

**REPORT OF THE  
VIRGINIA STATE CRIME COMMISSION ON**

# **HATE CRIMES**

**TO THE GOVERNOR AND  
THE GENERAL ASSEMBLY OF VIRGINIA**



## **HOUSE DOCUMENT NO. 63**

**COMMONWEALTH OF VIRGINIA  
RICHMOND  
1998**





# COMMONWEALTH of VIRGINIA

## VIRGINIA STATE CRIME COMMISSION

General Assembly Building

December 16, 1997

To: The Honorable James S. Gilmore, III and  
Members of the Virginia General Assembly:

House Joint Resolution 561, agreed to by the 1997 General Assembly, directed the Virginia State Crime Commission to conduct a study on crimes of intimidation against ethnic, racial, gender and religious groups and individuals and to submit its findings and recommendations to the Governor and the 1998 session of the General Assembly.

In fulfilling this directive, a study was conducted by the Virginia State Crime Commission in 1997. I have the honor of submitting herewith the study report.

Respectfully submitted,

Clifton A. Woodrum  
Chairman

CAW:sbw

MEMBERS:  
FROM THE SENATE OF VIRGINIA  
Janet D. Howell, Vice-Chair  
Mark L. Earley  
Kenneth W. Stolle

FROM THE HOUSE OF DELEGATES  
Clifton A. Woodrum, Chairman  
James F. Almond  
Jean W. Cunningham  
John J. Davies, III  
R. Creigh Deerts  
Raymond R. Guest, Jr.

APPOINTMENTS BY THE GOVERNOR  
Robert C. Bobb  
Terry W. Hawkins  
Robert J. Humphreys

ATTORNEY GENERAL'S OFFICE  
Richard Cullen



**MEMBERS OF THE VIRGINIA STATE CRIME COMMISSION, 1997**

**From the Senate of Virginia:**

Janet D. Howell, Vice Chair  
Mark L. Earley  
Kenneth W. Stolle

**From the House of Delegates:**

Clifton A. Woodrum, Chairman  
James F. Almand  
Jean W. Cunningham  
John J. Davies, III  
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Raymond R. Guest, Jr.

**Appointments by the Governor:**

Robert C. Bobb  
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**Attorney General's Office:**

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## HJR 561 - Hate Crimes

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## **I. Authority for Study**

During the 1997 legislative session, Delegate Vivian E. Watts sponsored House Joint Resolution 561 directing the Virginia State Crime Commission to study crimes of intimidation against ethnic, racial, gender and religious groups. *See Appendix A.* House Bill 2639 and Senate Bill 1157, introduced during the 1997 legislative session, would have expanded the bias motivation categories within the current hate crimes statutes to include bias against gender and sexual orientation. Neither of the measures was approved by the General Assembly; instead, the Crime Commission considered these proposed additional bias motivation categories as part of its study of hate crimes authorized by HJR 561.

Section 9-125 of the **Code of Virginia** establishes and directs the Virginia State Crime Commission “to study, report, and make recommendations on all areas of public safety and protection.” Section 9-127 of the **Code of Virginia** provides that “the Commission shall have the duty and power to make such studies and gather information in order to accomplish its purpose, as set forth in Section 9-125, and to formulate its recommendations to the Governor and the General Assembly.” Section 9-134 of the **Code of Virginia** authorizes the Commission to “conduct private and public hearings, and to designate a member of the Commission to preside over such hearings.” The Virginia State Crime Commission, in fulfilling its legislative mandate, undertook the study crimes of intimidation against ethnic, racial, gender, religious and sexual orientation groups.

## **II. Members Appointed to Serve**

At the April 15, 1997 meeting of the Crime Commission, Chairman Delegate Clifton A. Woodrum of Roanoke selected Senator Janet D. Howell to chair the Law Enforcement Subcommittee and Delegate Raymond R. Guest, Jr. to chair the Corrections Subcommittee. The following members were selected to serve on the respective subcommittees:

**Corrections**

Delegate Raymond R. Guest, Jr.  
Delegate James F. Almand  
Delegate Jean W. Cunningham  
Delegate John J. Davies, III  
Sheriff Terry W. Hawkins  
Senator Kenneth W. Stolle  
Delegate Clifton A. Woodrum

**Law Enforcement**

Senator Janet D. Howell  
Delegate James F. Almand  
Mr. Robert C. Bobb  
Delegate R. Creigh Deeds  
Senator Mark L. Earley  
The Attorney General  
The Hon. Robert J. Humphreys

**III. Executive Summary****A. Introduction**

With the input of a work group specifically convened to assist the Crime Commission in its study of hate crimes, the Commission formulated its findings based on data collected from surveys, statutory and case research and information provided by state and federal agencies and public interest organizations. This information prompted the Commission to make recommendations with respect to bias motivation categories and law enforcement training.

**B. Bias Motivation Categories**

The Commission's research revealed that the federal Hate Crimes Statistics Act requires the U.S. Attorney General to collect data on crimes that manifest prejudice based on race, religion, sexual orientation or ethnicity, whereas the **Code of Virginia** only requires the Virginia Department of State Police (VSP) to collect data regarding criminal acts motivated by bias against race, religion and national origin. Though it is the current practice of the VSP to collect data on criminal acts motivated by sexual orientation bias, the Crime Commission recommended that Virginia's data collection statute be amended to codify this practice. In addition, the Crime Commission recommended that, at such time as the federal Hate Crimes Statistics Act is amended to recognize crimes motivated

by gender and disability bias, the Commission should reconsider including gender and disability as bias motivation categories in Virginia's criminal hate crimes statutes and civil action and data reporting statutes.

### **C. Law Enforcement Training**

Survey results indicated that, while a substantial majority of responding criminal justice training providers have not offered hate crimes training to their member law enforcement agencies, the majority of these agencies would be interested in receiving such training. The Commission also discovered that several federal agencies have developed hate crimes training curricula and made such available to states for law enforcement training purposes. Consequently, the Crime Commission recommended that the Commission, in conjunction with the Departments of Criminal Justice Services and State Police, seek federal funding to sponsor a hate crimes train-the-trainer seminar for law enforcement officers and instructors that would include sensitivity training as well as training on how to recognize, report and respond to hate crimes.

