



CITY OF COLONIAL HEIGHTS, VIRGINIA

THE ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE (AI)

**City of Colonial Heights
Department of Planning and Community Development
201 James Avenue
Colonial Heights, VA 23834**

Submitted as part of the Colonial Heights 2015-2019 Consolidated Plan

Date: May 15, 2015

DRAFT

I. EXECUTIVE SUMMARY

The Analysis of Impediments to Fair Housing Choice (AI) is required by the U.S. Department of Housing and Urban Development (HUD) from local jurisdictions receiving federal housing and community development funds including Community Development Block Grant (CDBG) funding. The overall goal of the AI is to review and assess impediments to fair housing within Colonial Heights. According to HUD, impediments to fair housing choice are:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restrict housing choice or the availability of housing choices. Elderliness as a protected class under the Virginia Fair Housing Law.
- Any actions, omissions, or decisions that have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin. Elderliness as a protected class under the Virginia Fair Housing Law.

The AI consists of seven components including:

1. Executive Summary;
2. Introduction;
3. Jurisdictional Background Data;
4. Jurisdiction's Fair Housing Legal Status;
5. Assessment of Programs and Activities, and
6. Identification of Impediments to Fair Housing Choice and Recommendations.

Planning Preparation and Process

The AI was developed in conjunction with the 2015-2019 Consolidated Plan and required extensive outreach, consultation, and coordination among various government agencies, private groups, public service agencies, City staff, and individuals.

Participation

The City of Colonial Heights understands the importance of citizen participation in the development of the AI and conducted extensive public outreach during the AI process including consultation with local, state and federal public service agencies and commissions. A Fair Housing Survey was conducted and made available to public and private organizations that provide services essential to fair housing and to the public to gather input relevant to fair housing efforts and impediments to fair housing in Colonial Heights. The AI was also published for a public comment period of 30 days. The City held a public hearing related to the AI on March 26, 2015,. The City also held a 30 day public comment period to solicit feedback on the AI from April 13 – May 12, 2015. Another public hearing was held on May 12, 2015 in conjunction with the City's Consolidated Plan as part of its submission.

Fair Housing Initiatives

Fair housing initiatives are critical to ensuring equal housing opportunity within a community. A key element to achieving this goal is by updating the previous Analysis of Impediments to Fair Housing Choice. The previous AI was conducted in 2008 and it is being updated as part of the 2015-2019 Consolidated Planning process. The City of Colonial Heights has continued to implement various housing and public service programs to assist with furthering fair housing efforts. In addition the City works with the HUD Richmond and State FHEO's to provide an array of fair housing services including fair housing training and educational outreach.

Federal Resources

The primary federal resources for the City are the Community Development Block Grant (CDBG), through the U.S. Department of Housing and Urban Development (HUD). As the following funding history chart shows, the City's CDBG formula grant entitlements have both decreased and increased over the past several years. The City has been notified by HUD that it will receive \$78,219 in CDBG allocations for the 2015 program year cycle, which represents a pretty significant increase of funding since the previous year.

2005 - \$100,411
2006 - \$90,409
2007 - \$89,932
2008 - \$86,560
2009 - \$111,021
2010 - \$94,234
2011 - \$78,399
2012 - \$69,234
2013 - \$79,555
2014 - \$67,032
2015 - \$78,219

II. INTRODUCTION

Title VIII of the Civil Rights Act of 1968 (and subsequent amendment in 1988) mandates that it is unlawful to discriminate in the sale, rental, or financing of housing or, in the provision of brokerage services or facilities in connection with the sale or rental of housing, based on:

- Race;
- Color;
- Religion;
- National origin;
- Sex;
- Families with children; and
- Persons with handicaps.
- Elderliness (VA)

The Virginia Fair Housing Law identifies elderliness as a protected category.

The U.S. Department of Housing and Urban Development (HUD) requires that all recipients of federal funds under the Community Development Block (CDBG) programs take actions to affirmatively further fair housing. This obligation includes conducting an analysis to identify impediments to fair housing choice within the jurisdiction. The City of Colonial Heights receives CDBG annually and therefore is required to update its Analysis of Impediments to Fair Housing Choice (AI). The City's previous AI was first conducted 2008 and is updated as part of the 2015-2019 Consolidated Plan by the City of Colonial Heights. The purpose of this study is to update the AI in accordance with HUD regulations under 24 CFR 570.904(c)(1) for Entitlement grantees of the U.S. Department of Housing and Urban Development. The City is committed to furthering fair housing within Colonial Heights.

Who Conducted the Study?

The City's Community Development Department is responsible for the administration and implementation of the CDBG program and hired an outside contractor for the update of the Analysis of Impediments to Fair Housing Choice. The Department of Planning and Community Development worked with the contractor to coordinate efforts with numerous other public service agencies and conducted extensive public outreach in preparing the AI.

Participants

To ensure compliance with citizen participation requirements and that all relevant information was gathered, the City utilized various resources in conducting the AI and collaborated with individuals and groups that represent the special interests of protected groups. A fair housing survey was conducted a draft of the AI was available to various fair housing organizations for low-and moderate income persons and families for comment. Each of the following organizations were sent a survey and an invitation to the public meetings.

| | |
|--|---|
| Organizations | |
| Homeward | Chesterfield/ Colonial Heights DSS |
| St. Joseph's Villa Flagler Housing Resource Cent | Emporia-Greenville DSS |
| American Red Cross-Hopewell | Improvement Association |
| Hopewell Redevelopment & Housing Authority | Hopewell DSS |
| Colonial Heights Office for Youth | Health Care for the Homeless Veteran Office |
| Commonwealth Catholic Charities | Petersburg Downtown Churches United |
| Jordan's Quest Inc. | Pathways to Success Foundation |
| CARES, INC | Hope Center |
| Serenity | Rivermont Apartment |
| Prince George DSS | Riverview Apartments |
| County of Sussex Housing Programs | Bermuda Run Apartments |
| Southside Community Partners | Lakeview West Apartments |
| The Salvation Army | Colonial Commons Apartments |
| Urban League of Greater Richmond | Lakeview Village & Terrace Apartments |
| Project HOPE | Colonial Apartments |
| United Way of Greater Richmond & Petersburg | Colonial Ridge Apartments |
| Virginia Supportive Housing | Oaks of Dunlop Farms Senior Apartments |
| Assn. for Wounded Veterans | Shanel Corp |
| Sussex Resource Center | Allstate Insurance Co |
| Cameron Foundation | Century 21 |
| Madeline's House | Lendmark Financial Service |
| Project:Homes | Landmark Realty |
| Department of Social Services- Petersburg | Milton & Associate Realtors |
| Samaritan Helping Hands Home Inc. | Clearfield Apartments |
| Reflection family services | First Choice Realty Group LLC |
| City of Petersburg | Long & Foster Realtors |
| City of Hopewell | Maywalt Property Group |
| Surry County DSS | Morris Real Estate |
| Legal Aid Justice Center | Napier Realtors Era |
| Organizations Cont. | |
| The James House | Coldwell Banker |
| Terrace View Apartments | Weichert Realtors |
| Southern Trust Mortgage | Presidential Mortgage |
| Weststar Mortgage Inc | Swearingen Realty co |
| Quale Oaks Apartments | Morris Real Estate |
| EVB | Bank of McKenney |
| Southside VA Assoc of Realtors | Bank of Southside VA |
| Crater District Area Agency on Aging | American Red Cross: Southside Area Chapter |

| | |
|--|---|
| National City Mortgage | Colonial Realty |
| Coldwell Banker | Century 21 |
| Weichert Realtors | BB & T |
| Presidential Mortgage | First Federal Savings Bank |
| Swearingen Realty co | The James House |
| Morris Real Estate | Chesterfield/ Colonial Heights DSS |
| Bank of McKenney | Emporia-Greenville DSS |
| Bank of Southside VA | Improvement Association |
| American Red Cross: Southside Area Chapter | Hopewell DSS |
| Landmark Realty | Health Care for the Homeless Veteran Office |
| Milton & Associate Realtors | Petersburg Downtown Churches United |
| Clearfield Apartments | Pathways to Success Foundation |
| First Choice Realty Group LLC | Hope Center |
| Long & Foster Realtors | Rivermont Apartment |
| Maywalt Property Group | Riverview Apartments |
| Morris Real Estate | Bermuda Run Apartments |
| Napier Realtors Era | Lakeview West Apartments |
| Colonial Ridge Apartments | Colonial Commons Apartments |
| Oaks of Dunlop Farms Senior Apartments | Lakeview Village & Terrace Apartments |
| Shanel Corp | Colonial Apartments |
| Allstate Insurance Co | Century 21 |
| Lendmark Financial Service | |

Additionally, the AI was published for a 30 day public comment period and during the preparation of the 2015-2019 Consolidated Plan, two public hearings were held March 26 and May 12, 2015 to solicit public input in conjunction with the City’s Consolidated Plan submission. Meetings were available to the public, various public service agencies, and non-profit organizations taking a special interest in housing-related activities.

Methodology

The preparation of the AI included identifying strengths and weaknesses in fair housing practices and recommending courses of action to improve upon deficiencies found during the study. The analysis included a review of jurisdictional background data including demographics, income, employment, and a housing profile that was completed as part of the City’s Comprehensive Plan update that was adopted in January 2015. To properly update the AI it was also necessary to perform a comprehensive review of local laws, regulations, ordinances, and policies related to housing or affecting housing patterns and practices in Colonial Heights. The AI was prepared in accordance with HUD’s Fair Housing Planning Guide, Vol. I.

Demographics and Trends

Utilizing resources such as the U.S. Census Bureau, HUD, and local studies demographic and housing data was collected for the City of Colonial Heights to determine any patterns or trends that may indicate

a concentration of protected classes in any one area of the City. Data collected and analyzed also included employment, income, and other relevant data. Information on the availability of housing, including various housing types and sizes, affordability levels, and accessibility for disabled persons was also reviewed.

Data Collection

Data collection included an analysis of fair housing choice and any limitations due to existing conditions within the City or surrounding localities. A comprehensive review and assessment of current land use policies, local laws, ordinances, and practices that may affect fair housing choice within the City of Colonial Heights was conducted. The review included an assessment of local codes that may influence the availability or accessibility of housing to protected groups including minorities, families with children, or people with disabilities. Policies, processes, procedures, or local decisions that may be a barrier to fair housing and impede the approval of construction assisting in the creation of subsidized and private housing was also reviewed.

Data collection also included an evaluation of local public policy and if it keeps housing and community development resources from areas with a large concentration of minorities or people with disabilities. Administrative policies were also reviewed.

Information related to the public and private sector was analyzed including zoning and site selection, neighborhood revitalization, municipal and other services, public and assisted housing tenant selection procedures, sale of subsidized housing, property tax policies, planning and zoning boards and commissions and building codes.

Investigations and Enforcement Status and Performance

An evaluation and assessment of fair housing status and performance was conducted. HUD was utilized as a resource to analyze any complaints or compliance reviews where the Secretary has issued a charge or made a finding of discrimination and verification with the Department of Justice regarding any suits filed was also made.

Assessment of Housing Programs and Activities

The City of Colonial Heights's current programs and activities and accomplishments already made to further fair housing were reviewed and included in the Analysis of Impediments.

Recommendations

Impediments identified and recommendations for addressing each impediment are included in the AI to assist the City in eliminating barriers to fair housing choice.

Funding

As a recipient of federal funds through the Department of Housing and Urban Development (HUD), the City of Colonial Heights is required to conduct an Analysis of Impediments to Fair Housing Choice. The City supports fair housing and encourages citizen participation in identifying impediments to fair housing

within the community. Information included in the AI will allow the City to continue efforts to improve fair housing throughout the community.

Funding is imperative to implementing activities and projects focused on continuing fair housing efforts. The City of Colonial Heights expects to receive approximately \$78,219 in CDBG funding for the 2015 fiscal year.

Impediments Found

The City gathered all pertinent data for the preparation of the AI including collecting demographic data, performing a comprehensive review of public sector laws, regulations, ordinances, and policies, and reviewing private sector lending policies and practices, fair housing enforcement, informational programs in Colonial Heights. The Analysis also included an assessment of local fair housing programs and activities. The City consulted with various fair housing organizations and also conducted a fair housing survey which provided valuable input for the preparation of the plan. Review and assessment of the data presented in this analysis along with input received for various organizations and the public identified the following impediments to fair housing in Colonial Heights:

1. Unmet accessibility needs
2. Sub-standard residential rental properties
3. General Need for More Fair Housing Awareness
4. High income levels and fees requested to rent housing
5. Lack of minority owned housing
6. Lack of available vacant land in Colonial Heights to build affordable housing.

