

# Applying Census Data to Housing Policy



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# Currently Available Data



- Total Housing Units
- Occupied
- Owner-Occupied
- Renter-Occupied
- Vacant
- Vacancy Rates
- Tenure by Race/Ethnicity
- Tenure by Household Size
- Tenure by Age of Householder
- Population per Household

# What do these data tell us?

- Is the area developing new housing units ?
- Is the area “growing” or shrinking?”
- What is the nature of this change from an investment perspective?

Is this a good or bad thing?

Relate to:

- Vacancy Rate
- Owner Occupancy
- Renter Occupancy

- **Total Housing Units**
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# Omaha Change 2000-2010

Variable	2000	2010	Change	Index
Total Units	165,731	177,518	+11,787	1.071
Vacancy	8,993 (5.4%)	14,891 (8.4%)	+5,898	1.656
Occupied	156,738	162,627	+5,889	1.038
Owner-Occupied	93,449 (59.6%)	94,815 (58.3%)	+1,366	1.015
Renter-Occupied	63,289(40.4%)	67,812 (41.7%)	+4,523	1.074

# Nebraska Change 2000-2010

Variable	2000	2010	Change	Index
Total Units	722,668	796,793	+74,125	1.103
Vacancy	56,484(7.8%)	75,663(9.5%)	+19,179	1.339
Occupied	666,184	721,130	+54,946	1.083
Owner-Occupied	449,317 (67.4%)	484,730 (67.2%)	+35,413	1.079
Renter-Occupied	216,867(32.6%)	236,400 (32.8%)	+19,533	1.090

# What do these data tell us?

## Overall:

- More housing
- Much more vacancy
- Slow change to increased renter-occupancy
- Trends more pronounced in Omaha

## Expectation:

- Slower production
- Increasing attention to rental development

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- Population per household

# What do these data tell us?

- Is the group prospering or earning equity?
- What is happening within individual neighborhoods?

- Total Housing Units
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## African-Americans in Omaha, 2000-2010

Variable	2000	2010	Change	Index
Total Population in Occupied Units	50,085	53,819	+3,734	1.074
Owner-Occupied	21,056 (42.0%)	19,419 (36.1%)	(1,637)	0.922
Renter-Occupied	29,029(58.0%)	34,400 (63.9%)	+5,371	1.185

## Hispanic/Latinos in Omaha, 2000-2010

Variable	2000	2010	Change	Index
Total Population in Occupied Units	27,082	49,172	+22,090	1.816
Owner-Occupied	12,147 (44.9%)	23,553 (47.9%)	+11,406	1.934
Renter-Occupied	14,935(55.1%)	25,619 (52.1%)	+10,684	1.715



## Population per Household: Omaha by Ethnicity/Race

	2000	2010	Change	Index
White	2.31	2.27	(.04)	0.983
African-American	2.62	2.51	(.11)	0.958
Hispanic	3.65	3.84	+.19	1.052
All	2.42	2.45	+.03	1.014

## Population per Household: Omaha by Tenure

	2000	2010	Change	Index
Owner	2.64	2.61	(.03)	0.989
Renter	2.10	2.22	+.12	1.057
All	2.42	2.45	+.03	1.014

# Key Housing Policy Questions

- What is going on with the population of a community?
- Is the current stock affordable?
- How much housing does a community need?
- How should it be priced?
- How do policymakers/developers meet that demand?



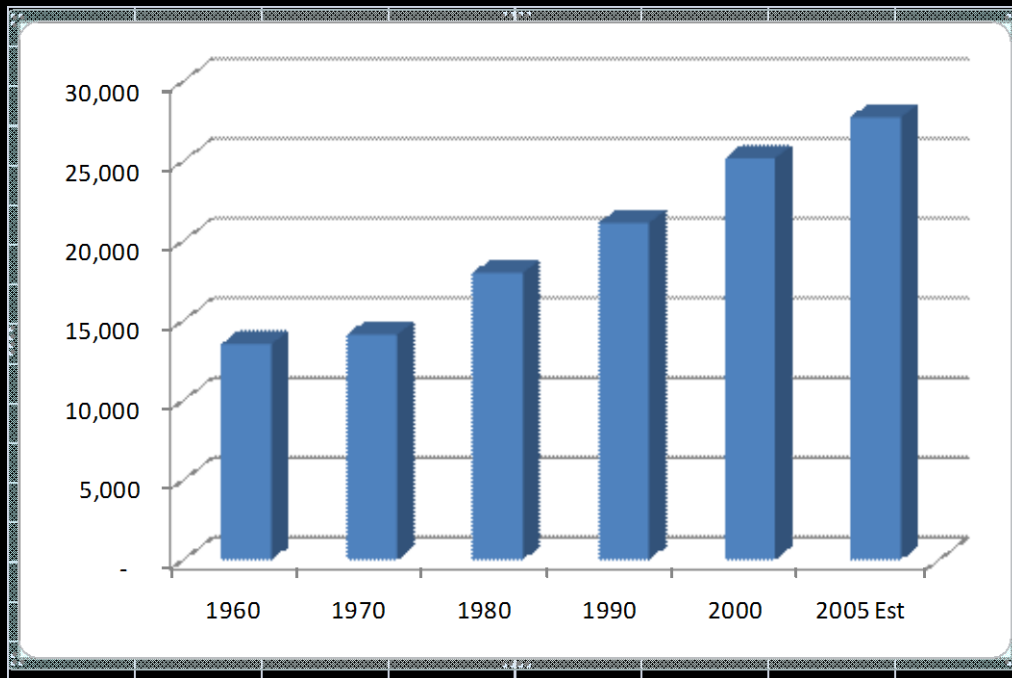
# Overall Demographic Assumptions

- People per HH will stabilize
- Hispanic population will be a significant market driver
- No one knows how baby boomers will behave



