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The Racialization of Space: How Housing Segregation Caused the Racial Wealth Gap in the United States

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The Racialization of Space
How Housing Segregation Caused the Racial Wealth Gap in the United States
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Over the last fifty years, poverty and teen pregnancy rates have decreased significantly in the black community, yet the income gap between black and white households is the same as it was in 1970. And although segregation has been outlawed since the 1960s, African Americans are still the most segregated group in the country (Coates, 2014). Studies show that as the percentage of the black population in a city grows, so does the residential segregation from whites. Why? One reason is the discriminatory reaction of whites in relation to the perceived threat of an increase in the black population (DeFina & Hannon, 2009). This “racial threat hypothesis” is the idea that whites enforce social controls when they feel their dominant political, social, and economic status has been threatened; residential segregation is only one of those controls.

The quickest way to build wealth in this country is through increasing individual home ownership. But what happens when the rules of the game are different based on the color of your skin? A study done by sociologist Patrick Sharkey of NYU examined children born between 1955 and 1970 and found that four percent of whites compared to sixty-two percent of blacks across the country were raised in neighborhoods with at least 20% poverty rate. And, forty years later, the numbers remained unchanged (Coates, 2014). Regardless of income, black families are markedly less wealthy than white families and are also restricted in neighborhood choices. According to the Pew Research Center, white households are roughly twenty times wealthier than black households. Furthermore, black families with upper-middle-class incomes typically do not live in upper-middle-class neighborhoods. Sharkey’s research found that black families who made $100,000 typically lived in the same neighborhoods inhabited by whites who only made $30,000 (Coates, 2014).

It is the custom in Virginia, as everywhere in the South, to blame the Negro for the extent of social problems; high crime rates, high illegitimacy rates, high illiteracy rates, high venereal disease rates, high unemployment and relief rates; all the prevalent serious social inadequacies of the South are coolly laid at the door of the Negro. But much of the Negro’s heredity and all of his social environment are the result of white aggression and white discrimination.


Two young children outside a Richmond housing
In order to understand how U.S. housing policy came about, we first have to take a look at the actions of some local officials in Baltimore, MD over one hundred years ago. The black sections of any U.S. city were usually located in the older, rundown sections of town. As overcrowding and apathy from white authorities in regards to sanitation and police protection became an issue, some black residents of means began to move outside of the confines of these neighborhoods. Feeling threatened, whites began to call for legislation to “keep the Negro in his place” (Rice, 1968).

In June of 1910, a black Baltimore couple purchased a home right outside of the black section of town. Flustered white residents called a meeting in protest while white teens harassed the newcomers and politicians began a crusade to stop the invasion. In December of that same year, the Democratic Baltimore City Council passed an ordinance to establish racially separate neighborhoods (Rice, 1968).

After Baltimore set the stage, other localities followed suit. In April of 1911, Richmond passed a segregation ordinance (Rice, 1968). Norfolk, Ashland, Portsmouth, and Roanoke passed ordinances as well (Rice, 1968). Within the next few years, these types of laws spread across the country. When these laws were later found unconstitutional by the Supreme Court in 1917, undeterred U.S. cities found a more furtive way to continue their agenda.

The Supreme Court ruling that municipally mandated racial zoning was unconstitutional left a loophole that allowed for the proliferation of private contracts known as restrictive covenants. As a legally binding contract, a covenant is imposed upon the buyer in a deed. If an owner violates the covenant, she risks losing her property. No matter how many times the property changes possession, the covenant remains in place because it is usually tied to the land. But covenants weren't just used to restrict what or how things on a property could be built. Some covenants, racially restrictive covenants, were contractual agreements that forbid the purchase, lease, or occupation of a property by a certain group of people, usually African Americans. Not only were these racially restrictive covenants agreed upon between property owners within a neighborhood, but real estate boards and neighborhood associations helped enforce them as well. As late as 1950, the National Association of Real Estate Board's code of ethics stated that “a realtor should never be instrumental in introducing into a neighborhood...any race or nationality, or any individuals whose presence will clearly be detrimental to property values” (Coates, 2014). The covenants didn't distinguish madams, bootleggers, gangsters, from a “colored man of means who was giving his children a college education and thought they were entitled to live among whites” (Coates, 2014). In 1937 a popular nationally circulated magazine bestowed ten communities a ‘shield of honor’ for multifaceted restrictions against the ‘wrong kind of people’ (The Fair Housing Center, 2019).

