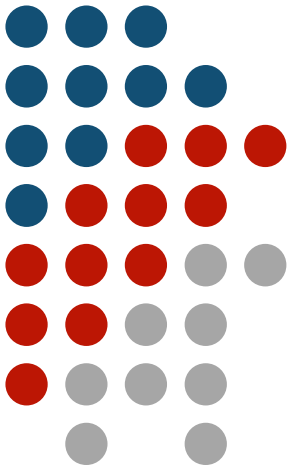
Understanding Housing Needs in Your Community Using Data from the American Community Survey



February 13, 2015

Lisa Sturtevant, PhD
Vice President of Research,
National Housing Conference

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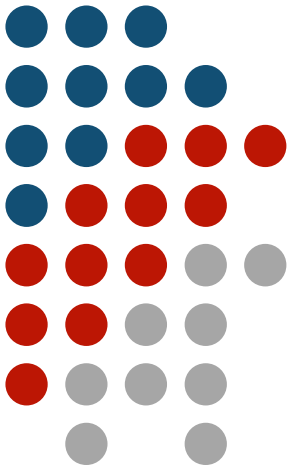

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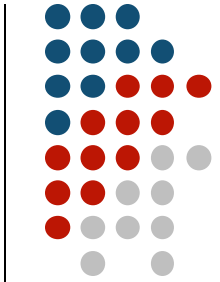
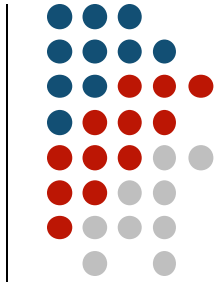
Agenda



- Overview of the American Community Survey
- American FactFinder Basics
- Accessing Housing and Population Data for Your Local Community
  - Hands-on exercise
  - Troubleshooting
- Presenting ACS Data

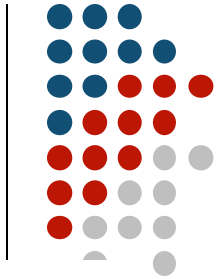
Objectives

- Provide an **introduction** to the American Community Survey
- Offer easy “1-2-3” steps for finding data for your local place
- Discuss effective ways to present survey data to tell your story



Overview of the American Community Survey

American Community Survey



- The American Community Survey (ACS) is a nationwide **survey** that collects essentially the same information on people and housing that was collected on the long-form questionnaire used in Census 2000.
- The ACS is a continuous survey, in which each month a sample of housing unit addresses receives a questionnaire. About three million addresses are surveyed each year.
- The Census Bureau began testing the ACS in the 2001-2004 period and has been in operation since 2005.
- The ACS will provide detailed population and housing characteristics every year.

American Community Survey (ACS)

Demographic Characteristics

- Sex
- Age
- Race
- Hispanic/Latino origin

Photo: U.S. Census Bureau

American Community Survey (ACS)

Social Characteristics

- Education
- Marital Status
- Fertility
- Grandparent Caregivers
- Veterans
- Disability Status
- Place of Birth
- Citizenship
- Year of Entry
- Language Spoken at Home
- Ancestry/Tribal Affiliation

Photo: U.S. Census Bureau

American Community Survey (ACS)

Economic Characteristics

- Income
- Benefits
- Employment Status
- Occupation
- Industry
- Commuting to Work
- Place of Work

Photo: U.S. Census Bureau

American Community Survey (ACS)

Housing Characteristics

- Tenure
- Occupancy & Structure
- Housing Value
- Taxes & Insurance
- Utilities
- Mortgage/Monthly Rent

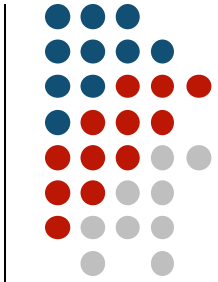
Photos: U.S. Census Bureau

American Community Survey (ACS)

Estimates

- ACS estimates are period estimates, describing the average characteristics over a specified period (e.g. 2012, 2010-2012, 2008-2012).
- In contrast, point-in-time estimates describe the characteristics of an area on a specific date (e.g. April 1, 2010).
- ACS 1-year, 3-year, and 5-year estimates will be released for geographic areas that meet specific population thresholds.

American Community Survey (ACS)



Three different kinds of ACS estimates:

5-year estimates for all geographic areas (“small places”)

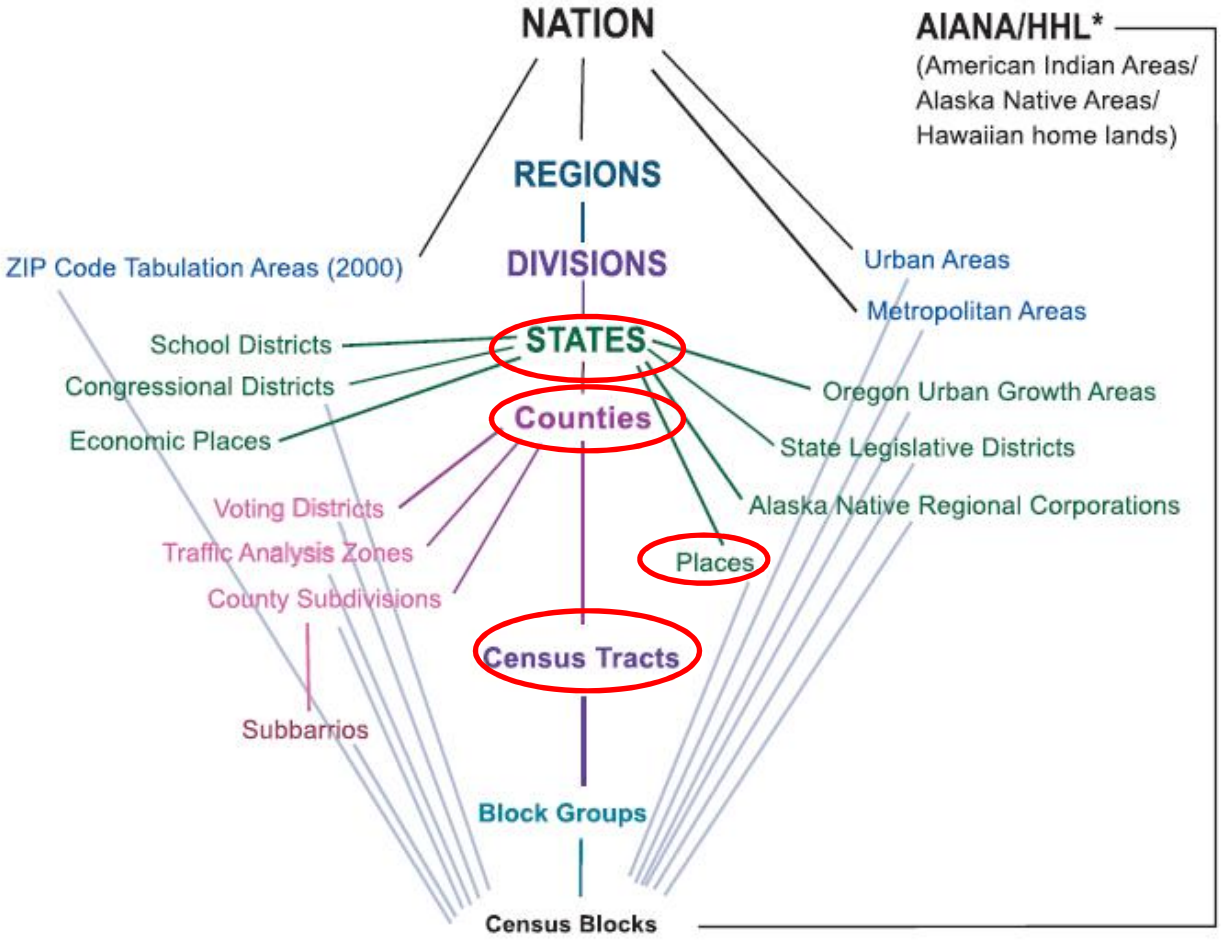
3-year estimates for areas with 20,000 or more (“medium places”)

1-year estimates for areas with 65,000 or more (“big places”)

Sample size (number of people surveyed) not large enough to obtain annual estimates for small areas.

