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Final Report

2020 Analysis of Impediments to Fair Housing Choice in the Greater Richmond and Tri- Cities Region

PREPARED FOR:

Plan RVA, the Cities of
Richmond, Colonial Heights,
Hopewell, Petersburg,
Chesterfield County, and
Henrico County

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A. Bibliography

Analysis of Impediments Working Group Acknowledgements

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These localities decided to work together on their required AIs to achieve greater efficiency and cost-savings to all parties; to minimize duplication and maximize efficiency by coordinating their efforts; and to eliminate multiple government solicitations and reduce related expenses. **PlanRVA**, the regional planning agency for the Richmond and Central, Virginia area, was contracted to administer this effort.

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SECTION I.

EXECUTIVE SUMMARY

Executive Summary: Greater Richmond/Tri-Cities Fair Housing Analysis: City of Colonial Heights

This AI examines structural and historical barriers to fair housing choice and access to opportunity for members of historically marginalized groups protected from discrimination by the federal Fair Housing Act (FHA). The AI was a collaborative effort among (the participating jurisdictions) spearheaded by PlanRVA and funded by each jurisdiction. The analysis examines the issue at a regional level resulting in a comprehensive document and also contains an executive summary for each participating jurisdiction.

This Executive Summary is part of the Greater Richmond and Tri-Cities Analysis of Impediments to Fair Housing Choice (AI) study completed in 2020. It provides background on the study, discusses the regional approach, summarizes input from resident and stakeholder engagement, presents the primary findings from the research for the City of Colonial Heights and the region, and concludes with a five-year action plan to address the barriers residents face in accessing housing and economic opportunity.

Background

The Federal Fair Housing Act of 1968 requires the U.S. Department of Housing and Urban Development (HUD) to administer its programs and activities in a manner which “affirmatively furthers” the policies of the Federal Fair Housing Act (FFHA). This obligation extends to all federal agencies that administer housing and urban development programs, as well as subrecipients of those funds—including cities, counties, and states.

The method through which subrecipients demonstrate affirmatively further fair housing (AFFH) has changed significantly during the past decade. In 2016, HUD implemented a new rule that strengthened the reporting obligation (“Assessment of Fair Housing”). That rule was reversed in 2020, leaving recipients of federal housing and community development funds with a broad interpretation of how to demonstrate their obligation to AFFH.

The Greater Richmond and Tri-Cities jurisdictions represented in this study elected to conduct a regional Analysis of Impediments to Fair Housing Choice (AI) to demonstrate their fair housing commitment.

The goal of the regional AI is to conduct an analysis to identify impediments to fair housing choice within the region and identify actions for the region as a whole and the separate jurisdictions to overcome the effects of any impediments identified.

This Executive Summary provides an overview of the fair housing landscape in the region—and the City of Colonial Heights—and concludes with a detailed fair housing action plan for both the region and the city. This analysis, and the actions that the region and county will undertake over the next five years, help fulfill the county's obligation to AFFH.

Why a Regional Study

Housing markets do not observe rigid city/county boundaries. Instead, housing markets are influenced by employment and population growth, household income and wages, interest rates, construction costs—all of which are determined at larger geographic levels. Solutions to address housing needs should, therefore, be coordinated at the regional level to ensure a consistent, efficient, and market-oriented response.

How “region” is defined for this study. The term “region” is used throughout this report to refer to the geographic area covered by the six jurisdictions participating in this AI. Those jurisdictions include: the Cities of Richmond, Colonial Heights, Hopewell, Petersburg, and the Counties of Chesterfield and Henrico. This is called the Greater Richmond and Tri-Cities region in this document.

Implementation of the regional study: Fair Housing Working Group.

The participating jurisdictions recognize the value of collective impact in addressing the complex housing needs in the region. This includes coordinating the commitment of federal housing and community development funds; working together to bring innovative and effective regional programs to the region; and advocating for state and federal policies to expand the local capacity to respond to housing needs.

To that end, the first step in implementing this Fair Housing Action Plan (FHAP) is creation of a Fair Housing Working Group (Working Group). That group will coordinate implementation of this AI. The group will be organized by Chesterfield County, Henrico County, PlanRVA, and be comprised of representatives of all participating jurisdictions and public housing authorities, as well as stakeholders in the region who are content experts in housing and access to opportunity.

Community Engagement Elements

Community engagement for the fair housing study included resident and stakeholder focus groups, interviews, and a resident survey. Eighty-five residents from Colonial Heights took part in engagement that informed the findings and Fair Housing Action Plan. Engagement efforts overall reached 1,591 residents in Greater Richmond and Tri-Cities.

Focus groups and interviews. The consultant team moderated eight focus groups—six focus groups with residents and two focus groups with stakeholders from housing, community development, real estate, lending, social service, and advocacy organizations. Altogether, 39 residents and 35 stakeholders participated in focus groups and interviews.

Residents engaged in focus groups included:

- Voucher holders living in the City of Richmond, Chesterfield County, and Henrico County;
- Low and moderate income African American households living in Chesterfield County and Henrico County;
- Persons with disabilities living in publicly-subsidized and privately provided rental housing; and
- Low income families of Hispanic descent living throughout the region (facilitated in Spanish).

Stakeholder organizations participating in the study were from Commonwealth Catholic Charities, Housing Opportunities Made Equal (HOME), Richmond for All, Richmonders Involved to Strengthen Our Communities (RISC), Virginia Legal Aid, RVA Eviction Lab, the Sacred Heart Center, Hispanic Cultural Consultants, Richmond Metropolitan Habitat for Humanity, Rebuilding Together Richmond, Chesterfield County Aging and Disability Services, Chesterfield County Mental Health Support Services, the Colonial Heights Planning Commission, and local housing, community development, and planning staff.

Resident survey. Residents in the region also had the opportunity to share their experiences with housing choice and challenges through a resident survey. Offered in English and Spanish, the resident survey was available online and in a postage-paid mail version. A total of 1,591 residents participated. The survey instrument included questions about residents' current housing situation, housing challenges, healthy neighborhood indicators, and experience with housing discrimination.

Figure ES-1 shows the demographics of residents participating in the community engagement.

Figure ES-1.
Resident Survey Participants

COMMUNITY ENGAGEMENT BY THE NUMBERS

1,591 resident survey participants



614 had a child under 18



406 had a household member with a disability



329 had housing voucher



151 had other housing subsidy (place-based)



199 live alone



255 are doubled up living with other adult family/roommates

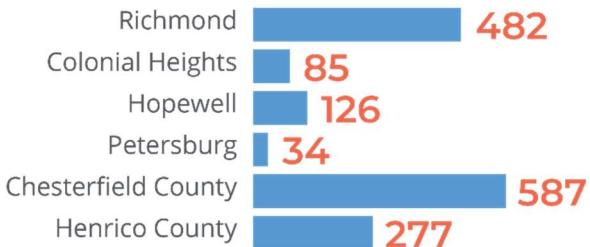


361 are single parents (no other adults in home)

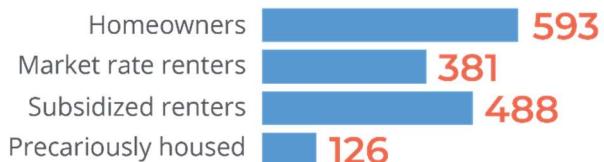
39 focus group participants

including female heads of household, low income families, Spanish speakers, persons with disabilities, and Housing Choice Voucher holders

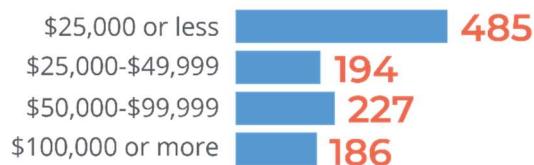
WHERE PARTICIPANTS LIVE



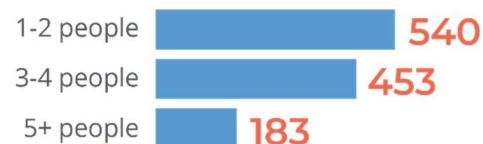
HOUSING STATUS



HOUSEHOLD INCOME

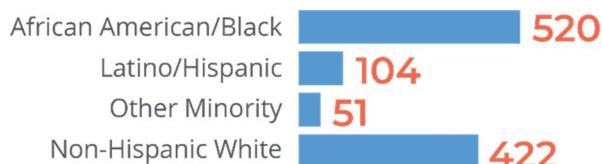


HOUSEHOLD SIZE



IDENTIFIED AS*

* Respondents could select all that applied.



Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

As shown in Figure ES-2, Colonial Heights survey participants were 65 percent owners, 27 percent renters, and 16 percent living in doubled-up conditions (with family, friends). The greatest housing challenges reported by those residents included:

- Challenges buying a home related to coming up with a downpayment and qualifying for a loan;
- Feeling welcome in the community, struggles with neighbors;
- Living in a house that is too small; and
- Living in a house that meets the needs of a household member with a disability.

The survey data provide a rich picture of the housing and neighborhood challenges of residents that can be used for housing and community planning efforts beyond the AI.

Figure ES-2.
Snapshot of Colonial Heights Survey Respondents

HOUSING SITUATION	#	%	TOP 10 HOUSING CHALLENGES	%	
Homeowner	55	65%	I want to buy a house but can't afford the down payment	18%	
Renter (Market Rate)	18	21%	My house or apartment isn't big enough for my family members	14%	
Renter (Subsidized)	5	6%	I have bad/rude/loud neighbors	14%	
Precariously Housed	7	8%	I want to buy a house but can't qualify for a mortgage loan	12%	
Doubled Up	12	16%	Too much traffic/too much street/highway noise	12%	
			Inadequate sidewalks, street lights, drainage, or other infrastructure in my neighborhood	11%	
HOUSEHOLDS WITH CHILDREN	#	%			
Children under 18 in home	27	41%	I worry about my rent going up to an amount I can't afford	11%	
Single Parents	13	20%	I struggle to pay my rent/mortgage	11%	
			My landlord refuses to make repairs despite my requests	11%	
HOUSEHOLD SIZE	#	%			
Small household (1-2 people)	35	53%	Not enough job opportunities in the area	10%	
Medium household (3-4 people)	24	36%	DISABILITY	#	%
Large household (5+ people)	7	11%	Household includes a member with a disability	20	29%
			House or apartment does not meet the needs of household member with a disability	14	13%
RACE AND ETHNICITY	#	%	EXPERIENCE WITH DISPLACEMENT AND DISCRIMINATION	#	%
African American	8	13%	Displaced from housing in past 5 years	8	11%
Hispanic	6	10%	Felt discriminated against when looking for housing	6	9%
Other Minority	8	13%	Feel unwelcome in community	12	17%

History, Discrimination, and Impediments to Housing Choice

The region has a deep historical tie-in with present-day conversations about race in the United States. The City of Richmond was once the largest interstate market for slaves in the South, and the capital of the Confederacy in the 1860s. The early 1900s were rife with policies and practices that restricted where people lived through race-based zoning, restrictive covenants in property deeds, and lending discrimination, including redlining.

Suburban migration shifted the racial makeup of the cities in the region beginning with the streetcar system in the late 1800s, and accelerating with the growth of automobiles as a dominant form of transportation and the expansion of the highway system. Annexations became a way to dilute the African American/Black vote in cities where White residents were migrating to the growing suburbs in Chesterfield County and Henrico County. In 1979, Virginia lawmakers passed a law that gave counties the right to request immunity from all future annexations—effectively “land locking” cities, and facilitating more independence in county growth.

The history of the Tri-Cities is closely tied to economic development—and which cities have benefitted from the placement of industry. The economies of Hopewell and Petersburg were once closely tied to manufacturing supporting the U.S. military. Both cities have suffered economic losses related to fluctuations in the manufacturing industry. The location of the Southpark Mall, which was built in Colonial Heights rather than Petersburg and remains a major economic driver in the Tri-Cities, exacerbated Petersburg’s economic struggles. As the Tri-Cities have developed, tensions over land annexations, attracting employers, school composition, among others, have hampered opportunities for regional cooperation.

Those practices that denied housing choice for many protected classes—and especially racial and ethnic minorities—were persistently and stubbornly applied for decades. For more than 100 years, the housing choices of non-White households in the region have been disrupted through forced segregation; restrictions on migration into higher opportunity areas; denial of homeownership; and barriers for wealth-building. The cumulative impact of these actions, as discussed throughout this AI, have led to considerable differences in housing choice and access to economic opportunity in the Greater Richmond and Tri-Cities region.

2020 Fair Housing Impediments—City of Colonial Heights

In its Fair Housing Planning Guide, HUD defines fair housing impediments, as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restrict housing choices or the availability of housing choice; or
- Any actions, omissions, or decisions that have this effect.

The Guide also notes that impediments can take a variety of forms, including actions, omissions, or decisions that:

- Constitute violations, or potential violations, of the Fair Housing Act
- Are counterproductive to fair housing choice, such as:
 - Community resistance when minorities, persons with disabilities and/or low-income persons first move into white and/or moderate- to high-income areas, and
 - Community resistance to the siting of housing facilities for persons with disabilities because of the persons who will occupy the housing
- Have the effect of restricting housing opportunities on the basis of protected class.

Impediments to housing choice and economic opportunity exist in the following areas in Colonial Heights based on the research conducted for this AI. In many cases, the effect of the impediment is greater for certain types of residents and those disproportionate impacts are noted.

Impediments to Furthering Fair and Equitable Housing

The city's primary challenges are associated with housing to meet the needs of an aging population; accommodate the needs of persons with disabilities; and address the growing number of residents living below the poverty line. The city has an imbalance between modest wage jobs and affordable housing units with a shortage of 4,000 affordable housing units. Limited local resources and declining housing and community development federal funds have made it difficult for the city to keep up with growing needs.

Colonial Heights has the largest share of non-Hispanic White residents and the largest share of residents with disabilities of any of the participating jurisdictions. Segregation is difficult to measure due to the modest racial and ethnic diversity in the city. The city experienced the largest change in the number of residents and families in poverty of any jurisdiction in the region.

Colonial Heights has the third-highest rent level of any jurisdiction (\$1,013), and this rose 21 percent from 2010. Rents have risen while incomes have declined, making it harder for Colonial Heights' residents to afford housing.

The city's predominant housing stock is single family detached homes. Although this traditional suburban housing type is still popular, townhomes, rowhomes, and similar types of are growing in demand by seniors hoping to downsize, young families seeking entry-level housing, and professionals seeking low maintenance living. Mortgage lending activity in Colonial Heights is relatively low.

The city's zoning code could embrace more flexibility in zoning to accommodate changing demand for housing. It also creates some limitation on the location of group homes, which can create fair housing barriers for persons with disabilities.

Impediments to Accessing High Opportunity Environments

Declining employment opportunities and concentrations of jobs in the service and retail sectors limit opportunity for economic growth among workers and compromise economic development in Colonial Heights.

Student enrollment is declining in the city, and students living in poverty are concentrated in lower performing schools—a problem in the region, as well as in the city.

2020 Fair Housing Impediments—Region

The primary regional fair housing impediments identified include the following:

Impediments to Furthering Fair and Equitable Housing

1. Historical actions of forced segregation, restrictions on migration into higher opportunity areas, and housing and employment discrimination have created unequal economic conditions that restrict housing choice.
2. Limited local resources, declining federal funds, and lack of a consistent federal and local commitment to reducing housing gaps has constrained progress in addressing regional housing needs. Economic development in the Tri-Cities, in particular, has made it difficult for the cities to adequately respond to the growing housing crisis which is manifest in increased rental costs, stagnant wages, increased poverty, and gaps in homeownership.
3. Most jurisdictions have elements of restrictive land use codes and development standards that limit affordable multifamily and "missing middle" housing development, constraining housing supply and choices. These result from zoning and land use decisions to promote or restrict housing types. As discussed in the Zoning and Land Use Analysis section of this AI, all jurisdictions should address language in their codes that could lead to fair housing challenges. As codes are updated, they should use best practices to guide amendments, focusing on broadening flexibility for household composition while preserving health and safety concerns.

Impediments to Rental Housing Choices

Rental housing impediments are found in the concentration of affordable rental housing in high-poverty areas, limited options for certain tenants—those with eviction histories, voucher holders, and undocumented residents—and lack of affordable, accessible housing for persons with disabilities.

4. Affordable rental housing options, including LIHTC properties, are geographically concentrated in high-poverty neighborhoods and are limited in areas of opportunity. The lack of affordable rental options are due to a number of factors including community resistance to affordable housing.
5. Restricted housing supply and a strong rental market has caused rents to increase much faster than renter incomes, limiting the availability and location of affordable rental units.
6. Despite recent changes in state law, some landlords refuse to accept Housing Choice Vouchers and those that do are located in higher crime neighborhoods.
7. Landlord decisions to evict tenants, sometimes without cause, create a long-term barrier to accessing stable rental housing.

8. Limited federal funding for Housing Choice Vouchers and the growing gap between residents who need assistance and the number of vouchers available forces unassisted renters into housing in very poor condition.
9. The very limited income supports for residents with disabilities and lack of accessible, affordable units force low income renters with disabilities into inaccessible homes in poor condition and in neighborhoods lacking public transit.

Impediments to Attaining Homeownership

The Disproportionate Housing Needs section of this AI provides an extensive overview of the ways in which historical discrimination and conditions for attaining homeownership interact to create barriers to ownership. This is a complex challenge to address, and will require a concerted effort on behalf of regional jurisdictions, foundations, and lenders.

The primary barriers to ownership in the region are found in:

10. Historical segregation and disinvestment, coupled with past discrimination in lending and current disparities in accessing mortgage credit, work to restrict future equity gains and access to higher-cost neighborhoods.
11. Lenders deny African American/Black and Latino/Hispanic applicants at higher rates than White applicants after accounting for income.

Impediments to Accessing High Opportunity Environments

The primary impediments to economic opportunity concern equal access to high quality learning environments and public transportation that links affordable housing and employment opportunities. Specifically,

12. Job-rich areas lack affordable housing and transit access limiting employment for low-income and transit-dependent residents.
13. The region's inadequate public transportation limits access to employment for low-income, low wage, and transit-dependent workers.
14. Disparities in access to high quality learning environments are evidenced in school discipline rates, AP course offerings, test scores, graduation rates, afterschool offerings, and condition of school facilities and sports fields. These disparities limit educational attainment and future employment opportunities of affected-students.

Impediments to Fair Housing Knowledge and Awareness

As discussed earlier in this section, the region is fortunate to have a solid infrastructure of fair housing organizations. The work of these groups should continue, as this AI found that fair housing discrimination continues to exist.

Denial of rental housing because of a voucher was found to be very common in the resident survey conducted for this study. The state's recent fair housing protection of sources of income—which will prevent landlords from denying housing to voucher holders—is new. Voucher holders participating in focus groups for this AI were unaware that it exists. The effectiveness of the new sources of income protection will depend on voucher holder awareness, landlord compliance, and monitoring by fair housing organizations and the state.

Fair Housing Action Plan

To address the impediments identified in this study, the City of Colonial Heights will implement two Fair Housing Action Plans (FHAPs):

- 1) The city will implement a city-specific FHAP and annually report on its progress in the Consolidated Annual Performance and Evaluation Report (CAPER), as required by the U.S. Department of Housing and Urban Development (HUD). The city FHAP is detailed below.
- 2) The city will also be an active participant in the regional FHAP through the newly formed Working Group. The regional FHAP follows the city FHAP.

Colonial Heights Fair Housing Action Plan (FHAP)

ROW #	COLONIAL HEIGHTS ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
Increase resources and capacity to address housing disparities			
1	Working with regional partners, strengthen funding for eviction mediation and diversion programs, building on effective programs in place in the region. Explore a pilot regional landlord “do no harm” fund to incentivize landlords to house tenants perceived as high risk (eviction on record, criminal background). Services should include assisting households vulnerable to and in the process of being evicted and include information about the forthcoming state process to expunge certain evictions from renters' histories. Target populations include: voucher holders, African American/Black residents, Latino/Hispanic residents, single parents, residents in mobile home parks.	Tenant eviction histories create a barrier to accessing stable rental housing especially for households in high-eviction areas: African American/Black households, single parents, generational renters in eastern part of region	All jurisdictions. Potential partners include: HOME, Peter Paul Center, Sacred Heart, Legal Aid
2	"Unlock" opportunities to develop needed affordable missing middle housing by expanding the zone districts in which duplexes and townhomes are allowed by right and allowing detached ADUs on lots with adequate size and configuration.	Low- and moderate-income and non-White renters interested in buying; Latino/Hispanic residents who have very low rates of ownership	Planning Department; Community Development staff
3	Amend current code to remove potential barriers to fair housing choice: Update the Group Home definition to include sober living facilities; Allow group homes by right in appropriate residential districts and work with neighbors to address activity concerns; Remove occupancy restrictions imposed on unrelated individuals in the definition of family. Instead, regulate occupancy through building and fire codes.	The city's zoning code limits the location of group homes.	Planning department; Community Development staff

ROW #	COLONIAL HEIGHTS ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
4	<p>Continue to fund education and outreach to build awareness of fair housing laws and improve financial fitness of residents. Resident and landlord education should focus increasing knowledge of the state's new Sources of Income protections, "how vouchers work" training for landlords, good tenant programs for renters, and improving personal finances. Target populations include: voucher holders, African American/Black residents, Latino/Hispanic residents, single parents</p>	<p>Voucher holders are unaware of new state Sources of Income protections. Landlords continue to engage in discriminatory behavior against persons with disabilities, voucher holders and non-White renters</p>	Community development staff
5	<p>Present initial AI findings to City Council, Planning Commission, and integrate findings into housing and comprehensive plans.</p>	Necessary for effective implementation of FHAP.	Community development staff

ROW #	COLONIAL HEIGHTS ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
Improve access to affordable, quality rental housing			
6	<p>Support state and federal regulatory reform to address rental housing disparities: 1. Monitor the effectiveness of the state's new Sources of Income law and support revisions to the 15-day window if needed; 2. Support a state warranty of habitability law that would provide more negotiating power to renters living in substandard housing conditions; 3. Support state regulatory changes that would allow jurisdictions to tailor inclusionary zoning to their markets; 4. Support state law that allow rental registration for long-term rentals (v. only short term rentals as captured in Sec. 15.2-983); 5. Support modifying state law concerning rental inspections to remove district and blight designation, allowing more geographic flexibility in application (and to avoid potential fair housing challenges in application); 6. Support federal eviction-response bills that provide more aid to states and cities to respond to eviction challenges (e.g. Eviction Response Act introduced in 2019); and 7. Support federal changes to the public housing RAD program that provide adequate resources for tenant counseling and protection.</p>	<p>Variety of impediments to housing choice including: 1) Despite recent changes in state law, some landlords refuse to accept Housing Choice Vouchers and those that do are located in higher crime neighborhoods; 2, 4&5) Limited federal funding for Housing Choice Vouchers and the growing gap between residents who need assistance and the number of vouchers available forces unassisted renters into housing in very poor condition; 3) Federal, state, and local resources are inadequate to respond to growing housing challenges and more tools are needed; 6) Landlord decisions to evict tenants, sometimes without cause, create a long-term barrier to accessing stable rental housing; 7) Displaced renters are challenged to find affordable rentals outside of areas of concentrated poverty.</p>	Community development staff
7	<p>Consider expanding the pilot rental rehabilitation program to all types of rental units, not just those occupied by seniors and/or persons with disabilities.</p>	<p>Strong increases in rents relative to renter incomes, increase cost burden and limit household spending and investment.</p>	Community development staff

ROW #	COLONIAL HEIGHTS ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
Increase ownership opportunities for under-represented households			
8	Support expansion of the existing regional land trust homeownership model into Colonial Heights, as opportunities arise to acquire and repurpose land into trust ownership	Lack of affordable ownership products; imbalance between modest wage jobs and affordable housing units	Community Development staff
9	Continue to fund home repair programs to improve ability to age in place including home modifications for accessibility. Affirmatively market to older adults, persons with disabilities, and low income families. Provide information on the program with code violations.	Mortgage lending activity is relatively low and residents report very high levels of denial of housing opportunities due to bad credit.	Community Development staff; Code Enforcement staff
Address barriers to equalizing access to opportunity			
10	Support implementation of recommendations in the "Confronting School and Housing Segregation in the Richmond Region" study, specifically: <ol style="list-style-type: none"> 1. Support policies that allow for more flexibility in where students can enroll within public schools. Include diversity and equity priorities in redistricting processes. 2. Pilot regional collaboration structures for school and housing officials to work together including appointing housing officials to school boards/task forces and having educational officials represented on planning and housing commissions and task forces. 3. Support creation of new magnet schools/regional magnet systems that provide preferences for children underrepresented in high quality schools. 4. Require affirmative marketing in publicly subsidized housing that recruits families from high poverty areas. 	Student enrollment is declining, and students living in poverty are concentrated in lower performing schools.	Working Group

Recommended Regional Fair Housing Action Plan (FHAP)

Note, a * indicates that the Action Item is also part of the regional housing framework action plan.

ROW #	REGIONAL ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
Increase resources and capacity to address housing disparities			
1	Formalize a Working Group (WG) made up of staff from each of the participating jurisdictions, PHAs, and stakeholders from FHAP focus areas, to collaborate and coordinate on implementation of this regional fair housing action plan (FHAP).	Regional impediment: Limited local resources, declining federal funds, and lack of a consistent federal and local commitment to reducing housing gaps has constrained progress in addressing regional housing needs.	Chesterfield County, Henrico County, PlanRVA. WG stakeholders should include representatives from education, lending, housing development, renting/leasing, home sales, and transportation, with authority to commit to
2	Commit to funding fair housing education and outreach programs, building on effective programs in place in the region. Resident and landlord education should focus increasing knowledge of the state's new Sources of Income protections, "how vouchers work" training for landlords, good tenant programs for renters, and improving personal finances. Target populations include: voucher holders, African American/Black residents, Latino/Hispanic residents, single parents, residents in mobile home parks.	Voucher holders are unaware of new state Sources of Income protections. Landlords continue to engage in discriminatory behavior against persons with disabilities, voucher holders and non-White renters	All jurisdictions. Potential partners include: HOME, Peter Paul Center, Sacred Heart, Legal Aid
3)	Present initial AI findings to City Councils, County Commissions, affordable housing committees, State DPOR staff, and regional partners. Integrate action items into new Housing Plans and Comprehensive Plans. Provide bi-annual updates on progress in fulfilling the FHAP.	Necessary for effective implementation of FHAP	Working Group; jurisdiction staff

ROW #	REGIONAL ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
Improve access to affordable, quality rental housing			
4	<p>Strengthen funding for eviction mediation and diversion programs, building on effective programs in place in the region. Explore a pilot regional landlord “do no harm” fund to incentivize landlords to house tenants perceived as high risk (eviction on record, criminal background).</p> <p>Services should include assisting households vulnerable to and in the process of being evicted and include information about the forthcoming state process to expunge certain evictions from renters' histories. Target populations include: voucher holders, African American/Black residents, Latino/Hispanic residents, single parents, residents in mobile home parks.</p>	<p>Tenant eviction histories create a barrier to accessing stable rental housing especially for certain households: African American/Black households, single parents, generational renters in eastern part of region</p>	<p>All jurisdictions. Potential partners include: HOME, Peter Paul Center, Sacred Heart, Legal Aid</p>
5	<p>Coordinate to develop a pilot rental rehabilitation program with federal funds and foundation partners. This type of program would offer grants for rental rehabilitation to landlords who agree to keep units affordable to 60% AMI households. Monitor the program over 3 years and, if successful, expand conditions to include accepting renters with eviction and criminal history records.</p>	<p>Poor condition of rental housing stock due to age of housing units, limited resources for rehabilitation, and limited rental housing for low income households, especially those who are challenging to house</p>	<p>Working Group; City of Richmond; identified foundation and private partners</p>

ROW #	REGIONAL ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
6	<p>Support state and federal regulatory reform to address rental housing disparities:</p> <p>1. Monitor the effectiveness of the state's new Sources of Income law and support revisions to the 15-day window if needed; 2. Support a state warranty of habitability law that would provide more negotiating power to renters living in substandard housing conditions; 3. Support state regulatory changes that would allow jurisdictions to tailor inclusionary zoning to their markets; 4. Support state law that allow rental registration for long-term rentals (v. only short term rentals as captured in Sec. 15.2-983); 5. Support modifying state law concerning rental inspections to remove district and blight designation, allowing more geographic flexibility in application (and to avoid potential fair housing challenges in application); 6. Support federal eviction-response bills that provide more aid to states and cities to respond to eviction challenges (e.g. Eviction Response Act introduced in 2019); and 7. Support federal changes to the public housing RAD program that provide adequate resources for tenant counseling and protection.</p>	<p>Variety of impediments to housing choice including: 1) Despite recent changes in state law, some landlords refuse to accept Housing Choice Vouchers and those that do are located in higher crime neighborhoods; 2, 4&5) Limited federal funding for Housing Choice Vouchers and the growing gap between residents who need assistance and the number of vouchers available forces unassisted renters into housing in very poor condition; 3) Federal, state, and local resources are inadequate to respond to growing housing challenges and more tools are needed; 6) Landlord decisions to evict tenants, sometimes without cause, create a long-term barrier to accessing stable rental housing; 7) Displaced renters are challenged to find affordable rentals outside of areas of concentrated poverty.</p>	<p>Working Group; Identified foundation and private partners</p>

ROW #	REGIONAL ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
Increase ownership opportunities for under-represented households			
7	<p>Engage the local Federal Reserve office to sponsor a workshop to identify actionable solutions to disparities in mortgage lending and in the homeownership rate of persons of color--furthering finance justice. In addition to lenders' committing to increased activity and programs to bridge the gap, solutions to explore should include increasing downpayment assistance, financial fitness programs, and affirmative marketing.*</p>	<p>Lenders deny African American/Black applicants for all types of mortgage loans (purchase, home improvement, refinance) at significantly higher rates than White applicants after accounting for income</p>	<p>Participants should be lenders/Community Reinvestment Act (CRA) officers, real estate agents, appraisers, and developers of affordable ownership products (including land trusts). City of Richmond lead</p>
8	<p>Support expansion of the existing regional land trust homeownership model.*</p>	<p>African American/Black and Latino/Hispanic households have lower rates of ownership and face barriers to accessing mortgage credit partially due to lack of affordable ownership products.</p>	<p>Working Group</p>

ROW #	REGIONAL ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
Address barriers to equalizing access to opportunity			
9	<p>Support implementation of recommendations in the "Confronting School and Housing Segregation in the Richmond Region" study, specifically:</p> <p>1. Support policies that allow for more flexibility in where students can enroll within public schools. Include diversity and equity priorities in redistricting processes. 2. Pilot regional collaboration structures for school and housing officials to work together including appointing housing officials to school boards/task forces and having educational officials represented on planning and housing commissions and task forces. 3. Support creation of new magnet schools/regional magnet systems that provide preferences for children underrepresented in high quality schools. 4. Require affirmative marketing in publicly subsidized housing that recruits families from high poverty areas.</p>	<p>Disparities in access to high quality learning environments are evidenced in school discipline rates, AP course offerings, test scores, graduation rates, afterschool offerings, and condition of school facilities and sports fields. These disparities limit educational attainment and future employment opportunities of affected students</p>	Working Group
10	<p>Further a regional transportation vision that prioritizes expanding the regional bus system to job- and service-rich areas in suburban counties.</p>	<p>Job-rich areas lack affordable housing and transit access limiting employment for low-income and transit-dependent residents. Residents with disabilities cannot find accessible, affordable units and commonly live in inaccessible homes in poor condition and in neighborhoods lacking public transit</p>	Working Group

SECTION II.

COMMUNITY ENGAGEMENT

SECTION II.

Community Engagement

This section reports the findings from the resident survey, focus groups, and interviews conducted for this study. It explores residents' housing choices and preferences, challenges and experiences with displacement and housing discrimination, and access to opportunity. The Root team is grateful to the residents and stakeholders who shared their experiences and perspectives with fair housing and access to opportunity by participating in focus groups and responding to the resident survey.¹

Survey outreach and promotion. The jurisdictions participating the AI were instrumental in promoting the resident survey through a variety of methods, including:

- Ads placed in community newspapers;
- Notifications on social media;
- Announcements on culturally-specific radio programs;
- Postings of flyers in community health centers, government offices, churches, and community centers (when open); and
- Distribution through community advocacy networks.

Tri-Cities Launch Survey to Understand Barriers to Fair Housing Choice

In spring 2020, six cities and counties in the Greater Richmond and Tri-Cities Region began a joint study to identify barriers to fair housing choice. Those partners include the cities of Colonial Heights, Hopewell, and Petersburg, and the counties of Chesterfield and Henrico. This joint study represents a commitment by these jurisdictions to take meaningful actions to promote fair housing choice, foster inclusive communities, and ensure that housing markets are free from discrimination. This week we are launching a survey in English and Spanish. This survey will identify residents' most critical housing needs and barriers to housing choice. We want to be sure that all residents in the region are represented in the survey.

Please take 10 minutes to complete the survey on your smartphone, or tablet at Colonialheightsva.gov, Hopewellva.gov, and Petersburgva.gov websites. The survey is the same for each locality.

If you prefer, paper copies of the survey are also available with pre-paid postage for return.

If you would like a paper copy or an electronic link to the survey, please call:

Colonial Heights: Brandi Payne, (804) 324-5496
Hopewell: Tevya W. Griffin, (804) 541-2220
Petersburg: Cathy Parker, (804) 733-2313

All participants are into a drawing for a \$100 Visa gift card at the end of the survey!

Please take the survey below before August 31, 2020.

PHOTOGRAPH BY: CITY OF HOPEWELL



In addition, the Richmond Redevelopment & Housing Authority circulated the survey to households on their wait lists and existing clients.

¹In the figures in this section that report findings, the notation "n" provides the number of respondents to each question.



City of Colonial Heights, Virginia Government

August 13 ·

Colonial Heights is proud to be participating with Hopewell, Petersburg, Henrico County, Chesterfield County, and Richmond to examine barriers to housing choice and economic opportunity. This week we are launching a survey in Spanish and English of residents. This survey will identify Colonial Heights residents' most acute housing needs and barriers to housing choice. The survey takes about 10 minutes to complete, can be done on a smartphone or tablet, or by phone. Participants will be entered into a drawing for a \$100 Visa gift card at the end of the survey! Please take the survey below before August 31, 2020.

<http://www.colonialheightsva.gov/CivicAlerts.aspx?AID=993>



Chesterfield County Virginia Government

August 13 ·

Chesterfield's Community Enhancement Department wants your opinion on fair access to housing in Chesterfield!

Chesterfield has joined with Henrico County, Colonial Heights, Hopewell, Petersburg, and Richmond to examine barriers to housing choice and economic opportunity. This joint study represents a commitment by the county to take meaningful actions to promote fair housing choice, foster inclusive communities, and ensure that housing markets are free from discrimination.

We've launched a survey in Spanish and English for residents. This survey will assess residents' most acute housing needs and barriers to housing choice. The survey takes about 10 minutes to complete and can be done on a smartphone or tablet, or by phone. Participants will be entered into a drawing for a \$100 Visa gift card at the end of the survey! The survey closes on August 31, 2020.

English:

<https://www.research.net/r/GreaterRichmondHousing>

Español: <https://es.research.net/r/RichmondVive>

The screenshot shows the Henrico County Virginia website. The top navigation bar includes links for Home, SERVICES, GOVERNMENT, DEPARTMENTS, and HISTORY. The main content area is titled "Community Revitalization". It features a large image of a house with the text "Revitalizing Communities" and "Transforming Properties". Below this, there is a "Services" section with links to the Community Cleanup Program, Zoning or Environmental Complaint, Homeowner Association Lookup, First Time Homebuyers - Downpayment and Closing Cost Assistance, Homeowner Rehabilitation and Repair Assistance, and Operation Paintbrush. There is also a "View All" link. At the bottom of the page, there is a "Public Data" section with links to the 2018-19 Consolidated Annual Performance and Evaluation Report (CAPER), 2019-20 Annual Consolidated Community Development Action Plan, 2017-18 Consolidated Annual Performance and Evaluation Report (CAPER), Enterprise Zone Annual Report, 2017, and 2018-19 Annual Consolidated Community Development Action Plan. There is also a "View All" link for this section.



The cities of Richmond, Petersburg, Hopewell, Colonial Heights and Chesterfield and Henrico Counties are committed to taking meaningful actions to promote fair housing choice and ensure that housing markets are free from discrimination. Please help with this effort by sharing information about your experience finding housing.

<https://www.research.net/r/GreaterRichmondHousing>



Need assistance with the survey or an alternative format?
Contact Root Policy Research at
hello@rootpolicy.com or (970) 880-1415.

Your participation will make a difference!



Las ciudades de Richmond, Petersburg, Hopewell, Colonial Heights y los condados de Chesterfield y Henrico se comprometen a tomar acciones significativas para promover alternativas de vivienda justas y asegurar que los mercados de la vivienda están libres de discriminación. Por favor ayuda con este esfuerzo al compartir información sobre tu experiencia en la búsqueda de vivienda.

<https://es.research.net/r/RichmondVive>



Si tienes alguna discapacidad y te gustaría pedir ayuda o utilizar un formato diferente, por favor comunícate con Root Policy Research a hello@rootpolicy.com o al (970) 880-1415 ext. 105.

¡Tu participación marcará la diferencia!

TAKE A COMMUNITY SURVEY ABOUT YOUR HOUSING NEEDS AND ENTER TO WIN \$100

The cities of Richmond, Petersburg, Hopewell, Colonial Heights and Chesterfield and Henrico Counties are committed to taking meaningful actions to promote fair housing choice and ensure that housing markets are free from discrimination. Please help with this effort by sharing information about your experience finding housing.

Your participation will make a difference!

Las ciudades de Richmond, Petersburg, Hopewell, Colonial Heights y los condados de Chesterfield y Henrico se comprometen a tomar acciones significativas para promover alternativas de vivienda justas y asegurar que los mercados de la vivienda están libres de discriminación. Por favor ayuda con este esfuerzo al compartir información sobre tu experiencia en la búsqueda de vivienda.

¡Tu participación marcará la diferencia!

You can take the survey on any device—laptop, tablet, or smart phone



<https://www.research.net/r/GreaterRichmondHousing>

ENGLISH



<https://es.research.net/r/RichmondVive>

ESPAÑOL

Community Engagement Elements

Community engagement for the fair housing study included resident and stakeholder focus groups, interviews, and a resident survey.

Focus groups and interviews. The Root Policy Research team moderated eight focus groups—six with residents and two with stakeholders. Groups engaged in focus groups included:

- Voucher holders living in the City of Richmond, Chesterfield County, and Henrico County;
- Low and moderate income African American households living in Chesterfield County and Henrico County;
- Persons with disabilities living in publicly-subsidized and privately provided rental housing;
- Low income families of Hispanic descent living throughout the region (facilitated in Spanish);
- Stakeholders from Catholic Charities, Housing Opportunities Made Equal (HOME), Richmond for All, Richmonders Involved to Strengthen Our Communities (RISC), Virginia Legal Aid, RVA Eviction Lab, the Sacred Heart Center, Hispanic Cultural Consultants, Habitat for Humanity, Rebuilding Together Richmond, Chesterfield County Aging and Disability Services, Chesterfield County Mental Health Support Services, the Colonial Heights Planning Commission, and jurisdiction housing, community development, and planning staff.

Altogether, 39 residents and 35 stakeholders participated in focus groups and interviews.

Resident survey. Residents in the region had the opportunity to share their experiences with housing choice and challenges through a resident survey. Offered in English and Spanish, the resident survey was available online and in a postage-paid mail version. A total of 1,591 residents participated. The survey instrument included questions about residents' current housing situation, housing challenges, healthy neighborhood indicators, and experience with housing discrimination.

Figure II-1.
Resident Survey Participants

COMMUNITY ENGAGEMENT BY THE NUMBERS

1,591 resident survey participants



614 had a child under 18



406 had a household member with a disability



329 had housing voucher



151 had other housing subsidy (place-based)



199 live alone



255 are doubled up living with other adult family/roommates

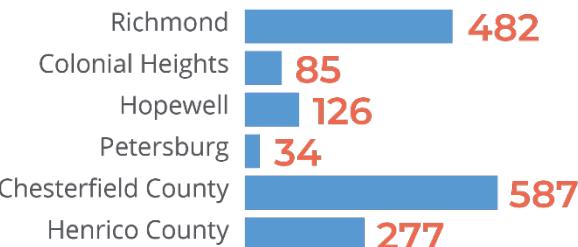


361 are single parents (no other adults in home)

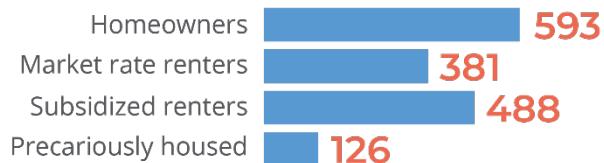


39 focus group participants including female heads of household, low income families, Spanish speakers, persons with disabilities, and Housing Choice Voucher holders

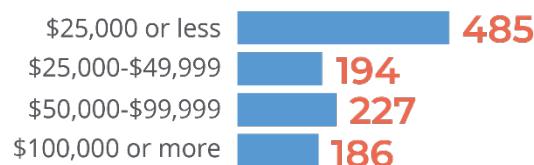
WHERE PARTICIPANTS LIVE



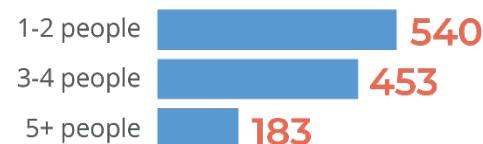
HOUSING STATUS



HOUSEHOLD INCOME

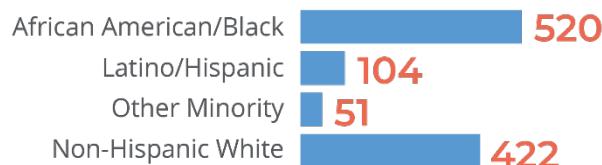


HOUSEHOLD SIZE



IDENTIFIED AS*

* Respondents could select all that applied.



Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Explanation of terms. Throughout this section, several terms require explanation.

- “Precariously housed” includes residents who are currently homeless or living in transitional or temporary/emergency housing, as well as residents who live with friends or family but are not themselves on the lease or property title. These residents may (or may not) make financial contributions to pay housing costs or contribute to the household in exchange for housing (e.g., childcare, healthcare services).
- “Disability” indicates that the respondent or a member of the respondent’s household has a disability of some type—physical, mental, intellectual, developmental.
- “Single parent” are respondents living with their children only or with their children and other adults but not a spouse/partner.
- “Renter (market rate)” refers to a respondent who is a renter and who receives no assistance with paying their rent.
- “Renter (subsidized)” refers to a respondent who is a renter and housing costs are subsidized by a housing voucher, or lives in a building where their rent is based on their income. This includes public housing, LIHTC buildings, project-based Section 8, deed-restricted ownership products, and any other place-based housing subsidies.
- “Tenure” in the housing industry means rentership or ownership.

Sampling note. The survey respondents do not represent a random sample of the regional population. A true random sample is a sample in which each individual in the population has an equal chance of being selected for the survey. The self-selected nature of the survey prevents the collection of a true random sample. Important insights and themes can still be gained from the survey results however, with an understanding of the differences of the sample from the larger population.

Based on the total number of responses, respondent demographics, and the primary source for soliciting participation—outreach to current recipients of subsidized housing and those on waitlists for housing assistance—the data provide a rich source of information about the region’s lowest income households and their experience with housing choice and access to opportunity in the communities where they live.

Sample size note. When considering the experience of members of certain groups within jurisdictions, the sample sizes are too small ($n < 40$ respondents) to express results quantitatively. In these cases, we present the survey findings as representative of those who responded to the survey, but that the magnitude of the estimate may vary significantly in the overall population (i.e., large margin of error). Survey data from small samples are suggestive of an experience or preference, rather than conclusive.

Throughout this section, survey data are reported for each of the jurisdictions and for the region as a whole. Tables include the number of responses for Petersburg for consistency purposes, but the number of responses collected for Petersburg is too small to draw accurate comparisons between the jurisdictions. Instead, the Petersburg survey responses are considered as part of the more qualitative, focus group-type findings.

Figure II-2.

Resident Survey Sample Sizes by Jurisdiction and Selected Characteristics

	Region	Richmond	Colonial Heights	Hopewell	Petersburg	Chesterfield County	Henrico County
Total Responses	1,591	482	85	126	34	587	277
Race/Ethnicity							
African American	520	250	8	18	12	117	115
Hispanic	104	8	6	61	2	15	12
Other Minority	51	11	8	5	0	22	5
Non-Hispanic White	422	46	38	20	8	256	54
Tenure							
Homeowner	593	44	55	43	21	348	82
Renter (Market Rate)	381	137	18	50	11	120	45
Renter (Subsidized)	488	268	5	14	1	69	131
Precariously Housed	126	32	7	19	1	49	18
Income							
Less than \$25,000	485	230	10	54	6	91	94
\$25,000-\$49,999	194	48	11	31	4	67	33
\$50,000-\$99,999	227	16	23	11	6	142	29
Above \$100,000	186	20	11	8	6	109	32
Household Characteristics							
Children under 18	614	202	27	61	4	208	112
Large households	183	50	7	34	2	67	23
Single Parent	361	162	13	20	2	83	81
Disability	406	126	20	27	6	144	83
Older Adults (age 65+)	201	38	20	10	9	94	30

Note: Numbers do not aggregate either due to multiple response or that respondents did not choose to provide a response to all demographic and socioeconomic questions.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Framework for presenting results. Findings from the survey are summarized for each of the jurisdictions respondent population segments—by protected class, income, household size. We also present snapshots of resident experience and perspective overall on experience with housing discrimination and displacement and for several opportunity indicators—access to quality public schools, health, employment, and transportation.

Primary Findings

The survey data present a unique and robust picture of the housing choices, challenges, needs, and access to economic opportunity of Richmond regional residents who are typically underrepresented in community engagement. These include residents who are African American/Black, Latino/Hispanic, who have incomes less than \$25,000, have children (including single parents), live in a household with a member with a disability, or are recipients of housing vouchers or other publicly-supported housing. These households are typically more vulnerable to housing insecurity, housing discrimination, and disparities in access to economic opportunity.

The focus group results provide a “deeper dive” into the reasons behind the survey data, and also represent households who are most vulnerable to housing discrimination and barriers in housing choice.

Top level findings from residents’ perspectives and experiences:

- Vouchers and other **housing subsidies can improve the living conditions** of low income residents. Households with some type of housing subsidy are less likely than those without subsidies to experience involuntary displacement, are less likely to worry about rent increasing more than they could pay, and less likely to struggle paying utilities. However, many remain concerned about neighborhood crime and their families and kids’ safety.
- The **limited supply of housing** that accommodates voucher holders presents several challenges. Specifically,
 - Eight out of 10 voucher holders represented by the survey find a landlord that accepts a housing voucher to be “difficult” or “very difficult.”
 - Voucher holders participating in focus groups said it is nearly impossible to find a rental unit that will accept vouchers with 60 days. This results in voucher holders initially settling for housing that is not as good of a fit (location, size, condition) than they felt they might have found with more time.
 - According to the survey data, lack of landlords who accept Section 8 vouchers² is a top impediment for residents who want to move in Henrico County and Chesterfield County, as well as for subsidized renters, residents with income below \$50,000, African American/Black residents, households with children, and households with a member with a disability.

² This survey was administered between July and September 2020. In July 2020, housing discrimination based on sources of income became illegal in the State of Virginia. Focus groups with residents and these survey findings demonstrate that awareness of that change was low among voucher holders.

- Many of the participants in the focus groups had some experience with public housing. Their perceptions of public housing varied, with most being positive. Public housing is viewed by many as a “launchpad” to stability.
- In the region, **over half of residents want to move**. Groups of residents who expressed a higher desire to move (over 60%) include low income residents, African Americans/Blacks, households with children and single parents, large households, and households with a member with a disability. Across the region, affordability and wanting to buy a home were top reasons for wanting to move. In Richmond, Hopewell, and Henrico County, having kids go to a better school was also a top reason.
- **Eviction histories are a barrier** to accessing housing. The impacts are higher for African American/Black households, households with income below \$50,000, precariously housed residents, and single parents. These groups tend to be denied housing more often and are more likely to cite eviction history as a reason for denial.
- **Undocumented status a major barrier** to accessing quality, stable housing. Focus group participants with undocumented status were very likely to live in substandard housing, rent month to month, double up, and are reluctant to ask landlords for needed repairs. Hispanic/Latino participants who live in mobile parks noted serious deficiencies in park infrastructure, including issues with the sewer system, water accumulation, lack of public lighting, fences in disrepair, and lack of spaces for children to play outside.
- Housing quality is a very common challenge across the region and among resident groups. One in three survey respondents in the region rated the **condition of their home as fair or poor**. Almost half of all renters rate their home as being in fair or poor condition.
- Most residents **worry less about access to amenities** in the built environment than stable housing near quality schools. The exception is older adults, who show a strong preference for access to transportation, services, and parks.

There are some housing challenges that are unique to specific resident groups and are not reflected in regional data overall. These include:

- **Trouble paying utilities**—Most likely to be a challenge for Latino/Hispanic residents, market rate renters, low income households, and households with a member with a disability.
- **Struggle to pay my rent/mortgage**— Most likely to be a challenge for Latino/Hispanic residents, market rate renters, precariously housed residents, low income households, and households with a member with a disability.
- **Bad credit and cannot find a place to rent**— Most likely to be a challenge for precariously housed respondents, single parents, and large households.

- **History of evictions/foreclosure and cannot find a place to rent**— Most likely to be a challenge for precariously housed respondents.
- **Worry that a request for a repair will result in a rent increase or eviction**— Unique to Latino/Hispanic respondents.

COVID-19 impacts on housing situation. Survey participants were asked to share how the pandemic has impacted their housing situation. Overall, 15 percent of respondents indicated that “to pay for our housing costs, we have skipped payment(s) on some bills,” 12 percent said that “to pay for our housing costs, we have paid less than the minimum amount due on some bills,” and 11 percent said that they “have taken on debt to pay housing costs (e.g., credit cards, payday loans, loans from family/friends).”

Eighteen percent of respondents said their work hours were decreased/cut due to the pandemic. Among renters, 44 percent indicated they needed accommodations from their landlords because of COVID-19, and 15 percent of renters had their late fees waived.

Resident Survey Findings

Current housing choice. This section explores residents’ housing preferences, including the factors most important to them when they chose their current housing.

Most important factors in choosing current home. When asked to identify the factors most important to them when they chose their current home, the top five most common responses in the region were related to affordability, neighborhood aspects such as crime and quality of schools, and availability of landlords who accept vouchers. Figures II-3 through II-5 demonstrate that housing choice is a function of meeting basic needs and incorporating personal preferences, including seeking access to opportunity, if, after meeting basic needs, choice is available.

- Not surprisingly, cost and availability matter; these market factors drive the set of potential housing options.
- For subsidized renters and single parents, finding a landlord that accepts Section 8 is the most important factor and cost in a top factor across the board.
- Low crime rate/safety is a top priority for most groups, except for residents living in Richmond and Hopewell, Latino/Hispanic residents, and older adults.
- Quality public schools/school district is among the top five most important factors across tenure, income, ethnicity, and protected class status, except for older adults.
- Older adults show a strong preference for access to transportation, services, and amenities such as parks.

Figure II-3.**Top Five Most Important Factors in Choosing Current Home, by Jurisdiction**

Region		Richmond		Colonial Heights		Hopewell		
1	Cost/I could afford it	44%	1	Cost/I could afford it	44%	1	Low crime rate/safe	51%
2	Low crime rate/safe	30%	2	Needed somewhere to live and it was available	32%	2	Quality public schools/school district	43%
3	Quality public schools/school district	29%	3	Landlord takes Section 8	28%	3	Cost/I could afford it	37%
4	Like the neighborhood	26%	4	Number of bedrooms	21%	4	Like the neighborhood	36%
5	Landlord takes Section 8	20%	5	Like the neighborhood	20%	5	Number of bedrooms	18%
Petersburg		Chesterfield County		Henrico County				
1	Cost/I could afford it	64%	1	Quality public schools/school district	44%	1	Landlord takes Section 8	40%
2	Like the neighborhood	36%	2	Cost/I could afford it	42%	2	Cost/I could afford it	39%
3	Low crime rate/safe	27%	3	Low crime rate/safe	38%	3	Low crime rate/safe	31%
4	Like the type of home/apartment	27%	4	Like the neighborhood	29%	4	Quality public schools/school district	31%
5	Close to work/job opportunities	21%	5	Close to work/job opportunities	16%	5	Like the neighborhood	29%

Note: n=1,477.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Figure II-4.**Top Five Most Important Factors in Choosing Current Home, by Tenure and Income****TENURE**

Homeowner		Renter (Market Rate)		Renter (Subsidized)		Precariously Housed		
1	Cost/I could afford it	47%	1	Cost/I could afford it	54%	1	Landlord takes Section 8	52%
2	Like the neighborhood	40%	2	Low crime rate/safe	28%	2	Cost/I could afford it	33%
3	Quality public schools/school district	38%	3	Quality public schools/school district	26%	3	Needed somewhere to live and it was available	30%
4	Low crime rate/safe	38%	4	Needed somewhere to live and it was available	24%	4	Low crime rate/safe	24%
5	Close to work/job opportunities	23%	5	Number of bedrooms	20%	5	Quality public schools/school district	23%

INCOME

Less than \$25,000		\$25,000-\$49,999		\$50,000-\$99,999		Above \$100,000		
1	Cost/I could afford it	40%	1	Cost/I could afford it	58%	1	Cost/I could afford it	56%
2	Landlord takes Section 8	38%	2	Quality public schools/school district	32%	2	Low crime rate/safe	38%
3	Needed somewhere to live and it was available	31%	3	Low crime rate/safe	30%	3	Like the neighborhood	34%
4	Low crime rate/safe	22%	4	Number of bedrooms	24%	4	Quality public schools/school district	31%
5	Quality public schools/school district	20%	5	Like the neighborhood	23%	5	Close to work/job opportunities	27%

Note: n=1,477.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Figure II-5.**Top Five Most Important Factors in Choosing Current Home, by Race/Ethnicity and Household Characteristics****RACE/ETHNICITY**

African American	Hispanic	Other Minorities	Non-Hispanic White
1 Cost/I could afford it 37%	1 Cost/I could afford it 60%	1 Cost/I could afford it 59%	1 Cost/I could afford it 50%
2 Landlord takes Section 8 36%	2 Needed somewhere to live and it was available 25%	2 Low crime rate/safe 35%	2 Quality public schools/ school district 34%
3 Low crime rate/safe 30%	3 Close to work/job opportunities 24%	3 Like the neighborhood 35%	3 Like the neighborhood 34%
4 Quality public schools/ school district 26%	4 Quality public schools/ school district 23%	4 Quality public schools/ school district 24%	4 Low crime rate/safe 32%
5 Needed somewhere to live and it was available 24%	5 Like the neighborhood 21%	5 Close to family/friends 22%	5 Close to work/job opportunities 22%

HOUSEHOLD CHARACTERISTICS

Children under 18	Large households	Single Parent	Disability	Older Adults (age 65+)
1 Cost/I could afford it 43%	1 Cost/I could afford it 44%	1 Landlord takes Section 8 39%	1 Cost/I could afford it 42%	1 Cost/I could afford it 47%
2 Quality public schools/ school district 38%	2 Quality public schools/ school district 35%	2 Cost/I could afford it 38%	2 Landlord takes Section 8 29%	2 Close to bus/light rail/transit stops 34%
3 Low crime rate/safe 30%	3 Low crime rate/safe 33%	3 Quality public schools/ school district 34%	3 Low crime rate/safe 27%	3 Close to services (libraries, banks, etc.) 32%
4 Landlord takes Section 8 25%	4 Number of bedrooms 30%	4 Low crime rate/safe 29%	4 Quality public schools/ school district 25%	4 Close to work/job opportunities 21%
5 Like the neighborhood 24%	5 Needed somewhere to live and it was available 21%	5 Needed somewhere to live and it was available 28%	5 Needed somewhere to live and it was available 24%	5 Close to parks and open space 19%

Note: n=1,477.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Desire to move. Figure II-6 presents the proportion of respondents who would move if they had the opportunity. In the region, over half of residents want to move. As expected, the overwhelming majority of precariously housed residents want to move. Other groups of residents who expressed a higher desire to want to move (over 60%) include low income residents, African Americans/Blacks, households with children and single parents, large households, and households with a member with a disability.

Why do residents want to move? With respect to why residents would like to move if they had the opportunity, across the region, affordability and wanting to buy a home were top reasons. In Richmond, Hopewell, and Henrico County, having kids go to a better school was also a top reason. Figures II-7 through II-9 present the top five reasons why residents want to move by jurisdiction and for selected respondent characteristics

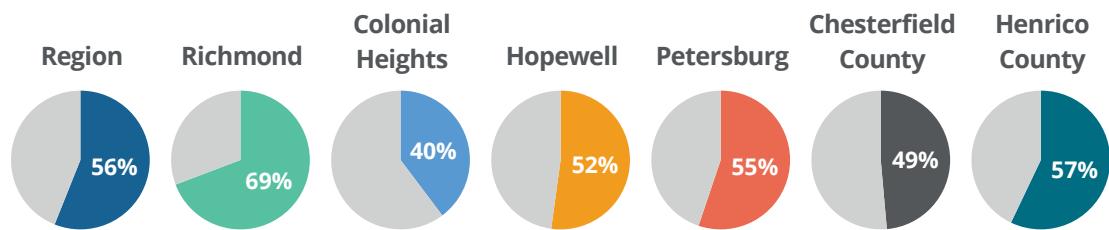
Among residents most likely to want to move, a bigger place was a top reason across the board, while non-Hispanic White and residents with income above \$100,000 where the only groups who wanted to move to live in a more walkable/bikeable area.

Why haven't residents moved yet? Not surprisingly, the most common reasons why residents who want to move have not yet moved involve both the supply of available housing that residents can afford as well as the cost of securing and moving into a new home (Figures II-10 through II-12). Over one third (37%) of residents who want to move remain in their current residence because they "can't afford to live anywhere else." A similar share (29%) remain because they "can't pay moving expenses—security deposit, first/last month rent, pet deposit". One in four (24%) "can't cover the rent on my income/landlords want 3 times rent."

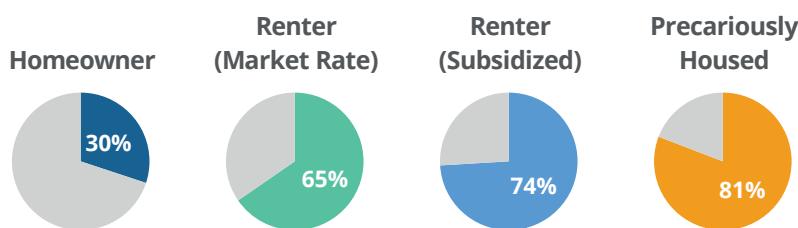
Lack of landlords who accept Section 8 vouchers is a top impediment for residents who want to move in Henrico County and Chesterfield County, as well as for subsidized renters, residents with income below \$50,000, African American/Black residents, households with children, and households with a member with a disability.

Figure II-6.
Percent Who Would Move if Given the Opportunity

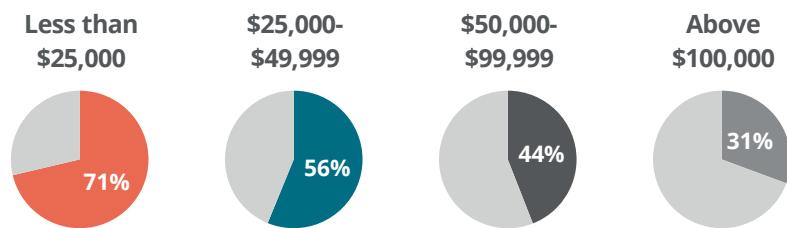
BY JURISDICTION



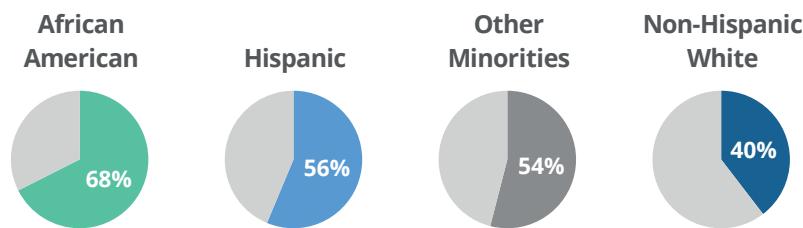
BY TENURE



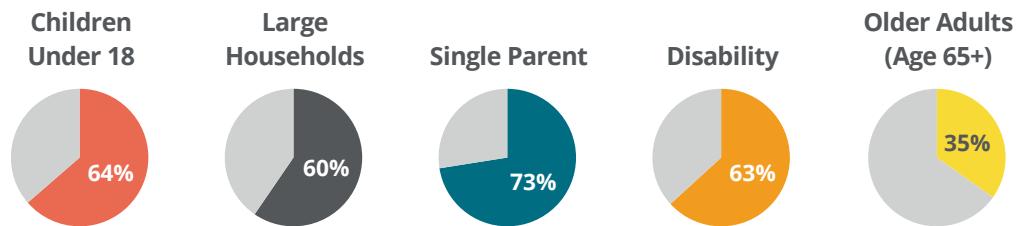
BY INCOME



BY RACE/ETHNICITY



BY HOUSEHOLD CHARACTERISTICS



Note: n=1,345.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Figure II-7.
Top Five Reasons Residents Want to Move, by Jurisdiction

Region	Richmond	Colonial Heights	Hopewell
1 Bigger house/apartment/ more bedrooms 53%	1 Bigger house/apartment/ more bedrooms 61%	1 Bigger house/apartment/ more bedrooms 45%	1 Bigger house/apartment/ more bedrooms 52%
2 Want to move to different neighborhood 43%	2 Want to move to different neighborhood 55%	2 Want to buy a home 38%	2 Want to buy a home 43%
3 Want to buy a home 40%	3 Crime/safety reasons 47%	3 Want to move to different neighborhood 34%	3 Want to move to different neighborhood 38%
4 Want to move to different city/county 27%	4 Want to buy a home 43%	4 More affordable housing/ something less expensive 31%	4 Have my kids go to better schools 30%
5 Crime/safety reasons 24%	5 Have my kids go to better schools 37%	5 Want to move to different city/county 28%	5 Want to move to different city/county 28%
Petersburg	Chesterfield County	Henrico County	
1 Want to move to different neighborhood 60%	1 Bigger house/apartment/ more bedrooms 43%	1 Bigger house/apartment/ more bedrooms 58%	
2 Bigger house/apartment/ more bedrooms 47%	2 Want to buy a home 38%	2 Want to buy a home 39%	
3 Want to buy a home 40%	3 Want to move to different neighborhood 35%	3 Want to move to different neighborhood 36%	
4 Crime/safety reasons 40%	4 Want to move to different city/county 24%	4 Have my kids go to better schools 17%	
5 Want to move to different city/county 33%	5 More affordable housing/ something less expensive 20%	5 Want to move to different city/county 16%	

Note: n=1,345.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Figure II-8.

Top 5 Reasons Residents Want to Move, by Tenure and Income

TENURE

Homeowner		Renter (Market Rate)		Renter (Subsidized)		Precariously Housed	
1	Bigger house/apartment/ more bedrooms	36%	1	Want to buy a home	60%	1	Bigger house/apartment/ more bedrooms
2	Want to move to different neighborhood	35%	2	Bigger house/apartment/ more bedrooms	56%	2	Want to move to different neighborhood
3	Want to move to different city/county	31%	3	Want to move to different neighborhood	35%	3	Want to buy a home
4	More walkable/bikeable area	22%	4	More affordable housing/ something less expensive	33%	4	Crime/safety reasons
5	Smaller house/ apartment/downsize	19%	5	Have my kids go to better schools	21%	5	Want to move to different city/county

INCOME

Less than \$25,000		\$25,000-\$49,999		\$50,000-\$99,999		Above \$100,000	
1	Bigger house/apartment/ more bedrooms	58%	1	Bigger house/apartment/ more bedrooms	58%	1	Bigger house/apartment/ more bedrooms
2	Want to move to different neighborhood	49%	2	Want to buy a home	52%	2	Want to buy a home
3	Want to buy a home	44%	3	Want to move to different neighborhood	39%	3	Want to move to different neighborhood
4	Crime/safety reasons	32%	4	Have my kids go to better schools	28%	4	Want to move to different city/county
5	Want to move to different city/county	28%	5	More affordable housing/ something less expensive	25%	5	More affordable housing/ something less expensive

Note: n=1,345.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Figure II-9.**Top 5 Reasons Residents Want to Move, by Race/Ethnicity and Selected Characteristics****RACE/ETHNICITY**

African American	Hispanic	Other Minorities	Non-Hispanic White
1 Bigger house/apartment/ more bedrooms 60%	1 Bigger house/apartment/ more bedrooms 55%	1 Bigger house/apartment/ more bedrooms 44%	1 Bigger house/apartment/ more bedrooms 42%
2 Want to move to different neighborhood 50%	2 Want to buy a home 53%	2 Want to buy a home 44%	2 Want to move to different neighborhood 36%
3 Want to buy a home 44%	3 Want to move to different neighborhood 29%	3 Want to move to different city/county 37%	3 Want to buy a home 32%
4 Crime/safety reasons 34%	4 Have my kids go to better schools 29%	4 Want to move to different neighborhood 33%	4 Want to move to different city/county 32%
5 Have my kids go to better schools 28%	5 Want to move to different city/county 21%	5 Have my kids go to better schools 33%	5 More walkable/bikeable area 20%

HOUSEHOLD CHARACTERISTICS

Children under 18	Large households	Single Parent	Disability	Older Adults (age 65+)
1 Bigger house/apartment/ more bedrooms 65%	1 Bigger house/apartment/ more bedrooms 69%	1 Bigger house/apartment/ more bedrooms 62%	1 Bigger house/apartment/ more bedrooms 53%	1 Want to move to different neighborhood 31%
2 Want to move to different neighborhood 46%	2 Want to buy a home 45%	2 Want to move to different neighborhood 50%	2 Want to move to different neighborhood 45%	2 Want to move to different city/county 24%
3 Want to buy a home 45%	3 Want to move to different neighborhood 32%	3 Want to buy a home 48%	3 Want to buy a home 40%	3 Smaller house/ apartment/downsize 19%
4 Have my kids go to better schools 35%	4 Have my kids go to better schools 31%	4 Have my kids go to better schools 35%	4 Want to move to different city/county 29%	4 Want to buy a home 19%
5 Crime/safety reasons 28%	5 Want to move to different city/county 26%	5 Crime/safety reasons 33%	5 Crime/safety reasons 29%	5 Bigger house/apartment/ more bedrooms 17%

Note: n=1,345.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Figure II-10.
Top 5 Impediments to Moving, by Jurisdiction

Region		Richmond		Colonial Heights		Hopewell	
1	Can't afford to live anywhere else	37%	1	Can't afford to live anywhere else	37%	1	Can't pay moving expenses
2	Can't pay moving expenses	29%	2	Can't pay moving expenses	35%	2	Can't afford to live anywhere else
3	Can't cover the rent on my income/landlords want 3x rent	24%	3	Can't cover the rent on my income/landlords want 3x rent	31%	3	Can't afford security deposit for new rental
4	Can't afford security deposit for new rental	20%	4	Can't afford security deposit for new rental	26%	4	Job is here
5	Landlords don't take Section 8/hard to find places that take Section 8	18%	5	Can't find a landlord to rent to me due to my credit history	20%	5	Need to find a new job
Petersburg		Chesterfield County		Henrico County			
1	Can't pay moving expenses	43%	1	Can't afford to live anywhere else	38%	Landlords don't take	
2	Can't afford security deposit for new rental	36%	2	Can't pay moving expenses	23%	1	Section 8/hard to find places that take Section 8
3	Can't afford to live anywhere else	29%	3	Can't cover the rent on my income/landlords want 3x rent	18%	2	Can't afford to live anywhere else
4	Can't find a better place to live	21%	4	Can't find a better place to live	14%	3	Can't pay moving expenses
5	Need to find a new job	21%	5	Landlords don't take Section 8/hard to find places that take Section 8	14%	4	Can't afford security deposit for new rental

Note: n=1,345.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Figure II-11.
Top 5 Impediments to Moving, by Tenure and Income

Homeowner		Renter (Market Rate)		Renter (Subsidized)		Precariously Housed	
1	Can't afford to live anywhere else	33%	1	Can't afford to live anywhere else	48%	1	Landlords don't take Section 8/hard to find places that take Section 8
2	Can't sell house	20%	2	Can't pay moving expenses	36%	2	Can't afford to live anywhere else
3	Job is here	17%	3	Can't afford security deposit for new rental	27%	3	Can't pay moving expenses
4	Family members do not want to move	14%	4	Can't cover the rent on my income/landlords want 3x rent	25%	4	Can't cover the rent on my income/landlords want 3x rent
5	Can't find a better place to live	13%	5	Can't find a better place to live	19%	5	Can't afford security deposit for new rental
Less than \$25,000		\$25,000-\$49,999		\$50,000-\$99,999		Above \$100,000	
1	Can't afford to live anywhere else	40%	1	Can't afford to live anywhere else	44%	1	Can't afford to live anywhere else
2	Can't pay moving expenses	36%	2	Can't cover the rent on my income/landlords want 3x rent	33%	2	Can't pay moving expenses
3	Can't cover the rent on my income/landlords want 3x rent	30%	3	Can't pay moving expenses	27%	3	Can't find a better place to live
4	Can't afford security deposit for new rental	26%	4	Can't afford security deposit for new rental	21%	4	Can't sell house
5	Landlords don't take Section 8/hard to find places that take Section 8	25%	5	Landlords don't take Section 8/hard to find places that take Section 8	20%	5	Need to find a new job

Note: n=1,345.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Figure II-12.**Top 5 Impediments to Moving, by Race/Ethnicity and Selected Characteristics**

African American	Hispanic	Other Minorities	Non-Hispanic White
1 Can't afford to live anywhere else 33%	1 Can't afford to live anywhere else 57%	1 Can't afford to live anywhere else 31%	1 Can't afford to live anywhere else 45%
2 Can't pay moving expenses 32%	2 Need to find a new job 29%	2 Can't cover the rent on my income/landlords want 3x rent 27%	2 Can't pay moving expenses 25%
3 Can't cover the rent on my income/landlords want 3x rent 29%	3 Can't cover the rent on my income/landlords want 3x rent 27%	3 Can't pay moving expenses 27%	3 Can't find a better place to live 19%
4 Landlords don't take Section 8/hard to find places that take Section 8 27%	4 Can't pay moving expenses 25%	4 Can't find a better place to live 15%	4 Can't cover the rent on my income/landlords want 3x rent 15%
5 Can't afford security deposit for new rental 24%	5 Can't find a better place to live 23%	5 Can't afford security deposit for new rental 15%	5 Job is here 13%
Children under 18	Large households	Single Parent	Disability
1 Can't afford to live anywhere else 37%	1 Can't afford to live anywhere else 43%	1 Can't afford to live anywhere else 33%	1 Can't afford to live anywhere else 43%
2 Can't pay moving expenses 30%	2 Can't cover the rent on my income/landlords want 3x rent 30%	2 Can't find a better place to live 33%	2 Can't pay moving expenses 40%
3 Can't cover the rent on my income/landlords want 3x rent 27%	3 Can't pay moving expenses 24%	3 Job is here 32%	3 Can't cover the rent on my income/landlords want 3x rent 31%
4 Landlords don't take Section 8/hard to find places that take Section 8 24%	4 Can't afford security deposit for new rental 22%	4 Need to find a new job 30%	4 Can't afford security deposit for new rental 29%
5 Can't afford security deposit for new rental 22%	5 Can't find family housing/larger units 21%	5 Family/friends are here 25%	5 Landlords don't take Section 8/hard to find places that take Section 8 22%
Older Adults (age 65+)			
1 Can't afford to live anywhere else 28%			
2 Can't find a better place to live 27%			
3 Job is here 16%			
4 Need to find a new job 15%			
5 Family/friends are here 15%			

Note: n=1,345.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Housing challenges. Survey respondents were asked to select the housing challenges they currently experience from a list of over 40 different housing or neighborhood challenges. Figures II-13 through II-15 present the top 10 challenges experienced by the greatest proportion of regional survey respondents by jurisdiction and for selected respondent and household characteristics.

As shown, much of the variation in the share of residents experiencing a given challenge occurs by residents' characteristics. For example:

- African American/Black residents and residents with income below \$25,000 are more likely than non-Hispanic White and higher income residents to have challenges affording a downpayment and qualifying for a mortgage loan. They are also more likely to be concerned about neighborhood crime and their families and kids' safety.
- Hispanic/Latino residents share similar housing challenges as African American/Black residents regarding affording a downpayment and qualifying for a mortgage loan but do not share the same levels of concern regarding neighborhood crime and safety.
- Among tenure categories, subsidized renters are the most likely to face housing challenges. In addition to challenges to become homeowners and worrying about rent increases, subsidized renters are more likely to have "bad/rude/loud neighbors" and to be concerned about neighborhood crime and their families and kids' safety. Yet subsidized renters are less likely to worry about rent increases than market rate renters.
- Compared to the region overall, single parents are more likely to experience all of the top 10 housing challenges except for "inadequate sidewalks, street lights, drainage, or other infrastructure" and "too much traffic/too much street/highway noise."

The top 10 regional challenges do not completely align with the top 10 challenges experienced by every respondent segment. Challenges unique to residents that do not appear among the top 10 regionally include:

- **"I struggle to pay my utilities"**— Latino/Hispanic residents, market rate renters, low income households, and households with a member with a disability.
- **"I struggle to pay my rent/mortgage"**— Latino/Hispanic residents, market rate renters, precariously housed residents, low income households, and households with a member with a disability.
- **"I have bad credit and cannot find a place to rent"**— precariously housed respondents, single parents, and large households.
- **"I have a history of evictions/foreclosure and cannot find a place to rent"**— precariously housed respondents.

- **“Not enough job opportunities in the area”**— Latino/Hispanic respondents.
- **“I worry that if I request a repair it will result in a rent increase or eviction”**— Latino/Hispanic respondents.
- **“No or few grocery stores/healthy food stores in the area”**— Other non-White respondents.
- **“Poor/low school quality in my neighborhood”**— Other non-White respondents.
- **“Buildings in my neighborhood are in poor condition”**— Other non-White respondents.

Figure II-13.**Top 10 Housing Challenges Experienced by Residents by Jurisdiction**

- Higher than Region (>5 percentage points)
- About the same as Region (+/- 5 percentage points)
- Lower than Region (<5 percentage points)

Housing or Neighborhood Condition	Region	Richmond	Colonial Heights	Hopewell	Petersburg	Chesterfield County	Henrico County
I want to buy a house but can't afford the down payment	25%	30%	18%	26%	27%	19%	28%
Inadequate sidewalks, street lights, drainage, or other infrastructure in my neighborhood	21%	16%	11%	15%	42%	26%	23%
I worry about my rent going up to an amount I can't afford	19%	24%	11%	22%	9%	16%	18%
I want to buy a house but can't qualify for a mortgage loan	18%	22%	12%	21%	24%	15%	20%
I have bad/rude/loud neighbors	17%	22%	14%	16%	13%	15%	15%
High crime in my neighborhood	14%	35%	3%	11%	10%	3%	6%
My house or apartment isn't big enough for my family members	14%	17%	14%	19%	3%	9%	16%
I am concerned about my or my family's safety in my current neighborhood	13%	29%	3%	8%	16%	6%	9%
Too much traffic/too much street/highway noise	13%	17%	12%	14%	21%	13%	7%
I am afraid to let my kids play outside	13%	30%	4%	9%	12%	4%	7%

Note: n=1,474. Where appropriate, sample sizes are adjusted for the number of homeowners, or renters and precariously housed residents or housing subsidy.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Figure II-14.**Top 10 Housing Challenges Experienced by Race/Ethnicity and Tenure**

- Higher than Region (>5 percentage points)
- About the same as Region (+/- 5 percentage points)
- Lower than Region (<5 percentage points)

Housing or Neighborhood Condition	Region	African American	Hispanic	Other Minorities	Non-Hispanic White	Homeowner	Renter (Market Rate)	Renter (Subsidized)	Precariously Housed
I want to buy a house but can't afford the down payment	25%	32%	33%	24%	16%	3%	40%	36%	38%
Inadequate sidewalks, street lights, drainage, or other infrastructure in my neighborhood	21%	16%	20%	28%	31%	33%	17%	12%	19%
I worry about my rent going up to an amount I can't afford	19%	23%	26%	6%	14%	2%	37%	25%	18%
I want to buy a house but can't qualify for a mortgage loan	18%	24%	27%	8%	11%	2%	31%	26%	26%
I have bad/rude/loud neighbors	17%	18%	16%	22%	15%	11%	16%	24%	15%
High crime in my neighborhood	14%	22%	4%	20%	6%	4%	13%	25%	12%
My house or apartment isn't big enough for my family members	14%	19%	20%	12%	7%	4%	19%	18%	24%
I am concerned about my or my family's safety in my current neighborhood	13%	21%	6%	16%	8%	5%	14%	23%	8%
Too much traffic/too much street/highway noise	13%	10%	6%	16%	18%	14%	17%	11%	11%
I am afraid to let my kids play outside	13%	21%	10%	12%	5%	3%	16%	23%	11%

Note: n=1,474. Where appropriate, sample sizes are adjusted for the number of homeowners, or renters and precariously housed residents or housing subsidy.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Figure II-15.**Top 10 Housing Challenges Experienced by Income and Household Characteristics**

- Higher than Region (>5 percentage points)
- About the same as Region (+/- 5 percentage points)
- Lower than Region (<5 percentage points)

Housing or Neighborhood Condition	Region	Less than \$25,000	\$25,000- \$49,999	\$50,000- \$99,999	Above \$100,000	Children under 18	Large Households	Single Parent	Disability	Adults (age 65+)
I want to buy a house but can't afford the down payment	25%	33%	36%	19%	6%	31%	36%	38%	32%	6%
Inadequate sidewalks, street lights, drainage, or other infrastructure in my neighborhood	21%	16%	19%	31%	37%	21%	21%	15%	23%	19%
I worry about my rent going up to an amount I can't afford	19%	25%	29%	12%	2%	21%	22%	24%	22%	10%
I want to buy a house but can't qualify for a mortgage loan	18%	24%	28%	12%	2%	22%	27%	26%	25%	6%
I have bad/rude/loud neighbors	17%	21%	19%	15%	7%	19%	20%	23%	23%	12%
High crime in my neighborhood	14%	23%	11%	5%	4%	18%	16%	23%	16%	4%
My house or apartment isn't big enough for my family members	14%	18%	22%	9%	3%	23%	30%	26%	15%	2%
I am concerned about my or my family's safety in my current neighborhood	13%	22%	11%	8%	4%	17%	16%	22%	18%	6%
Too much traffic/too much street/highway noise	13%	12%	16%	17%	11%	12%	15%	9%	14%	12%
I am afraid to let my kids play outside	13%	22%	12%	4%	2%	22%	19%	27%	18%	2%

Note: n=1,474. Where appropriate, sample sizes are adjusted for the number of homeowners, or renters and precariously housed residents or housing subsidy.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Housing condition. Residents rated the condition of their home and identified the most important repairs needed. Figure II-16 below shows the percent of residents who rated the condition of their home as fair or poor.

- One in three residents rated the condition of their home in the region as fair or poor. Among jurisdictions, residents from Richmond were more likely to rate the condition of their home as fair or poor (50%).
- African American/Black and Latino/Hispanic (43% and 41%, respectively) residents are more than twice as likely as non-Hispanic White (17%) to rate the condition of their home as fair or poor.
- Almost half of all renters rate their home as being in fair or poor condition.
- Half of residents with household income below \$25,000 rated the condition of their home as fair or poor, more than three times the rate among households with more moderate incomes (e.g., 15% for households with incomes between \$50,000 and \$100,000).
- Almost two out of five households with a member with a disability rated the condition of their home as fair or poor.

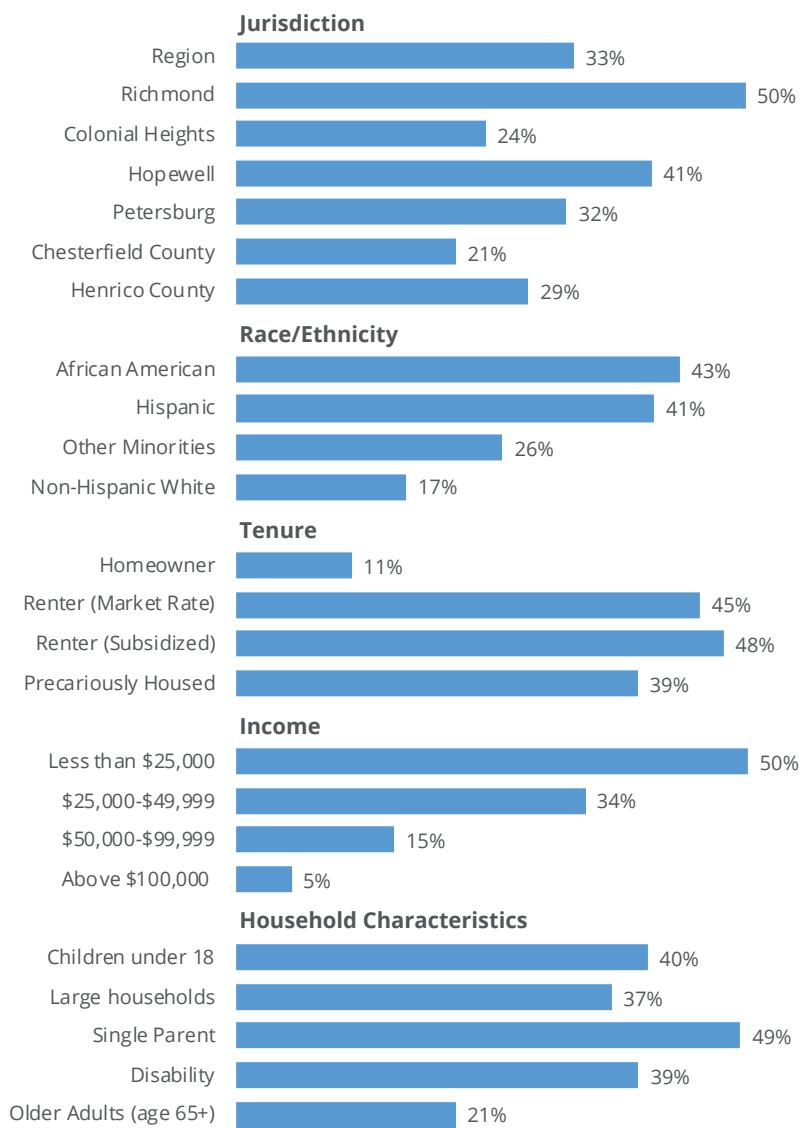
Figure II-16.
How would you rate the condition of your home? Percent Fair or Poor

Note:

n= 1,384.

Source:

Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.



Most important repairs needed. Two thirds of residents who indicated their home is in fair or poor condition indicated that their home needs repairs. The most important repair needs include:

- Interior walls or ceilings (16%);
- Bathroom plumbing (16%); and
- Windows (12%).

Reasons why repairs have not been made. One third of respondents have not made repairs because they cannot afford the cost. Almost half of respondents (46%) gave other reasons for the lack of repairs, with many of the responses citing the COVID-19 pandemic as the reason for the lack of repairs.

COVID-19 impacts on housing situation. Survey participants were asked to share how the pandemic has impacted their housing situation:

- Overall, 15 percent of respondents indicated that “to pay for our housing costs, we have skipped payment(s) on some bills”;
- 12 percent said that “to pay for our housing costs, we have paid less than the minimum amount due on some bills”; and,
- 11 percent said that they “have taken on debt to pay housing costs (e.g., credit cards, payday loans, loans from family/friends).”
- 18 percent of respondents said their work hours were decreased/cut due to the pandemic.

Among renters, 44 percent indicated they needed rent or leases accommodations from their landlords because of COVID-19, while 15 percent of renters had their late fees waived.

Experience seeking housing. This section explores residents’ experience seeking a place to rent or buy in the region and the extent to which displacement—having to move when they do not want to move—is prevalent. For those respondents who seriously looked for housing in the past five years, we also examine the extent to which respondents were denied housing to rent or buy and the reasons why they were denied.

Displacement. Figure II-17 presents the proportion of residents who experienced displacement in the past five years, as well as the reason for displacement.

- Overall, 14 percent of survey respondents experienced displacement in the past five years.
- Respondents who are precariously housed have higher rates of recent displacement than homeowners or renters; this suggests that when displaced from one unit these housing-insecure tenants are more likely to couch surf or experience homelessness for some period of time before securing a new place to live.
- Respondents who do not have any type of housing subsidy are slightly more likely than those with subsidies to have experienced displacement in the past five years, indicating that access to vouchers or other publicly-supported housing increase housing stability.

- Respondents with income below \$50,000, respondents whose household includes a member with a disability, respondents with large households, households with children, and single parents are more likely than respondents overall to have experienced displacement.

With respect to the primary reason for displacement³, there is some variation in the share of respondents attributing their experience to one of the four factors shown in the figure. This includes:

- Respondents who are precariously housed are more likely to have been displaced due to eviction for being behind on the rent. That these former renters are now couch surfing or doubled-up reinforces research showing that a history of eviction is a significant barrier to securing rental housing.
- African American/Black residents are more likely to have been displaced due to eviction for being behind on the rent compared to residents from another race/ethnicity.
- Of those who experienced eviction because of displacement, the eviction was due to being behind on the rent, rent increasing more than they could pay, job loss or reduction in work hours, and moving away from unsafe conditions in the home (e.g., mold).
- Market rate renters are much more likely to have been displaced due to rent increases than subsidized renters—again, this indicates that access to vouchers or other publicly-supported housing increases housing stability.
- Respondents who are precariously housed/homeless, non-Hispanic White, single parent households and respondents with income below \$25,000 are more likely than other respondents to have been displaced due to job loss or reductions in hours.
- African American/Black respondents, subsidized renters, respondents with income between \$25,000 to \$50,000, and large households are more likely to have experienced displacement due to unsafe conditions in the home (e.g., mold).

