



Where you live makes all the difference

2012 Annual Report

Housing Opportunities Made Equal of Virginia, Inc.



Dear Friends of HOME,

Fair housing remains a pressing civil rights issue, and here at HOME we endeavor to tackle glaring individual instances of discrimination. More important, however, we're working to identify and address the systemic practices that deny people access to credit or housing and cripple our neighborhoods. The lack of fair housing and equal access to credit are the biggest contributing factors to the large and growing wealth gap in our country.

We confront these issues with enforcement of fair housing laws, advocacy and policy work within the state, but also with direct action aiding those seeking to purchase a home for the first time or keep their home under the threat of foreclosure. This multi-faceted approach is a powerful force for change, and it takes resources and support from our communities and individuals to put our plan in action.



I am so grateful for your relationship with us. Your support helps create transformational change by breaking down the barriers to housing choice. Your donations help create responsible homeowners who are invested in their communities. Your advocacy helps educate decision-makers on housing issues facing their constituents.

Since taking over as president and chief executive officer of HOME in June, I feel so fortunate and proud to be a part of an organization with as rich of a history and as broad a reach as ours. Our incredible board, staff, volunteers, donors and community allies have energized me and reaffirmed my commitment to fair housing.

We have done great things together and I know that we will continue to do even bigger things in the days ahead.

Thank you for believing in HOME.

A handwritten signature in blue ink that reads "Heather Mullins Crislip". The signature is fluid and cursive.

Heather Mullins Crislip
President and CEO




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Housing Opportunities Made Equal of Virginia, Inc. (HOME) is Virginia’s premier fair housing and housing counseling organization, offering a variety of programs and services designed to ensure equal access to housing for all Virginians. HOME is a 501(c)(3) nonprofit corporation and a HUD-approved housing counseling agency.

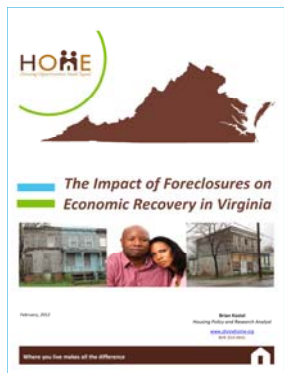
HOME enacts its mission to ensure equal housing access for all people through extensive research, housing counseling and education, fair housing advocacy, and housing policy. These programs all endeavor to help HOME achieve its 7 Stepping Stones to Housing Equality.

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

RESEARCH

In 2012, HOME's research team released **"Where You Live Makes All The Difference: An Opportunity Map of the Richmond Region."** This report, which has taken HOME several years to prepare, provides a unique, housing-focused perspective to the socio-economic dynamics of the Richmond region. HOME measured opportunity by equally weighing, and then mapping, 22 wide-ranging socio-economic variables that measure core factors in housing, transportation, wealth, education, health and access to credit. Examples include median household income, homeownership rates, English and math performance scores, and visits to a general family doctor in the last 12 months. The report underscores the important role that housing plays in accessing opportunity and building wealth.



This year, HOME also published **"The Impact of Foreclosures on Economic Recovery in Virginia."**

The report analyzed statewide and regional foreclosure data in Virginia as well as how subprime mortgages, mortgage servicing errors and increases in vacant properties present significant obstacles to robust economic growth. The report highlighted the fact that foreclosures are declining yet the percentage of subprime mortgages resulting in foreclosure continues to increase. Despite a 32 percent decline in foreclosures, foreclosures remain 1,000 percent greater than in 2006, before the recession. Virginia homeowners who lived close in proximity to a vacant

property lost \$26 billion in home equity.

In 2012, HOME produced a detailed report presenting data about all of HOME's clients and services for the previous year. The **"HOME Footprint"** is a new annual publication to show the impact HOME is having in Virginia and the footprint it is leaving in the community. HOME's 2011 footprint report included client data from Jan. 1, 2011 to Dec. 31, 2011. This year's annual report contains HOME's footprint report for 2012.