# Population Change

## Dodge City, 1960-2005



Source: US Census, RDG Planning & Design

- Since the 1970s Dodge City has experienced a 2% annual growth rate..
- Since 1960 Dodge City has nearly doubled in population.
- Much of the city growth has occurred among the Hispanic population. In 1990, 18% of the city population was Hispanic. In 2000 this had grown to nearly 38%.

# Population Change, Dodge City

	Change in Population	% Growth During Decade	Annual Growth Rate
1960-1970	607	4.5%	0.4%
1970-1980	3,874	27.4%	2.5%
1980-1990	3,128	17.4%	1.6%
1990-2000	4,047	19.2%	1.8%
1960-2000	11,656	86.2%	1.6%

# Population Change, Dodge City

	1990		2000		Change
Under 15	5,261.00	24.9%	6,714	26.7%	1,453
15-19	1,760.00	8.3%	2,047	8.1%	287
20-24	2,024.00	9.6%	2,197	8.7%	173
25-34	3,654.00	17.3%	4,112	16.3%	458
35-44	2,716.00	12.9%	3,442	13.7%	726
45-54	1,778.00	8.4%	2,592	10.3%	814
55-64	1,477.00	7.0%	1,557	6.2%	80
65-74	1,355.00	6.4%	1,170	4.6%	-185
75-84	826.00	3.9%	949	3.8%	123
85 and Over	278.00	1.3%	396	1.6%	118
Median			29.9		

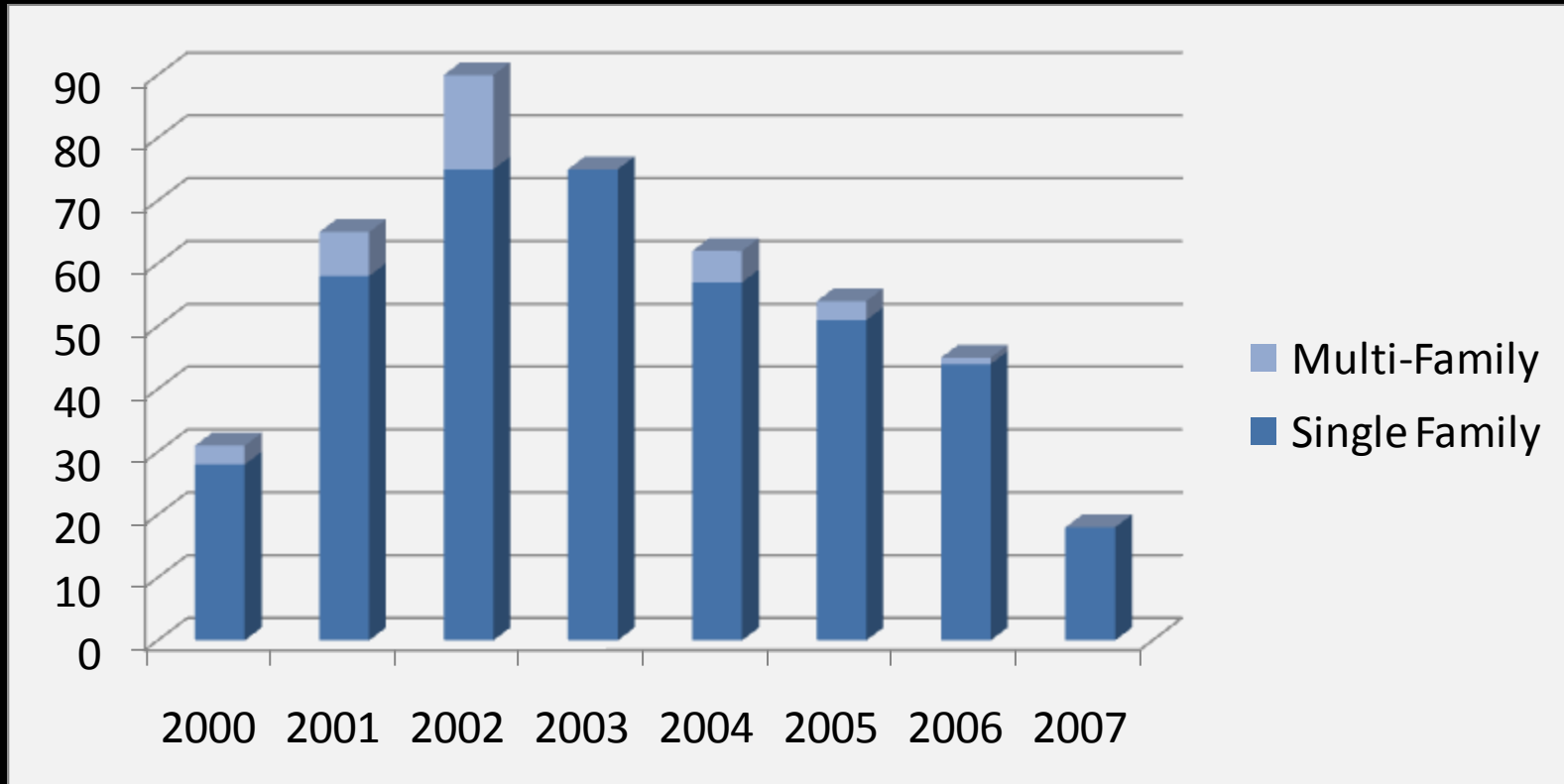
# Population Change by Predicted vs. Actual

