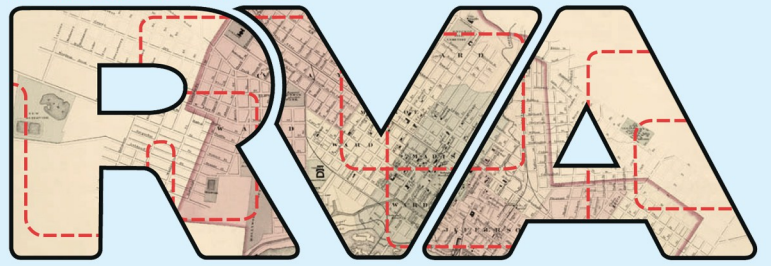


MAPPING

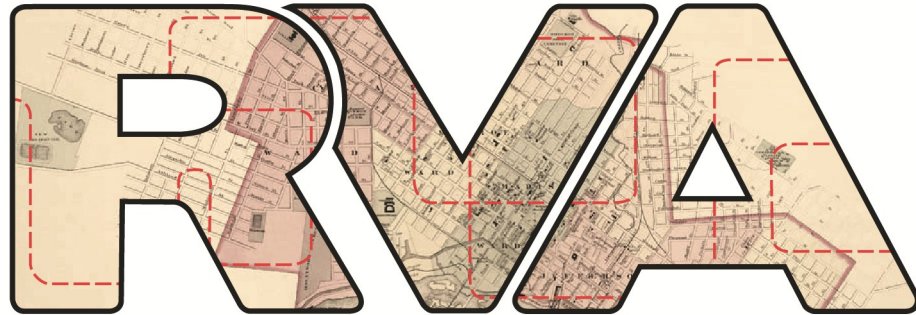


WHERE YOU LIVE MAKES ALL THE DIFFERENCE



**HOUSING OPPORTUNITIES
MADE EQUAL OF VIRGINIA, INC.**



MAPPING



WHERE YOU LIVE MAKES ALL THE DIFFERENCE

A Multimedia Fair Housing Exhibition


to commemorate the 45th anniversary of the Fair Housing Act



To celebrate the 45th anniversary of the Fair Housing Act, Housing Opportunities Made Equal of Virginia, Inc. (HOME) presents a multimedia fair housing installation entitled Mapping RVA: Where You Live Makes All the Difference. HOME is the only housing non-profit in the Richmond region that specializes in fair housing enforcement. As such, we felt we had a special responsibility to the community to raise awareness about fair housing. By presenting housing research visually, as a series of Graphic Information System (GIS) Maps, we hope you will be able to clearly see problems that prevent our region from growing economically, and discuss how take action to create positive change for everyone in the Richmond region.

HOME's Research Director, Brian Koziol, examined the historical connection between state and federal housing policies and the long-lasting effects of these policies on concentrations of poverty and growth, lending patterns, homeownership and educational outcomes for children.

This multimedia installation is a collaborative effort between HOME and our community partners to create a new way to elevate the conversation about fair housing issues, identify problems and find solutions to issues that cross jurisdictional boundaries, and highlight areas of economic growth in the Richmond region.

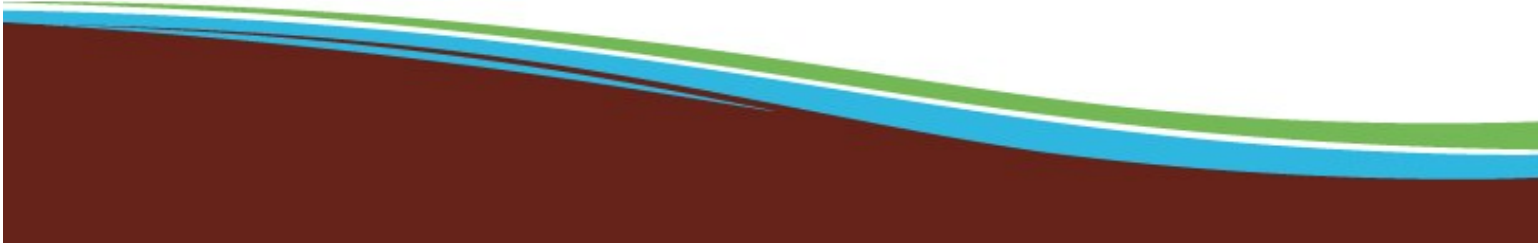




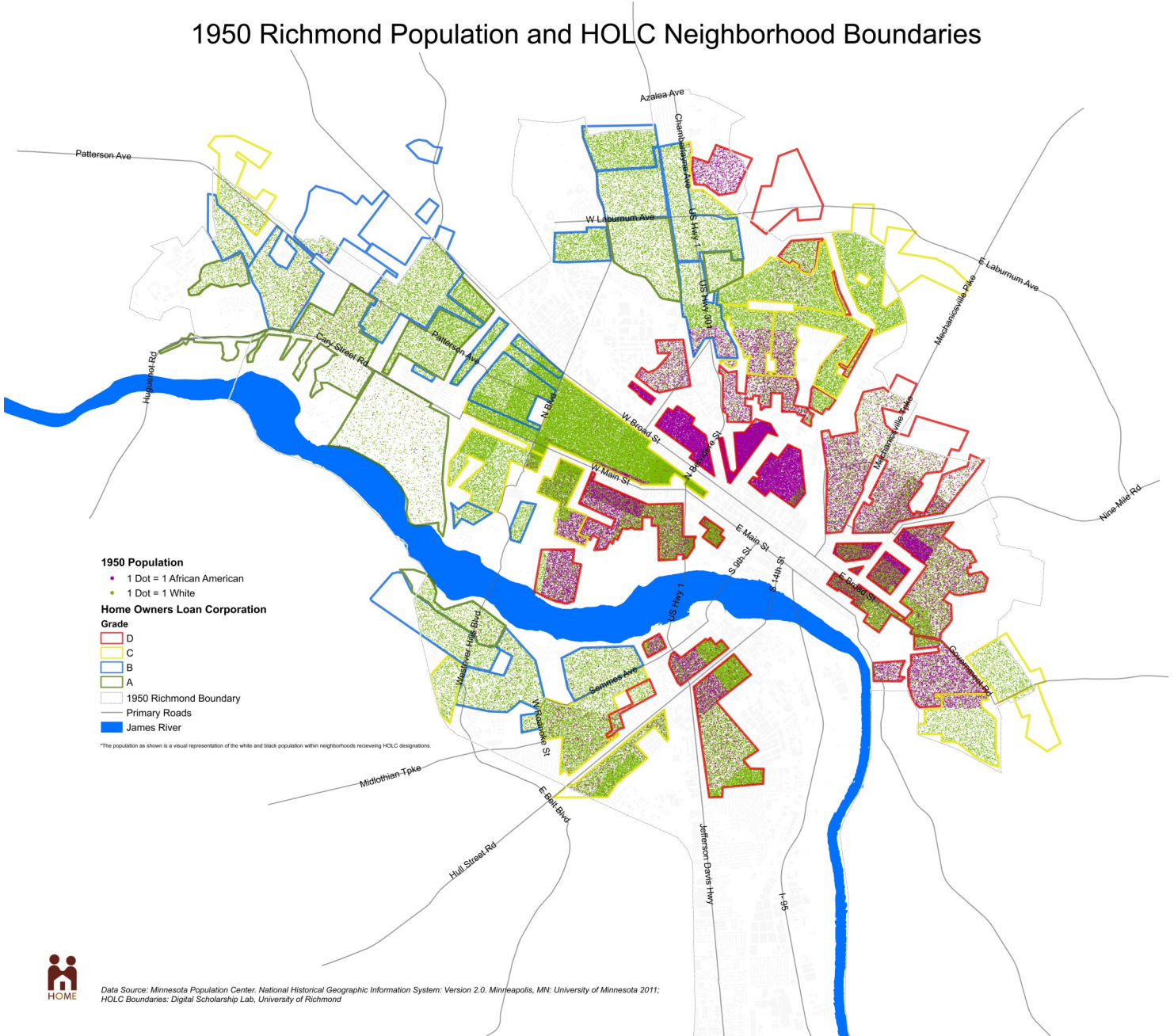
Map 1: 1950 Richmond Population and HOLC Neighborhood Boundaries

In the wake of the Great Depression, the Federal government passed the National Housing Act of 1934, a part of the New Deal targeted at making homeownership more affordable and preventing foreclosures. A significant result of the Act was the creation of the Home Owners' Loan Corporation (HOLC) to prevent foreclosures and refinance mortgages. Until this time, mortgages were amortized over five to 10 years and typically culminated in a balloon payment. The HOLC greatly extended the amortization period to 20 to 25 years. The program is credited for saving more than one million homes from foreclosure and for coining the phrase "redlining." Redlining refers to the practice of denying or charging more for services like banking and insurance.

