

# ✓oter Guide

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# 2008

GENERAL ELECTION  
IN VIRGINIA

*your vote. . .  
your voice*

## Inside:

- ✓ Voting information
- ✓ Deadlines
- ✓ Election info
- ✓ Voters' rights and responsibilities
- ✓ Regaining voting rights after a felony conviction
- ✓ Your local voter registration offices
- ✓ Issues that affect you and fellow Virginians — we're all in this together!

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*The Virginia Organizing Project (VOP) is a statewide grassroots organization dedicated to challenging injustice by empowering people in local communities to address issues that affect the quality of their lives. As a non-partisan organization, VOP especially encourages the participation of those who have traditionally had little or no voice in our society. By building relationships with diverse individuals and groups throughout the state, VOP strives to get them to work together, democratically and non-violently, for change.*

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**This non-partisan voter guide is published by the Virginia Organizing Project and printed by Prompt Printing Press, a worker-owned cooperative. Circulation for this issue of the 2008 ✓oter Guide to the General Election is 300,000.**

# Your Vote . . . Your Voice

## 2008 ✓oter Guide to the General Election

The Virginia Organizing Project is proud to present this 2008 Voter Guide to the General Election. The Virginia Organizing Project, a non-partisan organization that does not endorse candidates, is distributing this guide in partnership with:

ACLU of Virginia

Democracy South

Equality Virginia

Tenants and Workers United

Virginia AFL-CIO

Virginia Association of Personal Care Assistants

Virginia Conservation Network

Virginia Education Association

Virginia Interfaith Center for Public Policy

Virginia League of Conservation Voters Education Fund

Virginia State Conference NAACP

Virginia Sierra Club

These organizations work for the common good of all residents of Virginia. This Voter Guide was developed so everyone can know how to register to vote and learn more about voter rights and responsibilities. In addition, the Voter Guide provides information about important issues in the state so that you can be more informed when you go to the polls.

## General Election

November 4, 2008

Polls open at 6 a.m. and close at 7 p.m.

**Note:** If you are standing in line when the polls close, you will be allowed to vote.

### Important Information

- ✓ Deadline to register to vote is Monday, October 6, 2008 by 5 p.m.
- ✓ Deadline for the registrar to receive your mailed or faxed Absentee Ballot application is Tuesday, October 28, 2008 by 5 p.m.
- ✓ Deadline for voting an Absentee Ballot in person is Saturday, November 1, 2008 by 5 p.m.
- ✓ If you will be away from your home on Election Day or are unable to go to the polls because of illness, disability, or certain other reasons, you may vote by absentee ballot.
- ✓ Absentee voting will begin on or about September 18, 2008, in the local voter registration offices for voters who will not be able to vote on November 4.
- ✓ Citizens needing to verify their voter registration status are encouraged to call their local voter registration office as early as possible prior to the October 6 voter registration deadline.

# Virginia Voter Registration Information

## Can I register to vote in Virginia?

Yes, if you are a U.S. citizen, your home is in Virginia, and you are 18 or older. If you will be 18 by the next general election (November 4, 2008), you can register when you are 17. If you have been convicted of a felony or if you have been declared mentally incapacitated by a circuit court, you must first have your voting rights restored.

## When can I register?

You can register at any time. To vote in a general or primary election, you must register at least 29 days before the election. For this election, the deadline is October 6, 2008.

## Where can I register?

You can register at your local voter registration office, at specially-scheduled registration sites, at the Department of Motor Vehicles, at the Department of Social Services, or at many other local and state social service agencies.

## Can I register by mail?

Yes, you can register by mailing in a postal registration application, available at most public libraries and information centers. You can also print out an application on your computer, complete the form and mail it in. (The website is: <http://www.sbe.state.va.us/VotRegServ/Forms/voterregistrationforms.htm>) You can also call your local voter registration office and have an application mailed to you.

## What information do I need to register?

You must give under oath your full legal name and current home address, your Social Security number, and the address where you were last registered to vote, if any.

## Do I have to state my political party preference?

No, Virginia does not have registration by political party.

## Do I have to register for each election?

No, your registration remains valid unless you change your address.

## What should I do if I change my name or address after I register?

If you have moved within your Virginia locality or changed your name, you must notify your local voter registration office of your new address or name, in writing. To do this, just fill out the back of your voter card and mail it in. Or, stop by your voter registration office or any registration site and complete a new application form. Voters already registered in Virginia who move to another Virginia locality must complete a new application form to update their address.

Once you complete the new application, or the voter registration office receives notice of your address or name change, you will be sent a new voter card with your new polling place information.

The voter registration office must receive your written notification by October 6. (In many cases, you will still be allowed to vote even if you have moved and forgotten to notify the voter registration office. But the laws about this are very complex and it's better to be safe than sorry!)

If you move outside of Virginia, you are no longer eligible to vote in Virginia, and you must register to vote in your new state.

## Can I transfer my registration from another state to Virginia?

No, you must register to vote in Virginia, and your previous registration will be cancelled.

# About Elections in Virginia

## When are elections held?

### November General Elections

Statewide general elections are held each year on the Tuesday following the first Monday in November for the purpose of electing federal or state executive and legislative representatives. Local elected representatives may also appear on the November general election ballot. The election schedule for federal and state offices is as follows:

Most counties and cities also elect Constitutional officers — offices prescribed by the Constitution of Virginia, unless the county or city’s charter provides otherwise — in November general elections. These offices are Sheriff, Attorney for the Commonwealth, Treasurer, Commissioner of the Revenue, and Clerk of the Circuit Court. These offices are usually elected in odd-numbered years and serve for four-year terms, except for Clerk of the Circuit Court, which serves an eight-year term.

In most counties, the members of the Board of Supervisors and School Board and certain other local offices are also elected in November. These offices are typically elected to four-year terms. The frequency of the elections may vary by community. Some cities elect their city offices at November general elections; terms and frequency may vary.

**✓ Check it out!**

Office	Term	Next Election
<b>Federal Offices</b>		
President and Vice President of the United States	Four years	2008
United States Senate	Six years; two seats on staggered terms	2008 and 2012
U.S. House of Representatives	Two years; eleven seats	2008
<b>Virginia Offices</b>		
Governor, Lieutenant Governor, Attorney General	Four years	2009
Virginia Senate	Four years	2011
Virginia House of Delegates	Two years	2009

## **May General Elections**

Many cities and towns elect their Mayors, City Council members, School Board members, and other offices at May general elections, held on the second Tuesday in May. Term limits and frequency of elections vary from community to community.

## **Primary Elections**

The Democratic and Republican Parties may choose to select their nominees for offices in November general elections through primary elections or conventions.

## **Special Elections**

Special elections are held when a vacancy occurs in any elected office or when a referendum election is called. Depending upon the timing of the vacancy or the call for the referendum, a special election may take place on the same day as a general election. Special elections are always held on Tuesdays.

Since specific elected offices, terms of office, and frequency of elections vary, please contact your local voter registration office for specific election information in your community.

- Caretakers of confined family members
- Awaiting trial and under confinement
- Serving time for misdemeanor convictions
- Active duty uniformed services or merchant marine personnel and their dependents
- Regularly employed or temporarily living outside the U.S. and dependents
- Unable to go to the polls due to religious obligations
- Serving as an election official

## **How do I apply for an absentee ballot?**

First, you need to get a Virginia Absentee Ballot Application. You can get this from your local voter registration office, or you can print one out on a computer.

The website is: [www.sbe.state.va.us/VotRegServ/Forms/voterregistrationforms.htm](http://www.sbe.state.va.us/VotRegServ/Forms/voterregistrationforms.htm).

Be sure the application includes the reason you need to vote absentee; the address you wish the ballot mailed to; your name, address, Social Security number and signature. A separate application must be completed for each election in which you need to vote absentee.

## **When can I apply for an absentee ballot?**

You can apply for an absentee ballot as early as ten months before an election. If you apply by mail or fax, your registrar must receive your application by the Tuesday before the election date. If you apply in person at the voter registration office, you must complete the application and vote your ballot by 5:00 p.m. on the Saturday before the election.

## **How do I vote the absentee ballot?**

You will receive specific instructions with your ballot. Vote the ballot as soon as you receive it. Seal your voted ballot in the envelope provided, in the presence of a witness. You may deliver your own voted ballot in person, or mail it to your electoral board office using the pre-addressed envelope provided with your ballot. Your ballot must be received by no later than 7:00 p.m. on Election Day in order to be counted.

