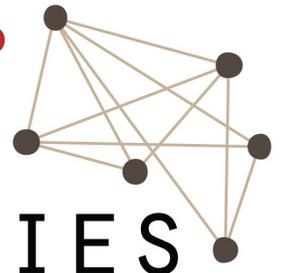
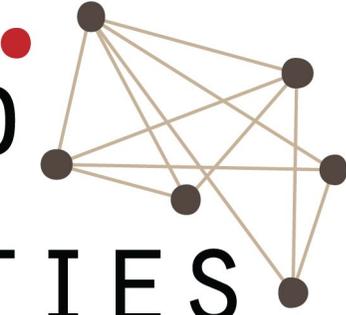


EXCLUDED COMMUNITIES





EXCLUDED COMMUNITIES



**A Spatial Analysis of Segregation in the
Richmond Region**

Published November 2015





Housing segregation is imbedded in Virginia's landscape as the result of past and present discriminatory policies and practices. While self-segregation does occur voluntarily, social science research attributes the degree of segregation found in U.S. cities to unequal opportunity in the housing market. Residential segregation divides available resources and differentiates the opportunities found within neighborhoods. This includes a profound influence on access to education, secure employment, quality housing, and wealth. At its extreme, segregation results in excluded communities - neighborhoods without access to the basic resources most Americans take for granted. Community exclusion is the result of discriminatory decisions, policies and practices by various actors compounded over time and layered over geography. Exclusion affects all inhabitants of a segregated neighborhood, regardless of their individual race or national origin.

The purpose of this study is to identify community exclusion across the Richmond region and analyze how access to resources differs within segregated neighborhoods. Using spatial analysis, different indicators are used to compare neighborhood access to these resources in intensely segregated communities.

The Fair Housing Act was passed with the intent to actively expand neighborhood choice for minorities but unfortunately has largely been relegated to use as an enforcement tool. A cursory glance at the faces in a schoolyard or on a bus will quickly reveal enduring racial divisions. Nearly 50 years after the passage of the Fair Housing Act, segregated housing patterns continue to characterize American neighborhoods. Separate remains highly unequal.



The Pursuit of Equal Access to Housing for All People

1968

Martin Luther King, Jr. was shot to death as he stood on the balcony outside his hotel room in Memphis, Tennessee. His assassination added to the momentum of passing the Civil Rights Act of 1968.



Richmond police officers prepare for race riots, Spring 1968.
Photo courtesy of the Valentine Richmond History Center.

The Civil Rights Act of 1968, signed by President Lyndon B. Johnson, was the first comprehensive fair housing law. It prohibited a broad range of discriminatory practices based on race, religion, color and national origin.

1971

Housing Opportunities Made Equal (HOME) was established by a group of citizens who wanted to make America's promise of equal treatment a reality and ensure that every person has the opportunity to live in the neighborhood of their choice.

The purposes for which the corporation is organized are: to make open housing a reality in the Richmond metropolitan area by encouraging owners and landlords to comply voluntarily with the law and offer their properties on a non-discriminatory basis, assisting potential buyers and renters, carrying forward educational programs, and supporting litigation where necessary for compliance with anti-discrimination laws.”
—HOME's Articles of Incorporation

By the winter of 1971, HOME had its first testing program in place, demonstrating the organization's vision and commitment to the enforcement of fair housing laws.

1973

HOME began rental and homebuyer counseling programs to promote inclusive and sustainable housing. These programs helped homeseekers become educated in both their legal rights and their responsibilities as tenants and homeowners.

1974

The Federal Fair Housing Act is amended to make housing discrimination on the basis of sex illegal.

HOME hired one of its founders, Barbara Wurtzel Rabin, as HOME's first executive director. Not satisfied with the pace of enforcement, Rabin created the first strategic, proactive testing enforcement plan.

1975

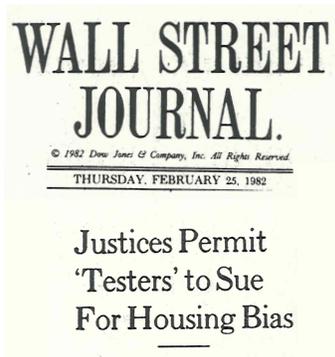
Sandra C. Coles, HOME's housing education specialist, joined HOME and developed HOME's first publication, "An Apartment Seeker's Guide" containing information on 500 apartment complexes with 43,000 apartments in metropolitan Richmond. It was first published in 1975 and has been published ever since. It is now a comprehensive guide to affordable housing.

1978

HOME hired Kent Willis, who worked with Barbara Rabin on an investigation of the Richmond residential real estate market. HOME tested 59 real estate firms to determine the extent of racial steering in the industry.

A white tester, a black tester and a fair housing group called Housing Opportunities Made Equal had sued Havens Realty Corp., charging that the company gave false information about the availability of housing in the suburbs of Richmond, Va. In 1979, a federal judge in Richmond ruled that because the defendants weren't actually seeking housing, they weren't actually injured. The judge dismissed their suit."

– **The Wall Street Journal, February 25, 1982**



HOME's testing program found that Havens Realty Corporation's policies and practices violated fair housing law. In 1978, HOME filed a lawsuit in Federal District Court against Havens Realty Corp. The plaintiffs listed on the suit are Sylvia Coleman, Kent Willis, Paul Coles and HOME.

The Supreme Court upheld fair-housing group's use of 'testers' to bring court cases against discrimination. The Justices overturned a U.S. appeals court ruling in a 1979 Richmond, Va., case involving questioning of real estate brokers by persons who didn't actually seek to buy or rent."

– **The Wall Street Journal, February 25, 1982**

HOME Sets National Precedents in Enforcement

1980

HOME released a seminal study on racial steering in the Richmond, Virginia real estate market. Ultimately, this study led the Richmond Realtors Association to voluntarily comply with fair housing law and focus on fair housing education for its members.

1982

The U.S. Supreme Court, in the landmark unanimous decision for the Havens Realty Corp. v. Coleman case, found that HOME and its testers had standing to sue in fair housing cases. This verdict set national precedent and expanded fair housing enforcement nationwide to include non-government agencies like HOME and other fair housing nonprofits. It is considered the single most important housing case ever decided.

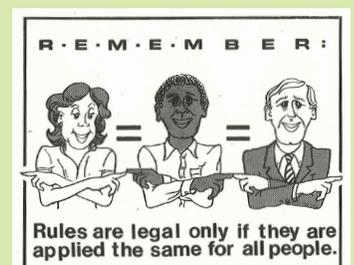
1983

After leading HOME through Havens v. Coleman, Barbara Rabin stepped down and HOME promoted Kent Willis to be HOME's second executive director.

1985

Community organizers with Richmond United Neighborhood (RUN), including HOME's senior housing counselor Regina Chaney and Rev. Ben Campbell of Richmond Hill, confronted banks about discriminatory lending practices.

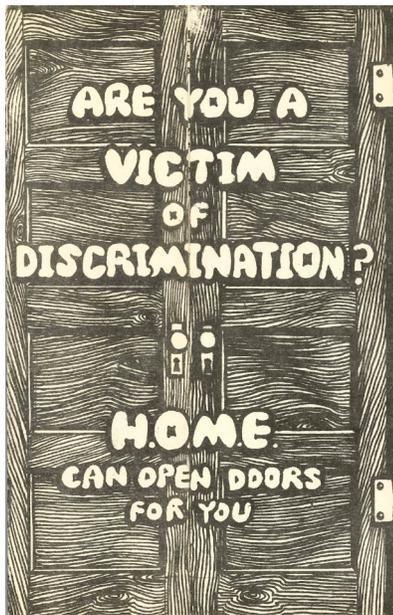
"What You Should Know About Fair Housing"
A 1985 HOME brochure



1987

Richmond's banks were leveraged by RUN to fund a pre-purchase counseling program to prepare first-time homebuyers for homeownership. HOME competes to administer this program and recruits senior housing counselor Regina Chaney.

Kent Willis led the organization through *Saunders v. General Services Corporation*, another precedent setting case. It was the first fair housing enforcement case in the nation based on discriminatory advertising.



HOME's purpose is to promote equal opportunities in the rental, sale, and financing of housing in the Richmond area. It does this by fostering a climate in the community for voluntary compliance with the fair housing laws, by assisting individuals who encounter discrimination, and by providing information and counseling about existing housing opportunities."