By working with local real estate agents in cities across the country, HOLC created Residential Security Maps based largely around the racial composition of neighborhoods. In these maps, a red line delineated neighborhoods not fit for investment. As seen in the map, those areas outlined in red, or graded type D by the HOLC, were predominantly African-American and found in the inner city. Areas labeled type C were classified as "working class" and contained a larger number of whites. The vast majority of areas graded types A and B were populated solely by whites. As the rest of the maps in this exhibition demonstrate, the discriminatory HOLC grading system and resulting lack of investment in predominantly African-American neighborhoods has consequences still prevalent today.



1950 Richmond Population and HOLC Neighborhood Boundaries



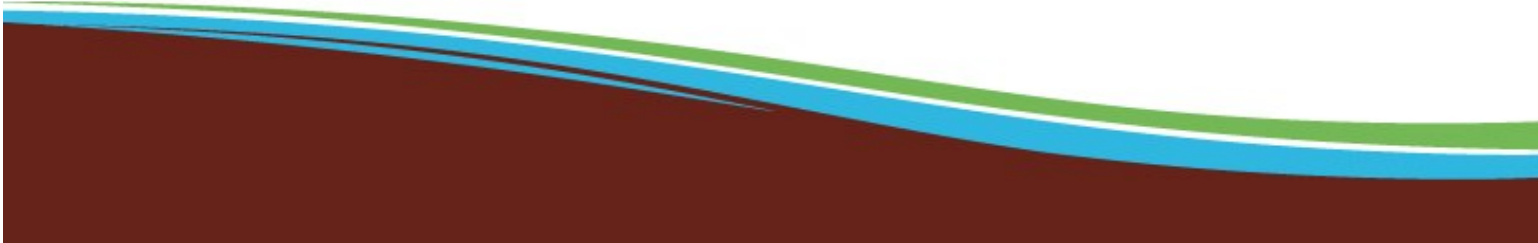
Data Source: Minnesota Population Center, National Historical Geographic Information System; Version 2.0, Minneapolis, MN; University of Minnesota 2011; HOLC Boundaries: Digital Scholarship Lab, University of Richmond



Map 2: Brown v. Board of Education, Massive Resistance, and White Flight

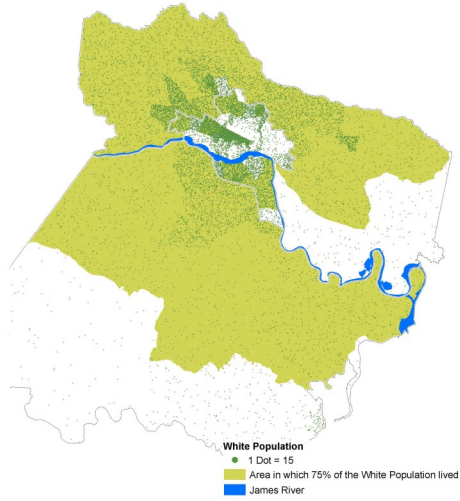
Decided by the U.S. Supreme Court in 1954, *Brown v. Board of Education* declared separate public schools for black and white students unconstitutional by state law. In Virginia, racial school integration was hard-pressed, if not completely prevented, by the strong presence of the segregationist Byrd Organization, led by former governor and U.S. Senator, Harry Byrd. Massive Resistance characterized the passage of state laws that forbade integrated schools from receiving state funding and the establishment of a panel to determine which schools students would attend. In efforts to resist school integration, white families began to flee the more integrated inner city for the more homogenous white suburbs in Henrico and Chesterfield. This migration came to be known as “White Flight.”

Between 1960 and 1970, the white population in Henrico increased by 29 percent as a result of the annexation of a portion of Chesterfield County. For the following decades, Richmond’s white population consistently decreased, as the surrounding counties white population significantly increased. Between 1970 and 1980, the percentage of whites in Chesterfield increased by 85 percent, while the percentage of whites in Richmond decreased by 27 percent. The next decade followed the same pattern, with the percentage of whites in Chesterfield increasing by 41 percent, while Richmond saw a decrease of 16 percent of its white population. As the map shows, the fallout over desegregating our region’s schools clearly effected the racial and ethnic segregation of our region.

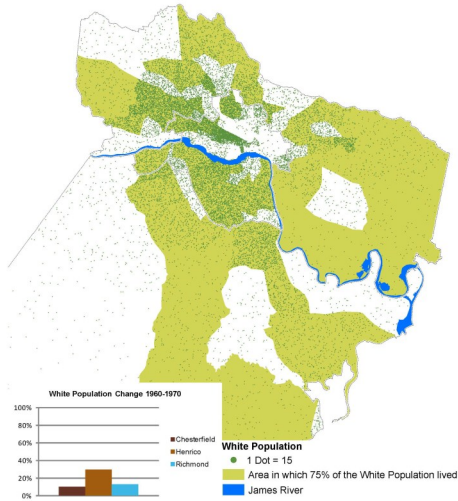


White Flight in the Richmond Region

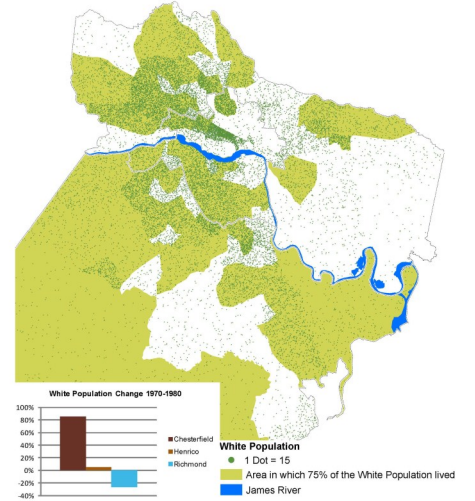
1960



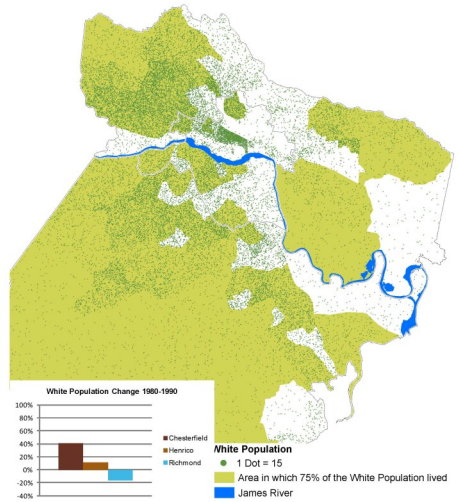
1970



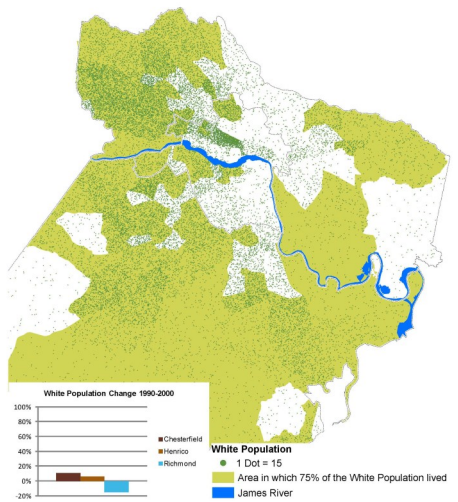
1980



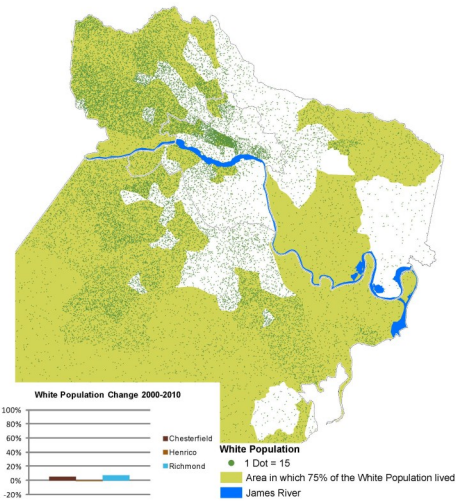
1990



2000



2010



Esri Population Center, National Historical Geographic Information System, Version 2.0, Minneapolis, MN: University of Minnesota 2011. <http://www.nhgis.org/>