A typical covenant included:

...hereafter no part of said property or any portion thereof shall be...occupied by any person not of the Caucasian race, it being intended hereby to restrict the use of said property...against occupancy as owners or tenants of any portion of said property for resident or other purposes by people of the Negro or Mongolian race (The Fair Housing Center, 2019).

Important appraising texts of the time like “The Valuation of Real Estate” (1932) by Frederick Babcock and “McMichael's Appraising Manual” (1931) suggested that appraisers should watch out for “undesirable” or “least desirable” elements, suggesting the inundation of particular ethnic groups were likely to trigger price declines (Jackson, 198).

Up until 1926, racially restrictive covenants were enforced privately. The practice of restrictive covenants was so rampant that by 1940, 80% of properties in Chicago and Los Angeles were covered with restrictive covenants that banned blacks from purchasing them (The Fair Housing Center, 2019).
THE ROLE OF BANKS AND THE LENDING INDUSTRY

The data operates as a canary in the coal mine, functioning as a check on banks’ practices. The loss of that sunlight allows discrimination to proliferate undetected.

Since the Home Mortgage Disclosure Act was passed in 1975, banks have been required to disclose a borrower’s race, ethnicity and zip code to ensure that they were serving the communities in which they were in and able to identify redlining. Even still, discriminatory lending practices continued as blacks and Hispanics were disproportionately targeted with subprime mortgages that were saddled with high fees and adjustable interest rates that soared when the stock market crashed during the financial crisis of 2008 (Jan, 2018b).

One would think that a major deciding factor in mortgage lending would be an applicant’s income, but a 2015 study on mortgage and small-business lending concluded that race, more than income in Baltimore performed by the National Community Reinvestment Coalition found that race, more than income influenced mortgage lending (Jan, 2018a). In Baltimore, banks offered over twice as many mortgage loans to whites as blacks and also lent more mortgages in neighborhoods that had more white residents (Jan, 2018a). Banks would often blame racial lending discrepancies on borrowers’ credit scores or other factors that were impossible to verify without additional reported data that lenders already collected as part of the mortgage application process (Jan, 2018b). Although banks maintain they don’t treat borrowers differently, a report done in February 2018 by the Center for Investigative Reporting shows that redlining still exists in 61 metro areas even when controlling for a borrowers’ income, loan amount and neighborhood (Jan 2018b). Beginning in January of 2018, lenders were supposed to start collecting additional information regarding borrowers’ ages, credit scores, interest rates, and other loan-pricing features (Jan, 2018b). Congress made the Consumer Financial Protection Bureau, an independent watchdog agency formed after the 2008 financial crisis, responsible for collecting, analyzing and publishing this data. But when Mick Mulvaney, White House budget director was named the CFPB’s acting director, he said the agency would reconsider the new requirements and in a further blow, stripped the bureau of its enforcement powers(Jan, 2018b). Adding fuel to the fire, the Senate passed a bill in March of 2018 that rolls back banking rules passed in 2008 after the financial crisis. The bill exempted 85 percent of banks and credit unions from the new reporting requirement, making it easier for community banks to conceal discrimination and harder for regulators to plug predatory lenders (Jan, 2018a). “The data operates as a canary in the coal mine, functioning as a check on banks’ practices. The loss of that sunlight allows discrimination to proliferate undetected” says Catherine Lhamon, chair of the U.S. Commission on Civil Rights. Advocates of the bill say it protects consumers by allowing banks to conceal discrimination, but in actuality, these seminars were a fraudulent front to target potential black homebuyers. Five years later in 2010, the Justice Department against the bank, charging that they steered blacks into predatory loans regardless of their creditworthiness.

