinley Research Group. Survey methods were adapted by community to reflect local conditions and capacity. This included randomized phone surveying in Cordova, use of a prior survey instrument and responses in Valdez, and locally supported distribution and collection of resident surveys in other communities. In Whittier, input was collected through a town hall-style meeting. MHP supported this work through coordination assistance and post-collection survey processing.

Regulatory and Infrastructure Review

The assessment identified infrastructure capacity, transportation access, and construction costs as major barriers to housing development. Regulatory constraints were considered alongside practical feasibility, recognizing that policy changes alone would not resolve housing challenges without accompanying infrastructure investment.

Moving from Data to Action

Following completion of the needs assessment, PWSEDD and community partners used the findings to clarify regional housing priorities and strengthen funding and advocacy efforts. MHP's primary role was concentrated in the post-assessment phase, supporting communities in translating findings into early action planning, refining strategies, supporting resource development, and engaging developers and local leaders.

Findings were used to:

- Clarify regional housing priorities
- Support funding applications and advocacy efforts
- Inform conversations about phased housing strategies
- Identify areas where additional feasibility analysis was needed

Rather than producing a detailed implementation plan, the assessment focused on identifying realistic next steps aligned with regional capacity and resources.

Key Takeaways

- A hybrid approach (regional quantitative analysis paired with community-specific qualitative input) can produce both reliable trends and locally meaningful findings in remote, low-population contexts.
- Infrastructure capacity, transportation access, and construction costs often shape housing feasibility more than zoning or policy alone.
- Survey and engagement methods may need to vary by community (phone-based, paper distribution, town hall-style input) to reflect local capacity and improve response rates.
- Housing needs assessments can strengthen regional advocacy and funding conversations while still supporting community-level planning and priority-setting.
- Strong regional assessments often depend on shared leadership between a regional entity, community partners, and technical consultants.

11.2 Case Study: Callaway County, Missouri

Community Context

Callaway County is a rural county experiencing a mix of population stability and localized growth pressures. Housing challenges included rising costs, limited rental availability, aging housing stock, and a mismatch between local wages and housing prices.

This housing needs assessment was conducted through a partnership supported by the Rural Capacity Building program, with Central Missouri Community Action (CMCA) serving as a primary local lead. The housing needs assessment focused specifically on Callaway County, while CMCA was simultaneously conducting broader community needs assessments across its eight-county service area. The housing engagement approach was intentionally aligned with this wider community assessment effort.

Applying the Guide Framework:

Initiating the Process

The assessment was designed to support county-wide planning while recognizing differences among communities within the county. Key questions focused on affordability, housing supply gaps, and future housing needs based on demographic and economic trends.

Data Sources and Methodologies

MHP and CMCA partnered on the housing data component, including selection of data sources and interpretation of findings. The analysis relied heavily on secondary data sources, including American Community Survey data, HUD income limits, and market-informed data. Affordability and housing gap analyses were used to compare household incomes with existing housing costs across rental and ownership markets.

Stakeholder Engagement

CMCA primarily led community engagement activities as part of its broader community needs assessment process. This engagement was designed to inform housing priorities while also serving CMCA's larger multi-county assessment goals. Input included surveys and interviews with local stakeholders, including employers, housing providers, and community leaders. Engagement in Callaway County emphasized validation and prioritization, rather than discovery, reflecting stronger baseline data availability and an existing planning context.

Regulatory Review

Local planning and zoning policies were reviewed at a high level to identify potential constraints on housing development. The assessment focused on how existing regulations interacted with market conditions rather than conducting a comprehensive regulatory overhaul.

Moving from Data to Action

The assessment directly informed:

- Housing priorities included in local planning
- Conversations about housing preservation and rehabilitation
- Identification of target income ranges for future housing development
- Grant applications and funding strategies

The county used the assessment as a foundational document to support continued housing conversations rather than a one-time report.

Key Takeaways

- County-level housing gap analysis can clearly illustrate mismatches between local wages and housing costs.
- Combining affordability analysis with stakeholder validation strengthens credibility and shared understanding.
- Housing needs assessments can directly inform planning priorities, preservation strategies, and development discussions.
- Treating the assessment as a living reference supports ongoing housing conversations beyond a single planning cycle.