

COMMUNITY Pulse

Community Development Department
Federal Reserve Bank of Richmond

OCTOBER 2016

Table of Contents

Introduction..... 3

Current Issues 4

Phrases Word Cloud..... 8

Significant Concern 9

- Education, Income, and Financial Stability
- Employment Opportunities
- Housing Opportunities
- Health
- Small Business and Entrepreneurship

Looking Ahead 14

Community Conditions..... 17

Policy Challenges and Regulations 19

Leading Practices 22

Survey Methodology 24

The views expressed in this report are those of the survey respondents and do not necessarily reflect the views of the Federal Reserve Bank of Richmond or the Federal Reserve System.

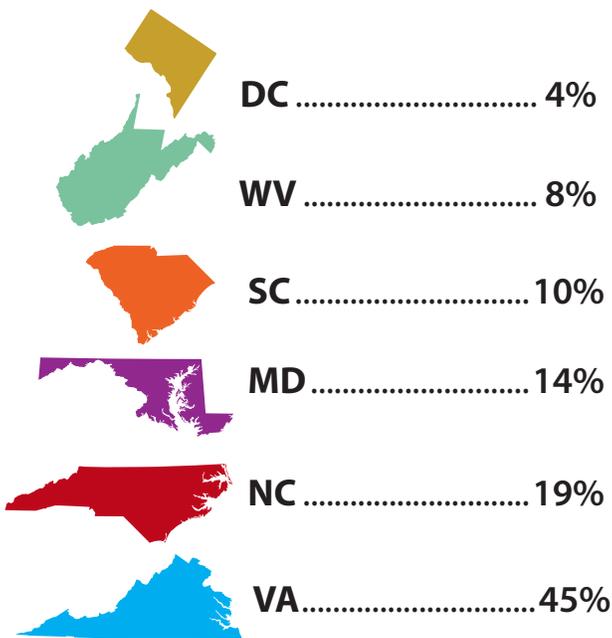


Introduction

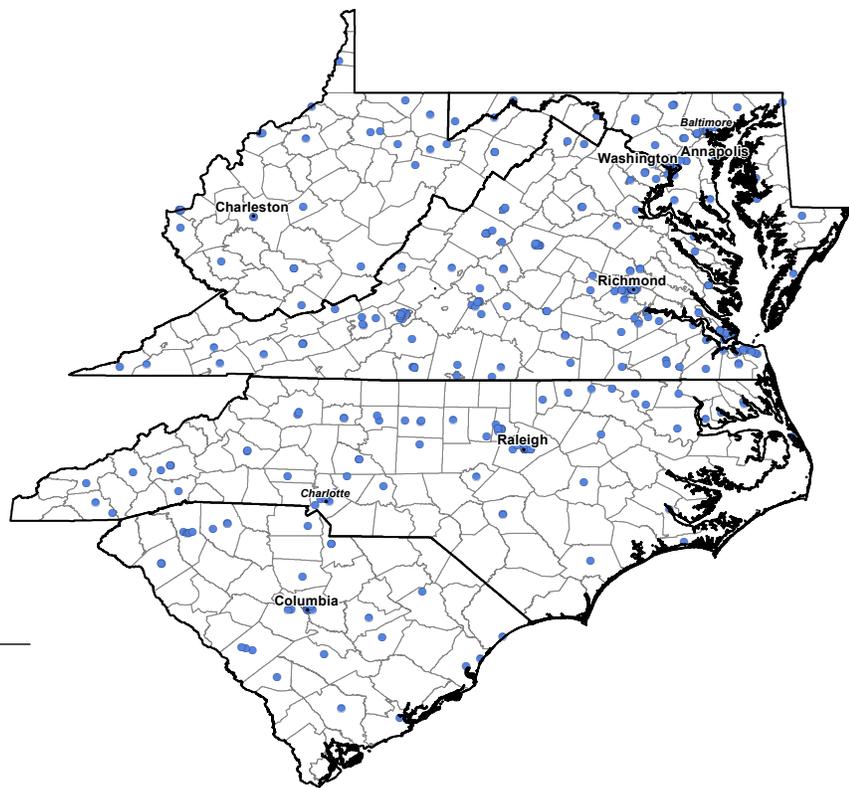
Every year, the Federal Reserve Bank of Richmond surveys experts who represent the Fifth District's numerous and highly diverse communities. The purpose of the survey is to identify the most pressing current and emerging issues in our District.

This issue of the Community Pulse presents the findings from our 2016 survey. We received 393 responses to the survey. The respondents represent a broad cross-section of community perspectives across Maryland, North Carolina, South Carolina, Virginia, West Virginia and the District of Columbia.

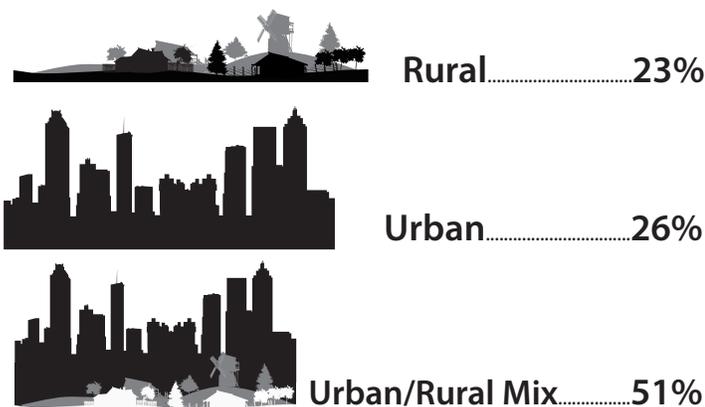
Distribution of Respondents Geography*



Respondents by Location (n=393)**



Client Type



* The respondent's geographic area is based on their answer to "Please select the jurisdiction in which your organization/business has its primary location."

** One respondent is excluded from the map because they are located outside of the Fifth District boundaries. Their location and the Fifth District state they work in is Pennsylvania (WV).

Current Issues: Rankings

Access to affordable housing was the top current issue among respondents.

Slightly over 16 percent of the votes cast for the top current issue having the most significant impact on the welfare of their communities went to **access to affordable housing**. The second and third ranked issues were **availability of local job options** and **improving the quality of K–12 education**. These rankings reflect a new order of results compared to our 2015 survey results.

Access to affordable housing	16.03%
Availability of local job options	13.23%
Improving the quality of K–12 education	10.35%
Impact of income inequality in local communities	9.25%
Effectiveness of adult workforce development programs in job placement	8.23%
Leadership gaps in local communities	4.92%
Effects of uncertainty in government funding on local communities	4.92%
Consumer credit education and repair	4.66%
Access to small business financing	4.66%
Availability of reliable public transportation options	4.24%
Other	2.88%
Provision of quality public early childhood education	2.54%
Capacity and viability of local nonprofits	2.46%
Impact of crime/public safety concerns in local communities	2.37%
Effects of new lending standards for residential mortgages	2.21%
Prevalence of chronic health condition	2.21%
Access to quality health care	2.04%
Access to quality higher education	1.70%
Home foreclosures	1.10%

Note: Based on 393 respondents answering the question – “Based on your experience, please rank the TOP THREE CURRENT issues having the most significant impact on the welfare of the communities you serve TODAY.”

