



**2011**

**Annual Report**





# 2011 ANNUAL REPORT



2011 marked an important milestone for HOME: our 40<sup>th</sup> anniversary of transforming lives and communities across the Commonwealth. Since 1971, HOME has expanded programs and services to meet the new and ever changing needs in our community. However, our mission has never wavered — **to ensure equal access to housing for all people.**

## ***Over the past 40 years,***

HOME has opened doors to homes and neighborhoods for thousands of Virginians, creating opportunity, stability, and the potential for economic success.

Families who purchase their first home through HOME's down payment assistance and pre-purchase program know that **where you live makes all the difference.**



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*We are encouraged that there are so many who believe, like we do, that housing is the bedrock upon which individual opportunity rests and that everyone deserves a place to call "HOME."*

*Thank you for your investment in our mission and values for 40 years.*

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## *Over the past 40 years,*

HOME has kept thousands of families facing foreclosure in their homes. A foreclosure is a devastating experience for a family, and in turn, many foreclosures tear apart communities. The emotional investment in the home is deep: those who lose their homes through foreclosure do not only suffer the financial loss and blow to their credit rating; the experience is also very traumatic and disruptive to family life. Because

of HOME's Foreclosure Prevention and Intervention Specialists, these families are able to continue to provide stability and opportunity for their children.

**Families who avoid foreclosure know that where you live makes all the difference.**



## *Over the past 40 years,*

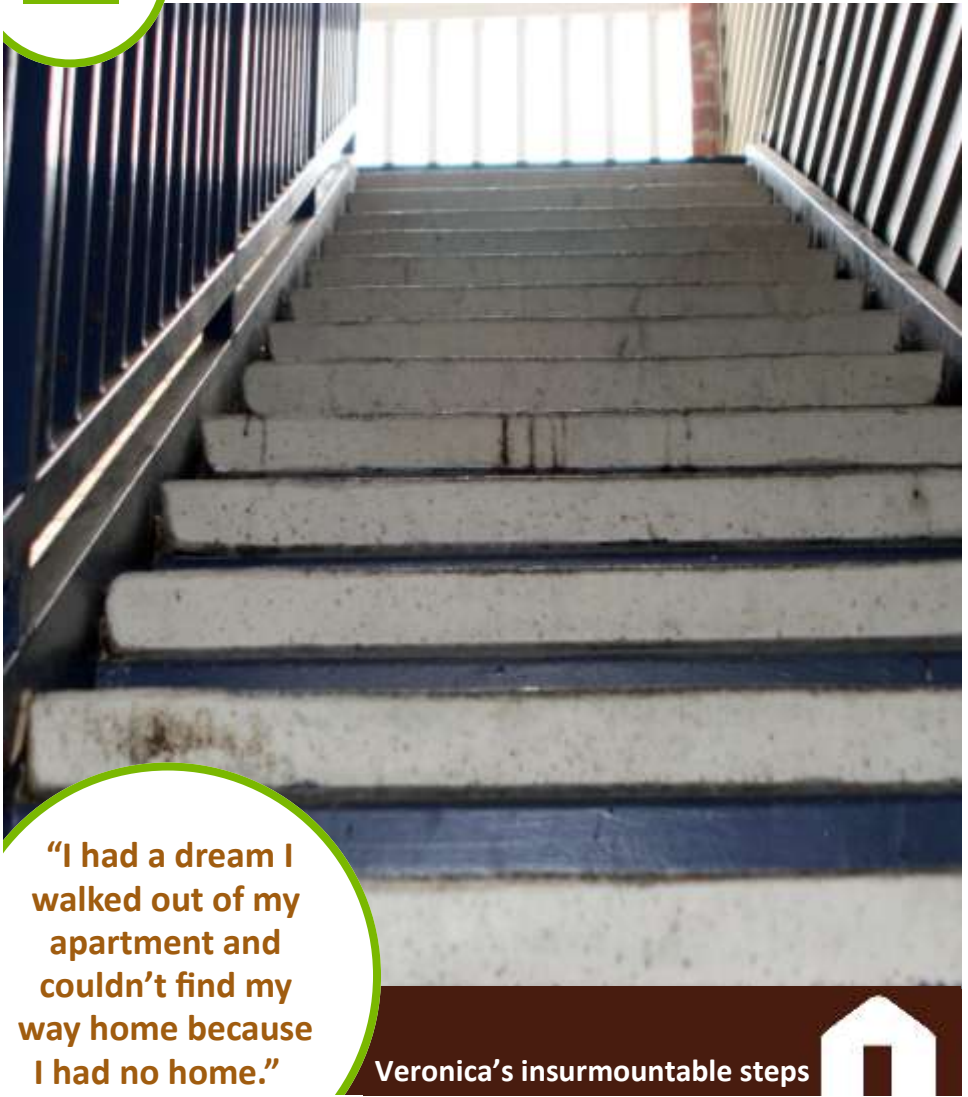
HOME has dedicated resources to addressing housing discrimination in Virginia. This year, HOME's investigation into a "whites only" sign in Henrico County garnered statewide attention. We worked across various platforms to educate the public about fair housing law, the rights of tenants, and the responsibilities of landlords. We harnessed the power of social media to spread our message and showed Virginians that fair housing isn't a political issue—it's an essential part of a healthy community. **The families working with HOME to combat housing discrimination know that where you live makes all the difference.**