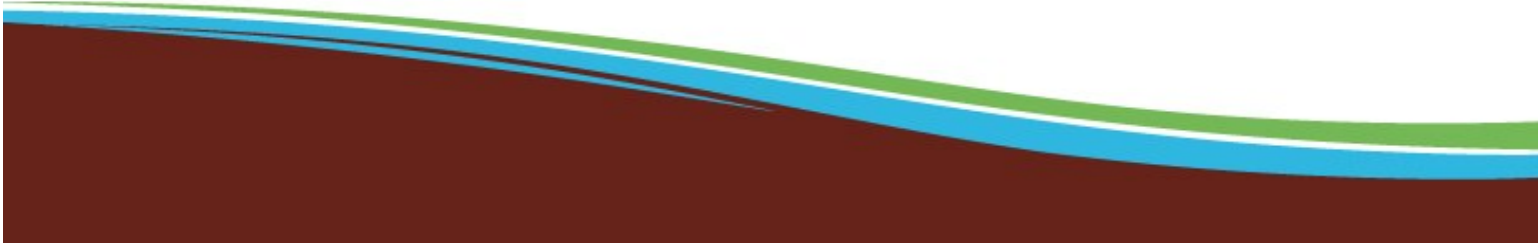


Map 3: Inner City Poverty, Project Based Public Housing, HCV, LIHTC

As part of Harry Truman's Fair Deal, the Housing Act of 1949 effectively concentrated poverty in the inner city through the construction of public housing. By and large, public housing units were constructed in neighborhoods receiving a D grade by the HOLC. Since that time, the efforts of federal housing subsidies have been relegated to neighborhoods with the greatest poverty rates, in effect, containing poverty to the inner city. This map shows the location of various types of federal housing subsidies: Housing Choice Vouchers (HCV) – a housing mobility program for low income residents more commonly known as Section 8, Low Income Tax Credits (LIHTC) – tax incentives for the construction of low income housing units, and Conventional Project Based Public Housing – more commonly known as “the projects.”

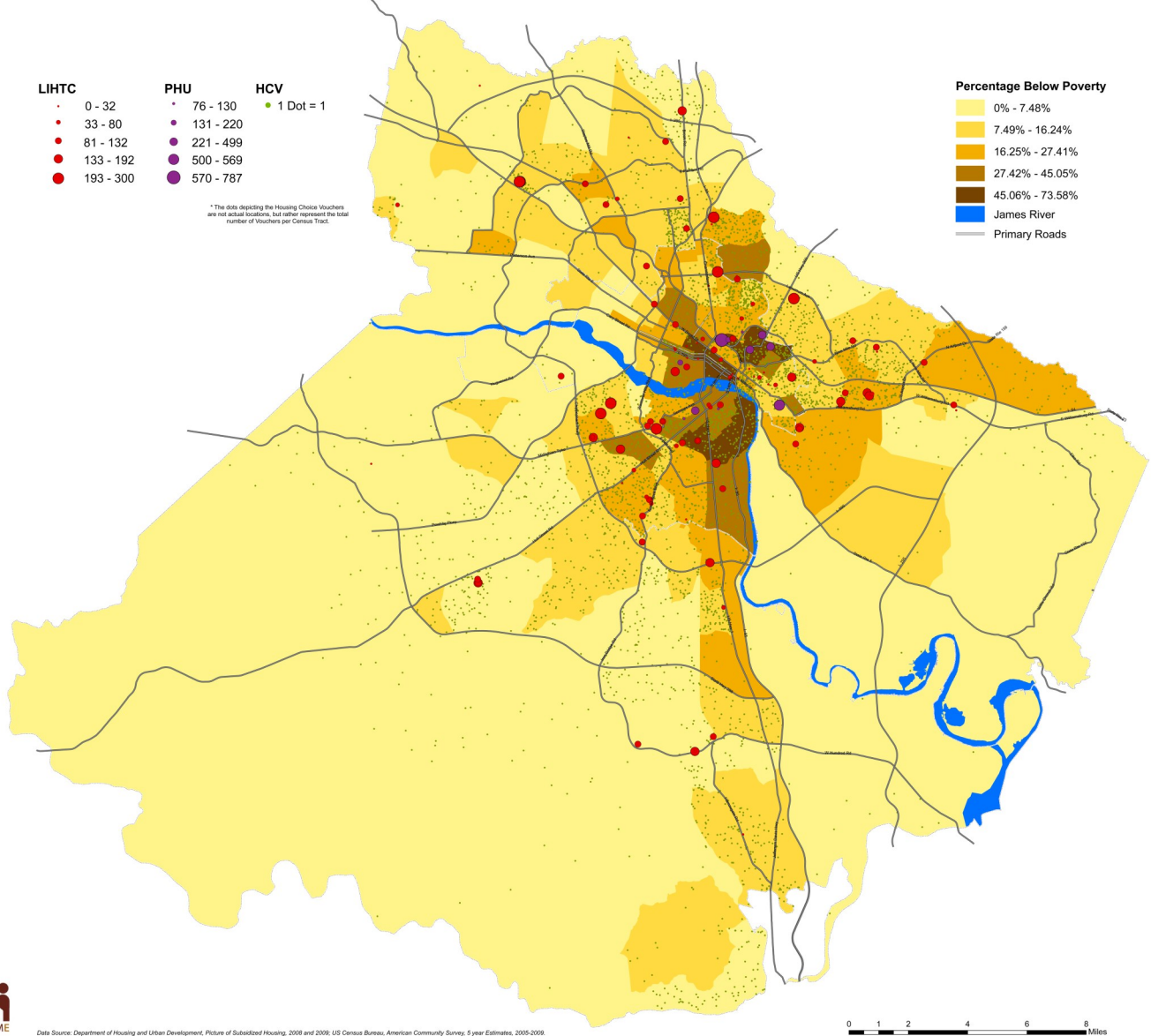
The map shows the concentration of federal housing subsidies in the inner city. This focus on providing housing subsidies to the residents most in need of receiving them is not misplaced. However, the unintended consequences of prolonged, isolated concentrated poverty are a serious detriment to the health of the region. This concentration is greatly exacerbated by the lack of a regional public transit system which prevents residents of all income levels from accessing jobs across the region, NIMBYism (Not In My Back Yard) - community opposition to new low-income developments in more affluent neighborhoods, and the spatial mismatch of skill levels and job opportunities for inner city residents.

The chart below underscores the relationship of the various subsidy programs in relation to the poverty rate of census tracts across the region. For example, the majority of HCV's are utilized in census tracts having between 10 and 20 percent poverty rates, and account for 38 percent of all HCV's. The greatest number of units constructed using LIHTC are located in census tracts having between 10 and 20 percent poverty, and account for 34 percent of total number of units constructed. Public Housing Units (PHU) are only located in census tracts having poverty rates greater than 10 percent. The overwhelming majority of units are located in census tracts with poverty rates greater than 40 percent.



Concentration of Federal Subsidies in Inner City

Location of Housing Choice Vouchers (HCV), Project Based Public Housing Units (PHU) and Low-Income Tax Credit Units (LIHTC) in Relation to Percentage of the Population Living Below the Poverty Line



Data Source: Department of Housing and Urban Development, Picture of Subsidized Housing, 2008 and 2009; US Census Bureau, American Community Survey, 5 year Estimates, 2005-2009.