Current Issues: Rationales — Access to Affordable Housing

If you have time, please provide a brief explanation for your rationale in selecting the issues that you ranked as TOP THREE in the question above. The selected quotes below represent explanations written verbatim by respondents.

"[T]he ability to afford housing for the majority is the make or break variable to the location of family. Quality, abundant, affordable housing and reasonable financing or leasing terms is essential to the stability of the family as wage earners are not keeping up with inflationary pressures or just recovering from recessionary results that leave individuals and families paying more than 30% of income toward housing costs, leaving marginal amounts to secure opportunities for family success."

– *Local Economic Development Authority (Md.)*

"Housing continues to be out of reach for many citizens and the pace of the creation of affordable options does not keep pace with the demand."

– *State-wide Policy and Advocacy Organization (S.C.)*

"Gentrification and 'student stuffer' housing have seriously impacted the availability of affordable housing options; landlords no longer accept Housing Choice Vouchers and the cost of affordable housing development is skyrocketing."

– *Local Governing Body (N.C.)*

"A combination of recent market studies and our organization waiting list indicates that affordable housing is in short supply in our area/region. Much of the affordable housing that exists is older, public housing stock that will need renovation. Relatively recently, downtown affordable housing was closed, actually reducing the stock."

– *Urban/MSA Community Development Nonprofit (Va.)*

"Access to affordable housing is an ongoing issue in our area. Our area sports a high percentage of home ownership but that is very misleading because it does not take into consideration the quality and standard of the home[s] [th]at are owned."

– *Community Action Agency (W.Va.)*

"Affordable housing in [D.C.] metro area is making it more and more difficult for low- and moderate-income households to meet basic human needs. This then enforces increased segregation, which further limits the routes out of poverty."

– *Social Services or Public Health Agency (D.C.)*



Current Issues: Rationales — Availability of Local Job Options

If you have time, please provide a brief explanation for your rationale in selecting the issues that you ranked as TOP THREE in the question above. The selected quotes below represent explanations written verbatim by respondents.

“Working with the Western Piedmont Council of Governments and Burke Economic Development, we have received data that supports the fact that our young people are graduating from high school, going on to college, and not returning to Burke County. Job opportunities are not available for them. ‘Youth flight’ has been identified as a significant issue in our community, directly as a result of the county never recovering from the loss of the furniture industry.”

– Philanthropic Organization (N.C.)

“Loss of coal/oil jobs that paid living wages. Job replacement options have little in comparable skill sets. This makes what was skilled labor, unskilled labor overnight. Lack of leadership/ understanding confuses many to think the symptoms of the disease is the disease itself. Thus limited resources are wasted on ineffective policy matters/ considerations.

– Local Economic Development Authority (Md.)

“In this beautiful community, which attracts tourists and second home owners because of its gorgeous location, there is a severe lack of living wage jobs. Young people who grow up here must move to another community to find a job that will support a family unless they are blessed with inheritance. There is an abundance of minimum wage jobs due to the tourism industry. We have a growing population of retirees and a shrinking population of young professionals. ... It is not unusual for a person living in poverty to need to travel an hour or more for a job in the next county that still doesn’t support a family adequately.”

– Philanthropic Organization (S.C.)

“Availability of local job options — In rural Virginia, it is difficult to attract industries that pay living wage jobs. Many factors contribute to this problem but this would be a key factor for this particular region of Virginia.”

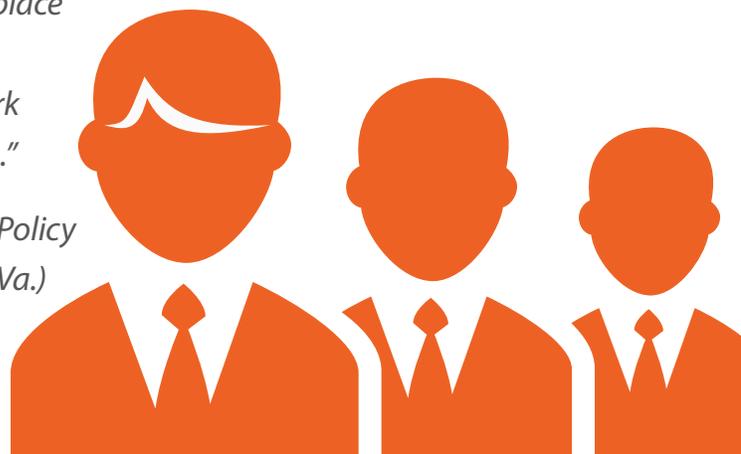
– Community Action Agency (Va.)

“In our depressed counties, there are no job opportunities. The decline in coal has decimated our southern counties. For economic development to take place we need an educated, sober and trained work force, which is lacking.”

– Academia or Policy Center (W.Va.)

“Availability of local job options is the factor influencing macro economy of local community. As the local job options are affluent, residents in the community will be able to pursue their preferable careers and contribute to the community with their best performance.”

– State Department of Housing and Community Development Agency (D.C.)



Current Issues: Rationales — Improving the Quality of K-12 Education

If you have time, please provide a brief explanation for your rationale in selecting the issues that you ranked as TOP THREE in the question above. The selected quotes below represent explanations written verbatim by respondents.

“Improving the quality of K–12 education will make possible that jobs and skills needed will be addressed for current and developing needs in the infrastructures of our city as well as our neighborhoods. Basic and long-standing skills immediately needed cannot adequately be met, such as plumbing, brick masonry, and building related issues, including the making of goods and services. The manner and lack of cultured understandings are missing with many middle-age and young adults in job satisfactions and results, which does not often result in good quality of delivery in major areas as well as limited skill areas. Retooling and training in skills of past years and high technology currently needed is lacking.”

– *Urban Community Association of Neighborhoods (Md.)*

“The quality of K–12 education in our county is overwhelmingly the greatest obstacle to industrial growth in that it greatly limits the ability to attract and retain skilled employees with children and greatly diminishes the ability of the community to demonstrate the ability for industry to attract a future skilled workforce.”

– *Local Economic Development Authority (N.C.)*

“Having access to quality education (early childhood and K–12) halts the cycle of poverty. Quality education provides programs and resources that impacts attendance, school behaviors, and course completion. All of these things affect children and families in ways that better prepares them for a future and reduce the probability of them remaining at their current economic standing.”

