

# Analyzing and Monitoring Data to Inform Your COVID Housing Response Plan

To develop and maintain a strong COVID-19 housing response plan, it is important for housing policymakers and practitioners to track evolving indicators of disease transmission and its economic impacts. Given the immediacy of the pandemic, every day brings new facts. Many changes to a community's housing policy response are driven by overall economic conditions and actions by other levels of government, which may be well beyond the control or direction of individual localities. Yet with a thorough understanding of available metrics and data, localities can take prompt and precise action in the areas it *can* control, as well as inform state or federal policy agendas.

This brief outlines valuable sources of information for setting or adjusting local housing priorities, identifying policies best suited to local economic and housing conditions, and undertaking mid-course corrections. It highlights data that can help localities understand both what is happening at the community level, as well as potential changes in federal, state, and local government regulations, programs, and funding levels.

The structure of this brief tracks the three initial [phases of response to the COVID-19 pandemic](#) and accompanying economic crisis: Crisis Response (short-term), Stabilization (medium-term), and Recovery (longer-term). *(Note: LocalHousingSolutions.org contains additional indicators, data sources, and policy responses that policymakers and practitioners should be aware of as our country, and your locality, begins to adapt to a “new normal” after the pandemic.)* Many indicators outlined below remain relevant through multiple phases.

Because of the ever-evolving nature of the pandemic and its economic effects, timeliness is essential; as a result, localities may need to combine formal data sources, such as local administrative records, with less official channels, such as informal discussions with or surveys of local stakeholders (i.e. developers, tenant organizations, community leaders) and other practitioners (i.e. architects, contractors). Existing administrative data may be readily available or easily convertible into a usable form, however its usefulness depends on how frequently it is compiled. Surveys and discussions with stakeholders and practitioners require special effort to collect the information and to assess how representative it is of the overall situation.

Finally, some of the indicators below may only include national-level data sources. While these sources may not directly report on local-level trends, they may help policymakers and stakeholders develop a general sense of the national trends that shape the local economic and housing landscape.

## 1. Crisis Response

Public health practitioners have long noted [the connection between housing and health](#). During the Crisis Response stage of the COVID-19 pandemic, local officials face the daunting task of ensuring the health and

safety of their residents. Health trends that local housing practitioners should monitor include the health and well-being of public housing and shelter residents, as well as the extent to which the pandemic is disproportionately affecting residents of certain neighborhoods.

By monitoring indicators of health and disparate impacts during this initial crisis response phase, localities can develop an estimate of which communities are disproportionately affected and where to direct resources and assistance. Additionally, because the homeless population grows as a result of increased housing instability of those previously housed, local governments may also consider monitoring many of the Stabilization indicators (below) while still in Crisis Response.

### Well-being of residents, people experiencing homelessness, and public housing residents

Throughout this public health crisis, monitoring the safety and health of one’s community should be a priority to all local officials. Of particular concern should be the health of homeless individuals and of residents of public housing for which government has direct responsibility. People experiencing homelessness are especially vulnerable to COVID-19 for multiple reasons, including a lack of access to healthcare and safe and hygienic living environments and, among those in congregate settings, difficulty practicing social distancing. Public housing tenants are also more vulnerable as they tend to be older and in poorer health.

Data on both the current health of residents, homeless individuals, and public/assisted housing populations, as well as demand for support services, may be gathered locally. These indicators can provide insight into the current need and demand for support services provided for vulnerable populations.