The New York Times (Coates, 2014). Former Wells Fargo loan officer, Beth Jacobson, said “we just went right after them. Wells Fargo mortgage had an emerging-markets unit that specifically targeted black churches because it figured church leaders had a lot of influence and could convince congregants to take out subprime loans” (Coates, 2014). Although legally speaking, the Fair Housing Act of 1968 outlawed housing discrimination, previous years of policies enacted by the government and lending industry resulted in blacks being concentrated in the same neighborhoods. These residents, cut off from legitimate financial lending options, were easy targets for subprime lenders. Subprime loans have higher rates than prime or traditional loans. Black homebuyers were more likely to be steered towards subprime loans than white home buyers, even when creditworthiness was similar (Coates, 2014). In 2005, Wells Fargo promoted seminars premised on teaching blacks how to build generational wealth, but in reality, these seminars were a fraudulent front to mortgage and small-business lending. Five years later in 2010, the Justice Department filed a discrimination suit against the bank, charging that they steered blacks into predatory loans regardless of their creditworthiness. Loan officers referred to their black customers as “mud people” and the loans as “ghetto loans” according to The New York Times (Coates, 2014). Former Wells Fargo loan officer, Beth Jacobson, said “we just went right after them. Wells Fargo mortgage had an emerging-markets unit that specifically targeted black churches because it figured church leaders had a lot of influence and could convince congregants to take out subprime loans” (Coates, 2014). In 2009, half of the properties in Baltimore were owned had been steered into Wells Fargo subprime loans between 2005 and 2008 were vacant. Almost three-quarters of those properties were in predominantly black neighborhoods (Coates, 2014). America’s black population lost over 53% of its wealth due to the market crashing and housing foreclosures. This wealth has not been recovered (warren.senate.gov, 2018). Not only did these residents lose their homes, they now faced rapidly increasing rents. In 2012, Wells Fargo settled its suit for over $175 million but they weren’t the only ones with dirt on their hands. In 2011, Bank of America paid out $355 million in a settlement that alleged discrimination against its Countrywide unit, but these settlements did little to redress the victims.
During the Great Depression, the Home Owners Loan Corporation (HOLC) was established to alleviate the housing foreclosure crisis. With the introduction of the HOLC, homeowners were now able to secure a fully amortized loan at a low-interest rate with a loan period that lasted on average twenty years (Jackson, 1985). In addition to revolutionizing the mortgage industry, HOLC also implemented a formal and uniform system of home appraisal methods nationwide. Because they were dealing with risky mortgages, the agency needed to assess and make predictions about the useful lifespan of the houses it financed. As a result, the government sent out surveyors to 239 U.S. cities to rate neighborhoods based on various factors. HOLC appraisers meticulously divided cities into neighborhoods and produced elaborate questionnaires to collect information on the occupation, income, and ethnicity of residents, types of home construction, the general state of repair of the housing stock, price range, age of the homes and the sales demand (Jackson, 1985). As a result, they came up with four ratings for neighborhoods: First (“A”, color-coded green), Second (“B”, color-coded blue), Third (“C”, color-coded yellow), and Fourth (“D”, color-coded red). First-grade neighborhoods were described as homogenous, new and “in demand as residential locations in good times and bad” (Jackson, 1985). Second-grade neighborhoods were labeled as areas that were still desirable, “had reached their peak” but were slated to remain stable for many years. Third-grade neighborhoods were typically described as “definitely declining” and fourth-grade neighborhoods were described as areas “in which the things taking place in C areas have already happened” (Jackson, 1985). “The Valuation of Real Estate” (1932) by Frederick Babcock and “McMichael’s Appraising Manual” (1931) suggested that appraisers watch out for “undesirable” or “least desirable” elements, suggesting the inundation of particular ethnic groups were likely to trigger price declines (Jackson, 1985).