³ Note that residents could identify more than one reason for displacement, and not all reasons identified are shown in the figures. For example, “personal reasons”, such as divorce or changes in household composition is a typical reason for displacement.

Figure II-17.
Displacement Experience and Reasons for Displacement

Percent Displaced	Reason for Displacement				I had to move due to mold or other unsafe conditions
	Evicted because I was behind on rent	Rent increased more than I could pay	Lost job/hours reduced		
Jurisdiction					
Region	14%	21%	20%	19%	16%
Richmond	17%	28%	16%	25%	21%
Colonial Heights	11%	38%	13%	13%	25%
Hopewell	16%	17%	17%	6%	17%
Petersburg	21%	17%	0%	0%	33%
Chesterfield County	11%	13%	28%	23%	11%
Henrico County	14%	18%	21%	12%	9%
Race\Ethnicity					
African American	17%	27%	19%	17%	20%
Hispanic	19%	16%	16%	11%	16%
Other Minorities	12%	17%	33%	17%	0%
Non-Hispanic White	12%	16%	27%	25%	12%
Tenure					
Homeowner	5%	9%	23%	18%	14%
Renter (Market Rate)	20%	18%	31%	16%	18%
Renter (Subsidized)	16%	20%	12%	16%	20%
Precariously Housed	42%	33%	21%	28%	8%
Income					
Less than \$25,000	19%	22%	17%	24%	16%
\$25,000-\$49,999	25%	24%	24%	14%	20%
\$50,000-\$99,999	7%	24%	41%	12%	6%
Above \$100,000	4%	0%	29%	14%	14%
Household Characteristics					
Children under 18	18%	24%	23%	20%	14%
Large households	20%	17%	25%	17%	33%
Single Parent	18%	25%	20%	25%	14%
Disability	20%	16%	22%	17%	19%
Older Adults (age 65+)	9%	6%	17%	6%	17%

Note: n= 1,333. Respondents could select more than one reason for denial, percentages can add to more than 100.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Recent experience seeking housing. Overall, more than half (57%) of respondents seriously looked for housing in the past five years. Figure II-18 presents the proportion of those who looked who were denied housing to rent or buy for the region, jurisdictions, and selected respondent characteristics, as well as the share attributing the denial to bad credit, eviction history, income too low, and having a Section 8\Housing voucher.

As shown, around one in five of respondents (19%) regionally who looked for housing experienced denial of housing. African American/Black respondents, renters, precariously housed respondents, households with income below \$50,000, households with children, single parents, large households, and households with a member with a disability have denial rates of 25 percent or higher.

Among the reasons for denial:

- Bad credit is a major reason for denial for all groups except Latino/Hispanic residents and older adults.
- Eviction histories are a barrier to accessing housing. The impacts are higher for African American/Black households, households with income below \$50,000, precariously housed residents, and single parents. These groups tend to be denied housing more often and are more likely to cite eviction history as a reason for denial.
- Low incomes and other income-based requirements such as earning 3 times the rent is a top denial reason for other minorities, non-Hispanic Whites, and older adults who are more likely to live on a fixed income.
- Having a housing voucher is cited as a top denial reason for subsidized renters, single parents, African American/Black residents, and households with income below \$25,000.
- Among the jurisdictions, having a housing voucher presents a significant barrier to housing in Henrico County, as demonstrated by the 45 percent of respondents who said they were denied housing because of their voucher.

Figure II-18.

If you looked seriously for housing to rent or buy in the Greater Richmond and Tri-Cities Region in the past five years, were you ever denied housing?

	Percent Denied Housing	Reason for Denial			
		Bad credit	Eviction history	Income too low	I have Section 8/Housing Choice voucher
Jurisdiction					
Region	19%	61%	19%	49%	25%
Richmond	25%	61%	27%	51%	29%
Colonial Heights	14%	80%	40%	50%	0%
Hopewell	9%	45%	9%	45%	0%
Petersburg	14%	100%	0%	50%	0%
Chesterfield County	16%	66%	15%	53%	14%
Henrico County	22%	49%	10%	41%	45%
Race\Ethnicity					
African American	25%	57%	20%	44%	32%
Hispanic	20%	38%	10%	43%	10%
Other Minorities	18%	67%	11%	78%	11%
Non-Hispanic White	10%	77%	23%	61%	2%
Tenure					
Homeowner	4%	56%	6%	44%	0%
Renter (Market Rate)	27%	64%	18%	51%	7%
Renter (Subsidized)	27%	57%	17%	51%	43%
Precariously Housed	39%	70%	35%	43%	5%
Income					
Less than \$25,000	26%	55%	15%	55%	32%
\$25,000-\$49,999	27%	63%	29%	38%	13%
\$50,000-\$99,999	11%	76%	12%	44%	4%
Above \$100,000	2%	50%	25%	50%	0%
Household Characteristics					
Children under 18	25%	62%	21%	46%	25%
Large households	26%	71%	15%	46%	27%
Single Parent	30%	63%	20%	46%	32%
Disability	27%	59%	17%	54%	27%
Older Adults (age 65+)	5%	20%	0%	60%	20%

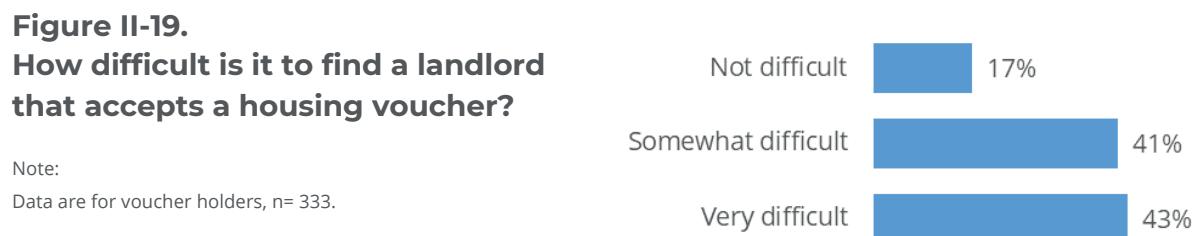
Note: n= 1,323.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Experience using housing vouchers. It is “difficult” or “very difficult” for eight out of 10 voucher holders to find a landlord that accepts a housing voucher.

As shown in Figure II-20, this is related to lack of supply as well as lack of information about landlords who may accept vouchers: Around two-thirds of voucher holders who experienced difficulty indicate there are “not enough properties available.” A similar share attributes the difficulty to having a “hard time finding information about landlords that accept Section 8.”

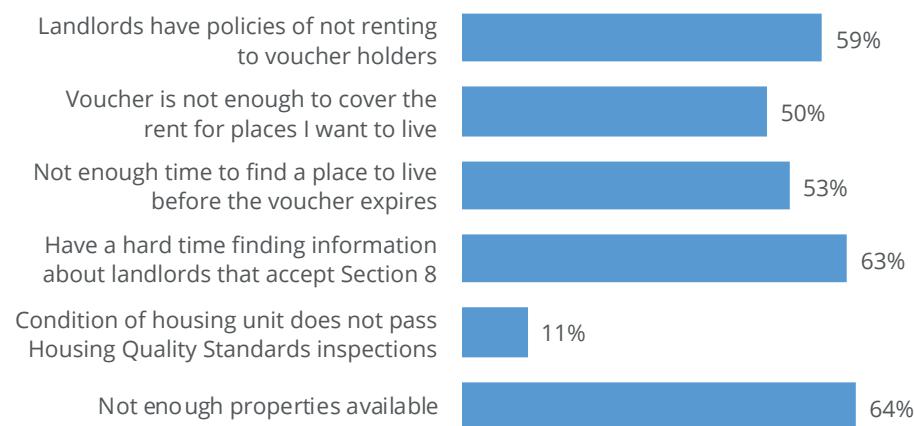
Other significant difficulties using vouchers include “landlords have policies of not renting to voucher holders,” “not enough time to find a place before the voucher expires,” and “voucher is not enough to cover the rent for places I want to live.”



Source:

Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Figure II-20.
Why is it difficult to use a housing voucher?

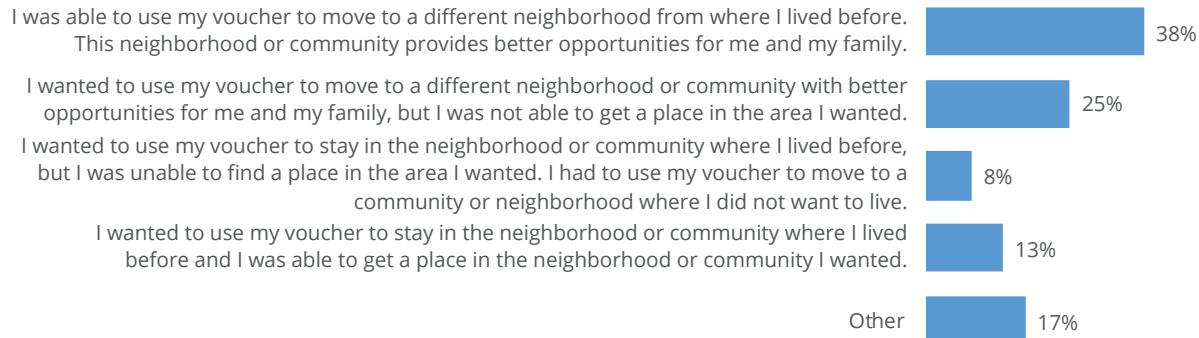


Note: Only those who responded that it is “somewhat” or “very difficult” to find a landlord that accepts a housing voucher responded to the follow up question asking why it is difficult, n=275.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Consistent with sentiments of focus group voucher holders, Figure II-21 shows that nearly 40 percent of voucher holders were unable to get a place in the area they wanted and had to settle for a community or neighborhood where they did not want to live.

Figure II-21.
Which of the following statements is most true for you?



Note: Data are for voucher holders, n=312.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Experience with housing discrimination. Overall, 13 percent of survey respondents felt they were discriminated against when they looked for housing in the area.⁴ As shown in Figure II-22, those who are currently precariously housed and Latino/Hispanic residents are most likely to say they experienced housing discrimination (27% and 25% respectively). Residents with income above \$100,000 and homeowners are least likely (4% and 6% respectively).

⁴ Note that this question applies to all respondents, not just those who seriously looked for housing in the past five years.

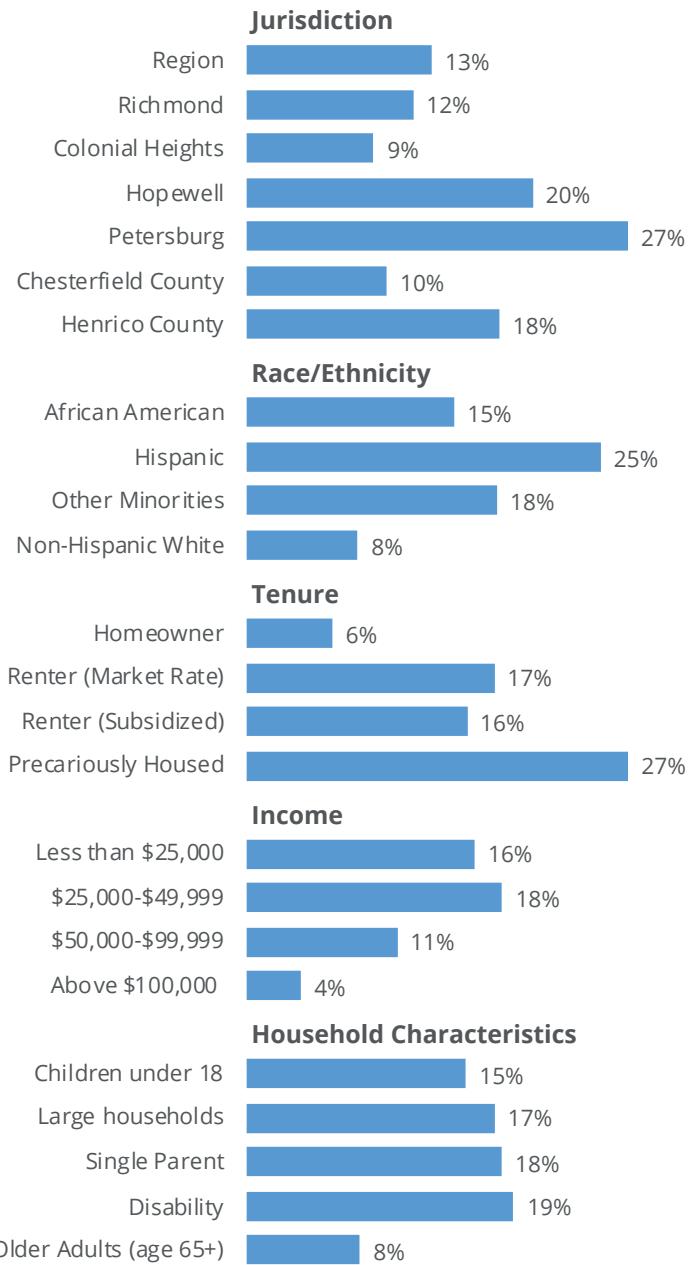
Figure II-22.
When you looked for housing in the Greater Richmond and Tri-Cities Region Richmond area, did you ever feel you were discriminated against?

Note:

N=1,227.

Source:

Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.



Reasons for discrimination. Respondents who believed they experienced discrimination when looking for housing in the region provided the reasons why they thought they were discriminated against. Note that the basis offered by residents is not necessarily protected by federal, state, or local fair housing law, as respondents could provide open-ended and multiple reasons why they thought they experienced discrimination.

Overall, the reasons for discrimination include:

- Race/ethnicity (43%);
- Voucher recipient (24%);
- Income/class (21%);
- Age (18%);
- Familial status (16%);
- Looks/appearance (12%);
- Past housing history (e.g., eviction, foreclosure) (7%);
- National origin (6%);
- Disability (6%);
- Sex (5%);
- LGBTQ+ (3%); and
- Religion (1%).

Examples of how respondents described why they felt they were discriminated against, which they provided as open-end responses to the survey, include:

Appearance/Characteristics

- *“Because I had kids and most people don’t want people with section 8 living in their homes/ houses.”*
- *“When we were looking to buy a house when the owner found out our race they took it off the market.”*
- *“Realtor would not speak to my wife. Only spoke to me, even answering her questions while addressing me.”*
- *“Single black mother with several children.”*
- *“When we first moved I felt like renters were extra critical of income requirements. And more than one occasion it was assumed we had section 8 vouchers, and told they didn’t take them, before even giving us an application.”*
- *“My disability.”*

Sources of Income/Credit

- *“(Landlords) will not accept section 8 and want you to make 3 times the rent.”*
- *“They did not accept SSI income for rental payment.”*
- *“Not discrimination in a racial/ethnic or sexual sense. We were discriminated against because our credit score wasn’t what multiple landlords wanted. This was mostly due to lack of credit as we paid for everything with cash for good while.”*

Immigration status

- *“Fui discriminado por no tener un seguro social varias compañías no rentan un apartamento si no tienes un social.” (I was discriminated against for not having a social security number, several companies do not rent apartments if you don’t have a social.)*

Feeling welcome in the region. Residents were asked their degree of agreement with the statement “I feel that people like me and my family are welcome in all neighborhoods in my city or county.”

As shown in Figure II-23, among jurisdictions residents are more likely to disagree or strongly disagree in Henrico County (34%) and if they are African American/Black residents (29%). Disparities are smaller by tenure and income. Among household characteristics, older adults are less likely than other groups to disagree and strongly disagree with the statement.

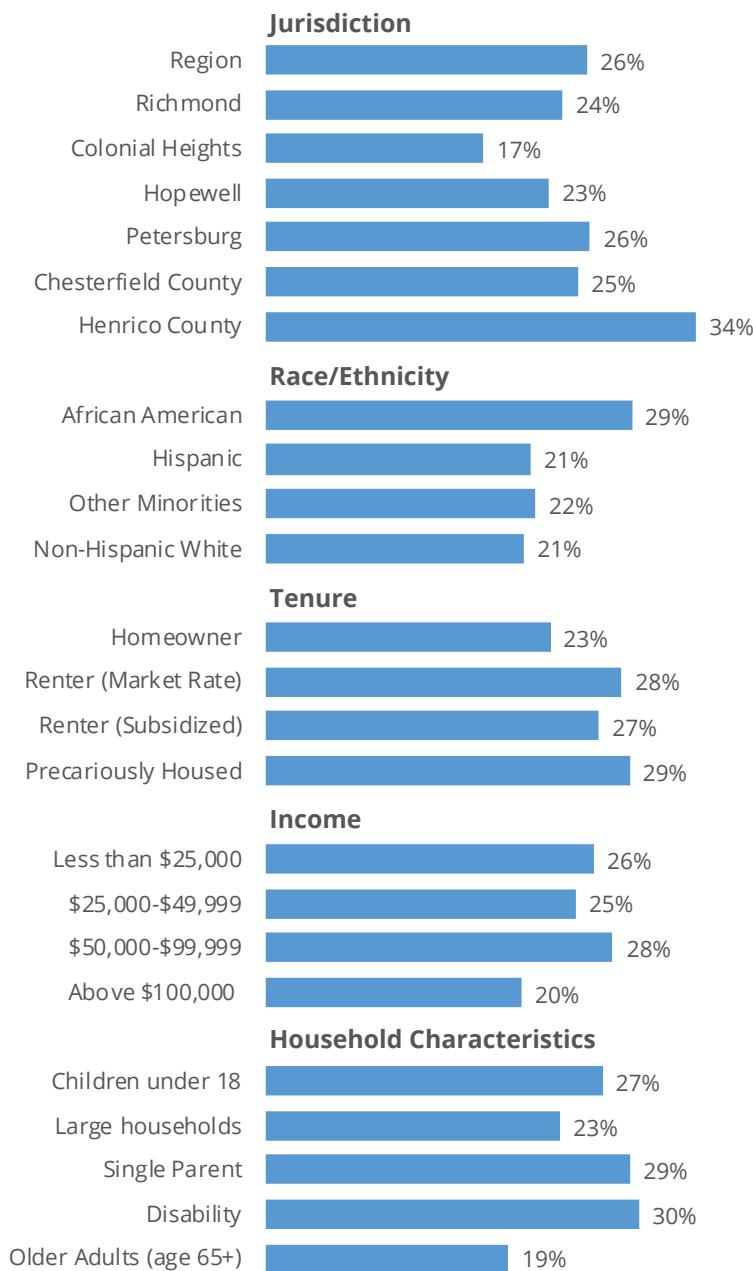
Figure II-23.
“I feel that people like me and my family are welcome in all neighborhoods in my city or county.” Percent who disagree and strongly disagree

Note:

n= 1,282.

Source:

Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.



Stakeholders interviewed for the AI were also asked about inclusion, and the majority described the region as welcoming. Racial and ethnic tensions do exist, yet the region seems more open to confront those tensions than in other areas. Where exclusion occurs, it is mostly related to class or longevity of residence in the region.

Healthy communities. This section explores residents' perspectives on their communities. Residents rated a list of statements on a scale from 1 to 10 (where 1 is strongly disagree and 10 strongly agree). These healthy neighborhood indicators include the relative quality of parks and recreation facilities among neighborhoods, convenient access to grocery stores and health care facilities, having a supportive network of friends or family, neighborhood housing condition, and crime.

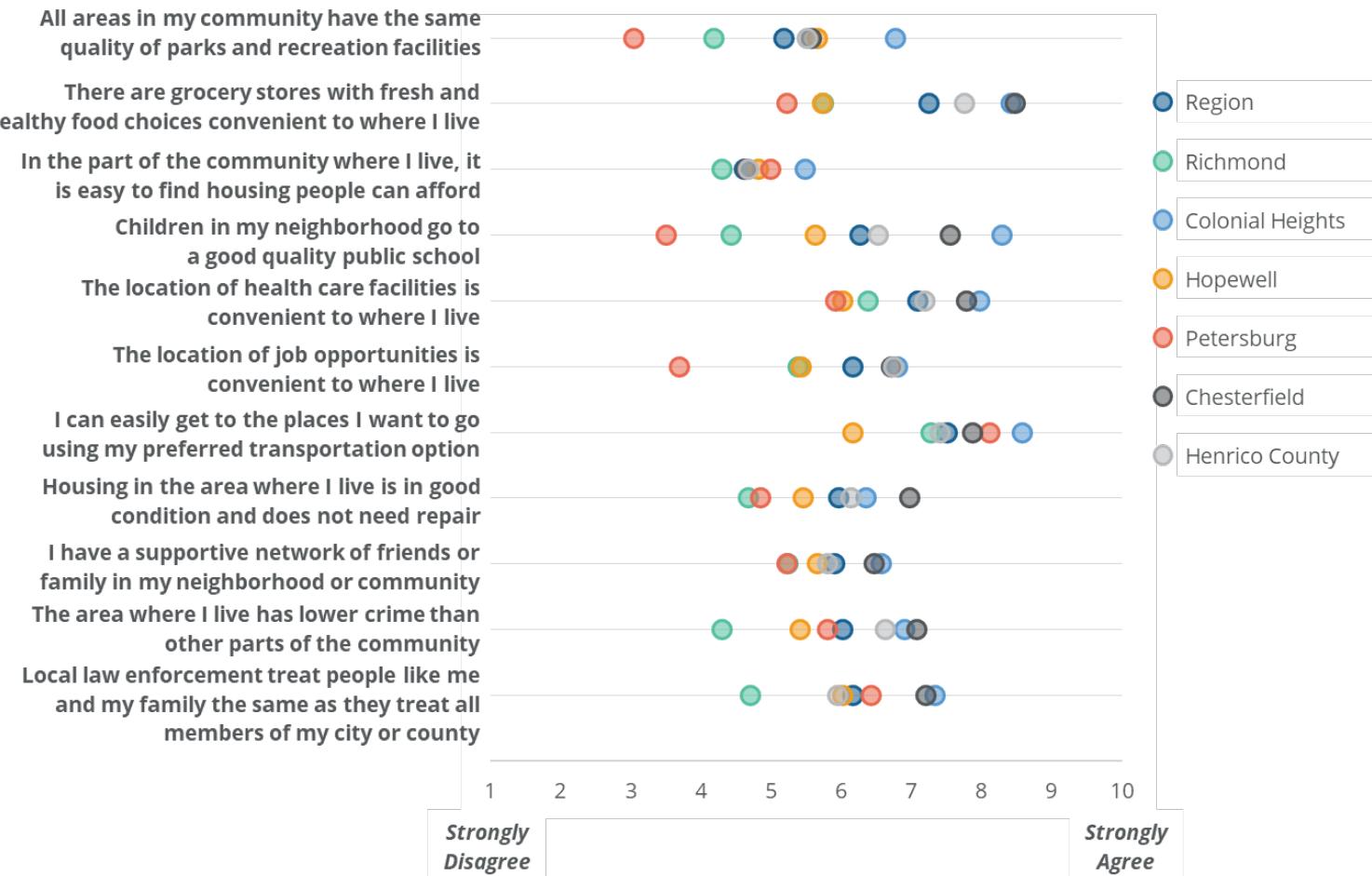
Residents also rated the extent to which they agree with statements about the ease of finding housing they can afford in their neighborhood, the quality of neighborhood public schools and indicators of transportation and employment access.

Figures II-24 through II-26 show average rating of each statement by jurisdiction, tenure, income, race\ethnicity, and household characteristics. Important variations in healthy neighborhood indicators include:

- As expected, homeowners and households with income above \$50,000 have higher perceived access to healthy neighborhoods than renters, lower income households, and precariously housed respondents.
- In particular subsidized renters and households with income below \$25,000 are less likely to agree that "housing in the area where I live is in good condition and does not need repair," "I have a supportive network of friends or family in my neighborhood or community," "the area where I live has lower crime than other parts of the community," and "local law enforcement treat people like me and my family the same as they treat all members of my city or county."
- Similarly, as shown in Figure II-26, older adults and non-Hispanic White respondents have higher access to healthy neighborhoods, particularly around the indicators mentioned above.

Figure II-24.

On a scale from 1 to 10, where 1 is Strongly Disagree and 10 is Strongly Agree, please rate your level of agreement with the following statements about the city in which you live? By Jurisdiction

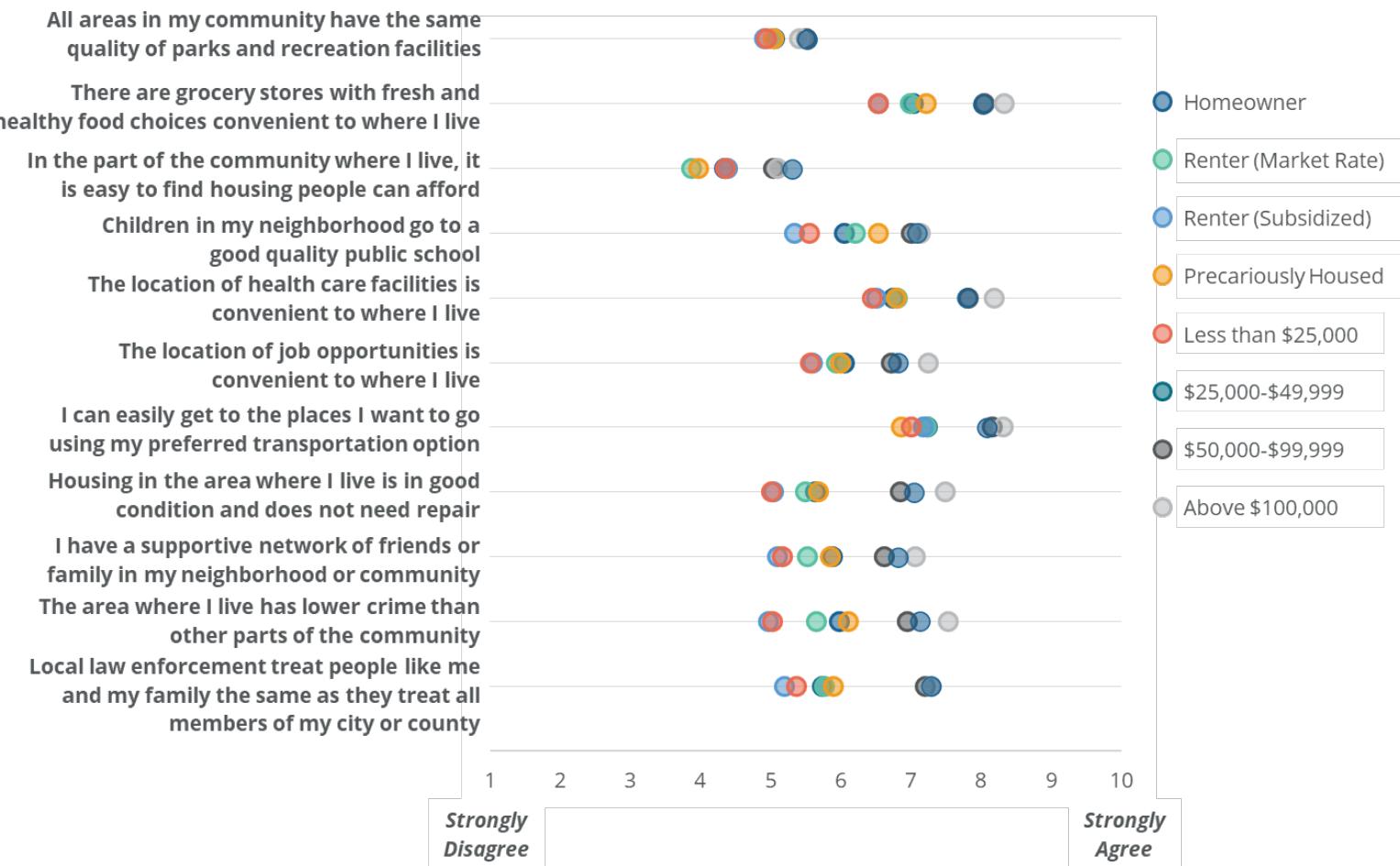


Note: n= 1,238.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Figure II-25.

On a scale from 1 to 10, where 1 is Strongly Disagree and 10 is Strongly Agree, please rate your level of agreement with the following statements about the city in which you live? By Tenure and Income

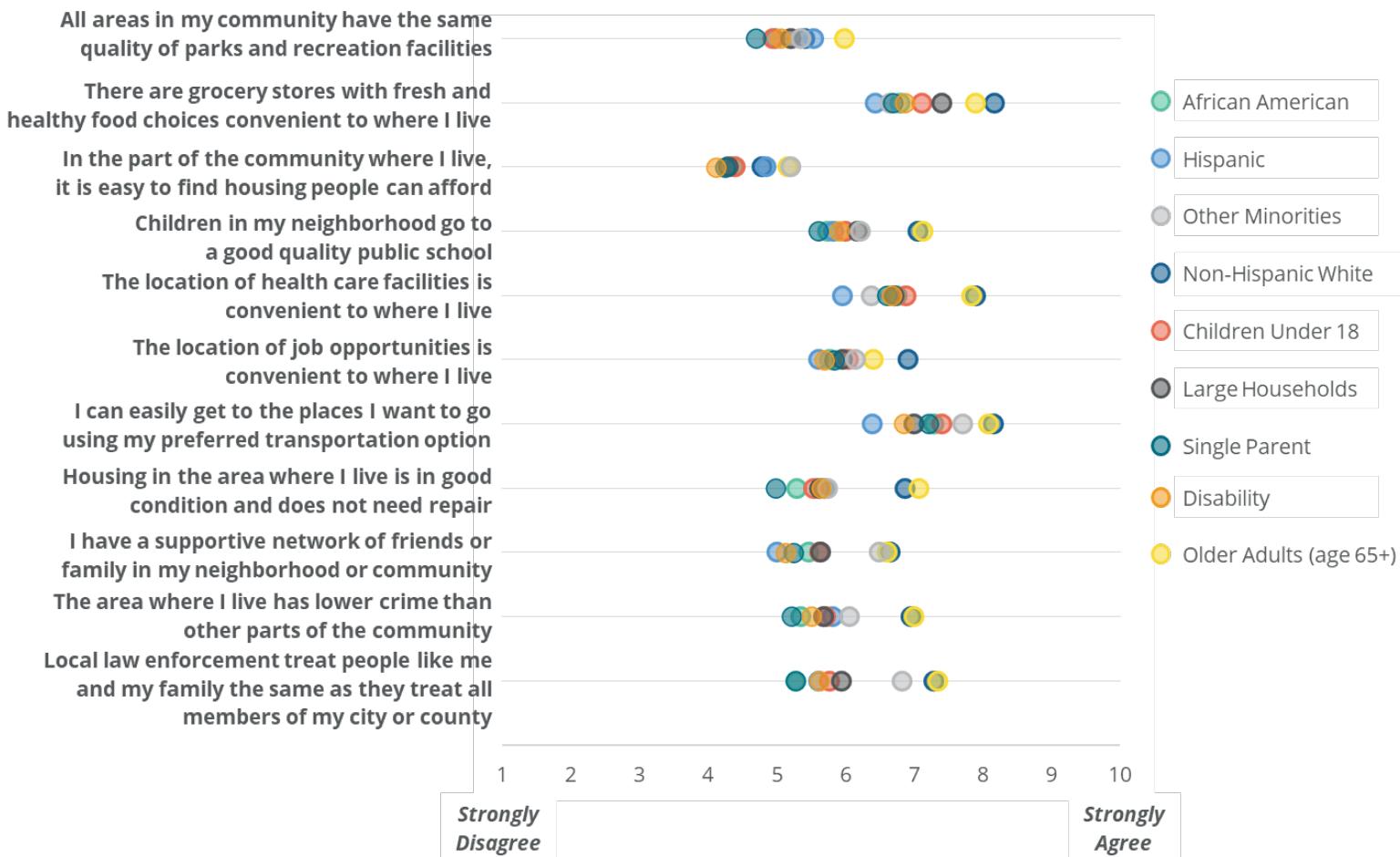


Note: n= 1,238.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Figure II-26.

On a scale from 1 to 10, where 1 is Strongly Disagree and 10 is Strongly Agree, please rate your level of agreement with the following statements about the city in which you live? By Race/Ethnicity and Household Characteristics



Note: n= 1,238.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Personal health. When asked to rate their personal health from poor to excellent, 16 percent of respondents considered their health to be “fair” or “poor” (Figure II-27). The share of participants rating their health fair/poor varied somewhat by place of residence and demographic characteristics. For example:

- Respondents whose household includes a member with a disability were most likely to rate their health fair/poor (33%).
- Surprisingly, older respondents are not significantly more likely to consider themselves in fair/poor health compared to the average respondent (19% of those ages 65 and older v. 16% for the average respondent).
- As household income rises, the likelihood respondents consider themselves to be in fair/poor health falls substantially (26% of those with household incomes less than \$25,000 v. 3% of those with household incomes above \$100,000 or more). Embedded in the income differentials are both age and disability, where households relying on social security or disability benefits are clustered in the lowest household income category.
- Similarly, housing stability is correlated with health. Precariously housed respondents are 6 times more likely to consider themselves to be in fair/poor health (31%) than homeowners (5%).
- African American/Black (20%) and other Non-White respondents (24%) are around twice as likely as non-Hispanic White (11%) and Latino/Hispanic (9%) respondents to consider themselves to be in fair/poor health.

Solutions to improve resident health. Respondents who identified as being in poor or fair health had the opportunity to describe changes to their home or area where they live, if any, that would improve their health. In general, several themes relevant to housing and neighborhood that respondents believe would improve their health emerge:

- Improvements in housing condition—eradicating mold, rodents, removing carpets or installing new carpets that would reduce asthma symptoms and offer other health benefits;
- Accessibility improvements—living in first floor units, housing without stairs, and accessibility in general;
- Reduced crime and increased personal safety, facilitating outdoor exercise activities and play as well as reducing physical and mental stress;
- Having their own home and access to more affordable housing—the benefits of having their own home or bedroom and reducing the financial burden of housing costs would reduce stress, and increase well-being; and
- Improvements in neighborhood level economic opportunities, including access to shopping, transportation, and health care.

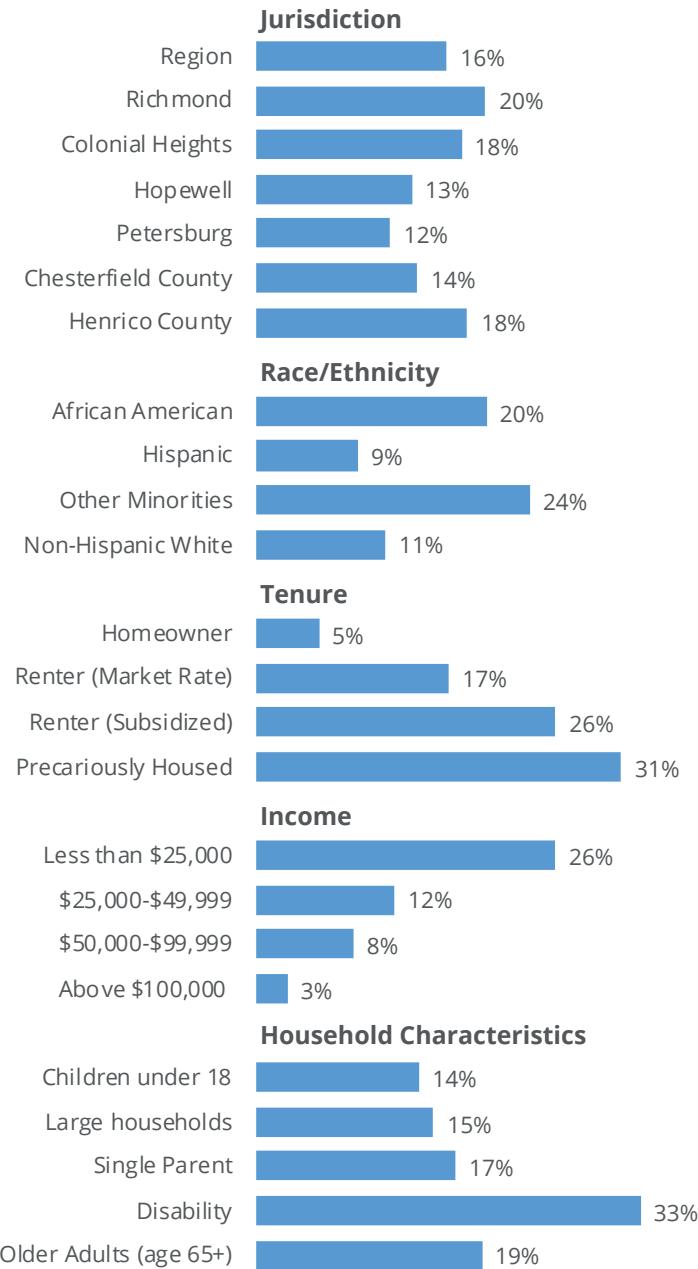
Figure II-27.
Which of the following best describes how you feel about your health? Percent Fair or Poor

Note:

n= 1,229.

Source:

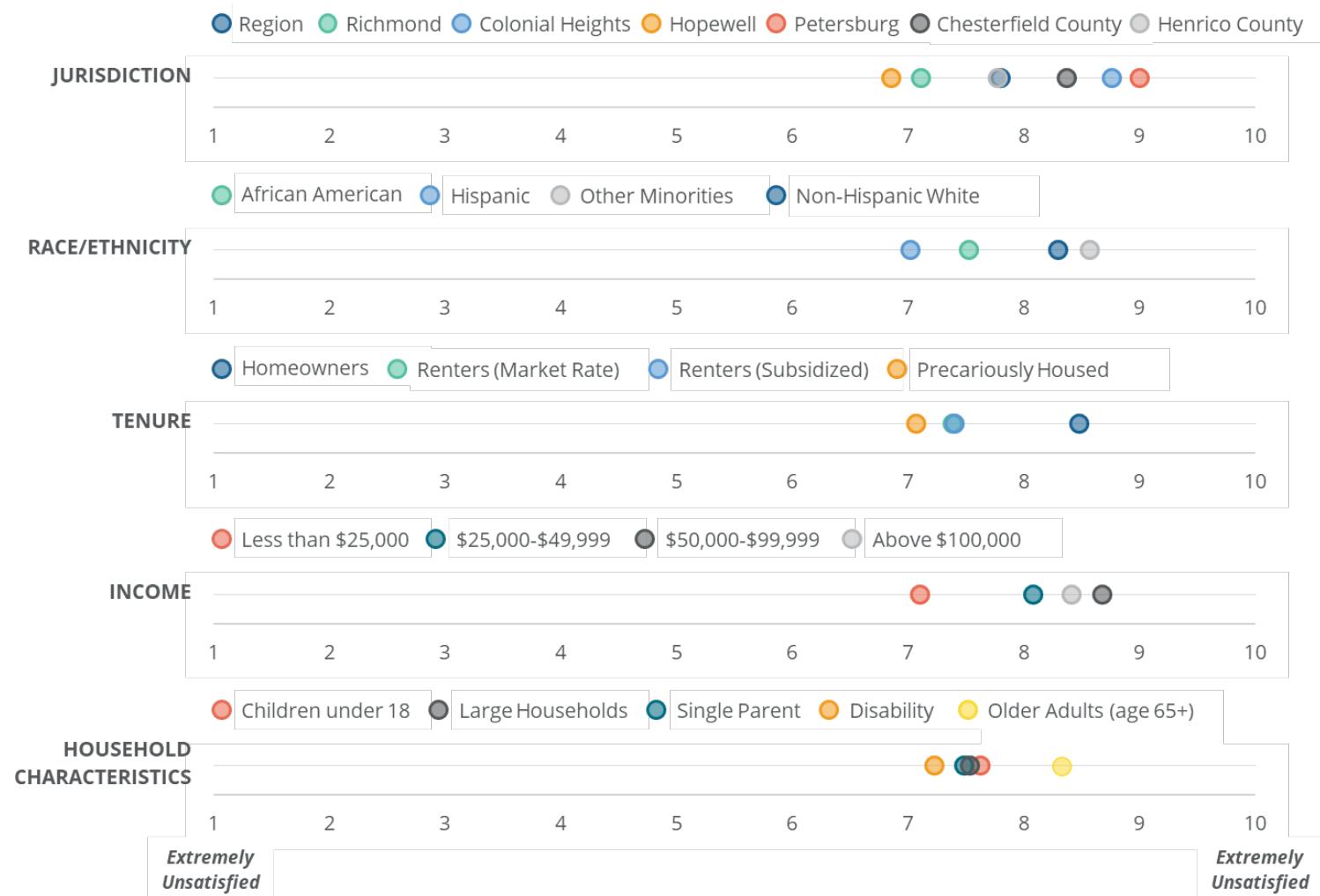
Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.



Transportation. Over 80 percent of respondents indicated the type of transportation used most often is driving a personal vehicle. This share was very similar across jurisdictions and demographic characteristics. As shown in Figure II-28, on average respondents are fairly satisfied with their transportation situation.

Figure II-28.

On a scale from 1 to 10, where 1 is “Extremely Unsatisfied” and 10 is “Extremely Satisfied,” how satisfied are you with your transportation situation?



Note: n= 1,223.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Findings from Resident Focus Groups

Voucher holder perspectives. Voucher holders in the region are generally happy with their housing situation. Their key challenges include: finding housing that accepts vouchers; finding housing in their preferred location; and managing rent increases.

Finding rental units that accept vouchers within the 60 day timeframe that housing authorities allow is a considerable challenge. This results in voucher holders initially settling for housing that is not as good of a fit (location, size, condition) than they felt they might have found with more time. Most would prefer 120 days.

None of the voucher holders who participated in the focus groups were aware of the state's new sources of income protections, and all were pleased to know about the new protections. Most had experienced and/or had friends or family who had been told by landlords that they do not accept Section 8. One shared a personal story about her challenges:

"I have a dear friend who was looking for an apartment and was trying to move off of Simms Ave in Richmond, near Forest Hills. Had two kids. Landlords made ALL KINDS of excuses—do not want children, even in 4 bedrooms; do not like [racial slur]. He turned right around and rented to a white couple with kids. This was 3 or 4 months ago. They did not call to report—they had lost hope and interest. Eventually, though, they were able to find a place."

In voucher holders' experience, it is easiest to find housing that will accept vouchers in the City of Richmond and deep in the suburbs (e.g., Chester). Conversely, it is very difficult to find housing options in the suburbs that are closer into the City of Richmond border. Suburban locations are the preferred location for many because of the strong reputation of schools.

Voucher holders were generally happy with where they had eventually settled, and most had moved out of housing in substandard condition prior to finding their current home. They live in a mix of communities—City of Richmond, Chesterfield County, East Henrico County. All felt safe with their communities. Many would like better access to affordable grocery stores and more entertainment options (movie theaters, bowling) in their neighborhoods. When asked if there was a part of the region where they would not feel comfortable, they mentioned some suburban areas with shops, and restaurants (Starbucks, Panera, Maggiano's) that do not fit their budgets. They felt they would be "fish out of water" in these areas.

Most wish that the region had more affordable housing options—particularly in suburban areas near the City of Richmond.

Managing rent increases—even when modest—are a strain on monthly budgets. A senior renter living in subsidized senior housing said the regular annual rent increases of \$20 per month are hard to manage—and that she may need to move if they continue.

Voucher holders wished that housing authorities would allow them to retain more of the extra money they receive in bonuses or unemployment. They do not understand how they are going to get on their own feet, get ahead, and/or work toward owning their own house if every bit of extra money gets redirected for rent. They feel that housing authorities should consider other aspects of personal finance when setting rent subsidies, allowing for a car payment, medical debt, insurance, food costs, etc.

Hispanic/Latino renters. A major pattern among undocumented focus group participants is that they end up living in substandard conditions due to their lack of legal status. These residents usually rent on a month to month basis instead of longer-term leases. In general, residents have a lot of trouble finding rentals that do ask for a social security number. This leaves them very few housing options, and many end up doubling up, or renting under someone else's name. If that is the case, they feel bad asking for repairs since their lease is not on their name and they are afraid it can reflect poorly on the person helping them out. When they do ask for repairs, they are usually met with hostility and threats of rent increases from landlords.

Participants feel lack of social security numbers hinders their housing choice and leaves their children in bad schools, the majority of these children are U.S. citizens. A focus group participant summarized their situation with the following quote:

"90 percent of undocumented immigrants live where they can, not where they want."

In general, Hispanic/Latino focus group participants are not satisfied with their school options. Bullying was mentioned several times by participants, particularly in Hopewell. Hispanic/Latino residents feel teachers do have the necessary training and resources to address bullying concerns; however, they do feel ESL teachers are great advocates for Hispanic children and parents.

Housing condition. Insect infestations and delayed maintenance—in particular carpets being cleaned—are common among low income renters participating in the focus groups. One participant mentioned that building staff used the "historic" designation as an excuse for not maintaining the property. None had alerted their landlords to the problems: One participant noted that she does not complain because she does not want to seem like a problem in case something critical comes up that the landlord needs to address immediately.

Hispanic/Latino participants who live in mobile parks noted serious deficiencies in park infrastructure, including issues with the sewer system, water accumulation, lack of public lighting, fences in disrepair, and lack of spaces for children to play outside. In addition,

there is a general perception that repair and maintenance requests are for the most part ignored by mobile park landlords.

Participants with the most pressing issues said they were from Richmond, the south part by the Midlothian Turnpike. Those in Hopewell and Petersburg described less-than-ideal conditions, but their housing/parks was not as substandard as others.

Accessible housing. Persons with disabilities participating in the focus groups said that finding affordable, accessible units is nearly impossible. They are grateful for their housing counselors at the Resources for Independent Living (RIL)—but the housing counselors can do little about the lack of supply.

"My counselor at RIL helped me to make all of the calls to look for a 1 bed accessible unit and they couldn't find a thing. It was like getting an Act of Congress. It was maddening. After 15-20 places, I found this one."

Experience with discrimination. When asked what they would do if they encountered discrimination, most focus group participants said they would not report it—their focus is on finding a place to live. A few participants were aware of and would contact HOME.

Perspectives on public housing. Many of the participants in the focus groups had some experience with public housing. Their perceptions of public housing varied, with most being positive. Public housing is viewed by many as a “launchpad” to stability.

- *"Public housing was good because they taught us a lot. [They help you] move in, move up, move out."*
- *"I am a homeowner and my story is extremely similar. When I came out of public housing fresh out of divorce, my credit source was low and resources were tough. I stayed determined and was able to use public housing resources to get my Associate's degree, find a job, and buy a home."*

Others felt that some public housing in the City of Richmond is not a positive environment for young Black boys.

Regional resources. Residents participating in the focus groups were very knowledgeable and complimentary of resources in the region, including:

- The Virginia Housing Development Authority (VHDA): *"I took a VHDA class through Southside Community Development & Housing Corporation and got help with downpayment; it worked out great. I had no mortgage for 3 months. Someone walked me through everything I needed to know—even practical stuff for my house."*
- Peter Paul Center in Richmond's east end, known as trusted resource in the community.

- Resources for Independent Living (RIL) is a pivotal resource for residents with disabilities. RIL has helped with housing assistance, finding accessible housing, and securing utility assistance.
- All participants mentioned their church and the broader church network being a reliable and trusted resource.

Snapshot of Recipients of Non-voucher Housing Subsidies

Survey results for residents who received any type of non-voucher housing subsidies⁵ are presented below. It should be noted that survey data from small samples (fewer than 40 respondents) are suggestive of an experience or preference, much like information gathered from a focus group. These data are not a statistical representation of that resident group.

Desire to move. Figure II-29 presents the proportion of respondents who would move if they had the opportunity. In general respondents who receive housing subsidies have a high desire to move in all jurisdictions, with respondents in Henrico County have the lowest interest in moving.

Figure II-29.
Percent Who Would Move if Given the Opportunity



Note: n=163, Richmond n=136, Colonial Heights n=3, Hopewell n= 10, Chesterfield County n=6, Henrico County n=8.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Why do residents want to move? With respect to why respondents would like to move if they had the opportunity, desiring a different neighborhood was the top reason in Richmond, while a desire for a bigger place was the top reason for respondents in other jurisdictions. Richmond respondents also cited health and mobility reasons (parking close by, better air quality, zero-stair access). The top five reasons why respondents want to move are shown in Figure II-30.

⁵ Including public housing, and any type of publicly assisted or deed restricted housing, as well as down payment assistance.

Figure II-30.
Top Five Reasons Residents Want to Move

Richmond	Colonial Heights	Hopewell	Chesterfield County	Henrico County
1 Want to move to different neighborhood 65%	Bigger 1 house/apartment/more 100% bedrooms	Bigger 1 house/apartment/more 60% bedrooms	Bigger 1 house/apartment/more 67% bedrooms	Bigger 1 house/apartment/more 50% bedrooms
2 Crime/safety reasons 65%	More affordable 2 housing/get something less expensive	Want to move to different neighborhood 60%	Want to buy a home 67%	Want to move to different neighborhood 50%
Bigger 3 house/apartment/more 63% bedrooms	Crime/safety reasons 67%	Want to buy a home 40%	Crime/safety reasons 50%	Want to buy a home 33%
4 Want to buy a home 45%	Need more accessible unit or house 67%	Want to move to different city/county 40%	More affordable 4 housing/get something less expensive 17%	Want to move to different city/county 33%
5 Have my kids go to better schools 44%	Want to buy a home 33%	More affordable 5 housing/get something less expensive 30%	Want to move to different neighborhood 17%	Closer to family 33%

Note: n= 140, Richmond n=115, Colonial Heights n=3, Hopewell n= 10, Chesterfield County n=6, Henrico County n=6.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Figure II-31.
Top 5 Impediments to Moving

Richmond	Colonial Heights	Hopewell	Chesterfield County	Henrico County
1 Can't afford to live anywhere else 55%	1 Need to find a new job 67%	Can't cover the rent on my income/landlords want 3x rent 40%	1 Can't afford to live anywhere else 67%	1 Can't afford to live anywhere else 50%
2 Can't cover the rent on my income/landlords want 3x rent 43%	2 Can't afford to live anywhere else 33%	Can't pay moving expenses—security deposit, first/last 40%	2 Can't cover the rent on my income/landlords want 3x rent 33%	2 Can't find a better place to live 33%
3 Can't pay moving expenses—security deposit, first/last 35%	3 Can't cover the rent on my income/landlords want 3x rent 33%	3 Can't afford to live anywhere else 30%	3 Can't find a better place to live 17%	3 Can't find a landlord to rent to me due to my credit history 33%
4 Can't afford security deposit for new rental 30%	4 Rentals are all full; can't find a place to rent 33%	4 Can't find a better place to live 20%	4 Need to find a new job 17%	4 Need the accessibility features of this housing unit and can't find 17%
5 Can't find a landlord to rent to me due to my credit history 25%	5 Can't keep paying rental application fees 33%	5 Need to find a new job 20%	5 Rentals are all full; can't find a place to rent 17%	5 Can't afford security deposit for new rental 17%

Note: n= 140, Richmond n=115, Colonial Heights n=3, Hopewell n= 10, Chesterfield County n=6, Henrico County n=6.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Why haven't residents moved yet? As shown above (Figure II-31) and not surprisingly, the most common reasons why residents who want to move have not yet moved involve both the supply of available housing that residents can afford, as well as the cost of securing and moving into a new home.

In open ended comments to this question, some residents explained their impediments to moving in more detail:

"The job have pays good but not enough for me to be able to move and still manage to support my kids and myself."—Richmond resident

"My credit is horrible but I am working on it."—Richmond

"Have to be here a year first" and "Waiting to get a voucher after my first year"—Hopewell

"If I give 60 days notice and can't find anywhere to live I will be on the street."—Chesterfield

Housing condition. Figure II-32 below shows the percent of respondents who rated the condition of their home as fair or poor. Except for those living in Chesterfield County, the majority of respondents feel the condition of their home is fair or poor.

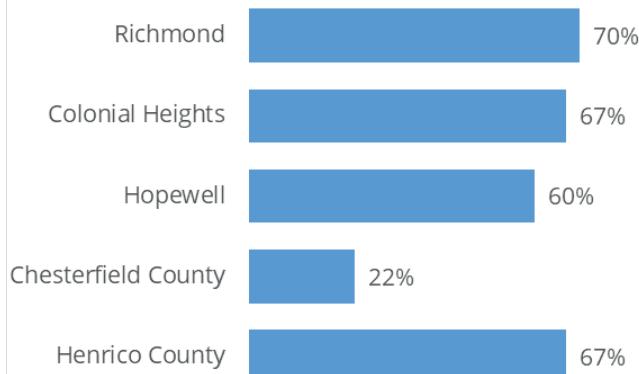
Figure II-32.
How would you rate the condition of your home?
Percent Fair or Poor

Note:

n= 169, Richmond n=138, Colonial Heights n=3, Hopewell n= 10, Chesterfield County n=9, Henrico County n=9.

Source:

Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.



Condition issues were most common among Hopewell respondents:

"Initially, HHRA didn't want me on Section 8 list; just give me a hard time and the apartment in TRCourt has deep mold issues."—Hopewell

"Mold due to poor drainage issues throughout Hopewell neighborhoods!"—Hopewell

"The upkeep should be better based on the money they receive from HUD and the rental payments from the tenants."—Hopewell

Housing challenges. Survey respondents were asked to select the housing challenges they currently experience from a list of over 40 different housing or neighborhood challenges. Figures II-33 through II-37 present the top 10 challenges experienced by respondents by jurisdiction. Challenges related to neighborhood conditions top the list in Richmond, while apartment/house conditions and affordability concerns top the lists in the rest of the jurisdictions.

Most of the open ended comments offered by respondents were related to housing challenges, with the majority of Richmond respondents' comments about crime and condition challenges.

"Safety."—Henrico

"Landlord does not take complaints about loud/noisy neighbors seriously and does not enforce lease rules/guidelines!"—Chesterfield

"I fear for my life everyday, I'm extremely depressed and anxious all the time, I feel trapped and hopeless. I wanna do better but I can't find the strength and it's hard to maintain hope when you feel so unimportant and hopeless. The conditions of the housing projects are disgusting and they make you angry when you walk outside and look around at how they fix everything up everywhere but here."—Richmond

"Being outside and they started shooting."—Richmond

"Maintenance don't come in time to fix repairs" and "Maintenance isn't up to par"—Richmond

"When it rains, the neighborhood literally floods. The water becomes so high that you can't possibly reach your car safely in heavy rain."—Richmond

Figure II-33.
Top 10 Housing Challenges Experienced, Richmond

TOP 10 HOUSING CHALLENGES	%
High crime in my neighborhood	58%
I am afraid to let my kids play outside	56%
I am concerned about my or my family's safety in my current neighborhood	53%
I want to buy a house but can't afford the down payment	45%
Neighborhood does not have safe places for children to play outside	41%
Buildings in my neighborhood are in poor condition	40%
I have bad/rude/loud neighbors	37%
I have bad credit and cannot find a place to rent	33%
My home/apartment is in poor condition	31%
Poor/low school quality in my neighborhood	30%

Note: n=137.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Figure II-34.
Top 10 Housing Challenges Experienced, Colonial Heights

TOP 10 HOUSING CHALLENGES	%
My house or apartment isn't big enough for my family members	100%
I want to buy a house but can't afford the down payment	100%
My landlord refuses to make repairs despite my requests	67%
Asthma or asthma attacks because of conditions in the home or neighborhood	67%
I am afraid I may get evicted or kicked out	67%
I want to buy a house but can't qualify for a mortgage loan	67%
I have bad/rude/loud neighbors	67%
My home/apartment is in poor condition	33%
I have bed bugs/insect or rodent infestation	33%
Buildings in my neighborhood are in poor condition	33%

Note: n=3.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Figure II-35.
Top 10 Housing Challenges Experienced, Hopewell

TOP 10 HOUSING CHALLENGES	%
My house or apartment isn't big enough for my family members	50%
I want to buy a house but can't afford the down payment	50%
I worry that if I request a repair it will result in a rent increase or eviction	40%
Buildings in my neighborhood are in poor condition	40%
I am afraid to let my kids play outside	40%
I worry about my rent going up to an amount I can't afford	40%
I want to buy a house but can't qualify for a mortgage loan	40%
I have bad/rude/loud neighbors	40%
Not enough job opportunities in the area	40%
My home/apartment is in poor condition	30%

Note: n=10.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Figure II-36.
Top 10 Housing Challenges Experienced, Chesterfield County

TOP 10 HOUSING CHALLENGES	%
I have bad/rude/loud neighbors	56%
I want to buy a house but can't afford the down payment	44%
I worry about my rent going up to an amount I can't afford	33%
I struggle to pay my rent/mortgage	33%
I am concerned about my or my family's safety in my current neighborhood	33%
I struggle to pay my utilities	22%
I want to buy a house but can't qualify for a mortgage loan	22%
I can't get to public transit/bus/light rail easily or safely	22%
High blood pressure, stress, stroke, or heart disease because of conditions in t	22%
My landlord refuses to make repairs despite my requests	11%

Note: n=9.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Figure II-37.
Top 10 Housing Challenges Experienced, Henrico County

TOP 10 HOUSING CHALLENGES	%
My home/apartment is in poor condition	22%
I am afraid to let my kids play outside	22%
My house or apartment isn't big enough for my family members	22%
Too much traffic/too much street/highway noise	22%
I have bad credit and cannot find a place to rent	22%
I want to buy a house but can't afford the down payment	22%
I have bad/rude/loud neighbors	22%
I want to use the bus, but the stop is too far away from my home to use it	22%
My landlord refuses to make repairs despite my requests	11%
I have bed bugs/insect or rodent infestation	11%

Note: n=9.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Snapshots of Survey Respondents by Jurisdiction

The balance of this section presents the top 10 housing challenges and descriptive characteristics of the survey respondent population by jurisdiction. These respondent segment snapshots are for:

- Richmond City residents (Figure II-38);
- Colonial Heights residents (Figure II-39),
- Hopewell residents (Figure II-40),
- Petersburg residents (Figure II-41),
- Chesterfield County residents (Figure II-42);
- Henrico County residents (Figure II-43).

Figure II-38.
Snapshot of Richmond City Respondents

HOUSING SITUATION	#	%	TOP 10 HOUSING CHALLENGES	#	%
Homeowner	44	9%	High crime in my neighborhood		35%
Renter (Market Rate)	137	28%	I want to buy a house but can't afford the down payment		30%
Renter (Subsidized)	268	56%	I am afraid to let my kids play outside		30%
Precariously Housed	32	7%	I am concerned about my or my family's safety in my neighborhood		29%
Doubled Up	40	10%	I worry about my rent going up to an amount I can't afford		24%
			Poor/low school quality in my neighborhood		24%
HOUSEHOLDS WITH CHILDREN	#	%	Neighborhood does not have safe places for children to play outside		23%
Children under 18 in home	202	60%	I want to buy a house but can't qualify for a mortgage loan		22%
Single Parents	162	48%	I have bad/rude/loud neighbors		22%
			Buildings in my neighborhood are in poor condition		21%
HOUSEHOLD SIZE	#	%	DISABILITY	#	%
Small household (1-2 people)	172	50%	Household includes a member with a disability	126	35%
Medium household (3-4 people)	119	35%	House or apartment does not meet the needs of household member with a disability	69	30%
Large household (5+ people)	50	15%			
RACE AND ETHNICITY	#	%	EXPERIENCE WITH DISPLACEMENT AND DISCRIMINATION	#	%
African American	250	79%	Displaced from housing in past 5 years	67	17%
Hispanic	8	3%	Felt discriminated against when looking for housing	41	12%
Other Minority	11	3%	Feel unwelcome in community	87	24%
Non-Hispanic White	46	15%			

Figure II-39. Snapshot of Colonial Heights Respondents

HOUSING SITUATION		#	%	TOP 10 HOUSING CHALLENGES	#	%
Homeowner	55	65%		I want to buy a house but can't afford the down payment		18%
Renter (Market Rate)	18	21%		My house or apartment isn't big enough for my family members		14%
Renter (Subsidized)	5	6%		I have bad/rude/loud neighbors		14%
Precariously Housed	7	8%		I want to buy a house but can't qualify for a mortgage loan		12%
Doubled Up	12	16%		Too much traffic/too much street/highway noise		12%
				Inadequate sidewalks, street lights, drainage, or other infrastructure in my neighborhood		11%
HOUSEHOLDS WITH CHILDREN		#	%			
Children under 18 in home	27	41%		I worry about my rent going up to an amount I can't afford		11%
Single Parents	13	20%		I struggle to pay my rent/mortgage		11%
				My landlord refuses to make repairs despite my requests		11%
HOUSEHOLD SIZE		#	%	DISABILITY	#	%
Small household (1-2 people)	35	53%		Household includes a member with a disability	20	29%
Medium household (3-4 people)	24	36%		House or apartment does not meet the needs of household member with a disability	14	13%
Large household (5+ people)	7	11%				
RACE AND ETHNICITY		#	%	EXPERIENCE WITH DISPLACEMENT AND DISCRIMINATION	#	%
African American	8	13%		Displaced from housing in past 5 years	8	11%
Hispanic	6	10%		Felt discriminated against when looking for housing	6	9%
Other Minority	8	13%		Feel unwelcome in community	12	17%
Non-Hispanic White	38	63%				

Figure II-40. Snapshot of Hopewell Respondents

HOUSING SITUATION	#	%	TOP 10 HOUSING CHALLENGES	%
Homeowner	43	34%	I want to buy a house but can't afford the down payment	26%
Renter (Market Rate)	50	40%	Not enough job opportunities in the area	25%
Renter (Subsidized)	14	11%	No or few grocery stores/healthy food stores in the area	25%
Precariously Housed	19	15%	I worry about my rent going up to an amount I can't afford	22%
Doubled Up	36	31%	I want to buy a house but can't qualify for a mortgage loan	21%
			I struggle to pay my rent/mortgage	19%
HOUSEHOLDS WITH CHILDREN	#	%		
Children under 18 in home	61	58%	My house or apartment isn't big enough for my family members	19%
Single Parents	20	19%	I struggle to pay my utilities	17%
			I have bad/rude/loud neighbors	16%
			Inadequate sidewalks, street lights, drainage, or other infrastructure in my neighborhood	15%
HOUSEHOLD SIZE	#	%		
Small household (1-2 people)	29	28%		
Medium household (3-4 people)	41	39%	DISABILITY	# %
Large household (5+ people)	34	33%	Household includes a member with a disability	27 24%
			House or apartment does not meet the needs of household	13 35%
RACE AND ETHNICITY	#	%		
African American	18	17%	EXPERIENCE WITH DISPLACEMENT AND DISCRIMINATION	# %
Hispanic	61	59%	Displaced from housing in past 5 years	19 16%
Other Minority	5	5%	Felt discriminated against when looking for housing	23 20%
Non-Hispanic White	20	19%	Feel unwelcome in community	26 23%

Figure II-41. Snapshot of Petersburg Respondents

HOUSING SITUATION	#	%	TOP 10 HOUSING CHALLENGES	%
Homeowner	21	62%	Inadequate sidewalks, street lights, drainage, or other infrastructure in my neighborhood	42%
Renter (Market Rate)	11	32%	I struggle to pay my utilities	33%
Renter (Subsidized)	1	3%	Poor/low school quality in my neighborhood	29%
Precariously Housed	1	3%	Not enough job opportunities in the area	29%
Doubled Up	11	35%	I want to buy a house but can't afford the down payment	27%
			I want to buy a house but can't qualify for a mortgage loan	24%
			Buildings in my neighborhood are in poor condition	21%
Households with Children	#	%	Too much traffic/too much street/highway noise	21%
Children under 18 in home	4	16%	I struggle to pay my rent/mortgage	21%
Single Parents	2	8%		
			No or few grocery stores/healthy food stores in the area	19%
Household Size	#	%		
Small household (1-2 people)	15	60%		
Medium household (3-4 people)	8	32%	DISABILITY	# %
Large household (5+ people)	2	8%	Household includes a member with a disability	6 23%
			House or apartment does not meet the needs of household	2 50%
RACE AND ETHNICITY	#	%		
African American	12	55%	EXPERIENCE WITH DISPLACEMENT AND DISCRIMINATION	# %
Hispanic	2	9%	Displaced from housing in past 5 years	6 21%
Other Minority	0	0%	Felt discriminated against when looking for housing	7 27%
Non-Hispanic White	8	36%	Feel unwelcome in community	7 26%

Figure II-42. Snapshot of Chesterfield County Respondents

HOUSING SITUATION	#	%	TOP 10 HOUSING CHALLENGES	#	%
Homeowner	348	59%	Inadequate sidewalks, street lights, drainage, or other infrastructure in	26%	
Renter (Market Rate)	120	20%	I want to buy a house but can't afford the down payment	19%	
Renter (Subsidized)	69	12%	I worry about my rent going up to an amount I can't afford	16%	
Precariously Housed	49	8%	I have bad/rude/loud neighbors	15%	
Doubled Up	29	6%	I want to buy a house but can't qualify for a mortgage loan	15%	
			Too much traffic/too much street/highway noise	13%	
HOUSEHOLDS WITH CHILDREN	#	%			
Children under 18 in home	208	48%	I struggle to pay my rent/mortgage	12%	
Single Parents	83	19%	I struggle to pay my utilities	10%	
			I can't get to public transit/bus/light rail easily or safely	9%	
			My house or apartment isn't big enough for my family members	9%	
HOUSEHOLD SIZE	#	%			
Small household (1-2 people)	187	43%			
Medium household (3-4 people)	182	42%	DISABILITY	#	%
Large household (5+ people)	67	15%	Household includes a member with a disability	144	31%
			House or apartment does not meet the needs of household	93	23%
RACE AND ETHNICITY	#	%			
African American	117	29%	EXPERIENCE WITH DISPLACEMENT AND DISCRIMINATION	#	%
Hispanic	15	4%	Displaced from housing in past 5 years	55	11%
Other Minority	22	5%	Felt discriminated against when looking for housing	45	10%
Non-Hispanic White	256	62%	Feel unwelcome in community	119	25%

Figure II-43. Snapshot of Henrico County Respondents

HOUSING SITUATION	#	%	TOP 10 HOUSING CHALLENGES	#	%
Homeowner	82	30%	I want to buy a house but can't afford the down payment		28%
Renter (Market Rate)	45	16%	Inadequate sidewalks, street lights, drainage, or other infrastructure		23%
Renter (Subsidized)	131	47%	I want to buy a house but can't qualify for a mortgage loan		20%
Precariously Housed	18	7%	I worry about my rent going up to an amount I can't afford		18%
Doubled Up	41	16%	My house or apartment isn't big enough for my family members		16%
			I have bad/rude/loud neighbors		15%
HOUSEHOLDS WITH CHILDREN	#	%			
Children under 18 in home	112	55%	I have Section 8 and I am worried my landlord will stop accepting Section 8		13%
Single Parents	81	40%	I struggle to pay my utilities		11%
			Neighborhood does not have safe places for children to play outside		10%
HOUSEHOLD SIZE	#	%			
Small household (1-2 people)	102	50%	I am concerned about my or my family's safety in my neighborhood		9%
Medium household (3-4 people)	79	39%	DISABILITY	#	%
Large household (5+ people)	23	11%	Household includes a member with a disability	83	38%
			House or apartment does not meet the needs of household	45	33%
RACE AND ETHNICITY	#	%	EXPERIENCE WITH DISPLACEMENT AND DISCRIMINATION	#	%
African American	115	62%	Displaced from housing in past 5 years	34	14%
Hispanic	12	6%	Felt discriminated against when looking for housing	38	18%
Other Minority	5	3%	Feel unwelcome in community	78	34%
Non-Hispanic White	54	29%			

SECTION III.

DEMOGRAPHIC PATTERNS

SECTION III.

Demographic Patterns

This section examines demographic patterns that are associated with residential settlement, housing availability and affordability, and access to opportunity. It also provides context for the analyses in Sections IV (Disproportionate Housing) and V (Access to Opportunity).

Consistent with recommended approaches in former HUD fair housing guidance, this section:

- Describes demographic patterns in the region over time;
- Examines historical segregation and identifies the racial and ethnic groups that currently experience the highest levels of segregation;
- Identifies racially and ethnically concentrated areas of poverty (R/ECAPs) and the predominant protected classes residing in R/ECAPs;
- Discusses exposure to concentrated poverty; and
- Examines the risks of displacement from gentrification.

Primary Findings

- Historically, public and private sector practices have worked together to separate the region's residents by race. These patterns are changing as the region grows, and this change is expected to continue in the future. Increased racial and ethnic diversity in the region is driven by growth of Latino/Hispanic residents and Asian residents. The share of African American/Black residents—33 percent of the region's population—has not changed since 2000.
- Segregation of non-White and Hispanic residents from non-Hispanic White residents appears to be decreasing. Between 2010 and 2018, the Dissimilarity Index (DI)—a measure of segregation—has for the most part trended down, except for Latino/Hispanics in the City of Richmond. Despite the downward trend of the DI, the City of Richmond continues to have the highest levels of segregation in the region.
- Overall, there are around 130,000 residents with a disability in the region. The share of the population with a disability is highest in Hopewell and Petersburg, where around one in five residents experiences a disability. Richmond and Chesterfield County have notably low rates of disability for residents age 75 and older.

- Trends in poverty rates vary across the region. Increases in individual and family poverty since 2010 have mostly hit the Tri-Cities, while poverty in Richmond, Chesterfield County, and Henrico County has declined or remained stable.
- Across jurisdictions, residents with disproportionately higher poverty rates include single mothers with children living in the home, African American/Black and Latino/Hispanic households, and children under 18. Single mothers are more than twice as likely to live in poverty as the average family household.
- Poverty is unevenly distributed in the region: Richmond houses 40 percent of the region's lowest income households (as of 2018), compared to only 24 percent of all households. Conversely, Chesterfield and Henrico Counties house fewer of the region's lowest income households than what their share of overall households would suggest. The location of deeply subsidized housing, including housing owned and operated by public housing authorities, contributes to concentration of poverty.
- The region has 9 Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)—neighborhoods that have a poverty rate of 40 percent and higher and are more than 50 percent non-White and Latino/Hispanic residents. Seven of them are located in Richmond, one in Henrico County and one in Petersburg. Nearly all of the R/ECAPs in Richmond were once “redlined” neighborhoods where private investment was discouraged.

History of Residential Settlement and Segregation

The history of residential settlement in the Richmond region—and intentional efforts to segregate residents by race, ethnicity, national origin, and class—is well studied and documented. This introductory section provides a brief synopsis of the region’s history to provide context for current demographic and housing conditions.

The Richmond region has a deep historical tie-in with present-day conversations about race in the United States. The city was once the largest interstate market for slaves in the South, and the capital of the Confederacy in the 1860s. Until this past summer, statues that celebrated the leaders of the Confederacy were prominently placed in front of state government buildings in the City of Richmond, along road medians (Monument Avenue), and in parks around the city (such as Monroe Park). Through current-day activism, Richmond is leading an effort to reshape how history is remembered in the U.S.

The history of the Tri-Cities is closely tied to economic development—and which cities have benefitted from the placement of industry. Petersburg had a long history of industrial strength up until the 1980s, with much of its economy in the early 20th Century tied to manufacturing supporting the U.S. military. The city was hit hard in 1985 with the closure of a cigarette factory in town, de-industrialization, and national economic challenges, all of which cost many jobs in the city. The loss of the location of the Southpark Mall, which was built instead in Colonial Heights and remains a major economic driver in the Tri-Cities,

exacerbated the city's economic struggles. For most of Hopewell's history, the city was a "company town," providing housing to major industrial employers. Like Petersburg, Hopewell has been challenged by the closure of major employers, related job losses, and limited resources to respond.

Public Sector Regulations and Actions

Racial zoning. The City of Richmond was the second city in the U.S., after Baltimore, to adopt race-based zoning. That occurred in 1911. A few years later, in 1915, the city's law was upheld by the Supreme Court of Virginia in a lawsuit involving an African American/Black resident and White resident moving in together in a designated "White" zone.

In 1917, that law was effectively invalidated through the *Buchanan v. Warley* decision, in which the U.S. Supreme Court found an ordinance in Louisville, Kentucky that prohibited the sale of real property to African American/Black households in majority White neighborhoods to be unconstitutional for violating Fourteenth Amendment freedom of contract protections.

This did not halt race-based zoning efforts in Richmond. In 1924, the Virginia General Assembly passed S.B. 219 "To Preserve Racial Integrity" which forbade interracial marriage. In 1929, the Richmond City Council adopted an ordinance based on this law, which defined residential zones by marriage legality. Therefore, people could not live in neighborhoods whose residents they could not marry—e.g., African American/Black residents could not live in White neighborhoods or vice versa. As a result, during the 1930s, Richmond neighborhoods became thoroughly segregated.¹

These laws were not overturned until 1967, as part of the U.S. Supreme Court's *Loving v. Virginia* decision, which found that laws banning interracial marriage violated the Equal Protection and Due Process clauses of the Fourteenth Amendment.

Expansion of the highway system. The City of Richmond acquired the first commercially successful streetcar system in 1888, allowing upper class residents to access new residential areas on the periphery of the city, effectively creating the first suburbs in the region.

The growth of automobiles as a dominant form of transportation and the expansion of the highway system had disastrous effects on African American/Black neighborhoods throughout the country. Richmond's Jackson Ward—one of the largest African American/Black neighborhoods in the U.S. and a thriving area of commerce and culture—was split in half by I-95. Urban renewal projects decimated many others: the Renewing

¹ *Confronting School and Housing Segregation in the Richmond Region: Can We Learn and Live Together?*
<https://scholarship.richmond.edu/cgi/viewcontent.cgi?article=1074&context=spcs-faculty-publications>

Inequality project estimates that 958 families within the City of Richmond were displaced by urban renewal; of these, 97 percent were families of color.²

Favorable mortgage lending programs, discussed below, enabled wealthy and moderate-income Whites to buy homes in the growing and newly accessible suburbs, while African American/Black residents, who were denied mortgage loans, were relegated into neighborhoods with declining private investment—many also the location of public housing.

Annexation. Suburban migration shifted the racial makeup of the City of Richmond, threatening the racial composition of city leadership. In 1970, annexation was used as a tactic to dilute the African American/Black vote. The city's annexation of a portion of Chesterfield County was challenged by a local activist and public housing resident and resulted in a court decision that allowed Richmond to retain the annexed land and required the city to move to a district-based system of electing local council members. In 1979, Virginia lawmakers passed a law that gave counties the right to request immunity from all future annexations—effectively “land locking” Richmond.³

Tri-Cities settlement history. The Tri-Cities jurisdictions—Colonial Heights, Hopewell, and Petersburg—have a long history of struggles over land ownership, economic development, leadership, and identity. The initial growth of the Tri-Cities area—transformation of plantation land into residential subdivisions and industrial use—was driven by military support for nearby “Camp Lee” (now Fort Lee). As the Tri-Cities have developed, tensions over land annexations, attracting employers, school composition, and racist acts have hampered opportunities for regional cooperation.

Colonial Heights. In the early 1900s, unincorporated Colonial Heights sought independence from Chesterfield County and petitioned to be annexed into Petersburg, drawn by the town's schools. That annexation was complicated by town finances and negotiations, and Colonial Heights instead formed as an independent town, incorporating in 1948. The city grew rapidly through the 1970s. In the mid-1980s, completion of State Route 144 (the Temple Avenue collector) and a new bridge across the Appomattox River provided direct access to State Route 36 near Fort Lee. This opened up a previously isolated tract of land for greenfield development, facilitating the creation of the Southpark Mall and surrounding retail and office uses. The development of that mall, which was originally to be built in Petersburg, incentivized merchants to relocate from Petersburg to Colonial Heights. This led Black residents in Petersburg to boycott the mall Colonial

² *Renewing Inequality*.

<http://dsl.richmond.edu/panorama/renewal/#view=0/0/1&viz=cartogram&cityview=holc&city=richmondVA&loc=13/37.5660/-77.4459>

³ Moeser, John V. and Rutledge M. Dennis. The Politics of Annexation: Oligarchic Power in a Southern City. VCU Libraries, 2020.

Heights, where the Ku Klux Klan was active at the time. This lost economic opportunity remains a source of tension between Petersburg and Colonial Heights.⁴⁵

Hopewell. Hopewell transformed from a plantation to a company town with the development of the DuPont dynamite factory in 1914. During World War I, that factory employed about 30,000 people and was the largest guncotton factory in the world. The DuPont plant closed when the war ended, after which the city attracted other manufacturing giants, making everything from silk to cardboard boxes, to dishwashers.

Hopewell was the site of many “kit homes,” developed by Sears Roebuck to house company workers.

Declines in manufacturing activity prompted Hopewell to seek annexation to expand its tax base and expand commercial and industrial development opportunities. Like Petersburg, Hopewell lost major retailers to new malls developed in surrounding areas in the 1980s.

Petersburg has a history of industrial strength that drew both White and Black workers through the mid 20th century. The city was the site of one of the oldest free Black settlements in the U.S. and has some of the county's oldest Black congregations, who were leaders, among others, in the 1960s Civil Rights movement.

Retail and industry in Petersburg prospered until the 1980s, when merchants relocated to the Colonial Heights Mall and a cigarette factory in town closed. The declining economy and increased pressure of competition from surrounding cities and counties helped fuel tensions within Petersburg's leadership.

Prior to this economic stagnation, Petersburg had been active in annexing land from surrounding counties to maintain its tax base, which tilted the city's demographic base toward White leadership. A federal judge's ruling in 1972 that required the city divide into single-member districts threatened the continued dominance of White leadership and prompted White flight from the city.

Attempted annexations of farmland in the 1980s by both Hopewell and Petersburg failed—creating growth constraints and impeding the economic growth that surrounding counties with un- and underdeveloped land could more easily achieve.

⁴ Varied sources including Colonial Heights Planning Department; Petersburg 2014 Comprehensive Plan; Hopewell City history; Wikipedia references for all cities.

⁵ The mall continues to be a major attraction for the Tri-Cities area, with Colonial Heights generating 70 percent of the per capita sales in the Tri-Cities region. However, the 2020 pandemic led to the mall filing for bankruptcy in November 2020.

Private Sector Regulations and Actions

Restrictive covenants. After race-based zoning was deemed unconstitutional, many cities, including Richmond, found other legal mechanisms to enforce segregation, such as covenants attached to residential properties. The 1917 ruling in *Buchanan v. Warley* applied to public policy, not private transactions. Race-based restrictive covenants, still legal, were embedded in property deeds of privately owned homes that prohibited White homeowners from selling their houses to African American/Black residents.⁶ Restrictive covenants were allowed until 1948 when the U.S. Supreme Court found them to be unconstitutional (*Shelley v. Kraemer*).

Redlining. The term “redlining” refers to a practice of the Federal Home Owner’s Loan Corporation (HOLC), which was established in 1933 to stabilize the housing market. Prior to the HOLC, homeownership was unusual for all but the very wealthy, as lenders required very large down payments (e.g., 50% of home value), interest only payments with a “balloon” payment at the end of the loan term (which required new financing), and very short loan terms (5-7 years). The HOLC offered more reasonable lending terms in an effort to expand homeownership.

To evaluate loan risk, the HOLC hired local real estate agents to develop maps depicting neighborhood quality, which were largely based on racial and ethnic prejudice. Predominantly White neighborhoods were assigned a low-risk rating and correspondingly low interest rate loans. High risk neighborhoods, largely non-White, carried high-interest loans or no lending at all.

An example of “risk rating” by the HOLC in Richmond is shown in the following map from 1937. Dark green and blue areas were rated as lower risk areas; these were areas where residential loans were easiest to obtain and issued at the lowest interest rates. Yellow areas were moderate-to-high risk. Red were the lowest grade areas and could not receive conventional mortgage loans.

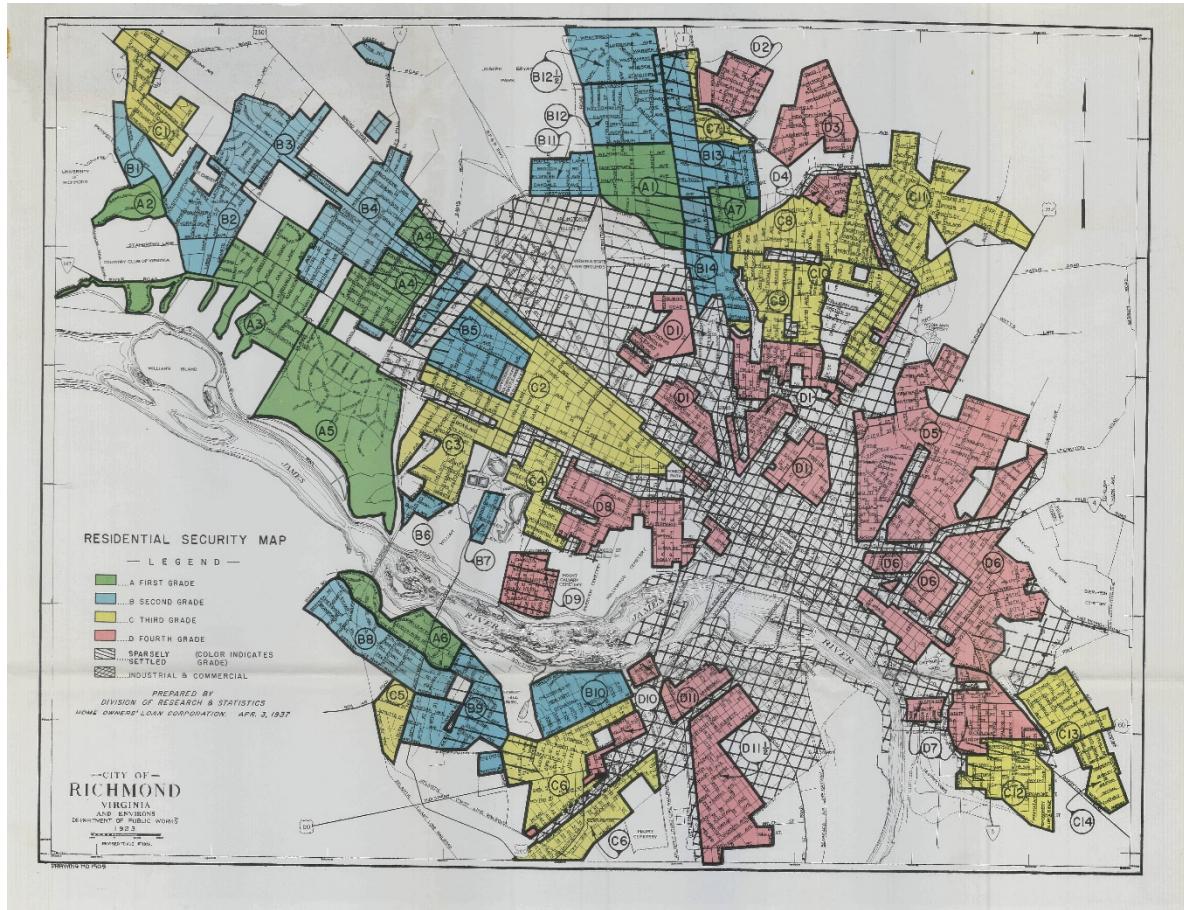
The effect of this risk-rating system was to drive private investment into low-risk neighborhoods—segregated White neighborhoods—and away from high-risk—segregated non-White—neighborhoods. In Richmond, of the dozen “D”, or High Risk areas, only two were *not* African American/Black neighborhoods, and one of those was almost entirely “inaccessible”, unsettled, and undeveloped.⁷

As discussed later in this section, most of the racial, ethnic, and poverty concentrations still follow many of the lines drawn by the HOLC map.

⁶ *Confronting School and Housing Segregation in the Richmond Region: Can We Learn and Live Together?* <https://scholarship.richmond.edu/cgi/viewcontent.cgi?article=1074&context=spcs-faculty-publications>

⁷ *Redlining Richmond.* <https://dsl.richmond.edu/holc/pages/intro>

Figure III-1.
Richmond Redlining Map, 1937



Source: "Redlining Richmond" <https://dsl.richmond.edu/holc/pages/intro>

After the HOLC was formed, the Federal Housing Administration (FHA) was created to insure residential mortgages. Insurance was effectively only available to White households, as the FHA underwriting manual instructed against insuring properties in "higher risk" neighborhoods. The FHA also favored "lower risk" lending in the expanding suburbs.

These federal policies were exacerbated by private actors—notably "blockbusting." Real estate companies convinced White owners to sell at below market prices based on threats that non-White buyers were moving into the neighborhood. They then offered buyers of color, who had very few options for buying a home, inflated prices with unfavorable lending terms.

Decades later, these practices became illegal. The Federal Fair Housing Act of 1968 addressed some aspects of discrimination in lending by prohibiting banks from denying or basing the terms of mortgage loans based on protected class. The Equal Credit Opportunity Act strengthened these provisions in 1974 by prohibiting discrimination in consumer and commercial credit. The Home Mortgage Disclosure Act (HMDA) of 1975

required financial institutions to provide financial data on mortgage lending, which federal regulators use today to detect violations of fairness in lending.

Cumulative impact. In sum, for more than 100 years, the housing choices of non-White households in the region have been disrupted through forced segregation; restrictions on migration into higher opportunity areas; denial of homeownership; and barriers for wealth-building.

These practices that denied housing choice for many protected classes—and especially racial and ethnic minorities—were persistently and stubbornly applied for decades. The cumulative impact of these actions, as discussed in the remainder of this report, have led to considerable differences in housing choice and access to economic opportunity. As the local historian Dr. Edward Ayers has noted, Richmond neighborhoods with concentrated poverty in the 1930s are poorer today and, conversely, wealthy neighborhoods are wealthier today.⁸

Demographic Context

As shown in Figure III-2, the Greater Richmond/Tri-Cities region has added close to 200,000 residents since 2000, representing an increase in population of 24 percent. The fastest growing parts of the region are Chesterfield and Henrico Counties which experienced an increase in population of 36 and 26 percent respectively, and a modest increase in their share of the region's population. Richmond's share of the region's population decreased slightly between 2000 and 2019 (from 25% to 23%), while Petersburg's population decreased by 6 percent (1,900 residents). Hopewell's population since 2000 has remained flat, while Colonial Heights' experienced a slight increase (4%).