# Absentee Voting

## **Who can vote by absentee ballot?**

Citizens who will be absent from their city or county on Election Day, or who are unable to go to the polls because of illness or disabilities, may vote early (in person or by mail). Valid reasons for voting absentee are citizens who are:

- Students at institutions of higher learning and their spouses
- Absent for business purposes
- Absent for personal business or vacation
- Required by employer to work/commute at least 11 of the 13 hours the polls are open
- Unable to get to the polls because of physical disability, illness, or pregnancy

## Can I vote my absentee ballot in person?

Yes, all local election offices allow you to vote an absentee ballot in person beginning approximately 45 days before the election, either at the voter registration office or other approved locations.

If you go in person to the voter registration office, you do not need to bring a completed application. You will complete the application at the office and then vote your ballot at the same time.

## What if I want to vote on Election Day, but I have a disability that makes voting difficult?

The election officials are committed to making sure you can vote. If you have difficulty getting into the

Certain individuals with physical disabilities or illnesses may be eligible to submit an annual application for absentee ballots. Instead of applying separately for each election in a calendar year, this single application, filed just once a year, will allow the registrar to send you ballots for any election that may occur in your district. A statement from your physician or accredited religious practitioner must accompany your first annual application filed.

polling place, the election officials can bring a ballot to you in your vehicle outside.

If you have limited vision, the voting machines are equipped with devices to help you vote in secret. If you have other disabilities, you can ask someone to assist you with voting.

## What do I do if I'm currently living abroad?

All U.S. citizens are entitled to vote in Federal Elections (the offices of President and Vice President, U.S. Senate, and U.S. House of Representatives). If you are an active duty member of the uniformed services, or if you are regularly employed abroad but maintain a permanent domiciliary address in Virginia to which you plan to return at some future date, you and any dependents residing with you are eligible to receive a full ballot, including all state and local offices and issues. Please complete the Federal Post Card Application.

These applications are available at any U.S. military base in the world, or you can print out your form on a computer ([www.sbe.virginia.gov/cms/Forms\\_Publications](http://www.sbe.virginia.gov/cms/Forms_Publications)). Complete your application and return it to the voter registration office in the locality where you last resided in Virginia.

## I have been convicted of a felony. How do I regain my right to vote?

If you have been convicted of a felony in Virginia, you lose your voting rights. If your conviction was for a non-violent felony, you may apply for restoration of your voting rights three years after completing your sentence, as well as any suspended sentence, probation, parole or supervised release. There is an easy application form for this process, and once you have completed it, a decision about restoring your rights will be made within six months. Only the Governor can restore your voting rights.

If you have been convicted of a violent offense, drug distribution offenses, or voting fraud, you must wait five years before applying and the application process is more difficult.

**✓ Check it out!**

To get an application, you can call the Secretary of the Commonwealth at (804) 692-2531. You can also print out an application on a computer ([www.commonwealth.virginia.gov/JudicialSystem/Clemency/clemency.cfm](http://www.commonwealth.virginia.gov/JudicialSystem/Clemency/clemency.cfm)).

If you were convicted of a felony in another state, your voting rights may have been restored automatically and you may be eligible to register to vote in Virginia. Check with your local voter registration office.

If you have been convicted of a misdemeanor, you do not lose your voting rights.

If you are a resident of another state who is temporarily incarcerated in Virginia, you may be able to vote in your home state. You need to consult the law of your home state regarding both criminal convictions and absentee ballots to see if this is a possibility.

# Virginia Voter Rights and Responsibilities

## As a Virginia voter, you have the following rights:

- To be treated with courtesy and respect by the election officials.
- To be notified if your voter registration has been accepted or denied.
- To vote if you have registered at your current address at least 29 days before Election Day.
- To seek help from the election officials if you are unsure about anything relating to the voting process.
- To be given a demonstration of how the voting equipment works.
- To have your paper ballot voided BEFORE IT IS CAST and be given a new one if you feel you have

voted incorrectly. (This applies only if your polling place uses paper or paper-style [punch-card or optical scan] ballots.)

- To enter the full name of a write-in candidate if the candidate of your choice is not on the ballot (except in party primaries).
- To have a ballot brought to your vehicle instead of entering the polling place if you are 65 years of age or older, or if you are disabled.
- To have an officer of election or other person help you vote if you are physically disabled or unable to read or write. Blind voters may have any person assist them. Other voters may have anyone who is not their employer or union representative assist them.

**Note:** The officer of election or other person so designated who assists you in the preparation of your ballot shall do so in accordance with your instructions, without soliciting your vote or in any manner attempting to influence your vote, and shall not in any manner divulge or indicate, by signs or otherwise, how you voted on any office or question.

- To vote even if you have no identification with you at the polling place. You must sign the “Affirmation of Identity” statement before voting if you have no ID.

**Exception:** Voters who registered by mail on or after January 1, 2003, did not mail in a copy of their ID at that time, and fail to show one of the federally-required forms of ID when voting for the first time in a federal election must vote by Provisional Ballot. They may not use the “Affirmation of Identity” statement.

- To vote a Provisional Ballot if your status as a qualified voter is in question, and to be present when the Electoral Board meets to determine if your ballot will be counted.
- To bring your minor child (age 15 or younger) into the voting booth with you to observe you vote.



- To vote if you are in line by 7:00 p.m. when the polls close.
- To cast an absentee ballot if you are qualified to vote absentee.
- To register to vote absentee in Virginia if you are a U.S. citizen overseas and your last residence in the U. S. was in Virginia, or you are a Virginia resident away in the military.
- You cannot be denied the right to vote if you are eligible to do so.
- Jurisdictions must not apply standards or practices which deny or abridge the right to vote on account of race, must not deny any individual the right to vote on account of errors or omissions in registration applications which are not material to determining whether such individual is qualified to vote, and must not apply different standards and procedures to voters in determining whether they are qualified to vote.

**As a Virginia voter, you have the following responsibilities:**

- To treat the election officials with courtesy and respect.
- To keep your voter registration information up-to-date with your current address.
- To show your identification (ID) at the polls. If you do not have an ID with you at the polling place, you may still vote if you sign an Affirmation of Identity statement, depending on your registration status.
- To request assistance if you do not know how to use the voting equipment or have other questions about the voting process, or need assistance preparing your ballot because of a physical disability or inability to read or write.
- To check your ballot for correctness BEFORE casting it.
- To understand that once your ballot is cast, you CANNOT be given another ballot even if you think you voted incorrectly.

**✓ Check it out!**

- To ask the election official to call the General Registrar's office BEFORE you leave the polling place if you have problems regarding your eligibility to vote or the casting of your ballot.

If you have any questions about your voter registration status or about elections in your locality, please contact your local voter registration office. The phone number is on the next page.

If you feel your voting rights have been violated or that you may have witnessed an election law being broken, contact the State Board of Elections at 1-800-552-9745, or via e-mail at [info@sbe.virginia.gov](mailto:info@sbe.virginia.gov).

# County and City Voter Registration Offices

Accomack County 757-787-2935	Buena Vista City 540-261-8605	Emporia City 434-634-9533	Greensville County 434-348-4228
Albemarle County 434-972-4173	Campbell County 434-332-9579	Essex County 804-443-4611	Halifax County 434-476-3322
Alexandria City 703-838-4050	Caroline County 804-633-9083	Fairfax City 703-385-7890	Hampton City 757-727-6218
Alleghany County 540-965-1690	Carroll County 276-730-3035	Fairfax County 703-324-4725	Hanover County 804-365-6082
Amelia County 804-561-3460	Charles City County 804-652-4606	Falls Church City 703-248-5085	Harrisonburg City 540-432-7707
Amherst County 434-946-9315	Charlotte County 434-542-5856	Fauquier County 540-347-6972	Henrico County 804-501-4347
Appomattox County 434-352-5302	Charlottesville City 434-970-3250	Floyd County 540-745-9350	Henry County 276-638-5108
Arlington County 703-228-3462	Chesapeake City 757-277-9797	Fluvanna County 434-589-3593	Highland County 540-468-2013
Augusta County 540-245-5656	Chesterfield County 804-748-1471	Franklin City 757-562-8545	Hopewell City 804-541-2232
Bath County 540-839-7266	Clarke County 540-955-5168	Franklin County 540-483-3025	Isle of Wight County 757-365-6230
Bedford City 540-587-6007	Colonial Heights City 804-520-9277	Frederick County 540-665-5660	James City County 757-253-6871
Bedford County 540-586-7649	Covington City 540-965-6381	Fredericksburg City 540-372-1030	King & Queen County 804-785-5980
Bland County 276-688-4441	Craig County 540-864-6190	Galax City 276-236-7509	King George County 540-775-9186
Botetourt County 540-473-8235	Culpeper County 540-825-0652	Giles County 540-921-2802	King William County 804-769-4952
Bristol City 276-645-7318	Cumberland County 804-492-4504	Gloucester County 804-693-3080	Lancaster County 804-462-5277
Brunswick County 434-848-4414	Danville City 434-799-6560	Goochland County 804-556-5803	Lee County 276-346-7780
Buchanan County 276-935-6534	Dickenson County 276-926-1620	Grayson County 276-773-2842 x120	Lexington City 540-462-3706
Buckingham County 434-969-4304	Dinwiddie County 804-469-4512	Greene County 434-985-5213	Loudoun County 703-777-0382