***Our Mission: Ensuring equal access to housing for all people.***



# VERONICA



**“I had a dream I walked out of my apartment and couldn’t find my way home because I had no home.”**

**Veronica’s insurmountable steps**



**In September 2010, Veronica** was excited and enthusiastic about her new home and proudly showed off her unit to friends and family. However, Veronica was soon terrified to discover that she had cancer.

Before long, her home became a prison. Radiation and chemotherapy treatments weakened Veronica’s legs, requiring her to use a walker. Since the apartment complex was built before the Fair Housing Act's design and construction accessibility standards were implemented, Veronica faced obstacles everywhere.

Her walker would not fit through the doors inside her apartment; in fact, Veronica couldn't fit it through her front door. She was unable to walk down the stairs on her own, and there was no elevator. Veronica was trapped in the home of which she had once been so proud. One of the most troubling feelings for Veronica was the loss of her independence. Trapped in an inaccessible apartment, she had to rely on others for help with her daily activities. Veronica was the matriarch of her family. However, she soon had no choice but to depend on her children and move in with her daughter, leaving her frustrated. She took over her granddaughter's room, and her granddaughter moved to the sofa.

As if the battle with cancer was not enough, Veronica was now faced with a second battle to terminate her existing lease so that she could move to an accessible home of her own. When she approached the leasing office and explained that she needed to move, she was met with great resistance. Management personnel told her that the only way out of the lease was to pay a steep fee, despite her disabilities. Forced to pay rent on a unit that she could no longer use, Veronica suffered a great deal of anxiety, shame, and sadness in addition to her daily pain from chemotherapy and radiation. She commented that the complex's "rules have caused me so much stress and fear, I can't explain." Scared and worried, Veronica called HOME for help in early 2011. Her daughter met with a fair housing investigator that very day. As she continued to try to work with the apartment complex, Veronica told HOME, "I realized they [the leasing office personnel] didn't believe or care how sick I was..."

HOME counseled Veronica about her fair housing rights. According to the state and federal fair housing laws, it is illegal for housing providers to refuse to make reasonable accommodations, such as waiving lease termination fees for a person with a disability. With HOME's help, Veronica decided to file a complaint with the Virginia Fair Housing Office. HOME gathered evidence and visited her apartment to help her document her struggles with accessibility. HOME also helped Veronica write her complaint and later referred her to an attorney to represent her *pro bono* in a settlement agreement. She reached a settlement with her apartment complex a month before she lost her battle with cancer. She should have been able to spend her last days focusing on memories with her family instead of doing battle with a property owner over her housing rights. Nevertheless, Veronica's family noted that because of HOME's help, Veronica passed away knowing that she received justice.



**HOME opened over 100 fair housing cases in 2011 and screened nearly 600 calls for fair housing violations. Thanks for your investment in HOME.**

Veronica and her grandchildren



Regina Chaney, Sue's Foreclosure Prevention Counselor







In 2000, "Sue" was able to purchase her first home, a dream toward which she had worked toward for many years.

Sue, an employee of Danville City Schools, emphasizes getting behind in her mortgage payments was not intentional: "owning my home was my biggest dream." When both of Sue's parents became ill, she took on much of their caretaking and financial burden. The costs were high, even with both Sue and her daughter contributing toward the expenses.

Then, Sue became ill. Not long after, her daughter lost her job. "It was one thing after another," Sue said. Rising medical expenses and continuing unemployment meant that there just wasn't enough income to cover the expenses. When the monthly mortgage amount increased, Sue began falling behind, despite her best efforts.