III. JURISDICTIONAL BACKGROUND DATA

Regional Setting

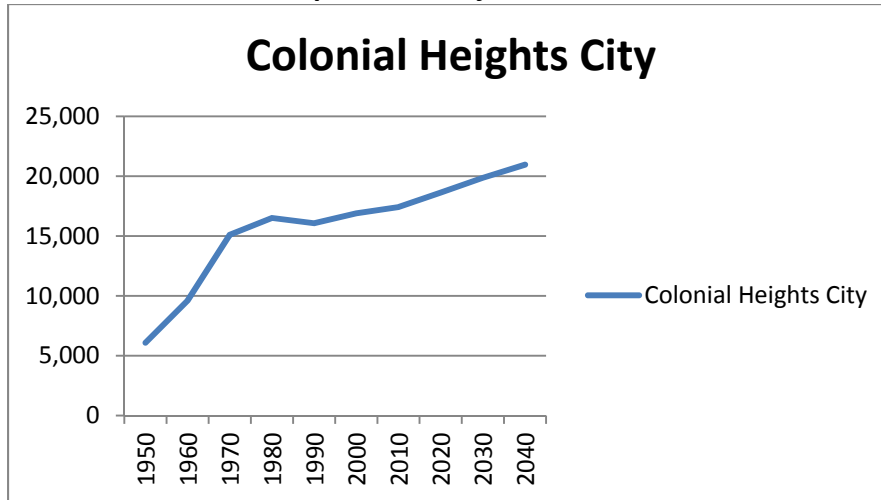
The City of Colonial Heights is located 20 miles south of Richmond, Virginia's state capital, and 120 miles south of the nation's capital. The City of Petersburg lies directly across the Appomattox River. Colonial Heights is located where the Tidewater plain meets the Piedmont plateau. The City is bordered to the south by Petersburg, to the east by the Appomattox River, and by Chesterfield County to the north. Colonial Heights has a land area of 8.15 square miles or 5,216 acres. Altitudes range from sea level to about 95 feet. Mean temperature is about 40 degrees Fahrenheit in January and 78 degrees Fahrenheit in July. The annual precipitation is about 40 inches.

The City's location, as part of the Richmond Metropolitan Statistical Area, provides the City with access to the area's dynamic business complex. In addition to serving as a manufacturing, distribution, and trade center, Richmond is also the financial center of the Mid-Atlantic region. Government is a major employer in the immediate Tri-Cities area (Colonial Heights, Petersburg, and Hopewell) with its proximity to Fort Lee. The City is also the site of a regional shopping mall, Southpark, which opened in the spring of 1989.

Community Profile Demographics

Colonial Heights is a small, independent city of approximately 17,411. Most of the eight square miles of Colonial Heights is developed into a mix of residential and neighborhood level business uses, with the exception of the Southpark Mall, a regional commercial district on the east side of Interstate 95. Colonial Heights is included as part of the Richmond Metropolitan Statistical Area (MSA). Nearby Ft. Lee is an active duty, multi-services training facility that creates significant impact on the local economy.

Exhibit 1: Population Projections



Source: U.S. Census Bureau and Weldon Cooper Center for Public Service

Population

The City of Colonial Heights has experienced continued growth for more than 50 years. The most significant growth period for the City was between 1950 and 1960. This was due, in part, to the 1954 and 1957 annexations. The City continued to grow at a relatively fast pace until the 1980s when the population stabilized. With the exception of a slight decrease in population in the 1990s, the City's population has continued to grow, although at a slightly slower pace. It is estimated that the City will continue to grow over the next 30 years.

Exhibit 2: Population Projections

| | Colonial Heights City | % Change |
|------|-----------------------|----------|
| 1950 | 6,077 | |
| 1960 | 9,587 | 58 |
| 1970 | 15,097 | 57 |
| 1980 | 16,509 | 9 |
| 1990 | 16,064 | -3 |
| 2000 | 16,897 | 5 |
| 2010 | 17,411 | 3 |
| 2020 | 18,620 | 7 |

| | | |
|------|--------|---|
| 2030 | 19,855 | 7 |
| 2040 | 20,960 | 6 |

Source: U.S. Census Bureau and Weldon Cooper Center for Public Service

Population and Race

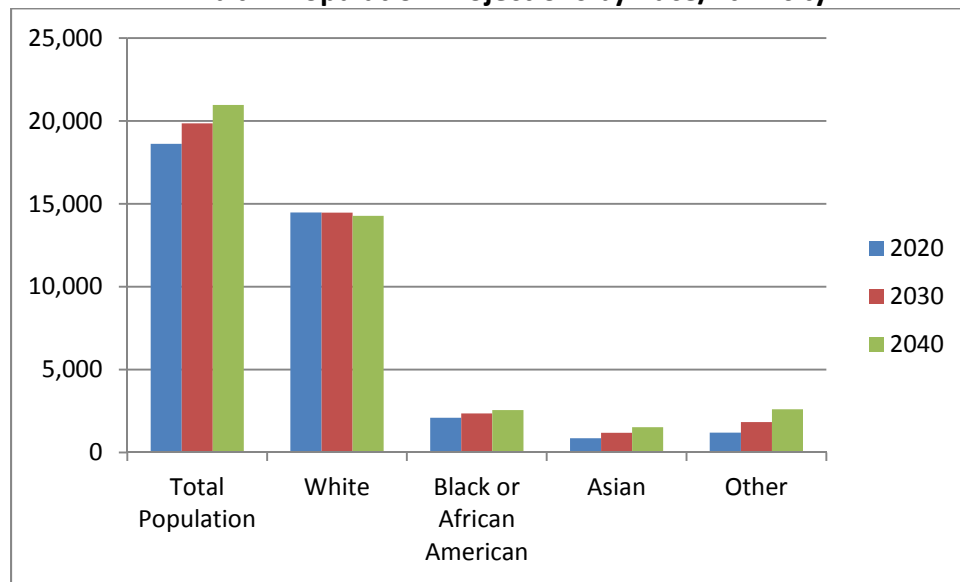
When looking at population and race between 2000 and 2010, the City's population has increased slightly and the racial makeup of the city has become slightly more diverse. The white population experienced a 7% decrease between 2000 and 2010. The African American population increased 6% and the Asian population 2%. The Hispanic population, although increasing in numbers, remained at 2% of the total population.

Exhibit 3: Population and Race

| | 2000 Total | 2000 Percent | 2010 Total | 2010 Percent |
|---------------------------|---------------|--------------|---------------|--------------|
| TOTAL POPULATION | 16,897 | 100 | 17,411 | 100 |
| White | 15,052 | 89 | 14,326 | 82 |
| Black or African American | 1,059 | 6 | 1,783 | 10 |
| Asian | 459 | 3 | 578 | 3 |
| Other | 327 | 2 | 724 | 4 |
| Total Hispanic or Latino | 274 | 2 | 374 | 2 |

Source: U.S. Census Bureau

Exhibit 4: Population Projections by Race/Ethnicity



Source: Weldon Cooper Center for Public Service

The City is expected to become more racially diverse over the next thirty years. The African American population is expected to increase from 783 people in 2010 to 2,557 in 2040. This is a 226% change. The Asian population is estimated to increase from 578 in 2010 to 1523 in 2040, or a 163% change. This is not a trend that is exclusive to Colonial Heights; according to the U.S. Census Bureau, it is estimated that by 2060 the non-Hispanic white population is projected to peak in 2024, at 199.6 million, up from 197.8 million in 2012. Unlike other race or ethnic groups, however, its population is projected to slowly decrease, falling by nearly 20.6 million from 2024 to 2060.

Meanwhile, the Hispanic population would more than double, from 53.3 million in 2012 to 128.8 million in 2060. Consequently, by the end of the period, nearly one in three U.S. residents would be Hispanic, up from about one in six today.

The black population is expected to increase from 41.2 million to 61.8 million over the same period. Its share of the total population would rise slightly, from 13.1% in 2012 to 14.7% in 2060.

The Asian population is projected to more than double, from 15.9 million in 2012 to 34.4 million in 2060, with its share of the nation's total population climbing from 5.1% to 8.2% in the same period.

Exhibit 5: Population Projections by Race/Ethnicity

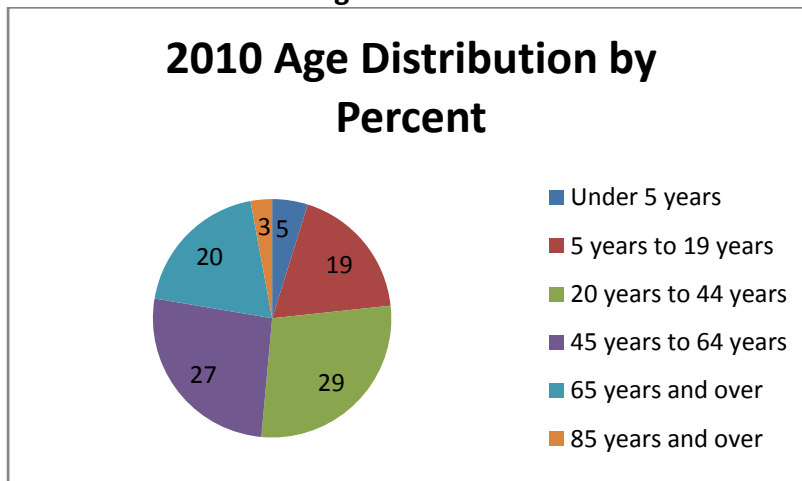
| | 2020 | 2030 | 2040 |
|------------------------------------|---------------|---------------|---------------|
| Total Population | 18,620 | 19,855 | 20,960 |
| Race | | | |
| White | 14,473 | 14,471 | 14,275 |
| Black or African American | 2,093 | 2,361 | 2,557 |
| Asian | 858 | 1,184 | 1,523 |
| Other | 1,197 | 1,839 | 2,606 |
| Ethnicity | | | |
| Not Hispanic or Latino of any race | 17,349 | 17,776 | 17,945 |
| Hispanic or Latino of any race | 1,271 | 2,079 | 3,015 |

Source: Weldon Cooper Center for Public Service

Age Distribution

As is the trend nationally with baby-boomers reaching retirement age, the City’s population is aging. Between 2000 and 2010, there has been an increase in every age group older than 45 years old. Notably, the number of people over 85 increased nearly two-fold between 2000 and 2010. This is perhaps due to the advances in medical sciences. Conversely, there has been a slight decrease in school aged children. The median age for the City has also increased.

Exhibit 6: Age Distribution



Source: U.S. Census Bureau

Gender

Between 2000 and 2010, the percentage of the female population has increased slightly. This is a national trend as women, for now, continue to live longer than men.

Exhibit 7: Gender

| | 2000 Total | 2000 Percent | 2010 Total | 2010 Percent |
|--------|-------------------|---------------------|-------------------|---------------------|
| | 16,897 | 100 | 17,411 | 100 |
| Male | 7,901 | 47 | 8,062 | 46 |
| Female | 8,996 | 53 | 9,349 | 54 |

Source: U.S. Census Bureau

Poverty Level

According to an estimate done by the US Census Bureau, there was an increase in both families and individuals living below the poverty level. As the poverty levels in the City increase, social services will need to be added to assist this changing population.

Exhibit 8: Poverty Level

| | 2000 Total | 2000 Percent | 2006-2010 Estimated Percent |
|--|-------------------|---------------------|--|
| Families living below poverty level | 161 | 3.4 | 4.2 |
| Individuals living below poverty level | 913 | 5.5 | 7.5 |

Source: U. S. Census Bureau 2000 Decennial Census and the 2006 American Community Survey

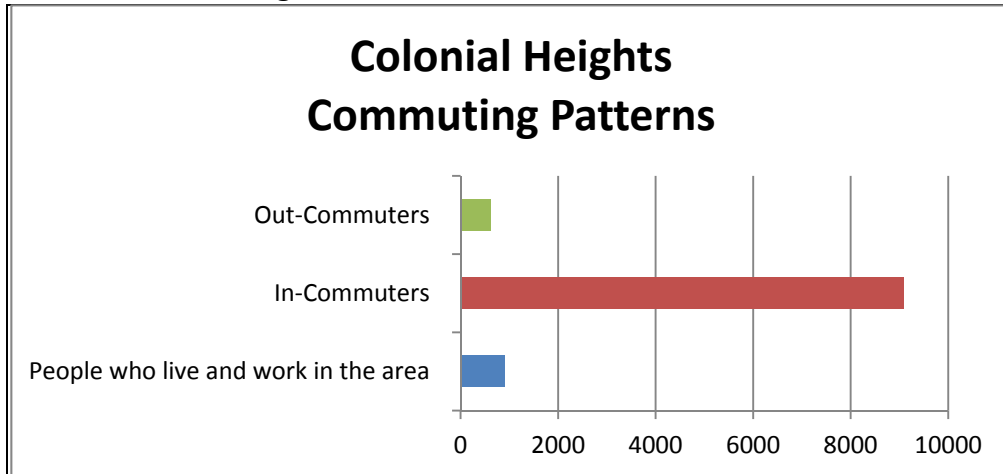
Current Economic Conditions

While the City's economy is strong by national standards, being prepared for the changes in economic markets is vital to long-term prosperity. Integrating community development activities with job training programs will assist in eradicating poverty and ensuring that all residents benefit from the City's strong economy. Understanding the existing economy and future trends is the first step in preparing for the future.

Commuting Patterns

According to the Virginia Employment Commission, a majority of residents commute to another locality to work. Of these residents, a majority commute to Chesterfield County, followed by Henrico County and the City of Richmond.

