

2009 Legislative Agenda Survey Results



**For more information contact
Helen M. O'Beirne, MSW**

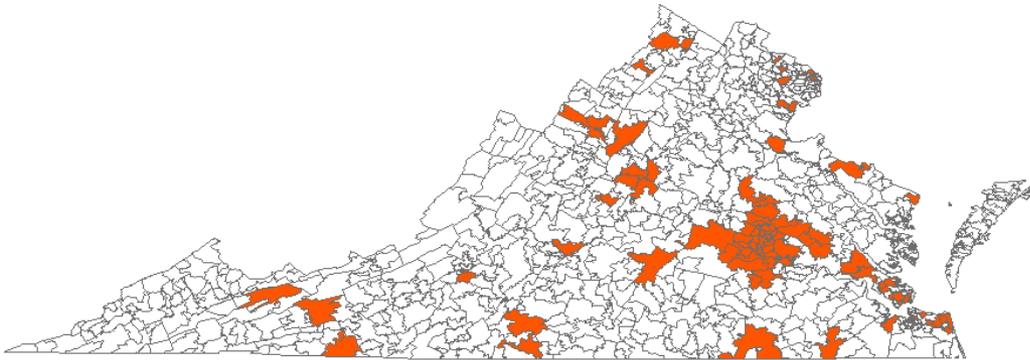
Director, Center for Housing Leadership
Housing Opportunities Made Equal of Virginia Inc.
700 E. Franklin St. Suite 3A Richmond, VA 23219
804-354-0641 x128 (p) 804-354-0690 (f)
helen@phonehome.org

Survey Participant Overview

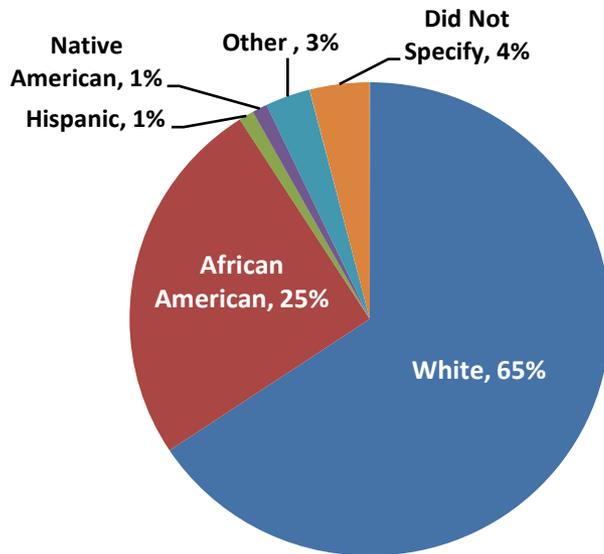
May 20, 2009 through June 30, 2009

262 respondents

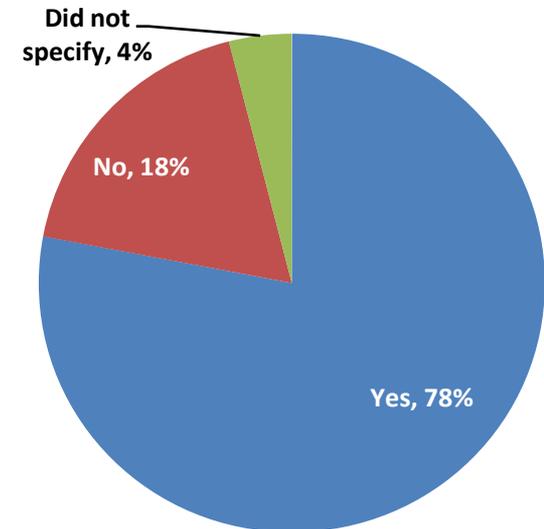
95 zip codes covered



Race / Ethnicity



Do you currently own a home?