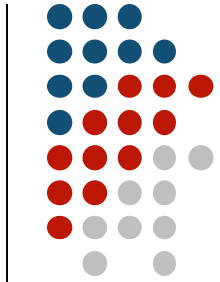
American Community Survey (ACS)

Geographies

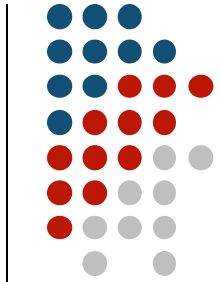


Comparing the Census and the ACS

	2010 Census	American Community Survey
Purpose	To show the *number* of people who live in the U.S.	To show *characteristics* of people who live in the U.S.
Questions	10 questions	+/-69 questions
Frequency	April 1, 2010	On-going
How to use it	To obtain counts and basic demographic characteristics	To summarize detailed characteristics using percentages and averages
Who is questioned	The entire population (over 130 million households)	A sample of the population (about 3 million households each year)
Type of data	Counts	Estimates with margins of error
Geographies available on AFF	Down to the block group level	Down to the tract level

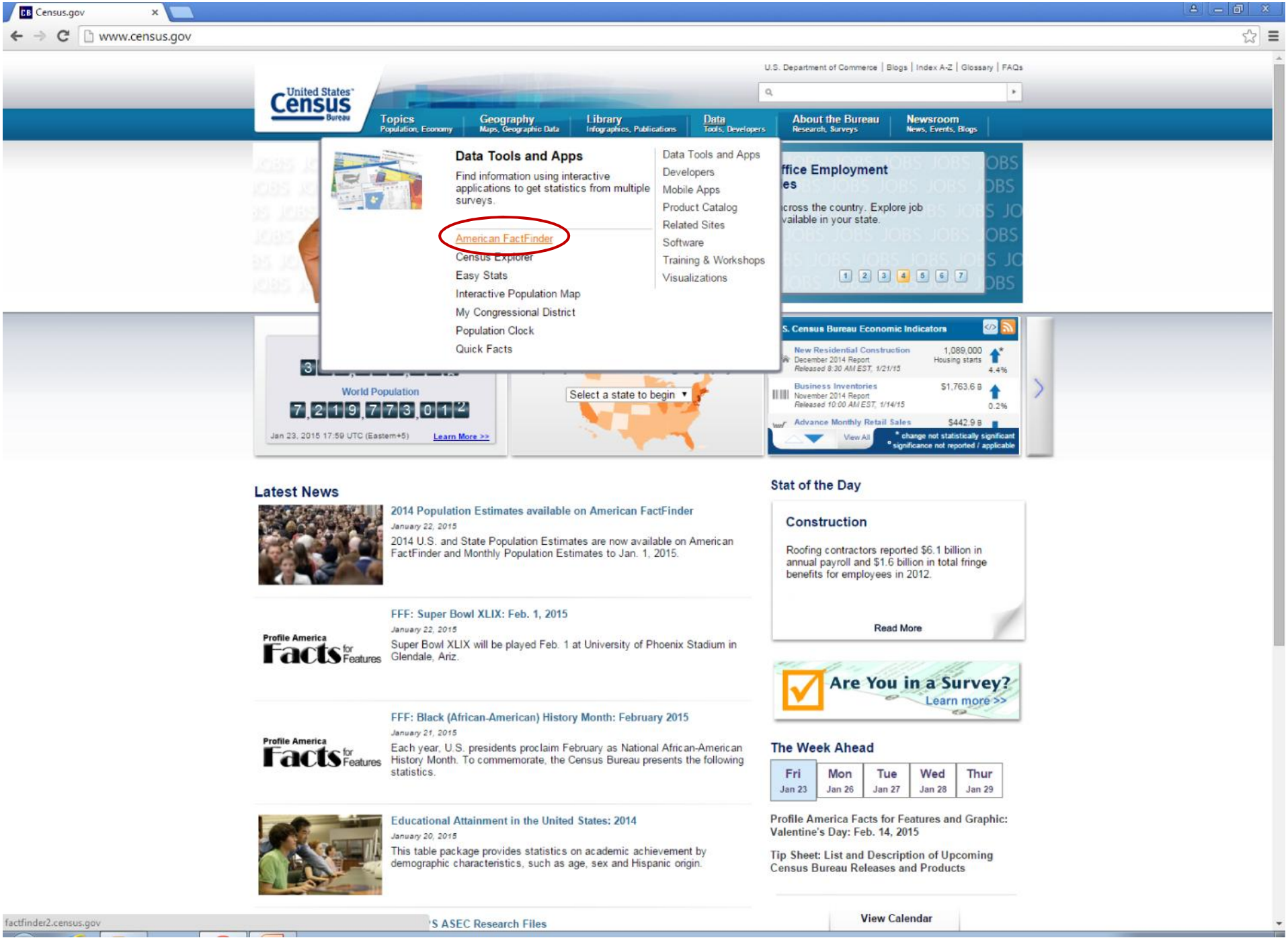


Questions about the American Community Survey?



American FactFinder Basics

Start at census.gov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Census Explorer
Easy Stats
Interactive Population Map
My Congressional District
Population Clock
Quick Facts
Data Tools and Apps
Developers
Mobile Apps
Product Catalog
Related Sites
Software
Training & Workshops
Visualizations
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vailable in your state.
World Population
7,219,773,012
Jan 23, 2015 17:59 UTC (Eastern+5)
Learn More >>
Select a state to begin
S. Census Bureau Economic Indicators
New Residential Construction
December 2014 Report
Released 8:30 AM EST, 1/21/15
1,089,000
Housing starts
4.4%
Business Inventories
November 2014 Report
Released 10:00 AM EST, 1/14/15
$1,763.6 B
0.2%
Advance Monthly Retail Sales
$442.9 B
View All
* change not statistically significant
° significance not reported / applicable
Latest News
2014 Population Estimates available on American FactFinder
January 22, 2015
2014 U.S. and State Population Estimates are now available on American FactFinder and Monthly Population Estimates to Jan. 1, 2015.
FFF: Super Bowl XLIX: Feb. 1, 2015
January 22, 2015
Super Bowl XLIX will be played Feb. 1 at University of Phoenix Stadium in Glendale, Ariz.
FFF: Black (African-American) History Month: February 2015
January 21, 2015
Each year, U.S. presidents proclaim February as National African-American History Month. To commemorate, the Census Bureau presents the following statistics.
Educational Attainment in the United States: 2014
January 20, 2015
This table package provides statistics on academic achievement by demographic characteristics, such as age, sex and Hispanic origin.
Stat of the Day
Construction
Roofing contractors reported $6.1 billion in annual payroll and $1.6 billion in total fringe benefits for employees in 2012.
Read More
Are You in a Survey?
Learn more >>
The Week Ahead
Fri Jan 23
Mon Jan 26
Tue Jan 27
Wed Jan 28
Thur Jan 29
Profile America Facts for Features and Graphic: Valentine's Day: Feb. 14, 2015
Tip Sheet: List and Description of Upcoming Census Bureau Releases and Products
View Calendar
factfinder2.census.gov

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AMERICAN FactFinder

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Community Facts

Find popular facts (population, income, etc.) and frequently requested data about your community.

Enter a state, county, city, town, or zip code:

e.g., Atlanta, GA GO

Guided Search

Advanced Search

Download Center

American FactFinder provides access to data about the United States, Puerto Rico and the Island Areas. The data in American FactFinder come from several censuses and surveys. For more information see Using FactFinder and What We Provide.

Using American FactFinder

Learn about American FactFinder's functions and features.

What We Provide

The following data are available on American FactFinder:

- American Community Survey more » | get data »
- American Housing Survey more » | get data »
- Annual Economic Surveys more »
- Annual Surveys of Governments more »
- Census of Governments more » | get data »
- Decennial Census more » | get data »
- Economic Census more » | get data »
- Equal Employment Opportunity (EEO) Tabulation more » | get data »
- Population Estimates Program more » | get data »
- Puerto Rico Community Survey more » | get data »

more »

Deep Linking Guide

A how-to guide for Building Deep Links into American Factfinder (PDF) is available.

News and Notes

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December 09, 2014

The final estimate tables for the 2012 Commodity Flow Survey were released on December 9th, 2014...

view all news, release schedules, and more »

Address Search

Find Census data by entering a street address.

Reference Maps

Reference Maps show selected geographic boundaries for an area along with orienting features, such as roads.

United States GO

Load Query

Use Load Query to restore a previously saved query.