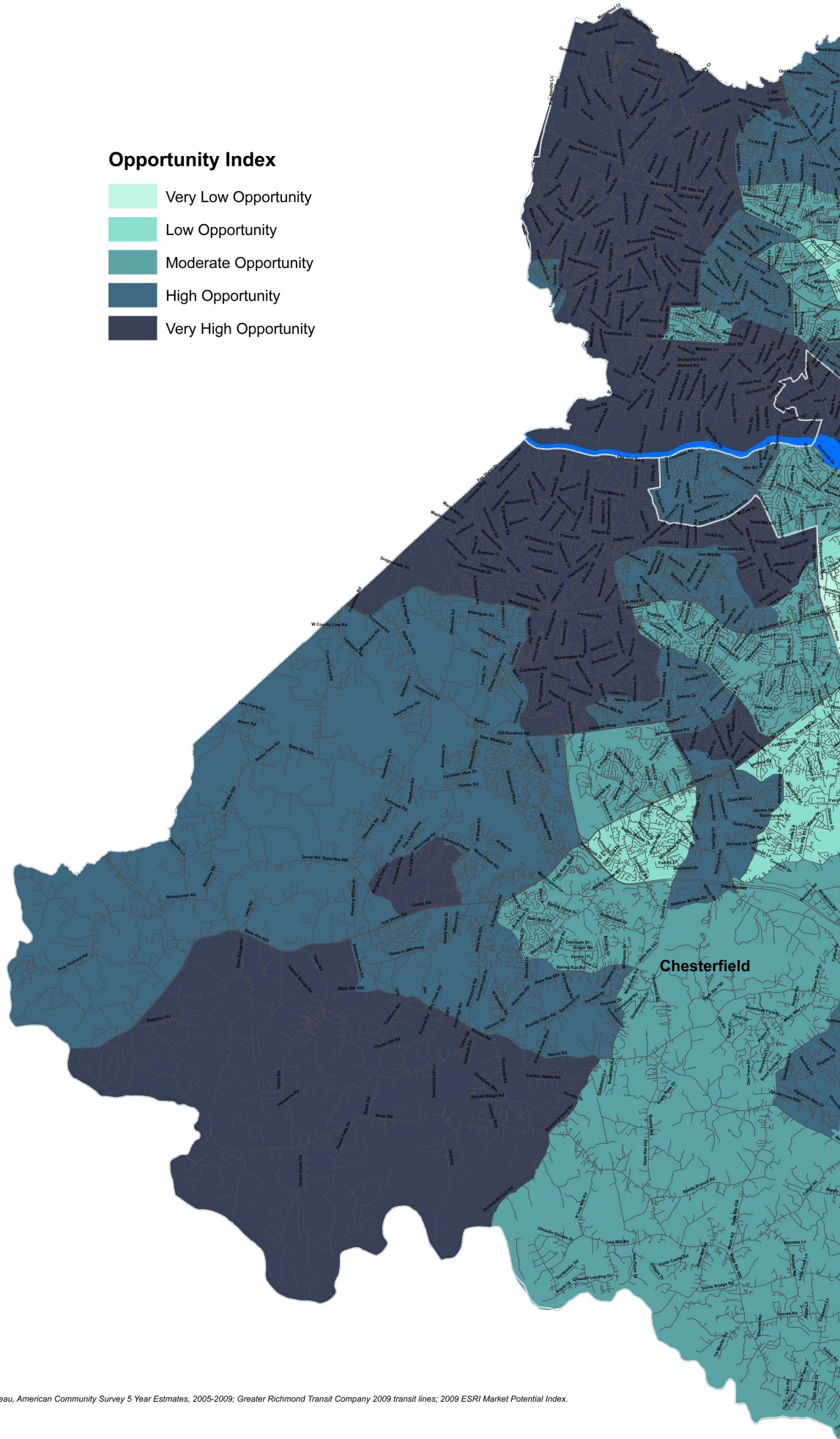


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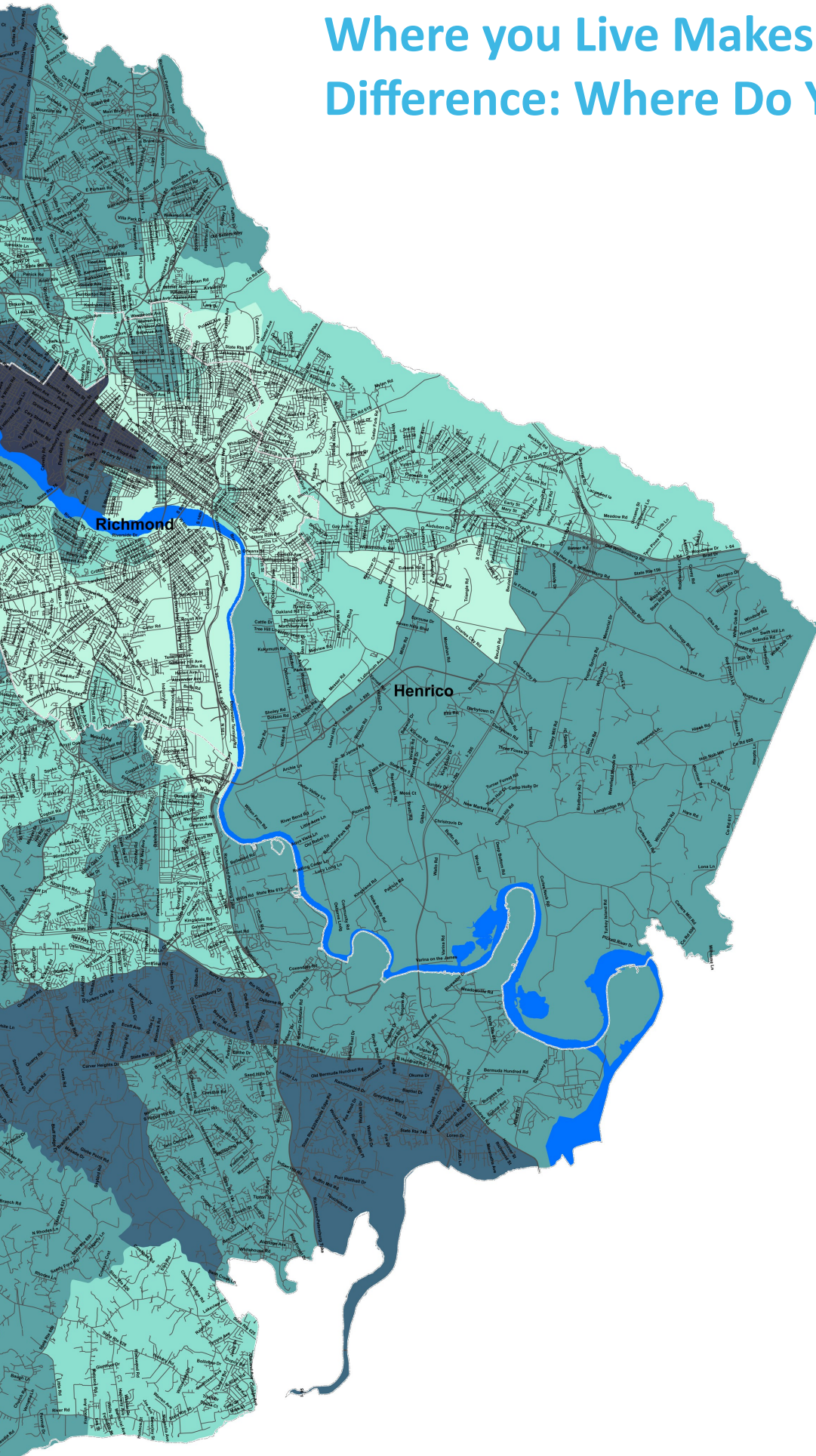
Poverty Rate	Housing Choice Vouchers				Low Income Tax Credit Units			Conventional Project Based		
	# of HCV	# of Tracts	HCV/Tract	% of HCV	# LIHTC	LIHTC/Tract	% LIHTC	PHU	PHU/Tract	% PHU
less than 1%	5	4	1.3	0%	-	-	-	-	-	-
1% to 5%	332	50	6.6	7%	623	12.5	5%	-	-	-
5% to 10%	1,039	41	25.3	23%	3002	73.2	22%	-	-	-
10% to 20%	1,700	55	30.9	38%	4584	83.3	34%	1041	18.9	28%
20% to 30%	1,015	7	145.0	22%	2617	373.9	19%	130	18.6	3%
30% to 40%	330	22	15.0	7%	1387	63.0	10%	220	10.0	6%
greater than 40%	112	5	22.4	2%	1213	242.6	9%	2578	515.6	65%

Opportunity Index

- Very Low Opportunity
- Low Opportunity
- Moderate Opportunity
- High Opportunity
- Very High Opportunity



Where you Live Makes All The Difference: Where Do You Live?