## **IV. Study Design**

### **A. Full Crime Commission Meetings**

April 15, 1997

June 17, 1997

September 30, 1997

November 18, 1997 (Public Hearing)

November 19, 1997

January 16, 1998

### **B. Survey of Religious Leaders**

The Crime Commission surveyed the religious leaders affiliated with the twenty-one places of worship identified by the Virginia State Police and the Bureau of Alcohol, Tobacco and Firearms as having been the target of criminal acts during the past five years. *See Appendix B.*

### **C. Survey of Gay/Lesbian/Bisexual/Transgendered Community**

The Crime Commission conducted a second survey to determine the prevalence of crimes motivated by bias against one's sexual orientation. Surveys were distributed to 120 Gay/Lesbian/Bisexual/Transgendered (G/L/B/T) organizations, reprinted in a G/L/B/T newspaper with statewide distribution and made available on-line. *See Appendix C.*

### **D. DCJS Hate Crimes Training Survey**

The Department of Criminal Justice Services, in conjunction with the Crime Commission and the Department of State Police, initiated a survey of criminal justice training academies and agency training officers to determine the extent to which hate crimes training has been conducted in Virginia and to ascertain the level of interest in providing such training. *See Appendix D.*

### **E. SCC Insurance Company Surveys**

In July 1996, the State Corporation Commission Bureau of Insurance conducted a survey of insurance companies writing policies in Virginia to determine how many companies were accepting new business applications for churches and other places of worship and what the companies' underwriting policies were with regard to losses resulting from hate crime. In 1997, the Bureau, in response to this study, conducted a second survey to update the information obtained in 1996. *See Appendix E.*

### **F. Study Participants**

A work group comprised of members from organizations representing gay/lesbian/bisexual/transgendered, gender, religious and insurance interests was convened to assist the Crime Commission in further identifying the issues presented by this study and in developing recommendations.

### **G. Bias Crimes Seminar**

Crime Commission staff attended a three-day bias crimes training seminar sponsored by the West Virginia Crime Task Force and featuring presentations by the U.S. Department of Justice Office of Victims of Crime and

the Federal Law Enforcement Training Center within the U.S. Department of Treasury. Targeted at state law enforcement officials and prosecutors, the focus of this training was recognizing and responding to hate crime.

## V. Background

The federal Hate Crime Statistics Act of 1990 defines hate crimes as “crimes that manifest evidence of prejudice based on race, religion, sexual orientation, or ethnicity, including where appropriate the crimes of murder, non-negligent manslaughter, forcible rape, aggravated assault, simple assault, intimidation, arson, and destruction, damage or vandalism of property.” In addition, the National Institute of Justice has adopted the following suggested guidelines for identifying whether a crime is bias related:

- common sense;
- language used by the perpetrator;
- severity of attack;
- lack of provocation;
- previous history of similar incidents in the same area; and
- absence of any other apparent motive.

Categories of state bias crime legislation have taken the form of criminal penalty, cross burning, mask wearing, paramilitary training, civil cause of action, data collection, police training and parental liability statutes. Virginia currently has hate crime statutes addressing each of these categories with the exception of police training and parental liability.<sup>1</sup> States’ criminal penalty hate

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<sup>1</sup> Code of Virginia

§18.2 - 57 - assault and battery

§18.2-121 - vandalism

§18.2-422 - masks, hoods or other devices concealing face

§18.2-423 - cross burning

§18.2-423.1 - swastikas, placing on certain property

§§18.2-433.1 to 18.2-433.1 - unlawful paramilitary activity

§18.2-485 - race insurrection against another race

§8.01-42.1 - tort liability

§52-8.5 - reporting terroristic acts

crime statutes may be further categorized as providing for penalty enhancement, establishing independent criminal civil rights or providing for an aggravating factor with respect to sentencing. Virginia's hate crime penalty statutes provide for penalty enhancement with respect to assault and battery and vandalism when such crimes are committed because of the victim's race, religious conviction, color or national origin.

Virginia's data collection statute, **Code of Virginia §52-8.5**, defines "terroristic act" and mandates the collection of data regarding criminal acts motivated by bias against race, religion and national origin. Pursuant to **Code of Virginia §52-8.5** and in order to remain in compliance with the federal Hate Crimes Statistics Act of 1990, the Virginia Department of State Police collects hate crime data according to the following bias motivation categories and sub-categories:

- **Racial:** Anti-White, Black, American Indian/Alaskan Native, Asian/Pacific Islander, Multi-Racial Group;
- **Religious:** Anti-Jewish, Catholic, Protestant, Islamic (Moslem), Other Religion, Multi-Religious Group, Atheism/Agnostic/etc.;
- **Ethnicity/National Origin:** Anti-Arab, Hispanic, Other Ethnicity/National Origin; and
- **Sexual:** Anti-Male Homosexual (Gay), Female Homosexual (Lesbian), Homosexual (Gay and Lesbian), Heterosexual, Bisexual.

In addition, the Department of State Police collects data on crimes motivated by bias against both physical and mental disability.

The Virginia Department of Police and the National Church Arson Task Force<sup>2</sup> report four African American church fire investigations in Virginia during the period beginning January 1, 1995 and ending May 27, 1997. Of these, two investigations are still underway, one has resulted in arrest and the other has

resulted in arrest and prosecution. In the prosecuted case, juvenile vandals were determined to have accidentally set fire to the church building. The law enforcement agencies investigating this arson did not conclude that it was motivated by any bias, and church officials themselves were unsure as to whether the arson should be classified as a hate crime. Despite repeated requests by the Crime Commission, the remaining three churches that were allegedly the targets of arson during the relevant time period declined to participate in this study effort.

In 1996, former Attorney General James S. Gilmore, III initiated a study in response to these reported incidents of arson against African-American churches in the Commonwealth. As a result, several legislative measures were introduced during the 1997 Session of the General Assembly, including one that would have prescribed, in cases where churches had been the targets of hate crime, when insurance companies could cancel or decline to renew churches' policies. This measure was not successful; however, the proposal prompted the State Corporation Commission's Bureau of Insurance to survey insurance providers regarding these issues and to ultimately conclude that insurance for such churches is readily available.

## **VI. Study Goals/Objectives**

House Joint Resolution 561, sponsored by Delegate Vivian E. Watts, directed the Crime Commission to study crimes of intimidation against ethnic, racial, gender and religious groups. More specifically, HJR 561 directed the Commission to:

- address the current criminal penalties or sanctions and applicable sentencing guidelines and practices throughout the Commonwealth in order to recommend any necessary amendments;

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<sup>2</sup> The National Church Arson Task Force is comprised of representatives from the U.S. Department of the Treasury and the U.S. Department of Justice's Bureau of Alcohol, Tobacco and Firearms and Federal Bureau of Investigation.