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English Español
For basic data
For more detailed data
For block group data
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Find popular facts (population, income, etc.) and frequently requested data about your community.
Enter a state, county, city, town, or zip code:
e.g., Atlanta, GA
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Advanced Search
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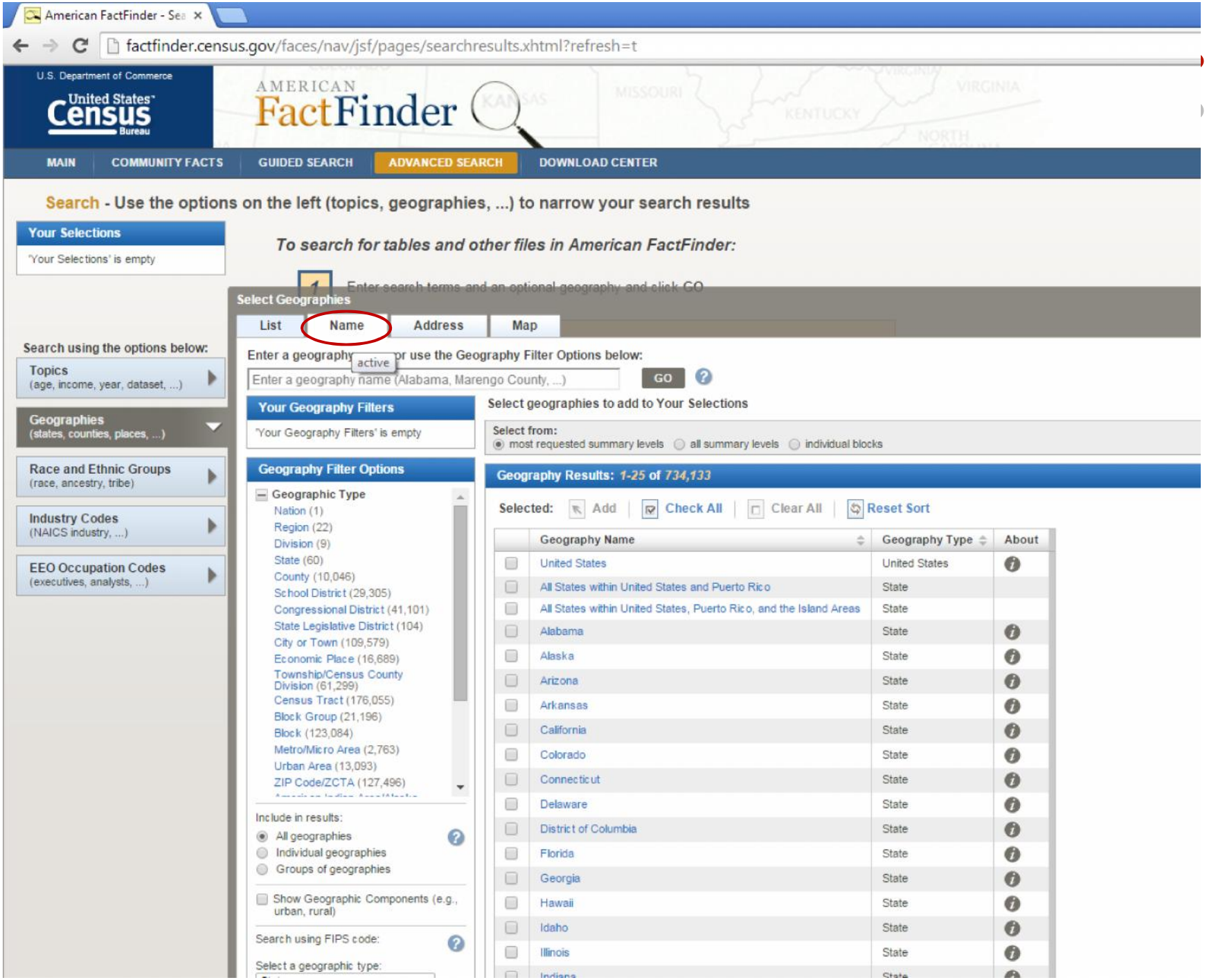
Search - Use the options on the left (topics, geographies, ...) to narrow your search results
Your Selections
'Your Selections' is empty
Search using the options below:
Topics
(age, income, year, dataset, ...)
Geographies
(states, counties, places, ...)
Race and Ethnic Groups
(race, ancestry, tribe)
Industry Codes
(NAICS industry, ...)
EEO Occupation Codes
(executives, analysts, ...)
To search for tables and other files in American FactFinder:
1
Enter search terms and an optional geography and click GO
topic or table name
state, county or place (optional)
GO
topics
race/ancestry
industries
occupations
-- or --
Select from Topics, Race and Ethnic Groups, Industry Codes, EEO Occupation Codes.
these are added to 'Your Selections'
the Search Results are updated
2
Next, select Geographies (states, counties, cities, towns, etc.)
these are added to 'Your Selections'
the Search Results are updated
3
Select one or more Search Results and click View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Industry Codes
(NAICS industry, ...)
EEO Occupation Codes
(executives, analysts, ...)
Select Geographies
List
Name
Address
Map
Enter a geography name (Alabama, Marengo County, ...)
GO
Your Geography Filters
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Geography Filter Options
Geographic Type
Nation (1)
Region (22)
Division (9)
State (60)
County (10,046)
School District (29,305)
Congressional District (41,101)
State Legislative District (104)
City or Town (109,579)
Economic Place (16,689)
Township/Census County Division (61,299)
Census Tract (176,055)
Block Group (21,196)
Block (123,084)
Metro/Micro Area (2,763)
Urban Area (13,093)
ZIP Code/ZCTA (127,496)
Include in results:
All geographies
Individual geographies
Groups of geographies
Show Geographic Components (e.g., urban, rural)
Search using FIPS code:
Select a geographic type:
Select geographies to add to Your Selections
Select from:
most requested summary levels
all summary levels
individual blocks
Geography Results: 1-25 of 734,133
Selected:
Add
Check All
Clear All
Reset Sort
Geography Name
Geography Type
About
United States
United States
All States within United States and Puerto Rico
State
All States within United States, Puerto Rico, and the Island Areas
State
Alabama
State
Alaska
State
Arizona
State
Arkansas
State
California
State
Colorado
State
Connecticut
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Delaware
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District of Columbia
State
Florida
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Georgia
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Hawaii
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Idaho
State
Illinois
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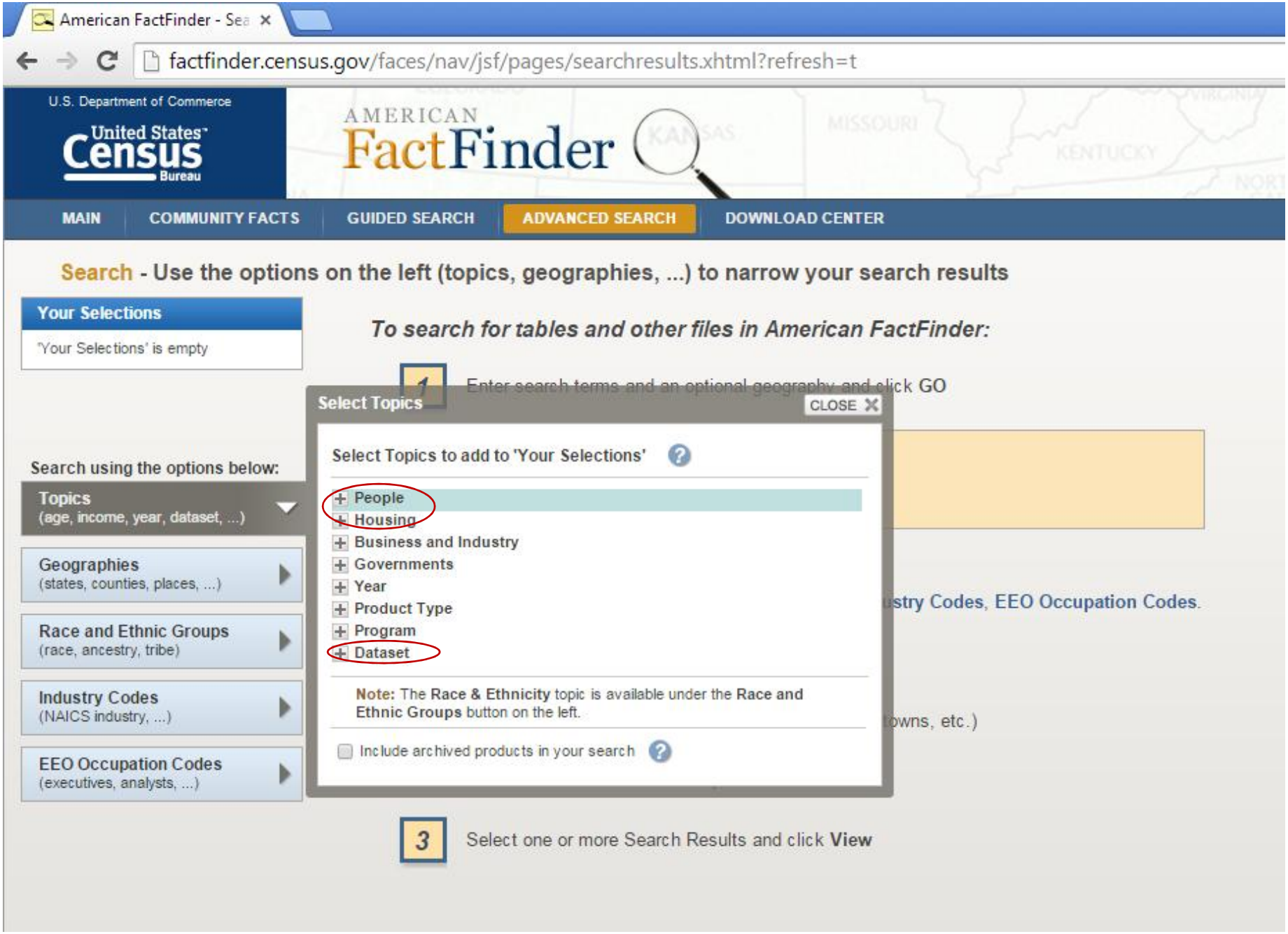
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Your Selections
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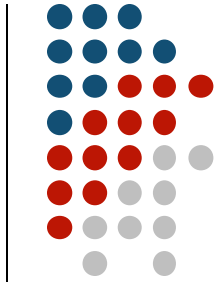
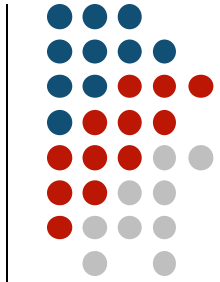
To search for tables and other files in American FactFinder:
1
Enter search terms and an optional geography and click GO
Search using the options below:
Topics
(age, income, year, dataset, ...)
Geographies
(states, counties, places, ...)
Race and Ethnic Groups
(race, ancestry, tribe)
Industry Codes
(NAICS industry, ...)
EEO Occupation Codes
(executives, analysts, ...)
Select Topics
CLOSE
Select Topics to add to 'Your Selections'
People
Housing
Business and Industry
Governments
Year
Product Type
Program
Dataset
Note: The Race & Ethnicity topic is available under the Race and Ethnic Groups button on the left.
Include archived products in your search
stry Codes, EEO Occupation Codes.
owns, etc.)
3
Select one or more Search Results and click View



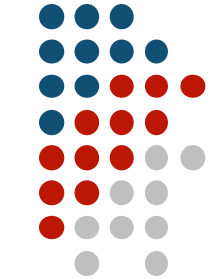
Questions about the Basic Set up of American FactFinder?



