NATIONAL
ASSOCIATION
of COUNTIES NACo®

Assessing Racial and Other Forms of Inequity in Housing

A Guide for Counties

About the National Association of Counties

The National Association of Counties (NACo) strengthens America's counties, serving nearly 40,000 county elected officials and 3.6 million county employees. Founded in 1935, NACo unites county officials to:

- Advocate county priorities in federal policymaking
- Promote exemplary county policies and practices
- Nurture leadership skills and expand knowledge networks
- Optimize county and taxpayer resources and cost savings, and
- Enrich the public understanding of county government

NACo's Mission
Strengthen America's Counties.

NACo's Vision
Healthy, safe and vibrant counties across America.

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How to Use the Guide

NACo has developed this guide as a flexible resource for counties, but envision two primary ways it can be used:

1. To help counties identify ways to embed an equity lens into existing planning and policy processes, such as housing needs assessments or comprehensive planning

2. For counties interested in starting or continuing their equity work with a standalone equity initiative focused on housing

Throughout this guide we have noted a few key points for reflection and have suggested some helpful activities for you or your team meant to inform your assessment process. You can find these activities noted by the clipboard icon at right.

No matter how this guide is used, we hope that its guidance and considerations are helpful to counties' equity work broadly.

Finally, it is important to note that this guide is not intended to be a comprehensive or definitive housing equity resource. We see this as a starting place or supporting tool for counties and we encourage you to also consult the other resources we reference throughout this guide and welcome you to share your ideas and experience advancing housing equity in your community with us.

Introduction

Racial and other forms of inequity in housing are persistent and prevalent, and have a pronounced impact on individuals', families', and communities' financial stability, health, and wellbeing. Addressing the complex array of factors that contribute to housing inequity requires intention and engagement from all sectors that influence housing, and counties have a unique and important role to play.

Over the past several years, the National Association of Counties (NACo) has increased its focus on supporting counties in their efforts to advance equity in their communities. NACo recognizes that counties play a critical role in building healthy and vibrant communities, but that some communities, particularly communities of color, experience worse outcomes in areas such as education, health, safety and economic well-being – often for generations – because of a history of marginalization and unjust policies and practices. By recognizing and addressing the systemic inequities in public policy, counties can lead a paradigm shift that creates more representative local governments that better serve all residents. There is a growing focus at the county government level as it relates to equity in multiple domains, evidenced by the increasing presence of cross-functional equity offices and more explicit county efforts to address equity, such as counties' declarations of racism as a public health crisis. NACo is committed to increasing its focus on equity and supporting efforts to address inequities in housing.

Additionally, in recent years, as part of its work to advance economic mobility, NACo has conducted significant work related to housing including the NACo Housing Task Force, Housing Solutions Matchmaker Tool, and Housing America's Residents research series.

Assessing Inequities in Housing: A Guide for Counties builds on NACo's commitment to supporting counties in their efforts to advance equity and in housing by providing county leaders with practical guidance for better understanding housing disparities, their causes, and potential solutions. In this report we will mainly focus on racial equity in housing, but acknowledge that many groups, including LGBTQIA+ people, people with disabilities, undocumented immigrants, low-income earners, and others experience discrimination and structural barriers in housing, and NACo's hope is that the guidance in this document can benefit many groups experiencing housing inequities.

Context on the State of Housing Inequity and the Importance of Local Solutions

The State of Housing Inequity

Racial and other forms of inequity in housing are well documented, but hard to overstate. Most widely known are disparities in homeownership. In 2022, 74% of White households owned their home, compared with 46% of Black and 49% of Hispanic households (Harvard Joint Center for Housing Studies., 2023). The 28-point gap between White and Black homeowners is essentially unchanged from 1960 when 65% of White and 38% of Black households owned their homes, in part because the 2008 housing market crash erased any gains made in increasing racial equity in homeownership since the Fair Housing Act of 1968 (Urban Institute, 2019). This gap is profoundly important because homeownership remains the primary way that families build generational wealth in the United States. The median net worth of homeowners is $254,900 compared with $6,270 of renters, but even among this group there are racial inequities in wealth; White homeowners have a median net worth of $299,900, compared with $113,130 among Black homeowners.