Indicator	Method of Collection	Update Frequency	Geo. Detail
Data sources specific to tracking the size and conditions of homeless populations, including: <ul style="list-style-type: none"> <li>• Homeless Management Information Systems</li> <li>• Surveying social service agencies &amp; Continuums of Care</li> <li>• Shelter applications, where applicable</li> </ul>	Administrative	Varies by locality	Local
Direct monitoring by the public housing authority. For example, are public housing authorities reporting a high COVID infection or rent nonpayment rates? Any abnormal trends can suggest a need for support services.	Administrative	Varies by locality	Local
Medicaid records, are there unusual or systematic changes in Medicaid use	Administrative	Monthly	State with a local breakdown
Hospital admissions	Administrative	Varies by locality	Local
Applications for assistance	Administrative	Varies by locality	Local
Calls for assistance (often through local United Way 211 programs)	Administrative	Varies by locality	Local

## Differential impact across neighborhoods/demographic groups

In developing their COVID-19 Housing Response Plans, cities, towns, and counties should work to ensure fair and equitable outcomes for all residents. To do so, localities must consider and address disparities across neighborhoods and among people of different income levels, abilities, races, and ethnicities. To assess the extent and degree of disparate impacts, and to devise policies and programs to mitigate those effects, local officials should review health and economic data broken down by neighborhood, age, race/ethnicity, or other variables of concern. (The Furman Center [recently published an example](#) of one such analysis.)

Close attention to these disparities can help identify areas or populations with a particularly high level of need and/or distinct challenges, which can lead to more targeted assistance and, in turn, a more inclusive recovery. In addition to the previously-mentioned indicators above, readily available data sources include:

Source	Data Type	Update Freq.	Geo. Detail
Indicator: Local public health data on COVID-19 cases, hospitalizations, and deaths.			
<a href="#">The Covid Tracking Project</a>	Local public health data on COVID-19 cases, hospitalizations, and deaths	Daily	State
<a href="#">The COVID Racial Data Tracker</a>	External sources, a collection and analysis of state-level racial data on the pandemic from across the United States	Biweekly	State
<a href="#">National Alliance to End Homelessness</a>	External sources to assist cities collect data and analyze potential disparate effects in their communities.	As needed	National and local
Indicator: 211, 311, and 911 data. 211 and 311 data provide information related to homelessness or rental assistance; 911 are <a href="#">increasingly made</a> for rent nonpayment or if there are landlord/tenant disputes.			
211, 311, and 911 service operators	Administrative data	Varies by locality	Local
The indicators listed under “Direct indicators of housing instability” (below) where available by neighborhood or census tract			

## 2. Stabilization

As soon as possible, localities should develop strategies to reduce housing instability caused by the pandemic and the resulting economic disruption. The process of helping to stabilize residents and multifamily property owners can start while still dealing with the immediate impact of the pandemic. Even with federal support of one-time cash grants and enhanced unemployment benefits for many households, extended shelter-in-place orders, job loss, and missed income will leave many households struggling to pay their rent or mortgage once eviction and foreclosure moratoria are lifted and forbearance periods end.

Policies, programs, and regulations at all levels of government may be needed to mitigate the potential impact on households and the housing market more generally.

In addition to continuing to monitor housing instability, local housing officials, policymakers and practitioners should monitor and analyze broader financial forces and their impact on the physical conditions of housing. They should also seek to understand the impact of the pandemic on the fiscal capacity of local government to continue to fund, let alone expand, local housing programs.

## Housing instability

Increasing housing instability likely will be indicated by an increase in the number of households struggling to pay essential housing-related expenses and/or have been forced to move out of their home. These indicators, which may be available locally or can be ascertained through local surveys, can provide insight into the number of families who may be at increased risk of displacement or homelessness. The following indicators can be used to track increases in housing instability:

Source	Data	Update Freq.	Geo. Detail
<b>Indicator: Non-payment of rent.</b>			
<a href="#">Rent Payment Tracker<sup>1</sup></a>	Provides monthly data on the changes in resident rent payment behavior.	Monthly	National
911 data	Administrative data; many landlord-tenant disputes surrounding non-payment of rent may be reported to local police departments ( <a href="#">source</a> )	Varies by locality	Local
Surveying property owners, landlords, or rental associations	Administrative, survey data		Local
<b>Indicator: Mortgage delinquencies.</b>			
<a href="#">St. Louis Federal Reserve</a>	Delinquency Rate on Single-Family Residential Mortgages, Booked in Domestic Offices, All Commercial Banks	Quarterly	National
<a href="#">Federal Reserve</a>	Charge-Off and Delinquency Rates on Loans and Leases at Commercial Banks	Quarterly	National
<a href="#">Consumer Financial Protection Bureau</a>	These interactive charts show the percentage of mortgages 30–89 days delinquent in the U.S. based on a 5 percent sample of residential mortgages since January 2008.	Monthly	County