- identify what funds and services are available to assist churches in rebuilding and what might be done to augment the existing funds and services;
- examine the availability and affordability of fire coverage, response of insurance companies in processing claims and increases in fire insurance premiums or policy cancellations; and
- review Virginia law relating to penalties for arson and other crimes against church buildings and recommend such changes as the Commission deems appropriate.

In addition, the Crime Commission, as part of its study on hate crimes, considered expanding the bias motivation categories in current hate crimes statutes to include bias against gender and sexual orientation.

## **VII. Findings and Recommendations**

### **Finding A**

The Crime Commission surveyed the religious leaders affiliated with the twenty-one places of worship identified by the Virginia State Police and the Bureau of Alcohol, Tobacco and Firearms as having been the target of criminal acts during the past five years. Four of these twenty-one places of worship had allegedly been the target of arson. Nine religious leaders responded to the survey.

Seven places of worship reported a total of 21 criminal acts, and two reported no criminal acts. Sixty-seven percent of the criminal acts reported were vandalism, 14% were arson and 19% were other crimes. Seventy-one percent of responding religious leaders did not believe the criminal acts experienced were targeted to intimidate a specific ethnic, racial or religious group, and the remaining 29% did not know whether intimidation was a motive.



## **Finding B**

The Crime Commission conducted a second survey to determine the prevalence of crimes motivated by bias against one's sexual orientation. Surveys were distributed to 120 Gay/Lesbian/Bisexual/Transgendered (G/L/B/T) organizations, reprinted in a G/L/B/T newspaper with statewide distribution and made available on-line. Sixty-four persons responded to the survey.

Nineteen respondents (29.7%) indicated that, because of their sexual orientation, they have experienced harassment or mistreatment by state or local government personnel. Thirty-four respondents (53.1%) indicated that they have been the victim of crime(s) against their person and/or property crime(s) because of their sexual orientation.

Twenty-five respondents reported 29 crimes of physical violence, including assault and battery and malicious wounding. Twenty-three respondents reported 29 property crimes including vandalism, breaking and entering and theft.

Thirty-two crimes (55.2%) were committed in public areas while 24 crimes (41.4%) were committed in urban areas. Threats preceded or immediately followed 14 crimes (24.1%).

Twenty-six (44.8%) of the 58 criminal incidents reported on this survey were not reported to law enforcement authorities. According to respondents, 46.9% of the incidents that were reported to law enforcement authorities were investigated, while another 46.9% were not investigated. One of the thirty-two criminal incidents that were reported to law enforcement authorities resulted in prosecution. Sixty-two percent of respondents were not satisfied with the treatment they received from the criminal justice system.

Respondents provided identifying information with respect to 38 offenders. Eighty-seven percent were male; 79% were between the ages of 16 and 33; 68.4% were Caucasian; and 71.1% were strangers to the victim.

## **Finding C**

According to the U.S. Department of Justice, 41 states, including Virginia, have enacted hate crimes statutes targeted at crimes motivated by bias against race, religion and ethnicity/national origin. Seventeen states have enacted statutes aimed at crimes motivated by gender bias; sixteen states have enacted legislation directed at crimes motivated by bias against one's sexual orientation; fifteen states have enacted statutes targeted at crimes motivated by bias against mental or physical disability; three states have enacted statutes aimed at crimes motivated by bias against one's political affiliation; and three states have enacted statutes directed at bias based on age.

At present, Virginia's hate crimes statutes provide for enhanced penalties with respect to assault and battery and vandalism where the offense is committed because of the victim's "race, religious conviction, color or national origin." According to the Virginia Sentencing Commission, since mid-1996, there have been no convictions under the Virginia hate crimes statutes. Virginia law also provides for a civil cause of action for racial, religious, or ethnic harassment, violence or vandalism and requires the Department of State Police to collect data on crimes perpetrated because of the race, religion or ethnic origin of the victim.

According to information provided by the Virginia Department of State Police (VSP) to the Federal Bureau of Investigation (FBI) pursuant to the federal Hate Crimes Statistics Act, in 1995, there were 28 documented criminal incidents motivated by bias against race, two motivated by bias against ethnicity, 18 motivated by bias against religion and none motivated by bias against sexual orientation. However, only 37 local law enforcement agencies and three campus police agencies provided information to the VSP for submission to the FBI. Virginians for Justice, a G/L/B/T organization headquartered in Richmond, collects data statewide on hate crimes motivated by sexual orientation bias. In "Anti-Lesbian, Gay, Bisexual, and Transgendered Violence in 1996," a publication of Virginians for Justice, 18 criminal incidents motivated by sexual

orientation bias were documented during 1995, and 55 such incidents were documented during 1996.

#### **Finding D**

The federal Hate Crime Statistics Act (P.L. 101 - 275, 1990) was signed into law in April 1990 and requires the U.S. Attorney General to collect data and publish an annual summary on crimes that manifest prejudice based on race, religion, sexual orientation or ethnicity. States are not required to collect data on crimes motivated by bias against gender, disability, age or political affiliation; however, the VSP presently collects data on crimes motivated by bias against disability. In addition to broadening federal criminal jurisdiction for attacks against houses of worship, the Church Arsons Prevention Act (P.L. 104 - 155, 1996) included a continuing mandate for the Hate Crime Statistics Act. The Church Arsons Prevention Act also directs the U.S. Department of Housing and Urban Development to guarantee private loans amounting to \$5 million to rebuild destroyed churches.

#### **Finding E**

In Wisconsin v. Mitchell (508 U.S. 476), the U.S. Supreme Court upheld the constitutionality of a Wisconsin statute which provides for an enhanced penalty when the perpetrator “intentionally selects [his or her victim]...because of the race, religion, color, disability, sexual orientation, national origin or ancestry of that person...” The Court reasoned that the Constitution does not preclude the admission of evidence concerning one’s beliefs and associations at sentencing if those beliefs and associations are in some way related to the commission of the crime and that the First Amendment permits admission of a defendant’s statements to prove motive or intent, provided they are relevant and reliable.

The statute at issue in Wisconsin v. Mitchell did not provide for an enhanced penalty with respect to crimes where the perpetrator selects his or her victim based on the victim's gender, age or political affiliation. These bias motivation categories have not yet been subject to scrutiny by the U.S. Supreme Court.

