



Because it is Right.



Housing Opportunities Made Equal of Virginia
2018 Annual Report

Letter from our CEO

In 2018, HOME made great strides in working to ensure equal access to housing for all people. We set our goals high by launching a campaign to fund significant cases of systemic discrimination. We saw thousands of clients obtain or retain housing. We were proud to have our staff recognized for their excellence, such as HOME's director of research and policy, Brian Koziol, receiving the Virginia Housing Alliance Game Changer award, and Andrew Haugh winning nonprofit CFO of the year by Virginia Business Magazine.

HOME continues to do groundbreaking and impactful work with dedicated and empathetic employees. Here are some highlights of what we accomplished this year.

During the summer, HOME hosted a standing-room only talk about redlining – a discriminatory practice by which insurance companies, banks, etc., deny services to residents based on the racial or ethnic composition of their neighborhoods – with Richard Rothstein, author of “Color of Law.” The audience represented fair housing and other civil rights activists from all over the greater Richmond area, including nonprofits, academics, government advocates, and more.

In the fall, we launched the Barbara Wurtzel Rabin Fund, named for HOME's founding executive director, Barbara Wurtzel Rabin. The Fund will support broad implementation of the fair housing law by building resources to support specific fair housing investigations and enforcement through projects with a focus on systemic discrimination and precedential cases. With \$715,730 raised as of February 2019, 71% of the \$1 million campaign goal has been successfully raised in just the first five months of the three-year campaign. We could use your help!



In addition to these gains, our housing counseling team continues to work diligently – to educate tenants; find homes in neighborhoods of higher opportunity for Housing Choice Voucher holders; educate and provide down payment assistance to first-time homeowners; and help individuals and families keep their homes when faced with foreclosure.

Our fair housing team continues the fight against discriminatory practices in housing against individuals by investigating, mediating, and in some cases, pursuing legal action against individuals and corporations who do not honor fair housing laws.

A huge thank you to all donors, from individuals to the federal grant-funding institutions, who enable HOME to continue this very important work. Without your financial support, HOME could not fulfill the mission we have upheld since 1971 – ensuring equal access to housing for all people.

HOME appreciates your continued support.

Sincerely,

Heather Mullins Crislip, President & CEO
Housing Opportunities Made Equal of Virginia, Inc.



Making Great Strides for Housing Equality

Celebrating 50 Years of Fair Housing



The federal Fair Housing Act was signed into law by President Lyndon B. Johnson seven days after the assassination of Rev. Dr. Martin Luther King, Jr. in 1968. It was a hard-won step forward for civil rights, and it was very much the reason that HOME was incorporated three years later in 1971. Although the law was a huge leap forward for civil rights, the country lacked the means to enforce it. HOME was founded in order to give the law teeth, and bring equality to the Richmond housing market and later expanded our reach to the entire commonwealth.

To recognize this history, HOME hosted an event at the Virginia Museum of Fine

Arts to celebrate the Act and to honor the legacy of HOME's founding executive director Barbara Wurtzel Rabin.

The event brought together friends of HOME and fair housing, from the earliest supporters to the most recent. Though his duties in the nation's capital prevented him from being able to attend, U.S. Senator Tim Kaine sent greetings via video.

Three brand new videos were revealed and played for attendees, each highlighting a significant aspect of HOME's history. The first covered the events surrounding the passing of the Fair Housing Act and how it sparked the founding of HOME.





The second detailed HOME's landmark case, Havens Realty Corp. v. Coleman. The third, and final, was a reflection on Barbara Wurtzel Rabin's monumental impact on the organization.

Afterwards, Barbara's three children – Sharon, Judy and Dan Wurtzel – joined with HOME in announcing, by far, HOME's most exciting announcement of the year – the launch of the Barbara Wurtzel Rabin Fund. This Fund will help fight larger, systemic cases of housing discrimination in Virginia and with national impact.

This fund is an homage and a continuation of the legacy of Barbara's methods of

testing and investigating fair housing violations that HOME was built on. Her work on the precedent-setting U.S. Supreme Court case, Havens Realty Corp. v. Coleman, gave organizations like HOME legal standing to enforce the Fair Housing Act. Now HOME will use that legacy to continue to push the law further.

Continuing the proud legacy of creating impactful change.