HOME CONSULTING SERVICES

In 2012, HOME embarked on a social entrepreneurial venture that would create an additional stream of revenue for the organization while furthering its mission to ensure equal access to housing for all people. Upon securing start-up funds from the Mary Morton Parsons Foundation and Mr. and Mrs. William A. Royall, Jr., HOME prepared for the 2013 launch of HOME Consulting Services (HCS), which will produce high-quality fair housing and housing-related research to communities across the commonwealth and the country. HCS leverages HOME's national reputation in fair housing and our talented, sophisticated staff in order to uncover systemic housing discrimination and use the resulting revenue to support our fair housing, public policy, education and outreach programs within Virginia.

HCS's launching point lies in marketing its services for completing Analysis of Impediments to Fair Housing Access (AI) studies. The US Department of Housing and Urban Development (HUD) requires that all localities receiving certain federal funds for community development conduct and submit an AI every five years, and they recommend that localities partner with local fair housing groups like HOME for assistance.

HOME, meanwhile, has a long history of producing thorough, high-quality AIs, including conducting seven studies in the commonwealth in the past 12 years. HUD has also contracted HOME to develop a set of best practices and a standard methodology for producing AIs. Given this, and the fact that HUD is expected to release more stringent regulations for AIs that will likely encourage some localities to contract external services for completion, HOME believes that it has a significant market advantage when it comes to conducting AIs.

In addition to AIs, HCS also plans on conducting housing market studies and Home Mortgage Disclosure Act (HMDA) analysis. A housing market study offers a detailed picture of existing housing stock for a specified geography and examines the future housing needs of a community through rental and sales projections. Annual HMDA analysis provides insight into discriminatory mortgage lending practices occurring in a jurisdiction. HMDA data analyses have been key to several state and federal settlements with mortgage lenders in recent years.

Conducting research for localities in these three areas will further HOME's mission to ensure equal access to housing for all people and provide an additional stream of revenue to support HOME's education, fair housing and policy programs.

HOME'S FOOTPRINT



HOME served households in 76 jurisdictions throughout Virginia in 2012.

HOME was founded in 1971 to fight discrimination and segregation in housing. By working to promote financial literacy and the proper use of credit, HOME creates responsible consumers. By enforcing the fair housing laws, HOME makes our housing market fair and open to all. Many of HOME's victories are well known, setting U.S. Supreme Court precedents and providing national impact.

For the past 42 years, HOME has worked to unlock doors closed by housing discrimination. The following pages include client data from Jan. 1 through Dec. 31, 2012. During that period, HOME provided counseling and fair housing services to **1,774 families across Virginia.**

Through the web and news media, HOME reached out to hundreds of thousands of people. HOME's website had **221,186 views**, with **38,376 visitors**, an increase of 10 percent from last year. HOME had **20,822 downloads** of its web materials, such as its affordable housing rental guide and various research publications, an increase of close to 50 percent from 2011.

By working to give every family access to good neighborhoods and good schools, HOME helps create a well-educated workforce for the future. Furthermore, by preventing foreclosures and giving families the tools they need to be long-term, sustainable homeowners, HOME helps to avoid disruptions in the workplace and to create a stable workforce.

CENTER FOR HOUSING COUNSELING AND EDUCATION

The Center for Housing Counseling and Education expands housing opportunities for individuals, helping them gain the knowledge and financial skills they need to become successful, long-term homeowners, avoid mortgage default and be good tenants.

In 2012, the Center for Housing Counseling and Education counseled an average of 27 clients each month through its down payment assistance program. In total, **325 clients** received homeownership education. This counseling ensures that these clients have the knowledge they need to make informed financial decisions. In this way, HOME is creating sustainable homeowners who will build wealth over the long term.

By encouraging responsible homeownership, **HOME and its clients have generated an estimated \$2,258,075 in local economic impact.** With just an average of \$9,583.04 in investment per client (total of \$469,569 for 2012) HOME is able to use its expertise to return close to five times its initial investment. It is clear that promoting responsible homeownership is a win-win situation for first-time home buyers, local jurisdictions and the local economy.

Through its Foreclosure Intervention and Prevention Program, the Center for Housing Counseling and Education was able to make a substantial local impact by working to keep families in their homes. In 2012, the center provided counseling to 314 new clients.