Exhibit 9: Commuting To Patterns



Source: Virginia Employment Commission via the U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics, 2011

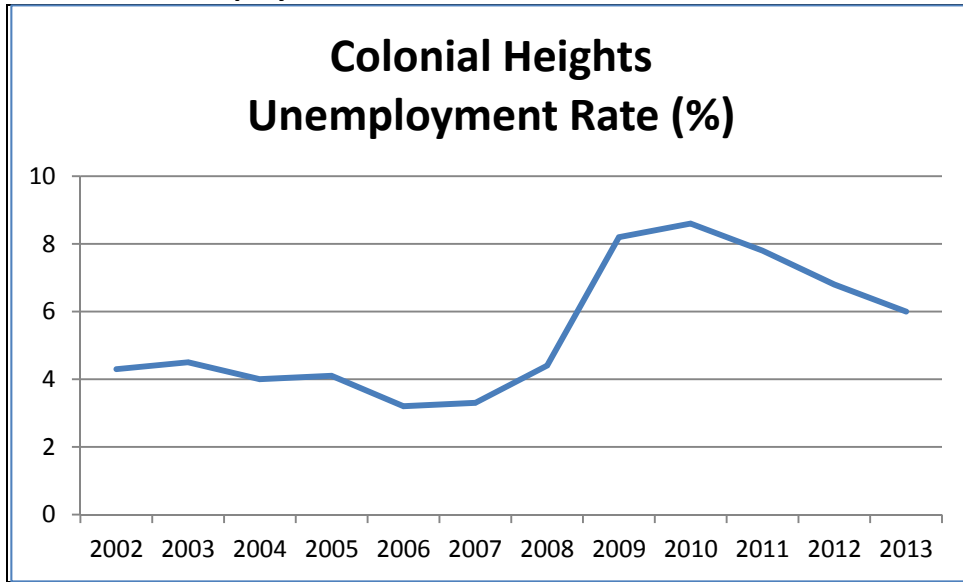
Characteristics of the Insured Unemployed

According to the Virginia Employment Commission, unemployment insurance is a program for the accumulation of funds paid by employers to be used for the payment of unemployment insurance to workers during periods of unemployment which are beyond the worker's control. Unemployment insurance replaces a part of the worker's wage of loss if he becomes eligible for payments. The data collected provides insight to who is most affected by job loss.

Unemployment Rate

The unemployment rate is defined as the number of unemployed people as a percentage of the labor force. According to the Virginia Employment Commission, in August 2013, the City's unemployment rate was 6.0 %, only slightly higher than the state average of 5.6% and lower than the national rate of 7.3%. This is down from its highest in the past decade at 8.6% in 2010.

Exhibit 10: Unemployment Rate

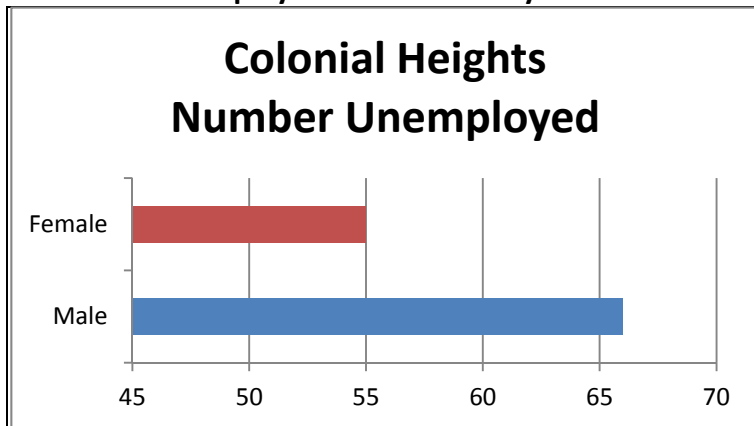


Source: Virginia Employment Commission, Local Area Unemployment Statistics.

Unemployed by Gender

According to the Virginia Employment Commission, Characteristics of the Insured Unemployed, January 2014 report, more men (66) than women (55) have collected unemployment insurance; this is consistent with state and national trends.

Exhibit 11: Unemployment Insurance by Gender

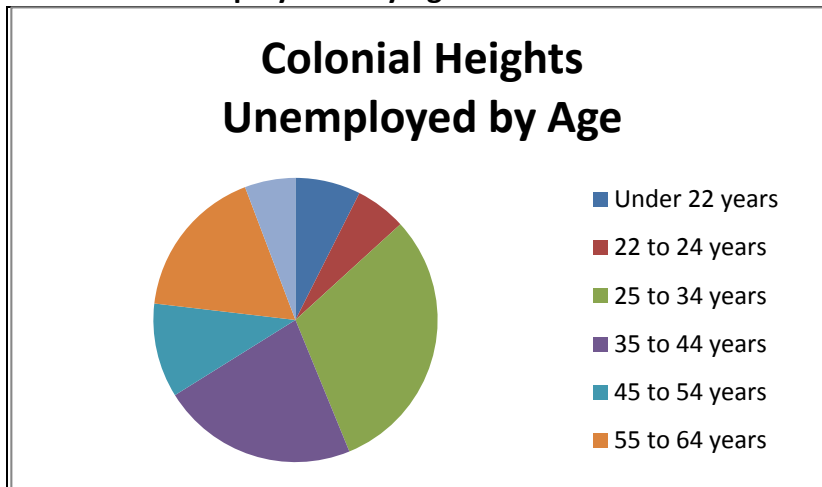


Source: Virginia Employment Commission, Local Area Unemployment Statistics

Unemployed by Age

Of those individuals unemployed, a majority are between the ages of 25 and 34; the next largest age group collecting unemployment insurance are people between the ages of 35 and 44 years old followed by people between the age 55 and 64 years old.

Exhibit 12: Unemployment by Age Distribution



Source: Virginia Employment Commission, Local Area Unemployment Statistics

According to the Virginia Employment Commission, Characteristics of the Insured Unemployed January 2014 report, the top industries with the largest amount of claimants in Colonial Heights include construction, administrative support, waste management and retail trade.

Profile of Industries

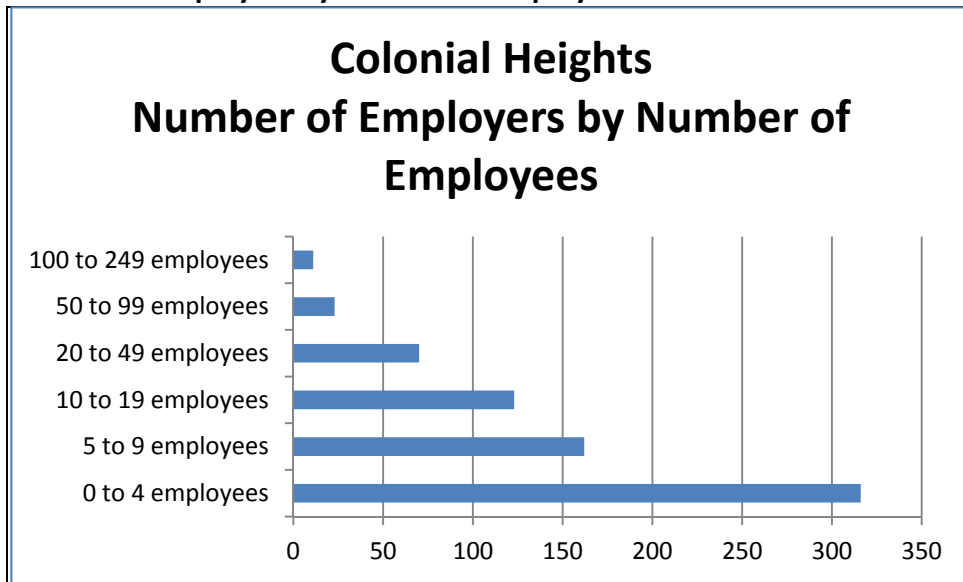
Exhibit 13: Top 20 Employers

| | |
|---|-----------------------------------|
| 1. Wal Mart | 11. Richmond Fitness Inc |
| 2. Colonial Heights School Board | 12. The Home Depot |
| 3. Randstad Us L P | 13. Target Corp |
| 4. City of Colonial Heights | 14. Texas Roadhouse |
| 5. VDOT | 15. The Dunlop House |
| 6. Colonial Heights Healthcare and Rehab Center | 16. Sears Roebuck & Company, Inc. |
| 7. Red Lobster and the Olive Garden | 17. McDonald's |
| 8. Martin's Food Market | 18. Colonial Orthopedics |
| 9. J.C. Penney Corporation, Inc. | 19. May Department Stores Company |
| 10. Care Advantage | 20. Family Care Home Health LLC |

Source: Virginia Employment Commission, Quarterly Census of Employment and Wages (QCEW), 1st Quarter (January, February, March) 2013.

According to the Virginia Employment Commission, the top 11 of these employers in the City have between 100 to 240 employees, those remaining in the top 20 have between 50 to 99 employees. It should be noted that despite the large number of national companies located in the City, a majority of employers in the city have 19 or fewer employees.

Exhibit 14: Employers by Number of Employees



Source: Virginia Employment Commission, Quarterly Census of Employment and Wages (QCEW), 1st Quarter (January, February, March) 2013.

Employment by Industry

Of the 11,562 people employed in the City of Colonial Heights, Retail Trade is the top employment industry with 28% of workers, followed by Accommodations and Food Service at 17% with Health Care and Social Assistance coming in third with 13 percent.

Regional Occupation Projections

According to the VEC, between 2010 and 2020, there will be 3,009 new Health Care and Social Assistance jobs in the Crater District (cities of Colonial Heights, Emporia, Hopewell and Petersburg and the counties of Charles City, Chesterfield, Dinwiddie, Greensville, Prince George, Surry and Sussex). This industry shows the highest projected growth followed by Retail Trade with 1,146 new jobs for that same time period. Therefore, it is no surprise that of the top 10 occupations expected to grow in the Crater District between 2010 and 2020, eight are related to the medical health field.

Housing Profile

The type, size, composition, condition, and cost of Colonial Heights's households must be taken into consideration in developing housing goals. Knowledge of housing patterns within the City allows for a comprehensive strategy for addressing needs. Housing information collected enables the City to evaluate the type and condition of the City's current housing stock and the number and type of families or individuals in need of housing assistance. Data gathered will assist in identifying proper housing services that should be provided to sustain affordable housing and to address housing needs for all income levels and categories of persons affected.

Characteristics of Neighborhoods and Housing

Single-family residential homes are the prevailing land use in Colonial Heights. The City has a wide variety of architectural styles that would appeal to a population seeking both older homes and newer homes at affordable prices.

Housing Stock

About 10% of City housing predates 1940; about 80% of housing predates 1978. Only a small percentage of housing has been built in the last decade. Most of the newer development is infill housing, or multifamily. Conjurer’s Neck has seen growth. Most of these are larger-lot, higher end homes.

Exhibit 15: Housing Units

| | 2000 Total | 2000 Percent | 2010 Total | 2010 Percent |
|------------------------|------------|--------------|------------|--------------|
| TOTAL HOUSING UNITS | 7,340 | 100 | 7,831 | 100 |
| Occupied housing units | 7,027 | 96 | 7,275 | 93 |
| Owner occupied | 4,871 | 69 | 4,750 | 65 |
| Renter occupied | 2,156 | 31 | 2,525 | 35 |
| Vacant housing units | 313 | 4 | 556 | 7 |

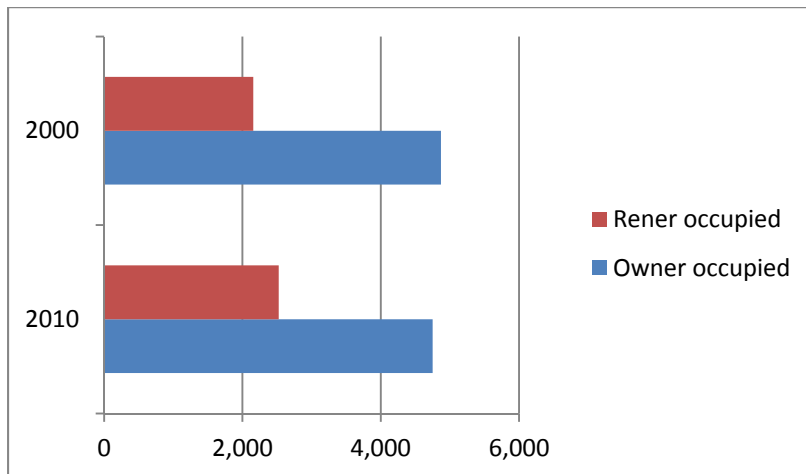
U. S. Census Bureau

Housing Units

Since the 2000 Census, the City had an increase of nearly 500 units. This is due to some single family development, but mostly because of the construction of a couple of multi-family housing units. Although there has been an increase in rental units, there was only an increase of 4%, from 31% of total occupied units in 2000 being rental to 35% in 2010.

Between 2000 and 2010, there was an increase in vacancy rate. Whereas in 2000, only 4% of the housing units were vacant; this increased to 7% in 2010 or an increase of 246 vacancies.

Exhibit 16: Rental vs. Owner



U. S. Census Bureau

Households

As for the change in types of households between 2000 and 2010, there was a decrease in family households. A family household is defined two or more people related by birth, marriage, or adoption residing in the same housing unit. Conversely, a nonfamily household is one that could be a roommate situation or an older individual living alone whose children have reached adulthood and moved out and their spouse has died. There has also been an increase of 144 female-headed households during the same period, which, for the most part, is a single mother household.