Loans in “D” rated neighborhoods were either unavailable or overpriced, making it difficult if not impossible for minorities with lower incomes to purchase homes. In addition to redlining, the HOLC mandated that any property it insured had to be covered by a restrictive covenant. In the book “Crabgrass Frontier” author and historian Kenneth Jackson states “for perhaps the first time, the federal government embraced the discriminatory attitudes of the marketplace. Previously, prejudices were personalized and individualized; Fair Housing Administration exhorited segregation and enshrined it as public policy. Whole areas of cities were declared ineligible for loan guarantees” (Coates, 2014).

It was not until 1968 that redlining was outlawed by the Fair Housing Act. But with over forty years of discriminatory practices and policies in place, the damage had already been done; the effects across the country are still visible today. Even after the passing of the Fair Housing Act, discriminatory practices still continued de facto. Three out of four neighborhoods that were redlined eighty years ago still struggle economically today (Jan, 2018a). A study performed by the National Community Reinvestment Coalition shows that these neighborhoods are more likely than other neighborhoods to be composed of minority residents with lower incomes (Jan, 2018a). On the other hand, 91 percent of neighborhoods that were considered “most desirable” are still middle-to-upper income and are 85 percent predominantly white (Jan, 2018a).
African Americans who wanted and were able to afford home ownership were usually relegated to inner-city communities, the same communities the FHA color coded red. And because these FHA “D” rated neighborhoods were cut off from economic resources, homeowners saw their home values plummet compared to homes in neighborhoods that were deemed desirable (Coates, 2014). Trying to get a legitimate mortgage in any other neighborhood was fruitless. Lenders would not finance loans for blacks. Across the country, whites were able to obtain the American dream of home ownership through legitimate government-backed mortgages, while blacks were taken advantage of by corrupt lenders. A housing attorney said, “It was like people who like to go out and shoot lions in Africa. It was the same thrill. The thrill of the chase and the kill” (Coates, 2014). While black neighborhoods declined and turned into ghettos, contract sellers became rich.

Contract sellers were corrupt businessmen who took advantage of disenfranchised black homebuyers. One of the many tools used specifically to target black homebuyers in Chicago in particular were “on contract” mortgages. These mortgages were predatory lending agreements that essentially made the homeowner shoulder all of the responsibilities of homeownership while experiencing all of the drawbacks of renting, all while not offering the benefits of either. For example, if an appliance broke down or any sort of repairs needed to be done to the property, the homeowner was responsible for those things, even though legally speaking they were renters and not the homeowners (Coates, 2014).

As a scare tactic, contract sellers used blockbusting, preying on the prejudices of white homeowners to convince them that blacks were moving into the neighborhood to trick them into selling low. He would then markup the price of the property by 2-3x, essentially adding a race tax, and then sell it to a black homebuyer. Homeowners sometimes had to work several jobs and rent out rooms in order to make the exorbitant payments. Falsely presenting themselves as real estate brokers instead of owners, these scrupulous business men would guide buyers to shady lawyers who were in on the scheme as well (Coates, 2014). The seller would keep the deed until the contract was paid in full. Unlike with a normal mortgage, the buyer would not gain any equity and if a single payment was missed, he would lose his down payment, all monthly payments that had been made, and the property itself (Coates, 2014). After evicting the homeowner, the contract seller would then find another black family to swindle and repeat the process over again. (Coates, 2014).