Of course, inequities in housing are not limited to homeownership. In 2021 55% of Black and 52% of Latino renters experienced a housing cost-burden, meaning they spent more than 30% of their income on housing, and 32% of Black and 28% of Latino renters were severely cost burdened, spending more than 50% of their income on housing (National Low Income Housing Coalition, 2023). A high housing cost burden often results in housing insecurity; in 2022 21.2% of Black renters were behind on rent and between 2007 – 2016 51.1% of all eviction filings were against Black renters, and more than half of those households included children (Graetz, Gershenson, Hepburn, & Desmond, 2023). Racial inequities are also stark among those experiencing homelessness. The rate of homelessness per 10,000 among Native Hawaiians and other Pacific Islanders is 121, compared with 48 among Black people, 45 among American Indians, and just 12 among Whites (National Alliance to End Homelessness, 2023).

These inequities are the product of generations of discrimination and oppression. From the explicitly racist federal housing policies known as "redlining" to the GI Bill and the targeted use of eminent domain and outright violence to destroy BIPOC (Black, Indigenous and People of Color) neighborhoods, the ripple effects of historic events continue today. Furthermore, present forms of bias and discrimination in areas including credit scoring practices, landlord behavior, and home appraisals continue to uphold these inequities, which have a profound effect on individuals and communities. Housing cost burdens place a drag on a households' finances. High costs often limit their ability to save and invest for the future, and in many cases, force families to make difficult tradeoffs between paying for housing and other important basic needs. As a result, families often experience significant impacts in their physical and mental health (CityHealth, 2022). Moreover, these inequities are compounded by the effects of persistent residential segregation; the neighborhood of the average White resident is 71% White, and only 50% of low-income White residents live in low-income neighborhoods, compared with 80% of Black residents (The Brookings Institution, 2020). This segregation has myriad effects, from perpetuating disparities in home appraisals to impacting educational opportunity because of how schools are funded by local property taxes.

The Critical Role of Counties in Promoting Housing Equity

While housing affordability and related inequity is a large and growing challenge nationally, housing markets themselves are strongly shaped by regional economies, regulations, resources, and history. Counties have varied authority to address housing affordability, however they have a unique and important role to work within those authorities to address the inequities in housing affordability across the five domains identified by the NACo Housing Task force in 2023:

1. LAND USE, ZONING, INFRASTRUCTURE, AND COMMUNITY PLANNING

Some counties have a strong influence, particularly in unincorporated areas, over regional land use planning through their role in developing both regional and local comprehensive plans and instituting land use policies, which can have significant impacts on housing production, availability, and affordability.

2. REGULATION, CODES, AND ASSOCIATED FEES

Counties shape the housing development process through oversight of codes, permitting and inspections, and impact and development fees. These regulations and processes can be streamlined and tailored to promote affordability and equity.

3. FEDERAL-COUNTY INTERGOVERNMENTAL NEXUS

Counties play an important role in equitably administering state and federal funding from the Department of Housing and Urban Development (HUD) to invest in housing programs and development, and in turn advocate and inform federal officials on local needs.

4. COMMUNITY ENGAGEMENT, PARTNERSHIPS, AND EDUCATION

Counties regularly convene and collaborate with a range of intergovernmental and community partners. These efforts can play an important role in community outreach and education and support the development of a regional housing affordability and equity agenda.

5. FINANCING, LENDING, AND COUNTY TAX POLICY

Counties strongly influence the economics of local housing markets through tax policy, incentives, the assessment process, and the administration of housing support programs such as vouchers and downpayment assistance. Through policymaking levers, counties can also influence rental stability and rent control.

In addition to these focus areas identified by the NACo Housing Task Force, counties also oversee court systems which can influence eviction and bankruptcy proceedings, both of which disproportionately impact low-income residents and people of color.

Not only are counties influential stakeholders in shaping housing markets, they have a vested interest in promoting housing affordability and equity. The majority of county revenues come from property taxes, and so counties can benefit from ensuring all people have a fair and just opportunity to access high quality and affordable housing. Moreover, housing is a key determinant of health, financial stability, educational attainment, and other social outcomes, so addressing inequities in housing can directly reduce expenditures in other social programs. For instance, one study in Baltimore found an annual public return of $1.30 - $1.92 for each dollar of operating costs for an affordable housing program (Drabo, Eckel, & et. al., 2021).