⁸ Redlining Richmond Virtual Lunch and Learn with Ed Ayers, Presented by HomeAgain, October 21, 2020.

Figure III-2.
**Share of Population and Population Change by Jurisdiction and Region,
2000-2019***

	2000	2010	2019	Change		Share of Region	
				Number	Percent	2000	2019
Richmond	197,790	204,214	230,436	32,646	17%	25%	23%
Colonial Heights	16,897	17,411	17,593	696	4%	2%	2%
Hopewell	22,354	22,591	22,408	54	0%	3%	2%
Petersburg	33,740	32,420	31,827	-1,913	-6%	4%	3%
Chesterfield County	259,903	316,236	352,802	92,899	36%	33%	36%
Henrico County	262,300	306,935	330,818	68,518	26%	33%	34%
Region	792,984	899,807	985,884	192,900	24%	100%	100%

Note: *2014-2018 American Community Survey 5-year estimates data used for Colonial Heights, Hopewell, and Petersburg.

Source: U.S. Census Bureau 2000 and 2010 Decennial Census, 2019 American Community Survey 1-year estimates, and 2014-2018 American Community Survey 5-year estimates.

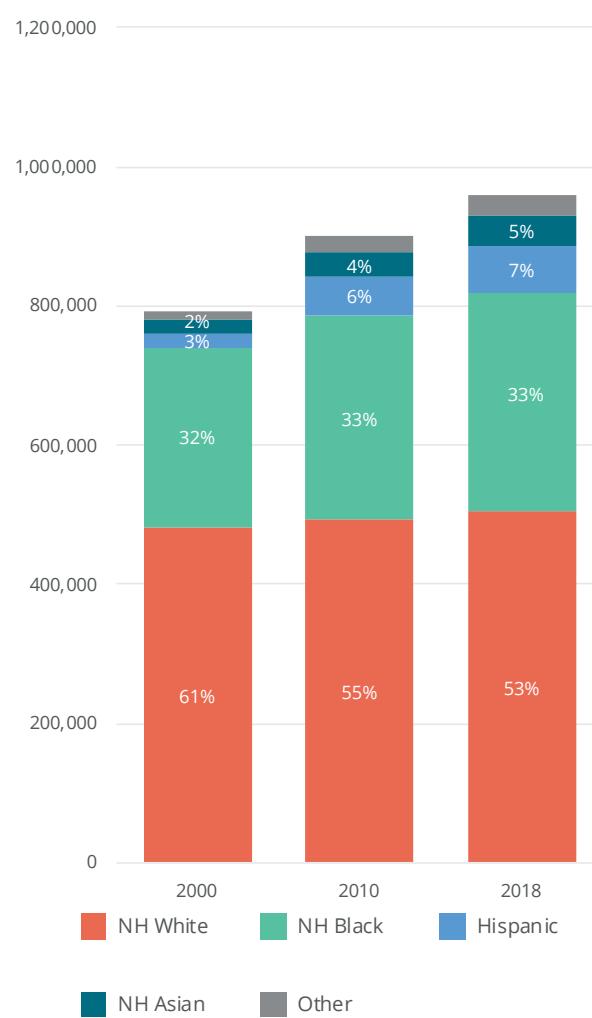
Figure III-3 shows the race and ethnicity of residents in the region. As the region has grown, it has increased racial and ethnic diversity, largely through the growth of the Latino/Hispanic and Asian residents.

The region as a whole is 53 percent non-Hispanic White and 47 percent people of color. The second largest racial group by far is African American/Black, comprising one third of the region's population. In 2000, the region was 61 percent non-Hispanic White and 39 percent non-White and Hispanic, and African American/Black residents comprised roughly the same share (33%) of the region's population as in 2018.

Figure III-3.
Region Population by Race and
Ethnicity, 2000, 2010, and 2018

Source:

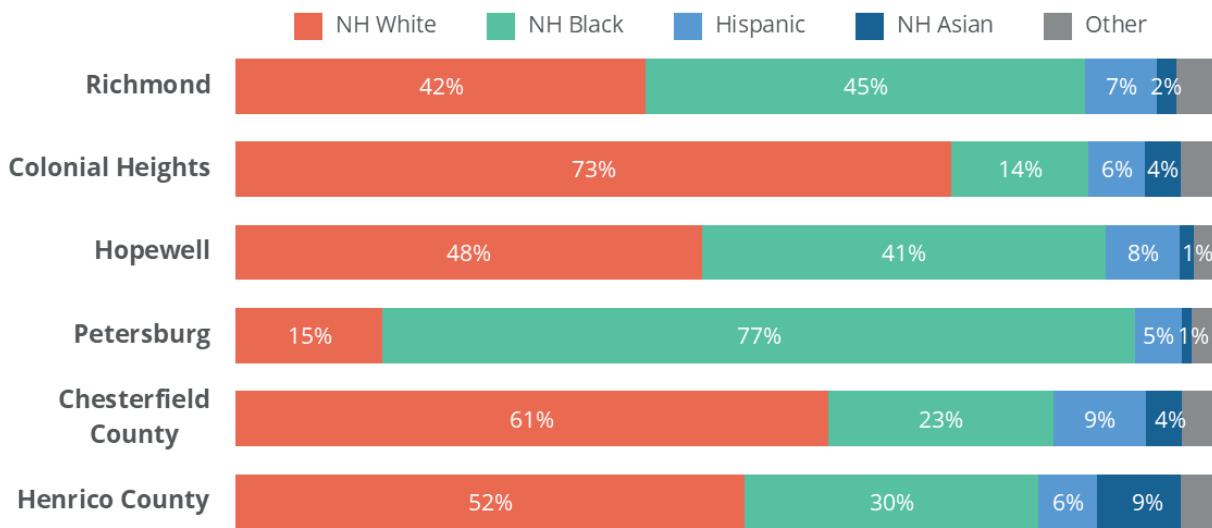
U.S. Census Bureau 2000 and 2010 Decennial Census and
2014-2018 American Community Survey 5-year estimates.



Racial/ethnic distribution differs by jurisdiction, as shown in Figure III-4. Colonial Heights and Chesterfield County have the smallest non-White populations, with 73 percent and 61 percent of their residents non-Hispanic White. These counties also have the smallest proportions of African American/Black residents at 14 percent and 23 percent, respectively. By comparison, Petersburg, Richmond, and Hopewell's population is 77 percent, 45 percent, and 41 percent African American/Black, respectively.

The Latino/Hispanic population is largest in Chesterfield County at 9 percent, while the Asian population is largest in Henrico County at 9 percent.

Figure III-4.
Race and Ethnicity Distribution by Jurisdiction, 2019*



Note: *2014-2018 American Community Survey 5-year estimates data used for Colonial Heights, Hopewell, and Petersburg.

Source: U.S. Census Bureau 2019 American Community Survey 1-year estimates, and 2014-2018 American Community Survey 5-year estimates.

Familial status. Household type varies significantly between jurisdictions. As shown in Figure III-5, Chesterfield County has the highest share of family⁹ households (73%) while Richmond has the lowest (45%). Richmond's non-family households are predominantly people living alone (78%), most of whom are renters (70%). One third are seniors.

Approximately one in five households in Chesterfield County and Henrico County are married with children, while less than one in ten households are married with children in Richmond and Petersburg. Hopewell and Petersburg have the highest share of single mothers, at 13 percent and 12 percent, respectively.

Over half of households in Richmond (55%) and close to half of households in Petersburg (48%) are non-family households—comprised of roommates, unrelated people living together, and single people living alone.

⁹ A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together.

Figure III-5.
Household Type by Jurisdiction, 2018

Jurisdiction	Family Households					Non-family households
	All family households	Married with children	Married, no children	Single mother	Other family households	
Richmond	45%	8%	16%	9%	12%	55%
Colonial Heights	63%	15%	28%	9%	11%	37%
Hopewell	61%	12%	21%	13%	16%	39%
Petersburg	52%	6%	18%	12%	17%	48%
Chesterfield County	73%	23%	33%	7%	10%	27%
Henrico County	64%	19%	26%	7%	12%	37%

Source: U.S. Census Bureau 2014-2018 American Community Survey 5-year estimates.

Disability. Figure III-6 shows the number of residents with a disability and disability rates by jurisdiction. Overall, there are around 130,000 residents with a disability in the region. The share of the population with a disability is highest in Hopewell and Petersburg, where around one in five residents experiences a disability. Chesterfield and Henrico County have the lowest share of the population with a disability at 12 percent each.

Figure III-6.
Residents with Disabilities by Jurisdiction, 2019*

Note:

*2014-2018 5-year American Community Survey data used for Colonial Heights, Hopewell, and Petersburg. Population refers to total civilian noninstitutionalized population.

	Total Population	With a Disability	% with a Disability
Richmond	228,222	33,651	15%
Colonial Heights	17,468	2,724	16%
Hopewell	22,051	4,344	20%
Petersburg	30,898	6,452	21%
Chesterfield County	349,587	42,654	12%
Henrico County	328,119	40,117	12%

Source:

U.S. Census Bureau 2019 American Community Survey 1-year estimates, and 2014-2018 American Community Survey 5-year estimates.

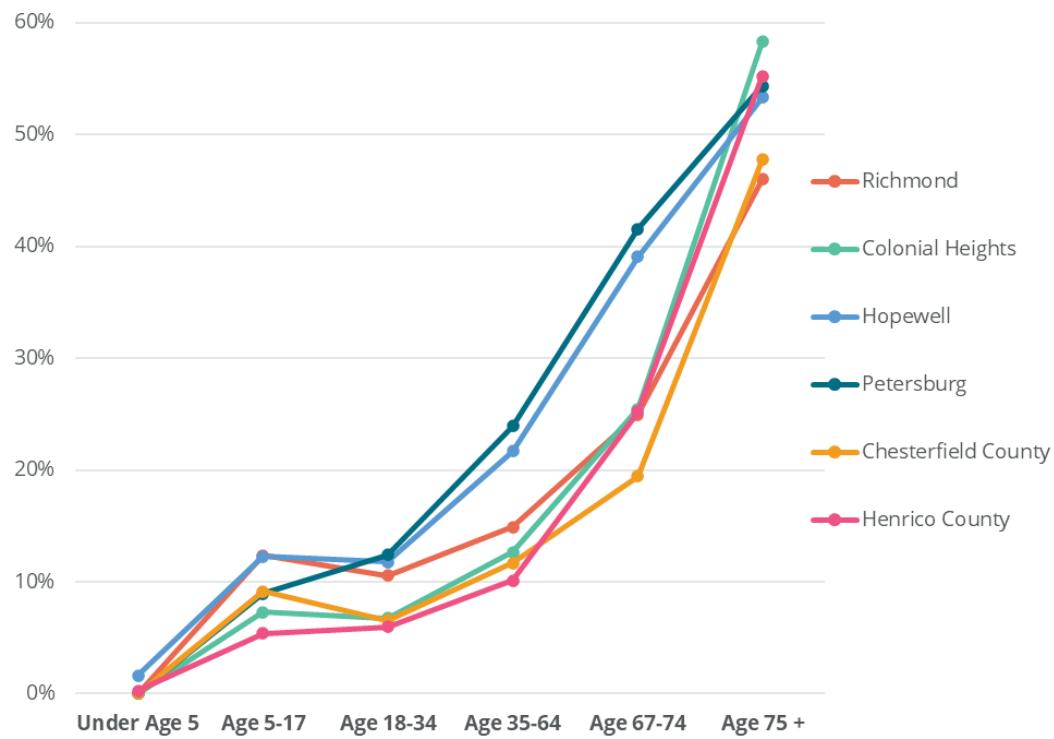
As shown in Figure III-7, the incidence of disability increases with age. For example, about 9 percent of regional residents between the ages of 18 to 34 have a disability, compared to 52 percent of residents ages 75 and older.

While the pattern of increased incidence of disability by age holds true across communities, there are variations. For example, older adults living in Colonial Heights are most likely to

have a disability; older adults in Richmond and Chesterfield County are least likely to have a disability.

Differences in the prevalence of disability by community is likely a function of numerous factors ranging from access to preventative health care, access to services available to support aging in place, disparities in health outcomes including mortality rates, and housing and economic conditions, among others.

Figure III-7.
Share of Residents with Disabilities by Age Cohort, 2019*



Note: *2014-2018 American Community Survey 5-year estimates data used for Colonial Heights, Hopewell, and Petersburg.

Source: U.S. Census Bureau 2019 American Community Survey 1-year estimates, and 2014-2018 American Community Survey 5-year estimates.

Figure III-8 presents the number of residents with disabilities by jurisdiction and shows the prevalence of different types of difficulties, as defined by the Census. Note that an individual may have one or more types of difficulties. In all jurisdictions except Richmond, the most common type of disability is ambulatory. Overall, there are 62,000 residents in the region who have serious difficulty walking or climbing stairs. In Richmond, the most common disability is cognitive, which is the second most common disability in all other jurisdictions. Overall, there are 52,000 residents with a cognitive disability in the region.

Hopewell and Petersburg have the highest rates of residents with disabilities across disability types.

Figure III-8.
Disability by Type and Share of Population, by Jurisdiction, 2019*

Jurisdiction	Residents with a Disability	Type of Difficulty							
		Hearing Difficulty	Vision Difficulty	Cognitive Difficulty	Ambulatory Difficulty	Independent Living Difficulty	Self-Care Difficulty		
Richmond	33,651	5,480 2%	8,155 4%	15,780 7%	14,901 7%	11,846 5%	6,187 3%		
Colonial Heights	2,724	903 5%	399 2%	946 5%	1,445 8%	1,028 6%	547 3%		
Hopewell	4,344	1,103 5%	995 5%	1,919 9%	2,119 10%	1,662 8%	777 4%		
Petersburg	6,452	1,131 4%	1,772 6%	2,826 9%	3,971 13%	2,678 9%	1,666 5%		
Chesterfield County	42,654	11,069 3%	9,705 3%	16,968 5%	18,929 5%	13,709 4%	8,321 2%		
Henrico County	40,117	12,530 4%	8,064 2%	13,888 4%	20,634 6%	13,486 4%	7,555 2%		

Note: *2014-2018 American Community Survey 5-year estimates data used for Colonial Heights, Hopewell, and Petersburg. Percentages represent the share of the total population.

Source: U.S. Census Bureau 2019 American Community Survey 1-year estimates, and 2014-2018 American Community Survey 5-year estimates.

National origin and limited English proficiency (LEP). The share of the foreign born population in the region has remained stable since 2010. Overall, 9 percent of the population in the region is foreign born, although this share varies by jurisdiction.

As shown in Figure III-9, Henrico County has the highest share of foreign born population, at 13 percent, while Hopewell and Petersburg have the lowest shares, at 4 percent each. The distribution of the countries of origin of the foreign born population also varies by jurisdiction. Enclaves from Latin America, specifically from Guatemala, El Salvador, and Mexico are most apparent in Richmond and Chesterfield County, while Henrico County has a higher share of foreign born residents from Asia, particularly India, Vietnam, and China.

Figure III-9.
Foreign Born Population by Jurisdiction, 2018

	Richmond	Colonial Heights	Hopewell
Number	15,012	1,342	858
Share of Population	6.7%	7.6%	3.8%
Country of Origin Distribution			
1	Guatemala (18%)	Germany (12%)	Honduras (28%)
2	Mexico (12%)	Nigeria (8%)	Germany (9%)
3	El Salvador (9%)	India (7%)	China (9%)
4	India (5%)	Korea (7%)	Canada (7%)
	Petersburg	Chesterfield County	Henrico County
Number	1,213	28,456	41,733
Share of Population	3.8%	8.4%	12.8%
Country of Origin Distribution			
1	Mexico (43%)	El Salvador (14%)	India (22%)
2	Germany (7%)	Guatemala (9%)	Vietnam (6%)
3	Nigeria (6%)	India (7%)	China (5%)
4	Japan (5%)	Mexico (7%)	Mexico (5%)

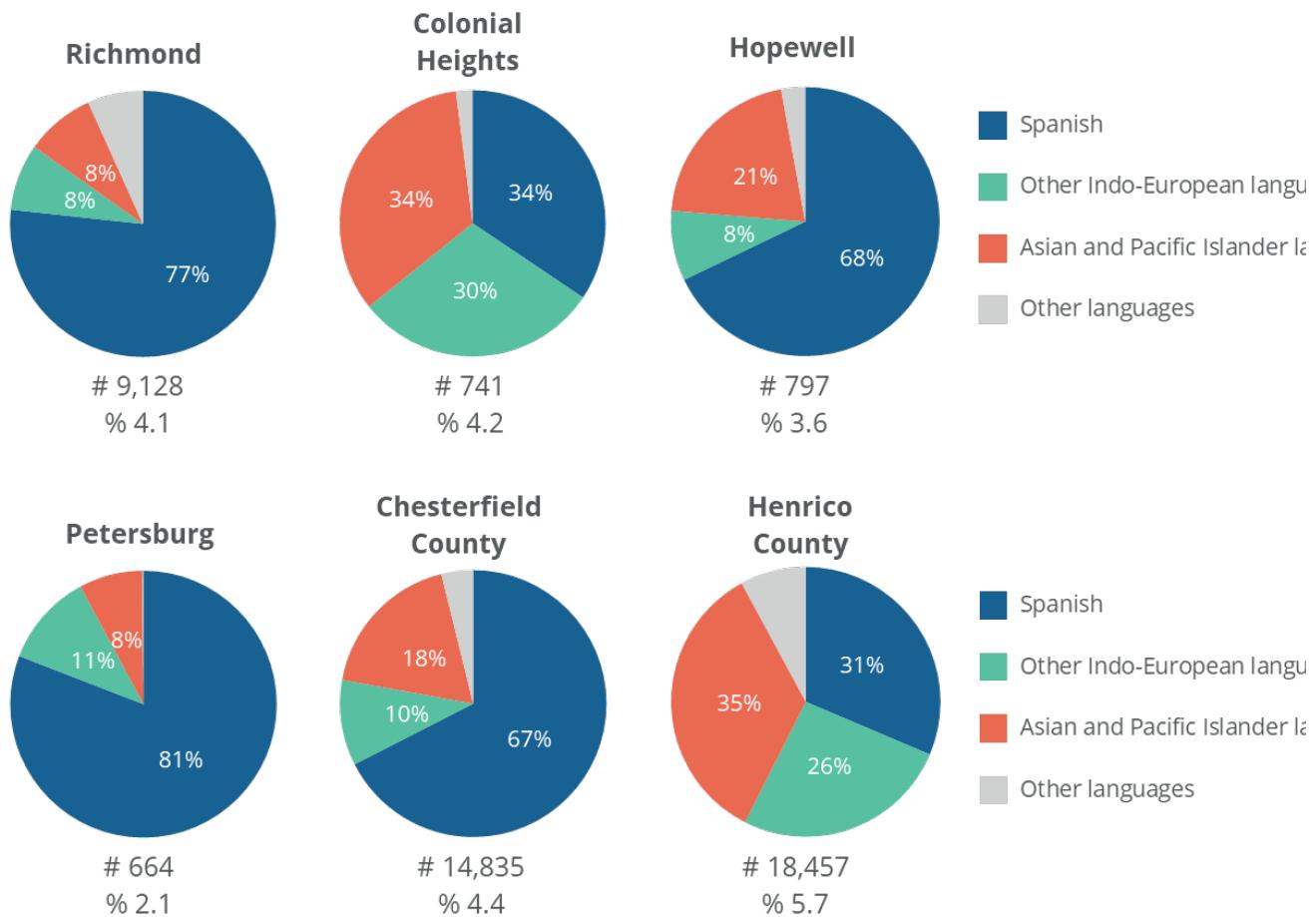
Source: U.S. Census Bureau 2014-2018 American Community Survey 5-year estimates.

Figure III-10 shows the number and share of population that has limited English proficiency¹⁰ (LEP) as well as the language distribution by jurisdiction. Overall, about 44,600 residents speak English less than “very well” in the region. Henrico County has the largest

¹⁰ Limited English proficiency refers to anyone above the age of 5 who reported speaking English less than “very well” in the annual American Community Survey (ACS).

share of LEP residents among the jurisdictions, 18,457 residents, representing 5.7 percent of the population. The majority of the LEP population speaks Spanish in Richmond, Hopewell, Petersburg, and Chesterfield County. Colonial Heights and Henrico County's LEP population is more evenly distributed among Spanish, other Indo-European, and Asian and Pacific Islander languages.

Figure III-10.
Limited English Proficiency by Language and Jurisdiction, 2018



Source: U.S. Census Bureau 2014-2018 American Community Survey 5-year estimates.

Segregation and Integration

In housing markets with opportunity, residents have the ability to move freely to accommodate their changing employment situations, educational preferences, and lifestyle needs. Limited housing mobility can result in racial and ethnic segregation, as history demonstrates. Segregation can also occur because residents seek out communities where they feel comfortable, where family and friends reside, and where cultural enclaves exist. Most critical is how racial and ethnic segregation relates to economic opportunity.

To that end, this analysis of segregation and integration is followed by an analysis of patterns of poverty and how high-poverty areas relate to racial and ethnic segregation. The Access to Opportunity chapter builds upon this analysis by examining access to quality educational and employment centers—and the role of public transportation.

The following maps show the geographic distribution of non-White and Hispanic groups in the Greater Richmond and Tri-Cities region.

The upper end of the ranges that determine the shading in the maps corresponds to:

- Half of the overall region proportion;
- The overall region proportion;
- 1.5 times the region proportion;
- Greater than 1.5 times the region proportion.

For example, African American/Black residents represent 33 percent of the region's population overall. In the Figure III-11 map, the first range shows census tracts with less than half of the overall region proportion that is African American/Black. The second range shows census tracts whose proportion is between half of the regional share, to the regional share. The third range shows census tracts whose African American/Black population ranges between the regional share and 1.5 times the regional share. The fourth range shows census tracts whose African American/Black population exceeds 1.5 times the regional share.

Key takeaways from the maps include:

- African American/Black residents are concentrated in Petersburg, the northeast part of Richmond, the southeast side of Richmond, east Henrico County, and parts of Chesterfield County and Hopewell (Figure III-11).
- Colonial Heights is largely non-Hispanic White, Petersburg is largely African American/Black, while Hopewell demonstrates a broader racial and ethnic mix.
- Latino/Hispanic residents are concentrated in western Henrico County and south Richmond, neighboring portions of Chesterfield County, as well as in the eastern part of Petersburg (Figure III-12).
- Many concentrations of Asian residents are found on the west side of Henrico County while the others are more scattered around the region, particularly across Richmond and Chesterfield County (Figure III-13). Concentrations of non-Hispanic White residents exist on the west side of Richmond and west Henrico and Chesterfield Counties (Figure III-14).

Figure III-11.
Percent
Black by
Census Tract,
2018

Note:

Breaks represent 50%,
100%, and 150% of the
region proportion of
African American/Black
residents (33%).

Source:

U.S. Census Bureau
2014-2018 American
Community Survey 5-
year estimates.

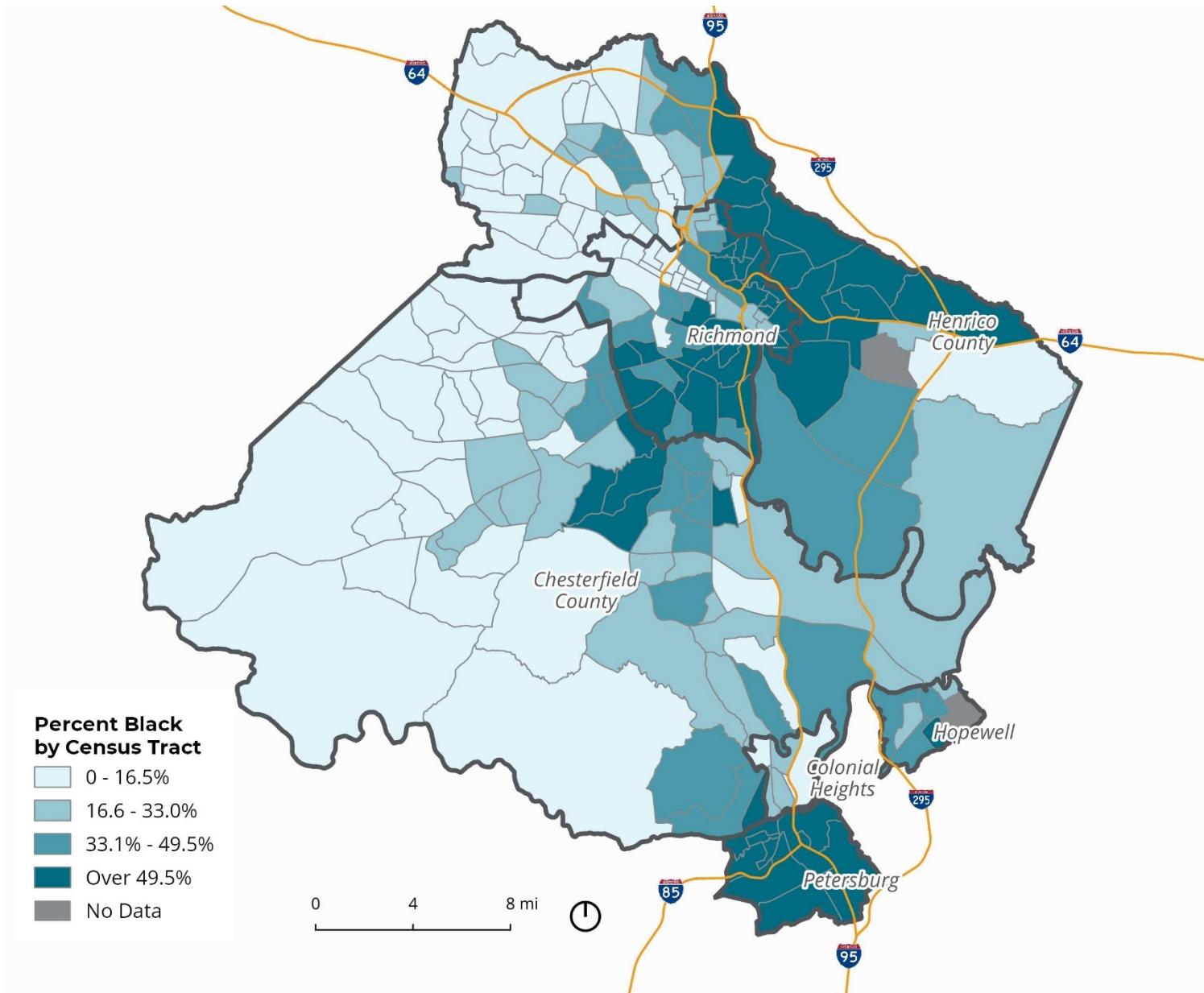


Figure III-12.
Percent
Hispanic by
Census Tract,
2018

Note:

Breaks represent 50%,
100%, and 150% of the
region proportion of
Latino/Hispanic
residents (6.9%).

Source:

U.S. Census Bureau
2014-2018 American
Community Survey 5-
year estimates.

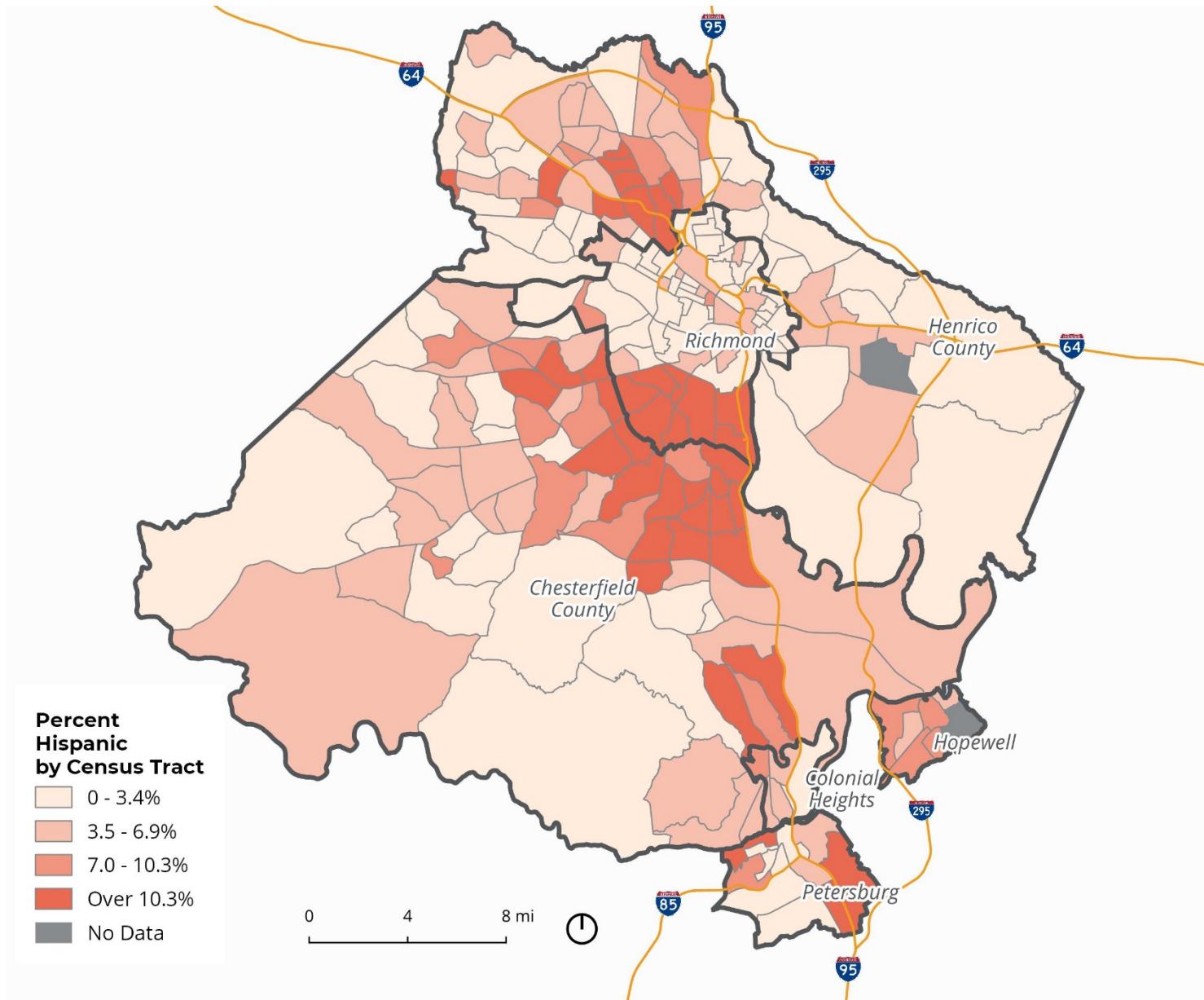


Figure III-13.
Percent
Asian by
Census Tract,
2018

Note:

Breaks represent 50%,
100%, and 150% of the
region proportion of
Asian residents (4.6%).

Source:

U.S. Census Bureau
2014-2018 American
Community Survey 5-
year estimates.

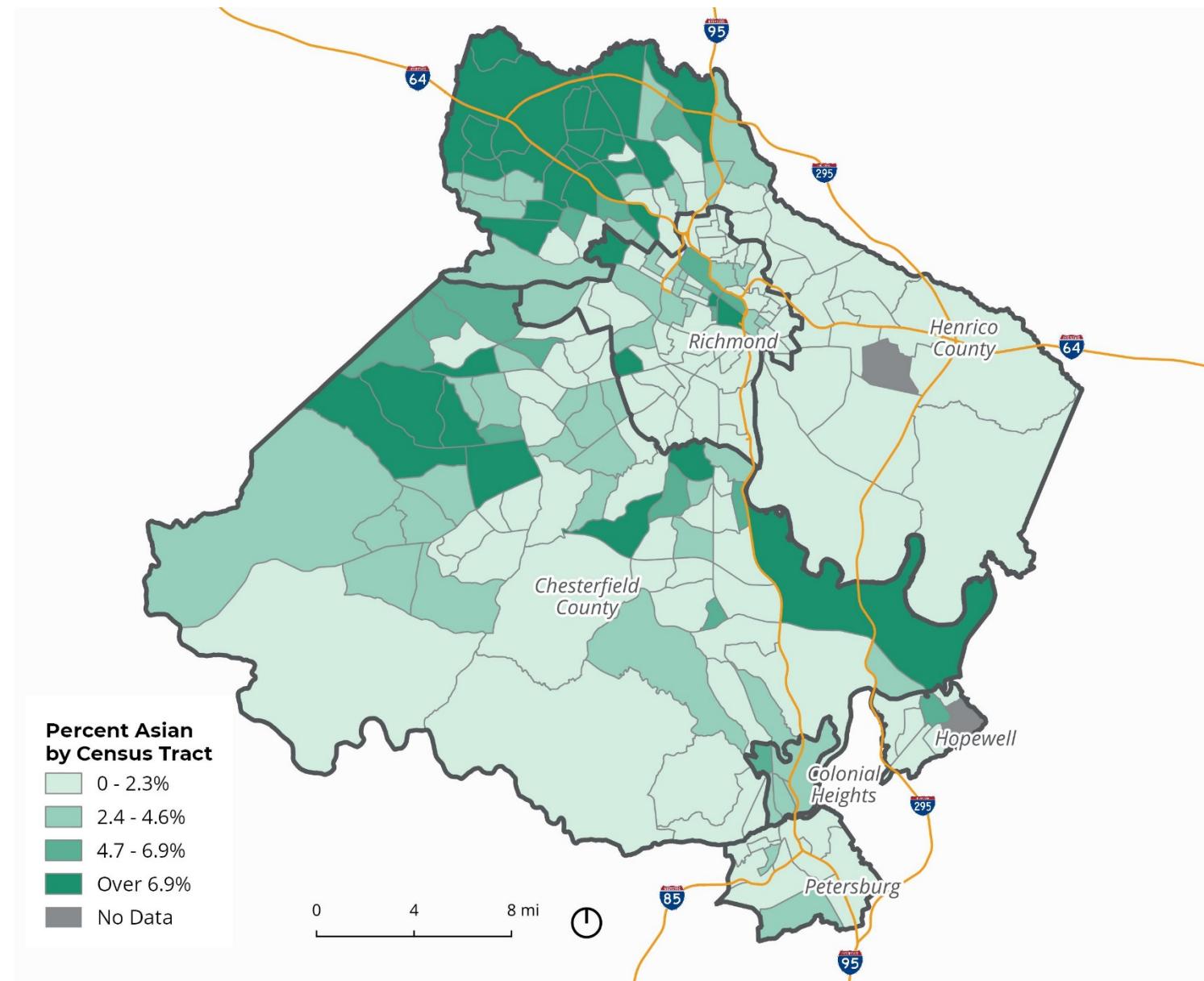


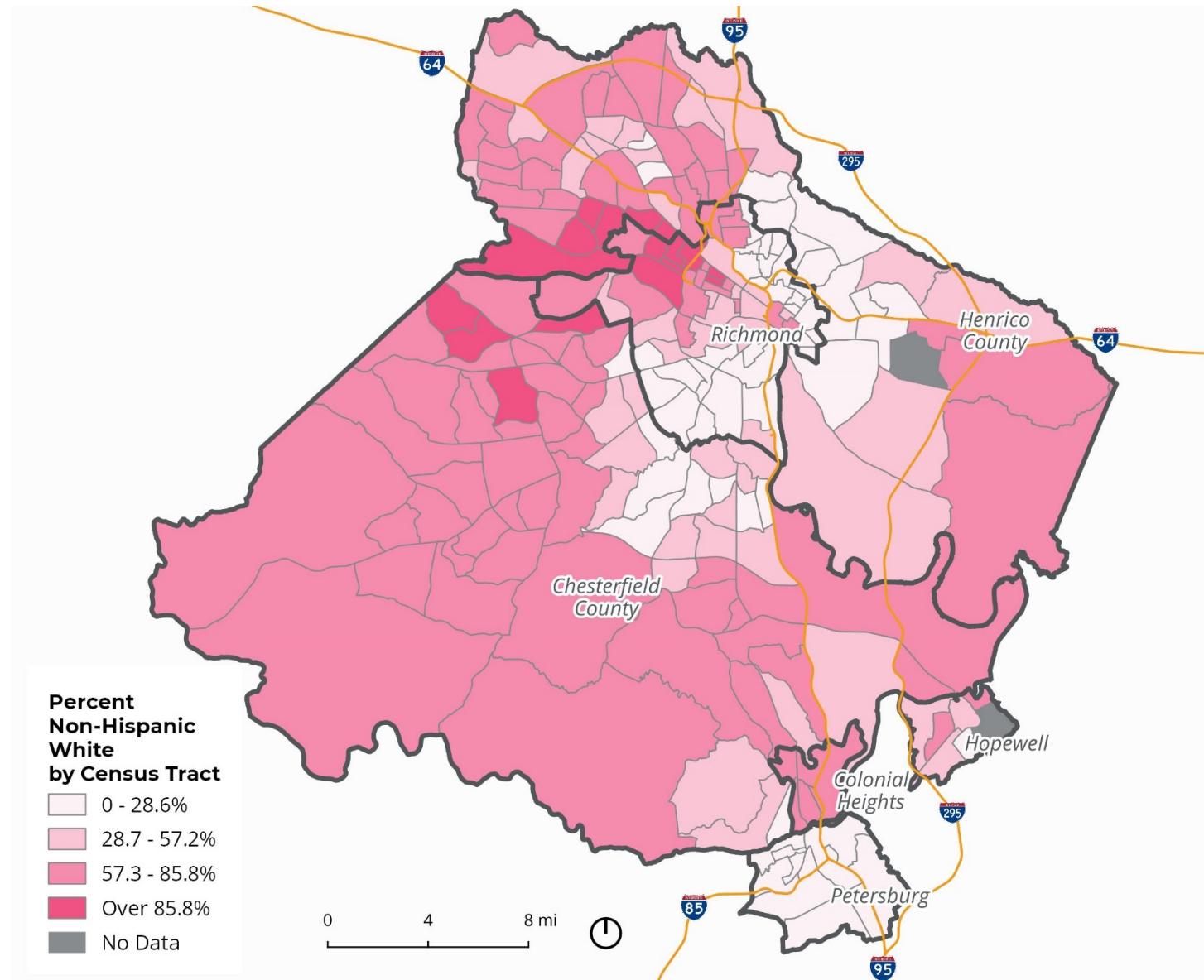
Figure III-14.
Percent
Non-
Hispanic
White by
Census
Tract, 2018

Note:

Breaks represent 50%, 100%, and 150% of the region proportion of Non-Hispanic White residents (57.2%).

Source:

U.S. Census Bureau
2014-2018 American
Community Survey 5-
year estimates.



Figures III-15 and III-16 show the distribution of residents with Limited English Proficiency (LEP) and foreign-born residents. These serve as proxies for the protected class of national origin. The largest concentrations of LEP residents occur in south Richmond, northern Chesterfield County, and west Henrico County, which are also the areas of foreign-born resident concentrations.

Figure III-15.
Percent
Limited
English
Proficiency
by Census
Tract, 2018

Note:

Breaks represent 50%,
100%, and 150% of the
region proportion of
LEP residents (4.9%).

Source:

U.S. Census Bureau
2014-2018 American
Community Survey 5-
year estimates.

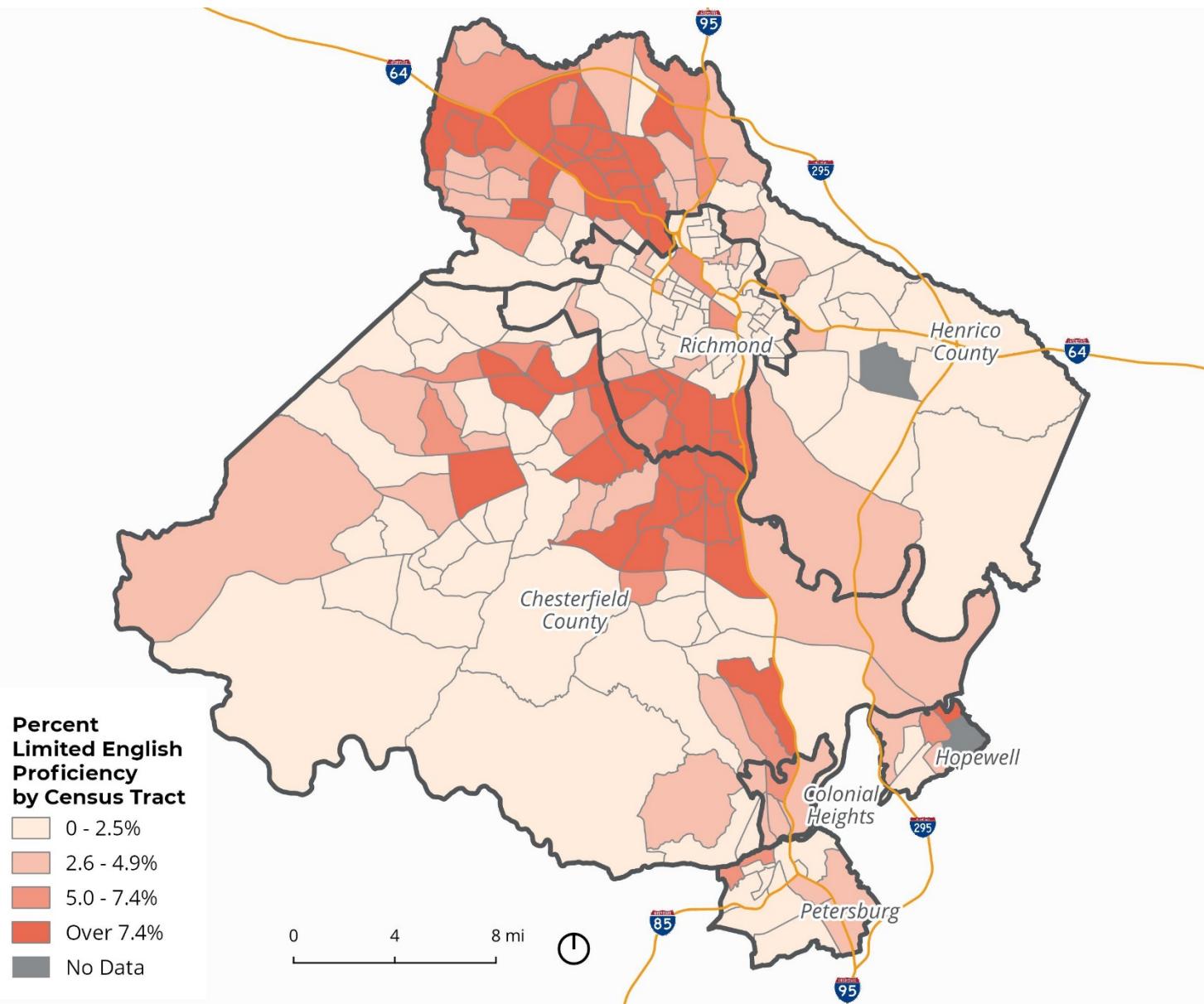


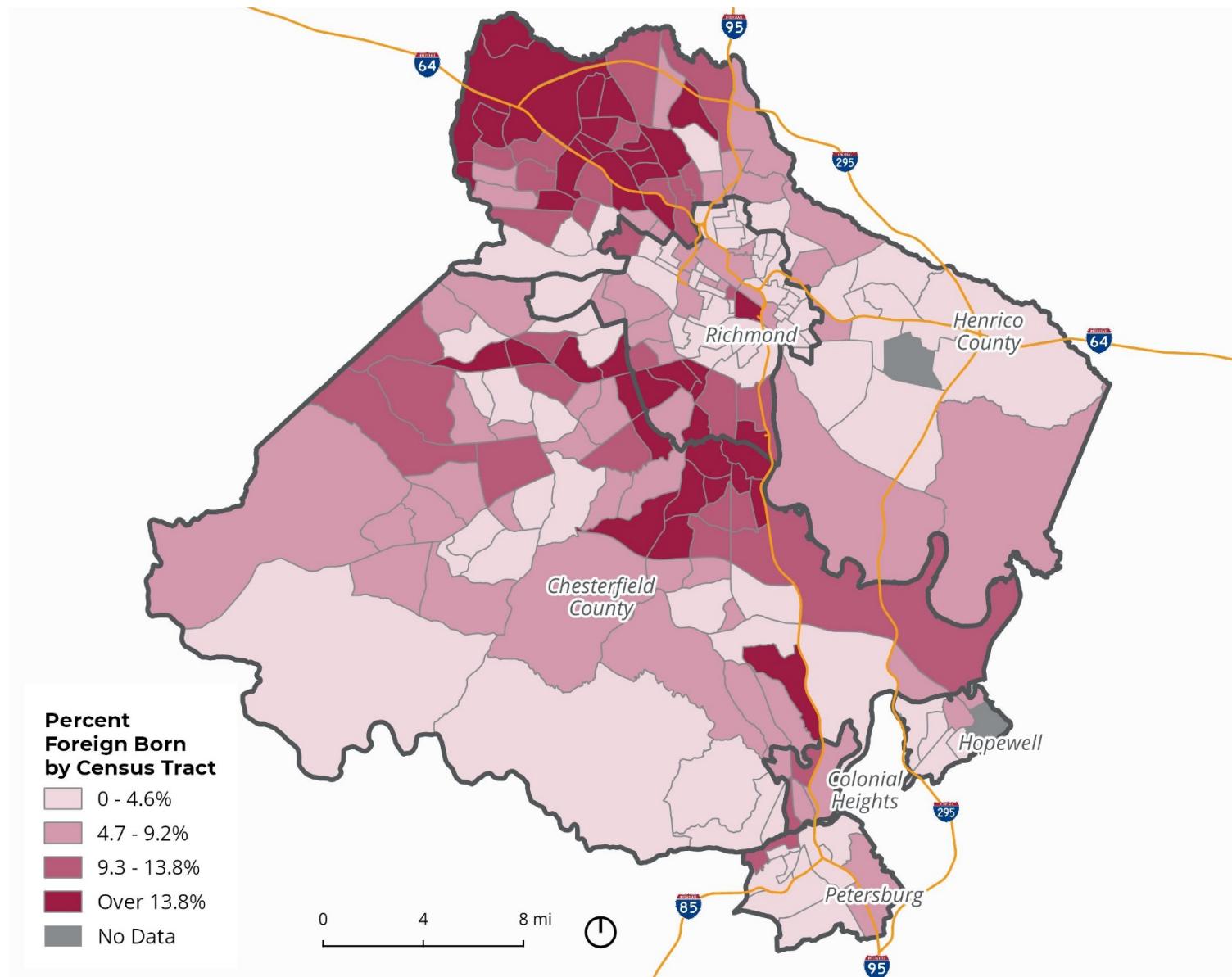
Figure III-16.
Percent
Foreign Born
by Census
Tract, 2018

Note:

Breaks represent 50%,
100%, and 150% of the
region proportion of
foreign born residents
(9.2%).

Source:

U.S. Census Bureau
2014-2018 American
Community Survey 5-
year estimates.



Severity of segregation. A common measure of segregation used in fair housing studies is the dissimilarity index (DI). The legacy of discriminatory practices described above is still salient through current measures of segregation discussed in this section.

The DI measures the degree to which two distinct groups are evenly distributed across a geographic area, usually a county. DI values range from 0 to 100—where 0 is perfect integration and 100 is complete segregation.

The DI represents a “score” where values between 0 and 39 indicate low segregation, values between 40 and 54 indicate moderate segregation, and values between 55 and 100 indicate high levels of segregation. The DI represents the percentage of a group’s population that would have to move for each area in the county/city to have the same percentage of that group as the county/city overall.

It is important to note that the DI is a broad index that, much like the indices described in the Access to Opportunity section, is a starting point for understanding the magnitude of segregation. Like all indices, the DI has some weaknesses: First, the DI typically uses non-Hispanic White residents as the primary comparison group. That is, all DI values compare racial and ethnic groups against the distribution of non-Hispanic White residents.

Another limitation of the DI is that it can conceal practices that lead to racial and ethnic exclusion. Communities without much diversity—Colonial Heights, in this example—typically have very low DI ratings, while counties with the most diversity will show high levels of dissimilarity. Thus, a “low” dissimilarity index for a jurisdiction is not always a positive if it indicates that racial and ethnic minorities face barriers to entry in a community. These limitations would be applicable to jurisdictions with a non-White and Hispanic proportion of 40 percent or less, such as Colonial Heights and Chesterfield County. These limitations are noted here to acknowledge that the DI is just one of many measures to understand the extent of segregation.

Figure III-17 shows trends in the DI for each jurisdiction. In general, Richmond has the highest levels of segregation in the region, followed by Henrico County, while Hopewell and Colonial Heights have the lowest levels.

African American/Black residents have high levels of segregation in Richmond and Henrico County. Latino/Hispanics have high levels of segregation in Richmond. While trends indicate a large increase in segregation of Asians in Petersburg, the Asian population in Petersburg is too small to make accurate assessments from these data given the large margins of error.

The DI trends between 2010 and 2018 are encouraging. Between 2010 and 2018, the DI has for the most part trended down, across all jurisdictions and for all races/ethnicities. The exception are Latino/Hispanics in Richmond where the DI increased from 63 to 66.

Figure III-17.
Dissimilarity Index by Jurisdiction, 2010 and 2018

Jurisdiction	Non-White/White		Black/White		Hisp/White		Asian/White	
	2010	2018	2010	2018	2010	2018	2010	2018
Richmond	62	58	65	60	63	66	50	42
Colonial Heights	20	17	29	29	40	16	33	11
Hopewell	36	22	37	24	35	24	47	38
Petersburg	38	26	40	27	56	45	27	55
Chesterfield County	37	36	41	40	48	45	37	37
Henrico County	45	41	58	57	42	41	42	41

0-39 Low Segregation
 40-54 Moderate Segregation
 55-100 High Segregation

Source: U.S. Census Bureau 2006-2010 and 2014-2018 American Community Survey 5-year estimates, and Root Policy Research.

Income and Poverty

Income growth in the region has been uneven across jurisdictions since 2010. As shown in Figure III-18, in Richmond the median household income increased by 18 percent between 2010 and 2018—by far, the highest of all jurisdictions. This is followed by Henrico and Chesterfield Counties (14 and 12 percent growth respectively). Colonial Heights and Hopewell experienced income growth in the single digits, while Petersburg saw a slight income contraction. Chesterfield County has the highest median income in the region, with a median household income around twice that of Petersburg and Hopewell.

Figure III-18.
Median Household Income by Jurisdiction, 2010 and 2018

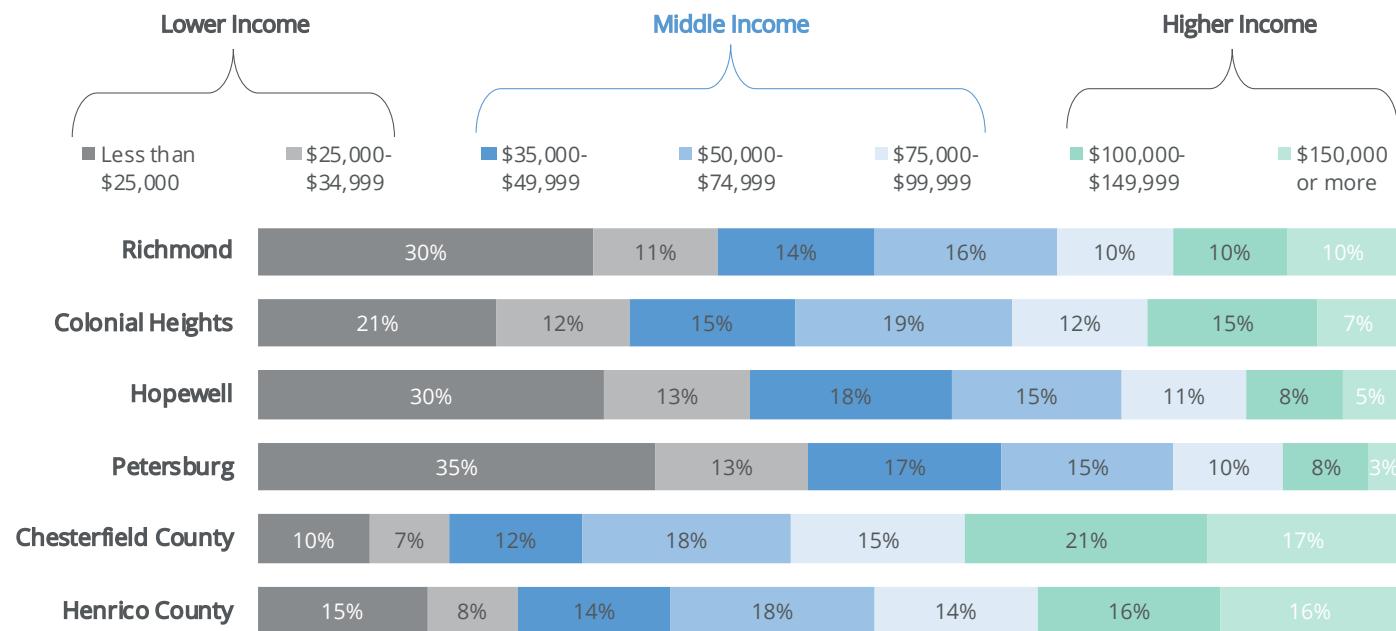
Source:

U.S. Census Bureau 2006-2010 and 2014-2018 American Community Survey 5-year estimates.

	2010	2018	Percent Change
Richmond	\$38,266	\$45,117	18%
Colonial Heights	\$50,571	\$53,716	6%
Hopewell	\$37,789	\$40,497	7%
Petersburg	\$36,449	\$36,135	-1%
Chesterfield County	\$71,321	\$80,214	12%
Henrico County	\$60,114	\$68,572	14%

Figure III-19 shows the income distribution by jurisdiction. Chesterfield and Henrico Counties have a considerably smaller percentage of low income households and a higher percentage of high income households than in the region overall. Petersburg has the highest percentage of low income households: nearly half (48%) of Petersburg's households have incomes below \$35,000.

Figure III-19.
Income Distribution by Jurisdiction, 2018



Source: U.S. Census Bureau 2014-2018 American Community Survey 5-year estimates.

Overall in the region, 13 percent of people live in poverty. Differences in the proportion of persons living in poverty range from a low of 7 percent (Chesterfield County) to a high of 26 percent (Petersburg). Numerically, the City of Richmond has the largest number of residents living in poverty, at 52,298, while Colonial Heights has the lowest at 2,341.

The number of below-poverty individuals has increased for all jurisdictions between 2010 and 2018, with the largest increases in Chesterfield County (5,910), Henrico County (3,852), and Richmond (3,846). These increases represent 16 percent of overall population growth in all jurisdictions, which added over 86,000 residents since 2010. In Colonial Heights, Hopewell, and Petersburg, the increase in below-poverty residents exceeded their overall population growth.

Figure III-20 also shows the number of *families* living in poverty. Richmond has the largest number of below-poverty families (7,140) followed by Henrico County (5,565). The number of families living in poverty has increased since 2010 in all jurisdictions except in Richmond and Henrico County, where the number of families living in poverty dropped—by 10 percent in Richmond, but just 1 percent in Henrico County.

Figure III-20.

Change in Persons Living in Poverty by Jurisdiction, 2010 to 2018

Jurisdiction	2010		2018		Numerical Change	
	Individuals	Families	Individuals	Families	Individuals	Families
Richmond	48,452	7,929	52,298	7,140	3,846	-789
Colonial Heights	1,292	191	2,341	481	1,049	290
Hopewell	4,477	759	4,639	1,032	162	273
Petersburg	6,428	975	8,037	1,385	1,609	409
Chesterfield County	17,905	3,468	23,815	3,854	5,910	386
Henrico County	28,357	5,642	32,209	5,565	3,852	-77
Region	106,911	18,965	123,339	19,457	16,428	492

Source: U.S. Census Bureau 2006-2010 and 2014-2018 American Community Survey 5-year estimates.

Figure III-21 shows poverty rates for individuals and families in 2010 and 2018, as well as the percentage point change across those years. The largest percentage point changes in family poverty were in Colonial Heights and Petersburg—family poverty increased by over 6 percentage points in each of those jurisdictions—a very large increase. The largest increases in individual poverty rates were also in Colonial Heights, and Petersburg, while Richmond experienced a slight decrease both individual and family poverty rates.

Figure III-21.
Poverty Rates by Jurisdiction, 2010 and 2018

Jurisdiction	2010		2018		Percentage Point Change	
	Individual	Family	Individual	Family	Individual	Family
Richmond	25.3%	19.8%	24.5%	17.7%	-0.8%	-2.1%
Colonial Heights	7.5%	4.2%	13.5%	10.8%	6.0%	6.6%
Hopewell	20.4%	14.2%	21.0%	18.4%	0.6%	4.2%
Petersburg	20.2%	13.8%	25.8%	20.2%	5.6%	6.4%
Chesterfield County	5.9%	4.1%	7.1%	4.3%	1.2%	0.2%
Henrico County	9.6%	7.2%	10.0%	6.9%	0.4%	-0.3%
Region	12.4%	8.6%	13.1%	8.6%	0.7%	-0.1%

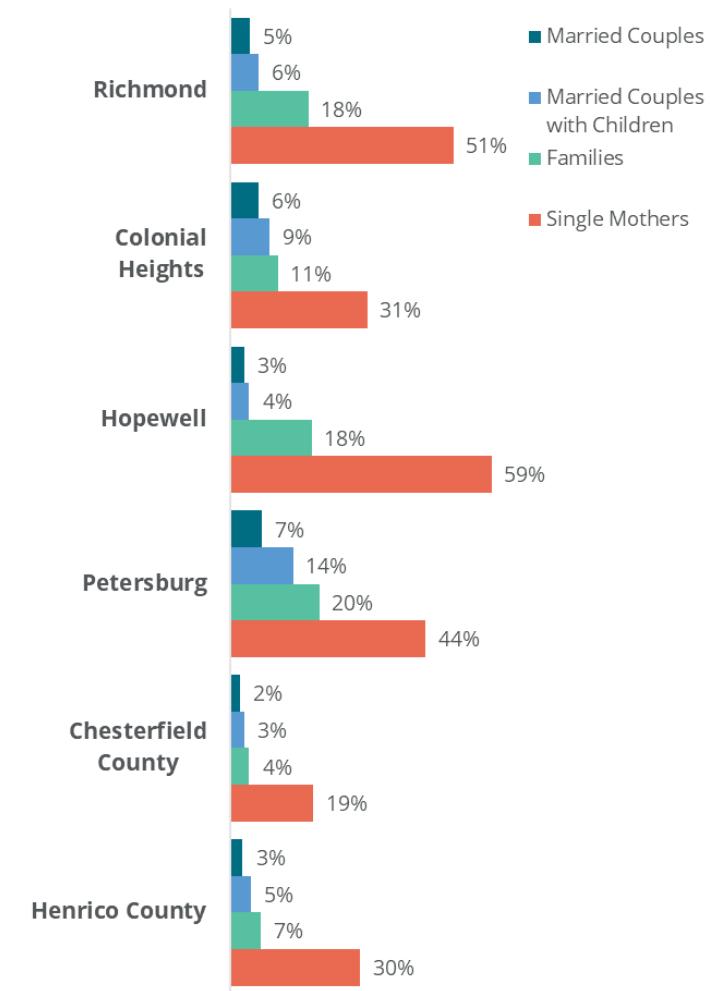
Source: U.S. Census Bureau 2006-2010 and 2014-2018 American Community Survey 5-year estimates.

There is wide variation in poverty rates by family structure. As shown in Figure III-22, married couples have the lowest poverty rates across jurisdictions, while single mothers with children living in the home have disproportionately high poverty rates: Single mothers are more than twice as likely to live in poverty as the average family household.

Figure III-22.
Poverty Rate by
Familial Status, by
Jurisdiction, 2018

Source:

U.S. Census Bureau 2014-2018
 American Community Survey 5-year
 estimates.



The challenges faced by single mothers—poverty, housing burden, difficulty finding appropriately-sized housing—have been exacerbated during the COVID-19 pandemic, given that service sectors like restaurants and tourism that employ a large share of women have seen some of the biggest job losses during the pandemic. This combined with disruptions in schools and day care centers make the current economic downturn unique for single mothers compared to previous economic recessions.

The map in Figure III-23 shows the geographic distribution of single mother households across the region. The neighborhoods with the highest proportions of single mothers are closely aligned with concentrated poverty, as shown in subsequent maps.

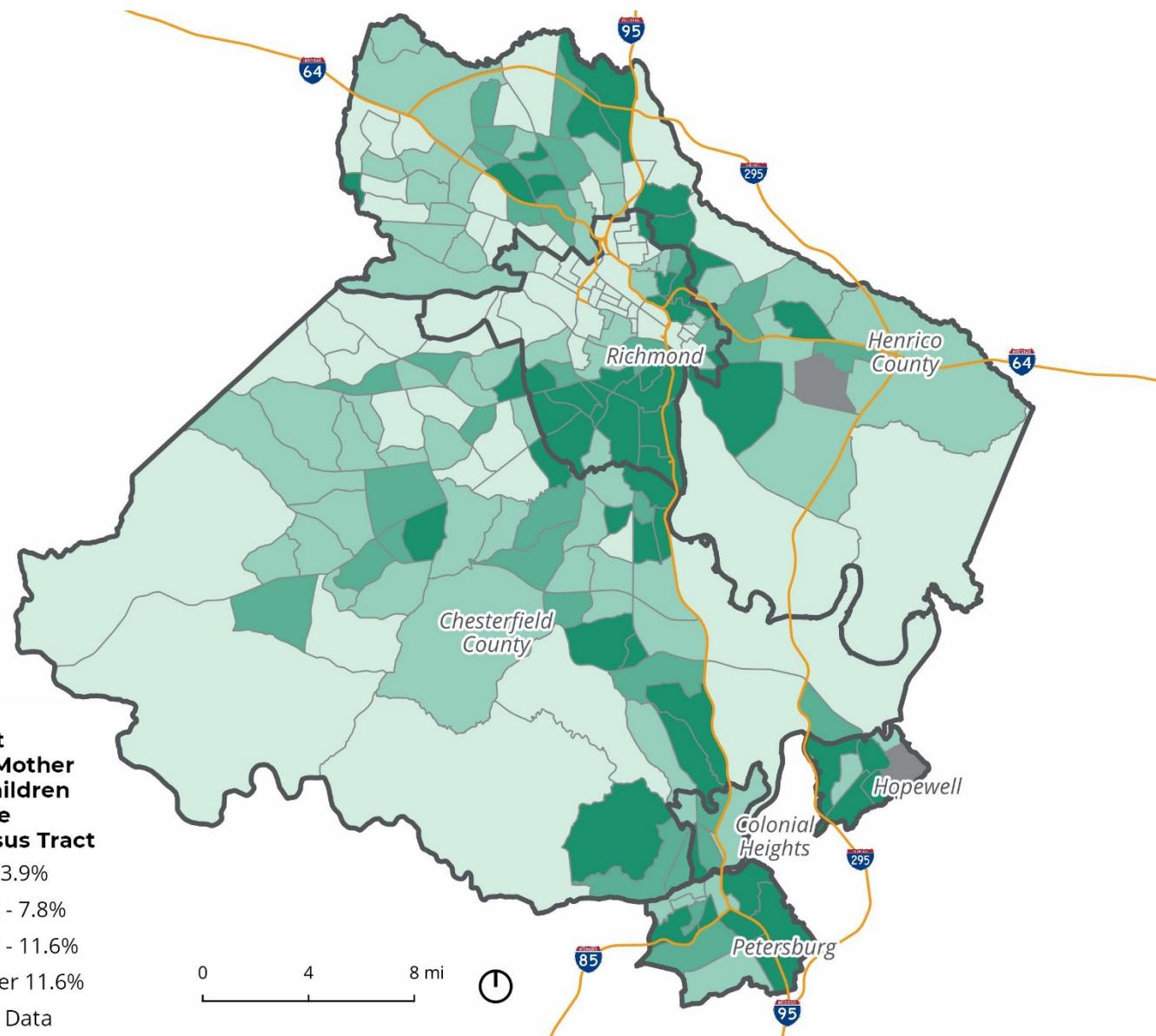
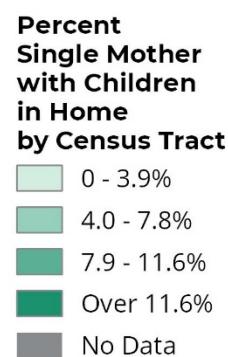
Figure III-23.
Percent of
Single
Mothers with
Children in
Home by
Census Tract,
2018

Note:

Breaks represent 50%,
100%, and 150% of the
region proportion
single mothers with
children in home
residents (7.8%).

Source:

U.S. Census Bureau
2014-2018 American
Community Survey 5-
year estimates.

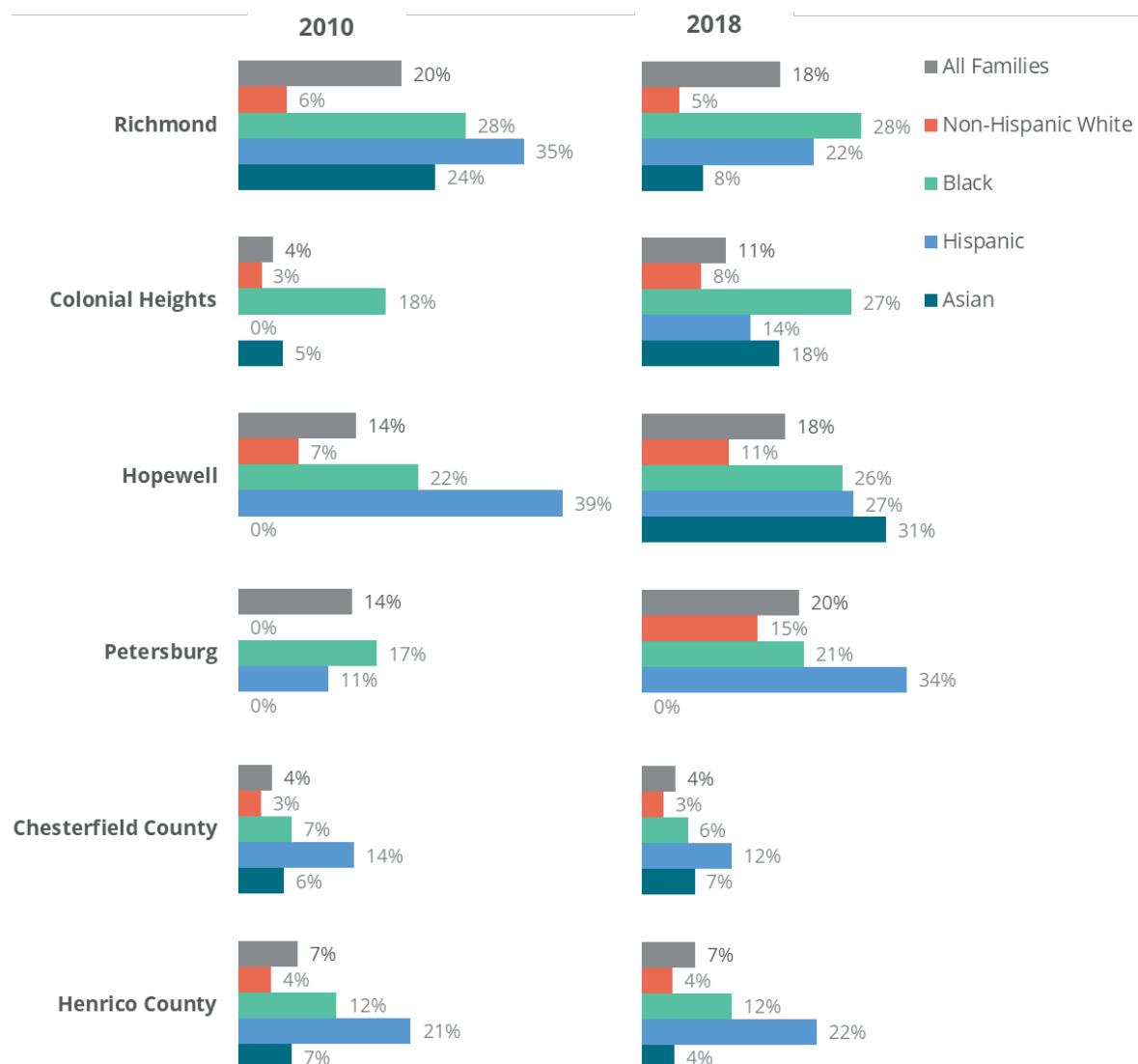


Poverty by race and ethnicity. Figure III-24 shows the differences in family poverty by race and ethnicity for 2010 and 2018, by jurisdiction. Non-Hispanic White residents have very low poverty rates relative to African American/Black and Latino/Hispanic families.

The difference in poverty rates for African American/Black families is the most pronounced in Richmond, where the poverty rate for African American/Black families is almost 6 times that of non-Hispanic White families.

For Latino/Hispanic families, the difference is most pronounced in Henrico County, where the poverty rate for Latino/Hispanic families is also close to 6 times that of non-Hispanic White families.

Figure III-24.
Family Poverty Rates by Jurisdiction and Race/Ethnicity, 2010 and 2018



Source: U.S. Census Bureau 2006-2010 and 2014-2018 American Community Survey 5-year estimates.

Poverty by age. Figure III-25 shows the differences in individual poverty rates by age and jurisdiction. In general, residents under 18 years have a poverty rate two to three times as high as residents 65 and over.¹¹

Figure III-25.
Poverty Rate by Age and Jurisdiction, 2018

Source:
U.S. Census Bureau 2014-2018 American Community Survey 5-year estimates.

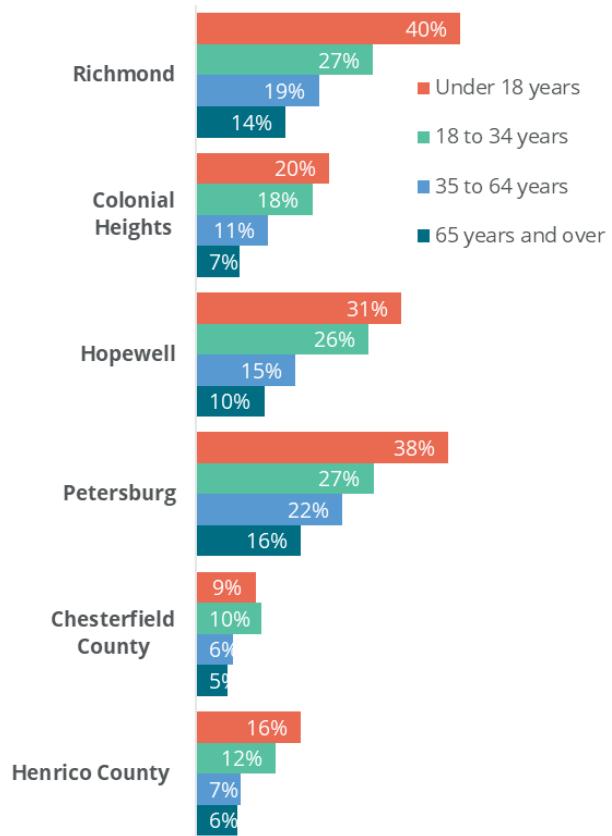
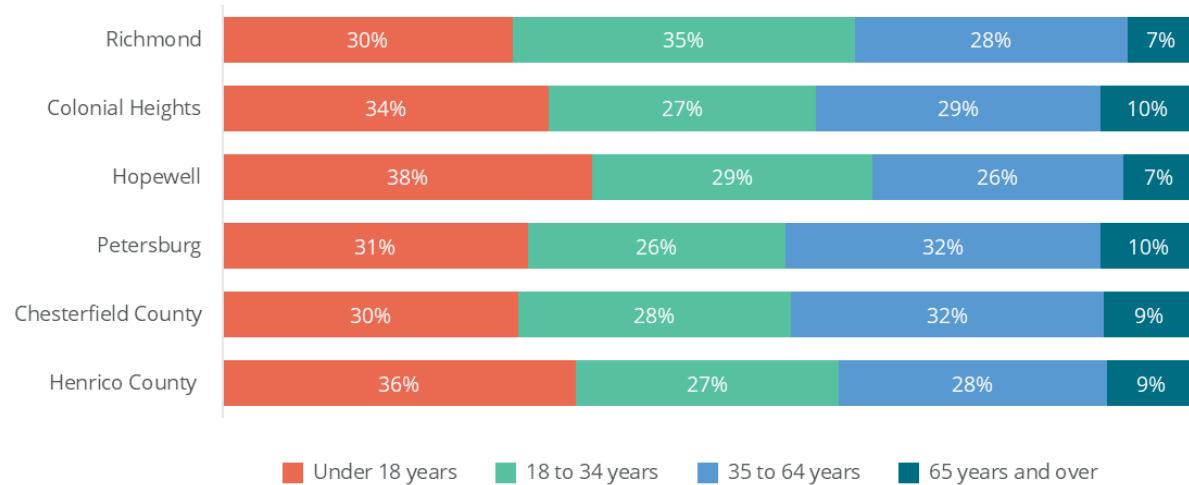


Figure III-26 shows the age distribution of people in poverty for each jurisdiction. Although poverty rates differ among jurisdictions, the age cohorts that poverty afflicts are consistent: Younger residents make up the majority of the population under the poverty line. Around 60 percent of the below-poverty residents are less than 35 years old, which, as discussed below, has implications for educational achievement and workforce growth.

¹¹ Children under 18 includes children living with their parents, other family members, unrelated households members, in foster care situations, and children living alone.

Figure III-26.
Age Distribution of Persons in Poverty, by Jurisdiction, 2018



Source: U.S. Census Bureau 2014-2018 American Community Survey 5-year estimates.

Economic segregation. A critical aspect of expanding economic opportunity is addressing economic segregation. A growing body of research has consistently found that reducing economic segregation, especially for young children, has long-term, positive outcomes for families, and decreases the public sector costs of addressing the consequences of poverty.

Applying the concept of economic inequality to the region, this section examines how low income households are distributed across the region. This exercise compares the overall and low income distribution of households, families, and non-families (i.e., single persons living alone or with unrelated roommates). The far right column in Figure III-27 shows the under- or over-representation of low income households by comparing the distribution of those households to the distribution of households in the region overall.

For low income households overall, Richmond has a much higher share than the city's overall proportion of the region's households would suggest (16 percentage points). This is also true of Petersburg and Hopewell.

Communities with an under-representation of low income households are Chesterfield County at 15 percentage points, followed by Henrico County at 6 percentage points.

Similar trends are exhibited for low income families and differences are the smallest for non-families.

Figure III-27.
Share of Very Low Incomes Households, Families, and Non-families by Jurisdiction, 2018

Households					
	All Households	% of All Households	< \$25,000 Households	% of < \$25,000 Households	Representation of < \$25,000
Region	369,488	100%	66,281	100%	
Richmond	89,846	24%	26,505	40%	16%
Colonial Heights	7,054	2%	1,481	2%	0%
Hopewell	9,193	2%	2,795	4%	2%
Petersburg	13,274	4%	4,633	7%	3%
Chesterfield County	123,010	33%	12,055	18%	-15%
Henrico County	127,111	34%	18,812	28%	-6%
Families					
	All Families	% of All Families	< \$25,000 Families	% of < \$25,000 Families	Representation of < \$25,000
Region	227,112	100%	26,139	100%	
Richmond	40,339	18%	8,955	34%	16%
Colonial Heights	4,453	2%	606	2%	0%
Hopewell	5,607	2%	1,065	4%	2%
Petersburg	6,420	3%	3,082	12%	9%
Chesterfield County	89,638	39%	4,930	19%	-21%
Henrico County	80,655	36%	7,501	29%	-7%
Non-families					
	All Non-families	% of All Non-families	< \$25,000 Non-families	% of < \$25,000 Non-families	Representation of < \$25,000 Non-
Region	142,376	100%	42,904	100%	
Richmond	49,507	35%	18,664	44%	9%
Colonial Heights	2,601	2%	882	2%	0%
Hopewell	3,586	3%	1,858	4%	2%
Petersburg	6,854	5%	1,679	4%	-1%
Chesterfield County	33,372	23%	7,742	18%	-5%
Henrico County	46,456	33%	12,079	28%	-4%

Source: U.S. Census Bureau 2014-2018 American Community Survey 5-year estimates.

The maps on the following figures show how poverty—roughly equivalent to the “<\$25,000” households captured in the table above—is distributed in the region. The maps are shown for individuals and families, with little variation between the two.

In line with data in the previous table, the majority of concentrations are located in Richmond, Petersburg, and Hopewell. Compared to Chesterfield County, poverty concentrations in Henrico County are dispersed across a broader geographic area.

Figure III-28.
Individual
Poverty Rate
by Census
Tract, 2018

Note:

Breaks represent 50%,
100%, and 150% of the
region proportion of
individuals below the
poverty rate (13.1%).

Source:

U.S. Census Bureau
2014-2018 American
Community Survey 5-
year estimates.

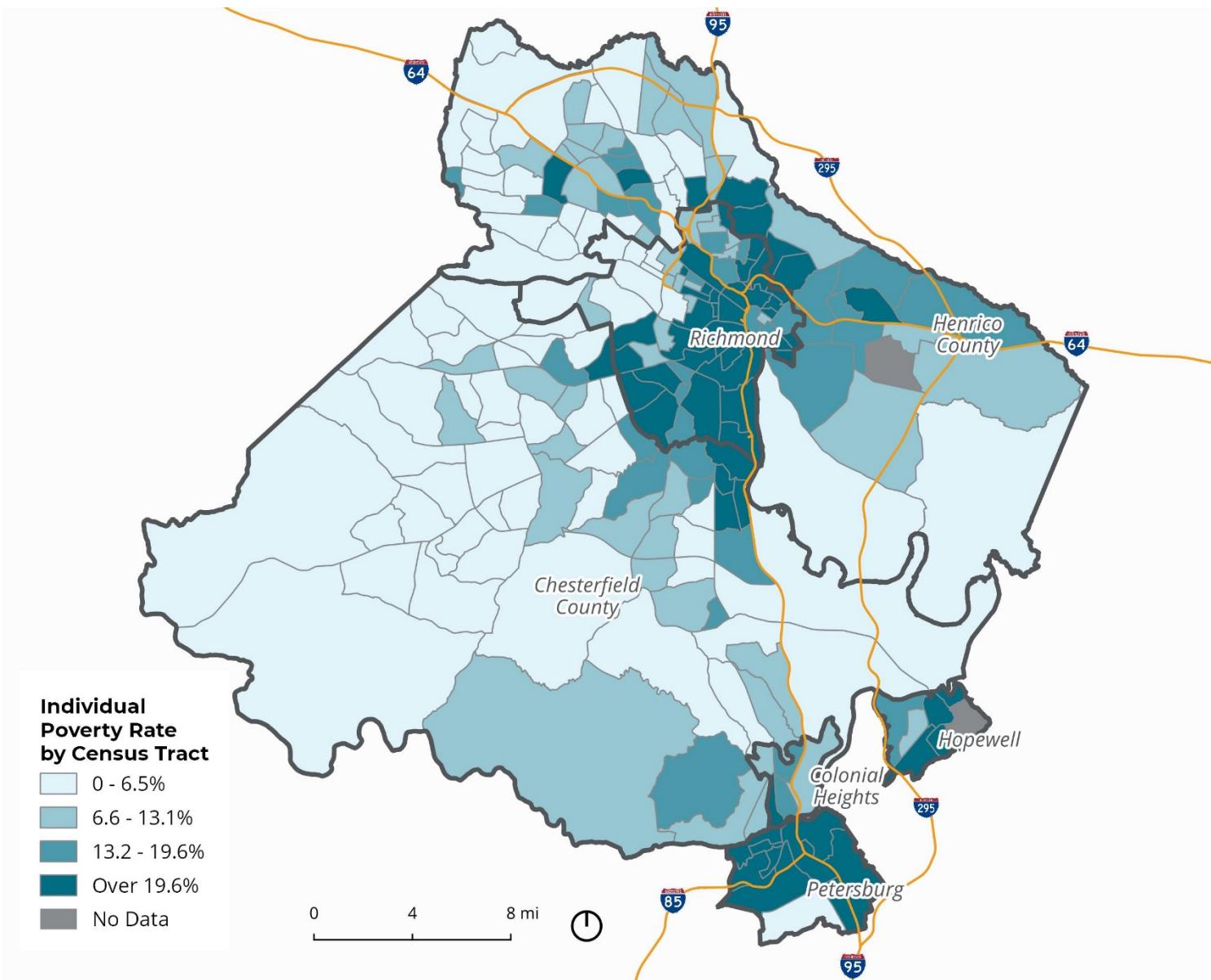


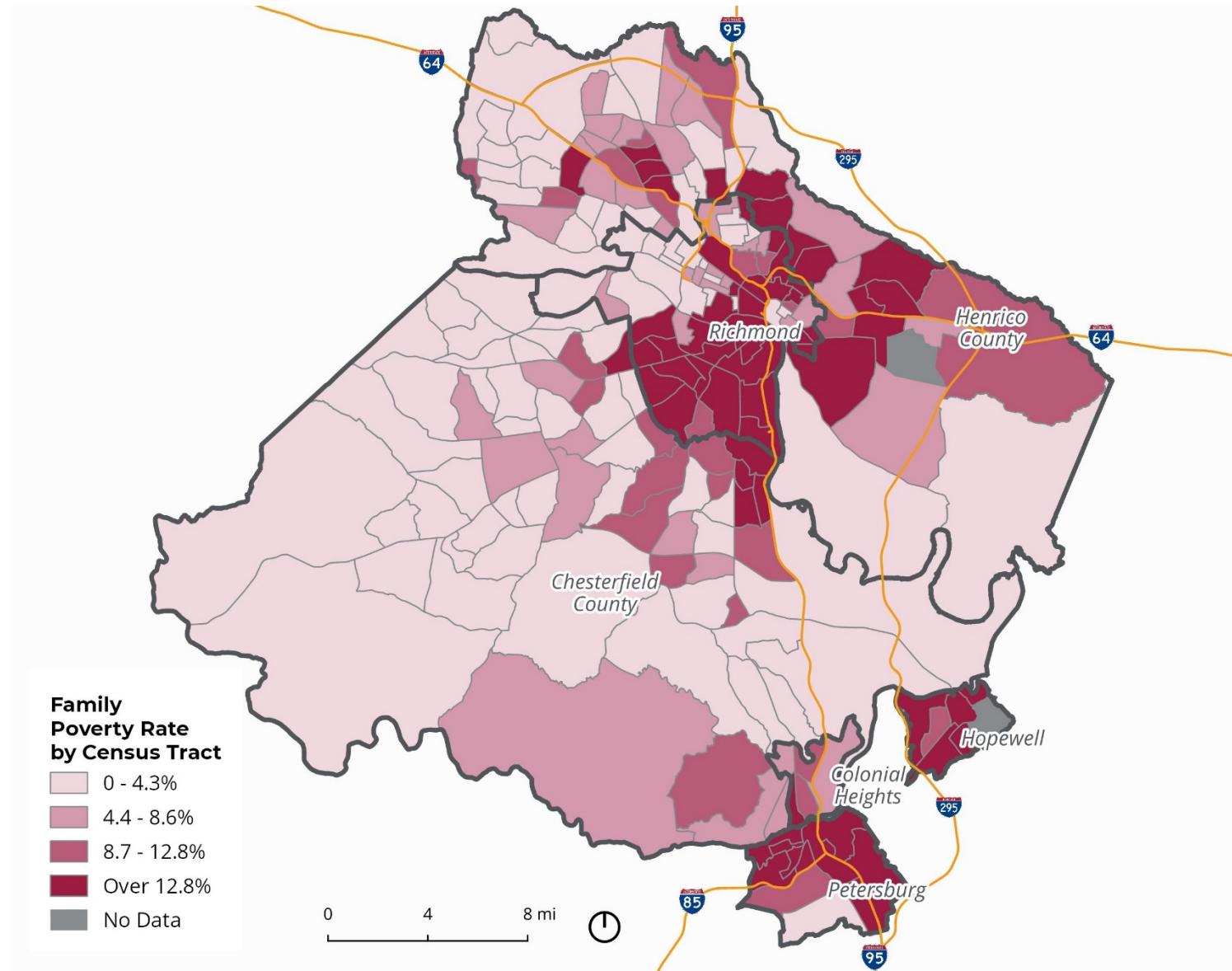
Figure III-29.
Family
Poverty Rate
by Census
Tract, 2018

Note:

Breaks represent 50%,
100%, and 150% of the
region proportion of
families below the
poverty rate (8.6%).

Source:

U.S. Census Bureau
2014-2018 American
Community Survey 5-
year estimates.



Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)

HUD has developed a framework to examine economic opportunity at the neighborhood level, with a focus on racial and ethnic minorities. That focus is related to the historical racial and ethnic segregation, which, as discussed in the beginning of this section, often limited economic opportunity.

“Racially or ethnically concentrated areas of poverty,” also known as R/ECAPs, are neighborhoods in which there are both racial concentrations and high poverty rates.

HUD’s definition of an R/ECAP is:

- A Census tract that has a non-White population of 50 percent or more, and
- A Census tract where the poverty rate is 40 percent or higher, or a tract with a poverty rate that is three times the average poverty rate for the metropolitan area, whichever is lower. Following HUD’s definition, for the Richmond region’s R/ECAPs calculated for this study, the 40 percent poverty threshold is used.¹²

Why R/ECAPs matter. The 40 percent poverty threshold used in the R/ECAP definition is based on research identifying this to be the point at which an area becomes “socially and economically dysfunctional.” Conversely, research has shown that areas with up to 14 percent of poverty have no noticeable effect on community opportunity.¹³

Households within R/ECAP tracts frequently represent the most disadvantaged households within a region and often face a multitude of housing challenges. By definition, a significant number of R/ECAP households are financially burdened, which severely limits housing choice and mobility. In addition to public subsidies, many need housing with supportive services, or larger units. The added possibility of racial or ethnic discrimination creates a situation where R/ECAP households are likely more susceptible to discriminatory practices in the housing market.