Accessing Housing and Population Data for Your Local Community

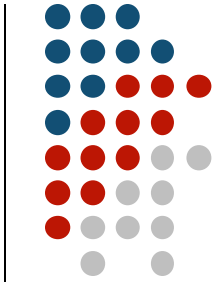
ACS Data for a Neighborhood or Local Jurisdiction

Write answers down to help guide search*



- What geographic **area(s)** do you want to know something about?
  - Use address lookup to find Census tracts, etc.
  - Determine available estimates (1-year, 3-year or 5-year). Small, medium or big place?
- What **information** do you want to know?
  - Info could be in Data Profiles or in detailed tables
- What **time period(s)** do you want information for?
  - Most recent ACS data are for 2013 (or 2011-2013 or 2009-2013)
  - Can usually compare relatively easily to 2000 Census

Accessing ACS Data
Step 1: Select Geography

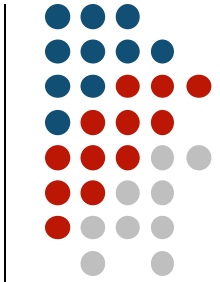


- Click on **Geographies**. Then you have the following options:
  - (Optional) Click on **Address** to type in an address and find the Census place, tract, block group, district, etc. associated with that address.
  - Click on **Name** and type the name of the place directly.

  OR

  - Click on **List** to use drop downs to find your place.
  - Look for relevant geography in the list below (hopefully the first one.)
    - Click on the box next to it. Click on **Add.**
  - Click on **Close.**

Accessing ACS Data
Step 2: Select ACS Dataset

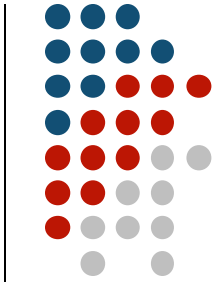


- Click on **Topics**.
  - Click on Datasets.
  - All of the most recent ACS data is at the top of the list. Click on the appropriate file (e.g. 2013 ACS 5-year estimates.)

  For earlier data:

  - 2010 SF1 100% Data (basic counts)
  - 2000 SF1 100% Data (basic counts)
  - 2000 SF3 Sample Data (detailed characteristics)

Accessing ACS Data
Step 3: Select Information/Characteristics



- Is the information you want in one of the 4 data profiles (tables start with the letter D)? Then stop here and click on **Close**.

Otherwise,

- Within **Topics,** click on either **People** or **Housing**.
  - Choose main topic of interest.
  - Choose data you want to “crosstab” with main topic of interest.
  - Click on **Close**.

ACS Data for a Neighborhood or Local Jurisdiction

Write answers down to help guide search*

- What geographic **area(s)** do you want to know something about?

  Arlandria neighborhood in Alexandria, Virginia ("small place")

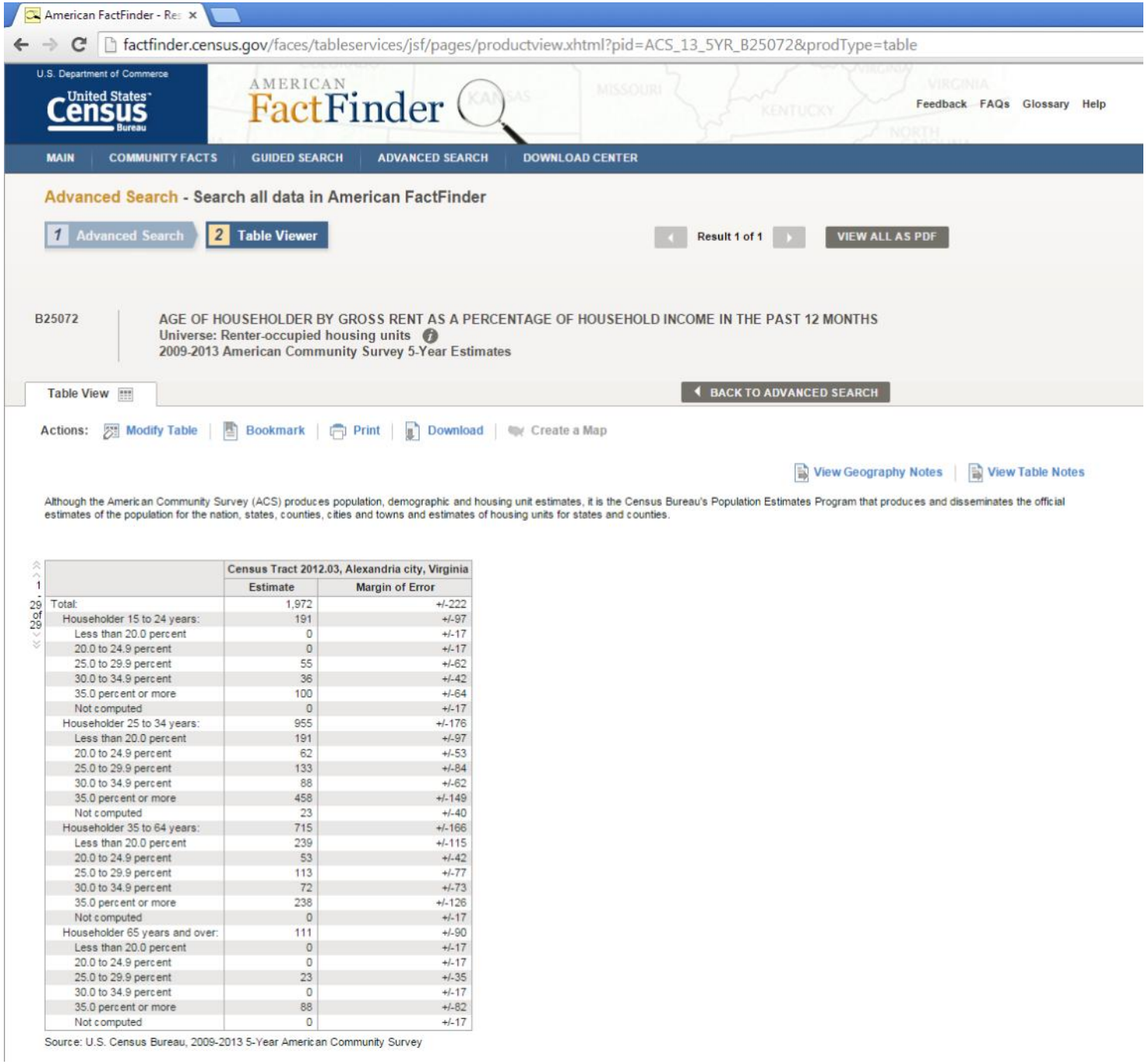
- What **information** do you want to know?

  No. of renters versus owners (tenure)

  Rent burden by age of head of household

What **time period(s)** do you want information for?

Most recent data available (2009-2013)



American FactFinder - Res

factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_13_5YR_B25072&prodType=table

U.S. Department of Commerce
United States Census Bureau

AMERICAN FactFinder

Feedback FAQs Glossary Help

MAIN | COMMUNITY FACTS | GUIDED SEARCH | ADVANCED SEARCH | DOWNLOAD CENTER

Advanced Search - Search all data in American FactFinder

1 Advanced Search | 2 Table Viewer

Result 1 of 1 VIEW ALL AS PDF

B25072

AGE OF HOUSEHOLDER BY GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS
Universe: Renter-occupied housing units
2009-2013 American Community Survey 5-Year Estimates

Table View BACK TO ADVANCED SEARCH

Actions: Modify Table | Bookmark | Print | Download | Create a Map

View Geography Notes | View Table Notes

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities and towns and estimates of housing units for states and counties.