The Center for Housing Counseling and Education offers:

- Foreclosure intervention and prevention to help families keep their homes
- Pre-purchase homeownership counseling to help families become long-term, successful homeowners
- Down payment assistance
- Homeownership education
- “Superior Tenant” training
- Practical financial education classes



CENTER FOR FAIR HOUSING

The Center for Fair Housing, formerly known as the Center for Housing Advocacy protects the housing choices of all people from external barriers and limitations.



In 2012, the Center for Fair Housing conducted **374 landlord/tenant counseling intakes** and **117 fair housing intakes**. As a direct result of these intakes, the center opened **46 fair**

housing investigations and 37 consumer protection investigations. Additionally, staff conducted more than **120 on-site rental and sales tests**.

The Center for Fair Housing also serves as a fair housing educational resource. In 2012, the center conducted **41 fair housing trainings** for consumers across the commonwealth. Staff found time to organize and host a community conversation in partnership with the Virginia Poverty Law Center on residential segregation in Richmond. The packed event demonstrated our community's need for conversation on segregation and HOME's leadership in this arena.

The Center for Fair Housing was also a HUD Fair Housing Initiatives Program (FHIP) Grantee recipient. HOME was awarded grants to conduct systemic lending investigations throughout the state of Virginia. As part of one of these grants, staff conducted numerous loan modification scam investigations and reviewed 2,078 individual trustee deeds as part of a systemic lending investigation.



The Center for Fair Housing offers:

- Assistance to victims of discrimination in pursuing their fair housing rights
- Investigation of systemic discrimination
- Education and training for the housing industry and consumers
- Protection of consumers from unlawful housing discrimination

CENTER FOR HOUSING POLICY

The Center for Housing Policy, formerly known as the Center for Housing Leadership, creates change in the housing systems that drive economic, educational and social opportunities.

In 2012, the Center for Housing Policy was a major voice in the discussion of housing and economic recovery. The center released a comprehensive report on the relationship between housing and opportunity, entitled “**Where You Live Makes All the Difference: An Opportunity Map of the Richmond Region.**” The report examines the relationship between numerous socio-economic variables, as well as access to transportation, jobs and sustainable credit to underscore the disparities that exist throughout the Richmond region in terms of access to opportunity. The center also released several research papers such as “**The Impact of Foreclosures on Economic Recovery in Virginia**” and the “**2012 Virginia Housing Snapshot.**”

Events organized by the Center for Housing Policy in 2012 included:

- 2012 Housing Advocacy Day in Richmond
- Community Conversation on Housing with Delegate Peter Farrell
- Community Conversation on Housing with Delegate Betsy Carr
- Blogger Luncheon on housing and opportunity

The Center for Housing Policy works on:

- Research on key housing issues
- Campaigns against abusive lending practices
- Defining and addressing issues in the mortgage market
- Policy and legislative priorities
- Systemic changes
- Identifying emerging issues
- Reliable, factual information on the state of housing
- A catalyst for change at the local, state, national levels
- Coalition and partnership building

POLICY EVENTS

Community Conversations

HOME has been a leader in promoting robust discussion of fair and affordable housing issues amongst Virginia's policy makers. HOME held two Community Conversations on Housing in 2012, connecting key leaders with volunteers, staff and board members from housing nonprofits in Virginia.



In July, HOME and ProjectHOMES collaborated to host Delegate Betsy Carr (69th House District) for conversations ranging from weatherization and housing issues for older Virginians to foreclosures and reducing homelessness. In September, HOME collaborated with Virginia Habitat for Humanity to host Delegate Peter Farrell (56th House District) for conversations ranging from affordable housing and community development to transportation and poverty. These events educate policy makers about housing issues facing low- and moderate-income Virginians. They also build crucial relationships to help Virginia make important housing, transportation and economic decisions.

