COMMUNITY Pulse

Regional & Community Analysis
Federal Reserve Bank of Richmond

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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 Community Pulse presents the findings from our 2019 survey. We received 338 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.

There is no break out of results for the District of Columbia because there were fewer than 10 responses from this geography.

Distribution of Respondents

Geography[1]

VA.....31%

WV.....21%

MD.....18%

SC.....12%

NC.....17%

DC.....2%

Client Type

Urban/Rural Mix.....57%

Urban.....18%

Rural.....25%

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

Best description of your organization[2,3]

Nonprofit Organization	18%
Local Governing Body	15%
Chamber of Commerce	11%
Local Economic Development Authority	9%
Philanthropic Organization	6%
Other (please specify)	6%
Academia or Policy Center	5%
Community Action Agency (CAA)	4%
Local Housing Authority	4%
Community Bank	3%
Community Development Financial Institution	3%
Community Development Corporation (CDC)	3%
Regional Government/Planning Organization	2%
Small Business Development Center (SBDC)	2%
Small/Medium Established Company	2%
Medical Center/Health System	1%
Planning District Commission (PDC)	1%
State Housing Finance Agency	1%

Primary issue area you focus on in your work[4]

Economic development, agriculture or small business	33%
Other (please specify)	15%
Housing	15%
Land use planning, zoning or transportation	12%
Education	5%
Workforce development, job training or placement	5%
Community development finance	4%
Health, food insecurity or child and family well-being	4%
Capacity building	3%
Financial education, services or assistance	3%
Emergency assistance	2%
Arts and culture	<1%

[2] Three categories (Law firm or public courts system, Public schools system and Urban/MSA community development nonprofit) were not selected by any respondents.

[3] Nine categories were less than 1%: Community Association, Other Financial Institution, Workforce Development Organization (all 0.9%); Metropolitan Planning Organization (MPO) (0.6%); Federal Agency, Rural Community Development Nonprofit, Small/Medium Start-Up Company, Social Services or Public Health Agency, and State Department of Housing and Community Development Agency (all 0.3%).

[4] Fifty-one percent of respondents who answered "Other" indicated they had more than one focus area, often a combination of other answers.

Current Issues: Rankings

Affordable housing remains the top current issue among respondents.

The issue having the most significant impact on respondents' communities was **amount of and/or access to affordable housing.** The second and third ranked issues were **skill level of local labor force (soft and/or technical) and adequate infrastructure including funding, availability and reliability of sewer, water, roads or public transit options.** In 2017 and 2018, access to affordable housing was the top issue with over 13 percent of the votes. Skill level of local labor force (soft and/or technical) and generational poverty ranked as the second and third most impactful issues in 2018, respectively.

Amount of and/or access to affordable housing	**15%**
Skill level of local labor force (soft and/or technical)	**13%**
Adequate infrastructure including funding, availability and reliability of sewer, water, roads or public transit options (bus, subway, light rail, etc.)	**9%**
Generational poverty	**8%**
Availability of local job options	**8%**
Improving the quality of K-12 education	**7%**
Misuse of and addiction to opioids including prescription pain relievers, heroin and synthetic opioids such as fentanyl	**7%**
Ability to connect to the internet at broadband speeds	**6%**
Income inequality in local communities	**5%**
Health and social well-being of residents	**4%**
Access to small business financing	**3%**
Structural and institutional racism in practices and policies	**3%**
Capacity and viability of local nonprofits	**3%**
Absence of valid, reliable and sustained collaboration among public and private service organizations	**2%**
Effects of uncertainty in government funding on local communities	**2%**
Other (please specify)	**2%**
Capacity and viability of local governments	**2%**
Perception of crime level in local communities	**2%**
Managing the effects of severe weather events and climate-related trends on a community's physical, social and economic well-being	**<1%**
Immigration issues	**<1%**

Note: Based on 330 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: Top 5 Rankings by Fifth District State

Amount of and/or access to affordable housing is the top current issue in most Fifth District states.

In Maryland, North Carolina, South Carolina and Virginia, the top issue is the **amount of and/or access to affordable housing.** West Virginia respondents report **misuse of and addiction to opioids including prescription pain relievers, heroin and synthetic opioids such as fentanyl** as most impactful issue this year. **Skill level of local labor force (soft and/or technical)** is the second most vote-getting issue in every state.

Maryland

Amount of and/or access to affordable housing	**15%**
Skill level of local labor force (soft and/or technical)	11%
Generational poverty	11%
Income inequality in local communities	8%
Structural and institutional racism in practices and policies	8%

North Carolina

Amount of and/or access to affordable housing	**19%**
Skill level of local labor force (soft and/or technical)	15%
Adequate infrastructure including funding, availability and reliability of sewer, water, roads and public transit options (bus, subway, light rail, etc.)	8%
Availability of local job options	7%
Improving the quality of K-12 education	7%
Income inequality in local communities	7%

Current Issues: Top 5 Rankings by Fifth District State

Amount of and/or access to affordable housing is the top current issue in most Fifth District states.

South Carolina

Amount of and/or access to affordable housing	**19%**
Skill level of local labor force (soft and/or technical)	14%
Adequate infrastructure including funding, availability and reliability of sewer, water, roads and public transit options (bus, subway, light rail, etc.)	14%
Improving the quality of K-12 education	9%
Income inequality in local communities	8%

Virginia

Amount of and/or access to affordable housing	**17%**
Skill level of local labor force (soft and/or technical)	13%
Ability to connect to the internet at broadband speeds	10%
Improving the quality of K-12 education	9%
Generational poverty	9%

West Virginia

Misuse of and addiction to opioids including prescription pain relievers, heroin and synthetic opioids such as fentanyl	**15%**
Skill level of local labor force (soft and/or technical)	14%
Adequate infrastructure including funding, availability and reliability of sewer, water, roads and public transit options (bus, subway, light rail, etc.)	11%
Availability of local job options	10%
Generational poverty	8%

Note: The geographic distribution of number of 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" is Maryland (57), North Carolina (56), South Carolina (39), Virginia (101) and West Virginia (70)

Current Issues: Top 5 Rankings by Client Type

Amount of and/or access to affordable housing is the top current issue in Urban and Urban/Rural Mix client types.

The top current issue across client types varies across the Fifth District. **Amount of and/or access to affordable housing** is the top vote-getting issue in Urban and Urban/Rural Mix client type settings. For the Rural client type, **skill level of local labor force (soft and/or technical)** is the top issue. Top issues for all three client types remain the same from 2018.

Rural

Skill level of local labor force (soft and/or technical)	**13%**
Generational poverty	12%
Amount of and/or access to affordable housing	11%
Availability of local job options	10%
Misuse of and addiction to opioids including prescription pain relievers, heroin and synthetic opioids such as fentanyl	10%

Urban

Amount of and/or access to affordable housing	**18%**
Skill level of local labor force (soft and/or technical)	14%
Generational poverty	9%
Income inequality in local communities	9%
Availability of local job options	7%
Structural and institutional racism in practices and policies	7%

Urban/Rural Mix

Amount of and/or access to affordable housing	**16%**
Skill level of local labor force (soft and/or technical)	13%
Adequate infrastructure including funding, availability and reliability of sewer, water, roads and public transit options (bus, subway, light rail, etc.)	10%
Availability of local job options	7%
Misuse of and addiction to opioids including prescription pain relievers, heroin and synthetic opioids such as fentanyl	7%

Note: The client type distribution of 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" is Rural (83), Urban (61) and Urban/Rural Mix (186).

Current Issues: Rationales — Amount of and/or access to affordable housing

The selected quotes below represent rationales from respondents who chose "amount of and/or access to affordable housing" as a top issue. Responses are verbatim but may have been edited for length, ease of understanding or to protect respondent confidentiality.

"We strongly believe access to affordable housing and lack of opportunities to create generational wealth creation continue to plague our community." ***— Nonprofit Organization (District of Columbia)***

"There is a great homeless population that is needing to be addressed, but the lack of affordable housing prevents us from being able to address this with permanent housing." ***— Local Housing Authority (West Virginia)***

"[W]e have a shortage of 34,000 affordable housing units. No new affordable starter home stock, which is forcing families to continue to be renters. In addition, rents are increasing 6-8% per year and wages are not increasing." ***— Nonprofit Organization (North Carolina)***

"We are experiencing growth within our existing businesses and industries. With this growth comes the recruitment of employees from out of town that need a place to live, either in an apartment or a lower-priced home under $250,000. There are no apartments available other than government subsidized, and the housing market has a very low inventory of homes under the $250,000 range. No homes are available to rent." ***— Chamber of Commerce (North Carolina)***

"Much of my work is in economically distressed regions, so the issues I ranked can be tied together in many ways — the lack of jobs means no one thinks it's worth investing in housing; then when there are jobs, there is no housing." ***— Other (Virginia)***

"There is not an adequate supply of affordable and workforce housing in the majority of the commonwealth, housing availability doesn't always correspond with housing need (aging populations in rural areas)." ***— Other (Virginia)***

"The average gross wage in our county was $26,701 in 2018. This creates issues for family age workforce finding affordable and safe housing or housing capacity. There is a chronic shortage of housing in the region for teachers, government workers and persons employed by small and median business. When this is coupled with crippling college debt, it reduces the options for young college grads to return to smaller rural areas." ***— Local Governing Body (North Carolina)***

"We see lack of affordable housing as the underlying issue for many other problems. There is a severe shortage of affordable housing in our area, which causes families to live in substandard conditions or pay well over 30% of their income on housing, sometimes both." ***— Nonprofit Organization (Maryland)***

"The lack of housing has been chronic and was exacerbated by Hurricanes Matthew and Florence. We do not have affordable senior housing, and development has been focused on higher-end communities close to the beach." ***— Local Housing Authority (North Carolina)***

Current Issues: Rationales — Amount of and/or access to affordable housing

The selected quotes below represent rationales from respondents who chose "amount of and/or access to affordable housing" as a top issue. Responses are verbatim but may have been edited for length, ease of understanding or to protect respondent confidentiality.