Louisa County 540-967-3427	Northumberland County 804-580-4655	Rappahannock County 540-675-5380	Suffolk City 757-923-3690
Lunenburg County 434-696-3071	Norton City 276-679-1162	Richmond City 804-646-5950	Surry County 757-294-5213
Lynchburg City 434-847-1609	Nottoway County 434-645-8148	Richmond County 804-333-4772	Sussex County 434-246-1047
Madison County 540-948-6533	Orange County 540-672-5262 x5466	Roanoke City 540-853-1037	Tazewell County 276-988-1305
Manassas City 703-257-8230	Page County 540-743-3986	Roanoke County 540-772-7500	Virginia Beach City 757-4385-8683
Manassas Park City 703-335-8806	Patrick County 276-694-7206	Rockbridge County 540-463-7203	Warren County 540-635-4327
Martinsville City 276-403-5122	Petersburg City 804-733-2429	Rockingham County 540-564-3055	Washington County 276-676-6227
Mathews County 804-725-3200	Pittsylvania County 434-432-7971	Russell County 276-889-8006	Waynesboro City 540-942-6620
Mecklenburg County 434-738-6191 x4313	Poquoson City 757-868-3070	Salem City 540-375-3034	Westmoreland County 804-493-8898
Middlesex County 804-758-4420	Portsmouth City 757-393-8644	Scott County 276-386-3843	Williamsburg City 757-220-6157
Montgomery County 540-382-5741	Powhatan County 804-598-5604	Shenandoah County 540-459-6195	Winchester City 540-545-7910
Nelson County 434-263-4068	Prince Edward County 434-392-4767	Smyth County 276-783-7000	Wise County 276-328-8331
New Kent County 804-966-9699	Prince George County 804-722-8748	Southampton County 757-653-9280	Wythe County 276-223-6038
Newport News City 757-926-8683	Prince William County 703-792-6470	Spotsylvania County 540-507-7381	York County 757-890-3440
Norfolk City 757-664-4353	Pulaski County 540-980-2111	Stafford County 540-658-4002	<b>State Board of Elections</b> <b>1-800-552-9745</b> <b>TTY 1-800-260-3466</b>
Northampton County 757-678-0480	Radford City 540-731-3639	Staunton City 540-332-3840	

# ✓ Check it out!

*Want to find out who made donations to candidates for office, and how much they contributed? Check out the website of the Virginia Public Access Project:*

[www.vpap.org](http://www.vpap.org)

# We Need to Improve Access to Health Care in Virginia!



## Everyone Must Have Access to Quality Affordable Health Care

- Forty-seven million Americans and one million Virginians do NOT have health insurance.
- About 75 percent of Virginia's uninsured people work or live with someone who works full time – often for small businesses that can't afford to provide health insurance.

## Health Coverage Must Be Affordable

- Health care and health insurance are now unaffordable for many families, individuals and businesses.
- Premiums for family coverage have gone up 78 percent since 2001. Because many employers are shifting these higher costs to their workers, many low-income workers cannot afford health insurance that is offered to them.
- Even for people with health insurance, higher deductibles and co-payments have become obstacles to timely and appropriate care.

## Health Coverage Must Be Comprehensive

- Health insurance must cover what people need to stay healthy and treat illnesses, injuries, chronic conditions and disabilities.

- Coverage must include parity for mental health, prescriptions, dental, hearing, vision, reproductive health care, rehabilitation, and some long-term care.
- Primary care, preventive care, health and nutrition education and choice in providers and treatment settings are essential.

## Health Insurance Needs To Be Portable And Enrollment Should Be Simple

- People are reluctant to leave jobs or other situations for fear of losing health insurance.
- Many eligible people do not access already available public plans due to unnecessary procedures and documentation requirements.

## The Health Safety Net (Medicaid) Must Be Preserved And Improved

- While Virginia's Medicaid program provides quality coverage to over 700,000 low-income Virginians, there are still many thousands of very poor citizens who don't qualify under Virginia's particularly strict rules.
- For example, parents in a family of four can't get Virginia Medicaid unless their countable income is under \$6,000 per year! That's the 6th lowest eligibility level in the entire country!

- Virginia can and should do much more to improve its Medicaid program:
  - Virginia has the 9th highest per capita income in the U.S,
  - But Virginia is ranked 48th for per capita Medicaid spending.
  - Virginia is also ranked 50th (lowest) for federal grants received for programs such as Medicaid, meaning Virginians aren't getting their money's worth for the federal taxes we all pay!
- Virginia gets one federal dollar for every state dollar spent on Medicaid. Medicaid is a good investment and helps Virginia's economy!

## **Government Must Be An Active Watchdog of the Health Care System To Ensure:**

### **Strong Consumer Protections**

- Prohibit practices such as using pre-existing conditions to deny coverage
- Create large groups to share costs more fairly
- Streamline insurance administration to eliminate unnecessary bureaucracy

### **Equity in Health Care**

- Eliminate racial and ethnic disparities in health care access and quality
- Eliminate discrimination based on diagnosis or condition

### **Cost Controls that Promote Quality**

- Use standard claim forms throughout system
- Use mid-level providers
- Use less expensive medications whenever appropriate

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***Tell your legislators that health care is a priority, tell them your story, and tell them what you think needs to be changed!***

Need to know who your legislator is?  
Go to: <http://legis.state.va.us/>  
and select "Who's My Legislator"  
on the right side of the page

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### **For more information on health care reform:**

Families USA  
[www.familiesusa.org](http://www.familiesusa.org)

Kaiser Commission on Medicaid and the Uninsured  
[www.kff.org/about/kcmu.cfm](http://www.kff.org/about/kcmu.cfm)

Cover the Uninsured  
<http://covertheuninsured.org/about/>

Children's Defense Fund  
[www.childrensdefense.org](http://www.childrensdefense.org)

AARP  
[www.aarp.org/issues/dividedwefail/](http://www.aarp.org/issues/dividedwefail/)

SEIU  
[www.americansforhealthcare.org](http://www.americansforhealthcare.org)

AFL-CIO  
[www.aflcio.org/issues/healthcare](http://www.aflcio.org/issues/healthcare)

Data Sources: Kaiser Family Foundation, Virginia Joint Legislative Audit and Review Commission, Governor's Health Reform Commission

# Respect Virginia's Communities of Color — Listen and Act on Racial Profiling!

The Virginia Organizing Project began working on racial profiling by law enforcement as a statewide issue in 2002. Racial profiling, often included in the term “biased policing,” is the practice of stopping, detaining or searching people of color for no other apparent reason than the color of their skin.

Law enforcement officers have reason to stop individuals when people match eyewitness descriptions of criminals issued in crime reports. However, many people of color throughout Virginia report that they are stopped by law enforcement for no apparent reason, detained for long periods of time, and let go with no satisfactory explanation for the stop.

VOP has been working to reduce the amount of racial profiling in Virginia for more than five years.

Since 2002, VOP has proposed data collection on all traffic stops as a means of evaluating Virginia's problem with biased policing. This is the statewide practice in many states, including in North Carolina since 1999. It would make law enforcement officers and agencies accountable in the same way that schools, hospitals and similar agencies are.