Exhibit 17: Households

| | 2000 Total | 2000 Percent | 2010 Total | 2010 Percent |
|--------------------------------------|--------------|--------------|--------------|--------------|
| TOTAL HOUSEHOLDS | 7,027 | 100 | 7,275 | 100 |
| Household type | | | | |
| Family households | 4,720 | 67 | 4,682 | 64 |
| Husband-wife family | 3,534 | 75 | 3,282 | 70 |
| Other family | 1,186 | 25 | 1,400 | 30 |
| Male household, no wife present | 272 | 23 | 342 | 24 |
| Female household, no husband present | 914 | 77 | 1,058 | 76 |
| Nonfamily households | 2,307 | 33 | 2,593 | 36 |
| Average Household Size | 2.37 | N/A | 2.37 | N/A |

U.S. Census Bureau

Housing

Housing is a substantial concern in Colonial Heights. A crucial element to the success of housing programs is an overarching policy and strategy direction to guide program development and implementation. Housing is an important part of maintaining a high quality of life and a powerful economic development tool to attract new residents and jobs.

It is well established that City residents are getting older and there is a need for senior housing in the City. There is also a need to attract younger adults and young families. Housing will play a major role in drawing these populations to the City. The

Housing Costs

As of 2000, the median value of a home in the City of Colonial Heights was \$94,700. The housing market has shifted considerably in almost a decade and despite the housing crisis being faced nationwide according to the ACS median home values in Colonial Heights increased to \$189,100 (100% Change) in 2011. The median rent in Colonial Heights in 2000 was \$502.00. Median rent increased in the City by 43% to \$720 in 2011.

The data indicate both median home values and median contract rents are increasing, while median income for the low-middle income households has declined in recent years, indicating that housing is becoming less affordable over time. This is supported by the prevalence of cost burden issues for both owner and renter households.

IV. JURISDICTION'S FAIR HOUSING LEGAL STATUS

The City recognizes that reviewing and evaluating housing discrimination reports filed within Colonial Heights is imperative to identifying patterns or trends affecting fair housing opportunity. Several agencies are available to either provide referrals or to receive housing complaints including the City of Colonial Heights's Planning and Community Development Department, the Virginia Fair Housing Office, the Housing and Urban Development Richmond office and Housing Opportunities Made Equal.

Further, if an individual feels that their housing rights have been violated and would like to make a complaint to the Department of Housing and Urban Development (HUD), they have one year from the date of occurrence to file a formal report. HUD will initiate an investigation and if it is determined that there is reasonable cause to believe discrimination has occurred the Secretary of HUD will charge the respondent with violating fair housing laws. Upon a formal charge being issued a HUD Administrative Law Judge (ALJ) will hear the case and issue an initial decision. In the event the parties involved elect to have their case heard in federal court the Department of Justice (DOJ) will commence a civil action. Between 2005 and 2015 there have been no fair housing complaints involving the City of Colonial Heights where the Secretary of HUD has issued a charge against a respondent and no complaints required a decision by a HUD Administrative Law Judge.

Housing Opportunities Made Equal of Virginia, Inc. (HOME) is non-profit organization and housing counseling organization that provides housing counseling and offers variety of programs and services designed to ensure equal access to housing for all since 1971. Many city agencies, including the Office of Human Services Advocacy and the Human Relations Commission, as well as the NAACP, Legal Aid, and disability advocacy groups refer potential complaints of housing discrimination to HOME. The City has provided funding to HOME throughout the years, initially specifically in support of its fair housing services, more recently in support of a broader range of programs including rental and homeownership counseling, and down payment assistance.

The fair housing services that HOME provides include:

- the investigation of all types of housing discrimination complaints for all protected classes;
- education and outreach to consumers to help them recognize and challenge all forms of housing discrimination;
- training and technical assistance to those throughout the housing industry to encourage understanding and compliance with their fair housing obligations;
- counseling and assistance for victims of housing discrimination;
- the use of all appropriate investigative methodologies and techniques, including testing for discrimination to fully investigate complaints and to better understand the housing search experience;
- systemic, otherwise known as “pattern and practice” investigations of housing discrimination by providers;

To analyze potential impediments to fair housing choice, the City requested and reviewed information on the number and types of complaints filed, involving the City of Colonial Heights, and alleging housing discrimination. There were no fair housing complaints involving the City of Colonial Heights were reported.

V. IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING

Public Sector

Public policies, practices, and procedures can directly affect housing choice making it imperative to review and evaluate possible actions or omissions in the public sector including public housing, community development, transportation, and community services.

Zoning and Site Selection

The City of Colonial Heights’s “Zoning Code Ordinance” is outlined in Chapter 286 of the City Code and was adopted in 2010 and amended in 2011. Consistent with the goals and objectives of the City’s Comprehensive Plan, the City has designed its zoning codes to foster the stabilization and improvement of existing neighborhoods and housing stock. The City recognizes housing as a high priority and the importance of encouraging the availability of a wide range of new housing opportunities for citizens of all income levels.

The relationship between the Comprehensive Plan and the City’s zoning ordinance is described below:

Residential

Low Density Single-Family -The primary use in the Low Density Single-Family classification is single-family detached dwellings at densities up to five units per acre. This category includes residential support uses such as schools, places of worship, neighborhood parks and recreation facilities, and limited public and semi-public uses. The zoning district that would accommodate this land use category is RL (Residential Low).

Medium Density Single-Family - The primary use in the Medium Density Single-Family classification is for single-family, two-family dwellings and townhomes, at densities up to 8 units per acre. This category includes residential support uses such as schools, places of worship, neighborhood parks and recreation facilities, and limited public and semi-public uses. The zoning district that would accommodate this land use category is RM (Residential Medium).

Multi-Family - The primary use in the Multi-Family classification is for multi-family dwellings at densities of 12 units per acre. This category includes apartments and residential support uses such as schools, places of worship, neighborhood parks and recreation facilities, and limited public and semi-public uses. The zoning district that would accommodate this land use category is RH (Residential High).

Mixed Use

The primary use in the Mixed Use classification may include a combination of some, or all, of the following uses: office, retail, personal service, general commercial and service uses and, in some cases, multi-family residential and dwelling units above ground floor commercial. All of the uses identified as possible mixed use are not appropriate for all mixed use areas identified in this plan. Each area identified as mixed use in this plan has specific policy recommendations unique to that designation. Densities in this district can be higher than allowed in the multi-family category. Generally, such areas consist of a mix of several types of uses designed and arranged to be compatible with one another and to be developed as part of an overall plan for the site. The mix of uses and predominant land use character may vary considerably by location and are to be considered on a case by case basis. The zoning district that would accommodate this land use category is PUD (Planned Unit Development).

Transitional Office

The primary use in the Transitional Office classification are low-to-medium intensity professional, business and administrative offices, and medical and dental clinics that are compatible with adjacent residential uses and serve as separation between residential areas and nearby commercial or other higher intensity land uses or features. The scale and intensity of such office uses may vary depending on the density and type of residential uses they are intended to buffer. The zoning district that would accommodate this land use category is RO (Residential Office) and PUD (Planned Unit Development).

Commercial

Community Commercial - The primary uses in the Community Commercial classification include office, retail, personal service and other commercial and service uses, intended to provide the shopping and service needs of residents of a number of nearby neighborhoods and other City residents. This category includes a range of uses with vehicular access and orientation, but that are also compatible with nearby residential areas. The zoning district that would accommodate this land use category is BB (Boulevard Business) and in some instances GB (General Business).

General Commercial - The primary uses in the General Commercial classification include a broad range of office, retail, general commercial, wholesale and service uses, typically located along major transportation corridors and serving large portions of the City, the region or the traveling public. Land uses in this category are typically of larger scale and intensity than Community Commercial uses and may not always be highly compatible with residential areas. The zoning district that would accommodate this land use category is GB (General Business).

Industrial

The primary uses in the Industrial classification include a variety of manufacturing, processing, research and development, warehousing, distribution, office-warehouse and larger commercial service uses. Office, retail and other uses that complement industrial areas are permitted. The zoning district that would accommodate this land use category is I (Industrial).

Public and Open Space

The primary uses in the Public and Open Space classification include publicly owned parks and recreation areas, open spaces, schools, libraries, and other government and public service facilities. Also included are environmentally sensitive areas and scenic areas where urban development should not occur. This land use category may be accommodated by any zoning classification.

Institutional/Civic

The primary uses in the Institutional/Civic classification include institutional uses, such as places of worship, private schools, hospitals, colleges and universities, and civic buildings. This land use category will be dependent on specific zoning district permitted uses.

Community Revitalization and Municipal Services

Neighborhood revitalization efforts and the provision of municipal services are imperative to housing choice. The City funds and implements various programs with a focus on neighborhood preservation and the provision of public services. In an effort to support suitable living environments and ensure neighborhood livability, the City continues to implement various code enforcement programs and undertake demolition activities to eliminate hazardous structures in Colonial Heights neighborhoods. The City offers a variety of public service programs providing assistance to many low-income residents. Public service activities include, but are not limited to youth services, adult and family assistance, poverty services, and services for persons with HIV/AIDS. In addition, the City's Public Works Department assists in maintaining neighborhood livability. The Public Works and Recreation and Parks Departments are responsible for repairing roads, plowing snow, maintaining city buildings and vehicles, installing traffic devices, and picking up city refuse.

The City also has nine municipal parks citywide, most of which are neighborhood parks that are available and accessible to all residents at all income-levels. The Department of Recreation and Parks is responsible for the maintenance and improvement of the parks and their facilities. Review of public service programs offered in the City of Colonial Heights does not reveal any apparent impediments in the quality of services provided.

Public Housing Policies

There are no public housing units within the City of Colonial Heights. The City of Colonial Heights works with the Chesterfield /Colonial Heights Department of Social Services, Crater Area Agency on Aging, Project:Homes and other organizations to address housing and related needs. The future of the Housing Choice voucher program in Colonial Heights has been uncertain the past several years. There are no Section 8 or public housing complexes in the City of Colonial Heights. However, there are Section 8 vouchers being used in the City. Their use is geographically well-distributed throughout the City and

consists of both single family homes and apartments. There is no particular concentration of voucher holders by race, ethnicity, elderliness or disability in any area.

According to the Colonial Heights/Chesterfield Department of Social Services, of the 514 vouchers currently administered by the Chesterfield-Colonial Heights DSS, approximately 64 are for units located in the City of Colonial Heights.

Displacement

In accordance with the Department of Housing and Urban Development (HUD) regulations at 24 CFR 42.325 and with Section 104(d) of the Housing and Community Development Act of 1974 (HCD Act of 1974), as amended, the City encourages compliance with all federal regulations governing anti-displacement and relocation assistance. Consistent with the goals and objectives of activities assisted under the Housing and Community Development Act (1974), the City of Colonial Heights will take steps to minimize the direct and indirect displacement of persons from their homes.

Tax Policies

The City of Colonial Heights's property tax policies are found in Chapter 258 of the municipal codes. The City's Senior Citizens Disabled Persons Exemptions, Section 258-16 provides tax relief for local real estate owned by and occupied as the sole dwelling of a person or persons not less than 65 years of age or of a person or persons determined, as provided in § 58.1-3217 of the Code of Virginia (1950), to be permanently and totally disabled, subject to income and other restrictions.

- The maximum tax exemption on any such real estate in any tax year shall be \$1,600. A dwelling jointly held by a husband and wife may qualify if either spouse is over 65 years of age.
- The total combined income during the immediate preceding calendar year from all sources of the owners of the dwelling living therein shall not exceed that listed in the above scale, provided that the first \$4,000 of income of each relative, other than the spouse, of the owner or owners who is living in the dwelling shall not be included in such total.
- The net combined financial worth, including equitable interest, as of the 31st day of December of the immediately preceding calendar year, of the owners, and of the spouse of any owner, excluding the value of the dwelling and land, not exceeding one acre, upon which it is situated, does not exceed \$80,000.
- The person or persons claiming such exemption shall file every year with the Commissioner of Revenue of the City of Colonial Heights, on forms to be supplied by the City, an affidavit or written statement setting forth the names of related persons occupying such real estate, and that the total combined net worth, including equitable interests and the combined income from all sources, of the person or persons as specified above does not exceed the limits prescribed above. If such person is under the age of 65 years, the required certification of disability shall be attached. Such affidavit, written statement or certification shall be filed after January 1 and not later than March 31 of each year; provided, however, that the Commissioner of Revenue shall permit late filing within the tax year for first-time applicants or where the late filing was not in any way the fault of the taxpayer.
- The Commissioner of Revenue shall also make such further inquiry of persons seeking such exemption, requiring answers under oath, as may be reasonably necessary to determine qualifications therefore as specified herein, including the production of certified tax returns to establish the income or financial worth of any applicant for tax relief.

- Such exemption shall be granted for any year following the date that the qualifying individual occupying such dwelling and owning title or partial title thereof reaches the age of 65 years or for any year following the date the disability occurred. Changes in respect to income, financial worth, ownership of property or other factors occurring during the taxable years for which the affidavit or written statement is filed and having the effect of exceeding or violating the limitations and conditions provided herein shall nullify an exemption for the then-current taxable year and the taxable year immediately following; provided, however, that a change in ownership to a spouse which resulted solely from the death of the qualifying individual shall result in a prorated exemption for the then-current taxable year. Such prorated portion shall be determined by multiplying the amount of the exemption by a fraction wherein the number of complete months of the year such property was properly eligible for such exemption is the numerator and the number 12 is the denominator.

