

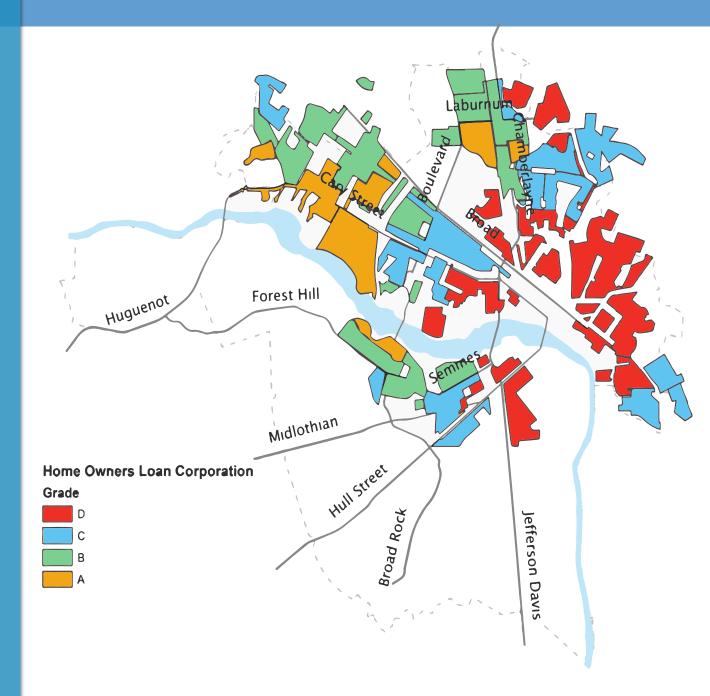
#### HOW FEDERAL POLICIES SHAPED RICHMOND

#### **National Housing Act of 1934**

- Federal Housing Administration
  - Insured loans made by banks
    - Encourage homeownership
    - Economic growth
  - Home Owners Loan Corporation



## RICHMOND AND HOLC





#### HOME OWNERS LOAN CORPORATION

Α

"Areas were 'hot spots... where good mortgage lenders... are willing to make their maximum loans."

В

"Areas were not as desirable but 'still good."

C

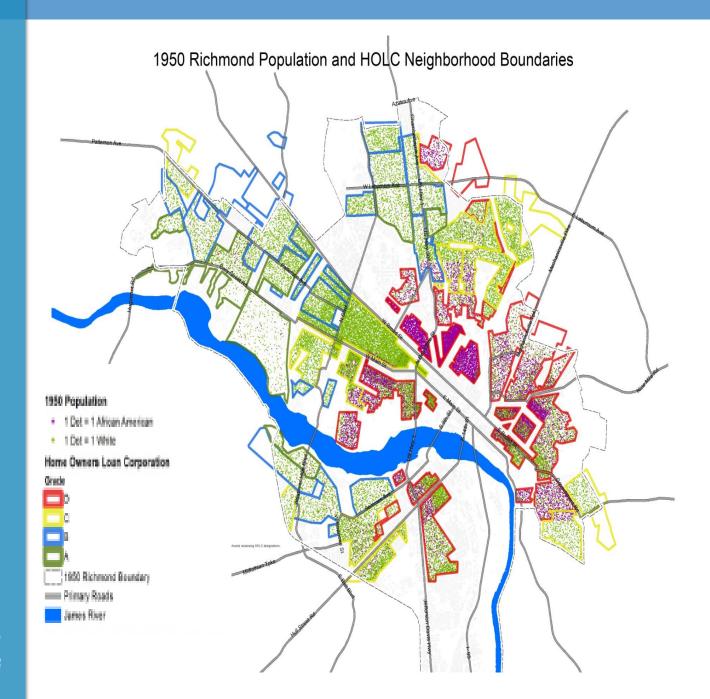
"Areas had reached 'the transition period' where they were in decline due to factors such as age, obsolescence, and change of style and infiltration of a lower grade population. Any threat of infiltration of foreign-born, negro or lower grade population? If so, indicate these by nationality and rate of infiltration like this: 'Negro-rapid'..."

D

"Areas had fully declined and were 'characterized by detrimental influence in a pronounced degree."