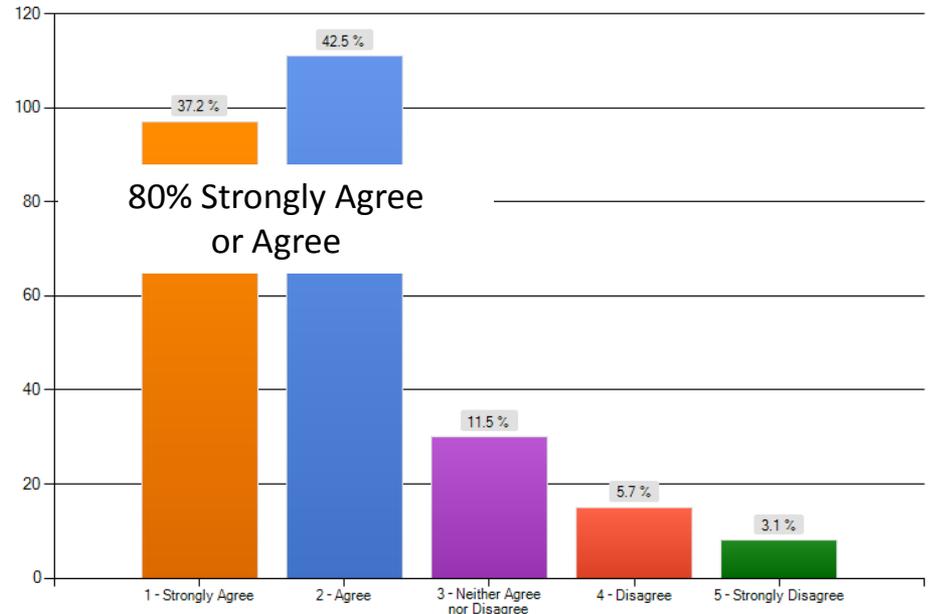


*not a scientific survey

Survey Results: Affordable Housing

Housing developers should be offered incentives to VOLUNTARILY provide affordable housing units.

- Seek developers that have affordable housing as their niche. The pool of Housing Developers is diverse enough to find a few that are committed to housing and not dollars.
- It seems to me that a moral imperative would move developers to consider this.
- Incentives for REALTORS to list affordable housing also.
- Given proper incentives, the open market is best able to create the most affordable units at the least cost.
- It's not only the developers fault; localities mandated larger lot sizes, which increased costs; builders were forced to build larger, more expensive homes to absorb the additional costs. We need to go back to smaller lot sizes so we can build TRUE starter homes.



Survey Results: Affordable Housing

Housing developers should be REQUIRED to provide affordable housing units.

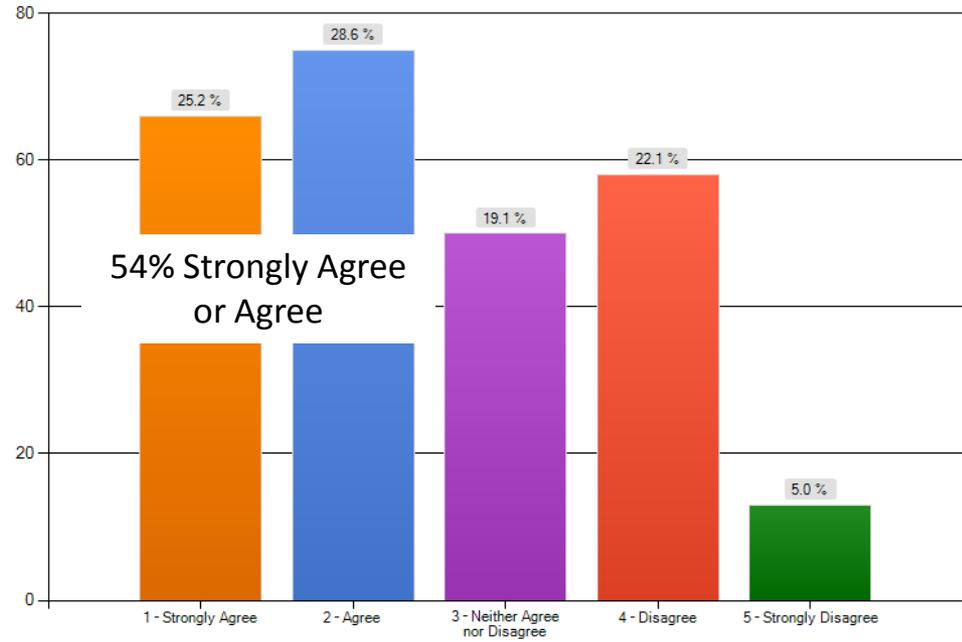
- A percentage of their housing should be affordable. Thus creating a mixed income communities.

- This is tough in Virginia, but it is critical to realistic fair housing changes. Also, mandatory rules can be easier for the good guys to follow.

- If one is to believe in free markets and capitalism, then such requirement would not be consistent with those principles.