The Barbara Wurtzel Rabin Fund

The Barbara Wurtzel Rabin Fund was established to support aggressive and ground-breaking implementation of the fair housing law to create social and systemic change. Every year HOME takes cases to court for individuals seeking relief, and while this work is important for each individual, it only treats the symptom of discrimination, not the cause. By tackling large-scale systemic cases, we will be able to positively impact a large population of people and set national precedent for future cases against discriminatory practices.

The Fund is pivotal to HOME’s organizational plan for the future. It will allow HOME to expand the current fair housing team staff and build resources to support specific fair housing investigations and enforcement projects. The cases chosen will have strategic and significant impact on housing policy and law. Examples could include:



Lifting blanket bans that prevent people who have a criminal record or have experienced eviction from obtaining housing

Addressing redlining of African-American neighborhoods in the lending and insurance industries



Confronting residential steering that perpetuates segregated housing patterns and segregated schools



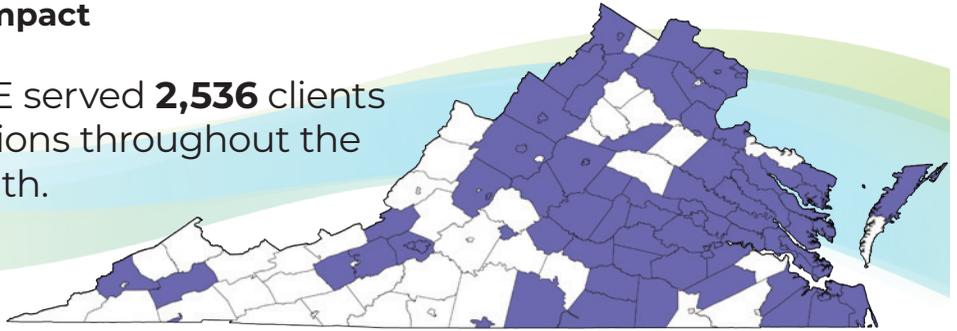
Opening thousands of housing opportunities that are currently unavailable to voucher holders in Virginia, making better school systems available to children, and directly deconcentrating poverty

Establishing sexual orientation and gender identity as protected classes in Virginia.



HOME's 2018 Impact

In 2018, HOME served **2,536** clients in **86** jurisdictions throughout the commonwealth.



Fair Housing

HOME's Center for Fair Housing ensures that fair housing laws are upheld across the commonwealth, thereby protecting the housing choices of all Virginians. HOME accomplishes this task in a variety of ways, primarily through education, outreach, and the enforcement of the Fair Housing Act.

402

Individuals
Educated &
Trained in
Fair Housing

265

Fair Housing
Inquiries
Received



14

Complaints
Filed/Lawsuits
on Behalf of
Discrimination
Victims

Policy & Research

HOME has long been a source of credible housing-related research in the commonwealth. This research often serves as the catalyst for change in the housing systems that drive economic, educational, and social opportunities. An important part of our agenda is to add "source of income" as a protected class to Virginia's Fair Housing Act, so landlords can't deny a tenant based on how they will pay their rent. Additionally on the legislative front, we made significant progress at the general assembly this year to pass legislation protecting our LGBT+ neighbors from housing discrimination.

Housing Counseling & Education

Homeownership

HOME's approach to creating homeownership opportunities for qualified low- to moderate-income residents is based on a rigorous curriculum designed to ensure that our clients have the knowledge they need to make informed financial decisions. In this way, HOME creates sustainable homeowners who will build wealth over the long term. Ninety-six percent of HOME's new homeowners are still in their homes 5 years later.



1,869
Homeownership
Clients



7%
Increase
From 2017

447
Received
One-On-One
Homeownership
Counseling




468
Participated in
Homeownership
Classes

120
Received
Downpayment
Assistance



Foreclosure Prevention

HOME's Foreclosure Intervention and Prevention Program made a substantial local impact by working to keep families in their homes. Of the families who completed the entire foreclosure prevention program, 91 percent of them successfully avoided foreclosure.

170
Provided
Loan Default
Counseling



Move to Opportunity Program

HOME's Move to Opportunity Program helps participants in the Housing Choice Voucher Program rent quality housing in high-opportunity neighborhoods in the Richmond Metropolitan area. HOME prepares clients to be responsible tenants, performs housing search assistance, and continues to provide support after placement.