– *Philanthropic Organization (Va.)*

“Additionally, the challenges in K–12 education and access/affordability to quality early childhood education is having major impact on the student preparedness for workplace and beyond.”

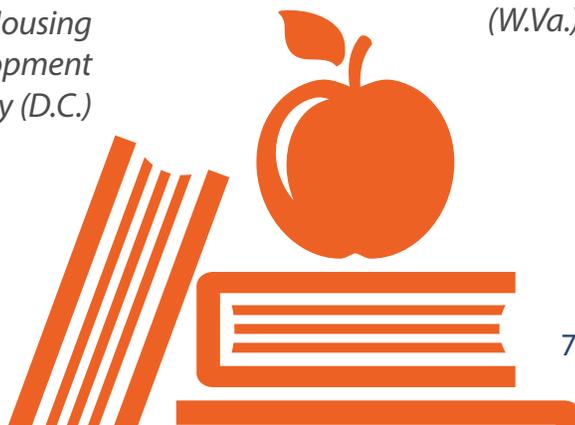
– *Urban/MSA Community Development Nonprofit (S.C.)*

“K–12 education is the critical baseline helping residents have equal opportunities to grow and pursue their careers.”

– *State Department of Housing and Community Development Agency (D.C.)*

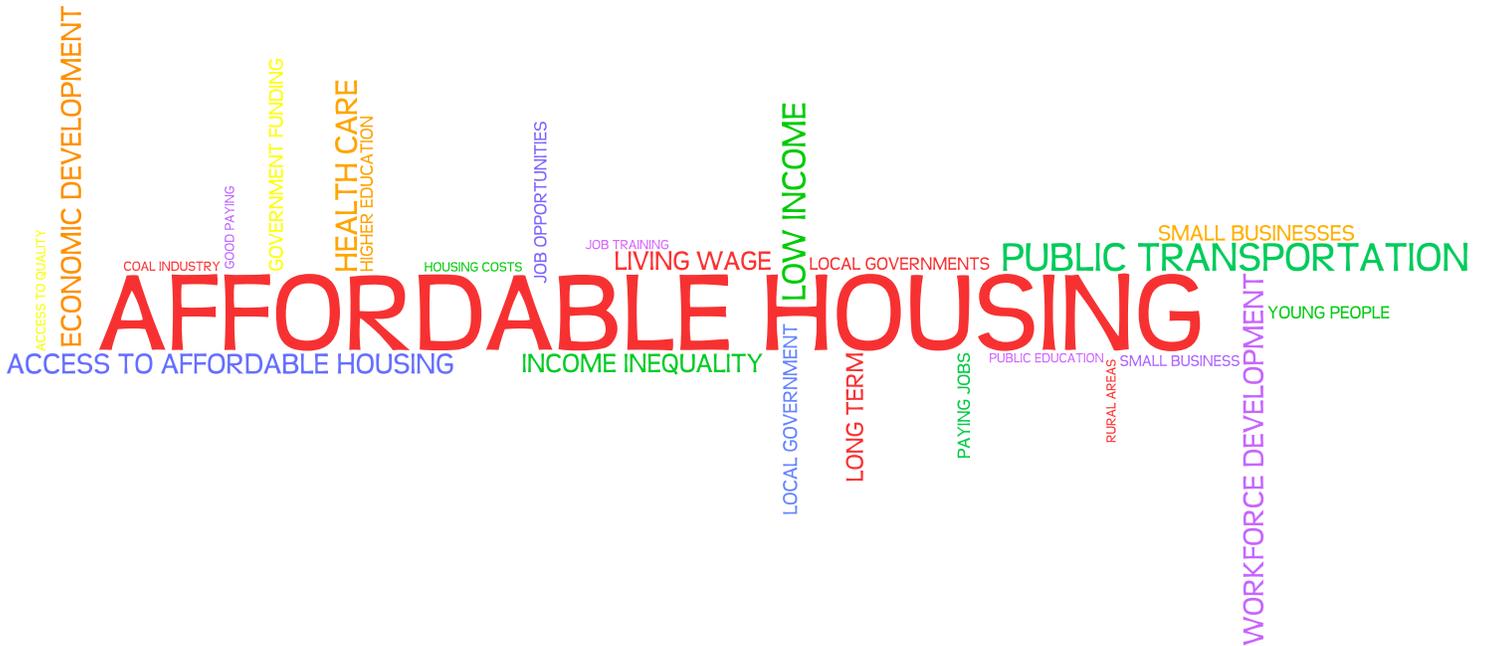
“With good K–12 education, children are better positioned to obtain skilled employment.”

– *Community Action Agency (W.Va.)*



Phrases Word Cloud

The word cloud shows the word phrases used by respondents in their response to the question that asked for their rationale in selecting the issues that they ranked as TOP THREE current issues in their communities. The text size corresponds to the number of respondents who used the same phrase. Due to word cloud size constraints, the visual is showing only those phrases that were mentioned by at least six respondents in their answers. For example, there were 19 instances of “public transportation” among 18 respondents compared to seven instances of “small business” among seven respondents.



Significant Concern: Education, Income, and Financial Stability

What is the most significant concern you have around education, income, and financial stability for low- and moderate-income individuals in your geographic service area?

Household financial challenges, such as lack of financial savings for emergencies or significant debt	35%
Very low or no income	33%
Lack of access to quality educational opportunities	13%
Lack of access to financial mainstream or reliance on alternative financial services	11%
Other (please specify)	8%



Other:

“Providing quality, affordable housing in neighborhoods with strong K–12 educational opportunities and access to jobs.”

“Mostly concerned about parents who work and children who are in school but need more structure or support, which is accentuated in this area because of a diverse immigrant population.”

“Lack of opportunity for living wage jobs and lack of appropriate education for the jobs that do exist.”

Note: Based on 380 responses to the question – “What is the most significant concern you have around education, income, and financial stability for low- and moderate-income individuals in your geographic service area?”

Significant Concern: Employment Opportunities

What is the most significant concern you have around employment opportunities for low- and moderate-income individuals in your geographic service area?

Available jobs do not match low- and moderate-income residents' skill sets	28%
Jobs tend to be low wage, part-time or seasonal	20%
Lack of support services, such as job training, reliable transportation, or childcare	14%
Too few employment opportunities	12%
A significant shift in the type of jobs available in recent years due to changes in local industries and employers	8%
Lack of economic diversity in the region (jobs concentrated in just a few industries)	7%
Other (please specify)	7%
Disparities in employment outcomes for specific populations (previously incarcerated, young adults (16–24 year olds), or people with disabilities)	5%



Other:

“Companies want people with experience. They may have a degree or certificate in the field but no hands on experience, and companies are not willing to give it to them, even if our agency would subsidize the training.”

“The education pipeline has prepared youth primarily for college. Numerous manufacturers and maritime related machine shops report having \$30/ hour jobs available, but no labor pool.”

