

Analysis of Impediments to Fair Housing Choice

City of Hopewell, VA

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City of Hopewell

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Executive Summary

Purpose of the Analysis

This Analysis of Impediments to Fair Housing Choice (AI) examines policies and practices that may limit the ability of Hopewell residents to choose housing in an environment free from discrimination. The purpose of the AI is to identify potential fair housing issues and impediments, and recommend possible actions that the City of Hopewell can implement, in order to assist the City in planning its fair housing activities over the next five years. This analysis will assemble basic demographic, economic, and housing information about the City of Hopewell, identify and analyze barriers that may limit housing choice, and recommend possible actions to rectify impediments identified.

Fair housing is defined by the United States Department of Housing and Urban Development 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 choices; and
- Any actions, omissions, or decisions that have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status or national origin.

The body of the report discerns specific housing needs and issues by analyzing demographic and economic patterns in Hopewell, as well as housing market supply conditions. The report also reviews fair housing complaints filed since the last AI report was completed in 2004, and reports on the City's recent actions to further fair housing choice.

Demographic Patterns within Hopewell

- Mapping within the body of the report displays the variation in racial and ethnic makeup within Hopewell by Census tract. While African Americans comprise 38 percent of Hopewell's total population, African American households represent a higher proportion of households in the southern two Census tracts: households headed by African Americans make up 52 percent of all households in Tract 8206, and 91 percent of households in Tract 8207.
- Conversely, households headed by whites are more concentrated in Tract 8204 and 8206, in the western portion of the City. White households make up 69 and 76 percent of all households in these two tracts, respectively, but comprise 52 percent of Hopewell's population in total.
- A "dissimilarity index analysis" measuring the differences in racial and ethnic characteristics between Hopewell's Census tracts indicates moderate, but not pronounced, segregation between white and black households in the City. The index provides a way of measuring segregation of groups within the City, using Census tract data. The methodology and results are fully explained in the body of the report.

- Current demographic estimates report that Latinos make up four percent of Hopewell's population, but anecdotal information suggests that the actual number of Latinos may have grown more rapidly since the 2000 Census, and the current count may actually be higher. The dissimilarity index found low levels of segregation among Latinos within Hopewell.

Fair Housing Complaints in Hopewell

- Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, is the Federal law that prohibits discrimination in the sale, rental or financing of housing on the basis of race, color, religion, sex, handicap, familial status or national origin. Title VI of the Civil Rights Act, as well as other Federal laws, prohibits discrimination in activities or programs receiving Federal funding.¹ HUD requires each jurisdiction that receives Community Development Block Grant (CDBG) funds to affirmatively further fair housing choice.
- Virginia's Fair Housing Law, enacted in 1972, uses a broader definition of protected classes prohibiting discrimination based on age (elderliness) as well as on the basis of race, color, religion, national origin, sex, familial status, and handicap. In Virginia, elderliness is defined as anyone over 55 years of age.
- Fair housing complaints against private sector entities are received by the Virginia Department of Professional and Occupational Regulation's Fair Housing Office. From 2002 to 2008, the agency received a total of six complaints in the City of Hopewell. Four of those complaints were based on disability, while two were based on race. Three of the complaints were closed administratively, one was conciliated, and two were closed as having no cause/no reasonable cause. Conciliated cases result in an agreement between the two parties to the case, through mediation provided by a Program Conciliator.
- Complaints made against the City of Hopewell and/or the Hopewell Redevelopment and Housing Authority (HRHA) are forwarded from the Virginia Fair Housing Office to HUD, because both the City and HRHA receive funding from HUD. From January 1, 2004 to August 13 2009, HUD received seven complaints on the basis of race and disability reasonable accommodations. One complaint was dismissed for a determination of no cause, and one complaint was withdrawn after resolution. The remaining five complaints were conciliated, including the three complaints filed in connection with the City's proposed redevelopment of The Bluffs.

¹ Other legislation prohibiting discrimination in Federally assisted programs and activities includes: Section 109 of the Housing and Community Development Act of 1974; Section 504 of the Rehabilitation Act of 1973; Title II of the Americans with Disabilities Act of 1990; the Age Discrimination Act of 1975; Title IX of the Education Amendments Act of 1972, and the Architectural Barriers Act of 1968.

Recent City Actions to Further Fair Housing Choice

The previous Analysis of Impediments study identified several strategies for improving access to fair housing for Hopewell residents:

- **Education and Marketing for Fair Housing Laws:** Implement a series of local seminars on federal and state housing laws.
- **Improve the Complaint Reporting Process:** Further develop the fair housing complaint process, to better educate residents of how to pursue complaints of discrimination.
- **Expanding Housing Choice and Opportunities:** Encourage local real estate professionals and property owners to promote housing choice, and provide additional units for those with physical and mental disabilities through actions by the City of Hopewell and the HRHA.
- **Renovate and Increase the City’s Housing Stock:** Create a rental inspection program that will assure Hopewell landlords do a better job of maintaining their rental units to acceptable standards.

The City of Hopewell has taken some action on all of the four categories of recommendations, as summarized in the following table.

Summary of City Actions to Further Fair Housing Choice

Objective	City Actions
Education and Marketing for Fair Housing Laws	<ul style="list-style-type: none"> • Contracted with Housing Opportunities Made Equal (HOME) to conduct workshops for Hopewell residents and City employees. • Created and disseminated pamphlets explaining laws and regulations.
Improve the Complaint Process	<ul style="list-style-type: none"> • Designated Department of Development as the City entity that can receive fair housing complaints. • HRHA revised its reasonable accommodations policy and procedures to be clearer and further define the accommodation process.
Expanding Housing Choice and Opportunities	<ul style="list-style-type: none"> • Conducted workshops for realtors through City’s contract with HOME.
Renovate and Increase the City’s Housing Stock	<ul style="list-style-type: none"> • Implemented a rental housing code enforcement program targeted at two Census tracts.

Demographic and Economic Factors that Impact Fair Housing Choice in Hopewell

Hopewell's housing issues and needs are unique. Among the issues that appear to affect fair housing choice in Hopewell are the following:

- An aging housing stock, a concentration of low income individuals, and low rents compared to its neighbors and the region pose unique challenges to Hopewell in furthering fair housing choice.
- Hopewell has more affordable housing options for residents of modest means, compared to its neighbors and the region as a whole. However, the combination of concentrated poverty and low labor force participation present an extremely challenging set of circumstances for improving housing choice for residents with the lowest incomes. Data analysis shows that the poorest households in Hopewell are disproportionately made up of the elderly and racial minorities.
- There are visible signs of housing quality improvement in Hopewell, but residents with the lowest incomes will be most vulnerable for being in the lowest quality housing and being displaced as housing quality improves and housing values increase. Nevertheless, the City has limited resources to address these problems with its own funds, without raising taxes and making the City less competitive with other jurisdictions.
- The concentration of persons with disabilities and the relatively low incomes of many of these individuals also pose challenges for improving housing choices for persons with disabilities. This situation is created by the combined effects of a high proportion of persons with disabilities, the age of the City's housing stock, and a rental housing market that does not achieve rents that encourage substantial investment in older properties. Persons with mental disabilities, many of whom are elderly, often have the greatest challenges finding housing options where their unique needs are met.
- Nevertheless, market conditions in Hopewell are changing, and new housing is starting to be built in Hopewell again. Much of it has been infill development, but large scale projects and redevelopment activities with municipal involvement are also occurring. These conditions can provide good opportunities to further fair housing, or could contribute further impediments to fair housing, depending upon the City's actions with respect to revitalization and redevelopment.

Impediments to Fair Housing in Hopewell and Recommended Actions to Improve Fair Housing Choice

Based on the analysis performed, the AI identifies the most significant impediments to fair housing choice in Hopewell. Impediments can be caused by actions rooted in public sector policies and decision-making, or they can have root causes in private sector actions. The analysis discusses public sector impediments and private sector impediments separately.

The identified impediments are ones where City actions could have a meaningful impact in addressing the impediment and further fair housing choice. The tables on the following page summarize the identified impediments, and recommended responses the City can make to reduce impediments. The impediments and recommended actions are explained in further detail in the body of the report.

Public Sector Impediments and Recommended City Actions

Public Sector Impediment	Recommendations that Address Impediment
<i>Public Sector Activity: Redevelopment Activities and Zoning</i>	
<ul style="list-style-type: none"> • There is likely to be more redevelopment activity in the City in the future. • Redevelopment activity could diminish fair housing choice if it leads to loss of housing affordable to lower income residents. • New housing development provides opportunity to further fair housing choice through design, education and marketing. 	<ol style="list-style-type: none"> 1. Focus fair housing and education activities on areas experiencing new development. 2. Encourage a “visitability” standard in new construction. 3. Consider opportunities to incent or require enhanced accessibility in new construction. 4. Avoid or address displacement in future redevelopment.
<i>Public Sector Activity: Job Center Accessibility</i>	
<ul style="list-style-type: none"> • 17 percent of renter households have no vehicle available to them. • Although van service for seniors is available, no public bus service currently exists in Hopewell. 	<ol style="list-style-type: none"> 5. Consider job accessibility in actions related to job attraction, new affordable housing, and public transportation investments.
<i>Public Sector Activity: Hopewell Housing and Redevelopment Authority (HRHA) Activities</i>	
<ul style="list-style-type: none"> • Special needs applicants are given priority for public housing and Housing Choice Voucher waiting lists. • HRHA has updated its reasonable accommodations policy for public housing, but limited units are available in one building designated for elderly and disabled residents, and disabled voucher holders often need modifications to private market units. 	<ol style="list-style-type: none"> 6. Consider a modification fund for Housing Choice Voucher holders.

Private Sector Impediments and Recommended City Actions

Private Sector Impediment	Recommendations that Address Impediment
<i>Private Sector Activity: Marketing of Rental Housing</i>	
<ul style="list-style-type: none">• There appears to be a lack of awareness about the needs of disabled tenants in Hopewell, given the dearth of accessible units advertised and the results of rental testing.	7. Focus fair housing education on the needs of disabled persons.

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Introduction

Purpose of the Analysis

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- Any actions, omissions, or decisions that have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status or national origin.

Overview of Hopewell's Government

Hopewell is an independent city within the Commonwealth of Virginia, located in the Richmond Metropolitan Statistical Area. It maintains a City government responsible for the everyday operations of the City. Housing issues and activities are typically focused in two departments within the City of Hopewell: the Department of Development and the Hopewell Redevelopment and Housing Authority (HRHA).

Overview of Report

Report Layout

The report begins with an analysis of demographic and employment characteristics that provides background information on Hopewell's existing residents and its current economic base. The demographic analysis includes the mapping of geographic differences in racial composition and median income across the City's Census tracts to discern patterns within the City that could be related to a lack of fair housing choice. Following is an analysis of housing conditions in Hopewell, including age, type and cost of housing, as well as new housing activity. The following chapter describes activity in Hopewell associated with fair housing since the last AI prepared in 2004,

including fair housing complaints that have been filed in the City of Hopewell and the activities undertaken by the City of Hopewell since the completion of the last AI. Subsequent chapters present impediments to fair housing choice that exist in Hopewell, given the findings of the previous chapters, and offer recommendations for improving fair housing choice within the City.

Data Sources and Limitations

Data analyzed in the report comes from a variety of sources, including local sources such as area realtors and the City of Hopewell. The decennial U.S. Census is the most complete and accurate source of demographic data available, but data from the 2000 Census is now nearly 10 years old and has not changed since the last AI was prepared. The demographic analysis in the AI relies primarily on data from Claritas, Inc., a private data provider, which provides annual estimates on many data points covered by the 2000 Census. Although the data reflects current estimates, it is not based on a survey like the Census. Because the definition of the Richmond Metropolitan Statistical Area (MSA) has changed since the 2000 Census, 2000 Census data was collected from Claritas, Inc., to maintain a constant definition of the MSA. Alternate sources such as the American Community Survey, prepared by the U.S. Census based on sample survey data, are also presented when available and appropriate.

Demographic Profile

Hopewell is a small city, with a population of less than 25,000, located at the convergence of the James and Appomattox rivers and situated in the Richmond metropolitan area. As an older city, Hopewell has comparatively little land available for new development and has seen its share of the region’s population and households decrease as nearby areas with more land and newer housing have grown.

Table 1: Population and Household Trends

	City of Hopewell				
	1990	2000	Annual Average Change 1990-2000	2009	Annual Average Change 2000-2009
Population	23,101	22,354	-0.3%	23,068	0.3%
Households	9,014	9,055	0.0%	9,589	0.6%
Avg. Household Size	2.53	2.43	-0.4%	2.38	-0.2%
HH Median Income (a)	\$27,303	\$33,398		\$40,615	
Median Age	32.6	35.0		35.0	
Household Tenure					
Renter	43.1%	44.0%		43.3%	
Owner	56.9%	56.0%		56.7%	
	Richmond, Virginia MSA (b)				
	1990	2000	Annual Average Change 1990-2000	2009	Annual Average Change 2000-2009
Population	949,244	1,096,957	1.5%	1,211,090	1.1%
Households	361,794	425,100	1.6%	480,015	1.4%
Avg. Household Size	2.55	2.49	-0.2%	2.48	0.0%
HH Median Income	\$32,771	\$46,394		\$57,211	
Median Age	33.3	36.1		37.4	
Household Tenure					
Renter	33.8%	31.2%		29.7%	
Owner	66.2%	68.8%		70.3%	

Notes:
 (a) Represents 1989 and 1999 incomes respectively.
 (b) Includes the Counties of Amelia, Caroline, Charles City, Chesterfield, Cumberland, Dinwiddie, Goochland, Hanover, Henrico, King and Queen, King William, Louisa, New Kent, Powhatan, Prince George, and Sussex; and the Cities of Colonial Heights, Hopewell, Petersburg, and Richmond, Virginia.

Source: U.S. Census, 2009; Claritas, 2009; BAE, 2010.

However, according to 2009 estimates, the number of households residing in Hopewell has slightly increased since 2000, reversing the trend of population loss within the City experienced between 1990 and 2000. Nevertheless, population and household growth has not been as rapid as in the Richmond MSA overall, and the share of the MSA’s population residing in Hopewell has continued to decline. Table 1 provides a summary of recent population trends.

The City’s economic base has historically been manufacturing. Although declining in employment, manufacturing is still the largest source of jobs in the City. The military’s already significant presence in the area is expected to grow. Fort Lee, an Army base and training center located just outside Hopewell’s limits, is expected to gain 8,870 jobs by 2011 from base realignments. According to a recent study, the total impact of Fort Lee’s

expansion, including construction activity, will result in a peak of 12,000 new jobs in the region in 2010².

² *Fort Lee Growth Management Plan 2008*, by RKG Associates, prepared for the Crater Area Planning District Commission.

As background to the Analysis of Impediments study, the following pages summarize demographics for the City of Hopewell. Demographics for the entire Richmond Metropolitan Statistical Area are also presented to serve as comparison points. Additional information, including comparative data for Colonial Heights, Petersburg and Chesterfield County, are found in Appendix A.

Household and Population Characteristics

Household Size and Type

Consistent with national trends, household size in Hopewell is decreasing. Table 1 **Error! Reference source not found.**, presented on the previous page, indicates that the current estimated average household size in the City is just over 2.4 persons, compared to over 2.5 persons in 1990. Hopewell’s average household size is similar to the nearby cities of Petersburg and Colonial Heights, but smaller than more suburban Chesterfield County. Chesterfield County, in comparison, has larger households and a much higher homeownership rate (see Appendix Table A-1).

Most households in Hopewell are small, consisting of one or two persons. Figure 1 depicts the breakdown of household types in Hopewell.