"Due to the tight real estate market in Charlotte, the result of a lack quality housing stock for [LMI] households has resulted in increased homelessness, doubling up and extremely cost-burdened households." ***— Local Governing Body (North Carolina)***

"The affordable housing issue disproportionately impacts people living on very low incomes. The need is the greatest, and the supply is the lowest. But ultimately, what we have is a wage issue. In Charleston, from 2010-2016, wages grew by 12% while rents rose by 49% and the cost to purchase a home rose by 27%. It's not a sustainable system, and until we raise wages, the housing affordability issue will persist." ***— Community Development Financial Institution (South Carolina)***

"The available housing is almost nonexistent. There is plenty of low-income housing; what is needed is the midrange housing." ***— Chamber of Commerce (North Carolina)***

Current Issues: Rationales — Skill level of local labor force (soft and/or technical)

The selected quotes below represent rationales from respondents who chose "skill level of local labor force (soft and/or technical)" as a top issue. Responses are verbatim but may have been edited for length, ease of understanding or to protect respondent confidentiality.

"Solid employment opportunities exist within the region, but the skill sets necessary to perform those jobs are lacking within the potential workforce." ***— Local Economic Development Authority (West Virginia)***

"At the same time that there is shared agreement generally that high-wage jobs are in short supply, there is less awareness outside the workforce and economic development circles that we have a skill shortage that means higher-skill jobs go unfilled (quality control, testing, some manufacturing processes) and even lower-wage jobs go unfilled in the absence of perceived gaps in soft skills for a lot of our community members." ***— Philanthropic Organization (Virginia)***

"While there is the perception that we do not have enough people, there is a greater mismatch between the skill sets of the population for the jobs available. Although hard to calculate, there is a sizable underemployed population that could be more productive if [they were] provided the skills to fill the high-paying vacant jobs in our region. In my words, there has been an oversupply of degreed individuals for the markets." ***— Other (Virginia)***

"The availability of an educated and trained workforce is the top issue for communities across North Carolina. The lack of alignment of our public education system with the needs of our local employers is structural in nature and does not lend itself to systematic and statewide solutions." ***— Chamber of Commerce (Virginia)***

"Continued shortage of motivated, trainable or skilled workers in most sectors. Education systems are not aligned with what is needed in industry today but instead focused on driving 'good students' to the university system." ***— Local Economic Development Authority (North Carolina)***

"Workers struggle to obtain needed skills to be competitive in today's job market. Without these skills, earning the required income for housing is challenging." ***— Community Bank (South Carolina)***

"We need to improve the skills capabilities of our local workforce not only to meet the employment needs, but also to prepare for opportunities in high-demand jobs." ***— Local Governing Body (West Virginia)***

"Our employers are all struggling, just as many are in other states, to find adequate talent. Specifically, we need more people to understand the value and opportunities in technical education." ***— Local Economic Development Authority (North Carolina)***

"Scarcity of workforce is the only conversation we have with business leaders. The related hindrances to improving the scarcity are transportation challenges (long commute times) and affordable/workforce housing."
— Chamber of Commerce (Virginia)

"…Our top regional employers, the majority of which are in manufacturing and logistics, have ample jobs available that offer a family sustaining wage and benefits. Unfortunately, most families believe that the pathway to success for their children is through a four-year college degree. As a result, technical skills classes at our high schools and community college are under enrolled due to misconceptions of technical careers and, consequently, not producing the workforce needed for employers to fill good-paying jobs that could elevate residents out of poverty to a place where they can live a stable life. For many of the residents in need of skills training or a job change, their hands are often tied due to lack of access to child care, transportation issues, etc. This is where the capacity of our nonprofit community to provide these 'wrap-around' services is crucial."
— Philanthropic Organization (Virginia)

Current Issues: Rationales — Adequate infrastructure including funding, availability and reliability of sewer, water, roads or public transit options (bus, subway, light rail, etc.)

The selected quotes below represent rationales from respondents who chose "adequate infrastructure including funding, availability and reliability of sewer, water, roads or public transit options (bus, subway, light rail, etc.)" as a top issue. Responses are verbatim but may have been edited for length, ease of understanding or to protect respondent confidentiality.

Although broadband connectivity was included as a separate question in the Community Pulse survey instrument, a portion of respondents discussed broadband accessibility as a top infrastructure issue. Given this interpretation by survey respondents, select broadband quotes are included below.

"Having adequate broadband is a top issue for our region. Broadband is the new must-have infrastructure if you want to lure industry to your region and want to have the ability for people to work from their homes." ***— Planning District Commission (Virginia)***

"We must have high-speed broadband deployed throughout our community for the businesses to grow and develop and offer the jobs these people are seeking. And all business are now dependent on high-speed internet. Broadband is not a luxury; it is as necessary as water and electricity." ***— Chamber of Commerce (Maryland)***

"Broadband access prevents us from being able to digitally connect in meaningful ways; limits educational opportunities and impedes business expansion and development." ***— Regional Government/Planning Organization (West Virginia)***

"We MUST have broadband throughout our community for businesses, working remotely and for our children in school. We need to have better roads, air travel and more." ***— Chamber of Commerce (Virginia)***

"We deal mainly with transportation issues, and the TOP concern is that our region cannot get priority projects funded that impact safety, mobility and access." ***— Metropolitan Planning Organization (MPO) (Virginia)***

"We have transportation infrastructure needs in rapidly growing/urbanizing areas of the region, and we have water/sewer and other (i.e., broadband) infrastructure needs in rural areas of our region." ***— Regional Government/Planning Organization (South Carolina)***

"Part of our community has public service infrastructure (water) that is very expensive, and this is a deterrent to building affordable housing. Additionally, we have minimal public transportation."
— Local Housing Authority (South Carolina)

"Being a small, rural community, it is difficult, if not impossible, to attract large companies to our area. We have concentrated on attracting or expanding the small, unique companies. We do not have rail, air or interstate access in our county." ***— Local Governing Body (Virginia)***

"In economic development, infrastructure will always be the number one need for our communities. Water, sewer, roads and now broadband are the most significant aspects in gaining a prospect in your area. We still have people in our area without public water and sewer. We are just now getting our first four-lane highway. We still need a new bridge to our industrial park. We still need true high-speed internet in our county. Without these things, we will never have an upper hand on other areas of our state, our region or our country." ***— Local Economic Development Authority (West Virginia)***

"Adequate infrastructure is needed to develop shovel-ready sites that are ready for development." — Local Economic Development Authority (West Virginia)"Lack of sewer at key locations in the county has drastically hindered growth. Sewer is expensive but critical. Rural/low-income households cannot afford excessive rates."
— Local Economic Development Authority (South Carolina)

"We are mainly rural with decreasing populations. The lack of leadership and local expertise hinders the most rural communities to develop and implement projects. The lack of infrastructure and internet access dissuades companies and people from moving to these areas." ***— Regional Government/Planning Organization (South Carolina)***

"Within our workforce region, higher skill technical jobs exist but there is a skill mismatch between higher skill jobs that the existing workforce with lower skills." ***— Other (Virginia)***

Current Issues: Rationales — Generational poverty

The selected quotes below represent rationales from respondents who chose "generational poverty" as a top issue. Responses are verbatim but may have been edited for length, ease of understanding or to protect respondent confidentiality.

"The biggest factor in our community at this point is motivation. There are good paying jobs, and there is funding to support training for those jobs, but multigenerational poverty and reliance on public assistance is a barrier to that motivation. The 'cliff effect' is very prevalent in our area; people do not see the value in giving up their benefits to take a job at minimum wage knowing that they will likely lose their benefits as a result. We need policy reform to create a sliding scale for benefits."
— Academia or Policy Center (Maryland)

"Years of decline in coal mining and no replacement employer (and extreme overdependence on disability as a way of life) have led to systemic, generational, entrenched poverty. The K-12 system needs resources to provide a better education to our children in order to break the cycle." ***— Nonprofit Organization (Virginia)***

"The persistence of a myriad of social ills in our community is a direct result of generational poverty, a condition that detrimentally impacts nearly every aspect of life for individuals experiencing these conditions. Poverty undercuts education, harms health, isolates individuals from opportunity and destroys family units. In our region, generational poverty is largely the result of socioeconomic inequality stemming from generations of racist public policy. Today, these inequalities are expressed through wages and pay rates. While many disadvantaged residents of our region can and do find work, these are often low-paying, low-quality jobs and individuals are often forced to work two or three jobs to earn a basic survival income."
— Nonprofit Organization (Maryland)

"Affordable housing, income inequality and generational poverty all go hand-in-hand. Families who worry about their financial status are more likely to abuse drugs, have childhood trauma and family instability. By stabilizing families financially, we create a stronger foundation for family success." ***— Local Housing Authority (Maryland)***

"A majority of the families and communities with which I work are low income and primarily 'locked' into neighborhoods from which the residents 1. Rarely escape, 2. Are usually on welfare programs from one generation to the next and 3. Do not have reasonable access to sufficient employment opportunities." ***— Small/Medium Established Company (Maryland)***

"Health and well-being includes the opioid epidemic; generational poverty is the root cause of so many of other issues; and a lack of federal and state aid to localities paired with their lack of financial capital prevents many of the other issues from being addressed." ***—Academia or Policy Center (West Virginia)***

"Generational poverty is [an] overarching topic that touches all of the others on the list."
— Nonprofit Organization (West Virginia)

"Generational poverty is a huge contributing factor to the inability to find the workforce needed. Children who grow up in poverty rarely have the mentors needed to show them the alternate way to live a life through full-time work."
— Philanthropic Organization (South Carolina)

Phrases Word Cloud

The word cloud shows the phrases respondents used when answering the question about their rationale for selecting the TOP THREE current issues in their communities. The text size corresponds to the number of respondents who used the same phrase.