### **Finding F**

According to "A Policymaker's Guide to Hate Crimes," a publication of the U.S. Department of Justice Bureau of Justice Assistance, "hate crimes laws that include gender bias may overlap with domestic violence statutes—statutes that create specific penalties for criminal activity directed at family members and intimate partners. Multiple laws addressing similar conditions may create the opportunity to 'stack' charges and improve the likelihood of a satisfactory conclusion to the case from the victim's viewpoint. However, overlapping statutes also may produce conflict concerning which charges should be brought in a highly political and sensitive case." Some domestic/family violence organizations in Virginia have expressed concern that if gender were included as a bias motivation category in the Virginia hate crime statutes, such overlap would cause confusion within the law enforcement community and would to some extent conflict with the domestic violence statutes already in place.

### **Recommendation 1**

Amend **Code of Virginia** §52-8.5 (reporting terroristic acts) to codify that, to remain in compliance with the federal Hate Crimes Statistics Act, the Department of State Police shall continue to collect data on hate crimes motivated by sexual orientation.<sup>3</sup>

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<sup>3</sup> The Crime Commission declined to expand the assault and battery, vandalism and civil action hate crimes statutes to include sexual orientation as a bias motivation category. In addition, the Crime Commission declined to create additional enhanced penalty hate crimes statutes.

## **Recommendation 2**

At such time as the federal Hate Crimes Statistics Act is amended to recognize crimes motivated by gender and physical or mental disability, the Crime Commission should reconsider including gender and disability as bias motivation categories in Virginia's criminal hate crimes statutes and civil action and data reporting statutes.

## **Finding G**

The Department of Criminal Justice Services, in conjunction with the Crime Commission and the Department of State Police, initiated a survey of criminal justice training academies and agency training officers to determine the extent to which hate crimes training has been conducted in Virginia and to ascertain the level of interest in providing such training. Sixty surveys were sent to certified criminal justice training academies and individual training officers from police departments, sheriffs' offices and regional jails. Thirty-three surveys were returned for a 55% response rate.

Eighty-two percent of respondents indicated that they had not offered hate crimes training. Of the agencies that have provided such training, 67% offered it as part of entry-level training, 33% provided hate crimes training during legal in-service and 33% offered it to groups outside their academy.

Eighty-five percent of respondents indicated that they had not received requests from their agency administrators or constituent member agencies to provide such training. Of the 15% that had received requests, only one had implemented hate crimes training. The remainder did not because they lacked either the expertise, instructors, or funding to develop training or there was not enough demand.

Eighty-five percent of respondents indicated that their member agencies would be interested in having such training provided, and 85% of the responding administrators indicated that they would attend such training.

Furthermore, 88% of respondents indicated that they would be interested in a train-the-trainer format. Rappahannock Regional, New River Regional and Virginia Commonwealth University Police Academies each offered to host any such training.

A host of federal agencies, including the Federal Bureau of Investigation, the Federal Law Enforcement Training Centers within the Department of the Treasury, the Department of Housing and Urban Development and the Office for Victims of Crime have already developed curricula for hate crimes training targeted at law enforcement officers. These agencies will provide instructors to the states for hate crimes training purposes on an expense-reimbursement basis.

### **Recommendation 3**

The Crime Commission, in conjunction with the Departments of Criminal Justice Services and State Police, should seek federal funding to sponsor a hate crimes train-the-trainer seminar for law enforcement officers and instructors that would include sensitivity training as well as training on how to recognize, report and respond to hate crimes.

### **Finding H**

In July 1996, the State Corporation Commission Bureau of Insurance (Bureau) conducted a survey of the top 50 writers of commercial multi-peril insurance in Virginia to determine how many companies were accepting new business applications for churches and other places of worship and what the companies' underwriting policies were with regard to losses resulting from hate crime. The Bureau also asked the companies to provide information explaining how they evaluated property for new business and renewal business purposes.

The insurance companies surveyed by the Bureau in 1996 represented 75% of the commercial multi-peril insurance market in Virginia. The Bureau received an 88% response rate to the survey. The Bureau found that the majority

of the companies surveyed (83%) provided coverage for churches and other places of worship. Eighty-nine percent of the companies responding to the survey also indicated that they were willing to quote new business applications for churches and other places of worship. The Bureau also asked the companies if they had a policy of not accepting new business applications if the applicant had experienced losses due to crimes motivated by hate, such as vandalism and arson. None of the companies indicated that they had such a policy, although several of the companies admitted that their practice was to individually underwrite each risk and that prior loss experience was considered when determining whether to approve a new business application.

The survey included two questions asking the companies to explain their underwriting policy regarding non-renewals and continuation of coverage if the insured had suffered a total loss or a partial loss as the result of a hate crime. Most of the companies indicated that a decision to non-renew would be based on the total loss experience of the account and that a single incident resulting from a hate crime would not trigger a non-renewal. One company mentioned the importance of having loss control mechanisms in place such as proper lighting, physical security for windows and doors and alarm systems or security guards to help deter losses stemming from hate crimes.

In addition, the survey asked companies to explain what measures they took to verify that their church policies were written for the proper value. The Bureau asked for information pertaining to both new business and renewal business. Many of the companies indicated that the responsibility rested with the agent, but most of the companies said they had other means of determining value as well. Some of the companies use either the Boeckh system or Marshall and Swift cost estimators to determine property values. Some companies employ loss control engineers or use outside inspectors and appraisal services. Some companies use computer-based property valuation software to determine values while some companies automatically increase the value of the property

by 2 - 5% each year, depending on the rate of inflation, and some companies periodically conduct a physical inspection of the property. Based on the responses given, none of the companies want to provide coverage on property that is not insured to value.

In July 1997, in response to this study, the Bureau conducted a second survey. The top 100 writers of commercial multi-peril insurance and fire insurance were surveyed. The Bureau received responses from 89 companies. The Bureau found that 7,378 policies providing fire insurance coverage to churches in Virginia had been written in the past year (July 1, 1996 - June 30, 1997) as compared to 7,059 policies written in the previous year (July 1, 1995 - June 30, 1996). Several companies indicated that they would like to insure more churches but that the marketplace is so competitive that their competitors usually provide lower quotes. The survey results indicated that 43 applications for fire insurance coverage for churches were declined in the past year as compared to 41 applications declined in the previous year. (Several companies indicated that they did not collect this information.) No policies were canceled or non-renewed due to losses resulting from arson or other crimes of intimidation in the past year, whereas one policy was canceled or non-renewed in the previous year.