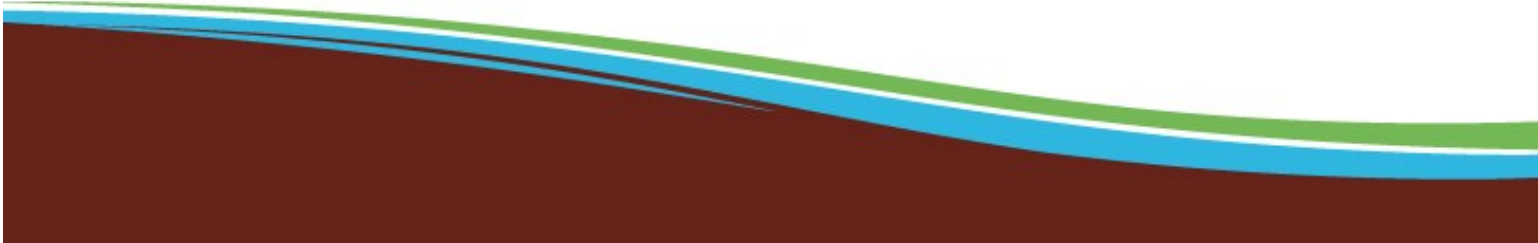


Map 4: Subprime Lending

The subprime lending spree that precipitated the foreclosure crisis and the near collapse of the U.S. economy had disastrous effects on minority neighborhoods across the country. Touted as a way to expand homeownership opportunities to families not qualified for traditional mortgage products, subprime lending stripped any remaining wealth from minority neighborhoods and essentially created a new landless class.

According to Home Mortgage Disclosure Act (HMDA) data, from 2004 to 2011, 107,345 home mortgages were originated for owner-occupied home purchases in the "Richmond region. Of these, 12 percent, or 12,779, were considered subprime. Comparing these loans against the minority composition of the neighborhoods in which they were made reveals a startling disparity. Subprime lending accounted for just five percent (2,064) of the total number of loans (37,641) made in neighborhoods having less than a 20 percent minority population. In contrast, subprime loans constituted 31 percent (2,179) of the total number of loans (7,036) in neighborhoods having greater than 20 percent minority population.

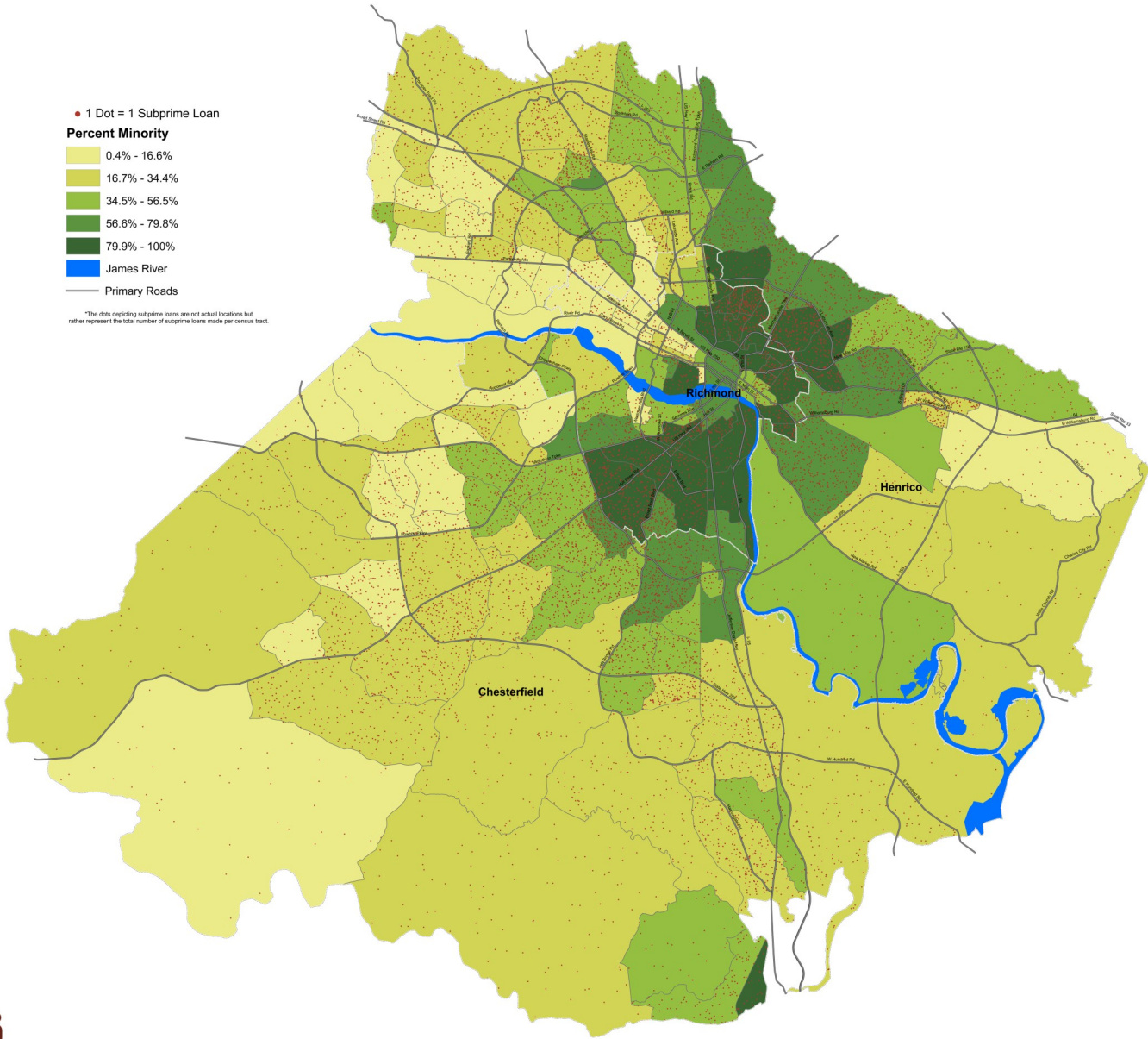
Not only is it clear that minorities were more likely to receive a subprime loan than their white counterparts, they were also more likely to be denied a loan in the first place. In 2006, at the height of the lending frenzy, blacks were denied home purchase loans 18.64 percent of the time, compared to just 6.36 percent of whites. Minorities in general were denied 15.5 percent of the time. As the population of the United States continues its rapid shift towards a non-white majority, homeownership and economic equality must become a reality.



Subprime Mortgage Lending 2005-2009

- 1 Dot = 1 Subprime Loan
- Percent Minority**
- 0.4% - 16.6%
- 16.7% - 34.4%
- 34.5% - 56.5%
- 56.6% - 79.8%
- 79.9% - 100%
- James River
- Primary Roads

*The dots depicting subprime loans are not actual locations but rather represent the total number of subprime loans made per census tract.



Data Source: Home Mortgage Disclosure Act (HMDA) Data 2005-2009; US Census Bureau, American Community Survey, 5 year Estimates, 2005-2009.