VOP members have met with many members of the Virginia General Assembly and with local law enforcement on this issue. In addition to VOP, local NAACP branches and other grassroots groups were involved in the process. VOP actively supported leg-

islation that would require statewide data collection in the 2005 and 2006 General Assemblies, but the legislation did not get out of committee.

VOP leaders are in conversation with Governor Tim Kaine's administration about requiring the Virginia State Police to collect this information. The State Police agencies in 20 states collect this data,

and Virginians deserve the same accountability. VOP has met with high-ranking officials in the Kaine administration and in the Virginia State Police, and will continue to press this issue until it is resolved.

During this process, legislative and law enforcement contacts

said that there might be support for legislation to strengthen training and coordination against bias-based policing. In the fall of 2006, the VOP Racial Profiling Committee came up with some goals related to racial profiling and training. VOP representatives discussed these with the Virginia Department of Criminal Justice Services (DCJS), as well as with leaders of the Virginia Sheriffs Association and Virginia Association of Chiefs of Police and with the Director of DCJS. There was strong support from Senator Ken Stolle, then Chair of the Courts of Justice Committee and also of the Virginia Crime Commission, who worked with VOP to develop a practical approach — budget language that would create a new position in Virginia government to coordinate and strengthen the work against biased policing. However, during a General Assembly short ses-



*“If officers do not use specific, articulable reasons for stopping citizens, then the community becomes alienated from law enforcement officers ...”*  
— General Order #2-1A: Bias Reduction, July 2003,  
Virginia Department of Criminal Justice Services

sion dominated by transportation funding issues, these funds were not appropriated.

Last year, diverse statewide and community organizations wrote to Governor Kaine asking him to put this position in his 2008-2010 budget. He did not do so, but Senator Stolle once again introduced the budget amendment, and gained support from Senator Henry Marsh, who succeeded him as Chair of the Senate Courts of Justice Committee. In addition, Delegate Onzlee Ware introduced the same budget amendment in the House of Delegates. However, the 2008 General Assembly was an unfriendly environment for new budget ideas, and the amendment failed again.

The next year or so will probably be as unfriendly to new spending. However, VOP will not be backing off of this issue.

This campaign has shown that a group of concerned Virginians, some of whom have experienced profiling themselves, can develop and carry out a statewide strategy. VOP has developed working relationships with the major “players” in criminal justice in the state, and has started the process of connecting African-American leadership with leadership from Muslim and Latino communities, and has also seen long-term commitment from concerned whites.

VOP will continue to press the Governor on data collection and will be building on the relationships

already developed with General Assembly leaders, law enforcement officials, and the Department of Criminal Justice Services. But there will also be a big push to work at the grassroots level, to build the power that will put this issue on the political map.

At the core of the problem of profiling is disrespect. Of course, the profiling officer shows disrespect for the individual who is treated differently. But perhaps even more serious is the problem of decision-makers who disrespect what they hear — year after year — from communities of color.

The Virginia Organizing Project’s Statement of Belief begins: “We believe that all people should be treated fairly and with dignity in all aspects of life, regardless of race, class, gender, religion, sexual orientation, age, ability or country of origin.”

The first step in treating anyone fairly and with dignity is simply to listen. So far, Virginia’s decision-makers have not listened to their neighbors in communities of color on this issue. Yet who knows more about the issue than those who experience it?

Join us as we move forward together on this issue!

***For more information on the Virginia Organizing Project racial profiling campaign, please contact Larry Yates at (540) 436-3432 or [lyates@shentel.net](mailto:lyates@shentel.net).***



## ***Let's Keep Parents in the Workforce: Helping Provide Quality Care for their Children Pays Big Dividends for Virginia***



Every day in Virginia there are hundreds of thousands of low-wage working parents struggling to keep their families afloat financially while providing quality care for their children. Parents are unable to work and provide for their families without child care, but their wages may be insufficient to pay for the very care their children need in order for them to work.

### **CHILD CARE COSTS FOR WORKING FAMILIES**

Did you know that a full-time minimum wage worker in Virginia will only earn \$15,080 a year when the minimum wage increases to \$7.25 per hour on July 24, 2009, and that this income is significantly less than the federal poverty threshold for a family of three? Did you also know that the National Association of Child Care Resource and Referral Agencies found that the average cost of full-time pre-school child care in Virginia was \$7,852 in 2006, which is 34 percent of the median single-parent family income and more than half the earnings of a minimum wage worker? Furthermore, full-time infant care costs much more.

### **THE ANSWER TO THE CHILD CARE DILEMMA**

There is a solution to this problem if there were adequate funding. Virginia has had a successful program for decades administered by local Departments of Social Services to help low-income families purchase quality child care. Parents contribute to the cost of care but public funds through child care subsidies help pay for the costs of care. The subsidized care helps families be more self-sufficient while children receive quality care that meets their growth and developmental needs.

### **VIRGINIA'S PROGRAM FALLS SHORT OF MEETING NEEDS**

Unfortunately, there is a serious problem with this valuable program. Funding falls far short of meeting the needs of eligible children and families. As a result, many parents can't work or, if they do, their children may be in substandard care, if they are in care at all. There are more than 10,000 children throughout Virginia eligible for child care subsidies but who were put on waiting lists. Furthermore, there are many times that number of children eligible for the program but whose needs are not reflected on these lengthy waiting lists.



### **HOW YOU CAN MAKE A DIFFERENCE ON BEHALF OF CHILDREN AND FAMILIES**

At the request of Governor Tim Kaine, the General Assembly appropriated additional funds for the 2008-10 biennium to address some of those currently on waiting lists for child care subsidies but great needs continue throughout the state. It is critical that Virginia continues to prioritize economic self-sufficiency and quality child care for families. You can help by letting the Governor and your elected officials, including your state Delegate and your state Senator in the Virginia General Assembly, know how important this issue is for the future of Virginia. Ask them to provide more funding for child care subsidies to help keep Virginia families working and provide quality care for children.

***For additional information, contact Ben Greenberg at (804) 467-8212 or [bengreenberg@infionline.net](mailto:bengreenberg@infionline.net).***



# Virginia

## Income Inequality Grew in Virginia Over the Past Two Decades

### Virginia's Richest Families vs. Poorest Families

- The *richest* 20 percent of families have average incomes **7.6** times as large as the *poorest* 20 percent of families.
- This ratio was **6.4** in the late 1980s.
- This growth in income inequality is the **26th** largest in the nation.
- The very richest families — top 5% — have average incomes **13.2** times as large as the poorest 20 percent of families.

The gap between Virginia's richest and poorest families is **11th** largest in the nation.

### Virginia's Richest Families vs. Families in the Middle

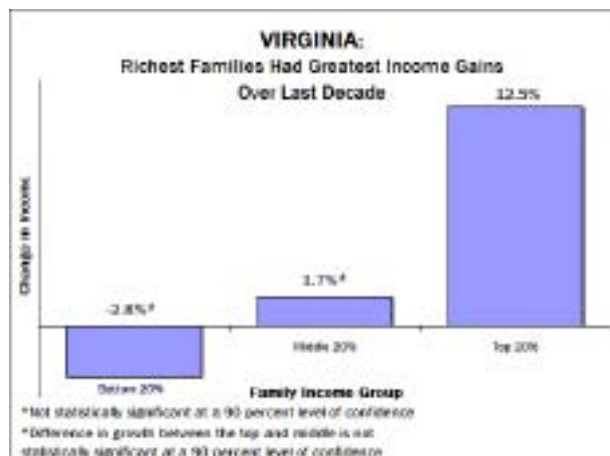
- The *richest* 20 percent of families have average incomes **2.7** times as large as the *middle* 20 percent of families.
- This ratio was **2.2** in the late 1980s.
- This growth in income inequality is the **11th** largest in the nation.

The gap between Virginia's richest families and families in the middle is **10th** largest in the nation.