## Bellevue, Iowa: 2000-2010

	2000 Actual	2010 Predicted	2010 Actual	Variance	% Variance
<b>Bellevue</b>	<b>2,350</b>	<b>2,254</b>	<b>2,191</b>	<b>-63</b>	<b>-2.8%</b>

*Source: U.S. Census; RDG Planning & Design*

# Housing Production 2000-2007



- A common trend in rural cities: they hit peaks early in the decade



# Population Forecast

	2005 Estimate	2010 Forecast	2015 Forecast	2020 Forecast
0% in-migration	25,887	27,311	27,989	28,550
1.0% Annual Growth Rate	27,016	28,394	29,842	31,364
1.4% Annual Growth Rate	27,016	28,988	31,104	33,375
2.0% Annual Growth Rate	27,016	29,828	32,933	36,362

# Occupancy Changes, Dodge City

	1990		2000		Net Change
	Number	% of Occupied Units	Number	% of Occupied Units	
Owner-Occupied	4,654	61%	5,097	61%	443
Renter-Occupied	2,955	39%	3,298	39%	343
Total Vacant	649		581		-68
Vacancy rate	8%		6.5%		
Total	8,258		8,976		718

# Development Projection, Dodge City

	2008	2008-2013	2014-2020	Total
Population at End of Period	28,199	30,258	33,375	
HH Population at End of Period	27,647	29,665	32,721	
Average PPH	2.9	2.9	2.9	
HH Demand at End of Period	9,404	10,090	11,130	
Projected Vacancy Rate	3.50%	4.13%	5.00%	
Unit Needs at End of Period	9,745	10,524	11,715	
Replacement Need		25	35	60
Cumulative Need During Period		946	1,226	2,172
Average Annual Construction		189	175	181

# Income Distributions and Housing Affordability Ranges

Income Range	% of City HH Median	% of Households	Households in Range	Affordable Range for Owner Units	# of Owner Units	Affordable Range of Renter Units	# of Renter Units	Total Affordable Units	Balance
\$0-25,000	67.00%	23.36%	1,961	\$0-50,000	1,343	\$0-400	2095	3438	1477
\$25,000-49,999	67-135%	38.14%	3,202	\$50,000-124,999	2,592	\$400-800	1136	3728	526
\$50,000-74,999	136-202%	15.39%	1,292	\$125,000-199,999	919	\$800-1250	57	976	-316
\$75,000-99,999	203-269%	9.43%	792	\$200,000-249,999	154	\$1250-1500	0	154	-638
\$100,000-149,999	270-404%	9.83%	825	\$250,000-300,000	47	\$1500-2000	10	57	-768
\$150,000+	Over 404%	3.85%	323	\$300,000+	42	\$2000+	0	42	-281
<b>Median Income:</b>	\$37,156								

Source: RDG Planning & Design

# Housing Development Program, Dodge City

	2008-2013	2014-2020	Total
<b>Total Need</b>	<b>946</b>	<b>1,226</b>	<b>2,172</b>
<b>Total Owner Occupied</b>	<b>568</b>	<b>736</b>	<b>1,303</b>
Affordable Low: 60-100,000	115	149	263
Affordable Moderate: 100-130,000	142	184	326
Moderate Market: 130-200,000	162	210	372
High Market: Over \$200,000	149	193	342
<b>Total Renter Occupied</b>	<b>378</b>	<b>490</b>	<b>869</b>
Low: Less than 450	123	159	282
Affordable: 450-700	122	158	280
Market: Over \$700	134	173	307

- This analysis assumes a split of 60% owner-occupied and 40% rental, comparable to existing proportions.
- About 589 owner-occupied units, or about 49 units annually, should ideally be priced below \$130,000. Many of these units may come from the city's existing housing stock.
- There will be a demand for an additional 562 rental units priced below \$700.

# Gap Calculations

## Factors:

- Distribution of rents/values in a community or neighborhood. (Census)
- Construction costs/profit expectation (Builder Information)
- Incomes of targeted housing consumers (Census)
- Development Value - Feasible Market Value