Figure 1: Household Type, 2009



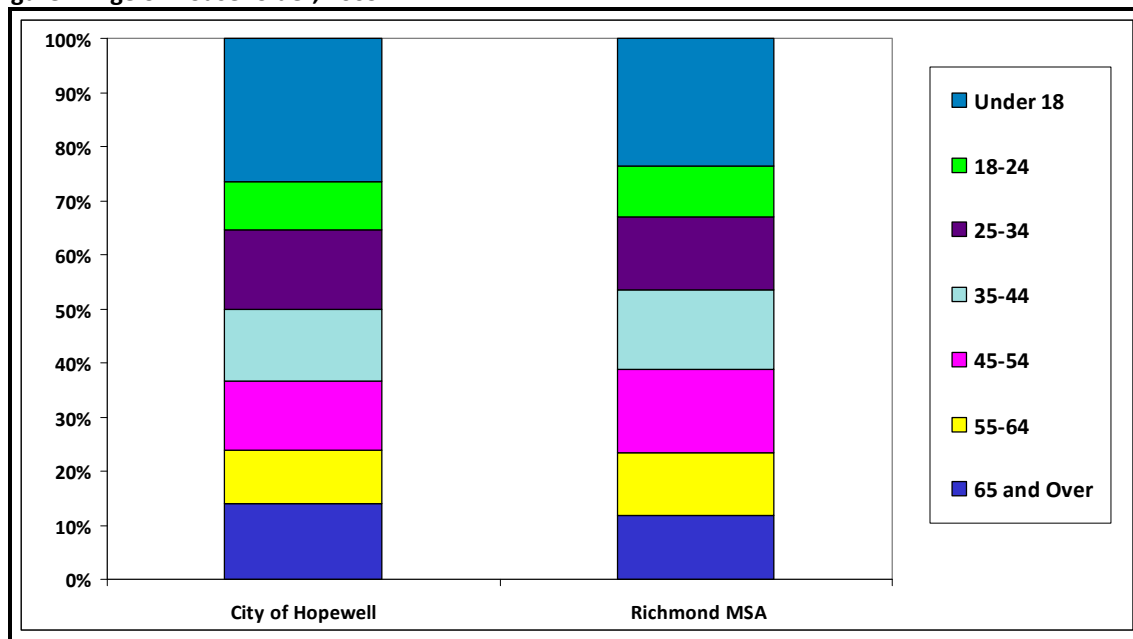
Source: Claritas, Inc., 2009; BAE, 2009.

Single persons living alone are the most common household type, representing 29 percent of all households. Married couples without children represent just over one quarter of Hopewell's households. About 14 percent of Hopewell's population consists of a female head of household with children, roughly equal to the percentage of households with children headed by married couples (15 percent). In 2006, the City had the highest birth rate in its Department of Health Service Area.³ Approximately 61 percent of those births were to a mother who was not married.

Age

The median age in Hopewell has increased since 1990, but is still lower than in the MSA. The median masks that a greater share of Hopewell's population is aged 65 years or older compared to the MSA (see Figure 2). Fourteen percent of Hopewell residents are 65 years of age or older, compared to 12 percent of all Richmond MSA residents. In the MSA and particularly in Chesterfield County, a greater share of the population is aged 35 to 55 years, an age range typically representing the population that has the highest earning power (see Appendix Tables A-4 and A-8).

Figure 2: Age of Householder, 2009



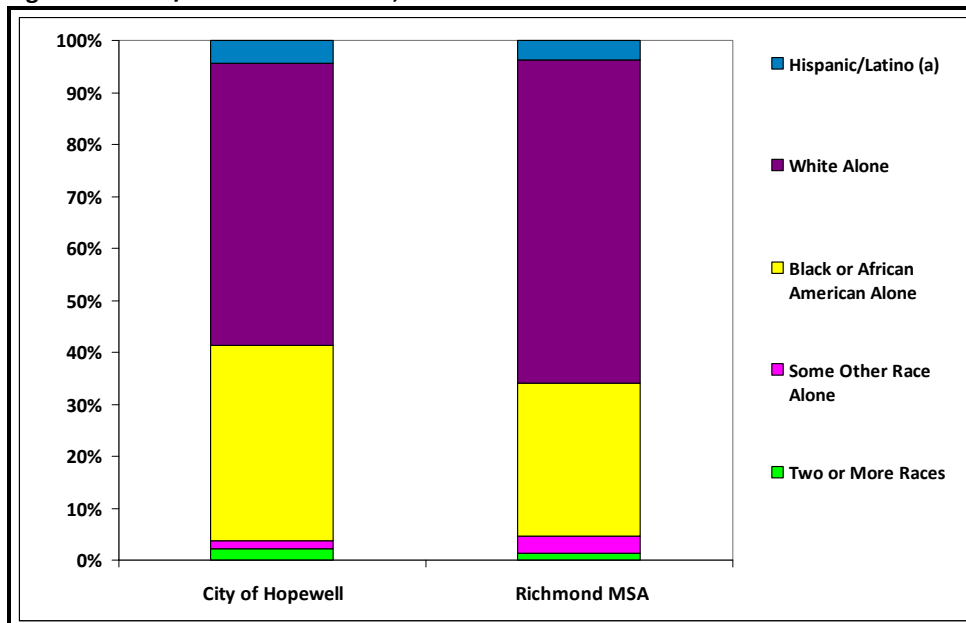
Source: Claritas, Inc., 2009; BAE, 2009.

³ Service area includes Chesterfield, Colonial Heights, Dinwiddie, Hopewell, Petersburg, Prince George, and Sussex. Source: Virginia Department of Health; Central Virginia Planning Agency, 2009.

Race and Ethnicity

Hopewell’s racial and ethnic makeup is similar to the makeup of the MSA as a whole. According to 2009 estimates, as depicted in Figure 3, 54 percent of Hopewell’s population identifies itself as white and 38 percent as African American. Latino or Hispanic persons comprise four percent of Hopewell’s population.⁴ This distribution has remained fairly steady since 2000, with the population that identify themselves as white or African American declining a small amount, and the population that identify themselves as Hispanic or Latino increasing a very small amount. However, the Hispanic population in Hopewell may be increasing at a faster pace than estimated by Claritas. In 1998, 16 children in the City’s public schools were identified as having limited English proficiency; in 2007, this number was 103.⁵

Figure 3: Racial/Ethnic Distribution, 2009



Notes: (a) The U.S. Census and the Federal government define Hispanic or Latino as an ethnic category and can be of any race.

Source: Claritas, Inc., 2009; BAE, 2009.

⁴ It is important to note that as defined by the U.S. Census and the Federal government, Hispanic or Latino is not a racial category; Hispanics/Latinos are defined as an ethnic category and can be of any race. This report identifies Hispanics or Latinos of any race as a separate category, and does not include these individuals in other racial categories.

⁵ Source: Central Virginia Health Planning Agency “The Cameron Foundation Health Needs Assessment”, September 2008.

Household Income

The current estimate of Hopewell’s median household income reported by Claritas is \$40,615 (see Table 1 presented previously). This estimate closely corresponds to the median income reported through the American Community Survey’s three year estimate of \$40,229. Estimated growth in the City’s median household income has been very modest since 2000, as shown in Table 1. When adjusted for inflation, household incomes declined by about \$1,000 during this time period.⁶ Current estimates also indicate that 29 percent of households earn less than \$25,000 per year. For a one-person household, this is lower than the U.S. Department of Housing and Urban Development’s “very low” income limit for the Richmond MSA. A notable segment of households earning less than \$25,000 are headed by a person 65 years of age or older: 32 percent of households within this income group are senior citizen households, and 40 percent of all senior citizen households earn less than \$25,000 annually (see Appendix Table A-4). The concentration of elderly low-income residents in Hopewell contributes to median household incomes that are substantially lower than in the MSA overall.

Income by Race of Householder

Appendix Table A-6 compares the breakdown of households by income level by race in Hopewell. Notably, while roughly the same proportion of African Americans and white persons in Hopewell head households with annual incomes of at least \$75,000, there is a comparatively high share of African American households that earn under \$25,000 a year (41 percent versus 23 percent of white households), while African Americans are underrepresented in the share of middle-income households earning between \$50,000 and \$75,000 annually (14 percent of African American households versus 27 percent of white households fall into this income category).

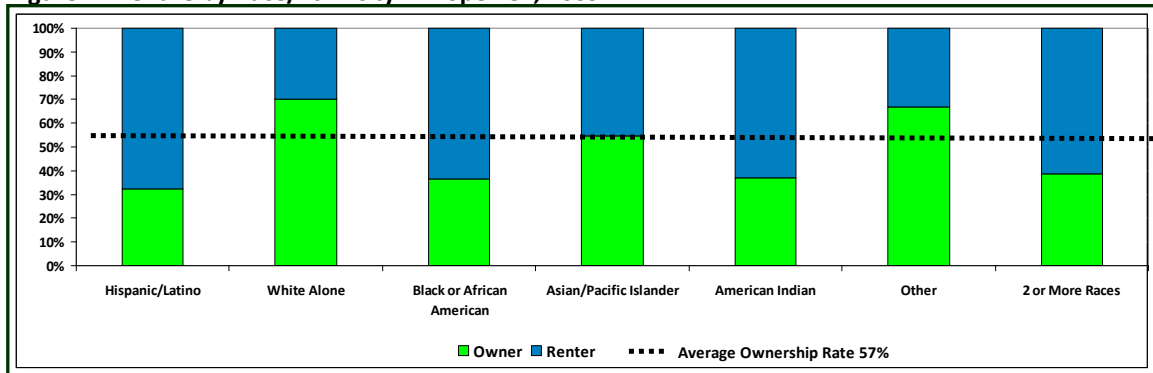
Tenure

The percentage of households owning a home in Hopewell has remained steady over the past 20 years at about 57 percent, significantly lower than the MSA (70 percent homeownership rate). Given low household income levels in the City among all age groups, particularly senior citizens, the comparatively lower homeownership rate in Hopewell appears tied to households’ lack of resources to purchase and maintain a home, rather than to a large presence of households that move often and/or choose to rent for lifestyle reasons.

⁶ Inflation adjustment using the Bureau of Labor Statistics Inflation Calculator.

Approximately 37 percent of black/African American households and 32 percent of Hispanic/Latino households own their home, compared to 70 percent of white households that own their home (see Figure 4 below).

Figure 4: Tenure by Race/Ethnicity in Hopewell, 2009



Source: Claritas, Inc., 2009; BAE, 2009.

Moving Patterns

Data from the American Community Survey, depicted in Table 2 below, indicates that the number of Hopewell households that moved within a one year period is about 19 percent. In comparison, 17 percent of Chesterfield County households moved during that same period. Move information distinguishing between owners and renters is not available. However, given that a much higher share of Chesterfield County households own their homes (over 81 percent of households), the data suggest that renters, in general, are not more transient than homeowners. Seven percent of residents surveyed moved houses but stayed in Hopewell during a one year period.

Table 2: Moving Patterns, 2005-2007

Residence One Year Ago	City of Hopewell		Chesterfield County	
	Number	Percent	Number	Percent
Same House	18,422	81.1%	248,306	83.1%
Different House in the Jurisdiction	1,579	6.9%	17,647	5.9%
Different House Outside Jurisdiction	2,170	9.5%	22,312	7.5%
Different State	437	1.9%	8,948	3.0%
Abroad	121	0.5%	1,442	0.5%
Total	22,729	100%	298,655	100%

Source: American Community Survey Population Estimates, 2005-2007; BAE, 2009.

Disabled Population

Error! Reference source not found. shows the number of disabled individuals over the age of five in Hopewell. Twelve percent of Hopewell’s population aged 16 to 64 years old, and 41 percent of its population over 64 is identified as having a disability. This is similar to the proportion of the population nationally that is identified as disabled.

Table 3: Disabled Population Over Five Years of Age, 2005-2007

Age Range	City of Hopewell		United States
	Number of Disabled Individuals	Percent of Total Population in Age Bracket	Percent of Total Population in Age Bracket
5 to 15	167	4.3%	6.3%
16 to 64	2,206	16.3%	12.3%
65 and Over	1,390	46.6%	40.9%

Source: American Community Survey, 2005-2007; BAE, 2009.

Data used by the Central Virginia Health Planning Agency from the 2000 Census (Appendix Table A-9) indicates that the largest segment of the disabled population in Hopewell has an employment disability⁷, which is consistent with the large number of individuals in the City that are not counted as part of the labor force (see Appendix Table A-10).

Education and Workforce Characteristics

Employment by Industry

Table 4 on the following page shows employment by industry for business establishments in Hopewell during the third quarter of 2008, while

Table 5, also on the following page, shows the average weekly wage of employees working in Hopewell. Manufacturing represents the largest part of the Hopewell employment base, with 25 percent of jobs in the manufacturing industry. In comparison, less than seven percent of the MSA’s jobs are found in manufacturing. It also serves as one of the highest-paying industries in the City, with an average weekly wage of nearly \$1,500. Overall, Hopewell’s job base is more concentrated in a few industries (health care and social assistance, and local government, in addition to manufacturing) in comparison to the MSA.

⁷ Employment disability is defined by the U.S. Census as a physical, mental, or emotional condition lasting six months or more that makes it difficult to work at a job or business.

Table 4: Employment by Industry, 3rd Quarter 2008

Industry	City of Hopewell		Richmond MSA (a)		
	Number	Percent	Number	Percent	
Agriculture, Forestry, Fishing & Hunting	ND (b)	ND	1,342	0.2%	
Mining	0	0.0%	540	0.1%	
Utilities	130	1.6%	2,514	0.4%	Notes:
Construction	607	7.4%	40,982	6.8%	(a) Includes the Counties of Amelia, Caroline, Charles City, Chesterfield, Cumberland,
Manufacturing	2,084	25.4%	40,429	6.7%	Dinwiddie, Goochland, Hanover, Henrico, King and Queen, King William, Louisa,
Wholesale Trade	188	2.3%	25,492	4.2%	Powhatan, Prince George, and Sussex; and the Cities of Hopewell, Petersburg,
Retail Trade	610	7.4%	67,262	11.1%	and Richmond, Virginia.
Transportation and Warehousing	122	1.5%	17,048	2.8%	(b) Indicates non-disclosable data.
Information	ND	ND	10,158	1.7%	
Finance and Insurance	178	2.2%	34,478	5.7%	
Real Estate and Rental and Leasing	125	1.5%	7,910	1.3%	
Professional and Technical Services	139	1.7%	35,467	5.9%	
Management of Companies and Enterprises	ND	ND	24,660	4.1%	
Administrative and Waste Services	242	2.9%	35,499	5.9%	
Educational Services	66	0.8%	6,650	1.1%	
Health Care and Social Assistance	1,406	17.1%	70,127	11.6%	
Arts, Entertainment, and Recreation	47	0.6%	11,126	1.8%	
Accommodation and Food Services	774	9.4%	43,966	7.3%	
Other Services, Ex. Public Administration	216	2.6%	21,399	3.5%	
Federal Government	35	0.4%	15,118	2.5%	
State Government	44	0.5%	38,334	6.3%	
Local Government	1,168	14.2%	54,004	8.9%	
Unclassified	0	0.0%	ND	ND	
Total	8,219	100%	604,530	100%	

Source: Virginia Employment Commission, Quarterly Census of Employment and Wages, 3rd Quarter, 2009; BAE, 2009.

Table 5: Average Wage, Hopewell Businesses, 3rd Quarter 2008

Industry	Average	Average
	Weekly Wage	Annual Wage
Agriculture, Forestry, Fishing & Hunting	ND (a)	ND
Mining	N/A	N/A
Utilities	\$1,270	\$66,040
Construction	\$973	\$50,596
Manufacturing	\$1,497	\$77,844
Wholesale Trade	\$1,042	\$54,184
Retail Trade	\$423	\$21,996
Transportation and Warehousing	\$792	\$41,184
Information	ND	ND
Finance and Insurance	\$578	\$30,056
Real Estate and Rental and Leasing	\$668	\$34,736
Professional and Technical Services	\$1,095	\$56,940
Management of Companies and Enterprises	ND	ND
Administrative and Waste Services	\$544	\$28,288
Educational Services	\$749	\$38,948
Health Care and Social Assistance	\$777	\$40,404
Arts, Entertainment, and Recreation	\$155	\$8,060
Accommodation and Food Services	\$213	\$11,076
Other Services, Ex. Public Admin	\$355	\$18,460
Federal Government	\$922	\$47,944
State Government	\$814	\$42,328
Local Government	\$739	\$38,428

Notes:
(a) Indicates non-disclosable data.

Source: Virginia Employment Commission, Quarterly Census of Employment and Wages, 3rd Quarter, 2008; BAE, 2009.