“Many of our low income lack the skill set for higher paying jobs. They cannot attend schools or training because of the lack of childcare. It is easier for them to remain on assistance programs rather than work. This prevents the future generations from moving off of government assistance.”

Note: Based on 380 responses to the question – “What is the most significant concern you have around employment opportunities for low- and moderate-income individuals in your geographic service area?”

Significant Concern: Housing Opportunities

What is the most significant concern you have around housing opportunities for low- and moderate-income individuals in your geographic service area?

Affordability of housing	38%
Location of available housing stock such as proximity to high performing schools, public transportation or employment centers	16%
Lack of opportunities for low- and moderate-income individuals to enter into homeownership	16%
Physical condition of available housing stock	15%
Shortage of housing stock or availability of units	11%
Other (please specify)	5%



Other:

"Housing prices are still staying so low [that] many people have no way out of the properties they do own."

"Mixed-use affordable dwelling counteracts gentrification and allows equal access to quality schools and transportation."

"Without economic diversity, there is little opportunity for 'trading up' to the next sized home."

Note: Based on 378 responses to the question – "What is the most significant concern you have around housing opportunities for low- and moderate-income individuals in your geographic service area?"

Significant Concern: Health

What is the most significant concern you have around health for low- and moderate-income individuals in your geographic service area?

Prevalence of chronic health conditions, such as diabetes or asthma, related to lifestyle factors and/or living and work environments	38%
Logistical barriers to accessing quality health care, such as distance from providers, transportation availability, or days/hours that care is provided	22%
Drug and/or alcohol dependency	21%
Impact of crime and violence on health and well-being in low- and moderate-income communities	10%
Other (please specify)	8%
Language or cultural barriers to health care access or provision	1%



Other:

"If you have low level literacy skills, you delay seeking health care due to the barriers in reading/understanding forms."

"A lack of funding streams (i.e., insurance or public benefit coverage) to increase access to mental and oral health services."

"Emergency rooms should not shoulder burden and are not the place for low-income health care."

Note: Based on 357 responses to the question – "What is the most significant concern you have around health for low- and moderate-income individuals in your geographic service area?"

Significant Concern: Small Business and Entrepreneurship

What is the most significant concern you have around small business and entrepreneurship for low- and moderate-income individuals in your geographic service area?

Lack of opportunities for low-income individuals or populations that are uniquely challenged to become entrepreneurs	44%
Ability to attract and retain qualified employees	19%
Coordination issues across the array of small business technical assistance providers, lenders, and other support organizations	18%
Reasonably qualified small business owners remain unable to gain loan approval	10%
Other (please specify)	5%
Lack of awareness about the potential risks associated with nontraditional financial options	4%



Other:

“Limited skills in financial planning, loan preparedness, and monitoring cash flow.”

“I don’t see many startups in these areas. Most of our small business development is done by well-off, well-educated individuals. The hard truth is that many LMI workers are also low-skill workers. Most are not ready to own a business.”

“The underground economy is prevalent in rural areas. For example, many subcontractors in the construction field do not withhold taxes from employees and they themselves do not pay taxes unless caught by taxing agency. How does a legitimate new small business compete with this group?”

Note: Based on 352 responses to the question – “What is the most significant concern you have around small business and entrepreneurship for low- and moderate-income individuals in your geographic service area?”

Looking Ahead: Positive Impact

Looking ahead, what issue(s) do you see as having a positive impact on the welfare of the communities you serve and why? Be as specific as possible. The selected quotes below represent issues written verbatim by respondents.

"The development and deployment of new and innovative financing schemes to help solve public and social problems, including, but not limited to, 'pay for success' and other such models."

– *Small/medium Established Company (Va.)*

"As the unemployment rate remains low in this region and the apprenticeship programs continue to gain acceptance with local employers, these programs offer the likelihood that these participants will have the upgraded skills that employers require for the job openings that currently exist."

– *Local Economic Development Authority (N.C.)*

"Focus on public and private sector financial grant funding support for entrepreneurship and innovation programs and initiatives for small business creation in blighted communities and vulnerable neighborhoods to fund solutions created by local law-abiding Americans and local entities who live in communities they love and [have] seen moved from solid middle class communities to lower middle and sometimes now high poverty communities."

– *Urban/MSA Community Development Nonprofit (D.C.)*

"Increased awareness that specific interventions can improve financial well-being and need to be integrated into the existing service delivery system (examples: EITC outreach, free tax prep, financial education/coaching, benefits screening)."