1 - 29 of 29

	Census Tract 2012.03, Alexandria city, Virginia	
	Estimate	Margin of Error
Total:	1,972	+/-222
Householder 15 to 24 years:	191	+/-97
Less than 20.0 percent	0	+/-17
20.0 to 24.9 percent	0	+/-17
25.0 to 29.9 percent	55	+/-62
30.0 to 34.9 percent	36	+/-42
35.0 percent or more	100	+/-64
Not computed	0	+/-17
Householder 25 to 34 years:	955	+/-176
Less than 20.0 percent	191	+/-97
20.0 to 24.9 percent	62	+/-53
25.0 to 29.9 percent	133	+/-84
30.0 to 34.9 percent	88	+/-62
35.0 percent or more	458	+/-149
Not computed	23	+/-40
Householder 35 to 64 years:	715	+/-166
Less than 20.0 percent	239	+/-115
20.0 to 24.9 percent	53	+/-42
25.0 to 29.9 percent	113	+/-77
30.0 to 34.9 percent	72	+/-73
35.0 percent or more	238	+/-126
Not computed	0	+/-17
Householder 65 years and over:	111	+/-90
Less than 20.0 percent	0	+/-17
20.0 to 24.9 percent	0	+/-17
25.0 to 29.9 percent	23	+/-35
30.0 to 34.9 percent	0	+/-17
35.0 percent or more	88	+/-82
Not computed	0	+/-17

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

1 - 29 of 29

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Not computed	0	+/-17

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

B25003

TENURE
Universe: Occupied housing units
2009-2013 American Community Survey 5-Year

Table View

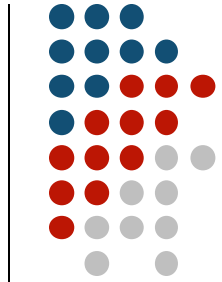
Actions: Modify Table | Bookmark | Print | Dow

Although the American Community Survey (ACS) produces population, demographic estimates of the population for the nation, states, counties, cities and towns and estim

1 - 3 of 3

	Census Tract 2012.03, Alexandria city, Virginia	
	Estimate	Margin of Error
Total:	2,346	+/-187
Owner occupied	374	+/-107
Renter occupied	1,972	+/-222

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey



YOUR TURN!

ACS Data for a Neighborhood or Local Jurisdiction

Write answers down to help guide search*

- What geographic **area(s)** do you want to know something about?
  - Use address lookup to find Census tracts, etc.
  - Determine available estimates (1-year, 3-year or 5-year). Small, medium or big place?
- What **information** do you want to know?
  - Info could be in Data Profiles or in detailed tables
- What **time period(s)** do you want information for?
  - Most recent ACS data are for 2013 (or 2011-2013 or 2009-2013)
  - Can usually compare relatively easily to 2000 Census

Tenure
Rent burden by age

Accessing ACS Data Step 1: Select Geography

- Click on **Geographies**. Then you have the following options:
  - (Optional) Click on **Address** to type in an address and find the Census place, tract, block group, district, etc. associated with that address.
  - Click on **Name** and type the name of the place directly.

OR

- Click on **List** to use drop downs to find your place.
- Look for relevant geography in the list below (hopefully the first one.)
  - Click on the box next to it. Click on **Add**.
- Click on **Close**.

Accessing ACS Data Step 2: Select ACS Dataset

- Click on **Topics**.
  - Click on Datasets.
  - All of the most recent ACS data is at the top of the list. Click on the appropriate file (e.g. 2013 ACS 5-year estimates.)

For earlier data:

- 2010 SF1 100% Data (basic counts)
- 2000 SF1 100% Data (basic counts)
- 2000 SF3 Sample Data (detailed characteristics)

Accessing ACS Data Step 3: Select Information/Characteristics

- Is the information you want in one of the 4 data profiles (tables start with the letter D)? Then stop here and click on **Close**.

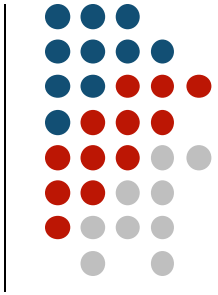
Otherwise,

- Within **Topics**, click on either **People** or **Housing**.
  - Choose main topic of interest.
  - Choose data you want to "crosstab" with main topic of interest.
  - Click on **Close**.

Troubleshooting

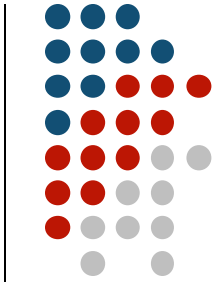
- I can’t find my geography.
  - Use the address look up feature.
  - Type the county into the Name box. Then look through all of the possible geographies in the box below.
  - Be sure there is not another geography or a dataset in the Selections box from a prior search.
- I can’t select the ACS data I want for my chosen geography.
  - Select a larger geography. (No block group data in ACS.)
  - Select a multi-year ACS dataset.

Troubleshooting (cont.)



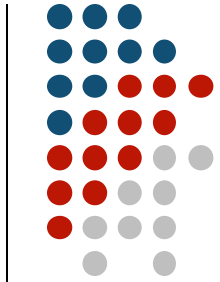
- After I select the information I want, there are no tables shown
  - Remove one of the (crosstab) topics then scan through the set of tables shown (esp. if less than 20 or so tables)
- I found good ACS data but I can't find the same data from the 2010 SF3.
  - Check out the ACS/2010 table comparison page: http://www.census.gov/acs/www/guidance_for_data_users/table_comparisons/
- The margins of error for the data I want are HUGE!
  - Use it with caveats or find another piece of information.

Issues with ACS Estimates

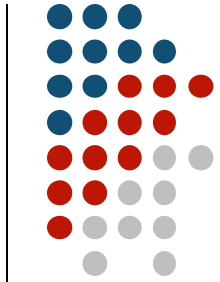


- Margins of Error
  - Surveys have error and the ACS tables give you the margins of error for each estimate.
  - MOEs provide an indication of how reliable the data are.
    - Larger MOEs (less reliable data) for smaller places and for smaller populations/detailed crosstabulations.

- Making Comparisons Between Places and Over Times
  - Use the same period estimates (e.g. 5-year or 3-year) to compare two places.
  - Do not compare single-year to multi-year estimates.
  - Do not compare overlapping multi-year estimates.



Questions on Accessing ACS Data with American FactFinder?



Presenting ACS Data

Basic table from American FactFinder

B25072

AGE OF HOUSEHOLDER BY GROSS RENT AS A PERCENTAGE OF HOUSE
Universe: Renter-occupied housing units
2013 American Community Survey 1-Year Estimates

Table View

Actions: Modify Table | Bookmark | Print | Download | Create a Map

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the estimates of the population for the nation, states, counties, cities and towns and estimates of housing units for states an

1 - 29 of 29

	Alexandria city, Virginia	
	Estimate	Margin of Error
Total:	35,846	+/-2,274
Householder 15 to 24 years:	1,452	+/-568
Less than 20.0 percent	156	+/-259
20.0 to 24.9 percent	78	+/-84
25.0 to 29.9 percent	275	+/-230
30.0 to 34.9 percent	50	+/-80
35.0 percent or more	843	+/-431
Not computed	50	+/-85
Householder 25 to 34 years:	12,854	+/-1,654
Less than 20.0 percent	3,940	+/-956
20.0 to 24.9 percent	1,852	+/-571
25.0 to 29.9 percent	1,754	+/-573
30.0 to 34.9 percent	1,633	+/-828
35.0 percent or more	3,241	+/-1,137
Not computed	434	+/-299
Householder 35 to 64 years:	18,932	+/-1,682
Less than 20.0 percent	5,463	+/-982
20.0 to 24.9 percent	2,324	+/-772
25.0 to 29.9 percent	2,211	+/-926
30.0 to 34.9 percent	1,478	+/-600
35.0 percent or more	6,891	+/-1,545
Not computed	565	+/-379
Householder 65 years and over:	2,608	+/-779
Less than 20.0 percent	240	+/-196
20.0 to 24.9 percent	0	+/-198
25.0 to 29.9 percent	631	+/-462
30.0 to 34.9 percent	438	+/-363
35.0 percent or more	811	+/-437
Not computed	488	+/-360

Source: U.S. Census Bureau, 2013 American Community Survey

Renters' Housing Cost Burden by Selected Household Characteristics: 2013

Alexandria, Virginia

	Total Households	Spending 30% or More of Income on Rent: Number of Households	Spending 30% or More of Income on Rent: Percent
All Renters	35,846	15,385	42.9%
Age of Household Head			
15 to 24	1,452	893	61.5%
25 to 34	12,854	4,874	37.9%
35 to 64	18,932	8,369	44.2%
65+	2,608	1,249	47.9%
Household Income			
Less than $20,000	4,523	2,887	63.8%
$20,000 - 34,999	4,255	4,152	97.6%
$35,000 - 49,999	4,086	3,802	93.0%
$50,000 - 74,999	6,570	3,444	52.4%
$75,000 - 99,000	6,979	921	13.2%
$100,000 or more	9,433	179	1.9%