## A Closer Look: Short- and Long-term Trends

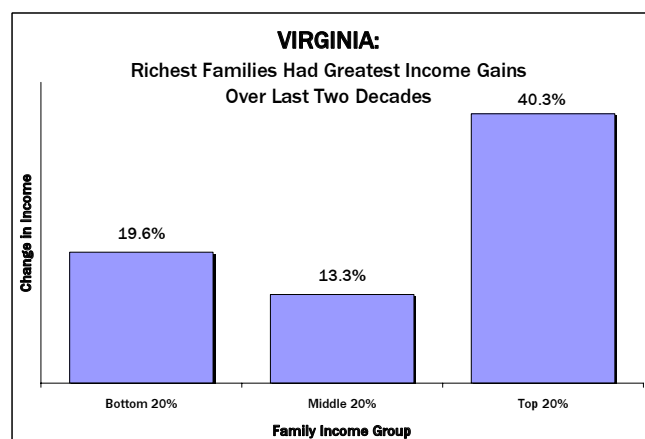
### Late 1990s to mid-2000s

- The average income of the *poorest* fifth of families did not change significantly.
- The average income of the *middle* fifth of families did not change significantly.
- The average income of the *richest* fifth of families increased by **\$17,120**, from \$137,139 to \$154,259.

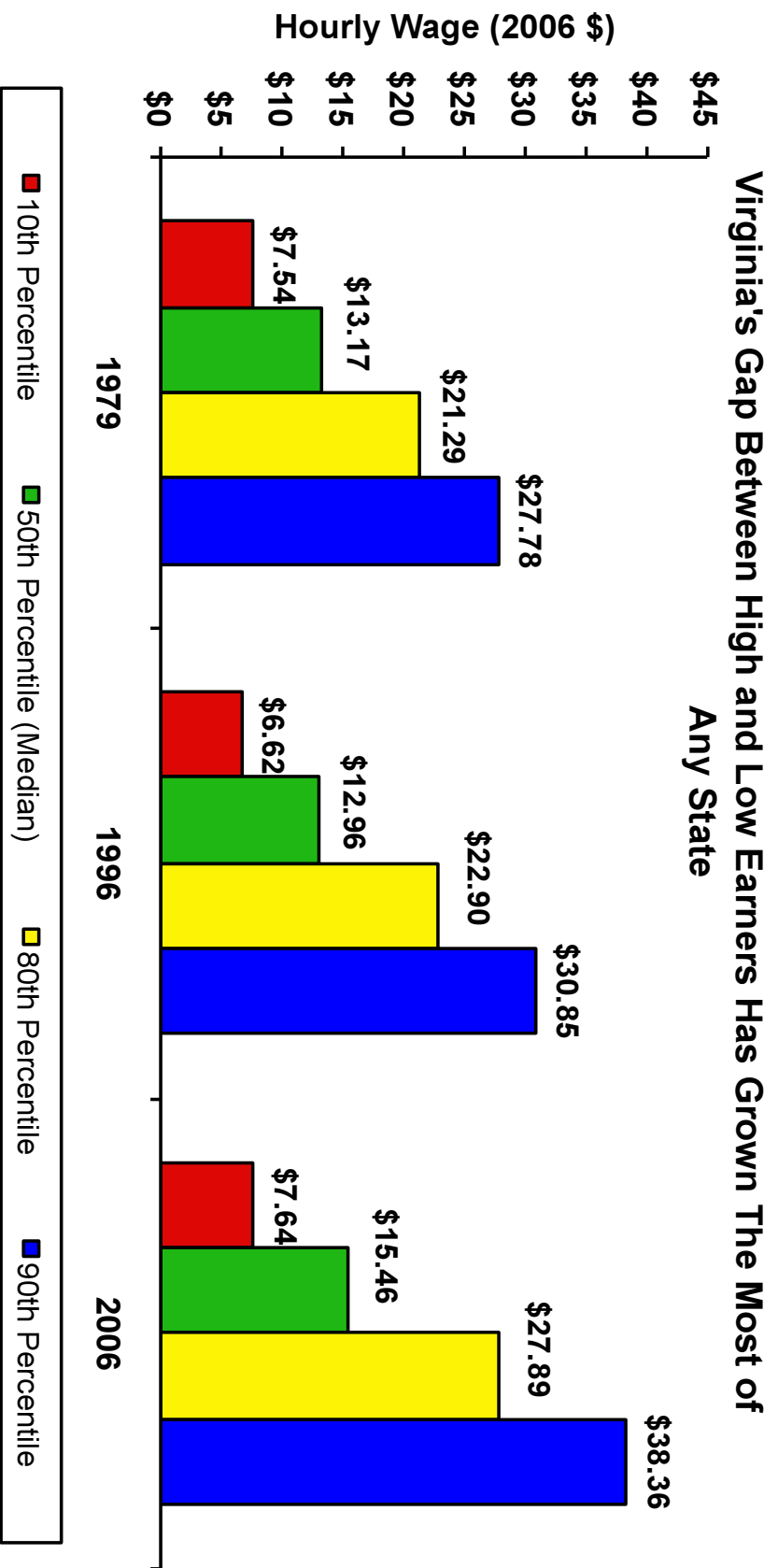


### Late 1980s to mid-2000s

- The average income of the *poorest* fifth of families increased by **\$3,341**, from \$17,060 to \$20,401.
- The average income of the *middle* fifth of families increased by **\$6,703**, from \$50,531 to \$57,233.
- The average income of the *richest* fifth of families increased by **\$44,317**, from \$109,942 to \$154,259.



# The Income Gap in Virginia is Growing



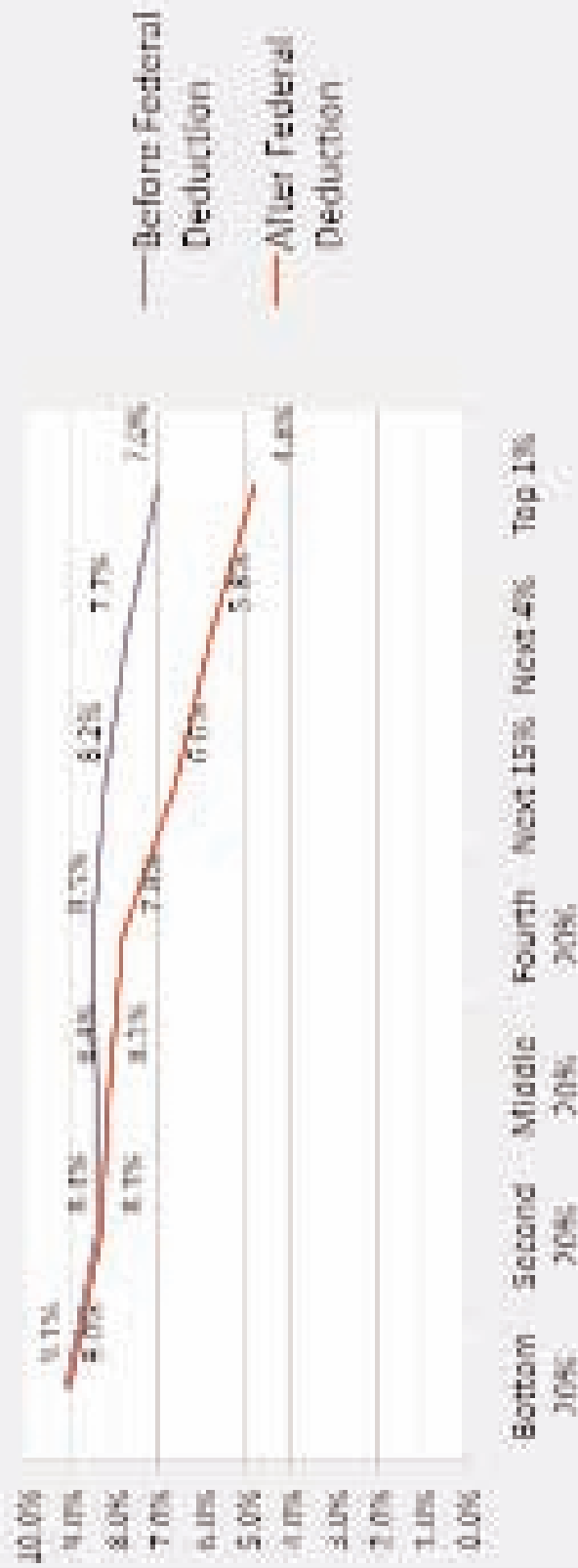
Source: Economic Policy Institute analysis of 2006 Current Population Survey data.

# Combined Virginia Tax Rates (Sales, Property & Income)

Those on the bottom pay 9% of their income while those on the top pay only 4.8%.

The poor pay a greater percentage of their income in taxes than those who are wealthy.