Major Employers

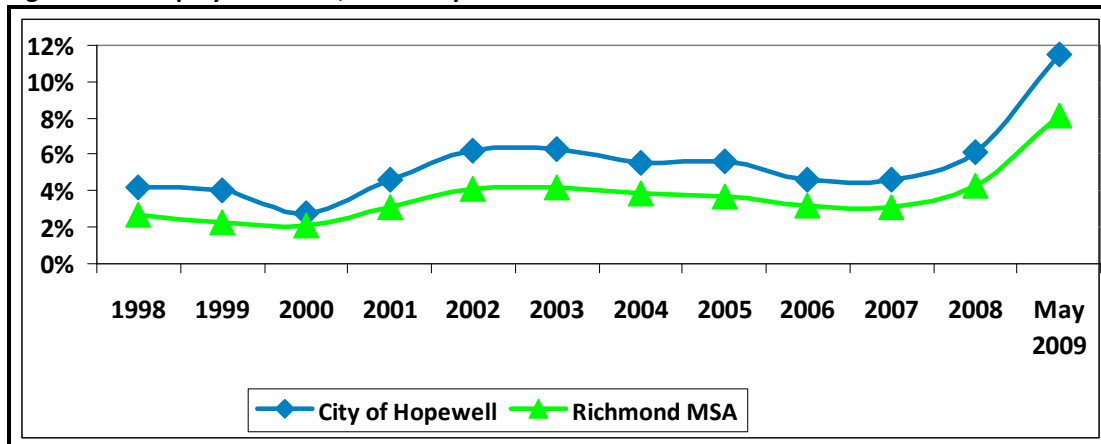
The 10 largest employers in Hopewell reflect the City's history as a manufacturing center, as well as the growing service sector that is replacing the manufacturing base. The largest employers are as follows:

- Allied Signal
- Hopewell City School Board
- Columbia HCA John Randolph
- El Dupont de Nemours Co.
- City of Hopewell
- Stone Container Corporation
- Aqualon Company
- Goldschmidt Chemical Corporation
- Shaw Services LLC
- Hopewell Operations LLC
- Insulation Specialties

Unemployment

Figure 5 shows the trend in unemployment rate for residents of Hopewell and the Richmond MSA. Hopewell has been hit harder by economic downturns, possibly due to the type of employment available in the City, and the education and skills possessed by the City's residents. Unemployment in the City has increased sharply since the beginning of 2009, from an average of six percent unemployment in 2008 to 11 percent unemployment as of May 2009.

Figure 5: Unemployment Rate, 1998-May 2009

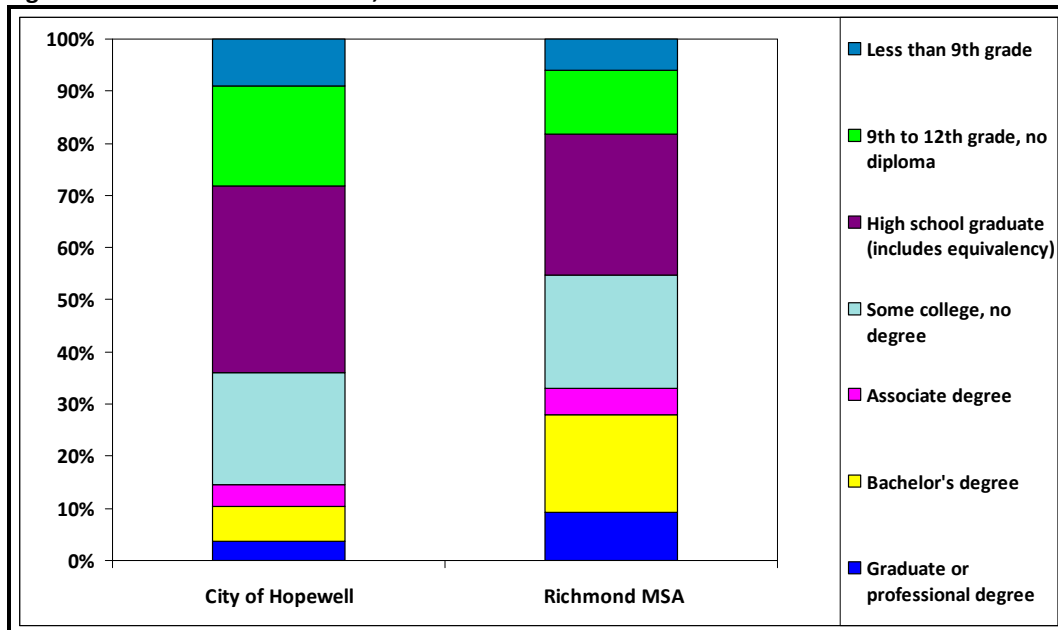


Source: Virginia Employment Commission, Local Area Unemployment Statistics, June 2009; BAE, 2009.

Educational Attainment

Figure 6 shows the educational attainment for the population that is 25 years or older in each geography. The challenges of low earnings and unemployment that Hopewell residents face correspond to education levels that significantly diverge from patterns found in other parts of the region. The 72 percent of Hopewell residents with a high school diploma or GED is lower than Chesterfield County (88 percent) and the entire Richmond MSA (82 percent). Of the population with a bachelor's degree or higher, the disparity is even more noticeable. The lack of higher educational attainment may also be related to the higher percentage of employment-related disabilities in Hopewell, as many residents are limited to work involving manual labor.

Figure 6: Educational Attainment, 2009



Source: Claritas, Inc., 2009; BAE, 2009.

Mapping of Demographic Patterns within Hopewell

The demographic characteristics of the City's population vary by location within Hopewell. The maps on the following pages depict variations in racial composition, income and homeownership among the City's seven Census tracts. Table 6 shows the population by Census tract in the City. Census tract 8208 is not included in further analysis, due to the low population within this tract.

Table 6: Population by Census tract, 2000 and 2009

Census Tract	2000	2009
8201	1,515	1,570
8203	2,678	2,526
8204	5,292	5,776
8205	5,009	4,980
8206	5,691	5,883
8207	2,164	2,320
8208	5	13

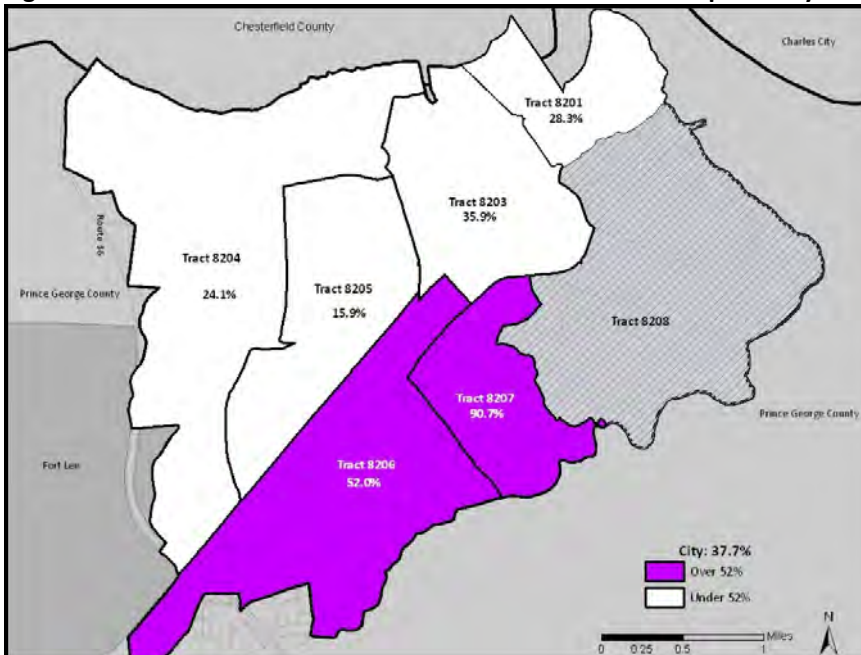
Source: Claritas, Inc., 2009; BAE, 2009.

Race and Ethnicity

In Hopewell overall, whites comprise 54 percent of the population; African Americans comprise 38 percent, and Latinos (of any race) make up four percent of the population. Figures 7 through 9 show the variation in racial and ethnic makeup by Census tract in Hopewell. Tracts where there is a concentration of a racial or ethnic group that is more than 15 percentage points higher than in the City as a whole are highlighted.

Figure 7, below, demonstrates that households headed by African Americans are more concentrated on the two southern census tracts in the City.

Figure 7: Percent of African American Headed Households in Hopewell by Census Tract, 2009

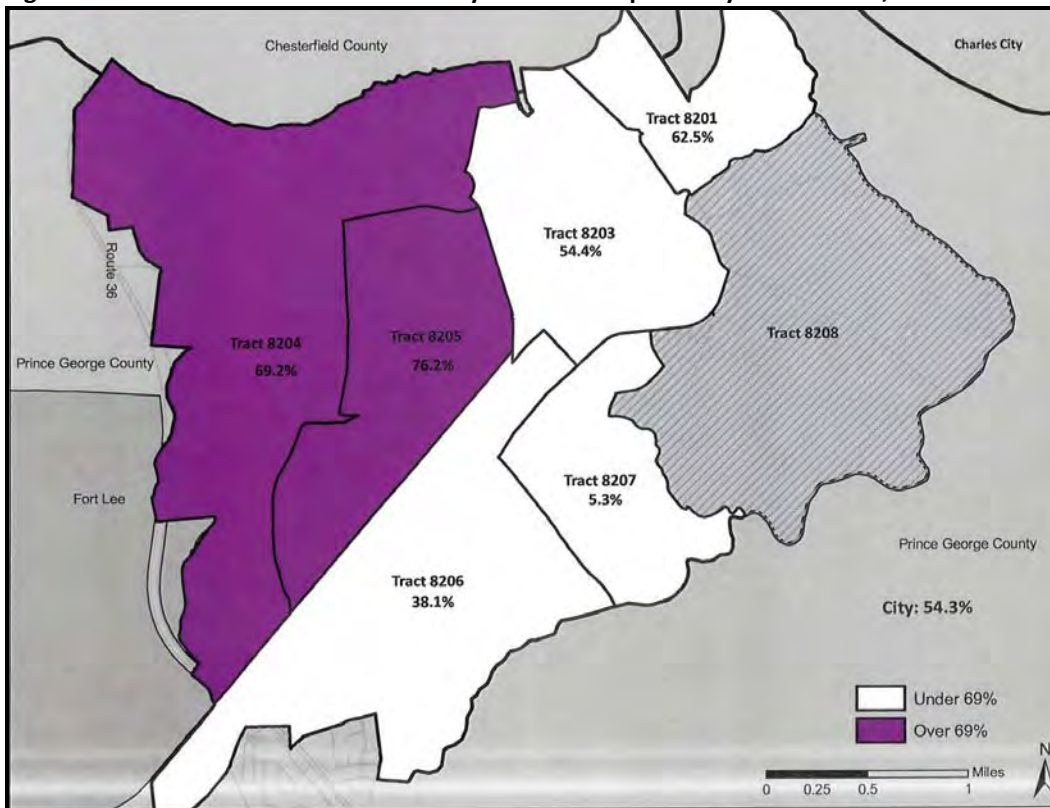


Source: City of Hopewell, 2009; Claritas, Inc., 2009; ESRI; BAE, 2009.

Most notably, 90 percent of Tract 8207 is comprised of households headed by African Americans. While there are clearly spatial differences in the residential patterns of African American households across Census tracts, there are no tracts where African Americans are an insubstantial portion of the households. In all Census tracts, African Americans comprise at least 15 percent of all households.

Figure 8 demonstrates that tracts where concentrations of whites is highest. These tracts are also where the proportion of African American headed households are the lowest. Households headed by white persons are most concentrated in Tract 8205 (76 percent of all households) and 8204 (69 percent of all households), and also are disproportionately high in Tract 8201 (62.5 percent) as well.

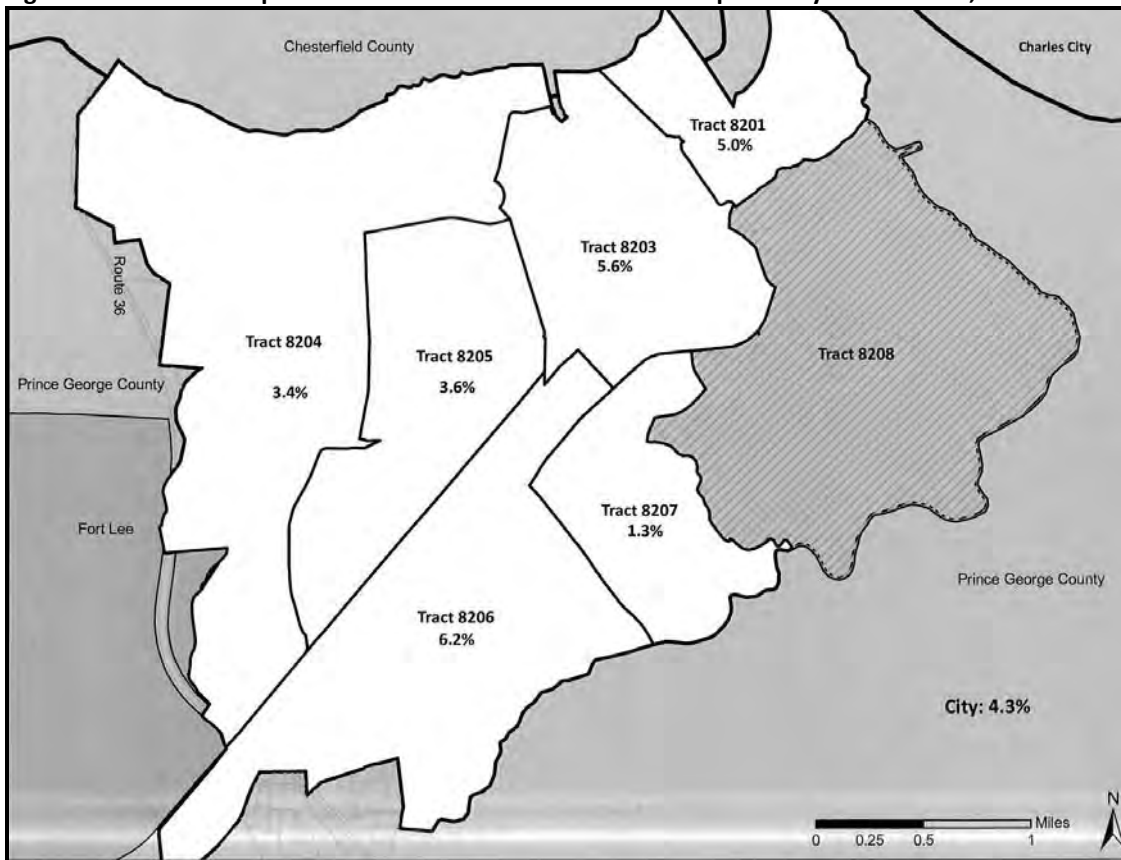
Figure 8: Percent of Households Headed by Whites in Hopewell by Census Tract, 2009



Source: City of Hopewell, 2009; Claritas, Inc., 2009; ESRI; BAE, 2009.

Hispanic-headed households, as estimated by Claritas, comprise a much smaller share of Hopewell's households and are not found in significant concentration in any one Census tract. As shown in Figure 9, below, Tract 8206 has the highest proportion of households headed by Hispanics or Latinos (6.2 percent). There are no tracts with a high concentration of Hispanic households, defined as tracts where more than 19 percent (15 percent higher than the City average) of households are headed by Hispanics or Latinos.

Figure 9: Percent of Hispanic or Latino Headed Households in Hopewell by Census Tract, 2009



Source: City of Hopewell, 2009; Claritas, Inc., 2009; ESRI; BAE, 2009.