In 1968 the Contract Buyers League was formed in Chicago. The league was a group of black homeowners in Chicago’s South and West Sides who had been victims of contract mortgages. League members went out to the more affluent neighborhoods of the speculators, knocked on the doors of their neighbors and told them what kind of businesses their neighbors were running. League members stopped paying their mortgage payments and instead placed the payments in an escrow account. They eventually brought a suit against the contract sellers demanding their money back for all of the monies paid on their contracts and structural improvements for their properties at six percent interest minus a “fair, non-discriminatory rental price for the time of occupation.” They also asked the court to rule that the sellers had acted willfully and maliciously (Coates, 2014). The suit ended in 1976 when the Contract Buyers League lost to a jury trial.
WHERE DO WE GO FROM HERE?

Although the deck has been stacked against the black community, there is a glimmer of hope that may help redress past ills. With the upcoming presidential election in 2020, the topic of housing inequity has resurfaced. On September 26th, 2018, presidential hopeful Senator Elizabeth Warren (D-Mass.) introduced the American Housing and Economic Mobility Act. This act addresses the affordable housing crisis and the effects of redlining and housing discrimination in the black community. Warren aims to reduce the costs for renters and buyers while leveling the playing field (warren.senate.gov, 2018). $450 billion will be invested over a ten year period which will be funded by restoring Bush-era estate taxes on the country’s wealthiest families. It also looks to expand protections under the Fair Housing Act to prohibit discrimination on the basis of sexual orientation, marital status, gender identity, and source of income. Senator Warren asserts: “Housing is the biggest expense for most working families—and costs for everyone, everywhere are skyrocketing. Rural housing is falling apart and decades of discrimination have excluded generations of black families from home ownership. My bill would cut rents by 10% and give families in urban, rural, and suburban communities more economic security” (warren.senate.gov, 2018). If passed, it would be the first legislation since the Fair Housing Act of 1968 to address and remedy the decades of government imposed housing discrimination (warren.senate.gov, 2018).

The act aims to:

1. Offer down payment assistance to first time home buyers who live in low income, formerly segregated and redlined communities, in essence allowing these families to build home equity and help close the racial wealth gap (warren.senate.gov, 2018). In many white families, young couples receive help with their down payment from family members through intergenerational wealth. In low income communities of color, there is no intergenerational wealth partly because of housing segregation. (Carlisle, 2018).

2. Allocate $2 billion to the families, overwhelmingly black, who lost their wealth in the 2008 financial crisis.

3. Empower the Community Reinvestment Act. The CRA was a law passed in 1977 meant to stop the practice of redlining and to encourage banks to serve all segments of the communities they inhabited, including low and moderate income residents. The bill strengthens the CRA’s regulating power to cover institutions such as credit unions and lobby sanctions against lenders who don’t follow the rules.

PROJECT STATEMENT

This project addresses how residential segregation have stymied home ownership and wealth in the black community; inhibiting true housing equity. This thesis project will attempt to use design as a means to help address past and continuing discrimination. Accessibility, affordability and accountability are central to this goal, which will be addressed in the project.

The site chosen for this project is the St. Luke’s Building located in Richmond, VA. This building was home to the Independent Order of St. Luke, a fraternal and cooperative insurance society for blacks. It also housed the St. Luke Penny Savings Bank which was founded in 1903 by Maggie Walker. Walker was the first woman to charter a bank in the United States.
CONCEPT STATEMENT

Light filters in through the cracks and the voids of the broken spaces, the broken spaces of past hurts and atrocities. Rays of light, glimmers of hope, penetrate, mending the cracks, beginning the healing process.

DESIGN ETHOS
The Importance of Design

I think there are a lot of traits important to design, but the traits I find most important are passion, integrity, cultural sensitivity, being environmentally conscious and thoughtfulness in approach.

Passion should fuel everyone’s work, no matter the career field, but in design, passion is even more important. Can design without passion lead to good design? Sure. But designers should strive to achieve great design. I feel that great design can only be achieved by someone who loves what they’re doing.

Integrity in design is crucial. A designer creates and builds spaces that affect the public and private sphere so it’s pertinent that she operates with a strong set of moral principles. This may require a delicate balance of finding what’s best for the client and the surrounding community and environment. I realize that this scenario may be tough in practice and not always feasible, but it doesn’t hurt to strive for it.