- I think a percentage of the units should be affordable to help with the diversity of the community.

- Requiring affordable units is simply a "stealth" tax on new housing because the cost is borne by the market rate units in that development and not by society at large, which is appropriate.



Survey Results: Affordable Housing

Housing trust funds can be used to help create affordable housing opportunities. I think building and maintaining an affordable housing stock is an appropriate use of tax dollars.

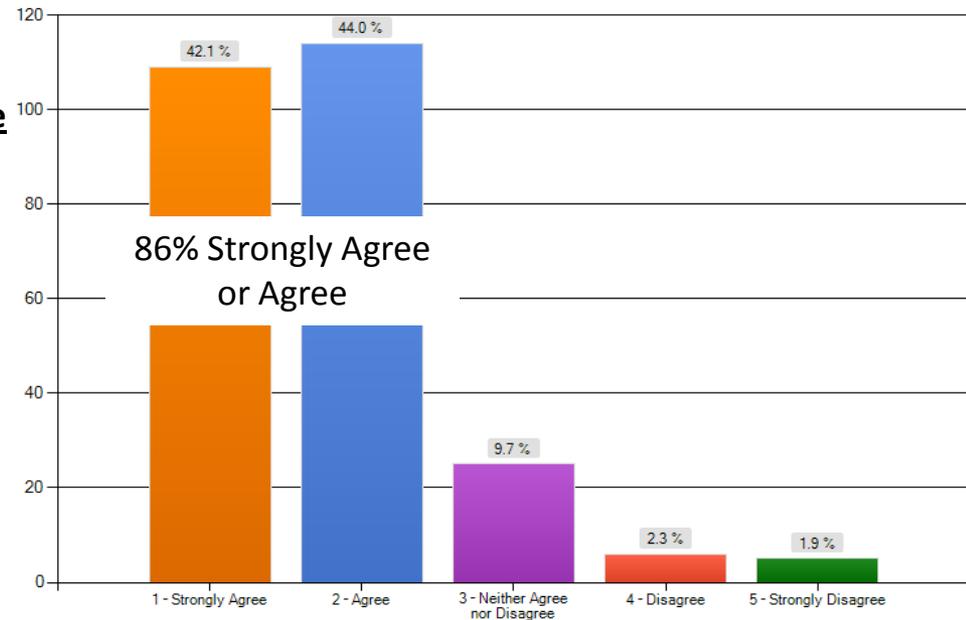
- Public housing has been a disaster wherever it is used. It results in entrenched poverty. Short-term subsidies to families in need is the way to go.

- As long as sufficient checks and balances exist to oversee maintenance and quality.

- There are too many individuals being priced out of the housing market. Decent working people want a roof over their head in a safe neighborhood but can't afford it.

- Housing trust funds offer our best hope for bridging the gaps to affordable housing for many citizens.

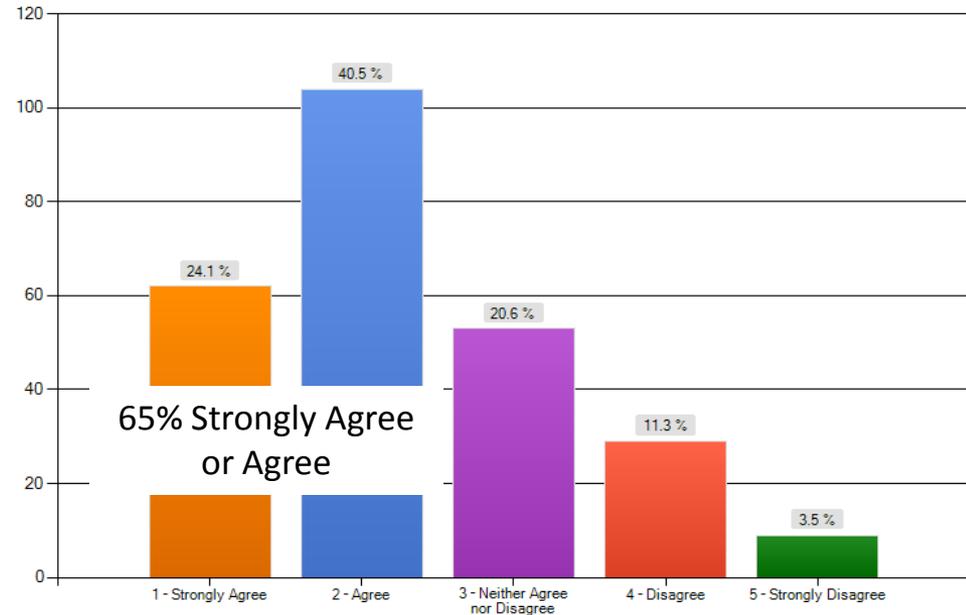
- We need this to create healthy, mix[ed] income communities.