Money Management & Credit Workshops

HOME's money management and credit classes help clients come away with a deeper understanding of how they can better manage a budget, debt, and credit. They are taught to set personal financial goals, create a spending plan, understand good credit and the credit scoring process, and read and fix their credit reports.



Superior Tenant Trainings

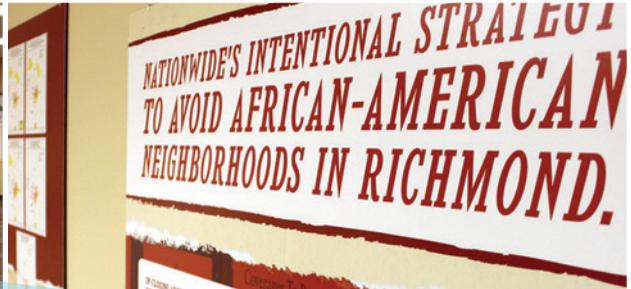
HOME's Superior Tenant trainings counsel clients about their rights and responsibilities in the landlord/tenant relationship to ensure that both parties are aware of their legal obligations.





“The Color of Law” at VCU

In June, HOME partnered with Virginia Commonwealth University’s Wilder School to bring Richard Rothstein, author of “The Color of Law: A Forgotten History of How Our Government Segregated America,” to Richmond give a lecture and sign copies of his book. Speaking to a packed room of nearly two-hundred people, Rothstein discussed how government policy intentionally enforced segregation and how we live with that impact today. The event was recorded by Community Idea Stations and the entire lecture can be found on their SoundCloud. It was inspiring to facilitate such an important community conversation.



HOME v. Nationwide

Thanks to support from HUD, HOME’s Redlining in Richmond: HOME v. Nationwide exhibit spent some time at University of Richmond Downtown. Guided lunch tours were held to inform visitors about the history of redlining in the city and sparked discussions about how to identify and put an end to discriminatory policies.

Home v. Nationwide is a landmark case that tells the story of how HOME, a small fair housing organization, took on one of the largest companies in the homeowners’ insurance industry for redlining African-American neighborhoods, and won. The resulting benefits were two-fold: discriminatory practices were held to be legally and morally wrong and also proven to be harmful to the industry’s profitability. Because of this case, urban residents with the potential to be good customers now have increased access to homeowners’ insurance, and the industry has reaped the benefits of expanding their business into new markets.

In Memory of Jim Hecht

Sadly, one of HOME's founders, Jim Hecht, passed away in 2018. He was a "force for good" in his pursuit for equal opportunity in housing. To Mr. Hecht, the most compelling reason to end discrimination was phrased by President John F. Kennedy in his message encouraging Congress to pass a civil rights act: "not merely for reasons of economic efficiency, world diplomacy and domestic tranquility – but, above all, because it is right."



Andrew Haugh, Small Nonprofit Chief Financial Officer of the Year

Virginia Business awarded HOME's CFO Andrew Haugh the Virginia small nonprofit CFO of the year award. As HOME's diligent CFO for the last seven years, he is responsible for much of the growth that makes HOME such a strong and stable organization.

The work he does in his spare time to feed his passion for helping others extends his contributions beyond our organization, making him an asset to the community as well.



Brian Koziol, Game Changer

HOME's Director of Research Brian Koziol received the Virginia Housing Alliance Game Changer Award for his research and mapping expertise that tells visual stories of Richmond's past and current fair housing issues and challenges. This helps to build a foundation for better community decision making.





Meagan's Fight for Justice

Meagan is no stranger to the pitfalls associated with finding an accessible place to live. She uses a wheelchair because her physical disability limits her ability to walk. That's why when she relocated from Minnesota to Richmond, she asked her sister and realtor to walk through the properties, send pictures, and find the right place to call home. She bought and moved into a condominium that seemed to be perfect. It was on the first floor of the building and had a sidewalk leading right up to her back porch. Although she did not drive a car, Meagan and her sister noted there were assigned handicap parking spaces and a few curb cuts. However, soon after moving in, she realized there was a major issue with the curb cut that led to her building. It had a regular parking spot in front of it, and thus was blocked if someone parked there.

What was supposed to be an exciting summer of exploring her new city and making new friends soon turned into a lonely fight to even get to her mailbox. If someone was parked in front of the curb cut, she had to cancel plans and important doctors' appointments.