2012 Housing Day

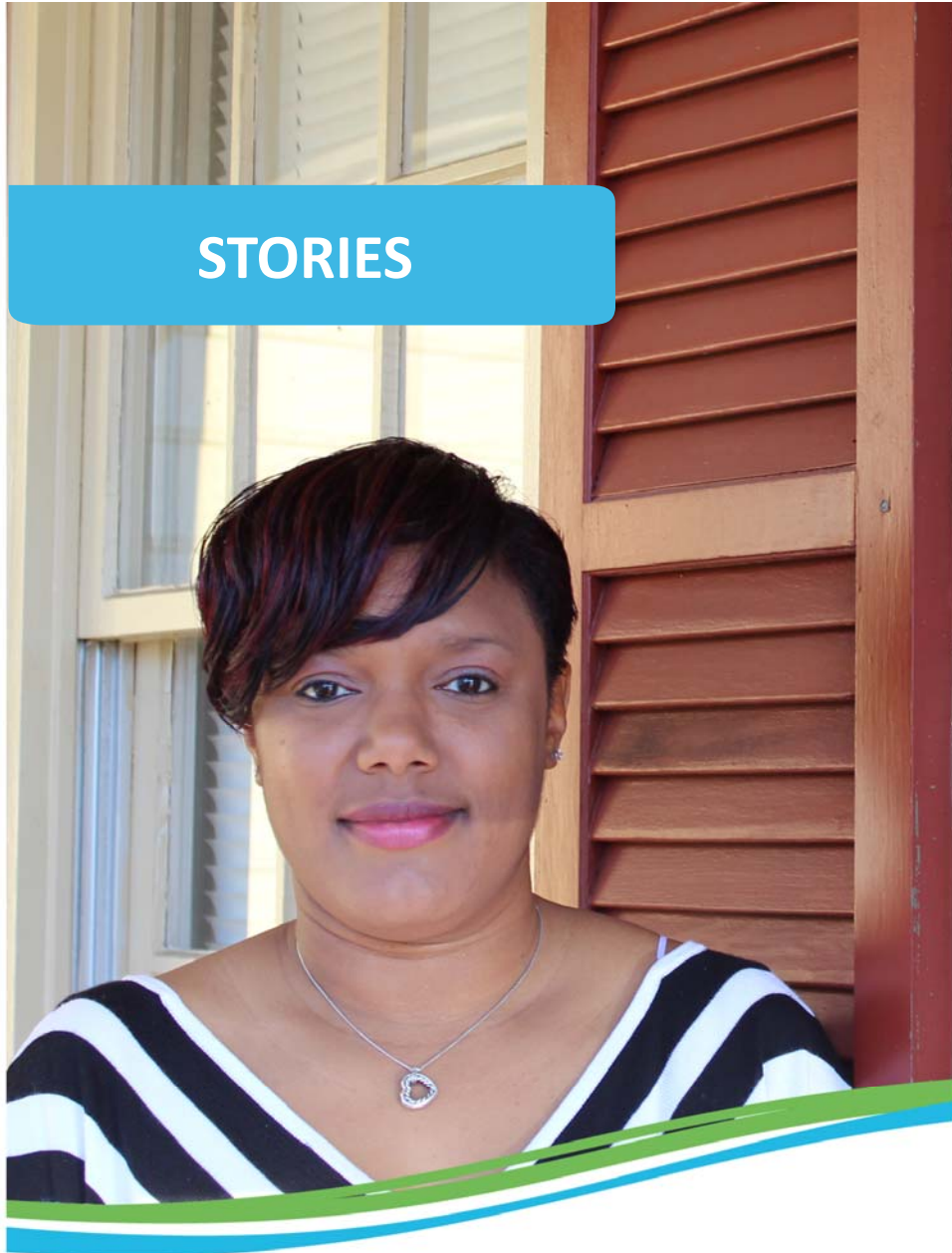
In 2012, HOME led and organized Housing Day at the Virginia General Assembly. Volunteers, staff, board members and advocates from housing organizations across Virginia came to Richmond to promote foreclosure reform, create a Virginia Housing Trust Fund and reduce homelessness. Because of the critical work of HOME and its housing partners, \$7 million of the National Mortgage Settlement was dedicated to the newly created Virginia Housing Trust Fund.

Blogger Luncheon on Housing and Opportunity

HOME organized this exciting event in April as part of Affordable Housing Awareness Week. A panel of Central Virginia bloggers held an interactive and wide-ranging discussion about how housing is connected to jobs, transportation, education and economic development. Around 50 attendees joined a panel of seven local bloggers. The bloggers were James Bacon ("Bacon's Rebellion"), John Sarvay ("Florricane"), Nathan Hughes ("RVA Business"), Jason Kenney ("Bearing Drift"), Rachel Levy ("All Things Education") and Alex Iwashyna ("Late Enough.")