The survey results indicated that 14 claims resulting from arson or other crimes of intimidation were paid in the past year as compared to 19 such claims during the previous year. The survey asked if any claims resulting from arson or other crimes of intimidation were denied in the past year or the previous year. The survey results indicated that one minor vandalism claim was denied in the past year because the claim was for less than the insured's deductible. No claims resulting from arson or other crimes of intimidation were denied in the previous year.

The survey also asked the companies if they had filed a rate increase or decrease during the past year. The majority (91%) of the responding companies



indicated that they had not filed a rate increase in the past year. Of these, some companies had filed a rate decrease, but most of the companies had neither filed a rate increase or a rate decrease during the past year.

The Bureau was also interested in determining how many complaints the Property and Casualty Consumer Services Section had received over the past year regarding church policy terminations or claim denials as a result of arson or other crimes of intimidation. The Consumer Services Section has not received any complaints over the past year pertaining to church policies being terminated or claims being denied due to arson or other crimes of intimidation.

## **VIII. Acknowledgments**

The members and staff extend special thanks to the following agencies, organizations and individuals for their cooperation and valuable assistance to this study effort:

Anti-Defamation League

Commission on Family Violence  
Harriet Russell, Executive Director

The Council of State Governments  
Sean M. Cutter, Regional Coordinator

Delaware Legislature  
Ruth Ann Melson, Legislative Librarian

Glorious Church of God (Richmond)  
Morris Mahoney, Elder

Louisiana Legislature  
Kate Lemon, House of Representatives Staff  
Jean Clyburn, Senate Staff  
Suzanne Hughes, Legislative Librarian

National Conference of State Legislatures

National Organization for Women  
Emily McCoy, Legislative Task Force Chair and Media Coordinator  
Carolyn Henning

Nebraska Legislature  
Jeanne M. Burke, Legislative Librarian

Sands, Anderson, Marks & Miller  
Mr. Christopher J. Lagow, Esquire

Southern Poverty Law Center, Klanwatch  
Laurie Wood, Director of Research

State Corporation Commission  
Mary Bannister, Bureau of Insurance

University of Illinois, Campus Advocacy Network  
Gail Stern, Director

U.S. Bureau of Alcohol, Tobacco and Firearms

U.S. Department of Housing and Urban Development

U.S. Department of Justice

Civil Rights Division

Neal E. Kravitz, Counsel to the Assistant Attorney General

Office of Victims of Crime

Timothy Johnson, Monitor

U.S. Department of Treasury, Federal Law Enforcement Training Center

Virginia Department of Criminal Justice Services

Ron Bessent, Division of Training and Standards

Virginia House of Delegates

Delegate Vivian E. Watts

Virginia Department of State Police

Capt. Don Martin, Training Academy

Capt. R. Lewis Vass, Records Management Division

Virginians For Justice

Shirley Lesser, Executive Director

David Perry, Lobbyist

West Virginia Coalition for Lesbian and Gay Rights

Sue Julian

West Virginia Office of the Attorney General, Civil Rights Division

Paul R. Sheridan, Senior Assistant Attorney General

**The Crime Commission also expresses its sincere appreciation to each of the persons who participated in the public hearing on hate crimes held in Richmond on November 18, 1997.**



## **APPENDIX A: HJR 561**



# GENERAL ASSEMBLY OF VIRGINIA -- 1997 SESSION

## HOUSE JOINT RESOLUTION NO. 561

*Directing the Virginia State Crime Commission to study crimes of intimidation against ethnic, racial, gender and religious groups, entities and individuals including the incidence of arson against church buildings in Virginia and, specifically, the incidence of arson against African-American church buildings.*

Agreed to by the House of Delegates, February 20, 1997

Agreed to by the Senate, February 19, 1997

WHEREAS, over the past 18 months, fires have been reported in at least 40 predominantly African-American churches across the nation, mostly in the Southeast; and

WHEREAS, with some 300,000 churches nationwide, there are approximately 600 cases of arson against church buildings every year; and

WHEREAS, although the overall trend of arson against church buildings is down, this is not the case among African-American churches in the rural South; and

WHEREAS, according to a tally of cases considered by the federal Bureau of Alcohol, Tobacco and Firearms (ATF) to be "open," six African-American churches have burned in Tennessee, five each in Louisiana, South Carolina and Alabama, four in North Carolina, three in Mississippi, and one each in Georgia and Virginia; and

WHEREAS, President Clinton has ordered a stepped-up federal response to the suspected arsons and laid blame for them on a climate of "racial hostility"; and

WHEREAS, even with more than two dozen law-enforcement personnel from the ATF, the FBI, and local police agencies poring over it, the stark fire scene only underlines the difficulty investigators face in solving these fires; and

WHEREAS, only a handful of people have been arrested in the apparent arsons, including several linked to extremist groups, and most of the fires remain unsolved, with investigators having found no evidence of a broader conspiracy; and

WHEREAS, the current penalties in Virginia for crimes against church property range from a Class 4 felony for arson to a Class 1 misdemeanor for vandalism; and

WHEREAS, President Clinton has encouraged states to use block grants from the Department of Housing and Urban Development to help congregations rebuild churches that have been destroyed; and

WHEREAS, there is a precedent for using federal money in this fashion without violating state constitutional protections; and

WHEREAS, even though proceeds from fire insurance policies and loans from banks and other financial institutions may be available to some churches to assist in their rebuilding, the extent or availability of such funds is unknown; and

WHEREAS, the invaluable traditional role that churches have played in providing services to the poor and supporting families and individuals in need is even more crucial to assuring long-term success of welfare reform; now, therefore, be it

RESOLVED by the House of Delegates, the Senate concurring, That the Virginia State Crime Commission be directed to study crimes of intimidation against ethnic, racial, gender and religious groups, entities and individuals including the incidence of arson against church buildings in Virginia and, specifically, the incidence of arson against African-American church buildings. The study shall address the current criminal penalties or sanctions and applicable sentencing guidelines and practices throughout the Commonwealth in order to recommend any necessary amendments. In addition, the Commission shall (i) identify what funds and services are available to assist churches in rebuilding and what might be done to augment the existing funds and services; (ii) examine the availability and affordability of fire coverage, response of insurance companies in processing claims, and increases in fire insurance premiums or policy cancellations; and (iii) review Virginia law relating to penalties for arson and other crimes against church buildings and recommend such changes as the Commission deems appropriate.