Boards and Commissions

The City of Colonial Heights has numerous boards and commissions that meet monthly. The Mayor and City Council encourage citizens to attend any public hearings.

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| Advisory Board to City Council | To Investigate, study, consider, evaluate and report to Council its suggestions and recommendations on all matters referred by Council. |
| Advisory Board to Recreation and Parks | To make recommendations on recreation and park-related concerns and issues. |
| Appomattox River Water Authority | To oversee the operation of Lake Chesdin, the City's water supply source. In addition to Colonial Heights, its other members are Chesterfield, Petersburg, Dinwiddie and Prince George. |
| Architectural Review Board | To issue certificate of appropriateness for the erection, reconstruction, alteration, restoration, moving, raising or demolition of the exterior of any landmark, building or structure or part thereof, within a Historic District. |
| Board of Zoning Appeals | Responsible for hearing appeals from individuals who are requesting exceptions or variations from City Ordinances in regard to land use and building requirements or from individuals who are questioning the appropriateness of orders made by City Officials. |
| Central Virginia Film Office Board of Directors | To attract the film industry to the Tri-Cities Region as an economic development incentive. |
| Central Virginia Waste Management Authority | To implement solid waste management and recycling programs for thirteen local governments. |
| Chesterfield-Colonial Heights Board of Social Services | Policy-making body for the Department of Social Services. |

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| Citizen Advisory Committee of the Central Virginia Solid Waste Management Plan | To monitor the planning and development process of the Authority - primarily a focus group for public information. |
| City Wetlands Board | To preserve and prevent the despoliation and destruction of wetlands within its jurisdiction while accommodating necessary economic development in a manner consistent with wetlands preservation. |
| Community Criminal Justice Board | The CCJB proactively addresses criminal justice issues in the communities of Chesterfield County and the City of Colonial Heights. |
| Crater District Area Agency on Aging Board of Directors | To insure that the interests of the citizens are represented in the development of policies and programs of the Agency. |
| Crater Planning District Commission | To identify needs and potential solutions for a variety of public policy and infrastructure projects in the community, including transportation initiatives. |
| District 19 Community Services Board | A multi-jurisdictional, community-based organization whose mission is to improve the quality and productivity of the lives of individuals who experience or are at risk of experiencing mental disabilities and or substance abuse. |
| Economic Development Authority | To promote industry and develop trade by inducing assets instrumental to business recruiting and growth. |
| Fire Prevention Board of Appeals | To determine the suitability of alternate materials and type of construction and to provide for reasonable interpretations of the provisions of the Fire Code. |
| Friends of the Appomattox River | To protect the river and promote its scenic natural beauty and historical and cultural attributes. |

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| Historical Commission | To advise and assist the Council and administration in the planning, conduct or lawful regulation of festivals or similar events open to the public and held on property designated pursuant to Chapter 286, Zoning, Article XX, Historic Districts, of the City Code, or events open to the public and held to commemorate holidays or historic occurrences of national, state or local significance. To encourage community agencies and organizations in establishing and modifying programs and services related to historic preservation and education. To encourage and provide a public forum for greater awareness of the historic heritage of the City and of the public and private benefits of and available resources for historic preservation. |
| John Tyler Community College Board of Trustees | To serve as an advisory group to the College's administration. |
| Library Board | To oversee the efficient operation of the library. |
| Natural Hazards Mitigation Advisory Committee | To study the Crater Region's risks from and vulnerabilities to natural hazards and to make recommendations on mitigating the effects of such hazards on the Crater Region. |
| Personnel Board | To constitute the final authority to rule upon grievances filed by employees under the grievance procedure. |
| Planning Commission | Advises City Council on zoning cases, amendments to the zoning and subdivision ordinance and comprehensive planning. |
| Regional Building Code Appeals Board | To review and decide the outcome of disagreements between citizens and the Building Official. |
| Regional Tourism Corporation | To develop and implement a regional tourism marketing initiative that will result in increased tourism visitation and spending. |
| Riverside Regional Jail Authority | To oversee the regional jail facility which serves the Counties of Charles City, Chesterfield, Prince George and Surry and the Cities of Colonial Heights, Hopewell, and Petersburg. |
| Senior Citizens Advisory Committee | To evaluate the resources, services and programs designed to serve the City's senior citizens. |
| South Central Wastewater Authority | Oversees the operation of the Petersburg Wastewater Treatment Plant. |
| Transportation Safety Commission | Advises the City Manager and City Council on transportation safety matters. |

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| Virginia's Gateway Region | To assist the Counties of Prince George, Dinwiddie and Chesterfield, and the Cities of Colonial Heights, Hopewell and Petersburg in their efforts to provide balanced industrialization to its members. |
| Youth Services Commission | Acts as a forum to ascertain the needs of the youth of the City; to inform young people, parents, and those working with youth of existing services and programs available to them; and to act as an overall advocate for City youth. |

Building Code Compliance

The purpose of Building Inspections is to protect the health, safety, and property of the City of Colonial Heights residents and businesses by enforcing the provisions of the Virginia Uniform Statewide Building Code in an efficient manner.

The Building Inspections department regulates construction by enforcing the Uniform Statewide Building Code. For the citizens of the City, this activity protects them from unsafe structures through a review and inspection of electrical, mechanical, plumbing, and structural systems.

Accessibility

As of March 6, 1991, the Department of Housing and Urban Development (HUD) adopted Fair Housing Accessibility Guidelines to provide builders and developers with technical guidance on how to comply with the specific accessibility requirements of the Fair Housing Amendments Act of 1988.

The Crater Area Agency on Aging, provides various services to persons with disabilities including advocacy, peer counseling, benefits advisement, information and referral, housing information, consultation on architectural barriers, transportation, living skills, employment services, and personal assistance services.

The City's Emergency Home Repair Program, which is funded by Community Development Block Grant funds, help homeowner with accessibility problems within their homes to include but are not limited to ramps, adequate door widths, railings, etc. For persons with disabilities, accessibility means more than just an accessible entrance to a structure. Accessibility encompasses interiors and exteriors of buildings as well as accessible routes, streets, and sidewalks. The City code prohibits the obstruction of streets and sidewalks. This helps to assist persons with disabilities.

Private Sector

Nonprofits

Project Homes is a nonprofit organization dedicated to providing housing repairs and renovations to homeowners. Rehabilitation improves lives by making critical home repairs and accessibility modifications. The program hires and supervises the work of independent contractors for major repairs like roof repair and replacement; plumbing, heating and air conditioning systems, and to address structural problems. The Renew Crew Program, a special volunteer program within Rehabilitation Services, utilizes community volunteers to tackle smaller projects, install grab bars and ADA toilets,

repair porches and floors, clear overgrown yards, demolish unsafe outbuildings, cure code violations and build wheelchair ramps.

Banking

Lending policies and procedures can have a significant impact on fair housing choice. It is critical for potential homeowners and current homeowners looking to refinance or rehabilitate their home to have access to affordable and non-discriminatory financing. The Home Mortgage Disclosure Act (HMDA), enacted by Congress in 1975, is implemented by the Federal Reserve Board's Regulation C. The regulations apply to certain financial institutions including banks, savings associations, credit unions, and other mortgage lending institutions. HMDA information is collected from public lending institutions and discloses public loan data used to:

- Determine if financial institutions are serving community housing needs;
- Assist public officials with public sector investment to help attract private investment to areas of need; and
- Identify possible discriminatory lending patterns and enforce anti-discrimination statutes. The HMDA requires lenders to disclose home mortgage and home improvement lending transactions. Data collected for Meriden was analyzed and the table below consists of the aggregate disposition of loan applications by location of property and type of loan. Categories of information collected include FHA, FSA/RHS & VA, conventional, refinancing, home improvement loans, and loans on dwellings for five or more families.

Real Estate Market Factors

Consistent with national statistics, housing affordability in the State of Virginia continues to be a problem. Various factors can affect the cost of housing including the demand for a specific location, availability of buildable land, and labor and material costs. Others factors that can affect the lack of affordable housing include interest rates, job growth, and local economic conditions.

As of 2000, the median value of a home in the City of Colonial Heights was \$94,700. The housing market has shifted considerably in almost a decade and despite the housing crisis being faced nationwide according to the ACS median home values in Colonial Heights increased to \$189,100 (100% Change) in 2011. The housing market has shifted considerably in almost a decade and despite the housing crisis being faced nationwide according to the ACS median home values in Colonial Heights increased. However, it is still significantly lower than the state median house \$237,800. Indicating that in general there is affordable housing in the City.

The current market has affected the economy in many ways across the nation and people are being faced with the struggles of owning a home or buying a home as a result. Lending institutions are changing their policies and re-designing lending programs, making it much harder for potential buyers to get financed. Confidence amongst lenders has plummeted and needs to be increased encouraging them to lend to one another again. Credit struggles have impacted mortgages in several ways including:

- More strict lending conditions;
- Increased interest rates;
- Increased deposit requirements;
- Decrease in mortgage products;
- Decreased mortgage lending approvals.

Lenders are being very cautious regarding who they will lend to and about taking in new business. Many people cannot get financed because they cannot meet the new strict requirements or eligibility criteria. Even if potential applicants meet the eligibility requirements of the lending institution, high interest rates make it very difficult for homeowners to get an affordable mortgage payment. Many lenders are also asking for a 10% deposit instead of the typical 5% which is also making it near impossible for first-time homebuyers who have no savings or previous property to take equity from to get a loan. Mortgage products available have also dropped. This is limiting the choices that consumers have and limiting the chances for consumers to get a mortgage. Many lenders have eliminated important mortgage products such as the 125% and 100% mortgages as well. A combination of tighter lending policies, lack of confidence in buyers, and high housing prices have decreased the mortgage lending levels.

Due to declining value of homes in certain markets, both Fannie Mae and Freddie Mac have announced changes regarding maximum loan levels and that Fannie Mae will be subject to declining market guidelines. Effective January 15, 2008 Fannie Mae implemented a policy to restrict the maximum loan to value ratio and combined loan to value ratio for properties located within a declining market to 5% points less than the maximum permitted for the selected loan product. This means that if an appraiser indicates that the property is located in a declining market, than the buyer may be required to put an additional 5% down. FHA and VA loans have not changed guidelines significantly like others making the opportunity for 100% financing still available. Both FHA and VA ask for specific details in the appraisal on whether the property is in a declining market or not, but neither program has indicated that they will force the borrower to put more money down. FHA mortgage rules have changed as well with HUD's Letter 2008-25. This is in response to "walking buyers" who could not sell their homes because they were upside down on the loan. The homeowner would buy an affordable home and rent it, helping them to qualify for a new home. The old home would then go into foreclosure. FHA has changed this so now there are only certain circumstances where rental income can be used to qualify including:

- The homebuyer must be moving to a new city;
- The new home must be outside reasonable commuting distance from the old home;
- The old home must be leased for at least a year;
- The homebuyer must document the receipt of the security deposit;
- The existing home must have a 25% equity position.

FHA also extended financing for immediate purchase of foreclosed homes in June of 2008. Because of declining home values a policy was implemented that would extend government-backed mortgage insurance and allow for immediate sale of foreclosed properties. Properties will no longer be subject to 90 day waiting periods. In July of 2008, the USDA Rural Housing lending program was implemented and designed to help low and moderate-income families purchase homes in rural communities. Some of the benefits of this program include providing 102% LTV financing, available to low-and moderate-income families, no requirement to be a first-time homebuyer, lesser down payment requirements than conventional or FHA loans, no monthly mortgage insurance required; and 30 year fixed rate loans. The federal homeowner stimulus plan has also been implemented with the purpose of allowing 4-5 million homeowners to refinance mortgages, reducing homeowner's monthly mortgage payments, assisting renters and homeowners displaced or facing foreclosure, and increasing the allowable mortgage backed securities through Fannie Mae and Freddie Mac. The Housing and Economic Recovery Act (HERA) was signed into law July 30, 2008. HERA appropriates \$3.9 billion in emergency CDBG funding to assist with the foreclosure crisis facing our nation and to help further efforts to stabilize neighborhoods with high foreclosure rates and a significant amount of vacant homes. HERA funds are being distributed through

the Neighborhood Stabilization Program (NSP) and the grants are to be considered CDBG funds. Allocations are being made to communities through a formula allocation process determined by HUD. The NSP will be administered by HUD's Office of Block Grant Assistant, within the Office of Community Planning and Development. In conclusion, many changes have taken place with traditional loan products and guidelines and lending criteria have become much stricter. Interest rates and down payment expectations continue to rise making it hard for potential borrowers to get financing or achieve an affordable mortgage payment. The current credit and market struggles have greatly affected loan products throughout the nation. It should be noted that Colonial Heights does not receive Neighborhood Stabilization Program funding.

Subprime Lending

A rapid increase in subprime lending posed a serious threat to Colonial Heights's housing market. Subprime loans being disproportionately provided to low-and moderate-income neighborhoods can affect the financial stability of a community. Subprime loans characteristically have high interest-only payments or adjustable interest rates, which are attractive to homebuyers but lead to payments that are unaffordable for many borrowers. Subprime borrowers tend to end up paying substantially more for their loans than prime borrowers due to higher and adjustable interest rates. Subprime lending is responsible for the foreclosure crisis nationwide negatively affecting many low-to moderate-income households and neighborhoods. Due to significant subprime lending to low-and moderate-income households, foreclosures increased and homes could not be resold due to the downturn in the for-sale market, leaving homes in the City abandoned. This also affects the City's property tax revenue and increases the potential for code problems.