Being proactive and attempting to refinance on her own, Sue met with a local credit union to explore her options. The credit union referred her to HOME. Sue was ten months past due when she began working with HOME to refinance her home and avoid foreclosure.

Sue was determined to keep her home, avoid foreclosure, and get caught up with her monthly payments. After working with Regina Chaney, HOME's Housing Education and Foreclosure Prevention Specialist, for about six months, Sue was able to refinance her home with a monthly payment that she can afford. Since coming to HOME, Sue has consistently made her monthly payments and has not fallen behind again. She thanks Regina and HOME for advocating for her and helping her to avoid foreclosure. **"They really, really, really helped me to get back on track,"** she said. "Thank you so very much."



**HOME's foreclosure prevention counselors help many families with similar devastating stories who are struggling to stay in their homes. Sue's is just one of those stories. Over 800 individuals sought HOME's foreclosure help in 2011. Thanks for your investment in HOME.**



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In Memory of Norene Wickline

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Betty Jo Zarris

*\*A special thanks to our Friends of HOME Society members*

*We have made every attempt to ensure the accuracy of this list. If you find an error, please call us at 804.237.7552.*



## **In Memory:**

David Gould was a hardworking and valued member of HOME's Board of Directors, and a kind and generous person. **1956—2011**



# 2011 FEDERAL, STATE, CITY AND COUNTY FUNDERS

Chesterfield County

City of Richmond

Commonwealth of Virginia

Department of Housing and Community Development

Henrico County

United States Department of Housing and Urban Development

Virginia Community Development Corporation

Virginia Housing Development Authority





**“HOME didn’t just help me purchase a house, they improved the entire quality of my daily life.”**

**Liz’s first home**





LIZ

## I bought my first home this year.

HOME gave me the education, motivation, and financial support to make this dream come true.

Homeownership always seemed out of my grasp. I thought only married couples or rich people bought houses. As a waitress of twelve years with little proof of income and the inability to save money with looming student loans, I never thought I could save and buy a home. My less-than-perfect credit and low income kept me from pursuing my dream for so long. My HOME counselors created a personal guide list for me to use to work with a mortgage broker and be able to qualify for a home loan, and they also gave me information about the down payment assistance. We worked together for months to improve my credit, save my deposit, increase my income, qualify for financial assistance, and find a house in my price range. The encouragement from HOME and their belief in my dreams gave me the self-esteem and motivation to work harder at my job, and I was able to earn a salaried promotion. HOME didn't just help me purchase a house—they improved the entire quality of my daily life.

I'm in a better job, and I'm writing this from my own living room. Today, I painted the master bedroom red—something I've never been allowed to do at rental properties. I've made friends in the neighborhood and feel safe and a part of the community. I'm happy to invest in my home and my future—every day I'm making small improvements to my house, and I've gained a true sense of satisfaction in my home.

I'd just like to say thank you to the hard working people that helped me at HOME.

Thank you,

Liz



In 2011, 376 households benefitted from HOME's homeowner classes and counseling. Thanks for your investment in HOME.



# 2011 LOBBY DAY SPONSORS

Consumer Alliance of Virginia

Virginia Housing Coalition

Habitat for Humanity Virginia

Partnership for Housing Affordability

Richmond Community Development Alliance

Virginia Coalition to End Homelessness



# IN-KIND CONTRIBUTIONS

Attorney General of Virginia

Richmond Association of REALTORS

Richmond Free Press

Professor Robert G. Schwemm

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Troutman Sanders, LLP



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## PRESIDENT AND CEO

Constance K. Chamberlin



## HOME's Policy and Research made significant progress in 2011

### RESEARCH

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**Foreclosure Trends Report:** During the height of the foreclosure debate at the Virginia General Assembly, HOME published a report which showed that foreclosure rates in Virginia's rural areas had nearly doubled since 2008, while rates in urban areas had remained fairly consistent. It also included a survey of housing counselors. Fifty percent stated that preventable foreclosures happened frequently or very frequently. In those cases, their clients were almost approved for a loan modification, but were foreclosed on before the process could be completed. This report was covered by almost every major regional newspaper in Virginia.



**Virginia's Neighborhoods & the American Jobs Act:** This report evaluated housing investments in the proposed American Jobs Act and the potential impact in Virginia. Highlighting how Virginia's neighborhoods have been devastated by foreclosures and vacancies, the report showed that every region of Virginia would benefit from investments to improve vacant and foreclosed homes and businesses. This report received significant coverage from radio news outlets across the Commonwealth, reaching an audience of around 600,000.