– "Are You A Victim of Discrimination?" a 1980s HOME brochure

1988

Kent Willis resigned from HOME to become the executive director of the Virginia affiliate of the American Civil Liberties Union (ACLU), where he served for 25 years. Connie Chamberlin was selected to be HOME's third executive director.

The Federal Fair Housing Act was amended to add protections for people with disabilities and families with children (familial status), and gave complainants a way to file fair housing claims without lawyers.

1989

The first mortgage default counseling program began to help homeowners save their homes from foreclosure.

1990

Recognizing the disability community's need for housing access, HOME began providing education to disabled consumers and fair housing training to the housing industry on the rights of people with disabilities.

1991

At the request of the City of Richmond, HOME began offering a program of counseling and down payment assistance, with the goal of increasing homeownership and revitalizing neighborhoods.

1992

With the help of a broad based group of supporters, HOME challenged a Richmond circuit judge's ruling that the nonprofit did not have standing to file lawsuits under Virginia law. The Virginia Fair Housing Law was amended through the Virginia General Assembly to clarify the right of organizations like HOME to sue in order to challenge discriminatory practices.

In the early 1990s, HOME became concerned about the lack of quality homeowners insurance in African-American neighborhoods, and began a lengthy investigation of insurance practices in the Richmond metropolitan area.

Some of the major national insurance companies, such as State Farm and Allstate, complied with fair housing law and made immediate changes to their policies when HOME and a team of fair housing organizations from around the country presented evidence of discrimination. Other insurance companies required litigation before they could be persuaded to provide services on an equal basis.

1996

In Richmond, HOME filed a lawsuit against the Nationwide Insurance Company, alleging redlining of African-American neighborhoods. The only insurance redlining case ever to go to trial, *Housing Opportunities Made Equal v. Nationwide* resulted in a short-lived victory for HOME.

Nationwide then appealed to the Virginia Supreme Court, which overturned the verdict. HOME requested reconsideration and the Virginia Supreme Court, in a highly unusual decision, vacated its earlier opinion. HOME and Nationwide eventually settled the case for a lesser amount than the original \$100.5 million settlement awarded in the first Richmond circuit court verdict. The Nationwide settlement enabled HOME to establish the Virginia Equal Housing Foundation (VEHF) in 1999.



Nationwide then made major changes in its internal policies and in the way it did business, actively seeking customers in African-American neighborhoods in Richmond and throughout the country. According to Nationwide’s corporate leadership, these new practices have increased profitable business. The company and HOME now consider themselves to be active partners in promoting urban revitalization and reinvestment in African-American neighborhoods.

This partnership demonstrates the impact of fair housing enforcement on increasing awareness and voluntary compliance within the housing industry to promote universally beneficial, systemic change.

Fighting Discrimination in the 21st Century

2001

HOME released a study of race discrimination in Hampton Roads and the Roanoke Valley showing that whites were treated more favorably than African-Americans in their search for rental housing, from 44 to 70 percent of the time. Studies completed in 2004 of selected cities showed almost the exact same results.

HOME’s research revealed that the vast majority, greater than 90 percent, of multi-family housing was not fully accessible to people with disabilities, despite requirements.

– HOME’s Report on the Barriers Faced by African-Americans and People with Disabilities

2002

HOME began the Housing Search Assistance Program in partnership with the Richmond Redevelopment and Housing Authority and a group of landlords. The program was designed to help Housing Choice Voucher holders move into neighborhoods of opportunity.

HOME presented the results of its statewide studies of housing discrimination against African-Americans and people with disabilities to the Virginia Housing Study Commission. HOME’s research led to new legislation to create more effective fair housing enforcement in the commonwealth.

2003

HOME won a fair housing complaint with the Virginia Fair Housing Office alleging a homeowner in Chesterfield County refused to sell a house to an African-American woman based on race.



2004

Research conducted by HOME showed that 46 percent of people with disabilities experienced barriers in their search for rental housing and 24 percent of families with children were either denied housing or discouraged from applying, despite protections under state and federal fair housing law.

2005

HOME began the Virginia Lending Protection Project, a multimedia campaign to educate homeowners and policy makers about the dangers and impact of abusive lending practices.

Blacks Hit Hardest by Costlier Mortgages: Regardless of income levels, blacks were about three times as likely as whites to borrow through more expensive ‘subprime’ mortgages last year, according to a nationwide lending survey released Tuesday by the Federal Reserve.”
– The New York Times, September 14, 2005

HOME succeeded in its campaign to incorporate fair housing concerns into the market analyses conducted by federal insurance regulators.



In 2005, HOME launched a “sign sharking” campaign, in which HOME employees removed predatory lending signs from public poles throughout the city of Richmond.

2006

HOME received the Best Housing Organization Award, as presented by Governor Tim Kaine at the 2006 Governor’s Housing Conference.

2008

The stock market crash and global financial crisis precipitated the housing market crash. Coupled with the highest unemployment rates seen in decades, homeowners nationwide were confronted with the dreadful prospect of losing everything.

HOME successfully led a campaign with the Virginia General Assembly to outlaw foreclosure rescue scams. The bill became a law on July 1, 2008.

HOME was invited to join the Governor’s Foreclosure Taskforce as a voice for fair housing.

2009

Housing organizations across the state worked with HOME, Delegate Jennifer McClellan and Senator Donald McEachin to pass the Trust in Lending Act in the Virginia General Assembly, which ensured mortgage brokers work in the best interest of the borrower.



Governor Tim Kaine signed the Trust in Lending Act into law on July 1, 2009, with support from Delegate Jennifer McClellan.

2010

The housing bubble, global financial crisis and subsequent foreclosure crisis were not caused by consumers alone. These crises occurred, in part, because financial institutions took great, unregulated risks, incentivized unsustainable loan products and aggressively marketed these predatory loan products to borrowers, especially minorities.

HOME’s foreclosure prevention program proved successful in helping families keep their homes during the housing crisis. From July 2008–June 2009, 93 percent of clients who completed the program successfully avoided foreclosure of their home. HOME helped a peak of 855 families facing foreclosure from July 2009- June 2010, a significant increase from the 500 just three years earlier. The program was awarded Best Housing Program at the 2010 Governor’s Housing Conference.



In 2011, HOME investigated a Henrico County “whites only” rental property, creating a viral social media fair housing campaign. One woman commented that she was “so sad this kind of ignorance is still going on! No one is better than someone else because of the color of their skin.”

2012

In February of 2012, 49 state attorneys general and the federal government declared that the nation's five largest mortgage lending firms would be financially responsible for their negligence by paying \$25 billion, known as the National Mortgage Settlement. The settlement aimed to ease the burden of financially distressed homeowners.

Virginia's portion of the settlement totaled at \$66.5 million, of which \$7 million (approximately 10 percent) will be contributed to the Virginia Housing Trust Fund. The Virginia General Assembly voted to utilize almost 90 percent of National Mortgage Settlement for non-housing budget items.

HUD implements the LGBT Final Rule to ensure that all FHA mortgage lenders and HUD approved programs and are open to all eligible individuals and families regardless of sexual orientation, gender identity or marital status.



"With this historic rule, the Administration is saying you cannot use taxpayer dollars to prevent Americans from choosing where they want live on the basis sexual orientation or gender identity – ensuring that HUD's housing programs are open, not to some, not to most, but to all."

– Secretary of U.S. Dept. of Housing and Urban Development Shaun Donovan

HOME hired Heather Mullins Crislip as president and chief executive officer in June 2012. Crislip brought a wealth of legal, policy, fund development, communications and leadership expertise to HOME.

2013

HOME was awarded the contract to author the city of Richmond's analysis of impediments to fair housing choice. This document, a requirement of HUD, is a major component of fair housing planning for all jurisdictions receiving federal community development funding.

2014

HOME launches the Move To Opportunity Program to support Housing Choice Voucher holders make use of their opportunity to choose where they want to live. There are still no protections in place for these families who can be denied housing because they pay with a voucher. By supporting these families, HOME ensures equal access despite the lack of legal protection.

HOME joined the National Fair Housing Alliance and other fair housing groups across the country in filing complaints against US Bank and Deutsche Bank for maintaining foreclosed (REO) homes the banks owned in white neighborhoods in a better manner than in African-American and Latino neighborhoods in Hampton Roads.