Survey Results: Fair Housing

In my community, some families or individuals may encounter discrimination when trying to find safe and decent housing.

- Whenever someone of color tries to purchase a home in areas such as Yorktown, Williamsburg, Toano, and Gloucester they have to select a less desirable area.
- Property managers have begun to rely upon credit scores which do not give a complete analysis of the character or true payment integrity of the renter.
- Ex-offenders, no matter their charge are discriminated against across the board in Richmond.
- DUH.
- It's subtle, but I am sure it is there.
- As a REALTOR, I feel this better not be an issue.



Survey Results: Fair Housing

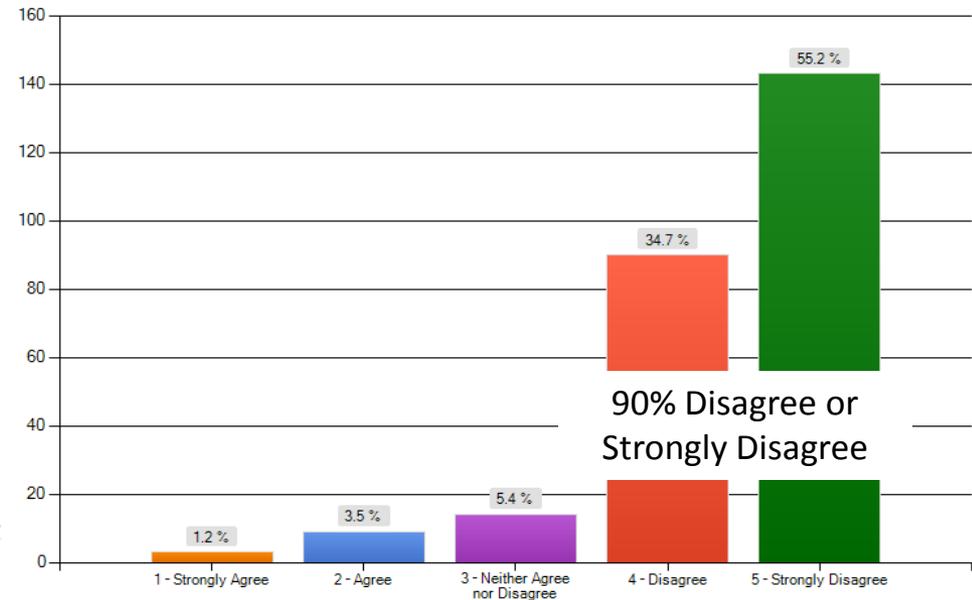
Landlords and property managers should be allowed to turn away potentially qualified tenants based on how that renter would be paying for an apartment, such as with a housing voucher subsidy or social security income.

- I believe there should be a background check on any individual prior to renting/leasing any property. How a individual pays for the property shouldn't be the only reason for refusal.

- As long as they are getting the money legally and meet all other requirements I do not see a problem with becoming tenants. However, if they become bad tenants they the landlord should also have the right to kick them out.

- Landlords should be able to choose their tenants. Bad tenants can be very abusive and expensive.

- If the landlord is rejecting vouchers because RRHA does not pay on time - which has been a problem in the past - then RRHA should pay on time.