Ethics In Design

Morality is subjective. What I may consider a moral decision may be deemed immoral by someone else. With that being said, I believe a designer should try her best to find a moral common ground when necessary. She should also operate under the principle of honesty and focus on operating for the greater good of society. She should also be environmentally conscious, aware of the energy and waste that her design will create. We all have to be good stewards of the earth and its resources.

Fields such as architecture and interior design that have such a large impact on waste and consumption must be cognizant of that. Maybe that means turning down a project that would produce a tremendous amount of construction waste or trying to persuade that client to do a remodel instead of a complete teardown and rebuild.

Sometimes circumstances dictate that design is left up to politicians, building developers, and investors instead of architects and designers. More often than not in these cases, cultural sensitivity is not considered. It’s irresponsible to take what may be considered a modern design in one part of the globe and apply it in another part with no regards for local needs, sources, or traditions; sort of like a design copy and paste. Cultural sensitivity ties into being thoughtful in approach. A designer should not only take into account the needs of the client, but also the needs of the environment, the purpose of the building, and the needs of the surrounding community.
I find this topic relevant because it affects my community. Searching for a career where I could make a difference in my community, I chose design as a new career path. In 2016, the median wealth for black families was $17,600 while whites had a median wealth of $171,000. With such a stark difference in wealth, opportunities for upward mobility and passing down wealth to future generations are slim for members of the black community.

I am also interested in social justice and how that may relate to design. Social justice is defined as the concept of fair and just relations between a person and society in terms of one's opportunities, privileges, and wealth in that society. Marginalized communities who have been underserved deserve the same opportunities as the majority.

This topic is relevant locally and nationally. Throughout the country, residential segregation was achieved through various means including redlining, racially restrictive covenants, subprime lending, contract mortgages, and racially based zoning ordinances.

After the Civil War, Jackson Ward established itself as an independent and thriving black neighborhood that combined and reinvested its economic resources. But as a result things such as residential segregation, desegregation, and construction projects including I-95, the neighborhood saw a decline.
GLOBE
RELEVANCE

Unfortunately housing discrimination and segregation is not just limited to the U.S. Across Latin America and the Caribbean, Afro-descendants have higher instances of living in poor, high-crime areas. Racial inequality is worsened by income disparities and minimal socioeconomic mobility among Afro-descendants.

ABSTRACT

MOTIVATION

Residential segregation has shaped U.S. neighborhoods both racially and economically, thus helping create the racial wealth gap. Baltimore was the first city to enact an ordinance to establish racially segregated neighborhoods. Other cities and states soon followed suit. Although these ordinances were later found unconstitutional by the Supreme Court in 1917 (Spriggs, 1984), other tactics were used to continue this type of discrimination.

In the early 1900s, Jackson Ward established itself as a thriving black neighborhood in Richmond, VA. Decades later, the effects of discriminatory laws and policies took their toll and led to the decline of the neighborhood.

PROBLEM

Home ownership is the number one means of accumulating wealth. In 2016, the median wealth in black households was $17,100 while the median wealth in white households was $171,000 (Kochhar et al., 2017). Residential segregation executed via discriminatory policies and mortgage lending practices has resulted in lower home ownership rates among blacks compared to whites (Spriggs, 1984).

Now that Jackson Ward has declined and is now succumbing to gentrification, can the act of bringing responsibly designed, affordable housing to the neighborhood bring it back to life while allowing residents to buy a piece of their community and bridge the wealth gap?
METHODS

Reading literature such as The Color of Law, Crabgrass Frontier, The Negro Ghetto and “Apartheid in America” will help shed light on how the history of suburbanization, residential segregation, restrictive covenants, and discriminatory lending practices have affected the demographics of our neighborhoods and ultimately the wealth gap. Meetings with Ryan Rinn, Executive Director at Storefront for Community Design and Stephanie Rodgers, Public Affairs Librarian will allow a deeper understanding of Richmond’s housing history. Also, studying original HOLC documents from the 1950s will give a glimpse into the attitudes of mortgage professionals at that time.