<sup>1</sup> This tracker consists of national aggregate data, which masks geographic and property class differences and outliers. Further, it does not include rent payments for small properties (1-4 units), where about half of low-wage renters live. Additionally, this tracker does not differentiate between partial payments and full payments, those paying with cash or with credit card.

Surveying local financial institutions	Survey data	NA	Local
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Indicator: Utility shut-offs. Utility shut-offs may be driven by the inability of tenants or property owners to pay utility bills.

Admin. records from local utility providers	Administrative, survey data	Varies by locality	Local
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Indicator: Property tax delinquency. This indicator signals property owner distress as indicated by the inability of property owners to pay property taxes.

Admin. records from local taxing authorities	Administrative, survey data	Varies by locality	Local
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Indicator: Turnover rate of tenants. Despite widespread eviction moratoria, tenants may, on their own volition, move out of their rental properties if they experience a decrease in income or face the threat of eviction.

Surveying local public housing owners, affordable developments, and/or apartment associations	Survey data	NA	Local
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Indicator: Housing court eviction filings and executed evictions.

Local housing court records	Administrative, survey data	Varies by locality	Local
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Surveying local legal aid organizations	Survey data	NA	Local
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## Impact on funding for housing programs

Local governments depend not only on their local tax base for local housing initiative but also on funding from state and federal government programs. Because most states and localities are generally required to balance their budgets, they face an ongoing challenge to adjust programs in line with anticipated revenues. Falling revenues at the state and local level greatly complicate efforts by state and local governments to mitigate the effects of the pandemic. Significant losses in revenue streams at any level of government can be devastating, especially if they are unexpected with limited or no time to make programmatic or budgetary adjustments. While projecting future state and federal spending is difficult, it is important to anticipate and, when necessary, plan for the expansion and termination of existing state and federal funding.

Monitoring the drivers of local government revenues is also critical for anticipating the level of resources available for local housing programs. While local governments generally have the ability to adjust their property tax rates, as a legal matter, local politics may preclude that option. The tax rates on other local revenue streams may be even harder to adjust as their rates may be set by state law. Sources of local revenues that may fall because of the economic impact of the pandemic include:

Source	Data	Update Freq.	Geo. Detail
Indicator: Property sales. Decreases in the dollar volume of property sales will lower the proceeds from property transfer taxes subject to any increases in tax rates.			
Local administrative data or privately collected data on property sales	Administrative data	Varies by locality	Local
Indicator: Tax payment delinquencies. Increased property tax payment delinquencies driven by the inability of owners to be able to pay their taxes can be another source of a reduction in revenues.			
Administrative data from local tax department	Administrative data	Varies by locality	Local
Indicator: Federal support for local businesses. Without federal support, businesses will have less ability to pay their taxes, debt service, and rent.			
Surveying small business associations	Survey data		Local
<a href="#">Small Business Administration</a> (PPP)	Summary statistics on cumulative Paycheck Protection Program data	Weekly	State
<a href="#">Small Business Administration</a> (Economic Injury Disaster Loan Emergency Advance)	COVID-19 EIDL Loans Report	Biweekly	State
<a href="#">National Small Businesses Association - Survey on COVID-19 Relief Programs</a>	A survey of more than 980 small-business owners on how the virus is impacting their small business.	Once	National
Survey of small business associations	Survey data	NA	Local
Indicator: Changes in national retail sales. Decreases in the volume of national retail sales can indicate a decrease in sales tax revenue.			
<a href="#">Monthly Retail Trade</a> (Census Bureau)	Advance estimates of U.S. retail and food services sales	Monthly	National
Indicator: Number of construction and/or alteration permits.			
<a href="#">Housing Units Construction Permits</a> (Census Bureau)	Number of new housing units authorized by building permits.	Monthly, yearly-to-date	National, state, metro. Area, county, and place levels
<a href="#">Construction spending</a> (Census Bureau)	Estimates of the cost of labor and materials, cost of architectural and engineering work, overhead costs, interest and taxes paid during construction, and contractor's profits for each month, and more.	Monthly	National
Administrative data from local building departments	Administrative data	Varies by locality	Local