Meagan knew the laws for access aisles and curb cuts because she had been through a similar situation before. After bringing the accessibility issues to the attention of the condominium owners' association (COA), the condo board told her she would be required to pay for the modifications out-of-pocket. She believed this practice violated the Fair Housing Act, so she contacted the Virginia Fair Housing Office to confirm her suspicions. Motivated by the need to regain her freedom and to advocate for the rights of neighbors in similar situations, she proceeded to cite the law in her request for reasonable modifications to the COA. She informed them that they had a duty to make the alterations under the Fair Housing Act's Design & Construction standards at no cost to her.

While the COA stalled and avoided addressing her requests, Meagan felt more isolated than ever. It was near impossible to find the owners of the vehicles parked in the space where the access aisle should have been. If she couldn't find the vehicle owner, she had

to cancel her ride with the paratransit service which is equipped to accommodate her wheelchair. If she cancelled too many paratransit rides, her access to that service would be revoked. So, she had to spend money out-of-pocket for rideshare, and relied on her walker, which was an exhausting alternative.

Eventually, she filed a fair housing complaint with the Virginia Fair Housing Office, and then reached out to HOME to help her advocate for her rights as she attempted to conciliate with the COA. During a conciliation meeting, both parties attempt to come to mutually agreeable terms to resolve an allegation of discrimination before proceeding with an exhaustive investigation or court filing. One individual against a condominium owners' association and their attorney can be intimidating, but HOME's fair housing team was happy to be there to support Meagan emotionally, make sure that no detail was overlooked, and to ensure the facts and law were applied. Meagan was grateful for HOME's expertise and attention to detail.

“It would have been a disaster if I had not had HOME.”

It had been more than six months since Meagan made the original request for modifications. No one should ever wait that long to enjoy full use of their home. But with HOME's help, Meagan and the COA came to an agreement about the modifications the COA was required to make. They painted the parking spot in front of the curb cut so it was a truly compliant access aisle, and they installed curb cuts by the community mailboxes. She was finally free to enjoy full access to her community. Meagan stressed that throughout the process, she did not want to punish anyone for not knowing or understanding the law. Simply, she was glad that she and HOME could educate the COA about fair housing and how to be a more inclusive community.

Fair Housing for People With Disabilities

In 2018, HOME hired its first accessibility advocate that focuses full-time on fair housing protections for people with disabilities under the federal Fair Housing Act and Virginia fair housing laws. Reasonable accommodations (changes in rules that give individuals with disabilities equal enjoyment of their housing,) reasonable modifications (physical and structural changes to a dwelling,) and the Fair Housing Act's design and construction requirements (the minimal accessibility requirements that all new multifamily housing should include since 1991) are all extra protections that are available to help ensure that everyone has equal access to housing.



Dorothy's Move to Opportunity

Dorothy was married in 1984 and became a stay-at-home mother to care for her and her husband's five children. After 29 years of marriage, her husband left abruptly. Since it happened so suddenly, Dorothy had no time or means to find a job or earn an income. She quickly fell behind on the mortgage and her home was foreclosed. Now homeless, Dorothy sought help from CARITAS to avoid staying on the streets. Without her husband's health insurance she had to see the doctors at Daily Planet to receive her blood pressure medication. Even with the help of these services, she still feared for her well-being.

"Some days I really didn't think I was gonna make it."

Dorothy felt like she had to work her way back up from the very bottom. After being homeless for six months, AARP helped Dorothy find a job in their office. HomeAgain stepped in to help her secure an apartment in Northside, and it was then that she applied for the Housing Choice Voucher Program with Richmond Redevelopment and Housing Authority (RRHA) to ease the financial burden of her rent. Three years later, she received a call that she was chosen to receive a Housing Choice Voucher.

She now had the means to find secure, comfortable housing without having to struggle to make ends meet. However, her optimism was quickly dashed when door after door closed in her face. Everywhere she applied seemed to have an excuse for rejecting her. Some even cited her voucher as being the reason for denial, because they had "bad experiences" with Housing Choice Voucher holders in the past. Dorothy only had 60 days to secure an apartment before her voucher would expire.