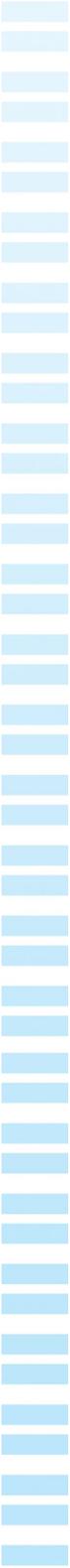


Deutsche Bank's REO had a tree fall on the roof and the bank did not remove the debris and stopped taking care of the home, but was still marketing it.

A Danville court ordered John Sylvania Matthews III to pay \$25,000 to HOME after HOME investigators proved an African-American woman's allegation of housing discrimination based on race.

"Obviously, one of the hallmarks of our society is we adopted a creed that all men are created equal, and what that means is that everybody, regardless of race, regardless of gender, is to be given the same opportunity. That's not to be construed with guaranteeing results, but rather opportunity. The opportunity to rent or acquire housing is well established in both federal and state law, and it is something that has to be diligently protected, because there have been in the past certainly well-known instances where individuals' right to obtain housing has been denied, based solely on an improper discriminatory purpose."

- Judge James J. Reynolds' statement regarding Mr. Matthews violation of the Fair Housing Act.



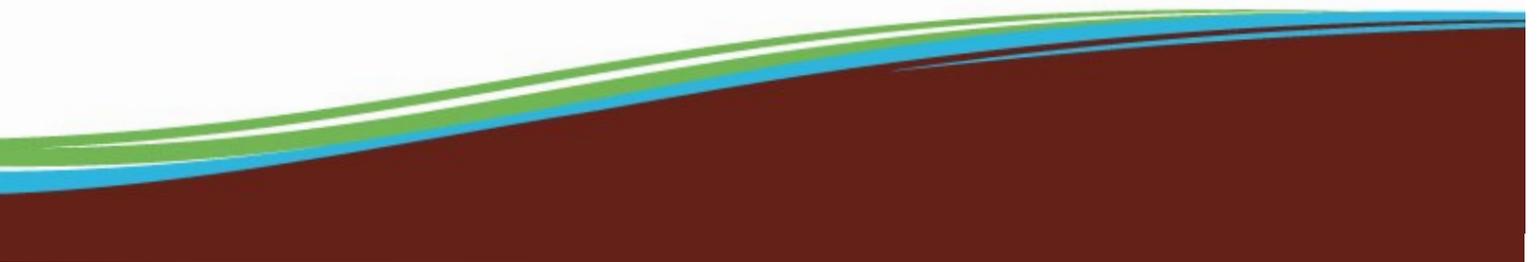
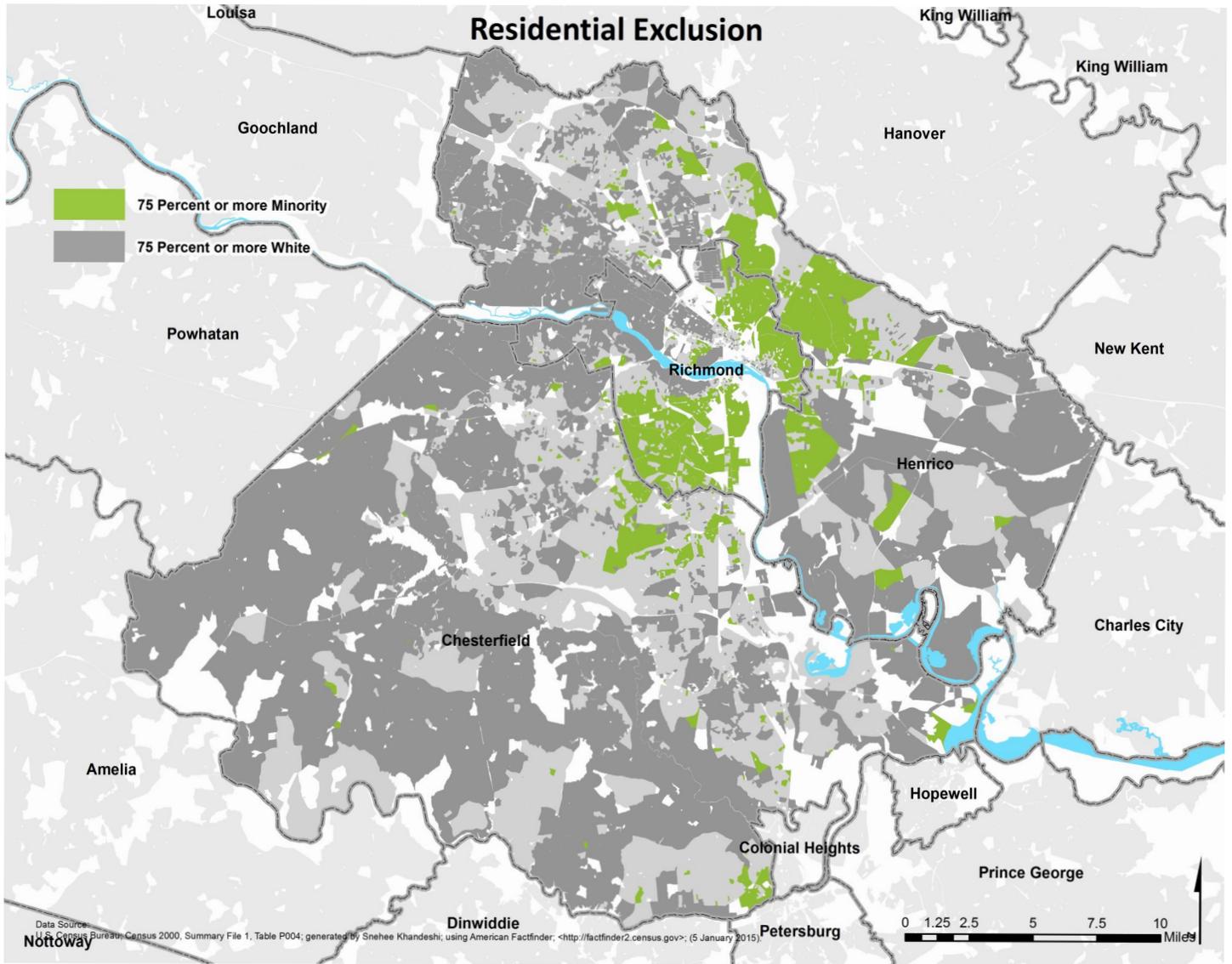
Residential Exclusion

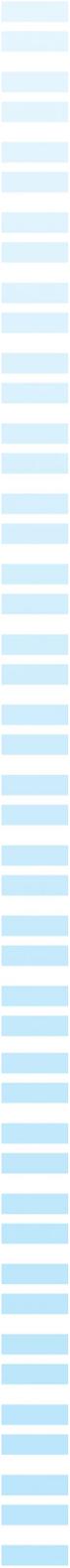
This map shows the location of Census blocks that are either 75% or more white, or 75% or more minority. The region is home to 825,938 individuals of whom 56% are white, 31% are black, 6% are Hispanic, 4% are Asian, and 3% identified as some other racial classification. 62% of the population live in segregated communities.

In 1968, amidst widespread civil disobedience and rioting aimed at racial inequality, President Lyndon B. Johnson created a panel to study the unrest and find solutions to end the violence. The conclusion of the resulting Kerner Commission not only identified housing segregation as a root cause of enduring inequality, but also indicted white society as its perpetrators. "What white Americans have never fully understood — but what the Negro can never forget — is that white society is deeply implicated in the ghetto," the report read. "White institutions created it, white institutions maintain it, and white society condones it." Nearly five decades later, institutions and society continue to create, maintain, and condone segregation. Examples range from discriminatory local zoning laws to everyday individual housing preferences. The result is that segregated housing patterns continue to characterize American neighborhoods.

Civil rights violations have largely been understood as individual acts of discrimination experienced at the personal level. However, the impacts of segregation allow racism to be enacted at the neighborhood scale. At its extreme, segregation results in excluded communities — neighborhoods without access to the basic resources most Americans take for granted. **Community exclusion is the result of discriminatory decisions, policies and practices compounded over time and layered over geography.** Exclusion affects all inhabitants of a segregated neighborhood, regardless of their individual race or national origin.







