



Community Outlook Survey

The Federal Reserve Bank of Boston's survey on the economic conditions of lower-income communities and the organizations that serve them.

This survey is designed to help gauge the well-being of low- and moderate-income people in New England and the organizations which serve them. Low- and moderate-income people are defined as individuals with incomes below 80 percent of the area median income. As a service provider your participation in this survey will go a long way in helping the Boston Fed and others assist in addressing the needs of the region's low- and moderate-income community.

Please note that selected responses may be published anonymously. Please answer the optional questions to the best of your ability; however, if you are unfamiliar with a topic, please leave the box or circle blank.

* 1. What is your Zip Code?

* 2. In what sector does your organization primarily do business?

[--Please Select--]

* 3. How did the demand for your services change during the past quarter compared to:

	Increased	Decreased	No Change
a) the previous quarter?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) the same period a year ago?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

* 4. Next quarter, how do you expect the demand for your services to change?

	Increase	Decrease	No Change
Select one	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

5. How has the availability of jobs for low- and moderate-income people in your community changed during the past quarter compared to:

	Increased	Decreased	No Change
a) the previous quarter?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) the same period a year ago?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6. Next quarter, how do you expect the availability of jobs for low- and moderate-income people in your community to change?

	Increase	Decrease	No Change
Select one	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

7. How has the availability of affordable housing for low- and moderate-income people in your community changed during the past quarter compared to:

	Increased	Decreased	No Change
a) the previous quarter?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) the same period a year ago?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

8. What factors do you feel most affect the availability of affordable housing? (Check all that apply)

- Lack of capital
- Cost
- Competition for grant/subsidy funding

- Community opposition
 - Organizational capacity
 - Regulatory issues
 - Lack of Demand
 - If other, please specify
-

9. Next quarter, how do you expect the availability of affordable housing for low- and moderate-income people in your community to change?

	Increase	Decrease	No Change
Select one	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

10. How has the financial well-being (the ability to fund basic needs, stay current on debt service, and save and invest for the future) of low- and moderate-income people in your community changed during the past quarter compared to:

	Improved	Worsened	No Change
a) the previous quarter?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) the same period a year ago?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

11. Next quarter, how do you expect the financial well-being of low- and moderate-income people in your community to change?

	Improve	Worsen	No Change
Select one	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

12. How has access to credit for low- and moderate-income people in your community changed during the past quarter compared to:

	Increased	Decreased	No Change
a) the previous quarter?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) the same period a year ago?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

13. What factors do you feel most affect your clients access to credit? (Check all that apply)

- Underwriting standards/credit ratings
 - Lack of financial knowledge
 - Lack of cash flow
 - Interest rates and other lending costs
 - Lack of trust in lending institutions
 - Regulatory issues
 - If other, please specify
-

14. Next quarter, how do you expect access to credit for low- and moderate-income people in your community to change?

	Increase	Decrease	No Change
Select one	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

* 15. How has funding for your organization changed during the past quarter compared to:

	Increased	Decreased	No Change
a) the previous quarter?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) the same period a year ago?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

* 16. What factors most affect the financial sustainability of your organizations? (Check all that apply)

- Lack of grant funding
 - Lack of government funding
 - Market conditions and/or the lack of earned income
 - Lack of bank financing
 - Does not apply
 - If other, please specify
-

* 17. Next quarter, how do you expect the funding for your organization to change?

	Increase	Decrease	No Change
Select one	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

* 18. How has your capacity to serve the needs of your clients (e.g., number of employees, number of volunteers, etc.) changed during the last quarter compared to:

	Increased	Decreased	No Change
a) the previous quarter?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) the same period a year ago?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

* 19. Next quarter, how do you expect your capacity to serve the needs of your clients to change?

	Increase	Decrease	No Change
Select one	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

* 20. What is the most important challenge facing low-and moderate income communities in your service area? (Check all that apply)

- Availability of employment opportunities
- Access to affordable housing
- Effectiveness and availability of workforce development programs
- Home foreclosures
- Federal budget cuts
- State budget cuts
- Access to consumer credit
- Access to small business loans
- Negative impact of vacant properties
- Predatory and/or fraudulent financial services
- Increasing homelessness
- Immigration issues
- If other, please specify

21. Is there any emerging issue impacting low-and moderate income communities you are concerned about?

22. Is there anything you want to add that would help us better understand the welfare and needs of New England's LMI Community?