Virginia Tax Rates as a Percentage of Income



\*Source: Institute on Taxation & Economic Policy, 2003. Includes sales, excise, property, and income taxes



## RESTORING YOUR RIGHT TO VOTE IN VIRGINIA

### Have you lost the right to vote?

In Virginia, the right to vote is taken away from every citizen convicted of a felony.

If you have been convicted of a felony in this state or anywhere else in the United States, you have lost the right to vote, to serve on a jury, and to hold public office in Virginia.

If you are among the 300,000 Virginians who have completed the terms of your sentence following a felony conviction, **your rights may be restored** by submitting an application to the Secretary of the Commonwealth. In the end, however, the Governor has sole discretion to decide whether or not to restore your rights.

### If you have been convicted of a non-violent felony:

If you were convicted of a non-violent felony and have been released from supervised probation for a minimum of three years, restoring your voting rights can take as little as six months and only requires the completion of a one-page application.

### If you have been convicted of a violent felony, drug or election law offense:

A longer application is required for those who have been convicted of violent, drug, or election law offense and you must have been released from supervised probation for a minimum of five years.

All applications are reviewed in the order which they are received, and only completed applications are considered. You must have paid all costs, fines, and/or restitution or any obligations to any other court, including traffic fines. Also, you cannot have a conviction for a DWI within the past five years immediately preceding your application.

### If you need assistance:

If you need help in obtaining forms or have any questions related to the restoration of your voting rights, please contact:

Adisa Muse  
Virginia Voter Restoration Project  
ACLU of Virginia  
530 East Main Street, Suite 310 • Richmond, VA 23219  
(804) 644-8080 • [amuse@acluva.org](mailto:amuse@acluva.org) • [www.acluva.org/restoreourvote](http://www.acluva.org/restoreourvote)

***TAKE BACK YOUR RIGHT TODAY!***

What's one way to help turn around the economy?

**Strengthening unions through the  
Employee Free Choice Act!**

For more information on this  
legislation that will help restore  
workers' rights to form unions, visit:

[www.americanrightsatwork.org/efca](http://www.americanrightsatwork.org/efca)



**ELECTION PROTECTION YOU HAVE THE RIGHT TO VOTE**

Voting should be easy. But, if you experience difficulties or have questions, help is just a phone call away at 1-866-OUR-VOTE (1-866-687-8833). Beginning in August Election Protection experts are waiting to help voters. No question is too large or too small.

Remember, Tuesday, November 4 is about your voice. Use it at the polls and remember if you need help call 1-866-OUR-VOTE, or visit our website at [www.866ourvote.org](http://www.866ourvote.org).

**1-866-OUR-VOTE**

Accepted to your rights. Accepted to your voice. Accepted to your vote.



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***Ask for Non-partisan Redistricting Reform —  
Gerrymandering is Not Good for Democracy***

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*Our General Assembly officials should promote a fair legislative district map drawn by a bi-partisan commission.*

**FAIRNESS — ENSURE A FAIR PROCESS IN 2011 — FOR EVERYONE**

- Either party may hold the majority and/or the governor’s office in 2011. Bi-partisan reform protects everyone from partisan gerrymandering.
- Districts can maintain their existing geographic core and cannot be artificially competitive.
- Districts must be compact, contiguous, equal in population, and protect minority rights.

**ETHICS — VOTERS ARE FOCUSED ON ETHICS ISSUES**

- In recent years, voters have consistently cited ethics as a top concern on election day.
- Bi-partisan redistricting will increase voters’ trust in the General Assembly while still allowing Members to approve final districts.

**VOTING RIGHTS — GEETS REQUIREMENTS OF THE VOTING RIGHTS ACT**

- All district maps, from the very beginning of the drafting process, have to conform with the Voting Rights Act.
- Federal law prohibits diluting minority voting rights. No matter the process used to draw the district maps, the federal law still holds.

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***Go to [www.fixthelines.com](http://www.fixthelines.com)***

**Contact your state elected officials** asking them to ensure redistricting is fair and promotes the inclusion of all voters.

**Sign the petition.** Thousands of Virginians have already pledged their support and signed the petition. Add your voice to the chorus for strong communities, less gridlock and an end to partisan gerrymandering.

**Local teams are forming.** Across Virginia, teams are forming to educate their neighbors, spread the word, and organize efforts to contact lawmakers.

***Interested? For additional information, contact the Virginia Interfaith Center  
at [office@virginiainterfaithcenter.org](mailto:office@virginiainterfaithcenter.org) or call 804-643-2474***

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## ***Tenants and Workers United***

### **We Need Immigration Policies That Are:**

» Just      » Comprehensive      » National

#### **Lack of National Leadership Leads to Unjust Local Policies**

When the U.S. Congress couldn't reach agreement on a comprehensive, national policy to structure our policies on immigration, local jurisdictions across the U.S. — including in Virginia — stepped in to fill the void. The policies crafted locally have been harsh, focused on punishment, and largely ignore the human rights of immigrants as well as the conditions that force migration.

#### **What Should Our Immigration Policies Look Like?**

As we look to create immigration policy, we should remember that all of us, with the exception of enslaved Africans and Native Americans, came to this land from somewhere else. We should also bear in mind that the economic, political, and military policies and practices of the U.S. greatly influence the countries most current immigrants are coming from, and these policies have led to extreme poverty for many.

It is possible to create a comprehensive, caring immigration policy that benefits all immigrants and promotes the well-being of our communities. A new policy should be national in scope, offer a path to citizenship for all immigrants in the U.S., keep families together, and recognize the human rights of all people.

#### **How You Can Support a Just Immigration Policy**

Our national leaders need to hear from us. Call or e-mail our U.S. Senators to ask that they promote our vision of immigration legislation. E-mail via websites below.

Senator Jim Webb  
202-224-4024  
[www.webb.senate.gov](http://www.webb.senate.gov)

Senator John Warner  
202-224-2023  
[www.warner.senate.gov](http://www.warner.senate.gov)

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***For more information about just immigration policies, contact:***

Tenants and Workers United  
[info@twsc.org](mailto:info@twsc.org)



*“Civil rights for all Americans, black, white, red, yellow, the rich, poor, young, old, **gay, straight**, et cetera, is not a liberal or conservative value. ... It's an **American value** that I would think that we pretty much **all agree on.**”*

Jerry Falwell, August 5, 2005, MSNBC Interview with Tucker Carlson



### The Facts

- There is currently no federal or statewide law that prohibits workplace discrimination based on sexual orientation or gender identity.
- According to Gallup's May 10-13, 2007, Values and Beliefs Poll, 89 percent of U.S. citizens believe that gay men and lesbians should have workplace discrimination protection.
- The fact that Virginia does not have a law prohibiting workplace discrimination on the basis of sexual orientation prevents Virginia from recruiting and retaining the most qualified candidates. Both Maryland and the District of Columbia as well as eight of Virginia's top ten employers including companies like Wal-Mart (#1), Northrop Grumman Newport News (#2), Food Lion (#3), Capital One Bank (#6), and 7-Eleven (#10)] include sexual orientation and/or gender identity in their employment policies, as well as many of the state's leading universities.
- Inclusive non-discrimination policies make good business sense. 94 percent of Fortune 500 companies protect employees based on sexual orientation and/or gender identity; including nine of the top 10 (only Exxon-Mobil does not).
- Arlington County, the City of Williamsburg, James City County, the City of Charlottesville, the City of Alexandria, Fairfax County, the City of Falls Church, the City of Virginia Beach, the City of Roanoke, and Town of Blacksburg all have local ordinances protecting employees based on sexual orientation.
- Governor Tim Kaine issued Executive Order 1 on his first day in office to protect state employees from workplace discrimination on the basis of race, color, religion, national origin, sex, pregnancy, age, marital status, veteran status, sexual orientation or disability. It is now time to make this policy permanent and extend it to all in the state workforce.

### Stories of Discrimination

*“I was fired from my job because of being transgender. Legal counsel told me that no laws were broken.” -52 year old transgender woman from Sterling, VA.*

*“I was regularly harassed about being gay at work.. I reported it to the Director of Diversity. She responded that it's not illegal to discriminate against gays in Virginia.” -45 year old gay male from Hampton, VA.*

*“I am a lesbian and I worked for a company for 4 years. I never had any problems for 3 years until I got a new supervisor. She made me take down pictures of me and my partner and made comments on my orientation and my relationships to my co-workers.” - 25 year old lesbian from Salem, VA*

### What You Can Do

- Write to your Delegate or Senator and ask them to support workplace protections that prohibit discrimination based on sexual orientation and gender identity. Visit <http://legis.state.va.us/> to find out who is your legislator.
- Write a letter to the editor of your local paper expressing your opinion about why discrimination against gay, lesbian, bisexual and transgender people is wrong.
- Ask your workplace supervisor if your place of employment has a non-discrimination policy that includes sexual orientation and gender identity and if not, ask to have one.