For more information about the Housing Task Force, read our final report, by scanning the QR code or click here

For further reading on the history and drivers of inequities in housing and homeownership, we recommend reading The Color of Law, *by Richard Rothstein, and* Know Your Price: Valuing Black Lives and Property in America's Black Cities, *by Andre Perry*

Planning to Incorporate Equity in Assessment Processes

Before engaging partners and starting in on research, it is important to take some time to reflect on your goals for your process, how its outcomes can contribute addressing inequities in housing, and how the actual process of assessment and research can help advance those goals. Additionally, it is important to consider how equity can be embedded into the data collection process itself.

Here are some key questions to consider as you design your process:

1. What do you see as the overall purpose of your assessment? Why are you conducting the assessment and how will it be used?

    a. Likely use cases might include:

        i. **Fact finding:** To create shared community wide understanding of housing inequities and the importance of addressing them by identifying specific examples of community wide challenges stemming from those inequities.

        ii. **Advocating:** To identify potential solutions and advocate for resourcing and their adoption, being clear about the extent of the challenge and the resources and partnership it may take to meaningfully address them.

        iii. **Implementation:** To make decisions about how to implement existing or new housing initiatives with a more explicit intention of addressing inequities.

2. What tools and frameworks will inform how you structure your process, findings, and recommendations?

    a. Having a clear shared framework for equity will help ensure a shared understanding among partners and give structure to the process and your recommendations. Tools

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tao consult might include:

    i. The Government Alliance on Racial Equity (GARE)'s Advancing Racial Equity in Housing, Land, and Development Toolbox provides a series of guiding considerations and resources in areas including Leadership, Racial Equity in Governments, Racial Equity in Housing and Planning Policy, Narrative and Communications, and Community Partnership.

    ii. GARE's Racial Equity, Getting to Results Tool, included in the above toolbox, provides a guide on how governments can apply a Results Based Accountability framework in advancing racial equity.

    iii. Targeted Universalism provides a framework for setting and making progress toward "universal" community wide goals through "targeted" strategies tailored to how different groups, particularly those most marginalized or furthest from the universal goal, are situated.

    iv. The Racism as a Root Cause framework, which has four principles for addressing racism as the root cause of racial inequities.

    v. Leverage Points, Places to Intervene in a System by Donella Meadows provides a framework for understanding complex systems and identifying points for intervention. This or other systems thinking tools such as the Water of Systems Change can be useful for mapping key issues and developing and organizing strategies.

3. How will you design your process to promote accountability and data transparency?

    a. To the communities most impacted by inequities in housing?

    b. Among the core partners leading the assessment process?

    c. Among public and private institutions holding significant positional, political, and financial power to create change?

    d. How will the data collected be shared back with communities and stakeholders?

4. How can you collaborate and integrate with others so your process will have the greatest leverage and impact?

    a. What efforts are upcoming or underway that have formal authority to guide housing policy and investment (e.g., comprehensive planning)?

    b. What existing research and resident engagement has been done that can be incorporated into the assessment?

    c. What other stakeholders might need to be core partners in the assessment to ensure that the results are actionable and have buy-in?

5. What role will community members play in this process? When is the best time to engage them?

    a. It is important to be realistic and honest about the role that the public will play in the process both among assessment partners and with residents. If residents are to play a formal decision-making role in the process, they should be involved as early as possible so they are included in important direction setting decision making.

Strong core partners will contribute to a clear vision and goals by bringing complementary skill sets, areas of influence, willingness to center community needs over their role or organizational agenda, and agility to the assessment process.

Equitably engaging communities is a critical part of building and maintaining trust. Processes should include meaningful plans to reach and engage all residents and include them in decisions.

Research Guidance

This section provides some high-level guidance for incorporating existing data and sources (secondary research) and new input from communities through interviews, surveys or other mechanisms (primary) to inform your assessment. Depending on the purpose and scope of your assessment, you might choose to use all or just a few of these methods.