Public and Private Sector

The City of Colonial Heights is actively involved in enforcing fair housing through its various programs, public policies, and through fair housing organizations including HUD, HOME and The Virginia Fair Housing office.

Informational Programs

Housing Opportunities Made Equal (HOME) provides housing opportunity through its various programs by helping people achieve homeownership including:

- Pre-purchase education;
- Financial education;
- Home maintenance;
- Post-purchase education;
- Landlord training;
- Real Estate Professional Training; and
- Hot Topics: Real Estate Sales and Lending Issues

The City of Colonial Heights is also actively involved in providing information to the public. Through the Community Development Block Grant (CDBG), the City is required to affirmatively further fair housing and must provide information regarding fair housing in its Five-Year Consolidated Plan and Annual Action Plan.

The City worked closely with the Virginia Department of Professional & Occupational Regulation Fair Housing Specialist and the Richmond HUD Office of Fair Housing and Equal Opportunity Richmond Virginia Field Office to design a fair housing pamphlet to distribute and fair housing awareness activities during calendar Year 2010. This pamphlet has been used ever since. The City has distributed fair housing flyers at public distribution sites such as the Colonial Heights Public Library, the Colonial Heights Health Department, the Colonial Heights Senior Center, and at various Colonial Heights City Offices. The flyers were also distributed to all Colonial Heights CDBG Home Repair Program applicants and contractors. A copy of the City's local pamphlet is included in the appendices.

Fair Housing posters, distributed by HUD, are located in public buildings around the city. Staff has also hung flyers on community boards at local grocery store, Laundromats, gyms. Staff has also delivered pamphlets and posters to local churches.

Additionally, each year the City holds a Fair Housing Seminar. The last seminar was held in May 2014. The City of Colonial Heights partnered with the cities of Petersburg, Richmond and Hopewell along with the counties of Chesterfield and Henrico for the Central Virginia Fair Housing Seminar. There were over 90 people attended. The City of Colonial Heights mailed out 150 invitations to area contractors, insurance providers and realtors. Representatives from the Richmond HUD office and the Department of Professional & Occupational Regulation (DPOR) Fair Housing Office gave presentations about fair housing laws and their significance. The training provided by DPOR allowed attendees to receive a fair housing certificate.

The Virginia Fair Housing Office also seeks to promote fair housing and equal housing opportunity by providing fair housing information and requiring awardees of capital program funding and tax credits to comply with State and Federal civil rights laws in the marketing of the low income housing they develop. Virginia [FHEO](#) also provides technical assistance and training on civil rights issues to developers, contractors, lenders, insurance providers and realtors.

VI. ASSESSMENT OF PROGRAMS AND ACTIVITIES

Community Development Block Grant (CDBG)

The Community Development Block Grant (CDBG) program is a versatile program providing communities with resources to address a wide range of community development needs. Created under Title I of the Housing and Community Development Act, CDBG funding has become a staple funding source for the City of Colonial Heights in addressing community revitalization, housing, and economic development needs. The CDBG program contains a regulatory requirement to affirmatively further fair housing based upon HUD's obligation under Section 808 of the Fair Housing Act. Grantees under the CDBG program must comply with this requirement and certify that it will further fair housing efforts. For the purpose of the CDBG program, HUD defines "affirmatively furthering fair housing" as requiring a grantee to:

- Conduct an analysis to identify impediments to fair housing choice within the jurisdiction;
- Take appropriate actions to overcome the effects of any impediments identified through the analysis; and
- Maintain records reflecting the analysis and actions taken in this regard.

The City of Colonial Heights previously conducted an Analysis of Impediments to Fair Housing (AI) in 2008 and fair housing needs are being updated as part of the 2015-2019 Consolidated Plan. This document will serve as the City's updated Analysis of Impediments in accordance with HUD regulation at 24 CFR 570.904(c)(1) for HUD CDBG Entitlement grantees. The City is committed to eliminating discriminatory practices in housing opportunities for all protected groups identified under fair housing laws. This Analysis of Impediments will coincide with the City's 2015-2020 Consolidated Plan, which includes the City's certification of compliance with fair housing requirements. In furthering fair housing efforts, the City has established community development goals including:

- Improve housing stock, specifically in identified target areas;
- Enhance and encourage resident involvement; and
- Promote revitalization in neighborhoods.

The City of Colonial Heights continues to further fair housing efforts by funding activities including code enforcement and housing rehabilitation. The City's Emergency Home Repair Program is committed to providing benefits to the greatest number of people while targeting low-and moderate-income residents. The City will utilize CDBG funds in its strategic approach to alleviate improve housing conditions and accessibility through various community development activities focused on neighborhood revitalization. The City of Colonial Heights' Emergency Home Repair Program will be funded through the City's CDBG program. A description of the project is as follows:

Emergency Home Repair Program

The City of Colonial Heights Home Repair Program provides home repair assistance to qualified residents, who are not financially able to resolve housing deficiencies which may render their homes unsafe.

Subsequently, this program also helps preserve the significant architectural heritage of Violet Bank-Flora Hill and Shepherd Stadium and serve as an impetus for additional home improvement and community investment.

Grants are distributed based on eligibility, program distribution formulas and extent of need. All recipients must complete a home repair grant application. The application delineates eligible activities and conditions and includes a Fair Housing notice. Proof of ownership, proof of paid property taxes, exemption or to be making regular payments on the bill, IRS documents and/or evidence of other proof of income, banking information, and homeowner's insurance will be required. The verifications and other processes will be documented in each program participant's file and form part of the application package. Every applicant will be treated with fairness and consistency. The adopted program standards will apply equally to each program applicant. Homeowners who have received this grant in the past may reapply for assistance after 5 years work has been completed.

Although program assistance is available city-wide, the program targets two target areas: the Violet Bank-Flora Hill and Shepherd Stadium Planning Districts in the City of Colonial Heights, Virginia (see *Exhibit 18*). Applicants within the targeted area are given priority when to apply for financial assistance for the Home Repair Program.

The eligibility of an applicant shall be determined on the basis of the household's income. The grant applicant must own and occupy (a life estate is also acceptable) the property. In order to receive assistance the dwelling must be a year round residential unit. The program will not benefit moderate-income persons to the exclusion of low-income persons. Priority is given to owner-occupied single-family housing units occupied by low to moderate income seniors or persons with disabilities. Priority is also given if the property is in either the Violet Bank-Flora Hill or Shepherd Stadium Planning Districts.

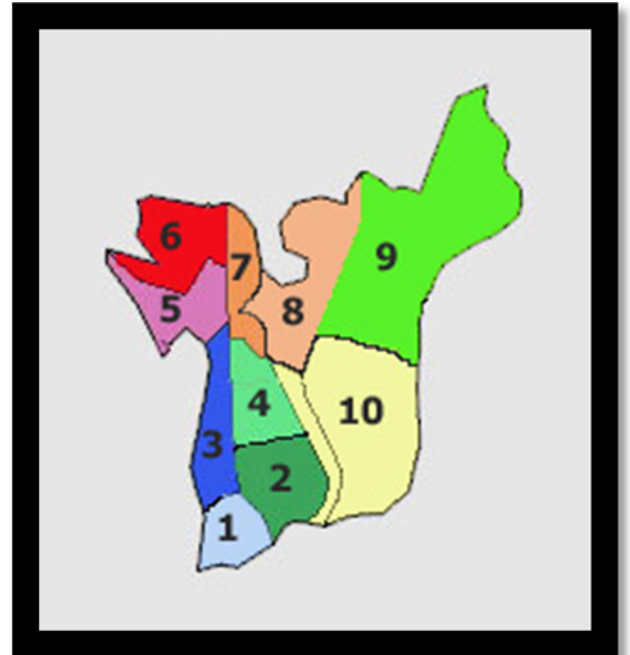
PLANNING DISTRICT MAP (Exhibit 18)

The City of Colonial Heights has ten official planning districts:

- 1) Oak Hill
- 2) Violet Bank-Flora Hill
- 3) Shepherd Stadium
- 4) Westover-Snead
- 5) Lakeview
- 6) Sherwood Hills
- 7) Toll House
- 8) Ellerslie
- 9) Fort Clifton
- 10) Mount Pleasant-Southpark

Borders approximately follow US Census Tracts.

An applicant must meet the following HUD income definition: The gross household income for the current year cannot exceed 80 percent of the area median income by household size as issued annually by the U.S. Department of Housing and Urban Development (HUD).



For the purpose of this program, gross household income is defined as all income from any source to any person residing in the applicant property. Income from wages, salaries, tips, alimony, investment income and interest, retirement, social security, SSL veteran's administration, public assistance such as unemployment compensation, welfare, aid-to-dependent children, and other sources of public assistance is included in total annual income.

Exclusions include income of children under 18 years of age, foster care payments, medical reimbursements, live in aid, scholarships, hostile fire pay, training payments, disabled PASS, and gifts.

Eligible activities under this program are physical improvements, adaptations or modifications which are not of a cosmetic nature and are required to remove health and safety hazards including barriers to habitability. Qualifying activities include repairs or replacement of mechanical, electrical, plumbing and structural systems which show obvious signs of deterioration (or require repair or replacement) and modifications to the residence for the physically handicapped.

Repairs Which May Qualify For a Grant:

- Structural repairs to the roof, ceiling, walls, floors, stairs, railing, banisters, etc., where hazards exist
- Roof repair or replacement
- Plumbing repairs
- Repair/replacement of heating and/or cooling systems
- Electrical repairs where hazards exist or are necessary to install heating system
- Accessibility improvements needed by physically disabled or elderly persons such as wheelchair ramps, hand railings, grab bars, kitchen and bathroom adaptations, or doorway widening
- Lead hazard evaluation and reduction (See Lead Based Paint Section below.)

Priority may be given to an applicant if determined that an applicant has an emergency situation requiring priority. For example, properties found to be lacking a working heating system will receive priority ranking.

Funds made available under the CDBG Home Repair Program may not be used to make purely cosmetic repairs or physical improvements. Repairs to storage sheds, outbuildings, garages or any structure not attached to the living unit are also not eligible for assistance.

Properties defined as "Unsuitable for Rehabilitation" are defined as substandard units in such poor condition that it is not structurally or financially feasible to repair within the program. Unsuitable for rehabilitation is further defined as a residential structure which has major structural conditions due to inadequate original construction or has failing foundation, floor, wall, ceiling, roof and exterior systems.

The Home Repair Program is available to single-family owner-occupied structures. The applicant legally owns the property (or has a life estate) and maintains it as his/her principal residence. Owner-occupants are required to maintain sufficient insurance coverage to replace or repair the unit should there be a fire or other disaster. Eligibility will be verified by the Program Manager prior to the completion of a work write-up.

The applicant must establish clear title to the property. Ideally, the owner will provide a copy of the deed or mortgage. Life estate rights are an acceptable form of ownership. Ownership is also easily verified via the City records. If title issues arise after the household has been ranked or if the beneficiary is otherwise not ready to proceed promptly, Program Manager may proceed to the next "repair ready" property owner on the list and return to the higher ranked beneficiary when he or she is ready. A grant of up to \$8,000 is available per owner-occupied home to assist with specific home repairs or activities that eliminate conditions detrimental to the safety and health of the residents.

Public Service Programs

The City is taking the best approach to revitalizing target areas to provide a suitable living environment and focusing on expanding economic opportunities. The City of Colonial Heights recognizes that education and employment is critical in reversing the trends of poverty and will support public service agencies providing daycare, after school programs, and educational opportunities for low-income working families that live and work in the City of Colonial Heights. The City is also confident that through

its community revitalization efforts, low-income residents will receive the greatest benefit. The City offers many public service programs funded through local resources that will directly benefit low-income residents and provide the services needed. The City of Colonial Heights provides the following services through its various public service programs:

The Colonial Heights' Health Department

The Colonial Heights' Health Department provides a wide variety of services. It provides vaccines, free confidential HIV testing disease-specific counseling, prenatal care and family planning, child health, sexually transmitted disease clients and lead screening. The Department also provides education for individuals and the community.

City's office on Youth

The City of Colonial Heights Office on Youth and Human Services serves the general citizenry by working to develop and improve the community assets that assist families in raising children who are responsible, law-abiding, and self-reliant. The office identifies the needs of youth and their families and is a referral agency to appropriate services.

The Office on Youth, guided by the City Council-appointed Youth Services Commission, focuses on partnering with the schools, civic organizations, 12th District Court Services Unit, social services, health and mental health, and other city departments to create opportunities for enhancing services for our youth and families. The Virginia Juvenile Community Crime Control Act diversion program, funded in part by the Department of Juvenile Justice, offers an opportunity for first-time offenders to receive sanctions with education.

Chesterfield/Colonial Heights Department of Social Services

The City works very closely with the Chesterfield County Colonial Heights Department of Social Services in providing services for Section 8 clients and to enhance planning for services that include, but are not limited to programs for child and adult services, foster care and adoption services, employment services, SNAP (Supplemental Nutrition Assistance Program) and TANF (Temporary Assistance for Needy Families). The Chesterfield-Colonial Heights Department of Social Services is a combined agency serving both the County of Chesterfield and City of Colonial Heights.