1950 RICHMOND POPULATION AND HOLC





#### WAGNER-STEAGALL ACT, 1937

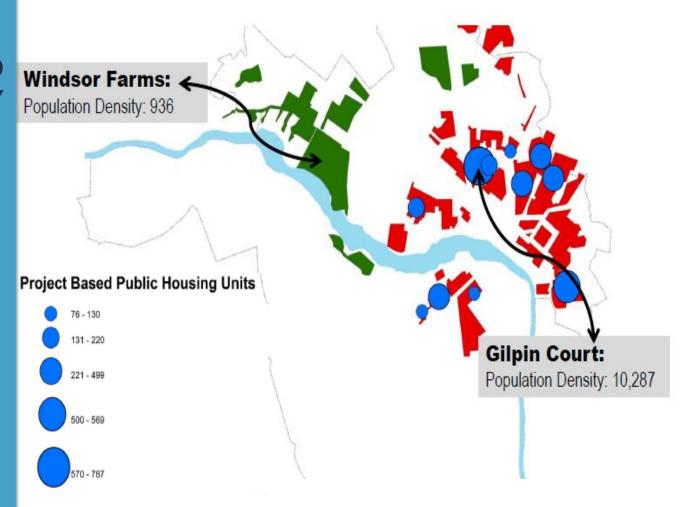


Man stands outside Gilpin Court Public Housing Development.
Source: Galuszka, Peter. "Why There's No Swimming Pool in Gilpin Court."
Bacon's Rebellion. June 25, 2015.
<a href="http://www.baconsrebellion.com/category/housing">http://www.baconsrebellion.com/category/housing</a>

- Established a permanent public housing program in the United States
- Built largely at the most undesirable locations
- Income requirements
   ensured that only low income residents move in,
   guaranteeing the
   concentration of poverty