### ADVOCACY

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**2011 Housing Day:** HOME took the lead in organizing Housing Advocacy Day. Housing advocates came to Richmond to promote foreclosure reform and to end discrimination against affordable housing developments. At the end of the session, HOME was successful in ensuring that non-profit foreclosure prevention counseling continues to be available by exempting non-profits from unnecessary regulations in the SAFE Act.

**Community Conversations:** In June, HOME hosted a "Community Conversation on Housing" with Delegate Jennifer McClellan (71<sup>st</sup> District). In October, HOME organized another Community Conversation on Housing in collaboration with Project:HOMES (formerly ElderHomes) featuring State Senator John Watkins. These two events connected important policy makers with people on the front lines of Virginia's housing crisis.





# 40<sup>TH</sup> ANNIVERSARY



Co-Chairs Judy Anderson and Bob Sledd joined over 200 community members in October to celebrate HOME's 40<sup>th</sup> Anniversary and the many fair housing successes since 1971.

Remarks by keynote speaker Willie Lanier, Sr. (businessman and NFL Hall of Famer) challenged celebrants to renew their commitment to being ambassadors for social justice, equality, and fairness.

Lanier was joined by The Honorable Anthony F. Troy, former Attorney General of Virginia, and Kevin Mottley, Esq. Troy and Mottley echoed Lanier's comments and encouraged celebrants to support HOME's mission of ensuring equal access to housing for all people.

Equal housing opportunity is not only about doing what's "right." It is also about improving the economic vitality of neighborhoods. For 40 years, HOME has transformed lives and communities by ensuring equal access to housing for all people.



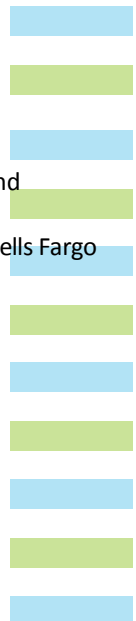
## Thanks to everyone who celebrated this special anniversary. A special thanks to:

### 40<sup>th</sup> Celebration Co-Chairs:

Judy Anderson, Civic & Community Service Activist  
Bob Sledd, Senior Economic Advisor to Governor Bob McDonnell

### 40<sup>th</sup> Celebration Honorary Co-Chairs:

Dr. Nancy Bagranoff, Dean, Robins School of Business, University of Richmond  
Raymond H. Boone, Publisher, Richmond Free Press  
Tim Butturini, Executive Vice President, Regional President - Greater Virginia, Wells Fargo  
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Craig R. Smith, President and CEO, Owens and Minor  
Michele Zajur, CEO, Virginia Hispanic Chamber of Commerce



### 40<sup>th</sup> Celebration Sponsors:

Bank of America

BB&T

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Department of Professional and Occupational Regulation

Dominion Resources

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In Honor of Barbara Wurtzel Rabin, HOME's Founding Executive Director

Richmond Association of REALTORS

Richmond Free Press

SunTrust

Union First Market Bank

Virginia Association of REALTORS

Virginia Credit Union

Virginia Department of Housing and Community Development

Virginia Housing and Development Authority

Wells Fargo

Wilbanks, Smith & Thomas Asset Management



### Connie Chamberlin Retires After 23 Years:

HOME's 40<sup>th</sup> Anniversary also honored HOME's President & CEO Connie Chamberlin, who retired in December. During her 23 years at HOME, Connie expanded HOME's approach to ensuring equal access to housing, focusing on both individual services and systemic change. Under her leadership, HOME became a respected voice in policy debates and was responsible for changes in Virginia law that strengthened fair housing enforcement in the state and gave low income families more access to good neighborhoods. HOME's precedent-setting litigation against insurance companies resulted in quality homeowners' insurance being made available to low-income and minority communities across the country.

"It has been a privilege working for such a high-performing organization and with such wonderful people," said Chamberlin. "HOME has changed my life, just as it has changed the lives of thousands of Virginians."

Connie leaves behind a strong, dynamic organization for the next leader to build on what she has accomplished.





# 2011 DISCRIMINATION

In 2011, a “whites only” sign appeared on Gayton Road in Henrico County. You may have received the e-newsletter, saw the posts on Facebook, or read the tweets about this sign. HOME did not send out a traditional press release to gain media coverage. The buzz started with social media.