It is very important to note that many R/ECAPs, while not economically wealthy, are rich in culture, diversity, and community. The R/ECAP analysis is not meant to cast broad judgments on a neighborhood, but rather to identify areas where residents may have historically faced housing discrimination and continue to be challenged by limited economic opportunity.

¹² The average tract poverty rate for the jurisdictions is 44.6%.

¹³ *The Costs of Concentrated Poverty: Neighborhood Property Markets and the Dynamics of Decline*. In Nicolas P. Retsinas and Eric S. Belsky, eds., *Revisiting Rental Housing: Policies, Programs, and Priorities*. Washington, DC: Brookings Institution, 116–9.

R/ECAP trends. 2018 American Community Survey (ACS) Census data identify 9 R/ECAPs in the region, which are shown in the map in Figure III-30.

The map also shows “edge” R/ECAPs, which were added for this study. Edge R/ECAPs show areas that are approaching R/ECAP status: they have 80-99 percent of the threshold poverty level of R/ECAPs. Although these areas do not meet the strict definition of R/ECAP, they are included because they share many of the characteristics and needs of R/ECAP neighborhoods.

Figure III-31 shows the R/ECAPs and Edge R/ECAPs relative to poverty, demonstrating that higher-poverty areas are not exclusively R/ECAPs. This occurs because they do not reach the very high poverty threshold of the R/ECAP definition (40% and greater) and/or do not have concentrations of people of color.

Of the 9 R/ECAPs in the region, 7 are located in Richmond, one in Henrico County and one in Petersburg. Of the 7 R/ECAPs located in Richmond, 6 overlap areas that received “C” and “D” (the highest risk ratings) drawn by HOLC’s map. It should be noted that one of these is in the census tract where VCU is located, which means it houses a big share of the student population. Places with high proportions of student population tend to have a much lower median income but are not necessarily indicative of disproportionate housing needs.

The Edge R/ECAPs suggest that, if poverty continues to increase, the number of R/ECAPs could double and expand geographically. There are 13 Edge R/ECAPs, 8 are located in Richmond, 3 in Petersburg, one in Chesterfield County, and one in Hopewell.

Characteristics of R/ECAPs. More than 33,000 residents live in R/ECAPs and, of these, 80 percent are African American/Black. Figure III-32 shows the demographics of residents living in the region—and each jurisdiction’s—R/ECAPs.

The data indicate that many of the people living in R/ECAPs are non-families—residents living alone, living with roommates, living in informal settings.

Families living in R/ECAPs total 6,027 and, of these, 2,475 are families with children. The vast majority (82%) of these families with children is comprised of single mothers.

It is important to note the R/ECAPs are pre-determined by certain demographic factors: In the City of Richmond, an emerging R/ECAP is the location of Virginia Commonwealth University (VCU) and college students skew poverty data. Similarly, neighborhoods with concentrations of public housing, whose residents are predominantly people of color and living below the poverty level, are very likely to be R/ECAPs.

Another 45,000 residents live in Edge R/ECAPs. As shown in Figure III-33, around two thirds of these are African American/Black. Again, many of the people living in Edge R/ECAPs are non-families—residents living alone, living with roommates, living in informal settings.

Families living in Edge R/ECAPs total 8,625 and, of these, 4,136 are families with children, with a very high proportion of families with children (63%) comprised of single mothers.

Characteristics of high poverty areas. As shown in Figure III-34, in contrast to R/ECAPs, high-poverty areas in the region are more likely to be occupied by non-Hispanic White residents. For the region overall, 25 percent of residents in high-poverty areas are non-Hispanic White v. 11 percent for R/ECAPs. Family composition differs also, especially for single mothers: 50 percent of households in high-poverty areas are families and 23 percent are families with children which is less than in R/ECAP areas (57% and 33%). Single mothers are 13 percent of high-poverty households compared to 27 percent in R/ECAPs.

Figure III-30.
Racially and
Ethnically
Concentrated
Areas of and
Poverty
(R/ECAPs)
and “Edge”
R/ECAPs,
2018

Note:

“Edge” R/ECAPs have 80-99 percent of the threshold poverty level of R/ECAPs (above 32%).

Source:

U.S. Census Bureau
2014-2018 American
Community Survey 5-
year estimates and Root
Policy Research.

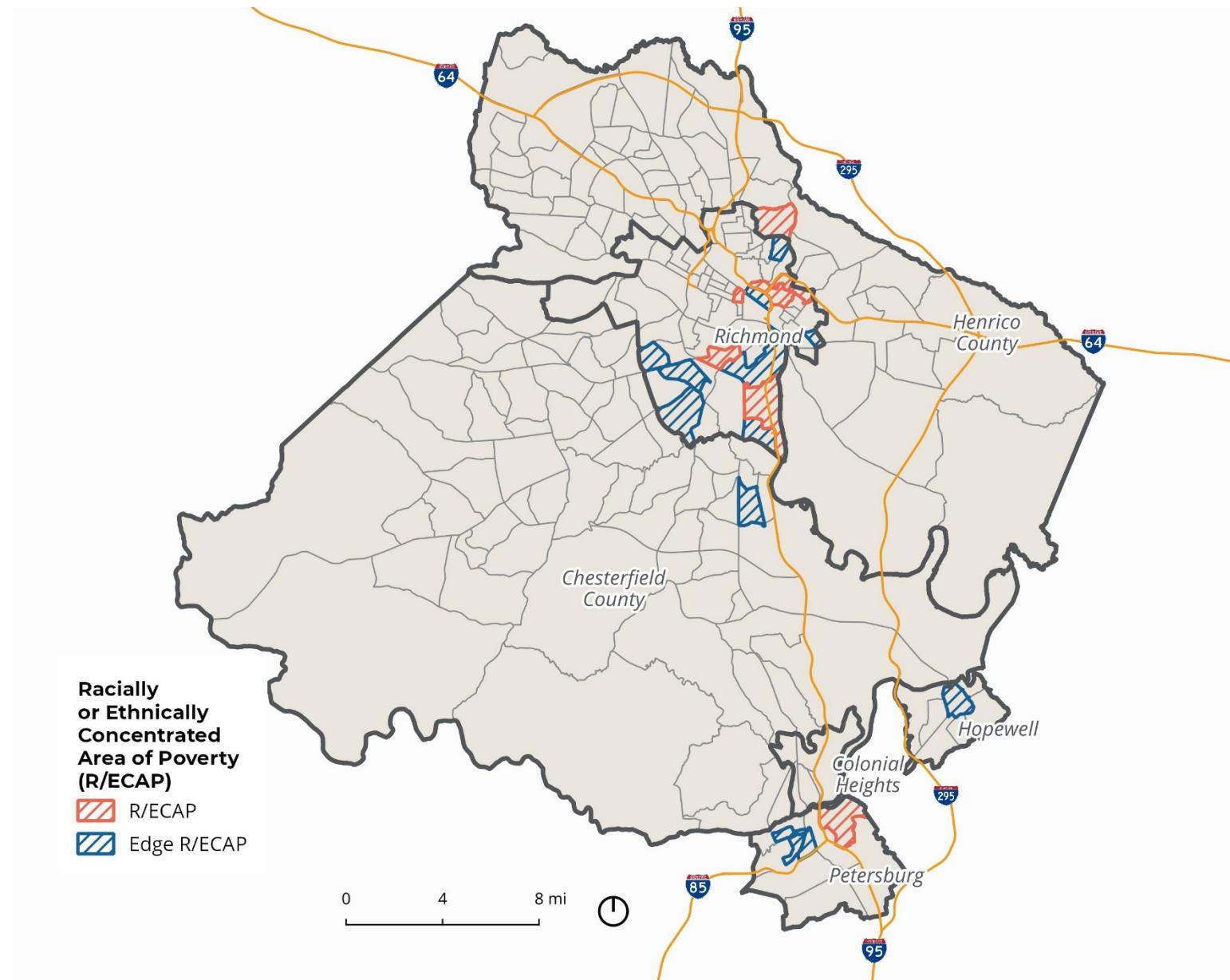


Figure III-31.
Racially and
Ethnically
Concentrated
Areas of and
Poverty
(R/ECAPs),
“Edge”
R/ECAPs, and
Individual
Poverty
Rates, 2018

Note:

“Edge” R/ECAPs have 80-99 percent of the threshold poverty level of R/ECAPs (above 32%).

Source:

U.S. Census Bureau
2014-2018 American
Community Survey 5-
year estimates and Root
Policy Research.

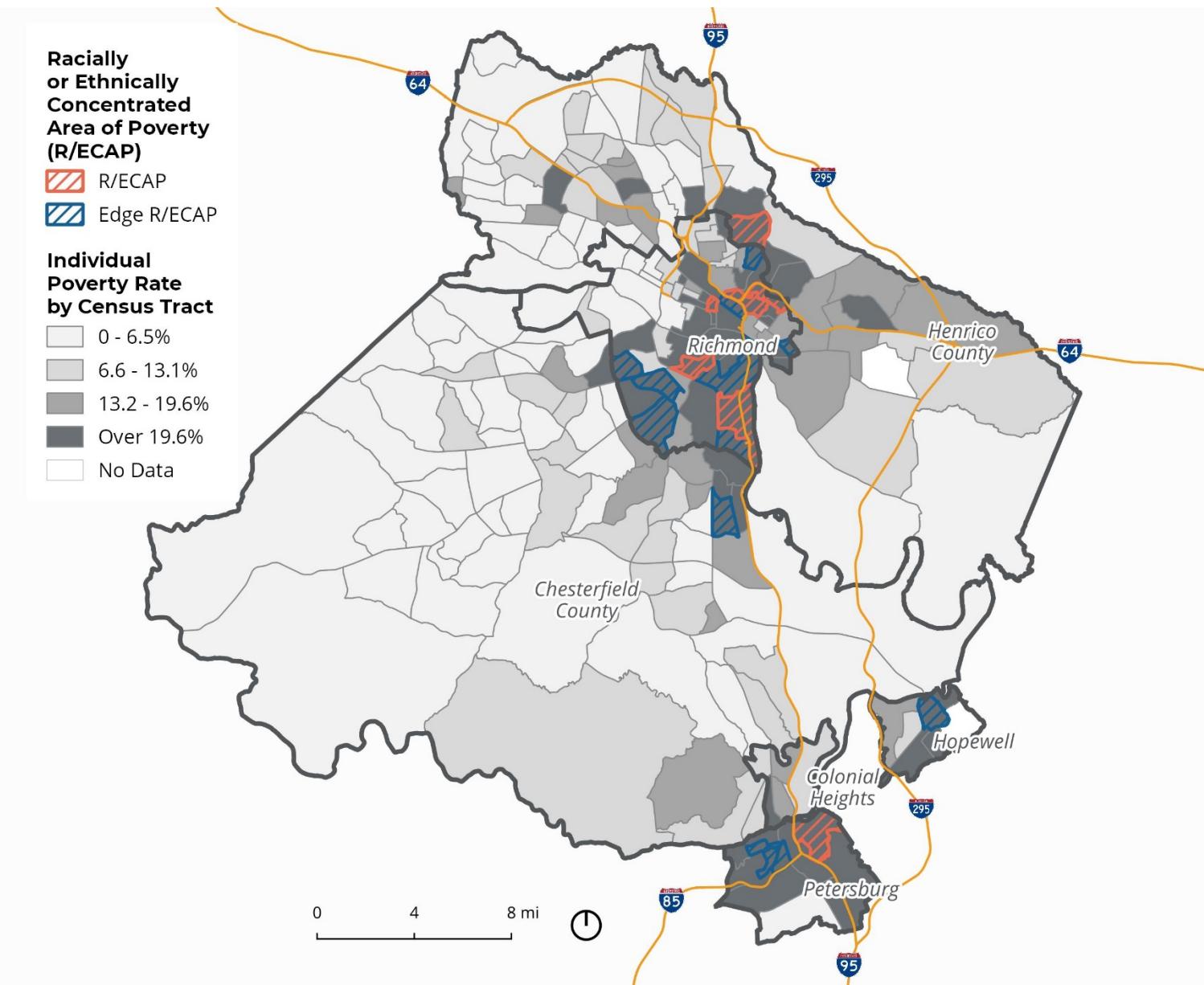


Figure III-32.
R/ECAP Demographics by Jurisdiction, 2018

	Region		Richmond		Petersburg		Henrico County	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
R/ECAP Race/Ethnicity								
Total Population in R/ECAPs	33,919	100%	27,896	100%	2,526	100%	3,497	100%
Non-Hispanic White	3,590	11%	3,204	11%	125	5%	261	7%
Black	26,974	80%	21,547	77%	2,286	90%	3,141	90%
Asian	580	2%	572	2%	8	0%	0	0%
Hispanic	1,821	5%	1,658	6%	94	4%	69	2%
Other	954	3%	915	3%	13	1%	26	1%
R/ECAP Household Type								
Total Households in R/ECAPs	10,522	100%	8,140	100%	999	100%	1,383	100%
Families	6,027	57%	4,601	57%	630	63%	796	58%
Families with Children	3,457	33%	2,685	33%	281	28%	491	36%
Married Couples	1,201	11%	857	11%	156	16%	188	14%
Married Couples with Children	293	3%	250	3%	0	0%	43	3%
Single mothers	2,855	27%	2,197	27%	263	26%	395	29%
Non-Family Households	4,495	43%	3,539	43%	369	37%	587	42%

Note: The margins of errors for some of the R/ECAPs are high, meaning that the numbers in the chart range in precision.

Source: U.S. Census Bureau 2014-2018 American Community Survey 5-year estimates.

Figure III-33.
Edge R/ECAP Demographics by Jurisdiction, 2018

	Region		Richmond		Hopewell		Petersburg		Chesterfield County	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Edge R/ECAP Race/Ethnicity										
Total Population in R/ECAPs	45,448	100%	35,811	100%	2,818	100%	5,292	100%	1,527	100%
Non-Hispanic White	7,313	16%	5,335	15%	1,312	47%	399	8%	267	17%
Black	29,557	65%	23,075	64%	1,032	37%	4,601	87%	849	56%
Asian	876	2%	629	2%	160	6%	70	1%	17	1%
Hispanic	5,749	13%	5,240	15%	199	7%	0	0%	310	20%
Other	1,953	4%	1,532	4%	115	4%	222	4%	84	6%
Edge R/ECAP Household Type										
Total Households in R/ECAPs	16,770	100%	12,498	100%	1,236	100%	2,447	100%	589	100%
Families	8,625	51%	6,668	53%	618	50%	991	40%	348	59%
Families with Children	4,136	25%	3,282	26%	285	23%	368	15%	201	34%
Married Couples	2,977	18%	2,274	18%	230	19%	333	14%	140	24%
Married Couples with Children	930	6%	695	6%	86	7%	66	3%	83	14%
Single mothers	2,642	16%	2,081	17%	188	15%	255	10%	118	20%
Non-Family Households	8,145	49%	5,830	47%	618	50%	1,456	60%	241	41%

Source: U.S. Census Bureau 2014-2018 American Community Survey 5-year estimates.

Figure III-34.
High Poverty Area Demographics by Jurisdiction, 2018

	Region		Richmond		Colonial Heights		Hopewell		Petersburg		Chesterfield County		Henrico County	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Race/Ethnicity														
Total Population in High Poverty Tracts	238,826	100%	132,800	100%	2,657	100%	11,954	100%	28,936	100%	11,216	100%	51,263	100%
Non-Hispanic White	59,926	25%	34,004	26%	1,679	63%	4,624	39%	4,300	15%	3,249	29%	12,070	24%
Black	143,482	60%	79,746	60%	676	25%	5,849	49%	22,376	77%	3,521	31%	31,314	61%
Asian	4,851	2%	2,697	2%	93	4%	243	2%	203	1%	319	3%	1,296	3%
Hispanic	22,448	9%	11,520	9%	119	4%	988	8%	1,444	5%	3,522	31%	4,855	9%
Other	8,119	3%	4,833	4%	90	3%	250	2%	613	2%	605	5%	1,728	3%
Household Type														
Total Households in High Poverty Tracts	91,756	100%	49,350	100%	1,019	100%	5,037	100%	11,961	100%	4,300	100%	20,089	100%
Families	45,665	50%	22,105	45%	650	63.8%	2,914	58%	6,266	52%	2,489	58%	11,241	56%
Families with Children	20,815	23%	10,150	21%	291	28.6%	1,402	28%	2,418	20%	1,346	31%	5,208	26%
Married Couples	19,256	21%	8,336	17%	364	35.7%	1,348	27%	2,768	23%	956	22%	5,484	27%
Married Couples with Children	6,413	7%	2,534	5%	90	8.8%	560	11%	692	6%	461	11%	2,076	10%
Single mothers	12,148	13%	6,542	13%	191	18.7%	751	15%	1,448	12%	638	15%	2,578	13%
Non-Family Households	46,091	50%	27,245	55%	369	36.2%	2,123	42%	5,695	48%	1,811	42%	8,848	44%

Source: U.S. Census Bureau 2014-2018 American Community Survey 5-year estimates.

Trends Affecting Diversity and Segregation

According to population projections by the University of Virginia¹⁴ (UVA) Weldon Cooper Center for Public Service, the state is expected to be home to more than 10 million people by 2040.

In accordance with national trends, the population in Virginia is expected to become more racially and ethnically diverse and older due to the rapid growth in the share of residents over 65 years of age.

In the Greater Richmond/Tri-Cities region, UVA estimates that nearly 1 in 5 residents will be over 65 years by 2040, except in Richmond—which is expected to have a much younger population, with only around 13 percent of its residents over 65 years by 2040.

In terms of racial and ethnic diversity, projections point to significant increases in the share of the population that is Latino/Hispanic and Asian:

- By 2040, the share of the population that identifies as Latino/Hispanic is expected to comprise one third of the total population in Richmond, Hopewell, and Chesterfield County, and over one fifth of the total population in the rest of the jurisdictions.
- The share of the population that identifies as Asian is expected to move closer to 10 percent in Colonial Heights and Chesterfield County, and reach close to 20 percent in Henrico County, while remaining more stable in Richmond, Hopewell, and Petersburg.
- This increase will be matched by decreases in the share of the non-Hispanic White population and the share of the African American/Black population. All jurisdictions are expected to experience a decrease on those shares by 2040.

According to forecasts prepared for PlanRVA,¹⁵ between 2017 and 2045, the region is expected to add a quarter of a million people, around 103,000 housing units, 47,000 students, 115,000 workers, and 98,000 households.

Despite the projected increase in diversity in the region, the region's future segregation, and integration will depend on a number of factors. On top of overall population and employment growth; housing availability and pricing, economic conditions, and active efforts to promote racially and economically integrated communities will continue to be crucial for integration efforts.

¹⁴ *Population Projections for Virginia and its Localities*. <https://demographics.coopercenter.org/virginia-population-projections>

¹⁵ *Socioeconomic Data Report for the 2017 Base Year and 2045 Forecast Year*. https://planrva.org/wp-content/uploads/2017-2045-SE-Data-Report_01302020.pdf

The most important factors in determining future diversity, mitigating the consequences of segregation and facilitating economic equity will be:

1. Overall employment growth—and whether there are specific efforts to ensure that African American/Black and Latino/Hispanic households will benefit from that growth;
2. The types and geographic placement of new housing development, especially as needed to address concentration of low income housing and current housing needs, accommodate a growing workforce, and serve the region's lowest income workers. The location of affordable housing near major employment centers will grow in importance, as public transportation systems are typically slow to respond to employment growth.
3. Investment in under-resourced neighborhoods and aging suburban areas to ensure that the region continues to attract new employers, residents, students, and visitors—and broadens lower income residents of color's access to that economic opportunity; and
4. A concerted effort to balance growth with the risk of displacement from neighborhood improvement and revitalization. According to a study conducted by National Community Reinvestment Coalition,¹⁶ Richmond is among the list of cities with high percentage of "eligible gentrifying neighborhoods."¹⁷

¹⁶ *Shifting Neighborhoods: Gentrification and Cultural Displacement in American Cities.* <https://ncrc.org/gentrification/>

¹⁷ Neighborhoods were considered to be eligible to gentrify if in 2000 they were in the lower 40% of home values and family incomes in that metropolitan area.

SECTION IV.

DISPROPORTIONATE HOUSING NEEDS

SECTION IV.

Disproportionate Housing Needs

An analysis of disproportionate housing needs breaks down overall housing needs by protected class. It also examines the factors that contribute to those differences.

To that end, this section:

- Begins with a broad overview of housing trends in the region;
- Follows with a discussion of regional housing needs, drawing on recently conducted, thorough needs analyses; and
- Examines disproportionate needs in:
 - Cost burden,
 - Homelessness,
 - Housing condition, including of those living in manufactured homes,
 - Evictions,
 - Finding rental housing that accepts Housing Choice Voucher holders, as well as the location of such housing,
 - Accessing and living in public housing, and
 - Homeownership and obtaining credit to purchase homes.

The section explores why differences in housing needs exist, where the public and private sectors create barriers to housing access, if the market is addressing housing needs of protected classes differently, and if discrimination is at play.

Primary Findings

Since 2010, the region's housing market has changed—becoming simultaneously more and less affordable:

- In all jurisdictions, the median income of owners grew faster than home values between 2010 and 2018. This suggests that owners would have an easier time affording mortgage payments.
- Conversely, increases in median rent far outpaced changes in renter income in Colonial Heights, Hopewell, and Petersburg. Renters in these three cities have a much harder time affording rent in 2018 than in 2010. This is partially due to the concentrations of service and retail jobs in the Tri-Cities, which have not shown wage growth.

- In Richmond and Henrico County, renter incomes increased faster than median rents; in Chesterfield County, rents and incomes rose at about the same pace.

As observed in the City of Richmond AI that preceded this study, the region's housing market is becoming increasingly bifurcated: Higher income households, most of whom are non-Hispanic White, are benefitting from the region's relatively affordable homes to buy. Meanwhile, the region's renters, who are disproportionately people of color, are struggling to afford rising rents with stagnant or declining incomes.

In the Greater Richmond/Tri-Cities region, the most significant disproportionate housing needs are found in:

- **Challenges meeting housing costs.** "Cost burden" is a measure of how hard it is for households to manage monthly housing costs.

Most households in the region can meet their housing costs. However, African American/Black households, single mother households, and, in some areas, Asian households, have relatively high rates of cost burden. Severely cost burdened households are at risk of homelessness. In the region overall and the State of Virginia, African American/Black households are much more likely to be homeless than other races and ethnicities even after adjusting for income.

African American/Black households, single parent households, and persons with disabilities are the largest beneficiaries of public housing and Housing Choice vouchers, yet demand for these programs far exceeds supply. Barriers to accessing public housing and vouchers—e.g., lack of federal funding, a limited pool of landlords who accept vouchers—disproportionately affect these residents and compromise their ability to find safe, secure, and affordable housing.

- **Evictions.** The Commonwealth of Virginia has the unfortunate distinction of being home to five of the 10 top cities in the U.S. for the rate of eviction filings. In the City of Richmond, racial composition of a neighborhood is a significant factor in determining evictions, even after accounting for income and property values: Neighborhoods that are majority African American/Black have the highest rates of eviction filings in the city.

The Commonwealth has enacted new laws that should address many of the underlying factors that contribute to inequities in evictions, including requirements to offer written leases, limits on the amount of security deposits that can be charged, and an "extended right of redemption" which gives a tenant up to two business days before a physical eviction to cure their outstanding rent obligation. Those laws became effective in 2019 yet, due to various moratorium on evictions during 2020 related to the COVID-19 pandemic, the effectiveness of those laws in narrowing the disparities in evictions may be difficult to detect until well into 2021.

- **The ability to purchase a home and benefit from equity increases.** Despite the fact that discrimination in most housing transactions has been illegal since the 1960s, recent research¹ shows that non-White and Hispanic homeowners still face financial discrimination. This is because race-blind policies may still generate outcomes which are not race-neutral. Under-valuation by the private market and over-valuation by the tax assessment process work together to create these disparities, leading to both wealth and equity loss and over taxation of minorities.

A recent study found that in metro Richmond in 2016², the median home value in majority (over 50%) African American/Black neighborhoods is 17 percent lower than a home in a neighborhood with very low shares of African American/Black residents *after* adjusting for home and neighborhood characteristics. This means that a resident who purchased an average priced home in Richmond in 2016 in a majority African American/Black neighborhood will have around \$36,000 less in equity by 2030, \$40,000 less by 2040, and \$45,000 less by 2050.

- **Mortgage inequality.** In some areas of the region, African American/Black and Latino/Hispanic households have difficulty securing mortgage loans—and, thus, becoming homeowners. In the region overall, according to the analysis of mortgage loan data completed for this AI, African American/Black applicants are 2 times (2x) more likely than White applicants to be denied mortgage loans. Latino/Hispanic applicants are 1.7x more likely than White applicants to be denied loans. Petersburg and Hopewell have the highest denial rates. These differences hold across income levels. African American/Black loan applicants making 120 percent of the Area Median Income (AMI) are denied loans more often than White applicants *making less than 80 percent AMI*.

Housing Market Overview

This section presents a broad overview of housing trends by jurisdiction.

One of the recommendations of the Regional Housing Framework is to increase the supply of affordable ownership and rental options, which includes expanding the supply of smaller-scale single family detached homes, townhomes, condominiums, and mobile homes. The figure below shows housing types by jurisdiction, for both owned and rented units.

Except for Henrico County, and to a lesser extent, Richmond, less than 5 percent of jurisdictional housing stock is townhomes. Duplexes/triplexes/fourplexes are most

¹ *The Assessment Gap: Racial Inequalities in Property Taxation.*

https://www.stern.nyu.edu/sites/default/files/assets/documents/the_assessment_gap_-racial_inequalities_in_property_taxation.pdf

² *The devaluation of assets in black neighborhoods.* <https://www.brookings.edu/research/devaluation-of-assets-in-black-neighborhoods/>

common in Richmond, Hopewell, and Petersburg. Apartments make up 11 percent (Colonial Heights, Chesterfield County) to 35 percent (Richmond) of housing units.

Figure IV-1.
Housing Type by Jurisdiction, 2019*

	Colonial		Chesterfield	Henrico	
	Richmond	Heights	Petersburg	County	County
Single family detached	47%	80%	69%	58%	80%
Single family attached (townhomes)	8%	4%	5%	5%	4%
Duplexes/triplexes/fourplexes	10%	6%	10%	11%	3%
Apartments/Condos (5-49 units)	22%	9%	10%	19%	9%
Apartments/Condos (50+ units)	13%	2%	5%	6%	2%
Mobile homes	1%	0%	1%	2%	1%
Total	100%	100%	100%	100%	100%

Note: *2014-2018 American Community Survey 5-year estimates data used for Colonial Heights, Hopewell, and Petersburg.

Source: U.S. Census Bureau 2019 American Community Survey 1-year estimates, and 2014-2018 American Community Survey 5-year estimates.

Much of the housing stock in the region is very old, with 70 to 75 percent of housing units in the four cities built before 1979. Although older homes are often popular for their unique design and charm, they can also be more expensive to heat/cool and maintain.

Housing stock in Chesterfield and Henrico Counties is relatively newer, with most units built between 1950 and 2000. Nearly one-third of Chesterfield's housing units were built since 2000, compared to just 9 percent of Colonial Heights'.

Figure IV-2.
Age of Housing Stock by Jurisdiction, 2019*

	Colonial		Chesterfield	Henrico	
	Richmond	Heights	Petersburg	County	County
Built before 1950	38%	17%	15%	22%	2%
Built 1950 to 1979	37%	53%	57%	51%	28%
Built 1980 to 1999	12%	21%	15%	14%	40%
Built 2000 to 2009	6%	8%	9%	10%	19%
Built 2010 or later	7%	1%	4%	4%	10%

Note: *2014-2018 American Community Survey 5-year estimates data used for Colonial Heights, Hopewell, and Petersburg.

Source: U.S. Census Bureau 2019 American Community Survey 1-year estimates, and 2014-2018 American Community Survey 5-year estimates.

As shown Figures IV-3a and IV-3b below, rental costs have increased significantly across jurisdictions, with all jurisdictions experiencing double-digit rent increases since 2010. In contrast, home values have declined in all jurisdictions except for Henrico County (nearly

stagnant) and Richmond (9% increase). Henrico County, Chesterfield County, and Richmond have the most expensive housing in the region; Petersburg and Hopewell have the least expensive.

Figure IV-3a.
Median Home
Value by
Jurisdiction,
2010-2018

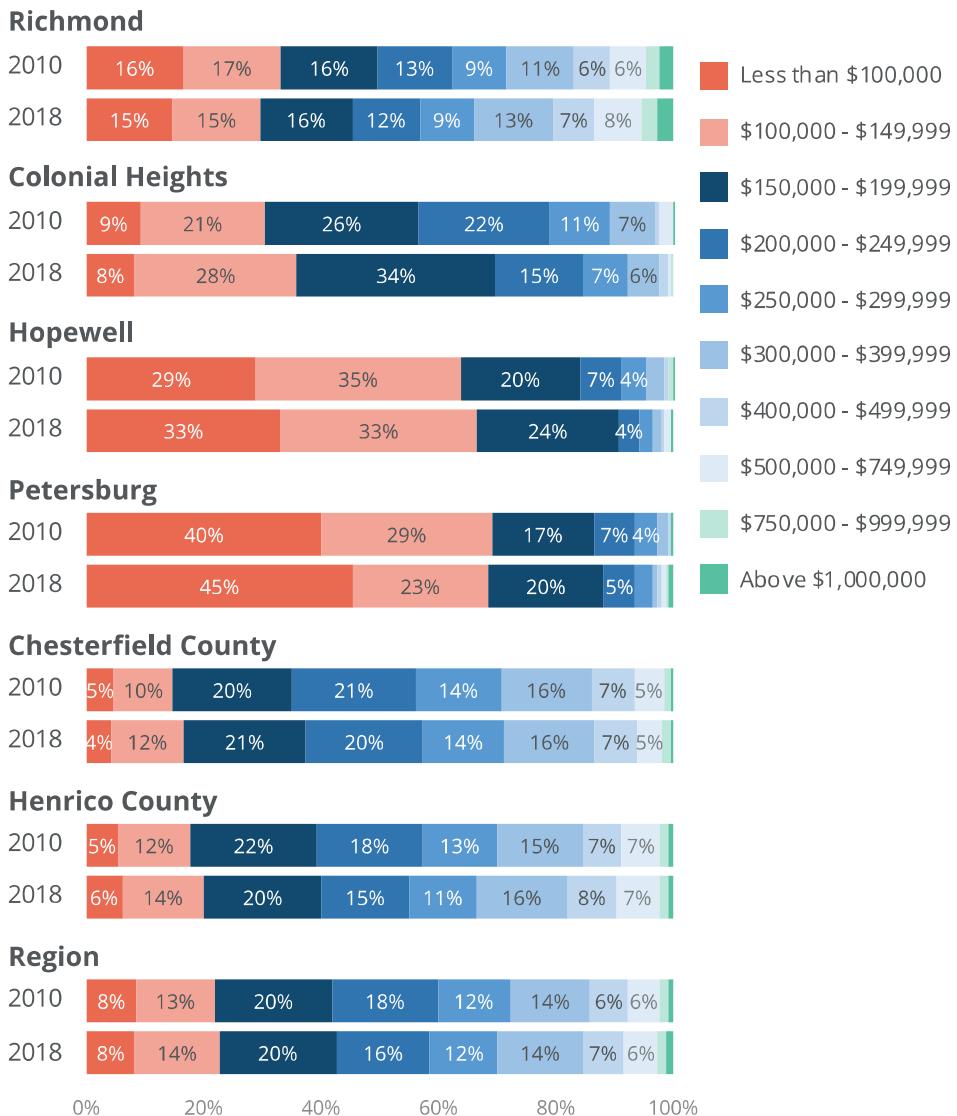
Source:

U.S. Census Bureau
2006-2010 and 2014-
2018 American
Community Survey 5-
year estimates, and
Root Policy Research.

	2010	2018	Growth	
			Percent Growth	Annual Growth Rate
Richmond	\$201,800	\$220,700	9%	1.1%
Colonial Heights	\$187,700	\$168,000	-10%	-1.4%
Hopewell	\$130,700	\$119,700	-8%	-1.1%
Petersburg	\$115,900	\$108,200	-7%	-0.9%
Chesterfield County	\$235,600	\$231,700	-2%	-0.2%
Henrico County	\$230,000	\$233,400	1%	0.2%

Figure IV-3b.
Home Value
Distribution by
Jurisdiction,
2010 and 2018

Source:
 U.S. Census Bureau 2006-
 2010 and 2014-2018
 American Community
 Survey 5-year estimates.



As shown in Figure IV-4 below, rents increased for all jurisdictions, including those with declining or stagnant population growth. These rent increases outpaced increases in renter income in Colonial Heights, Hopewell and Petersburg. By 2018, renters in these cities needed to earn between \$5,000 and \$7,000 more than in 2010 to afford rent increases without being cost burdened.³

Figure IV-5 shows that owners' and renters' incomes increased for all jurisdictions with the exception of renters in Colonial Heights, with the strongest overall growth in Richmond, followed by Chesterfield and Henrico Counties.

Figure IV-4.
**Median Gross
Rent by
Jurisdiction,
2010 and 2018**

Source:

U.S. Census Bureau
2006-2010 and 2014-
2018 American
Community Survey 5-
year estimates, and Root
Policy Research.

			Growth	
	2010	2018	Percent Growth	Annual Growth Rate
Richmond	\$805	\$979	22%	2.5%
Colonial Heights	\$834	\$1,013	21%	2.5%
Hopewell	\$756	\$878	16%	1.9%
Petersburg	\$770	\$912	18%	2.1%
Chesterfield County	\$988	\$1,226	24%	2.7%
Henrico County	\$940	\$1,128	20%	2.3%

It is important to note that the presence of institutional uses—such as universities and military bases—can raise demand for rental housing and increase rents beyond where they would be without these influences. An example is Fort Lee, located in between Colonial Heights and Hopewell.

³ Cost burden exists when households pay more than 30 percent of their income in housing costs. Disparities in cost burden are discussed later in this section.

Figure IV-5.
Change in Median Household Income by Tenure (Renter/Owner status) and Jurisdiction, 2010 and 2018

Source:

U.S. Census Bureau 2006-2010 and 2014-2018
 American Community Survey 5-year estimates, and Root Policy Research.

	2010	2018	Growth	
			Percent Growth	Annual Growth Rate
Owners				
Richmond	\$61,403	\$74,150	21%	2.4%
Colonial Heights	\$62,632	\$67,541	8%	0.9%
Hopewell	\$48,071	\$49,421	3%	0.3%
Petersburg	\$46,703	\$49,437	6%	0.7%
Chesterfield County	\$81,973	\$91,648	12%	1.4%
Henrico County	\$76,660	\$86,834	13%	1.6%
Renters				
Richmond	\$25,183	\$31,522	25%	2.8%
Colonial Heights	\$38,367	\$34,903	-9%	-1.2%
Hopewell	\$29,129	\$32,219	11%	1.3%
Petersburg	\$28,134	\$29,742	6%	0.7%
Chesterfield County	\$41,500	\$51,139	23%	2.6%
Henrico County	\$37,357	\$46,498	24%	2.8%

Prior to this study, a number of regional studies explored housing needs in the region. Recommendations from those studies are summarized in Section VII of this report, and serve as a basis for solutions to address disproportionate housing needs. Overall, the studies conclude that the Richmond region remains a relatively affordable place to live—although that is changing.

Highlights from those studies include:

- **The regional gap in ownership** between non-Hispanic White and non-White and Hispanic households is growing, partly due to differences in the volume of home purchases. In 2017, an average of 26 homes were purchased by White buyers in the region each day. For African American/Black buyers, just six per day. For Latino/Hispanic buyers, fewer than two per day.⁴
- **Senior households** in the region **cannot afford senior-friendly homes** due to the gap between what their homes could sell for and what it would cost to purchase a more senior-friendly home. This results in seniors growing older in homes that are not

⁴ *Richmond Regional Housing Framework: Executive Summary*. <https://pharva.com/framework/about-the-framework/#executivesummary>

compatible with mobility limitations and are far from public transit and needed services.

- The **City of Richmond** exhibits the most change among jurisdictions, with home prices rising faster than in other areas. Displacement is a major concern. According to the Regional Housing Framework for Richmond: “There are 3,600 fewer Black homeowners in the city now than in 2000. Much of this loss has occurred in Jackson Ward, Church Hill, and other historically Black communities.”⁵
- **Chesterfield County’s** affordability challenges have grown as the county’s residents have aged, with many now relying on fixed incomes. According to the Chesterfield County section in the regional housing framework, the county has added 14,900 seniors since 2010; this will increase by another 40 percent through 2040. In addition, nearly 2,000 households live in mobile home parks—many with “major housing quality and infrastructure problems.” Overall, the county has 2,080 more very low income renter households than housing units affordable to them.⁶
- **Henrico County’s** imbalance between jobs and housing is growing, and affordable housing is in short supply in the county. According to the Henrico County section in the regional housing framework, there are only 44 dedicated affordable rental communities in the county, compared with 125 market-rate developments. Overall, the county has 4,335 more very low income renter households than housing units affordable to them.⁷

Disproportionate Housing Needs

Housing needs vary for different types of households, and that variance is often due to more than economics. *Disproportionate* needs exist when households have levels of housing need greater than their expected need after adjusting for income. The remainder of this section examines disproportionate needs in the region, including the factors that contribute to disproportionate needs. It begins with the metric most commonly used to measure housing needs—cost burden.

⁵ *Richmond Regional Housing Framework: City of Richmond Summary*. <https://pharva.com/project/rrhf-richmond-locality-summary/>

⁶ *Richmond Regional Housing Framework: Chesterfield Locality Summary*. <https://pharva.com/project/rrhf-chesterfield-locality-summary/>

⁷ *Richmond Regional Housing Framework: Henrico Locality Summary*. <https://pharva.com/project/rrhf-henrico-locality-summary/>

Differences in cost burden. Cost burden exists when households pay more than 30 percent of their gross household income in housing costs. Housing costs include the rent or mortgage payment, utilities, renter or homeowner insurance, and property taxes. When households are severely cost burdened, they may have trouble keeping up with medication/health care, affording food, and may be at risk of homelessness.

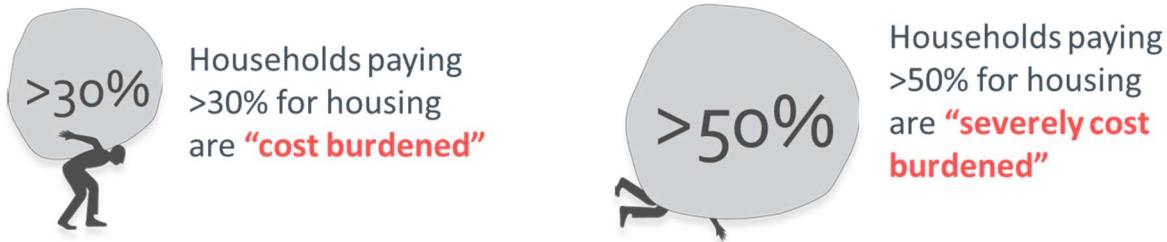


Figure IV-6 compares the proportion of households experiencing severe cost burden, based on data from HUD's Affirmatively Furthering Fair Housing (AFFH) Table 10 and the Comprehensive Housing Affordability Strategy (CHAS) data. The figure shows severe cost burden by race, ethnicity, and family status, for each jurisdiction in the region.

Overall in the region, 14 percent of households are cost burdened. Richmond and Petersburg have the highest percentage of cost burdened households, each at 22 percent.

Regionwide, severe cost burden is highest for:

- Single occupant households (21% are severely cost burdened), and
- African American/Black and Latino/Hispanic households (20%).
- Severe cost burden is twice as high for these households as for non-Hispanic White households.

By jurisdiction and race and ethnicity,

- African American/Black households face the highest levels of cost burden in Richmond (27%) and Colonial Heights (27%);
- Asian households face relatively high levels of burden in Hopewell (44%) and Petersburg (37%);
- Hispanic/Latino cost burden is highest in Richmond (29%) and Henrico County (24%).

Figure IV-6.
Share of Households Experiencing Severe Cost Burden (HUD Table 10) by Race/Ethnicity and Household Characteristics

All	Race/Ethnicity				Household Characteristics			
	Non-Hispanic White	African American	Asian	Hispanic	Families with < 5 People	Families with > 5 People	Non-related and Single Households	
	14%	10%	20%	12%	20%	10%	10%	21%
Region	14%	10%	20%	12%	20%	10%	10%	21%
Richmond	22%	16%	27%	22%	29%	15%	14%	27%
Colonial Heights	15%	14%	27%	17%	0%	8%	26%	21%
Hopewell	16%	15%	19%	44%	10%	14%	8%	21%
Petersburg	22%	16%	23%	37%	5%	24%	4%	22%
Chesterfield County	10%	9%	14%	10%	16%	7%	8%	18%
Henrico County	14%	11%	20%	9%	24%	10%	11%	20%

Note: Severe housing cost burden is defined as housing costs that are greater than 50 percent of income. Data for the Region encompasses Richmond MSA.

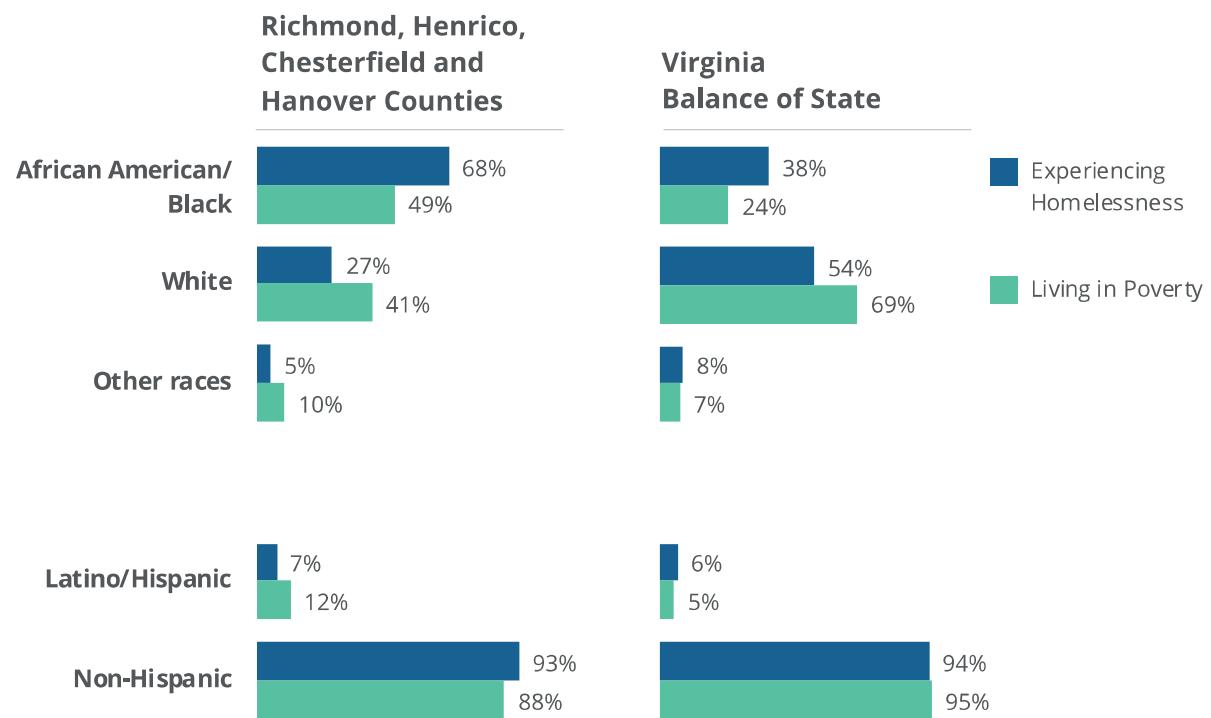
Source: HUD CHAS dataset using ACS 2011-2015. Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Disparities in the experience of homelessness. The most severe consequence of cost burden is homelessness, and, in the Richmond region, the risk of homelessness is unequal among racial and ethnic groups even after adjusting for poverty. African American/Black residents are overrepresented among homeless individuals. All other races and ethnicities are underrepresented.

As shown in Figure IV-7, in the Continuum of Care designated region for Greater Richmond (which includes the City of Richmond and Chesterfield, Henrico, and Hanover Counties), 68 percent of individuals experiencing homelessness are African American/Black; 27 percent are White; 5 percent are other races; and 7 percent are Latino/Hispanic. This compares to 49 percent of the region's residents living below the poverty line who are African American/Black; 41 percent who are White, 10 percent other races; and 12 percent Latino/Hispanic.⁸ The differences are similar for the Balance of State Continuum of Care, which includes Colonial Heights, Hopewell, and Petersburg.

⁸ CofC Racial Equity Analysis Tool (Version 2.1) developed by HUD, 2019.
<https://www.hudexchange.info/resource/5787/coc-analysis-tool-race-and-ethnicity/>

Figure IV-7.
Residents Experiencing Homelessness v. Living in Poverty



Source: CofC Racial Equity Analysis Tool (Version 2.1) developed by HUD, 2019.

Disparities in housing condition. According to the 2020 Greater Richmond/Tri-Cities Regional Fair Housing Survey conducted for this study, there are significant disparities regarding residents' perspectives about the condition of their homes.

In the survey, residents were asked to rate the condition of their home. In the region overall, one third of respondents indicated their home is in fair or poor condition. Disparities in housing condition include:

- Respondents from Richmond were the most likely to rate the condition of their housing as fair or poor, at 50 percent, while residents from Chesterfield County were the least likely, at 21 percent.
- Forty-three percent of African American/Black and 41 percent of Latino\Hispanic residents rate the condition of their home as fair or poor, compared to 17 percent of non-Hispanic White residents.
- Almost half (48%) of renters who received some form of housing subsidy and 45 percent of market rate renters rate the condition of their home as fair or poor, compared to just 11 percent of homeowners.

- Half of residents with income below \$25,000 rate the condition of their home as fair or poor. This rate falls as income increase, with only 5 percent of residents with income above \$100,000 rating the condition of their home as fair or poor.
- Among households, single parents are the most likely to rate the condition of their home as fair or poor (49%), while adults over 65 are the least likely (21%).

Manufactured housing. Manufactured, or “mobile” homes provide a unique option for affordable homeownership to many households in the region, particularly low income households of Hispanic descent, seniors, and persons with disabilities. Yet as surveys of mobile home residents indicate, many manufactured/mobile homes are in substandard condition and/or are located in parks with substandard infrastructure. In focus groups conducted for this study, Hispanic/Latino participants who live in mobile parks noted serious deficiencies in park infrastructure, including issues with the sewer system, water accumulation, lack of public lighting, fences in disrepair, and lack of spaces for children to play outside. In addition, there is a general perception that repair and maintenance requests are for the most part ignored by mobile park landlords.

In Virginia, according to the latest ACS data, there are over 127,000 mobile homes, representing around 4 percent of total occupied units in the state. Manufactured homes represent an important source of affordable housing, and affordability remains the most important characteristic to mobile home dwellers according to surveys. The median value of a mobile home in Virginia is \$45,500—well below the overall (for all Virginia) median home value of \$288,800.

According to a 2016 assessment of Central Virginia’s Mobile home parks⁹ more than 11,000 residents in the Central Virginia area live in mobile home parks. Most of the mobile parks in the region are located in Richmond, Chesterfield and the Tri-Cities area, with the vast majority (75%) of parks in the region occurring in small groups of 6 or fewer homes. Residents in manufactured housing are most likely to be White or Latino/Hispanic, and significantly more likely to be first generation immigrants. Many are older and have disabilities. Close to 30 percent of households live under the federal poverty line.

The 2016 assessment found that housing conditions are substandard in many of the parks. Around half of parks have a significant number of pre-HUD units (units that do not meet HUD’s construction requirements). In addition, many parks lack sidewalks, and have no curbs or gutters. The majority of the parks (75%) are located over half a mile from a public transit stop.

⁹ *An Assessment of Central Virginia’s Mobile Home Parks.* https://mhccv.org/wp-content/uploads/2017/08/mhccv_centralva_handout.pdf

A more recent survey of manufactured home communities in Chesterfield County¹⁰ found that roughly 38 percent of households had someone within the household with a disability. The majority of those surveyed or interviewed expressed satisfaction with living in their park. While many had things they thought needed improvement, on the whole they liked living there. Lot rents ranged from \$350 to \$580; this range is considerably below the median rent in Chesterfield. However, some residents complained that heating and cooling was a huge drain of funds because their homes were poorly insulated. The overwhelming majority of people surveyed said they would appreciate a program that would provide funds to repair or improve their homes. According to the survey, there were many homes in visible disrepair.

Overcrowding. The 2020 Greater Richmond/Tri-Cities Regional Fair Housing Survey asked several questions that can be used as indicators of overcrowding. These include the desire to move to a bigger home, the desire to live with less people, and if households are doubled up.¹¹

According to the survey, 29 percent of residents in the region want to move to a bigger house. African American/Black residents (41%), renters who receive a housing subsidy (44%), and residents with income below \$25,000 are significantly more likely to want to move to a bigger house (42%). Residents who live along the Jefferson Davis Corridor (31%) are more likely to want to move to a bigger house, compared to the region overall.

Overall, 5 percent of residents indicated they want to live with less people. The only group that had a significantly higher share were Latino/Hispanics, who were twice as likely (10%) to express that they want to live with less people.

Ten percent of survey respondents in the region are doubled up, according to the survey. Latino/Hispanics were much more likely to be doubled up at 40 percent. Renters and households along the Jefferson Davis Corridor were also twice as likely to be doubled up, at round 20 percent. In addition, 26 percent of households living in single family units along the Jefferson Davis Corridor are doubled up, compared to 20 percent of households living in single family units located outside the Jefferson Davis Corridor.

¹⁰*Chesterfield Manufactured Home Community Survey: A survey of people, homes, and conditions within Chesterfield, VA manufactured housing.* Report prepared by Joseph Ciszek for Chesterfield Department of Community Enhancement.

¹¹ Meaning that someone over the age of 18 lives in the home because they cannot afford to live on their own.

Rental Market Disparities

In the Greater Richmond/Tri-Cities region, rental market disparities are found in evictions, and the reliance on and need for publicly-subsidized housing and Housing Choice Vouchers (HCV).

Evictions. The City of Richmond, the Greater Richmond/Tri Cities region, and the State of Virginia have been the focus of much eviction research, due to the region's and state's persistently high eviction rate.

According to Princeton University's Eviction Lab, the City of Richmond has the second highest eviction rate in the country at 11.44 percent per 100 rental homes. This amounts to 6,345 evictions every year—or 17.38 renters evicted every day.¹² This rate has remained steady over the past 16 years.¹³

Petersburg and Hopewell had the second and fourth highest rate of evictions among medium-sized cities, with rates of 17.6 percent and 15.7 percent, respectively.¹⁴

Five of the top 10 cities in the U.S. with the highest eviction rates in 2016, tracked by the Princeton Eviction Lab, are located in the State of Virginia and include Hampton, Newport News, Norfolk, and Chesapeake, in addition to Richmond.

The RVA Eviction Lab within Virginia Commonwealth University (VCU) tracks and analyzes eviction data and support the needs of local government and organizations in crafting policy responses to challenges of housing instability.¹⁵

Eviction trends. Eviction trends during the pandemic present a mixed picture, as shown in the figure below. The sharp decline in evictions after March 2020 is likely related to several factors, including federal income supports allowing tenants to maintain rent (which expired in July), a federal moratorium on evictions in federally subsidized housing (also expired in July), and a temporary statewide moratorium in August (expired in early September). A new federal moratorium, issued by the CDC, halts evictions through December 31, 2020.

¹² www.evictionlab.org; data are as of 2016 and are only available for the City of Richmond, not the greater region.

¹³ *Eviction and Educational Instability in Richmond, Virginia*. Dr. Kathryn Howell, <https://cura.vcu.edu/ongoing-projects/rva-eviction-lab/>

¹⁴ *Evictions in the Commonwealth during the COVID-19 Pandemic*. RVA Eviction Lab Staff, September 8, 2020.

¹⁵ The Lab is co-led by Dr. Kathryn Howell <https://wilder.vcu.edu/people/faculty/kathryn-howell-.html> and Dr. Ben Teresa (<https://wilder.vcu.edu/people/faculty/benjamin-teresa.html>) at VCU.

Figure IV-8.
Monthly Eviction Filings, City of Richmond, 2016 v. 2020



Note: Data are not available for September-December.

Source: Eviction Lab, Princeton University, Changes in Eviction Filings data.

Regionwide, eviction filings were up in all areas between 2017 and 2019 (as measured by evictions occurring between January and July), as shown in the table below. The City of Richmond had the smallest increase at 9 percent; Chesterfield and Hopewell had the largest increases, with 30 percent more filings in 2019 than in 2017. As a result of eviction moratoria during the pandemic, filings dropped in all areas.

Filing rates are also more similar across jurisdictions in 2020 except for in Petersburg, where they remain nearly twice as high as in Chesterfield and Henrico.

Figure IV-9.
Eviction Filings in Richmond, Chesterfield County, Henrico County, Petersburg, and Hopewell, January through July, 2017 v. 2020

	2017		2018		2019		2020		Change in Filings	
	Filings	Filing Rate	2017-2019	2019-2020						
Richmond	10,352	20%	10,171	20%	11,291	22%	4,651	9%	9%	-59%
Chesterfield	4,367	15%	4,235	14%	5,687	19%	2,142	7%	30%	-62%
Henrico	6,729	14%	7,098	15%	8,031	17%	3,333	7%	19%	-58%
Petersburg	2,105	27%	2,435	31%	2,461	31%	1,092	14%	17%	-48%
Hopewell	797	17%	768	17%	1,036	22%	385	8%	30%	-52%

Source: RVA Eviction Lab, *The State of Eviction in Virginia during the COVID-19 Pandemic*, Virginia Courts, and Ben Schoenfeld.

The average and median outstanding amounts of rent owed for filed evictions are shown below. These are roughly equivalent to 1 to 1 ½ month's rent.

Figure IV-10.

Amounts Owed in the City of Richmond, Chesterfield County, Henrico County, Petersburg, and Hopewell, 2020

	Richmond	Chesterfield	Henrico	Petersburg	Hopewell
Cases with data	1,403	811	1,132	434	135
Average	\$1,368	\$2,316	\$1,795	\$1,488	\$1,412
Median	\$975	\$1,520	\$1,136	\$1,060	\$1,200

Source: RVA Eviction Lab, *The State of Eviction in Virginia during the COVID-19 Pandemic*, Virginia Courts, and Ben Schoenfeld.

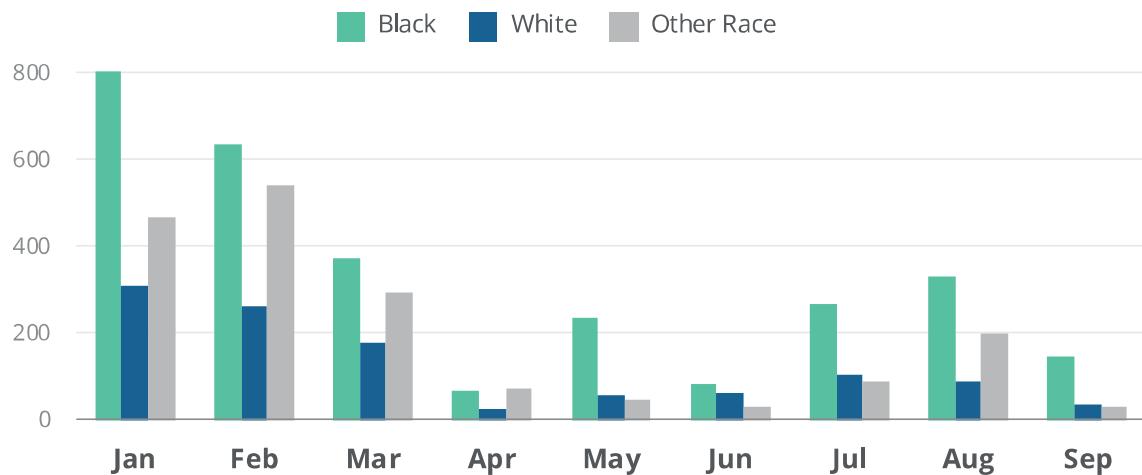
It is important to note that eviction filings can still occur when an eviction moratorium is in effect—moratoria prevent the *physical removal* of the tenant from a rental unit, but not the eviction filing. They also do not prevent evictions that are a result of health and safety violations (v. nonpayment of rent).

The federal eviction moratorium issued by the Centers for Disease Control in September 2020, which expires on December 31, 2020, is likely to result in significant displacement of renters after it expires, once filings are processed in the courts and result in physical evictions.

Disproportionate impact of evictions. One consistent factor in evictions is that they mostly affect communities and households of color. Research has shown that, in the City of Richmond, racial composition of a neighborhood is a significant factor in determining evictions, even after accounting for income and property values.

Communities of color disproportionately experience eviction. As shown in the following figure, neighborhoods that are majority African American/Black have the highest rates of eviction in the City of Richmond.

Figure IV-11.
Eviction Filings by Majority-Race Neighborhood, City of Richmond, 2016



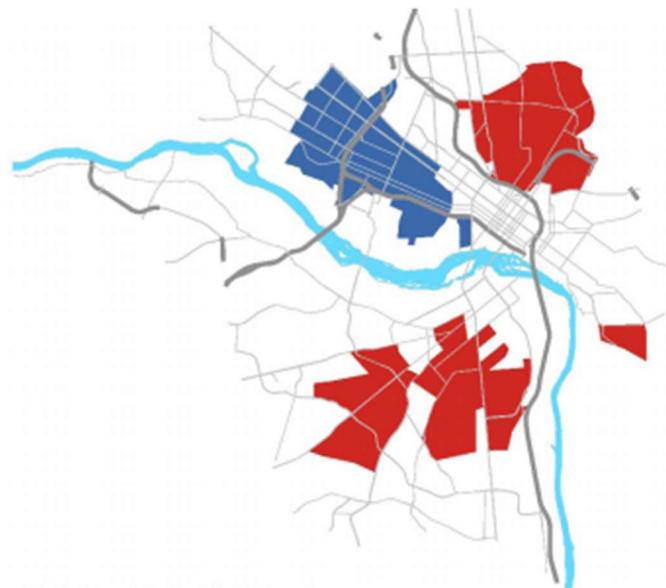
Note: September data are through 9/19; data are not available for October-December.

Source: Eviction Lab, Princeton University, <https://evictionlab.org/eviction-tracking/richmond-va/>.

The marked difference in the filing *rate* among jurisdictions further demonstrates the disproportionate experience that residents of color have in being evicted. Petersburg's pre-pandemic eviction filing rate was 31 percent. Richmond and Hopewell had the next highest rate, both at 22 percent. This could be reasoned by Petersburg having unique characteristics, such as high poverty—yet Petersburg's poverty rate (25.8% for individuals and 20.2% for families) is not remarkably different from Richmond's (24.5% and 17.7%) or Hopewell's (21% and 18.4%).

The RVA Eviction Lab plotted eviction "hot spots" (as well as "cold spots") in the City of Richmond, which are shown in the figure below, along with the R/ECAPs for the City of Richmond.

Figure IV-12.
Eviction “Hot” and “Cold” Spots, City of Richmond, 2016



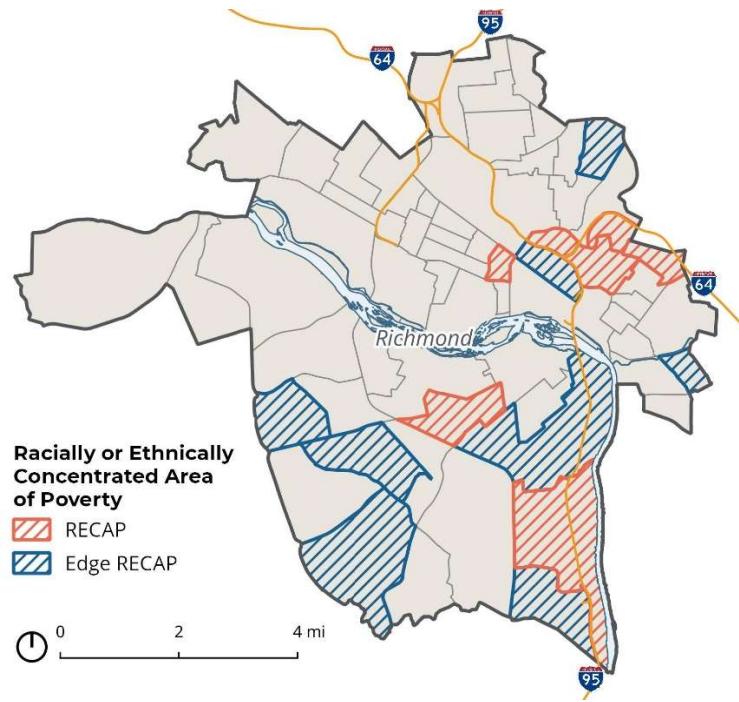
Eviction Rate Hot Spots

■ Cold Spot, >99% Confidence

■ Hot Spot, >99% Confidence

Source: Eviction Lab, <https://evictionlab.org/>

Source: *The Geography of Eviction in Richmond: Beyond Poverty*, Dr. Ben Teresa.



Racially or Ethnically Concentrated Area of Poverty

■ RECAP

■ Edge RECAP

0 2 4 mi

Source: U.S. Census Bureau 2014-2018 American Community Survey 5-year estimates.

High-eviction owners. According to the RVA Eviction Lab, after the Great Recession, five “large-scale” investors in Richmond purchased approximately 750 homes that had been foreclosed upon and repurposed those into rental units.¹⁶ Landlords who purchased previously foreclosed homes in these neighborhoods and now rent them have above-average eviction records, more than 7 percentage points higher than the city average overall (an eviction rate of around 18%). These properties are almost entirely located in Census tracts with above-average eviction rates—and Census tracts that were foreclosure “hot spots” during the Great Recession.

Across the region, according to the RVA Eviction Lab, large portfolio owners make up a disproportionate share of eviction filings. A recent analysis found that:

- In the City of Richmond, the top 10 property owners with the highest eviction rates owned 9 percent of all rental units—yet were responsible for 25 percent of all evictions filed.
- In Hopewell, the top 10 owned 18 percent of rental units yet initiated 32 percent of evictions.
- In Petersburg, the top 10 owned 23 percent of rental units yet initiated 38 percent of evictions.

Renters’ experience with eviction. During 2019, the RVA Eviction Lab partnered with the Virginia Poverty Law Center to conduct interviews of renters who had called the Center’s Eviction helpline (1-844-NoEvict), which was launched in fall 2018. Forty-eight interviews were conducted. Of those interviewed, 46 percent had children and 60 percent identified as Black.

Economic disruptions were the most common reason for evictions and included unexpected expenses, job loss (which could include loss of a supporting job when workers hold multiple jobs), medical challenges, as well as low wages in general.

Changes in property management that led to new leases and different tenant standards (e.g., less tolerance for visitors, management targeting voucher holders) were also found to be a factor in evictions.

Some tenants reported that they were threatened with eviction for reporting poor quality housing conditions. It is important to note that in Virginia, tenants cannot withhold rent for living in poor housing conditions. Instead, renters must file a Tenant’s Assertion in court

¹⁶ The RVA Eviction Lab study *The Connections between Evictions and Foreclosures in Richmond* defines “large-scale owners” as those with 30 or more parcels that were previously in foreclosure. <https://cura.vcu.edu/ongoing-projects/rva-eviction-lab/>

and pay rent into an escrow account while the condition complaints are resolved (Code of Virginia 55-248.25 & 55-248.27).

When faced with income shortages to pay rent, renters turn to churches and small nonprofits. Barriers to accessing needed resources included: income too high, lack of homelessness, and household characteristics (e.g., only serving families).

Consequences of eviction. The adverse impacts of eviction are many, beginning with the disruption of a move—which often results in children moving schools—and ending with a negative mark on rental history that can preclude access to future rental housing, particularly higher quality housing.

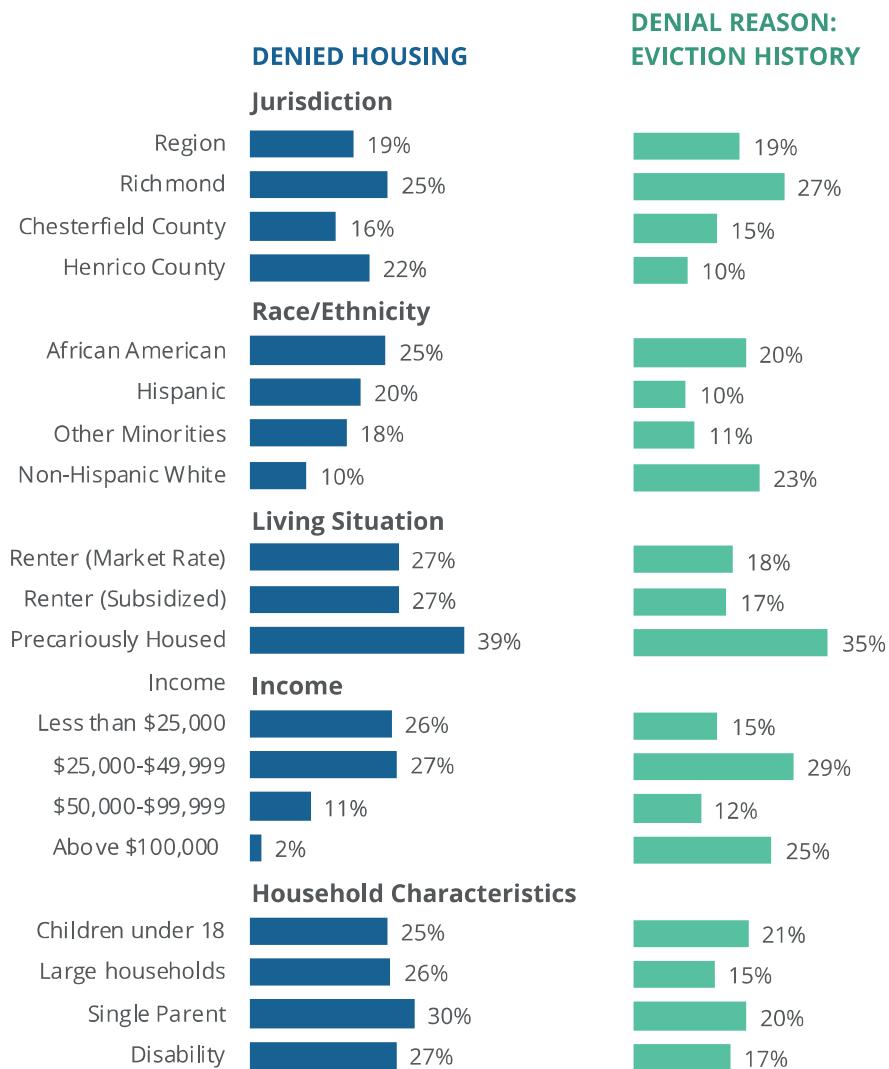
As shown in Figure IV-13 below, according to the 2020 Greater Richmond/Tri-Cities Regional survey conducted for this study, eviction histories are a barrier to accessing housing. The impacts are higher for African American/Black households, households with income below \$50,000, precariously housed residents, and single parents. These groups tend to be denied housing more often and are more likely to cite eviction history as a reason for denial.

Figure IV-13.
Percent of Households who Have Been Denied Housing and Percent of Households Denied Due to Eviction History

Note:
n= 1,323.

Source:

Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.



Landlords commonly subscribe to services that produce rental history reports, some of which paint evictions, regardless of reason, negatively. If the algorithms behind the renter history score are not property risk-weighted—that is, they overemphasize factors like evictions (regardless of reason) or type of employment industry (services or retail, in which females are more likely to work) or do not take into account supplementary income like child support or disability assistance—they could be biased against certain renters. Figure IV-14 shows how one service treats eviction histories.

Figure IV-14. Treatment of Evictions in Tenant Rental History Reports

Source:
www.rentalhistoryreports.com.

Rental & Eviction History Reports

You get access to in-depth and up-to-date court eviction data and outcomes. If a tenant has been previously evicted, then the likelihood of it happening again is significant. Don't let a smooth talker slip through the cracks. Make sure you're absolutely certain with this a thorough rental and eviction history report before you approve any application.

History always has a tendency to repeat itself, for better or worse. If a tenant has been evicted before or still owes money on a previous property then they aren't a good fit for you. Our comprehensive court eviction search won't let any past evictions slip by you. Access eviction records from every appropriate jurisdiction in every state (where available).

Currently, in Virginia, most court records of evictions are public for 10 years. A new law, effective in 2022, will allow people with eviction lawsuits that were dismissed to file a petition to expunge those from their record. The decision to expunge will be made by the district court in which the eviction was filed.¹⁷

Risk of displacement. As noted above, Richmond's regional housing framework identified displacement of African American/Black households, especially from neighborhoods of historical and cultural significance, as an area of concern.

Richmond's Jackson Ward was a focus of the National Community Reinvestment Coalition's (NCRC) 2019 national study on gentrification and displacement.¹⁸ That analysis found that between 2000 and 2010, the median home value in Jackson Ward rose by more than \$100,000. Nineteen percent of the African American/Black population moved from the neighborhood during that decade. Similar changes have occurred in the East End: the report documents a significant shift in demographics due to growth of White residents and increasing rents.

A recent housing market analysis conducted for Chesterfield County¹⁹ regarding opportunities for real estate development along the North Jefferson Davis Highway Corridor raised a similar concern for the corridor, which is home to some of the county's lowest income renters, many of whom are Latino/Hispanic, Spanish speaking, and/or may be undocumented immigrants: "It may be important for some portion of the new units be affordable to low- and moderate-income families." The study identified 366 units of

¹⁷ Title 8.01-130.01. State of Virginia Code, Virginia's Legislative Information System. <https://law.lis.virginia.gov/vacode/title8.01/chapter3/section8.01-130.01/>

¹⁸ *Shifting neighborhoods: gentrification and cultural displacement in American cities.* <https://ncrc.org/gentrification/>

¹⁹ *Market Analysis Report 2019: Chesterfield County, VA.* <http://resources.thalhimer.com/marketing/Richmond/NJDMarketAnalysis1.pdf>

income-restricted rental homes (with additional 60 planned in the near future) and found that this supply is inadequate to serve households living below the poverty level. For many families, irrespective of how “affordable” the housing stock is in the corridor area, rents/mortgages are still too much when compared to their earnings.

Publicly-subsidized housing. Before fair housing protections, public housing was one of the only housing options for low income residents of color. When first conceived by the federal government, public housing was intended to be both a workforce housing program and an urban renewal program. Public housing was intentionally segregated racially, ethnically, and geographically. Shortly after the passage of the Fair Housing Act, the federal government shifted funding away from the physical development of public housing and into choice-based and market-based programs, including Housing Choice Vouchers (also known as Section 8) and redevelopment of existing public housing communities.

For some protected classes, public subsidies are their only option for securing housing due to past challenges building generational stability and wealth in discriminatory markets. Public subsidies provide the vast majority of housing for extremely low income households in most markets.

Publicly-provided housing is not without challenges. As discussed in this section, it can be difficult for voucher holders to find rental units, and federal funding of vouchers falls significantly short of need. Public programs do not serve many with the most acute need due to federal restrictions on serving non-U.S. citizens and residents with criminal histories. And challenges with public housing abound in the region and in nearly all areas of the U.S.: Public housing developments are more than 50 years old; needed capital improvements have not been consistently or adequately funded; and, public housing is located in high-poverty neighborhoods that have struggled to attract private investment.

Residents in the Greater Richmond/Tri-Cities region are served by several providers of publicly-subsidized housing:

The **Richmond Redevelopment & Housing Authority** (RRHA) (<https://www.rrha.com/>). The largest housing authority in the region, RRHA owns and manages:

- Six large public housing family developments, located in the northeast portion of Richmond, and all developed during the 1940s. These communities average 450 units (except for Gilpin Court, which has 781 units).
- Six small public housing family developments, located in northeast and south Richmond, ranging from 10 to 64 units.
- Seven senior developments, ranging from 24 to 123 units.

RRHA also provides housing choice vouchers in seven Project-based Voucher communities, which are newer developments and located in a variety of locations including east, south

and northwest Richmond. Altogether, RRHA manages more than 4,000 public housing units and administers more than 2,000 portable housing choice vouchers.

RRHA plans to redevelop the small and large family developments over time and replace with mixed-income, deconcentrated units. As discussed later in this section, in the absence of federal funds to make much-needed capital improvements, redevelopment paired with other investments, such as the Low Income Housing Tax Credit (LIHTC) program, is necessary to maintain functioning housing.

The **Hopewell Redevelopment and Housing Authority** (<https://hopewellrha.org/>), or HRHA. HRHA owns and operates 360 public housing units, all located in small rowhome/townhome developments, built between 1941 and 1982. HRHA's first development—Davisville—was built in 1941 in an industrial part of the city as segregated housing for the town's African American/Black community. HRHA has a total of 301 active applicants on its wait list for public housing, most of whom are African American/Black applicants, non-elderly, non-disabled, seeking 1 to 3 bedroom units. Preferences are given to applicants who are involuntarily displaced;²⁰ live and/or work in Hopewell; working families; persons with disabilities; veterans; and those leaving institutions for community-based living. HRHA currently has 18 accessible units with a goal of 5 to 10 percent within redevelopments.

HRHA also administers 515 vouchers—373 traditional, 138 Project-based, and 5 for veterans. Preferences are given to applicants who live and/or work in Hopewell; working families; persons with disabilities; veterans; and those leaving institutions for community-based living. A total of 1,365 applicants are on the wait list for vouchers, with the majority for Project-based vouchers.

The **Petersburg Redevelopment and Housing Authority** (<https://www.petersburghra.org/>). PRHA owns and operates two public housing communities for families with a total of 259 units, both of which are planned to be converted through the RAD program. PRHA also operates two Low Income Housing Tax Credit (LIHTC) developments and one senior housing community and administers vouchers, with more than 600 voucher holders residing in Petersburg.

The **Department of Social Services in Chesterfield County**, administers a Housing Choice Voucher (HCV or “voucher”) program in the county and Colonial Heights (<https://www.chesterfield.gov/676/Housing-Choice-Voucher-Program>). Nearly 400 households participate in this program. Of those served, one-quarter have a head of household with a disability; 6 percent are elderly; and 12 percent are both elderly and have a disability. Voucher holders live throughout the county, with the largest number in zip

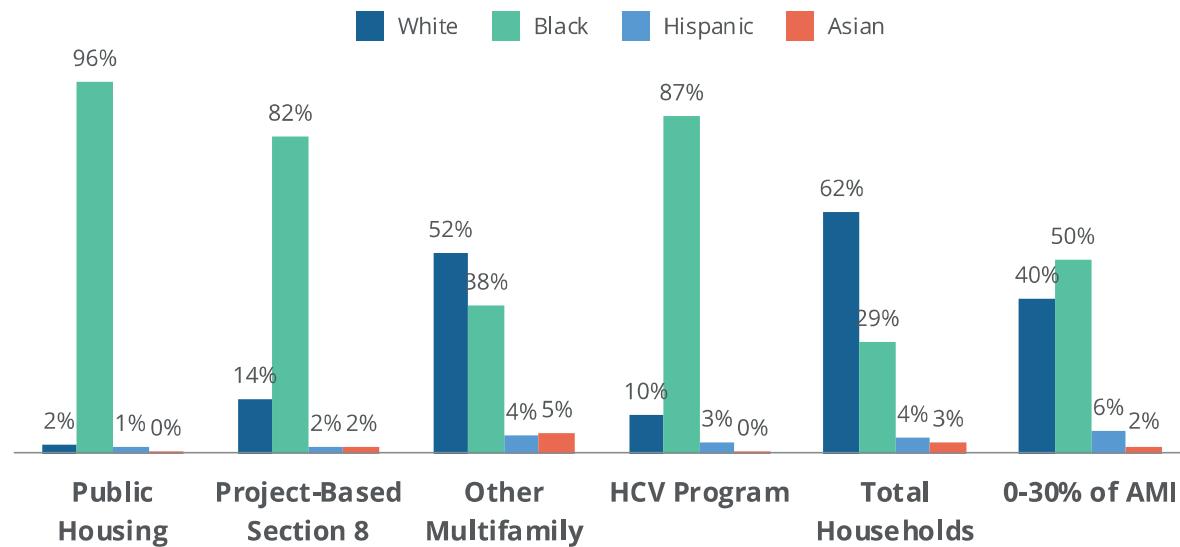
²⁰ This includes: displaced by government action, fire, natural disaster, domestic violence, to avoid reprisals, hate crimes, due to the inaccessibility of unit; or due to real estate acquisition by HRHA.

code 23831, which is located south of Richmond off of I-95 and encompasses the Town of Chester.

Henrico County administers vouchers for persons with disabilities in Henrico County, Charles City; and/or New Kent County (<https://henrico.us/mhds/developmental-services/community-support-services/housing/>).

Beneficiaries of public housing subsidies. Figure IV-15 shows the race and ethnicities of the beneficiaries of publicly-subsidized housing in the Core Based Statistical Area (CBSA), used by HUD to define the Richmond region.²¹

Figure IV-15.
Publicly-Subsidized Housing Beneficiaries v. Extremely Low Income Households, Greater Richmond Region



Source: HUD AFFHT0006.

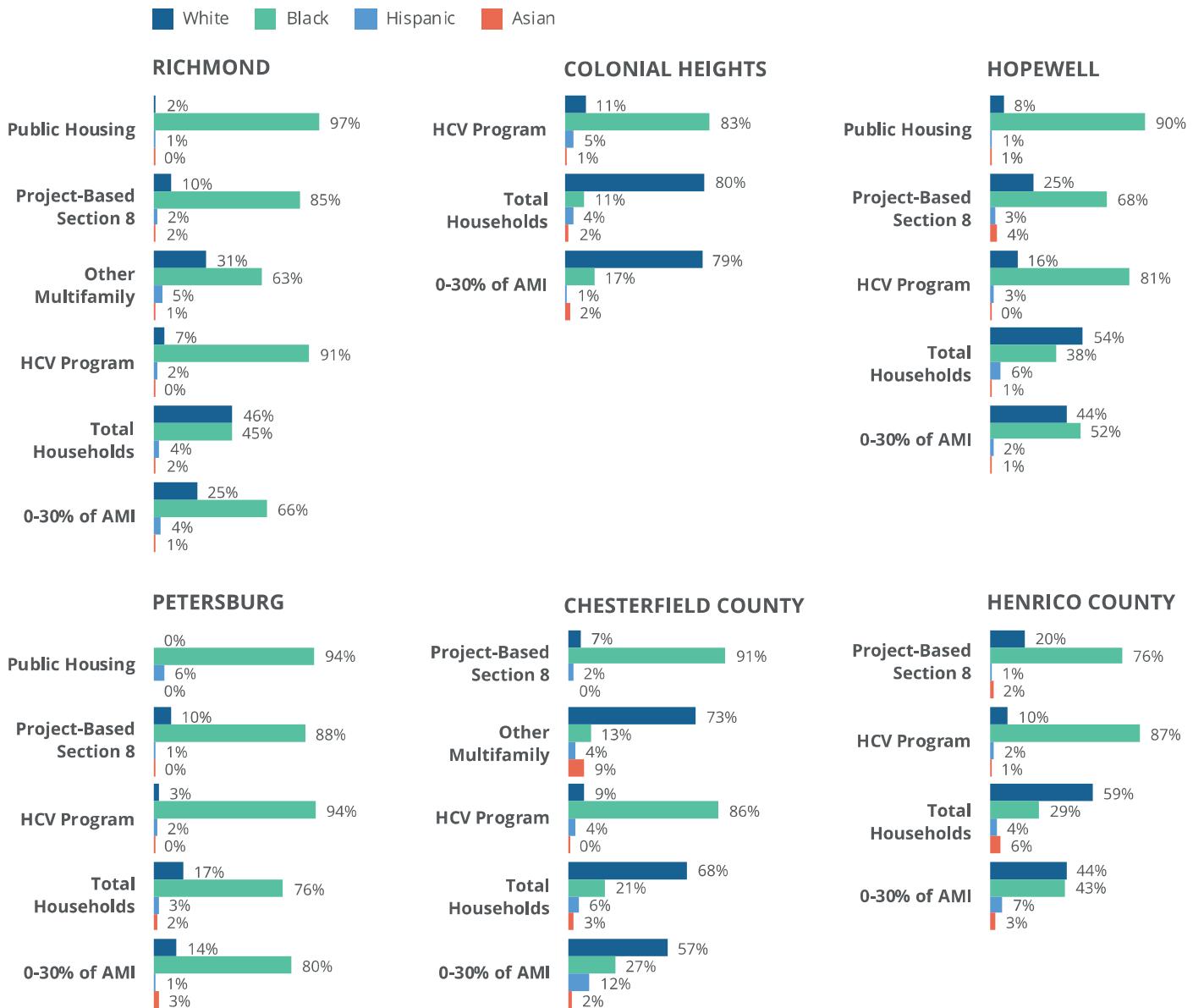
Compared to households in the region earning less than 30 percent of the Area Median Income ("extremely low income" households), African American/Black households are overrepresented in public housing, project-based Section 8 housing, and as voucher holders. Non-Hispanic White households represent 40 percent of extremely low income households compared to about 10 percent of beneficiaries of public subsidies. Asian and Latino/Hispanic households are slightly underrepresented. This changes for "other multifamily housing" in which beneficiaries better represent the composition of extremely low income households in the region. Other multifamily includes affordable housing that serves seniors and persons with disabilities.

²¹ In addition to the jurisdictions included in this study, the CBSA includes the outlying counties of Amelia, Charles City, Dinwiddie, Goochland, Hanover, King and Queen, King William, New Kent, Powhatan, Prince George, and Sussex.

The figure below shows the composition of beneficiaries of publicly-subsidized housing by jurisdiction. The composition is similar across jurisdictions, with the most differences in White representation in Project-based Section 8 and public housing developments. In Chesterfield and Henrico Counties, Latino/Hispanic households under-utilize subsidies as would be expected given their share of extremely low income households. This could be related to undocumented status among family members.

Figure IV-16.
Racial Breakdown of Public Housing and Voucher Holders, by Community

Source:
 HUD AFFHT0006.



R/ECAPs and publicly subsidized housing. In the City of Richmond, more than twice as many public housing units are located in racially and ethnically concentrated areas of poverty (R/ECAPs) as in non-R/ECAPs. Conversely, nearly twice as many Project-based Section 8 units are located in non-R/ECAPs as R/ECAPs.

Voucher holders in Richmond are much more likely to find housing outside of R/ECAPs according to HUD data, despite the challenges many face using their vouchers (discussed below).

Hopewell's oldest public housing—Davisville—is located near an industrial area and is not ideal for redevelopment.

In Petersburg, Project-based Section 8 is split among R/ECAP and non-R/ECAP areas. Vouchers are much more likely to be found in non-R/ECAP areas.

In Henrico County, the county's R/ECAP contains about 25 percent of the county's Project-based Section 8 units and a small share of the county's vouchers. The vast majority of vouchers are located in non-R/ECAP areas.

A recent analysis of the location of publicly-subsidized housing by HOME²² found that, in addition to public housing, Low Income Tax Credit (LIHTC) developments in the greater Richmond area are most likely to be located in predominantly communities of color (62% of 14,166 LIHTC units). Only 3 LIHTC developments are found in predominantly White communities.

Similarly, of the developments with other HUD multifamily housing subsidies—most of which serve seniors or persons with disabilities—70 percent are located in predominantly communities of color. Just 2 assisted properties are found in predominantly White communities.