Learn more at [www.equalityvirginia.org](http://www.equalityvirginia.org)







# Democracy South

*Everyone Wins When Everyone Votes!*

## Here Are Ways to Support Reforms So We Can Have More Inclusive and Voter-Friendly Elections

- **RESTORATION OF VOTING RIGHTS FOR NON-VIOLENT FELONS WHO HAVE COMPLETED THEIR SENTENCES**

Under a Jim Crow law enacted over a century ago to exclude Blacks from voting, convicted felons in Virginia are permanently stripped of their voting rights. Today there are about 300,000 ex-felons in Virginia who have completed their sentences but still cannot vote. About half are racial minorities. Surveys show that most Virginians believe restoration of voting rights for non-violent felons is fair and racially just. We agree and advocate passage of SJ – 7 in 2009.

- **VOTERS WIN WITH EARLY VOTING and ELECTION DAY REGISTRATION**

With in-person Early Voting (EV) voters can cast a ballot at multiple designated satellite polling places well before Election Day. Early Voting is rapidly gaining popularity because voters, especially hourly wage workers, commuters and the disabled, find it far more convenient than traditional Election Day voting.

Election Day Registration (EDR) allows eligible voters to register and cast a ballot on Election Day. Seven states currently have EDR. States with EDR have consistently boasted turnout rates 10 to 12 percentage points higher than states without it. Twenty-one states are considering EDR because it reduces unnecessary barriers to participation and empowers their residents. Virginia should adopt these reforms for voter-friendly elections.

- **COMPLY WITH THE NATIONAL VOTER REGISTRATION ACT - REGISTER PUBLIC ASSISTANCE CLIENTS AT VIRGINIA DEPARTMENT OF SOCIAL SERVICES OFFICES**

A recent survey by a non-profit, non-partisan voting rights group found "substantial evidence demonstrates Virginia's failure to provide mandatory voter registration services at public assistance offices within the Virginia Department of Social Services ("DSS") as required by the NVRA [National Voting Rights Act of 1993]." Voter registrations at Virginia's public assistance agencies have declined from 54,051 voter registrations in 1995-1996 to only 7,030 in 2005-2006. We insist that the Virginia Department of Social Services honor its legal obligation to help public assistance clients register to vote at DSS offices.



- **ORGANIZE YOUR NEIGHBORHOOD TO GET OUT THE VOTE WITH VOTER CONTACT MAGAZINE**

If you want to help make this an historic election, *Voter Contact Magazine* is for you. *Voter Contact Magazine* is designed for people like you who want to do something effective to impact voter participation in the election. It's designed just for people and groups, especially non-profit/non-partisan groups, that plan, organize, and manage grassroots voter registration and get-out-the-vote campaigns. It's a magazine where you can learn all about organizing and managing effective and productive voter contact campaigns. Visit [www.votercontactmagazine.com](http://www.votercontactmagazine.com) for additional information.



Democracy South  
[www.democracysouth.org](http://www.democracysouth.org)

# VIRGINIA VOTER PROTECTION



## Our Mission

Advancement Project is a democracy and justice action group. Using law, public policy and strategic communications, we act in partnership with local communities to advance universal opportunity, equity and access for those left behind in America.

## Our Work

The core strategy of our Voter Protection Program is to monitor election administration policies, practices, and procedures early in the election cycle, in order to identify, expose, address, and fix problems before they create barriers for voters on Election Day. We are committed to working with our local partners to increase democratic participation in low-income and minority communities.

## Our Resources

Our recent publications include:

- [Voter Protection Action Kit](http://www.advancementproject.org/pdfs/vp/VPPActionKitFinal.pdf) – The Action Kit is a collection of tips, examples, and resources to address election problems pre-Election Day and to help community partners develop processes to successfully meet and exceed voter protection related goals. It can be accessed at: <http://www.advancementproject.org/pdfs/vp/VPPActionKitFinal.pdf>.
- [Voter Protection Laws in a Nutshell](http://www.advancementproject.org/publications/power-and-democracy.php) – The Virginia Nutshell is intended to distill complex election law for lawyers, advocates, voter registration campaigns and “Get Out the Vote” campaigns. It can be accessed at: <http://www.advancementproject.org/publications/power-and-democracy.php>.

## Contact Us

To learn more about our work in Virginia, please contact Jill Tauber at (202) 728-9557 or [jtauber@advancementproject.org](mailto:jtauber@advancementproject.org).



The AFL-CIO is also engaged in non-partisan voter protection efforts to ensure that Virginians can cast a ballot and have that ballot counted. *My Vote, My Right* seeks to help build a network of voter protection activists and volunteers in Virginia. To get involved or for more information, send your name, address, county, e-mail address and phone number to [yourvote@afcio.org](mailto:yourvote@afcio.org) or AFL-CIO, *My Vote, My Right*, 815 16<sup>th</sup> Street, N.W., Washington, DC 20006, or call (800) 952-2550.

# Energy and Climate Change in Virginia

## Why Your Voice and Vote Matter!



### Energy Independence

The time has come...

to end our captivity to fossil fuel and foreign oil special interests. There is too much at stake for our citizens and our country.

### Job Creation

The time has come...

to protect our environment while building a sustainable energy economy that will create millions of good "green" jobs.



### Bold Leadership

And the time has definitely come...

for our elected officials to step up to bold leadership. They must act now to restore America as a world leader. Our Virginia and our communities have what it takes to put us out front on climate change solutions for the 21<sup>st</sup> century.

We must speak up for what we believe in and urge our leaders to pass legislation that will dramatically reduce carbon emissions and increase the use of renewable energy sources.

Ask the candidates and elected officials at every level – federal, state and local – to make climate change a priority.

Be a part of the solution – take action by signing up at [www.valcvf.org/climatechange.htm](http://www.valcvf.org/climatechange.htm). Together we can make a difference!



530 E. Main St. Suite 410 (804) 225-1902  
Richmond, VA 23219

# Ensuring Quality Home Care in Virginia



Every day in Virginia, tens of thousands of seniors and Virginians with disabilities rely on direct care professionals—personal care assistants, nursing aides, and home care attendants—for the crucial at-home care they need to live at home and be a part of their community.

## **Rising Demand for Services**

With the aging of the baby boomers, the number of seniors requiring assistance with daily tasks will rise dramatically. In fact, by 2030, the population of Virginians 65 or older will increase by 130 percent.

Virginia needs to ensure a stable, quality workforce of home care workers is in place to meet that demand. And we can—if we tackle the home care workforce crisis.

## **High Turnover Threatens Quality Care**

Low wages, lack of health care benefits, and lack of training mean that seniors and people with disabilities struggle to find and keep workers. Virginia ranks 45<sup>th</sup> in average wages for home care workers nationally. The

resulting high turnover among home care workers jeopardizes consumers' ability to maintain their independence, maintain jobs, and maintain their health. We can do better.

Virginia's seniors and people with disabilities will be at risk of unwanted, unnecessary and costly institutionalization without a stable workforce in place. Home care workers save Virginia's tax payers money every day. Data shows that Medicaid costs for home care are \$10,559 per consumer, compared to \$41,245 for nursing home care. That means a savings of over \$30,000 per year for every consumer who gets care at home.



PCAs advocate for Quality Home Care in Richmond, 2008

## **Take Action Today**

Let's ensure that Virginia acts today to guarantee there is a quality home care workforce in place for our loved ones and ourselves.

Call your Delegate and Senator today and urge them to support a stable, quality home care workforce by **voting to increase Medicaid reimbursement rates** for personal care services, and **providing health care benefits for home care workers**.

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*For more information on Quality Home Care, contact the Virginia Association of Personal Care Assistants at 1-800-893-8343 or visit [www.virginiapca.org](http://www.virginiapca.org)*

## Virginia's Children: A Worthy and Wise Investment

Do you care about public education? You should! The quality of the education the 1,198,656 Virginia public school students receive will determine the quality of our future. These children will be the next generation of citizens, workers, worshipers and caretakers.