Significant Concern: Income and Financial Stability

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

Very low or no income	**46%**
Lack of financial savings	**14%**
Other (please specify)	**13%**
Significant household debt, including student loan debt	**8%**
Lack of access to financial mainstream or reliance on alternative financial services	**7%**
High effective marginal tax rates that make it harder for low-income households to transition out of government programs providing cash and in-kind benefits and into the middle class	**6%**
Low consumer credit score	**3%**
Absence of a financial institution branch in the immediate community (i.e., beyond a deposit-taking ATM)	**2%**
Low or no awareness of Earned Income Tax Credit (EITC) eligibility, free tax preparation services and financial education opportunities	**1%**

Other:

"Federal subsidy programs have many in our economy 'trapped.' They are afraid to enter the workforce and potentially lose benefits…"

"Lack of financial awareness, good money management, budgeting and personal finance."

"Absence of ability to build wealth through living wages from available employment opportunities."

"Long-term dependence on government support and lack of incentives to encourage them to get out of this situation."

"Impediments to employment for long-term unemployed and those with previous felony convictions. This also includes access to affordable child care, especially outside of traditional first shift hours. Without a job, it is very hard to break the cyclical poverty."

"Living in areas of high poverty concentrations with no pathways out."

Note: Based on 338 responses to the question – "What is the most significant concern you have around income and financial stability for low- and moderate-income individuals in your geographic service area?"

Significant Concern: Education

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

Lack of access to vocational training or higher education opportunities	**20%**
Lack of quality K-12 education	**17%**
Failure to attract and retain high-quality teachers and other school staff	**16%**
Other (please specify)	**16%**
Disparities in school funding	**15%**
Inadequate provision of quality public early childhood education	**14%**
Poor condition of school facilities	**3%**

Other:

"The administration, the teachers, the parents, the students and the employers are not in agreement about the best way to produce workers ready for jobs."

"Lack of motivation to train or retrain in order to obtain skills needed for employment in high-demand jobs."

"We have 17 different languages in our secondary school system and this presents a real challenge…"

"Awareness of education and training programs; child care for working adult(s) trying to receive education and training; and low-cost and/or public transportation awareness or convenience."

"Schools and teachers are trying very hard but the opioid epidemic has shattered many families, leaving schools to deal with so many more issues (food, clothing, mental health services as a result, etc.) than just education."

"Lack of full-time early child care options in rural communities (birth to [three] years old). Lack of quality day care and preschool options in rural communities."

"The jobs in the market are changing, and new training for new industries is needed.'

Note: Based on 338 responses to the question – "What is the most significant concern you have around education 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	**23%**
Jobs tend to be low wage, part time or seasonal	**18%**
Lack of support services such as job training, reliable transportation or child care	**13%**
Failure to pass drug tests required for employment	**11%**
Too few employment opportunities	**8%**
A significant shift in the type of jobs available in recent years due to changes in local industries and employers	**7%**
Lack of economic diversity in the region (jobs concentrated in just a few industries)	**7%**
Disparities in employment outcomes for specific populations (previously incarcerated, young adults (16-24 year olds), or people with disabilities)	**6%**
Other (please specify)	**5%**
Low or no utilization of apprenticeship programs, certifications, etc.	**3%**

Other:

"Distance from, and adequate transportation to/from, residential and workforce employment centers for low- and moderate-income communities."

"Lack of a skilled workforce."

"Lack of American support of apprenticeship-type programs, which are a proven methodology for fostering upward economic and social mobility."

"There is not one answer, but interdependent answers: low-wage jobs, jobs matching skill sets, shift in types of jobs, drug test requirements."

"Corporate community needs to provide more work-based learning for teens to remedy the lack of mobility and a disintegrating middle class in America."

Note: Based on 338 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	**37%**
Renovation and maintenance of existing aging housing stock	**20%**
Shortage of housing stock or availability of rental units	**18%**
Location of available housing stock such as proximity to high-performing schools, public transportation or employment centers	**12%**
Lack of opportunities for low- and moderate-income individuals to enter into homeownership	**6%**
Other (please specify)	**5%**
Displacement of low- and moderate-income individuals due to neighborhood change	**2%**

Other:

"Affordable housing in a variety of locations and especially in better school districts."

"We have a lack of housing, a lack of affordable housing, older homes that need assistance with renovations and a lack of opportunities for low- to moderate-income families to own a home. We have displacement of low- and moderate-income families due to job changes, weather-related events and in some cases gentrification of areas pushing the cost of living in a neighborhood up."

"Opportunities for sober living communities."

"For those with low income, a shortage of housing choice vouchers. For those who don't get a voucher, few quality options. Increasing incomes is underemphasized for those who aren't supported by vouchers."

Note: Based on 338 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?

Provision, coverage and affordability of health insurance	**28%**
Prevalence of chronic health conditions, such as diabetes or asthma, related to lifestyle factors and/or living and work environments	**22%**
Misuse of and addiction to opioids including prescription pain relievers, heroin and synthetic opioids such as fentanyl	**15%**
Logistical barriers to accessing quality health care such as distance from providers, transportation availability or days/hours that care is provided	**14%**
Lack of preventative health care	**9%**
Impact of crime and violence on health and well-being in low- and moderate-income communities	**7%**
Other (please specify)	**4%**
Availability of services for seniors to age in their community	**1%**

Other:

"Lack of analysis on the institutional role, or related resources, on social determinants of health. In particular, lack of housing affordability, stress of low-wage earnings, etc. on overall health."

"Most of our residents utilize the emergency room as a primary physician. In my opinion, this does not allow for supportive and preventive health care."

"Lack of walkable spaces and physical fitness facilities."

"[H]igh cost of prescription and over–the-counter drugs."

Note: Based on 338 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 business acumen and/or lack of mentorship, training and support services to teach business skills	**26%**
Ability to attract and retain qualified employees	**23%**
Lack of opportunities for low-income individuals or populations (minority, women, veteran) that are uniquely challenged to become entrepreneurs	**21%**
Coordination issues across the array of small-business technical assistance providers, lenders and other support organizations	**11%**
Reasonably qualified small-business owners remain unable to gain loan approval	**9%**
Other (please specify)	**7%**
Lack of awareness about the potential risks associated with nontraditional financial options	**2%**
Absence of a financial institution branch in the immediate community (i.e., beyond a deposit-taking ATM)	**1%**

Other:

"General nonpositive business atmosphere due in large part to the difficulties of the coal industry and supportive industries."

"[L]ack of startup funds via grant, loan or seed investment. There is money in this area, but investors are not organized in any way."

"The quality of the [small-business] technical assistance."

"Not enough available capital for those that don't meet the banking guidelines for small-business loan approval."

"Lack of capital — seed capital, early-stage risk capital and bank financing."

Note: Based on 338 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?"

Significant Concern: Top Concern by Subject Area and State

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

Maryland	North Carolina	South Carolina	Virginia	West Virginia
Income and financial stability				
Very low or no income	Very low or no income	Very low or no income	Very low or no income	Very low or no income
Education				
Lack of quality K-12 education	Inadequate provision of quality public early childhood education; lack of access to vocational training or higher education opportunities	Failure to attract and retain high-quality teachers and other school staff	Lack of access to vocational training or higher education opportunities	Other
Employment opportunities				
Available jobs do not match low- and moderate-income residents' skill sets	Available jobs do not match low- and moderate-income residents' skill sets	Available jobs do not match low- and moderate-income residents' skill sets	Jobs tend to be low wage, part time or seasonal	Failure to pass drug tests required for employment
Housing opportunites				
Affordability of housing	Affordability of housing	Shortage of housing stock or availability of rental units	Affordability of housing	Renovation and maintenance of existing aging housing stock
Health				
Prevalence of chronic health conditions, such as diabetes or asthma, related to lifestyle factors and/or living and work environments	Provision, coverage and affordability of health insurance	Prevalence of chronic health conditions, such as diabetes or asthma, related to lifestyle factors and/or living and work environments	Provision, coverage and affordability of health insurance	Misuse of and addiction to opioids including prescription pain relievers, heroin and synthetic opioids such as fentanyl
Small business and entrepreneurship				
Reasonably qualified small-business owners remain unable to gain loan approval	Ability to attract and retain qualified employees	Ability to attract and retain qualified employees	Lack of business acumen and/or lack of mentorship, training and support services to teach business skills	Ability to attract and retain qualified employees

Note: The geographic distribution of respondents answering the question "What is the most significant concern you have around [insert subject area] for low- and moderate-income individuals in your geographic service area?" is Maryland (59), North Carolina (57), South Carolina (39), Virginia (105) and West Virginia (71).

Looking Ahead: Positive Impact

The selected quotes below represent respondents' answer to the following question: "Looking ahead, what issue(s) do you see as having a positive impact on the welfare of the communities you serve and why?" Responses are verbatim but may have been edited for length, ease of understanding or to protect respondent confidentiality.