Similarly, this document takes a broad view of housing inequities and their effects. Depending on the scope of your assessment, you might choose to incorporate all or some of these topics:

AREAS TO CONSIDER	WHAT YOU MIGHT RESEARCH	WHY IT IS IMPORTANT
Historical Context	Milestone policies and events specific to your community that were instrumental in creating present inequities (e.g., local redlining, destruction of BIPOC neighborhoods)	Educate your audience on how housing inequities are a product of deliberate policies and events, and identify groups for potential reparative measures
Socioeconomic Context	Current, granular demographic information and data on income and poverty (e,g., ALICE, American Community Survey (ACS) data)	Provide baseline data on the community as context for housing specific challenges and opportunities
Housing Market	Data on housing types, prices over time, production, development, and tax policy, valuations, blight, and vacancy, and non-resident ownership (i.e., public, small landlord, large corporate ownership)	Provide context on housing costs and availability relative to local economic conditions, and identify investment and policy opportunities to increase affordability and supply
Unhoused	Rates of housing instability, sheltered, and unsheltered homelessness and available services	Meaningfully describe the population most impacted by the housing crisis and elevate needed interventions
Renting	Rental cost burden, eviction rates, and availability and utilization of rental assistance	Meaningfully describe the inequities and challenges faced by renters and identify opportunities for targeted interventions
Homeownership	Pre-purchase readiness, homeownership rates, home values, cost-burden, presence of alternative and collective ownership models, preservation (e.g., foreclosures, weatherization, aging in place), and multi-generational title transfer (e.g., heirs' property)	Document inequities among homeowners and identify opportunities to increase access to and preservation of homeownership for marginalized groups
Community Level Conditions	Community strengths and assets (economic, cultural, natural, etc.) residential segregation, access to community amenities (e.g., quality schools, grocery stores), health, exposure to pollution, vulnerability to climate change	Document the reciprocal effects of housing and adjacent issues for communities, and identify opportunities for cross-sector collaboration

REGARDLESS OF WHICH AREAS YOU FOCUS ON, THERE ARE SOME IMPORTANT EQUITY PRINCIPLES YOU CAN UPHOLD IN YOUR ANALYSIS, INCLUDING:

Disaggregate your data by different social factors (race, gender, income, etc.) to the extent possible to pin-point groups experiencing the greatest inequities

Focus your analysis of challenges and solutions on systems, not people, to avoid placing blame on those impacted by housing inequities

Focus on identifying community strengths and assets as well as challenges to honor what people are proud of in their community and to build on existing momentum

Be cautious of overpromising the results and impact of your work, and be mindful that marginalized communities may have seen other research efforts come and go without meaningfully changing conditions in their communities, and may even have experienced harm as a result of research in the past (Smith, 2021)

Activity

*Conduct a **trend mapping** activity with your core partners to develop a shared set of hypothesized focus areas to guide your initial research.*

Incorporating Existing Sources

Existing Local Sources

Start your research with a review of existing local research related to housing and adjacent issues, both to build on what exists and to honor the perspectives that residents have already shared. Existing research reports can also provide useful information for contextualizing the important role of housing in your community. Sources might include:

- Past housing studies (e.g., from housing departments/authorities, local nonprofits)

- Regional and local comprehensive plans

- Economic development plans

- Consolidated Plans, Annual Action Plans, and Consolidated Annual Performance and Evaluation Report (CAPERs) developed for HUD

- Community Health Needs Assessments, Prevention Needs Assessment Survey

- Academic studies on socioeconomic conditions

- Research reports on historical injustices that contribute to present housing inequities from local academics, journalists, and advocates

- Reports from local nonprofits, cross-sector initiatives, and accredited news/media

Quantitative Data

An important first step in incorporating quantitative data is considering what data resources might already exist, per the above section. County assessor's offices, benefits applications, 311/911 calls, and other county services and offices can provide rich locally specific data, and exploring them can also have the benefit of building partnership across county departments. In addition to local sources, there are a number of national data sources and indexes that can help you to characterize local housing inequities and contextualize them against state and local benchmarks. Quantitative data and statistics are helping to "make the case" about the urgency of addressing inequities, as well as helping to identify the scale of the needs, the populations most impacted, and the areas and types of investments that are most needed. There may be issues for which good local data is lacking, in these cases state and national data points can be helpful illustrative supplements. We also suggest that as you conduct your secondary research and analysis consistently disaggregate data to the extent that it is available.