Dissimilarity Index Analysis

A measure commonly employed by demographers and sociologists to analyze patterns of racial/ethnic concentration is the “dissimilarity index.” The index is a measure of the evenness with which two groups are distributed across the geographic areas that make up a larger area, such as Census tracts within a city. The index ranges from 0 to 100, with 0 meaning no segregation or spatial disparity, and 100 being complete segregation between the two groups. The index score can also be interpreted as the percentage of one of the two groups in the calculation that would have to move to a different geographic area in order to produce a completely even distribution.⁸ Researchers consider an index score above 60 to be high; 30 to 60 is considered moderate, and below 30 is considered low.⁹

Calculation of this index for Hopewell using 2009 Claritas data at the Census tract level indicates that moderate levels of segregation exist for households headed by African Americans, and low levels of segregation exist for households headed by Hispanics/Latinos. The dissimilarity index yields a result of 40 when comparing white household heads to African American household heads, and 24 when comparing white headed households to Hispanic/Latino headed households. In other words, 40 percent of households headed by an African American, and 24 percent of households headed by a Latino, would need to move to a different Census tract in order to achieve spatial integration with the white population.¹⁰

⁸ The formula for calculating the dissimilarity index for the County and Towns, by Census tract, is as follows:

$D = 0.5 \sum | P_{ig}/P_g - P_{ih}/P_h |$, where:

- P_{ig} is the population of group g in Census tract i
- P_{ih} is the population of group h in Census tract i
- P_g is the total population of group g in the County and
- P_h is the total population of group h in the County

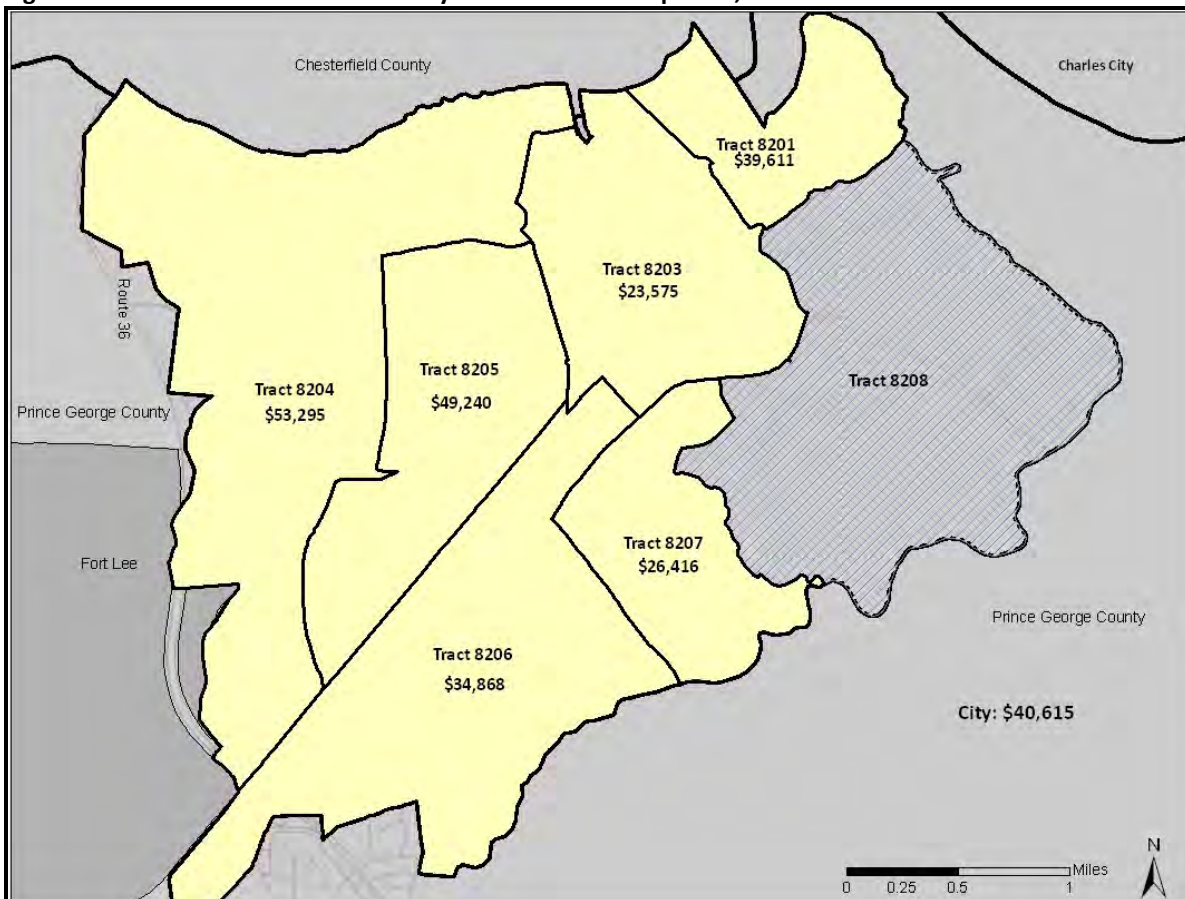
⁹ Massey, D.S. and N.A. Denton. *American Apartheid: Segregation and the Making of the Underclass*. Cambridge: Harvard University Press. 1993.

¹⁰ Assuming no movement in the households headed by whites.

Household Income and Homeownership Levels

As discussed earlier, the Citywide median household income in 2009 was \$40,615. Median household income levels also vary by Census tract. The median income ranges from a low of \$23,575 in Tract 8203 to \$53,295 in Tract 8204. The differences in median household income often correspond to differences in housing quality. The two Census tracts with the highest proportion of households headed by white persons also have the highest median incomes.

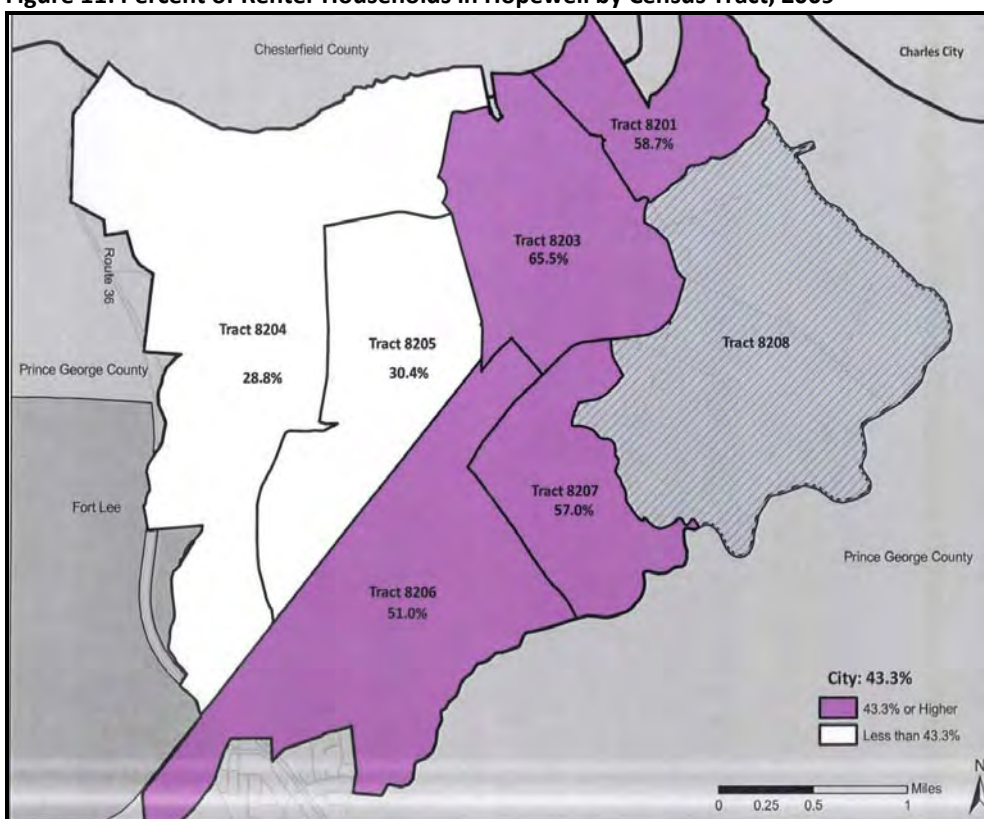
Figure 10: Median Household Income by Census Tract in Hopewell, 2009



Source: City of Hopewell, 2009; Claritas, Inc., 2009; ESRI: BAE, 2009.

Figure 11 depicts the percent of renter households by Census tracts relative to the citywide percentage; Census tracts with a higher proportion of renters than the City are highlighted. In addition to having the highest median household income and a concentration of households headed by white individuals, Census tracts 8204 and 8205 also have the highest percentage of homeownership in Hopewell (see Figure 11 below). Additionally, Census tracts 8203 and 8207, which have the two lowest median household incomes in the City, have the largest percentages of renter-owned households.

Figure 11: Percent of Renter Households in Hopewell by Census Tract, 2009



Source: Claritas, Inc., 2009; BAE, 2009.

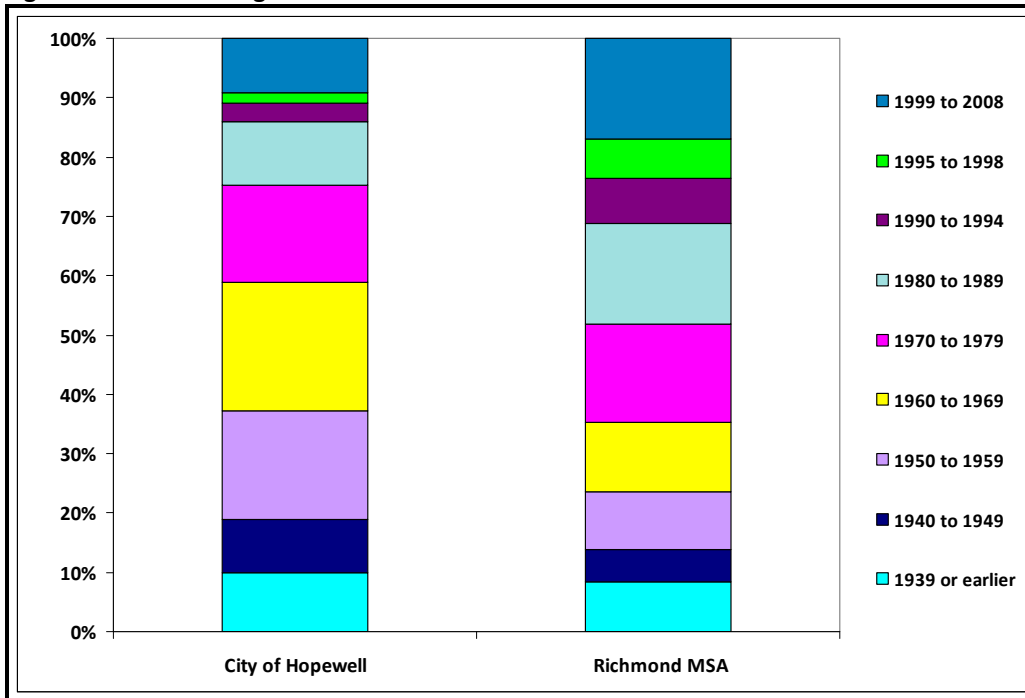
Housing Profile

Housing Stock

Age of Housing Stock

Most of Hopewell's existing housing (59 percent) was built prior to 1970. Figure 12 breaks down the housing stock of Hopewell and the Richmond MSA by year built. The pattern of housing construction over time in Hopewell reflects that it is a built out, older city that has only recently begun to attract interest in redevelopment activity. Hopewell's older housing stock presents a challenge to maintaining high quality, as well as handicapped-accessible housing, but generally offers more affordable housing options than are found in the more recently developed parts of the region.

Figure 12: Year Housing Built

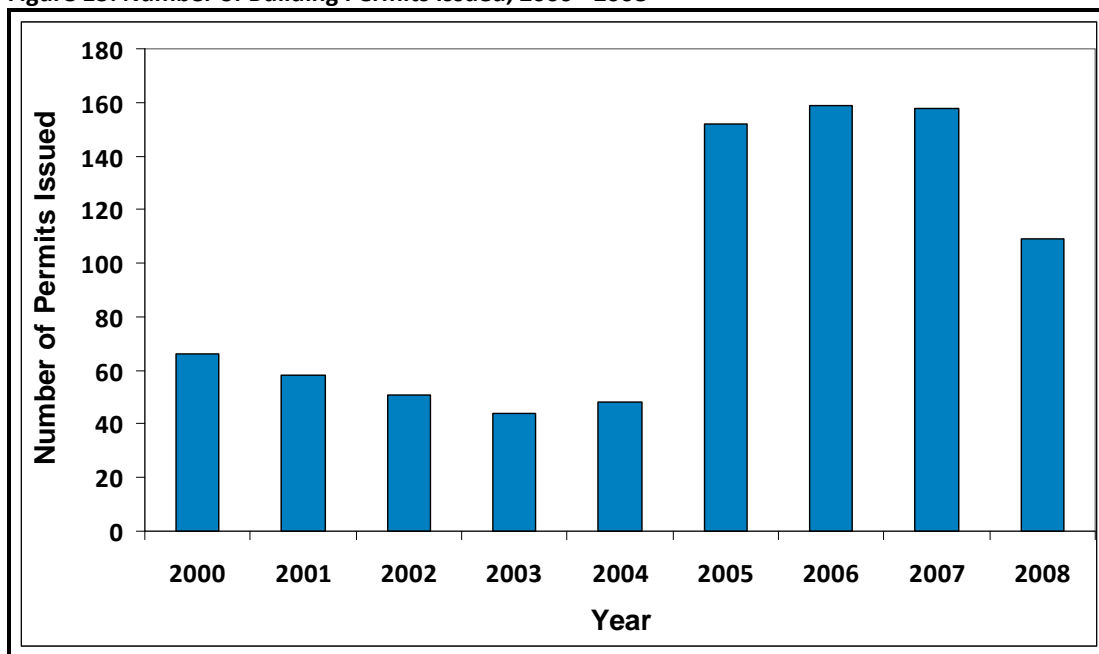


Source: Claritas, Inc., 2009; BAE, 2009.

Building and Demolition Permit Data

A community's new housing development activity can be measured by the number and value of building permits issued. From 2000 to 2008, over 50 demolition permits for homes were issued and carried out. The sites were scattered throughout the City. Except for the demolition of "The Bluffs" apartment complex, most demolition permits have been for isolated single-family homes. In comparison, during this period 845 residential building permits were issued (Figure 13), supporting estimates that Hopewell's population has increased since the beginning of the decade. All building permits issued except for two were for single-family housing. While a few large projects, such as the three notable new residential construction projects described subsequently in this report, are responsible for a few hundred building permits, the remainder of the building permits were issued for single-family infill projects. The number of permits issued from 2000 until 2004 generally declined annually, with higher numbers of permits issued in 2005 and subsequent years.

Figure 13: Number of Building Permits Issued, 2000 - 2008



Source: U.S. Dept. of Housing and Urban Development, 2009; BAE, 2009.

Vacancy Data

The United States Postal Service tracks the number of addresses that are vacant.¹¹ Vacancy is defined by the Postal Service as not receiving mail for 90 days or more. Vacant homes may be present due to a prolonged presence on the for-sale or rental market, or because they have been abandoned. Census tract 8201, located in the Northwest area of Hopewell, has a tenure distribution similar to other tracts, but has a higher vacancy level at 11.7 percent (see Table 7).

Table 7: Vacancy by Census Tract, March 2009

Census Tract	Total Number of Residential Addresses	Number of Vacant Residential Addresses	Percent Vacant	Average Days Vacant
8201	815	95	11.7%	461
8203	1,181	76	6.4%	538
8204	2,416	71	2.9%	533
8205	2,202	67	3.0%	566
8206	2,532	83	3.3%	609
8207	903	55	6.1%	576

Source: United States Postal Services, 2009; U.S. Department of Housing and Urban Development, 2009; BAE, 2009.

Housing Cost and Availability

For-Sale Housing

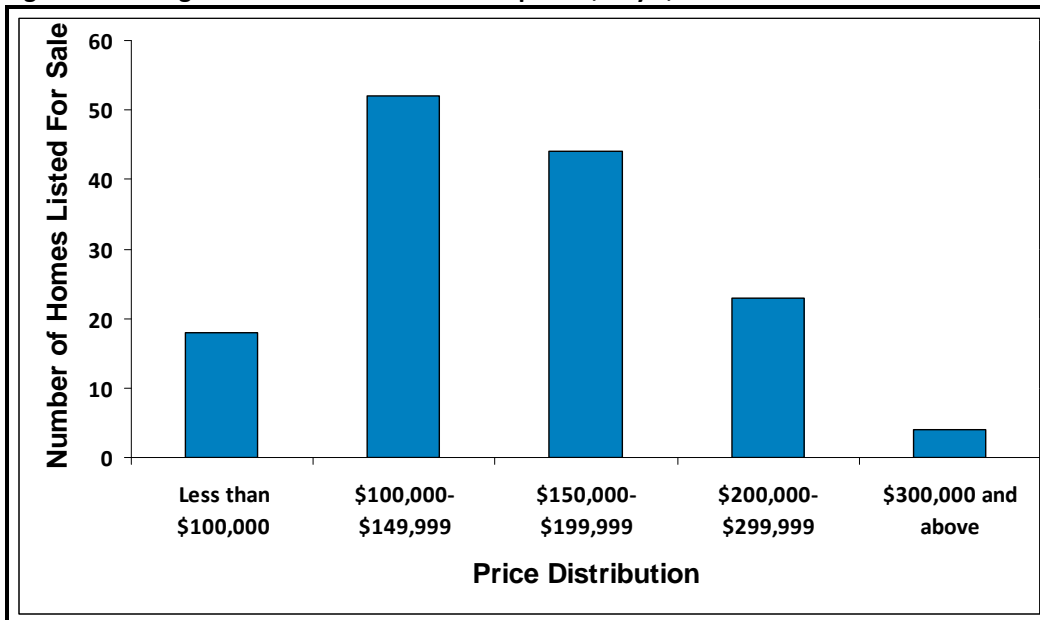
Availability of For-Sale Housing

As of July 7, 2009, there were 141 properties listed on the Multiple Listing Service (MLS) in Hopewell. Using the 2009 estimate of 10,330 housing units in the City, approximately 1.4 percent of the homes in Hopewell were for sale on MLS at this point in time.

The homes for sale are in varying conditions and offered at a range of moderate prices. On the date surveyed in July 2009, 70 percent of the homes listed for sale were at least 20 years old. A distribution of asking prices for listed housing, shown in Figure 14 on the following page, shows only a handful of houses listed at prices over \$300,000. About 80 percent of homes advertised on MLS were offered at under \$200,000, with a median of \$139,700. Lower value homes, including many of the homes listed for sale under \$100,000 are likely to require repairs and renovation for comfortable and safe occupancy.