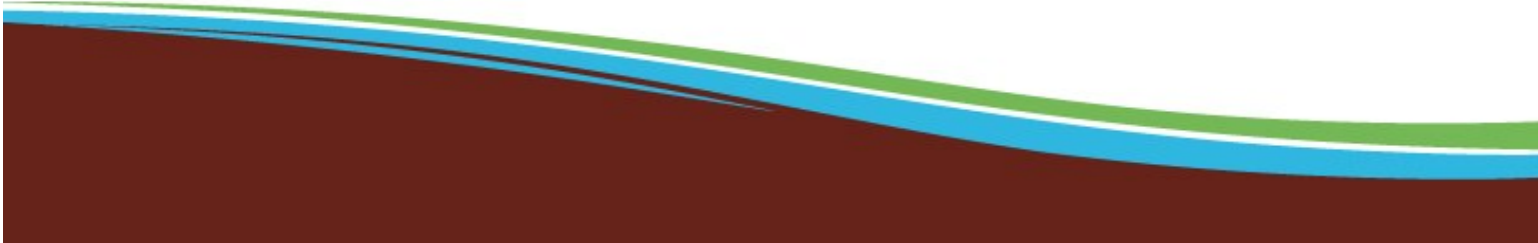




Map 5: Foreclosures

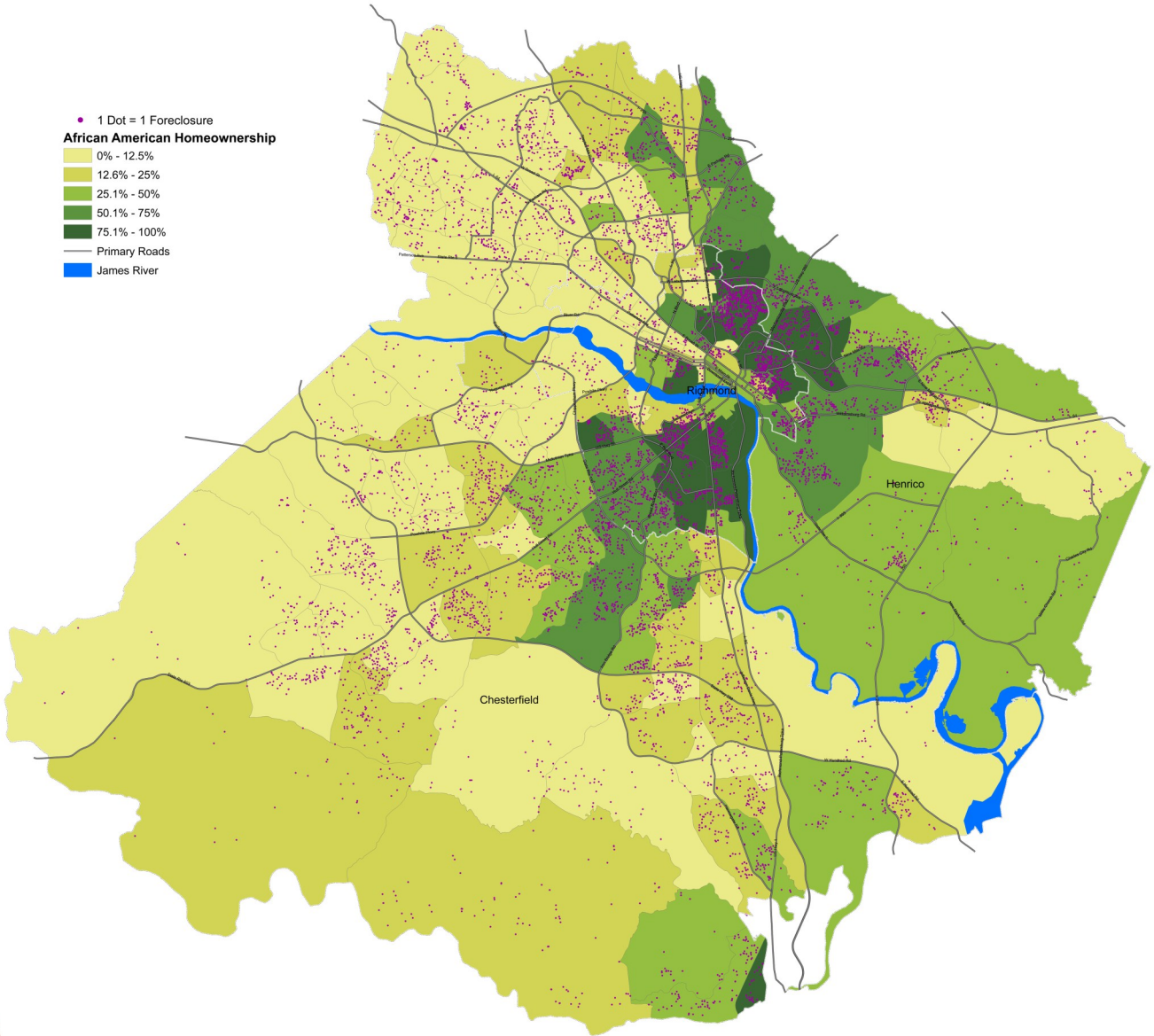
The subprime mortgage lending industry was, by and large, non-selective when it came to originating inferior mortgage products. However, numerous high-profile examples exist that show subprime lenders specifically targeted minority neighborhoods in communities throughout the country. Moreover, there is little question that minority neighborhoods have been disproportionately impacted by the foreclosure epidemic of the past several years. Neighborhoods in Richmond are no different. Richmond's segregated housing patterns, subprime lending, economic collapse and resulting foreclosure epidemic disproportionately impacted African-American neighborhoods in our region.

For example, neighborhoods with African-American homeownership rates greater than 75 percent account for just 12 percent of the region's total number of census tracts. These tracts accounted for 21 percent of the total number of foreclosures, approximately 94 foreclosures per census tract from 2009 to 2012. In comparison, the neighborhoods with African-American homeownership rates at 25 percent or fewer account for 63 percent of the total number of census tracts in the region. These tracts accounted for 45 percent of the total number of foreclosures, roughly 38 foreclosures per census tract during the same time period. Given the fact that there are three times as many white homeowners in the region as there are African-American, the foreclosure rates in predominantly African-American neighborhoods are reasons for serious consideration as to the future wealth-building opportunities provided to minorities in our region



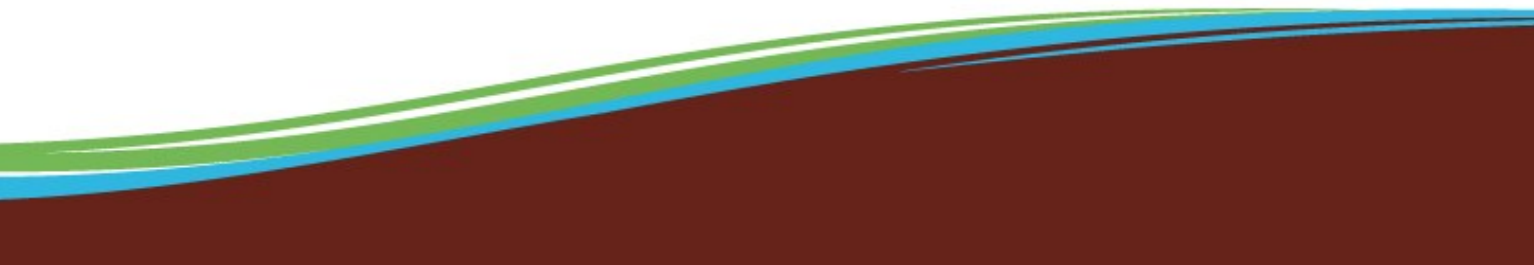
Foreclosures 2009-2012

- 1 Dot = 1 Foreclosure
- African American Homeownership**
- 0% - 12.5%
- 12.6% - 25%
- 25.1% - 50%
- 50.1% - 75%
- 75.1% - 100%
- Primary Roads
- James River



Data Source: City of Richmond Assessor's Office; Henrico County Finance Department, Real Estate Division; Chesterfield County Department of Real Estate Assessments; United States Census Bureau, American Community Survey, 5 year Estimates, 2006-2011.