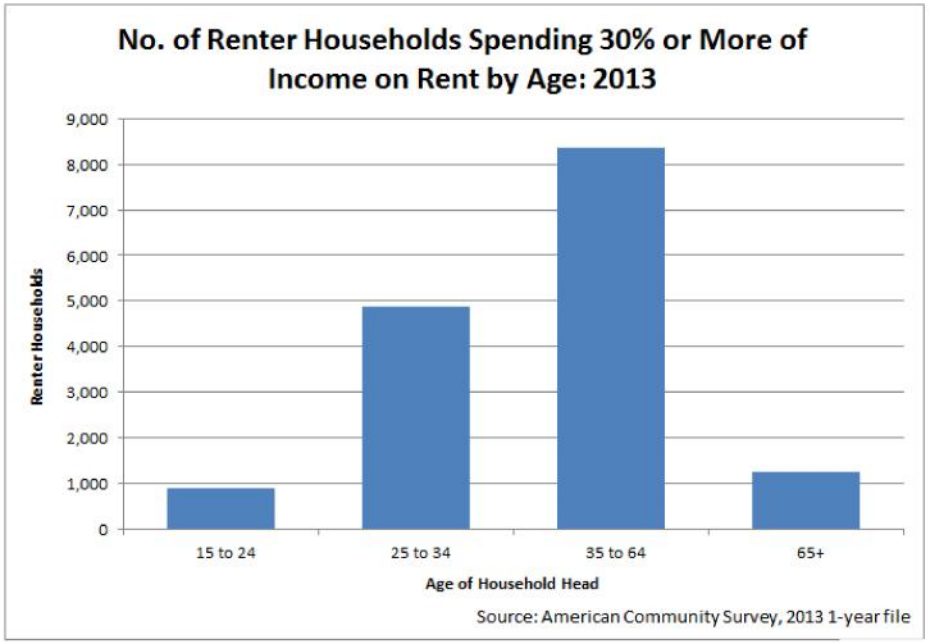
Source: American Community Survey, 2013 1-year file

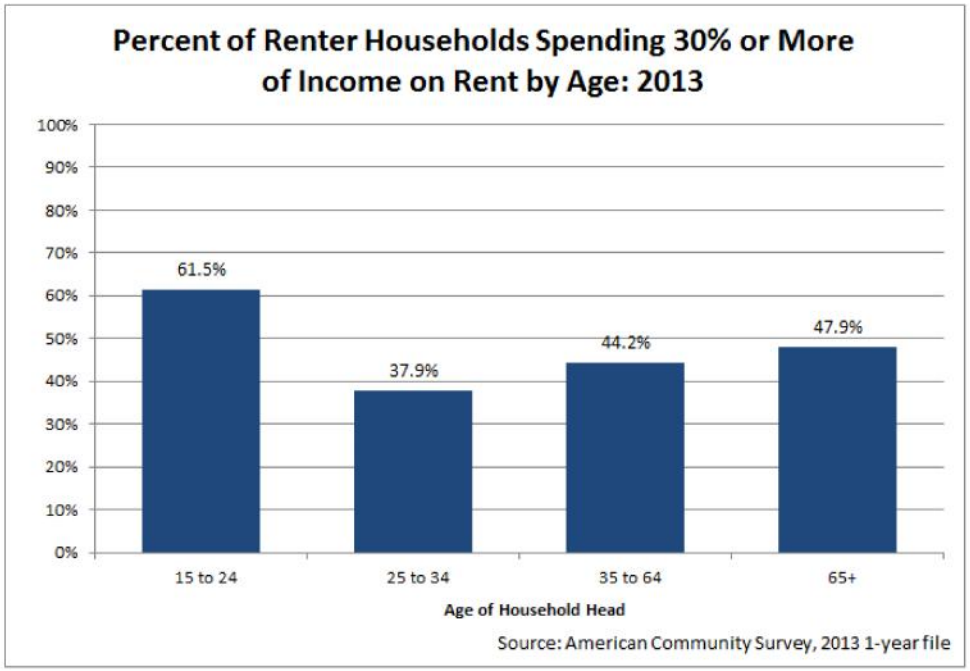
Renters' Housing Cost Burden by Selected Household Characteristics: _____

_____

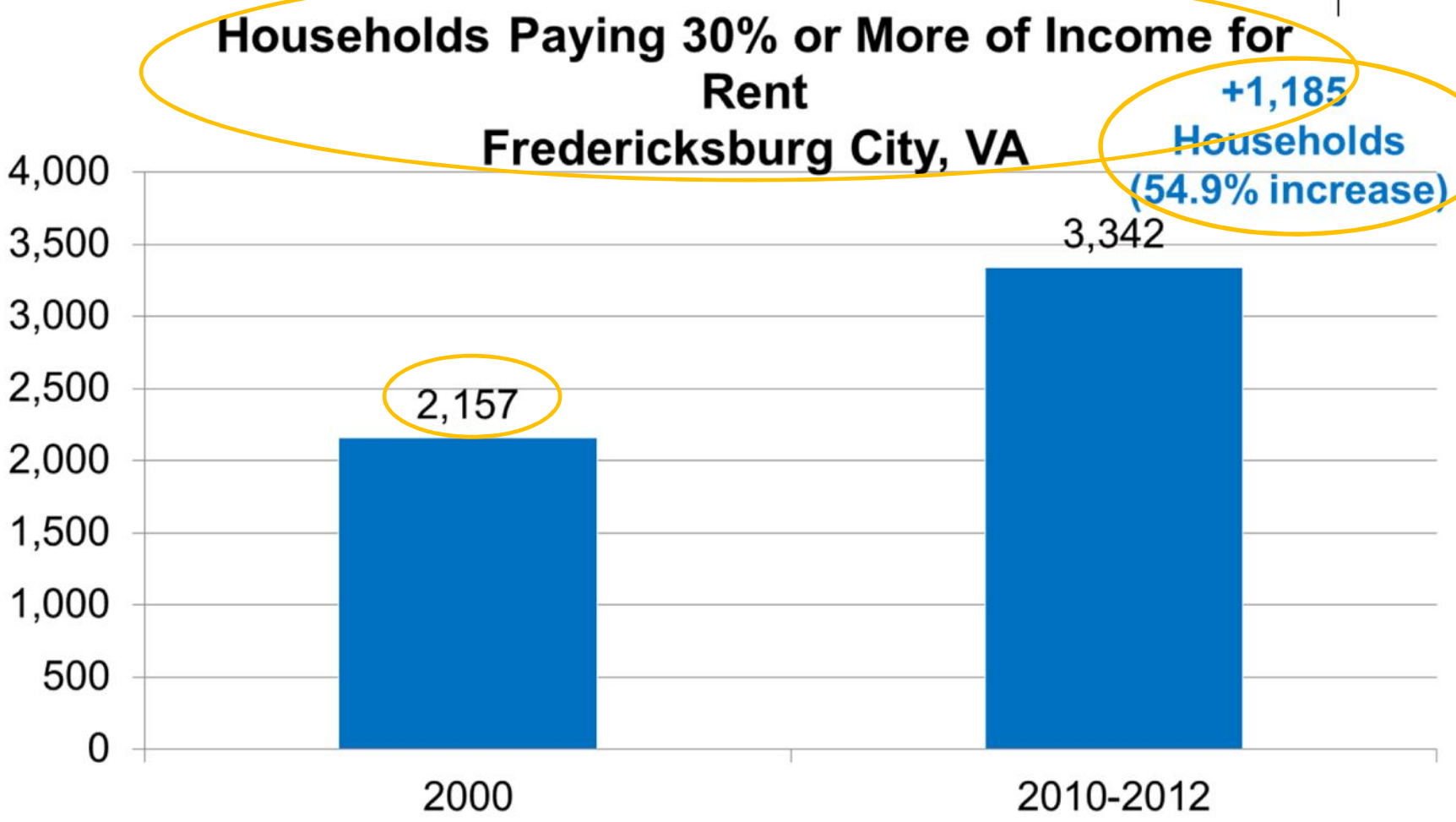
	Total Households	Spending 30% or More of Income on Rent: Number of Households	Spending 30% or More of Income on Rent: Percent
All Renters			
Age of Household Head			
15 to 24			
25 to 34			
35 to 64			
65+			
Household Income			
Less than $20,000			
$20,000 - 34,999			
$35,000 - 49,999			
$50,000 - 74,999			
$75,000 - 99,000			
$100,000 or more			

Source: _____


No. of Renter Households Spending 30% or More of Income on Rent by Age: 2013
9,000
8,000
7,000
6,000
5,000
4,000
3,000
2,000
1,000
0
Renter Households
15 to 24
25 to 34
35 to 64
65+
Age of Household Head
Source: American Community Survey, 2013 1-year file