"Growing cooperation among K-12, community college and industry to create a system where anyone can become a productive worker (whether a welder or a doctor), have the ability to handle finances and other "life skills" and know what is expected of someone entering the workforce today." ***— Local Economic Development Authority (North Carolina)***

"More private and philanthropic support for low-income areas. Foundations looking for long-term system change. CDFIs and nonprofit developers addressing issues in creative ways. Nonprofits stepping in where traditional providers have moved out to gain more profitability." ***— Community Development Financial Institution (Virginia)***

"[T]here is a renewed focus on finding solutions to address vacant and blighted properties. Vacant buildings often attract squatters, result in fires and become magnets for criminal activity. Additionally, they look terrible, reduce neighboring property values and stress local municipal resources to board, demolish, police and fire calls, etc." ***— Community Bank (West Virginia)***

"The improving job market and continued growth of key industries in our region are providing increased opportunity for low-income individuals to secure good quality employment paying living wages. With an increased perception of opportunity, we see more and more individuals entering and returning to the job market. If we can provide these individuals with the skills they need to secure these jobs, their presence in the workforce can have a significant impact on the economic fortunes of individuals, families and communities while beneficially contributing to the overall health of our regional economy, creating increased opportunity for everyone." ***— Nonprofit Organization (Maryland)***

"Internet-based technology is making it easier for rural America to participate in the wider economy."
— Community Development Financial Institution (West Virginia)

"Rising interest and emphasis on public transit across the region."
— Metropolitan Planning Organization (Virginia)

"Federal and state legislation to expand internet access into rural communities."
— Regional Governmental/Planning Commission (South Carolina)

"The investment of private sector dollars in locally administered workforce development programs."
— Workforce Development Organization (Virginia)

"Growth in number of CDFIs and knowledge of their services as well as growing advocacy against payday lenders." ***— Philanthropic Organization (South Carolina)***

Looking Ahead: Positive Impact

The selected quotes below represent respondents' answer to the following question: "Looking ahead, what issue(s) do you see as having a negative impact on the welfare of the communities you serve and why?" Responses are verbatim but may have been edited for length, ease of understanding or to protect respondent confidentiality.

""Cooperatives! We have outstanding internet service and an organic agriculture industry through cooperative business organizations. These successful cooperatives provide opportunities for local business and keep profits local, which supports other local business." ***— Local Governing Body (West Virginia)***

"Broadband internet being expanded within the state — leading to greater connectivity for small isolated communities to the other communities and opportunities around them for economic growth."
— Small Business Development Center (West Virginia)

"Economic emergency preparedness and recovery services to assist first-time homeowners with rebounding from unexpected loss due to natural disasters and national and/or local emergencies."
— Nonprofit Organization (District of Columbia)

"The political environment is very focused on issues of affordable housing and shared prosperity. The mayor and city council have placed a bond issuance on the November ballot to address housing production and service."
— Local Housing Authority (North Carolina)

"The rate of growth is a challenge, however we are the only [area] in the state that IS growing. The tax revenue we generate is able to help the rest of the state." ***— Local Governing Body (West Virginia)***

"Increased collaboration between community residents, organizations, businesses and government agencies to develop a community-wide vision and mission for the positive development of parents and their children, including the practice of healthy well-being values." ***— Small/Medium Established Company (Maryland)***

"The job market in the communities we serve has significantly improved in the last two years or so, primarily in permanent job opportunities. We do not see this slowing down any time soon."
— Nonprofit Organization (South Carolina)

"The younger generation seems to be interested in buying more quality locally made products and living in small towns." ***— Community Action Agency (West Virginia)***

"An increase in the inventory of available affordable housing and vocational opportunities in the fields that meet local employment needs." ***— Local Governing Body (Virginia)***

Looking Ahead: Negative Impact

The selected quotes below represent respondents' answer to the following question: "Looking ahead, what issue(s) do you see as having a negative impact on the welfare of the communities you serve and why?" Responses are verbatim but may have been edited for length, ease of understanding or to protect respondent confidentiality.

"Continued broad inconsistencies in the amount of federal funding (ARC, USDA, SRS, etc.) allocated for programs and the current lack of clarity and accompanying, apparent, policy changes that are continuing to decrease the effectiveness of these programs." ***— Local Governing Body (North Carolina)***

"Resources to address community needs do not even begin to match the scale of the problem (trying to solve a $1B problem with $10M)." ***— Rural Community Development Nonprofit (West Virginia)***

"Immigration policies that are currently in place and those that are being considered have a huge impact on how we deliver services in our community. The lack of real incentives regarding the employment of returning citizens (formerly incarcerated) and the sheer number of individuals lacking technology skills, i.e., how to conduct research, online applications for employment, basic understanding of computer programs, will keep individuals from accessing the jobs that are available today." ***— Community Action Agency (North Carolina)***

"Not resolving the medical cost crisis. It is an issue of medical care not insurance." ***— Other (North Carolina)***

"Aging population, outmigration due to schools and lack of high-paying jobs. Inability to pay for infrastructure without burdening rate payers." ***— Local Economic Development Authority (South Carolina)***

"Local and state policies have not responded as quickly to inequities in housing, access to jobs by low- to moderate-income individuals, and investment in quality early childhood development."
— Community Action Agency (Virginia)

"Shift from opioids to meth and similar drugs." ***— Nonprofit Organization (West Virginia)***

"A potentially negative impact issue could be the continuation of trade-related economic challenges."
— Chamber of Commerce (North Carolina)

"Many areas of concentrated poverty are single-parent homes led by a female. The gender wage gap coupled with potentially entry-level jobs creates a cycle of poverty that is hard to break."
— Nonprofit Organization (Virginia)

Looking Ahead: Negative Impact

The selected quotes below represent respondents' answer to the following question: "Looking ahead, what issue(s) do you see as having a negative impact on the welfare of the communities you serve and why?" Responses are verbatim but may have been edited for length, ease of understanding or to protect respondent confidentiality.

"Affordable housing, homelessness, employment opportunities for the hardest to serve populations, retention of local small businesses." ***— Nonprofit Organization (District of Columbia)***

"Unchecked growth and development in urban centers runs the risk of marginalizing low-income residents and making it difficult for them to stay in their communities. Increased real estate costs and the cost of living could result in gentrification. Additionally, effects of climate change and increased flooding and natural disasters could make some communities uninhabitable." ***— Other (South Carolina)***

"Continued cuts in funding for education and support services will make poverty and crime worse."
— Chamber of Commerce (Maryland)

"The communities that have lost major employers are caught in a destructive cycle in which the funding base for its school system is in decline, rendering it increasingly ineffective in developing the workforce needed to attract new employers." ***— Philanthropic Organization (Virginia)***

"Crime will give a negative picture if the community does not work together with law enforcement agencies, schools and the community at large." ***— Local Governing Body (North Carolina)***

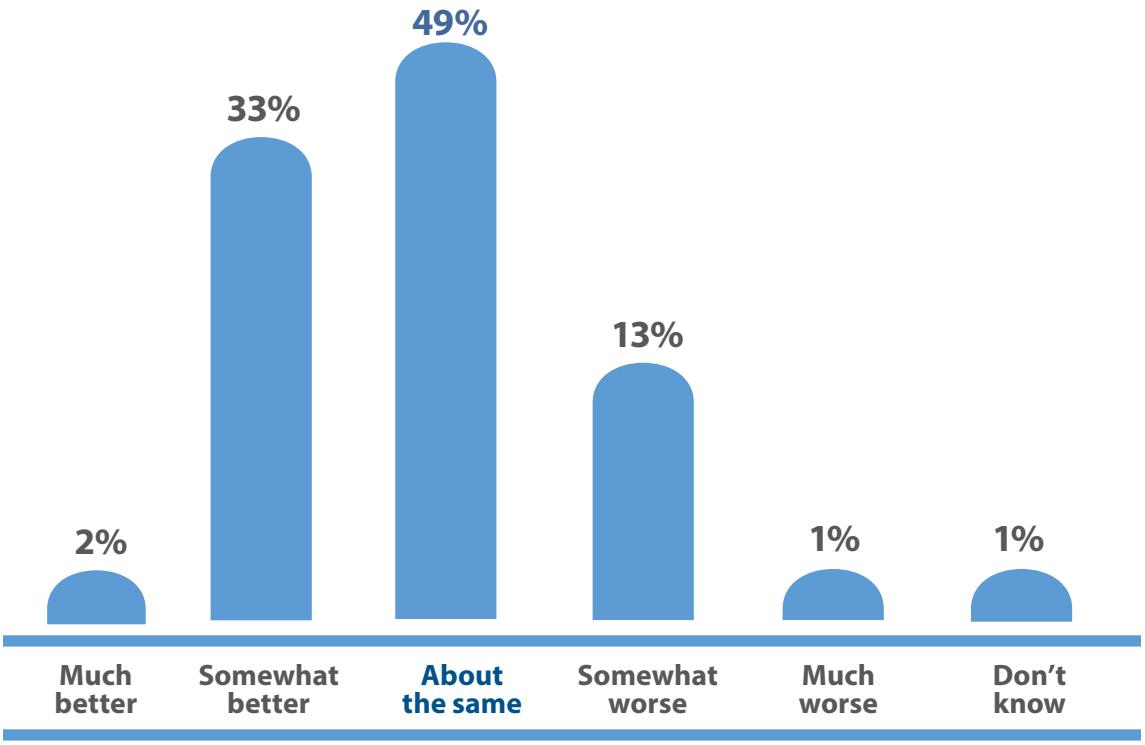
"[T]he continued decline in coal will erode the local tax base in WV and make it a challenge to fund critical local services." ***— Community Development Financial Institution (West Virginia)***