Past investments have paid rich dividends! Virginia's students rank High!

- 10th in math
- 9th in reading
- 9th in SAT Scores

We rank this high despite the fact that per pupil support for public education ranks 33<sup>rd</sup>.

Fifty-four members of the House of Delegates tried to cut state support for public education by \$175 million per year in the last session. Fortunately, Senators **from both parties** stood with the Governor to stop them.

Had these cuts been made

- Student achievement would have suffered
- Classes would have been larger
- Teacher turnover would have increased and teacher quality would have decreased
- Programs would have been cut
- Your real estate taxes would have gone up

How do we stop these fifty-four from trying to cut school funding again? Go to [www.veanea.org](http://www.veanea.org) to find out.

*"Fifty-four members of the House of Delegates tried to cut state support for public education. . ."*

*Delegates Abbitt, Albo, Athey, Bell, Byron, Carrico, Cline, Cole, Cosgrove, Cox, Crockett-Stark, Fralin, Frederick, Gear, Gilbert, Griffith, Hamilton, Hargrove, Hogan, Howell, W., Hugo, Iaquinto, Ingram, Janis, Jones, S.C., Kilgore, Landes, Lingamfelter, Lohr, Loupassi, Marshall, D.W., Marshall, R.G., Massie, May, Merricks, Miller, J.H., Morgan, Nixon, Nutter, O'Bannon, Oder, Orrock, Peace, Pogge, Poindexter, Purkey, Putney, Saxman, Scott, E.T. Sherwood, Suit, Tata, Ware, R.L., Wright*



## Car Title Loans: Extreme Predatory Lending

### The Lending Process

Car title lenders provide borrowers loans up to 50 percent of the wholesale value of their car. The lenders then charge extremely high interest rates of 25-30 percent per month (or 300-360 percent APR) and other fees for persons willing to sign over their car title as collateral as well as give the lender duplicate keys to the car.

### The Problem

Due to the predatory interest rates as well as membership and other fees charged by car title lenders, borrowers are often unable to pay off the loan in the required time period. In fact, some borrowers find that the amount they owe keeps increasing despite the payments they make. If the borrower is unable to pay off the loan, the lender can easily repossess the car with the duplicate set of keys they get when the borrower takes out the loan. Borrowers are then left without their means of transportation that is critical to their continued employment and ability to meet other personal and family needs.

### Example

David Jones (not his real name) had no dental insurance when he received a bill from his dentist for \$1,800. Instead of asking his employer for a loan or an advance on his salary or seeking help from another source, he went to a car title loan store for help. The car title lender loaned him the \$1,800 he needed in exchange for a lien on the title to his 2002 Hyundai Elantra. Mr. Jones made numerous payments on his loan over several months totaling \$700 of his \$1,800 loan. Despite these payments, the car title lender informed Mr. Jones that he now owed \$4,000! The lender then threatened to repossess his car if he didn't pay the entire debt, now more than twice the amount that he originally borrowed.

### The Solution

Consumer advocates support the passage of state legislation capping interest rates on car title loans to give borrowers a reasonable opportunity to pay off their loans. The Virginia General Assembly will be considering such legislation in future years to protect citizens from these predatory practices, just as numerous other states have already done.



#### *For more information, contact:*

Dana Wiggins  
VaPERL Coordinator  
Virginia Poverty Law Center  
(804)782-9430 • [dana@vplc.org](mailto:dana@vplc.org)  
[www.virginiafairloans.org](http://www.virginiafairloans.org)

# Uranium mines . . . in Virginia?

For more than 20 years, a statewide moratorium has protected Virginians from the public health risks of uranium mining. Those risks include cancer from airborne particles and contaminated drinking water.

But now, a small group of local and Canadian investors wants to change that. They are asking the state to sanction their plans to mine and process uranium in Southside Virginia with a misguided “study.”

No state east of the Mississippi has ever licensed uranium mining and milling, because the region’s wet climate and high population make it too risky. Tell your legislators not to experiment on Virginia: Keep the uranium mining moratorium. Get the facts and get involved at [www.vcnva.org](http://www.vcnva.org) or (804) 644-0283.



## **URANIUM? GET THE FACTS.**

a project of Virginia Conservation Network: [vcnva.org](http://vcnva.org)

### Virginia Organizing Project Statement of Beliefs

- We believe that all people should be treated fairly and with dignity in all aspects of life, regardless of race, class, gender, religion, sexual orientation, age, ability or country of origin.
- We believe that every person in the Commonwealth is entitled to a living wage and benefit package that is sufficient to provide the basic necessities of life, including adequate housing, a nutritious diet, proper child care, sound mental and physical health care, and a secure retirement.
- We believe that every person is entitled to an equal educational opportunity.
- We believe that community, economic, social and environmental policy should be developed with the greatest input from the people it is meant to serve, and that the policies should promote, celebrate and sustain the human and natural resources of Virginia.
- We believe in the elimination of the extremes of wealth and poverty, in a progressive tax system based on the ability to pay, and in making the nation’s financial systems, including the Federal Reserve Bank, more responsive to the average citizen’s needs.
- We believe that we should enhance and celebrate diversity in our community and in our state.
- We believe that those who have positions of authority in our governmental bodies, law enforcement agencies and institutions of learning should reflect the diversity of our communities.
- We believe that our public officials should be held accountable for their actions and decisions.
- We believe in the rights of workers, consumers, shareholders and taxpayers to democratic self-organization.
- We believe in the elimination of the death penalty in all cases because it is fundamentally inhumane, ineffective as a deterrent to crime, and disproportionately and unjustly applied against people of color and those who are economically or educationally disadvantaged.
- We believe that physical and mental health are parts of personal and community well-being; we believe that Virginians have a broad public health and economic interest in ensuring that adequate care is available to low- and moderate-income residents.

**Working together for the common good in the Commonwealth:**

**ACLU of Virginia**

530 East Main Street, Suite 310  
Richmond, VA 23219  
(804) 644-8080  
[www.acluva.org](http://www.acluva.org)

**Democracy South**

304B 49th Street  
Virginia Beach, VA 23451  
(757) 428-0645  
[www.democracysouth.org](http://www.democracysouth.org)

**Equality Virginia**

403 N. Robinson Street  
Richmond, VA 23220  
(804) 643-4816  
[www.equalityvirginia.org](http://www.equalityvirginia.org)

**Tenants and Workers United**

3801 Mt. Vernon Avenue  
P.O. Box 2327  
Alexandria, VA 22305  
(703) 684-5697  
[www.tenantsworkers.org](http://www.tenantsworkers.org)

**Virginia AFL-CIO**

5400 Glenside Drive, Suite E  
Richmond, VA 23228  
(804) 755-8001  
[www.va-aflcio.org](http://www.va-aflcio.org)

**VA Association of Personal Care Assistants**

PMB 172, 7109 Staples Mill Road  
Richmond, VA 23228-4110  
(800) 893-8343  
[www.virginiapca.org](http://www.virginiapca.org)

**Virginia Conservation Network**

422 East Franklin Street, Suite 303  
Richmond, VA 23219  
(804) 644-0283  
[www.vcnva.org/](http://www.vcnva.org/)

**Virginia Education Association**

116 South Third Street  
Richmond, VA 23219  
(804) 648-5801  
(800) 552-9554 (Toll free)  
[www.veweteach.org](http://www.veweteach.org)

**Virginia Organizing Project**

703 Concord Avenue  
Charlottesville, VA 22903  
(434) 984-4655  
[www.virginia-organizing.org](http://www.virginia-organizing.org)

**VA Interfaith Center for Public Policy**

P.O. Box 12516  
Richmond, VA 23241  
(804) 643-2474  
[www.virginiainterfaithcenter.org](http://www.virginiainterfaithcenter.org)

**Virginia League of Conservation  
Voters Education Fund**

530 E. Main St., Suite 410  
Richmond, VA 23219  
(804) 225-1902  
[www.valcvf.org](http://www.valcvf.org)

**Virginia NAACP**

P.O. Box 27212  
Richmond, VA 23261  
(804) 321-5678  
[www.virginianaacp.org](http://www.virginianaacp.org)

**Virginia Sierra Club**

422 East Franklin Street, Suite 302  
Richmond, VA 23219  
(804) 225-9113  
[www.virginia.sierraclub.org](http://www.virginia.sierraclub.org)

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