Federal Housing Exclusion

This map shows the locations of Richmond Redevelopment and Housing Authority (RRHA) properties, Low-Income Housing Tax Credit developments (LIHTC), and HUD assisted multi-family properties in relation to segregated areas.

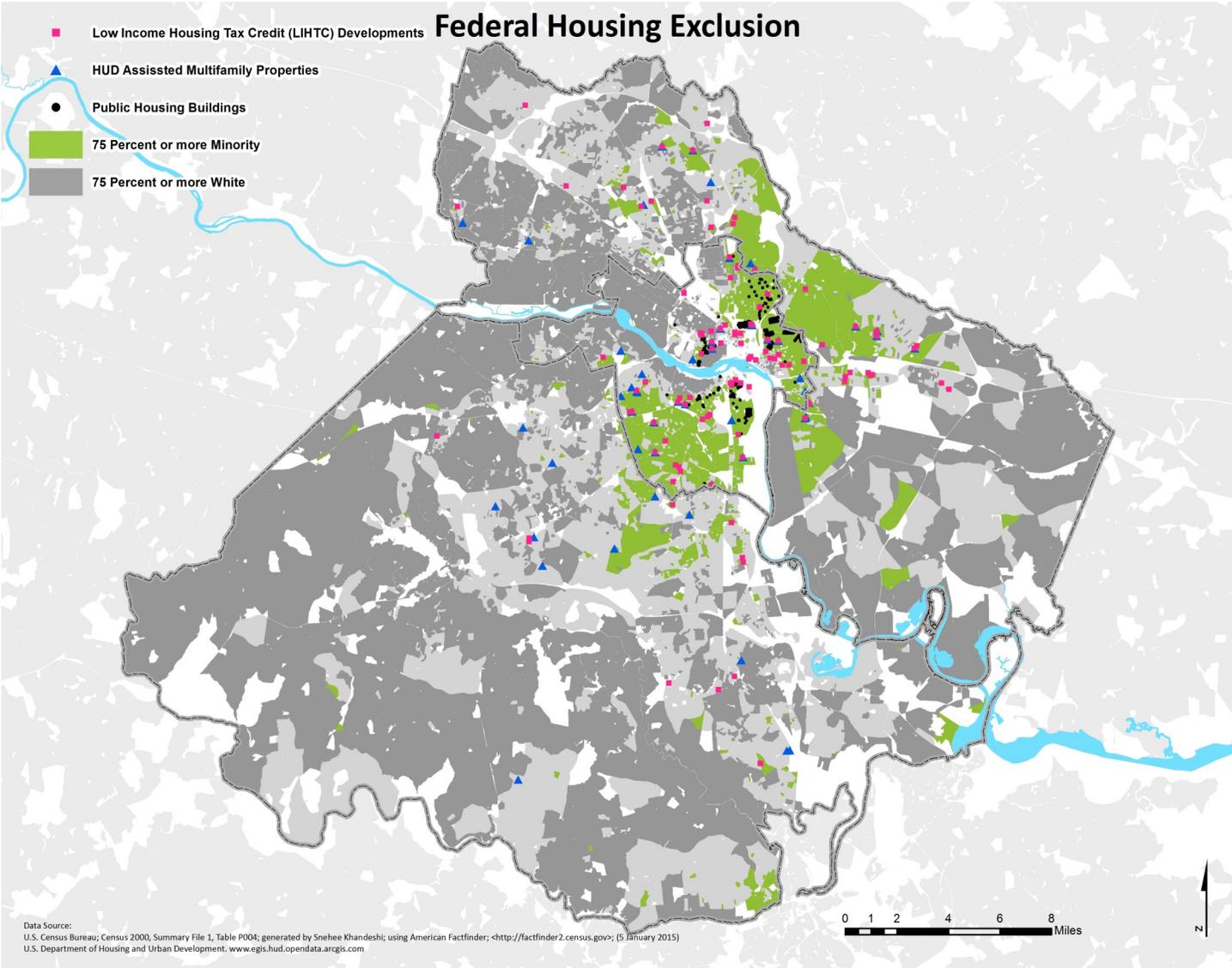
As part of Truman's Fair Deal, the Housing Act of 1949 extended financial resources to local public housing agencies for the construction of public housing. In Richmond, as elsewhere, public housing was located nearly exclusively in African-American communities. Later, income limits were imposed upon residents ensuring that housing was only available to the lowest income households. **These communities were located, designed, and constructed to socially and economically isolate their residents.** Of the 791 RRHA properties found exclusively in the City of Richmond, 767 (97%) are found in predominantly minority neighborhoods. Only 1 property is found within a predominantly white neighborhood.

Created under the Tax Reform Act of 1986, the Low-Income Housing Tax Credit program is responsible for the vast majority of affordable rental housing in the U.S. It is responsible for 126 affordable housing communities (14,166 units) within metro Richmond. Of these, 78 (62%) are located in predominantly minority communities. Only 3 LIHTC developments are found in predominantly white communities.

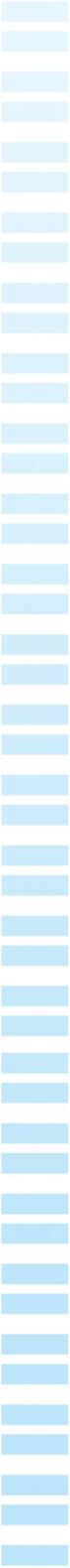
HUD provides subsidies or grants to private developers or property owners for the development or preservation of affordable rental housing. The 3 largest multifamily assistance programs are Section 8 Project Based Assistance, Section 202 Supportive Housing for the Elderly, and Section 811 Supportive Housing for Persons with Disabilities. Of the 46 HUD assisted multifamily properties in the region, 32 (70%) are located in predominantly minority neighborhoods. Just 2 assisted properties are found in predominantly white communities. The cumulative effects of prolonged, concentrated poverty results in nearly insurmountable obstacles to those living in low-income neighborhoods.



Federal Housing Exclusion



Data Source:
U.S. Census Bureau; Census 2000, Summary File 1, Table P004; generated by Snehee Khandeshi; using American Factfinder; <<http://factfinder2.census.gov>>; (5 January 2015)
U.S. Department of Housing and Urban Development, www.egis.hud.opendata.arcgis.com



Financial Exclusion

This map shows the branch locations of the 10 largest mortgage lenders and the locations of payday and motor vehicle title lenders in the region. Payday and title loans are high-cost, high interest loans. Title loans are secured by the title of a vehicle the borrower owns outright while payday loans are unsecured.

Payday and title lenders are primarily located in or near predominantly minority communities. Within the region, 37% of all minorities live within 1 mile of a payday or title lender compared to 13% of whites.