Technical assistance shall be provided by the Virginia Criminal Sentencing Commission, the Superintendent of State Police, the Commissioner of Insurance, the State Fire Marshall, and the

Attorney General. All agencies of the Commonwealth shall provide assistance to the Virginia State Crime Commission, upon request.

The Commission shall complete its work in time to submit its findings and recommendations to the Governor and the 1998 Session of the General Assembly as provided in the procedures of the Division of Legislative Automated Systems for the processing of legislative documents.



## **APPENDIX B: Survey of Religious Leaders**



## HJR 561 - Study of Hate Crimes Survey Results from Religious Leaders

Nineteen surveys were distributed, and nine surveys were returned for a response rate of 47.4%.

1. What is the total number of criminal acts experienced by your organization?
  - 7 churches reported a total of 21 criminal acts
  - 2 churches reported no criminal acts
  
2. Of the above number, how many of those acts were vandalism? How many were arson? How many were other crimes? Please specify.
  - 66.7% (14) were vandalism
  - 14.3% (3) were arson
  - 19.0% (4) were other crimes (robbery, breaking and entering with larceny and trespassing)
  
3. How many of the criminal acts experienced were reported to local law enforcement?
  - 81.0% (17 of 21)
  
4. Was there a criminal investigation subsequent to each of these incidents? Please provide the name of the agency conducting each investigation.
  - 57.1% (4) Yes - Richmond City Police Department, Orange County, King and Queen County and Amelia County Sheriffs' Offices
  - 14.3% (1) No
  - 28.6% (2) Do not know
  
5. How many of these investigations resulted in criminal prosecution?
  - None of the 17 reported criminal acts resulted in prosecution.\*
  
6. Overall, were you satisfied with the criminal justice system's treatment of this matter? Why or why not?
  - 42.8% (3) Yes
    - "They tried very hard for a long period of time."
  - 28.6% (2) No
    - "The jury said there was not enough evidence to convict the accused, since no one really saw him at the scene of the fire."\*
    - "There was a minor investigation done and it was determined that juveniles had perhaps vandalized the church."
  - 28.6% (2) No response
    - "Considering lack of evidence to pursue, they did all that was logical."
  
7. Which of the following best describes the location of your facility?
  - 14.3% (1) Urban
  - 71.4% (5) Rural
  - 14.3% (1) Suburban

\*Note: At least one respondent apparently equated "prosecution" with "conviction" as one reported incidence of arson did go to trial.

8. At the time of the incident, was there insurance in force to cover the damages? If so, what was the name of the insurance company?

85.7% (6) Yes (Riedman, Aetna and Church Mutual)

14.3% (1) No

9. Was there any delay in settlement with the insurance company? If so, briefly describe the reasons given for the delay.

14.3% (1) Yes

- "We had to wait until the investigation by the Richmond Fire Department and the ATF was done."

57.1% (4) No

- "They were extra nice."

28.6% (2) No claim was made/damages amounted to less than deductible

10. Was your facility occupied during the incident?

28.6% (2) Yes

71.4% (5) No

11. Was entry into the structure an element of the offense? If so, was the structure unsecured or lacking adequate flood lighting, a security system or a fire alarm system?

57.1% (4) Yes [50% (2) were lacking adequate flood lighting, 75% (3) were lacking a security system and 50% (2) were lacking a fire alarm system]

42.9% (3) No

12. Were there any threats that preceded or followed the incident in question? If so, please give details and steps taken in response to these threats.

00.0% (0) Yes

85.7% (6) No

14.3% (1) No response

13. Do you believe any of these crimes were targeted to intimidate a specific ethnic, racial or religious group? Why or why not?

00.0% (0) Yes

71.4% (5) No

- "Robbery because of antique furniture, etc."
- "We are an all-white community and almost everyone is of the same religious belief."

28.6% (2) Do not know

- "We are unsure about how to classify this incident, although during that same night several tombstones in a jewish cemetery and a jewish synagogue were vandalized within a mile of our church."
- "Possibly youngsters showing disdain for a church."

**APPENDIX C: Survey of Gay/Lesbian/  
Bisexual/Transgendered Community**



**Survey: Study of Hate Crimes**  
**Total Number of Respondents: 64**

1. Have you experienced any type of harassment or mistreatment by the personnel of any department, division, board, bureau, commission, authority or other agency created by this Commonwealth or any political subdivision thereof because of your sexual orientation?

**29.7% (19)** Yes. Please describe the nature of the incident(s) and any steps taken in response to these incident(s).

**65.6% (42)** No.

**04.7% (03)** No response.

2. Have you been the victim of any crime of physical violence against your person (i.e., assault) because of your sexual orientation?

**39.1% (25)** Yes. Please explain. **25 respondents reported 29 criminal incidents.**

**51.7% (15) - Assault and Battery**

**06.9% (02) - Malicious Wounding**

**31.0% (09) - Verbal Threats**

**10.4% (03) - No Response**

**56.2% (36)** No.

**04.7% (03)** No response.

3. Have you been the victim of any property crime (i.e., vandalism) because of your sexual orientation?

**35.9% (23)** Yes. Please explain. **23 respondents reported 29 criminal incidents.**

**86.2% (25) - Vandalism**

**06.9% (02) - Breaking and Entering**

**06.9% (02) - Theft**

**54.7% (35)** No.

**09.4% (06)** No response.

**53.1% (34) respondents indicated that they have been the victim of crime(s) against their person and/or property crime(s) because of their sexual orientation. These 34 respondents experienced a total of 58 criminal incidents.**

Please proceed to questions 4 - 11 only if you answered "yes" to either question 2 or question 3.

4. Were each of these criminal acts reported to local law enforcement?

**47.1% (16)** Yes.

**38.2% (13)** No. Please explain.

**14.7% (05)** Some crimes were reported, and some were not reported. Please explain.

**44.8% (26) of the 58 criminal incidents reported on this survey were not reported to law enforcement authorities.**

5. Was there a criminal investigation subsequent to each of these incidents?

**46.9% (15)** Yes. Please provide the nature and number of crimes investigated and the name of the law enforcement agency conducting each investigation.