There is no public housing or housing authority in the City of Colonial Heights. The city gets Section 8 housing vouchers administered through VHDA by the Colonial Heights/Chesterfield Department of Social Services, and the Central Virginia Resource Corporation. The Colonial Heights/Chesterfield Department of Social Services is under Chesterfield County. Vouchers may also be operating in the city from other localities. The Richmond Redevelopment and Housing Authority and the Petersburg Redevelopment and Housing Authority are two local housing authorities that may have vouchers operating in the city.

The Housing Choice Voucher Program provides vouchers to very low - and extremely low – income households that are in need of housing, are potentially at risk of being homeless, or have special needs. Rental assistance provides affordable housing opportunities which leads to families moving towards self-sufficiency. The Housing Choice Voucher Program (Section 8) is administered by the Chesterfield County/Colonial Heights Department of Social Services to assist with housing.

According to the Colonial Heights/Chesterfield Department of Social Services, of the 514 vouchers currently administered by the Chesterfield-Colonial Heights DSS, approximately 64 are for units located in the City of Colonial Heights.

Adult Services

Adult Services offers programs for companion services and nursing home pre-screenings. Companion Services is a program available to income eligible elderly and disabled adults who need help with basic daily living activities such as light housekeeping, meal preparation, shopping, medication monitoring, etc.

Nursing home pre-screening assessments are provided for those citizens who are age sixty-five or older, disabled adults or children who are in need of community based care or require twenty-four hour care in a nursing home facility. A social worker and a health department nurse complete the pre-screening assessment. The assessment determines the individual's medical need for care. Pre-Admission Screenings are provided at no cost.

Adult Protective Services

Adult Protective Services provides investigative services to individuals age sixty and older and incapacitated persons age eighteen and older who are at risk or alleged to be abused, neglected or exploited.

Examples of abuse, neglect and exploitation include but are not limited to:

- Causing intentional pain or injury
- Withholding or failing to provide medication, food, or water
- A caretaker refuses to or fails to take the adult to a medical appointment
- An adult is physically restrained as a means of punishment or for the convenience of the caretaker
- Emotional abuse such as yelling, belittling, or threatening bodily harm
- The caretaker or person responsible for managing the adult's finances uses the money for his or her own purposes without the consent of the adult
- Sexual abuse, which includes any form of sexual contact (intercourse, exposing body parts, touching, etc.) without consent

Child Protective Services

Section 63.1-248.2 of the code of Virginia defines an abused or neglected child as any child less than eighteen years of age:

- Whose parents or other person responsible for his care creates or inflicts, threatens to create or inflict, or allows to be created or inflicted upon such child a physical or mental injury by other than accidental means, or creates a substantial risk of death, disfigurement, or impairment of bodily or mental functions;
- Whose parents or other person responsible for his care neglects or refuses to provide care necessary for his health. However, no child who in good faith is under treatment solely by spiritual means through prayer in accordance with the tenets and practices of a recognized church or religious denomination shall for that reason alone be considered to be an abused or neglected child;
- Whose parents or other person responsible for his care abandons such child;
- Whose parents or other person responsible for his care commits or allows to be committed any act of sexual exploitation or any sexual act upon a child in violation of the law; or

- Who is without parental care or guardianship caused by the unreasonable absence or the mental or physical incapacity of the child's parent, guardian, legal custodian or other person standing in loco parentis

Physical Abuse - is defined as any act which, regardless of intent, results in non-accidental physical injury. Inflicted physical injury most often represents severe corporal punishment. Physical abuse can range from minor bruises and lacerations to severe neurological trauma and death.

Physical Neglect - is defined as the failure to provide for a child's physical survival needs to the extent that there is harm or risk of harm to the child's health or safety. Physical neglect is often chronic in nature and includes inadequate nutrition, clothing, shelter, hygiene, supervision, and medical or dental care.

Sexual Abuse - is defined as acts of sexual assault and sexual exploitation of minors. Sexual abuse encompasses a broad range of behavior and may consist of many acts over a long period of time or a single incident. Sexual abuse is generally perpetrated by someone known by the child and often does not involve violence. Victims include males and females that range in age from less than one year through adolescence. Specifically, sexual abuse includes: incest, rape, intercourse, oral-genital contact, fondling, sexual propositions or enticement, indecent exposure, child pornography, or child prostitution.

Mental / Emotional Maltreatment - is defined as a pattern of acts by the caretaker which results in harm to the child's psychological or emotional health or development. The child typically demonstrates dysfunction as a result of the caretaker's behavior. A psychological assessment is recommended in helping determine mental abuse. Emotional maltreatment can include patterns of rejection, intimidation, ignoring, ridiculing, or isolation.

Program Assessment Conclusion

The City of Colonial Heights is committed to furthering fair housing and continues to fund housing and neighborhood revitalization activities through its CDBG program to assist in providing safe and accessible housing. Coordination with various state and local agencies has resulted in the ability to provide a vast array of programs and services to assist in meeting housing needs throughout the community. Though the City is dedicated to increasing fair housing, lack of available funding and scarce land to develop new housing can create barriers in providing housing choice. The City will continue to work in conjunction with private and public organizations to increase fair housing opportunities and review and re-evaluate current programs and activities consistently to ensure compliance in furthering fair housing efforts.

VII. IMPEDIMENTS TO FAIR HOUSING CHOICE AND RECOMMENDATIONS

The Department of Housing and Urban Development (HUD) requires that all recipients that receive federal funds from the Community Development Block Grant (CDBG) programs take actions to affirmatively further fair housing. This obligation includes conducting an analysis to identify impediments to fair housing choice within the jurisdiction. According to HUD, impediments to fair housing choice are:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restrict housing choice or the availability of housing choices. Elderliness as a protected class under the Virginia Fair Housing Law.
- Any actions, omissions, or decisions that have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin. Elderliness as a protected class under the Virginia Fair Housing Law.

The City conducted a thorough review of current demographic data; all public sector laws, regulations, ordinances, and policies; private sector lending policies and practices; fair housing enforcement; and informational programs; in Colonial Heights. The analysis also included an assessment of the jurisdiction's fair housing programs and activities. The City consulted with local and State housing organizations and also conducted a fair housing survey which provided valuable input. Through the comprehensive review and input received from the various bureaus and agencies, the following impediments were identified.

Impediments to Fair Housing Choice

IMPEDIMENT 1

Lack of accessible housing and accessibility barriers are impeding fair housing opportunities for persons with disabilities.

Documentation

The fair housing survey and outreach with Project: Homes revealed that there is a lack of accessible housing units for the disabled and that accessibility barriers, such as sidewalks and infrastructure, are impeding fair housing in Colonial Heights. Outreach and meetings with staff from the Project: Homes identified crucial needs for the disabled living in Colonial Heights including:

- Educational outreach about existing projects such as the Emergency Home Repair Program, Project Homes Ramp program
- Sidewalk improvements (specifically lighting and sidewalk improvements for mobility and to assist the visually impaired);
- Work with volunteer groups to help construct ramps;
- appropriate grading of ramps leading to doorways;
- Accessible new housing by encouraging universal design; and

- Accessible routes to housing structures;

Recommendation

- Implement tax exemptions for making adaptations to make a home more accessible for persons with disabilities.
- Conduct an assessment of accessible housing units and buildings in the City of Colonial Heights for the purpose of developing an inventory of accessible housing and buildings and providing that information to the public.
- Refer people to the Project: Homes for educational information and brochures.
- Meet with design specialists to require and encourage housing designs and infrastructure improvements that consider the needs of the disabled.
- Provide builders and developers with information about the advantages of providing housing for this market.
- Continue to collaborate with the Project: Homes when implementing housing rehabilitation or infrastructure improvement projects using community development funds.

IMPEDIMENT 2

Rental Properties with sub-standard building conditions and code violations.

Documentation

A housing profile that was completed as part of the City's Comprehensive Plan update, which was adopted in January 2015. The profile revealed that there is a lack of investment in rental property that has led to building and local code violations.

Recommendation

- Follow up on all rental housing complaints and enforce all code violations
- Educate landlords and residents on code.

IMPEDIMENT 3

Lack of education regarding fair housing laws.

Documentation

The fair housing survey conducted for the AI and outreach to various local and state housing agencies revealed there is a lack of education regarding fair housing laws and how to submit a fair housing complaint which can impede fair housing in the City of Colonial Heights.

Recommendation

- Continue to conduct education and outreach programs for protected classes to government, non-profits, and realtors with the intentions of raising awareness of housing discrimination violations and pertinent regulations.
- Develop fair housing brochures (in both English and Spanish) to be kept on site at City Hall, the public library, and other public venues.
- Publish contact information and referral information relating to fair housing in local newspapers or advertise where to obtain fair housing information through the local access channel.

- Continue to collaborate with local housing organizations to provide educational outreach and fair housing trainings.

IMPEDIMENT 4

High income levels and fees required to rent apartments limits choices for persons on fixed incomes.

Documentation

The fair housing survey and HUD CHAS, reveals rental challenges for persons on fixed incomes due to the high income requirements and fees requested to rent apartments.

Recommendation

- Identify and support resources available to supplement rental costs for persons on fixed incomes.
- Continue to support the Section 8 housing voucher program through the Chesterfield County/Colonial Department of Social Services to assist in reducing rental costs for low-and moderate-income persons and persons on fixed incomes.
- Develop an affordable housing inventory that can be used to identify available affordable rental units.

IMPEDIMENT 5

Lack of minority owned housing.

Documentation

Census Data along with the inability to recruit minority applicants for the Emergency Home Repair Program indicate that is a lack of minority owned housing in the City.

Recommendation:

- Encourage real estate agents, lenders, and others to market and provide additional homeowners' education classes throughout the year;
- Encourage individual pre-purchase counseling, including long-term budget and credit repair assistance targeted to low and moderate income populations;
- Provide counseling and education to avoid high cost lending;
- Support programs to help homeowners with high cost loans refinance or restructure their loans; and
- Work with mortgage lenders to educate them about fair lending requirements and the disparate impact of high cost lending

IMPEDIMENT 6

Lack of available vacant land in Colonial Heights to build affordable housing.

Documentation

The City's Comprehensive Plan land inventory reveals a lack of vacant land to construct affordable housing. The City is almost completely developed, with limited opportunities for new development. There is limited infill development opportunities city-wide. Residential uses occupy more land area in the City than any other type of use followed by commercial uses then park and open space. There is limited industrial and institutional uses.

Consistent with the goals and objectives of the City's Comprehensive Plan, the City has designed its zoning codes to foster the stabilization and improvement of existing neighborhoods and housing stock. The City recognizes housing as a high priority and the importance of encouraging the availability of a wide range of new housing opportunities for citizens of all income levels.

Recommendation

- Continue efforts to determine locations for the development of affordable housing units and work with local-non-profits to acquire land for affordable units.
- Utilize the analysis of land uses in the Comprehensive Plan and implement suggestions for developing residential units, including mixed use areas and senior housing.

Conclusion

The City of Colonial Heights is committed to providing fair and affordable housing opportunities for all of its residents and will continue efforts towards eliminating fair housing impediments through implementing recommended actions. The City may implement some or all recommendations to address fair housing needs and selected programs will be determined by the amount of funding available to address impediments, priority community needs, and actions that are in the best interest of Colonial Heights residents. All information gathered during the Analysis of Impediments process as well as input received from public service agencies and residents will be considered in determining the best approach to eliminating fair housing impediments in Colonial Heights.

Appendices

Appendix A – Signature Page

Appendix B – Areas of Racial/Ethnic Integration
and Segregation Maps

Appendix C – Outreach List

Appendix D – Fair Housing Survey

Appendix E – Fair Housing Pamphlet



CITY OF COLONIAL HEIGHTS
THE ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE
Appendix A – Signature Page

The City of Colonial Heights, Virginia, as a recipient of Community Development Block Grant Funds from the Department of Housing and Urban Development (HUD), and in order to comply with its certification to affirmatively further fair housing, has conducted an Analysis of Impediments to Fair Housing Choice to assess the availability of fair housing conditions in the City of Colonial Heights.

I affirm that the City of Colonial Heights provision of housing and its accompanying transactions.