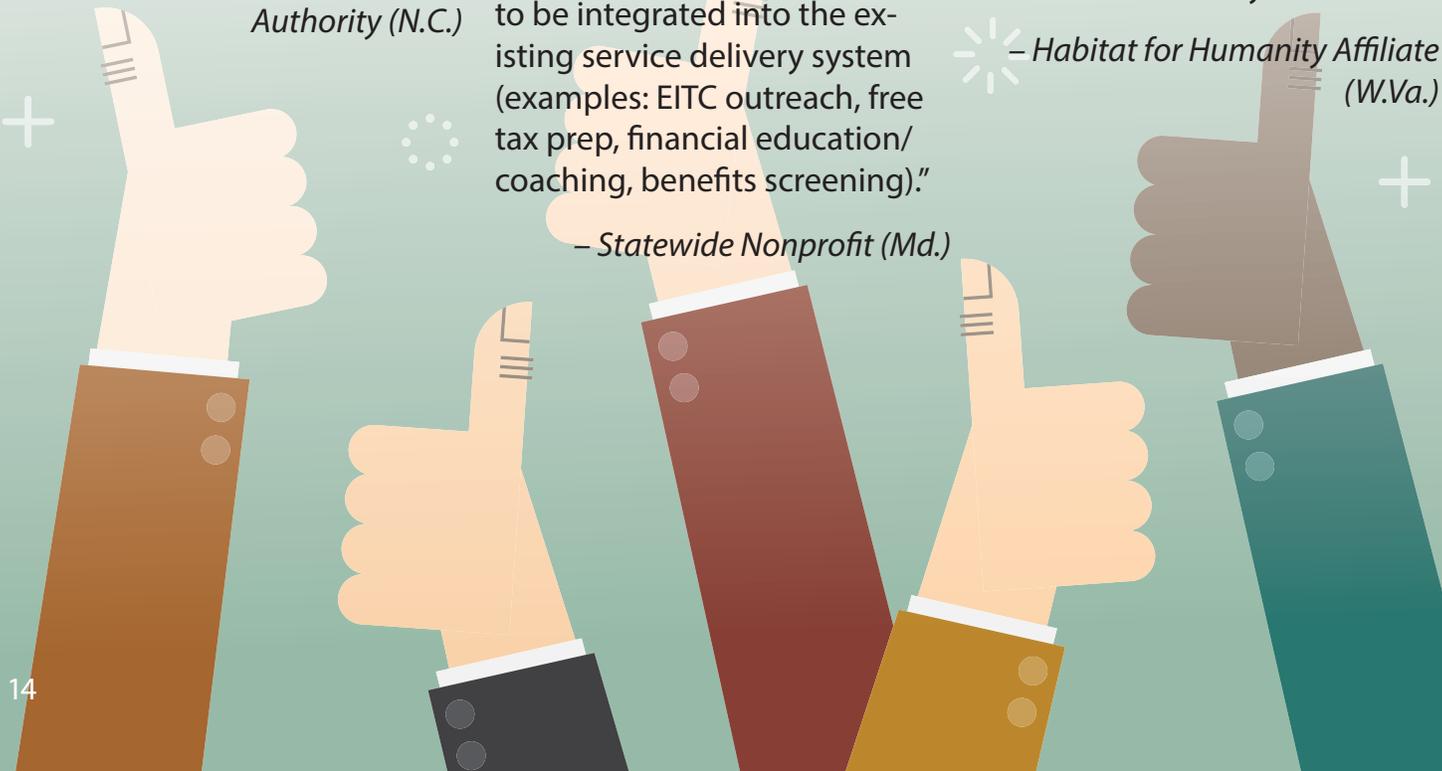
– *Statewide Nonprofit (Md.)*

"The availability of long-term, low-cost capital to finance community development projects through the CDFI Fund, financial institutions, and foundations will have the most positive impact on the communities we serve enabling the development of vibrant, sustainable, economically resilient communities."

– *Community Development Financial Institution (S.C.)*

"Our community is no longer considered to be the most unhealthy community in the U.S. [T]hanks to the efforts of our medical and recreational facilities and a strong movement within our community to move to a healthier lifestyle."

– *Habitat for Humanity Affiliate (W.Va.)*



Looking Ahead: Negative Impact

Looking ahead, what issue(s) do you see as having a negative impact on the welfare of the communities you serve and why? Be as specific as possible. The selected quotes below represent issues written verbatim by respondents.

“Too many in this community are seeing ‘hopeless’ adults and are following their footsteps. ‘Hopeless’ as in low-skilled workers who cannot compete for the available jobs due to lack of skills or education. There are too few jobs that inspire people to build careers. There is a lack of technical education at the high school level to help inspire young people to start businesses in trades. They need to see and have a chance to try various jobs and try out skills and then an opportunity for training, including certifications for important but ‘less glamorous’ jobs (machinists, welders, plumbers, electricians).”

– *Local Housing Authority (N.C.)*

“The lack of quality affordable childcare for all economic levels. Our larger businesses cannot grow without affordable quality childcare for recruits. Our single parents cannot afford childcare and our dual income families cannot find childcare and sometimes affordability is prohibitive. One dual income family pays \$19,000 for two children under the age of 4. Our childcare workers are not paid a livable wage. This is a huge issue in our community.”

– *Chamber of Commerce (Va.)*

“Development that prices poor people out of communities. With the improved economy, what were once undesirable communities for development are attracting new investments. On it’s surface this investment would appear to be welcomed, but the resulting development is forcing (pricing) the long-time residents out of the community. The phenomenon is destroying the culture in once stable communities.”

– *Community Economic Development Trade Association (S.C.)*

Looking Ahead: Negative Impact

Looking ahead, what issue(s) do you see as having a negative impact on the welfare of the communities you serve and why? Be as specific as possible. The selected quotes below represent issues written verbatim by respondents.

“West Virginia’s economic strength has been on the decline for some time as the coal industry has been in decline. Now, 94% of the state has been declared a disaster area due to flooding in late June. Where there will perhaps be a short-term uptick in the economy due to insurance funds coming in to rebuild, I do have a concern about the longer-term effects of the double whammy of declining jobs in coal and coal related industries with the widespread flooding. West Virginia has already been experiencing a net outbound migration of population. I believe current conditions may prompt others to give serious consideration to leaving the state in search of better career/life options.”

– Credit Union (W.Va.)

“A snapshot would include exclusion or omission of state resources and support for programs within academic institutions (or institutions themselves) that discourage or do not encourage academic and/or CTE access and support for people of color, women, and special populations. Simply stated, without resources and access to mid-high skill training and credentials (in their many forms), people will become unemployable in our ever evolving, emerging industries environment. This strategically puts America at a competitive disadvantage in the global market.”

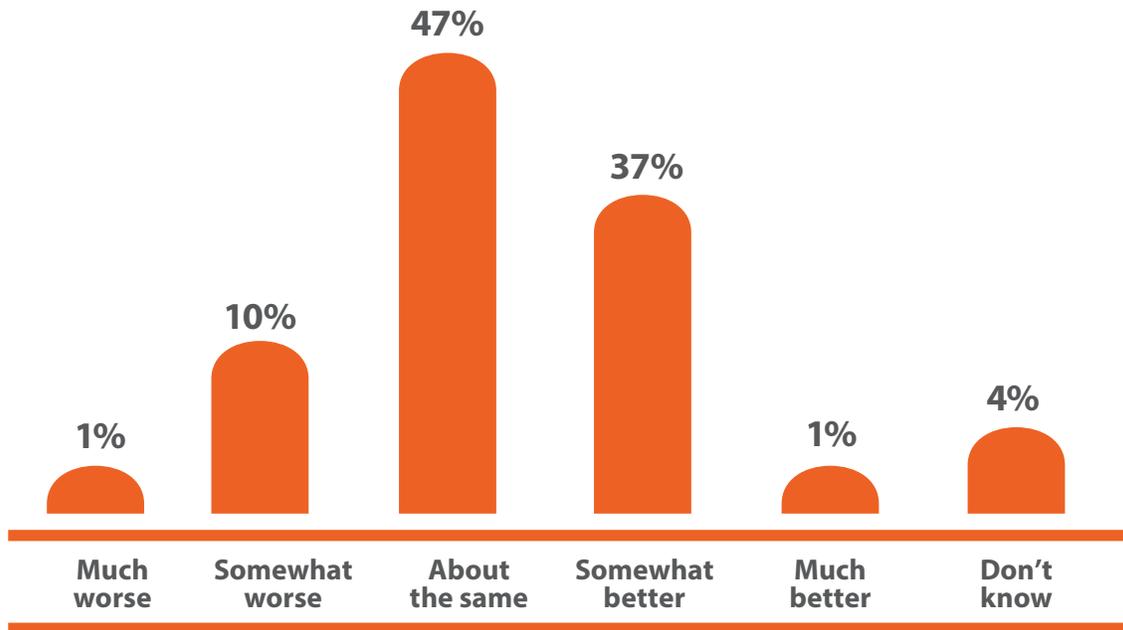
– Nonprofit Public Foundation for Education & Workforce Policy (D.C.)