STORIES



"Each person that I touch, they're going to be able to touch somebody else... and HOME does the exact same thing."

- Joie Boykins

THE RAGINS

Although the foreclosure crisis is beginning to wane, foreclosures remain at epidemically high levels. In 2012, there were a total of 31,437 incidents of foreclosure just in the state of Virginia, including the unique story of Richmond renters Andrew and Loretta Ragin.

For more than a decade, the Ragins had rented a house in Richmond's Southside with their very modest fixed income. Andrew, a 70-year-old disabled veteran, and his wife, Loretta, 65, managed their money effectively and lived within their means. The couple never once overdrew their bank account or missed a rent payment.

Then, in 2011, their landlord lost their house to foreclosure. The bank allowed Andrew and Loretta to continue living in their home for one year before announcing that the house would be sold. The Ragins had never owned a home before, and with their meager income, buying their home seemed like an impossible task. It appeared that they would lose their home and community of 12 years, despite having been responsible, rule-abiding tenants.

Luckily, a home appraiser, moved by the Ragins' plight, decided to contact HOME on their behalf. After the Ragins attended HOME's

homeownership education classes, one of HOME's certified housing counselors guided the couple through the homebuying process. Even though Andrew and Loretta's income was small, their counselor saw promise in their money management skills and credit score. She worked with them to make an offer for the house, have it inspected and have the bank make the necessary repairs. After the long and arduous process, the Ragins were approved for a loan for the house and, with HOME's down payment and closing cost assistance, Andrew and Loretta were able to successfully purchase their home.

As a result of HOME's help, Andrew and Loretta overcame the odds and became first-time homeowners. They were able to keep their home, stay in their community, and, in the end, save a considerable amount of money. After purchasing their new home, the couple's monthly mortgage payment is only \$270 per month, compared to their prior \$450 per month rent. Thanks to HOME, the Ragins also have more discretionary income available to invest into the community they love.





JOIE BOYKINS

Joie Boykins was tired of renting. She had long dreamed of owning a brick rancher with a basement, on a cul-de-sac, just like her childhood home. Joie contacted a real estate agent, who put her in touch with HOME to begin homebuyer education classes. One of HOME's housing education specialists walked Joie and her husband through the inspection process in order for the couple to successfully purchase their first home - a brick rancher, just like Joie had always imagined.