With her 60 days dwindling fast, she turned to HOME to help her find a neighborhood of opportunity that would accept her voucher. HOME connected her with an apartment complex in Southside that had previously participated in HOME's Move to Opportunity

Program. This landlord was more than happy to accept Dorothy's voucher. They even allowed her to apply and put her on a waitlist so that her voucher would not expire before an apartment would become available. HOME worked closely with the landlord and Dorothy to ensure the inspection and approval process went smoothly. Even after she had moved into her new residence, HOME kept in touch to make sure that issues did not arise with her new home.



Dorothy is now comfortably living in her new apartment and in her new neighborhood. Where she was previously living in an area that had a 31% poverty rate, she now lives in an area that has only an 8% poverty rate. She has already made friends with neighbors and the property manager. She especially likes that the community is so accommodating to her needs as a senior.

“If it had not been for HOME, my voucher would have expired. HOME made all the difference in the world.”

Move to Opportunity Program

Housing Opportunities Made Equal's Move to Opportunity Program began in 2014 and works to give families with Housing Choice Vouchers (HCV) the chance to move to a low-poverty neighborhood. The program uses counseling, tenant education, and landlord recruitment services to assist households in finding housing of their choice. The program was established based on research that shows that children in low-income families have better lifetime outcomes if they live in low-poverty neighborhoods. With essential supports, the move to high-opportunity (low-poverty) environments transforms the lives of families and provides access to better educational, employment, and social opportunities.



Jeisson's Journey to Find Affordable Housing

When he was just a small child, Jeisson immigrated with his mother and siblings from a small town in Ecuador to The United States. His mother left for Chicago ahead of her children and slowly earned enough money to bring Jeisson and his siblings over with her. Having come from a difficult situation with few resources and freedoms, his mother believed in, and worked hard to achieve, the American Dream. Jeisson overcame economic and social barriers to earn his citizenship and attend the school of his dreams.

Jeisson moved to New York to attend Cornell University. After graduating, he then moved to New York City to work as an architect. However, he soon decided that the city was too intense, his impact on the city too small, and the cost of living too high.

After talking with a friend about where he wanted to move to, his friend recommended Richmond. Upon arrival, Jeisson was excited to see that the city had great potential. With degrees in architecture and urban planning, Jeisson became excited about the impact his work could have on the city. He applied for and received a job with a local architectural firm that was invested in the growth of the community and its residents.

With a new job and steady income, Jeisson decided it was time to finally pursue his dream of owning a home. While renting, he thought, "Wouldn't this be the same amount that I would pay if I were paying a mortgage?" Eager to achieve his own version of the American Dream, he began searching for a home to buy.

"I was so excited to enter the workforce and buy my first home and really make that American Dream happen."

What started as excitement quickly turned to defeat. Jeisson discovered that although Richmond's housing market was more affordable than New York City, it was still prohibitively expensive for him. Having started life in The United States with nothing,



his family had no wealth or savings to pass on to him; certainly not enough for a downpayment or closing costs. He was heartbroken.

It was then that a realtor friend connected him with the Maggie Walker Community Land Trust (MWCLT). From there, they sent him to HOME to attend first-time homebuyer classes. Right away, he was comfortable in the classes and he especially valued the professionals who came to teach the class, offering first-hand information about the process. Since he

was buying with MWCLT, there was no home search and offers to put in. The process was straightforward and affordable. Thanks to the classes he received at HOME, he was able to walk into the closing for his house confident and knowing what to expect.

The Maggie Walker Community Land Trust and HOME made homeownership an attainable dream for Jeisson.

Maggie Walker Community Land Trust

The Maggie Walker Community Land Trust is a nonprofit organization that seeks to develop and maintain permanently affordable homeownership opportunities for low-and moderate-income households. It creates single-family homes that are sold to qualified buyers while retaining ownership of the land beneath the houses. This makes a home more affordable while maintaining it as affordable housing for generations. When a homeowner sells, the community land trust (CLT) and the homeowner share the equity created by the increase in market value. This helps create equity for the current resident and maintains affordable housing for the next owner. In 2018, HOME and Maggie Walker Community Land Trust entered into a partnership for HOME to educate and support prospective CLT homeowners so that they fully understand this unique homeownership model and the responsibilities of homeownership, and to provide downpayment assistance, if they qualify.

Thank you to all of our donors, sponsors, partners, & volunteers.