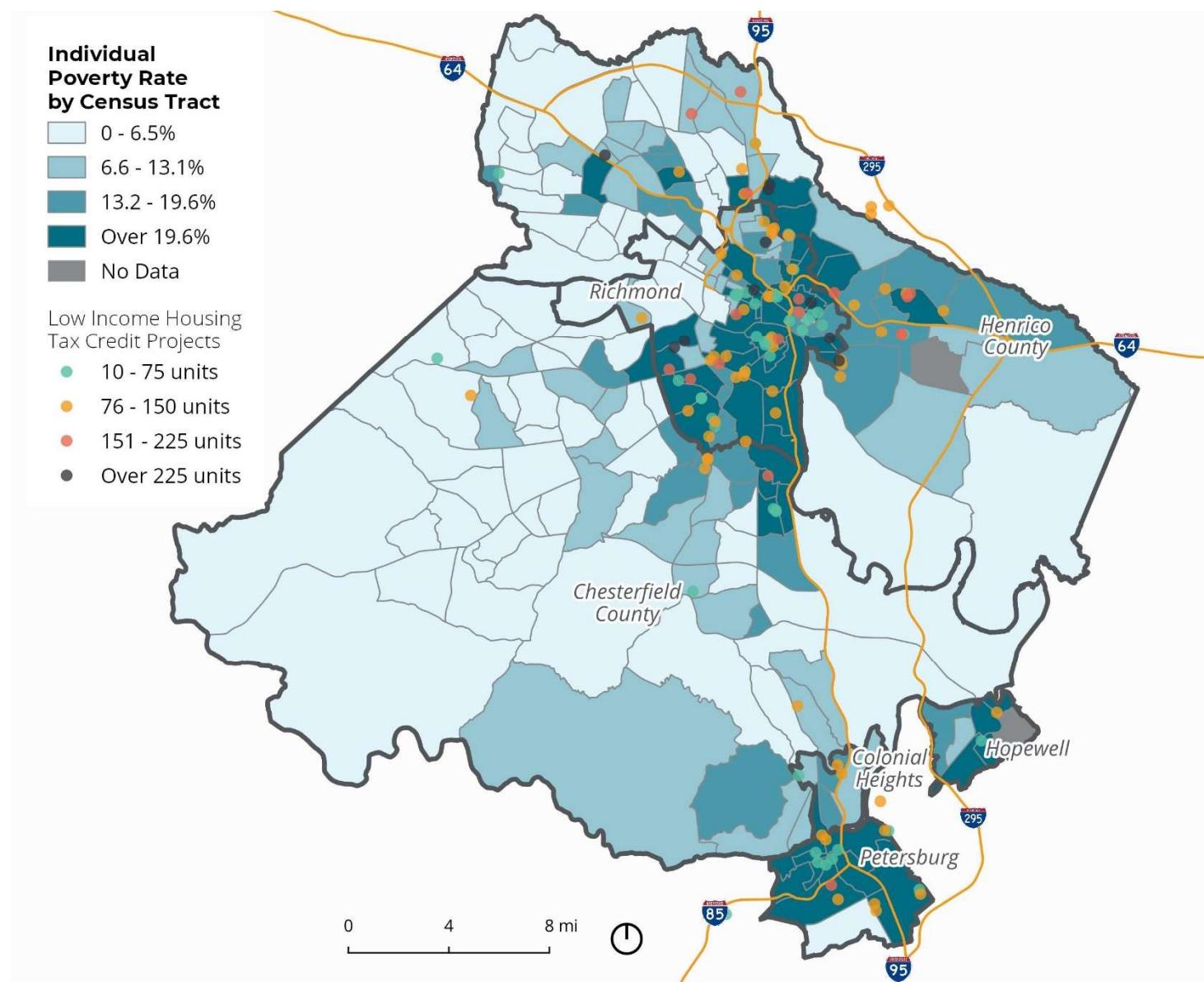
The map on the following page shows the location of LIHTC developments in the region relative to poverty. LIHTC developments are very concentrated in high poverty neighborhoods (higher than 19.6% poverty) in the City of Richmond, Hopewell, and Petersburg. In Chesterfield County, Henrico County, and Colonial Heights, the developments are largely located in neighborhoods with higher-than-regionwide poverty rates (13.2% to 19.6%).

²² Excluded Communities: A spatial Analysis of Segregation in the Richmond Region. <https://homeofva.org/wp-content/uploads/2019/01/excludedbooklet.pdf>.

Figure IV-17.
Individual
Poverty Rate by
Census Tract
and LIHTC
Projects by
Units

Source:

U.S. Census Bureau 2014-2018 American Community Survey 5-year estimates.



Condition and conversion of public housing. The region's public housing stock is in fair condition due to its age and perpetual lack of capital to improve the properties. Many properties does not meet the current needs of tenants—e.g., no central air conditioning, a single bathroom, lack of fully accessible common areas. Without significant funding from HUD for capital improvements, the best option housing authorities have for maintaining and improving their properties is through large scale redevelopments; sales of existing properties or land; and/or layered subsidies.

The federal Rental Assistance Demonstration (RAD) program began in 2012 as a public-private partnership to infuse much-needed capital into public housing. Under RAD, a nonprofit or for-profit entity takes ownership of redeveloped public housing; the PHA that owned the housing provides vouchers to tenants. The RAD program has built in protections to avoid displacement including prohibiting re-screening of existing tenants; a right to return after relocation with one-to-one unit replacement; no rent increases; voucher assistance; and the requirement that the owners abide by the PHA voucher administrative plan.

Hopewell Redevelopment and Housing Authority (HRHA) completed the first RAD conversion in Virginia. That conversion resulted in a legal complaint by tenants concerning the terms of relocation and differential treatment by the new property managers. The complaint resulted in a settlement of monetary damages and fully-funded afterschool and summer programs for the children living in the redeveloped property, as well as monitoring of property management practices.

A General Accounting Office (GAO) 2018 report evaluating the RAD found inadequate oversight of tenant protections by HUD due to lax monitoring and compliance systems, and recommended that HUD dedicate adequate resources to the RAD program to avoid adverse impact on tenants.²³

Using vouchers. The federal Housing Choice Voucher (HCV or “voucher”) program provides rental subsidies to low income renters who live in non-public housing.

According to the study “Choice Constrained” conducted by HOME in 2018,²⁴ in Virginia, approximately 113,200 people in 46,300 households use a housing voucher. Vouchers help 10,500 seniors, 24,600 people with disabilities, and 22,700 families with 49,300 children afford housing across the Commonwealth.

²³ *Rental Assistance Demonstration: HUD Needs to Take Action to Improve Metrics and Ongoing Oversight.* <https://www.gao.gov/products/GAO-18-123>

²⁴ *Choice Constrained.* https://homeofva.org/wp-content/uploads/2019/07/Choices-Constrained-2019_5_14_19.pdf

As a proportion of the Richmond region's households, voucher holders account for just 2 percent of the total number of households and about 4 percent of the total number of renter households.

African American/Black households account for the vast majority of voucher households in the region (87%). This is higher than the State of Virginia's share of 70 percent. Voucher households in the region are disproportionately female headed households (84%) and 42 percent of voucher households are single mothers with children in the home, while another 42 percent are households headed by an individual with a disability.

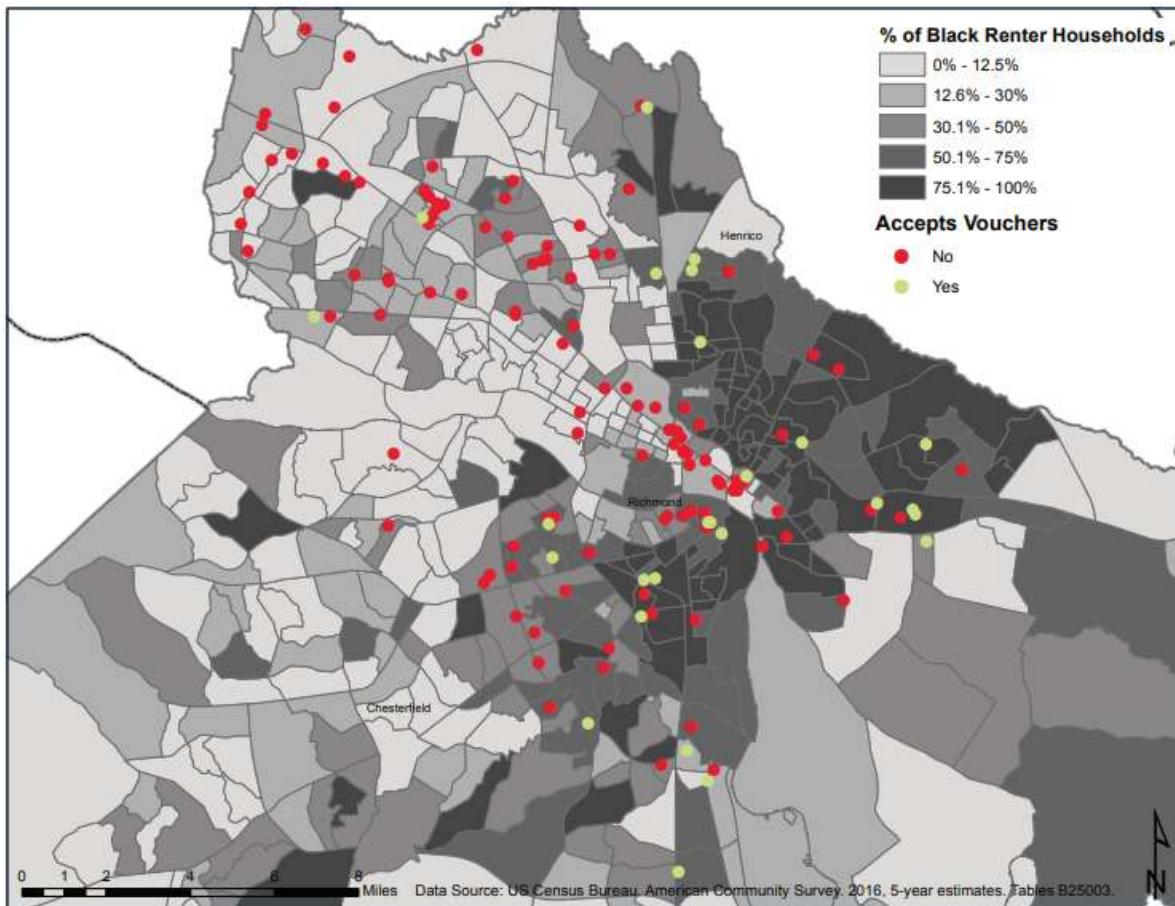
According to regional housing voucher providers, in addition to challenges finding landlords to participate in the program (see below), voucher holders are often denied units due to lack of or poor credit and lack of income to pay utility costs.

Landlord acceptance of vouchers. The above-referenced 2018 HOME study on voucher acceptance by landlords included a survey of landlords in the Richmond region.²⁵ The survey included 139 apartment complexes contacted across the region. Of those, only 18.75 percent accepted vouchers—with nearly half of those located in Low Income Housing Tax Credit (LIHTC) properties, which by law must accept vouchers. In non-subsidized, privately provided housing, only 12 percent of complexes accepted vouchers.

As shown in Figure IV-18, at the time the study was conducted, the complexes that accept vouchers were concentrated in areas with higher shares of African American/Black households, many of which are also high-poverty neighborhoods. When voucher holders are constrained to certain areas—due to high rents or refusal of landlords to accept vouchers—the “choice” element of the program is diluted.

²⁵ For the study the region is defined as Richmond and Chesterfield and Henrico Counties.

Figure IV-18.
Voucher Acceptance and Share of Black Households

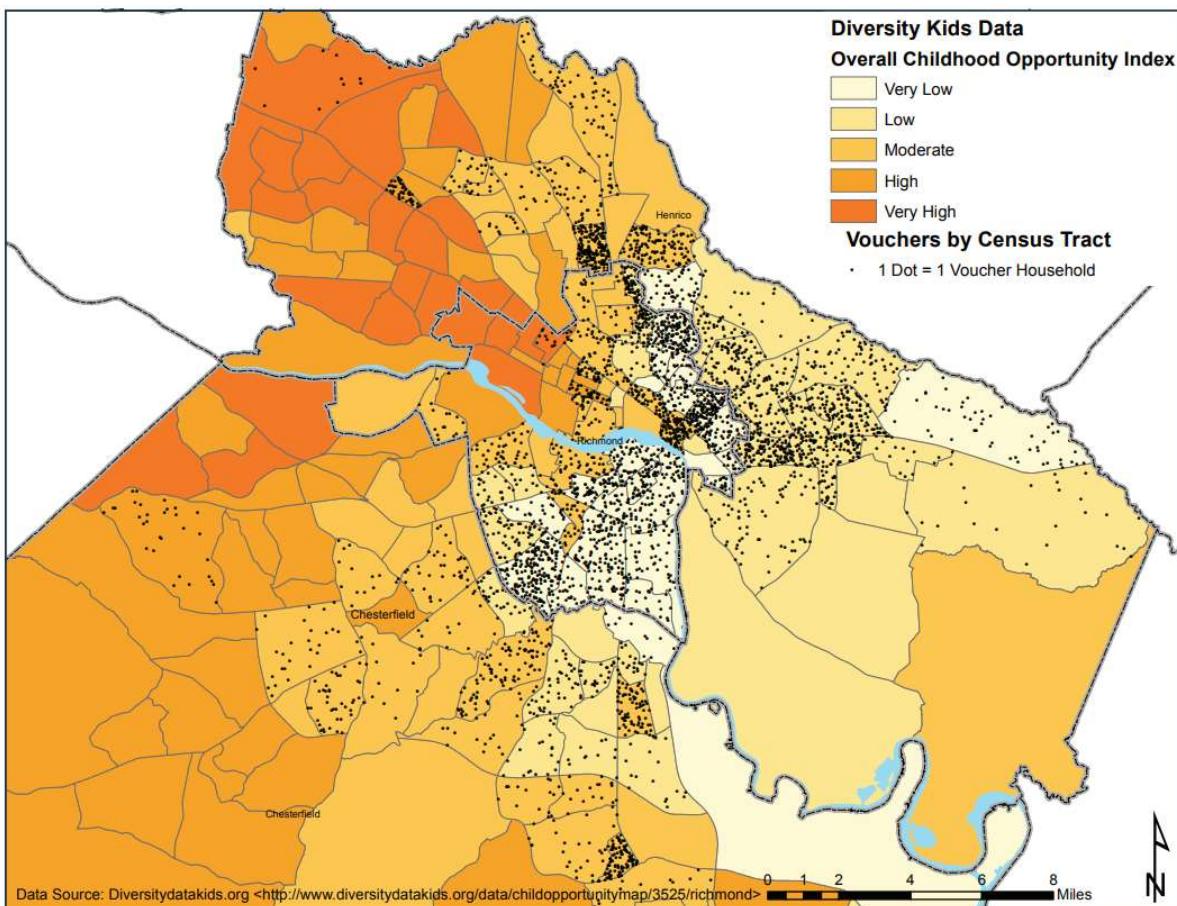


Source: "Choice Constrained" https://homeofva.org/wp-content/uploads/2019/07/Choices-Constrained-2019_5_14_19.pdf

The HOME study argued that the lack of housing choice for voucher users leaves children out of high opportunity neighborhoods in which they may thrive educationally, socially, economically, and health wise. As shown in Figure IV-19, voucher use is mostly concentrated in low opportunity neighborhoods for children.

RRHA staff acknowledged the challenges finding affordable units for families in high opportunity areas—mostly due to the lack of landlords who offer fair market rents. RRHA intends to study the impact of adopting fair market rents, which would allow larger subsidies in higher opportunity areas, but could result in serving fewer voucher holders without budget increases—although this depends on where voucher holders choose to locate.

Figure IV-19.
Childhood Opportunity Index and Voucher Use



Note: The Childhood Opportunity Index combines data from 29 neighborhood-level indicators (such as quality schools, parks and playgrounds, clean air, access to healthy food, health care and safe housing) into a single composite measure.

Source: "Choice Constrained" https://homeofva.org/wp-content/uploads/2019/07/Choices-Constrained-2019_5_14_19.pdf

An additional challenge to landlord participation, according to public housing authority and city staff interviewed for this study, is an inconsistent and inaccurate understanding of the program by landlords. Many suggested the need to "speak the same language" about the voucher program—and provide consistent messaging and expectations of landlords in inspections; the landlord's obligation for tenant behavior; screening and expectations of tenants; unit inspections; and equitable leases (i.e., no "voucher holder" leases with different requirements).

Changes to Virginia law. The Housing Choice Voucher program only works when there is adequate supply of privately provided rental units that accept vouchers. Prior to July 2020, landlords in Virginia could refuse to accept Housing Choice Vouchers as a source of payment. This changed in 2020 after the Virginia legislature amended the state's fair housing law in March 2020 to include "sources of funds." The law, which became effective in July 2020, adds a person's source of funds to the list of unlawful discriminatory practices

in housing. "Source of funds" is defined as "any source that lawfully provides funds to or on behalf of a renter or buyer of housing, including any assistance, benefit, or subsidy program, whether such program is administered by a governmental or nongovernmental entity."²⁶ Like the federal Fair Housing Act, small owners are exempt from the law.

One provision of the law could be challenging for voucher holders: Potential tenants have 15 days to receive "approval of their source of income." Currently, it can take housing authorities two weeks to process and schedule the inspections required of units participating in the voucher program. For the sources of funds law to be effective for voucher holders, public housing authorities may need additional resources and/or the ability to streamline processes to ensure that inspections are completed and documentation within the 15 day limit. This will also require a commitment from landlords to respond to housing authorities in a timely manner.

Current geographic distribution of vouchers. The location of the vouchers administered by the housing authorities and public sector agencies in the region as of July 2020 is shown in the maps below. These include all types of vouchers—specialized vouchers for unique population groups such as veterans, traditional vouchers, and vouchers that are "ported" from other housing authorities when residents move.

The maps show the total number of vouchers and vouchers as a percentage of all rental units in the Census tract. In real numbers, rental units occupied by voucher holders are concentrated in south central Richmond and central Henrico County and Hopewell. As a proportion of total units, southeast Richmond, much of Henrico County, east central Chesterfield County, and Hopewell have the largest shares of vouchers—although the overall proportions are very low: The average zip code has just 2.3 percent of rental units occupied by voucher holders. The highest share is 10.5 percent in Hopewell followed by 23222 in northeast Richmond and 23231 in south Henrico County.

²⁶HB 6 Virginia Fair Housing Law; unlawful discriminatory housing practices, sources of funds. <https://lis.virginia.gov/cgi-bin/legp604.exe?201+sum+HB6>

Figure IV-20a.
Number of
Housing Choice
Vouchers by Zip
Code, July 2020

Source:
Voucher data provided by
RRHA and participating
jurisdictions.

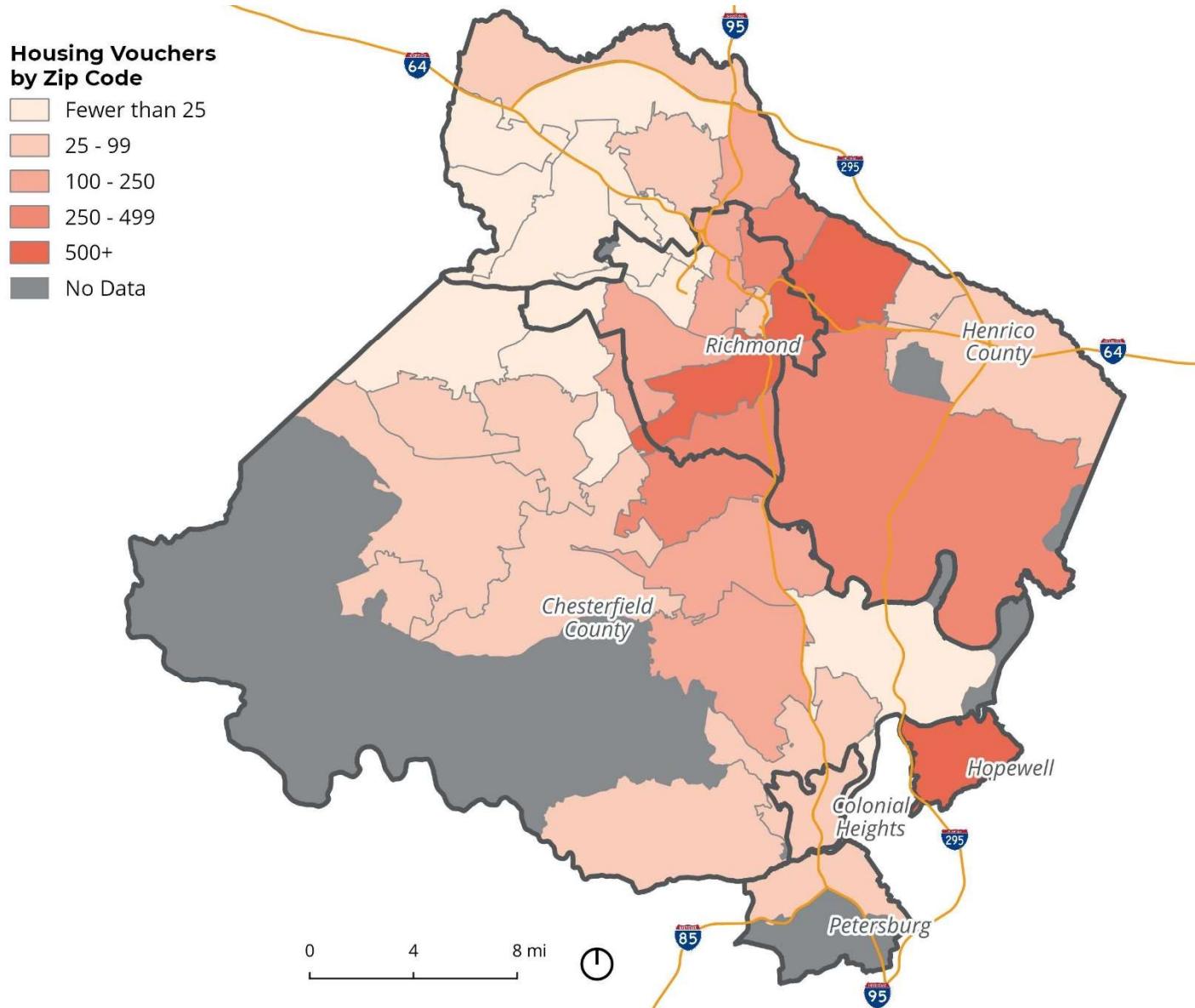
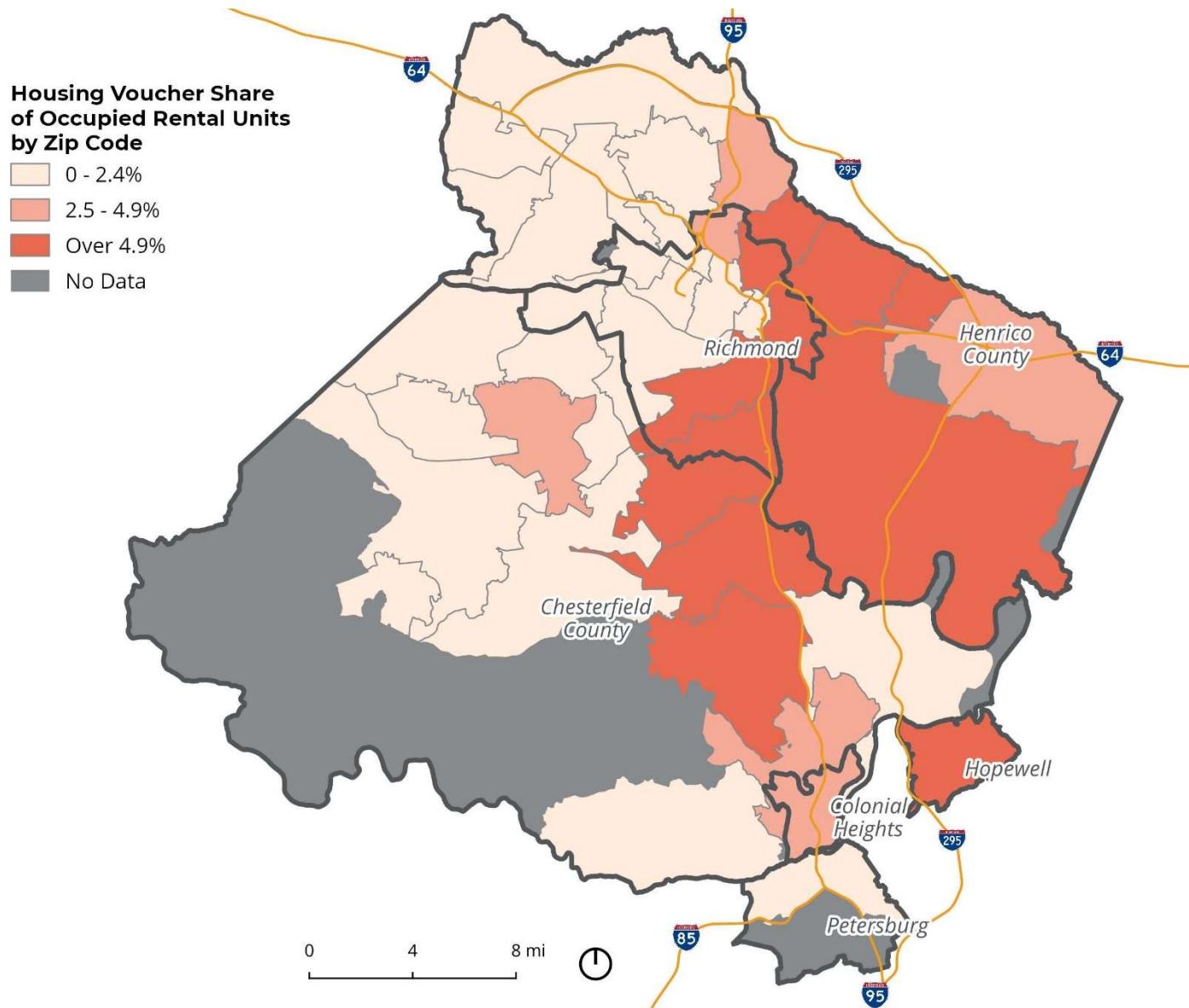


Figure IV-20b.
Housing Choice
Vouchers as a
Share of All
Rental Units by
Zip Code, July
2020

Source:

Voucher data provided by
RRHA and participating
jurisdictions.



Homeownership Disparities

For the majority of households in the U.S., owning a home is the single most important factor in wealth-building. Homeownership is also thought to have broader public benefits, which has justified decades of public subsidies to support ownership. The federal government has subsidized homeownership in various forms for nearly 100 years—yet the subsidies and wealth-building benefits of ownership have been realized by a narrow segment of households.

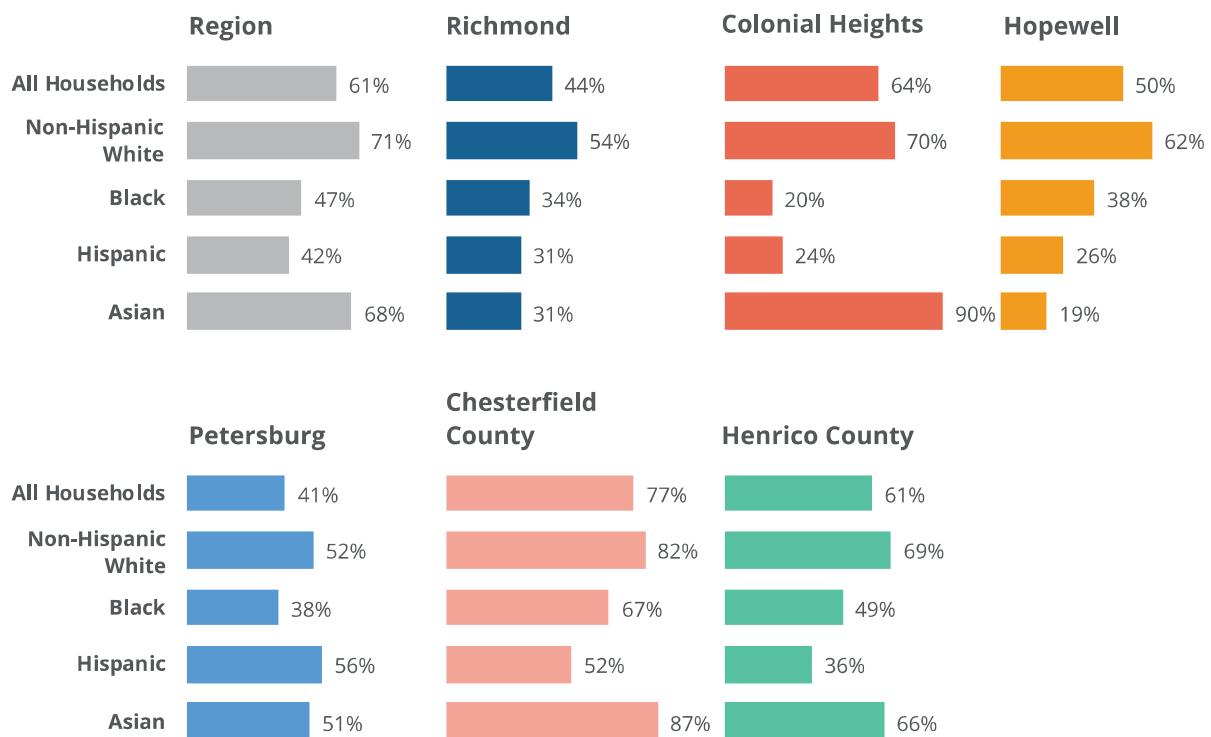
Despite the fact that discrimination in most housing transactions has been illegal since the 1960s, recent research²⁷ shows that non-White and Hispanic homeowners still face *financial* discrimination. This is because race-blind policies may still generate outcomes which are not race-neutral.

Differences in the rate of ownership. Among the jurisdictions, homeownership is highest in Chesterfield County (77%) and lowest in Petersburg (41%). Among races and ethnicities:

- 71 percent of White households own their homes. White households are most likely to be owners in Chesterfield County (82% of White households own) and least likely in Petersburg (52%) and Richmond (54%).
- 47 percent of African American/Black households own their homes. Their homeownership rates are highest in Chesterfield County (67%) followed by Henrico County (49%) and lowest in Colonial Heights (just 20%).
- 42 percent of Hispanic households are owners, with the highest rates in Petersburg (56%) and Chesterfield County (52%) and the lowest rates in Colonial Heights (24%) and Hopewell (26%).
- 68 percent of Asian households are owners. Asian households have a very high rate of ownership in Colonial Heights (90%) and very low rate in Hopewell (19%).

²⁷ *The Assessment Gap: Racial Inequalities in Property Taxation.*
https://www.stern.nyu.edu/sites/default/files/assets/documents/the_assessment_gap_-_racial_inequalities_in_property_taxation.pdf

Figure IV-21.
Homeownership by Race and Ethnicity, 2019*



Note: *2014-2018 American Community Survey 5-year estimates data used for Colonial Heights, Hopewell, and Petersburg.

Source: U.S. Census Bureau 2019 American Community Survey 1-year estimates, and 2014-2018 American Community Survey 5-year estimates.

According to a recent analysis of national ownership trends, African American/Black homeownership has fallen during past 30 years, while Hispanic and, especially, Asian rates have increased.²⁸ In 2015, nationally, African American/Black households with a college degree were less likely to own a home than White households *without a high school degree*.²⁹

Impact of segregation on wealth creation. Research shows that segregation has broad implications for wealth creation. In other words, increasing the homeownership rates of African American/Black households will not sufficiently reduce the wealth gap if the historical effects of segregation makes the location of those assets less desirable, reducing the pool of potential buyers, and therefore creating persistent differences in home values based on the race of the homeowners, for otherwise similar homes.

²⁸ White ownership has declined slightly, by .8 percent.

²⁹ *Homeownership and the American Dream.*

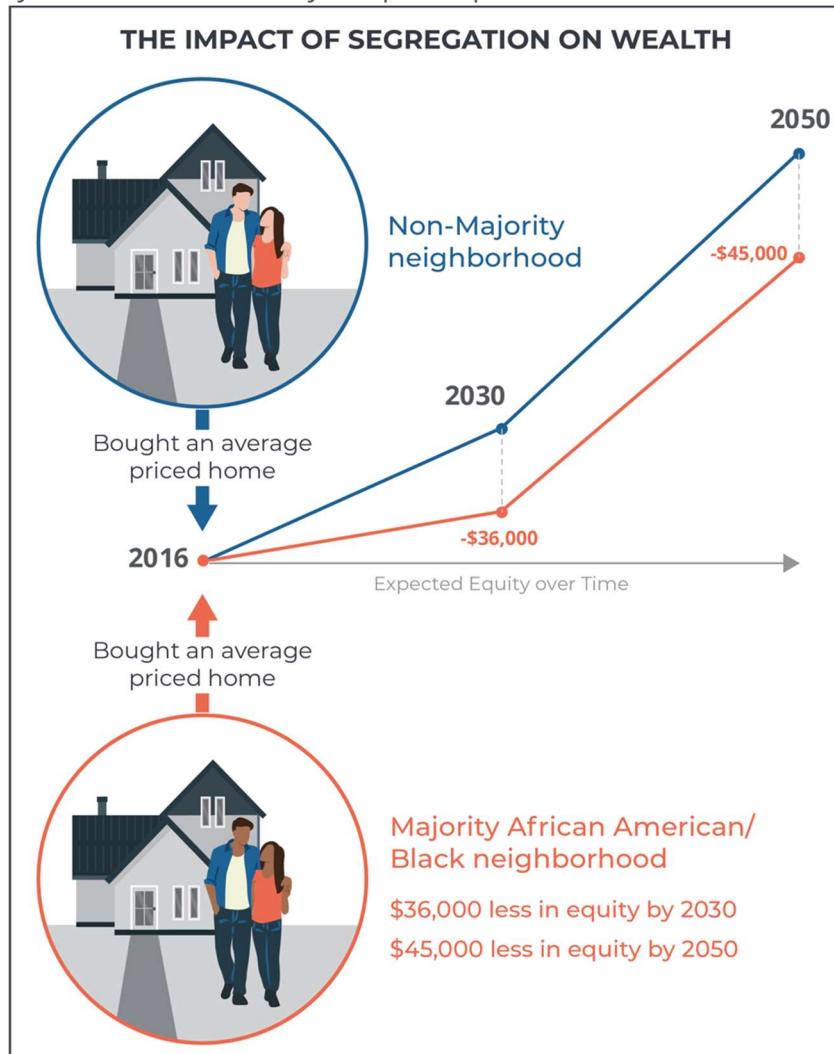
https://www.urban.org/sites/default/files/publication/96221/homeownership_and_the_american_dream_0.pdf

According to recent studies conducted by the Brookings Institute, homes owned by African American/Black households are consistently undervalued relative to those owned by White households. In 1990, the median home value of a home owned by an African American/Black household in the Richmond MSA had a value that was 13 percent lower than a similar home owned by a White household, after adjusting for income.³⁰

These gaps in home value by race have held steady, despite improvements in

unemployment and general economic conditions. A recent study shows that, in Richmond in 2016³¹, the median home value in majority (over 50%) African American/Black neighborhoods is on average valued 17 percent lower than a home in a neighborhood with very low shares of African American/Black residents *after* adjusting for home and neighborhood characteristics.

A quick exercise shows the detrimental impacts of segregation on wealth building. Applying the rate of growth in home values from the last decade to the estimates from the most recent study, a resident who purchased an average priced home in Richmond in 2016 will have around \$36,000 less in



³⁰The “Segregation Tax”: The Cost of Racial Segregation to Black Homeowners. <https://www.brookings.edu/wp-content/uploads/2016/06/rusk.pdf>

³¹The devaluation of assets in black neighborhoods. <https://www.brookings.edu/research/devaluation-of-assets-in-black-neighborhoods/>

equity by 2030, \$40,000 less by 2040, and \$45,000 less by 2050 when the home is in a majority African American/Black neighborhood.

This is not unique to Richmond. Across metropolitan areas in the U.S., as segregation increases, the devaluation of homes increases.

Property tax assessments and equity. Property tax bills are calculated by applying the locally determined rate of taxation to an assessed value. An equitable assessment requires that the ratio of assessed value to market value be the same for all residents within the taxing jurisdiction. Researchers have recently identified a racial “assessment gap,”³² meaning that assessed values relative to market values are significantly higher for communities of color. According to this research, on average, African American/Black and Latino/Hispanic residents bear a 10 to 13 percent higher property tax burden than non-Hispanic White residents. This means that communities of color end up paying more for the same bundle of public services as non-Hispanic White residents. For the median homeowner, the differential burden is estimated at \$300–\$390 annually.

There are several reasons for these gaps. Homeowners of color are less likely to appeal their assessment, and if they do appeal it, they tend to receive a smaller reduction in assessment than non-Hispanic White residents. The researchers found that the majority of the assessment gap was a result of the valuation process not accounting for differences in neighborhood amenities.

Manufactured homes and equity. While providing an important source of affordable housing, typical manufactured homes have mixed results in terms of wealth creation prospects. Overall, manufactured home mortgages (including those on land owned by the resident) have higher interest rates and fewer consumer protections than site built homes. One in five manufactured homeowners reported interest rates above 8 percent in 2016. However, manufactured homes within cooperative ownership communities or resident owned communities, or ROCs, have been shown to be sound investments. These communities have been able to preserve asset value and protect residents from escalating lot rents.³³

³² *The Assessment Gap: Racial Inequalities in Property Taxation.*

https://www.stern.nyu.edu/sites/default/files/assets/documents/the_assessment_gap_-racial_inequalities_in_property_taxation.pdf

³³ *Understanding the Myths and Realities of Manufactured Housing.* <https://pharva.com/project/understanding-the-myths-and-realities-of-manufactured-housing/>

Differences in access to credit. The federal Home Mortgage Disclosure Act (HMDA) data are used to detect differences in mortgage loan originations by the protected classes reported in the data. The HMDA data analyzed in this section reflect loans applied for by residents in 2018 and 2019.³⁴

Overall in the region, more than 57,000 households applied for some type of mortgage loan. Of those, nearly half were for properties in Chesterfield County (about 26,000); 19,000 were in Henrico County; 9,000 were in Richmond. Colonial Heights and Petersburg had the fewest applications at 920 and 975, respectively, with Hopewell at 1,060 applications.

Overall in the region, 16 percent of applications were denied. Figure IV-22 shows the denial rate by jurisdiction.

Figure IV-22.
Mortgage Loan Denial
Rates by Jurisdiction, 2018
and 2019

Note:

Does not include loans for multifamily properties or non-owner occupants. Denial Rate is the number of denied loan applications divided by the total number of applications, excluding withdrawn applications and application files closed for incompleteness.

Source:

2018 and 2019 Home Mortgage Disclosure Act (HMDA); and Root Policy Research.

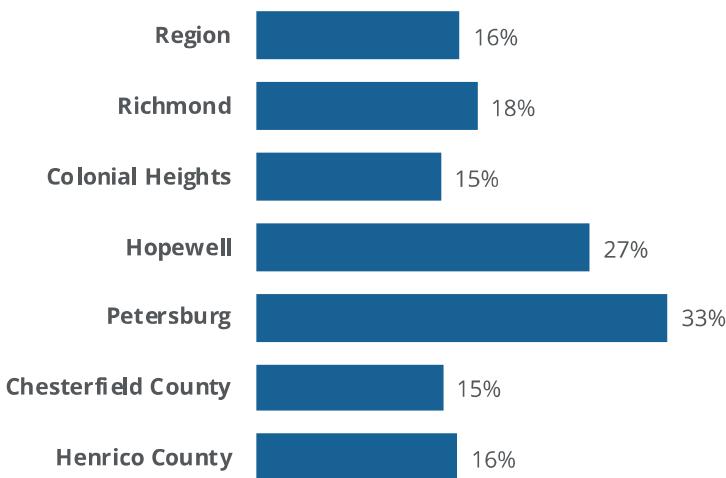


Figure IV-23 below displays denial rates by race and ethnicity for the region and each of the jurisdictions.

By race and ethnicity:

- In the region overall, African American/Black applicants are 2 times (2x) more likely as White applicants to be denied mortgage loans. This is also true in Chesterfield and Henrico Counties.
- In the City of Richmond, African American/Black applicants are *nearly 4x more likely* as White applicants to be denied loans.
- Latino/Hispanic applicants fare better than African American/Black applicants in most cities. They are 1.7x more likely than White applicants to be denied loans in the region overall and 2.2x more likely to be denied in Richmond (v. 3.7x for African

³⁴ Two years are used to provide enough records for analysis in the smaller cities.

American/Black applicants). In Colonial Heights, Hispanic applicants have a better rate of loan origination than White applicants.

By jurisdiction:

- The City of Richmond has the highest loan denial rate for African American/Black applicants at 38 percent. The next highest is 22 percent for Latino/Hispanic applicants.
- Denial rates in Colonial Heights differ from patterns in other jurisdictions: Latino/Hispanic applicants have a very low denial rate (7%) and Asian applicants have the highest (25%). It is important to note, however, that total loan applicants for these groups in Colonial Heights are very small (41 for Latino/Hispanic applicants and 24 for Asian applicants).
- Denial rates in Hopewell are relatively high for all applicants and across races and ethnicities.
- Petersburg has the highest denial rate overall and for all races and ethnicities. The denial rate for Latino/Hispanic applicants in particular is very high at 47 percent—however, this is based on a small number of applications (32 total).
- Chesterfield County's denial rate is highest for African American/Black and Latino/Hispanic applicants at 22 and 19 percent, respectively—yet these rates are low relative to other jurisdictions.
- Henrico County's denial rates match the region's overall almost precisely across all races and ethnicities.

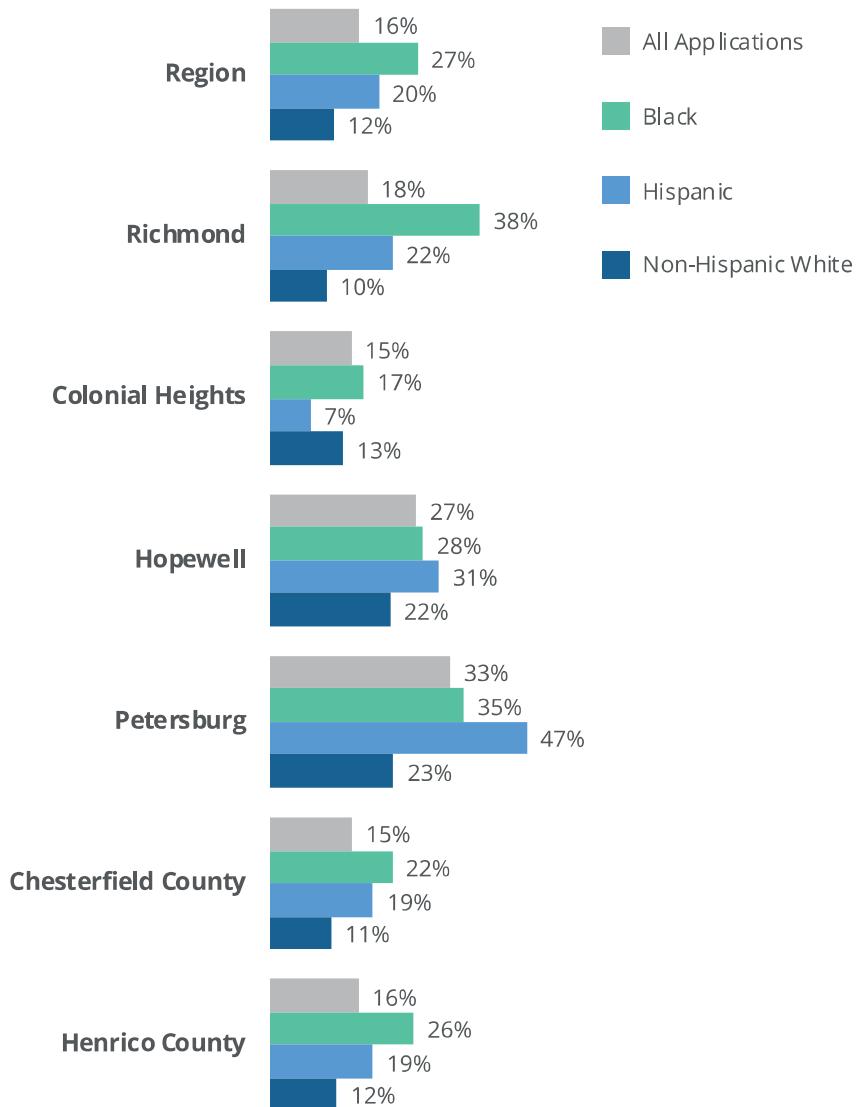
Figure IV-23.
Mortgage Loan
Denial Rates by Race
and Ethnicity and
Jurisdiction, 2018-2019

Note:

Does not include loans for multifamily properties or non-owner occupants. Denial Rate is the number of denied loan applications divided by the total number of applications, excluding withdrawn applications and application files closed for incompleteness. When very few loan applications (less than 25) were made in an area, the data is excluded from the graphic and a bar is not shown.

Source:

2018 and 2019 Home Mortgage Disclosure Act (HMDA); and Root Policy Research.



Geographic variation. The map in Figure IV-24 below, provides a spatial picture of denials, by Census tract. South Richmond, some parts of East Richmond, Eastern Henrico County, and most parts of Hopewell and Petersburg have denial rates that are 1.5 times the region proportion overall.

The map in Figure VI-25, shows the geographic distribution of denial rates for African American/Black applicants only in the region. Denial patterns are similar to those of all applicants, although there are some differences. Of particular note is also the lack of applications in the West side of Richmond, Chesterfield, and Henrico Counties—some of the highest-priced areas of the region. The similarity of the maps reinforces the findings of recent research that finds geographic bias in mortgage loan approvals.

Figure IV-24.
Residential
Property
Loan Denials,
2018 and 2019

Note:

Does not include loans for multifamily properties or non-owner occupants. Denial Rate is the number of denied loan applications divided by the total number of applications, excluding withdrawn applications and application files closed for incompleteness. Breaks represent 50, 100, and 150 percent of the region wide denial (16%).

Source:

2018 and 2019 Home Mortgage Disclosure Act (HMDA).

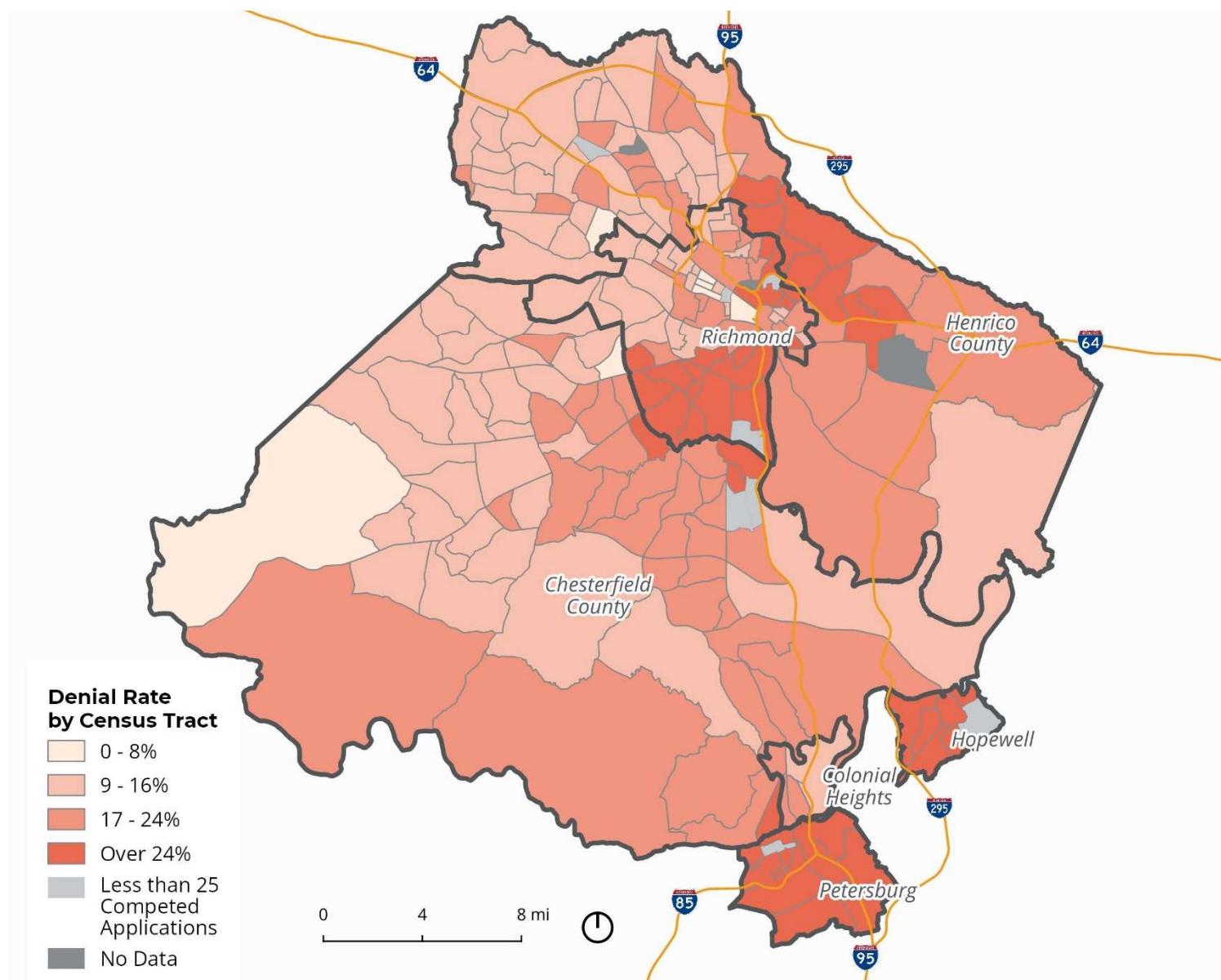


Figure IV-25.
Residential
Property
Loan Denial
Rate for
Black
Applicants,
2018-2019, by
Census Tract

Note:
 Does not include loans for multifamily properties or non-owner occupants. Denial Rate is the number of denied loan applications divided by the total number of applications, excluding withdrawn applications and application files closed for incompleteness. Breaks represent 50, 100, and 150 percent of the region wide denial rate among Black applicants (26.9%).

Source:
 2018 and 2019 Home Mortgage Disclosure Act (HMDA); and Root Policy Research.

Denial Rate for Black Applicants, 2018 - 2019 by Census Tract

0 - 10.7%
10.8 - 26.9%
27.0 - 40.3%
Over 40.3%
Fewer than 25 Completed Applications

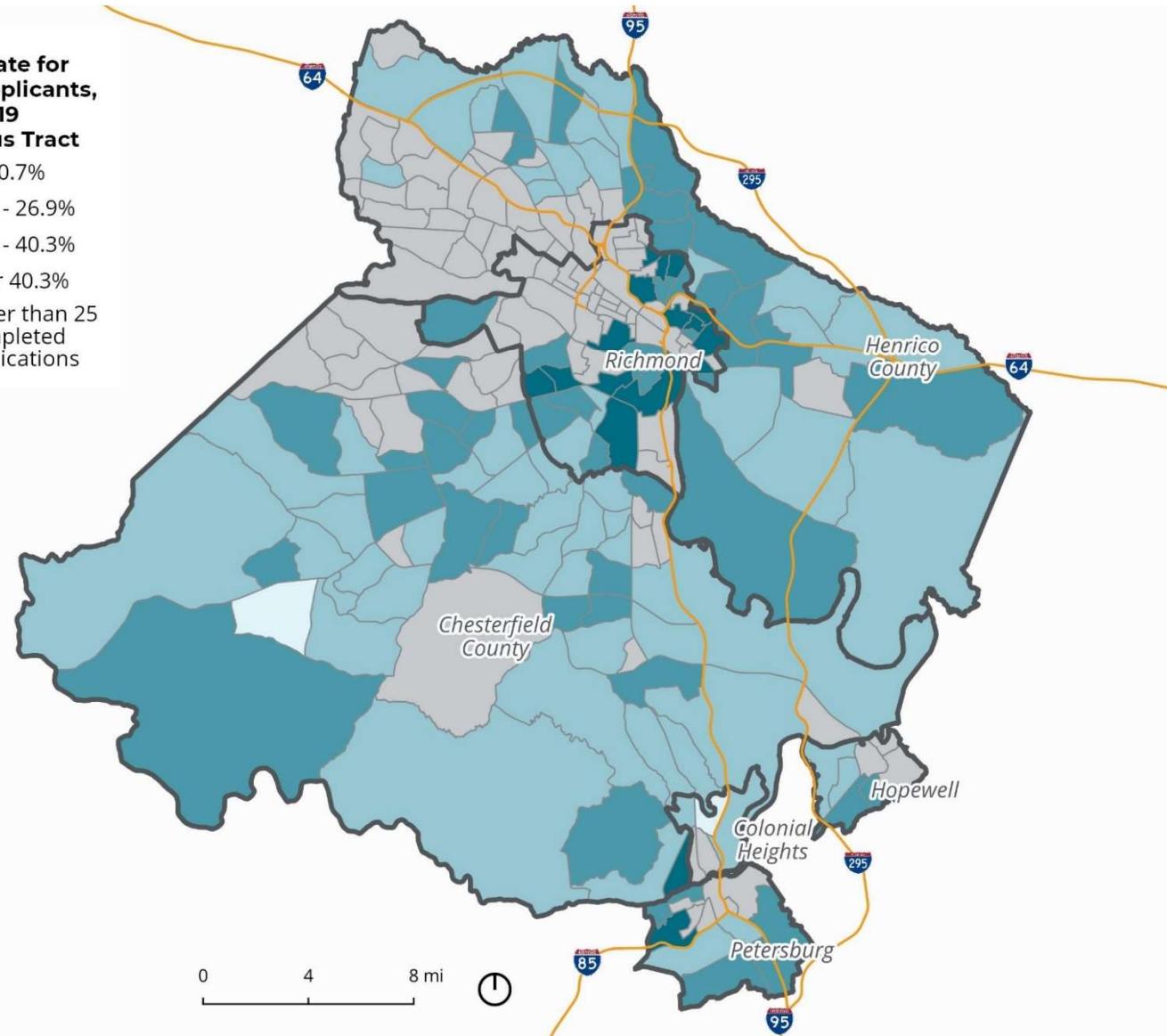


Figure IV-26 below shows the distribution of loan applications and households in the region and the jurisdictions by race and ethnicity. There is a slight over-representation of applications from White applicants compared to the share of White households in the region. This over-representation is much more pronounced in Richmond, where White households represent less than half of total households but account for 70 percent of all loan applications. African American/Black households represent 44 percent of the households but only account for 23 percent of loan applications in the city.

Figure IV-26. Region

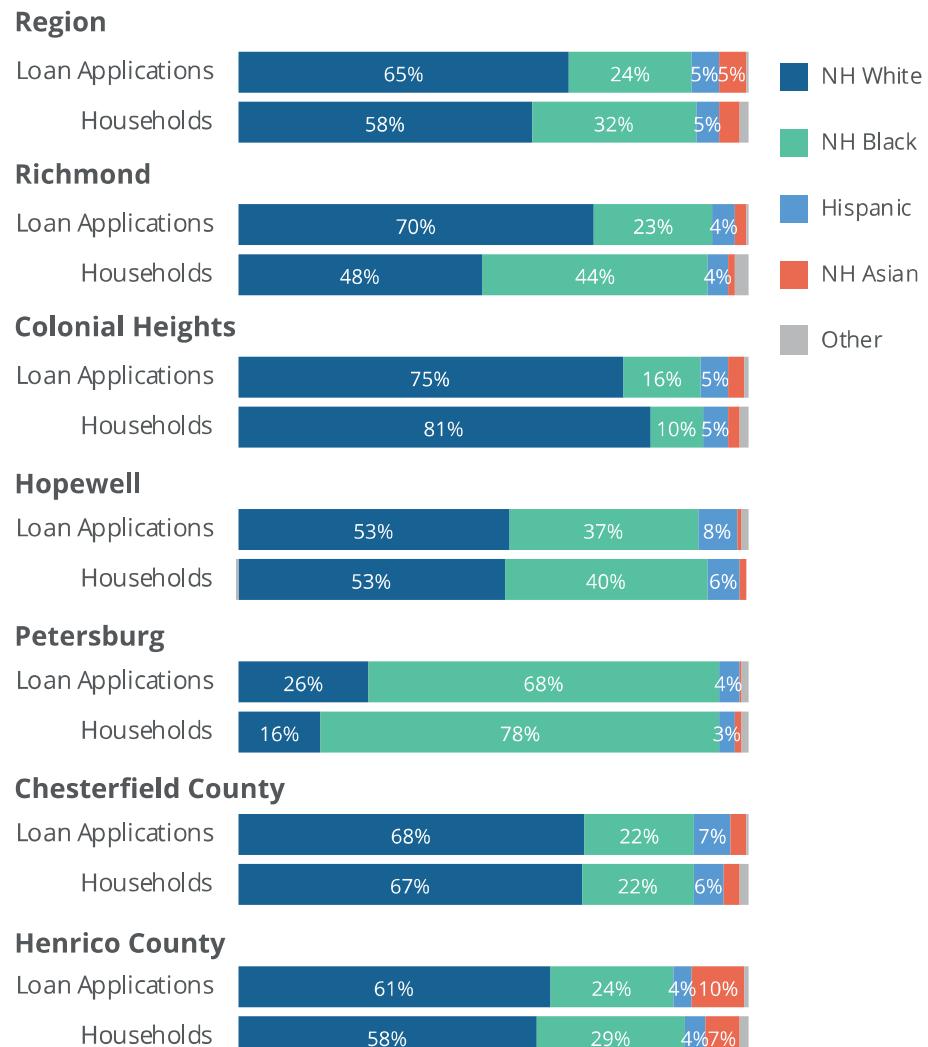
**Proportion of
Loan
Applications
and Households
by Race and
Ethnicity, 2018
and 2019**

Note:

Does not include loans for multifamily properties or non-owner occupants. The total number of applications excludes withdrawn applications and application files closed for incompleteness.

Source:

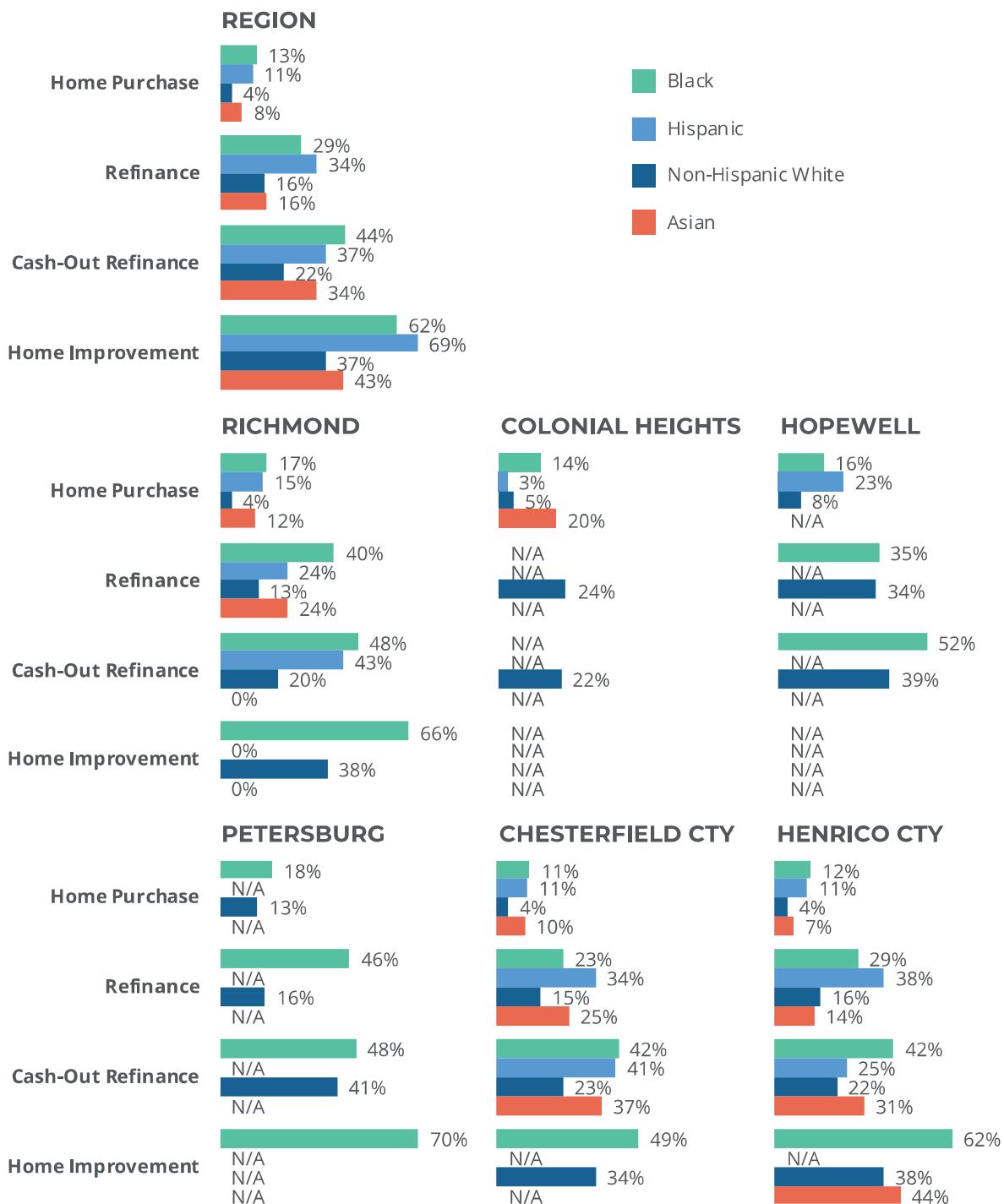
2018 and 2019 Home Mortgage Disclosure Act (HMDA), U.S. Census Bureau 2014-2018 American Community Survey 5-year estimates, and Root Policy Research.



Loan type. Loan denial rates can also vary by race and ethnicity based on the type of loans applied for by applicants, as shown in the figure below. Regionwide, home purchase denials are the lowest across race and ethnicity. Denial rates are the highest for home improvement loans and cash-out refinance loans.

Denial rates are typically highest for home improvement loans, often because the additional debt will raise the loan to value ratios above the levels allowed by a financial institution. This may also be true of cash-out refinance loans, depending on how much cash is requested.

Figure IV-27.
Denial Rate by Race/Ethnicity and Loan Type, 2018-2019



Note: Does not include loans for multifamily properties or non-owner occupants. Denial Rate is the number of denied loan applications divided by the total number of applications, excluding withdrawn applications and application files closed for incompleteness. When very few loan applications (less than 25) were made in an area, the data is excluded from the graphic and a bar is not shown.

Source: 2018 and 2019 Home Mortgage Disclosure Act (HMDA); and Root Policy Research.

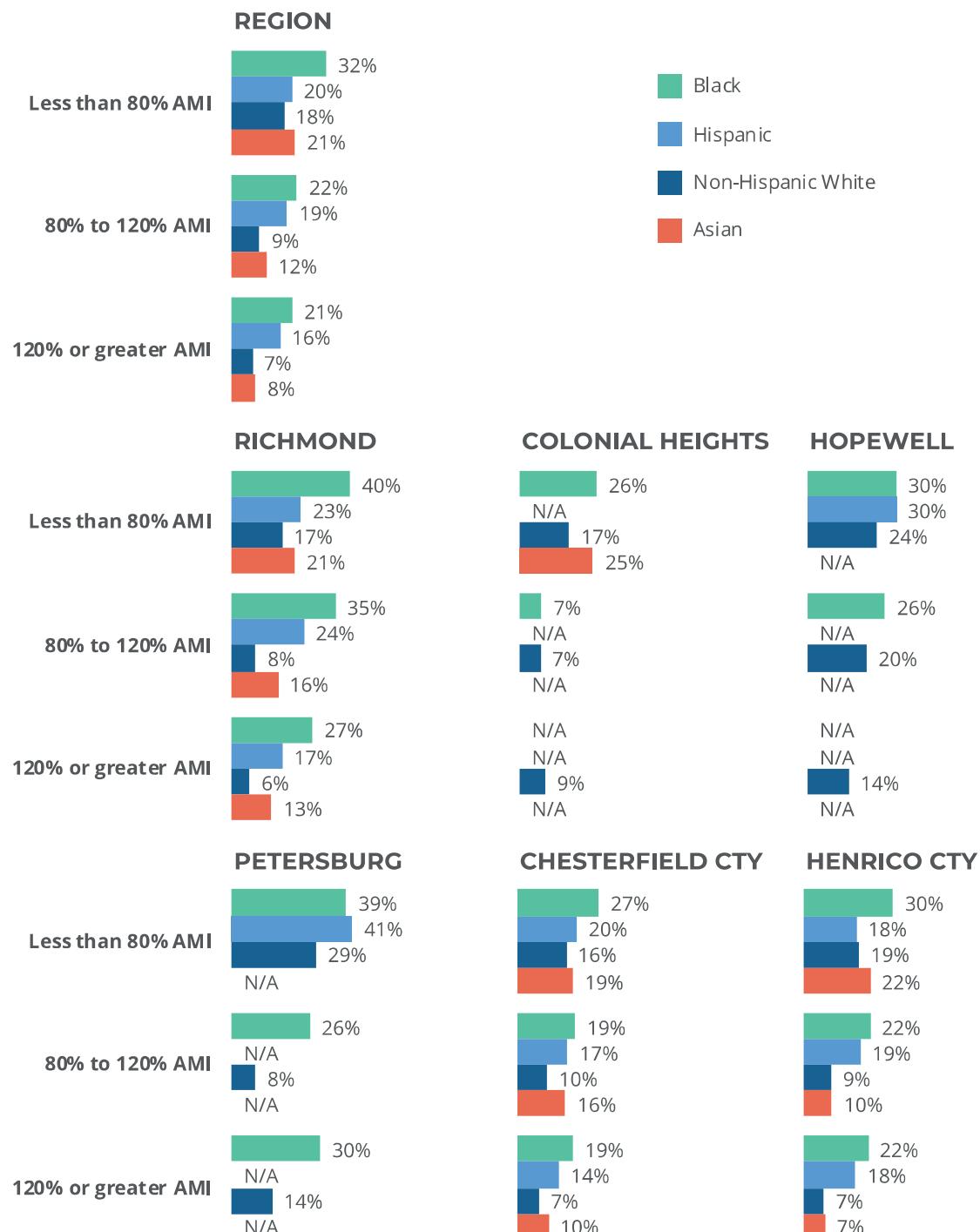
Although income is not a factor in credit scores, it can be used as a proxy to norm the qualifications of applicants. A narrowing of the disparities in loan approvals should occur when income is considered.

Figure IV-28 shows loan denials by race, ethnicity, and Area Median Income (AMI) range. In the region overall, denial rates for African American/Black applicants remain much higher than White applicants across income levels. At 120 percent AMI, African American/Black loan denials are *higher than for White applicants at less than 80 percent AMI.*

At less than 80 percent AMI, denial rates are similar for Latino/Hispanic, White, and Asian applicants—yet still much higher for African American/Black applicants.

These gaps are *very pronounced* in the City of Richmond.

Figure IV-28.
Denial Rate by Race/Ethnicity and Applicant Income, 2018-2019



Note: Does not include loans for multifamily properties or non-owner occupants. Denial Rate is the number of denied loan applications divided by the total number of applications, excluding withdrawn applications and application files closed for incompleteness. When very few loan applications (less than 25) were made in an area, the data is excluded from the graphic and a bar is not shown.

Source: 2018 and 2019 Home Mortgage Disclosure Act (HMDA); and Root Policy Research.

The HMDA data provide reasons for loan denials, which are summarized in the table below. The green boxes signify the top three reasons for denial of mortgage loan credit. African American/Black applicants are much more likely than other borrowers to be denied loans due to a poor credit history. Asian applicants are more likely than others to be denied loans due to high debt-to-income ratios. Overall, the most common reasons for loan denials are credit history and debt-to-income ratios.

Figure IV-29.
Reasons for Denial by Race/Ethnicity, Region, 2018 and 2019

Reason for Denial	Percent of all Reasons by Race/Ethnicity			
	Black	Hispanic	White, Non-Hispanic	Asian
Collateral	10%	8%	12%	9%
Credit application incomplete	9%	9%	13%	13%
Credit history	37%	23%	23%	16%
Missing Data	2%	3%	6%	4%
Debt-to-income ratio	21%	24%	24%	31%
Employment history	1%	4%	2%	4%
Insufficient cash (downpayment, closing costs, etc.)	4%	6%	4%	5%
Mortgage insurance denied	0%	1%	0%	0%
Other	12%	16%	13%	10%
Unverifiable information	3%	7%	4%	8%
Total	100%	100%	100%	100%

Note: Does not include loans for multifamily properties or non-owner occupants. Denial Rate is the number of denied loan applications divided by the total number of applications, excluding withdrawn applications and application files closed for incompleteness. Green box signifies the top three reasons. Total reasons provided exceed the total number of denials as multiple reasons may be given for each denial.

Source: 2018 and 2019 Home Mortgage Disclosure Act (HMDA); and Root Policy Research.

High-priced loans. The subprime lending levels that led to the foreclosure crisis peaked in Virginia in 2006, when around 17 percent of loans made were subprime.³⁵ In Richmond, the share of subprime loans in 2006 hit 37 percent, but since 2009 have accounted for less than 4 percent of all loans.³⁶

³⁵ *The Impact of Foreclosures on Economic Recovery in Virginia.* <https://homeofva.org/wp-content/uploads/2019/01/2012ForeclosureReport-1.pdf>

³⁶ *Mortgage Lending in the City of Richmond: An Analysis of the City's Lending Patterns.* <https://homeofva.org/wp-content/uploads/2019/01/RichmondLendingReport.pdf>

In addition to the devastating impacts foreclosures have on households, the subsequent vacancies lead to depressed property values. This in turn can attract investors to buy those properties at a discount. While this can inject capital back into the community, it can decrease wealth building opportunities, especially for persons of color.

According to a recent study,³⁷ foreclosures of single family homes are strongly correlated to the share of African American/Black residents in a neighborhood. Between 2006 and 2007, neighborhoods with the highest rates of African American/Black households accounted for 18.2 percent of all foreclosures but only for 7.6 percent of the total single-family housing stock.

Moreover, neighborhoods with the highest shares of African American/Black households experienced a disproportionate increase in investor transactions relative to neighborhoods with high shares of White households.

While subprime lending has decreased dramatically since 2006, analysis of differences in “high priced” loans can be used to identify where additional scrutiny is warranted, and how public education and outreach efforts should be targeted. For the purpose of this section, we define “high priced” loans as higher-priced if the APR exceeded the average prime offer rate (APOR) for loans of a similar type by at least 1.5 percentage points for first-lien loans.

In 2018 and 2019, 13 percent of African American/Black and of Latino/Hispanic borrowers received high-priced loans, compared to just 4 percent of White borrowers and 3 percent of Asian borrowers.

Figure IV-30.
Higher Priced Loans by
Race/Ethnicity, Region, 2018 and
2019

Note:

Does not include loans for multifamily properties or non-owner occupants. Loans were classified as higher-priced if the APR exceeded the average prime offer rate (APOR) for loans of a similar type by at least 1.5 percentage points for first-lien loans.

Source:

2018 and 2019 Home Mortgage Disclosure Act (HMDA); and Root Policy Research.

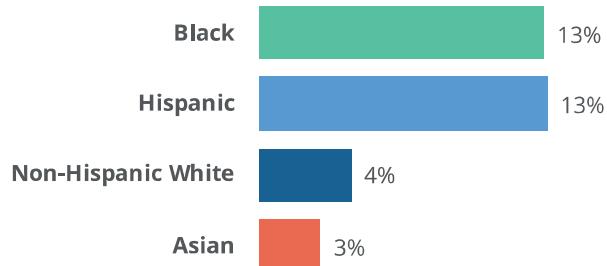


Figure IV-31 below, shows where high-priced loans are most prevalent in the region—largely in South Richmond and Petersburg.

³⁷ Single-Family Housing Market Assessment: An Equity Analysis of Wealth Building Disparities in the City of Richmond, Virginia. https://homeofvfa.org/wp-content/uploads/2020/04/SFHousing_Market_Assessment_10_17_19_webres.pdf

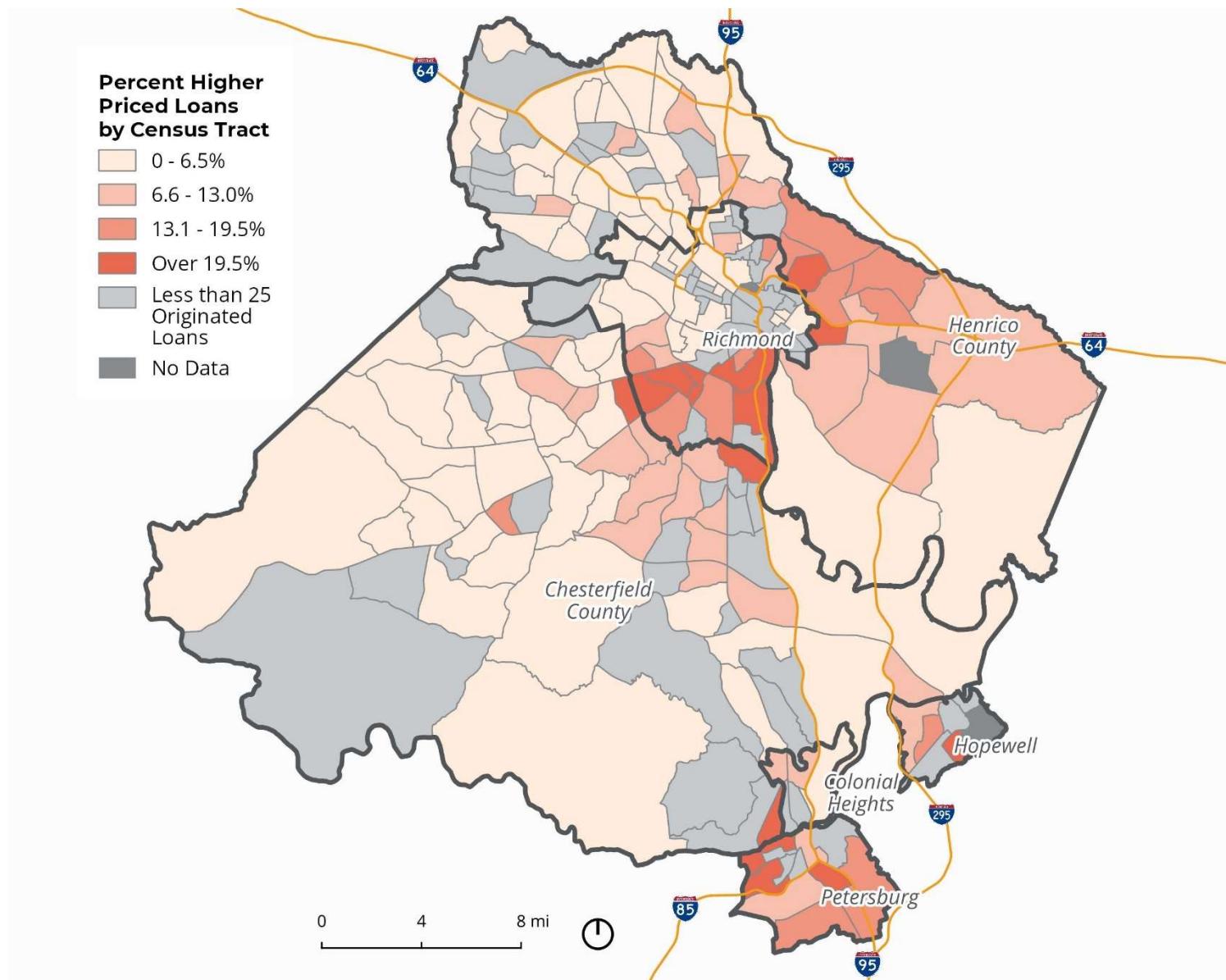
Figure IV-31.
Mortgage
Loan Higher
Priced Loans
by Census
Tract, 2018
and 2019

Note:

Does not include loans for multifamily properties or non-owner occupants. Loans were classified as higher-priced if the APR exceeded the average prime offer rate (APOR) for loans of a similar type by at least 1.5 percentage points for first-lien loans.

Source:

2018 and 2019 Home Mortgage Disclosure Act (HMDA); and Root Policy Research.



Redlining and credit decisions. A recent study, conducted by researchers at UC Berkeley, suggests that past redlining and discriminatory practices, which depressed home values in communities of color, continues to have a negative effect in those neighborhoods. The computer algorithms used to determine mortgage pricing appear to *still treat redlined areas as higher risk.*

The study found that, nationally, Latino/Hispanic and African American/Black borrowers paid .05 to .1 percent more for mortgage loans made between 2008 and 2015 regardless of the type (computer or human) of lender. This is equivalent to 11 to 17 percent of lender profit on the average loan, meaning that lenders earn significantly more from loans made to Latino/Hispanic and African American/Black homebuyers.³⁸

The research also found that computers are less biased than humans in denying loans to non-White and Hispanic applicants. Human loan officers rejected loans to Latino\Hispanic and African American/Black borrowers more often than computers.

Yet both humans and computers charged Latino/Hispanic and African American/Black applicants more for their loans *compared to White borrowers with comparable credit scores*, suggesting that geographic factors are an important part of risk pricing.

The research also speculated that timing (urgency of getting a loan to buy a home once found) and lower frequency of comparison shopping among non-White and Hispanic borrowers could explain some of the interest rate differences.

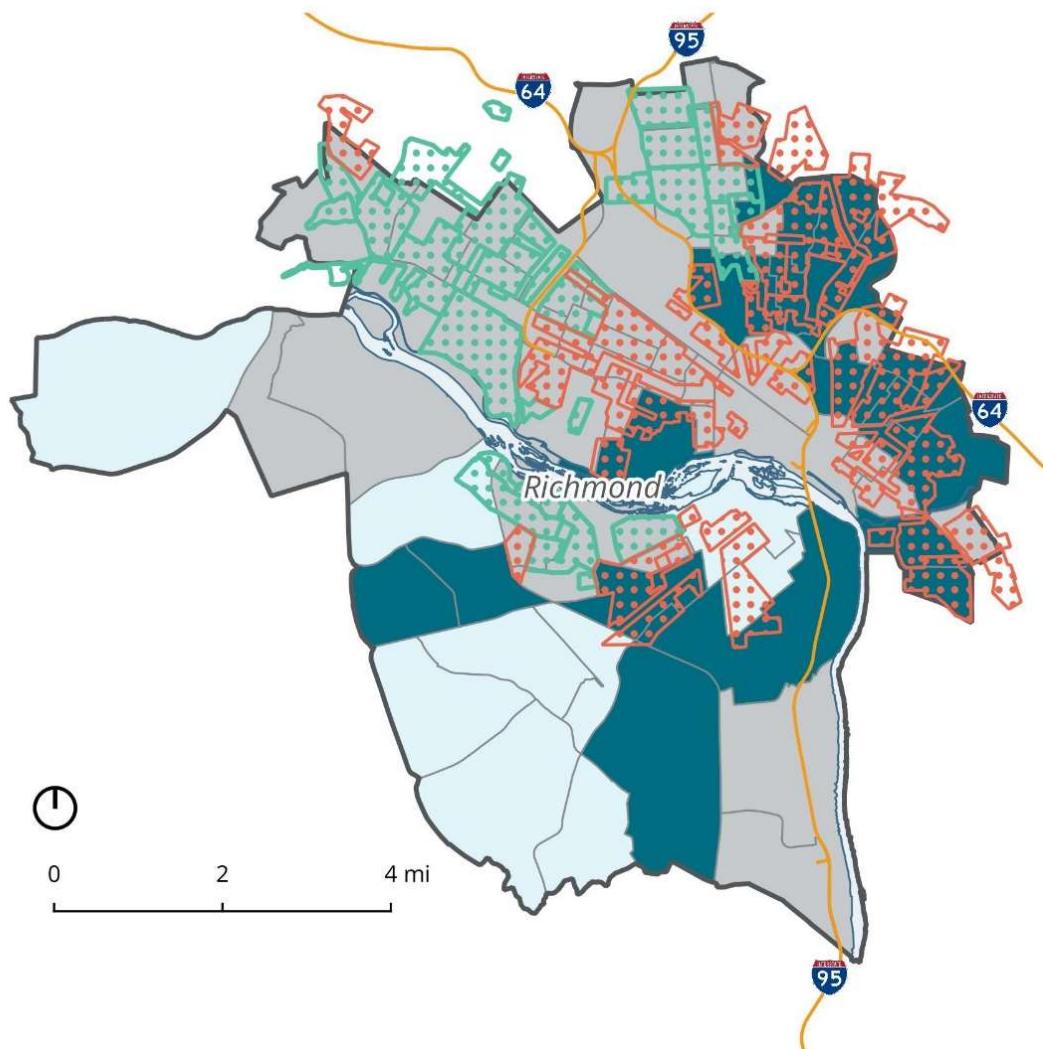
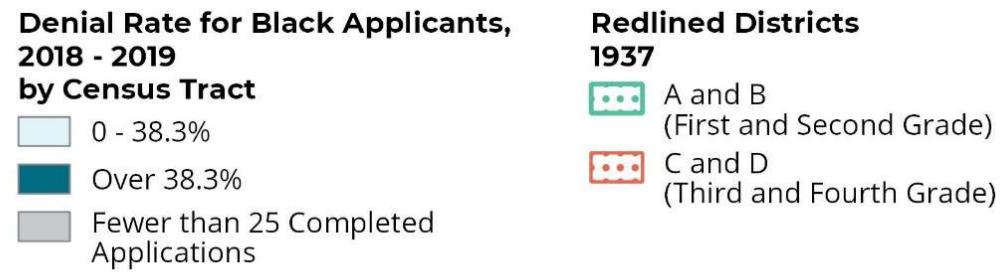
The study is particularly relevant now, as more services move online. One of the study authors summarized the seriousness of the findings as follows: "Even if the people writing the algorithms intend to create a fair system, their programming is having a disparate impact on non-White and Hispanic borrowers—in other words, discriminating under the law."³⁹

Figure IV-32 shows the current overlap between high denial rates for African American/Black applicants and redlined districts in the City of Richmond. As discussed in Section III, A- and B-graded areas were the most desirably rated by federal agents in the 1930s; C- and D-were least desirable. Many of the neighborhoods where denial rates are higher than the overall proportion are formerly redlined areas. The exception are the redlined neighborhoods in the southeast corner of The Fan district, including Jackson Ward, VCU, and immediately adjacent areas.

³⁸ The time period covered in that study includes the period when subprime loans were common; subprime loans are a much smaller part of the market today. Several lawsuits and challenges have demonstrated that non-White and Hispanic borrowers received subprime loans that were not risk-justified.

³⁹ *Consumer-Lending Discrimination in the FinTech Era.*
http://faculty.haas.berkeley.edu/morse/research/papers/discrim.pdf?_ga=2.185850025.1892390728.1604595347-693279400.1594933312

Figure IV-32.
Residential Property Loan Denial Rate for Black Applicants by Census Tract, 2018 and 2019, and 1937 Redlined Districts, City of Richmond



Note: Does not include loans for multifamily properties or non-owner occupants. Denial Rate is the number of denied loan applications divided by the total number of applications, excluding withdrawn applications and application files closed for incompleteness. The denial rate among Black applicants in Richmond was 38.3%.

Source: 2018 and 2019 Home Mortgage Disclosure Act (HMDA), "Mapping Inequality: Redlining in New Deal America", <https://dsl.richmond.edu/panorama/redlining>, and Root Policy Research.

SECTION V.

ACCESS TO OPPORTUNITY

SECTION V.

Access to Opportunity

This section examines the extent to which members of protected classes experience disparities in access to opportunity as measured by access to education, employment, transportation, and healthy communities. The analysis focuses on disparities in access to opportunity for persons living in poverty and protected classes. This section draws from data provided by HUD, independent research conducted to support this fair housing study, and findings from the community engagement process. This section discusses these topics in the following order:

- Differences in Access to Low Poverty Areas (discussed here and in the Demographic Context section);
- Differences in Access to Quality Education;
- Disparities in Employment Readiness and Access to Employment;
- Differences in Access for Persons with Disabilities;
- Differences in Transportation Access; and
- Disparities in Community Health Access, including financial fitness.

The section begins by summarizing HUD opportunity indicators for the region and their implications for access to opportunity by race and ethnicity.

Primary Findings

Affordable housing is a key pillar of financial stability. The location of housing influences a household's access to basic services, as well as its opportunity for economic stability and growth. Many of the current disparities in poverty rates, income levels, education, employment and homeownership are rooted in past discriminatory policies that dictated where residents could live, attend school, work, and buy homes.

High opportunity housing markets facilitate equitable access to quality K-12 education, higher education, and job training and allow residents of all races, ethnicities, abilities, and ages to easily access healthy food, positive community environments, and needed services. Such access is made possible by:

- Locating a wide range of housing types and costs near quality schools and employment centers; and
- Providing efficient and low cost transportation options that link housing, quality education, and employment centers.

The Greater Richmond and Tri-Cities region does well in some areas of access to opportunity—and needs improvement in others. The **region's largest gaps in access to opportunity** include:

Access to Quality Education

- Chesterfield County educates the largest number of students in the region and is known for its high-quality schools. Lack of affordable housing in the county limits this access for low income children: As demonstrated in the Disproportionate Housing Needs section, the county houses disproportionately fewer lower income households than its share of all households. Henrico County offers more affordable housing; however, the county has large differences in school quality among students of color and White students, according to HUD.
- Segregation by school quality is highest in Richmond, where non-Hispanic Whites have around twice the level of access to proficient schools as African Americans/Blacks and Latinos/Hispanics.
- Proficiency tests can indicate how well different types of faring within schools. Across jurisdictions, Latino/Hispanic and African American/Black students have lower passing rates than Asian and non-Hispanic White students in reading and math tests. School suspensions are another indicator of student success, both during and beyond lower school years. Statewide, the suspension rate for African American/Black students is 4.5 times larger than the suspension rate for Hispanic and white students. In Richmond, African American/Black students are around 10 times as likely to be suspended as non-Hispanic White students.

Access to Employment

- Non-White and Hispanic households are more likely to hold lower-paying jobs and are more likely to be unemployed, and these occupational distribution disparities translate into lower incomes. Disparities are largest in Richmond, Petersburg, and Chesterfield and Henrico Counties.
- Chesterfield County and Henrico County offer the best opportunity for residents to live with others who are gainfully employed, according to HUD's labor market engagement index. However, the counties' major employment centers have limited access except by car—significantly limiting the ability of households who don't have a car to access employment. A recent analysis¹ of the jobs-housing imbalance in the region found that the job-rich counties of Chesterfield and Henrico have **nearly 40,000 more modest wage jobs than affordable housing units.**

¹ *Understanding the Jobs-Affordable Housing Balance in the Richmond Region.*

https://cura.vcu.edu/media/cura/pdfs/cura-documents/EditedJobs-Housing_July12_FINAL.pdf

- The odds of living near major employment centers is relatively low for Hopewell, Petersburg, and Chesterfield County residents, and highest in Richmond and Henrico County. This is true of all residents, including those living below the poverty line.

Transportation Access

- The region's public transportation limits economic growth for those who need it the most—extremely low income households, essential and service workers, and persons with disabilities.
- Inadequate public transportation systems have negative impacts that extend beyond users, as summarized in this quote from a survey respondent:

"One of my coworkers uses bus and we work late [employed as nurses]. Buses end too early. If we need nurses 24 hours a day—which we definitely do now—how can people get to work if public transit ends so early? People have to turn down jobs."

Disability and Access

- Renters with disabilities have trouble finding accessible units according to focus groups conducted for this study and 27 percent of households with member with a disability live in inaccessible homes. Although newly constructed homes require accessibility modifications for some units, the market rate rents that many carry are too high for persons with disabilities living on fixed incomes to afford. Forty percent of survey respondents with disabilities reside in housing that is in fair or poor condition.