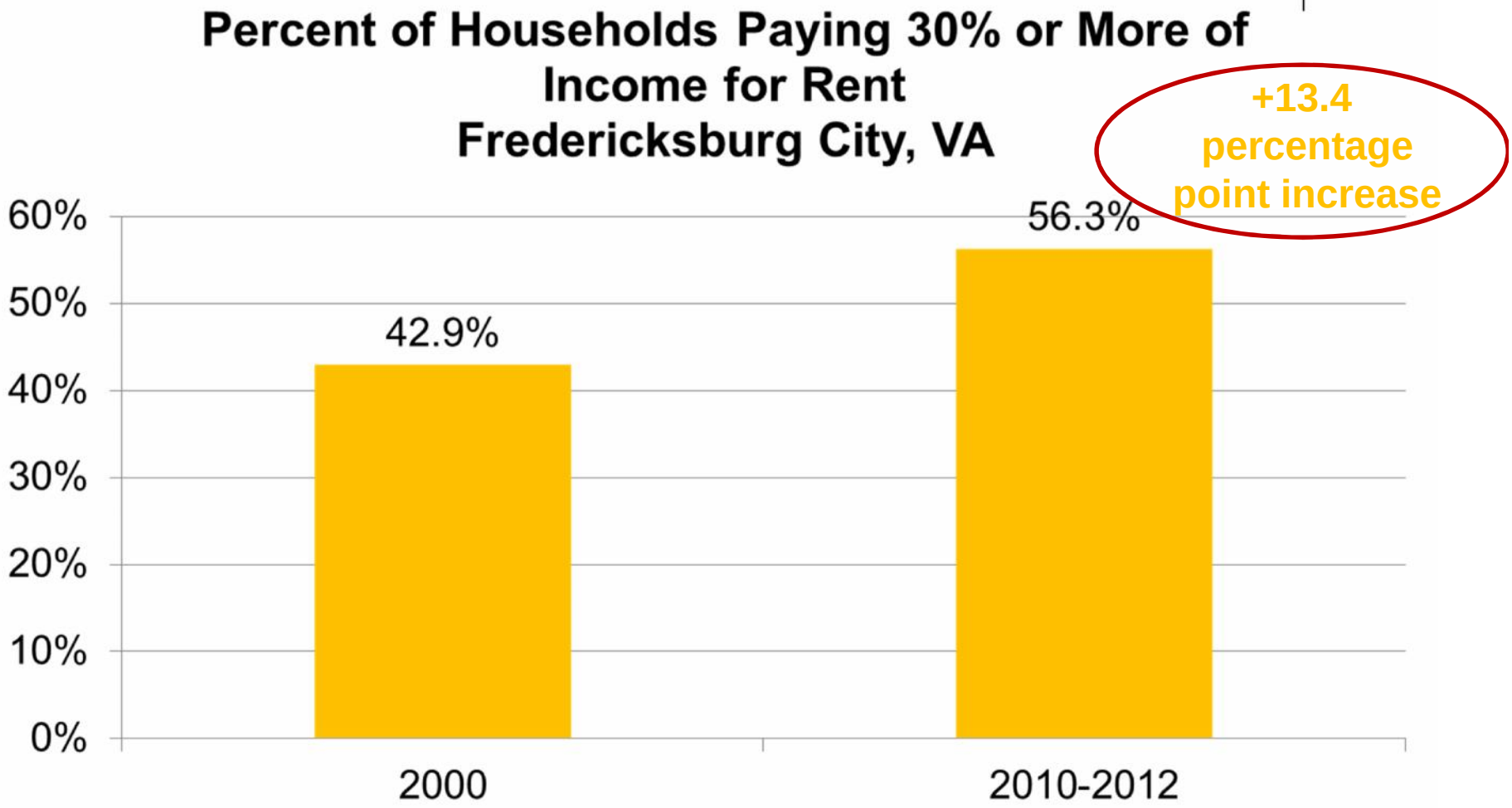

Percent of Renter Households Spending 30% or More of Income on Rent by Age: 2013
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
61.5%
37.9%
44.2%
47.9%
15 to 24
25 to 34
35 to 64
65+
Age of Household Head
Source: American Community Survey, 2013 1-year file

Showing Change: Numbers



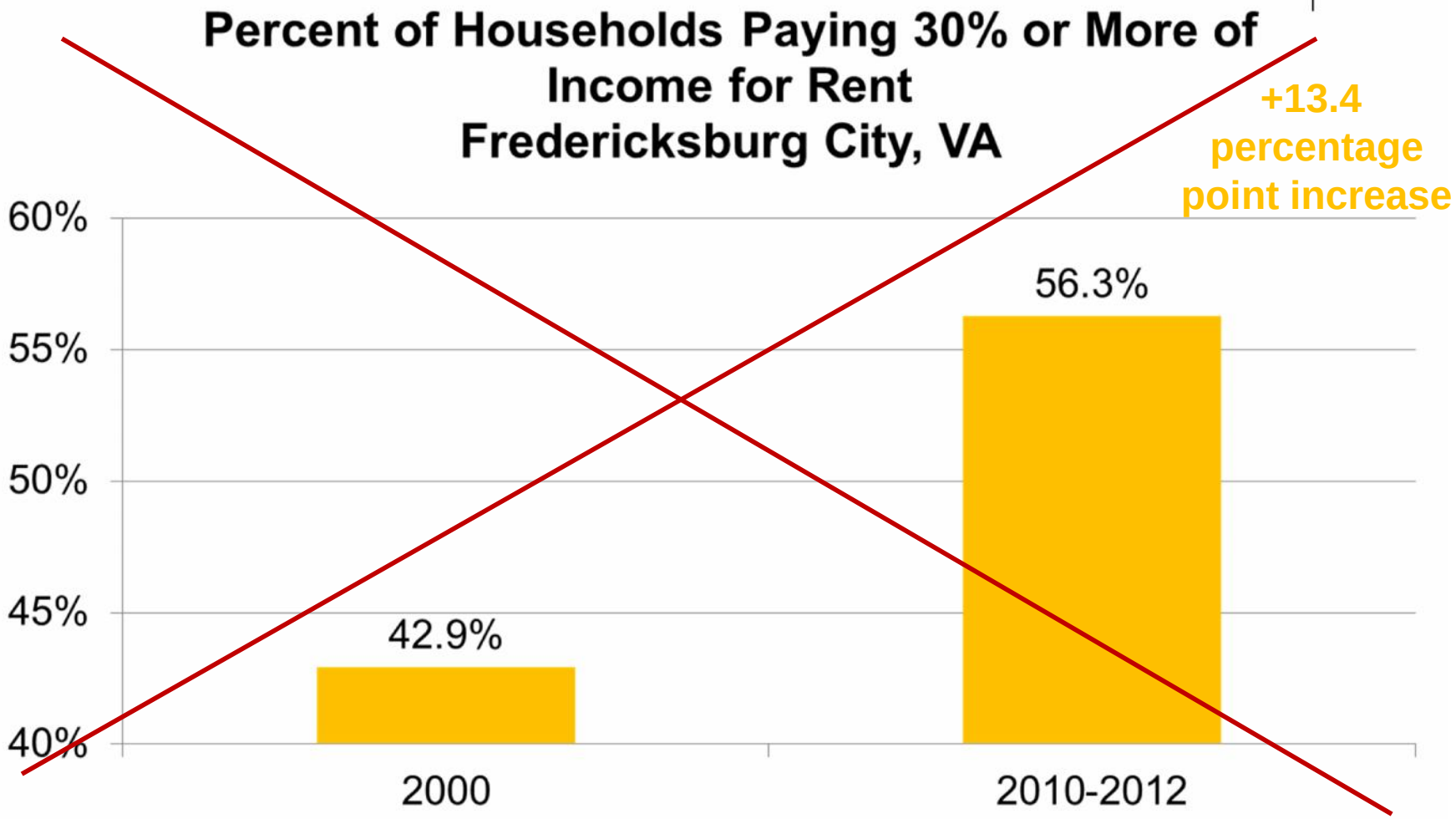
Source: 2000 Census Summary File 3; 2010-2012 American Community Survey 3-year file

Showing Change: Percentages



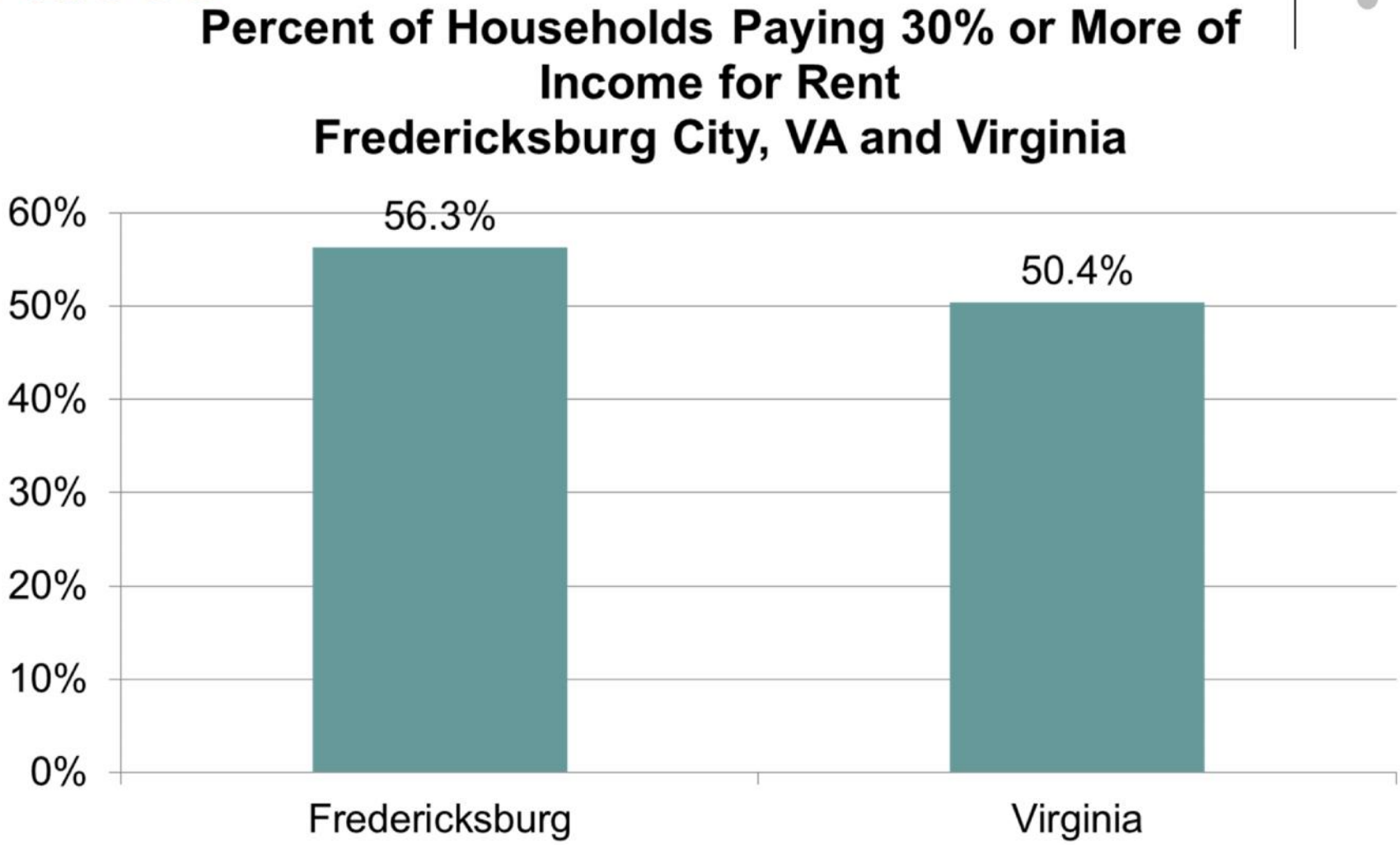
Source: 2000 Census Summary File 3; 2010-2012 American Community Survey 3-year file