“There is a downward spiral in the local communities’ ability to attract high-wage technically skilled employers. There has been a reluctance from elected officials to adopt and fund a long-term strategic plan to support growth and development in targeted areas. The manufacturing base has further deteriorated in the last 10 years, and with it, the diminishing of middle-income job opportunities. ... The largest town in the county imports about a tenth of its workforce but many of the jobs are linked to the tourism/hospitality and health care industry with lower wages. The fire companies have a difficult time recruiting volunteers because the younger population moves out of the area for higher and better employment opportunities. Many of the teachers, local government workers, and police officers cannot afford to live in the area and commute into the county for work.”

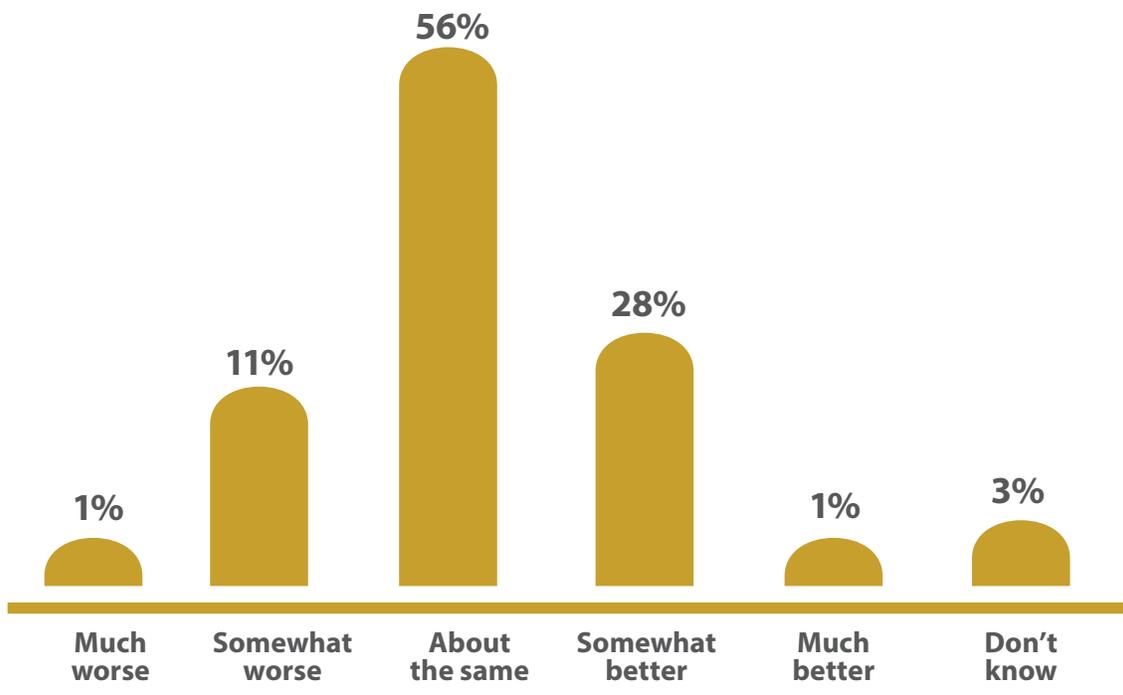
– Local Economic Development Authority (Md.)

Community Conditions

Do you think that A YEAR FROM NOW *general economic conditions* in your community will be better, about the same, or worse than they are currently?

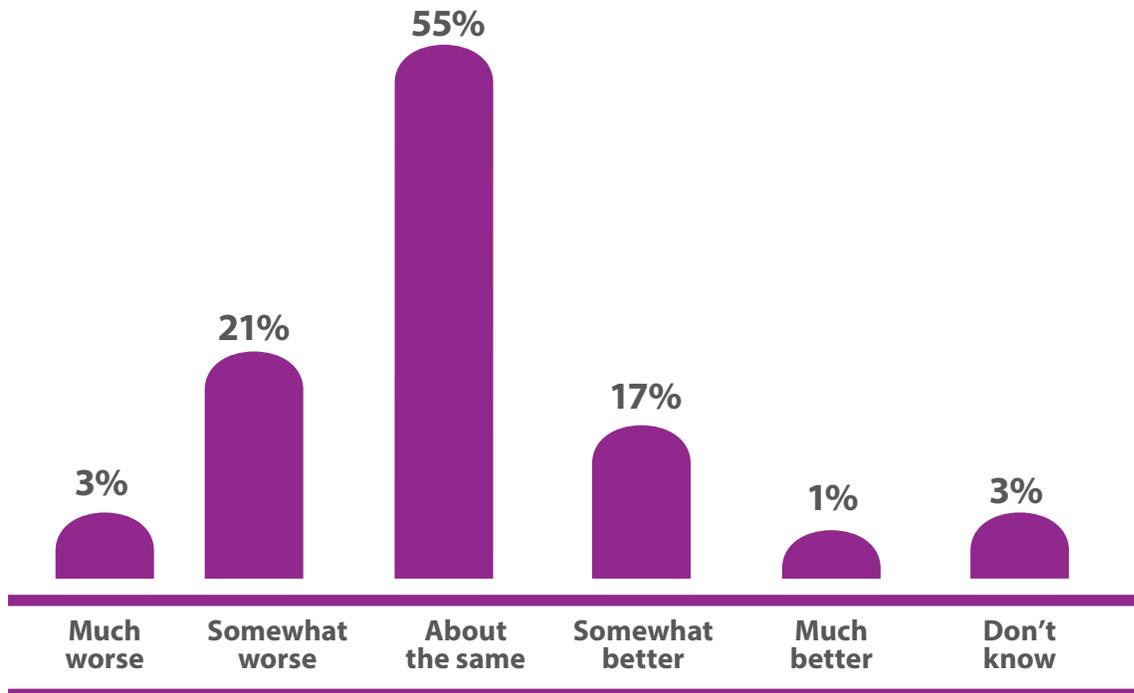


Do you think that A YEAR FROM NOW *local labor market conditions* in your community will be better, about the same, or worse than they are currently?