Community Health

- Disparities in community health exist in life expectancies, differing quality of parks and recreation facilities, and access to personal financial resources.

HUD Opportunity Indicators

To facilitate the Access to Opportunity analysis, HUD provides “opportunity indices” that allow comparison of opportunity indicators by race and ethnicity, for households below and above the poverty line, among jurisdictions, and across regions.

The HUD approach—specifically the following six indices in the tables—were the starting point for this Access to Opportunity analysis. The indices include the:

- **Low poverty index.** This index measures neighborhood exposure to poverty, with proximity to low poverty areas considered to be an advantage. Higher index scores suggest better access to economically strong (i.e. low poverty) neighborhoods.
- **School proficiency index.** This index measures neighborhood access to elementary schools with high levels of academic proficiency within 1.5 miles. Proficiency is measured by 4th grade scores on state-administered math and science tests. HUD uses elementary school scores only for this index because they are typically more reflective of school quality and access at the neighborhood level. Middle and

high schools draw from larger boundaries and, especially in high school, have more transportation options.

- **Labor market engagement index.** This index measures the employability of neighborhood residents based on unemployment, labor force participation, and educational attainment. Higher index scores suggest residents are more engaged in the labor market.
- **Jobs proximity index.** The jobs proximity index indicates how close residents live to major employment centers. The higher the index, the greater the access to nearby employment centers for residents in the area.
- **Transit index.** The transit index measures use of public transit by low income families that rent. The higher the index, the more likely that residents in the area are frequent users of public transportation.
- **Low cost transportation index.** This index measures the cost of transportation, based on estimates of the transportation costs for low income families that rent. Higher index values suggest more affordable transportation.

To interpret these indices, use the following rule: a higher number is always a better outcome. The indices should be thought of as an “opportunity score”, rather than a percentage.

The following pages present each individual opportunity indicator, along with comparisons across jurisdictions.

Low poverty index. As discussed in Section III of this report, African American/Black and Latino/Hispanic households are more likely to live in poverty than non-Hispanic White and Asian households. The analysis in this section focuses not on household-level poverty but on resident access to neighborhoods with low poverty. Not surprisingly, households with income below the poverty line are more likely to live in areas with higher rates of poverty overall. However, even among households living in poverty, exposure to low poverty areas differs by race/ethnicity.

Figures V-1a and V-1b (on the following page) present the values of HUD's low poverty index for each jurisdiction by race and ethnicity. The panel on the top shows the index for all residents, while the panel below is restricted to residents with incomes below the poverty level.

For all residents, access to low poverty neighborhoods varies by race and ethnicity in some communities more than in others:

- Chesterfield and Henrico Counties offer the best access to low poverty neighborhoods, and

- Hopewell and Petersburg have the lowest.
- Overall, African American/Black and Latino/Hispanic households have the lowest access across all jurisdictions. Yet the disparities by race/ethnicity are widest in Richmond and Henrico County.

For households under the poverty line:

- Chesterfield and Henrico Counties provide higher access to low poverty neighborhoods when compared to all other jurisdictions. However, this access differs when examined by race and ethnicity and, compared to the other jurisdictions, disparities in access to low poverty environments by race and ethnicity are more pronounced.
- African American/Black households have the lowest levels of access in Petersburg and Richmond and the highest in Chesterfield and Colonial Heights.
- Latino/Hispanic households have the lowest levels of access to low poverty neighborhoods in Richmond and Petersburg, and the highest in Chesterfield and Henrico Counties.

In sum, Chesterfield County and Henrico County offer residents the best access to low poverty neighborhoods. These counties also have high demand for housing, particularly for families seeking quality educational environments. However, in Henrico County, this does not translate into better access to high performing schools: According to HUD data, Henrico County has the widest gap in access to high-performing schools for non-White and Hispanic children.

Figure V-1a. Low Poverty Index, Total Population

Note:

Higher numbers indicate greater access to low poverty neighborhoods.

Source:

Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Low Poverty Index.

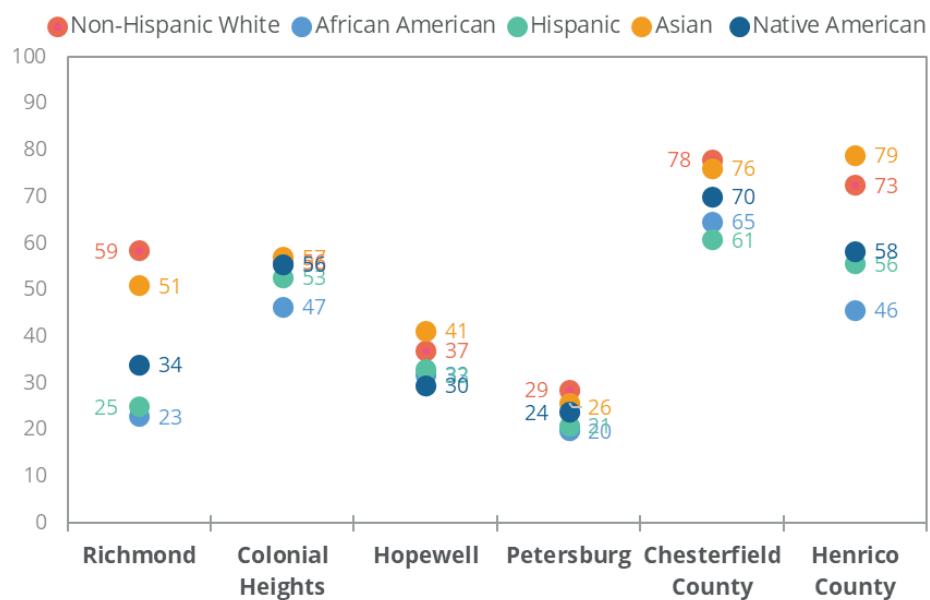


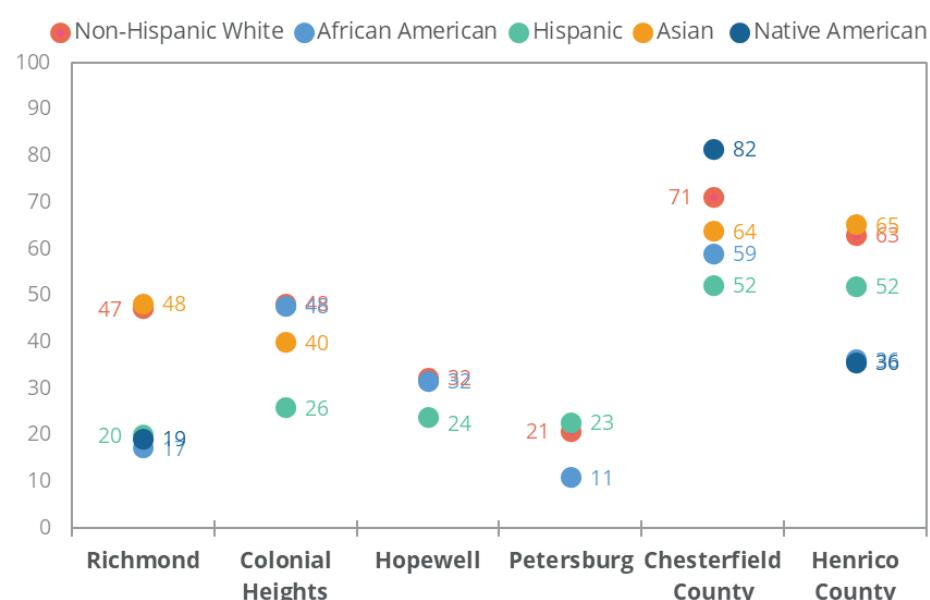
Figure V-1b. Low Poverty Index, Population Below the Poverty Line

Note:

Higher numbers indicate greater access to low poverty neighborhoods.

Source:

Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Low Poverty Index.



School proficiency index. Figures V-2a and V-2b present the values of HUD's school proficiency index by race and ethnicity. African American/Black and Latino/Hispanic households have the lowest access to proficient schools across all jurisdictions, with the widest disparities by race/ethnicity in Richmond and Henrico County.

For African American/Black households living under the poverty line, access to proficient schools is lowest in Hopewell and Richmond, and for Latino/Hispanic households it is lowest in Hopewell and Colonial Heights. The widest disparities in access by race, ethnicity, and poverty are found in Richmond, where non-Hispanic Whites have around twice the level of access to proficient schools as African Americans/Blacks and Latinos/Hispanics.

Figure V-2a.
**School
Proficiency
Index, Total
Population**

Note:
Higher scores indicate greater likelihood of access to proficient schools.
Source:
Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, School Proficiency Index.

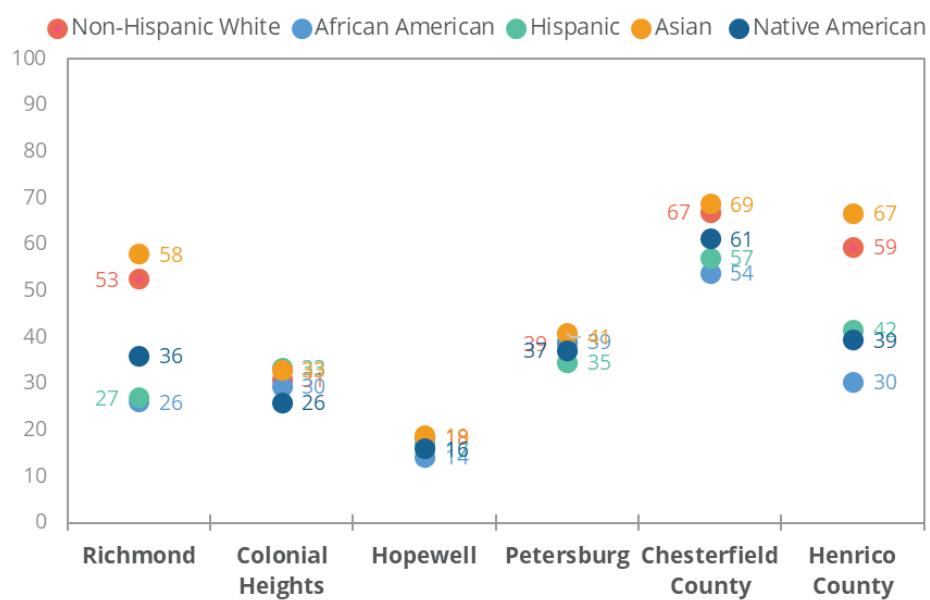
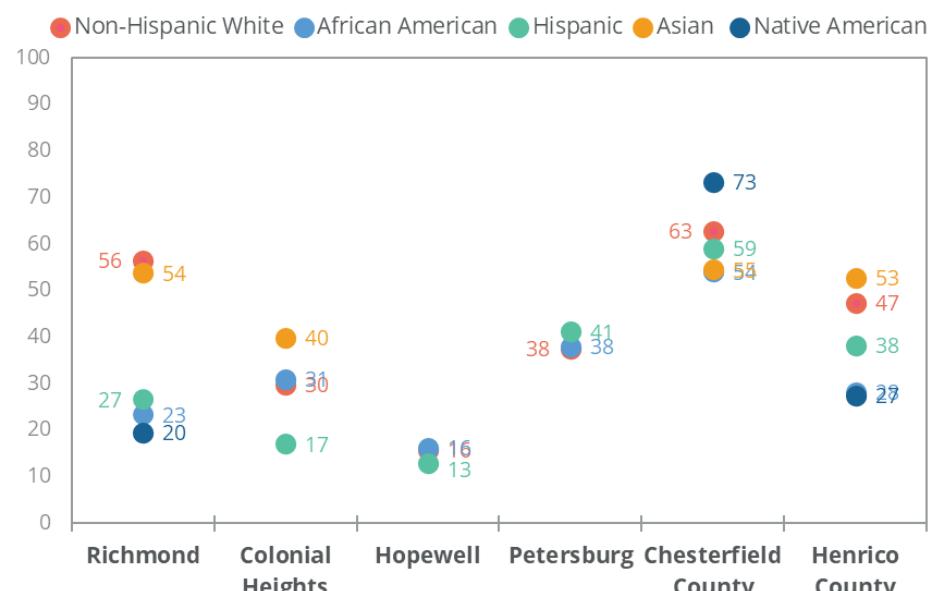


Figure V-2b.
**School
Proficiency
Index,
Population
Below the
Poverty Line**

Note:
Higher scores indicate greater likelihood of access to proficient schools.
Source:
Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, School Proficiency Index.



Labor market engagement index. Figures V-3a and V-3b present the values of the labor market engagement index by race and ethnicity. Disparities in labor market engagement are the widest in Richmond and Henrico County.

For African American/Black households living under the poverty line, labor market engagement is lowest in Petersburg and Hopewell, and highest in Chesterfield County. For Latino/Hispanic households it is lowest in Colonial Heights and Hopewell, and highest in Henrico and Chesterfield Counties. Note that for Chesterfield County, the Black/African American and Hispanic engagement markers overlap and are both 58.

Figure V-3a.
Labor Market Engagement Index, Total Population

Note:
Higher numbers indicate higher levels of labor market engagement.
Source:
Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Labor Market Engagement Index.

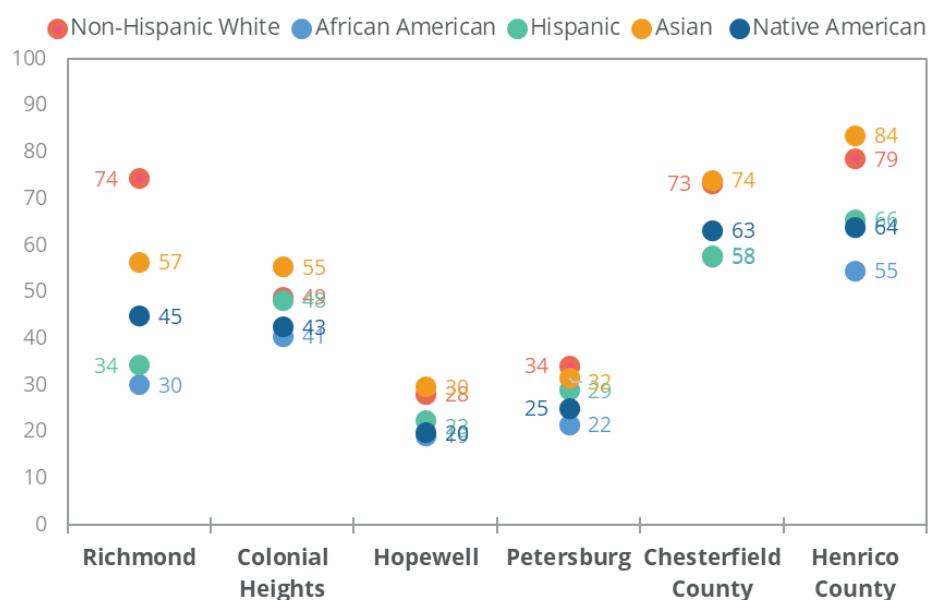
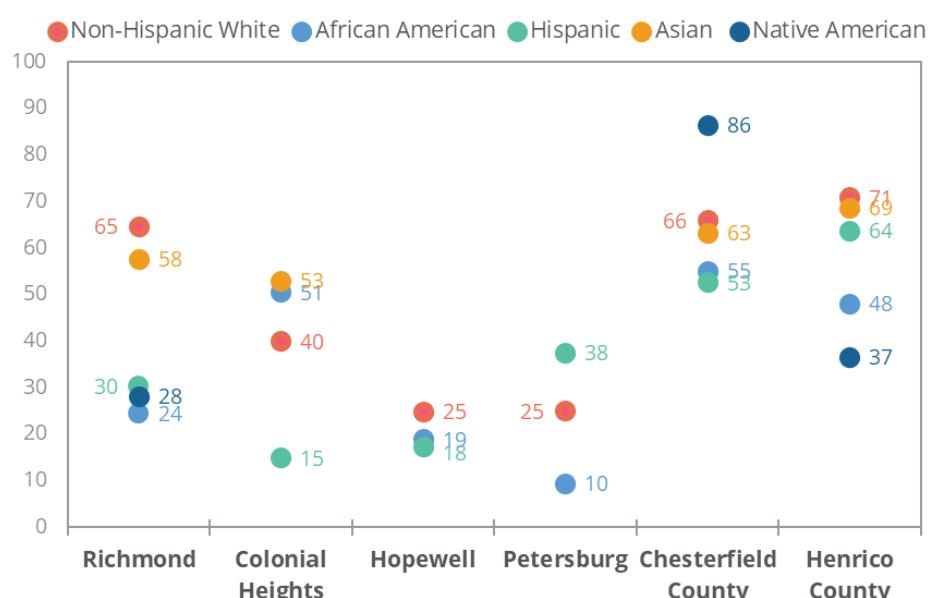


Figure V-3b.
Labor Market Engagement Index, Population Below the Poverty Line

Note:
Higher numbers indicate higher levels of labor market engagement.
Source:
Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Labor Market Engagement Index.



Job proximity index. Figures V-4a and V-4b present the values of the job proximity index by race and ethnicity. The odds of living near major employment centers is relatively low for Hopewell, Petersburg, and Chesterfield County residents, and highest in Richmond and Henrico County. The odds of living near major employment centers generally increases for residents below the poverty rate. However, as shown by the previous figures, job proximity is not necessarily tied to labor market engagement.

In the survey conducted for this AI, Latino/Hispanic residents stood out for highlighting “not enough job opportunities” as a challenge in their neighborhoods.

Figure V-4a.
Job Proximity
Index, Total
Population

Note:
Higher numbers indicate better access to jobs.
Source:
Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Job Proximity Index.

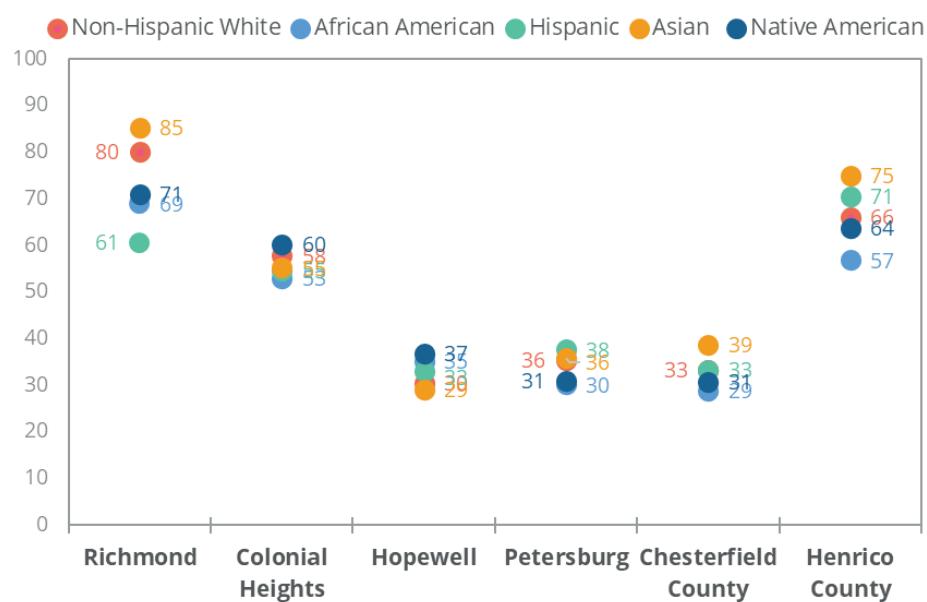
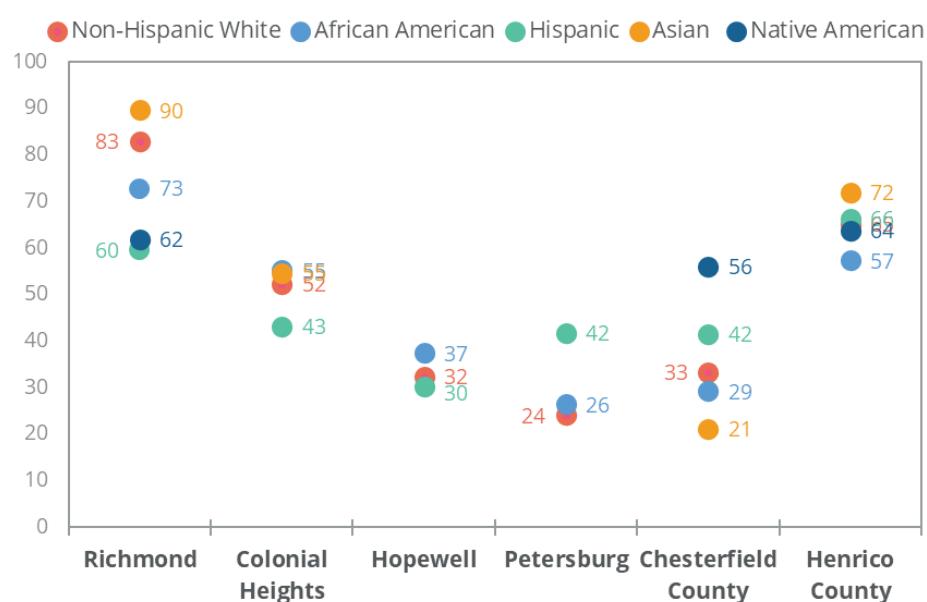


Figure V-4b.
Job Proximity
Index,
Population
Below the
Poverty Line

Note:
Higher numbers indicate better access to jobs.
Source:
Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Job Proximity Index.



Transit index. Figures V-5a and V-5b present the values of the transit index by race and ethnicity. The likelihood of transit use is highest for Richmond residents. In the case of the transit index in Richmond, disparities by race and ethnicity are lower than for other indicators. Trends are similar for the population under the poverty line.

Figure V-5a.
Transit Index,
Total
Population

Note:
Higher numbers indicate better access to transit.

Source:
Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Transit Index.

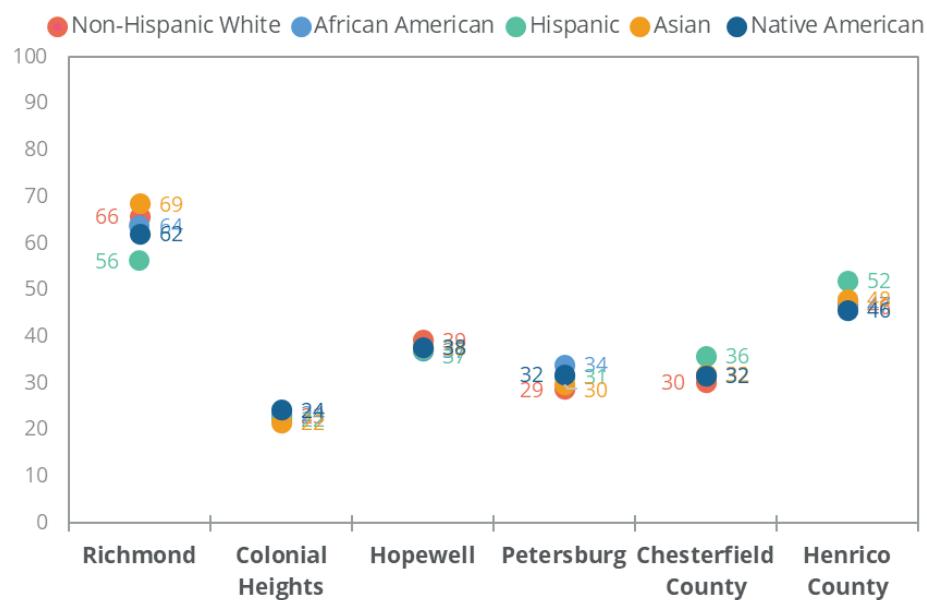
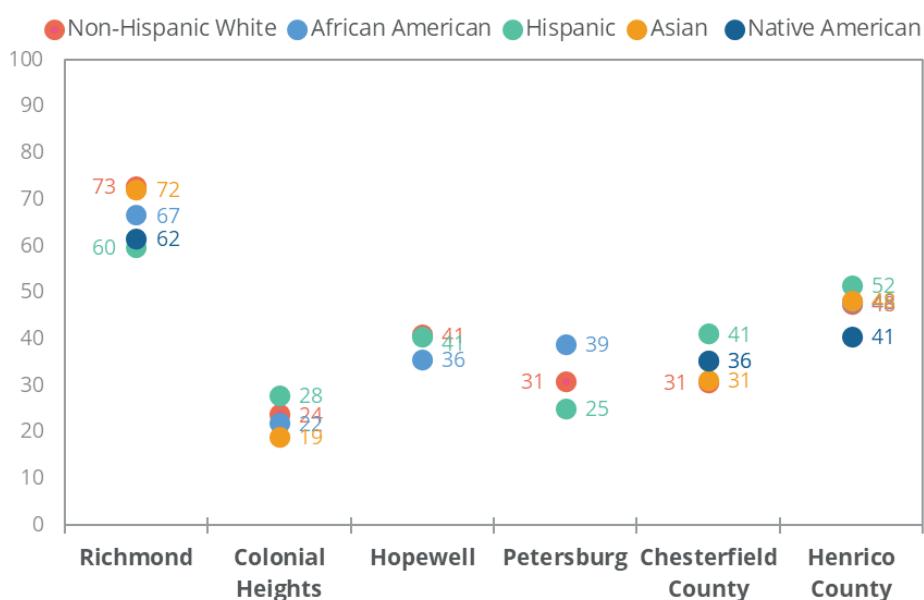


Figure V-5b.
Transit Index,
Population
Below the
Poverty Line

Note:
Higher numbers indicate better access to transit.

Source:
Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Transit Index.



Low cost transportation index. Figures V-6a and V-6b present the values of the low cost transportation index by race and ethnicity. Low cost transportation index scores for the population overall do not vary significantly by jurisdiction and there are no meaningful differences by race or ethnicity.

When examined through the lens of poverty, there is slightly more variation by race and ethnicity, but still significantly smaller disparities than in other indicators.

Figure V-6a.

**Low Cost
Transportation
Index, Total
Population**

Note:
Higher numbers indicate
access to lower cost
transportation.

Source:
Root Policy Research from
the HUD AFFH-T Table 12,
Opportunity Indicators by
Race and Ethnicity, Low
Cost Transportation Index.

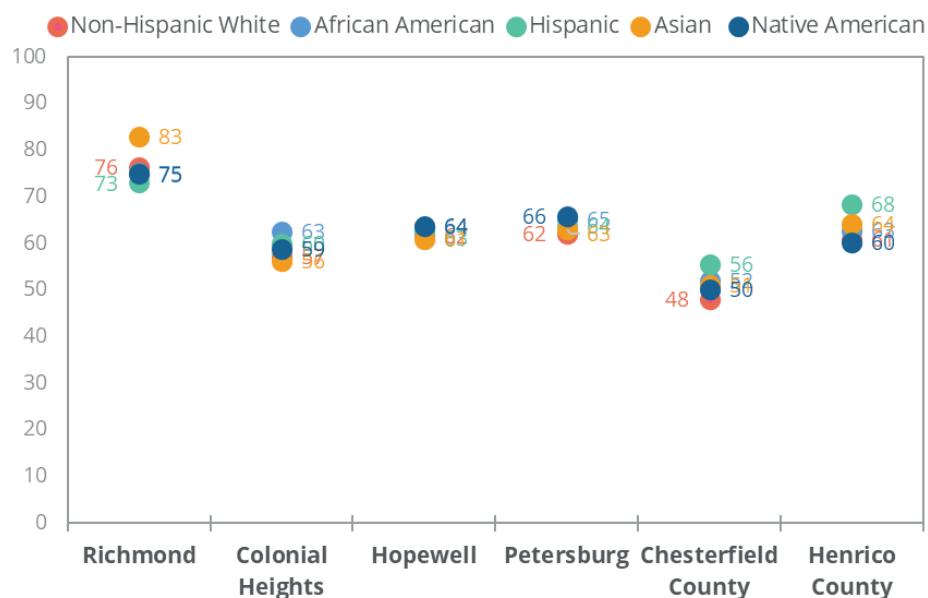
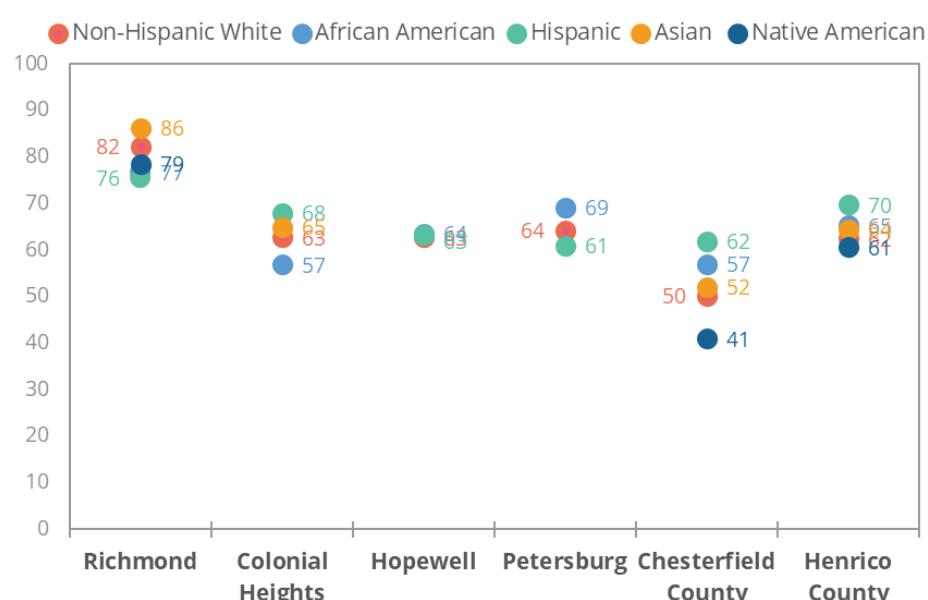


Figure V-6b.

**Low Cost
Transportation
Index,
Population
Below the
Poverty Line**

Note:
Higher numbers indicate
access to lower cost
transportation.

Source:
Root Policy Research from
the HUD AFFH-T Table 12,
Opportunity Indicators by
Race and Ethnicity, Low
Cost Transportation Index.



Access to Education

This section explores the opportunity to access high quality educational environments. It reviews enrollment and academic achievement trends by race and ethnicity, and among jurisdictions.

Like disparities in housing needs, disparities in access to quality education are rooted in discriminatory historical actions. Virginia has a long history of enacting policies that counteract efforts to desegregate schools. For example, in the late 1950s, pupil placement boards were given authority to override student assignments and used race-neutral but vague criteria—such as the “welfare and best interest of all other pupils attending a particular school”—to perpetuate segregation and/or slow the progress of integration. “Freedom-of-choice” plans were also offered under the assumption that no White parents would choose predominately Black schools. Opposition to school integration led by U.S. Virginia Senator Harry Byrd—the “Massive Resistance”—obstructed integration for decades.² It was not until a U.S. Supreme Court ruling in 1968 that the state’s “freedom of choice” plan was struck down and large-scale desegregation took place.³

After middle-class Whites left urban areas for the suburbs, they tried to shield their school districts from the reach of desegregation. In the early 1970’s, it appeared that courts might reach across school district lines and pull suburban students back into city schools in order to desegregate them. One of the most prominent contests occurred in Richmond, where a district court judge, Robert R. Merhige, ordered the consolidation of the Richmond, Henrico and Chesterfield school districts. He was the first and one of the last federal judges to order urban and suburban districts to participate in a metropolitan-wide desegregation plan. In the end, Judge Merhige’s ruling was overturned.⁴

A recent report on inequities in the region’s K-12 schools—*Can we learn and live together? Confronting School and Housing Segregation in the Richmond Region*⁵—documents the legacy of school segregation in the region, examines the demographic shifts that have perpetuated segregated schools, and recommends public policy solutions to facilitate more equitable access to quality education. Primary findings include:

- The typical Black student in the Greater Richmond region heads to a school in which roughly two out of three of their peers are low income, compared to about one in four for the typical white, Asian or non-poor student.

² Ryan, James Edward. *Five miles away, a world apart: One city, two schools, and the story of educational opportunity in modern America*. Oxford University Press, 2010.

³ *Excluded Communities: A spatial Analysis of Segregation in the Richmond Region*. <https://homeofva.org/wp-content/uploads/2019/01/excludedbooklet.pdf>.

⁴ Ryan, James Edward. *Five miles away, a world apart: One city, two schools, and the story of educational opportunity in modern America*. Oxford University Press, 2010.

⁵ *Confronting School and Housing Segregation in the Richmond Region: Can We Learn and Live Together?* <https://scholarship.richmond.edu/cgi/viewcontent.cgi?article=1074&context=spcs-faculty-publications>

- Compared to their suburban peers, students in Richmond City schools are far less likely to enroll in Advanced Placement (AP) courses or take AP tests: 5 percent of Richmond students are enrolled in at least one AP course, compared to 40 percent in Chesterfield County. As one stakeholder interviewed for this study noted, this may be partially due to lack of AP offerings in high-poverty schools.
- The rigid attendance boundaries drawn around schools in the region contribute to segregation within schools. In the region, school segregation “flows from” residential segregation.

Can we learn and live together? examines data through 2014. The following section examines changes in school composition, access, and performance through 2019.

Resident and stakeholder perceptions of schools. Differences in school quality was a common topic raised by residents and stakeholders in the focus groups.

- Disparities among City of Richmond schools were raised the most. Stakeholders mentioned differences in the qualities of facilities, particularly sports fields.
- Stakeholders feel that specialized schools have helped expand academic opportunity in the region. In some schools, barriers to access still exist in transportation and eligibility—e.g., many schools require a strong academic record and letters of recommendation from teachers.
- For those students attending non-specialized, neighborhood schools, course offerings and afterschool opportunities differ depending on the district and school composition. High-poverty schools with students of color offer fewer advanced courses (e.g., Advanced Placement courses) and afterschool activities (junior varsity (JV) athletics). These opportunities are important to prepare students for college and can be an important part of scholarship considerations.
- Low income students living with families who have recently immigrated are expected to work to support their extended family—or to watch their younger siblings while parents work. These obligations often result in students falling behind in school and eventually dropping out. These circumstances drive the low high school graduation rate among Latino/Hispanic students. Partnerships with employers, local colleges, and high schools to encourage students to remain in school and transition into low-cost or tuition-free college are needed.
- Residents view suburban schools as stronger than schools in city districts, and many chose their current apartments to be close to quality schools. Some felt that school boundaries should be redrawn to make it easier for lower income children to access quality schools, and consider access for lower income households without a car.
- One participant who has a child with developmental delays shared that they moved from Richmond schools to Henrico schools to better serve her child: “I was a single

parent and youngest is developmentally delayed- the Richmond schools were subpar for an African American male with developmental delays. In Henrico, we got mainstreamed, got services, graduated on time."

- Education-related questions in the resident survey shows wide disparities in perceived school quality: Residents in Petersburg and Richmond were least likely to agree that children in their neighborhoods had access to quality schools, while Colonial Heights and Chesterfield residents felt they had the best access.

Enrollment trends. Since the 2010-2011 school year, the region has added over 7,000 students to its public schools, representing a 5 percent increase in the student body population. The jurisdictions with the highest growth rates since 2010 are Richmond and Chesterfield County at 7 and 6 percent, respectively. Colonial Heights and Petersburg experienced a decrease in enrollment of 1 and 8 percent, respectively (Figure V-7). Chesterfield and Henrico Counties represent around three-fourths of enrollment in the region, and this share has held stable since 2010.

Figure V-7.
Public School
Enrollment by
Jurisdiction, 2010-
2011 and 2019-2020

Note:

Count includes students enrolled in public school on September 30.

Source:

Virginia Department of Education.

	2010	2019	Change	
			Number	Percent
Richmond	23,454	25,212	1,758	7%
Colonial Heights	2,928	2,899	-29	-1%
Hopewell	4,235	4,283	48	1%
Petersburg	4,557	4,211	-346	-8%
Chesterfield County	59,289	62,669	3,380	6%
Henrico County	49,405	51,786	2,381	5%
Region	143,868	151,060	7,192	5%

Figure V-8 shows the racial/ethnic distribution of students enrolled in public schools by jurisdiction and the region overall.

- The regional share of African American/Black and Non-Hispanic White students is similar (38% African American/Black and 37% Non-Hispanic White).
- Henrico County has the highest share of Asian students (12%), and Petersburg has the highest share of African American/Black students (89%), while Richmond has the highest share of Latino/Hispanic students (19%).
- Colonial Heights, Hopewell, Richmond, and Petersburg have higher proportions of African American/Black students than the African American/Black share of the population overall, indicating that families with children are more likely to be African American/Black than residents overall. This is also true for Hispanic students in all jurisdictions.

- If these trends continue, the jurisdictions will become more racially and ethnically diverse over time as a result of natural increase. That said, as shown in Figure V-9, some areas are experiencing large shifts in students of color.

Figure V-8.
Distribution of Students, by Race and Ethnicity and Jurisdiction, 2019-2020

Note:

Count includes students enrolled in public school on September 30.

Source:

Virginia Department of Education.

	Race/Ethnicity				
	African Asian	American	Hispanic	Non-Hispanic White	Other
Richmond	1%	63%	19%	14%	2%
Colonial Heights	3%	21%	9%	58%	9%
Hopewell	1%	61%	11%	24%	2%
Petersburg	1%	89%	7%	3%	1%
Chesterfield County	3%	25%	18%	48%	5%
Henrico County	12%	36%	11%	37%	5%
Region	6%	38%	15%	37%	5%

Figure V-9 below shows the percentage point change in the racial/ethnic distribution for each jurisdiction and the region overall. The share of African American/Black and non-Hispanic White students in the region overall has decreased by 4 and 6 percent respectively. This decrease has been made up by an increase in the share of Latino/Hispanic, Asian and students of other race.

The demographics of students in the region are rapidly shifting. Specifically,

- The largest decrease in the share of African American/Black students was experienced by Richmond. In 2010, 84 percent of students in Richmond were African American/Black, compared to 63 percent in 2019—a 21 percentage point decrease over 10 years.
- The largest decrease in the share of non-Hispanic White students was experienced by Colonial Heights. In 2010, about 72 percent of students were non-Hispanic White, compared to 58 percent in 2019—a 15 percentage point decrease.
- While most jurisdictions have achieved a more balanced racial/ethnic distribution, Hopewell experienced an increase in African American/Black and Hispanic share of students coupled with a decrease in its share of non-Hispanic White students.

Figure V-9.
Change in Share of Students, by Race and Ethnicity and Jurisdiction, 2010-2011 and 2019-2020

Note:

Count includes students enrolled in public school on September 30.

	Race/Ethnicity				
	Asian	African American	Hispanic	Non-Hispanic White	Other
Richmond	0%	-21%	13%	6%	2%
Colonial Heights	0%	6%	4%	-15%	5%
Hopewell	1%	9%	3%	-10%	-2%
Petersburg	0%	-5%	3%	1%	1%
Chesterfield County	0%	-1%	8%	-8%	1%
Henrico County	4%	-2%	4%	-9%	2%
Region	2%	-4%	7%	-6%	2%

Source:

Virginia Department of Education.

Figure V-10 shows the number and percent of students who are economically disadvantaged⁶ by jurisdiction, as well as the racial/ethnic distribution. Petersburg has the highest share of economically disadvantaged students—three fourths of students are economically disadvantaged—while Chesterfield County has the lowest share at 39 percent. Not surprising for its relatively large size, Chesterfield County has the highest number of economically disadvantaged students.

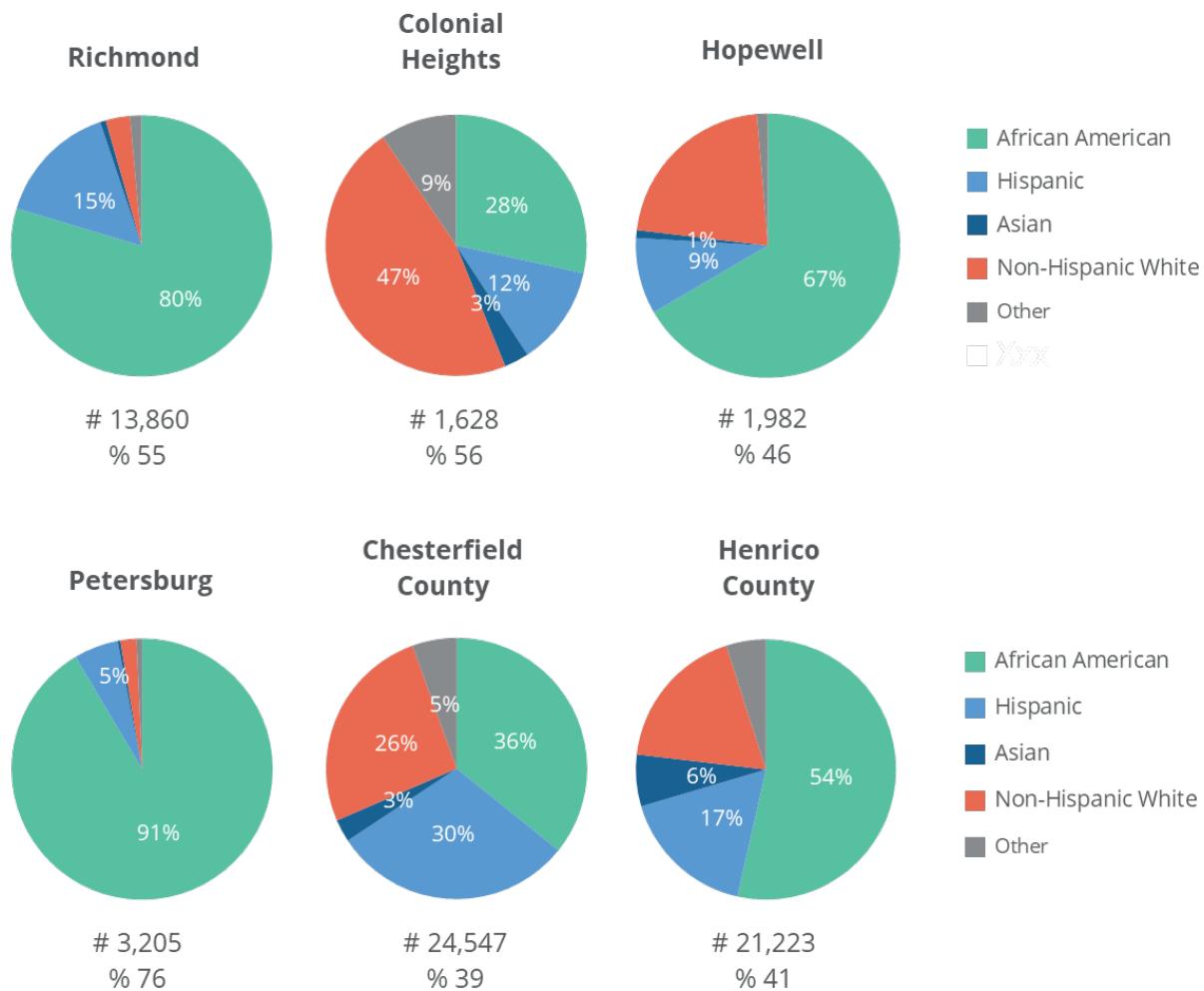
The racial/ethnic composition of economically disadvantaged students varies widely across jurisdictions:

- In Richmond, and Petersburg the vast majority of economically disadvantaged students are African American/Black at 80 and 91 percent respectively.
- In Hopewell and Henrico County, the distribution is less concentrated, although African American/Black students still make up over 50 percent of economically disadvantaged students.
- In Colonial Heights, 47 percent of economically disadvantaged students are non-Hispanic White, which makes up the largest share in the jurisdiction.
- In Chesterfield County, African American/Black, Latino/Hispanic, and non-Hispanic White make up around one third of economically disadvantaged students each.

⁶ Economically disadvantaged refers to students who are eligible for free/reduced meals, receive TANF, are eligible for Medicaid, or are migrant students or experiencing homelessness.

Figure V-10.

Economically Disadvantaged Students by Race/Ethnicity and Jurisdiction, 2019



Note: Count includes students enrolled in public school on September 30.

Source: Virginia Department of Education.

Gaps in academic achievement. Figure V-11 displays 4-year high school graduation rates overall and by race/ethnicity for each jurisdiction.

- Richmond has a significantly lower graduation rate than other jurisdictions, with only 7 in 10 students graduating on time.
- Latino/Hispanic students in Richmond have the lowest graduation rate of all groups, with only 4 out of 10 Latino/Hispanic students graduating on time.
- Latino/Hispanic students also have lower graduation rates than other students in Chesterfield and Henrico County.

- In contrast, African American/Black students do not have significantly lower graduation rates than non-Hispanic White students in any jurisdiction.

Figure V-11.
High School
Graduation Rate,
by
Race/Ethnicity
and Jurisdiction,
2019-2020

Note:

Four-year graduation rate.
 Any group that has fewer than 10 students is not included in the data.

	All	Race/Ethnicity			
		Asian	African American	Hispanic	Non-Hispanic White
Richmond	71%	100%	77%	40%	79%
Colonial Heights	94%	-	91%	94%	94%
Hopewell	86%	-	88%	86%	83%
Petersburg	84%	-	85%	-	-
Chesterfield County	91%	96%	91%	77%	94%
Henrico County	91%	96%	89%	72%	95%

Source:

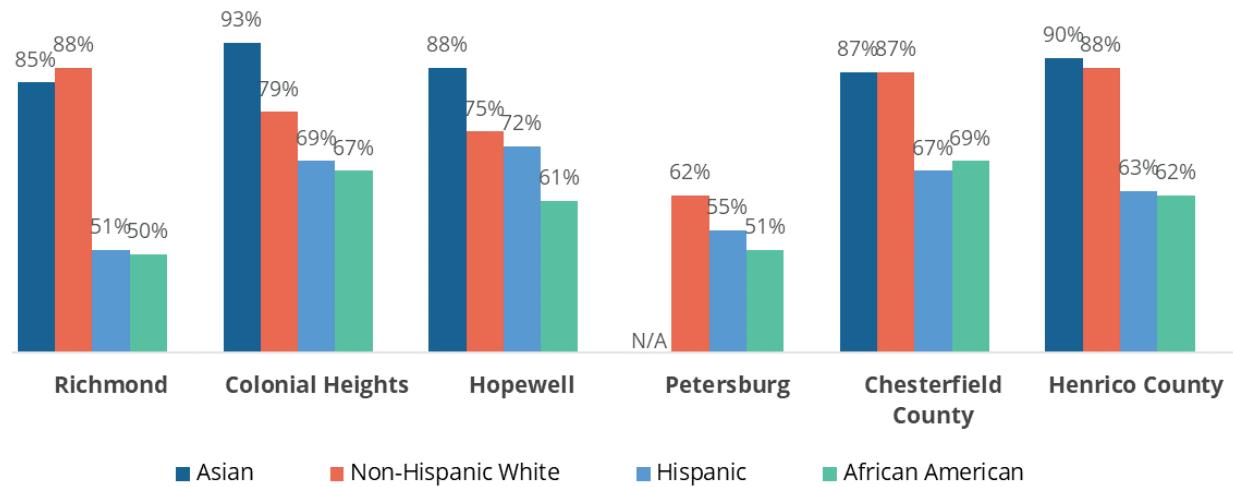
Virginia Department of Education.

Figures V-12 and V-13 show larger discrepancies in academic achievement by race and ethnicity as measured by results on Standards of Learning (SOL) tests.⁷

- Across jurisdictions, Latino/Hispanic and African American/Black students have lower passing rates than Asian and non-Hispanic White students in reading and math tests.
- Discrepancies between Latino/Hispanic and African American/Black passing rates are not pronounced.
- Discrepancies in passing rates are largest in Richmond and smallest in Petersburg, although Petersburg has a lower passing rates across the board.

⁷ Students in grades 3-12 take between 2-4 Standards of Learning (SOL) tests a year, depending on their grade level and the secondary courses taken during the year. The Standards of Learning (SOL) for Virginia Public Schools establish minimum expectations for what students should know and be able to do at the end of each grade or course in English, mathematics, science, history/social science and other subjects. The passing score for the Virginia SOL tests is 400 based on a reporting scale that ranges from 0 to 600.

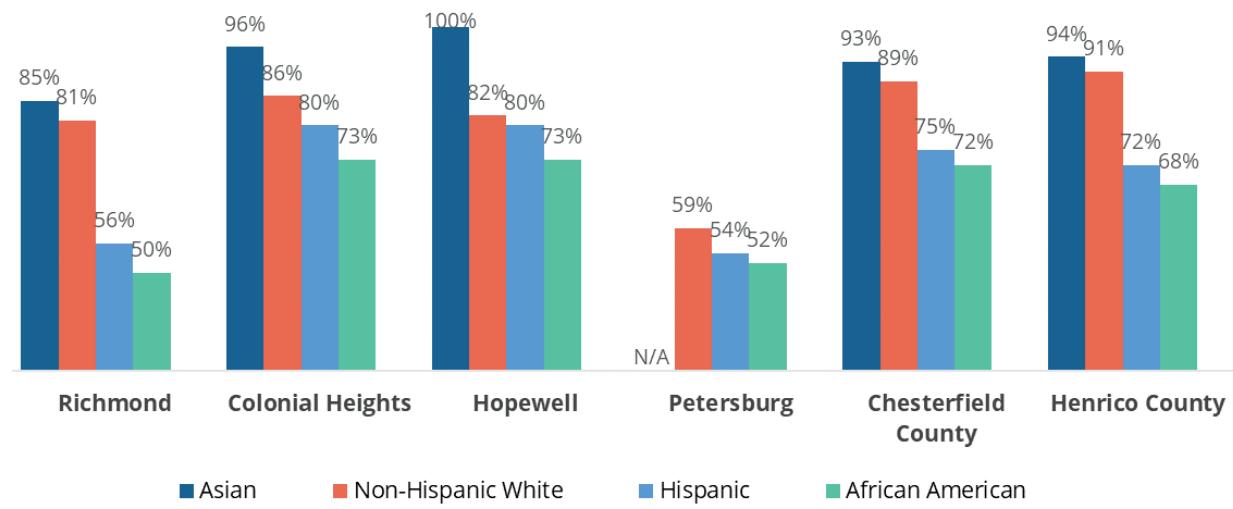
Figure V-12.
Reading SOL Passing Rate, by Race/Ethnicity and Jurisdiction, 2018-2019



Note: Any group that has fewer than 10 students is not included in the data.

Source: Virginia Department of Education.

Figure V-13.
Math SOL Passing Rate, by Race/Ethnicity and Jurisdiction, 2018-2019



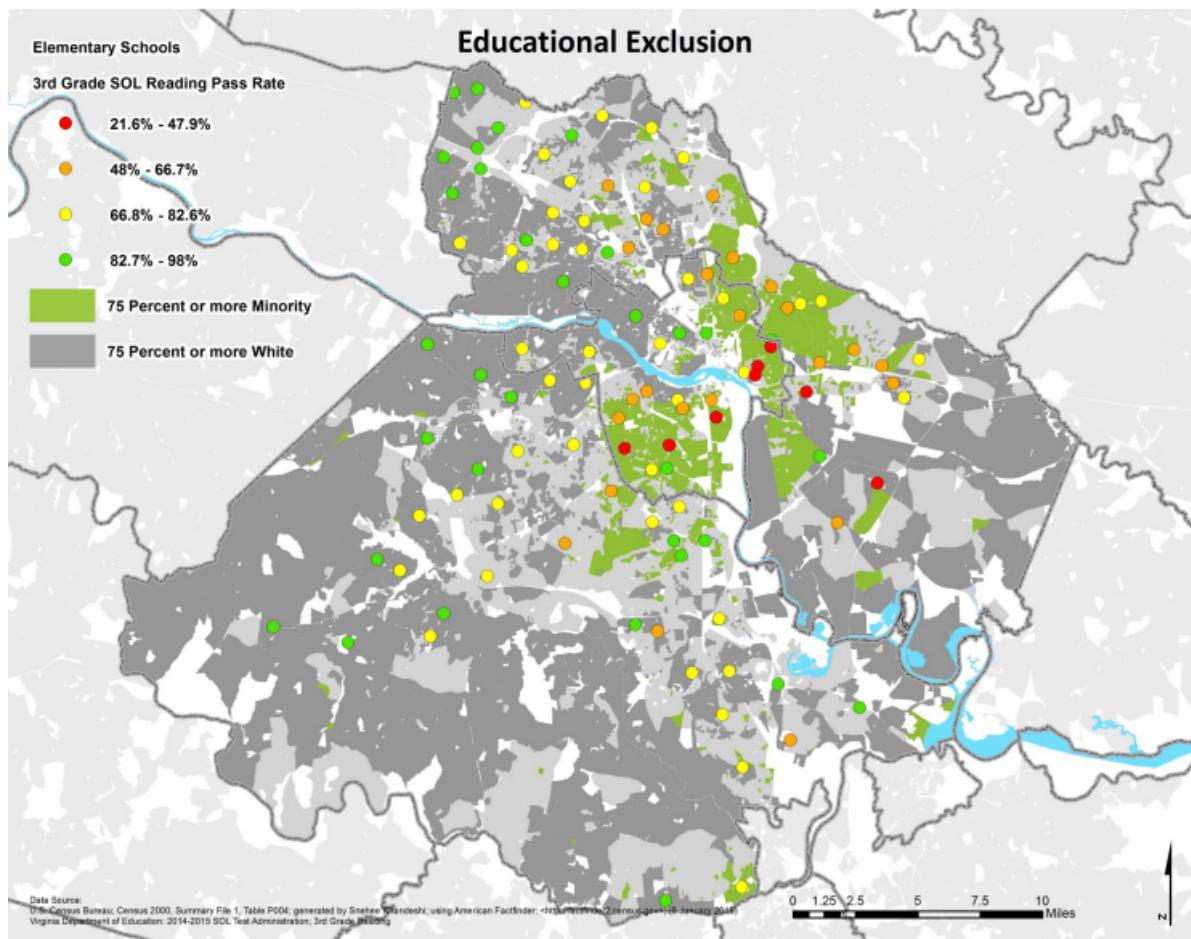
Note: Any group that has fewer than 10 students is not included in the data.

Source: Virginia Department of Education.

The following figure shows the overlap between school performance and concentrations of residents of color. School performance is based on 3rd grade pass rates of elementary schools on the Standards of Learning (SOL) reading test. The region's highest performing schools are located in West Richmond and the most suburban areas of Chesterfield and

Henrico Counties. Schools with the lowest performance mostly fall within areas where affordable housing is easily found and residents of color are most likely to live.

Figure V-14.
School Performance and Racial Concentrations



Source: "Excluded Communities: A spatial Analysis of Segregation in the Richmond Region." <https://homeofva.org/wp-content/uploads/2019/01/excludedbooklet.pdf>.

Another common indicator of academic achievement that is directly tied to labor market outcomes is the share of the population 25 years and older with a college degree. As shown in Figure V-15, this share varies widely by jurisdiction and race/ethnicity. Henrico County has the largest share (43%), while Hopewell has the lowest (14%).

Other disparities of note include:

- African American/Black residents are less likely than the average resident to have a college degree in all jurisdictions. Disparities in the share of college graduates for African American/Black residents are largest in Richmond, followed by Henrico County. As discussed above, these two jurisdictions have the strongest access to employment

opportunities in region, making the opportunity cost of those disparities more significant.

- Latino/Hispanic residents are less likely than the average resident to have a college degree in all jurisdictions except Colonial Heights. Disparities in the share of college graduates for Latino/Hispanic residents are largest in Richmond, followed by Chesterfield County.

Figure V-15.

Share of Population with a College Degree by Race/Ethnicity and Jurisdiction, 2018

All	Race/Ethnicity				
	African	Non-Hispanic	Two or More		
	Asian	American	Hispanic	White	
Richmond	39%	65%	15%	13%	65%
Colonial Heights	23%	36%	14%	28%	23%
Hopewell	14%	47%	12%	11%	13%
Petersburg	18%	53%	14%	17%	33%
Chesterfield County	40%	53%	32%	21%	44%
Henrico County	43%	67%	26%	26%	49%
					40%

Note: Share of population 25 years and over.

Source: U.S. Census Bureau 2014-2018 American Community Survey 5-year estimates.

Gaps in discipline rates. According to the 2018 Suspended Progress Report released by the Legal and Justice Center⁸, children suspended from school in Virginia are more likely to experience academic failure, drop out of school, have substance abuse issues, have mental health needs, and become involved in the justice system. Schools with high suspension rates generally have poor school climate ratings, as well as lower test scores and graduation rates.

School suspensions have been found to be linked to adverse behavior in adulthood, particularly for boys of color. A recent study found that students assigned to a school with a one standard deviation higher suspension rate are 15–20 percent more likely to be arrested and incarcerated as adults. They were also less likely to attend a four-year college. Male students of color are most likely to be affected negatively by stricter school policy.⁹

At the state level, African American/Black students made up 23 percent of the statewide student population, but received 57 percent of short-term suspensions, 58 percent of long-

⁸ *Suspended Progress 2018* <https://www.justice4all.org/wp-content/uploads/2018/10/FullSuspendedProgress2018.pdf>

⁹ *The School to Prison Pipeline: Long-Run Impacts of School Suspensions on Adult Crime* <https://www.nber.org/papers/w26257>

term suspensions, 50 percent of expulsions, and 37 percent of modified expulsions. The suspension rate for African America/Black students was 4.5 times larger than the suspension rate for Hispanic and white students.

Figure V-16 shows the discipline rates by jurisdictions, as well as for African American/Black and non-Hispanic White students. Important disparities include:

- Petersburg, Richmond and Hopewell have significantly higher discipline rates than Colonial Heights and Chesterfield and Henrico Counties.
- The smallest disparities in discipline rates occur in Colonial Heights and Hopewell, where African American/Black students are more than twice as likely to be suspended as non-Hispanic White students.
- The largest discrepancy by far occurs in Richmond, where African American/Black students are around 10 times as likely to be suspended as non-Hispanic White students.

Figure V-16.
Discipline Rates by Jurisdiction, 2016-2017

Note:

Percent of students short-term (10 days or less) suspended at least once.

Source:

Legal Aid Justice Center with data from the Virginia Department of Education.

	All	Race	
		African American	Non-Hispanic White
Richmond	15%	20%	2%
Colonial Heights	5%	11%	4%
Hopewell	10%	14%	6%
Petersburg	22%	23%	-
Chesterfield County	5%	11%	3%
Henrico County	6%	12%	3%

According to a model developed by the Virginia Department of Education¹⁰, there are six school factors in Black student suspension rates. Schools with higher Black student suspension rates are more likely to have:

- A higher overall suspension rate;
- Higher student poverty;
- Serve secondary grades;
- An urban setting location;
- Less student diversity; and
- Less teacher diversity.

¹⁰ Virginia Department of Education, *Quarterly Research Bulletin*. February 2020.

<https://www.virginiaisforlearners.virginia.gov/wp-content/uploads/2020/02/vdoe-quarterly-research-feb2020.pdf>

According to the study, previous research combined with data from Virginia schools, supports the theory that increasing the racial diversity of the teacher workforce is a promising strategy.

Evictions and education. The RVA Eviction Lab released a data brief analyzing the relationship between evictions and access to quality educational environments using 2016 data.¹¹

Nationally, families with children are more likely than other types of renters to face eviction. After being evicted, families face greater challenges than single adults or couples in finding temporary places to stay with friends or other family members due to jurisdictional occupancy restrictions related to public health and safety. In many communities, emergency shelter space is extremely limited for families and may require that adults of different genders be separated. As such, families are more likely to make housing decisions under distress and need to compromise on quality, safety, and location.

The RVA analysis found several schools in Richmond with very high eviction rates—between 20 and 25 percent. This means that as many as one-fifth to one-fourth of children in these schools experience the disruption of being evicted. These patterns disproportionately affect the learning environments of children in high-eviction schools, as those schools are increasingly strained to offer social and educational services beyond the traditional curriculum. According to the resident survey, 56 percent of households with children who have been displaced in the past five years had to have their children change schools as a result of the move.

Overall, one-fifth of RPS students lived in a neighborhood with below average eviction rates; 38 percent lived in neighborhoods with above-average eviction rates between 11 and 15 percent; and the balance, 47 percent, lived in neighborhoods with high eviction rates of 15 percent and higher.

The RVA Eviction Lab offers recommendations for interventions that could help mitigate the challenges associated with evictions and educational environments:

- Schools, as community touch points for renters with children, may be a site in which to engage households in diversion programs or other eviction prevention interventions, particularly families who are not currently connected with social service programs.
- Local and state-level housing agencies need to expand affordable housing options in areas of higher opportunity.

¹¹ *Eviction and Educational Instability in Richmond, Virginia*, Dr. Kathryn Howell, <https://cura.vcu.edu/ongoing-projects/rva-eviction-lab/>

- The City of Richmond should develop an interagency task force to understand the ongoing downstream costs, including schools, code enforcement, policing, redevelopment and public housing, that are impacted by eviction.

Access to Gainful Employment

A quality education can lead to a better likelihood of gainful employment—and the region is rich in higher-paying employment opportunities. However, access to these jobs varies by geography, as well as race and ethnicity.

According to 2018 ACS data on the occupations of employed residents, the largest share of residents in the region work on higher paying industries—management, business, science, and arts occupations, followed by sales and office occupations.

As shown in Figure V-17, employment trends vary by jurisdiction. Richmond has experienced the largest growth in employment since 2010 (17%) and growth has been driven by jobs in management, business, science, and arts; as well as production, transportation, and material moving occupations. On the other hand, the number of employed residents in Colonial Heights contracted by 6 percent since 2010, with service occupations losing 25 percent of workers since 2010. The relatively slow growth of jobs in Petersburg is consistent with sentiments of survey respondents who strongly disagreed that they had ample job opportunities near where they live.

The figure likely understates the future of service jobs, which have been heavily affected by the COVID-19 pandemic.

Figure V-17.
Employment by Occupation and Jurisdiction, 2018

	Richmond		Colonial Heights		Hopewell	
	Number Employed	2010-2018 Growth	Number Employed	2010-2018 Growth	Number Employed	2010-2018 Growth
Total	112,654	17%	7,624	-6%	9,384	7%
Management, business, science, and arts	47,166	33%	2,807	13%	2,329	23%
Service	23,185	14%	1,225	-25%	1,823	-7%
Sales and office	23,146	-3%	1,860	-15%	2,374	7%
Natural resources, construction, and maintenance	7,380	1%	661	-22%	942	-15%
Production, transportation, and material moving	11,777	22%	1,071	15%	1,916	23%
Chesterfield						
Petersburg						
	County		Henrico County			
	Number Employed	2010-2018 Growth	Number Employed	2010-2018 Growth	Number Employed	2010-2018 Growth
Total	13,387	3%	173,467	10%	171,012	10%
Management, business, science, and arts	3,305	-1%	74,558	16%	76,953	18%
Service	3,181	-1%	25,510	23%	25,766	14%
Sales and office	2,970	-9%	40,601	-6%	41,703	-3%
Natural resources, construction, and maintenance	717	-37%	13,778	0%	9,502	-15%
Production, transportation, and material moving	3,214	57%	19,020	28%	17,088	27%

Note: Civilian employed population 16 years and over.

Source: U.S. Census Bureau 2006-2010 and 2014-2018 American Community Survey 5-year estimates, and Root Policy Research.

Figure V-18 shows median earnings trends by occupations and jurisdiction. Richmond experienced the highest growth in median earnings since 2010, while Chesterfield and Henrico Counties have the highest median earnings in the region. Almost all occupations in the region experienced median earnings growth, with the exception of production, transportation, and material moving occupations in Colonial Heights (7% decrease), and service occupations in Chesterfield County (2% decrease).

Figure V-18.
Median Earnings by Occupation and Jurisdiction, 2018

	Richmond		Colonial Heights		Hopewell	
	Median Earnings	2010-2018 Growth	Median Earnings	2010-2018 Growth	Median Earnings	2010-2018 Growth
Total	\$43,050	16%	\$43,926	14%	\$36,878	14%
Management, business, science, and arts	\$59,972	17%	\$55,236	20%	\$49,784	10%
Service	\$26,308	16%	\$27,181	24%	\$28,346	26%
Sales and office	\$36,138	7%	\$37,888	1%	\$33,601	5%
Natural resources, construction, and maintenance	\$36,391	19%	\$42,421	4%	\$38,729	15%
Production, transportation, and material moving	\$30,732	16%	\$37,586	-7%	\$36,139	13%
Chesterfield						
Petersburg						
	County		Chesterfield		Henrico County	
	Median Earnings	2010-2018 Growth	Median Earnings	2010-2018 Growth	Median Earnings	2010-2018 Growth
Total	\$33,441	10%	\$52,411	10%	\$51,197	14%
Management, business, science, and arts	\$46,635	7%	\$68,876	12%	\$68,464	14%
Service	\$24,292	12%	\$31,044	-2%	\$28,889	5%
Sales and office	\$31,380	2%	\$43,311	7%	\$41,827	12%
Natural resources, construction, and maintenance	\$42,312	36%	\$43,515	7%	\$41,654	6%
Production, transportation, and material moving	\$30,124	11%	\$41,800	3%	\$36,968	5%

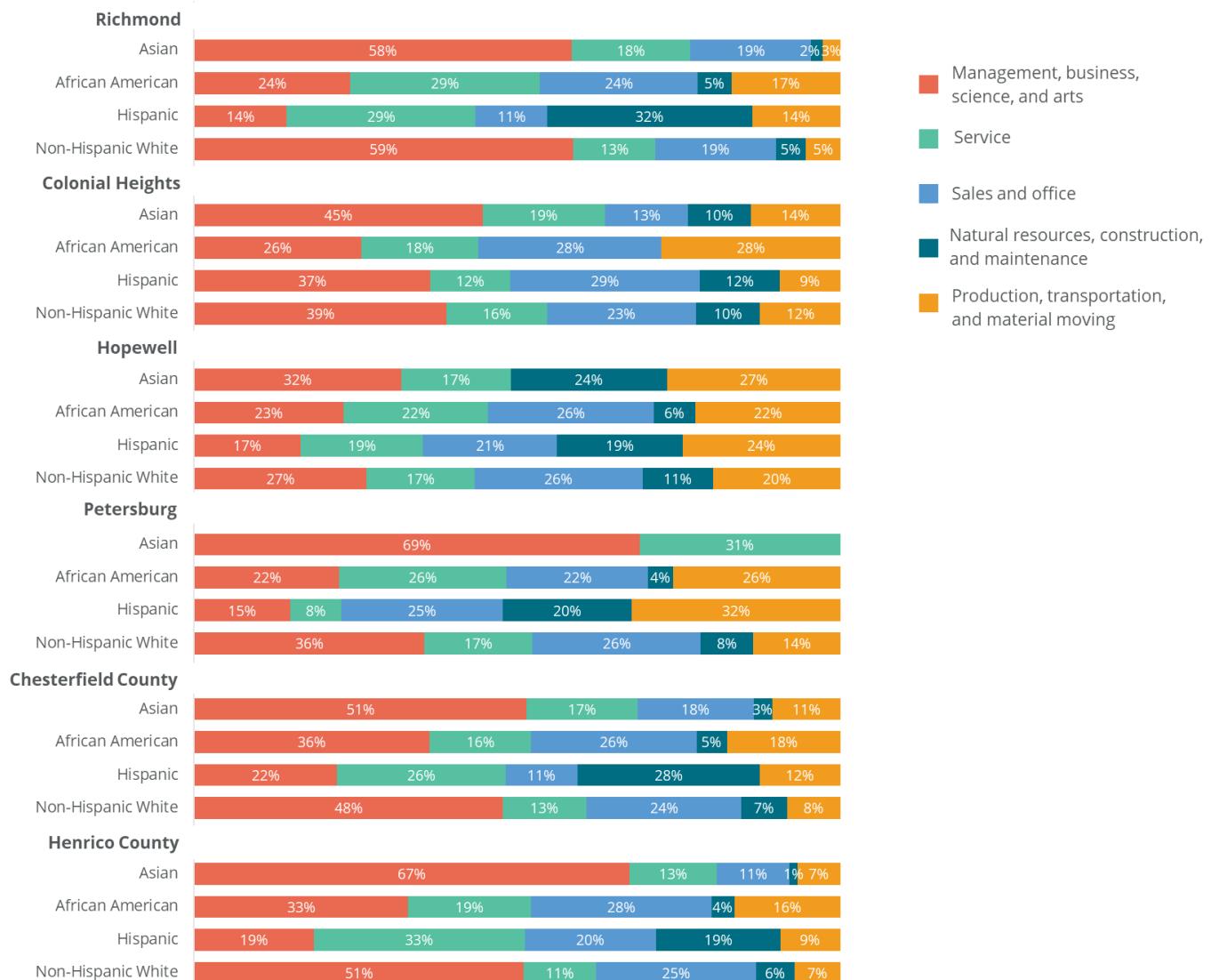
Note: Civilian employed population 16 years and over.

Source: U.S. Census Bureau 2006-2010 and 2014-2018 American Community Survey 5-year estimates, and Root Policy Research.

The highest median earning occupations are management, business, science, and arts, which have about twice the median earnings of the lowest earning occupations, which are the service-providing jobs.

As shown in Figure V-19, across jurisdictions, Asian and non-Hispanic White workers are much more likely to be employed in the high-paying and relatively stable management, business, science, and arts occupations than African American/Black and Latino/Hispanic residents. These differences are particularly pronounced in Richmond, Petersburg, Chesterfield, and Henrico Counties.

Figure V-19.
Occupation Distribution by Race/Ethnicity and Jurisdiction, 2018



Note: Civilian employed population 16 years and over.

Source: U.S. Census Bureau 2014-2018 American Community Survey 5-year estimates, and Root Policy Research.

The occupational distribution disparities translate into lower incomes for non-White and Hispanic residents. As shown in Figure V-20, in Richmond, Petersburg, Chesterfield, and Henrico Counties non-Hispanic White households have significantly higher median incomes than African American/Black and Latino/Hispanic households.

Figure V-20.
Median Income by Race/Ethnicity, by Jurisdiction, 2018

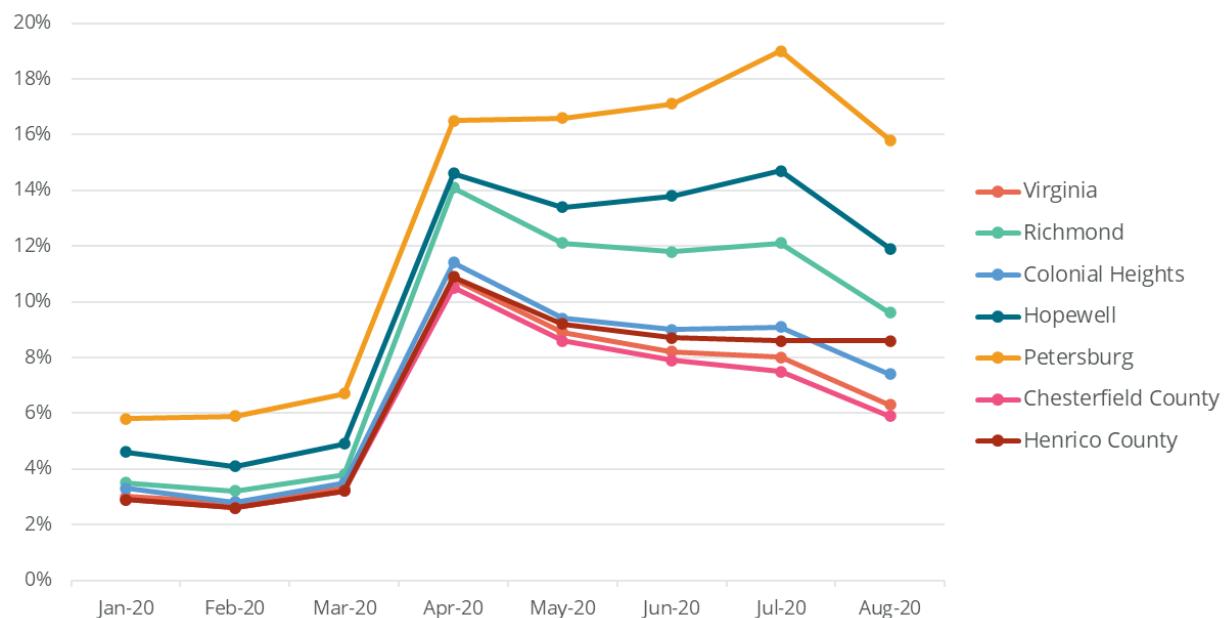
	All	Race/Ethnicity				
		Asian	African American	Hispanic	Non-Hispanic White	Two or More Races
Richmond	\$45,117	\$52,355	\$29,913	\$42,490	\$67,466	\$37,653
Colonial Heights	\$53,716	\$35,972	\$35,139	\$97,500	\$58,196	\$61,667
Hopewell	\$40,497	-	\$36,818	\$43,102	\$43,298	-
Petersburg	\$36,135	\$49,423	\$34,126	\$40,287	\$42,956	\$41,795
Chesterfield County	\$80,214	\$85,722	\$68,695	\$58,196	\$86,914	\$79,426
Henrico County	\$68,572	\$97,917	\$52,141	\$50,836	\$77,063	\$52,256

Note: The margin of error for Hispanic households in Colonial Heights is too large to accurately assess comparisons.

Source: U.S. Census Bureau 2014-2018 American Community Survey 5-year estimates, and Root Policy Research.

Unemployment rates also vary widely by jurisdiction and race/ethnicity. The graphic below captures the widening of unemployment differences due to the pandemic. While Richmond, Colonial Heights, and Chesterfield and Henrico Counties reached unemployment rates below 10 percent as of August, Hopewell and Petersburg have unemployment rates of 12 and 16 percent—twice as high as the state unemployment rate.

Figure V-21.
Unemployment Rate by Jurisdiction, 2020 YTD



Note: Data not seasonally adjusted. Data for August are preliminary and subject to revisions.

Source: Bureau of Labor Statistics, Local Area Unemployment Statistics (LAUS) program.

According to ACS data, African American/Black residents have around twice the unemployment rate as non-Hispanic White residents across all jurisdictions. Latino/Hispanic residents also have significantly higher unemployment rates than non-Hispanic White residents but lower than African American/Black residents.

Figure V-22.
Unemployment Rate by Race/Ethnicity, by Jurisdiction, 2018

	All	Race/Ethnicity				
		Asian	African American	Hispanic	Non-Hispanic White	Two or More Races
Richmond	7.6%	6.8%	11.8%	6.7%	4.0%	9.7%
Colonial Heights	9.1%	-	16.4%	4.5%	7.2%	24.8%
Hopewell	8.3%	-	10.5%	6.9%	5.8%	33.8%
Petersburg	11.3%	-	12.4%	11.4%	5.2%	-
Chesterfield County	4.9%	3.4%	7.7%	5.9%	3.8%	6.7%
Henrico County	5.3%	2.8%	8.0%	5.6%	4.1%	7.2%

Note: For population 16 years and over.

Source: U.S. Census Bureau 2014-2018 American Community Survey 5-year estimates.

Regional jobs/housing unit gap. Low cost housing and modest-wage jobs in many areas of the Richmond region are not well-balanced.¹² This means that areas in which modest wage jobs are clustered do not have comparable levels of low-cost housing.¹³ In particular, the suburban areas located north, south, and west of the City of Richmond's urban center have a large number of retail service jobs but few affordable housing units.

Specifically, for the jurisdictions in the region:

- Richmond's modest wage jobs total 41,550 v. 44,487 affordable housing units—2,935 more housing units than jobs.
- Colonial Heights' modest wage jobs total 7,591 v. 3,470 affordable housing—or 4,121 more jobs than housing units.

¹² *Understanding the Jobs-Affordable Housing Balance in the Richmond Region.*
https://cura.vcu.edu/media/cura/pdfs/cura-documents/EditedJobs-Housing_July12_FINAL.pdf

¹³ The report defines low-cost housing and modest-wage jobs as those at or below the 34th percentile of all jobs and dwellings. This resulted in housing units assessed at \$109,000 or less in 2014 and jobs with annual salary of \$27,664 or less in 2015.

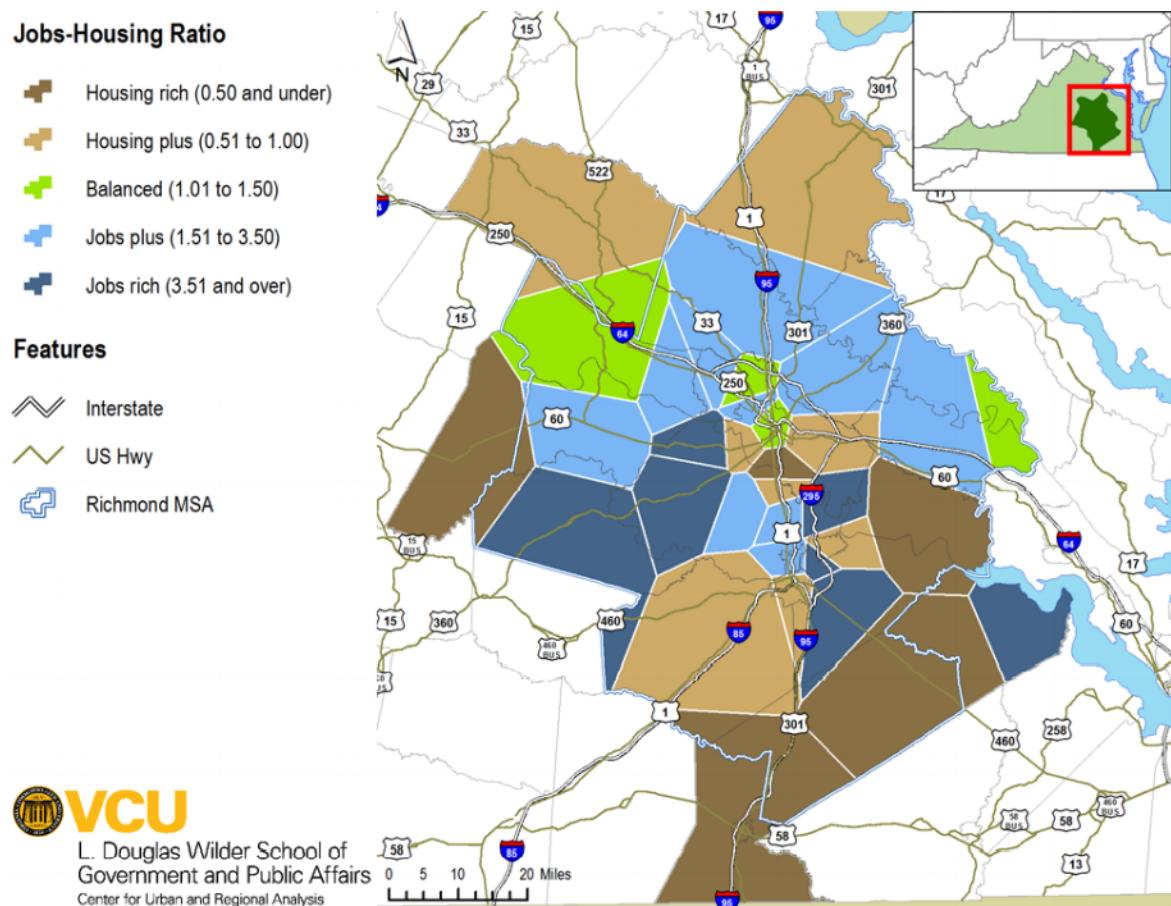
- In contrast, Hopewell is a *net supplier of workforce housing*. The city's modest wage jobs equal 2,416 v. 4,332 affordable housing units—1,916 more housing units than jobs.
- Petersburg is similar. The city's modest wage jobs equal 4,284 and affordable housing units equal 6,045—1,761 more housing units than jobs.

The differences are most extreme in the counties:

- Chesterfield County's modest wage jobs equal 50,851. Affordable housing units equal 32,904—a difference of 17,497 more jobs than housing units.
- Henrico County's modest wage jobs equal 69,547 and affordable housing units equal 48,812—a difference of 20,734 more jobs than housing units.

The map below presents a visual picture of jobs/housing imbalances. The most balanced areas are located in Central Richmond and western Henrico County. Compared to Chesterfield County, Henrico County has fewer variances in "job rich" and "housing rich" areas.

Figure V-23.
Jobs-Housing Ratio, Greater Richmond



Note: CURA's Thiessen approach was utilized to identify clusters of jobs. Thiessen polygons were mathematically calculated and drawn around the center of each cluster.

Source: Understanding the Jobs-Affordable Housing Balance in the Richmond Region.
https://cura.vcu.edu/media/cura/pdfs/cura-documents/EditedJobs-Housing_July12_FINAL.pdf

Because of their unique need for accessible housing, public transportation, community services, health care, and employment accommodations, persons with disabilities commonly face the greatest barriers in access to opportunity.

As discussed in Section III, there are around 130,000 residents with a disability in the region and the share of the population with a disability is highest in Hopewell and Petersburg. The incidence of disability increases with age—around half of residents ages 75 and older have a disability. With population forecasts estimating that nearly 1 in 5 residents in the Richmond region will be over 65 years by 2040, communities will have to develop/increase infrastructure to accommodate persons with disabilities.

Figure V-24 shows the geographic distribution of residents 65 and older who experience an independent living disability. Darker areas have higher demand for services such as home care and may require higher access to public transit.

According to a study conducted by VCU's Center for Urban and Regional Analysis¹⁴, accessibility for seniors¹⁵ is highest in Henrico County, particularly in the areas that border the City of Richmond, and in the City of Richmond, areas north of the James River.

In other jurisdictions in the planning district¹⁶ accessibility is relatively low, according to the study, including in Chesterfield County, due to the large share of rural communities in the county.

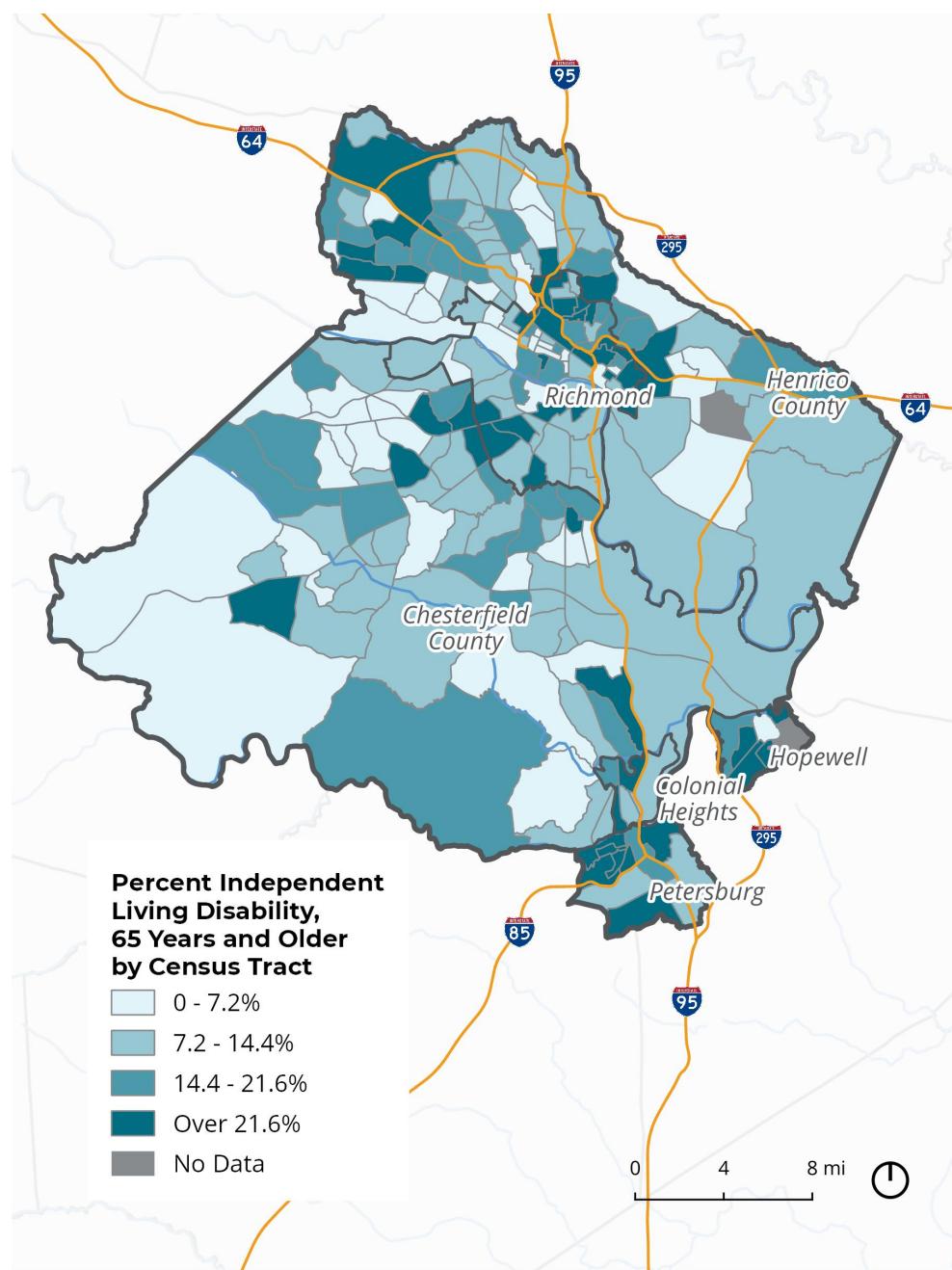
Chesterfield County's Aging and Disability Services department works closely with the many volunteers in the county to deliver home-based services to frail elderly, including home repair. The majority of seniors in the county age in place due to preferences and the lack of affordable age-friendly communities—most of which are very expensive, far greater than what the average senior has in the equity of their home. Wait lists for home repair assistance in the county are very long and resources far outweigh needs—stair ramps, for example, can cost \$12,000.