Showing Change: Percentages



Source: 2000 Census Summary File 3; 2010-2012 American Community Survey 3-year file

Showing Comparisons: Two Places



Source: 2010-2012 American Community Survey 3-year file

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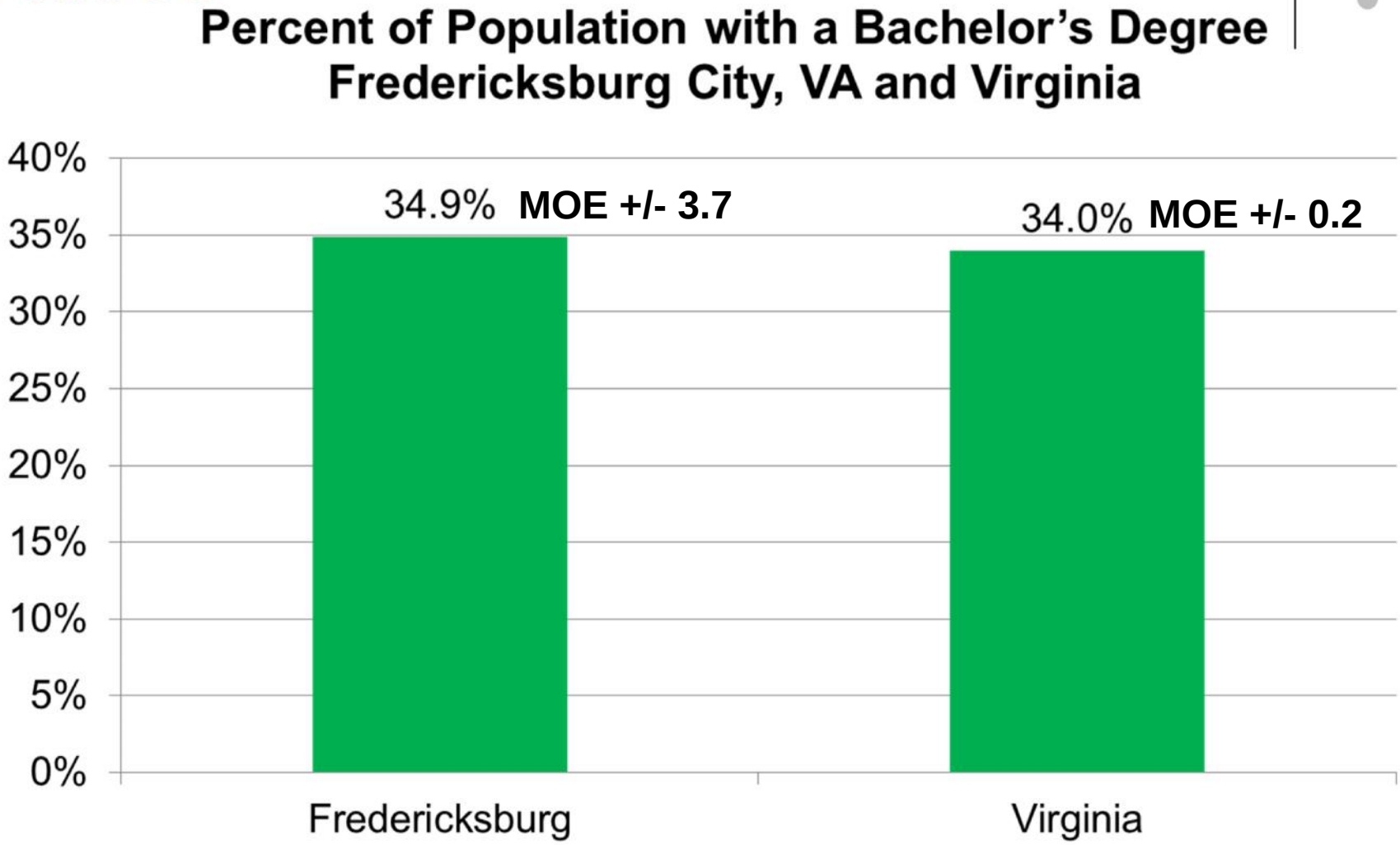


Source: 2010-2012 American Community Survey 3-year file

Showing Comparisons: Two Places

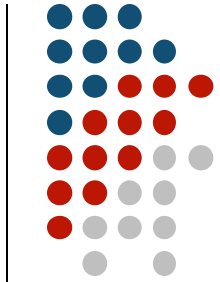
	Estimate	MOE	90% Confidence Interval
Fredericksburg	34.0%	3.7	30.3% – 37.7%
Virginia	34.9%	0.2	34.7% – 35.1%

Source: 2010-2012 American Community Survey 3-year file

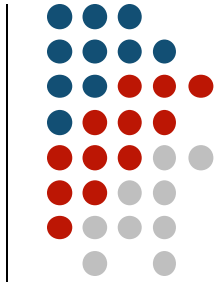
Because the confidence intervals overlap, we cannot say there is a “significant difference” in share of the population with a bachelor’s degree.

Review

- Presenting data in tables and charts
  - Think about whether showing numbers or percentages is best
- Showing Change
  - Don’t use overlapping years of ACS data
  - Start the left axis at zero (usually)
  - Numbers (and percent change)
  - Percentages (and percentage point change)
- Showing Comparisons
  - Use the same ACS period (smallest geography determines)



Questions on Presenting ACS Data?



Other Places to Find Local Data

Other Places to Find Data

- HUD CHAS (Comprehensive Housing Affordability Strategy) data: http://www.huduser.org/portal/datasets/cp/CHAS/data_querytool_chas.html

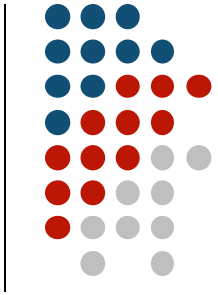
  - Households by % AMI
  - Summary of cost burdened households by income & tenure
  - Smallest area = places
  - Most recent data = 2007-2011

Other Places to Find Data

- On The Map: http://onthemap.ces.census.gov/

  - Census mapping tool that combines ACS with other survey and administrative data
  - Labor market profile, income/commuting of workers
  - Smallest area = tracts (can import your own unique geographies)
  - Most recent ACS data = 2007-2011

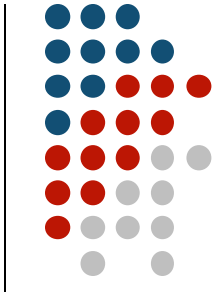
Other Places to Find Data



- Urban Institute's Housing Assistance Matters Initiative: http://www.urban.org/housingaffordability/

  - Uses ACS data to show the gap between housing demand and supply for extremely low income renters
  - Smallest area = counties (cities)
  - Most recent ACS data = 2008-2012

Other Places to Find Data



- HUD & DOT Location Affordability Portal

  http://www.locationaffordability.info/lai.aspx

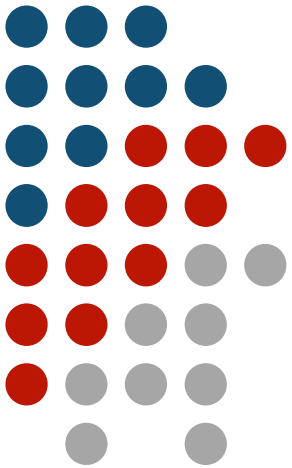
- Combines ACS and other data to show the combined housing and transportation costs for different household types
  - Also number of vehicles, vehicle miles traveled, transit trips
- Available at the block level

Thank You!

Find Housing Data and Research from NHC

www.nhc.org

Lisa Sturtevant
Lsturtevant@nhc.org



CENTER FOR HOUSING POLICY

Capital One

NATIONAL HOUSING CONFERENCE