Survey Results: Fair Lending

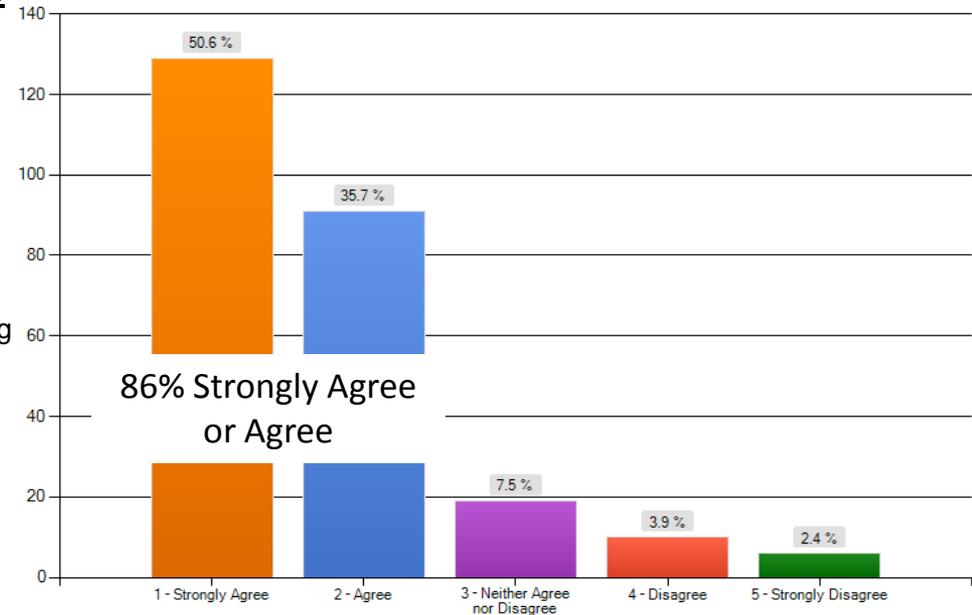
The government should do more to assure that mortgage lending to Virginians is both fair and sound.

- The government should set up regulatory guidelines for mortgage lenders which require them to produce quality loans to only qualified buyers. Buyers should be required to participate in housing counseling through out the entire buying process, from pre-purchase throughout after purchase.

- Instead of blaming the appraiser, hold the banks and mortgage companies responsible for misleading their clients.

- Protection against predatory lending [in Virginia] is below standards in other states.

- I think the government is finally waking up to this.... just a little too late for some people.



Survey Results: Fair Lending

When encountering a foreclosure, I feel that a homeowner should be...

- It is cost effective to keep families and individuals in housing rather than have them access homeless services.

- A judge should definitely NOT change the contract and abandon the rule of law to favor one party based on a hardship situation. The rule of law is critical to economic opportunity for all people, and certainly the poor. Any lender will work with a responsible borrower on a common sense basis. Foreclosure is expensive.

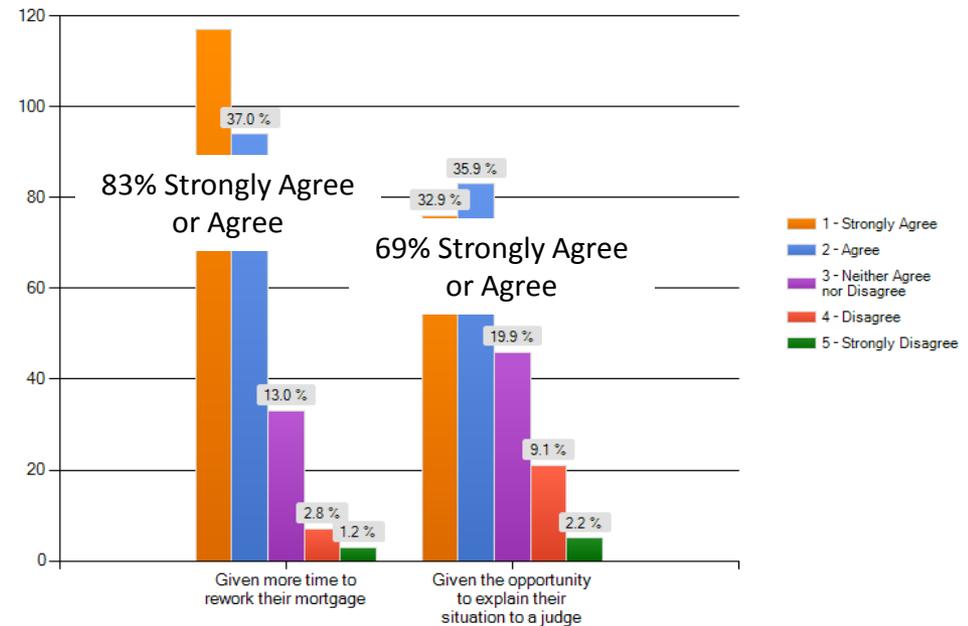
- No foreclosure should be permitted without the matter proceeding through the courts. Non-judicial foreclosures should be prohibited.

- Because the gov't caused this problem, I think we need to extend a bit more slack to these people than I would ordinarily agree to.