PRELIMINARY RESULTS

The government, lending industry professionals, and everyday citizens have played a hand in the current racial wealth gap and the makeup of our neighborhoods.

REFLECTIONS/CONCLUSIONS

Bringing well designed, mixed income housing to the Jackson Ward neighborhood will allow residents of a depressed community to own a piece of the neighborhood, increase personal wealth and help revitalize the area. Financial planning will be included in the programming.
One of Vancouver’s biggest issues is housing affordability. The issue of keeping an urban area diverse with people from varied backgrounds, economic levels and professions is difficult when the cost of living is so high. Home ownership is the traditional method of accumulating wealth but the average two-story house in metro Vancouver eats up on average 80% of a person’s household income. The cost of owning a home in Vancouver versus renting a comparable size space is vastly different. This crisis is what inspired the affordable home ownership project at 60 West Cordova. To dissuade flippers, gentrification and to create a community of people who already had an existing connection the neighborhood, one of the parameters to purchasing a unit was that you had to live, work or volunteer in the area. Residents were also required to live in the unit for at least a year before reselling.

Developers kept the units affordable by building smaller units with modest finishes and limited parking. Affordable meant that at least half of the market-
rate units were priced so that people making less than $36,500 could qualify for a mortgage. The fast rate at which the units sold out suggested that stricter rules around reselling could further reduce prices by discouraging speculative buying. This is turn would increase the number of residents who truly had an interest in living in the building for years to come and help establish a sense of community.

60 West Cordova was meant to serve as prototype to expand home ownership to Vancouver residents of moderate income. Another idea part of the development team wanted to implement was realizing this project free from government subsidies.

Housing affordability is a nationwide crisis. A joint effort between Henriquez Partners, Habitat for Humanity, Vancity, Westbank Developers and Portland Hotel Society proved that an affordable housing project without government subsidy is possible and can be very successful.

Savonnerie Heymans
Brussels, Belgium
Architect: MDW Architecture
Year of Conception: 2011
Year of Completion: 2015
This social housing project in Brussels, Belgium features forty-two sustainable housing units that include studios, 1 - 6 bedroom apartments, lofts, duplexes and Maisonettes. Some of the amenities that make this neighborhood unique are some that you rarely see in social housing. These include a room for social meetings and events, a public Ludothèque (game library) and extensive public space: the “Mini-forest” garden, the 3D landscaped park and playground and the main promenade.

All of these features allow residents to interact amongst one another effortlessly, creating a village-like atmosphere.

Takeaway: One of my concerns with a residential building is that there won’t be a sense of community. I appreciate the public and outdoor spaces that MDW Architecture implemented that aren’t typically found in social housing. It helps bridge the gap between neighbors in an apartment setting.
Located on the northern edge of Richmond's downtown district, Jackson Ward was established and built by European immigrants. During the Reconstruction period, freed slaves began moving into the neighborhood. Becoming the largest black neighborhood in Richmond, it was nicknamed the "Harlem of the South" as it served as a haven for African American life and culture. It was also nationally known as being a banking and insurance hub for the African American community, thus it was also nicknamed the "Black Wall Street". The Hippodrome Theater, one of Jackson Ward's biggest attractions, boasted acts such as Ella Fitzgerald, Duke Ellington, Cab Calloway, and Bill "Bojangles" Robinson.

Several factors beginning in the 1950s lead to the neighborhood's decline. The government's proposal for the I-95 corridor literally cut the neighborhood in half. Desegregation, suburbanization, the building of federal housing projects, the City Coliseum and the construction of administrative buildings by the city, state, and VCU. Currently Jackson Ward is experiencing gentrification.
Edges, Paths + Landmarks

The most defining edge of Jackson Ward is the I-95/I-64 bypass, separating the once united neighborhood into North Jackson Ward and Jackson Ward. Another defining edge is Broad Street. Paths include I-95 and several streets including Broad Street, Belvidere Street, Lee Street, Clay Street, First Street, and Henry Street.