0 1 2 4 6 8 Miles



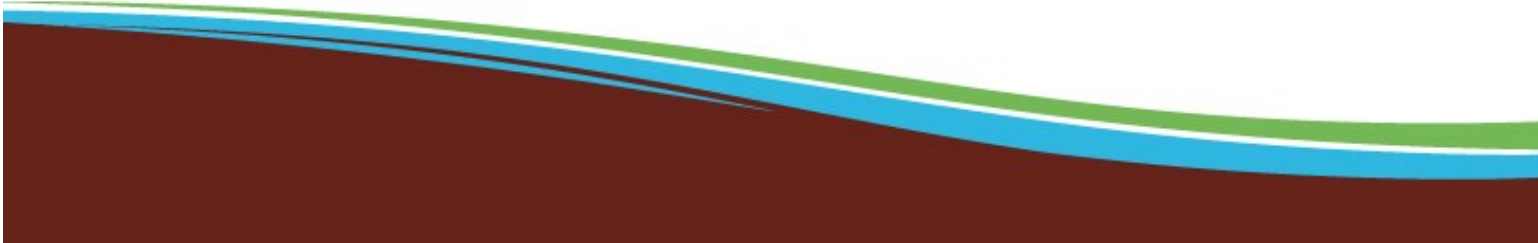


Map 6: Childhood Poverty and School Segregation

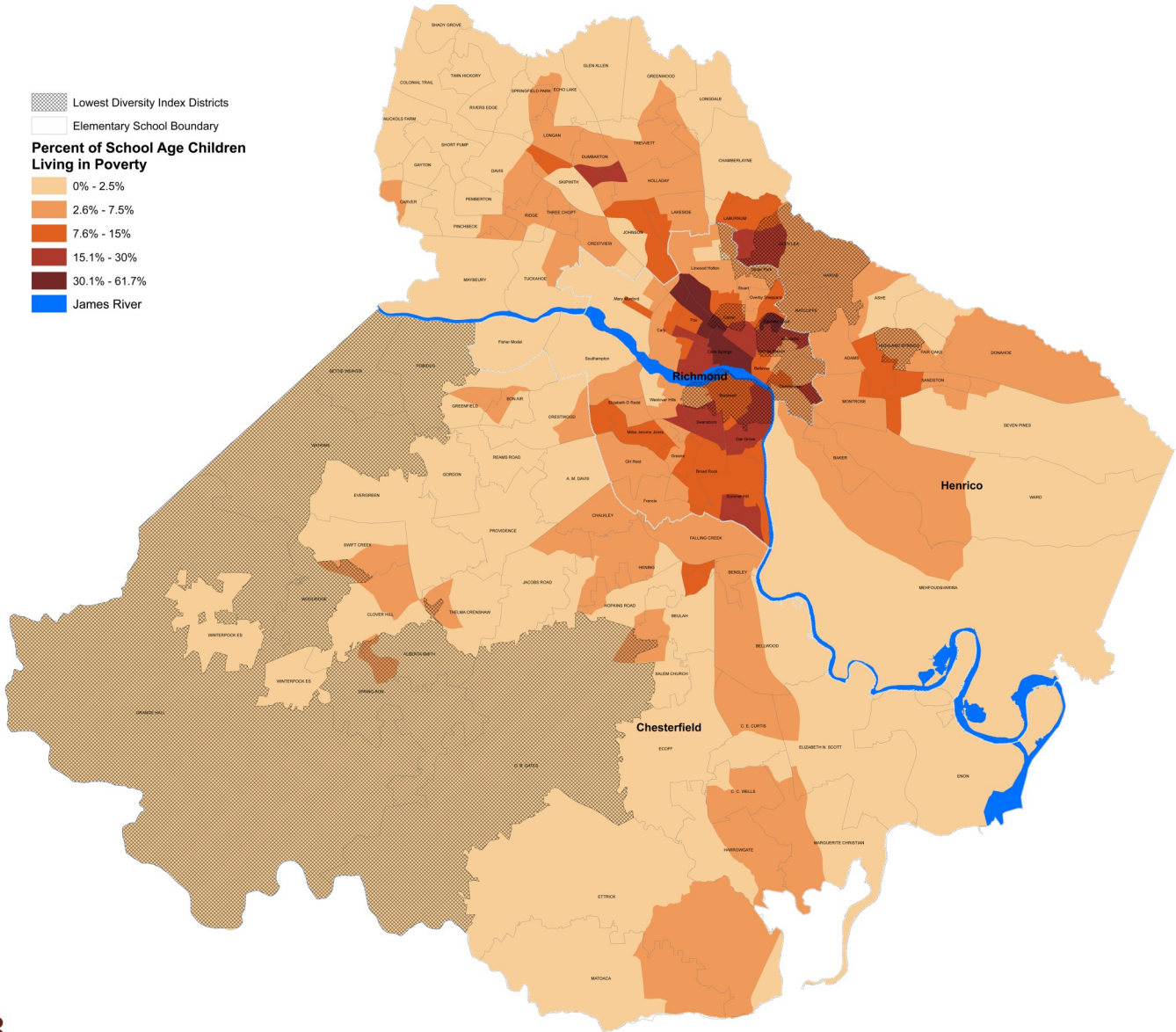
“Diversity” was measured using an algorithm to determine the racial and ethnic makeup of each elementary school in the region against the racial/ethnic makeup of the same regional cohort. The resulting “diversity index” was then used to highlight school districts with the lowest levels of racial/ethnic diversity, shown in crosshatch on the map.

The intention of *Brown v. Board of Education* has yet to be fully realized in our region, due largely in part to our segregated housing patterns. The least diverse schools in the city of Richmond and Henrico County are 97 percent African-American, whereas the least diverse schools in Chesterfield County are 82 percent white. The racial/ethnic composition of the student body bears no correlation to educational outcomes. However, in Richmond, segregation mirrors poverty and poverty plays a contributing role in educational outcomes. The least racially and ethnically diverse schools in Chesterfield are found in census tracts that have an average of just 0.8 percent of the school age population living below poverty. The least diverse schools in Richmond and Henrico are located in census tracts where an average of 11.6 percent of the school age population lives below poverty. Five census tracts within these school districts have greater than 20 percent of the children living in poverty.

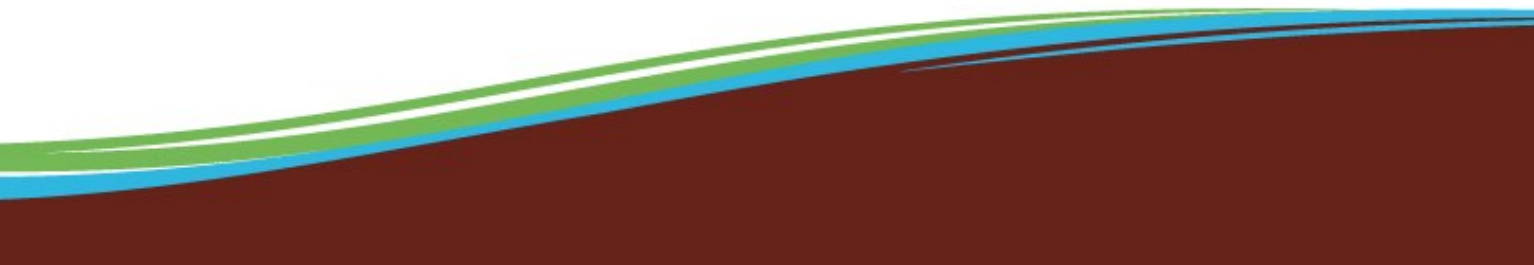
School performance varies greatly between these different districts. The educational outcomes of third-grade Standards of Learning (SOL) testing highlight the fact that the children of our region continue to suffer the effects of concentrated poverty. On average, third-graders in the least diverse, low poverty schools in Chesterfield achieved pass rates of 93 percent on their SOL tests, while students in the least diverse, high poverty schools in Richmond and Henrico achieved, on average, just 71 percent. Advanced pass rates show that 48 percent of students in Chesterfield passed their SOL tests at an advanced level, while just 18 percent in Richmond and Henrico did the same.



Childhood Poverty and School Segregation



Data Source: United States Census Bureau, American Community Survey, 2011, 5 year estimates; United States Department of Education, Civil Rights Data Collection, 2009 School Reports; Virginia Department of Education, 2011-2012 School Report Card.