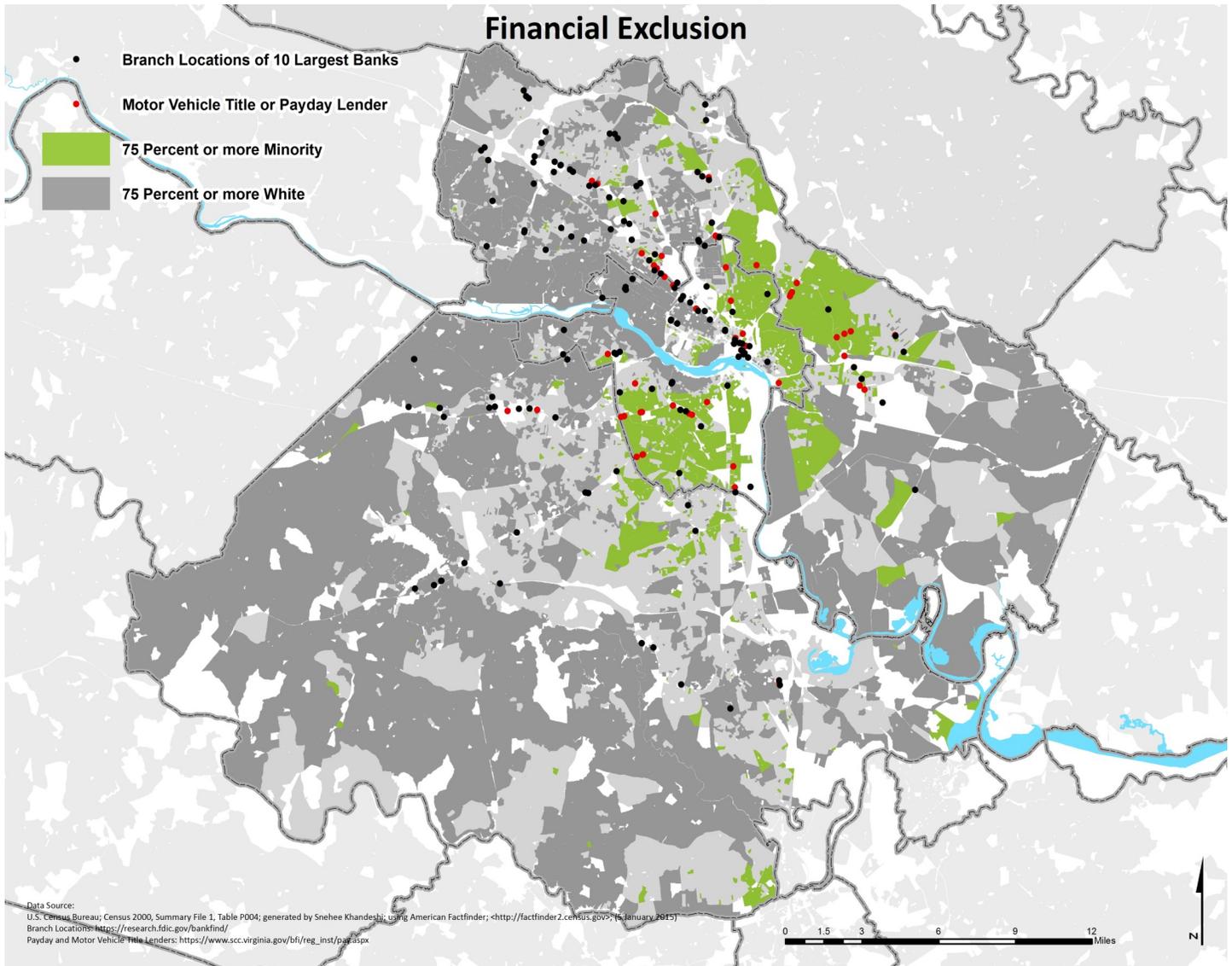
27 percent of the total white population lives within 1 mile of a branch of one of the ten largest mortgage lenders in the Region. 22 percent of minorities reside within 1 mile of a branch.

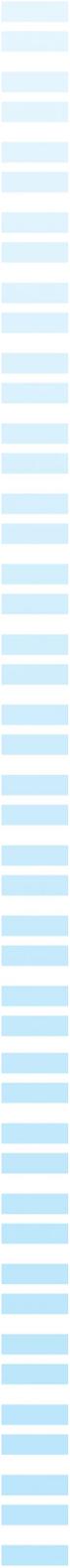
The predominant issue with payday and motor vehicle title loans is the intentional structuring of the loan as a debt trap for vulnerable borrowers. The loans are marketed as a quick and convenient solution to a financial emergency. However, they typically lead the borrower to a cycle of debt that is difficult, if not nearly impossible to escape. For title loans the end result is often the loss of the borrower's vehicle, critically important to maintaining or securing employment.

Access to mainstream financial resources is foundationally important to the accumulation of wealth. According to the Federal Deposit Insurance Corporation (FDIC), 20.5% of black households are unbanked compared to just 3.6% of white households. This disproportionate access to mainstream financial resources directly impacts the ability to maintain and build credit, purchase a home, and escape the high interest rates charged by payday and title loan lenders.



Financial Exclusion





Income Exclusion

This map shows those segregated communities where more than 50% of households have incomes at or below the Richmond area median income (AMI) of \$72,400. Of the total low to moderate income population approximately 23.5% are white and the remaining 76.5% is minority. Minorities account for 88.6% of the population in those neighborhoods in which 75% or more of the population have incomes at or below the AMI.

Residential segregation results in unequal housing conditions. Minority home seekers face discrimination that leads individuals to poorer-quality housing options. **For this reason, minority racial segregation is correlated to lower quality housing which in turn impacts other socio-economic inequalities, such as income inequality.**

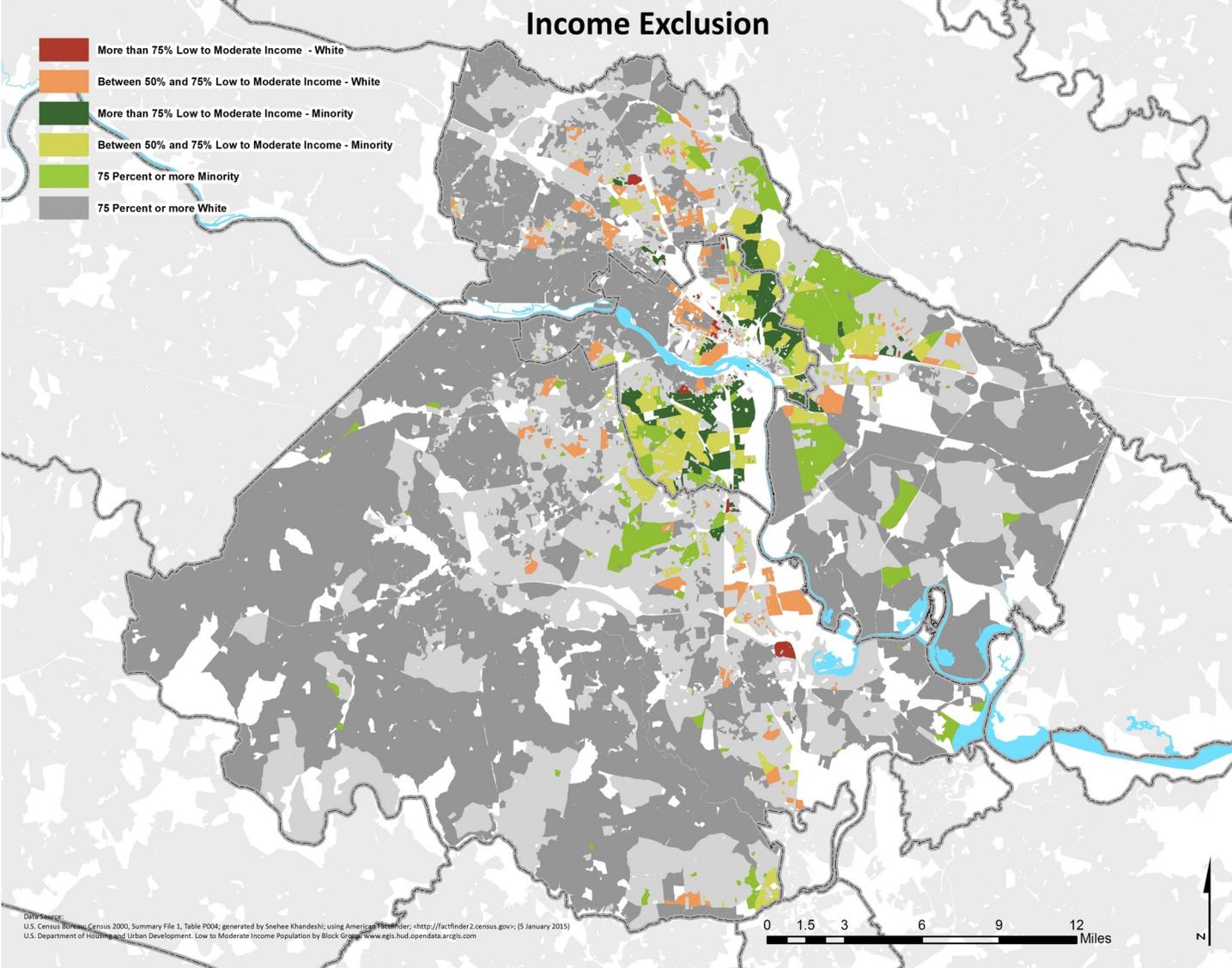
Homeownership has long been touted as an effective mechanism to help low to moderate income households accumulate wealth. A recent study examining the growing wealth disparity between white and black families over a 25-year period found the predominant factor to be the length of homeownership.