Please see below some suggested data points to include in your analysis, and some national data sources to help inform your research.

AREAS	POTENTIAL DATA POINTS	ILLUSTRATIVE DATA SOURCES
Historical Context	• Historical Redlining maps	• University of Richmond, *Mapping Inequality* • National Community Reinvestment Coalition, *Redlining and Neighborhood Health*
Socioeconomic Context	• General demographics by age, race, gender, etc. • Data on income, wealth, and social outcomes (education, health)	• Census Bureau *Data* • NACo, *County Explorer* • PolicyLink, National Equity Atlas • Opportunity Insights, Opportunity Atlas, and Social Capital Atlas • University of Wisconsin and RWJF, County Health Rankings
Housing Market	• Rent and home prices over time • Housing stock by type and age • New housing production • Institutional housing ownership • Public acquisition of tax delinquent property	• Census Bureau *Housing Data* • HUD Office of Policy Development and Research *Data* • Joint Center for Housing Studies of Harvard University *Data* • NACo, *Housing Solutions Matchmaker Tool* • State Housing Authorities
Unhoused	• Sheltered and unsheltered homelessness • Chronic homelessness • Data on services availability and utilization	• *National Homeless Information Project* • HUD *Homelessness Data* • State or regional Continuum of Care (CoC) program
Renting	• Rental and home prices • Renter and homeowner cost burdens • Income and net worth of renters and homeowners • Availability and utilization of Housing Choice Voucher Programs • Evictions	• Housing market data sources cited above • State and local housing authorities Princeton University *Eviction Lab*
Homeownership	• Credit scores, mortgage readiness, application and denial rates • Availability and utilization of home repair, weatherization, efficiency, and aging in place assistance • Availability and utilization of homebuyer education and downpayment assistance programs • Number of "tangled titles" • Bankruptcy and foreclosure data	• Consumer Financial Protection Bureau Home Mortgage Disclosure Act (HMDA) *Data* • Local HUD Consolidated Plans and Annual Performance and Evaluation Reports (CAPERs)
Community Level Conditions	• Residential segregation • Data on environmental exposures and climate change vulnerability	• Census Bureau *Demographic Data Viewer* • EPA *Environmental Justice Screening and Mapping Tool* • Enterprise Community Partners' *Climate Risk Reduction Resources*

Developing New Insights From Community Perspectives

Getting Started

Primary research can supplement your secondary research with several important types of complementary information:

- "Finger on the pulse" type recent insights and information that may not yet be publicly available

- "Off the record" perspectives that help to illuminate the cultural, relational, and power dynamics that shape housing inequities

- Targeted suggestions on opportunities and needed interventions and real time feedback on emerging hypotheses

- Deepened understanding of the needs and experiences of residents directly impacted by housing inequities

As you are planning your research process it will be helpful to clarify your goals and the research questions you hope to answer to help you prioritize your primary research and the methods you will use. It may be helpful to revisit this plan once you have completed some secondary research as your questions and understanding may evolve. Once you have a clear sense of goals and scope it is time start identifying who you want to hear from. At this stage it can be helpful to map out the ecosystem of institutions and organizations that influence housing in your county. One way to map this ecosystem is through an actor mapping process, which yields a visual "map" of your system, and which can be a useful input for organizing for action through activities such as power mapping. Be sure to develop these maps using an equity lens and carefully consider bias to ensure you are effectively capturing the community context.

Stakeholder Interviews

Conducting direct interviews with individuals and small groups can be an important input to your process and can help broaden and deepen your understanding of different parts of the housing system, test your understanding and hypotheses, and to solicit additional ideas for action from those working day to day in different parts of the housing system. Additionally interviewees can help broaden your network and connect you to other organizations and residents who might be interested in participating in community engagement activities.

TO CONDUCT YOUR INTERVIEWS:

1. Informed by your actor map, develop your list of individuals and organizations to interview, with a goal of including a variety of diverse perspectives to help you understand the housing system from different angles. Here are some questions to help you develop your list:

   a. Which perspectives are most underrepresented in the secondary research you have done to date?

   b. Who is working most closely with the populations experiencing the deepest housing inequities in the community?

   c. Who has a broad understanding of the local housing system?

   d. Who holds significant power over housing development and policy?

   e. Who is developing innovative new approaches to housing affordability and addressing housing inequities in the community?

   f. Who sees the impact of housing inequities in other systems (e.g., education, health)?