¹¹ Data is as of a point-in-time survey in March 2009, by the United States Postal Service.

Figure 14: Listing Price of Homes for Sale in Hopewell, July 7, 2009



Source: Multiple Listing Service, 2009; Ford Agency, 2009; BAE, 2009.

New Construction

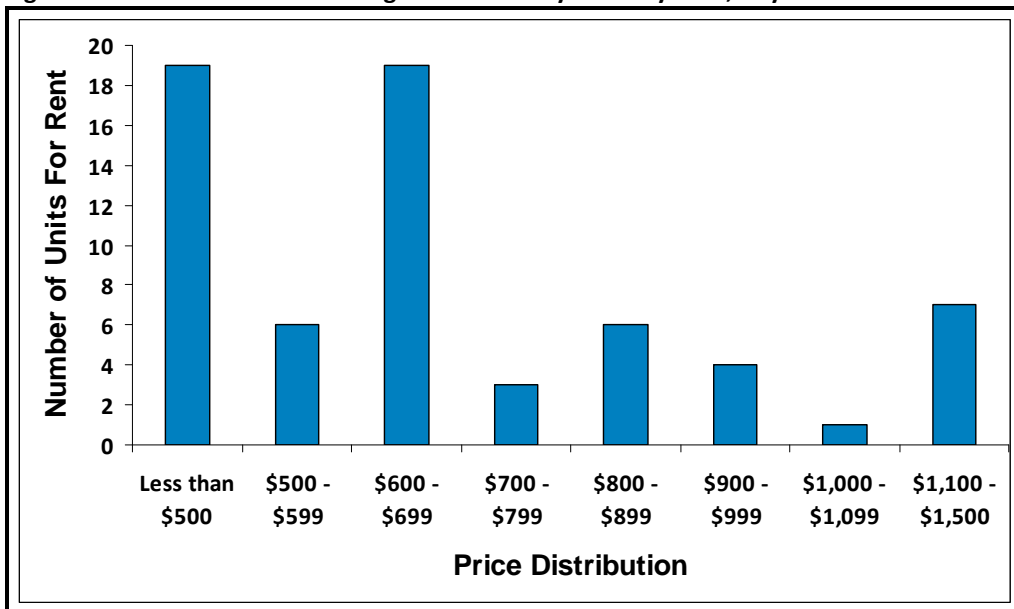
Much of the recent new residential construction in Hopewell has been infill development on vacant lots. However, three larger developments are currently under construction. Parkview Pointe, which consists of 107 single-family detached homes, begins at \$156,500. A \$5,000 buyers' credit is available to military personnel and teachers, firefighters, and police officers employed by the City. In addition to Parkview Pointe, an age-restricted community, the 130-unit Cobblestone, is currently under construction, with prices ranging from \$162,500 to \$251,500, as well as Anchor Point, a planned unit development, with prices ranging from \$144,950 for a one-bedroom condominium to \$359,950 for a two or three bedroom condominium.

Market Rate Rental Housing

There is an abundance of rental housing available throughout the City of Hopewell. Most of the available rental stock consists of the City's single-family detached homes constructed in the early to mid 1900s. Because multifamily housing represents only a small part of the rental stock, and privately-owned multi-family buildings are smaller in scale, advertisement for rental units and homes for sale are not concentrated in ownership and rental websites traditionally found in larger metropolitan areas, such as rent.com and realtor.com. Instead, rental housing is obtained through several different avenues, including word of mouth, "for rent" signs found on properties that are available, and the use of local realtors. There are also local property owners that have a larger collection of homes that they rent, and are called directly by locals seeking new housing.

Rental housing in Hopewell is available at a range of prices, but the City features a large number of highly affordable units. A survey of three rental agencies located in the City of Hopewell found some available units located in traditional apartment complexes, but most were single-family homes, or former single-family homes that have been converted to multifamily units. Figure 15 below shows the rental price distribution for July 2009. Nearly all of the units in this sample of available rental housing would be available to Housing Choice Voucher holders, given the Fair Market Rents (FMRs) established by the U.S. Department of Housing and Urban Development (HUD) for the Richmond area. FMRs represent the maximum amount of rent that can qualify for a Housing Choice Voucher in Hopewell, and range from \$764 for an efficiency unit to \$1,474 for a four bedroom unit. Voucher holders are therefore not restricted to certain parts of the City because of rent levels that exceed their voucher amount.

Figure 15: Available Rental Housing Distribution by Monthly Rent, July 2009



Source: Ingram Realty, 2009; Ford Agency, 2009; Parr and Abernathy Realty, 2009; BAE, 2009.

Housing Affordability

Comparison of the housing costs affordable to City households to the cost of available housing suggests that housing costs are not restricting housing choice for many of the City’s households. Table 8 on the following page calculates the maximum sale price or monthly rent that would be affordable for households earning the median household income in the City, assuming that a monthly housing payment of 30 percent or less of a household’s monthly income is considered affordable.

Table 8: Housing Affordability for Hopewell Households

Housing For Sale	Max. Affordable Sale Price [a]	Percent of Listings at or Below Maximum Price [c]
Median Income: \$40,615		
Using Conventional Financing	\$164,000	62%
Using FHA Financing	\$132,000	35%
Rental Housing	Max. Affordable Monthly Rent [b]	Listings at or Below Maximum Price [d]
Median Income: \$40,615	\$885	82%
Notes:		
a. Based on maximum of 30% of income spent on mortgage payment, taxes and insurance. Conventional mortgage assumes 20% down payment, FHA assumes 3.5% down payment. See Appendix Table A-24 for all assumptions and calculation details.		
b. Assumes 30% of income spent on total housing payment, less expenses of \$130 per month for electric, gas, heating, water, sewer and trash Collection based on Housing Choice Voucher utility allowances for Region 3.		
c. Based on asking price of listings found in Multiple Listing Service as of July 2009. See Table A-18.		
d. Based on rental listings from several brokers in July 2009. See Table A-22.		

Using this standard, well over half (82 percent) of all rental housing found through listings from local realtors would be affordable to households earning at least the estimated median income of \$40,615. Provided that a sufficient down payment (20 percent) is available, this segment of the City’s households also can afford more than half (62 percent) of the housing for sale, using asking prices for properties in the Multiple Listing Service (MLS). Homebuyers who cannot contribute a 20 percent down payment to their home purchase will not be able to afford as high a purchase price.

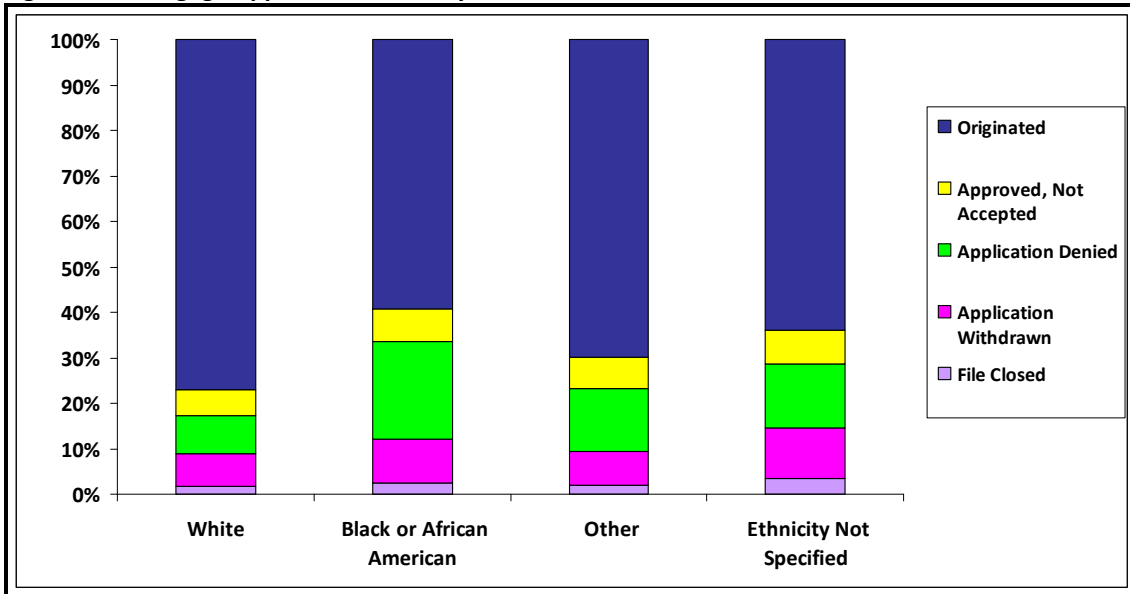
These buyers will have more limited housing choices: 35 percent of MLS listed housing would be affordable to buyers with the smallest down payment allowed under an FHA mortgage, which is 3.5 percent. Although the range of housing under this price includes homes that require significant renovation, the offerings suggest that there are affordable opportunities for entry level buyers.

The proportion of rental housing found in local listings that is offered for less than \$500 per month suggests that affordable rental choices are available for households earning around \$25,000 annually, although households with the lowest incomes, supported by unemployment insurance, Temporary Aid to Needy Families (TANF), or disability income will still find few housing options in the private marketplace.

Access to Mortgages

Data made available through the Home Mortgage Disclosure Act (HMDA) can identify disparities in lending patterns. Figure 16 below shows the status of loans in Hopewell, as well as the rest of the Richmond MSA in 2007. At the MSA level, African Americans experienced a higher proportion of denied mortgage applications than white applicants. Due to the size of the City, race-specific data from the Home Mortgage Disclosure Act is not available for Hopewell. However, Hopewell's approval rate is slightly higher than for the region as a whole, similar to Chesterfield County's approval rate, and higher than the percentage of applications approved in Petersburg. See Appendix Table A- 19 for the breakdown of loan status for each of the geographic areas.

Figure 16: Mortgage Application Status by Race, Richmond MSA 2007



Source: Federal Financial Institution Examination Council, 2009; BAE, 2009.

Local realtors report that the credit crisis has recently created uncertainty in the mortgage approval process, with tightening credit causing some prospective home purchasers to become ineligible for credit. Lenders have also noted that a lack of buyer awareness of the need to develop good credit for loan approval, and changes in appraisal process that have brought non-local appraisers to perform appraisals for banks, also have been impacting mortgage application approvals. They also note that Hopewell is an excellent market for first time homebuyers and that increased demand for housing at Fort Lee is positively impacting sales in Hopewell.

Public and Subsidized Housing

Subsidized housing in Hopewell is run by the Hopewell Redevelopment and Housing Authority (HRHA). The HRHA owns and operates 496 public housing units, and issues 345 Housing Choice Vouchers. As of July 2009, both the public housing and Housing Choice Voucher waiting lists are closed.

Preference on waiting lists is given to veterans, elderly persons, disabled persons, those living or working within the City, and domestic violence victims. Housing assistance is limited for very low income households that cannot obtain even the lowest priced housing in Hopewell, and do not receive HRHA units or Housing Choice Vouchers. The closest homeless shelter for individuals is located in Petersburg. Hopewell does not have privately-owned income restricted units built through public subsidy such as Low Income Housing Tax Credits.

Current Fair Housing Legal Status

Fair Housing Laws

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, is the Federal law that prohibits discrimination in the sale, rental or financing of housing on the basis of race, color, religion, sex, handicap, familial status or national origin. Title VI of the Civil Rights Act, as well as other Federal laws, prohibits discrimination in activities or programs receiving Federal funding.¹² HUD requires each jurisdiction that receives Community Development Block Grant (CDBG) funds to further fair housing choice.

Virginia's Fair Housing Law enacted in 1972 uses a broader definition of protected classes prohibiting discrimination based on age (elderliness) as well as on the basis of race, color, religion, national origin, sex, familial status, and handicap. In Virginia, elderliness is defined as anyone over 55 years of age.

Fair Housing Complaints

There are two separate entities that receive and investigate fair housing complaints from Hopewell residents: The Virginia Department of Professional and Occupational Regulation, and the U.S. Department of Housing and Urban Development (HUD).

Fair housing complaints against private sector entities are received by the Virginia Department of Professional and Occupational Regulation's Fair Housing Office. From 2002 to 2008, the agency received a total of six complaints. Four of those complaints were based on disability, while two were based on race. Three of the complaints were closed administratively, one was conciliated, and two were closed as having no cause/no reasonable cause. Conciliated cases result in an agreement between the two parties to the case, through mediation provided by a Program Conciliator.

Complaints made against the City of Hopewell and/or the Hopewell Redevelopment and Housing Authority are forwarded from the Virginia Fair Housing Office to HUD, because both the City and HRHA receive funding from HUD. From January 1, 2004 to August 13 2009, HUD received seven

¹² Other legislation prohibiting discrimination in Federally assisted programs and activities includes: Section 109 of the Housing and Community Development Act of 1974; Section 504 of the Rehabilitation Act of 1973; Title II of the Americans with Disabilities Act of 1990; the Age Discrimination Act of 1975; Title IX of the Education Amendments Act of 1972, and the Architectural Barriers Act of 1968.

complaints on the basis of race and disability reasonable accommodations. One complaint was dismissed for a determination of no cause, and one complaint was withdrawn after resolution. The remaining five complaints were conciliated. Two of the five were complaints based on disability and failure to make reasonable accommodation, and three were filed on the basis of race, and related to the discriminatory application of ordinances, zoning or land use regulation. The latter three complaints were all related to the City's proposed redevelopment of The Bluffs, a project-based Section 8 property that was demolished in 2008. A lawsuit was filed by the Southern Christian Leadership Council on behalf of the residents of the development's 119 units, over 50 percent of who were single women with children. In addition to receiving a Housing Choice Voucher, each of the tenants received \$500 for moving expenses in settlement of the lawsuit.

Measures Taken by the City of Hopewell after Previous Analysis of Impediments Study

The previous Analysis of Impediments study identified several strategies for improving access to fair housing for Hopewell residents:

- ***Education and Marketing for Fair Housing Laws:*** Implement a series of local seminars on federal and state housing laws.
- ***Improve the Complaint Reporting Process:*** Further develop the fair housing complaint process, to better educate residents of how to pursue complaints of discrimination.
- ***Expanding Housing Choice and Opportunities:*** Encourage local real estate professionals and property owners to promote housing choice, and provide additional units for those with physical and mental disabilities through actions by the City of Hopewell and the HRHA.
- ***Renovate and Increase the City's Housing Stock:*** Create a rental inspection program that will assure Hopewell landlords do a better job of maintaining their rental units to acceptable standards.

The City of Hopewell has taken some action on all of the four categories of recommendations, as summarized in Table 9.

Table 9: Summary of City Actions to Further Fair Housing Choice

Objective	City Actions
Education and Marketing for Fair Housing Laws	<ul style="list-style-type: none"> • Contracted Housing Opportunities Made Equal (HOME) to conduct workshops for Hopewell residents and City employees. • Created and disseminated pamphlets explaining laws and regulations.
Improve the Complaint Process	<ul style="list-style-type: none"> • Designated Department of Development as the City entity that can receive fair housing complaints. • HRHA revised its reasonable accommodations policy and procedure to be clearer and further define the accommodation process.
Expanding Housing Choice and Opportunities	<ul style="list-style-type: none"> • Conducted workshops for realtors through City’s contract with HOME.
Renovate and Increase the City’s Housing Stock	<ul style="list-style-type: none"> • Implemented a rental housing code enforcement program targeted at two Census tracts.

Previously, fair housing complaints were handled by the Hopewell Redevelopment and Housing Authority (HRHA). In order to avoid the potential conflict with HRHA’s role as a provider of housing for many Hopewell residents, City jurisdiction over fair housing outreach and complaints has since been transferred to the Department of Development. Complaints received by the City are passed on to the Commonwealth or to HUD. HRHA has revised its reasonable accommodation policy in order to make it clearer and define the accommodation process in more detail. HRHA has also improved its record keeping process, and a new reasonable accommodation request form has been created to allow HRHA tenants a more streamlined process.

The Department of Development has also undertaken efforts to educate Hopewell residents on access to fair housing rules and regulations. Richmond-based Home Opportunities Made Equal, Inc. (HOME) has been hired to conduct workshops for both Hopewell residents and employees of the City. The Department of Development also has created a uniform complaint form, and has distributed a pamphlet detailing fair housing rules and regulations in the state of Virginia. Fair housing rules and regulations are posted prominently in the main lobby of the HRHA administration building.