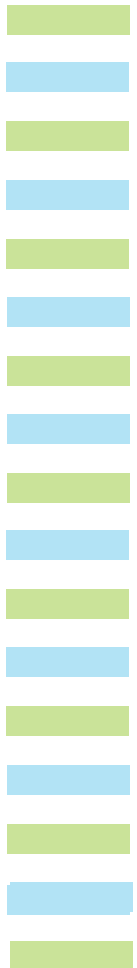
HOME was featured on the Facebook pages of local media. They shared the image from HOME’s Facebook page on their own pages, and the social media response was more than HOME had ever experienced. Hundreds of posts and shares resulted.

HOME monitored all Facebook comments and responded where appropriate. HOME utilized this opportunity to educate the public about HOME’s programs and, most importantly, fair housing law.

On WTVR’s page one woman wrote, “So sad that this kind of ignorance is still going on! I can’t believe people can be so cruel and heartless... no one is better than someone else because of the color of their skin... we all bleed red!”

A woman commented on the WRIC page, writing “I have a dream that my four little children will one day live in a nation where they will not be judged by the color of their skin, but by the content of their character. Martin Luther King Jr.... getting there, but as we see from this sign... still lots of work to be done...”

**Whether blatant or not, housing discrimination is still here. Your continued investment helps us continue the fight for what is right.**



# CONSOLIDATED FINANCIAL STATEMENT

## Housing Opportunities Made Equal of Virginia, Inc.

Year ended June 30, 2011

	HOME	Foundation	Eliminating	Total
<b>Revenue and support</b>				
Private grants and contracts	\$ 353,221	-		\$ 353,221
Government grants and contracts	1,331,955	-		1,331,955
Contributions	147,849	-		147,849
Endowment support	1,192,920	-	\$ (1,192,920)	0
Net investment income	1,529	\$ 1,282,812		1,284,341
Legal settlements	7,045	-		7,045
Miscellaneous	17,184	-		17,184
Loss of Disposal of Assets	(40,547)	-		(40,547)
<b>Total revenue and support</b>	<b>3,011,156</b>	<b>1,282,812</b>	<b>(1,192,920)</b>	<b>3,101,048</b>
<b>Expenses</b>				
Program services	2,774,903	1,192,920	(1,192,920)	2,774,903
Management and general	211,318	23,590		234,908
Fundraising	226,821			226,821
<b>Total expenses</b>	<b>3,213,042</b>	<b>1,216,510</b>	<b>(1,192,920)</b>	<b>3,236,623</b>
<b>Change in net assets</b>	<b>(201,886)</b>	<b>66,302</b>		<b>(135,584)</b>
<b>Net assets—beginning of year, restated</b>	<b>1,044,955</b>	<b>9,429,454</b>		<b>10,474,409</b>
<b>Net assets—end of year</b>	<b>843,069</b>	<b>9,495,756</b>		<b>10,338,825</b>

### Center for Housing Advocacy

Fair Housing Counseling, Systemic Investigations & Enforcement

### Center for Housing Education

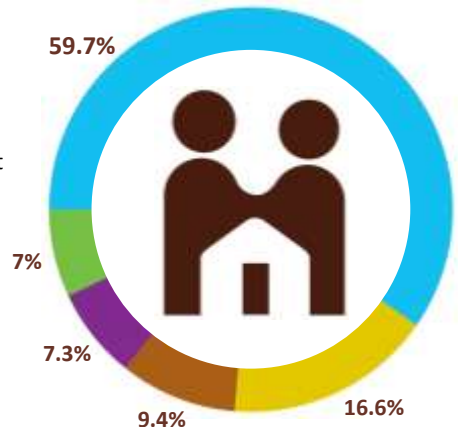
Homeownership Counseling & Classes, Foreclosure Prevention & Intervention Services, Down Payment & Closing Cost Assistance and Financial Literacy Classes

### Center for Housing Leadership

Housing Policy and Research

### Fundraising

### General & Administrative



626 E. Broad Street, Suite 400  
Richmond, VA 23219



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

## HOME's 7 Stepping Stones to Housing Equality

Eliminate Racial and Ethnic Disparities in Homeownership

Eliminate Housing Discrimination and Unfair Practices

Decrease the Concentration of Poverty

Lower the Mortgage Default Rate

Desegregate Housing Patterns

Help More People Become Homeowners

Increase the Availability of Affordable Housing

## 2011 Annual Report

*Where you live makes all the difference*