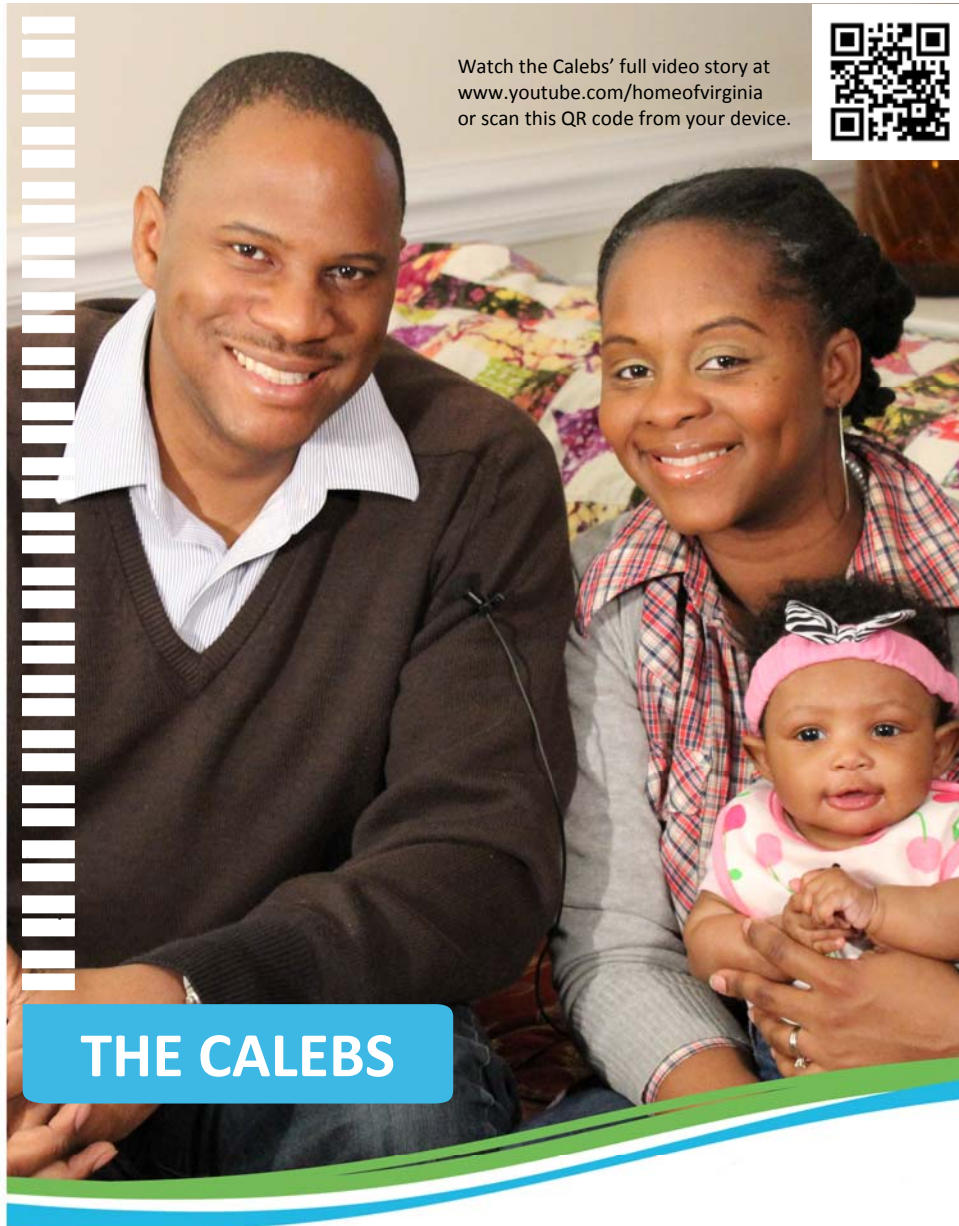
That was in 1997.

Today, Joie and her husband still live in that same brick rancher, although they have made renovations, like replacing the windows and doors and updating their kitchen and bathroom. Joie says this home is still her "dream house" and the Boykins have no plans on moving any time soon.

**JOIE WAS A
HOMEOWNERSHIP CLIENT
OF HOME.
NOW, SHE HAS HER OWN
REALTY COMPANY AND IS A
CERTIFIED HOUSING
COUNSELOR.**

In 2005, Joie made another dream come true when she got her real estate broker's license and started her own company, East Coast Realty and Relocation. Now a certified housing counselor, Joie sometimes talks at the very same first-time homebuyer counseling classes she took at HOME 16 years ago. Whenever she meets with her clients and agents, she is always quick to share all of the housing knowledge she gained from HOME.

"Each person that I touch, they're going to be able to touch somebody else," she said, "and HOME does the exact same thing."



THE CALEBS

The economic and housing crises have greatly impacted young adults, with 37 percent of 18- to 29-year-olds unemployed or otherwise out of the workforce.* Many college graduates have had to delay full independence by moving back into their parents' homes, like Virginia Commonwealth University alumnus Andrew Caleb. HOME's homeownership education and down payment assistance programs, however, have been able to help young people like Andrew achieve independence by becoming first-time homebuyers.

In 2007, Andrew, a recent VCU graduate and Federal Reserve employee began searching online for a house of his own. After living under his parents' roof for two years, Andrew was assured that he wanted to own, not rent his future residence. Though there were perks to his living situation – his mother's delicious home cooking, for example – Andrew yearned for his own space.

Upon finding out about HOME, Andrew signed up for HOME's homebuyer education program and, one month later, was invited to take two classes. In these classes, Andrew learned valuable homebuying information and tips, such as knowledge about the lending process and how to get a home inspected before purchase.

HOME was also able to provide Andrew with down payment assistance, helping him gain access to more housing opportunities. During his house hunt, Andrew had frequently found that houses within his price range were in less than ideal locations. But after qualifying for this assistance program, Andrew was able to explore homes in a variety of neighborhoods.

"I had more options to choose where I wanted to live," Andrew said. "They really did open that door for me to make the choice when it comes to finding the right house for me."