- Everything possible should be offered to homeowner to prevent going to court.

- Mortgage companies must understand that it serves the nation better to have fewer foreclosures.

- Homeowners are given ample opportunity to talk with lenders. Extensions only give more time to live free at taxpayer's expense.



Survey Results: State Priorities and Performance

In the upcoming election, I will consider issues of fair lending, fair housing and affordable housing when making a decision about a candidate for which to vote.

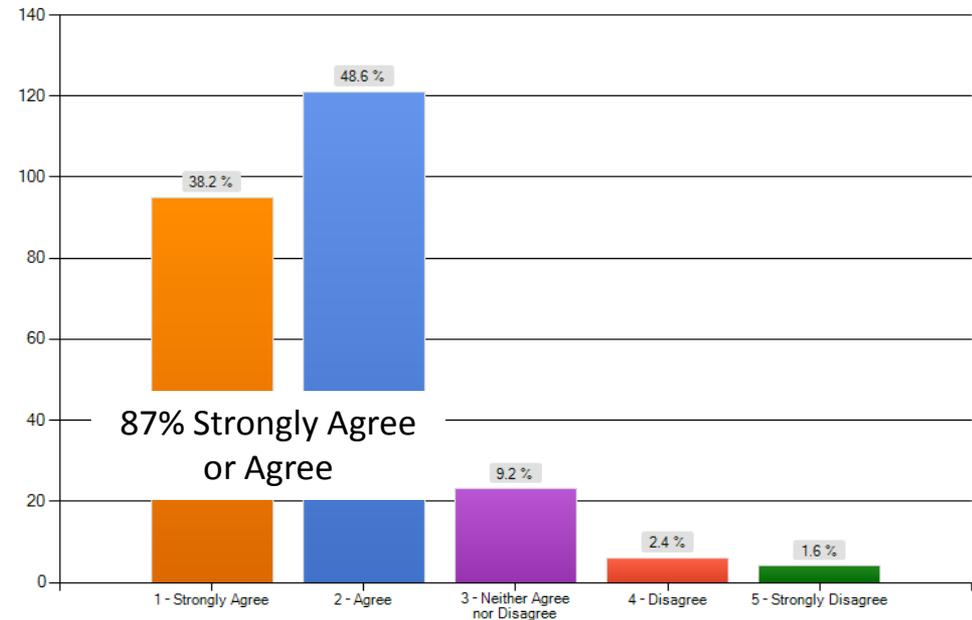
- Assuming that these issues are even vetted amongst the candidates.

- Women with children are often the victims of lack of political will.

- Yes - if I could vote.

- Unfortunately, not many candidates are talking about these issues.

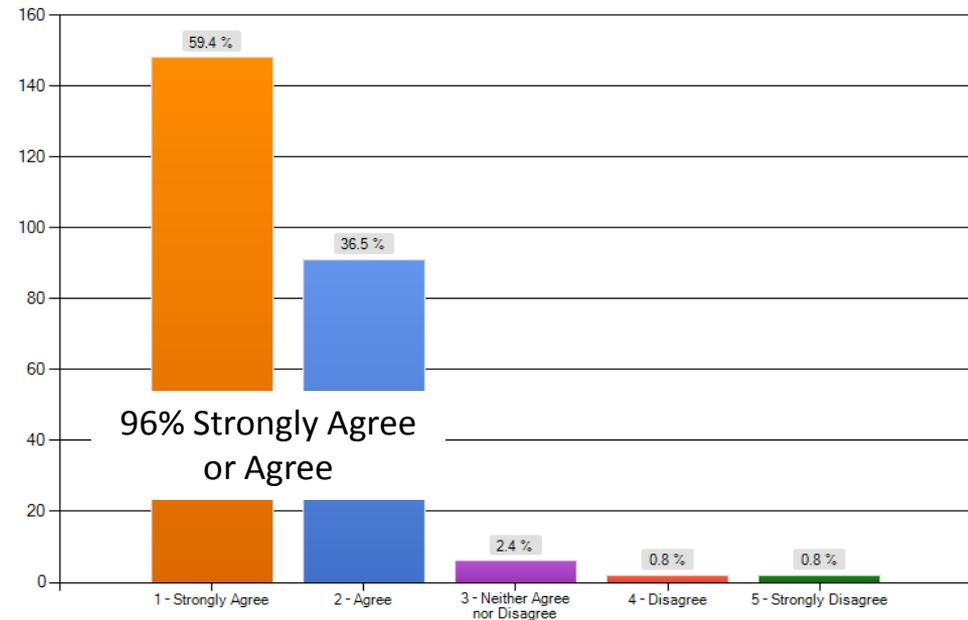
- I will vote for patriots, not socialists.