Residential segregation ensures that low income households may not be able to reap the largest financial incentive to owning a home - the mortgage interest and property tax deduction. In order to benefit from this incentives, the amount of the deduction must exceed the standard deduction, which in 2012 was \$5,900 for individuals and \$11,900 for married couples. For owners of lower valued homes, the costs of mortgage interest and property taxes may not exceed this amount. According to the Joint Committee on Taxation in 2013, only 3 percent of the total deductions went to filers with incomes under \$50,000, 9 percent went to those with incomes between \$50,000 and \$75,000, and 11 percent went to those with incomes between \$75,000 and \$100,000. The remaining 77 percent went to those earning above \$100,000.

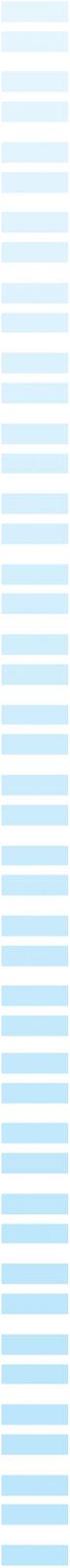


Income Exclusion

- More than 75% Low to Moderate Income - White
- Between 50% and 75% Low to Moderate Income - White
- More than 75% Low to Moderate Income - Minority
- Between 50% and 75% Low to Moderate Income - Minority
- 75 Percent or more Minority
- 75 Percent or more White



Data source:
U.S. Census Bureau, Census 2000, Summary File 1, Table P004; generated by Snehee Khandeshi, using ArcGIS 10.2.2.0; <<http://factfinder2.census.gov/>>; (5 January 2015)
U.S. Department of Housing and Urban Development, Low to Moderate Income Population by Block Group; www.egis.hud.gov/egisdata/arcgis.com



Environmental Exclusion

This map shows those segregated communities located within one mile of Solid Waste Management Facilities (SWMF), point source water and air pollution sites, brownfields and superfund sites registered with the Environmental Protection Agency (EPA).

SWMFs include landfills, incinerators, waste treatment plants and transfer stations. They produce pollution from waste disposal as well as increased truck traffic, noise and noxious smells. Point source pollution sites include manufacturing, power plants, and waste water treatment facilities. Brownfields and superfund sites are areas that are contaminated by a hazardous material.

In total 32% of minorities in segregated minority communities live in close proximity to an environmental hazard compared to just 4% of whites living in segregated white communities.

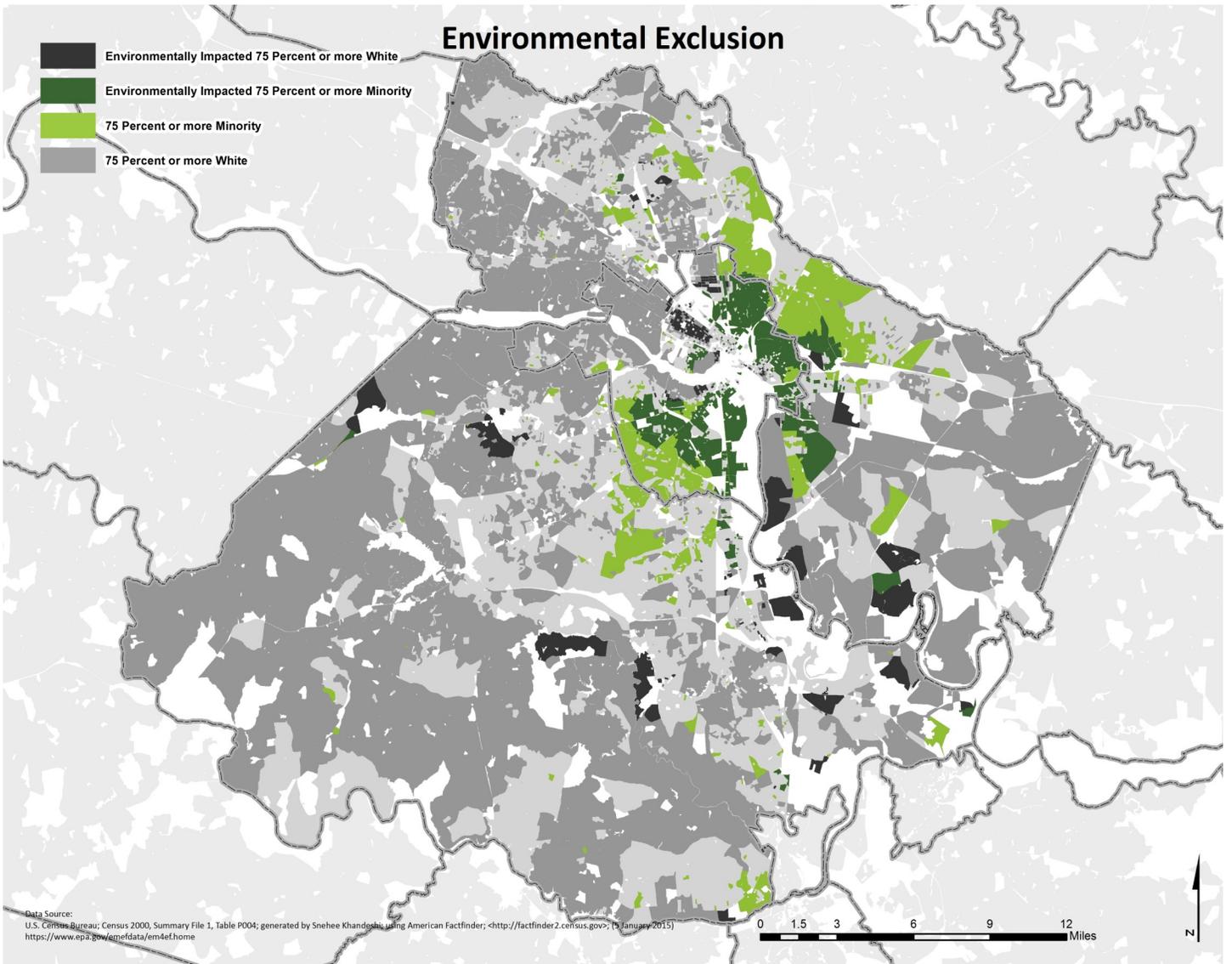
Segregated minority neighborhoods have long been more likely to be located near environmental hazards, pollution and noxious activity. Evidence shows that this remains true regardless across class, suggesting it is not income alone that relegates communities of color to live in neighborhoods with higher levels of pollution. Rather it is the combination of lack of economic and political power in excluded communities.

Environmental justice is the movement against such inequality and is based on the theory that all people, regardless of race and class, have the right to live in a healthy and safe environment. Environmental hazards continue to be found largely in minority communities as unequal geographies have a tendency to persist. That is, regardless of progress in the law and action addressing environmental injustices, it takes time and resources for individuals to move to better neighborhoods, for polluting facilities to be better regulated, and for past hazards to be safely removed.

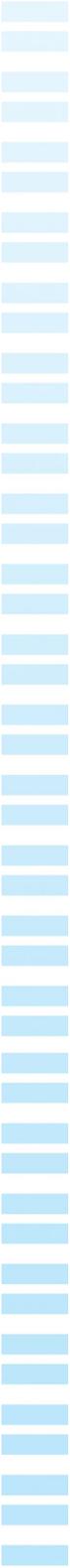


Environmental Exclusion

- Environmentally Impacted 75 Percent or more White
- Environmentally Impacted 75 Percent or more Minority
- 75 Percent or more Minority
- 75 Percent or more White



Data Source:
U.S. Census Bureau; Census 2000, Summary File 1, Table P004; generated by Snehee Khandogshi using American Factfinder; <<http://factfinder2.census.gov/>> (5 January 2015)
<https://www.epa.gov/emefdata/em4ef/home>



Health Exclusion

This map shows those segregated communities that are in areas that have a disability free life expectancy (Healthy Life) below the regional average of 62.1 years. The disability free life expectancy is a measure calculated by the Virginia Department of Health as part of their Health Opportunity Index.

In total, 71% of minorities living in segregated minority communities live in areas with a healthy life expectancy of 62.1 years or less. In comparison, 9% of whites living in segregated white communities live in areas with a healthy life expectancy of 62.1 years or less. Neighborhood location is largely predictive of how long a person will live.