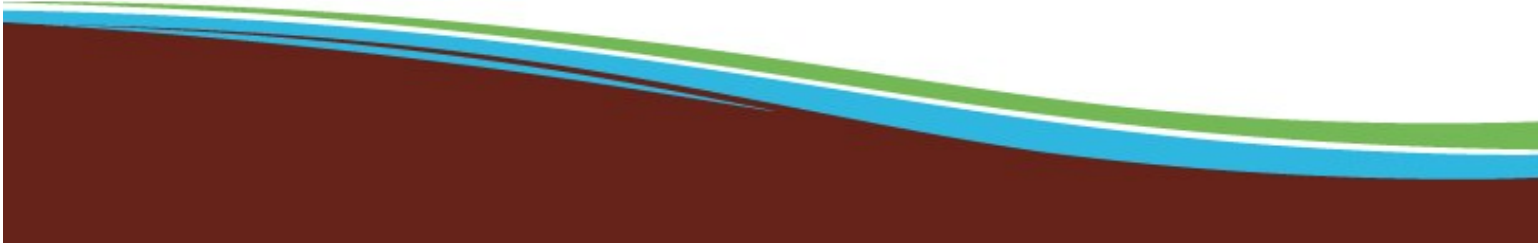


Map 7: Opportunity Map

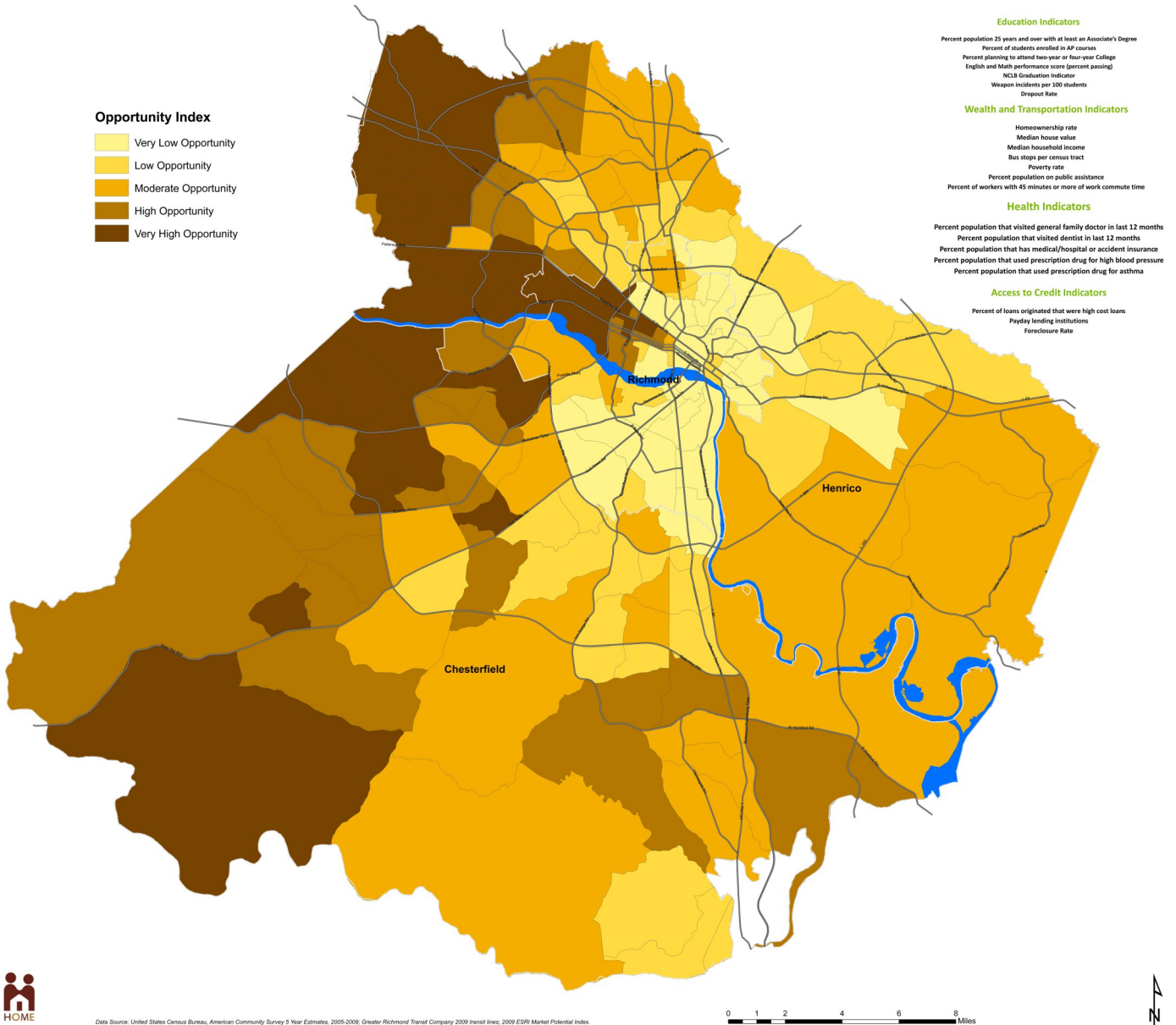
“Where You Live Makes All the Difference: An Opportunity Map of the Richmond Region” provides a unique, housing-focused perspective on the socio-economic dynamics of the region. Housing is the centerpiece of opportunity and where you live has a fundamental impact on your ability to gain access to the resources needed for success. We measured opportunity by equally weighing, then mapping, 22 wide-ranging socio-economic variables to measure how access to transportation, education, health and credit is impacted by the geographic location of where one lives.

The majority of the city of Richmond, and a good portion of central Henrico County, are classified as very low opportunity. As the prior maps have shown, these are the same neighborhoods that were redlined beginning in the 1930s. These are the same neighborhoods that were targeted for public housing project developments in the 1950s and 1960s and whose residents continue to suffer from the effects of intergenerational poverty. Most recently, these neighborhoods were extended unsustainable, subprime loans at a disproportionate rate and subsequently suffered a disparate number of foreclosures.

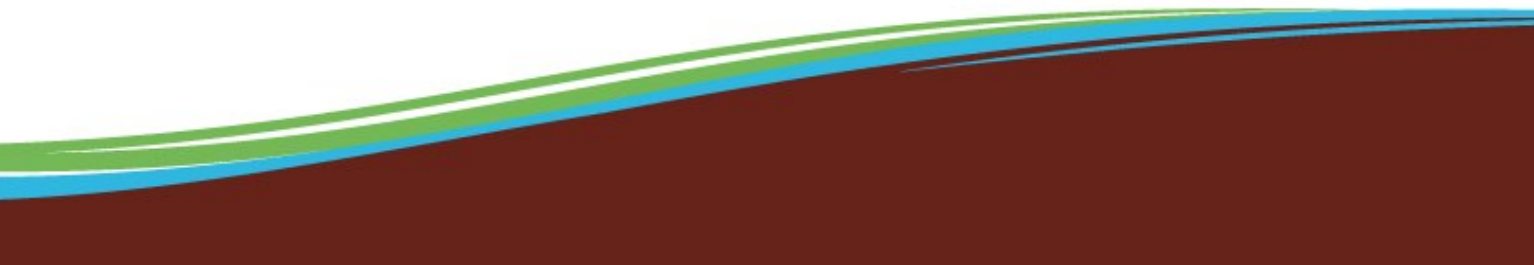
The vitality of our region is dependent upon ensuring that as many people as possible, regardless of skin color or income level, have access to the opportunity factors that allow them to thrive. The Richmond region will only be able to move forward by addressing housing as a gateway to opportunity. By adopting a regional perspective that places the quality of life of all of residents first, we believe the necessary connections between housing, education, jobs and transportation will emerge.



Where You Live Makes All The Difference: An Opportunity Map of the Richmond Region



Data Source: United States Census Bureau, American Community Survey 5 Year Estimates, 2005-2009; Greater Richmond Transit Company 2009 transit lines; 2009 ESRI Market Potential Index.





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