Landmarks include the Maggie Walker statue which was unveiled in July of 2017. It is the first and only monument on a city street in Richmond that is dedicated to a woman.

Defining Characteristics

The houses in Jackson Ward are known for their cast iron porches and window trim. Richmond’s cast iron porches are second only to New Orleans. The largest concentration of cast iron porches in Richmond can be found on Clay Street and the 100 block of East Leigh Street.
The St Luke's Building was built in 1902 to house the Independent Order of St. Luke, a fraternal and cooperative insurance society for blacks led by Maggie Walker. The building served as its new national headquarters and also housed other ventures that Walker envisioned such as a bank, emporium, newspaper, and factory. Walker chartered the St. Luke Penny Savings Bank in 1903, becoming the nation's first African American female bank president.

The building's is primarily constructed of brick and was designed by architect John H. White. It was remodeled in 1919 under the direction of Virginia Union University President Charles T. Russell.
EXISTING BUILDING DRAWINGS
FLOOR PLAN 4

SCALE: 1/16" = 1'-0"

(St. Luke Hall Office Force 4th Floor; Circa 1925, n.d.)
GRAPHIC PROGRAMMING
ADJACENCY MATRIX
REDESIGN

FLOOR 1

- CAFE
- FINANCIAL PLANNING OFFICE
**MAIN ENTRANCE: EAST ELEVATION**

Mural of Maggie Lena Walker + photo of the building circa

- Steelcase QiVi Chair
- Steelcase Embrace Chair
- Inès Artdesign Mezza Luna Nebulite
- Eureka Ollo
- HERMAN MILLER Polygon Wire Table
- Bamboo Flooring Southern Magnolia
- Benjamin Moore Silver Lake
- Flor Rugs Chasing Pavement

**FINANCIAL PLANNING**

Glass partitions feature images of Maggie Walker and employees of the St. Luke Penny Savings
FLOOR 2

- THEATER ROOM
- COMMUNITY ROOM
- FITNESS ROOM
- MINDFULNESS STUDIO
COMMUNITY ROOM
Mural: Maggie Walker and employees of the St. Luke Penny Savings Bank in Richmond; one of the first black-owned banks in the United States.

THEATER ROOM
Mural: The local historic Hippodrome theater attracted acts such as Ella Fitzgerald, Duke Ellington, Cab Calloway, and Bill “Bojangles” Robinson.
FLOOR 3

- 1 BEDROOM RENT CONTROLLED APARTMENT
- 1 BEDROOM CONDO
- 2 BEDROOM APARTMENT

FLOOR PLAN 3
SCALE: 1/8" = 1'-0"
Bedroom features a clerestory opening into the living room, allowing light + air to pass through.
LIVING ROOM: 1 BR CONDO
Living room features a custom built partition to encourage separation between the kitchen + living room. The linear form is meant to mimic rays of light.
The bedroom features a custom built partition that offers various degrees of privacy, light + sound.
Blue and gold kintsugi bowl. [Image]. Retrieved from https://www.lifegate.com/people/lifestyle/kintsugi


Farley, J. Maggie Lena Walker [Image]. Retrieved from https://artsandculture.google.com/asset/_/1wH0_scnAY2PIA


Sheriffs patrol Chicago street in 1970 after a dozen Contract Buyers League families were evicted. [Image]. Retrieved from https://www.theatlantic.com/magazine/archive/2014/06/the-case-for-reparations/361631/


St. Luke Hall Office 4th Floor, Circa 1925. [Image]. Retrieved from https://artsandculture.google.com/asset/_/BgfYaSuW9U8A

Two young children outside a Richmond housing development. [Image]. Retrieved from https://richmondmuseum.org/