"Limited access to CDFI capital funding — grants and financial institution financing, which could limit available loan capital for CDFI borrowers in those communities."
— Community Development Financial Institution (Maryland)

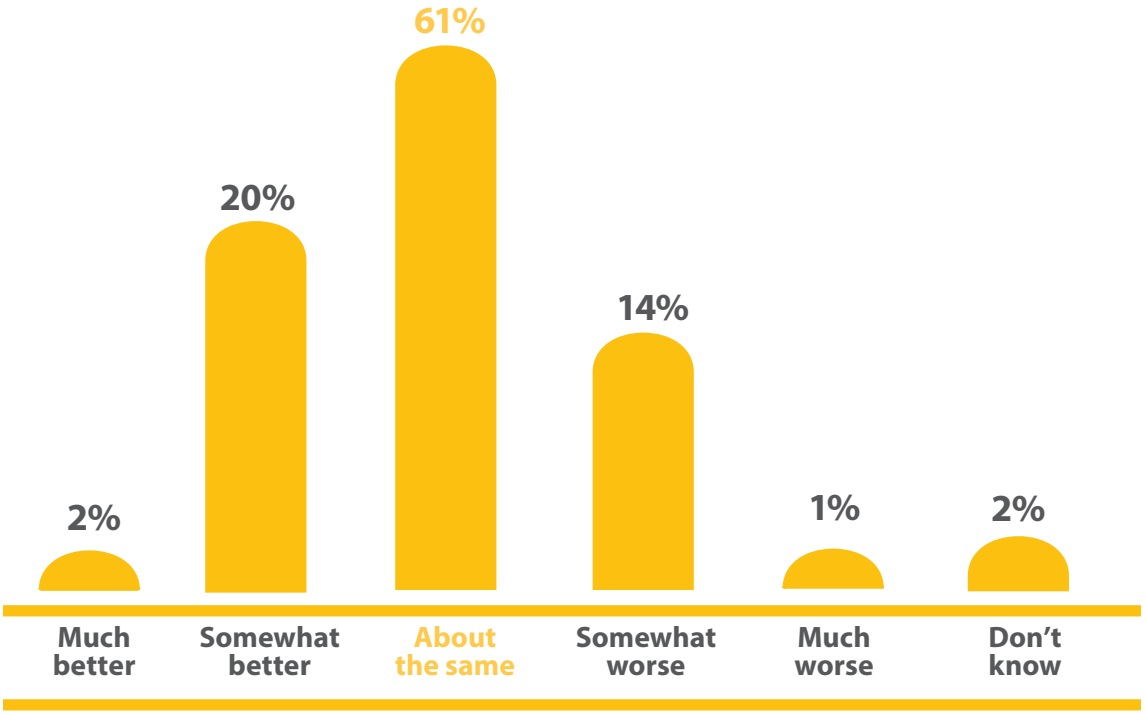
"Low education level of many area residents, the impact of drugs on the community, and turning the negative economy around." ***— Nonprofit Organization (West Virginia)***

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? (N=315)

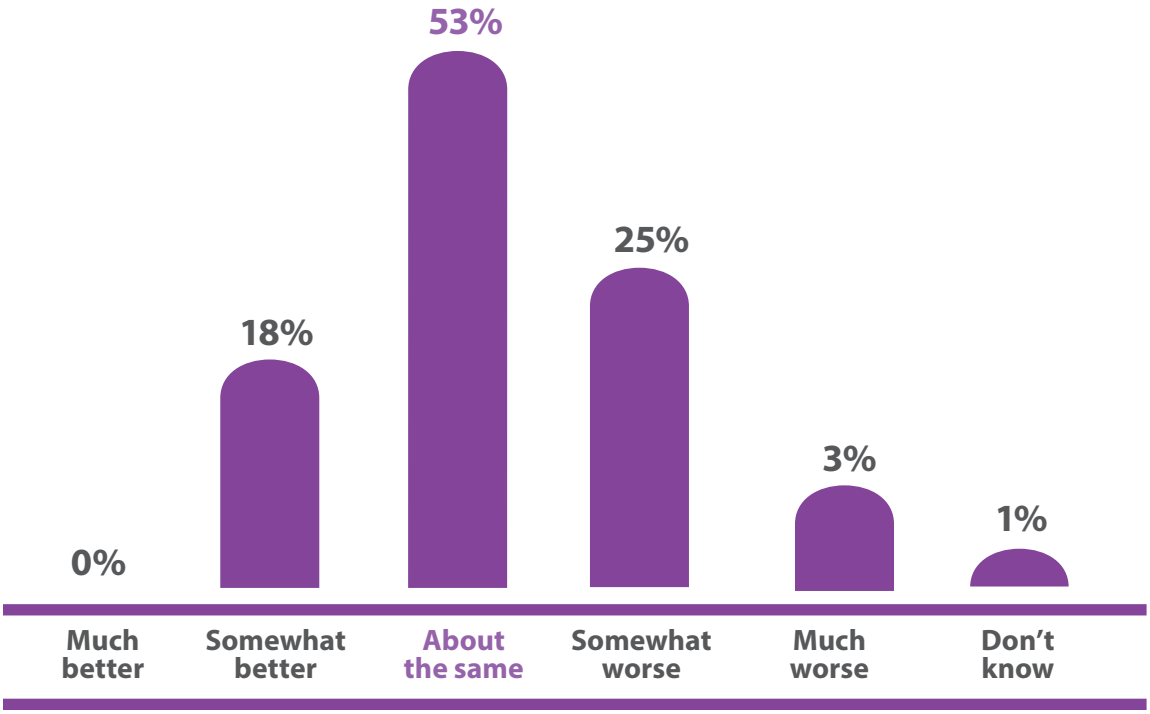


Do you think that A YEAR FROM NOW **local labor market conditions** in your community will be better, about the same or worse than they are currently? "Local labor market conditions" includes the degree of job loss or gain as well as changes to wages for low- and moderate-income earners. (N=299)

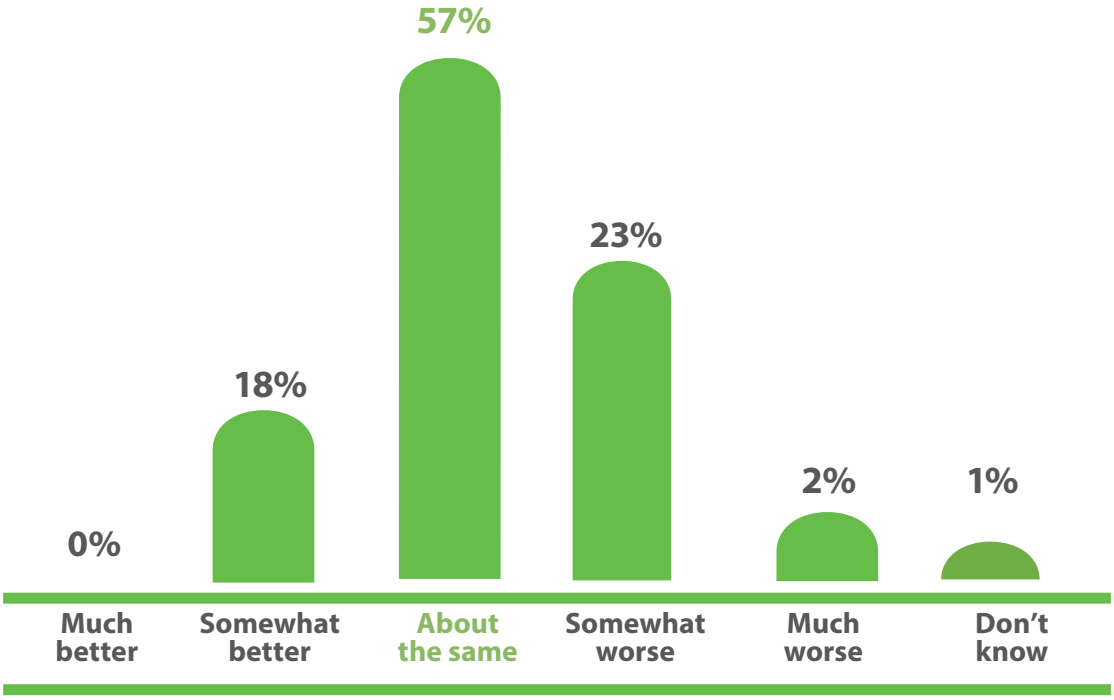


Community Conditions

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? "Local housing market conditions" includes changes in house prices and rental rates as well as any new developments in housing activity for low- and moderate-income communities. (N=298)



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? "Financial well-being" is defined as the ability to fund basic needs, stay current on debt service, and save and invest for the future. (N=298)



Community Conditions by State

The tables below show the percentage breakdown of responses to the community conditions question by state. The table values are the percentages of respondents who selected each option.