Analysis of Impediments to Fair Housing

Factors That Impact Fair Housing Choice in Hopewell

An aging housing stock, a concentration of low income individuals, and low rents compared to its neighbors and the region pose unique challenges to Hopewell in furthering fair housing choice. The combination of concentrated poverty and low labor force participation present an extremely challenging set of circumstances for improving housing choice for residents with the lowest incomes. As data analysis shows, the poorest households in Hopewell are disproportionately made up of the elderly and racial minorities. Many affordable housing options exist in Hopewell for households of modest means, but the low housing values and rental rates makes it more difficult for the private market to provide additional housing for the lowest income households through inclusionary zoning and mixed-income projects. There are visible signs of housing quality improvement in Hopewell, but residents with the lowest incomes will be most vulnerable for being in the lowest quality housing and being displaced as housing quality improves and housing values increase. In addition, the City has limited resources to address these problems with its own funds, without raising taxes and making the City less competitive with other jurisdictions.

The concentration of persons with disabilities and the relatively low incomes of many of these individuals also pose challenges for improving housing choices for persons with disabilities. This situation is created by the combined effects of a high proportion of persons with disabilities, the age of the City's housing stock, and a rental housing market that does not achieve rents that encourage substantial investment in older properties. The private market does not provide a source of funds for investment in improvements that will make more units accessible to residents with physical disabilities, since these improvements often cannot be supported by landlords through rent payments or through tenants directly. Persons with mental disabilities, many of whom are elderly, often have the greatest challenges finding housing options where their unique needs are met.

Nevertheless, market conditions in Hopewell are changing, and new housing is starting to be built in Hopewell again. Much of it has been infill development, but large scale projects and redevelopment activities with municipal involvement are also occurring. These conditions can provide good opportunities to further fair housing, or could contribute further impediments to fair housing, depending upon the City's actions with respect to revitalization and redevelopment.

The analysis below addresses impediments to fair housing choice that relate to the specific housing conditions found in Hopewell. Actions by both the public sector and the private sector

can impede fair housing choice. By the same token, conditions can also be present that provide opportunities to maintain or enhance fair housing through activity by the public and private sectors.

Public Sector Impediments

Redevelopment Activity and Zoning

Local governments can impede or improve housing choice through zoning and redevelopment activity. In the past, demand for housing in Hopewell has been limited. The lack of demand pressure on the local housing market has helped to keep prices affordable, and has also meant that there is little market pressure for new housing development. Therefore, zoning practices that limit density and decrease affordability have not been an issue in Hopewell.

The introduction of new housing to Hopewell through redevelopment and renovation provides an opportunity to maintain and encourage fair housing choice. Hopewell has started to see increased interest in housing, most likely due to a number of factors, including the expansion of Fort Lee and the value presented by Hopewell's housing in comparison to other options in the area. Home buyers and investors have been renovating houses throughout the City, in particular in locations where housing quality has been poorest, Census tracts 8206 and 8207. Significant redevelopment activity has been planned for Downtown, through the B Village Redevelopment Plan. New housing projects that have been approved or are under construction are expected to add over 800 units to the City's housing stock, not including renovations and new construction on individual lots. Many of these development projects are located in Census tracts 8204 and 8205, tracts with the lowest proportion of racial minorities and the highest median incomes in the City.

Accessibility of Job Centers

A commute to a job affects choice of housing location, particularly for the lowest income persons who do not have the means to own a car. Although municipal governments have very limited power to change historic land use patterns of housing and employment that have developed over decades or longer, consideration should be given to employment accessibility when considering public investments related to housing, public transportation, and job attraction.

The majority of rental households (55 percent) have one vehicle available to them, and 17 percent have no vehicle available to them. This is in contrast to the 67 percent of owner-occupied households that have at least two cars available to them. Appendix Table A- 15 shows the number of vehicles available by tenure for Hopewell residents.

Figure 17 on the following page shows that major employers in Hopewell are primarily located along central corridors around the City. Hopewell currently does not have any form of public

transportation to link housing to employment centers inside or beyond the City, although there is a van service for seniors to connect them with services, activities and amenities. New bus service within Hopewell is currently being considered, although the exact location of the route and stops has not been set, and the proposed service faces significant budget constraints in the short term.

Figure 17: Location of Major Employers in Hopewell



Source: City of Hopewell, 2009; Microsoft, 2010; BAE, 2010.

Hopewell Redevelopment and Housing Authority Activities

The Hopewell Redevelopment and Housing Authority (HRHA) receives public funding to provide public housing units and Housing Choice Vouchers to 841 City households. These two options provide housing to residents who otherwise would not likely be able to afford even the lowest cost housing found in the private housing market.

Elderly and disabled persons are given preference on public housing and Housing Choice Voucher waiting lists. One public housing facility, Kippax, is dedicated solely to elderly and disabled individuals. HRHA representatives report that there are additional elderly and disabled individuals whose needs dictate that they should be located in Kippax, but are located in other public housing properties, due to space limitation at Kippax. To combat the issues that disabled

residents may face, HRHA recently revised its reasonable accommodation policy to ensure that these residents, as well as all public housing residents, were receiving adequate services. The policy was revised to provide clearer direction on the types of accommodations that could be made and how to request a reasonable accommodation.

For disabled or elderly persons with Housing Choice Vouchers there is a dedicated 27 unit facility (Cornez Manor). The remaining disabled Housing Choice Voucher holders seek privately owned housing.

Private Sector Impediments

Access to Rental Housing: Results of Rental Testing

Rental testing was undertaken as part of this Analysis of Impediments study. Rental testing is a method of determining how home seekers are treated when looking for housing, and whether there are differences in treatment between two home seekers that are similar except for the characteristic studied as part of the test. The results of rental testing, while limited, provides further evidence that disabled persons in Hopewell, as a group, face limited choices in comparison to what is available to non-disabled persons.

Testing is used by fair housing agencies to determine whether fair housing practices are being followed, and the use of evidence from testers has been accepted by the courts as an acceptable method for jurisdictions to use enforcing fair housing laws. Testing for this study was not performed with the intention of making a conclusive determination that fair housing laws are being violated; instead, the testing plan was designed to understand typical situations that renters face when seeking housing in Hopewell. Testing results should therefore be used to better understand impediments of fair housing in Hopewell that could be addressed through actions by the City, including whether greater attention to education or enforcement in connection with fair housing laws is warranted. It is important to note that testers did not actually fill out an application, so the interactions only tested initial contacts with landlords and realtors, not a landlord's or agent's willingness to offer the tester a lease.

Testing was planned and performed to explore the following four topics:

- 1) willingness of landlords or agents to consider a tenant holding a Housing Choice Voucher;
- 2) willingness of landlords or agents to consider a physically disabled tenant interested in making tenant-funded accessibility improvements;
- 3) willingness of landlords or agents to consider a single mother with multiple children; and
- 4) steering or differences in treatment in applicants based on race.

Tests on the first three topics were designed as single tester phone interactions. The test for race was designed as a matched pair test requiring visits to locations where rental housing was available. Available units were found through a popular online posting site (Craigslist.org), local classified ads, posted advertisements at the property location, and rental agents.

Findings of the phone and matched pair testing are summarized below:

- **Disability Status.** There appears to be a lack of awareness about the needs of disabled tenants in Hopewell, given the dearth of accessible units advertised and the results of phone testing. Although some test contacts were willing to consider a disabled applicant requesting self-funded accessibility modifications, phone testing results suggest that not all owners are aware of the right of disabled tenants to ask for self-funded improvements as reasonable accommodation.
- **Use of Housing Choice Vouchers.** Based on phone testing results and perusal of rental listings that specifically advertise acceptance of vouchers, voucher holders as a group have housing opportunities limited by the willingness of landlords to rent to them, even though their voucher will cover the cost of most rental units in the City. Test contacts were split in their willingness to consider payment by Housing Choice Voucher. However, it is important to note that use of a Housing Choice Voucher is not protected by state or Federal fair housing laws. Also, the phone testing and review of units available advertised to voucher holders did not give any indication that voucher holders are restricted to poorer quality or geographically isolated units.
- **Family Status (Single Mother with Multiple Children).** Test contacts were uniformly willing to consider a single mother with children for appropriately sized units where the family did not violate occupancy standards of two individuals per bedroom. The results preliminarily suggest that this population is not unduly restricted in housing due to landlord preferences.
- **Race.** Completed matched pair tests that successfully followed the testing protocol did not provide evidence of steering or differential treatment due to the race of the tester. All successfully completed tests involved visits to rental agents. The rental agencies visited for testing typically had numerous listings in and outside of Hopewell. Procedures for showing units were standardized, with lists of available units and application requirements found in writing and made available to applicants upon inquiry. Staff at the agencies (the test contacts) did not intervene in the tester's selection of units to view.

Recommendations to Further Fair Housing

Recommendations below address the impediments described in the previous chapter, focusing Hopewell’s fair housing efforts on activities where the City can have an impact. Table 10, below, summarizes the recommendations relating to each of the impediments above. Recommendations consider the needs of the City’s physically disabled residents, build on the City’s previous efforts to increase awareness of fair housing issues, and take advantage of opportunities further housing choice through new anticipated new development.

Table 10: Summary of Recommended Actions

Public Sector Impediment	Recommendations that Address Impediment
<i>Redevelopment Activities and Zoning</i>	
<ul style="list-style-type: none"> • There is likely to be more redevelopment activity in the City in the future. • Redevelopment activity could diminish fair housing choice if it leads to loss of housing affordable to lower income residents. • New housing development provides opportunity to further fair housing choice through design, education and marketing. 	<ol style="list-style-type: none"> 1. Focus fair housing and education activities on areas experiencing new development. 2. Encourage a “visitability” standard in new construction. 3. Consider opportunities to incent or require enhanced accessibility in new construction. 4. Avoid or address displacement in future redevelopment.
<i>Accessibility of Job Centers</i>	
<ul style="list-style-type: none"> • 17 percent of renter households have no vehicle available to them. • Although van service for seniors is available, no public bus service currently exists in Hopewell. 	<ol style="list-style-type: none"> 5. Consider job accessibility in actions related to job attraction, new affordable housing, and public transportation investments.
<i>Hopewell Housing and Redevelopment Authority (HRHA) Activities</i>	
<ul style="list-style-type: none"> • Special needs applicants are given priority for public housing and Housing Choice Voucher waiting lists. • HRHA has updated its reasonable accommodations policy for public housing, but limited units are available in one building designated for elderly and disabled residents, and disabled voucher holders often need modifications to private units. 	<ol style="list-style-type: none"> 6. Consider a modification fund for Housing Choice Voucher holders.

Table 10: Summary of Recommended Actions (Continued)

Private Sector Impediment	Recommendations that Address Impediment
<i>Access to Rental Housing</i>	
<ul style="list-style-type: none"> There appears to be a lack of awareness about the needs of disabled tenants in Hopewell, given the dearth of accessible units advertised and the results of phone testing. 	<p>7. Focus fair housing education on the needs of disabled persons.</p>

Recommendations to Address Public Impediments

Redevelopment and Zoning

New development presents a significant opportunity for the City take proactive steps to enhance rather than diminish housing choice in Hopewell.

Recommendation 1: Focus fair housing education and promotion activities on new development. The City should continue its practice of increasing housing choice by engaging in or sponsoring activities that raise awareness of fair housing issues. Particularly since significant development is occurring in Census tracts with the lowest proportion of minority households in the City, the City should reach out to builders and realtors of these projects to build good relationships and actively encourage marketing units to the broadest range of households possible. The City may also want to consider a partnership with housing staff at Fort Lee to increase awareness of housing options in Hopewell, and enhance fair housing choice among military personnel living off base.

Recommendation 2: Encourage or require a “visitability” standard in new construction and renovation. “Visitability” is a concept that promotes the incorporation easy, low cost features into housing during construction that enhances accessibility by mobility impaired persons. Key visitability features include 1) eliminating entry way steps for at least one entrance to the house, 2) creating a first floor bathroom that can accommodate a wheelchair, and 3) constructing wide passage doors. The concept promotes consideration of easily added features that can increase the accessibility of housing for more people to live in and visit.

Recommendation 3: Consider opportunities to incent or require enhanced accessibility in new construction. The City should consider means to increase the stock of units accessible to mobility impaired persons through future development approvals, particularly for rental housing priced within Fair Market Rents. The City may be able to provide density bonuses, for example, in exchange for creating accessible or visitable units within a project. The City could also consider

enacting guidelines or legislation requiring a certain standard of accessibility or visitability for projects that receive City support through zoning relief or subsidy, for example. Such ordinances have passed in Atlanta, GA and numerous communities throughout the U.S.

Recommendation 4: Avoid or address displacement in future redevelopment. As the City participates in redevelopment activity through planning, allocation of public funding, or discretionary approvals, the potential loss of housing affordable to the City's low income households should be considered. Any disproportionate impact, whether it is direct or indirect, should be avoided or mitigated.

Accessibility of Job Centers

The City has very limited power to change historic land use patterns of housing and employment that have developed over long periods of time that have led to reliance on private automobiles for commuting. These patterns are not going to change quickly, but the City should consider whether City actions can enhance alternate access to job centers instead of reinforcing existing patterns.

Recommendation 5: Consider job accessibility in actions related to job attraction, new affordable housing, and public transportation investments. This recommendation encompasses further examination of the travel needs of non-driving residents. The City should take advantage of any opportunities that exist to address these needs, possibly through options such as participation in planning efforts to establish public transportation on a regional level, specific programs the City could implement, or through economic development policies.

HRHA Activities

Funding constraints limit the extent to which the Hopewell Housing and Redevelopment Authority can impact impediments to housing choice in Hopewell. HRHA should continue to use targeted activities, such as HRHA's recent reworking of its reasonable accommodations policy, to address impediments.

Recommendation 6: Consider a modification fund for rentals to Housing Choice Voucher holders. Given the particular needs of disabled persons addressed in other areas of this report, the City and HRHA should explore means for providing small amounts of funding for enhanced accessibility improvements on units that disabled voucher holders occupy. Funding could be provided to owners or tenants to make improvements to units that otherwise meet building codes.

Recommendations to Address Private Sector Impediments

Access to Rental Housing

Of the potential impediments explored by rental testing, the City could perhaps have the most impact in addressing the issues faced by disabled residents. Recommendation 7 can support a multi-faceted strategy for enhancing choices for disabled person in combination with other recommendations provided above.

Recommendation 7: Focus fair housing education and promotion activities on the needs of disabled persons. The City should expand its education provided to real estate professionals, developers, government officials and concerned citizens to include a more comprehensive curriculum pertaining to disability issues. The City can utilize the public education programs it already has in place to more widely disseminate information about reasonable accommodation laws, the particular need for accessible housing in Hopewell, and ways that the private sector can help to increase accessibility in Hopewell.

Conclusion

The City of Hopewell can continue to advance its commitment to fair housing issues by building upon its past actions to promote fair housing. The City's fair housing planning and actions recommended above can be focused around two main themes. First, The City should continue its fair housing education activities in a more targeted manner, based on the findings of this AI. Bringing greater awareness to the needs and rights of disabled persons with regard to housing, and expanding education and marketing efforts that more collaboratively involve private sector actors involved in new housing opportunities, such as builders and realtors, will allow the City to further its progress. Second, changing market forces that are spurring renovation and new development within Hopewell can be harnessed to further fair housing and housing choice, in particular by exploring reasonable opportunities to enhance housing accessibility. At the same, as redevelopment pressure increases, the City should ensure that it does not disproportionately impact the lowest income households in Hopewell who have the fewest housing choices.