Survey Results: State Priorities and Performance

When elected officials are making policy decisions about transportation, education, economic development and other important issues, I feel that they should consider housing.

- Official should always understand the impact of their decisions in all these areas and should not create policies that are destructive of opportunities for people to build housing that meets the market need.
- We need fair/mixed-income/affordable housing voices to advocate for change at the city and local gov't level who are influenced by the very vocal "NIMBY" attitudes of civic and neighborhood association groups and their members.
- They are all tied together and any limitation on public transportation is a limitation on housing selection.
- Housing is inextricably tied to all facets of public policy.



Survey Results: State Priorities and Performance

Using a scale of A as excellent, C as average, and F as failing, please grade the following groups on their level of work to improve the availability of fair and affordable housing across Virginia:

- Trying to zone low income people out of existence is despicable, and that is what the local officials do.

- Local organizations vary in their ability and authority to work to improve affordable housing. But they all work hard.

- BHC is the best of the nonprofit affordable housing organizations in RVA but more education and outreach work must be done to teach the "NIMBY" crowd not to fear "affordable housing" and the benefits of mixed income housing options and the best practices adopted by cities similar to RVA that are thriving across the U.S.

- Of course local elected officials vary widely. Arlington probably gets a B, and most of the rural areas are Fs.

- We all must be failing, because this is such a huge issue.

- The elephant in the room is housing density. Density is a good thing when done properly, but many elected officials eschew the greater good for the vocal minority opposing higher density.

Local Elected Officials	C
State Elected Officials	C
Local Non-Profit and Community Organizations	B

HOME is dedicated to ensuring equal access to housing for all people. In order to do so, we have established the '7 Stepping Stones to Equality'. Please let us know how important each of these goals / outcomes are to you.

- Given the times, helping people become better renters is just as important as homeownership.

- Focus on education and opportunity and the rest will sort itself out.

- Deconcentrating poverty, according to social learning theory, will generate positive socioeconomic change; however, demolition of public housing without rock-solid plans to sustainably connect low-income persons with housing (and social supports) may be a another failed social experiment.

- I believe that no matter how diligently we put our efforts into eliminating racial/ethnic disparities, it will always be there. It's human nature for cultural groups to want to live close to their own cultural groups as that is what most people want: to live near/around people who share similar interests, etc.

Rank	7 Stepping Stones to Equality	Score
1	Increase the availability of affordable housing	4.72
2	Eliminate housing discrimination	4.69
3	Eliminate racial and ethnic disparities in homeownership	4.52
4	Decrease concentrations of poverty	4.46
5	Work to de-segregate housing patterns	4.34
6	Lower the rate of mortgage default	4.33
7	Help more people become homeowners	4.01

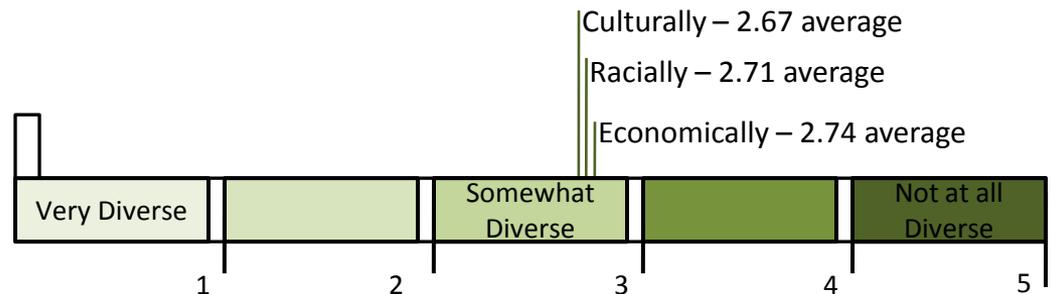
HOME & Community

On a scale of 1 to 5, how diverse is your community?

- African Americans are over represented in our shelter program consistently and are currently receiving or have received government assistance with TANF, food stamps and SSI/SSDI for their children.

- There is diversity, but almost complete separation of black and white.

- I live in the near West End and there are few visible racial minorities in my neighborhood.