General Economic Conditions

	Much worse (%)	Somewhat worse (%)	About the same (%)	Somewhat better (%)	Much better (%)	Don't know (%)
Maryland	0	24	44	29	2	2
North Carolina	2	9	45	36	5	2
South Carolina	0	11	37	50	3	0
Virginia	1	14	53	30	0	2
West Virginia	3	7	57	29	3	0

Local Labor Market Conditions

	Much worse (%)	Somewhat worse (%)	About the same (%)	Somewhat better (%)	Much better (%)	Don't know (%)
Maryland	0	19	63	15	2	2
North Carolina	0	19	63	15	2	2
South Carolina	3	13	61	18	5	0
Virginia	1	12	68	18	0	1
West Virginia	1	15	60	19	4	0

Local Housing Market Conditions

	Much worse (%)	Somewhat worse (%)	About the same (%)	Somewhat better (%)	Much better (%)	Don't know (%)
Maryland	2	22	49	24	2	2
North Carolina	4	26	51	19	0	0
South Carolina	13	21	42	24	0	0
Virginia	0	29	56	13	0	2
West Virginia	1	21	62	16	0	0

Financial Well-Being of Constituencies

	Much worse (%)	Somewhat worse (%)	About the same (%)	Somewhat better (%)	Much better (%)	Don't know (%)
Maryland	2	25	59	12	2	0
North Carolina	2	30	49	19	0	0
South Carolina	0	18	53	29	0	0
Virginia	2	22	56	18	0	1
West Virginia	1	16	66	16	0	0

Note: State totals may be greater than 100% due to rounding.

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?
(N=295)

Yes, Federal	27%
Yes, State	28%
Yes, Local	18%
No	**27%**

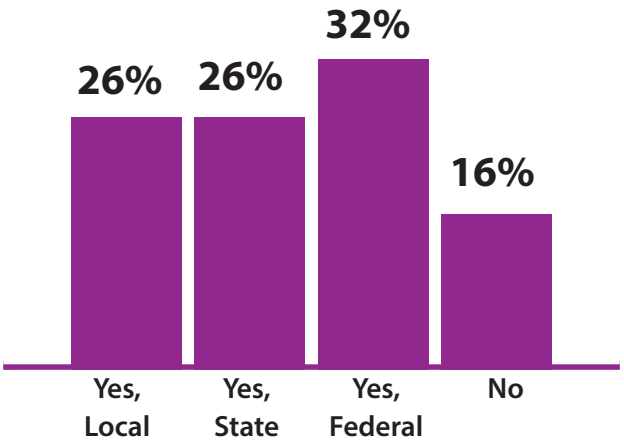
Note: Respondents could select multiple options.

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. The text size corresponds to the number of respondents who used the same phrase.

Policy Challenges and Regulations by State

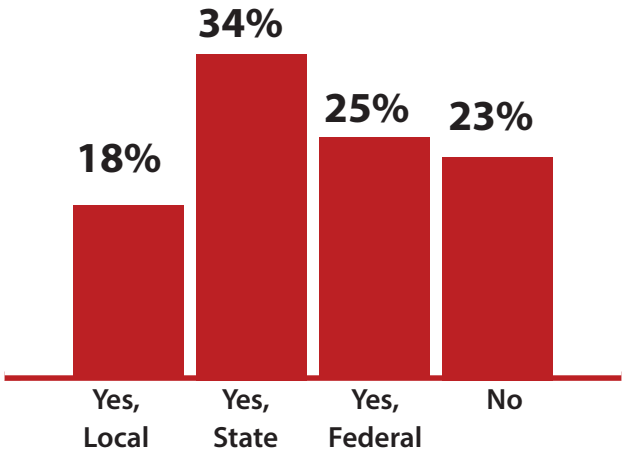
Maryland

(N=74)



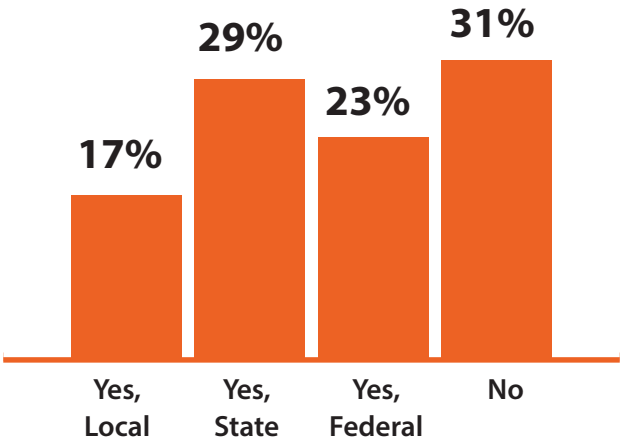
North Carolina

(N=43)



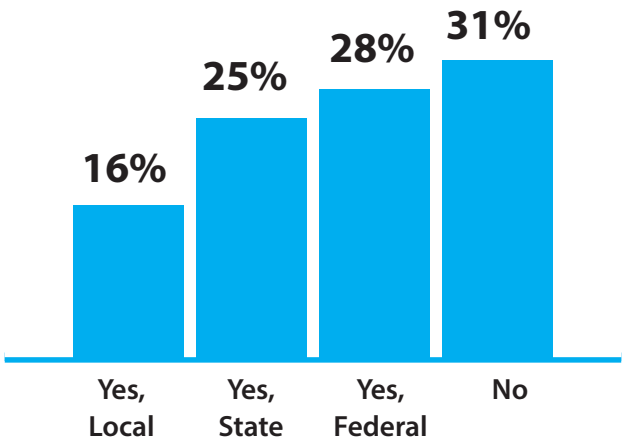
South Carolina

(N=26)



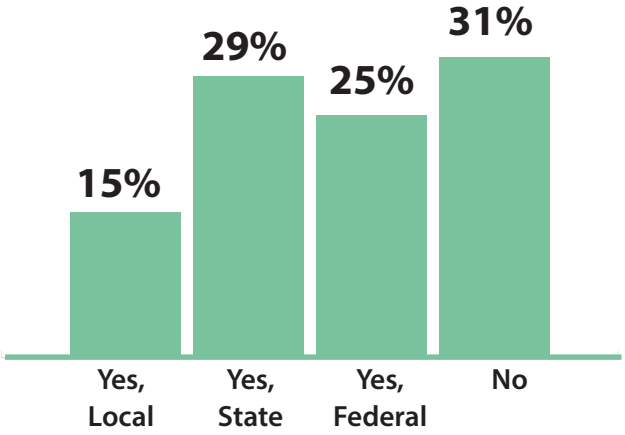
Virginia

(N=90)



West Virginia

(N=35)



Note: Respondents could select multiple options.

Policy Challenges and Regulations: In Their Own Words

The selected quotes below represent respondents' policy and regulation challenges. Responses are verbatim but may have been edited for length, ease of understanding or to protect respondent confidentiality.

"Relaxing the federal eligibility requirements for populations in need of workforce services would be helpful. Also reducing some of the state-level bureaucracy that affects how funds can be spent would also be helpful."
— Workforce Development Organization (Virginia)

"At the federal level, continued conversations about changes to the CRA pose large issues for us as a CDFI. We have significant concerns that the proposed changes might pose a challenge for securing capital for small business. At the state level, the budget impasse mentioned previously is a challenge. We receive some state funding but are not a recurring line item, so we are unable to secure that funding until a resolution has been reached."
— Community Development Financial Institution (North Carolina)

"The lack of coordination among federal agencies and programs make economic development projects very challenging. Communities that are severely distressed cannot develop the project applications or provide the match funding that many programs require. At the state level, it is also difficult to coordinate programs to assist local governments in a strategic manner. This results in numerous standalone projects that do not serve a comprehensive development strategy." ***— Regional Government/Planning Organization (West Virginia)***

"Federal — slowing in economic development recruitment process because businesses seem leery of trade policy implications before moving forward with expansions, relocations, etc. State — expansion of health insurance options, even for associations to offer small businesses." ***— Chamber of Commerce (North Carolina)***

"The lack of support for local economic development initiatives and the continued focus on chasing large corporate facilities with the attendant tax breaks. Smaller companies and communities have grown to resent these incentives and the lack of evidence that they work consistently to the benefit of the communities."
— Other (Virginia)

"[R]eporting requirements to agencies and accrediting bodies are cumbersome, burdensome and seem to have a life of their own. Really tough for small, rural institution to "compete" resource-wise."
— Academia or Policy Center (Maryland)

"Environmental review [regulations] from the fed level significantly lengthen a federally funded project approval process. State law (NC) severely restricts local government's ability to pass meaningful affordable housing policy."
— Local Governing Body (North Carolina)

Policy Challenges and Regulations: In Their Own Words

The selected quotes below represent respondents' policy and regulation challenges. Responses are verbatim but may have been edited for length, ease of understanding or to protect respondent confidentiality.

"HUD continues to increase the administrative burden of managing their programs. The funds to address capital needs are insufficient." ***— Local Housing Authority (West Virginia)***

"At the local level, the lack of support for higher taxes has a direct impact on the ability, or lack thereof, of local government to be part of the funding solution for "wraparound" services that would help low-income families pursue the skills and employment they need to break their cycle of poverty. At the state level, efforts could be made to elevate certain professions that are critical for local communities to develop much needed wraparound services. As one example, access to child care is one of the top five issues that our employers face when hiring and retaining employees. Unlike North Carolina, Washington (state), Ohio and Colorado, individuals in the child care profession cannot earn the appropriate professional bachelor's degree in Virginia. The states with excellent child care models also budget, along with localities, to heavily subsidize family participation in child care programs. Additionally, background checks for prospective child care workers in Virginia takes far too long. All of these factors contribute to the lack of interest and high turnover in what are presently low-paying jobs in child care in Virginia, which in turn has been detrimental to area employers and economic development."
— Philanthropic Organization (Virginia)

"Federal poverty levels are too low for this area and create a cliff effect. State policy is needed to address the low federal poverty levels and provide gap funding." ***— Academia or Policy Center (Maryland)***

"State and federal funding programs are becoming increasingly complex and provide for little project flexibility. Housing resources consistently incentivize serving very/extremely low-income households, leaving very few resources to serve the 'working poor.' State funding programs are difficult to use with mixed-use development or rehab projects." ***— Community Development Corporation (West Virginia)***

"Federal: the continual chipping away of HUD resources for affordable housing developments. Opportunity Zones are of concern, given that there is no wording in the legislation about community benefit. State: With a couple of exceptions, there is a general lack of political will to do anything to meaningfully address the affordable housing issue in this state, up to and including raising wages."
— Community Development Financial Institution (South Carolina)

"Funding is available for academic programs that lead to degrees. Funding is needed to support workforce development programs as well." ***— Workforce Development Organization (Virginia)***

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 2018, which have been helpful in addressing community needs. The quotes below are a selection of these thoughts in their own words but may have been edited for length, ease of understanding or to protect respondent confidentiality.