Indicator: Changes in residential and commercial vacancy rates. Increased vacancy rates may contribute to decreased property tax revenue, as well as signal overall demand for housing/commercial property in an area.

<a href="#">Housing Vacancies and Homeownership</a> (Census Bureau)	Rental and homeowner vacancy rates, and characteristics of units available for occupancy.	Quarterly	MSA
<a href="#">Commercial Real Estate Market Trends and Outlook</a> (National Association of Realtors)	Trade association information on opportunities and challenges facing commercial practitioners.	Quarterly	National
Surveying local property owners	Survey data		Local

Indicator: Changes In the prices of single-family homes and of rental properties. Decreased property values affect property tax revenues as well as signal the overall demand for housing in an area.

<a href="#">Home Prices and Values</a> (Zillow)	Home prices, housing market conditions, etc.	Monthly	City
Other online broker services	Housing market conditions.		Local

Indicator: Other local sources of revenue to evaluate include:

- Local sales tax collection
- Income tax collections
- Mass transit fare collections
- Property transfer taxes

Administrative records from managing department/organization	Administrative data		Local
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In addition, it is important to track any legislative developments at the state and federal levels that may affect the availability of funding for local COVID-19 housing responses. It may also be helpful to advocate for local housing needs at the state and federal levels, and at the local level to protect funding for housing-related programs.

### Impact on the physical quality of housing

Jurisdictions can measure housing conditions using local administrative data that record changes in housing code violations and demolition permits. Other, less direct measures include looking at the ability and willingness of owners to properly maintain their buildings. This ability depends to no small degree on having sufficient rental revenue from residential and commercial tenants. Data on both revenue streams may be gathered locally from owners or owner associations (see Housing Stability above). Data on the balance in the housing market between supply and demand (see below) can influence whether they see investing in their properties as worthwhile. Other data, such as building permits, can provide insights on how much owners are continuing to invest in their properties as buildings age.

Indicator	Method of Collection	Update Frequency	Geographic Detail
Housing code violations	Administrative	Varies by locality	Local
Building permits	Administrative	Varies by locality	Local
Demolition permits	Administrative	Varies by locality	Local
311 data (Tenants are encouraged to file housing quality or safety complaints with 311 if landlords are unresponsive to their requests)	Administrative	Varies by locality	Local
Local rental registration/licensing program data	Provides administrative data on the rental properties in a given locality,	Varies by locality	Local

### 3. Recovery

Even after the economy has recovered and the jobless rate has declined substantially, there will still be lingering challenges associated with the COVID-19 downturn. Cities, towns, and counties will need to analyze how their communities needs have changed in light of the COVID-19 pandemic and economic downturn to refocus and revitalize their housing policies for the future.

An important local focus should be on how the pandemic is affecting the quality and adequacy of the housing stock to serve community needs. If the housing stock falls further into disrepair and/or is insufficient to meet demand, jurisdictions may need to allocate additional funding to housing preservation. In addition to monitoring many of the indicators previously described, local housing officials, policymakers, and practitioners will want to keep track of the condition of the housing stock and of the local housing market more generally.