Now think about the ideal community. On a scale of 1 to 5, how diverse would that community be?

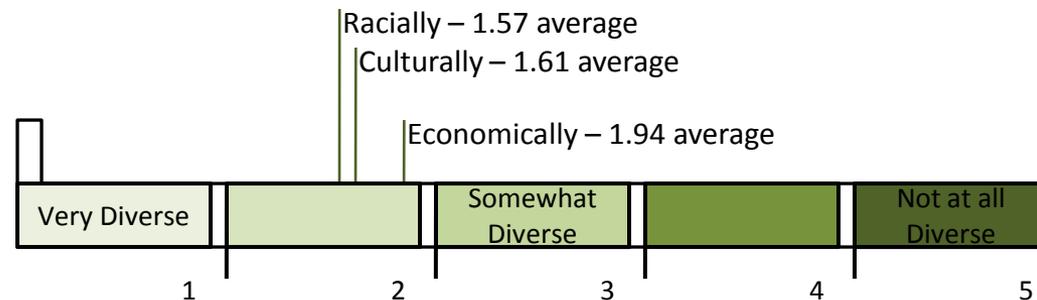
- In my ideal community, there would be complete diversity which would teach our children to understand other cultures and realize that while everyone doesn't look like them, people want the same things for themselves and their children. It would lead to greater understanding between peoples.

- Blending will happen not by simply placing dissimilar persons in the same geographic space. Rather, it will happen only when relationships of trust, trustworthiness, and like-values are sustainably developed.

- Diversity makes life a lot less boring. I grew up in an area that, while far less than perfect, offered many chances for exposure to different cultures and races, as well as exposure to different economic groups, which helped shape my decision on what I wanted to become.

- It would be better to raise the income of low income people, than to encourage low incomes in the name of diversity.

- Diversity is a big reason why I moved to Byrd Park.



Other Comments

-In my opinion, the reason we are in the state we are is due to greed and discriminatory policies. All players, home owners, banks, loans and local and federal governments, were seeing dollar signs and ways of taking away the middle class status and dreams. This only created two classes, rich and poor, and everyone else can keep dreaming.

-Like always, the working poor who are not eligible for temporary gov't assistance except for food stamps, must become totally economically dependent upon the gov't to qualify for assistance and services.

- I see that people are paying higher than normal rent for housing in areas that are not in the best condition. They are being subjected to "slum landlords" who will not fix apartments/homes to a livable standard, and a lot of times because of social - economic standards they have not learned their rights as tenants. If you reduce costs for all housing then all housing will be more affordable. Use incentives not requirements. Government meddling hurts.

-With the current economic situation, individuals are slipping through the cracks. People are losing homes and find themselves looking for a place to live. Apartments will not rent to them because of their blemished credit reports etc. Home owners will not rent to them because of their blemish credit. Non-profits try to fill the gap, however funding is not available to help everyone. People become homeless. In this country full of milk and honey, how does this happen?

- Fair lending: push for 36% interest cap for all types of small loans. Housing assistance: for affordable housing should be coupled with education sufficient to help individuals to better their circumstances (knowledge/skills/income); some accountability (for able-bodied adults) is appropriate for any public assistance.

Other Comments

- Aggressive and intelligent fair housing action is critical to actually dealing with race in this nation - race is this nation's great blind spot. Keep up the good work.
- Affordable housing too often focuses on bricks and mortar and far too little on fostering relationship building among dissimilar persons and families.
- Local officials talk a good game but have done relatively little to address either the housing affordability problem or problems related to the concentration of poverty. Until there is a recognition that these are regional problems and that all communities must participate in addressing them, we will make little progress.
- My issue is that while searching for a home that agents tend to steer you deep into the heart of the inner city blocks from poverty and crime not where you want to live but where they think you ought to live.
- Chesterfield has the fastest growing population for older people but very little affordable housing. Hanover is also lacking in this area. It's a shame that when people are displaced that they must move out of their environment/community that they have lived in for years to the city or another area.
- I have been working on a project in Richmond, VA trying to provide affordable housing. The city government and HUD have made it impossible. I had to give up. Everybody says they want affordable housing but when it comes to cutting the red tape and getting other officials to work together it becomes way too difficult.
- The degree of homelessness in the United States is shameful. In many countries, shelter is considered a basic human right available to all. It should be in the U.S. as well. This country can easily afford to house all its citizens.