Appendix A

Table A- 1: Population and Household Trends

	City of Hopewell					Chesterfield County					Colonial Heights							
			Annual Average Change			Annual Average Change			Annual Average Change			Annual Average Change			Annual Average Change			
	1990	2000	1990-2000	2009	2000-2009	1990	2000	1990-2000	2009	2000-2009	1990	2000	1990-2000	2009	2000-2009			
Population	23,101	22,354	-0.3%	23,068	0.3%	Population	209,274	259,903	2.2%	302,854	1.7%	Population	16,064	16,897	0.5%	17,781	0.6%	
Households	9,014	9,055	0.0%	9,589	0.6%	Households	73,441	93,772	2.5%	111,417	1.9%	Households	6,363	7,027	1.0%	7,612	0.9%	
Avg. Household Size	2.53	2.43	-0.4%	2.38	-0.2%	Avg. Household Size	2.82	2.73	-0.3%	2.66	-0.3%	Avg. Household Size	2.49	2.37	-0.5%	2.30	-0.3%	
HH Median Income (a)	\$27,303	\$33,398		\$40,615		HH Median Income	\$43,884	\$59,216		\$69,801		HH Median Income	\$34,464	\$43,495	2.4%	\$52,523	2.1%	
Median Age	32.6	35.0		35.0		Median Age	31.6	35.6		36.68		Median Age	38.5	39.9		40.5		
Household Tenure						Household Tenure						Household Tenure						
Renter	43.1%	44.0%		43.3%		Renter	20.5%	19.1%		18.6%		Renter	27.8%	30.7%		30.6%		
Owner	56.9%	56.0%		56.7%		Owner	79.5%	80.9%		81.4%		Owner	72.2%	69.3%		69.4%		
	City of Petersburg					Richmond, Virginia MSA (b)												
			Annual Average Change			Annual Average Change			Annual Average Change									
	1990	2000	1990-2000	2009	2000-2009	1990	2000	1990-2000	2009	2000-2009								
Population	38,303	33,740	-1.3%	32,161	-0.5%	Population	949,244	1,096,957	1.5%	1,211,090	1.1%							
Households	14,696	13,799	-0.6%	13,411	-0.3%	Households	361,794	425,100	1.6%	480,015	1.4%							
Avg. Household Size	2.46	2.38	-0.3%	2.33	-0.2%	Avg. Household Size	2.55	2.49	-0.2%	2.48	0.0%							
HH Median Income (a)	\$21,269	\$29,088		\$36,186		HH Median Income	\$32,771	\$46,394		\$57,211								
Median Age	33.8	37.0		37.5		Median Age	33.3	36.1		37.4								
Household Tenure						Household Tenure												
Renter	49.2%	49.1%		48.3%		Renter	33.8%	31.2%		29.7%								
Owner	50.8%	51.5%		51.7%		Owner	66.2%	68.8%		70.3%								

Notes:
(a) Represents 1989 and 1999 household incomes, respectively.
(b) Includes the Counties of Amelia, Caroline, Charles City, Chesterfield, Cumberland, Dinwiddie, Goochland, Hanover, Henrico, King and Queen, King William, Louisa, New Kent, Powhatan, Prince George, and Sussex; and the Cities of Colonial Heights, Hopewell, Petersburg, and Richmond, Virginia.

Source: U.S. Census, 2009; Claritas, Inc., 2009; BAE, 2009.

Table A- 2: Household Type and Size, 2009

Family Households	Number	Percent
2 Persons	2,936	30.6%
3 Persons	1,709	17.8%
4 Persons	1,087	11.3%
5 Persons	467	4.9%
6 Persons	165	1.7%
7 Persons or more	67	0.7%
Nonfamily Households		
1 Person	2,782	29.0%
2 Persons	310	3.2%
3 Persons	48	0.5%
4 Persons	9	0.1%
5 Persons	2	0.0%
6 Persons	6	0.1%
7 Persons or more	1	0.0%
Total	9,589	100%

Source: Claritas, Inc., 2009; BAE, 2009.

Table A- 3: Households by Family Status, 2009

Type	City of Hopewell		Chesterfield County		Richmond MSA (a)	
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Single Male Householder	1,132	11.8%	9,756	8.6%	52,930	11.0%
Single Female Householder	1,650	17.2%	12,645	11.1%	73,288	15.3%
Married Couple, Children	1,471	15.3%	36,435	32.1%	112,514	23.4%
Married Couple, No Children	2,449	25.5%	34,878	30.7%	133,309	27.8%
Male Householder, Children	270	2.8%	2,202	1.9%	8,813	1.8%
Male Householder, No Children	228	2.4%	1,674	1.5%	9,003	1.9%
Female Householder, Children	1,320	13.8%	7,719	6.8%	38,659	8.1%
Female Householder, No Children	693	7.2%	4,390	3.9%	26,715	5.6%
Nonfamily	376	3.9%	3,778	3.3%	24,784	5.2%
Total	9,589	100%	113,477	100%	480,015	100%

Notes:
 (b) Includes the Town of Ashland, the counties of Chesterfield, Dinwiddie, Goochland, Hanover, Henrico, New Kent, Powhatan, and Prince George Counties; and the cities of Charles, Colonial Heights, Hopewell, Petersburg, and Richmond, VA.

Source: Claritas, Inc., 2009; BAE, 2009.

Table A- 4: Household Income by Age of Householder, 2009

City of Hopewell												
Household Income	15-24		25-34		35-44		45-54		55-64		65 and Over	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than \$25,000	258	42.0%	527	29.4%	355	19.4%	328	18.7%	429	30.1%	874	40.1%
\$25,000 - \$34,999	144	23.5%	278	15.5%	245	13.4%	243	13.9%	250	17.5%	237	10.9%
\$35,000 - \$49,999	91	14.8%	303	16.9%	344	18.8%	286	16.3%	228	16.0%	422	19.4%
\$50,000 - \$74,999	76	12.4%	503	28.0%	481	26.3%	450	25.7%	289	20.3%	385	17.7%
\$75,000 - \$99,999	45	7.3%	144	8.0%	156	8.5%	203	11.6%	112	7.9%	113	5.2%
\$100,000 - \$149,999	-	0.0%	37	2.1%	195	10.7%	194	11.1%	70	4.9%	121	5.6%
\$150,000 - \$199,999	-	0.0%	2	0.1%	29	1.6%	27	1.5%	34	2.4%	12	0.6%
\$200,000 - \$499,999	-	0.0%	-	0.0%	19	1.0%	16	0.9%	13	0.9%	15	0.7%
\$500,000 or more	-	0.0%	-	0.0%	2	0.1%	3	0.2%	-	0.0%	1	0.0%
Total	614	100%	1,794	100%	1,826	100%	1,750	100%	1,425	100%	2,180	100%

Chesterfield County												
Household Income	15-24		25-34		35-44		45-54		55-64		65 and Over	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than \$25,000	1,080	26.5%	1,640	8.9%	1,581	7%	1,522	5.3%	2,061	8.8%	3,335	22.3%
\$25,000 - \$34,999	689	16.9%	1,595	8.7%	1,397	6%	1,283	4.5%	1,677	7.1%	2,112	14.1%
\$35,000 - \$49,999	918	22.6%	3,154	17.2%	2,881	12%	2,860	10.0%	3,036	12.9%	2,153	14.4%
\$50,000 - \$74,999	869	21.4%	5,211	28.4%	5,453	23%	5,769	20.2%	4,740	20.2%	3,095	20.7%
\$75,000 - \$99,999	359	8.8%	3,576	19.5%	5,093	22%	5,347	18.7%	4,094	17.4%	1,743	11.7%
\$100,000 - \$149,999	128	3.1%	2,509	13.7%	4,978	21%	7,534	26.4%	4,925	20.9%	1,637	11.0%
\$150,000 - \$199,999	22	0.5%	375	2.0%	1,154	5%	2,048	7.2%	1,561	6.6%	428	2.9%
\$200,000 - \$499,999	3	0.1%	272	1.5%	727	3%	1,930	6.8%	1,227	5.2%	392	2.6%
\$500,000 or more	-	0.0%	16	0.1%	107	0%	298	1.0%	196	0.8%	52	0.3%
Total	4,068	100%	18,348	100%	23,371	100%	28,591	100%	23,517	100%	14,947	100%

Richmond MSA (a)												
Household Income	15-24		25-34		35-44		45-54		55-64		65 and Over	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than \$25,000	9,262	39.0%	11,398	14.7%	11,111	11.7%	11,109	10.5%	13,164	15.4%	29,575	32.0%
\$25,000 - \$34,999	3,955	16.7%	8,764	11.3%	8,178	8.6%	7,049	6.7%	7,476	8.7%	12,418	13.5%
\$35,000 - \$49,999	4,317	18.2%	14,504	18.7%	14,138	14.9%	12,525	11.9%	11,807	13.8%	15,156	16.4%
\$50,000 - \$74,999	3,930	16.5%	19,705	25.4%	21,929	23.1%	20,744	19.6%	17,505	20.4%	15,651	17.0%
\$75,000 - \$99,999	1,519	6.4%	12,208	15.7%	16,308	17.2%	18,456	17.5%	12,513	14.6%	7,958	8.6%
\$100,000 - \$149,999	595	2.5%	8,502	10.9%	15,547	16.4%	22,248	21.1%	14,081	16.4%	6,888	7.5%
\$150,000 - \$199,999	88	0.4%	1,631	2.1%	4,052	4.3%	6,739	6.4%	4,558	5.3%	2,057	2.2%
\$200,000 - \$499,999	77	0.3%	928	1.2%	3,068	3.2%	5,554	5.3%	3,835	4.5%	2,172	2.4%
\$500,000 or more	6	0.0%	90	0.1%	618	0.7%	1,148	1.1%	771	0.9%	430	0.5%
Total	23,749	100%	77,730	100%	94,949	100%	105,572	100%	85,710	100%	92,305	100%

Notes:
(a) Includes the Town of Ashland, the counties of Chesterfield, Dinwiddie, Goochland, Hanover, Henrico, New Kent, Powhatan, and Prince George; the cities of Charles, Colonial Heights, Hopewell, Petersburg, and Richmond, Virginia.

Source: Claritas, Inc., 2009; BAE, 2009.

Table A- 5: Racial/Ethnic Population Distribution, 2009

Race	City of Hopewell		Chesterfield County		Richmond MSA (a)	
	Number	Percent	Number	Percent	Number	Percent
Hispanic or Latino	992	4.3%	16,155	5.3%	45,029	3.7%
White Alone	12,521	54.3%	207,479	68.5%	752,248	62.1%
Black or African American Alone	8,708	37.7%	64,192	21.2%	358,554	29.6%
American Indian or Alaskan Native	90	0.4%	940	0.3%	4,559	0.4%
Asian or Pacific Islander	238	1.0%	9,136	3.0%	31,846	2.6%
Some Other Race Alone	25	0.1%	428	0.1%	1,641	0.1%
Two or More Races	494	2.1%	4,524	1.5%	17,213	1.4%
Total	23,068	100%	302,854	100%	1,211,090	100%

Notes:
(a) Includes the Town of Ashland, the counties of Chesterfield, Dinwiddie, Goochland, Hanover, Henrico, New Kent, Powhatan, and Prince George; the cities of Charles, Colonial Heights, Hopewell, Petersburg, and Richmond, Virginia.

Source: Claritas, Inc., 2009; BAE, 2009.

Table A- 6: Household Income by Race of Householder, 2009

Household Income	City of Hopewell							
	White		Black or African American		Some Other Race		2 or More Races	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than \$25,000	1,331	23.0%	1,362	40.8%	25	9.2%	53	29.3%
\$25,000 - \$34,999	864	14.9%	454	13.6%	37	13.6%	42	23.2%
\$35,000 - \$49,999	1,020	17.6%	551	16.5%	74	27.2%	29	16.0%
\$50,000 - \$74,999	1,581	27.3%	471	14.1%	101	37.1%	31	17.1%
\$75,000 - \$99,999	428	7.4%	312	9.3%	7	2.6%	26	14.4%
\$100,000 - \$149,999	421	7.3%	170	5.1%	26	9.6%	-	0.0%
\$150,000 - \$199,999	101	1.7%	1	0.0%	2	0.7%	-	0.0%
\$200,000 or more	48	0.8%	21	0.6%	-	0.0%	-	0.0%
Total	5,794	100%	3,342	100%	272	100%	181	100%

Household Income	Chesterfield County							
	White		Black or African American		Some Other Race		2 or More Races	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than \$25,000	7,141	8.6%	3,005	12.6%	790	15.1%	283	18.0%
\$25,000 - \$34,999	5,966	7.2%	2,078	8.7%	548	10.4%	161	10.2%
\$35,000 - \$49,999	10,697	12.9%	3,930	16.5%	784	14.9%	226	14.4%
\$50,000 - \$74,999	17,961	21.7%	5,748	24.2%	1,145	21.8%	283	18.0%
\$75,000 - \$99,999	15,222	18.4%	3,938	16.6%	791	15.1%	261	16.6%
\$100,000 - \$149,999	16,892	20.4%	3,904	16.4%	702	13.4%	213	13.6%
\$150,000 - \$199,999	4,528	5.5%	768	3.2%	198	3.8%	94	6.0%
\$200,000 or more	4,492	5.4%	387	1.6%	291	5.5%	50	3.2%
Total	82,899	100%	23,758	100.0%	5,249	100%	1,571	100%

Household Income	Richmond MSA (a)							
	White		Black or African American		Some Other Race		2 or More Races	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than \$25,000	42,156	13.1%	37,982	28.2%	3,653	19.8%	1,828	28.4%
\$25,000 - \$34,999	27,984	8.7%	17,030	12.7%	2,034	11.0%	792	12.3%
\$35,000 - \$49,999	46,274	14.4%	22,083	16.4%	3,013	16.3%	1,077	16.7%
\$50,000 - \$74,999	67,878	21.2%	26,233	19.5%	4,174	22.6%	1,179	18.3%
\$75,000 - \$99,999	50,944	15.9%	15,142	11.3%	2,246	12.2%	630	9.8%
\$100,000 - \$149,999	52,993	16.5%	12,131	9.0%	2,151	11.7%	586	9.1%
\$150,000 - \$199,999	16,067	5.0%	2,342	1.7%	502	2.7%	214	3.3%
\$200,000 or more	16,313	5.1%	1,565	1.2%	680	3.7%	139	2.2%
Total	320,609	100%	134,508	100%	18,453	100%	6,445	100%

Notes:
(a) Includes the Town of Ashland, the counties of Chesterfield, Dinwiddie, Goochland, Hanover, Henrico, New Kent, Powhatan, and Prince George; the cities of Charles, Colonial Heights, Hopewell, Petersburg, and Richmond, Virginia.

Source: Claritas, Inc., 2009; BAE, 2009.

Table A- 7: Hopewell Tenure by Race/Ethnicity of Householder, 2009

Race	Owner		Renter	
	Number	Percent	Number	Percent
Hispanic/Latino	100	1.8%	208	5.0%
White Alone	3,977	73.4%	1,695	40.6%
Black or African American	1,208	22.3%	2,094	50.2%
Asian/Pacific Islander	46	0.8%	38	0.9%
American Indian	20	0.4%	34	0.8%
Other	4	0.1%	2	0.0%
Two or More Races	63	1.2%	100	2.4%
Total	5,418	100%	4,171	100%

Source: Claritas, Inc., 2009; BAE, 2009.

Table A- 8: Age Distribution, 2009

Age	City of Hopewell		Chesterfield County		Richmond MSA (a)	
	Number	Percent	Number	Percent	Number	Percent
Under 18	6,124	26.5%	74,983	24.8%	284,614	23.5%
18-24	2,036	8.8%	29,994	9.9%	116,007	9.6%
25-34	3,387	14.7%	38,907	12.8%	161,952	13.4%
35-44	3,096	13.4%	44,840	14.8%	179,703	14.8%
45-54	2,904	12.6%	50,767	16.8%	186,053	15.4%
55-64	2,290	9.9%	38,392	12.7%	140,290	11.6%
65 and Over	3,231	14.0%	24,971	8.2%	142,471	11.8%
Total	23,068	100%	302,854	100%	1,211,090	100%

Notes:

(a) Includes the Town of Ashland, the counties of Chesterfield, Dinwiddie, Goochland, Hanover, Henrico, New Kent, Powhatan, and Prince George; the cities of Charles, Colonial Heights, Hopewell, Petersburg, and Richmond, Virginia.

Source: Claritas, Inc., 2009; BAE, 2009.

Table A- 9: Disabled Population by Type, 2000

City of Hopewell										
Disability	5 to 15 Years Old		16 to 20 Years Old		21 to 64 Years Old		65 Years and Older		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Physical	31	12.9%	21	27.6%	376	21.3%	337	71.2%	765	29.9%
Mental	199	82.6%	55	72.4%	175	9.9%	22	4.7%	451	17.7%
Sensory/Self-Care	11	4.6%	0	0.0%	159	9.0%	114	24.1%	284	11.1%
Employment	N/A	N/A	N/A	N/A	1,055	59.8%	N/A	N/A	1,055	41.3%
Total	241	100%	76	100%	1,765	100%	473	100%	2,555	100%

Southern Chesterfield										
Disability	5 to 15 Years Old		16 to 20 Years Old		21 to 64 Years Old		65 Years and Older		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Physical	5	0.7%	39	19.9%	910	29.1%	613	75.6%	1,567	32.3%
Mental	678	94.8%	127	64.8%	190	6.1%	39	4.8%	1,034	21.3%
Sensory/Self-Care	32	4.5%	30	15.3%	334	10.7%	159	19.6%	555	11.5%
Employment	N/A	N/A	N/A	N/A	1,691	54.1%	N/A	N/A	1,691	34.9%
Total	715	100%	196	100%	3,125	100%	811	100%	4,847	100%

State of Virginia										
Disability	5 to 15 Years Old		16 to 20 Years Old		21 to 64 Years Old		65 Years and Older		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Physical	3,482	6.2%	2,139	12.5%	53,311	16.4%	74,102	66.4%	133,034	26.1%
Mental	46,191	82.4%	12,127	70.8%	29,815	9.2%	8,779	7.9%	96,912	19.0%
Sensory/Self-Care	6,356	11.3%	2,858	16.7%	42,126	12.9%	28,737	25.7%	80,077	15.7%
Employment	N/A	N/A	N/A	N/A	200,110	61.5%	N/A	N/A	200,110	39.2%
Total	56,029	100%	17,124	100%	325,362	100%	111,618	100%	510,133	100%

Source: United States Census, 2000; Central Virginia Health Planning Agency, 2008; BAE, 2009.