¹⁴ *Mapping Senior Access & Isolation in the Richmond Region: A pilot Study and Analysis*. https://cura.vcu.edu/media/cura/pdfs/cura-documents/Mapping_Senior_Access_2015_FINAL.pdf

¹⁵ This is measured by the Euclidean distance to from senior living facilities to senior destinations such as community centers, stores, and churches.

¹⁶ The planning district used in the report excludes Colonial Heights, Petersburg, and Hopewell.

Figure V-24.
Percent Independent Living Disabilities, 65 Years and Older by Census Tract, 2018



Source: U.S. Census Bureau 2014-2018 American Community Survey 5-year estimates.

According to the 2020 Greater Richmond/Tri-Cities Regional Fair Housing Survey conducted for this study one third of respondents indicated having a member with a disability in their household. Of the respondents who indicated having a member with a disability in the household, almost half (48%) indicated they are renters who receive some form of housing subsidy or housing voucher.

Housing subsidies can improve the living conditions and ease housing cost burden for residents with a disability. However, cost and supply factors in the region constrain the housing choice of residents with disabilities. According to the survey, 63 percent of households with a member with a disability would move if given the opportunity, but a major impediment to moving cited by these respondents is the lack of landlords who accept Section 8 vouchers.

This can lead residents to live in substandard housing that does not meet their needs. Among households who need some form of accessibility accommodation in their home, 27 percent said their home does not meet the needs of the household member with a disability. The most common home modifications needed according to respondents were grab bars in the bathrooms, reserved accessible parking spot by entrance, wider doorways, and stairlifts.

In addition, 40 percent of households with a member with a disability rated the condition of their home as fair or poor. Among those, two thirds indicated there are repairs needed and many indicated the reason repairs have not been made is because they cannot afford them.

Respondents were also asked to select from a list of housing and neighborhood challenges they encounter. The most common challenges included:

- *"I have a disability or a household member has a disability and cannot get around the neighborhood because of broken sidewalks/no sidewalks/poor street lighting."*
- *"I can't afford the housing that has accessibility features (e.g., grab bars, ramps, location, size of unit, quiet, chemical-free) we need."*
- *"I worry about retaliation if I report harassment by my neighbors/building staff/landlord."*
- *"I worry if I request an accommodation for my disability my rent will go up or I will be evicted."*

Access to Transportation

Access to transportation in the region varies considerably for residents. Due to the region's limited system of public transportation, the vast majority of residents rely on a private vehicle. Those who do not own a car face barriers to accessing employment and needed services.

Of note:

- Compared to respondents without a disability, households with a member with a disability are more likely to use public transit (13% v. 9%). When asked to rate on a scale from 1 to 10 how satisfied they are with their transportation situation, on

average households with a member with a disability are slightly less satisfied with their transportation situation than households without a member with a disability. In addition, households with a member with a disability are more likely to disagree with the statement "I can easily get to the places I want to go using my preferred transportation option" and "I have a supportive network of friends or family in my neighborhood or community" compared to households without a member with a disability.

- Residents with disabilities participating in the focus groups had few complaints about accessible transit other than the cost. At \$6 each way for CARE On-Demand service, or \$12 round trip, transportation can become very expensive for frequent users—e.g., those requiring frequent health care visits. Seniors complemented transit providers for making tickets available at local grocery stores and reducing the cost during the pandemic.
- Stakeholders who provide housing and services to special needs residents—those living in group home facilities, with disabilities, experiencing homelessness—feel that limited public transportation in the region is a significant barrier to clients accessing high opportunity environments, finding employment, and becoming self-sufficient. This disproportionately affects special needs residents living in the City of Richmond who could obtain employment and achieve greater self-sufficiency if they had reliable and accessible transportation options to suburban locations.
- Two focus group participants shared that public transportation is difficult to use and requires a lot of walking. One of these described barriers a co-worker faces getting to work without a car:

"I drive but I am noticing that one of my coworkers uses bus and we work late and the bus stops on the weekends at 10:15 PM and so she has to run to catch a bus at end of shift. If she missing it, she uses an Uber—she spent \$400 last month and it's terrible. Buses end too early. If we need nurses 24 hours a day—which we definitely do now—how can people get to work if public transit ends so early? People have to turn down jobs. Buses should be 24 hours a day."

The region's public transportation system, Greater Richmond Transit Company, or GRTC, is owned by the City of Richmond and Chesterfield County. Henrico County does not hold an ownership interest but does purchase services.

As shown in Figure V-23, outside of the City of Richmond, "job rich" areas are most prevalent in Chesterfield County and Henrico County. Most of these areas are not accessible by GRTC.

The Douglas Wilder School of Government Affairs at Virginia Commonwealth University (VCU) *Understanding the Jobs-Affordable Housing Balance in the Richmond Region* study recommends that high-priority locations for construction of affordable housing include:

- Chesterfield Towne Center Area;
- Broad Street Corridor from Downtown Richmond to Short Pump; and
- Route 360 West Corridor/Brandermill Commonwealth Center.

The study also recommends a focus on expanding fixed-route transit service to concentrated areas of affordable housing and modest-wage jobs and ensuring proper sidewalk connections between transit stops and housing.¹⁷

A coalition of major employers has recently criticized limited public transportation for constraining economic development and creating inequitable access to jobs for those who need them the most. A study by the Greater Washington Partnership concluded that the broader region's inadequate transportation system "fosters inequitable growth that inhibits [the region's] economic potential."

The study also found that in Richmond:

- 81 percent of jobs are accessible in 45 minutes via car; and
- 3 percent are accessible via transit (compared to 4% in Baltimore and 6% in Washington, D.C.).
- However, Richmond has the best access to jobs by bike at 14 percent (v. 10% in Baltimore and Washington).¹⁸

"In part of Henrico and in Chesterfield County, the two counties with nearly 60 percent of the metro area's jobs, thousands of people and jobs remain disconnected by public transportation from the rest of the region."

The Pulse. Many in Richmond view the creation of the "Pulse"—a rapid transit line—as a gentrifying force that benefits some residents at the expense of others.¹⁹ A December 2018 study by VCU²⁰—a joint effort between the Wilder School and Center for Public Policy and the Center for Urban and Regional Analysis (CURA)—examined the effect of the redesign of the regional bus system to accommodate the Pulse. The study used spatial analysis methods to estimate the number of households located in Richmond, Henrico County, and Chesterfield County, and compared levels of service before and after route changes.

That study acknowledges that the route redesign offers better access for Richmond residents to Short Pump in Western Henrico County—a major jobs center—and more

¹⁷ https://cura.vcu.edu/media/cura/pdfs/cura-documents/EditedJobs-Housing_July12_FINAL.pdf

¹⁸ *Capital Region Blueprint for Regional Mobility.* <https://greaterwashingtonpartnership.com/blueprint/solution-5.html>

¹⁹ *Richmond's Bus Rapid Transit System: Gentrification On Wheels.* <https://therepublicanstandard.com/richmonds-bus-rapid-transit-system-gentrification-on-wheels/>

²⁰ *Impact of the GRTC 2018 Reroute on Richmond's Disadvantaged Population.*

<https://cura.vcu.edu/media/cura/pdfs/cura-documents/ImpactoftheGRTC2018RerouteonRichmondsDisadvantagedPopulation.pdf>

efficient movement within the City of Richmond. This is offset, however, by a decrease in the absolute number of housing units served within $\frac{1}{4}$ mile of transit stops (22%) and housing units served within $\frac{1}{2}$ mile (3%). In sum, the study concludes that jobs accessibility across the region is improved by the Pulse and transit accessibility for low-income households remains the same or decreases, depending on location.

Access to Healthy Communities

The concept of healthy communities is initially approached from the perspective of residents for this study, through responses to a series of questions about potential indicators. Residents rated a list of statements on a scale from 1 to 10 (where 1 is strongly disagree and 10 strongly agree). These healthy neighborhood indicators include the relative quality of parks and recreation facilities among neighborhoods, convenient access to grocery stores and health care facilities, having a supportive network of friends or family, neighborhood housing condition, and crime.

Residents also rated the extent to which they agree with statements about the ease of finding housing they can afford in their neighborhood, the quality of neighborhood public schools and indicators of transportation and employment access.

The figures below, also included in the Community Engagement section, show average ratings of each statement by jurisdiction, tenure, income, race\ethnicity, and household characteristics.

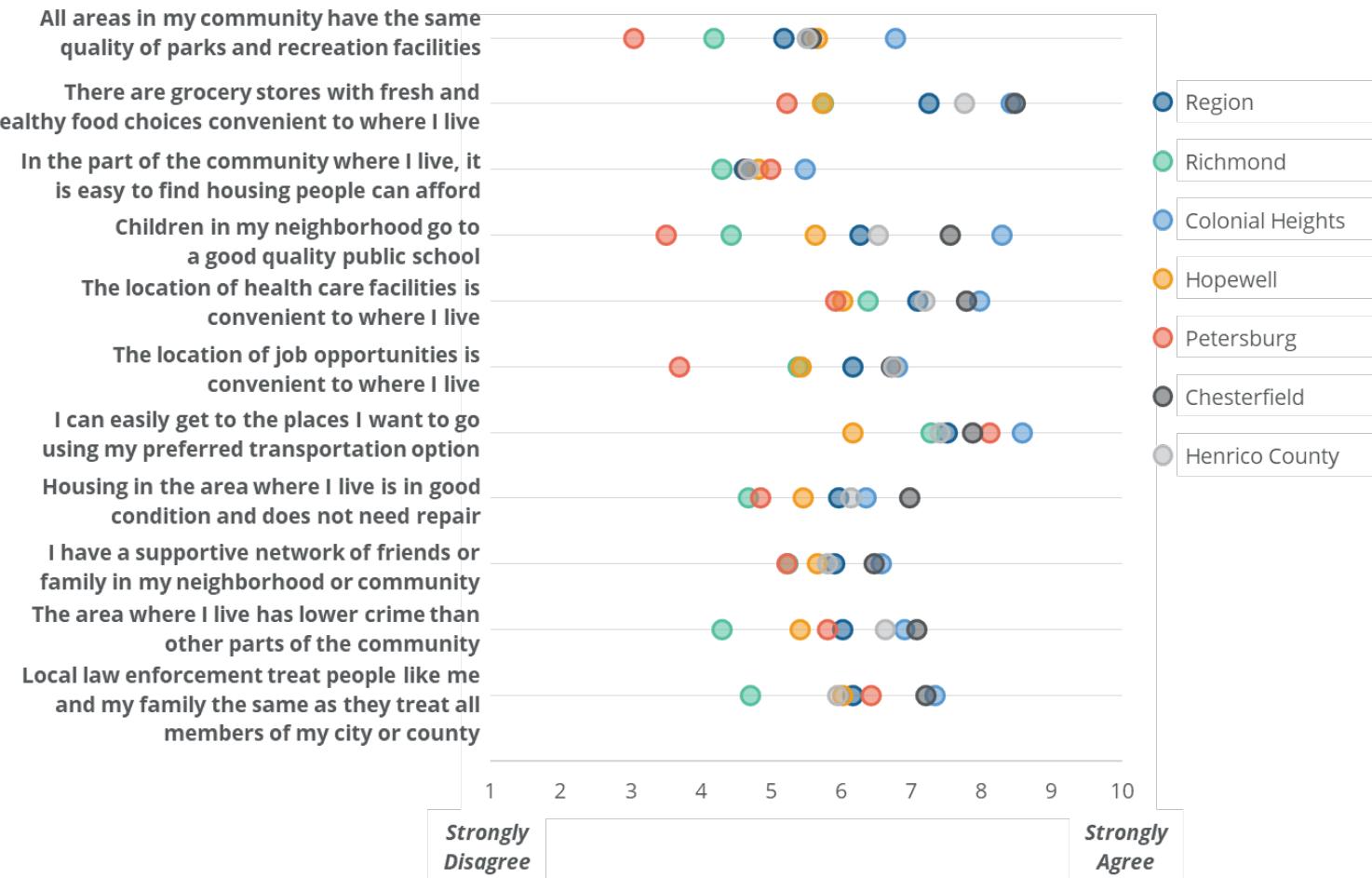
Those figures are followed by data on variances in life expectancy—the most severe consequence of disparities in community health—and an analysis of financial fitness, as improvements to personal financial health were raised as a need by residents and stakeholders in the community engagement process. Within the jurisdictions, the following variances are most significant:

- Petersburg, followed by Richmond, showed the most perceived inequities in quality of parks and recreation facilities. Disparities in sports fields in Richmond and Chesterfield County—particularly between the West and East ends—were also raised by stakeholders interviewed for this study.
- Chesterfield and Henrico Counties stand out for the best access to healthy food choices. Focus group participants, many living in the counties, agreed that many areas in the counties offer healthy food—however, they did not always feel comfortable patronizing those establishments and/or were unable to access the locations because they did not have a car.
- Richmond residents stand out for disagreeing that their neighborhoods have low crime and that law enforcement treats residents fairly.

Variances are less pronounced among residents of different races and ethnicities, as well as household income. Overall, high income, older adult, non-Hispanic White, and owner households rate their community health the highest.

Figure V-25.

On a scale from 1 to 10, where 1 is Strongly Disagree and 10 is Strongly Agree, please rate your level of agreement with the following statements about the city in which you live? By Jurisdiction

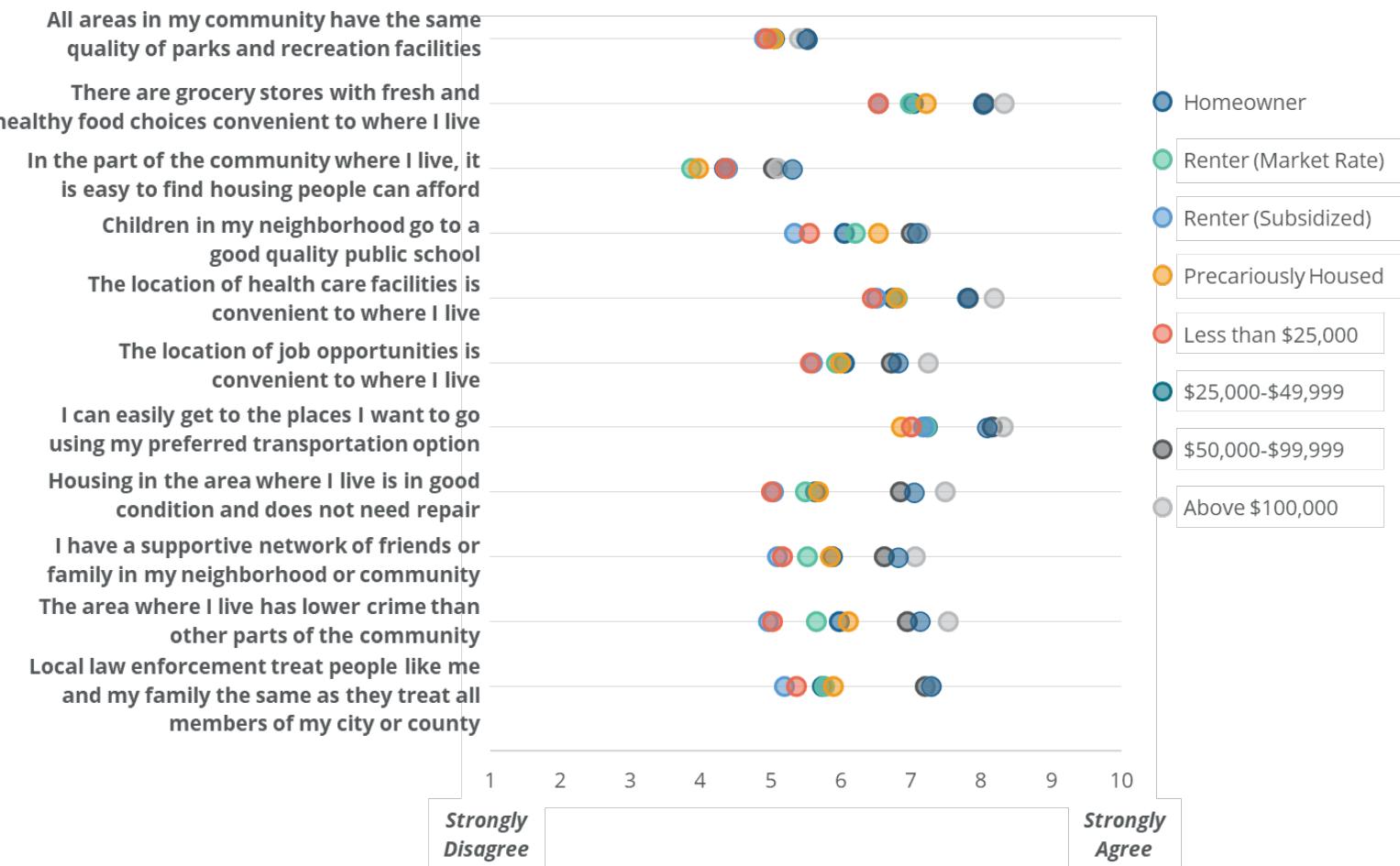


Note: n= 1,238.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Figure V-26.

On a scale from 1 to 10, where 1 is Strongly Disagree and 10 is Strongly Agree, please rate your level of agreement with the following statements about the city in which you live? By Tenure and Income

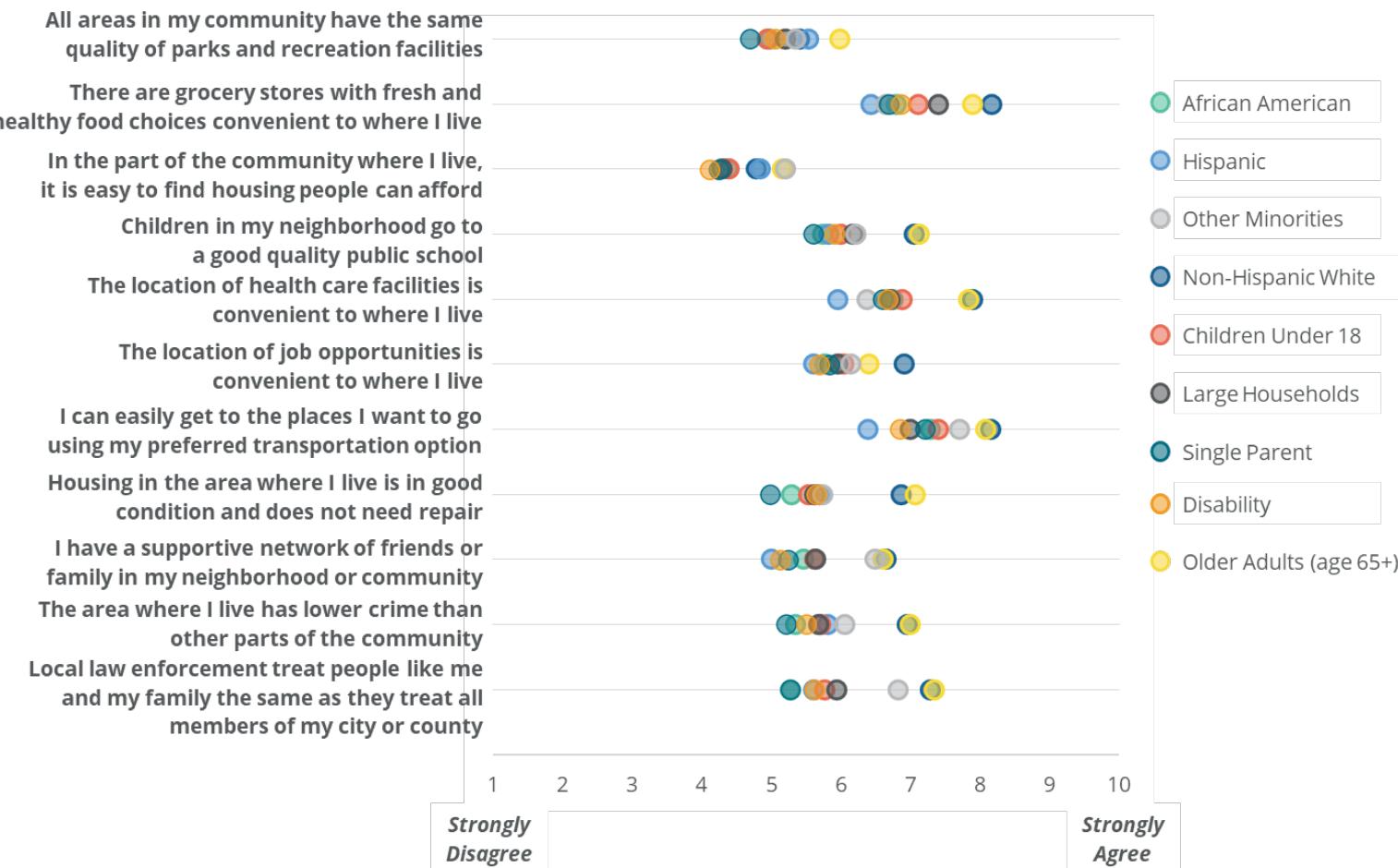


Note: n= 1,238.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Figure V-27.

On a scale from 1 to 10, where 1 is Strongly Disagree and 10 is Strongly Agree, please rate your level of agreement with the following statements about the city in which you live? By Race/Ethnicity and Household Characteristics



Note: n= 1,238.

Source: Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.

Personal health. When asked to rate their personal health from poor to excellent, 16 percent of respondents considered their health to be “fair” or “poor.” The share of participants rating their health fair/poor varied somewhat by place of residence and demographic characteristics. For example:

- Respondents whose household includes a member with a disability were most likely to rate their health fair/poor (33%).
- Surprisingly, older respondents are not significantly more likely to consider themselves in fair/poor health compared to the average respondent (19% of those ages 65 and older v. 16% for the average respondent).
- As household income rises, the likelihood respondents consider themselves to be in fair/poor health falls substantially (26% of those with household incomes less than \$25,000 v. 3% of those with household incomes above \$100,000 or more). Embedded in the income differentials are both age and disability, where households relying on social security or disability benefits are clustered in the lowest household income category.
- Similarly, housing stability is correlated with health. Precariously housed respondents are 6 times more likely to consider themselves to be in fair/poor health (31%) than homeowners (5%).
- African American/Black (20%) and other Non-White respondents (24%) are around twice as likely as non-Hispanic White (11%) and Latino/Hispanic (9%) respondents to consider themselves to be in fair/poor health.

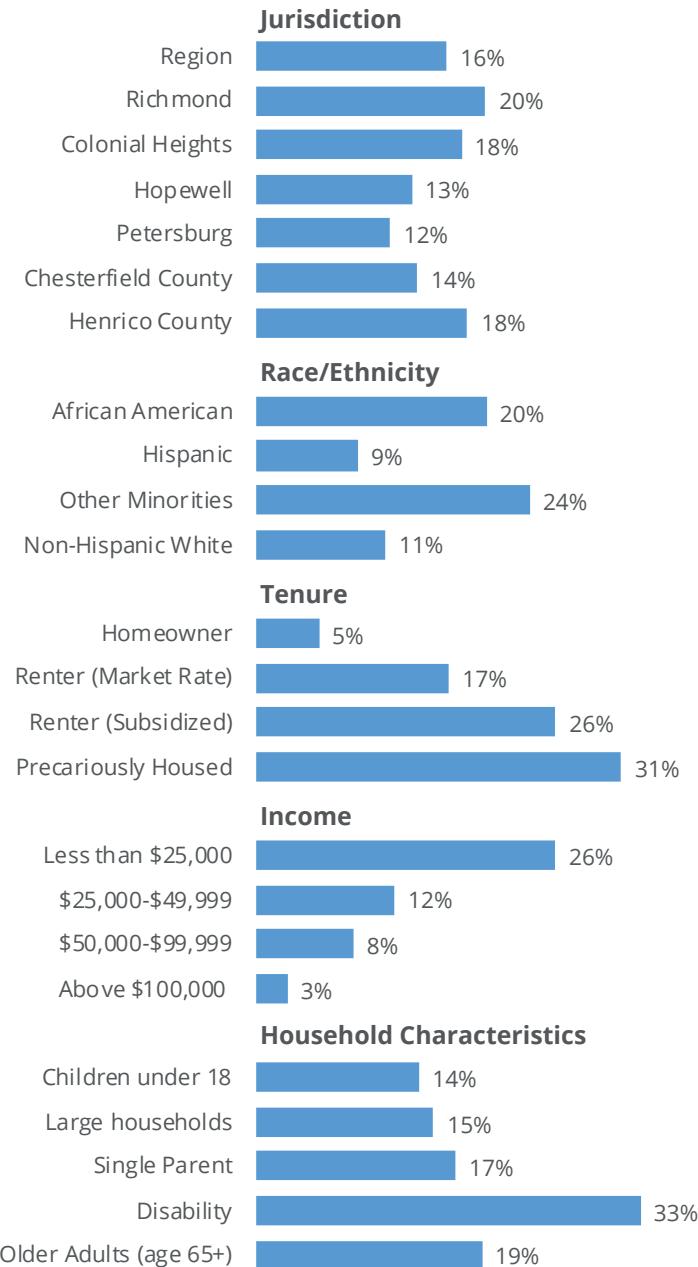
Figure V-28.
Which of the following best describes how you feel about your health? Percent Fair or Poor

Note:

n= 1,229.

Source:

Root Policy Research from the 2020 Greater Richmond and Tri-Cities Regional Fair Housing Survey.



Community health concerns expressed in focus groups. Participants in the focus groups mentioned the need for more affordable grocery stores near their homes, more entertainment options (e.g., movie theater, bowling, mall), more affordable daycare and after school care options for their children, and additional affordable activity options for school-aged children, including access to biking and running trails and tennis courts.

Inadequate public infrastructure was another concern: lack of sidewalks and lighted pedestrian areas and streets compromises residents' ability access healthy food, retail and services, and to recreate—and confines residents with walkers and wheelchairs.

Solutions to improve resident health. Respondents who identified as being in poor or fair health had the opportunity to describe changes to their home or area where they live, if any, that would improve their health. In general, several themes relevant to housing and neighborhood that respondents believe would improve their health emerge:

- Improvements in housing condition—eradicating mold, rodents, removing carpets or installing new carpets that would reduce asthma symptoms and offer other health benefits;
- Accessibility improvements—living in first floor units, housing without stairs, and accessibility in general;
- Reduced crime and increased personal safety, facilitating outdoor exercise activities and play as well as reducing physical and mental stress;
- Having their own home and access to more affordable housing—the benefits of having their own home or bedroom and reducing the financial burden of housing costs would reduce stress, and increase well-being; and
- Improvements in neighborhood level economic opportunities, including access to shopping, transportation, and health care.

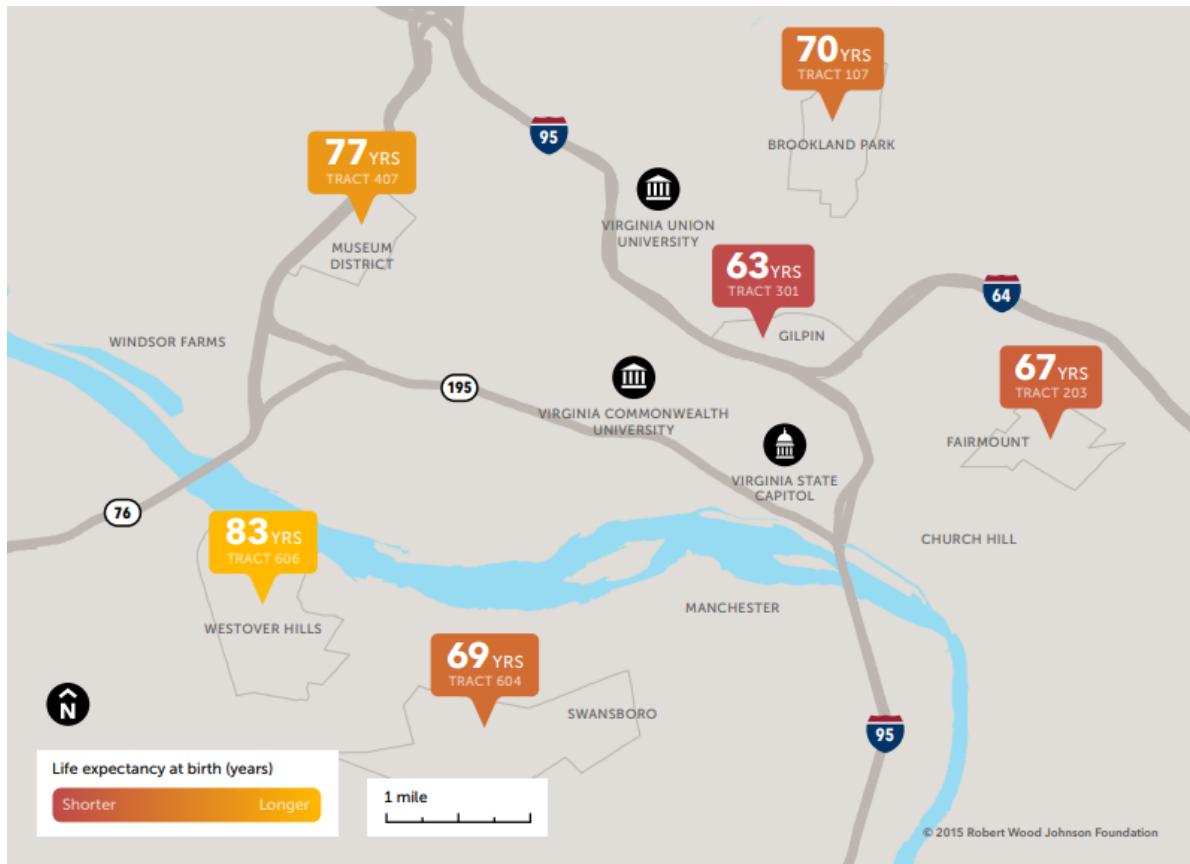
Variance in life expectancy. A recent analysis conducted by HOME²¹ shows that segregated minority neighborhoods are more likely to be located near environmental hazards, pollution and noxious activity.²² According to the study, around one third of racial and ethnic minorities in segregated communities live near an environmental hazard, compared to just 4 percent of Whites living in segregated White communities. Differences in exposure to pollution can have disparate impacts on life expectancy of residents as shown by the map below. As shown in Figure V-29, according to VCU's Center on Society and Health babies born within five miles of downtown Richmond can face up to a 20-year difference in life expectancy.²³

²¹ Excluded Communities: A spatial Analysis of Segregation in the Richmond Region. <https://homeofva.org/wp-content/uploads/2019/01/excludedbooklet.pdf>.

²² Including Solid Waste Management Facilities (SWMF), point source water and air pollution sites, brownfields and superfund sites registered with the Environmental Protection Agency (EPA). SWMFs include landfills, incinerators, waste treatment plants and transfer stations. They produce pollution from waste disposal as well as increased truck traffic, noise and noxious smells. Point source pollution sites include manufacturing, power plants, and waste water treatment facilities. Brownfields and superfund sites are areas that are contaminated by a hazardous material.

²³ Mapping Life Expectancy. <https://societyhealth.vcu.edu/media/society-health/pdf/LE-Map-Richmond.pdf>

Figure V-29.
Differences in Life Expectancy, Richmond



Source: Virginia Commonwealth University Center on Society and Health with support from the Robert Wood Johnson Foundation, <https://societyhealth.vcu.edu/media/society-health/pdf/LE-Map-Richmond.pdf>.

Financial fitness. According to the resident survey, 37 percent of market rate renters worries about their rent increasing to an amount they can't afford. Cost burden can leave households vulnerable to economic shocks, and lead them to rely on predatory financial products, such as payday lenders and title loans. These adverse outcomes have unfortunately become more of a risk with the COVID-19 pandemic.

A cornerstone of the Federal Deposit Insurance Corporation's (FDIC) economic inclusion (<https://www.economicinclusion.gov/whatis/>) project is a study of what the FDIC has identified as unbanked and underbanked households. "Unbanked" households are those in which no one in the household has a checking or savings account "Underbanked" households are those who have an account in an insured institution but also use services that are likely to charge high or very high rates. These services include checking cashing institutions, payday loans, "tax refund anticipation" loans, rent-to-own services, pawn shop loans, and/or auto title loans.

Improving the rate of banked households is important for several reasons:

- 1) Households who use financial institutions covered by the FDIC benefit from government insurance on their deposits;
- 2) Households who use regulated banks are less likely to face discriminatory or predatory practices and pay lower rates than non-regulated lenders; and
- 3) Financial institutions may offer cash management services (overdraft protection, financial planning) or classes that help stabilize household finances and lower the risk of loan default and missing or being late on rent or mortgage payments.

The FDIC studies the prevalence of unbanked and underbanked households every two years. The latest published survey found that:

- 1) 5.4 percent of U.S. households are “unbanked,” which is the lowest rate since the study began in 2009. The unbanked rate fell by over percentage point between 2017 and 2019.
- 2) Nearly 20 percent of U.S. households—18.7 percent—are “underbanked.” This rate also fell between 2015 and 2017²⁴, by a remarkable 1.2 percentage points.
- 3) The State of Virginia has an unbanked rate of 4.4 percent, significantly lower than the U.S. overall. This rate has been trending down since 2011, when it reached a peak of 6.6 percent although it exhibits an increase from the lowest point of 3 percent in 2017.
- 4) The share of underbanked residents in Virginia has been trending up since 2009, going from 15.8 percent to 20.6 percent in 2017.

²⁴ Data for underbanked households were not included in the 2019 report.

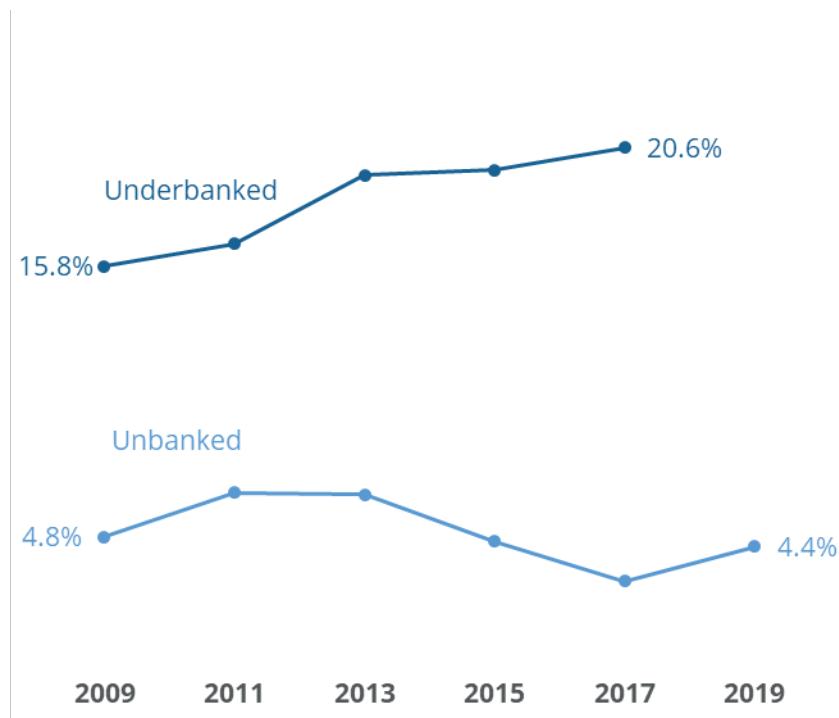
Figure V-30.
Unbanked and
Underbanked
Households, State
of Virginia, 2009 -
2019

Note:

Underbanked definition is based on the following AFS: check cashing, money order, remittance, payday loan, rent-to-own service, pawn shop loan, refund anticipation loan, and auto title loan.

Source:

Multiyear FDIC National Survey of Unbanked and Underbanked Households.



Unfortunately, the FDIC survey data are not available by household characteristic at the regional level. However, household characteristics are available at the state level and are found in Figure V-31, which shows that:

- African American/Black households have much higher unbanked and underbanked rates than White households, with about 25 percent of Black households using nontraditional financial services.
- College-educated households are much less likely than others to be unbanked or underbanked.
- Households in metropolitan areas are less likely to be unbanked but are more likely to be underbanked than households outside of metropolitan areas.

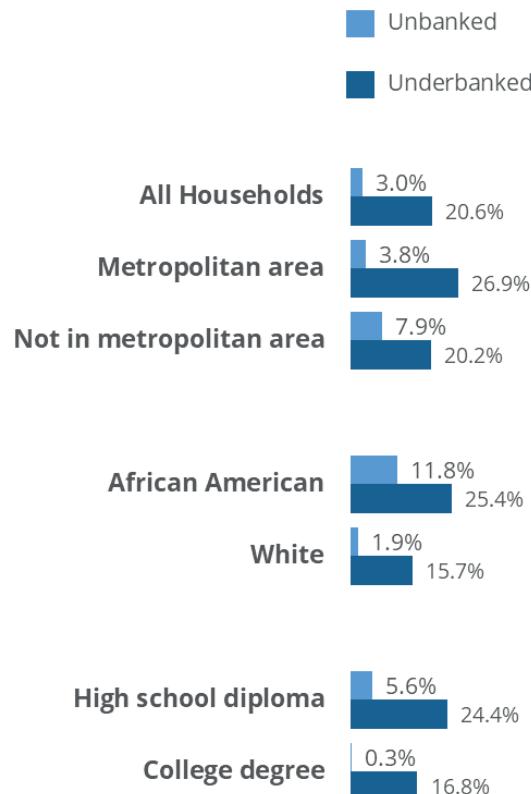
Figure V-31.
Unbanked and
Underbanked
Households by
Household
Characteristics,
State of Virginia,
2017

Note:

Underbanked definition is based on the following AFS: check cashing, money order, remittance, payday loan, rent-to-own service, pawn shop loan, refund anticipation loan, and auto title loan. 2015 Data used for African Americans.

Source:

2015 and 2017 FDIC National Survey of Unbanked and Underbanked Households.



Households who are rejected from traditional lending products—or who are unaware of or distrust traditional lenders—use alternative financial products, many of which carry very high interest rates and inhibit financial stability and wealth-building.

According at a study conducted by HOME,²⁵ 37 percent of all persons of color live within 1 mile of a payday or title lender, compared to 13 percent of Whites. Payday and title loans are marketed as a quick and convenient solution to financial emergencies, but they typically lead the borrower to a cycle of debt that is difficult to overcome.

²⁵ Excluded Communities: A spatial Analysis of Segregation in the Richmond Region. <https://homeofva.org/wp-content/uploads/2019/01/excludedbooklet.pdf>.

SECTION VI.

ZONING AND LAND USE ANALYSIS

Section VI.

Zoning and Land Use Analysis

This section builds upon the Disproportionate Needs section by examining the link between housing choice and zoning and land use regulations. It begins with background on how zoning and land use decisions influence housing choice; summarizes the zoning and land use findings from previous AIs; examines how the participating jurisdictions' current zoning and land use regulations and decisions affect housing choice; and concludes with findings.

Why Zoning Matters

As housing affordability challenges have grown into what many are calling a national housing crisis—exacerbated with the current pandemic—zoning and land use regulations have received more attention for their role in creating barriers to housing choice and failing to respond to housing market needs.

Like many areas of the U.S., the Greater Richmond region has a long history of exclusionary zoning practices. As discussed in Section III of this report, the City of Richmond adopted race-based zoning in 1911. The city's ordinance was challenged and upheld by the Supreme Court of Virginia in a lawsuit involving an African American/Black resident and a White resident moving in together in a designated "White" zone.

In 1917, the U.S. Supreme Court made racial zoning illegal by overturning a racial zoning ordinance in Louisville, Kentucky (*Buchanan v. Warley*) on the grounds that it violated "freedom of contract" protections. However, many cities, including Richmond, ignored the Supreme Court's decision and continued racial zoning practices or found other legally permissible ways to regulate neighborhood composition. For example, in 1929, the Richmond City Council adopted an ordinance which defined residential zones according to marriage laws that forbade interracial marriages.

Another early practice that facilitated segregated communities was zoning based on use, also called "Euclidean" zoning, named for Euclid, Ohio. This type of zoning, which remains common today, divides land use by housing type, commercial/retail/industrial use, and height—with the primary objective to protect occupants of single family detached housing from other uses and housing types believed to compromise health and safety. In 1926, the U.S. Supreme Court found that Euclid's zoning ordinance was allowed as part of the jurisdiction's police power—and, in through decision, promulgated the belief that segregating single family detached homes was necessary to "increase the safety and

security of home life...prevent street accidents, especially to children...preserve a more favorable environment in which to rear children, etc."¹

The above exclusionary zoning practices facilitated segregation. They also drove excluded residents—largely people of color—into neighborhoods with higher levels of pollutants, poor quality housing, and limited ownership opportunities. As discussed in Section IV., these past actions are evident today in the region in concentrated poverty, substandard housing conditions, depressed land values, and differences in mortgage loan denials.

Exclusionary zoning today. Zoning regulations no longer dictate where certain types of people may live other than in special circumstances like senior living communities, which are allowed under the Federal Fair Housing Act (FFHA). Zoning today regulates the structural environment. Depending on the code, that means where residential development is allowed, the types of residential development allowed (single family, multifamily), the density of development, and the form or design of development. Communities rely on zoning and land use to define their character, and this typically takes precedence over expanding housing choice.

This can have the same effect as regulating the residences of people, however, due to income disparities of protected classes. In the region, this occurs mostly for African American/Black households, Latino/Hispanic households, persons with disabilities, and single mother households. Residential zoning that limits the placement of housing these resident groups can afford can mimic past discriminatory zoning practices.

Exclusionary zoning generally employs land use regulations to develop housing for an idealized segment of the population—typically a married couple with children living in a suburban single family detached home. In many cases a version of this definition of the idealized family is still present in zoning ordinance definitions.

Public costs associated with exclusionary zoning include increased traffic congestion, persistent inter-generational poverty, and stunted economic growth. Exclusionary zoning increases the cost of entry into service-rich neighborhoods which often contain the highest-performing school districts, the best access to high-paying jobs, access to healthy food, and transportation alternatives. In this way, segregation is reinforced by limiting opportunities for low- and moderate-income residents to live in areas of opportunity.

There is no one, agreed-upon, definition of exclusionary zoning, just as there is no magic set of zoning regulations that produce perfect inclusivity of housing choice and access to opportunity. Yet some practices are better than others, and some practices are so

¹ *Modern Family: Zoning and the Non-Nuclear Living Arrangement*, https://planning-org-uploaded-media.s3.amazonaws.com/publication/download_pdf/Zoning-Practice-2020-05.pdf

exclusive they have been found to be illegal. The courts have effectively determined what constitutes exclusionary behavior in zoning and land use regulations and decisions.

Land use planning that embraces housing inclusivity is becoming more popular as communities recognize—and internalize—the public costs associated with exclusionary zoning. Inclusive planning is also being embraced to respond to market demand, recognizing that how people choose to live—e.g., renting longer, living in low maintenance homes—is changing.

Notable exclusionary zoning legal cases include:

Berenson v. Town of New Castle (1975) was an early case, stemming from a developer who wanted to build a condominium community and was denied due to lack of zoning for multifamily housing. This case introduced the idea that housing choice should be considered in zoning decisions. The court's decision was based on the premise that the "primary goal of a zoning ordinance must be to provide for the development of a balanced, cohesive community which will make efficient use of the town's land.... [I]n enacting a zoning ordinance, consideration must be given to regional [housing] needs and requirements.... There must be a balancing of the local desire to maintain the status quo within the community and the greater public interest that regional needs be met."²

NAACP v. Town of Huntington (1988) resulted in a court-ordered rezoning of a parcel of land to accommodate multifamily development and a change in the town's zoning ordinance which only allowed multifamily development in an urban renewal area. The court concluded that the failure of the town to rezone a parcel to accommodate multifamily development has a "substantial adverse impact on minorities." This was based on an analysis of housing needs data that found a disproportionate proportion of African American families had housing needs.

Under Huntington, a zoning code is presumptively exclusionary if it: (1) restricts multifamily or two-family housing to districts/neighborhoods with disproportionately large minority populations; or (2) disparately impacts minorities by restricting the development of housing types disproportionately used by minority residents.³

Avenue 6E Investments LLC v. the City of Yuma (2015). In this case, the court found that a denied rezoning request to allow smaller lots for construction of more affordable single family homes had a disparate impact on Hispanic families. This case was based on an analysis of Home Mortgage Disclosure Act and homes sales data, which

² N.J. Stat. Ann. Sections 52:27D-301 et seq. (2007).

³ Huntington Branch, NAACP v. Town of Huntington, 844 F.2d 926 (2d Cir. 1988)

showed that smaller lots produced single family homes at price points that were attainable to lower to moderate income Hispanic households.

In the end, it is in the best interest of communities to examine their zoning code and land use regulations frequently to ensure they do not create barriers to housing choice. This is appropriate not only to avoid legal challenges, but also to ensure economic and workforce diversity, and to keep current in a national market that is increasingly demanding creative solutions to housing pressures and expansion of housing choice.

Common regulatory barriers. Some of the key factors in land development codes that most commonly result in barriers to fair housing choice and reasonable accommodation for persons with disabilities include:

- **Site standards.** Large lots, minimum unit sizes, or excessive setbacks between structures or from streets that can increase development costs, e.g., special infrastructure;
- **Limits on density.** Restriction on or prohibition of multifamily housing; low floor area ratios (FAR) for multifamily or mixed-use development; or low density requirements;
- **Use-specific standards.** Special site or operational requirements for group homes for persons with disabilities that are not required for other residences or groups;
- **Differences in quality and access to public services.** Additional requirements for specific developments (e.g., group homes or multifamily) to provide infrastructure or essential municipal services not required for other residences or dwelling units;
- **Definition of family and occupancy restrictions.** Definitions of family or occupancy limits that prohibit or limit the number of unrelated persons in a household;
- **Procedures for development or rezone reviews.** Extensive review procedures, public hearings, or notice requirements for different housing types, housing for protected classes, or low-income housing;
- **Housing types.** Limits or prohibitions on alternative affordable housing options such as accessory dwelling units (ADUs), modular or manufactured homes, and mixed-use developments;
- **Spacing.** Minimum distance between group homes that are not required for other residences or groups and make development of group homes difficult;
- **Reasonable accommodations.** Regulations inhibiting modifications to housing for persons with disabilities or their ability to locate in certain neighborhoods; and
- **Code language.** Local land development codes and standards that are not aligned with federal and state regulations governing fair housing and reasonable accommodation.

Zoning best practices. Recognizing the exclusionary nature of zoning ordinances, and to respond to the housing crisis, cities and counties are increasingly modifying land use codes to allow “gentle infill”—duplexes/triplexes, rowhomes, and Accessory Dwelling Units (ADUs)—in single family zones. Some jurisdictions are adopting “lifestyle neutral” approaches to zoning and land use to better align with changes in household preferences, life cycles, and aging residents.

Lawyer and planner Don Elliott recently published *A Better Way to Zone*, which contains ten principles for zoning that can apply to a range of communities. Several relate to expanding housing choice and are relevant for the Greater Richmond and Tri-Cities Region:

- 1) **Zone for middle income households**—include a broad middle range of mixed-use zone districts that occupy the majority of the spectrum of zone districts. Allow multifamily development across a wide variety of mixed-use districts. This practice more effectively produces communities that support neighborhood-serving retail and commercial operations and small businesses by allowing the market to supply services near households.
- 2) **Revise zoning ordinances to better promote attainable housing**—step away from minimum lot sizes, minimum dwelling units sizes, and maximum densities of development. Allow more flexibility in zone districts to accommodate the wide range of housing products that accommodate the “missing middle.”
- 3) **Implement dynamic development standards**—recognize that communities change over time and development codes need to allow communities to adopt and experiment with market innovations and accommodate changing housing preferences. Parking standards, for example, can vary based on use rates and existence of public parking lots in the area. In more traditionally zoned communities, it is most appropriate to “experiment” with dynamic zoning in mixed-use districts, which, as discussed above, should be generous in application and allow multifamily residential housing.

Other aspects of zoning include how households, family units, and disabilities are defined. A best practice in the definition of group homes is to set the unrelated persons limit to what has been legally defensible, generally 12 unrelated persons, including staff. Group home residency must be broad enough to include the homeless, those with social, behavioral or disciplinary problems, the elderly, those in hospice care, those avoiding domestic abuse, and/or disabled (which includes the frail, physically disabled, mentally ill, mentally retarded, persons with HIV/AIDS, and recovering from alcohol or drug addiction). This definition does not include current alcohol or drug addicts that are not in a treatment program for recovery or residents with a criminal history.

Group homes should be allowed in at least one, and preferably more, residential zoning districts. The unrelated persons limit could be increased if the group home is to be located in a multifamily, commercial, mixed use or other district.

Definitions of household and family should be flexible enough to allow a range of household and family configurations, especially those needed to accommodate caregivers. Language should avoid prescribing the makeup of a family unit ("husband and wife").

The definition of disability must include what the courts have qualified as disability; those in recovery and with HIV/AIDS are often left out of the definition. A best practice is to have as broad a definition as possible to avoid multiplying the list of group facilities in ways that confuse the public and policymakers.

Applying zoning recommendations to the AI. This section does not prescribe a "right way" to zone. Instead, it reviews the jurisdictions zoning regulations against best practices, and assesses if the jurisdictions' regulations could restrict housing choice.

Land Use Planning in Virginia

The Commonwealth of Virginia is a Dillon's Rule state—which means state laws determine the power and authority of local governments. Therefore, land use regulations at the state level largely control local land use planning tools available to jurisdictions and counties in Virginia. As such, this section highlights several state level land use policies that impact how zoning decisions are made, code enforcement practices, residential development incentives, regulation of group homes, and protected classes.

Zoning decisions. The Code of Virginia requires that planning commissions make decisions about map amendments within 60 days of the proposed modification. All amendments require a public hearing.

Code enforcement practices. The Code of Virginia permits localities to designate rental inspection districts based on the following criteria,

- " (i) there is a need to protect the public health, safety and welfare of the occupants of dwelling units inside the designated rental inspection district;
- (ii) the residential rental dwelling units within the designated rental inspection district are either (a) blighted or in the process of deteriorating, or (b) the residential rental dwelling units are in the need of inspection by the building department to prevent deterioration, taking into account the number, age and condition of residential dwelling rental units inside the proposed rental inspection district; and
- (iii) the inspection of residential rental dwelling units inside the proposed rental inspection district is necessary to maintain safe, decent and sanitary living conditions for tenants and other residents living in the proposed rental inspection district."

Rental inspections and code enforcement are vital to minimizing health issues related to outdated rental inventory including asthma and lead poisoning. While rental inspections and code enforcement are a valuable tool to maintain health and safety, code enforcement programs that become targeted or discriminatory can become an issue under FHAA.⁴ In the early 2000s, 16 current and former landlords who owned more than 100 rental units in St. Paul Minnesota filed against the city claiming code enforcement practices on problem properties had a disparate impact on minorities.⁵

Development tax incentives. The Code of Virginia permits local jurisdictions to designate housing revitalization zones and provide tax incentives for development and rehabilitation in those zones. Local tax incentives for affordable housing include reduction in permit fees, reduction in user fees, partial exemption from taxation of substantially rehabilitated real estate, and use of public funds to improve living conditions (e.g. public safety, infrastructure, and code enforcement). In addition to tax incentives, localities are permitted to provide regulatory flexibility such as special zoning district, permit reform, exemption from local ordinances, and other public incentives.

Affordable Dwelling Unit Ordinances. The Code of Virginia permits the development of an affordable dwelling unit program through amendments to the local zoning ordinance. The code specifies the program must address housing needs, promote a full range of housing choices, and incentivize the construction and continued existence of affordable housing for low and moderate income households by providing a density bonus. Density bonuses offer an increase in buildable capacity in the zoning ordinance in exchange for a predetermined program of affordable units in the development.

The Code of Virginia permits such programs to, "(i) establish qualifying jurisdiction-wide affordable dwelling unit sales prices based on local market conditions, (ii) establish jurisdiction-wide affordable dwelling unit qualifying income guidelines, and (iii) offer incentives other than density increases, such as reductions or waiver of permit, development, and infrastructure fees, as the governing body deems appropriate to encourage the provision of affordable housing."⁶

Regulation of group homes. The Code of Virginia requires zoning ordinances to consider all assisted living facilities and group homes of eight or fewer residents as single family occupancy. Such residential facilities are not subject to conditions more restrictive than those imposed on residences occupied by related persons. However, the state code

⁴ Magner v. Gallagher argued, "Whether owners of rental properties may claim St. Paul city officials violated the Fair Housing Act by aggressively enforcing the City's housing codes, which increased rental costs and reduced the supply of low-income housing whose renters are disproportionately African-American."

(<https://www.law.cornell.edu/supct/cert/10-1032>)

⁵ Magner v. Gallagher

⁶ § 15.2-2305. Affordable Dwelling Unit Ordinances. Code of Virginia.

explicitly excludes sober living facilities stating, “shall not include current illegal use of or addiction to a controlled substance.”

The key words in the state’s definition are “addiction to.” Although not explicitly defined in the FFHA, the courts have equated addiction to disability. The U.S. Department of Justice states that the FHAA term mental or physical impairment “may include conditions such as blindness, hearing impairment, mobility impairment, HIV infection, mental retardation, alcoholism, drug addiction, chronic fatigue, learning disability, head injury, and mental illness.”

Zoning ordinances that exclude or impose special conditions on sober living facilities may be found to violate the FFHA. To avoid a fair housing challenge, individual jurisdictions are responsible for maintaining regulations that are in line with the FHAA regardless of state law. Therefore, we recommend including persons in recovery (e.g. sober living facilities) as part of group living definitions to avoid a fair housing challenge at the local level.

Temporary family health care structures and accessory dwelling units. The Code of Virginia requires local zoning ordinances to consider temporary health care structures for use by a caregiver—for the owner of the primary residence—in single family zoning districts. Temporary family health care structures must comply with site standards (e.g., setbacks) and shall not require a special use permit.

Jurisdictions in the Greater Richmond Region permit temporary family health care structures—as required by state law. It is a best practice to allow other types of flexible accessory uses in single family districts—such as accessory dwelling units (ADUs)—to promote gentle density and increase the supply of housing.

Protected classes. Virginia’s Fair Housing Law makes it illegal to discriminate in residential housing on the basis of race, color, religion, national origin, sex, elderliness, familial status, disability, source of funds, sexual orientation, gender identity, and veteran status. Protected classes under the federal FHAA include race, color, religion, national origin, sex, familial status, and disability.

Land Use and Development

Adopted planning documents including the Comprehensive Plan and Zoning Ordinance’s establish a vision for future development and a roadmap to achieve that vision through land use regulations. The Partnership for Housing Affordability’s Regional Housing Framework (2020) provides guidance to reach housing framework goals to address the full range of housing needs. The priority solution offered in the regional framework to increase the supply of affordable housing in the region is, “increase the amount of land available for multifamily housing development in commercial and residential zones, especially in ‘communities of opportunity.’” According to Housing the Richmond Region’s Future

Workforce⁷ (2013), suburban jurisdictions in the Greater Richmond region do not have sufficient undeveloped land designated for townhouse and multifamily development. The plan states,

"Having a sufficient, appropriate and affordable supply of housing is an important factor in the Richmond region's future economic vitality and sustainability.

Maintaining the Richmond region's high quality of life, being able to continue to attract skilled workers, and competing with its peer regions are critically dependent on the amount, quality and affordability of housing in the region's localities."

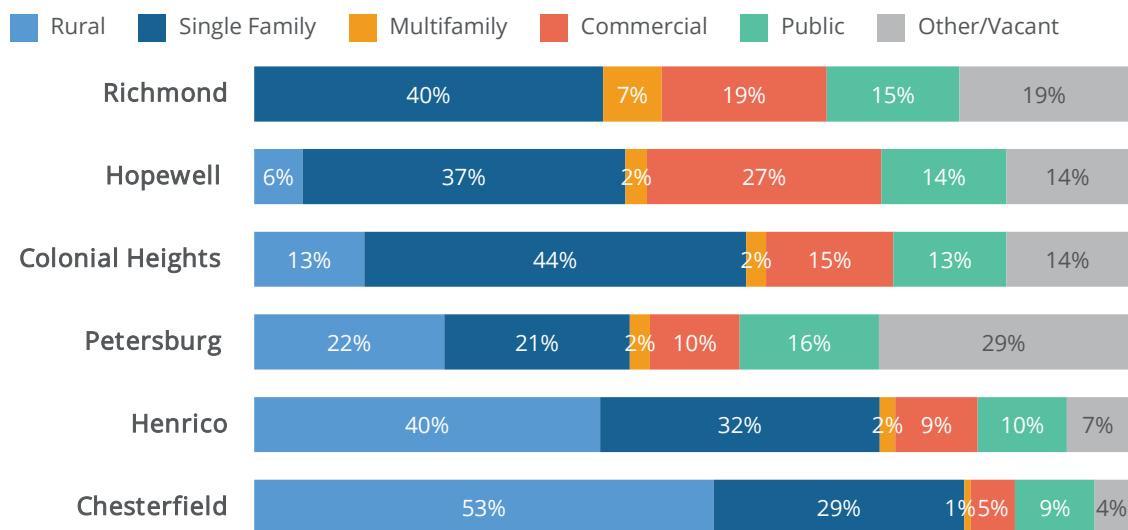
Recognizing the importance of having a variety of units to suit different lifestyles and affordability levels in the region is imperative for economic growth, future housing needs to be constructed for moderate income households. Additionally, it is essential to preserve the current inventory of affordable units in the region. While housing and economic growth are regional issues, policies and regulations that dictate development are determined locally.

Figure VI-1 shows the percent of land in each jurisdiction zoned by land use. Henrico and Chesterfield Counties both have high shares of rural land which may or may not be suitable for development based on the cost of delivering infrastructure and the use of land for agricultural purposes. Colonial Heights, Richmond, and Hopewell have the highest shares of land zoned for single family housing. Richmond has the highest proportion of land zoned for multifamily housing with 7 percent of land. All other jurisdictions in the region have less than 3 percent of land set aside for multifamily development. Commercial, public or institutional, and other uses make up the remaining proportions of land in the region.

⁷ *Housing the Richmond Region's Future Workforce.* https://cra.gmu.edu/pdfs/Richmond_Housing_Report.pdf

Figure VI-1.

Percent of Land Zoned by Land Use Based on Acres per Use, 2015



Note: Land use categories are derived from local land use designations to create a common set of land uses for comparison (e.g. agricultural lands are included in rural; retail and industrial are included in commercial).

Source: 2014-2015 Metroview Development Tracker (2017), VCU Center for Urban and Regional Analysis

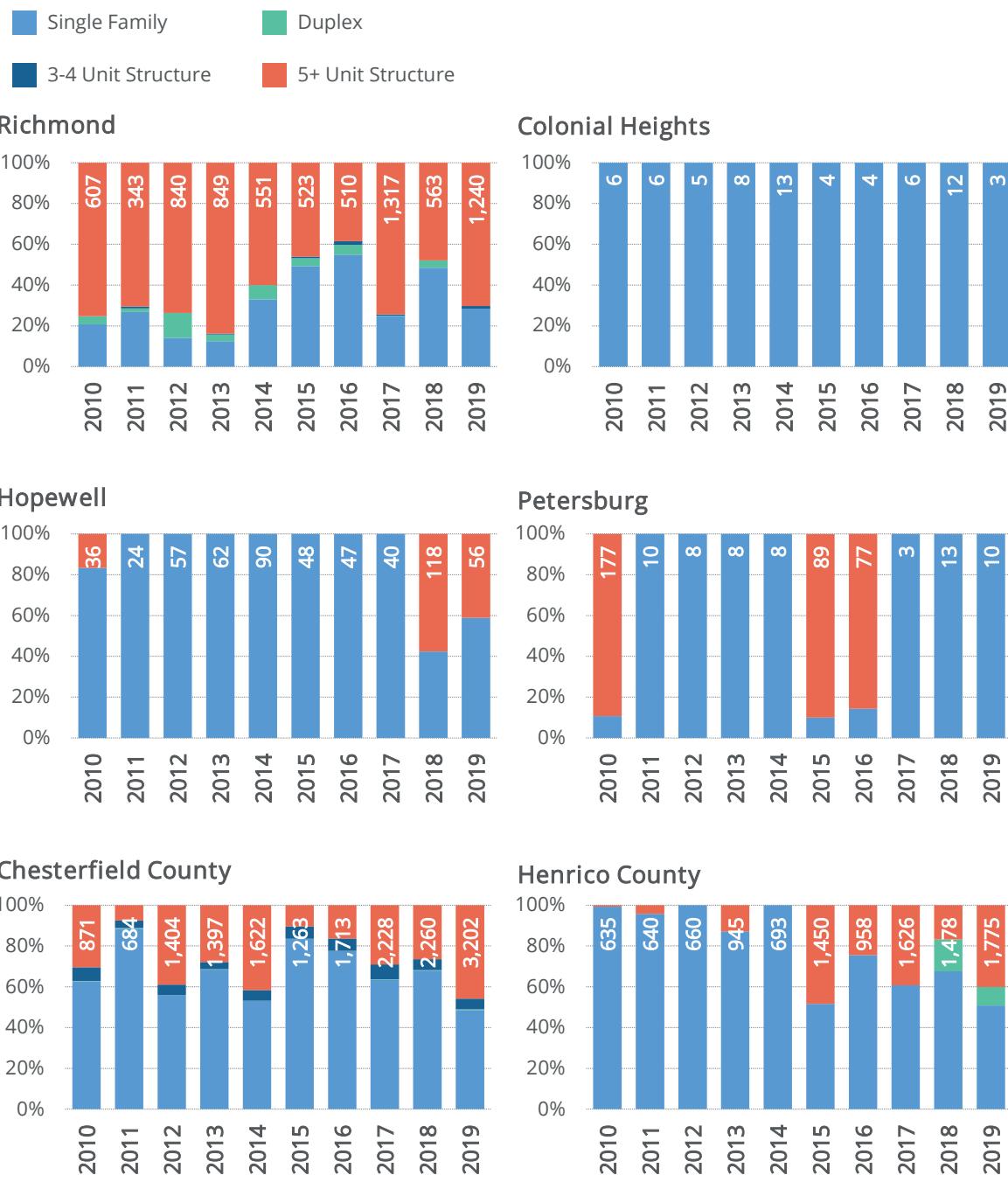
According to the Richmond Regional Planning District Commission, only 6 percent of undeveloped land in Henrico County and 3 percent of undeveloped land in Chesterfield County is zoned for multifamily. For the purposes of this analysis the definition of multifamily included townhomes, condominiums and apartments, and in Henrico County group care facilities.⁸

Figure VI-2 shows residential building permits by building type from 2010 to 2019. Since 2010, the majority of high density multifamily development—more than five units in a structure—were located in Richmond and Chesterfield County. In recent years, multifamily permits in Henrico County have increased to include duplexes and high density multifamily. Residential development in Hopewell, Petersburg, and Colonial Heights over the same time was largely single family.

⁸ *Housing the Richmond Region's Future Workforce*. https://cra.gmu.edu/pdfs/Richmond_Housing_Report.pdf

Figure VI-2.

Percent of Residential Units Permitted by Housing Type, 2010 - 2019



Note: Data label represent the total number of units permitted in each calendar year.

Source: Weldon Cooper Center for Public Service: Demographics Research Group, University of Virginia

Findings from Previous Analyses of Impediments

This is the first regional AI for the Greater Richmond and Tri-Cities area. Individual jurisdictions and counties have conducted AIs separately in the past. This section highlights zoning and land use findings from the most recent AI for each participating jurisdiction.

Richmond. The City of Richmond's 2017-2020 Analysis of Impediments to Fair Housing Choice did not provide a detailed review of the city's land use and zoning regulations, as it had in 2013. However, the 2017 AI update cited lack of regional cooperation—primarily focused on land use—as a contributing factor of disproportionate housing needs. Regional land use and zoning issues identified as a contributing factor included:

- Insufficient land zoned for townhouse and multifamily development in suburban communities—including entitlement jurisdictions;
- Single family development requirements that are onerous and costly (e.g. large lot sizes and setbacks); and
- NIMBYism in surrounding communities—by both citizens and elected officials—has fueled opposition to affordable housing development and has resulted in a concentration of publicly subsidized units in the City of Richmond.

Colonial Heights. The City of Colonial Heights 2015 AI states, "the City has designed its zoning codes to foster the stabilization and improvement of existing neighborhoods and housing stock." Despite a zoning code that supports the stabilization and improvement of housing stock, the opportunity for the development of new housing is limited. The AI identifies lack of available vacant land to build affordable housing as an impediment to housing choice. This impediment is perpetuated by the following circumstances:

- Constrained land supply for new development;
- Limited infill opportunities for residential development; and
- The city's Comprehensive Plan and zoning codes focus on stabilization and improvement of existing neighborhoods and housing.

Hopewell. The City of Hopewell's most recent AI was conducted in 2003. Fair housing impediments related to zoning and land use in Hopewell are due to the limited availability of land and the costs of replacing or rehabilitating existing affordable housing developments. Additionally, a lack of public transportation to connect affordable housing and employment centers in the region is a barrier for residents.

Petersburg. The 2014 AI for the City of Petersburg found, "the zoning ordinance in the City of Petersburg does not impede affordable housing opportunities in fact it promotes and encourages the development of residential units, by its generic imposition of

requirements on these types of developments.” Generally, the city’s zoning and land use was investigated to evaluate lot size requirements, cash proffers, residential uses allowed by right, historic district requirements, design standards, and tenure mandates.

Chesterfield County. Chesterfield County’s 2015 AI found the zoning and land development regulations to be favorable for the construction of a variety of types of housing including single family and multifamily—including affordable housing. However, the Zoning Proffer Policy⁹ was determined to increase the cost of housing in the county. Affordable housing for households earning 80 percent of the area median income and below—homes priced around \$170,000—are most impacted by increased development costs related to the Zoning Proffer Policy.

Henrico County. Henrico County development regulations and zoning were reviewed as part of the 2015 AI and reached the same conclusions as found in the Chesterfield County AI. Generally, zoning regulations permit a variety of housing types, and in turn promotes the construction of affordable housing. Public policy and fair housing infrastructure were deemed impediments to fair housing choice in the AI and included zoning policies that increase the cost of housing, inadequate awareness and education of fair housing, and a focus on increased training and public outreach to non-White and Hispanic groups.

Zoning and Land Use Review

This final section summarizes the results of the supplemental zoning and land use review. It focuses on:

- Allowing a range of housing types, especially those that promote and produce affordable housing and housing for special populations;
- Mitigating requirements that raise housing costs; and
- Providing incentives for residential development.

Richmond. The 2017 AI focused on regional land use barriers that place undue pressure on the City of Richmond’s housing affordability and capacity. The AI cited a lack of land zoned for townhouse and multifamily development in the region, onerous single family development standards in suburban jurisdictions, and NIMBYism in surrounding communities as the most prevalent land use related barriers to housing construction.

As discussed above, the report *Housing the Richmond Region’s Future Workforce* (2013) indicated that as demographic characteristics of workers in the region shift—toward

⁹ According to the 2015 Chesterfield County AI, “cash proffers are offered by developers at the time of re-zoning to help defray the cost associated with resultant development. Proffers are used to cover the cost of future transportation and infrastructure, public safety, schools, parks, libraries and other cost.”

younger workers with smaller household sizes—the housing supply would need to shift to accommodate changing needs and preferences. The study found that suburban jurisdictions surrounding Richmond do not have enough land zoned for townhouse and multifamily development to meet future needs.

Despite a lack of land zoned for missing middle housing—including townhomes and low density multifamily development—in surrounding jurisdictions, Richmond has a variety of residential zoning districts that allow varying density, unit sizes, and unit types throughout the city. The flexibility provided in the City of Richmond's zoning ordinance encourages a mix of housing types that promotes affordability as well as infill development. However, there is concern in the community that the revitalization of downtown areas by college students, younger people, and empty-nesters returning to urban living has diminished the number of housing units that were previously affordable. According to the 2020 Annual Action Plan, this trend has driven up housing costs in previously affordable areas, and increased property taxes.

There is also concern over the concentration of public housing in part of the City of Richmond and the high rates of abandonment and blight in areas served by public housing. Housing Choice Voucher holders are also concentrated in the same geographic areas in Richmond, according to Plan RVA. Concentrated poverty in the city and the associated deterioration of the affordable housing stock was one of the key findings in the Mayor's Anti-Poverty Commission Report. De-concentration of deeply affordable housing will require adequate available and affordable land, and significant public subsidies.

Strong areas in the code. The city has adopted a voluntary affordable housing incentive program that provides relaxed land use regulations in exchange for housing affordability—including reduced side and rear setbacks, increased site coverage permitted, and in some cases an increase in the number of dwellings permitted on site. Density bonus features vary based on the underlying zoning district. Affordable dwelling units that qualify for a density bonus include for sale units affordable to households earning no more than 80 percent of the Richmond-Petersburg AMI or rental units for households earning less than 60 percent AMI. It is important to acknowledge that this voluntary program offers levels that are targeted for workforce, and that additional subsidies, such as vouchers, would be needed for the program to serve extremely low income households.

The City's 2019 Annual Action Plan outlines six actions to remove the negative impacts of public policies on affordable housing including. These actions reflect best practices to facilitate the development of affordable housing.

1. Continue to implement the recommendations of the Mayor's Anti-Poverty Commission.

2. Develop a strategy to market and sell surplus properties held by the City of Richmond and the Richmond Redevelopment and Housing Authority (RRHA) to residents and for-profit and non-profit developers for development of affordable housing.
3. Develop a financial mechanism that channels regular and periodic funding to the City of Richmond's Affordable Housing Trust Fund.
4. Further strengthen coordination with state and regional fair housing service providers and/or fair housing agencies in adjacent jurisdictions.
5. Expand the public transportation into the neighboring counties to become true regional public transportation, which is a way to provide greater housing opportunities to residents through infrastructure that benefits all. Continue to secure funding and explore opportunities to address the lack of regional transit.
6. Explore and pursue the feasibility of conducting a regional Assessment of Fair Housing.

Areas for improvement. To avoid potential fair housing challenges, the definition of family and the group housing review processes require additional clarity and could be improved.

In Richmond, group homes are only permitted by conditional use permit. This can lead to NIMBYism, differential treatment of protected classes needing to reside in group homes, and increases the risk of ambiguity in the determination of the siting of group homes.

Unrelated residents who are mentally ill, developmentally disabled, or handicapped along with caretakers are permitted to live together under the definition of a family in the zoning ordinance. This definition does not include residents in recovery from addiction, which courts have ruled as a protected class under the FHAA. Clarity between which groups of unrelated persons are permitted to live together by right may help avoid fair housing challenges.

Outside of the resident groups identified above, the city's definition of family allows for up to three unrelated persons to live together. This limits the opportunity for students and cooperative housing opportunities that have become increasingly popular as housing prices continue to outpace income growth.

Recommendations for Richmond. We recommend the following modifications to the City of Richmond's zoning and land use regulations to promote a more inclusive environment and mitigate potential barriers to housing development.

- Allow compatible, community-based group homes by right in residential districts to facilitate inclusive shared living arrangements for residents with special needs, including persons with disabilities and persons in recovery.

- Clarify the definition of “family” in the zoning code. A best practice is to not define family through the zoning code to better facilitate inclusive housing arrangements, reflect changing preferences in sharing of residential units, and instead regulating through occupancy restrictions to prevent overcrowding.
- Permit, at a minimum, temporary family health structures in single family districts—as required by state law. Additionally, promote gentle infill that is appropriate in single family settings and can facilitate much-needed attainable housing. Consider expanding the zone districts in which duplexes and townhomes are allowed and allowing detached ADUs on lots with adequate size and configuration.
- Evaluate the effectiveness of the 2017 Pulse Corridor Plan density bonuses and how affordable housing may be incorporated into developments.

Colonial Heights. The City of Colonial Height’s AI conducted in 2015 identified a lack of vacant land available in the community as the primary barrier to the construction of new affordable housing. Accessibility needs and substandard residential rental properties in the city were also cited as barriers to housing choice.

The city does not currently provide incentives for the development of affordable housing. However, the city states in their CAPER that they will continue to pursue incentives available for the development of affordable housing and use public resources for infrastructure improvements in low to moderate income neighborhoods.

Group homes are a permitted use in all residential districts. Despite this, city staff report that group homes are rare due to neighbor concerns about “increased activity” in a neighborhood. In March 2020, Colonial Heights updated the definition of a group home in their code to reflect modern language. However, the definition of group home still excludes drug or alcohol rehabilitation centers, halfway houses and similar uses. Court rulings indicate sober living facilities are protected under the FHAA and it is a best practice to permit sober living facilities by right in residential districts.

In general, the city’s zoning ordinance permits a variety of residential uses; however, improvements could be made to make the code more inclusive for housing choice. The code prohibits new duplexes and detached accessory apartments in the city. Accessory dwelling units are permitted if they are attached to the primary structure. The definition of family could be modified to be more inclusive by removing limits on the number of unrelated individuals who can live together—the limit is currently four. Occupancy limits on the number of unrelated individuals limit housing choice for renters with roommates and cooperative living arrangements. Finally, per unit water tap fees for multifamily development are very high and likely prohibitive for the construction of affordable multifamily units.

Colonial Heights has a very strong code enforcement program with exterior inspections conducted twice a month on average. It is worth noting that Colonial Heights' residents were no more likely than other residents to indicate that inspections created challenges to housing choice—with only 1 percent of residents agreeing that “city/county inspectors give me frequent warnings or fines about my property condition.”

Recommendations for Colonial Heights. We recommend the following modifications to the City of Colonial Heights zoning and land use regulations to promote a more inclusive environment and mitigate potential barriers to housing development.

- Update the Group Home definition to include sober living facilities.
- Allow group homes by right in appropriate residential districts and work with neighbors to address activity concerns.
- Promote gentle infill that is appropriate in single family settings and can facilitate much-needed attainable housing. Consider expanding the zone districts in which duplexes and townhomes are allowed and allowing detached ADUs on lots with adequate size and configuration. Permit these housing types by right to avoid NIMBYism in land use decisions—by both citizens and elected officials.
- Remove occupancy restrictions imposed on unrelated individuals in the definition of family. Instead, regulate occupancy through building and fire codes.
- Analyze entitled land use capacity for multifamily development, market demand for increased density, and qualifying incomes to develop an affordable dwelling unit program that leverages density bonuses for affordability. In addition to increased density, consider reductions or waivers to permit, development, and infrastructure fees to encourage affordable housing development.
- Consider providing incentives for affordable housing development through fast track development, fee waivers, and exempting affordable housing (both family and senior housing) from cash proffers.¹⁰
- Allow land zoned for multifamily development by right to protect against a fair housing challenge related to the zoning review process—which can attract NIMBYism and bias to the zoning process.

¹⁰ In Virginia, localities are permitted to accept proffers with rezoning of land. A proffer is a voluntary proposal by an applicant for a property rezoning to mitigate the impacts of the development they propose to undertake. Proffers can be in-kind donations (e.g. land dedications, road improvements) or cash for onsite or offsite improvements.

Hopewell. The City of Hopewell is largely affordable compared to the region. Federally assisted housing makes up 11.5 percent of the total housing stock and 23 percent of rental units—much higher than the statewide average. The city also has older housing stock with 90 percent of units built prior to 1990. The city's Strategic Economic Development Plan highlights the lack of middle- and upper-income housing as a barrier to economic growth.

The City of Hopewell zoning ordinance includes seven residential zoning districts from residential low density (R1) to high density residential office (RO-4). Group housing is permitted in all low-medium density residential districts by right (R-1 to R-4). Additionally, the city permits cluster development (i.e. higher density single family) in exchange for increased open space requirements—this permits diverse housing types but increased open space requirements may diminish affordability of these units.

The city's most recently HUD-approved 2015 to 2020 Consolidated Plan includes the proactive actions the city has undertaken to enhance opportunities for the construction of affordable housing and residential development. Measures to increase investment in the city include waiver of permit fees, waiver of land development fees, reduction in business licensing fees, and commercial property tax exemptions.

The City of Hopewell Zoning Ordinance's primary issues are due to dated language and more traditional land use patterns that are not conducive to the construction of a variety of housing types in the city. However, the most concerning issue in Hopewell's guiding documents is the sentiment that there should be a reduction in the amount of rental housing stock in the city. The City of Hopewell Strategic Economic Development Plan (adopted in 2014) includes an objective to:

"Reduce the percentage of rental housing stock in the City from 50% of the total housing stock to 40% of the housing stock (900 unit reduction) by 2020 and further reduce that percentage to 33% by 2030. The national average of rental vs homeownership in cities around the country is approximately 33% rental 67% owner. The emphasis should be placed on the reduction in concentration of poorer quality, older and functionally obsolete housing in the City."

In addition to the overall reduction of the number of rental units in the city, the plan calls for a vigorous enforcement of the rental inspection program, permitted by state law. While code enforcement of rental properties is essential to maintaining the health, safety, and welfare of residents, code enforcement programs that become targeted or discriminatory can become an issue under FHAA.¹¹

¹¹ Magner v. Gallagher argued, "Whether owners of rental properties may claim St. Paul city officials violated the Fair Housing Act by aggressively enforcing the City's housing codes, which increased rental costs and reduced the supply of low-income housing whose renters are disproportionately African-American." (<https://www.law.cornell.edu/supct/cert/10-1032>)

City staff interviewed for this AI described a negative sentiment toward mobile and manufactured homes. The city's zoning ordinance specifically excludes manufactured homes from the definition of a dwelling unit for residential occupancy. While the city currently has mobile homes, no new mobile homes are permitted in the city except for in planned manufactured home districts, and there are efforts to rid the city of them altogether. However, there is no strategy in place to replace the affordability that mobile homes provide for residents when parks are redeveloped.

In addition to the potentially discriminatory sentiment toward rental housing and mobile homes, the City of Hopewell should consider revising the definition of family, removing negative language toward mobile and manufacture homes, allowing temporary family health structures, and consider increased funding for rental rehabilitation programs using federal funds.

Recommendations for Hopewell. We recommend the following modifications to the City of Hopewell zoning and land use regulations to promote a more inclusive environment and mitigate potential barriers to housing development.

- Eliminate policies that encourage a reduction in the number of rental housing units available in the city.
- Revise the definition of family. A best practice is to not define family through the zoning code to better facilitate inclusive housing arrangements, reflect changing preferences in sharing of residential units, and instead regulating through occupancy restrictions to prevent overcrowding.
- Consider policies to preserve and maintain existing manufactured home communities to protect the health, safety, and welfare of residents. Additionally, the city should consider an affordability element when existing parks seek redevelopment and eliminate language in the definition of dwelling that rejects manufactured homes.
- Permit, at a minimum, temporary family health structures in single family districts—as required by state law. Additionally, promote gentle infill that is appropriate in single family settings and can facilitate much-needed attainable housing. Consider expanding the zone districts in which duplexes and townhomes are allowed and allowing detached ADUs on lots with adequate size and configuration.
- Expand the use of CDBG dollars to include investments in rental properties, particularly properties the city has designated as blighted or within the rental inspection district.
- Analyze entitled land use capacity for multifamily development, market demand for increased density, and qualifying incomes to develop an affordable dwelling unit program that leverages density bonuses for affordability. In addition to increased

density, consider reductions or waivers to permit, development, and infrastructure fees to encourage affordable housing development.

- Allow land zoned for multifamily development by right to protect against a fair housing challenge related to the zoning review process—which can attract NIMBYism and bias to the zoning process.

Petersburg. The 2014 AI and the 2020-2024 Housing Consolidated Plan both conclude the City of Petersburg's zoning ordinance does not impede the construction of affordable housing in the city.

Generally, the documents argue the city's regulations including lot size requirements, cash proffers, permitted uses, design standards, district regulations, and tenure mandates encourage residential development.

The 2014 Comprehensive Plan provides four housing policy goals which focus on revitalization efforts in the city.

- Policy Goal I: Encourage the renovation or new construction of housing in older neighborhoods in a manner which provides a critical mass to investment and revitalization efforts.
- Policy Goal II: Act as an equal partner in public/private ventures to revitalize historic, older and downtown neighborhoods and improve the housing stock.
- Policy Goal III: Promote a variety of affordable housing types to meet the needs of owners and renters of varying levels of income through partnerships with nonprofits and developers.
- Policy Goal IV: Continue to do an inventory in all the Historic Districts to understand where the most critical need exist.

One area that could be improved: The definitions used in the zoning ordinance to define family and regulate group homes could be more inclusive per best practices.

The definition of family currently limits the number of unrelated individuals living together to two persons. This restriction prevents roommate arrangements that may make housing more affordable as well as residential group homes. The code does not currently contain definitions for disabled, handicapped, or group homes which leaves avenues for fair housing challenges based on how the code is administered. Providing solid definitions that are in line with FHAA remove ambiguity in administration.

Additionally, the zoning ordinance permits owner occupied townhomes, but not renter occupied townhomes. It is a best practice to remove tenure (e.g. owner or renter) restrictions from zoning ordinances to avoid fair housing challenges. For instance, if a

protected class is disproportionately represented in rental housing, restrictions on tenure may result in disparate impact claims.

Recommendations for Petersburg. We recommend the following modifications to the City of Petersburg's zoning and land use regulations to promote a more inclusive environment and mitigate potential barriers to housing development.

- Clarify the definition of "family" in the zoning code. At a minimum, allow up to six unrelated individuals to live together. A best practice is to not define family through the zoning code to better facilitate inclusive housing arrangements, reflect changing preferences in sharing of residential units, and instead regulating through occupancy restrictions to prevent overcrowding.
- Include definitions of disabled, handicapped, and group homes that are compliant with the Code of Virginia and the FHAA.
- Remove tenure restrictions on specific types of housing to avoid fair housing challenges and promote affordable opportunities for households.
- Consider providing incentives for affordable housing development through fast track development, fee waivers, and exempting affordable housing (both family and senior housing) from cash proffers.
- Analyze entitled land use capacity for multifamily development, market demand for increased density, and qualifying incomes to develop an affordable dwelling unit program that leverages density bonuses for affordability.
- Allow land zoned for multifamily development by right to protect against a fair housing challenge related to the zoning review process—which can attract NIMBYism and bias to the zoning process.

Chesterfield County. Chesterfield County's 2015 AI identified the Zoning Proffer Policy as a barrier to constructing housing due to increased costs of construction.¹² This policy was found to largely impact the ownership market affordable to households earning around 80 percent of the AMI. In 2019, the County funded Housing Opportunities Made Equal (HOME, Inc)'s Down Payment and Closing Cost Assistance Program, which provides downpayment assistance, closing cost assistance, and housing counseling to first-time homebuyers looking to buy a home in Chesterfield County.

¹² In Virginia, localities are permitted to accept proffers with rezoning of land. A proffer is a voluntary proposal by an applicant for a property rezoning to mitigate the impacts of the development they propose to undertake. Proffers can be in-kind donations (e.g. land dedications, road improvements) or cash for onsite or offsite improvements.

The county updated their Comprehensive Plan in May of 2019. This update includes a section dedicated to neighborhoods and housing which incorporates desired outcomes to guide decision making, shown below.

- Promote Affordable Homeownership Opportunities
- Support a Range of Housing Options in Both Neighborhoods & Mixed-Use Centers
- Connect Housing to Services, Jobs and Recreation
- Support High Quality & Innovative Community Designs
- Encourage Housing Maintenance, Rehabilitation and Affordability Programs
- Support Special Needs Housing for Elderly and Disabled Persons
- Foster Partnerships with Housing Agencies, Nonprofits and the Private Sector to Address Housing Concerns

To implement the strategies in the Comprehensive Plan and modernize the zoning ordinance, the county began an update to the zoning ordinance in the fall of 2019. The zoning code rewrite aims to address some of the challenges included in our recommendations below—particularly related to allowing multifamily development by right at a variety of scales.

Currently, multifamily is permitted in R-MF districts, but parcels need to be 20 acres or greater and most new multifamily developments need to go through a zoning review process to get approval. The requirement to site multifamily development on parcels that are 20 acres or greater encourages new multifamily development to locate in greenfields and undeveloped areas, which are typically the furthest from neighborhood services and amenities. This is not only an inefficient use of land that promotes sprawl, it also raises the cost of multifamily housing and encourages multifamily development that is not contiguous to services.

Recent efforts have been successful along the Jeff Davis Corridor (“Route 1”) to allow multifamily in certain commercial zones within the overlay district. However, parking requirements were identified as a challenge for multifamily development along Route 1. Additionally, parking requirements in the zoning code do not include requirements for ADA parking.

Development fees in the county have been cited as a barrier to multifamily housing construction. In recent years, fees were adjusted to differentiate rates between single family and multifamily and allow for fee exemptions in revitalization areas and for senior complexes. Affordable housing developments, however, are not eligible for fee waivers.

Definitions in the zoning ordinance could be improved to correspond with current best practices and to be more inclusive. The definition of family prohibits more than four unrelated individuals from living together—except in a residential care home. It is a best

practice to remove occupancy regulations from the definition of family and rely on building and fire codes to control occupancy.

Residential care homes (i.e. group homes) are permitted in all residential districts by right but exclude sober living facilities. Court rulings indicate sober living facilities are protected under the FHAA and it is a best practice to permit sober living facilities by right in residential districts.

Recommendations for Chesterfield County. We recommend the following modifications to Chesterfield County's zoning and land use regulations to promote a more inclusive environment and mitigate potential barriers to housing development.

- Revise lot size and density requirements for multifamily development to allow for a variety of multifamily uses throughout the county by right, particularly along corridors and in developing centers. Allowing multifamily development by right protects against a fair housing challenge related to the zoning review process—which can attract NIMBYism and bias to the zoning process.
- Embrace zoning best practices that facilitate a wide range of housing choices and opportunities in both lower density residential and higher density settings. Expand the use of mixed-use districts, compatible uses, and shared parking arrangements particularly along the Jeff Davis/Route 1 Corridor.
- Include ADA parking requirements in the zoning ordinance.
- Clarify the definition of “family” in the zoning code. A best practice is to not define family through the zoning code to better facilitate inclusive housing arrangements, reflect changing preferences in sharing of residential units, and instead regulating through occupancy restrictions to prevent overcrowding.
- Include sober living facilities in the definition of residential care homes.
- Consider providing incentives for affordable housing development through fast track development, fee waivers, and exempting affordable housing from cash proffers.¹³ These benefits should apply to all types of affordable housing—beyond housing in revitalization areas and senior housing.