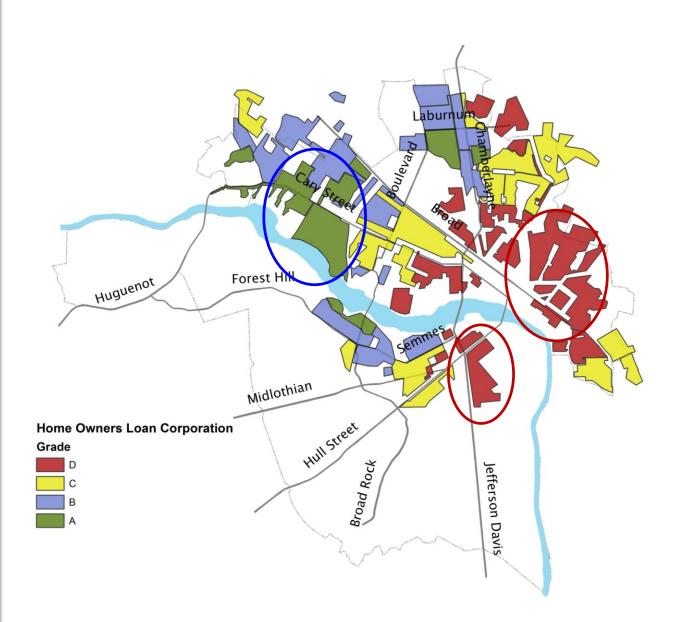


## CONCENTRATED POVERTY



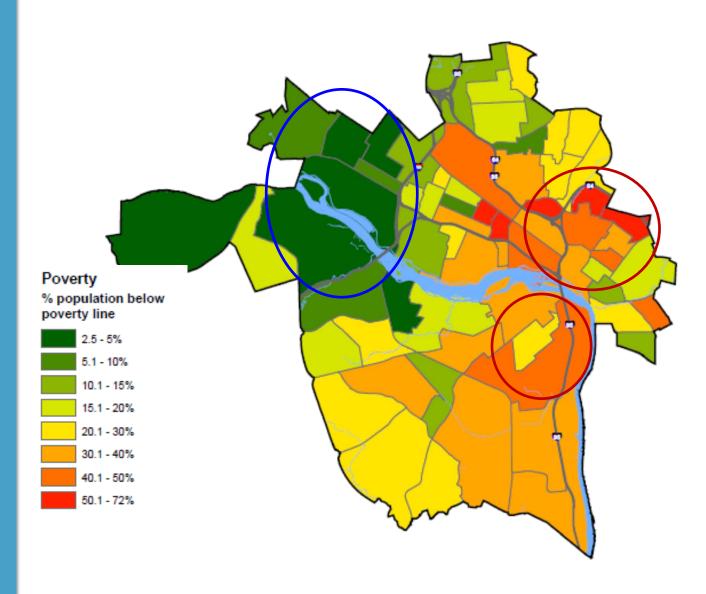


## RICHMOND AND HOLC

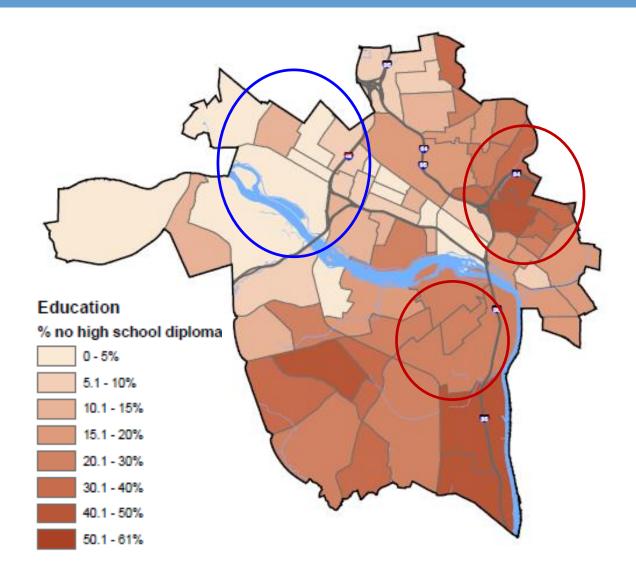




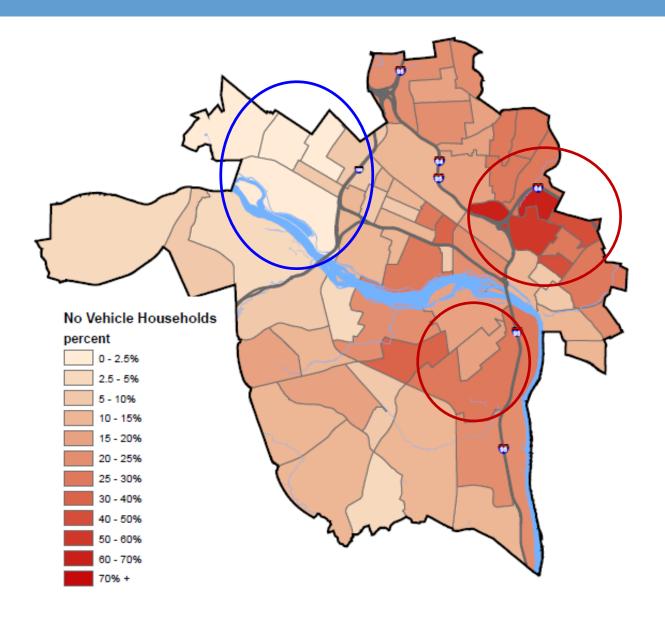
PERCENT OF POPULATION BELOW POVERTY LINE, 2009-2013



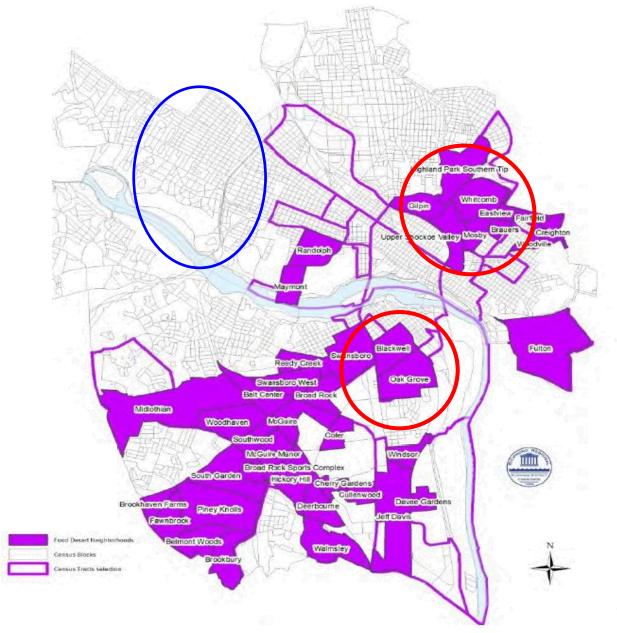
PERCENT WITH NO HIGH SCHOOL DIPLOMA, 2009-2013