"[We are] collaborating with all local organizations to focus resources and finances toward employment education, workforce development, product development, infrastructure and housing."
— Local Economic Development Authority (North Carolina)

"The chamber is developing a program to provide middle school students with greater access to information about available career opportunities in manufacturing and trades. We've developed a speaker's bureau in partnership with [county public schools] to provide programming in middle schools. We believe reaching students in middle school can impact their decisions about high school classes including apprenticeships and community college courses." ***— Chamber of Commerce (North Carolina)***

"Workforce development programs for low-income individuals and investments in affordable housing initiatives." ***— Medical Center/Health System (Virginia)***

"We have expanded our capacity-building partnership program to increase the sustainability, performance, capacity and outcomes of nonprofits from Washington, D.C., into Prince George's County, Md., where poverty is growing due to gentrification in the city. The nonprofits in Prince George's County have even less capacity than the nonprofits in D.C. and less investment." ***— Nonprofit Organization (District of Columbia)***

"We implemented a new Capital Improvements Plan that has been a huge step forward, allowing us to plan for major capital expenditures. Under the previous regime, lowering taxes was always the priority and the council would only pay for capital expenditures at the last minute with savings from previous operating budgets."
— Local Governing Body (Virginia)

"…Statewide campaign focused on bringing awareness (and tools) about the financial exploitation of older Americans. This coalition was led by the AG's office, comptroller, Department of Aging, Department of Justice and a coalition of nonprofits." ***— Nonprofit Organization (Maryland)***

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 2018, which have been helpful in addressing community needs. The quotes below are a selection of these thoughts in their own words but may have been edited for length, ease of understanding or to protect respondent confidentiality.

"Yes, we host inter-city visits with senior leadership of the chamber, town and county. Having this group together visiting other communities that have either gone through challenges that we are facing or are doing creative and innovative things has been a rewarding experience. This helps with communication and strengthens the synergy among the group so that we can each do our part in ensuring that this is the best place to live, work and play." ***— Chamber of Commerce (South Carolina)***

"The county, in conjunction with the local community college and other regional groups, has started a small training facility within the last year." ***— Local Governing Body (Virginia)***

"We have grown our services to seniors... [our] model has a holistic approach to working with seniors. We have increased our partnerships with multiple organizations in regards to serving seniors. We have also hired a social worker as our family services coordinator. She has dramatically increased our capability to serve more households, process more applicants. She will also be pursuing the designation financial social worker. We will then be able to provide financial coaching." ***— Nonprofit Organization (Maryland)***

"We created a nonprofit to help with the reduction of drug addiction while increasing the labor market with job training and education opportunities." ***— Local Housing Authority (West Virginia)***

"We have created a new innovation and entrepreneurship program, partnering to provide a flexible launch pad for technology and government contracting companies."
— Local Economic Development Authority (North Carolina)

"We have developed a program to address childhood trauma and to provide training, resources, services and support for children who have experienced trauma and their families. This program is both community-based and school-based." ***— Nonprofit Organization (South Carolina)***

"We will be launching an Accessory Dwelling Unit program whereby low-income homeowners can apply to have an ADU built by our organization and then either move into a smaller, accessible unit and rent out the main house or rent out the ADU. The rental income will provide much needed funds for the homeowner, allowing them to stay in their home while also increasing the housing stock." ***— Nonprofit Organization (Maryland)***

"Addictions counseling degree." ***— Academia or Policy Center (Maryland)***

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 2018, which have been helpful in addressing community needs. The quotes below are a selection of these thoughts in their own words, but may have been edited for length, ease of understanding or to protect respondent confidentiality.

"We have started two new programs.

[The first program] provides parent coaching in an effort to improve early childhood outcomes for inexperienced parents. These parents may have been exposed to risk behaviors, which would increase the potential for risk behaviors around the newborn child.

We have [also] started a first-time homebuyer program for families in the 50% to 80% of area median income. We hope to help young families not able to purchase their first home using traditional sources."
— Nonprofit Organization (Virginia)

"[Our program] support[s] an increase in grandparents raising school-aged children."
— Academia or Policy Center (West Virginia)

"Our organization is actively seeking funding to expand access to broadband service to underserved and unserved areas of the county. The organization is also active in developing a strategy to market and attract both private and public investment to the county's Opportunity Zone."
— Local Economic Development Authority (West Virginia)

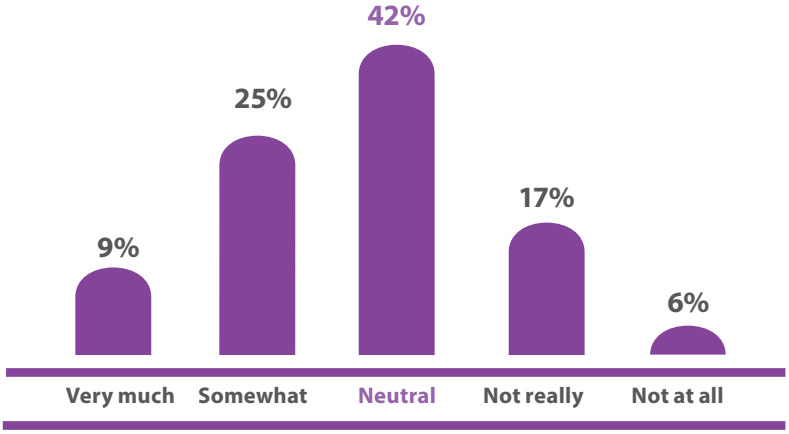
"Maryland has been very supportive of the new federal Opportunity Zone program through legislative, financial and program incentives. There is a potential that these programs will have a very positive effect on low-income communities and their residents. A new initiative has also been launched among the Maryland Department of Housing, Department of Health and Department of Environment to provide targeted lead abatement in homes where there is a child with elevated levels of lead in their blood. The state is expanding its investment in programs to serve the homeless through existing and new programs."
— State Department of Housing and Community Development Agency (Maryland)

"Set up a Workforce Development Board to educate people on soft skills along with technical skills. Working on improving the perception that it is OK not to go to college but look at a trade or skill."
— Local Economic Development Authority (North Carolina)

Community Reinvestment Act (CRA) Modernization

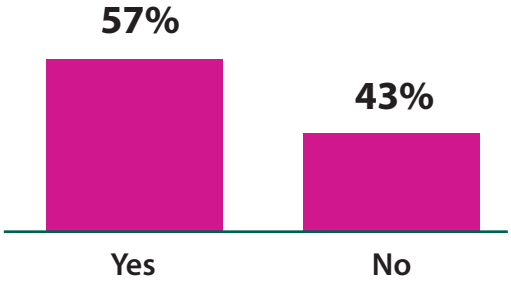
Does the current CRA regulatory framework support your organization's or geographic service area's needs and goals?

(N=300)



Are there elements of the current CRA regulatory framework that you believe should be modernized to better meet your organization's or geographic service area's needs and goals?

(N=234)



The selected quotes below describe elements of CRA that respondents believe should be modernized, their problems with the current framework and/or proposed solutions to the problems. Responses are verbatim but may have been edited for length, ease of understanding or to protect respondent confidentiality.

"Credit for a larger variety of activities which help low-wealth persons and/or communities regardless of whether they are assessment or nonassessment areas (urban or rural). Consideration for nontraditional activities that help people succeed financially." ***— Other Financial Institution (North Carolina)***

"Updating the definition of geographic assessment areas to reflect the changing technology landscape; make CRA ratings easier to understand and access; stronger incentives for banks to take CRA seriously."
— Nonprofit Organization (Maryland)

"CRA's focus on geographic assessment areas disadvantage rural areas. CRA credit should count for every year an investment is outstanding, not just the year it originated. One-year investments are of very little use to CDFIs."
– Community Development Financial Institution (South Carolina)

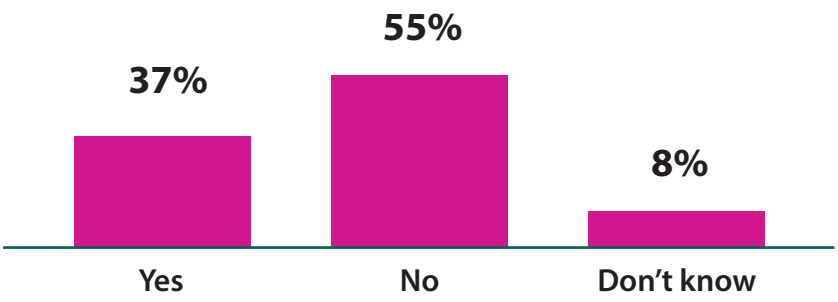
"Local branches should know more about CRA and how to access CRA funds for their partners. My local banks often tell me that CRA services come from the larger metropolitan areas. I think it's difficult for a CRA representative in Charlotte, N.C., to know/understand the needs of a rural area like Biscoe, N.C. Localizing input into CRA funding would be helpful for rural areas." ***— Community Action Agency (North Carolina)***

"Banks now have the ability to establish and service customers via electronic methods that may or may not be located within your 'area.' CRA definitions should be modernized to account for methods of banking other than brick and mortar." ***— Community Bank (Virginia)***

2018-2019 Partial Federal Government Shutdown

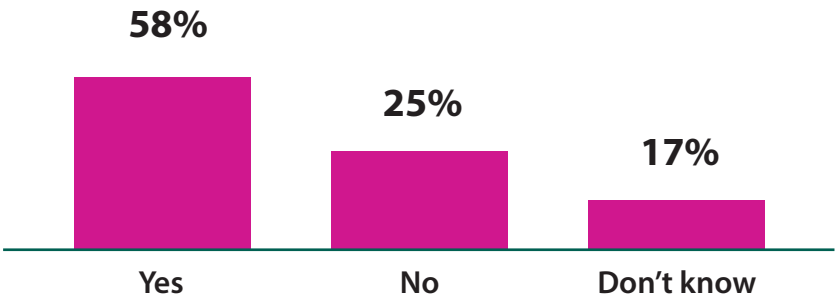
Did the partial federal government shutdown impact your organization?