T. Gregory Kochuba
Mayor

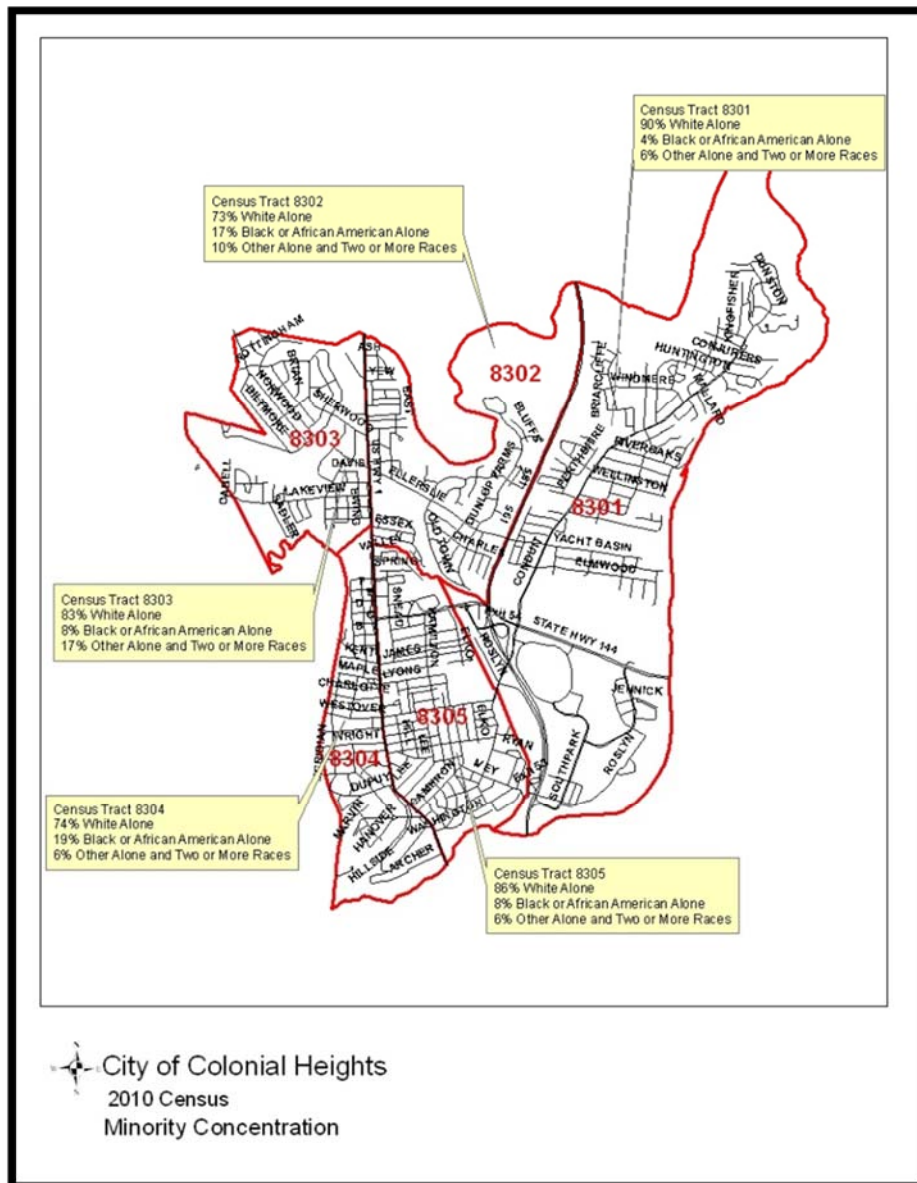
Date

Thomas L. Mattis
City Manager

Date

Appendix B – Areas of Racial/Ethnic Integration and Segregation Maps

The City of Colonial Heights' population is located in 5 Census tracts. Census tracts 8304 and 8305 have the highest concentrations of low to moderate income and minority concentrated population. One of these Census tracts, contain the CDBG target area, identified as the Shepherd Stadium District. The second target area is the Violet Bank District. This area was identified because its concentration of low to moderate income residents. Violet Bank has a population that represents the racial make of the City, which is predominantly white. Both target areas have an older housing stock and the housing profile that was done as part of the recently adopted Comprehensive Plan indicated a need for housing improvements.



Appendix C – Outreach List

To ensure compliance with citizen participation requirements and that all relevant information was gathered, the City utilized various resources in conducting the AI and collaborated with individuals and groups that represent the special interests of protected groups. A fair housing survey was conducted a draft of the AI was available to various fair housing organizations for low-and moderate income persons and families for comment. Each of the following organizations were sent a survey and an invitation to the public meetings.

| Organizations | |
|--|---|
| Homeward | Chesterfield/ Colonial Heights DSS |
| St. Joseph's Villa Flagler Housing Resource Cent | Emporia-Greenville DSS |
| American Red Cross-Hopewell | Improvement Association |
| Hopewell Redevelopment & Housing Authority | Hopewell DSS |
| Colonial Heights Office for Youth | Health Care for the Homeless Veteran Office |
| Commonwealth Catholic Charities | Petersburg Downtown Churches United |
| Jordan's Quest Inc. | Pathways to Success Foundation |
| CARES, INC | Hope Center |
| Serenity | Rivermont Apartment |
| Prince George DSS | Riverview Apartments |
| County of Sussex Housing Programs | Bermuda Run Apartments |
| Southside Community Partners | Lakeview West Apartments |
| The Salvation Army | Colonial Commons Apartments |
| Urban League of Greater Richmond | Lakeview Village & Terrace Apartments |
| Project HOPE | Colonial Apartments |
| United Way of Greater Richmond & Petersburg | Colonial Ridge Apartments |
| Virginia Supportive Housing | Oaks of Dunlop Farms Senior Apartments |
| Assn. for Wounded Veterans | Shanel Corp |
| Sussex Resource Center | Allstate Insurance Co |
| Cameron Foundation | Century 21 |
| Madeline's House | Lendmark Financial Service |
| Project:Homes | Landmark Realty |
| Department of Social Services- Petersburg | Milton & Associate Realtors |
| Samaritan Helping Hands Home Inc. | Clearfield Apartments |
| Reflection family services | First Choice Realty Group LLC |
| City of Petersburg | Long & Foster Realtors |
| City of Hopewell | Maywalt Property Group |
| Surry County DSS | Morris Real Estate |
| Legal Aid Justice Center | Napier Realtors Era |

| | |
|--|---|
| Organizations Cont. | |
| The James House | Coldwell Banker |
| Terrace View Apartments | Weichert Realtors |
| Southern Trust Mortgage | Presidential Mortgage |
| Weststar Mortgage Inc | Swearingen Realty co |
| Quale Oaks Apartments | Morris Real Estate |
| EVB | Bank of McKenney |
| Southside VA Assoc of Realtors | Bank of Southside VA |
| Crater District Area Agency on Aging | American Red Cross: Southside Area Chapter |
| National City Mortgage | Colonial Realty |
| Coldwell Banker | Century 21 |
| Weichert Realtors | BB & T |
| Presidential Mortgage | First Federal Savings Bank |
| Swearingen Realty co | The James House |
| Morris Real Estate | Chesterfield/ Colonial Heights DSS |
| Bank of McKenney | Emporia-Greenville DSS |
| Bank of Southside VA | Improvement Association |
| American Red Cross: Southside Area Chapter | Hopewell DSS |
| Landmark Realty | Health Care for the Homeless Veteran Office |
| Milton & Associate Realtors | Petersburg Downtown Churches United |
| Clearfield Apartments | Pathways to Success Foundation |
| First Choice Realty Group LLC | Hope Center |
| Long & Foster Realtors | Rivermont Apartment |
| Maywalt Property Group | Riverview Apartments |
| Morris Real Estate | Bermuda Run Apartments |
| Napier Realtors Era | Lakeview West Apartments |
| Colonial Ridge Apartments | Colonial Commons Apartments |
| Oaks of Dunlop Farms Senior Apartments | Lakeview Village & Terrace Apartments |
| Shanel Corp | Colonial Apartments |
| Allstate Insurance Co | Century 21 |
| Lendmark Financial Service | |

City of Colonial Heights Fair Housing Survey

Demographic and Contact Information

1. Please provide the following demographic information. Your organization/agency will be listed in the final document as being asked to participate in this survey. The following information will NOT be published.

Name: _____
Address: _____
Organization/Job Title: _____
City/Town State Zip: _____
Email Address: _____
Phone Number: _____

2. May we contact you?

Yes No

Fair Housing Existing Conditions

1. Do you believe that significant impediments/barriers to fair housing choice exist in the City of Colonial Heights?

Yes No Do Not Know

If you answered yes, please list the impediments/barriers that you are aware of.

2. In its last Analysis of Impediments – prepared in 2008 – the City identified six (6) impediments to fair housing choice:

1. Older owner-occupied residential properties in need of costly repairs
2. Unmet accessibility needs
3. Sub-standard residential rental properties
4. Zoning language
5. General Need for More Fair Housing Awareness
6. Need for Increased Awareness in Real Estate and Construction Field

3. Do you think that any of these still exist today as an impediment to fair housing choice? If so, which one(s) and why:

Special Needs Populations

- 1. **Is there sufficient housing in Colonial Heights for persons with disabilities?**
___ Yes ___ No ___ Do Not Know

- 2. **Is there sufficient housing in Colonial Heights for low to moderate income persons?**
___ Yes ___ No ___ Do Not Know

- 3. **Is there adequate supply of Section 8 rentals/homes available in Colonial Heights?**
___ Yes ___ No ___ Do Not Know

- 4. **Is there sufficient housing in Colonial Heights for the elderly?**
___ Yes ___ No ___ Do Not Know

Transportation

- 1. **Is there public transportation in Colonial Heights that leads to major employers?**
___ Yes ___ No ___ Do Not Know

- 2. **Is public transportation in Colonial Heights accessible to residential neighborhoods?**
___ Yes ___ No ___ Do Not Know

Fair Housing Complaints

- 1. **Please list the number of discrimination complaints your organization has received for each category.**

| | | |
|---------------------|----------------------------|---------|
| ___ Race | ___ Sex | ___ N/A |
| ___ Color | ___ Familial Status | |
| ___ Religion | ___ Handicap or Disability | |
| ___ National Origin | ___ Elderliness (VA law) | |

- 2. **If you have received complaints, please list the number of times your organization has received a complaint citing discriminatory practice for each category.**

| | | |
|----------------------------------|------------------------------|---------|
| ___ Conditions of Sale or Resale | ___ Reasonable | ___ N/A |
| ___ Refusal to Rent | ___ Accommodation/Relocation | |

- 3. **Please list the number of fair housing complaints successfully resolved or referred to HUD.**

| | |
|---------------------|------------------------------------|
| ___ Resolved | ___ Referred to other organization |
| ___ Referred to HUD | ___ N/A |

Population Needs

1. In your professional opinion, which population group(s) in the City of Colonial Heights is the most underserved in terms of accessibility to safe, affordable housing? Rank the top 3, with #1 being the group most underserved.

- | | |
|---|--|
| <input type="checkbox"/> Area workforce | <input type="checkbox"/> Homeless and/or Near-Homeless |
| <input type="checkbox"/> Elderly | <input type="checkbox"/> Individuals with Disabilities |
| <input type="checkbox"/> Minorities | <input type="checkbox"/> Other (explain) |

2. In your professional opinion, which housing type(s) are most needed in the City of Colonial Heights? Rank the top 3, with #1 being the most needed.

- | | |
|---|---|
| <input type="checkbox"/> Single-Family Owner Housing | <input type="checkbox"/> Elderly Owner & Rental |
| <input type="checkbox"/> Entry-Level Owner Housing | <input type="checkbox"/> Rental Housing |
| <input type="checkbox"/> Multifamily housing (apartments/townhomes) | <input type="checkbox"/> Rent-To-Own Housing |
| <input type="checkbox"/> Elderly Long-Term Care Housing | <input type="checkbox"/> Group Home Housing |

3. Are you aware of any situation that appeared to restrict the free and equal access to residential housing in the City of Colonial Heights?

- Yes No Do Not Know

4. If you answered yes to question #3, what basis do you believe was the cause? Select all that apply.

- | | |
|--|---|
| <input type="checkbox"/> Race | <input type="checkbox"/> Sex |
| <input type="checkbox"/> Color | <input type="checkbox"/> Familial Status |
| <input type="checkbox"/> Religion | <input type="checkbox"/> Handicap or Disability |
| <input type="checkbox"/> National Origin | <input type="checkbox"/> Elderliness (VA law) |

5. Are you aware of where to go to get assistance with fair housing questions or concerns in the City of Colonial Heights?

- Yes No Do Not Know

Fair Housing Impediments

1. Please identify the top 5 the areas you feel are impediments to fair housing in the City of Colonial Heights, with #1 being the area of most concern.

- | | |
|---|---|
| <input type="checkbox"/> Accessibility Barriers | <input type="checkbox"/> Practices/Subprime Mortgages |
| <input type="checkbox"/> Availability of Affordable Owner-Occupied Housing | <input type="checkbox"/> Municipal Regulations and Ordinances |
| <input type="checkbox"/> High Income Levels and Fees Required to Rent Apartments | <input type="checkbox"/> Inadequate Supply of Disabled Housing |
| <input type="checkbox"/> Building or Zoning Code | <input type="checkbox"/> Predatory Lending |
| <input type="checkbox"/> Limited Financial Assistance for Elderly/Low Income/Disabled | <input type="checkbox"/> Locations of Banking Institutions and Real Estate Offices |
| <input type="checkbox"/> Landlords Discriminatory or Unethical Practices | <input type="checkbox"/> Lack of Education and Outreach Regarding Fair Housing |
| <input type="checkbox"/> Poor Financial History of Potential Homebuyers | <input type="checkbox"/> Limited Choices for Persons on Fixed Incomes |
| <input type="checkbox"/> Lack of Vacant Land for New Construction of Affordable Housing | <input type="checkbox"/> There are no impediments to fair housing in the City of Colonial Heights |

2. Please share any additional information that you believe would help the City understand the impediments/barriers to fair housing faced by the citizens of Colonial Heights

Appendix E – Fair Housing Pamphlet