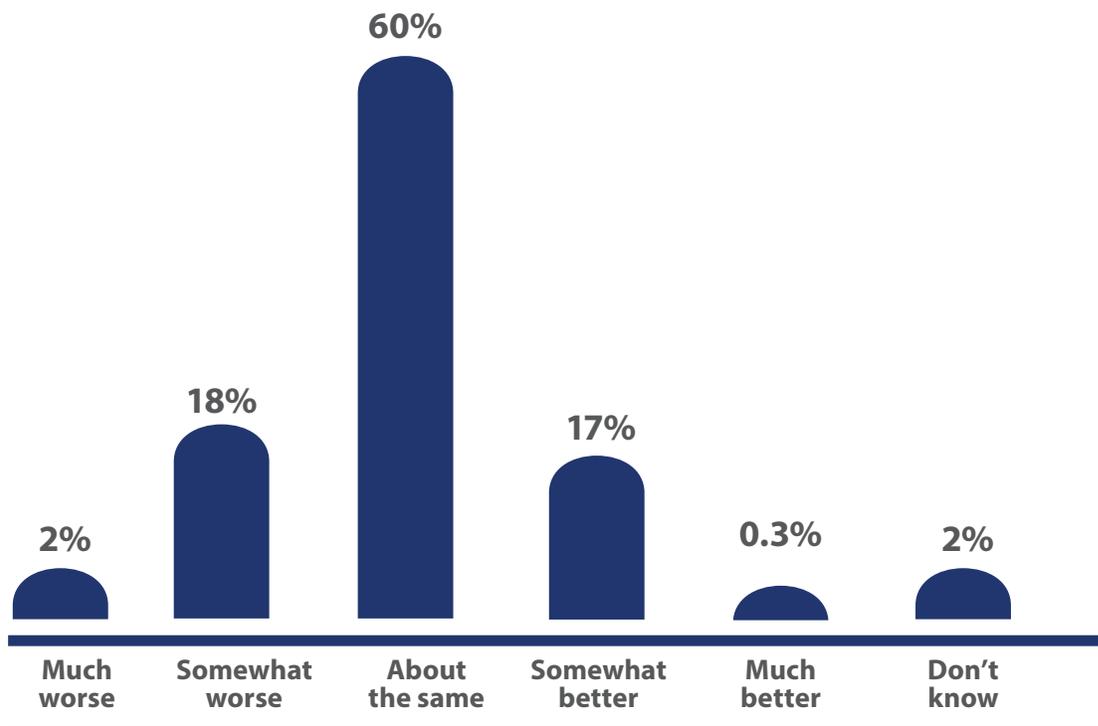


Community Conditions

Do you think that A YEAR FROM NOW *local housing market conditions* in your community will be better, about the same, or worse than they are currently?

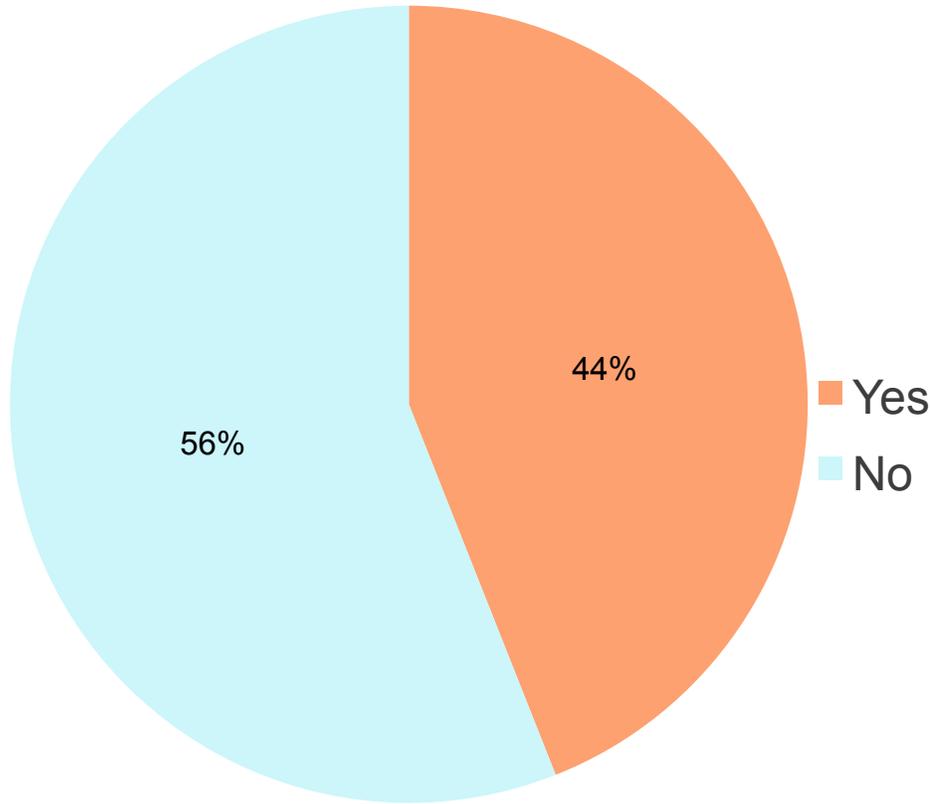


Do you think that A YEAR FROM NOW the *financial well-being of constituencies* in your community will be better, about the same, or worse than they are currently?



Policy Challenges and Regulations

Are there any policy challenges or regulations that are preventing you from meeting the needs of your constituencies/clients or fulfilling your mission?



The word cloud below shows the word phrases used by respondents when asked to discuss the specific policy challenges or regulations impacting their line of work. Size of the word corresponds to the number of respondents who used it in their response.



Policy Challenges and Regulations: In Their Own Words

The selected quotes below represent policy challenges and regulations written verbatim by respondents.

“Department of Agriculture put in a work program for SNAP recipients that requires 20 hours per week of ‘workfare’ volunteering activities. Fair standard labor act (FSLA) says volunteering time can only be equal to benefit divided by minimum wage. Average monthly SNAP benefit is \$150 divided by \$8.75 equals a little more than 17 hours a month. How can I enforce a 20 hour a week workfare program when it is a violation of the FSLA rules?”

– *Community College (Md.)*

“Lack of access to interstate highways remains an issue. For us, the answer lies in N[orth] C[arolina]. As a border region, our workshed covers parts of two states. Getting community colleges and WIA boards to cooperate and coordinate is an important policy barrier.”

– *Philanthropic Organization (Va.)*

“When federal funds are made available to communities, the more strictly defined or detailed the parameters, the less opportunity for success. Even in the case of the POWER Initiative, designed to provide assistance to communities suffering job losses as coal mines and mining businesses close, some agencies made such a point of broad scale collaboration that many local opportunities will go unmet. In every instance of funding availability, the more open the opportunity the more likelihood of positive outcomes.”

– *Regional Development Council (W.Va.)*

“In North Carolina, local governments are not allowed to own nor operate a broadband/internet system. Since many of the communities within the region provide electric service to their residents and businesses, having the capability to provide said service would enhance the broadband capacity within the region.”

– *Planning District Commission and Economic Development District (N.C.)*

“The community economic development field needs an incentive designed to attract significant private capital into poor communities. A federal community economic development tax credit will play a significant role in attracting private capital into organizations that serve low-to-moderate income communities.”

– *Community Economic Development Trade Association (S.C.)*

“Too many to list. There are constant program improvements in both housing and small business development, which require regulatory adjustments and new legislation.”