Table A- 10: Percent of Hopewell Population in the Labor Force, 2009

Employment Status	Male		Female	
	Number	Percent of Population	Number	Percent of Population
Labor Force, Armed Forces	70	0.6%	32	0.3%
Labor Force, Employed	5,048	46.5%	4,695	38.4%
Labor Force, Unemployed	270	2.5%	431	3.5%
Not in Labor Force	2,660	24.5%	4,360	35.7%
Total	8,048	74.2%	9,518	77.9%

Source: Claritas, Inc., 2009; BAE, 2009.

Table A- 11: Unemployment Rate, 1998-May 2009

Year	City of Hopewell	Chesterfield County	Richmond MSA
1998	4.2%	2.1%	2.7%
1999	4.0%	1.9%	2.3%
2000	2.8%	1.8%	2.1%
2001	4.6%	2.6%	3.1%
2002	6.2%	3.4%	4.1%
2003	6.3%	3.5%	4.2%
2004	5.5%	3.3%	3.9%
2005	5.6%	3.1%	3.7%
2006	4.6%	2.7%	3.2%
2007	4.6%	2.6%	3.1%
2008	6.1%	3.7%	4.3%
May 2009	11.5%	7.1%	8.1%

Source: U.S. Bureau of Labor Statistics, 2009; Virginia Employment Commission, 2009; BAE, 2009.

Table A- 12: Educational Attainment, 2009

Highest Educational Level Reached	City of Hopewell		Chesterfield County		Richmond MSA (a)	
	Number	Percent	Number	Percent	Number	Percent
Less than 9th grade	1,335	9.0%	6,659	3.3%	48,432	5.9%
9th to 12th grade, no diploma	2,852	19.1%	16,483	8.3%	100,469	12.3%
High school graduate (includes equivalency)	5,338	35.8%	49,279	24.8%	222,418	27.1%
Some college, no degree	3,221	21.6%	47,746	24.0%	177,567	21.7%
Associate degree	621	4.2%	13,293	6.7%	42,652	5.2%
Bachelor's degree	993	6.7%	44,615	22.4%	152,777	18.6%
Graduate or professional degree	548	3.7%	20,950	10.5%	75,677	9.2%
Total	14,908	100%	199,025	100%	819,992	100%
High school graduate or higher	10,721	71.9%	175,883	88.4%	671,091	81.8%
Bachelor's degree or higher	1,541	10.3%	65,565	32.9%	228,454	27.9%

Notes:
(a) Includes the Town of Ashland, the counties of Chesterfield, Dinwiddie, Goochland, Hanover, Henrico, New Kent, Powhatan, and Prince George; the cities of Charles, Colonial Heights, Hopewell, Petersburg, and Richmond, Virginia.

Source: Claritas, Inc., 2009; BAE, 2009.

Table A- 13: Tenure by Census Tract, 2009

Tract	Owner	Renter
Census Tract 8201	41.3%	58.7%
Census Tract 8203	34.5%	65.5%
Census Tract 8204	71.2%	28.8%
Census Tract 8205	69.6%	30.4%
Census Tract 8206	49.0%	51.0%
Census Tract 8207	43.0%	57.0%

Source: Claritas, 2009; BAE, 2009.

Table A- 14: Year Housing Stock Built, 2009

Year Built	City of Hopewell		Chesterfield County		Richmond MSA (a)	
	Number	Percent	Number	Percent	Number	Percent
1999 to 2008	940	9.1%	26,135	22.0%	87,153	16.9%
1995 to 1998	192	1.9%	8,606	7.2%	34,371	6.7%
1990 to 1994	309	3.0%	12,004	10.1%	39,863	7.7%
1980 to 1989	1,118	10.8%	30,704	25.8%	87,476	17.0%
1970 to 1979	1,684	16.3%	22,942	19.3%	84,980	16.5%
1960 to 1969	2,236	21.6%	10,112	8.5%	60,428	11.7%
1950 to 1959	1,892	18.3%	4,627	3.9%	50,661	9.8%
1940 to 1949	929	9.0%	1,933	1.6%	27,495	5.3%
1939 or earlier	1,030	10.0%	1,926	1.6%	43,537	8.4%
Total	10,330	100%	118,989	100%	515,964	100%

Notes:
(a) Includes the Town of Ashland, the counties of Chesterfield, Dinwiddie, Goochland, Hanover, Henrico, New Kent, Powhatan, and Prince George; and the cities of Charles, Colonial Heights, Hopewell, Petersburg, and Richmond, VA.

Source: Claritas, Inc., 2009; BAE, 2009.

Table A- 15: Number of Vehicles Available by Tenure in Hopewell, 2009

Number of Vehicles	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
0	269	5.0%	693	16.6%
1	1,551	28.6%	2,298	55.1%
2	2,385	44.0%	911	21.8%
3	877	16.2%	172	4.1%
4	264	4.9%	64	1.5%
5 or more	72	1.3%	33	0.8%
Total	5,418	100%	4,171	100%

Source: Claritas, Inc., 2009; BAE, 2009.

Table A- 16: Demolition Permits Issued and Carried Out in the City of Hopewell as of July 2009

Address	Value	Date Permit Issued
2407 Trenton Street	\$3,200	5/9/2003
1119 Arlington Road	\$8,000	8/19/2004
3950 Courthouse Road	\$8,052	10/11/2006
3519 Oaklawn Blvd	\$17,938	4/24/2009
829 W City Point Rd	\$1,000	12/17/2003
3920 Woodlawn	\$35,000	12/18/2003
3924 Woodlawn	See 3920 Woodlawn	12/18/2003
3928 Woodlawn	See 3920 Woodlawn	12/18/2003
905 Cedar Level Rd	See 3920 Woodlawn	12/18/2003
3923 Oaklawn Bld	See 3920 Woodlawn	12/18/2003
911 Cedar Level Rd	See 3920 Woodlawn	12/18/2003
909 Cedar Level rd	See 3920 Woodlawn	12/18/2003
3917 Oaklawn Blvd	See 3920 Woodlawn	12/18/2003
6th Ave	\$30,000	1/14/2002
2400 Oaklawn Blvd Lot 29	\$500	10/20/2004
Jackson Farm Rd	\$1,000	2/14/2005
1411 Dinwiddie	\$2,000	3/1/2005
2500 Raleigh St	\$500	1/18/2006
806 George St	\$0	4/3/2006
808 George St	\$0	4/12/2006
810 George St	\$0	4/3/2006
3109 Jackson Farm Rd	\$0	6/12/2006
9 Terminal St	\$0	6/13/2006
1112 Church St	\$0	8/3/2006
1014 Pecan Ave	\$0	4/18/2007
1415 Old Iron Rd	\$2,500	11/9/2007
2205 Boston St	\$3,500	12/9/2007
3211 Woodlawn Rd	\$4,000	1/2/2008
321 S 20th Ave	\$2,500	1/24/2008
311 S 19th St	\$0	4/28/2008
3901 Oaklawn Rd	\$100,000	5/9/2008
1124 Salem Ave	\$5,000	6/30/2008
929 Arlington	\$0	12/8/2008
2504 Winston Churchill	\$4,500	1/14/2002
903 S City Point	\$1,000	1/21/2002
900 Cedar	\$3,400	3/28/2002
1411 Old Iron Rd	\$3,400	4/14/2002
1124 Palm St	\$1,800	4/17/2002
300 N 5th Ave	\$3,100	5/7/2002
503 N 2nd Ave	\$3,600	7/24/2002
416 S Mesa Ave	\$0	8/13/2002
3206 Jackson Farm Rd	\$500	8/13/2002
501 Cedar Level Rd	\$0	8/13/2002
503 Cedar Level Rd	\$0	8/13/2002
3405 River	\$0	8/13/2002
1507 Lincoln Pl	\$2,700	9/27/2002
2307 Berry St	\$1,890	3/5/2003
3602 Oaklawn Blvd	\$5,000	6/30/2003
2401 Grant St	\$0	9/22/2003
3107 Oaklawn Blvd	\$4,200	10/23/2003
5107 Oaklawn Blvd	\$25,000	5/27/2005

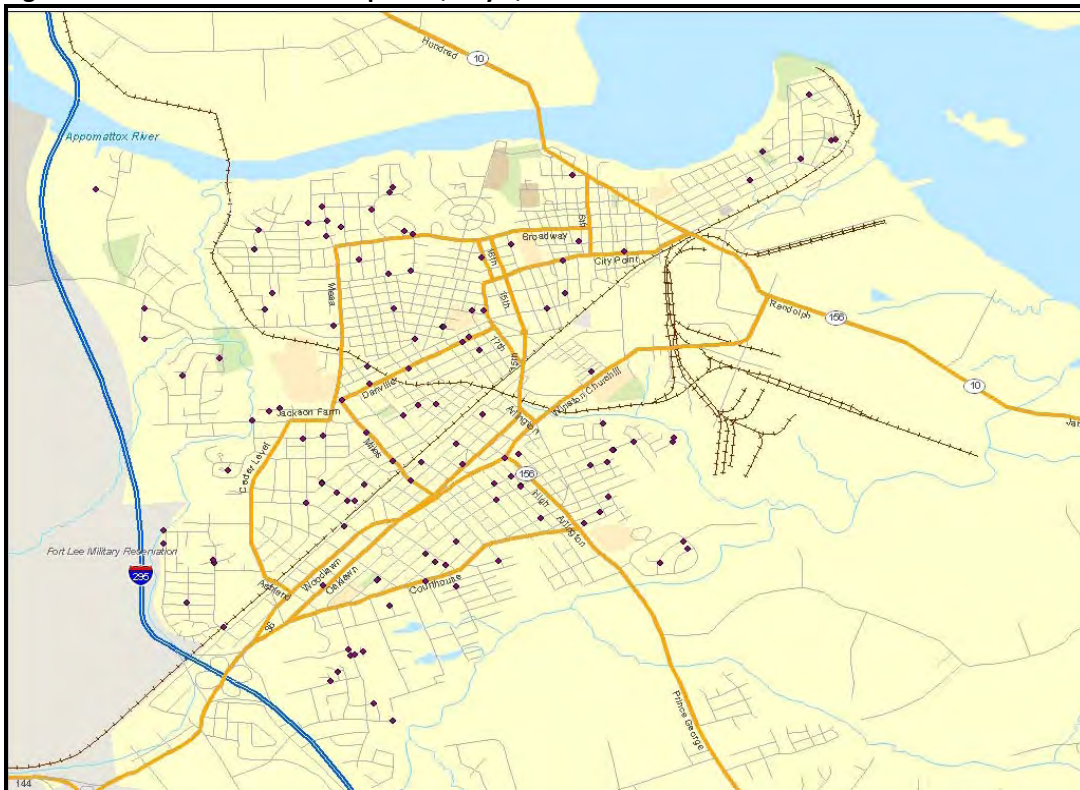
Source: City of Hopewell Department of Development, 2009; BAE, 2009.

Table A- 17: Building Permits Issued, 2000-2008

Year	Number of Single-Family Units	Number of Multifamily Units	Total
2000	66	0	66
2001	56	2	58
2002	51	0	51
2003	44	0	44
2004	48	0	48
2005	152	0	152
2006	159	0	159
2007	158	0	158
2008	109	0	109
Total	843	2	845

Source: U.S. Department of Housing and Urban Development, 2009; BAE, 2009

Figure A- 1: Homes for Sale in Hopewell, July 7, 2009



Source: Multiple Listing Service, 2009; Ford Agency, 2009; ESRI; BAE, 2009.

Table A- 18: Detailed Affordability Analysis

	<u>Household Income (a)</u>	<u>Sale Price</u>	<u>Down Payment (b)</u>	<u>Total Mortgage (b)</u>	<u>Monthly Payment</u>	<u>Monthly Property Tax (c)</u>	<u>Mortgage Insurance (d)</u>	<u>Homeowner's Insurance (e)</u>	<u>Total Monthly PITI (f)</u>
Conventional Mortgage	\$40,615	\$163,695	\$32,739	\$130,956	\$783.35	\$148.69		\$83.33	\$1,015.38
FHA Mortgage	\$40,615	\$131,591	\$4,606	\$126,986	\$759.60	\$119.53	\$52.91	\$83.33	\$1,015.38
Notes:									
(a) Source: Claritas									
(b) Mortgage terms:									
Annual Interest Rate (Fixed)				6.0%	Freddie Mac historical monthly Primary Mortgage Market Survey data tables. Five year average, October 2004 to September 2009				
Term of mortgage (Years)				30					
Percent of sale price as down payment - conventional mortgage				20.0%					
Percent of sale price as down payment - FHA mortgage				3.5%					
(c) Estimated property tax (annual)				1.09%	Based on tax rate of \$1.09 per \$100 of assessed value				
(d) Mortgage Insurance as percent of loan amount - FHA mortgage only				0.5%					
(e) Annual homeowner's insurance rate as percent of sale price				\$1,000	Estimate based on survey of insurance providers in and around Hopewell, as well as information from the Virginia Department of Insurance.				
(f) PITI = Principal, Interest, Taxes, and Insurance									
Percent of household income available for PITI				30.0%					
Sources: Claritas, Freddie Mac, Bank of America, City of Hopewell, BAE, 2009.									

Table A- 19: Mortgage Application Status by Jurisdiction, 2007

Application Status	City of Hopewell					
	FHA, FSA/RHS & VA		Conventional		Total	
	Number	Percent	Number	Percent	Number	Percent
Originated	96	79.3%	320	71.6%	416	73.2%
Approved, Not Accepted	3	2.5%	33	7.4%	36	6.3%
Application Denied	11	9.1%	55	12.3%	66	11.6%
Application Withdrawn	8	6.6%	33	7.4%	41	7.2%
Files Closed	3	2.5%	6	1.3%	9	1.6%
Total	121	100%	447	100%	568	100%

Application Status	Chesterfield County					
	FHA, FSA/RHS & VA		Conventional		Total	
	Number	Percent	Number	Percent	Number	Percent
Originated	680	79.8%	6,122	72.8%	6,802	73.5%
Approved, Not Accepted	28	3.3%	524	6.2%	552	6.0%
Application Denied	66	7.7%	906	10.8%	972	10.5%
Application Withdrawn	66	7.7%	691	8.2%	757	8.2%
Files Closed	12	1.4%	165	2.0%	177	1.9%
Total	852	100%	8,408	100%	9,260	100%

Application Status	Colonial Heights City					
	FHA, FSA/RHS & VA		Conventional		Total	
	Number	Percent	Number	Percent	Number	Percent
Originated	48	87.3%	244	77.7%	292	79.1%
Approved, Not Accepted	2	3.6%	19	6.1%	21	5.7%
Application Denied	1	1.8%	24	7.6%	25	6.8%
Application Withdrawn	4	7.3%	19	6.1%	23	6.2%
Files Closed	-	0.0%	8	2.5%	8	2.2%
Total	55	100%	314	100%	369	100%

Application Status	City of Petersburg					
	FHA, FSA/RHS & VA		Conventional		Total	
	Number	Percent	Number	Percent	Number	Percent
Originated	72	69.9%	368	60.2%	440	61.6%
Approved, Not Accepted	1	1.0%	57	9.3%	58	8.1%
Application Denied	15	14.6%	122	20.0%	137	19.2%
Application Withdrawn	13	12.6%	51	8.3%	64	9.0%
Files Closed	2	1.9%	13	2.1%	15	2.1%
Total	103	100%	611	100%	714	100%

Application Status	Richmond MSA (a)					
	FHA, FSA/RHS & VA		Conventional		Total	
	Number	Percent	Number	Percent	Number	Percent
Originated	2,224	76.3%	21,955	70.9%	24,179	71.4%
Approved, Not Accepted	84	2.9%	2,027	6.5%	2,111	6.2%
Application Denied	302	10.4%	3,779	12.2%	4,081	12.0%
Application Withdrawn	260	8.9%	2,528	8.2%	2,788	8.2%
Files Closed	43	1.5%	668	2.2%	711	2.1%
Total	2,913	100%	30,957	100%	33,870	100%

Notes:
(a) Represents the counties of Amelia, Caroline, Charles City, Chesterfield, Cumberland, Dinwiddie, Goochland, Hanover, Henrico, King and Queen, King William, Louisa, New Kent, Powhatan, Prince George, and Sussex; and the cities of Colonial Heights, Hopewell, Petersburg, and Richmond, VA.

Source: Federal Financial Institution Examination council, 2009; BAE, 2009.