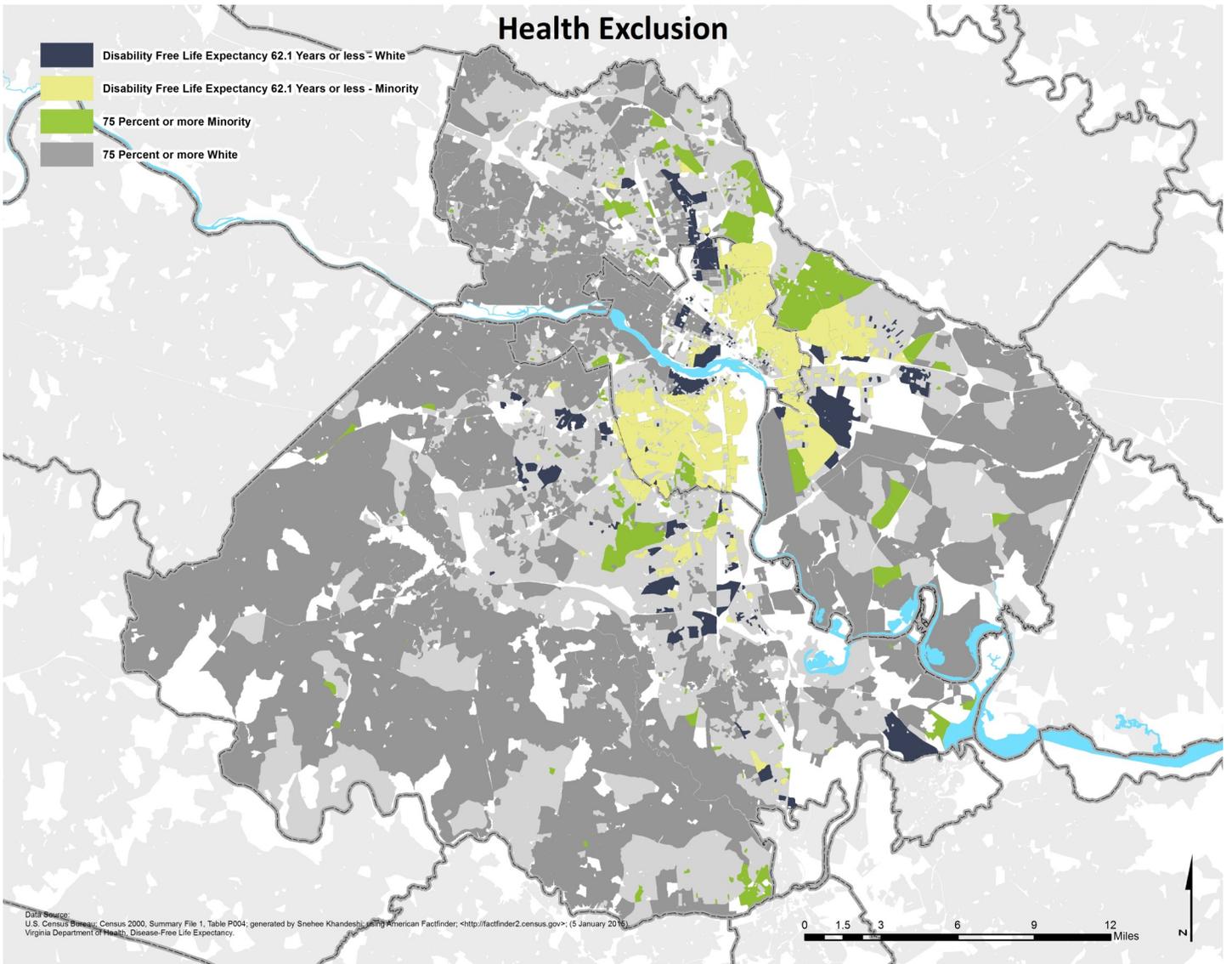
A 2012 study from the University of Illinois found that education and life expectancy are highly correlated. The study found that the most highly educated white male will live approximately 14 years longer than the least educated black male. The least educated black female will live approximately 10 years less than the most educated white female. Previous research conducted by HOME found that residential location greatly impacted the rate at which residents received basic preventative medical care and the incidence of heart disease, asthma, and high blood pressure.

However, a healthy life is more than a function of educational attainment and doctor visits. Health is also largely affected by the inequities prevalent in segregated communities. These factors such as neighborhood safety, housing quality, proximity to environmental hazards, and access to quality employment – the social determinants of wealth – are all influenced at the neighborhood level.



Health Exclusion

- Disability Free Life Expectancy 62.1 Years or less - White
- Disability Free Life Expectancy 62.1 Years or less - Minority
- 75 Percent or more Minority
- 75 Percent or more White



Data Source:
U.S. Census Bureau, Census 2000, Summary File 1, Table P004, generated by Snehee Khandeshi, 2010 American Factfinder, <<http://factfinder2.census.gov>>, (5 January 2015)
Virginia Department of Health, Disease-Free Life Expectancy.

0 1.5 3 6 9 12 Miles



Educational Exclusion

This map shows the location and 3rd grade pass rates of elementary schools on the Standards of Learning (SOL) reading test.

Residential segregation is reflected, and in many cases, magnified in the schools children attend. **The divisions between independent cities, counties, school districts, and attendance zones all draw color lines that separate students.** This separation directly results in educational disparities.

Virginia has a long and storied history as the center of opposition to school desegregation. After the Supreme Court ordered the South to dismantle Jim Crow in 1955, Virginia's leaders undertook a concerted strategy to obstruct integration known as Massive Resistance. Between 1956 and 1959, the state's Pupil Placement Act created a system for student school assignment that did not allow a single black child to attend a white school. Schools in Charlottesville, Norfolk, Warren County and Prince Edward County were closed altogether to avoid integration. It was not until a U.S. Supreme Court ruling in 1968 that the state's "freedom of choice" plan was struck down and large-scale desegregation took place.

A study measuring the long run impacts of court ordered school desegregation found that desegregation significantly increased occupational attainments, college quality and adult earnings, reduced the probability of incarceration, and improved adult health status. All of these improvements occurred without any measurable negative impact on white students.

However, beginning in 1991 courts began a path of reversal on school integration with the U.S. Supreme Court ruling that a federal court desegregation order should end once schools have achieved unitary status. Today public schools remain separate and unequal.