¹³ In Virginia, localities are permitted to accept proffers with rezoning of land. A proffer is a voluntary proposal by an applicant for a property rezoning to mitigate the impacts of the development they propose to undertake. Proffers can be in-kind donations (e.g. land dedications, road improvements) or cash for onsite or offsite improvements.

- Analyze entitled land use capacity for multifamily development, market demand for increased density, and qualifying incomes to develop an affordable dwelling unit program that leverages density bonuses for affordability.
- Promote gentle infill that is appropriate in single family settings and can facilitate much-needed attainable housing by permitting smaller lot sizes. Consider expanding the zone districts in which duplexes and townhomes are allowed and allowing detached ADUs on lots with adequate size and configuration.

Henrico County. Henrico County is in the process of a complete update to their zoning and subdivision ordinances. Additionally, the county is preparing to update their comprehensive plan, which was adopted in 2009. These updates are reflective of the county's dedication to integrating best practices and coherency in land use policy documents. The County is currently updating the Zoning and Subdivision Ordinances with the following goals in mind:

- Makes the standards and regulations, as well as the development process, easier to understand and navigate.
- Implements the goals and policies adopted in the Vision 2026 Comprehensive Plan.
- Guides development in diverse environments in the County that are experiencing a variety of growth patterns.
- Incorporates modern best practices.

The 2006 Comprehensive Plan touts an inclusive development environment in the county that is conducive to the development of "business growth, job creation, a vibrant living environment and affordable housing for its residents." The county does not utilize cash proffers, which are common in Virginia and increase the costs of development. The county also offers an array of residential districts, lot sizes, and is generally supportive of housing development in the area.

The 2018-2019 CAPER highlights recent efforts to encourage the development of affordable housing in the county including an exemption from real estate taxes for low- to moderate-income seniors and disabled homeowners, not requiring cash proffers, and maintaining a real estate tax rate that is among the lowest in the region. The county is supportive of all types of residential development and encourages the use of low-income housing tax credits for the construction and rehabilitation of multifamily housing for low- and moderate-income households.

Assisted living facilities and group homes are permitted in all residential districts when they are located in a housing type that is permitted in that respective district (e.g., a group home located in a single family dwelling is permitted in any one family residential district). However, the county's definition of group home excludes sober living facilities. Court

rulings indicate sober living facilities are protected under the FHAA and it is a best practice to permit sober living facilities by right in residential districts.

Recommendations for Henrico County. We recommend the following modifications to Henrico County's zoning and land use regulations to promote a more inclusive environment and mitigate potential barriers to housing development.

- Revise the Group Home definition to include sober living facilities.
- As part of the code update, embrace zoning best practices that facilitate a wide range of housing choices and opportunities in both lower density residential and higher density settings. Consider expanding the zone districts in which duplexes and townhomes are allowed and allowing detached ADUs on lots with adequate size and configuration. Expand the use of mixed-use districts, compatible uses, and shared parking arrangements.
- Allow land zoned for multifamily development by right to protect against a fair housing challenge related to the zoning review process—which can attract NIMBYism and bias to the zoning process.
- Consider providing incentives for affordable housing development through fast track development, and fee waivers.
- Analyze entitled land use capacity for multifamily development, market demand for increased density, and qualifying incomes to develop an affordable dwelling unit program that leverages density bonuses for affordability.

Figure VI-3.
Supplemental Zoning Review Matrix

	Richmond	Petersburg	Hopewell	Colonial Heights	Chesterfield	Henrico	
Allowing Diversity of Housing Types							
Multifamily housing is allowed in a variety of districts	Adequate	Needs improvement	Needs improvement	Needs improvement	Priority improvement	Needs improvement	
Attached, attainable housing is allowed in a variety of districts	Adequate	Needs improvement	Adequate	Needs improvement	Needs improvement	Needs improvement	
Definition of family and occupancy limits do not create barriers to choice	Priority improvement	Needs improvement	Needs improvement	Needs improvement	Needs improvement	Adequate	
Group homes are allowed in many residential districts	Needs improvement	Priority improvement	*	Priority improvement	Needs improvement	Needs improvement	
Mitigating Requirements that Raise Housing Costs							
Special review, public hearing, and notices are not excessive for affordable housing	Adequate	Adequate	Adequate	Adequate	Adequate	Adequate	
Development fees and cash proffers are not excessive	Adequate	Adequate	Adequate	Adequate	Needs improvement	Adequate	
Parking requirements are not excessive	Adequate	Adequate	Adequate	Adequate	Adequate	Needs improvement	
Providing Residential Development Incentives							
Cash proffers do not apply to affordable housing developments (all types)	Adequate	Needs improvement	Adequate	Needs improvement	Needs improvement	Adequate	
Density bonuses offered as an incentive to construct affordable housing	*	Needs improvement	Needs improvement	Needs improvement	Needs improvement	Needs improvement	
Fee waivers for affordable housing	Adequate	Needs improvement	*	Needs improvement	Needs improvement	Adequate	

Source: Root Policy Research

Key

- Adequate
- Needs improvement
- Priority improvement
- * Strong areas

SECTION VII.

FAIR HOUSING LANDSCAPE AND ACTION PLAN

SECTION VII.

Fair Housing Landscape and Action Plan

The Federal Fair Housing Act of 1968 requires the U.S. Department of Housing and Urban Development (HUD) to administer its programs and activities in a manner which “affirmatively furthers” the policies of the Federal Fair Housing Act (FFHA). This obligation extends to all federal agencies that administer housing and urban development programs, as well as subrecipients of those funds—including cities, counties, and states.

The method through which subrecipients demonstrate affirmatively further fair housing (AFFH) has changed significantly during the past decade. In 2016, HUD implemented a new rule that strengthened the reporting obligation (“Assessment of Fair Housing”). That rule was reversed in 2020, leaving recipients of federal housing and community development funds with a broad interpretation of how to demonstrate their obligation to AFFH.

The Greater Richmond and Tri-Cities jurisdictions represented in this study elected to conduct a regional analysis of fair housing challenges to demonstrate their fair housing commitment. This last section of the AI provides an overview of the fair housing landscape in the region—and concludes with a detailed fair housing action plan for the region and participating jurisdictions. As such, this analysis and the actions that the jurisdictions will undertake over the next five years, constitutes their obligation to AFFH.

Fair Housing Landscape

Residents in the region who are seeking fair housing information, counsel, and/or want to file a fair housing complaint have several options:

State Fair Housing Office. The State of Virginia Department of Professional and Occupational Regulations (DPOR)’s Fair Housing Office investigates fair housing complaints. The office is overseen by a 12-member Fair Housing Board, which was created by the State General Assembly in 2003. The office also provides fair housing education and certification to housing providers in the state. State fair housing law exceeds the protections offered by the FFHA by including sources of funds, sexual orientation, gender identity, and veteran status. The state Attorney General’s office provides legal support and litigates on behalf of the Fair Housing Office. The Fair Housing Office is located in Richmond. Complaints can be filed through the Fair Housing Office website at: <http://www.dpovirginia.gov/FairHousing/>

Between 2015 and June 2020, the state Fair Housing Office received 350 complaints from residents in the participating jurisdictions. Of these,

- 96 were from residents in the City of Richmond (42% of all complaints);
- 47 from Chesterfield County (21%);
- 64 from Henrico County (28%);
- 4 from Colonial Heights (2%);
- 6 from Hopewell (3%); and
- 10 from Petersburg (4%).

Most complaints were based on disability (34%) or race (25%). Familial status represented 13 percent; elderliness, 9 percent; gender 7 percent; national origin 6 percent; and religion, 5 percent. There was little variance in basis across jurisdictions.

The allegations mostly involved different terms for rentals and failure to make reasonable accommodations. Overall, about 15 percent of the complaints resulted in conciliations/settlements or findings of violations.

The nonprofit **Housing Opportunities Made Equal (HOME)** is a fair housing organization whose mission is to ensure equal access to housing for all people. Many of the focus group participants in the AI were familiar with HOME and described HOME as a trusted organization in the region.

HOME averaged 237 intakes annually between 2016 and 2018, about 20 per month. Similar to complaints received by the state Fair Housing Office, most were disability-related (57%) and race-related (27%).

HOME also operates a comprehensive fair housing testing program. In 2012, HOME landlord acceptance of voucher holders in the Richmond region and found that only 26 percent of landlords accepted vouchers. By 2018, this had declined to 19 percent. Without LIHTC properties included—which are legally required to accept vouchers—the acceptance rate drops to 12 percent.

HOME has also tested the incidence of discrimination based on sexual orientation in 2014 and 2015 in Richmond, Northern Virginia, and Hampton Roads. That testing found that 44 percent of same-sex couples were treated worse by housing providers than their paired, opposite-sex testers.

HOME's testing programs have provided critical data for expansion of state fair housing protections.

Virginia Legal Aid offices exist throughout the state and assist low income residents with legal services including landlord tenant disputes and eviction response assistance. Legal Aid refers fair housing discrimination complaints to HUD and the state Fair Housing Office. HOME provides eviction diversion; foreclosure prevention; homeownership assistance; move to opportunity assistance for voucher holders; fair housing complaint intake; and fair housing outreach and education.

Jurisdiction fair housing ordinances and information. At the local level, only the City of Richmond has enacted a fair housing ordinance. That ordinance is found in *Chapter 17 Human Rights, Article II. Fair Housing* of the city's municipal code. The ordinance protects residents from housing discrimination based on race, color, religion, national origin, sex, age, marital status, presence of children, and disability. As is typical of local ordinances, relief to victims is more limited than at the state or federal level.

In many states, local ordinances are an effective fair housing tool when they expand fair housing protections beyond state and federal protections and are enforced. Common expansions include protections for sexual orientation, gender identification, source of income, and marital status—three of which are already covered under the Commonwealth of Virginia fair housing protections. State constitutions vary considerably in the power that they grant local governments and, in Virginia's case, those local powers are limited. In sum, Virginia municipalities may want to enact fair housing ordinances to provide a local response to violations but adding protections beyond what the state offers could pose legal challenges.

A review of the jurisdictions' websites found that most have comprehensive information about fair housing laws and rights, and they provide local or state contacts for residents seeking more information and/or to file complaints. Hopewell's website was the most limited, and should be expanded to replicate the approaches taken by Colonial Heights and Petersburg.

Past Fair Housing Actions

Each participating jurisdiction files a Consolidated Annual Performance and Evaluation Report (CAPER) with HUD that requires, among other items, that jurisdictions report on "actions taken to overcome the effects of any impediment identified in the jurisdiction's analysis of impediments to fair housing choice." This can be drawn from the accomplishments tracked as part of the jurisdictional Fair Housing Action Plan (FHAP). The latest CAPERs were reviewed as part of this AI.

The most common and recent fair housing activities include:

- The **City of Richmond** has a multifaceted approach to addressing fair housing barriers focused on poverty reduction; facilitating redevelopment of poor condition rental housing through sales of city-owned land; creating a reliable revenue source for

the Affordable Housing Trust Fund; and furthering regional partnerships to improve affordable housing and transportation access.

- **Chesterfield County** has addressed ownership gaps by funding HOME's downpayment and closing cost assistance program; continuing participation in the housing choice voucher program; and supporting housing development organizations and the local land trust. The county plans to prioritize development of affordable multifamily rentals in future program years and expand its housing rehabilitation programs.
- **Henrico County** has invested in a broad set of activities to address identified housing barriers. On the supply side, the county has supported the development of LIHTC housing serving very low income households. Preservation activities have focused on rehabilitation of owner-occupied housing, benefitting low income households needing moderate and critical home repairs. The county has continued to fund downpayment and closing cost assistance for moderate-income homebuyers, although this program is becoming more challenging as home prices increase in the county. Henrico County's public service investments are focused on improving access to opportunity through afterschool programming and economic development assistance to support job creation. The county also funds fair housing counseling.
- **Colonial Heights'** activities have focused on enhancing fair housing information available to residents through the city's website and pamphlets and posters presented in City Hall, Colonial Heights Public Library, the Colonial Heights Health Department, the Colonial Heights Senior Center, and at various Colonial Heights City Offices. Much of the city's housing assistance is geared toward the ownership market and assisting seniors and persons with disabilities. A real estate tax exemption is provided for owners who are 65 years or older or who are permanently and totally disabled. All CDBG dollars are used to fund the city's Home Repair Program—which prioritizes home repairs for seniors and residents with a disability. A pilot program, passed in summer 2020, will provide rehabilitation grants to rental properties occupied by seniors and persons with disabilities.
- **Hopewell**'s CDBG funds are primarily used to rehabilitate the aging inventory of owner-occupied housing in the community. The housing rehabilitation program places an emphasis on aiding elderly residents and residents living with a disability. The remainder of the funds are dedicated to fighting intergenerational poverty through investments in early childhood education and providing public services for residents experiencing homelessness. No funds are allocated to the rehabilitation or construction of rental housing.
- The City of **Petersburg** hosts a webpage dedicated to fair housing law on their website that serves to educate the public, tenants, landlords, and property owners of common fair housing issues. The city's fair housing actions have focused on providing

housing assistance to low income households and investing in revitalization and economic development to provide more local job opportunities.

2020 Fair Housing Impediments

In its Fair Housing Planning Guide, HUD defines fair housing impediments, as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restrict housing choices or the availability of housing choice; or
- Any actions, omissions, or decisions that have this effect.

The Guide also notes that impediments can take a variety of forms, including actions, omissions, or decisions that:

- Constitute violations, or potential violations, of the Fair Housing Act
- Are counterproductive to fair housing choice, such as:
 - Community resistance when minorities, persons with disabilities and/or low-income persons first move into white and/or moderate- to high-income areas, and
 - Community resistance to the siting of housing facilities for persons with disabilities because of the persons who will occupy the housing
- Have the effect of restricting housing opportunities on the basis of protected class.

The primary fair housing impediments identified through the quantitative analysis and community engagement conducted for this AI include the following:

Impediments to Furthering Fair and Equitable Housing

1. Historical actions of forced segregation, restrictions on migration into higher opportunity areas, and housing and employment discrimination have created unequal economic conditions that restrict housing choice.
2. Limited local resources, declining federal funds, and lack of a consistent federal and local commitment to reducing housing gaps has constrained progress in addressing regional housing needs. Economic development in the Tri-Cities, in particular, has made it difficult for the cities to adequately respond to the growing housing crisis which is manifest in increased rental costs, stagnant wages, increased poverty, and gaps in homeownership.
3. Most jurisdictions have elements of restrictive land use codes and development standards that limit affordable multifamily and "missing middle" housing development, constraining housing supply and choices. These result from zoning and land use decisions to promote or restrict housing types. As discussed in the Zoning and Land

Use Analysis section of this AI, all jurisdictions should address language in their codes that could lead to fair housing challenges. As codes are updated, they should use best practices to guide amendments, focusing on broadening flexibility for household composition while preserving health and safety concerns.

Impediments to Rental Housing Choices

Rental housing impediments are found in the concentration of affordable rental housing in high-poverty areas, limited options for certain tenants—those with eviction histories, voucher holders, and undocumented residents—and lack of affordable, accessible housing for persons with disabilities.

4. Affordable rental housing options, including LIHTC properties, are geographically concentrated in high-poverty neighborhoods and are limited in areas of opportunity. The lack of affordable rental options are due to a number of factors including community resistance to affordable housing.
5. Restricted housing supply and a strong rental market has caused rents to increase much faster than renter incomes, limiting the availability and location of affordable rental units.
6. Despite recent changes in state law, some landlords refuse to accept Housing Choice Vouchers and those that do are located in higher crime neighborhoods.
7. Landlord decisions to evict tenants, sometimes without cause, create a long-term barrier to accessing stable rental housing.
8. Limited federal funding for Housing Choice Vouchers and the growing gap between residents who need assistance and the number of vouchers available forces unassisted renters into housing in very poor condition.
9. The very limited income supports for residents with disabilities and lack of accessible, affordable units force low income renters with disabilities into inaccessible homes in poor condition and in neighborhoods lacking public transit.

Impediments to Attaining Homeownership

The Disproportionate Housing Needs section of this AI provides an extensive overview of the ways in which historical discrimination and conditions for attaining homeownership interact to create barriers to ownership. This is a complex challenge to address, and will require a concerted effort on behalf of regional jurisdictions, foundations, and lenders.

The primary barriers to ownership in the region are found in:

10. Historical segregation and disinvestment, coupled with past discrimination in lending and current disparities in accessing mortgage credit, work to restrict future equity gains and access to higher-cost neighborhoods.

11. Lenders deny African American/Black and Latino/Hispanic applicants at higher rates than White applicants after accounting for income.

Impediments to Accessing High Opportunity Environments

The primary impediments to economic opportunity concern equal access to high quality learning environments and public transportation that links affordable housing and employment opportunities. Specifically,

12. Job-rich areas lack affordable housing and transit access limiting employment for low-income and transit-dependent residents.
13. The region's inadequate public transportation limits access to employment for low-income, low wage, and transit-dependent workers.
14. Disparities in access to high quality learning environments are evidenced in school discipline rates, AP course offerings, test scores, graduation rates, afterschool offerings, and condition of school facilities and sports fields. These disparities limit educational attainment and future employment opportunities of affected-students.

Impediments to Fair Housing Knowledge and Awareness

As discussed earlier in this section, the region is fortunate to have a solid infrastructure of fair housing organizations. The work of these groups should continue, as this AI found that fair housing discrimination continues to exist.

Denial of rental housing because of a voucher was found to be very common in the resident survey conducted for this study. The state's recent fair housing protection of sources of income—which will prevent landlords from denying housing to voucher holders—is new. Voucher holders participating in focus groups for this AI were unaware that it exists. The effectiveness of the new sources of income protection will depend on voucher holder awareness, landlord compliance, and monitoring by fair housing organizations and the state.

2021-2025 Fair Housing Action Plans

This section discusses proposed fair housing action plan (FHAP) for the region and for each jurisdiction. The FHAPs are presented by Action Item (or Objective in the Fair Housing Planning Guide), the Fair Housing Issue or Impediment that each Action Item will address, and the Responsible Party. These matrices are designed to implement and monitor progress on the FHAP.

Drawing upon the framework that HUD developed as part of the Assessment of Fair Housing (AFH), these actions are a mix of:

- Policy strategies that broaden housing supply and the location of affordable housing, and build regional and jurisdictional capacity for executing the fair housing action plan;
- Programmatic strategies that directly address disparities and promote equity in housing access—for example, by funding fair housing education, outreach, and testing and strengthening eviction prevention and diversion programs; and
- Collaborative strategies, which facilitate efficiency of the plan implementation and ensure consistency in the approach to mitigate impediments to fair housing choice.

Prioritization of fair housing actions. Residents with disproportionate needs and limited resources were given the most consideration in crafting the FHAP. This is because most fair housing challenges in the region affect residents who are under-resourced compared to other residents. This is very often the result of historical patterns of segregation, denial of homeownership opportunities (a key component of wealth building), limited access to good quality schools, and discrimination in both employment and housing markets. In the Greater Richmond and Tri-Cities region, residents with disproportionate needs are most likely to be residents of color, residents with disabilities, undocumented residents, and children living in poverty.

The jurisdictions also prioritized collaboration and efficiency in FHAP implementation.

The FHAP also carries forward past activities that have been successful in reducing barriers to housing choice.

Many action items will require significant investments and new partnerships regionally, and among public- and private-sector partners. These partnerships are noted in the FHAP.

Fair Housing Action Plan. To address the impediments identified in this study, the Greater Richmond and Tri-Cities AI participants will implement the action items detailed in the matrices that follow.

Recommended Regional Fair Housing Action Plan (FHAP)

Note, a * indicates that the Action Item is also part of the regional housing framework action plan.

ROW #	REGIONAL ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
Increase resources and capacity to address housing disparities			
1	Formalize a Working Group (WG) made up of staff from each of the participating jurisdictions, PHAs, and stakeholders from FHAP focus areas, to collaborate and coordinate on implementation of this regional fair housing action plan (FHAP).	Regional impediment: Limited local resources, declining federal funds, and lack of a consistent federal and local commitment to reducing housing gaps has constrained progress in addressing regional housing needs.	Chesterfield County, Henrico County, PlanRVA. WG stakeholders should include representatives from education, lending, housing development, renting/leasing, home sales, and transportation, with authority to commit to
2	Commit to funding fair housing education and outreach programs, building on effective programs in place in the region. Resident and landlord education should focus increasing knowledge of the state's new Sources of Income protections, "how vouchers work" training for landlords, good tenant programs for renters, and improving personal finances. Target populations include: voucher holders, African American/Black residents, Latino/Hispanic residents, single parents, residents in mobile home parks.	Voucher holders are unaware of new state Sources of Income protections. Landlords continue to engage in discriminatory behavior against persons with disabilities, voucher holders and non-White renters	All jurisdictions. Potential partners include: HOME, Peter Paul Center, Sacred Heart, Legal Aid
3	Present initial AI findings to City Councils, County Commissions, affordable housing committees, State DPOR staff, and regional partners. Integrate action items into new Housing Plans and Comprehensive Plans. Provide bi-annual updates on progress in fulfilling the FHAP.	Necessary for effective implementation of FHAP	Working Group; jurisdiction staff

ROW #	REGIONAL ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
Improve access to affordable, quality rental housing			
4	<p>Strengthen funding for eviction mediation and diversion programs, building on effective programs in place in the region. Explore a pilot regional landlord “do no harm” fund to incentivize landlords to house tenants perceived as high risk (eviction on record, criminal background).</p> <p>Services should include assisting households vulnerable to and in the process of being evicted and include information about the forthcoming state process to expunge certain evictions from renters' histories. Target populations include: voucher holders, African American/Black residents, Latino/Hispanic residents, single parents, residents in mobile home parks.</p>	<p>Tenant eviction histories create a barrier to accessing stable rental housing especially for certain households: African American/Black households, single parents, generational renters in eastern part of region</p>	<p>All jurisdictions. Potential partners include: HOME, Peter Paul Center, Sacred Heart, Legal Aid</p>
5	<p>Coordinate to develop a pilot rental rehabilitation program with federal funds and foundation partners. This type of program would offer grants for rental rehabilitation to landlords who agree to keep units affordable to 60% AMI households. Monitor the program over 3 years and, if successful, expand conditions to include accepting renters with eviction and criminal history records.</p>	<p>Poor condition of rental housing stock due to age of housing units, limited resources for rehabilitation, and limited rental housing for low income households, especially those who are challenging to house</p>	<p>Working Group; City of Richmond; identified foundation and private partners</p>

ROW #	REGIONAL ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
6	<p>Support state and federal regulatory reform to address rental housing disparities:</p> <p>1. Monitor the effectiveness of the state's new Sources of Income law and support revisions to the 15-day window if needed; 2. Support a state warranty of habitability law that would provide more negotiating power to renters living in substandard housing conditions; 3. Support state regulatory changes that would allow jurisdictions to tailor inclusionary zoning to their markets; 4. Support state law that allow rental registration for long-term rentals (v. only short term rentals as captured in Sec. 15.2-983); 5. Support modifying state law concerning rental inspections to remove district and blight designation, allowing more geographic flexibility in application (and to avoid potential fair housing challenges in application); 6. Support federal eviction-response bills that provide more aid to states and cities to respond to eviction challenges (e.g. Eviction Response Act introduced in 2019); and 7. Support federal changes to the public housing RAD program that provide adequate resources for tenant counseling and protection.</p>	<p>Variety of impediments to housing choice including: 1) Despite recent changes in state law, some landlords refuse to accept Housing Choice Vouchers and those that do are located in higher crime neighborhoods; 2, 4&5) Limited federal funding for Housing Choice Vouchers and the growing gap between residents who need assistance and the number of vouchers available forces unassisted renters into housing in very poor condition; 3) Federal, state, and local resources are inadequate to respond to growing housing challenges and more tools are needed; 6) Landlord decisions to evict tenants, sometimes without cause, create a long-term barrier to accessing stable rental housing; 7) Displaced renters are challenged to find affordable rentals outside of areas of concentrated poverty.</p>	<p>Working Group; Identified foundation and private partners</p>

ROW #	REGIONAL ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
Increase ownership opportunities for under-represented households			
7	<p>Engage the local Federal Reserve office to sponsor a workshop to identify actionable solutions to disparities in mortgage lending and in the homeownership rate of persons of color--furthering finance justice. In addition to lenders' committing to increased activity and programs to bridge the gap, solutions to explore should include increasing downpayment assistance, financial fitness programs, and affirmative marketing.*</p>	<p>Lenders deny African American/Black applicants for all types of mortgage loans (purchase, home improvement, refinance) at significantly higher rates than White applicants after accounting for income</p>	<p>Participants should be lenders/Community Reinvestment Act (CRA) officers, real estate agents, appraisers, and developers of affordable ownership products (including land trusts). City of Richmond lead</p>
8	<p>Support expansion of the existing regional land trust homeownership model.*</p>	<p>African American/Black and Latino/Hispanic households have lower rates of ownership and face barriers to accessing mortgage credit partially due to lack of affordable ownership products.</p>	<p>Working Group</p>

ROW #	REGIONAL ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
Address barriers to equalizing access to opportunity			
9	<p>Support implementation of recommendations in the "Confronting School and Housing Segregation in the Richmond Region" study, specifically:</p> <p>1. Support policies that allow for more flexibility in where students can enroll within public schools. Include diversity and equity priorities in redistricting processes. 2. Pilot regional collaboration structures for school and housing officials to work together including appointing housing officials to school boards/task forces and having educational officials represented on planning and housing commissions and task forces. 3. Support creation of new magnet schools/regional magnet systems that provide preferences for children underrepresented in high quality schools. 4. Require affirmative marketing in publicly subsidized housing that recruits families from high poverty areas.</p>	<p>Disparities in access to high quality learning environments are evidenced in school discipline rates, AP course offerings, test scores, graduation rates, afterschool offerings, and condition of school facilities and sports fields. These disparities limit educational attainment and future employment opportunities of affected students</p>	Working Group
10	<p>Further a regional transportation vision that prioritizes expanding the regional bus system to job- and service-rich areas in suburban counties.</p>	<p>Job-rich areas lack affordable housing and transit access limiting employment for low-income and transit-dependent residents. Residents with disabilities cannot find accessible, affordable units and commonly live in inaccessible homes in poor condition and in neighborhoods lacking public transit</p>	Working Group

City of Richmond Impediments to Fair Housing Choice

Impediments to Furthering Fair and Equitable Housing

1. Historical actions including race-based zoning, redlining, race-based covenants, and education exclusion are manifest in high levels of poverty among non-White and Latino/Hispanic individuals and segregation into high-poverty areas.
2. The city houses a disproportionate share of the region's extremely low income households and has the vast majority of racially and ethnically and poverty-concentrated neighborhoods. These residents are concentrated into high-poverty areas due to the very limited affordable housing stock in high opportunity neighborhoods within Richmond, and regionally.
3. Limited local resources and declining federal funds relative to needs constrain the city's ability to address housing needs.
4. Recent redevelopment activity in neighborhoods into which low income households and non-White households were segregated can raise housing costs and displace households.
5. Conditional use permits for group homes and narrow definition of family in city code may limit housing options.

Impediments to Rental Housing Choices

6. Affordable rental housing options, including public housing and LIHTC properties, are geographically concentrated in high-poverty neighborhoods.
7. High-eviction landlords, who prey on residents in high-poverty, racially concentrated, and under-resourced neighborhoods, effectively compromise evicted renters chances at finding safe, quality housing in higher opportunity areas.
8. Low income renters who cannot qualify for subsidized housing or do not have vouchers are relegated to housing in very poor condition.

Impediments to Attaining Homeownership

9. Historical segregation and disinvestment, coupled with past discrimination in lending and current disparities in accessing mortgage credit, work to restrict future equity gains and access to higher-cost neighborhoods.
10. Lenders deny African American/Black applicants for all types of mortgage loans (purchase, home improvement, refinance) at significantly higher rates than White applicants after accounting for income.
11. Poor credit and inability to afford a downpayment limit homebuyer opportunities.

Resident Groups for which there is Disproportionate Impact

African American/Black households, persons with disabilities, Latino/Hispanic households, children living in families in poverty

African American/Black households, children living in families in poverty

All residents with housing needs, with the most acute effects on groups with very limited housing choices include households in poverty, persons with disabilities, previously evicted, households with criminal backgrounds

African American/Black households, Latino/Hispanic households

Persons with disabilities; unrelated households

Resident Groups for which there is Disproportionate Impact

Residents who are most likely to live in high-poverty areas: African American/Black households, Latino/Hispanic households, single mother households, persons with disabilities, children living in poverty and without quality education options

African American/Black households, single parents, generational renters in East End of Richmond

Resident groups reporting worst housing conditions: Undocumented (Latino/Hispanic); households with no/poor credit/criminal backgrounds, large households

Resident Groups for which there is Disproportionate Impact

African American neighborhoods: The average priced home in a majority African American/Black neighborhood is worth \$36,000 less in equity over 15 years than a comparable home in a White neighborhood.

African American/Black applicants are 3.7x and Latino/Hispanic applicants are 2.2x more likely as White applicants to be denied loans.

Low- and moderate-income and non-White renters interested in buying

Impediments to Accessing High Opportunity Environments

12. Disparities in access to high quality learning environments are evidenced in school discipline rates, AP course offerings, test scores, graduation rates, afterschool offerings, and condition of school facilities and sports fields. These disparities limit educational attainment and future employment opportunities of affected students.

13. Residents report disparities between low- and high-income neighborhoods in parks, sports fields, education, housing condition, crime, policing.

Resident Groups for which there is Disproportionate Impact

African American/Black and Hispanic/Latino students

Low income residents, largely African American/Black and Latino/Hispanic

ROW #	RICHMOND ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
Increase resources and capacity to address housing disparities			
1	Consider this AI in implementing the Equity Lens component of One Richmond: An Equitable Affordable Housing Plan. This should include: 1) Prioritizing development of affordable housing that accommodates households with disproportionate needs; and 2) Prioritizing affordable housing in areas with the greatest housing instability and where residents are most disadvantaged due to historical inequities	Historical actions including race-based zoning, redlining, race-based covenants, and education exclusion are manifest in high levels of poverty among non-White and Latino/Hispanic individuals and segregation into high-poverty areas. Residents report disparities between low- and high-income neighborhoods in parks, sports fields, education, housing condition, crime, policing	City of Richmond
2	Adopt a dedicated funding source for the city's Affordable Housing Trust Fund.*	Impediments to rental housing choice and attaining homeownership	Regional Working Group with Chesterfield County, Henrico County, and City of Richmond leading
3	Commit to funding fair housing education and outreach programs, building on effective programs in place in the region. Resident and landlord education should focus increasing knowledge of the state's new Sources of Income protections, "how vouchers work" training for landlords, good tenant programs for renters, and improving personal finances. Target populations include: voucher holders, African American/Black residents, Latino/Hispanic residents, single parents, residents in mobile home parks.	Voucher holders are unaware of new state Sources of Income protections. Landlords continue to engage in discriminatory behavior against persons with disabilities, voucher holders and non-White renters	All jurisdictions. Potential partners include: HOME, Peter Paul Center, Sacred Heart, Legal Aid

ROW #	RICHMOND ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
Improve access to affordable, quality rental housing			
4	Implement the “Lodging Lab” to make city-owned properties available for redevelopment by nonprofit and private sector partners in exchange for affordable housing. (One Richmond) Require developers responding to RFPs for property purchases review the AI and offer plans to assist the city in AFFH choice.	General impediments to housing choice	City of Richmond
5	Support the RRHA’s transformation of public housing into mixed-income rental and ownership communities while achieving no net loss of assisted housing. (One Richmond) Help fund comprehensive tenant transitional programs for redeveloped public housing.	Affordable rental housing options, including public housing and LIHTC properties, are geographically concentrated in high-poverty neighborhoods.	City of Richmond
6	Continue, monitor the effectiveness of, and modify the city’s eviction prevention and diversion program as needed. Work with regional partners to implement a regional program, including piloting a “do no harm” fund to incentivize landlords to house tenants perceived as high risk (eviction on record, criminal background). Target populations include: voucher holders, African American/Black residents, Latino/Hispanic residents, single parents	Tenant eviction histories create a barrier to accessing stable rental housing especially for certain households: African American/Black households, single parents, generational renters in eastern part of region	City of Richmond--Housing and Community Development (HCD)

ROW #	RICHMOND ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
7	Investigate practices of high eviction landlords, operating in vulnerable neighborhoods, for discriminatory application of eviction filings.	Racial composition of a neighborhood is a significant factor in determining evictions, even after accounting for income and property values: Neighborhoods that are majority African American/Black have the highest rates of eviction in the City of Richmond, partially due to high-evicting landlords. According to the RVA Eviction Lab, 10 property owners with the highest eviction rates own 9 percent of all rental units—and are responsible for 25 percent of all evictions filed. Eviction records limit a households' ability to find stable, rental housing.	City of Richmond; Community Partners
8	Make recommended zoning changes in this AI (i.e., allowing group homes by right in at least one residential district).	Conditional use permits for group homes and narrow definition of family in city code may limit housing options.	Planning department

ROW #	RICHMOND ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
9	<p>Support state and federal regulatory reform to address rental housing disparities:</p> <p>1. Monitor the effectiveness of the state's new Sources of Income law and support revisions to the 15-day window if needed; 2. Support a state warranty of habitability law that would provide more negotiating power to renters living in substandard housing conditions; 3. Support state regulatory changes that would allow jurisdictions to tailor inclusionary zoning to their markets; 4. Support state law that allow rental registration for long-term rentals (v. only short term rentals as captured in Sec. 15.2-983); 5. Support modifying state law concerning rental inspections to remove district and blight designation, allowing more geographic flexibility in application (and to avoid potential fair housing challenges in application); 6. Support federal eviction-response bills that provide more aid to states and cities to respond to eviction challenges (e.g. Eviction Response Act introduced in 2019); and 7. Support federal changes to the public housing RAD program that provide adequate resources for tenant counseling and protection.</p>	<p>Variety of impediments to housing choice including: 1) Despite recent changes in state law, some landlords refuse to accept Housing Choice Vouchers and those that do are located in higher crime neighborhoods; 2, 4&5) Limited federal funding for Housing Choice Vouchers and the growing gap between residents who need assistance and the number of vouchers available forces unassisted renters into housing in very poor condition; 3) Federal, state, and local resources are inadequate to respond to growing housing challenges and more tools are needed; 6) Landlord decisions to evict tenants, sometimes without cause, create a long-term barrier to accessing stable rental housing; 7) Displaced renters are challenged to find affordable rentals outside of areas of concentrated poverty.</p>	Working Group; Identified foundation and private partners
10	<p>Coordinate with regional partners to develop a pilot rental rehabilitation program with federal funds and foundation partners. This type of program would offer grants for rental rehabilitation to landlords who agree to keep units affordable to 60% AMI households. Monitor the program over 3 years and, if successful, expand conditions to include accepting renters with eviction and criminal history records.</p>	<p>Poor condition of rental housing stock due to age of housing units, limited resources for rehabilitation, and limited rental housing for low income households, especially those who are challenging to house</p>	Working Group; City of Richmond; identified foundation and private partners

ROW #	RICHMOND ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
Increase ownership opportunities for under-represented households			
11	Engage the local Federal Reserve office to sponsor a workshop to identify actionable solutions to disparities in mortgage lending and in the homeownership rate of persons of color--furthering finance justice. In addition to lenders' committing to increased activity and programs to bridge the gap, solutions to explore should include increasing downpayment assistance, financial fitness programs, and affirmative marketing.*	Lenders deny African American/Black applicants for all types of mortgage loans (purchase, home improvement, refinance) at significantly higher rates than White applicants after accounting for income.	Participants should be lenders/Community Reinvestment Act (CRA) officers, real estate agents, appraisers, and developers of affordable ownership products (including land trusts). City of Richmond lead
12	Support expansion of the existing regional land trust homeownership model.	African American/Black and Latino/Hispanic households have lower rates of ownership and face barriers to accessing mortgage credit partially due to lack of affordable ownership products.	Working Group
13	Implement the "Lodging Lab" to make city-owned properties available for redevelopment by nonprofit and private sector partners in exchange for affordable housing. (One Richmond) Require developers responding to RFPs for property purchases review the AI and offer plans to assist the city in AFFH choice.	Impediments to rental and ownership housing	City of Richmond

ROW #	RICHMOND ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
14	<p>Working with Chesterfield County, facilitate conversion of mobile home parks into resident-owned communities as opportunities arise; consider a model project. As allowed by state law, require redeveloped mobile home parks to include a set aside of affordable units. (One Richmond)</p>	<p>Low income renters who cannot qualify for subsidized housing or do not have vouchers are relegated to housing in very poor condition. Poor credit and inability to afford a downpayment limit homebuyer opportunities.</p>	<p>Community development and housing staff</p>
Address barriers to equalizing access to opportunity			
15	<p>Support implementation of recommendations in the "Confronting School and Housing Segregation in the Richmond Region" study, specifically:</p> <ol style="list-style-type: none"> 1. Support policies that allow for more flexibility in where students can enroll within public schools. Include diversity and equity priorities in redistricting processes. 2. Pilot regional collaboration structures for school and housing officials to work together including appointing housing officials to school boards/task forces and having educational officials represented on planning and housing commissions and task forces. 3. Support creation of new magnet schools/regional magnet systems that provide preferences for children underrepresented in high quality schools. 4. Require affirmative marketing in publicly subsidized housing that recruits families from high poverty areas. 	<p>Disparities in access to high quality learning environments are evidenced in school discipline rates, AP course offerings, test scores, graduation rates, afterschool offerings, and condition of school facilities and sports fields. These disparities limit educational attainment and future employment opportunities of affected students.</p>	<p>Working Group</p>

Chesterfield County, Impediments to Fair Housing Choice

Impediments to Furthering Fair and Equitable Housing

1. Limited local resources, declining federal funds, and lack of a consistent federal and local commitment to addressing housing needs has constrained progress in addressing regional housing needs.
2. Restrictive land use codes and development standards limit affordable multifamily and missing middle housing development. These include limited by right zoning for multifamily housing--3 percent of land is zoned for multifamily and missing middle housing; 20-acre minimums for multifamily development; lack of fee waivers for affordable housing (except in revitalization areas and for senior housing); and limits on the number of unrelated residents living together.
3. Where affordable housing can be found, it is far from services or public transportation, in areas with poor walkability, and/or in mobile home parks consisting of substandard units and aging infrastructure.

Impediments to Rental Housing Choices

4. The county lacks affordable housing, and landlords who accept vouchers, particularly near job-rich areas.
5. Voucher holders have trouble finding landlords who accept vouchers and voucher holders are unaware of the state's new Sources of Income protections.
6. Residents with disabilities face an inadequate supply of accessible, affordable units and commonly live in inaccessible homes in poor condition and in neighborhoods lacking public transit.

Impediments to Attaining Homeownership

7. Lack of affordable ownership products limits homebuyer opportunities.

Resident Groups for which there is Disproportionate Impact

All residents with housing needs, with the most acute effects on groups with very limited housing choices include households in poverty, persons with disabilities, previously evicted, households with criminal backgrounds

Renters, lower- to moderate-income owners, seniors/persons with disabilities

Immigrants; Latino/Hispanic residents; persons with disabilities

Resident Groups for which there is Disproportionate Impact

Low wage workers, African American/Black households, Latino/Hispanic households, single mother households, persons with disabilities, children living in poverty and without quality education options

Groups who reported most difficulties finding landlords who accept vouchers: African American/Black households, single mother households, persons with disabilities

Persons with disabilities

Resident Groups for which there is Disproportionate Impact

African American/Black and Latino/Hispanic households who have lower ownership rates

Impediments to Accessing High Opportunity Environments

8. Job-rich areas lack affordable housing and transit access limiting employment for low-income and transit-dependent residents and increasing traffic in the county as workers commute from more affordable areas.
9. Chesterfield County's dearth of public transportation limits access to employment for low income, low wage, and transit-dependent workers.
10. Lack of affordable housing compromises the ability of low income families to access Chesterfield County's quality schools.

Resident Groups for which there is Disproportionate Impact

Unemployed residents, extremely low income households, essential and service workers, and persons with disabilities.

Unemployed residents, extremely low income households, essential and service workers, and persons with disabilities.

African American/Black and Hispanic/Latino students

Recommended Chesterfield County Fair Housing Action Plan (FHAP)

ROW #	CHESTERFIELD COUNTY ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
Increase resources and capacity to address housing disparities			
1	Formalize a Working Group (WG) made up of staff from each of the participating jurisdictions, PHAs, and stakeholders from FHAP focus areas, to collaborate and coordinate on implementation of this regional fair housing action plan (FHAP).	Regional impediment: Limited local resources, declining federal funds, and lack of a consistent federal and local commitment to reducing housing gaps has constrained progress in addressing regional housing needs.	Chesterfield County, Henrico County, PlanRVA. WG stakeholders should include representatives from education, lending, housing development, renting/leasing, home sales, and transportation, with authority to commit to
2	Create a county housing trust fund to address housing needs, such as gap financing in new affordable multifamily developments, where federal funds fall short. Explore increased use of performance agreements to fill funding gaps in affordable housing developments.	Limited local resources, declining federal funds, and lack of a federal commitment to addressing housing needs, has constrained progress in addressing local housing needs	Community development staff
3	Commit to funding fair housing education and outreach programs, building on effective programs in place in the region. Resident and landlord education should focus increasing knowledge of the state's new Sources of Income protections, "how vouchers work" training for landlords, good tenant programs for renters, and improving personal finances. Target populations include: voucher holders, African American/Black residents, Latino/Hispanic residents, single parents, residents in mobile home parks.	Voucher holders are unaware of new state Sources of Income protections. Landlords continue to engage in discriminatory behavior against persons with disabilities, voucher holders and non-White renters	All jurisdictions. Potential partners include: HOME, Peter Paul Center, Sacred Heart, Legal Aid

ROW #	CHESTERFIELD COUNTY ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
4	<p>"Unlock" opportunities to develop needed affordable and mixed-income multifamily housing and facilitate missing middle housing by implementing recommendations in the zoning and land use section.</p>	<p>Restrictive land use codes and development standards limit affordable multifamily and "missing middle" housing development. These include limited "by right" zoning for multifamily housing; 3% of land is zoned for multifamily and missing middle housing; 20-acre minimums for multifamily development; lack of fee waivers for affordable housing (except in revitalization areas and for senior housing); and limits on the number of unrelated residents living together.</p>	<p>Affordable Housing Task Force; Planning department</p>
5	<p>Adopt the county's FHAP and make part of the county's workplan for the newly formed Affordable Housing Task Force. Co-lead regional efforts in the regional FHAP.</p>	<p>Necessary for effective implementation of FHAP.</p>	<p>Affordable Housing Task Force; Community development staff</p>

ROW #	CHESTERFIELD COUNTY ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
Improve access to affordable, quality rental housing			
6	Increase the supply of affordable rental housing by creating a county housing trust fund to address housing needs and fill gaps, such as gap financing in new affordable multifamily developments, where federal funds fall short. Pair housing trust fund investments with Tax Increment Financing (TIF)/county tax incentives in return for developer performance agreements.	The county lacks affordable housing, and landlords who accept vouchers, particularly near job-rich areas. Residents with disabilities cannot find accessible, affordable units and commonly live in inaccessible homes in poor condition and in neighborhoods lacking sidewalks, good lighting, and public transit.	Working Group with Chesterfield County, Henrico County, and City of Richmond leading
7	Strengthen funding for eviction mediation and diversion programs, building on effective programs in place in the region. Explore a pilot regional landlord “do no harm” fund to incentivize landlords to house tenants perceived as high risk (eviction on record, criminal background). Services should include assisting households vulnerable to and in the process of being evicted and include information about the forthcoming state process to expunge certain evictions from renters' histories. Target populations include: voucher holders, African American/Black residents, Latino/Hispanic residents, single parents, residents in mobile home parks.	Tenant eviction histories create a barrier to accessing stable rental housing especially for certain households: African American/Black households, single parents, generational renters in eastern part of region	All jurisdictions. Potential partners include: HOME, Peter Paul Center, Sacred Heart, Legal Aid

ROW #	CHESTERFIELD COUNTY ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
8	<p>Support state and federal regulatory reform to address rental housing disparities: 1. Monitor the effectiveness of the state's new Sources of Income law and support revisions to the 15-day window if needed; 2. Support a state warranty of habitability law that would provide more negotiating power to renters living in substandard housing conditions; 3. Support state regulatory changes that would allow jurisdictions to tailor inclusionary zoning to their markets; 4. Support state law that allow rental registration for long-term rentals (v. only short term rentals as captured in Sec. 15.2-983); 5. Support modifying state law concerning rental inspections to remove district and blight designation, allowing more geographic flexibility in application (and to avoid potential fair housing challenges in application); 6. Support federal eviction-response bills that provide more aid to states and cities to respond to eviction challenges (e.g. Eviction Response Act introduced in 2019); and 7. Support federal changes to the public housing RAD program that provide adequate resources for tenant counseling and protection.</p>	<p>Variety of impediments to housing choice including: 1) Despite recent changes in state law, some landlords refuse to accept Housing Choice Vouchers and those that do are located in higher crime neighborhoods; 2, 4&5) Limited federal funding for Housing Choice Vouchers and the growing gap between residents who need assistance and the number of vouchers available forces unassisted renters into housing in very poor condition; 3) Federal, state, and local resources are inadequate to respond to growing housing challenges and more tools are needed; 6) Landlord decisions to evict tenants, sometimes without cause, create a long-term barrier to accessing stable rental housing; 7) Displaced renters are challenged to find affordable rentals outside of areas of concentrated poverty.</p>	Community development staff
Increase ownership opportunities for under-represented households			
9	<p>Facilitate conversion of mobile home parks into resident owned communities as opportunities arise; consider a model project. As allowed by state law, require redeveloped mobile home parks to include a set aside of affordable units, as suggested in the recent One Richmond plan created by the City of Richmond. Collaborate with the City of Richmond throughout these efforts.</p>	<p>Where affordable housing can be found, it is often in poor condition, far from services or public transportation, in areas with poor walkability, and/or in mobile home parks with substandard units and infrastructure.</p>	Community Development staff

ROW #	CHESTERFIELD COUNTY ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
10	Continue to fund home repair programs to improve ability to age in place including home modifications for accessibility	Where affordable housing can be found, it is often in poor condition, far from services or public transportation, in areas with poor walkability, and/or in mobile home parks with substandard units and infrastructure.	Community Development staff
11	Support expansion of the existing Maggie Walker Community Land Trust that is working in localities across the region as a model of affordable homeownership model.	African American/Black and Latino/Hispanic households have lower rates of ownership and face barriers to accessing mortgage credit partially due to lack of affordable ownership products.	Community Development staff
Address barriers to equalizing access to opportunity			
12	<p>Support implementation of recommendations in the "Confronting School and Housing Segregation in the Richmond Region" study, specifically:</p> <p>1. Support policies that allow for more flexibility in where students can enroll within public schools. Include diversity and equity priorities in redistricting processes. 2. Pilot regional collaboration structures for school and housing officials to work together including appointing housing officials to school boards/task forces and having educational officials represented on planning and housing commissions and task forces. 3. Support creation of new magnet schools/regional magnet systems that provide preferences for children underrepresented in high quality schools. 4. Require affirmative marketing in publicly subsidized housing that recruits families from high poverty areas.</p>	Disparities in access to high quality learning environments are evidenced in school discipline rates, AP course offerings, test scores, graduation rates, afterschool offerings, and condition of school facilities and sports fields. These disparities limit educational attainment and future employment opportunities of affected-students.	Working Group

ROW #	CHESTERFIELD COUNTY ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
13	Welcome expanded public transit into the county as part of a regional transportation vision that prioritizes expanding the regional bus system to job- and service-rich areas in suburban counties.	Chesterfield County's dearth of public transportation limits access to employment for low income, low wage, and transit-dependent workers.	Chesterfield County Commissioners; county staff

Henrico County Impediments to Fair Housing Choice

Impediments to Furthering Fair and Equitable Housing

1. Henrico County does a better job than most jurisdictions of providing a balance of housing options. As land is built out, lack of land zoned for multifamily and "missing middle" housing development will tilt this balance. The county needs to be proactive about incentivizing affordable housing development and allowing multifamily and missing middle housing by right.

Impediments to Rental Housing Choices

2. Voucher holders have a very hard time finding landlords who accept vouchers: 45 percent of Henrico County survey respondents said they were denied housing because of their voucher. Although the state's new Sources of Income should help, lack of awareness among voucher holders and landlords, and differences fair market rents and what a voucher will pay could continue to limit rental choices of voucher holders.

Impediments to Attaining Homeownership

3. Lenders deny African American/Black and Latino/Hispanic applicants at higher rates than White applicants after accounting for income.

Impediments to Accessing High Opportunity Environments

4. The county has a significant imbalance between modest wage jobs and affordable housing units--an estimated 20,000 more jobs than housing units.

5. School quality differs significantly for non-White and White students: Henrico County has the widest gap among AI jurisdictions in access to high-performing schools for non-White and Hispanic children.

Resident Groups for which there is Disproportionate Impact

Renters, lower- to moderate-income owners, seniors/persons with disabilities have the most needs in Henrico County

Resident Groups for which there is Disproportionate Impact

Groups who reported most difficulties finding landlords who accept vouchers: African American/Black households, single mother households, persons with disabilities

Resident Groups for which there is Disproportionate Impact

African American/Black applicants are 2 times (2x) and Latino/Hispanic applicants are 1.5x more likely than White applicants to be denied mortgage loans

Resident Groups for which there is Disproportionate Impact

Unemployed residents, extremely low income households, essential and service workers, and persons with disabilities.

African American/Black and Hispanic/Latino students; low income children

Henrico County Fair Housing Action Plan (FHAP)

ROW #	HENRICO COUNTY ACTION ITEMS	FAIR HOUSING ISSUES/ IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
Increase resources and capacity to address housing disparities			
1	Formalize a Working Group (WG) made up of staff from each of the participating jurisdictions, PHAs, and stakeholders from FHAP focus areas, to collaborate and coordinate on implementation of this regional fair housing plan.	Regional impediment: Limited local resources, declining federal funds, and lack of a consistent federal and local commitment to reducing housing gaps has constrained progress in addressing regional housing needs.	Chesterfield County, Henrico County, PlanRVA. WG stakeholders should include representatives from education, lending, housing development, renting/leasing, home sales, and transportation, with authority to commit to action steps
2	Commit to funding fair housing education and outreach programs, building on effective programs in place in the region. Resident and landlord education should focus increasing knowledge of the state's new Sources of Income protections, "how vouchers work" training for landlords, good tenant programs for renters, and improving personal finances. Target populations include: voucher holders, African American/Black residents, Latino/Hispanic residents, single parents	Voucher holders are unaware of new state Sources of Income protections. Landlords continue to engage in discriminatory behavior against persons with disabilities, voucher holders and non-White renters	All jurisdictions. Potential partners include: HOME, Peter Paul Center, Sacred Heart, Legal Aid

ROW #	HENRICO COUNTY ACTION ITEMS	FAIR HOUSING ISSUES/ IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
Improve access to affordable, quality rental housing			
3	Increase the supply of multifamily rentals through direct subsidies; supporting LIHTC developments (especially in high-opportunity neighborhoods); utilizing developer incentives of density bonuses, fast track development and by right development; and ensuring that land is available to attract multifamily and attached missing middle housing.	Rents are increasing at much faster pace than renter incomes, limiting the availability and location of affordable rental units. Voucher holders have a very hard time finding landlords who accept vouchers: 45 percent of Henrico County survey respondents said they were denied housing because of their voucher. As land is built out, lack of land zoned for multifamily and "missing middle" housing development will tilt the county's housing balance.	Planning Department; Community Development staff
4	Strengthen funding for eviction mediation and diversion programs, building on effective programs in place in the region. Explore a pilot regional landlord "do no harm" fund to incentivize landlords to house tenants perceived as high risk (eviction on record, criminal background). Services should include assisting households vulnerable to and in the process of being evicted and include information about the forthcoming state process to expunge certain evictions from renters' histories. Target populations include: voucher holders, African American/Black residents, Latino/Hispanic residents, single parents, residents in mobile home parks.	Tenant eviction histories create a barrier to accessing stable rental housing especially for households in high-eviction areas: African American/Black households, single parents, generational renters in Eastern Henrico County	All jurisdictions. Potential partners include: HOME, Peter Paul Center, Sacred Heart, Legal Aid

ROW #	HENRICO COUNTY ACTION ITEMS	FAIR HOUSING ISSUES/ IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
5	Support state and federal regulatory reform to address rental housing disparities: 1. Monitor the effectiveness of the state's new Sources of Income law and support revisions to the 15-day window if needed; 2. Support a state warranty of habitability law that would provide more negotiating power to renters living in substandard housing conditions; 3. Support state regulatory changes that would allow jurisdictions to tailor inclusionary zoning to their markets; 4. Support state law that allow rental registration for long-term rentals (v. only short term rentals as captured in Sec. 15.2-983); 5. Support modifying state law concerning rental inspections to remove district and blight designation, allowing more geographic flexibility in application (and to avoid potential fair housing challenges in application); 6. Support federal eviction-response bills that provide more aid to states and cities to respond to eviction challenges (e.g. Eviction Response Act introduced in 2019); and 7. Support federal changes to the public housing RAD program that provide adequate resources for tenant counseling and protection.	Variety of impediments to housing choice including: 1) Despite recent changes in state law, some landlords refuse to accept Housing Choice Vouchers and those that do are located in higher crime neighborhoods; 2, 4&5) Limited federal funding for Housing Choice Vouchers and the growing gap between residents who need assistance and the number of vouchers available forces unassisted renters into housing in very poor condition; 3) Federal, state, and local resources are inadequate to respond to growing housing challenges and more tools are needed; 6) Landlord decisions to evict tenants, sometimes without cause, create a long-term barrier to accessing stable rental housing; 7) Displaced renters are challenged to find affordable rentals outside of areas of concentrated poverty.	Community development staff
Increase ownership opportunities for under-represented households			
6	As part of the county's Comprehensive Plan update, include the land use and zoning recommendations from this AI to ensure a supply of affordable ownership opportunities.	African American/Black and Latino/Hispanic households have lower rates of ownership and face barriers to accessing mortgage credit partially due to lack of affordable ownership products.	Planning Department; Community Development staff
7	Support expansion of the existing regional land trust homeownership model.	African American/Black and Latino/Hispanic households have lower rates of ownership and face barriers to accessing mortgage credit partially due to lack of affordable ownership products.	Community Development staff

ROW #	HENRICO COUNTY ACTION ITEMS	FAIR HOUSING ISSUES/ IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
8	Continue to fund home repair programs to improve ability to age in place including home modifications for accessibility	Lack of affordable ownership products; risk of imbalance between supply and demand for affordable ownership	Community Development staff
Address barriers to equalizing access to opportunity			
9	<p>Support implementation of recommendations in the "Confronting School and Housing Segregation in the Richmond Region" study, specifically:</p> <p>1. Support policies that allow for more flexibility in where students can enroll within public schools. Include diversity and equity priorities in redistricting processes. 2. Pilot regional collaboration structures for school and housing officials to work together including appointing housing officials to school boards/task forces and having educational officials represented on planning and housing commissions and task forces. 3. Support creation of new magnet schools/regional magnet systems that provide preferences for children underrepresented in high quality schools. 4. Require affirmative marketing in publicly subsidized housing that recruits families from high poverty areas.</p>	School quality differs significantly for non-White and White students: Henrico County has the widest gap among AI jurisdictions in access to high-performing schools for non-White and Hispanic children.	Working Group
10	Prioritize county funding to expand public transportation options to job-rich areas of Henrico County. Prioritize funding to support the location of affordable housing developments near job-rich areas.	Residents who cannot afford cars or cannot drive--e.g., persons with disabilities--cannot access job-rich areas of the region because of inadequate public transportation systems. Affordable housing for workers is significantly lacking: The county has an estimated 20,000 more jobs than housing units.	Working Group

Colonial Heights Impediments to Fair Housing Choice

Impediments to Furthering Fair and Equitable Housing

1. Limited local resources, declining federal funds, and lack of a consistent federal and local commitment to addressing housing needs has constrained progress in addressing
2. The city's zoning code limits the location of group homes.

Resident Groups for which there is Disproportionate Impact

All residents with housing needs, with the most acute effects on groups with very limited housing choices include households in poverty, persons with disabilities, previously

Persons with disabilities

Impediments to Rental Housing Choices

3. Strong increases in rents relative to renter incomes increase cost burden and limit household spending and investment.

Resident Groups for which there is Disproportionate Impact

African American/Black households, who face very high levels of cost burden

Impediments to Attaining Homeownership

4. Missing middle housing options such as townhomes, which offer affordable homeownership opportunities, are not allowed in many areas of the city and face resistance
5. Mortgage lending activity is relatively low and residents report very high levels of denial of housing opportunities due to bad credit.

Resident Groups for which there is Disproportionate Impact

Low- and moderate-income and non-White renters interested in buying; Latino/Hispanic residents who have very low rates of ownership

Low- and moderate-income and non-White renters interested in buying; Latino/Hispanic residents who have very low rates of ownership

Impediments to Accessing High Opportunity Environments

6. Declining employment opportunities and concentrations of jobs in the service and retail sectors limit opportunity for economic growth among workers and compromise
7. The city has an imbalance between modest wage jobs and affordable housing units with a shortage of 4,000 affordable housing units.
8. Student enrollment is declining, and students living in poverty are concentrated in lower performing schools.

Resident Groups for which there is Disproportionate Impact

All residents, especially unemployed

Low to moderate income workers, especially essential and service workers

Hispanic/Latino students; low income children

Colonial Heights Fair Housing Action Plan (FHAP)

ROW #	COLONIAL HEIGHTS ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
Increase resources and capacity to address housing disparities			
1	Working with regional partners, strengthen funding for eviction mediation and diversion programs, building on effective programs in place in the region. Explore a pilot regional landlord “do no harm” fund to incentivize landlords to house tenants perceived as high risk (eviction on record, criminal background). Services should include assisting households vulnerable to and in the process of being evicted and include information about the forthcoming state process to expunge certain evictions from renters' histories. Target populations include: voucher holders, African American/Black residents, Latino/Hispanic residents, single parents, residents in mobile home parks.	Tenant eviction histories create a barrier to accessing stable rental housing especially for households in high-eviction areas: African American/Black households, single parents, generational renters in eastern part of region	All jurisdictions. Potential partners include: HOME, Peter Paul Center, Sacred Heart, Legal Aid
2	"Unlock" opportunities to develop needed affordable missing middle housing by expanding the zone districts in which duplexes and townhomes are allowed by right and allowing detached ADUs on lots with adequate size and configuration.	Low- and moderate-income and non-White renters interested in buying; Latino/Hispanic residents who have very low rates of ownership	Planning Department; Community Development staff
3	Amend current code to remove potential barriers to fair housing choice: Update the Group Home definition to include sober living facilities; Allow group homes by right in appropriate residential districts and work with neighbors to address activity concerns; Remove occupancy restrictions imposed on unrelated individuals in the definition of family. Instead, regulate occupancy through building and fire codes.	The city's zoning code limits the location of group homes.	Planning department; Community Development staff

ROW #	COLONIAL HEIGHTS ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
4	<p>Continue to fund education and outreach to build awareness of fair housing laws and improve financial fitness of residents. Resident and landlord education should focus increasing knowledge of the state's new Sources of Income protections, "how vouchers work" training for landlords, good tenant programs for renters, and improving personal finances. Target populations include: voucher holders, African American/Black residents, Latino/Hispanic residents, single parents</p>	<p>Voucher holders are unaware of new state Sources of Income protections. Landlords continue to engage in discriminatory behavior against persons with disabilities, voucher holders and non-White renters</p>	Community development staff
5	<p>Present initial AI findings to City Council, Planning Commission, and integrate findings into housing and comprehensive plans.</p>	Necessary for effective implementation of FHAP.	Community development staff

ROW #	COLONIAL HEIGHTS ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
Improve access to affordable, quality rental housing			
6	<p>Support state and federal regulatory reform to address rental housing disparities: 1. Monitor the effectiveness of the state's new Sources of Income law and support revisions to the 15-day window if needed; 2. Support a state warranty of habitability law that would provide more negotiating power to renters living in substandard housing conditions; 3. Support state regulatory changes that would allow jurisdictions to tailor inclusionary zoning to their markets; 4. Support state law that allow rental registration for long-term rentals (v. only short term rentals as captured in Sec. 15.2-983); 5. Support modifying state law concerning rental inspections to remove district and blight designation, allowing more geographic flexibility in application (and to avoid potential fair housing challenges in application); 6. Support federal eviction-response bills that provide more aid to states and cities to respond to eviction challenges (e.g. Eviction Response Act introduced in 2019); and 7. Support federal changes to the public housing RAD program that provide adequate resources for tenant counseling and protection.</p>	<p>Variety of impediments to housing choice including: 1) Despite recent changes in state law, some landlords refuse to accept Housing Choice Vouchers and those that do are located in higher crime neighborhoods; 2, 4&5) Limited federal funding for Housing Choice Vouchers and the growing gap between residents who need assistance and the number of vouchers available forces unassisted renters into housing in very poor condition; 3) Federal, state, and local resources are inadequate to respond to growing housing challenges and more tools are needed; 6) Landlord decisions to evict tenants, sometimes without cause, create a long-term barrier to accessing stable rental housing; 7) Displaced renters are challenged to find affordable rentals outside of areas of concentrated poverty.</p>	Community development staff
7	<p>Consider expanding the pilot rental rehabilitation program to all types of rental units, not just those occupied by seniors and/or persons with disabilities.</p>	<p>Strong increases in rents relative to renter incomes, increase cost burden and limit household spending and investment.</p>	Community development staff

ROW #	COLONIAL HEIGHTS ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
Increase ownership opportunities for under-represented households			
8	Support expansion of the existing regional land trust homeownership model into Colonial Heights, as opportunities arise to acquire and repurpose land into trust ownership	Lack of affordable ownership products; imbalance between modest wage jobs and affordable housing units	Community Development staff
9	Continue to fund home repair programs to improve ability to age in place including home modifications for accessibility. Affirmatively market to older adults, persons with disabilities, and low income families. Provide information on the program with code violations.	Mortgage lending activity is relatively low and residents report very high levels of denial of housing opportunities due to bad credit.	Community Development staff; Code Enforcement staff
Address barriers to equalizing access to opportunity			
10	Support implementation of recommendations in the "Confronting School and Housing Segregation in the Richmond Region" study, specifically: <ol style="list-style-type: none"> 1. Support policies that allow for more flexibility in where students can enroll within public schools. Include diversity and equity priorities in redistricting processes. 2. Pilot regional collaboration structures for school and housing officials to work together including appointing housing officials to school boards/task forces and having educational officials represented on planning and housing commissions and task forces. 3. Support creation of new magnet schools/regional magnet systems that provide preferences for children underrepresented in high quality schools. 4. Require affirmative marketing in publicly subsidized housing that recruits families from high poverty areas. 	Student enrollment is declining, and students living in poverty are concentrated in lower performing schools.	Working Group

Hopewell and HRHA Impediments to Fair Housing Choice

Impediments to Furthering Fair and Equitable Housing

1. Limited local resources, declining federal funds, and lack of a consistent federal and local commitment to addressing housing needs has constrained progress in addressing regional housing needs.
2. The city's land use code contains dated language related to group living.
3. Poor condition of housing stock due to age of housing units, limited resources for rehabilitation, and relatively low incomes of Hopewell households.

Impediments to Rental Housing Choices

4. The city has an economic development goal to reduce the proportion of rental housing.
5. High-eviction landlords, who prey on residents in high-poverty, racially concentrated, and under-resourced neighborhoods, effectively compromise evicted renters chances at finding safe, quality housing. In Hopewell, the top 10 owned 18 percent of rental units yet initiated 32 percent of evictions.
6. Low income renters living in public housing are concentrated in low opportunity neighborhoods.
7. Conversion of public housing through the RAD program resulted in displacement and evictions of former HRHA residents.
8. Strong increases in rents relative to renter incomes increase cost burden and limit household spending and investment.

Impediments to Attaining Homeownership

9. Declining home values, high mortgage loan denials, and aging housing stock work together to compromise the ability of owners to obtain needed home improvement loans and make accessibility improvements.

Impediments to Accessing High Opportunity Environments

10. Concentrations of high-unemployment areas and under-employed residents constrain residents' ability for economic growth.
11. Access to high performing schools is low for African American/Black students; Latino/Hispanic students feel unwelcome; and school discipline rates are high for both.

Resident Groups for which there is Disproportionate Impact

All residents with housing needs, with the most acute effects on groups with very limited housing choices include households in poverty, persons with disabilities, previously evicted, households with criminal backgrounds

Persons with disabilities

Low and moderate income households; HRHA residents

Resident Groups for which there is Disproportionate Impact

Renter households, who are more likely to be African American/Black and Latino/Hispanic

African American/Black residents; undocumented residents with limited housing choices

African American/Black residents

African American/Black residents

Low income renter households, and especially Asian households who face very high levels of cost burden

Resident Groups for which there is Disproportionate Impact

African American/Black and Latino/Hispanic households who have low homeownership rates; low income owners; seniors; persons with disabilities

Resident Groups for which there is Disproportionate Impact

African American/Black and Latino/Hispanic residents

African American/Black students; Latino/Hispanic students; low income children

Hopewell and HRHA Fair Housing Action Plan (FHAP)

ROW #	HOPEWELL ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
Increase resources and capacity to address housing disparities			
1	<p>Working with regional partners, strengthen funding for eviction mediation and diversion programs, building on effective programs in place in the region. Explore a pilot regional landlord “do no harm” fund to incentivize landlords to house tenants perceived as high risk (eviction on record, criminal background). Services should include assisting households vulnerable to and in the process of being evicted and include information about the forthcoming state process to expunge certain evictions from renters' histories. Target populations include: voucher holders, African American/Black residents, Latino/Hispanic residents, single parents, residents in mobile home parks.</p>	<p>High-eviction landlords, who prey on residents in high-poverty, racially concentrated, and under-resourced neighborhoods, effectively compromise evicted renters chances at finding safe, quality housing in higher opportunity areas. In Hopewell, the top 10 owned 18 percent of rental units yet initiated 32 percent of evictions.</p>	<p>All jurisdictions. Potential partners include: HOME, Peter Paul Center, Sacred Heart, Legal Aid</p>
2	<p>Amend current code and economic development plan to remove potential barriers to fair housing choice and embrace best practices: Eliminate policies that encourage a reduction in the number of rental housing units available in the city; Revise the definition of family consistent with best practices; Permit, at a minimum, temporary family health structures in single family districts as required by state law.</p>	<p>The city has an economic development goal to reduce the proportion of rental housing which could be found to limit housing choice.</p>	<p>Planning department; Community Development staff</p>

ROW #	HOPEWELL ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
3	Continue fair housing education and outreach activities and ensure that materials reach older adults, persons with disabilities, and low income families, and update information on the city's website to be more comprehensive. Resident and landlord education should focus increasing knowledge of the state's new Sources of Income protections, "how vouchers work" training for landlords, good tenant programs for renters, and improving personal finances.	Voucher holders are unaware of new state Sources of Income protections. Landlords continue to engage in discriminatory behavior against persons with disabilities, voucher holders and non-White renters	Community development staff
4	Present initial AI findings to City Council, Planning Commission, and integrate findings into housing and comprehensive plans.	Necessary for effective implementation of FHAP.	Community development staff
Improve access to affordable, quality rental housing			
5	Remove the goal in the city's economic development plan to reduce the proportion of rental stock to avoid disproportionate impacts.	The city has an economic development goal to reduce the proportion of rental housing.	Economic development staff
6	Support the redevelopment of obsolete public housing and quality mixed-income multifamily housing. Facilitate redevelopment opportunities through by-right zoning, fee waivers, and fast track approval.	Low income renters living in public housing live in low opportunity neighborhoods; Conversion of public housing through the RAD program resulted in displacement and evictions of former HRHA residents.	Community development staff

ROW #	HOPEWELL ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
7	Assist HRHA with public housing redevelopment by funding comprehensive tenant transitional programs for redeveloped public housing.	Low income renters living in public housing live in low opportunity neighborhoods; Conversion of public housing through the RAD program resulted in displacement and evictions of former HRHA residents.	Community development staff; HRHA
8	Seek additional federal funding and implement best practices in RAD conversions to avoid client displacement and evictions. Provide comprehensive tenant transitional programs including tenant/property management counseling and mediation; good tenant programs; language access	Conversion of public housing through the RAD program resulted in displacement and evictions of former HRHA residents.	HRHA
Increase ownership opportunities for under-represented households			
9	Modify zoning to allow for higher density, in-demand ownership products and market to under-served buyers in the regional market paired with downpayment assistance	Declining home values, high mortgage loan denials, and aging housing stock work together to compromise the ability of owners to obtain needed home improvement loans and make accessibility improvements.	Planning department
10	Support expansion of the existing regional land trust homeownership model into Hopewell, as opportunities arise to acquire and repurpose land into trust ownership	Low homeownership rates among African American/Black and Latino/Hispanic residents; high mortgage loan denials	Community development staff

ROW #	HOPEWELL ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
11	Continue home repair activities and affirmatively market to older adults, persons with disabilities, and low income families	Poor condition of housing stock due to age of housing units, limited resources for rehabilitation, and relatively low incomes of Hopewell households.	Community development staff
12	Support state and federal regulatory reform to address rental housing disparities: 1. Monitor the effectiveness of the state's new Sources of Income law and support revisions to the 15-day window if needed; 2. Support a state warranty of habitability law that would provide more negotiating power to renters living in substandard housing conditions; 3. Support state regulatory changes that would allow jurisdictions to tailor inclusionary zoning to their markets; 4. Support state law that allow rental registration for long-term rentals (v. only short term rentals as captured in Sec. 15.2-983); 5. Support modifying state law concerning rental inspections to remove district and blight designation, allowing more geographic flexibility in application (and to avoid potential fair housing challenges in application); 6. Support federal eviction-response bills that provide more aid to states and cities to respond to eviction challenges (e.g. Eviction Response Act introduced in 2019); and 7. Support federal changes to the public housing RAD program that provide adequate resources for tenant counseling and protection.	Variety of impediments to housing choice including: 1) Despite recent changes in state law, some landlords refuse to accept Housing Choice Vouchers and those that do are located in higher crime neighborhoods; 2, 4&5) Limited federal funding for Housing Choice Vouchers and the growing gap between residents who need assistance and the number of vouchers available forces unassisted renters into housing in very poor condition; 3) Federal, state, and local resources are inadequate to respond to growing housing challenges and more tools are needed; 6) Landlord decisions to evict tenants, sometimes without cause, create a long-term barrier to accessing stable rental housing; 7) Displaced renters are challenged to find affordable rentals outside of areas of concentrated poverty.	Working Group; Identified foundation and private partners

ROW #	HOPEWELL ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
Address barriers to equalizing access to opportunity			
13	Seek additional grants for infrastructure improvements to support quality neighborhoods and economic development.	Concentrations of high-unemployment areas and under-employed residents constrain residents' ability for economic growth.	Economic development
14	<p>Support implementation of recommendations in the "Confronting School and Housing Segregation in the Richmond Region" study, specifically:</p> <p>1. Support policies that allow for more flexibility in where students can enroll within public schools. Include diversity and equity priorities in redistricting processes. 2. Pilot regional collaboration structures for school and housing officials to work together including appointing housing officials to school boards/task forces and having educational officials represented on planning and housing commissions and task forces. 3. Support creation of new magnet schools/regional magnet systems that provide preferences for children underrepresented in high quality schools. 4. Require affirmative marketing in publicly subsidized housing that recruits families from high poverty areas.</p>	Access to high performing schools is low for African American/Black students; Latino/Hispanic students feel unwelcome; and school discipline rates are high for both.	Working Group

Petersburg Impediments to Fair Housing Choice

Impediments to Furthering Fair and Equitable Housing

1. Historical actions including race-based zoning, redlining, race-based covenants, and education exclusion are manifest in high levels of poverty among non-White and Latino/Hispanic individuals and segregation into high-poverty areas.
2. Limited local resources and declining federal funds relative to needs constrain the city's ability to address housing needs.
3. Lack of housing options for persons experiencing homelessness and transitioning out of homelessness (permanently supportive housing)
4. Restrictions on occupancy and tenure in housing units can restrict housing choice.

Impediments to Rental Housing Choices

5. Affordable rental housing options, including public housing and LIHTC properties, are geographically concentrated in high-poverty neighborhoods.
6. High-eviction landlords, who prey on residents in high-poverty, racially concentrated, and under-resourced neighborhoods, effectively compromise evicted renters chances at finding safe, quality housing. In Petersburg, the top 10 owned 23 percent of rental units yet initiated 38 percent of evictions.

Impediments to Attaining Homeownership

7. Historical segregation and disinvestment, coupled with past discrimination in lending and current disparities in accessing mortgage credit, work to restrict future equity gains and access to higher-cost neighborhoods.
8. Extremely high denial rates for mortgage loans: 47 percent of Latino/Hispanic loan applicants and 35 percent of African American/Black applicants are denied mortgage loans. Loans that are made carry high interest rates.
9. Low homeownership rates due to few loan applications and challenges qualifying for mortgage loans.

Resident Groups for which there is Disproportionate Impact

Latino/Hispanic households, children living in families in poverty

All residents with housing needs, with the most acute effects on groups with very limited housing choices include households in poverty, persons with disabilities, previously evicted, households with criminal backgrounds

All residents with housing needs, with the most acute effects on groups with very limited housing choices include households in poverty, persons with disabilities, previously evicted, households with criminal backgrounds

Persons with disabilities; unrelated households; low income renters

Resident Groups for which there is Disproportionate Impact

Residents who are most likely to live in high-poverty areas: African American/Black households, Latino/Hispanic households, single mother households, persons with disabilities, children living in poverty and without quality education options

African American/Black residents

Resident Groups for which there is Disproportionate Impact

African American neighborhoods: The average priced home in a majority African American/Black neighborhood is worth \$36,000 less in equity over 15 years than a comparable home in a White neighborhood.

African American/Black and Latino/Hispanic applicants

Low- and moderate-income and non-White renters interested in buying

Impediments to Accessing High Opportunity Environments

10. Slow economic growth, lack of job-rich areas and concentrations of high-unemployment areas constrain residents' ability for economic growth.
11. Concentrations of economically disadvantaged students in Petersburg schools—three fourths of students are economically disadvantaged. High student discipline rates in Petersburg schools.

Resident Groups for which there is Disproportionate Impact

African American/Black residents

African American/Black students; children living in poverty and without quality education options

Recommended Petersburg Fair Housing Action Plan (FHAP)

ROW #	PETERSBURG ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
Increase resources and capacity to address housing disparities			
1	Working with regional partners, strengthen funding for eviction mediation and diversion programs, building on effective programs in place in the region. Explore a pilot regional landlord "do no harm" fund to incentivize landlords to house tenants perceived as high risk (eviction on record, criminal background). Services should include assisting households vulnerable to and in the process of being evicted and include information about the forthcoming state process to expunge certain evictions from renters' histories. Target populations include: voucher holders, African American/Black residents, Latino/Hispanic residents, single parents, residents in mobile home parks.	High-eviction landlords, who prey on residents in high-poverty, racially concentrated, and under-resourced neighborhoods, effectively compromise evicted renters chances at finding safe, quality housing. In Petersburg, the top 10 owned 23% of rental units yet initiated 38 percent of evictions.	All jurisdictions. Potential partners include: HOME, Peter Paul Center, Sacred Heart, Legal Aid
2	Continue to fund education and outreach to build awareness of fair housing laws and improve financial fitness of residents. Resident and landlord education should focus increasing knowledge of the state's new Sources of Income protections, "how vouchers work" training for landlords, good tenant programs for renters, and improving personal finances. Target populations include: voucher holders, African American/Black residents, Latino/Hispanic residents, single parents, residents in mobile home parks.	Voucher holders are unaware of new state Sources of Income protections. Landlords continue to engage in discriminatory behavior against persons with disabilities, voucher holders and non-White renters	Community development staff

ROW #	PETERSBURG ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
3	Develop a formal fair housing Q&A flyer for frontline city staff to ensure a consistent and high-quality process of referring residents to HOME and Legal Aid	Overall effort to address fair housing barriers	Petersburg staff
4	Present initial AI findings to City Council, Planning Commission, and integrate findings into housing and comprehensive plans.	Necessary for effective implementation of FHAP	Petersburg staff
Improve access to affordable, quality rental housing and expand homeownership opportunities			
5	Continue to fund residential rehabilitation including accessibility improvements for persons with disabilities.	Extremely high denial rates for mortgage loans: 47% of Latino/Hispanic loan applicants and 35% of African American/Black applicants are denied mortgage loans. Loans that are made carry high interest rates.	Petersburg staff
6	Make zoning changes recommended in zoning and land use section	Conditional use permits for group homes and narrow definition of family in city code may limit housing options.	Planning department

ROW #	PETERSBURG ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
7	<p>Support state and federal regulatory reform to address rental housing disparities: 1. Monitor the effectiveness of the state's new Sources of Income law and support revisions to the 15-day window if needed; 2. Support a state warranty of habitability law that would provide more negotiating power to renters living in substandard housing conditions; 3. Support state regulatory changes that would allow jurisdictions to tailor inclusionary zoning to their markets; 4. Support state law that allow rental registration for long-term rentals (v. only short term rentals as captured in Sec. 15.2-983); 5. Support modifying state law concerning rental inspections to remove district and blight designation, allowing more geographic flexibility in application (and to avoid potential fair housing challenges in application); 6. Support federal eviction-response bills that provide more aid to states and cities to respond to eviction challenges (e.g. Eviction Response Act introduced in 2019); and 7. Support federal changes to the public housing RAD program that provide adequate resources for tenant counseling and protection.</p>	<p>Variety of impediments to housing choice including: 1) Despite recent changes in state law, some landlords refuse to accept Housing Choice Vouchers and those that do are located in higher crime neighborhoods; 2, 4&5) Limited federal funding for Housing Choice Vouchers and the growing gap between residents who need assistance and the number of vouchers available forces unassisted renters into housing in very poor condition; 3) Federal, state, and local resources are inadequate to respond to growing housing challenges and more tools are needed; 6) Landlord decisions to evict tenants, sometimes without cause, create a long-term barrier to accessing stable rental housing; 7) Displaced renters are challenged to find affordable rentals outside of areas of concentrated poverty.</p>	Working Group; Identified foundation and private partners
Address barriers to equalizing access to opportunity			
8	<p>Seek additional grants for infrastructure improvements to support quality neighborhoods and economic development.</p>	<p>Slow economic growth, lack of job-rich areas and concentrations of high-unemployment areas constrain residents' ability for economic growth.</p>	Economic development staff

ROW #	PETERSBURG ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
9	Continue to prioritize block grant funding for job training, skill development, and economic development.	Slow economic growth, lack of job-rich areas and concentrations of high-unemployment areas constrain residents' ability for economic growth.	Community development staff
10	Share findings with school district officials and work together to improve school quality and strengthen educational environments.	Concentrations of economically disadvantaged students in Petersburg schools—three fourths of students are economically disadvantaged. High student discipline rates in Petersburg schools.	Community development staff

RRHA Impediments to Fair Housing Choice

Impediments to Furthering Fair and Equitable Housing	Resident Groups for which there is Disproportionate Impact
1. Historical actions including race-based zoning, redlining, race-based covenants, and education exclusion are manifest in high levels of poverty among non-White and Latino/Hispanic individuals and segregation into high-poverty areas.	African American/Black households, persons with disabilities, Latino/Hispanic households, children living in families in poverty
2. RRHA public housing properties and voucher holders are concentrated in high-poverty neighborhoods. In the City of Richmond, more than twice as many public housing units are located in racially and ethnically concentrated areas of poverty (R/ECAPs) as in non-R/ECAPs.	African American/Black households, children living in families in poverty
3. Declining federal funds relative to needs constrain RRHA's ability to address housing needs.	African American/Black households, children living in families in poverty
4. Residents with disabilities face an inadequate supply of accessible, affordable units and commonly live in inaccessible homes in poor condition and in neighborhoods lacking public transit.	Low income persons with disabilities
Impediments to Accessing High Opportunity Environments	Resident Groups for which there is Disproportionate Impact
5. Landlords continue to refuse to accept voucher holders despite a recent change in state law, limiting access to rental units in low opportunity areas.	African American/Black residents
6. Voucher holders are unaware of new Sources of Income protections at the state level.	Groups most likely to utilize vouchers: African American/Black households, single mother households, persons with disabilities

RRHA Fair Housing Action Plan (FHAP)

ROW #	RRHA ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
1	Working with regional partners, strengthen funding for eviction mediation and diversion programs, building on effective programs in place in the region. Explore a pilot regional landlord "do no harm" fund to incentivize landlords to house tenants perceived as high risk (eviction on record, criminal background). Services should include assisting households vulnerable to and in the process of being evicted and include information about the forthcoming state process to expunge certain evictions from renters' histories. Target populations include: voucher holders, African American/Black residents, Latino/Hispanic residents, single parents, residents in mobile home parks.	Tenant eviction histories create a barrier to accessing stable rental housing especially for households in high-eviction areas: African American/Black households, single parents, generational renters in eastern part of region	All jurisdictions. Potential partners include: HOME, Peter Paul Center, Sacred Heart, Legal Aid
2	Commit to funding fair housing education and outreach programs, building on effective programs in place in the region. Resident and landlord education should focus increasing knowledge of the state's new Sources of Income protections, "how vouchers work" training for landlords, good tenant programs for renters, and improving personal finances.	Voucher holders are unaware of Sources of Income protections. Landlords continue to engage in discriminatory behavior against voucher holders and non-White renters.	RRHA and jurisdictional partners

ROW #	RRHA ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
3	<p>Support development of a City of Richmond and regional rental rehabilitation program with federal funds and foundation partners. This type of program would offer grants for rental rehabilitation to landlords who agree to keep units affordable to 60% AMI households.</p> <p>Monitor the program over 3 years and, if successful, expand conditions to include accepting renters with eviction and criminal history records.</p>	<p>Poor condition of housing stock due to age of housing units, limited resources for rehabilitation, and relatively low incomes of Hopewell households.</p>	<p>Working Group; City of Richmond; identified foundation and private partners</p>
4	<p>Seek funding for adopting small area rents regionwide, which could expand voucher holder options in areas of high opportunity.</p>	<p>Concentrations of voucher holders in high poverty areas</p>	<p>RRHA staff</p>
5	<p>Improve the environment of persons with disabilities in public housing: Increase the percentage of accessible units in redeveloped properties and continue to adopt best practices for reasonable accommodations requests</p>	<p>Residents with disabilities face an inadequate supply of accessible, affordable units and commonly live in inaccessible homes in poor condition and in neighborhoods lacking public transit.</p>	<p>RRHA staff</p>
6	<p>Continue to offer programs that build self-sufficiency and job readiness among residents including partnering with trusted, local nonprofits (Peter Paul, Sacred Heart, RIL). Adopt best practices for crime-reduction, economic self-sufficiency, and good tenant programs</p>	<p>RRHA public housing properties and voucher holders are concentrated in high-poverty neighborhoods.</p>	<p>RRHA staff</p>

ROW #	RRHA ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
7	<p>Strengthen client resources for relocating into higher opportunity areas: Continue to fund counseling for voucher holders to help voucher holders consider seeking housing in higher opportunity locations. Provide counseling for relocations both during and after moves into higher opportunity areas. Utilize best practices in affirmative marketing to alert potential tenants to housing availability.</p>	Concentrations of voucher holders in high poverty areas	RRHA staff
8	<p>Provide comprehensive tenant transitional programs for redeveloped public housing. Seek additional federal funding and implement best practices in RAD conversions to avoid client displacement and evictions. Provide comprehensive tenant transitional programs including tenant/property management counseling and mediation; good tenant programs; language access</p>	Potential for displacement and evictions from PHA property conversions	RRHA staff
9	<p>Achieve not net loss of assisted housing in RRHA's transformation of public housing into mixed-income rental and ownership communities.</p>	Affordable rental housing options, including public housing and LIHTC properties, are geographically concentrated in high-poverty neighborhoods.	RRHA working with the City of Richmond

ROW #	RRHA ACTION ITEMS	FAIR HOUSING ISSUES/IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY
10	<p>Support state and federal regulatory reform to address rental housing disparities: 1. Monitor the effectiveness of the state's new Sources of Income law and support revisions to the 15-day window if needed; 2. Support a state warranty of habitability law that would provide more negotiating power to renters living in substandard housing conditions; 3. Support state regulatory changes that would allow jurisdictions to tailor inclusionary zoning to their markets; 4. Support state law that allow rental registration for long-term rentals (v. only short term rentals as captured in Sec. 15.2-983); 5. Support modifying state law concerning rental inspections to remove district and blight designation, allowing more geographic flexibility in application (and to avoid potential fair housing challenges in application); 6. Support federal eviction-response bills that provide more aid to states and cities to respond to eviction challenges (e.g. Eviction Response Act introduced in 2019); and 7. Support federal changes to the public housing RAD program that provide adequate resources for tenant counseling and protection.</p>	<p>Variety of impediments to housing choice including: 1) Despite recent changes in state law, some landlords refuse to accept Housing Choice Vouchers and those that do are located in higher crime neighborhoods; 2, 4&5) Limited federal funding for Housing Choice Vouchers and the growing gap between residents who need assistance and the number of vouchers available forces unassisted renters into housing in very poor condition; 3) Federal, state, and local resources are inadequate to respond to growing housing challenges and more tools are needed; 6) Landlord decisions to evict tenants, sometimes without cause, create a long-term barrier to accessing stable rental housing; 7) Displaced renters are challenged to find affordable rentals outside of areas of concentrated poverty.</p>	Working Group; RRHA staff

APPENDIX A.

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