– *Trade Association (D.C.)*

Policy Challenges and Regulations: In Their Own Words

The selected quotes below represent policy challenges and regulations written verbatim by respondents.

“I am concerned that the overemphasis on surgical targeting of CRA investment through the LIHTC program has the paradoxical effect of creating greater incentives to invest in the communities that have the least critical needs — said a different way, there are fewer incentives for bank investors to invest in areas of the state that have great needs because those areas are not the areas that contain the greatest concentration of bank branches and deposits. ... [M]any of the proposed changes to Virginia’s Qualified Allocation Plan that guides its distribution of LIHTC allocations is also moving away from smaller communities and rural areas at the expense of larger-scale developments in which the LIHTC is highly commoditized to favor high volume, opportunity-driven for-profit developers at the expense of developers more rooted in their local communities and focused on addressing local community needs.”

– Regional Nonprofit LIHTC Syndicator (Va.)

“In the past year, Habitat for Humanity affiliates have had to become licensed mortgage lenders to allow us to grant our zero-interest loans to our home buyers. This has been an incredible hardship. While there have not been substantial changes to what we do or how we do it except for new government forms, we need to pay additional fees, have to buy new software just for the closing forms, and the cost of employees capable of being licensed is significantly higher than our previous staff. Just the time spent in ABA classes has been difficult! No funder will pay for this, no donor wants to give more to cover the cost of new government regulation, and we certainly can’t raise the amount families pay for mortgages — their income has not gone up. While we applaud the intent of the CFPB, the reality for us is extraordinarily challenging.”

– Community Development Corporation (Md.)

“The lack of updating of existing housing policies is preventing us from addressing community needs in an effective way. Rules changes have been minimal or have only ‘benefited’ continuing existing housing programs without creating anything new in the way programs are delivered or families are assisted. Communities need flexibility in creating programs with the existing funding that can provide assistance to families in their communities. Instead, we are all checking a box for HUD or USDA rather than getting at the core issues. Our community lacks enough housing and has poor housing stock. We have few ways to offer families a way to better their situation in this community and landlords who see no need to do or provide better housing because of the overall lack of housing.

– Local Housing Authority (N.C.)

Leading Practices

Each respondent had the opportunity to share any new products, programs, partnerships, or strategies that their organization has adopted or developed since August 2015, which have been helpful in addressing community needs. The quotes below are a selection of these thoughts in their own words.

“We have branched into food security by providing weekly backpacks to over 600 students in all the elementary schools in Wythe and Bland counties through a major grant from a local community foundation. We are now pursuing funding to take a two-day per week soup kitchen to 5 days, with a new commercial kitchen to be built in the local farmers market, providing healthy food in a ‘pay what you can’ setting, while utilizing high school students in culinary arts as some volunteer labor.”

– Rural Community Development Nonprofit (Va.)

“We have a new partnership with the Capital Area Workforce Development Board to provide financial capability coaching and education to customers at their youth and young adult center in Raleigh. Many of these young people, ages 16–24 who are not in school and are unemployed, have never had jobs. With their first paycheck, preparation for handling their money is an important step toward financial stability over their lifetime.”

– Urban/MSA Community Development Nonprofit (N.C.)

“Our organization has been convening groups to help move the community forward. One direct result is the first new ‘School Boat’ in 50 years to transport children to school from an inland island only accessible by boat. ... Now that a new, safe boat is in place, the school district, the county and the Regional Council of Governments are partnering to provide transportation daily for the residents of the island who are not school aged children. There has never been any kind of public transportation provided to the island until now! ... Although it only affects a small (125 residents) rural, inaccessible community — it is a HUGE step in getting the community to work together.”

– Philanthropic Organization (S.C.)

“We got an agreement with the District Government Employees FCU to provide small dollar loans for citizenship applicants. The program is very successful. We continue our successful AmeriCorps Program addressing financial education for Lawful Permanent Residents in Maryland. We have recently got a grant to run the same program in Northern Virginia.”

– Nonprofit Community Organization (Md.)

Leading Practices

Each respondent had the opportunity to share any new products, programs, partnerships, or strategies that their organization has adopted or developed since August 2015, which have been helpful in addressing community needs. The quotes below are a selection of these thoughts in their own words.

"In 2017, United Way of North Carolina will provide the Self-Sufficiency Standard and Economic Security Pathway reports for the state of North Carolina. This research calculates a living wage for multiple family components for every county in North Carolina, along with data on education costs, savings necessary for retirement, and asset building for purchasing a home. This data will help to tell the story of communities statewide so our work is framed on facts and we are able to determine the gaps between those who depend on private or public funding to live and those who do not. Not a solution in and of itself, the Standard will lead to strategic discussion around making choices about your vocation, why education post high school can help you achieve a specific standard of living, and how to equip yourself with knowledge on becoming financially stable, while planning for the future. We are excited to launch this data in mid-February and make it available to all our partners statewide."

– Philanthropic Organization (N.C.)

"We have developed a 'dilapidated building forgivable loan program' as a test program to create an incentive to business owners to purchase and redevelop some downtown buildings. The loan may be forgiven if they renovate the building and locate a business there that creates at least 2 full-time permanent jobs."

– Local Economic Development Authority (W.Va.)

"We are developing an informational program for low-income residents and others on terms and concepts of planning and development. At the request of public housing residents, this short course will include an engaged curriculum around zoning, special use permits, density planning, redevelopment, chain of decision making, etc. There is great concern by low-income residents about gentrification, particularly around the University area. They want to be better prepared to be a part of the discussion and dialogue."

– Academia or Policy Center (Va.)

"Foreclosure prevention program in D.C. includes partnership with court system with housing counselors in court for all hearings and judges implore summoned homeowners to meet with housing counselors."

– Social Services or Public Health Agency (D.C.)

Survey Methodology

The purpose of the Federal Reserve Bank of Richmond's Community Pulse survey is to identify the most significant current and emerging issues in the Fifth District's numerous, highly diverse communities. The survey is administered once a year to a panel of participants representing the community development field in the Fifth District. The participants are chosen based on a predefined set of criteria that best represents the community development industry in the District. The survey was sent to roughly 2,335 community stakeholders. The 2016 survey was administered online in July and early August. Responses were received from 405 individuals, however, only 393 responses contained answers to noncontact information questions.

The 2016 survey instrument consists of 25 questions. When identifying top current issues, respondents may select from a predefined list of issues or write in their own issues. The list of issues is revised for each round based on the results of the previous round and input from Community Development department staff members. All open-ended responses to survey questions included in this report are taken verbatim from respondents' written in answers. Any reported percentages have been rounded and may not equal 100 percent. To participate in future surveys or offer feedback, contact Shannon McKay at Shannon.McKay@rich.frb.org.