2. Develop a list of questions for your interviewees. It can be helpful to share them in advance of your interviews to help them reflect on their answers before you meet. Some categories of questions might include:

   ▪ What are the greatest assets in the community?

   ▪ Which populations are experiencing the greatest housing inequities and what impact does that have on their overall wellbeing?

   ▪ What are contributing factors and root causes of these inequities?

   ▪ What solutions are most needed?

   ▪ Who else should you speak with?

3. Conduct your interviews, tailoring your questions to the unique expertise and experience of each individual. Additionally, keeping your interviews anonymous can help encourage interviewees to be more candid and direct than they might be otherwise.

4. Follow up. The act of conducting interviews can help to build relationships and a constituency for working with the county to address housing inequities. Be sure to share the results of your assessment with interviewees so they know how their input was used, and if they consent, invite them to attend future events and support implementation of resulting initiatives.

Community Engagement

Directly engaging with residents impacted by housing inequities in your community is important for understanding the experiences and perspectives of those the system is failing. As noted above, as you consider and initiate community engagement it is important to be clear and honest about your reasons for doing so. There is a long history of marginalized communities being "researched" without being informed of how their perspectives are used, much less seeing change in their community as a result. Movement Strategy offers a helpful framework on clarifying the kind of community engagement you are committing to.

There are three common goals for community engagement:

- Better understand the barriers to housing equity and how they manifest for those experiencing them
- Test or generate ideas for needed interventions
- Collaboratively designing and implementing solutions

Regardless of how you conduct your engagement, here are some considerations for doing so:

Accessibility: Consider and seek to lessen the burden on residents to participate in your assessment. Accommodations might include:

- Scheduling events in the evening or weekends to not conflict with school or work schedules, and hosting in person events in locations that are easy to get to for your participants. Post pandemic, virtual events may be more accessible than in person for some groups.
- Providing food, childcare or children's activities, and transportation assistance for events as is relevant.
- Ensuring language accessibility by providing translation support as needed.
- Scheduling events in safe, well-lit and neutral locations that are not barriers to access or participation.

> ### *Helpful Tip*
> *Counties should consult with their legal departments to ensure regulatory compliance when providing compensation. Additionally, consideration should be given to tax and benefits implications for participants to ensure the compensation itself doesn't create an undue burden Sometimes it may be necessary to partner with a 3rd party or adjust the type of compensation to a non-monetary form.*

Compensation: Compensating participants for their time and the expertise they are providing. Compensation may vary based on the type of engagement you are requesting, but in principle should be structured in ways that treat residents as experts. Compensation may not be required for short engagements (e.g., completing a survey), though incentives (e.g., a gift card raffle) can help encourage participation. For more intensive and ongoing forms of engagement such as participatory processes, MIT's Living Wage Calculator can be a helpful resource for determining fair payment for your region.

Transparency and Follow Up: Be direct with residents about why you are conducting your assessment and how their input will be used. If you are just gathering information and are not sure how it will be used, your engagement may be "transactional," but at least you can structure that transaction so that it is fair (i.e., accessible and well compensated per above) and not extractive. At minimum you should share back with residents a synthesis of what you heard in your community engagement for their awareness and so that they might use the findings in their own work and advocacy. If you intend to use resident input to design or inform action, it is important that you follow up (with permission) to share updates on the process.

Disaggregate the Data and Center Lived Experience: Community engagement allows for a unique opportunity to gather data that is centered on the lived experience of residents. This rich input supports a holistic understanding of the needs and challenges and pushes decision makers to design better solutions and intervention for specific groups. Relatedly, disaggregating data also allows for counties to more thoughtfully analyze the data, identify disparities, and measure impact and statistical significance.

Community based organizations can be important partners in reaching residents to participate in your engagement. They can help to field surveys by offering them in person or sending them to their distribution lists, they can help identify and invite residents to participate in focus groups or participatory processes, and they can facilitate conversations among the residents they work with and share the results back with you. It may be appropriate to directly compensate these partner organizations as well as individual residents depending on the level of support they provide.