Educational Exclusion

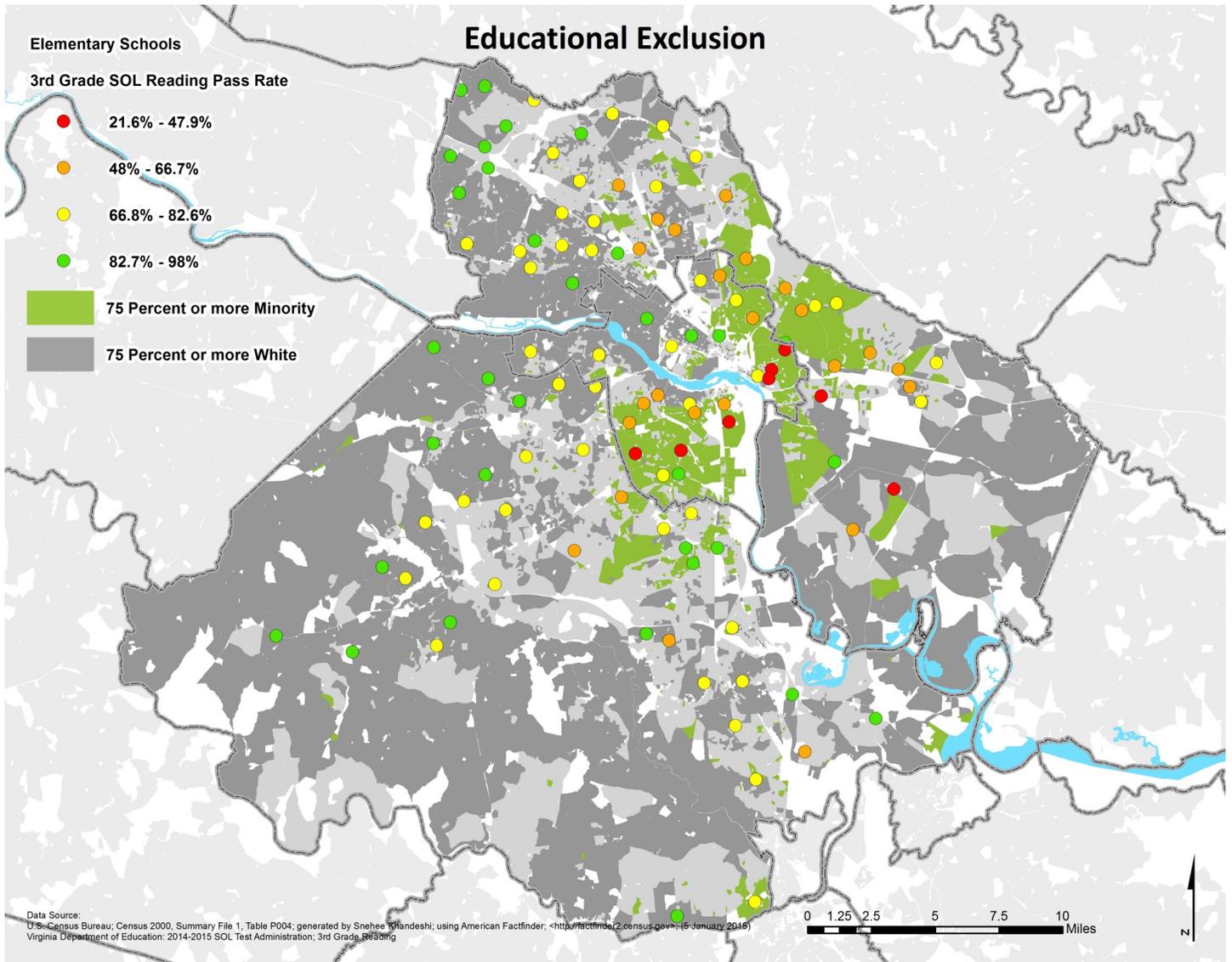
Elementary Schools

3rd Grade SOL Reading Pass Rate

- 21.6% - 47.9%
- 48% - 66.7%
- 66.8% - 82.6%
- 82.7% - 98%

■ 75 Percent or more Minority

■ 75 Percent or more White



Data Source:
U.S. Census Bureau; Census 2000, Summary File 1, Table P004; generated by Sneha Pandeshi; using American Factfinder: <<http://factfinder2.census.gov/>>; (5 January 2016)
Virginia Department of Education; 2014-2015 SOL Test Administration; 3rd Grade Reading

Wealth Exclusion

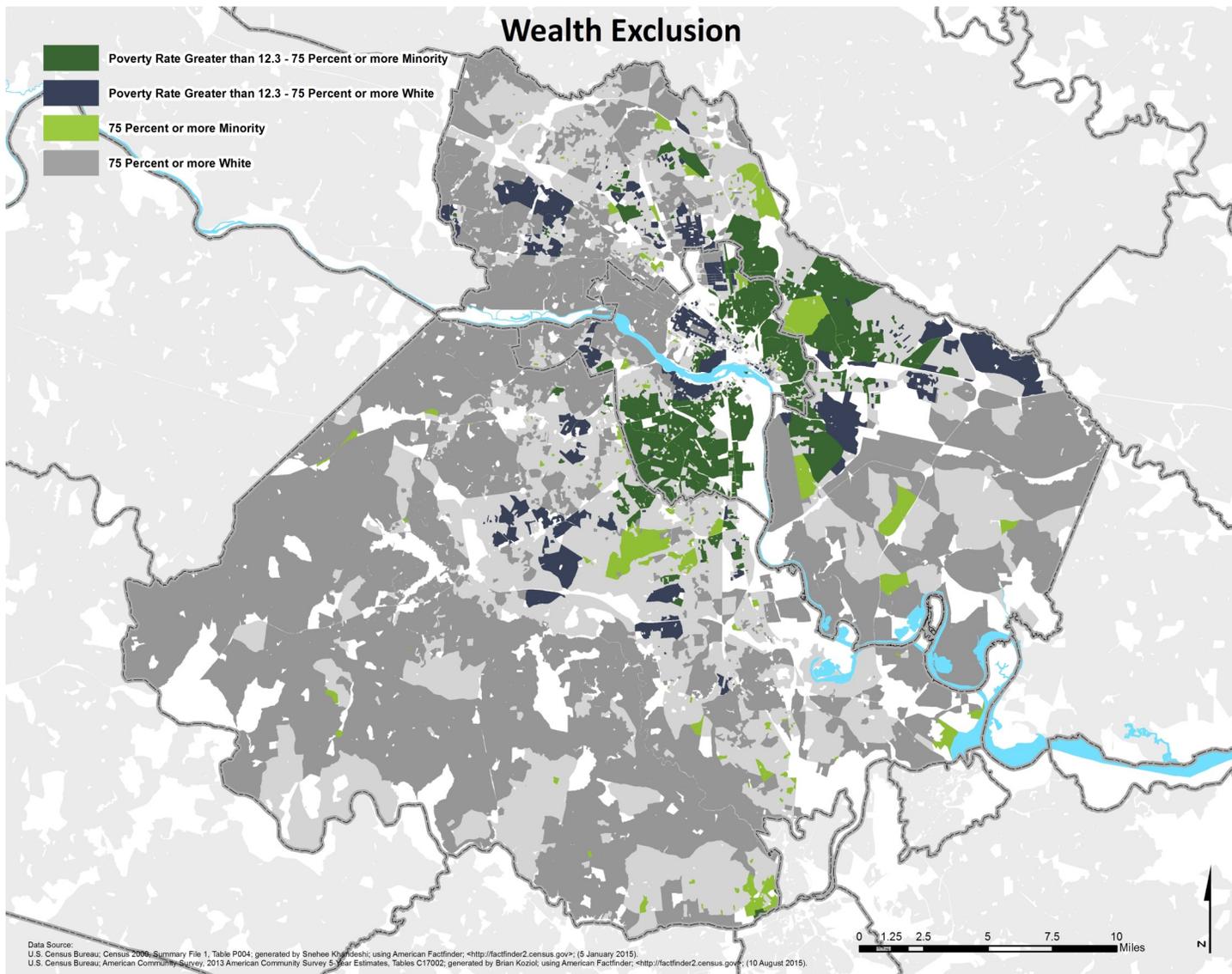
This map shows those neighborhoods in segregated communities that are above the Richmond MSA poverty rate of 12.3%. Nearly all of the predominantly minority neighborhoods in the region have poverty rates greater than the regional rate. Just 15% of whites living in segregated white communities live in areas with poverty rates above 12.3%. Conversely, 83% of all minorities living in segregated minority communities live in areas with poverty rates higher than 12.3%.

Federal housing policy and racial and class discrimination have effectively served to concentrate poverty in inner cities across the country. Federal policy allocated the financial resources for urban renewal and the construction of public housing. Neighborhoods in close proximity to newly constructed public housing experienced severe value depreciation and quickly became the bastion of affordable housing for low-income, predominantly black residents. The Federal Aid Highway Act of 1956 built over 41,000 miles of highways across the country and in doing so helped usher in the rise of suburban living while simultaneously decimating otherwise healthy black communities. In an effort to resist the U.S. Supreme Court ruling on *Brown v. Board of Education* which declared separate public schools for black and white students unconstitutional, white residents flocked to the newly constructed suburbs. “White Flight” as it came to be known was propagated by the private real estate industry.

Poverty is closely related to crime, untreated drug and alcohol addiction, family instability, depression, fear, low self-regard, health problems and shorter life expectancy. Children living in poverty face additional educational, social, emotional, and behavioral challenges. Ultimately, prolonged poverty results in social, political, and economic exclusion. This exclusion further exacerbates the challenges faced by individuals living in low-income communities.

Wealth Exclusion

-  Poverty Rate Greater than 12.3 - 75 Percent or more Minority
-  Poverty Rate Greater than 12.3 - 75 Percent or more White
-  75 Percent or more Minority
-  75 Percent or more White



Data Source:
U.S. Census Bureau; Census 2000, Summary File 1, Table P004; generated by Snehee Khajepeshi; using American Factfinder; <<http://factfinder2.census.gov/>>; (5 January 2015).
U.S. Census Bureau; American Community Survey, 2013 American Community Survey 5-Year Estimates, Tables C17002; generated by Brian Koziol; using American Factfinder; <<http://factfinder2.census.gov/>>; (10 August 2015).



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