PERCENT OF HOUSEHOLDS WITH NO VEHICLE, 2009-2013

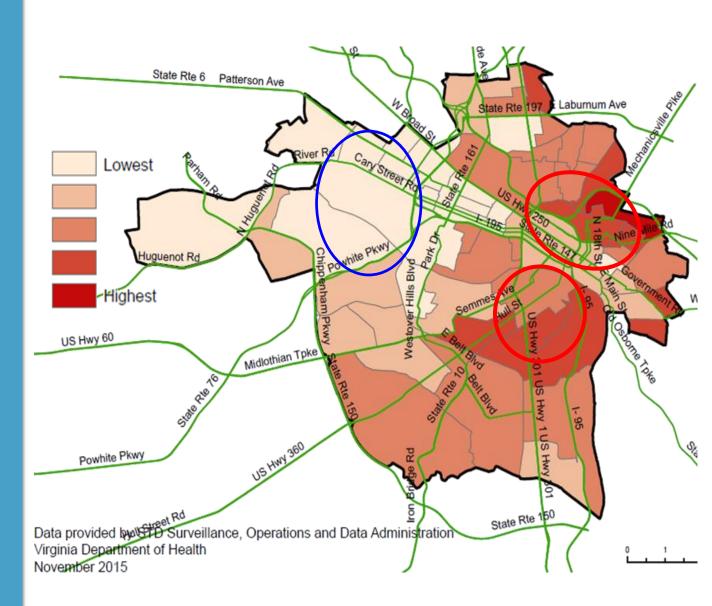


### FOOD DESERTS

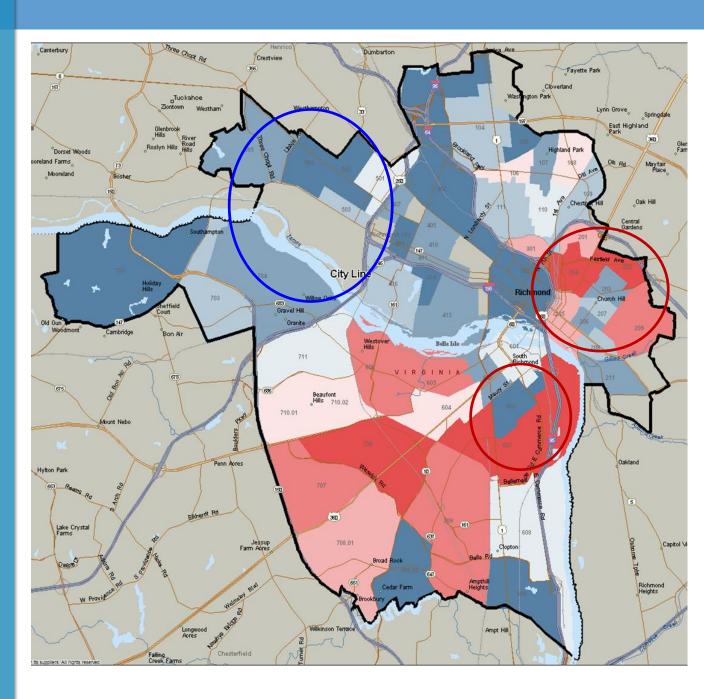


Source: RRPDC, US Census Bureau (ACS 2005-2009), City of Richmond, NAVTEQ

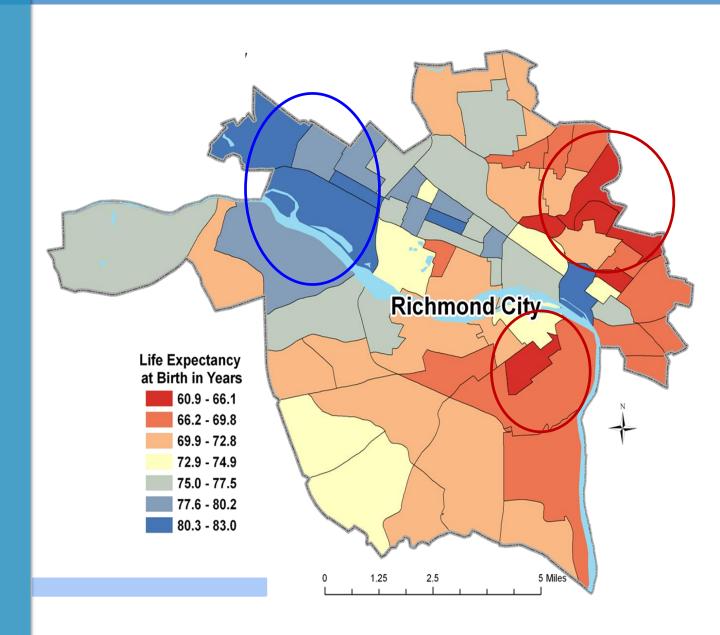
GONORRHEA DIAGNOSIS RATES RICHMOND CITY, 2014



## LOW BIRTH WEIGHT



# LIFE EXPECTANCY IN RICHMOND



#### Short Distances to Large Gaps in Health

#CloseHealthGaps

SHORT DISTANCES TO LARGE GAPS IN HEALTH