- 46.9% (15) No. Please explain. [Incidents reported to but not investigated by law enforcement authorities.]
- 06.2% (02) No response

6. How many of these investigations resulted in criminal prosecution?  
**3.1% (1) of the 32 criminal incidents that were reported to law enforcement authorities resulted in prosecution.**

7. Overall, were you satisfied with the criminal justice system's treatment of this matter?

- 21.9% (07) Yes. Please explain.
- 62.5% (20) No. Please explain.
- 09.4% (03) Undecided.
- 06.2% (02) No response.

8. Which of the following best describes the location(s) in which you were victimized?

- 41.4% (24) Urban.
- 03.4% (02) Rural.
- 25.9% (15) Suburban.
- 29.3% (17) No response.

**Respondents provided identifying information with respect to 38 offenders.**

9. Was there any type of relationship between you and the offender prior to the criminal acts (i.e., romantic, professional, familial, etc.)?

- 15.8% (06) Yes. Please describe the relationship and the situation leading to the criminal act(s).
  - 50.0% (03) Boyfriend/Girlfriend
  - 33.3% (02) Co-worker
  - 16.7% (01) Neighbor
- 13.1% (05) No, the offender was an acquaintance only.
- 71.1% (27) No, the offender was a complete stranger.

10. Please select from the characteristics below those which most accurately describe the offender:

<u>Gender:</u>		<u>Age:</u>		<u>Ethnicity:</u>	
86.8% (33)	Male	00.0% (00)	Under age 11	68.4% (26)	Caucasian
07.9% (03)	Female	05.3% (02)	Age 11 - 15	18.4% (07)	African-American
05.3% (02)	No response	39.5% (15)	Age 16 - 24	02.6% (01)	Hispanic
		39.5% (15)	Age 25 - 33	00.0% (00)	Asian/Asian-American
		07.9% (03)	Age 34 - 42	00.0% (00)	American Indian
		02.5% (01)	Over age 42	05.3% (02)	Other
		05.3% (02)	No response	05.3% (02)	No response

11. Where did the criminal acts take place (i.e., public place, private residence, etc.)?

- 55.2% (32) Public
- 37.9% (22) Private
- 06.9% (04) No response



12. Were there any threats that preceded or immediately followed the criminal acts in question?

24.1% (14) Yes. Please provide details and describe any steps taken in response to these threats.

70.7% (41) No.

05.2% (03) No response.

This survey will be widely disseminated, and its results will be anonymous. Please complete only ONE survey per person and return it to Virginians For Justice, P.O. Box 342, Richmond, Virginia, 23218 no later than September 10, 1997. Thank you for your assistance.



**APPENDIX D: DCJS Hate Crimes Training  
Survey**



**Department of Criminal Justice Services  
Hate Crime Training  
Questionnaire**

**Introduction:** The Crime Commission staff, Department of State Police and Department of Criminal Justice Services are exploring a joint effort to sponsor training in the area of Hate Crimes. In order to ascertain the need and interest for training on this topic, we ask that you complete the following questionnaire. In completing this questionnaire, please solicit input the administrators from the agency or agencies you serve. If you have any questions regarding the questionnaire, please call Ron Bessent at (804) 786-7802.

1. A. Have you in the past 12 months, or do you currently offer training in the area of Hate Crimes?       6   Yes             27  No

B. If yes, please list training provided: entry-level: 4; legal in-service: 2; groups outside academy: 2

2. A. Have you received any requests from your agency administrator or constituent agencies to conduct training on Hate Crimes?       5   Yes             28  No

B. If yes, was this training implemented?       1   Yes              4   No

C. If no, why not?

  6   No expertise to develop the program

  2   Lack of instructors

  3   Lack of funding

 10  Not enough demand to warrant development

  3   Other (please list) : Not an investigatory agency; no incidents; could offer if had

lesson plans

3. Are your member agencies or agency administrator (s) interested in having Hate Crimes training available to their staff and officers?      28  Yes              5   No

4. Would your member agencies or agency administrator (s) attend training on this topic if offered?      28  Yes              5   No

5. Would you and/or your staff be interested in attending a train-the-trainer course if offered?      29  Yes              4   No

6. Please provide any comments or suggestions that may be helpful on how to best address this issue or provide training : Rappahannock CJA, New River CJA, and VCU P.D. Academy offers to host training; have grater interest in train-the trainer; interest in training for investigators and first time supervisors; provide training through the academy or provide lesson plans and list of instructors; topic not within mission of our department; Central Shenandoah has some information and is willing to share it; include case studies and innovative investigation techniques; be careful that academies are nor offering this as gang classes. unusual prisoner or jail climate training; interested if not just for law enforcement patrol: (sheriff's office) do have some law enforcement officers that would find this interesting; (sheriff's office) classification personnel and gang awareness instruction would be interesting.

Total surveys mailed: 60

Total surveys received: 33

Response rate: 55%

Please return questionnaire to :

Ron Bessent  
805 E. Broad Street  
Richmond, VA 23219  
or fax to: (804) 371-8981

**APPENDIX E: SCC Insurance Company Surveys  
(1996 and 1997)**





**Results of the Insurance Company Survey Conducted by the  
State Corporation Commission Bureau of Insurance for HJR 561 in July of 1997**

In July of 1997, the State Corporation Commission Bureau of Insurance (Bureau) conducted a survey of the top 100 writers of commercial multi-peril insurance and fire insurance in Virginia. These companies represented 87% of the commercial multi-peril insurance and fire insurance market in Virginia. The purpose of the survey was to carry out the legislative directive stated in House Joint Resolution No. 561 which was to examine the availability and affordability of fire insurance coverage, the response of insurance companies in processing claims, and increases in fire insurance premiums or policy cancellations.

The Bureau received responses from 89 companies. The Bureau found that 7,378 policies providing fire insurance coverage to churches in Virginia had been written in the past year (July 1, 1996 to June 30, 1997) as compared to 7,059 policies written in the previous year (July 1, 1995 to June 30, 1996). Several companies indicated that they would like to insure more churches, but they said the marketplace is so competitive that their competitors usually provide lower quotes. The survey results indicated that 43 applications for fire insurance coverage for churches were declined in the past year as compared to 41 applications declined in the previous year. (Several companies said they did not maintain this information.) No policies were cancelled or non-renewed due to losses resulting from or exposure to arson or other crimes of intimidation in the past year as compared to one policy cancelled or non-renewed in the previous year.