Here are some common community engagement approaches and some considerations for each:

	ADVANTAGES	CONSIDERATIONS
Surveys	• Reach a larger number of residents, most accessible for residents to engage in • Generate quantitative summaries of residents' experiences and sentiments • Asynchronous, once fielded can be left open for some time	• Question design and survey results analysis can be time-consuming • Insights from participants are generally more "surface-level" • Fixed, difficult to evolve approach over time
Canvassing	• Reach residents where they are • Mobilizes activists and advocates as partners in the assessment • Opportunity to inform residents through the process, e.g., by sharing about underutilized housing assistance programs	• Response rate may be unpredictable or variable • Labor intensive, involving multiple partner organizations and paid or volunteer canvassers
Focus Groups	• More deeply understand the personal experiences and perspectives of small groups of residents • Opportunity to organize deeper conversations among groups with specific shared experiences • Flexible, approach can evolve over time and based on the composition and experiences of participants	• Generally smaller "sample size" and potentially less representative of a given community • Significant effort to plan and organize
Participatory Research	• Shares research leadership with residents most impacted by the housing crisis • Opportunity to implement and test actions as part of the assessment • Develops the leadership of resident researchers and advocates	• Inherently unpredictable • Requires longer term commitment and timeline

Developing Solutions

An important part of the assessment process is to not only diagnose the challenges that exist but to identify potential solutions. Identifying potential interventions can be naturally integrated through the above secondary and primary research activities. Additionally, counties can conduct dedicated research and activities to identify and prioritize needed actions, informed by the findings on local context, assets, and needs.

There are four primary levers through which counties can develop solutions: policymaking, investing, employment and partnership. For instance, policy solutions that address county roles in regulatory, land use and community planning arenas can embed equity principles. Decisions about how and where county funding for housing is invested can be targeted to meet the needs of underserved communities. As a major employer, examining support initiatives like down-payment assistance or incentive programs that support employees living within areas of the community can help foster pathways for housing equity. Finally, interventions that establish partnerships with clear priorities, authority, and timelines can serve to embed accountability in the stewardship of equity throughout the county housing ecosystem and manage expectations along the way.

Please see below potential sources for developing and promoting adoption of solutions:

- National resources: Counties can consult existing guides to advancing housing affordability and equity, such as:
  - Advancing Local Housing Affordability: NACo Housing Task Force Final Report, NACo
  - Advancing Racial Equity in Housing, Land, and Development, GARE
- Community interpretation and solutioning: Counties can invite residents and members of the housing ecosystem to hear and discuss finding from the needs assessment and to identify and prioritize potentially needed actions.
- Influencing for accountability: The team leading the needs assessment can bring findings to relevant departments and organizations and seek to partner with them to seek ways for them to change practices to advance equity. Counties can also leverage their influence to engage major employers and private sector institutions to seek their commitment and partnership in addressing housing inequities.
- Coalition building: Counties can join or seek to build cross-sector and intergovernmental collaborations that seek to address housing inequities in multi-faceted ways.
- Advocacy: Counties can use their influence and positionality to develop and support needed policy changes at the state and federal levels, particularly in partnership with other counties.

James Baldwin famously wrote, "Not everything that is faced can be changed, but nothing can be changed until it is faced." It is imperative for county leaders to face the housing inequities in their communities, while establishing a shared understanding of who is most impacted by those inequities, what factors have led to their creation, and what can be done to address them is an important place to start. To this end, NACo has committed to continue the work on housing equity by expanding resources within the Housing Solutions Matchmaker Tool, leveraging the expertise of the County Chief Equity Officers Working Group to embed equity principles throughout county policymaking and, more generally, supporting county leaders on their journey to create safe, vibrant and equitable communities where all residents can thrive for generations to come.

Relevant Examples:

The recommendations in this guide are informed by the process and lessons learned in writing needs assessments for cities participating in Living Cities' Closing the Gap network, a ten-year initiative that brings together leaders from cities across the country to imagine and build an anti-racist society through the transformation of government policies, practices, and operations. These needs assessments focused on inequities in housing and entrepreneurship, and can be found here:

For more information about the writing needs assessment, scan the QR code or click here

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