#### Monitoring the balance in the housing market between supply and demand

Of longer-term concern is how well the [supply of housing aligns with demand](#). Shortfalls in supply often call for the building of more affordable and market-rate housing. Monitoring ongoing rates of construction as well as new building permits can identify shortfalls in the long-term development pipeline. Localities that continue to be concerned about preserving the existing affordability of their housing stock, either because of rising rents or a shrinking number of units, can monitor changes to see if existing programs to address these issues need to be stepped up or new programs added, for example, to help owners being hurt by the inability of their tenants to make rent.

Source	Data	Update Freq.	Geo. Detail
Indicator: Changes in property sales and prices. Changes in property sales and sales prices affect property tax revenues as well as signal changes in the overall demand for housing in an area.			

Property sales	Administrative data, surveys	Varies by locality	Local
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<a href="#">Home Prices and Values</a> (Zillow)	Provides information on home prices, rents.	Monthly	Local
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Other online broker services	May be another source of information on conditions in the housing market.		Local
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Indicator: Changes in rent levels. Changes in rent levels signal changes in overall demand for rental housing in an area.			
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<a href="#">Average Rent Estimates</a> (Zillow)	Provides an estimate rental pricing for properties in a given area	Monthly	City
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Local landlord association data	Provides information on the buildings operated by member landlords in a given locality, data provided varies by locality	Varies by locality	Local
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Local rental registration/licensing program data	Provides information on the rental properties in a given locality, data provided varies by locality	Varies by locality	Local
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Other online apartment listing services	May be another source of information on conditions in the rental market.		Local
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Indicator: Rate of housing production (market-rate). Rate of production is a direct indicator of the supply of new, market-rate housing expected in a given area.			
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<a href="#">Housing Units Construction Permits</a> (Census Bureau)	Data on the number of new housing units authorized by building permits.	Monthly, yearly-to-date	National, state, metro. Area, county, and place levels
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<a href="#">State and Metro Forecasts</a> (Housing Economics)	These forecasts provide additional useful predictions of the total Single-Family and Multifamily Housing Starts.		Region, states, and MSA
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Local permitting data	Administrative data		Local
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Indicator: Rate of housing production (affordable). Rate of production is a direct indicator of the supply of new, affordable housing expected in a given area.			
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Local permitting data	Administrative data		Local
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<a href="#">Housing Vacancies and Homeownership</a> (Census Bureau)	This source provides current information on the rental and homeowner vacancy rates, and characteristics of units available for occupancy.	Quarterly	MSA
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Surveying local residential developers and/or investors	Survey data		Local
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## Financial well-being of low- and moderate-income households

Economic conditions, which are influenced by national trends but also vary significantly from one municipality and state to the next, have a direct bearing on the ability of households to avoid forced moves and their accompanying anxiety. Key metrics to monitor changes in economic conditions that influence level of housing instability (as described above) and its likely trajectory include:

Source	Data	Update Freq.	Geo. Detail
Indicator: National, state, and local employment data and applications for unemployment insurance.			
<a href="#">State Employment and Unemployment</a> (Bureau of Labor Statistics)	Data tables on state employment and unemployment data	Monthly	State
<a href="#">Local Area Unemployment Statistics</a> (Bureau of Labor Statistics)	This report provides employment, unemployment, and labor force data for various geographic levels.	Monthly and annually	Census regions, States, counties, MSAs, and many cities
<a href="#">Unemployment Insurance Weekly Claims Data</a> (Department of Labor)	The UI weekly claims data are used in current economic analysis of unemployment trends.	Weekly	National and state

## Future phases

Finally, as the COVID-19 crisis moves more clearly into the rear-view mirror, cities will want to re-examine their broader housing strategies in light of the “new normal” established by the post-COVID-19 housing situation to develop new comprehensive local housing strategies. In addition to the resources you’ll find on the LHS COVID-19 Housing Response Plans page, there are a number of additional briefs to assist local policymakers and practitioners in [analyzing](#) and [refining](#) their housing strategies to adapt to whatever becomes the “new normal.”