The survey results indicated that 14 claims resulting from arson or other crimes of intimidation were paid in the past year as compared to 19 such claims paid during the previous year. The survey asked if any claims resulting from arson or other crimes of intimidation were denied in the past year and the previous year. The survey results indicated that one minor vandalism claim was denied in the past year because the claim was less than the insured's deductible. No claims resulting from arson or other crimes of intimidation were denied in the previous year.

The survey also asked the companies if they had filed a rate increase or a rate decrease over the past year. The majority of the companies that answered the survey (91%) indicated that they had not filed a rate increase in the past year. Of these, some companies had filed a rate decrease, but most of the companies had neither filed a rate increase or a rate decrease over the past year.

The Bureau also was interested in determining how many complaints the Property and Casualty Consumer Services Section had received over the past year regarding church policy terminations or claim denials as a result of arson or other crimes of intimidation. The Consumer Services Section has not received any complaints over the past year pertaining to church policies being terminated or claims being denied due to arson or other crimes of intimidation.

**Insurance Company Survey for HJR 561**

1. How many policies providing fire insurance coverage to churches have you written in the past year\* and in the previous year\*\*?

Past Year \_\_\_\_\_#                      Previous Year \_\_\_\_\_#

2. How many applications have you declined which would provide fire insurance coverage for churches in the past year and in the previous year?

Past Year \_\_\_\_\_#                      Previous Year \_\_\_\_\_#

3. How many policies providing fire insurance coverage to churches have you cancelled or non-renewed in the past year and in the previous year due to losses resulting from or exposure to arson or other crimes of intimidation?

Past Year \_\_\_\_\_#                      Previous Year \_\_\_\_\_#

4. How many claims resulting from arson to churches or other crimes of intimidation against churches have you paid in the past year and in the previous year ?

Past Year \_\_\_\_\_#                      Previous Year \_\_\_\_\_#

5. How many claims resulting from arson to churches or other crimes of intimidation against churches have you denied in the past year and in the previous year?

Past Year \_\_\_\_\_#                      Previous Year \_\_\_\_\_#

6. Have you filed for any rate increases or decreases in the past year?

Yes, rate increase filed \_\_\_\_\_  
Yes, rate decrease filed \_\_\_\_\_  
No, neither rate increase nor decrease has been filed \_\_\_\_\_

7. Name of your company \_\_\_\_\_  
Your name \_\_\_\_\_  
Your telephone # \_\_\_\_\_

\* For purposes of this survey, the term "past year" means July 1, 1996 to June 30, 1997.  
\*\* For purposes of this survey, the term "previous year" means July 1, 1995 to June 30, 1996.

Thank you for completing this survey. Please return this no later than August 8, 1997 to JoAnne Scott, Bureau of Insurance, P.O. Box 1157, Richmond, Virginia 23218 or fax to (804) 371-9396.

**Results of the Insurance Company Survey on the  
Availability of Insurance for Churches and Other Places of Worship  
Conducted by the State Corporation Commission Bureau of Insurance in July of 1996**

In July of 1996, the State Corporation Commission Bureau of Insurance (Bureau) conducted a survey of the top 50 writers of commercial multi-peril insurance in Virginia to determine how many companies were accepting new business applications for churches and other places of worship and what the companies' underwriting policies were with regard to losses due to hate crimes. The Bureau also asked the companies to provide information explaining how they evaluated property at new business and at renewal.

The insurance companies that the Bureau surveyed in 1996 represented 75% of the commercial multi-peril insurance market in Virginia. The Bureau received an 88% response rate to the survey. The Bureau found that the majority of the companies surveyed (83%) provided coverage for churches and other places of worship. Most of the companies that responded to the survey (89%) also indicated that they were willing to quote new business applications for churches and other places of worship. The Bureau also asked the companies if they had a policy of not accepting new business applications if the applicant had experienced losses due to hate crimes such as vandalism and arson. None of the companies indicated that they had such a policy although several of the companies admitted that their practice was to individually underwrite each risk and that prior loss experience was considered when determining whether a new business application was acceptable.

The survey also included two questions asking the companies to explain their underwriting policy regarding non-renewals and continuation of coverage if the insured had suffered a total loss or a partial loss as a result of a hate crime. Most of the companies responded by saying that a decision to non-renew would be based on the total loss experience of the account and that a single incident resulting from a hate crime would not trigger a non-renewal. One company mentioned the importance of having loss control mechanisms in place such as proper lighting, physical security for windows and doors, and alarm systems or watchmen to help deter losses stemming from hate crimes.

The survey also asked the companies to explain what measures they took to verify that their church policies were insured for the proper value. The Bureau asked for information pertaining to both new business and renewal business. Many of the companies said the responsibility rested with the agent, but most of the companies said they had other means of determining values as well. Some of the companies use either the Boeckh system or Marshall and Swift cost estimators to determine property values. Some companies employ loss control engineers or use outside inspectors and appraisal services. Some companies use computer based property valuation software to determine values. Some companies automatically increase the value of the property by 2%-5% each year depending on the rate of inflation, and some companies do a physical inspection periodically. Based on the responses given, none of the companies want to provide coverage on property that is not insured to value.

**Insurance Company Survey on the  
Availability of Insurance for  
Churches and Other Places of Worship**

1. Do you currently provide coverage for churches or other places of worship?

Yes \_\_\_\_\_

No \_\_\_\_\_

*If you answered "no" to question #1, please skip to question #7.*

2. Are you willing to quote new business applications for churches or other places of worship?

Yes \_\_\_\_\_

No \_\_\_\_\_

3. Do you have a company policy of not accepting new business applications if the applicant has experienced losses due to hate crimes such as vandalism or arson?

Yes \_\_\_\_\_

No \_\_\_\_\_

4. What is your company's underwriting policy with regard to non-renewals and continuation of coverage if your insured suffers a total loss due to arson as a result of a hate crime?

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5. What is your company's underwriting policy with regard to non-renewals and continuation of coverage if your insured suffers a partial loss due to arson or vandalism as a result of a hate crime?

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6. What measures do you take to encourage that these risks are insured to value or meet the coinsurance requirement?

a. On new business: \_\_\_\_\_

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b. On renewal business: \_\_\_\_\_

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7. Name of Company \_\_\_\_\_  
Name of Person Completing Survey \_\_\_\_\_  
Telephone Number \_\_\_\_\_

Please complete the survey by July 29, 1996, and return it to JoAnne Scott, Bureau of Insurance,  
P.O. Box 1157, Richmond, Virginia 23218, or fax to (804) 371-9396. Thank you.