(N=314)



Did the partial federal government shutdown impact your geographic service area?

(N=313)



The selected quotes below describe the impact of the government shutdown on respondents' organizations and/or geographic service area. Responses are verbatim but may have been edited for length, ease of understanding or to protect respondent confidentiality.

"It delayed a major grant from Economic Development Administration (EDA) by a whole year, just because of the timing of fiscal year-ends and the shutdown and availability of their funds. In short, we had to go back to the starting line and reapply even though we were already approved in the previous cycle."
— Community Development Corporation (South Carolina)

"Couldn't access some federal grant funds. Plus it was starting to affect the Blue Ridge Parkway, a linear national park that employs local residents and is the gateway for many visitors to our community."
— Local Governing Body (Virginia)

"Impacted those trying to receive services and some organizations impacted through slow of federal grant processes." ***– Nonprofit Organization (West Virginia)***

"Some government employees requested emergency assistance for utilities and rental assistance.

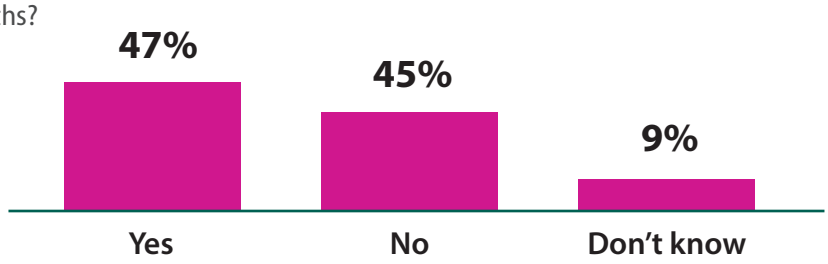
USDA and other housing programs could not extend services to families needing housing repair in rural areas. Housing rehab programs were placed on hold for needy families." ***— Community Action Agency (Virginia)***

"Critical decisions about funding from the Federal Transit Administration (FTA) were delayed during the shutdown. There are significant numbers of federal employees in the county as well that were furloughed."
— Local Governing Body (North Carolina)

Climate Change, Natural Disaster and Community Resiliency

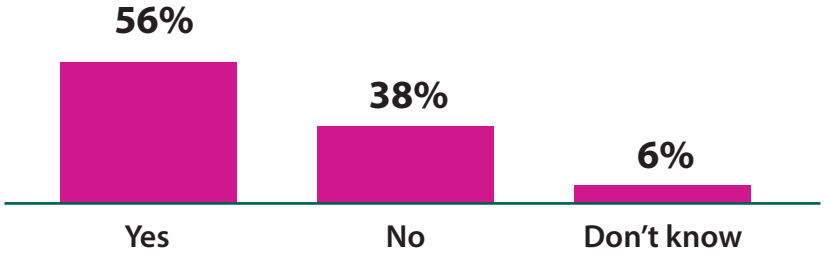
Have any of the communities in your geographic service area been affected by major climate- and/or weather-related disasters within the past 12 months?

(N=312)



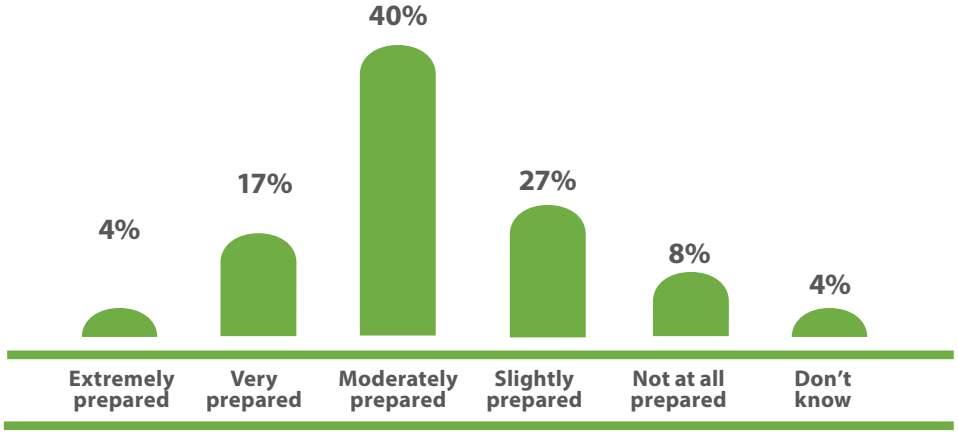
Is your organization or you doing anything as part of the recovery effort for these communities in your geographic service area?

(N=114)



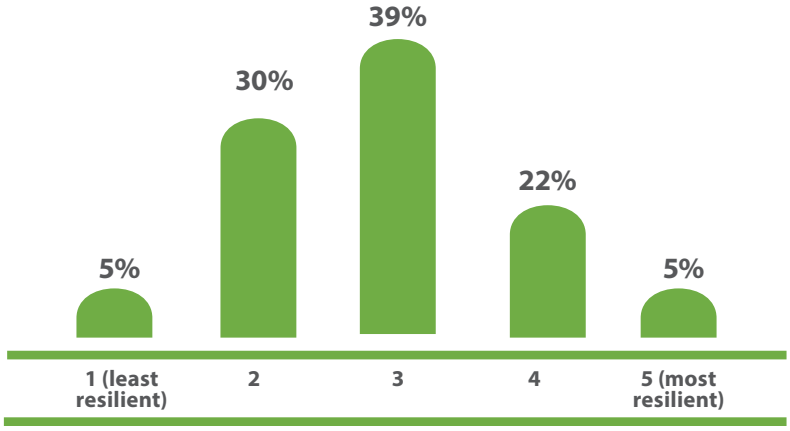
How prepared do you think the local communities in your geographic service area are to respond to any climate- and/or weather-related disasters?

(N=312)



For the local communities in your geographic service area, how would you rate their level of resiliency (the ability to absorb destructive forces without loss of service or function or to recover quickly from disaster) on a scale from 1 to 5 with 1 being "least resilient" and 5 being "most resilient"?

(N=309)



Climate Change, Natural Disaster and Community Resiliency

The selected quotes below represent respondents' recovery efforts for major climate- and/or weather-related disasters. Responses are verbatim but may have been edited for length, ease of understanding or to protect respondent confidentiality.

"As climate change leads to much more volatile weather events in our region, we are seeing an increase in the occurrence of weather-related damage to homes, particularly those of low-income residents, for which insurance companies are denying claims. Those cases often wind up in litigation, which hopefully leads to satisfactory results for homeowners. In the short-term, though, these events immediately thrust a low-income family into a new cycle of poverty. We are working with local donors to create an endowment from which we can direct emergency relief funds to these families. Our partner in this development is [a local] planning district commission."
— Philanthropic Organization (Virginia)

"1- Supporting grant applications for rebuilds and mitigation. 2- Trying to prevent future development in areas susceptible to disaster, but the antiregulatory climate mentioned earlier has proven to make this task extremely difficult if not impossible." ***— Local Governing Body (West Virginia)***

"We wrote five Economic Development Administration (EDA) disaster-related grants for applicants in our region, focusing primarily on economic resiliency in the face of future disasters."
— Regional Government/Planning Organization (South Carolina)

"We are serving as a member of the Long-Term Recovery Group to aid our partners in direct recovery work. We are co-leading a coalition of local government leaders across our region to advocate for investment, infrastructure and policy needs to not only speed recovery, but also improve resiliency before the next storm."
— Chamber of Commerce (North Carolina)

"Our foundation is providing funding and participatory leadership to initiatives which respond to natural disasters, which have included severe flash flooding in our state. We have assisted in planning for housing reconstruction, human service program delivery and community resiliency."
— Philanthropic Organization (West Virginia)

"We've added bankruptcy due to natural disaster to an allowable loan review."
— Nonprofit Organization (West Virginia)

"Several flooding events over the past several years led to our agency developing a series of emergency funding programs to support homeowners, renters and small businesses in impacted communities. In addition, we are working on a more proactive basis with the state's emergency management agency to prepare for future disasters." ***— State Department of Housing and Community Development Agency (Maryland)***

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 2,700 community stakeholders. The 2019 survey was administered online in July through early August. Responses were received from 338 individuals, where 312 were fully completed and submitted. The other 26 responses were partially complete but were sufficiently completed to include in this report (at least 40% of the questions answered).

The 2019 survey instrument consists of 33 questions. When identifying the 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%. To participate in future surveys or offer feedback, contact Emily Corcoran at emily.corcoran@rich.frb.org.