"I FEEL THAT THIS HOME IS PERFECT FOR US BECAUSE IT HELPS US TO STAY WITHIN OUR MEANS... AND WE'RE COMFORTABLE. WE KNOW THAT WE'RE SAFE."

Six years later, Andrew is now a husband and a new father, and he and his family are still reaping the benefits of HOME's assistance. Andrew and his wife, Tanetta, were married two years after Andrew bought his Church Hill home.

The Calebs' affordable mortgage and stress-free housing stability has allowed them to focus their time and money on two major milestones: planning their wedding and the recent birth of their daughter, Nyjah. Tanetta is able to work part-time for Capital One and care of Nyjah, while Andrew works and studies to complete his master's degree.

Andrew says that the location of their home has been both money-saving and convenient.

"We have everything we need within walking distance," Andrew said. Settled in their Church Hill home, the Calebs are able to save money on transportation to church, the pediatrician, grocery shopping, childcare and visits to friends. They have also become invested members of their community. Andrew and Tanetta are involved at their church, where the East End Fellowship has supported Tanetta as a new mother. The Calebs also participate in the Union Hill Civic Association and Tanetta volunteers at the Peter Paul Development Center's after-school program for at-risk youth.

"We have good roots in this community," Andrew told HOME. "If we were to move to another house, it would be within this community."

"This is a really, really great place to live," Tanetta added. "I feel that this home is perfect for us because it helps us to stay within our means... and we're comfortable. We know that we're safe."

CONSOLIDATED FINANCIAL STATEMENT

Housing Opportunities Made Equal of Virginia, Inc. Year ended June 30, 2012

	HOME			Foundation		Consolidated Total
	Unrestricted	Temporarily Restricted	Total	Unrestricted	Eliminating	
Revenue and support						
Grants and contracts	-	\$ 1,867,764	\$ 1,867,764	-	-	\$ 1,867,764
Contributions	1,280,762	74,250	1,355,012	-	(1,125,054)	229,958
Net investment income	644	-	644	603,882	-	604,526
Legal settlements	7,065	-	7,065	-	-	7,065
Miscellaneous	20,066	-	20,066	-	-	20,066
Loan repayments	600	-	600	-	-	600
Loss on disposal of assets	(227)	-	(227)	-	-	(227)
	1,308,910	1,942,014	3,250,924	603,882	(1,125,054)	2,729,752
Net assets released from restrictions	1,943,060	(1,943,060)	-	-	-	-
Total revenue and support	3,251,970	(1,046)	3,250,924	603,882	(1,125,054)	3,234,792
Expenses						
Program services	2,647,391	-	2,647,391	1,125,054	(1,125,054)	2,647,391
Management and general	323,346	-	323,346	23,591	-	346,937
Fundraising	240,464	-	240,464	-	-	240,464
	3,211,201	-	3,211,201	1,148,645	(1,125,054)	3,234,792
Change in net assets						
Unrestricted	40,769	-	40,769	(544,763)	-	(503,994)
Temporarily restricted	-	(1,046)	(1,046)	-	-	(1,046)
	40,769	(1,046)	39,723	(544,763)	-	(505,040)
Net assets – beginning of year	647,993	195,076	843,069	9,495,756	-	10,338,825
Net assets – end of year	\$ 688,762	\$ 194,030	\$ 882,792	\$ 8,950,993	-	\$ 9,833,785

Center for Housing Counseling and Education

Homeownership counseling and classes, foreclosure prevention and intervention services, down payment and closing cost assistance and financial literacy classes

Center for Fair Housing

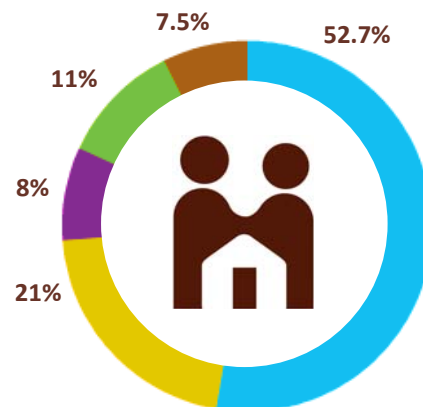
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