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The Bob and Anna Lou Schaberg Foundation	The Maggie Walker Community Land Trust	Thompson, Siegel & Walmsley LLC
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The Community Foundation for a greater Richmond	Nararo Foundation	The Virginia Nonprofit Housing Coalition
Dyson Capital Advisors, LLC	NFM HR	Wells Fargo
Fulton Bank	The R.E.B. Foundation	
	Richmond Friends Meeting	

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Chesterfield County	County of Henrico	Virginia Housing Development Authority
City of Richmond	U.S. Department of Housing and Urban Development	
Commonwealth of Virginia	Virginia Department of Housing and Community Development	
Commonwealth of Virginia Campaign		

In-Kind

ChamberRVA	UR Downtown	Virginia Housing Development Authority
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Side By Side		
Pia Trigiani, MercerTrigiani		

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Tester Impact

Our testers are an instrumental part of the work we do to combat discrimination in the commonwealth. Though they get no public recognition, their work is vital to fighting housing discrimination. Approximately 44% of our tests in 2018 have or will contribute to investigations against housing providers who are suspected of violating fair housing laws. Many investigations require multiple tests and take months or years to come to fruition.

Here are two examples of tests that allowed us to hold both a small landlord and a large landlord accountable for disability discrimination in the commonwealth:

In *HOME v. Gaynor VanLandingham*, HOME alleged VanLandingham refused to rent to people with disabilities or otherwise steered people with disabilities to first-floor units based on testing evidence. VanLandingham agreed to compensate HOME for its investigatory costs, attend fair housing training through the Virginia Fair Housing Office, include equal opportunity signage on all rental materials, and develop a nondiscrimination policy consistent with the Virginia fair housing laws.

Borges and Borges, Inc. is an owner and property manager of 449 rental units in Fairfax County, Virginia. HOME filed a complaint against Borges & Borges after testing concluded they charged pet fees and rents to applicants and residents with emotional support animals (ESAs). HOME reached an agreement with Borges & Borges in which they agreed to compensate HOME for its investigatory costs. They also agreed to develop a Reasonable Accommodations and Modifications policy which complies with all local, state, and federal fair housing laws, and which specifically includes language regarding a waiver of pet fees and rents for ESAs. They are to notify all residents of the change in policy and have agreed to issue refunds of all pet fees and rents that have been charged to current and past residents with ESAs.

“I was looking for a way to not only be involved in my community but play an active role in promoting justice and equality on a local scale. I think access to affordable, safe, and quality housing is incredibly important to all aspects of an individuals’ life, and the discrepancy of housing in Richmond – often rooted in discrimination – is a great place to start.”

– A HOME tester

Interested in becoming a tester? Apply online at HOMEofVA.org/tester

Housing Opportunities Made Equal of Virginia, Inc.

Year Ended June 30, 2018

Revenue and support

Grants and contracts	\$ 1,732,915
Contributions	4,813,257
Loan repayments	3,683
Miscellaneous	76,374
Legal settlements	267,349
Total revenue and support	6,893,578

Expenses

Program services	3,120,465
Management and general	124,385
Fundraising	112,751
Total expenses	3,357,601

Change in net assets 3,535,977

Net assets – beginning of year 817,684

Net assets – end of year \$ 4,353,661

Percentage Breakdown of Functional Expenses





Our mission is to ensure equal access to housing for all people.

HOME was born out of the necessity to enforce the Fair Housing Act and as long as discriminatory practices prevent access to housing, we will be here to protect the rights of all Virginians. At a time when unequal access to housing and credit contributes most to our growing wealth gap, our multi-faceted approach is a powerful catalyst toward furthering fair housing.

To accomplish this, we focus our efforts on three key areas:

Fair Housing Enforcement

Everyone has a right to choose where to live, free from discrimination. HOME investigates instances of discrimination in the housing industry, enforces the law through fair housing complaints, and empowers individuals to advocate for their rights.

Housing Counseling & Education

Homeownership has long been a means to achieve financial security and build wealth in America. Every year we help hundreds of clients take advantage of new housing opportunities and give them the knowledge to become, and remain, successful homeowners.

Housing Policy & Research

By researching past housing trends and analyzing the economic impact of segregation and discrimination, we are able to gain a better understanding of how to remedy current issues. By working with legislators we can impact the landscape of housing issues.

Housing Opportunities Made Equal of Virginia, Inc.

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